

Group J Struggling Societies

Type J03 Struggling City Centers

Clarence and Gloria

Young, single and single-parent minority renters living in very low-income city neighborhoods throughout the South

1.72% 



Overview

Rankings

Age Rank 37/60
Wealth Rank 56/60

Top Markets

Philadelphia
Detroit
Baltimore
St. Louis
Cleveland

Top Internet Sites

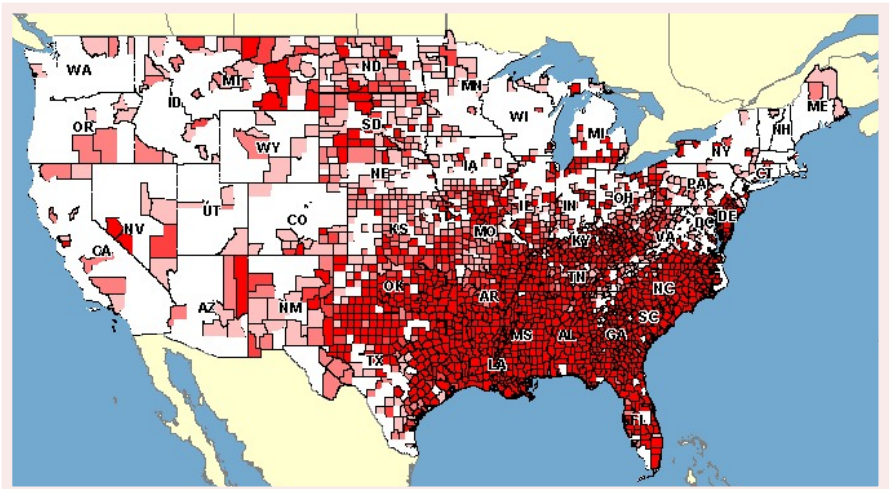
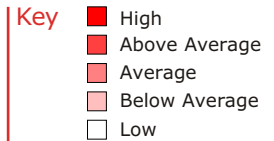
www.nick.com
www.mtv.com
www.monster.com
www.freecreditreport.com
www.disney.com

Preferred Cars

Cadillac Seville
Chevrolet Caprice-Classic
Chevrolet Corsica
Oldsmobile 88
Oldsmobile Cutlass Supreme



Locations



Contents

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2	Description
3	Who We Are
4	How We Make a Living
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8	Attitudes
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Description

Demographics

Struggling City Centers consists of very low-income households living in city neighborhoods throughout the South. Home to the highest concentration of African-Americans in the nation—nearly 90 percent of all households—the cluster faces hard economic challenges. One-third of households haven't finished high school, with a similar percentage containing single-parent families. One in five adults under 35 years old and the median household income is only half the national average. Most adults work at low-level blue-collar and service industry jobs in manufacturing, health and food services. The unemployment rate is more than twice the national average, with half of the households having no workers present in the family. For these residents, it's a tough road to leave Struggling City Centers.

Lifestyles

For the members of Struggling City Centers, social activities provide some relief from economic burdens. Residents have high rates for belonging to churches, going bowling and frequenting comedy and dance clubs. They play a lot of sports in nearby parks and playgrounds, such as basketball, baseball, football and volleyball. These consumers make a strong market for discount chains like Big Lots, Value City and Payless Shoes as well as drug stores like Rite-Aid and CVS where they buy cosmetics and toiletries at high rates. They spend freely on their kids, buying dolls, action figures and video games. Investments are almost non-existent, but residents do have high rates for taking out auto and home improvement loans. Despite their diminished economic conditions, many say they're working hard for a better life and to provide things for their children that they never had.

Media

The households in Struggling City Centers show above-average rates for consuming most traditional media, but they're especially fond of television. These viewers enjoy programs that feature minority stars, such as "The Parkers," "One on One" and "The Bernie Mac Show." They're willing to pay for cable channel packages that include BET and TNT and even premium networks such as HBO, Showtime and Cinemax. This is a strong market for music and ethnic-targeted media—Essence, Jet and Ebony rank high among magazine titles—and few Mosaic types score higher when it comes to listening to radio stations that play urban contemporary and Southern gospel music. These households are least likely to be on the Internet, but those who do go online frequent sites for downloading music and games.

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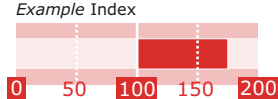
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Who We Are

