

Group A Affluent Suburbia

Jonathan and Emily

Type A05 Enterprising Couples

A collection of married couples with children and childless duos living in upper-middle-class commuter communities

0.84% 



Overview

Rankings

Age Rank 47/60
Wealth Rank 5/60

Top Markets

New York
Washington
Chicago
Atlanta
Miami

Top Internet Sites

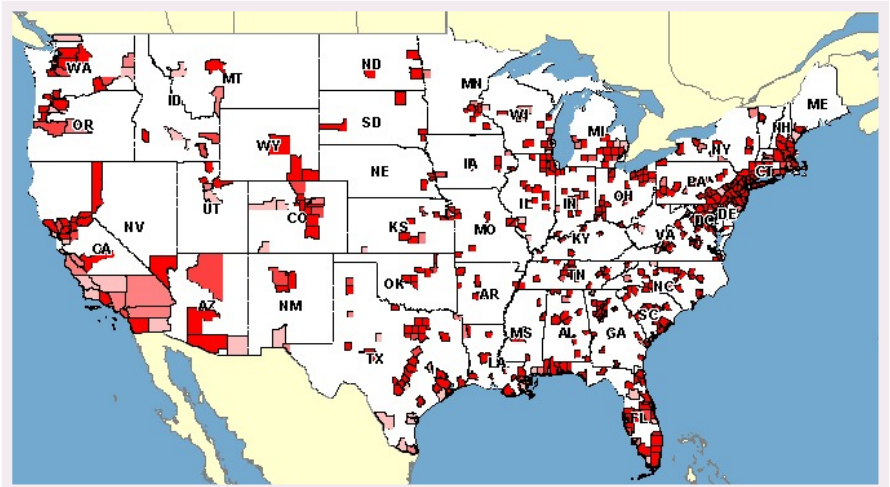
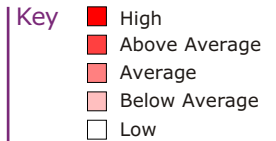
www.etrade.com
moneycentral.msn.com
www.cars.com
www.mapquest.com
www.cnn.com

Preferred Cars

Acura TL-Series
Cadillac CTS
Honda Odyssey
Honda Pilot
Infiniti G35



Locations



Contents

1	Overview
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
9	Supporting Notes



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Description

Demographics

Enterprising Couples represents a collection of married couples with children and childless duos living in upper-middle-class commuter communities. Most adults are Baby Boomers who are white, college educated and well paid earning household incomes more than twice the national median. Living in new subdivisions in the metropolitan sprawl, Enterprising Couples households typically have long commutes to white-collar jobs in health care, education and retail. But despite the significant number of childless households, only a small percentage lives in apartments. The vast majority pay steep prices for detached homes built after 1990, and they fill their driveways with mid-sized luxury cars—typically imports.

Lifestyles

The well-off Boomers who comprise Enterprising Couples pursue an always-on-the-go lifestyle. They describe themselves as workaholics and multi-taskers who enjoy traveling, keeping fit and supporting the arts. They have high rates for going to concerts, museums, antique shows and dance performances. They try to make time each day for working out, preferably on cardio machines and stationary bicycles. Conservative when it comes to money matters, they are savers who maintain high balances in their IRAs, 401(k)s and 529 college savings plans. When shopping, they frequently use coupons and await sales before hitting retailers like Target, Kohl's and Bed, Bath & Beyond. But these financially secure consumers still make a strong market for electronic devices, board games and athletic equipment.

Media

Enterprising Couples households tend to have mainstream media tastes with a fondness for news. Their favorite magazines include mass-market titles like Time, Newsweek, People and Reader's Digest. They tune in often to newscasts on broadcast networks in addition to cable channels such as CNN, ESPN and CNBC. On their daily commutes to work, they switch between news talk stations and those that play classic rock and adult contemporary fare. At home, they frequently go online for a variety of activities—shopping, banking and auctions, among them. However, companies should be aware that they're not avid fans of advertising on their TV screens or computer monitors. When a commercial comes on or an advertisement pops up, they are likely to change the channel or close the window.

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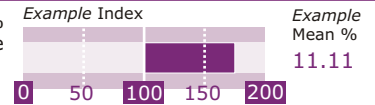
0.84% 



Who We Are

Demographics

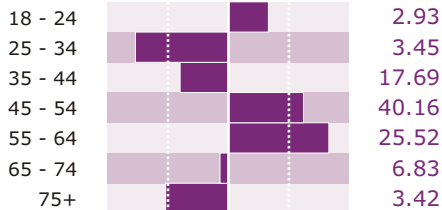
Charts show Index and Mean %
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for further details



