

# Mosaic<sup>®</sup> USA

Your customer segmentation solution for consistent cross-channel marketing

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## We broke down the U.S. consumer landscape into digestible segments packed with insights

Experian's Mosaic® USA is a household-based consumer lifestyle segmentation system that classifies all U.S. households and neighborhoods into 71 unique types and 19 overarching groups, providing a 360-degree view of consumers' choices, preferences and habits.

Our ground breaking classification system paints a rich picture of U.S. consumers and their socio-demographics, lifestyles, behaviors, and culture. Through Mosaic, we provide marketers with the most accurate and comprehensive view of their customers, prospects, and markets.

Mosaic USA offers a common customer language to define, measure, describe and engage target audiences through accurate segment definitions that enable more strategic and sophisticated conversations with consumers. Using Mosaic USA lifestyle segmentation, marketers can anticipate the behavior, attitudes and preferences of their best customers and reach them in the most effective traditional and digital channels with the best messages and digital channels with the right messages at the right times.



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### Mosaic paves the way to successful marketing:

- Accurate targeting
- Traditional and digital channel selection
- Strategic audience decisioning
- Consistent consumer experience

*Are your cluster descriptions more than a couple years old? They may be obsolete, especially if the focus is on Millennials and their technology behaviors.*

## Use Mosaic to prioritize your dollars and effort on your most valuable segments

Leading marketers around the world use Mosaic insights to identify the best traditional and digital channels for reaching specific consumer segments and maximizing the return on investment (ROI) on their cross-channel campaigns.

Mosaic provides a framework to help you identify the optimal customer investment strategy for each unique customer group. This framework helps you optimize your marketing between differentiating segments. For some segments the investment may be directed toward developing customer retention relationships. Others may be made to introduce new products and services that address unmet customer needs.

Because we know that expected ROI will determine your customer strategy - Mosaic can help you determine not only how much to invest in a customer segment, but also how to actually spend it.

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### Use Mosaic to:

- Make smart customer investment decisions
- Build loyal, long-term relationships with your most valuable customers
- Deliver significant return on marketing spend
- Maintain consistent consumer experience across touch-points

## Use the Mosaic portal to understand and compare your key segments in real time

Access to the Mosaic portal allows you to analyze and compare the combined 90 different profile-based audiences; 19 Mosaic Groups and 71 Mosaic Types.

A few clicks through the Mosaic portal, you'll be able to discover the unique occupations, sources of entertainment, preferred means of advertising, enjoyed activities and other unique characteristics that make up each Mosaic group and type. These insights can serve a multitude of marketing purposes. You'll be able to familiarize yourself with each segment to enable campaign messaging that truly resonates with each truly unique group or type of consumer. This will ensure your brand stays relevant in a marketplace where more and more brands are starving for consumers' fragmented attentions.

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“Mosaic helps us compare our ideal customer against our current core customer and build a profile for prospecting.”

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## Confidently fuel your marketing programs with more accurate segmentation

Mosaic enables superior campaign results through improved accuracy. Through our best-in-class consumer database ConsumerView<sup>SM</sup>, we've applied more than 300 data factors to classify the makeup of Americans and correctly assigning individual households to specific groups.

Mosaic provides more and better information about what drives your consumers' lifestyles and priorities. Through Mosaic, we're able to identify 98 percent of American households to ensure accuracy over time and provide an ideal balance of breadth and granularity.

The key characteristics, behaviors and interests of consumers within each segment help you paint a detailed portrait of your target consumers' references, habits and attitudes.

## Unify channels, platforms and processes with a common customer language

Mosaic's framework classifies and describes target consumers with a clear, consistent and unified customer value proposition. This common framework enables:

- Improved audience experiences across the landscape of customer touch-points
- Intelligent campaign development across traditional and digital marketing channels
- Improved operational efficiencies



### Breadth of data assets:

- ConsumerView national consumer database of 126 million households
- Predictive insights, property characteristics and summarized credit and automotive data
- The Mosaic USA segmentation portal, which brings life to hundreds of behavioral and attitudinal data details

We build Mosaic Segments with broader and deeper data, so it's analysis of customer lifestyles, attitudes and behaviors is more accurate and actionable.