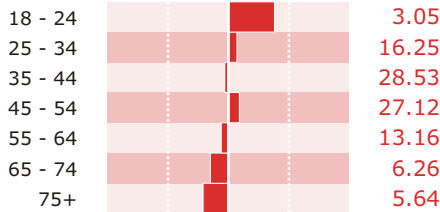
Demographics

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

Gender



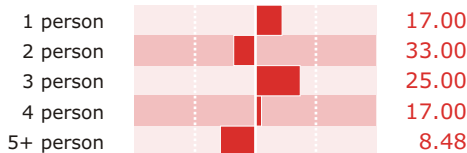
Age



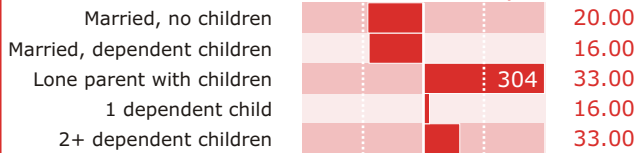
Marital Status



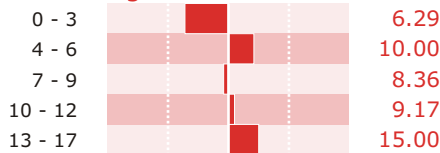
Number in Household



Household Composition

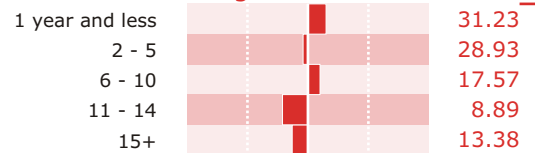


Age of Children

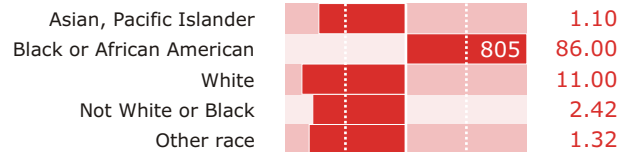


0 50 100 150 200

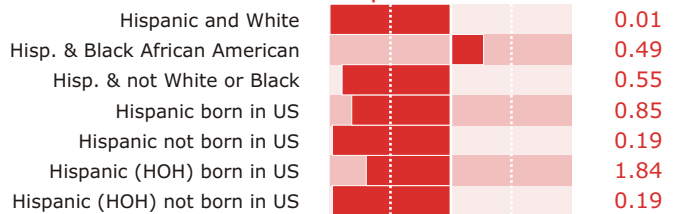
Length of Residence



General Race



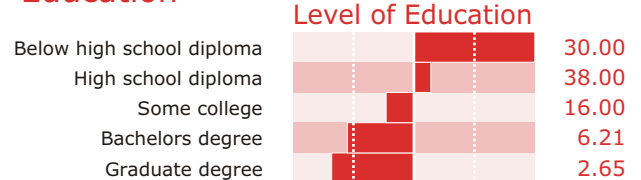
Hispanic Race



Religion



Education



0 50 100 150 200

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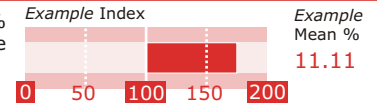
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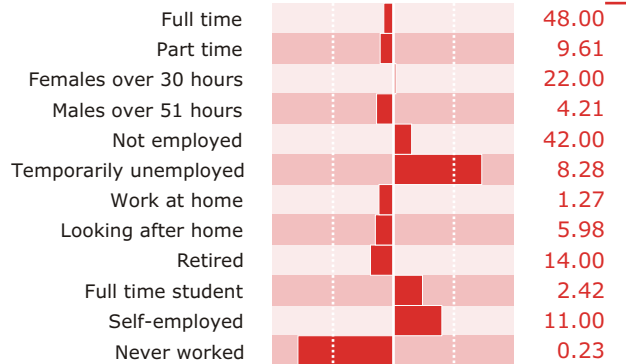
How We Make a Living

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for further details

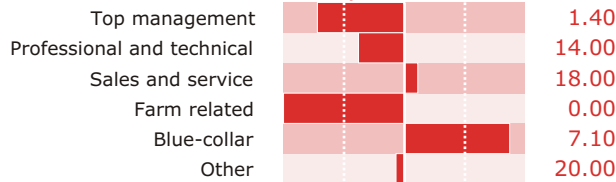


Work

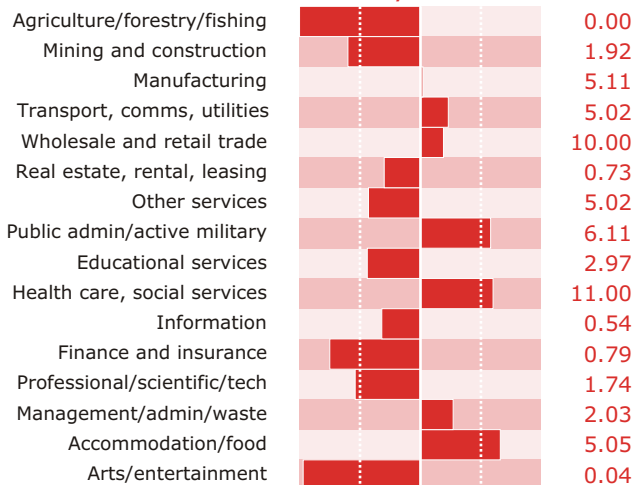
General



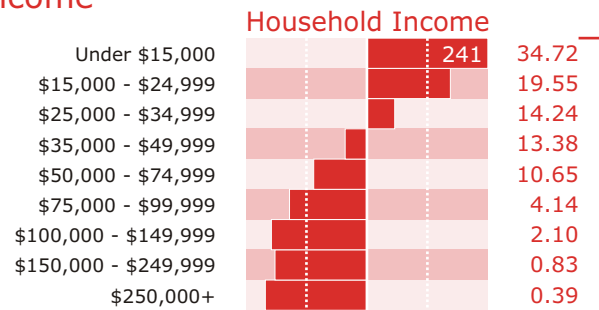
Occupation



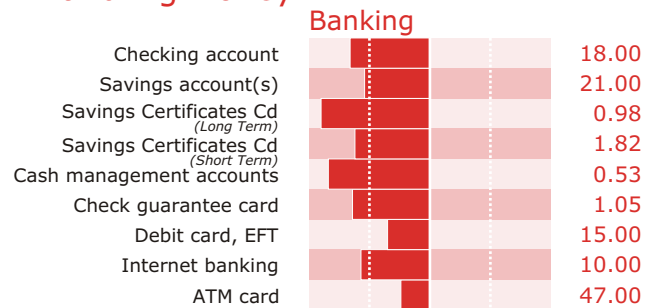
Industry



Income



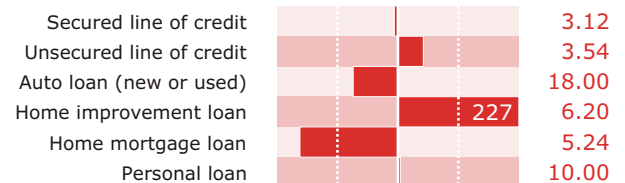
Handling Money



Credit Cards



Loans



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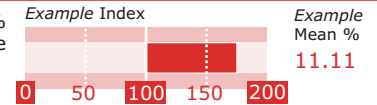
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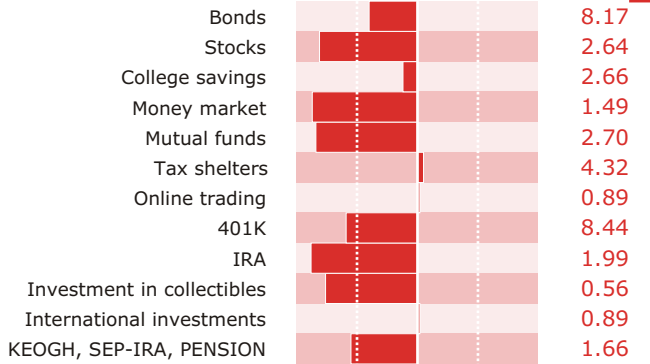
How We Make a Living

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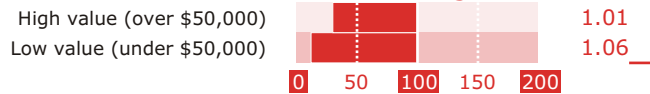