Gender



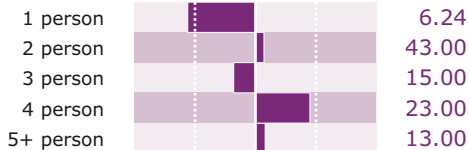
Age



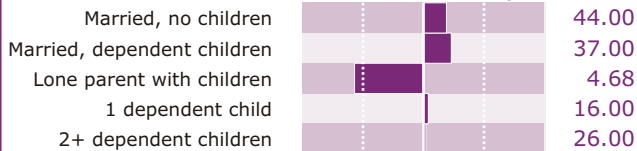
Marital Status



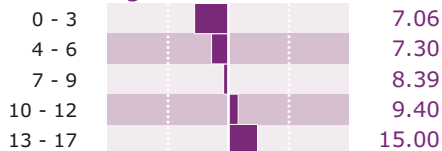
Number in Household



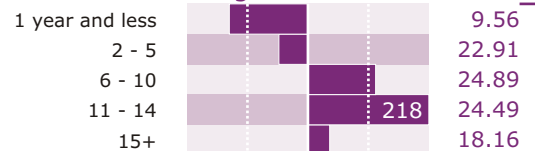
Household Composition



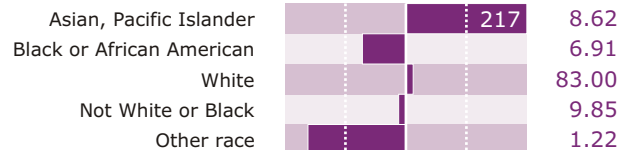
Age of Children



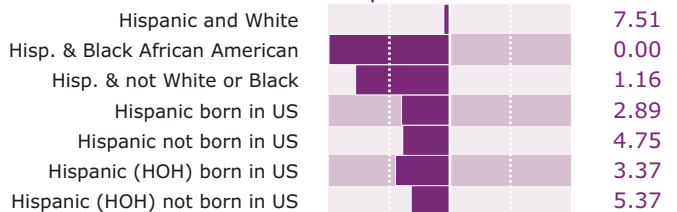
Length of Residence



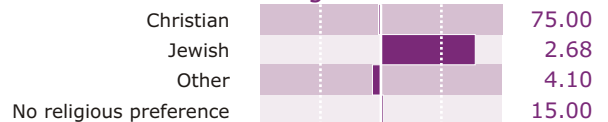
General Race



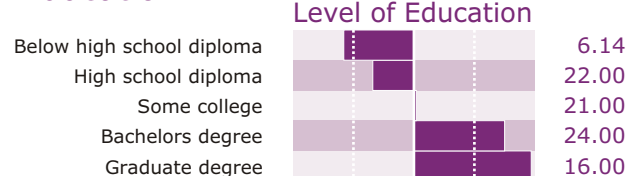
Hispanic Race



Religion



Education



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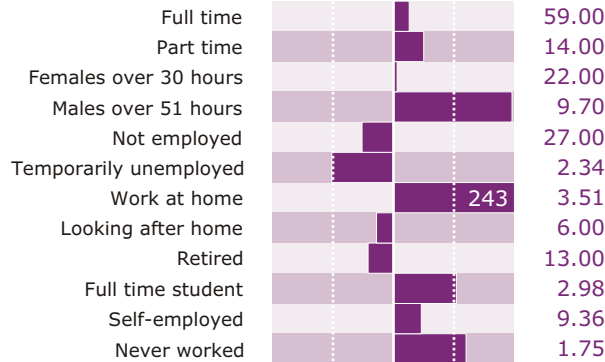


How We Make a Living

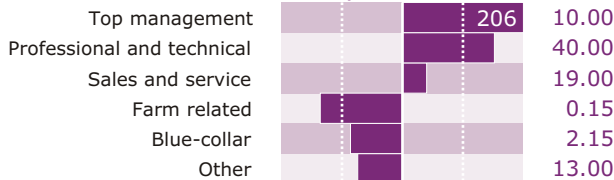
Charts show Index and Mean %
 Example Index: Example Mean %: 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details

Work

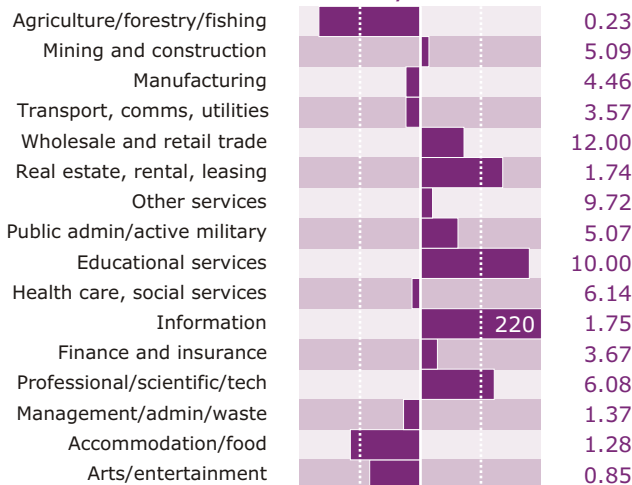
General



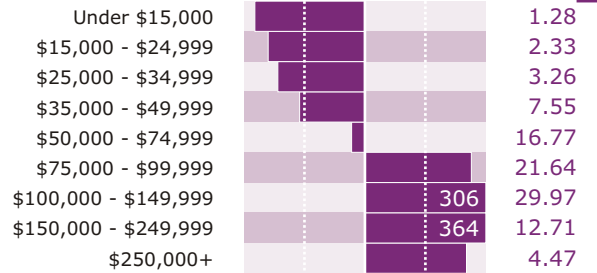
Occupation



Industry

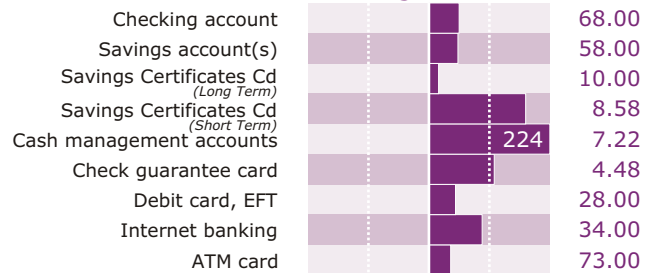


Income



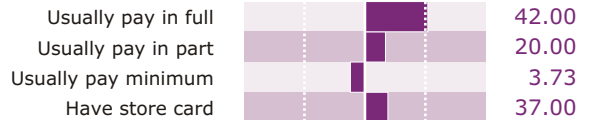
Household Income

Handling Money

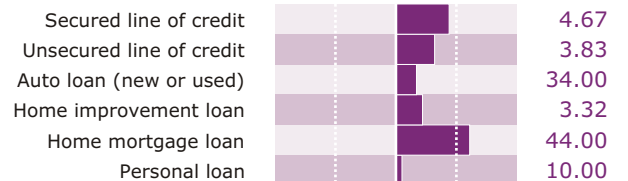


Banking

Credit Cards



Loans



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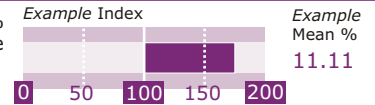
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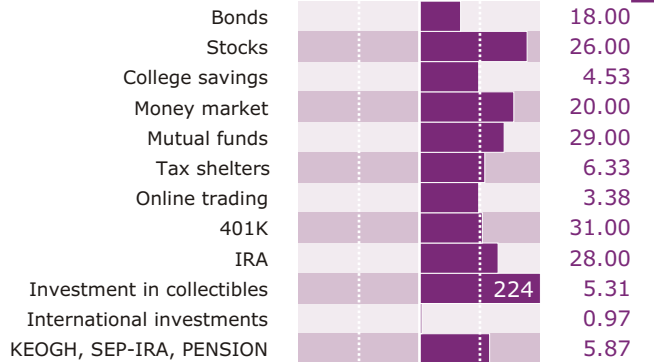
How We Make a Living

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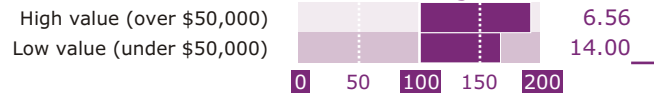