Active Lifestyle



Politically Liberal



Urban Dweller

## Mosaic USA Group and Type structure

|   |                         |     |                                 |
|---|-------------------------|-----|---------------------------------|
| A | Power Elite             | A01 | American Royalty                |
|   |                         | A02 | Platinum Prosperity             |
|   |                         | A03 | Kids and Cabernet               |
|   |                         | A04 | Picture Perfect Families        |
|   |                         | A05 | Couples with Clout              |
|   |                         | A06 | Jet Set Urbanites               |
| B | Flourishing Families    | B07 | Across the Ages                 |
|   |                         | B08 | Babies and Bliss                |
|   |                         | B09 | Family Fun-tastic               |
|   |                         | B10 | Cosmopolitan Achievers          |
| C | Booming with Confidence | C11 | Sophisticated City Dwellers     |
|   |                         | C12 | Golf Carts and Gourmets         |
|   |                         | C13 | Philanthropic Sophisticates     |
|   |                         | C14 | Boomers and Boomerangs          |
| D | Suburban Style          | D15 | Sport Utility Families          |
|   |                         | D16 | Settled in Suburbia             |
|   |                         | D17 | Cul de Sac Diversity            |
|   |                         | D18 | Suburban Nightlife              |
| E | Thriving Boomers        | E19 | Consummate Consumers            |
|   |                         | E20 | No Place Like Home              |
|   |                         | E21 | Unspoiled Splendor              |
| F | Promising Families      | F22 | Fast Track Couples              |
|   |                         | F23 | Families Matter Most            |
| G | Young City Solos        | G24 | Ambitious Singles               |
|   |                         | G25 | Urban Edge                      |
| H | Bourgeois Melting Pot   | H26 | Progressive Assortment          |
|   |                         | H27 | Life of Leisure                 |
|   |                         | H28 | Everyday Moderates              |
|   |                         | H29 | Destination Recreation          |
| I | Family Union            | I30 | Potlucks and the Great Outdoors |
|   |                         | I31 | Hard Working Values             |
|   |                         | I32 | Steadfast Conventionalists      |
|   |                         | I33 | Balance and Harmony             |
| J | Autumn Years            | J34 | Suburban Sophisticates          |
|   |                         | J35 | Rural Escape                    |
|   |                         | J36 | Settled and Sensible            |
| K | Significant Singles     | K37 | Wired for Success               |
|   |                         | K38 | Modern Blend                    |
|   |                         | K39 | Metro Fusion                    |
|   |                         | K40 | Bohemian Groove                 |

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|   |                       |     |                           |
|---|-----------------------|-----|---------------------------|
| L | Blue Sky Boomers      | L41 | Booming and Consuming     |
|   |                       | L42 | Rooted Flower Power       |
|   |                       | L43 | Homemade Happiness        |
| M | Families in Motion    | M44 | Creative Comfort          |
|   |                       | M45 | Growing and Expanding     |
| N | Pastoral Pride        | N46 | True Grit Americans       |
|   |                       | N47 | Countrified Pragmatics    |
|   |                       | N48 | Rural Southern Bliss      |
|   |                       | N49 | Touch of Tradition        |
| O | Singles and Starters  | O50 | Full Steam Ahead          |
|   |                       | O51 | Digital Savvy             |
|   |                       | O52 | Urban Ambition            |
|   |                       | O53 | Colleges and Cafes        |
|   |                       | O54 | Influenced by Influencers |
|   |                       | O55 | Family Troopers           |
| P | Cultural Connections  | P56 | Mid-scale Medley          |
|   |                       | P57 | Modest Metro Means        |
|   |                       | P58 | Heritage Heights          |
|   |                       | P59 | Expanding Horizons        |
|   |                       | P60 | Striving Forward          |
|   |                       | P61 | Simple Beginnings         |
| Q | Golden Year Guardians | Q62 | Enjoying Retirement       |
|   |                       | Q63 | Footloose and Family Free |
|   |                       | Q64 | Established in Society    |
|   |                       | Q65 | Mature and Wise           |
| R | Aspirational Fusion   | R66 | Ambitious Dreamers        |
|   |                       | R67 | Passionate Parents        |
| S | Thrifty Habits        | S68 | Small Town Sophisticates  |
|   |                       | S69 | Urban Legacies            |
|   |                       | S70 | Thrifty Singles           |
|   |                       | S71 | Modest Retirees           |



To confidently reach the new generation of American households, you have to know who they are, what they do and anticipate their needs and preferences.



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