Handling Money

Savings & Investments



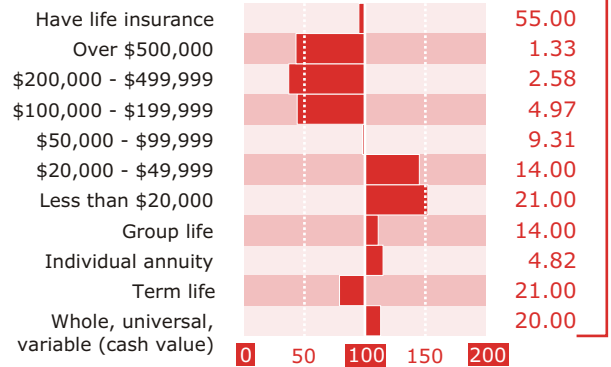
Shareholdings



Medical Insurance

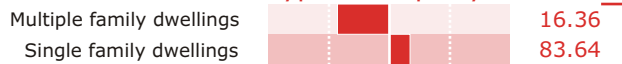


Life Insurance

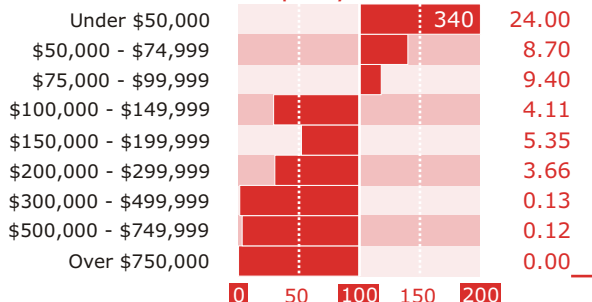


Where We Live

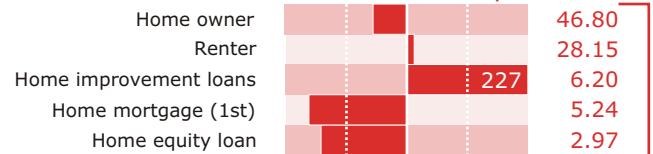
Type of Property



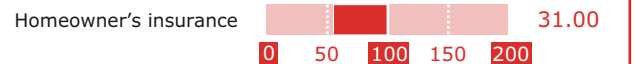
Property Value



Home Ownership



Insurance



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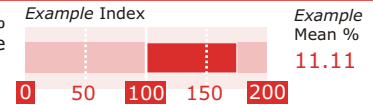
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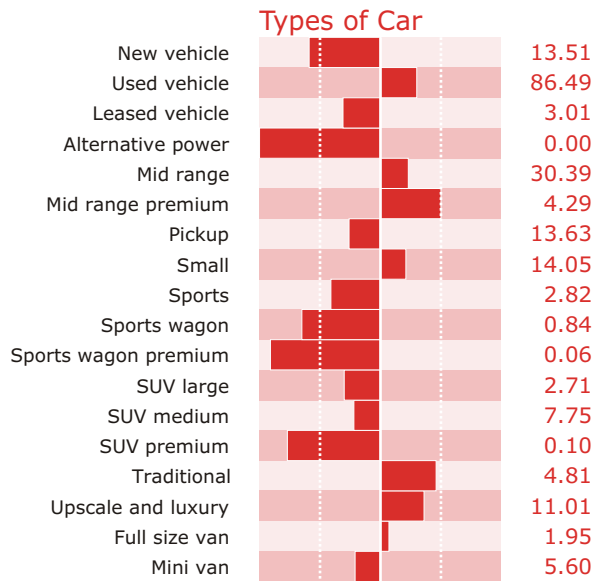
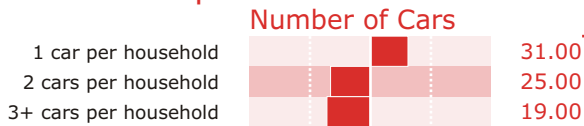


Our Home Lives

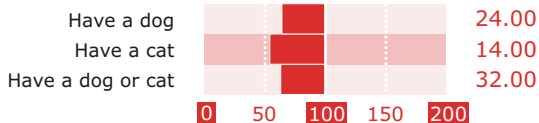
Charts show Index and Mean %
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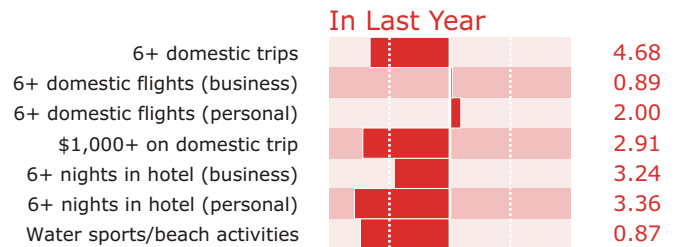
Car Ownership



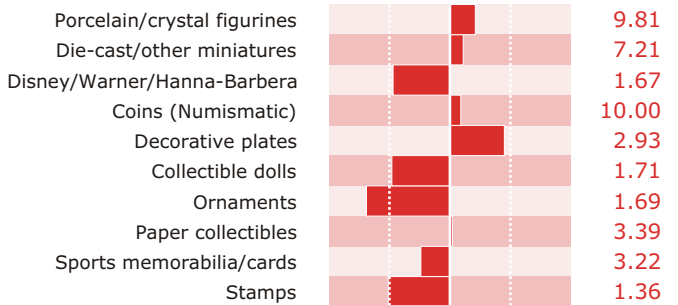
Pets



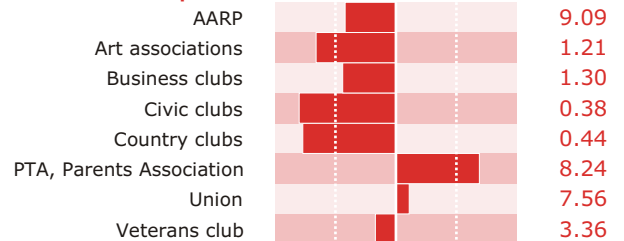
Travel and Vacations



Collectibles



Memberships



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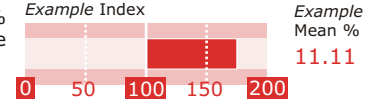
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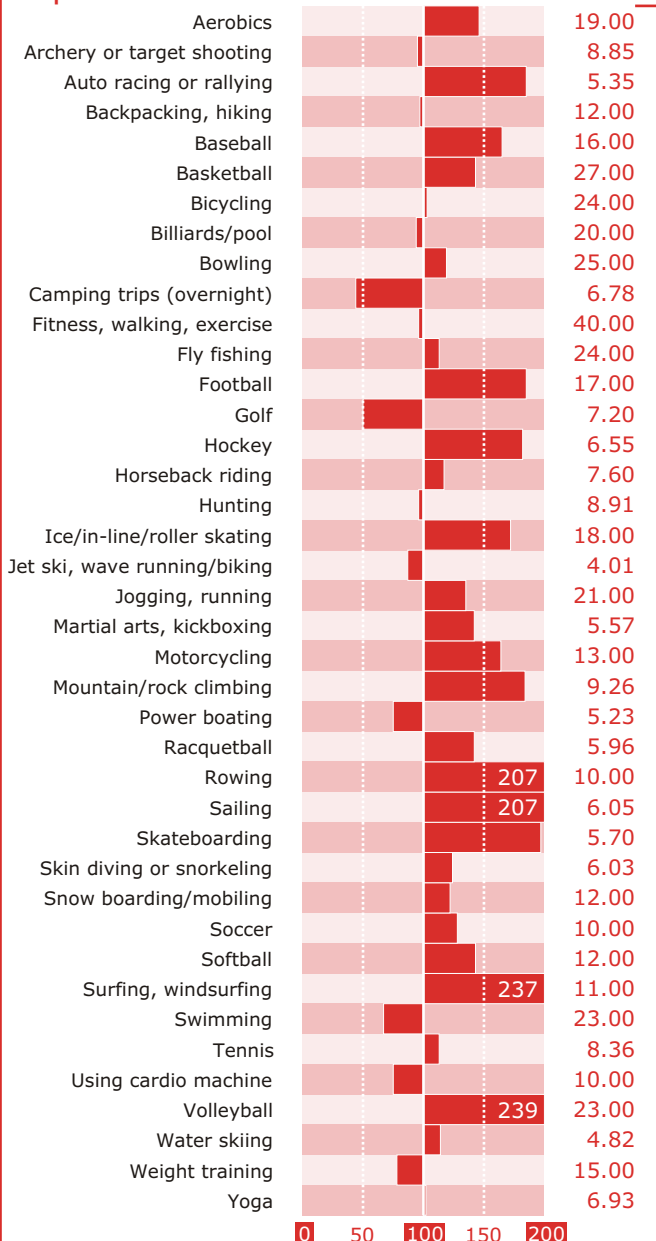