Handling Money

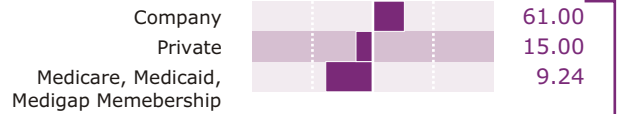
Savings & Investments



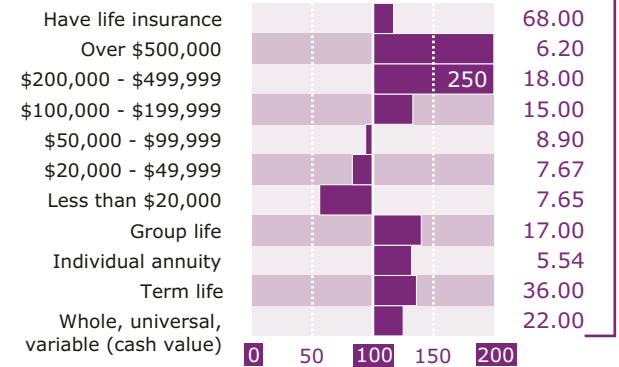
Shareholdings



Medical Insurance



Life Insurance

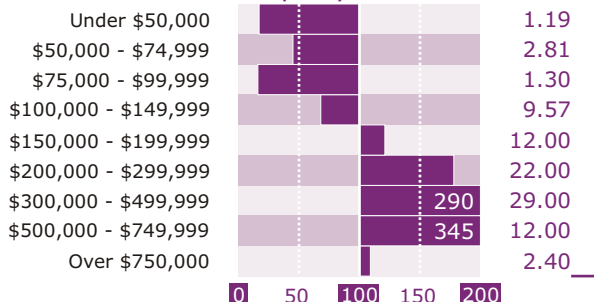


Where We Live

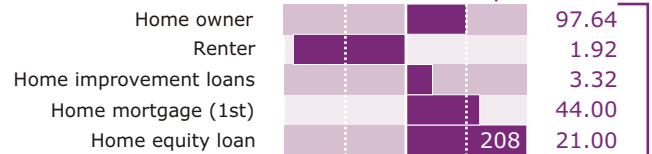
Type of Property



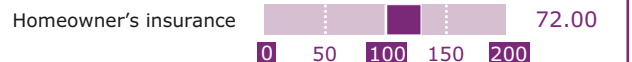
Property Value



Home Ownership



Insurance



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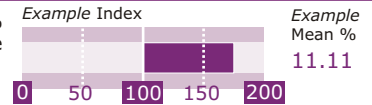
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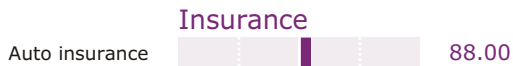
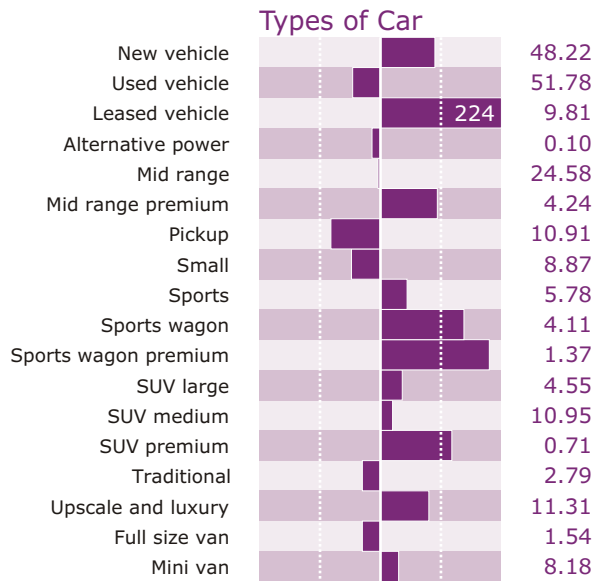
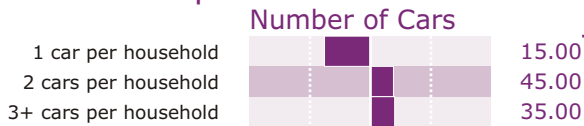


Our Home Lives

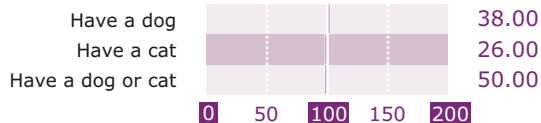
Charts show Index and Mean %
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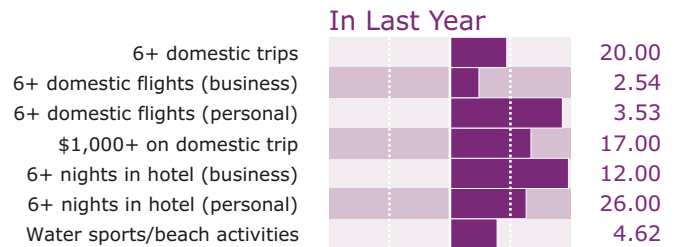
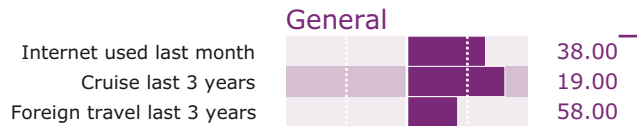
Car Ownership