Our Home Lives

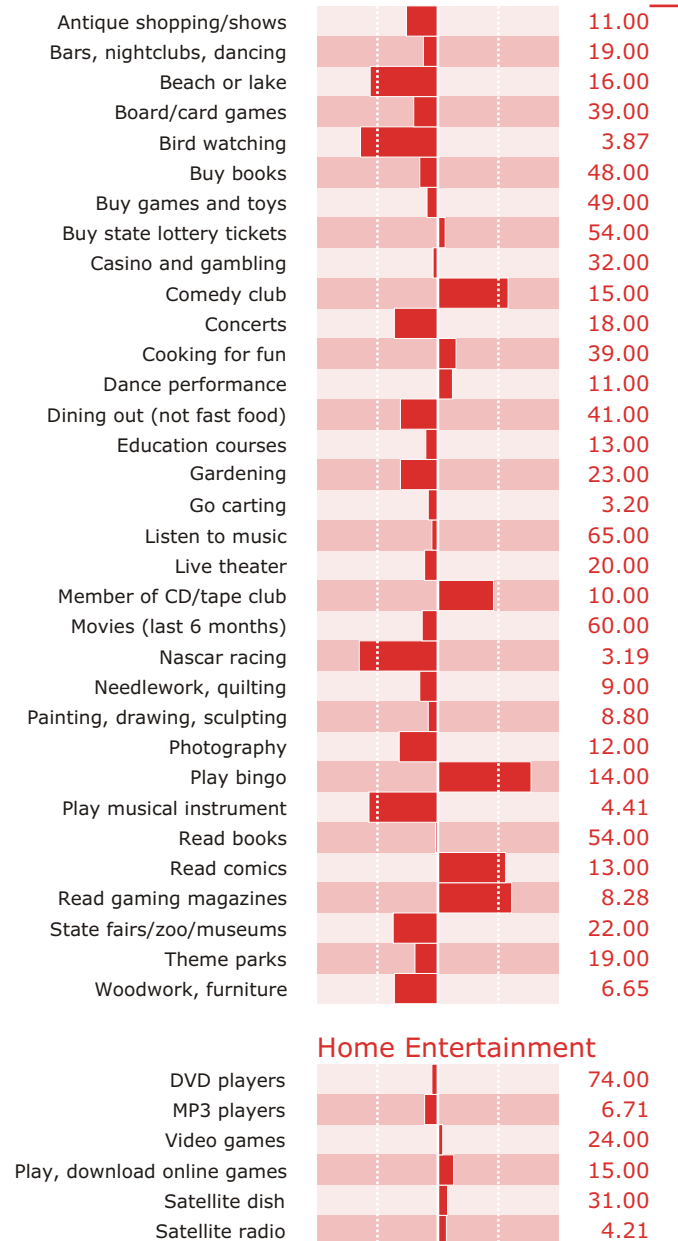
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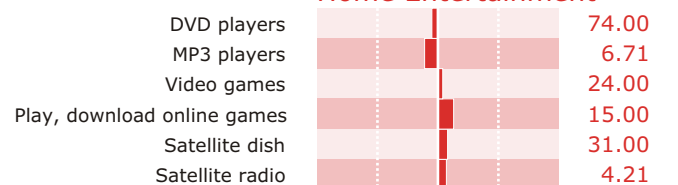
Sports



Entertainment and Leisure



Home Entertainment



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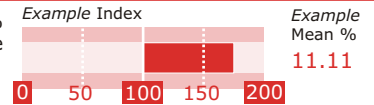
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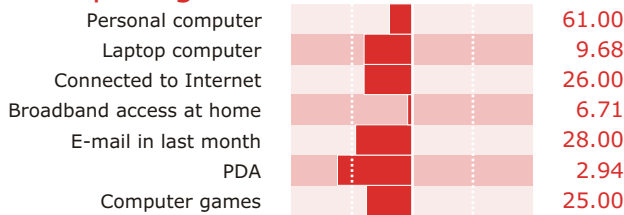


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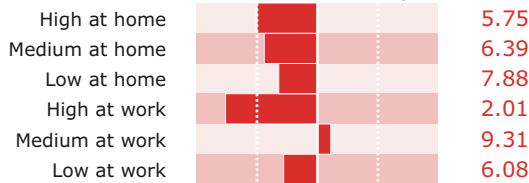
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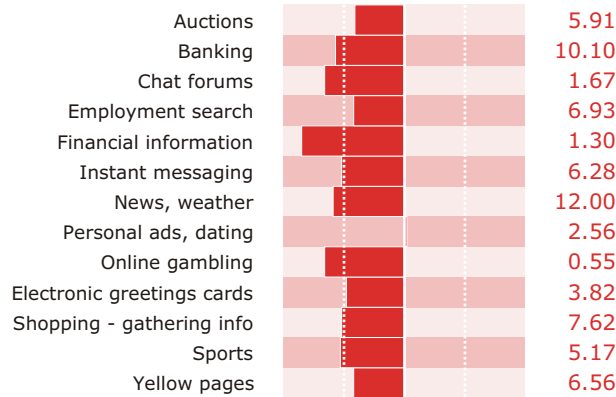
Computing and Internet