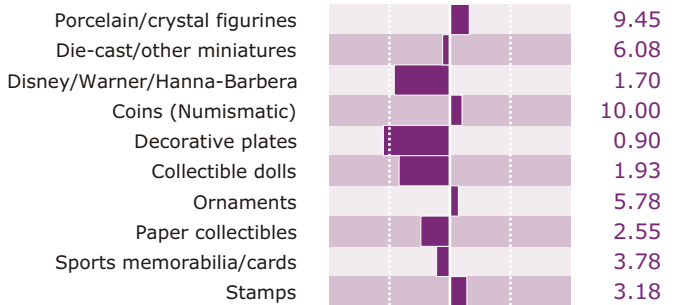
Pets



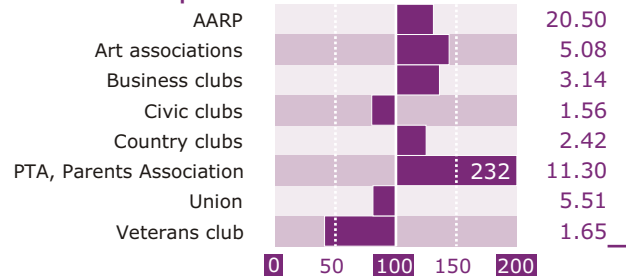
Travel and Vacations



Collectibles



Memberships



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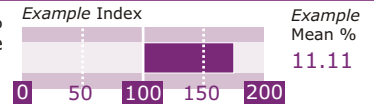
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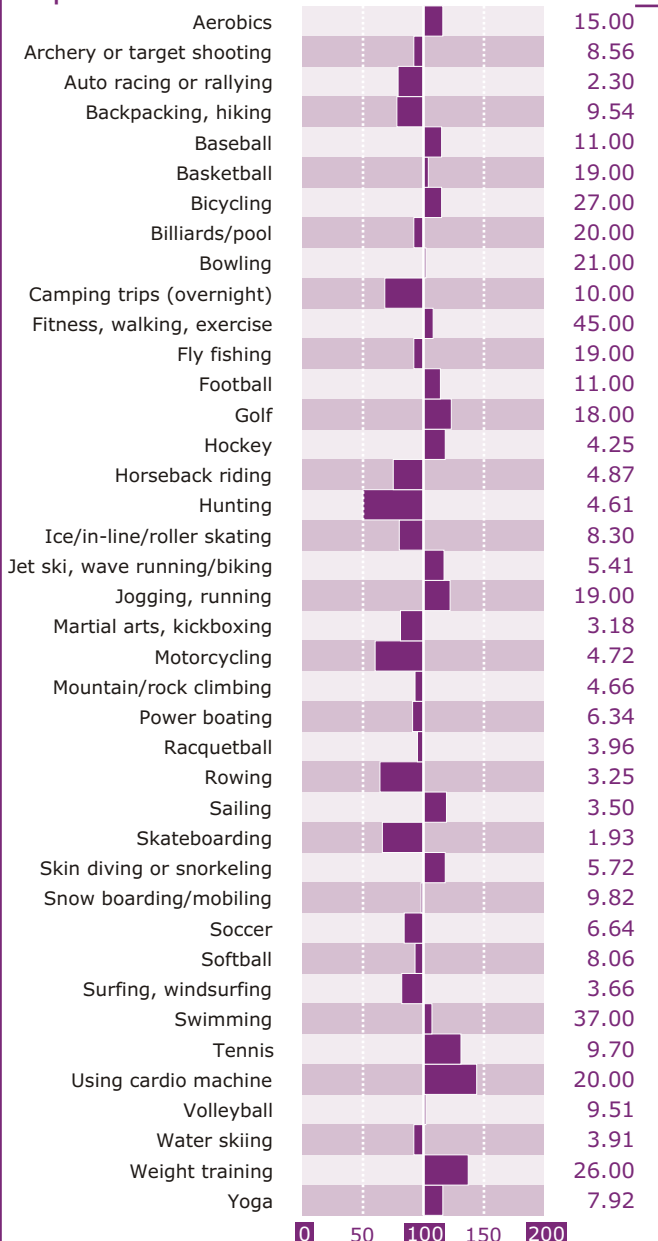


Our Home Lives

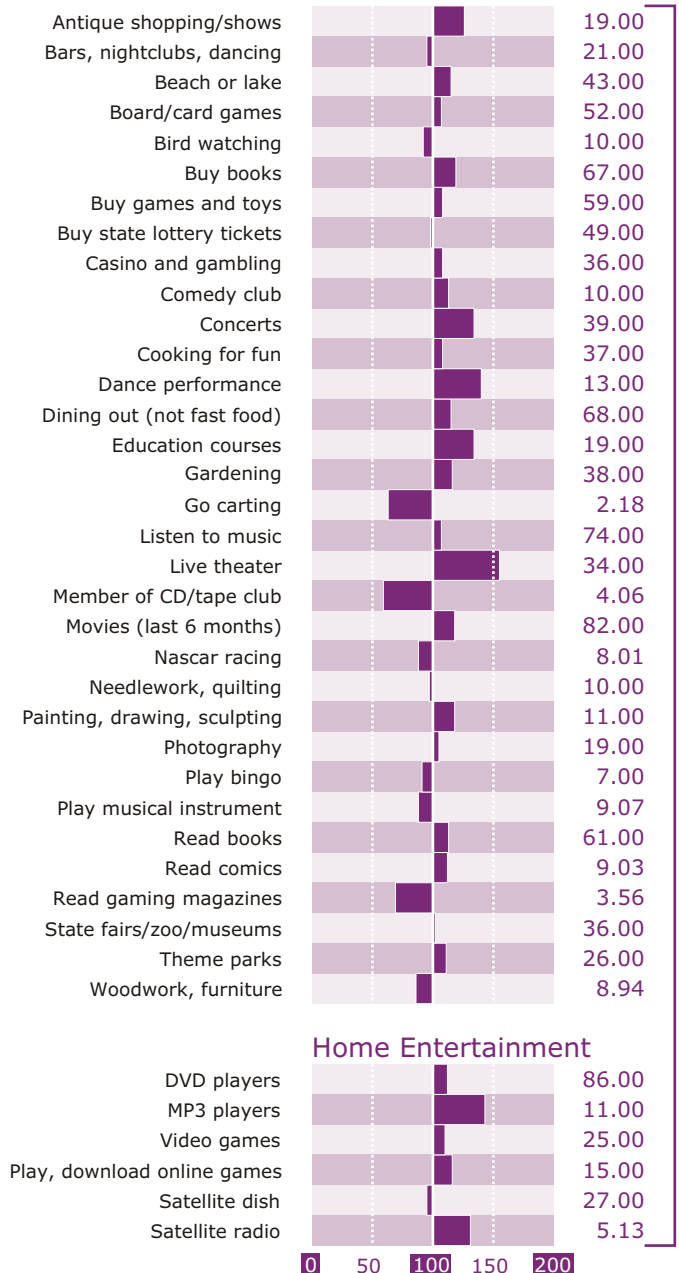
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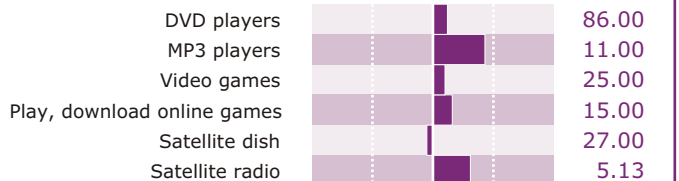
Sports



Entertainment and Leisure



Home Entertainment



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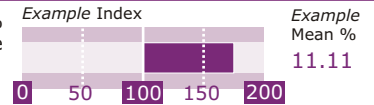
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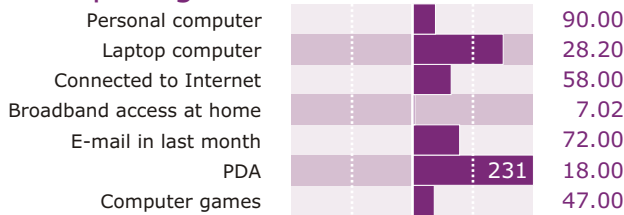


Our Home Lives

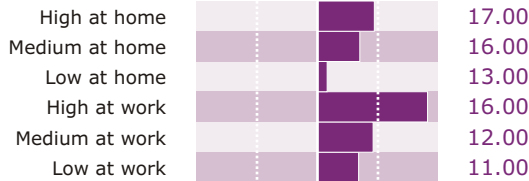
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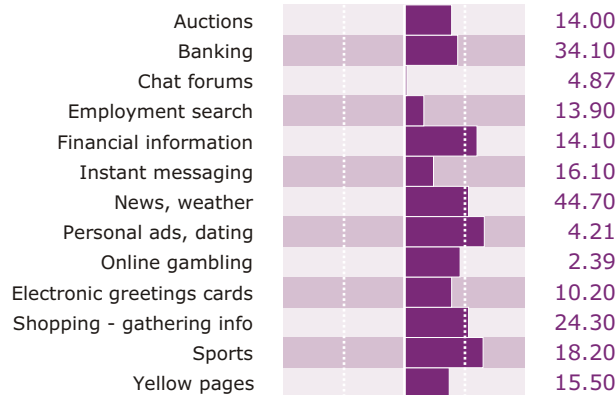
Computing and Internet



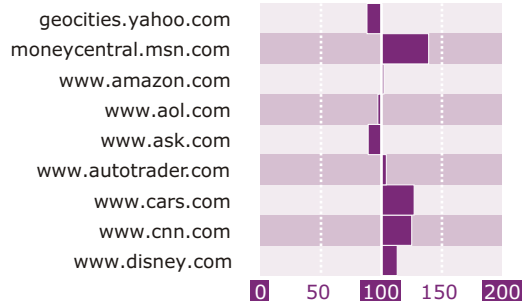
Internet Activity



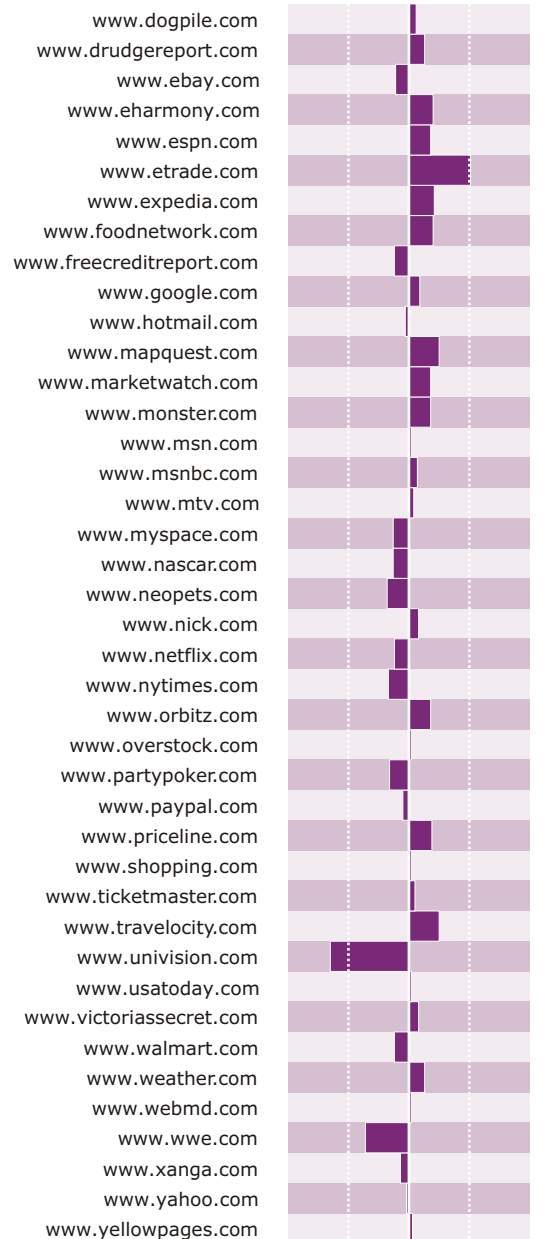
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

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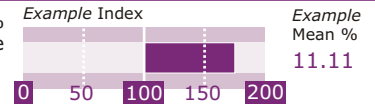
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Telephones

International calls	25.00
Prepaid calling card	18.00

Cellular Phones

Have a cellular phone	79.00
Business	17.00
Personal	59.00
Analog mode	17.00
Call blocking	12.00
Call forwarding	29.00
Call waiting	43.00
Caller Id	58.00
Digital mode	28.00
Internet access	22.00
Nationwide coverage	38.00
Text messaging	40.00
Three way calling	22.00
Voice mail	62.00
Monthly bill \$150+	7.65
Monthly bill \$100 - \$149	9.71
Monthly bill \$50 - \$99	26.00
Monthly bill under \$50	33.00

Radio

High drive time	20.00
Medium drive time	22.00
Low drive time	13.00
High all day	18.00
Medium all day	22.00
Low all day	15.00
All news	28.30
All sports	6.16
Black rhythm and blues	1.30
Classic rock	11.50
Classical	6.96
Country (or Western)	12.30
Easy listening	4.99
Golden oldies	13.20
Jazz	7.44
Spanish	2.99
Urban contemporary	8.21
Mexican, Ranchera, Tejano	2.99

TV and Cable

High prime time	24.00
Medium prime time	19.00
Low prime time	15.00
High early and late fringe	18.00
Medium early and late fringe	24.00
Low early and late fringe	22.00
High all day	20.00
Medium all day	22.00
Low all day	18.00
High cable TV	20.00
Medium cable TV	24.00
Low cable TV	11.00

TV Primetime

Comedy and variety	14.30
News and documentary	27.30
Feature film	10.90
General drama	62.20
Nature	2.26
Reality	47.40
Science	3.49
Situation comedy	50.00
Sports	7.73
How-To	13.30

TV Daytime

Drama	10.50
News	23.70
Game show or contest	3.28
Talk or informational	9.42

TV Early Evening

Weekday news	36.20
Weekend news	21.90

TV Late Fringe

Monday - Friday	23.50
Weekend	18.40

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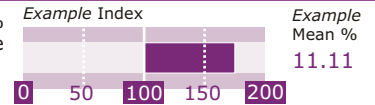
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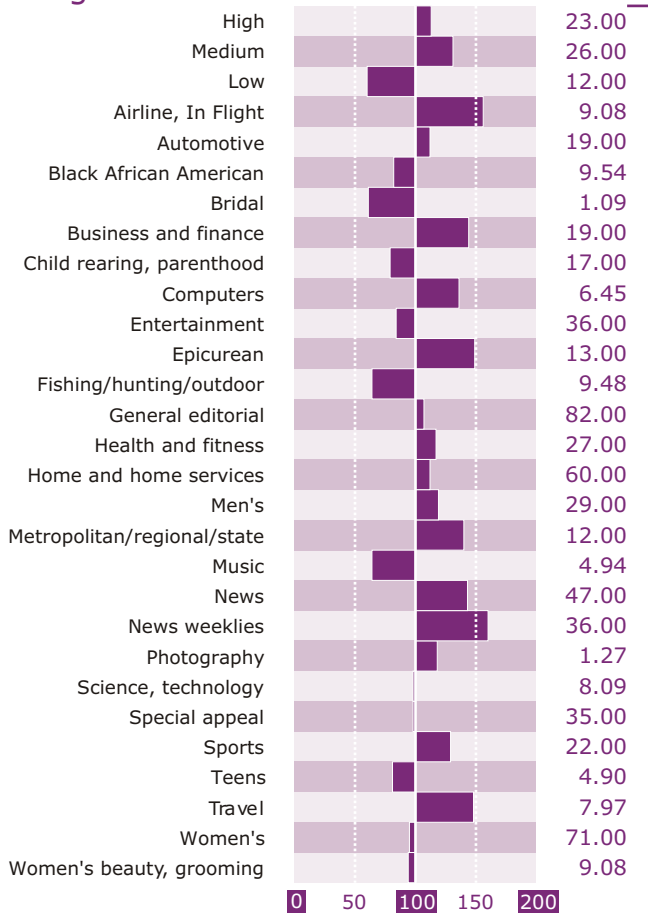