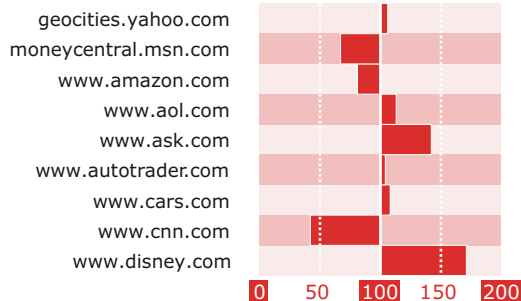
Internet Activity



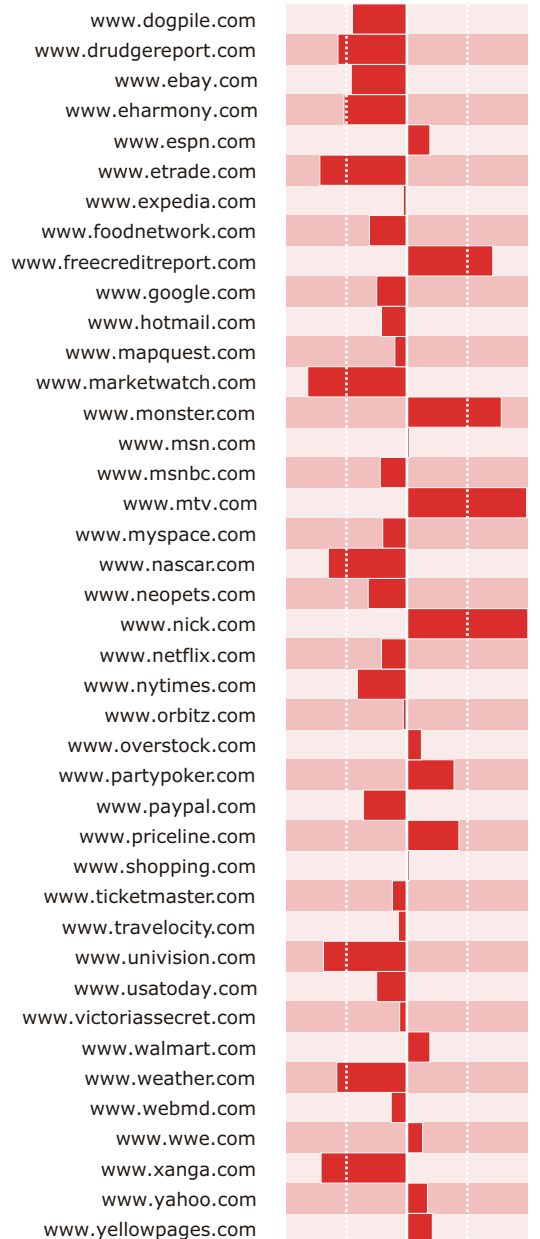
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

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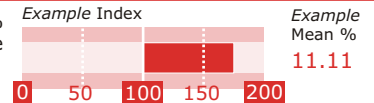
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Telephones

International calls	17.00
Prepaid calling card	12.00

Cellular Phones

Have a cellular phone	52.00
Business	6.36
Personal	44.00
Analog mode	8.40
Call blocking	11.00
Call forwarding	23.00
Call waiting	32.00
Caller Id	40.00
Digital mode	12.00
Internet access	15.00
Nationwide coverage	16.00
Text messaging	30.00
Three way calling	20.00
Voice mail	39.00
Monthly bill \$150+	3.41
Monthly bill \$100 - \$149	7.61
Monthly bill \$50 - \$99	17.00
Monthly bill under \$50	22.00

Radio

High drive time	22.00
Medium drive time	19.00
Low drive time	21.00
High all day	29.00
Medium all day	11.00
Low all day	21.00
All news	4.92
All sports	1.66
Black rhythm and blues	4.78
493	
Classic rock	2.35
Classical	0.72
Country (or Western)	7.43
Easy listening	3.34
Golden oldies	8.64
Jazz	12.70
335	
Spanish	0.58
Urban contemporary	54.10
530	
Mexican, Ranchera, Tejano	0.58

TV and Cable

High prime time	14.00
Medium prime time	25.00
Low prime time	30.00
High early and late fringe	22.00
Medium early and late fringe	21.00
Low early and late fringe	18.00
High all day	23.00
Medium all day	18.00
Low all day	25.00
High cable TV	34.00
Medium cable TV	15.00
Low cable TV	25.00

TV Primetime

Comedy and variety	27.60
News and documentary	28.30
Feature film	23.70
203	
General drama	62.50
Nature	5.14
Reality	51.60
Science	8.43
Situation comedy	56.80
Sports	16.70
How-To	11.90

TV Daytime

Drama	32.00
News	42.40
Game show or contest	17.00
266	
Talk or informational	11.00

TV Early Evening

Weekday news	35.50
Weekend news	31.50

TV Late Fringe

Monday - Friday	21.00
Weekend	20.10

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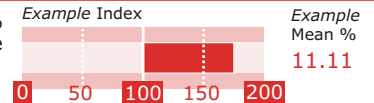
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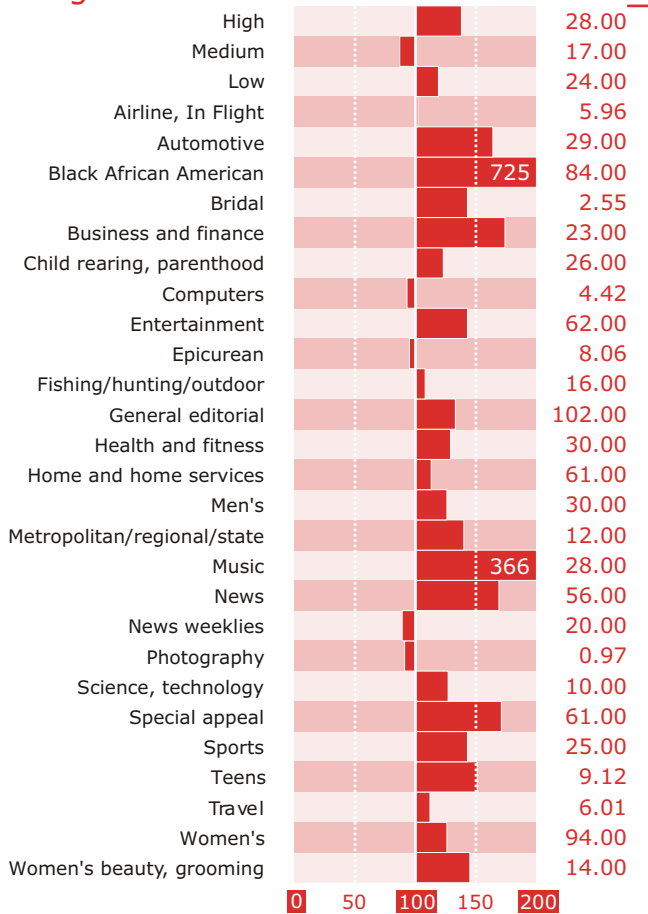


Our Home Lives

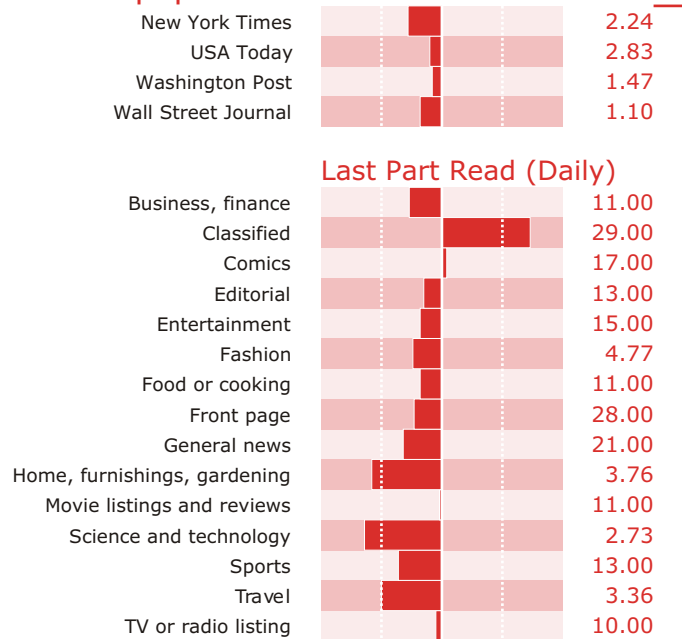
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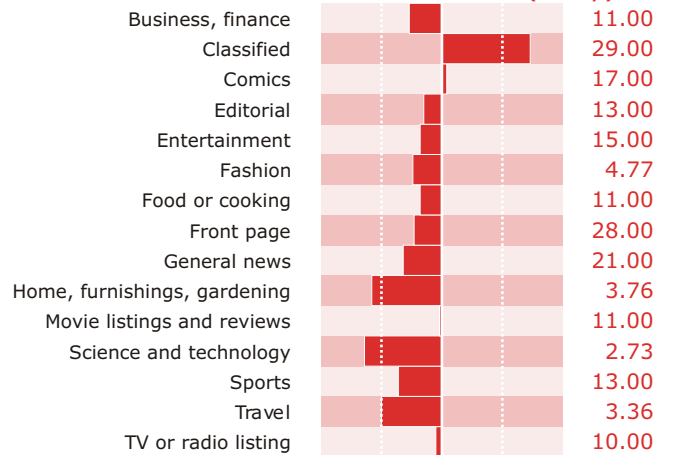
Magazines



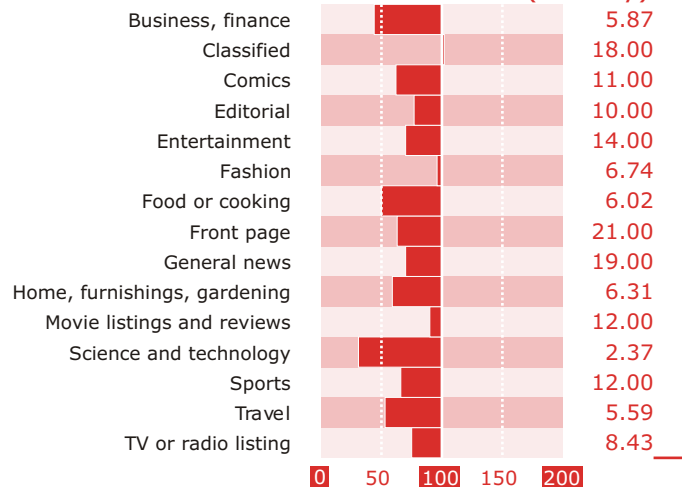
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



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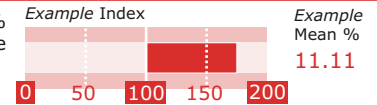
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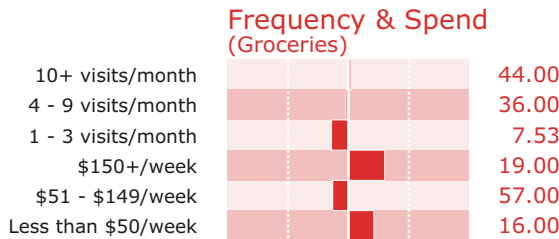


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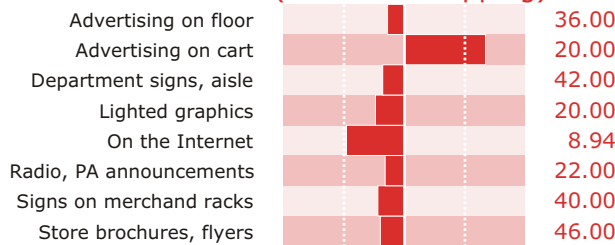
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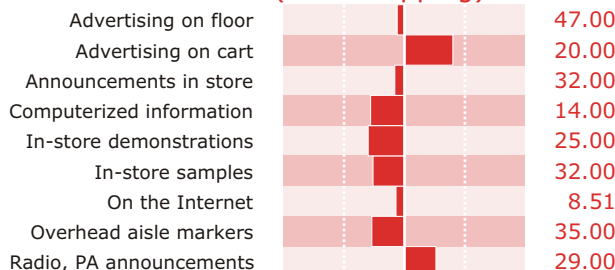
Shopping Habits



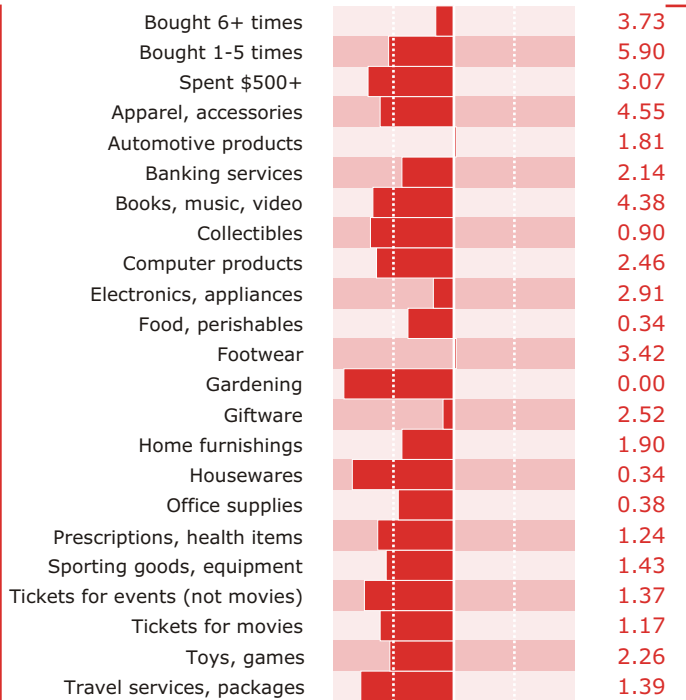
Customers refer to (non-food shopping)



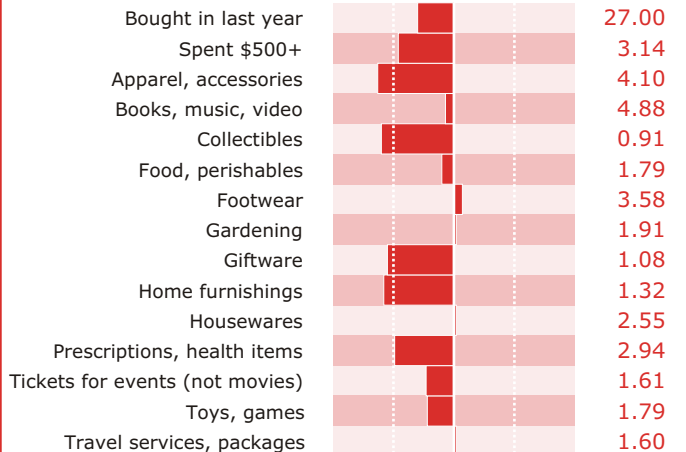
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