Our Home Lives

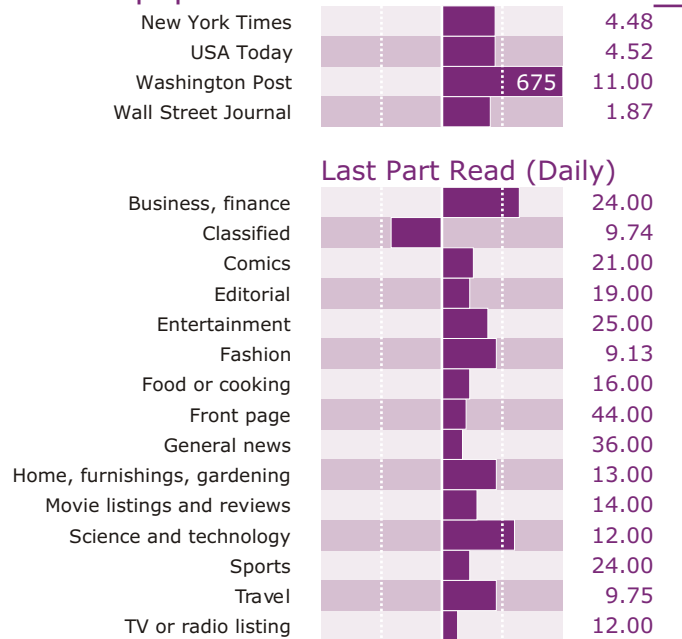
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Magazines

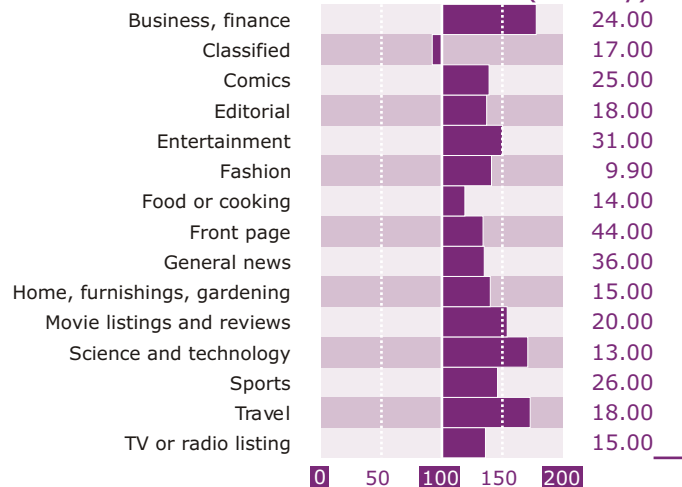


Newspapers



Last Part Read (Daily)

Last Part Read (Sunday)



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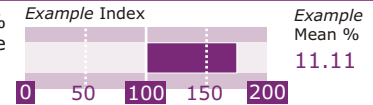
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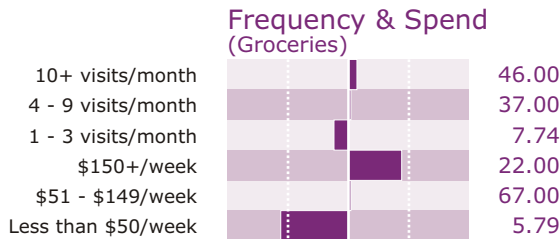
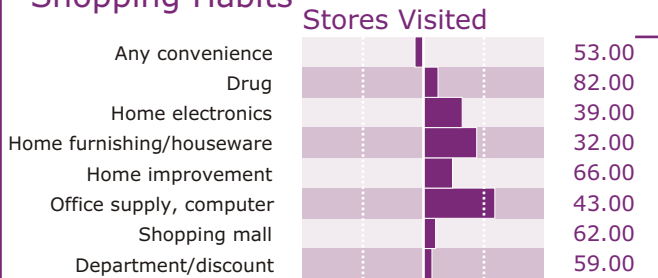


Our Home Lives

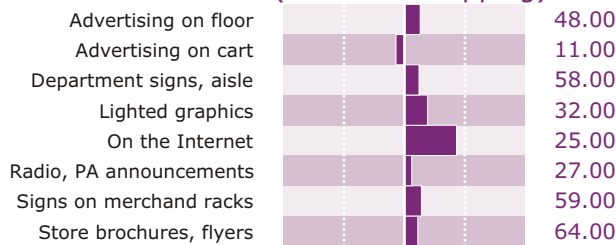
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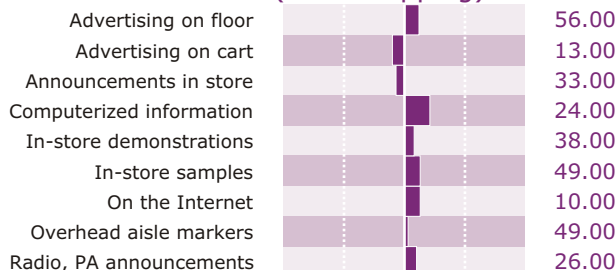
Shopping Habits



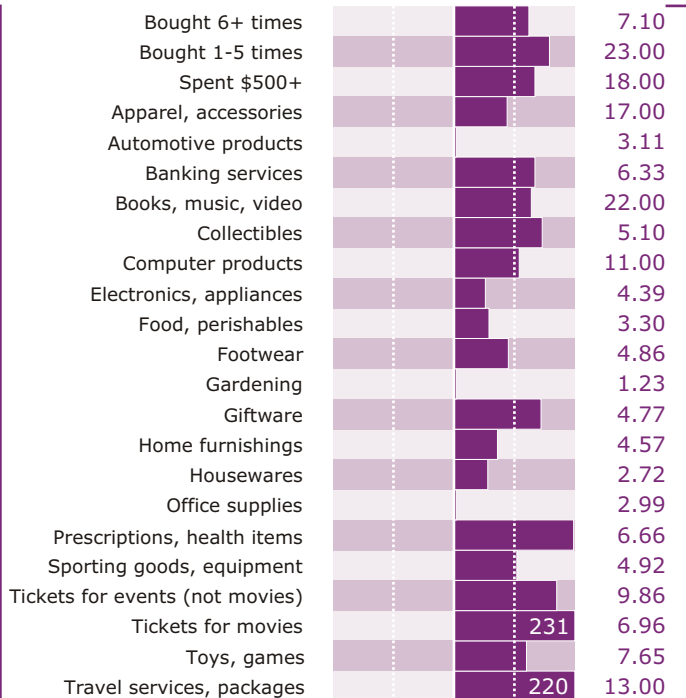
Customers refer to (non-food shopping)



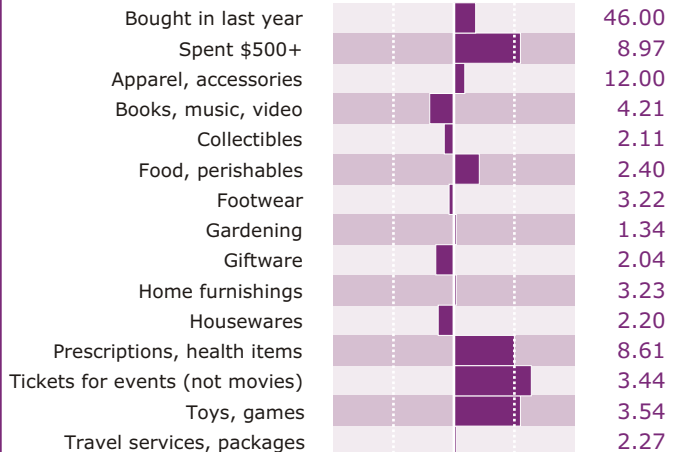
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



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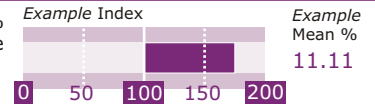
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How We View The World

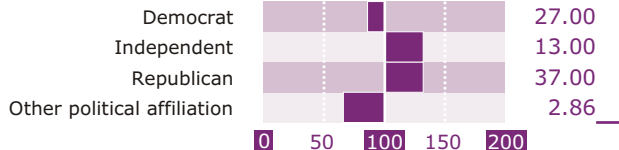
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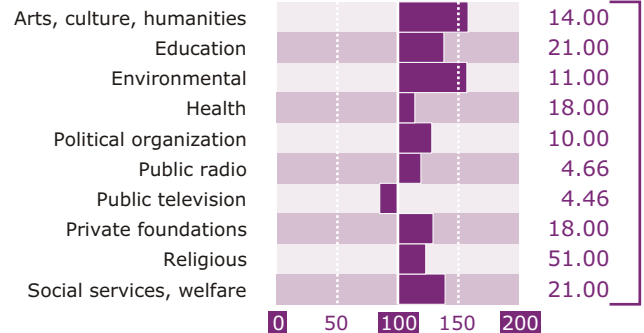
Political Outlook



Political Affiliation

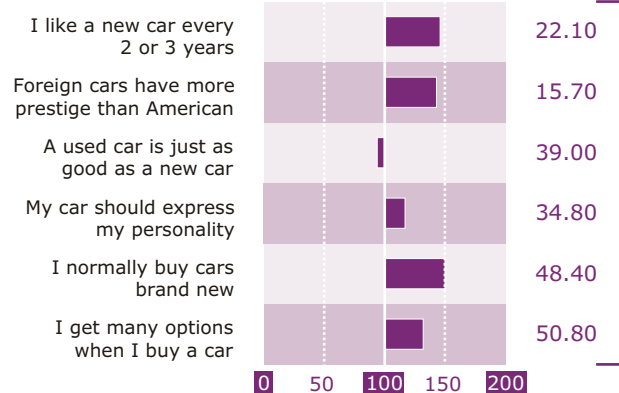


Charity

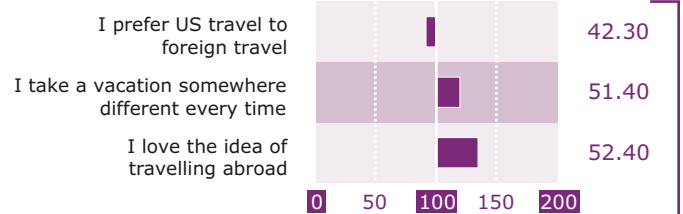


Attitudes

Cars



Travel



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Type A05 Enterprising Couples

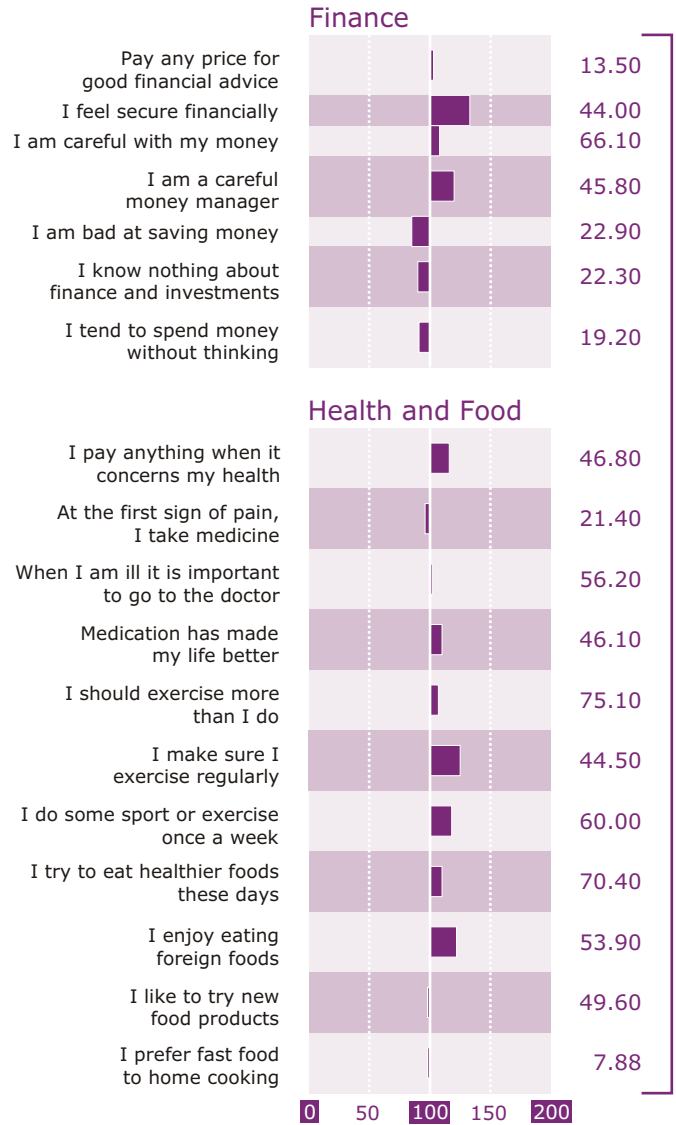
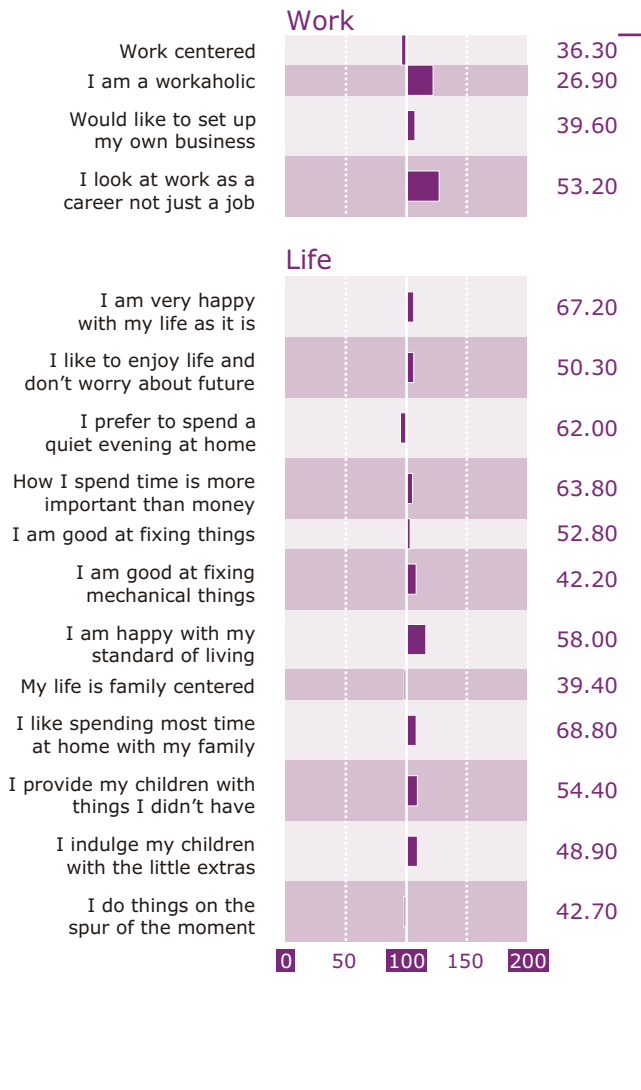
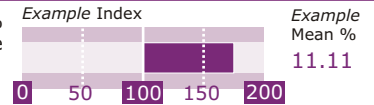
A collection of married couples with children and childless duos living in upper-middle-class commuter communities