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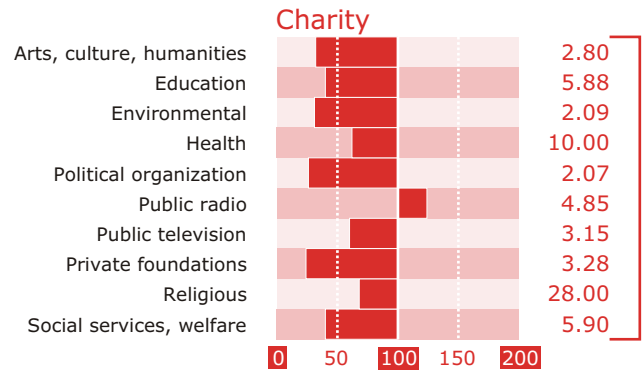
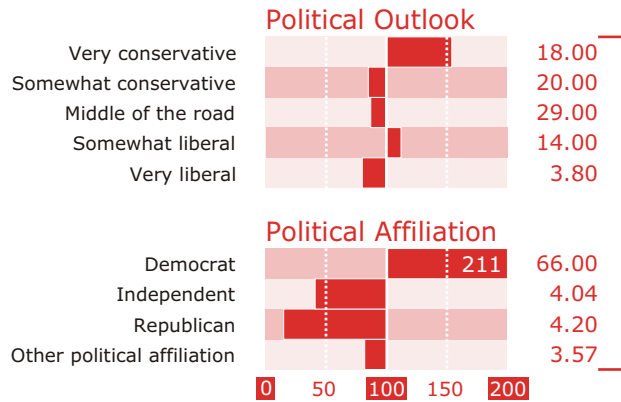
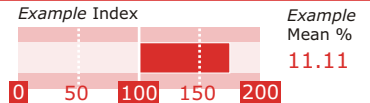
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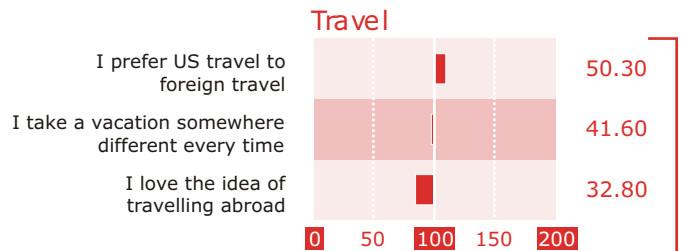
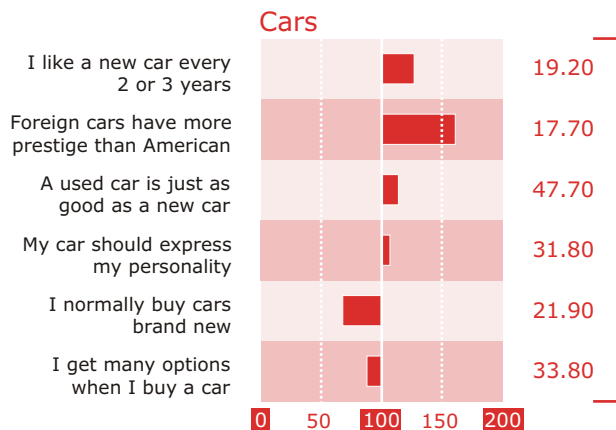


How We View The World

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Attitudes



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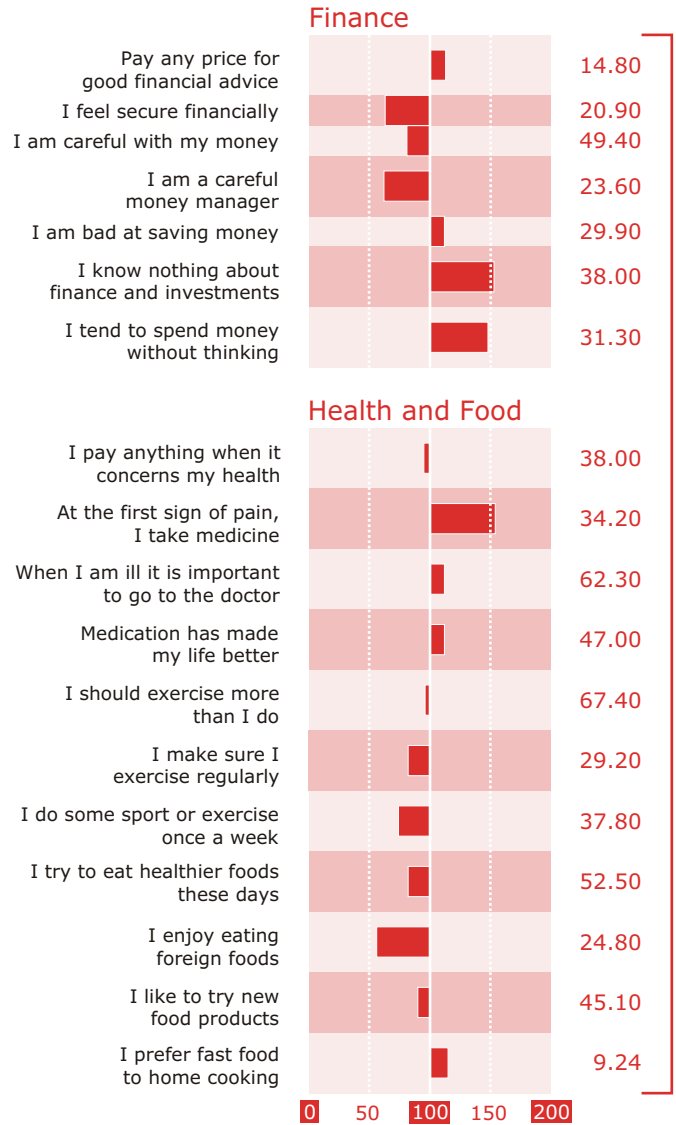
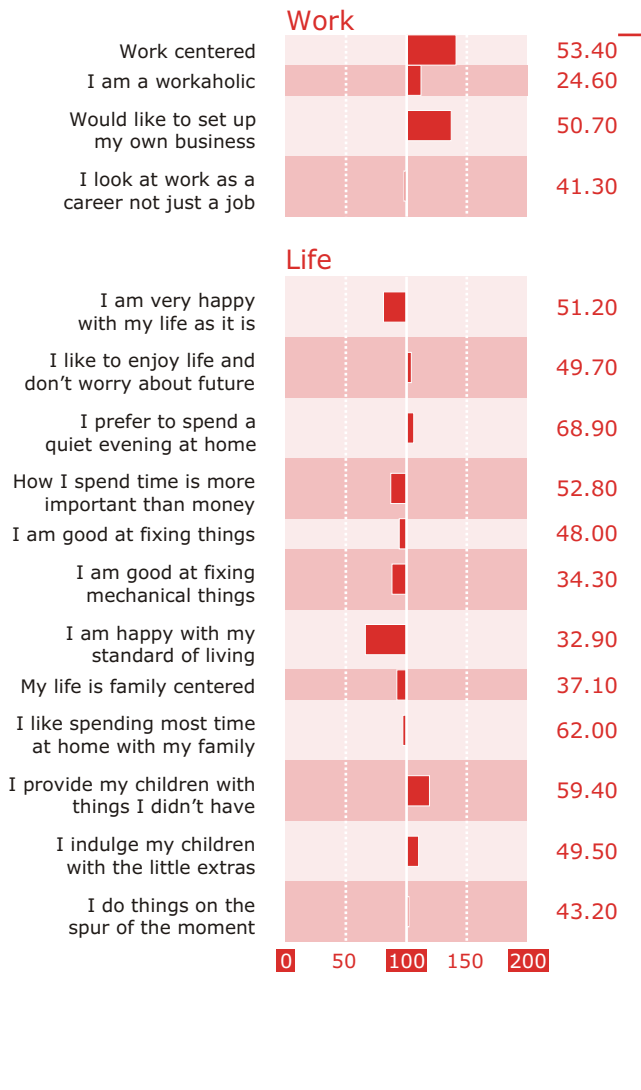
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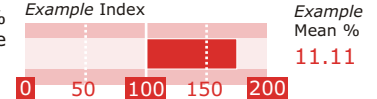
Young, single and single-parent minority renters living in very low-income city neighborhoods throughout the South