0.84% 



Attitudes

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



Group A Affluent Suburbia

Jonathan and Emily

Type A05 Enterprising Couples

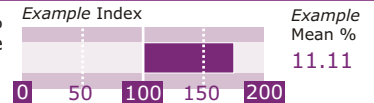
A collection of married couples with children and childless duos living in upper-middle-class commuter communities

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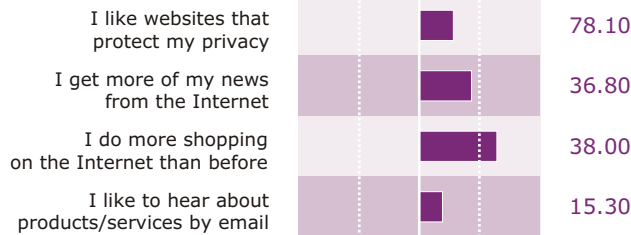


Attitudes

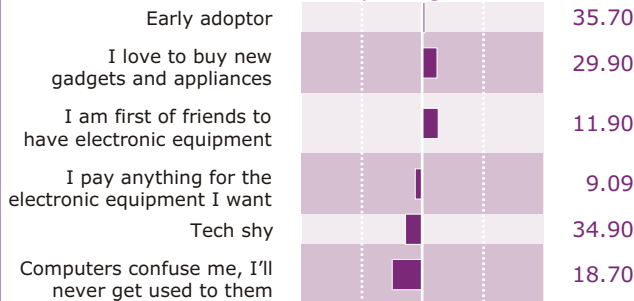
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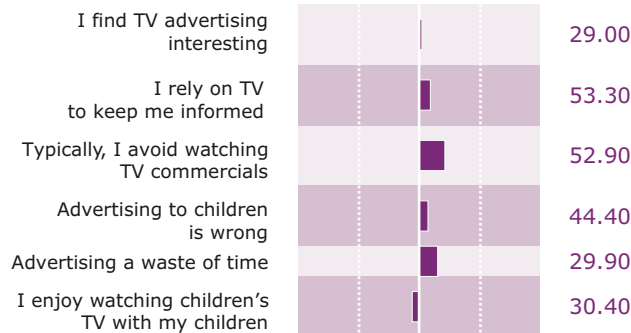
Internet



Computing/Electronics



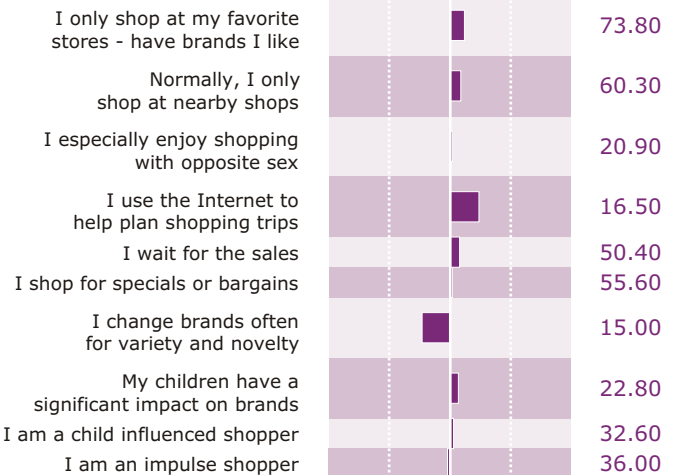
TV



Newspapers



Shopping



Fashion





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.

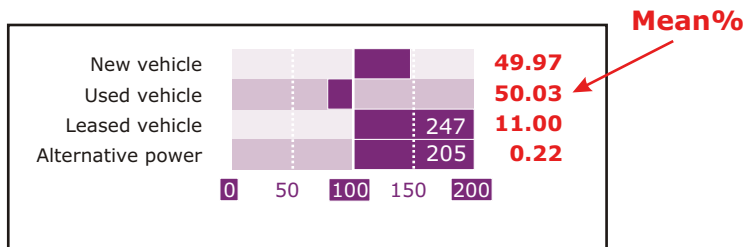
Supporting Notes

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:



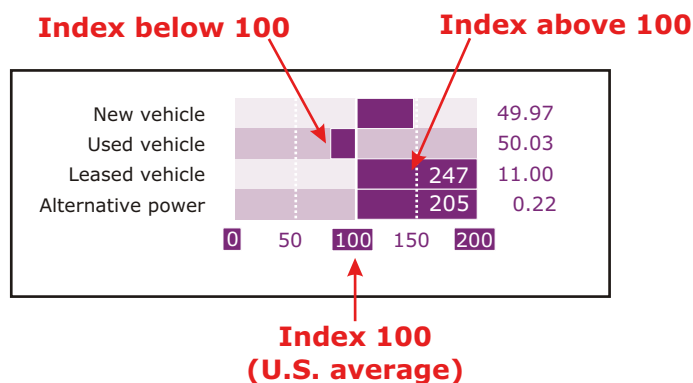
This shows that:

- 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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