1.72% 

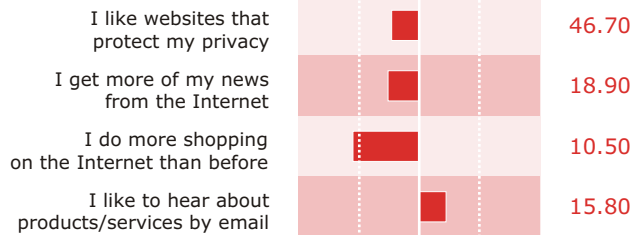


Attitudes

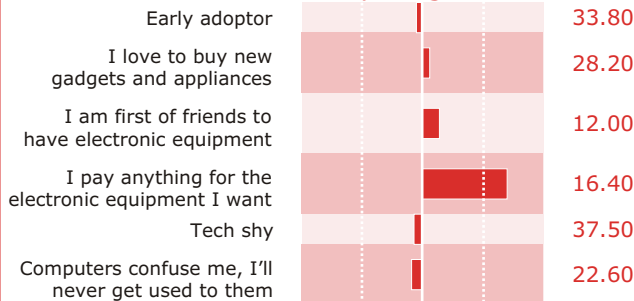
Charts show Index and Mean %
 Example Index Index 100 indicates US average
 See **Supporting Notes** for further details
 Example Mean % 11.11



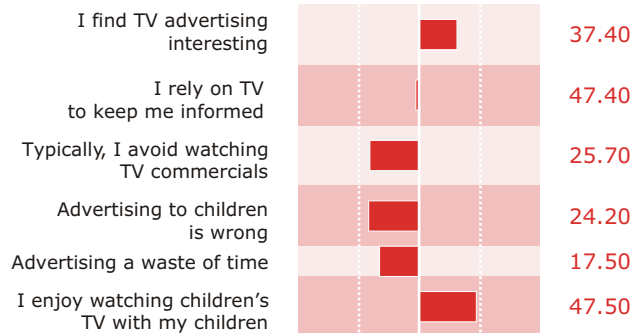
Internet



Computing/Electronics



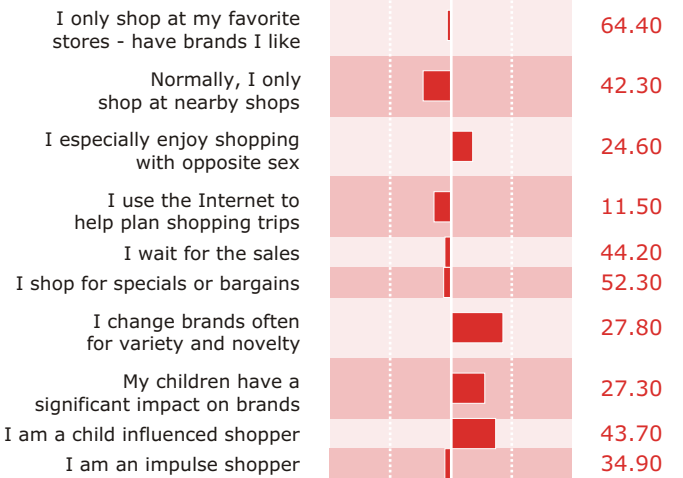
TV



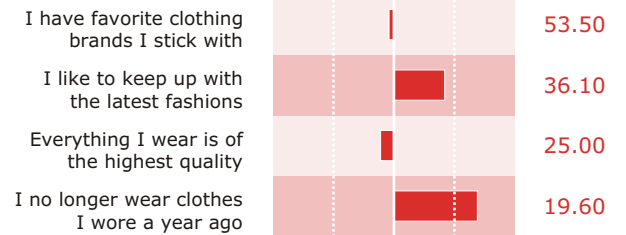
Newspapers



Shopping



Fashion



0 50 100 150 200

0 50 100 150 200



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.

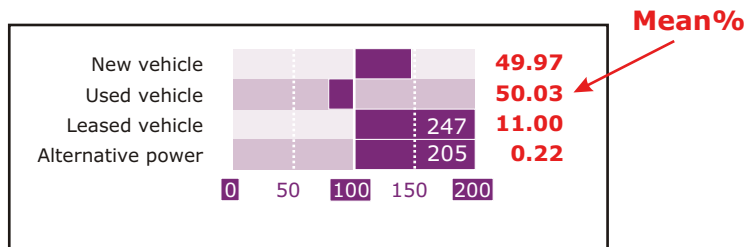
Supporting Notes

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:



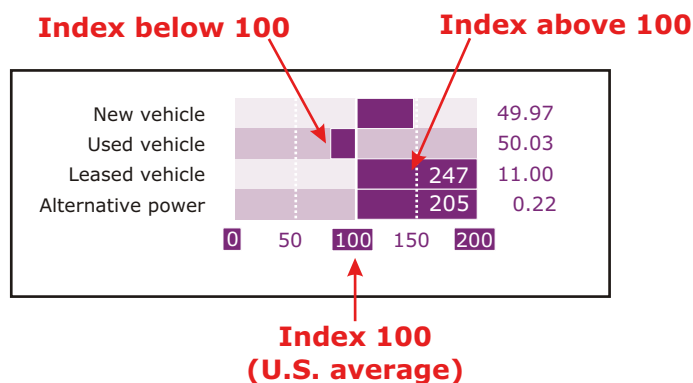
This shows that:

- 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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