

# 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 ConsumerViewSM, 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

## Mosaic USA Group and Type structure

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

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What is the Grand Index and how does it inform my marketing planning?

The Grand Index is a statistical report that ranks and indexes demographic, psychographic and lifestyle characteristics from highest to lowest for each Mosaic group/type. It contains a large number of ConsumerView, ConsumerView CAPE, and Simmons® NCS datasets as well as vertical-specific datasets that have been coded against the Mosaic groups/types. The coding identifies and associates the likelihood of each attribute by Mosaic group/type.

You can use the Grand Index to:

- Understand the characteristics of each Mosaic group/type in terms of demographics, lifestyles etc.
- Identify variables which are over-represented (index > 100) and under-represented (index < 100) for each Mosaic group/type.

You can use the insights to:

- Prospect – utilize penetration indices and total weighted deviation metrics to focus on specific Mosaic prospect universes for acquisition.
- Better understand how to resonate and engage existing or new segments.
- Identify additional characteristics of an audience to help you to formulate a successful marketing campaign.

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How many variables are included in the grand index?

There are over 60 data topics containing more than 600 variables that are indexed to Mosaic groups/types. The Grand Index for each Mosaic vertical has an additional 300-600 data points/insights specific to that vertical.

What are your data sources?

The data sources are provided in the Grand Index

How do I apply the information contained in the Grand Index to my own area/customers?

The Grand Index shows how each Mosaic group/type contains individuals with a variety of different characteristics, and quantifies the level to which each characteristic is exhibited in each Mosaic group/type. The Grand Index can also be used to estimate the prevalence of a characteristic across a customer base or geographic area. This gives a basic indicative estimate of the characteristic. For greater precision you may need to employ a more sophisticated methodology, or contact Experian to create bespoke estimates on your behalf.

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## What are some basic guidelines for interpreting the Grand Index

### Primary Content

- Mosaic group/type codes, names, and one-line descriptions, the percentage of households and people aged 19+ on ConsumerView.

### Key Features

- Six top ranked characteristics for each Mosaic group/type.

### Grand Index – Indices

- Index values per attribute for each Mosaic group/type, arranged by category, topic and variable.  
A Source column identifies the data source, and additional datasets are available for Mosaic verticals. The index values are calculated using the percentage values available from the Grand Indices – Means table. For each variable, the mean value for each group/type is divided by the National Means value, and then multiplied by 100.

#### Example

*Mosaic Type A01 has an index of 298 for Estimated Current Home Value \$500,000–\$749,000.*

*Based on the A01 mean percentage of 25.50 and a National Means value of 8.56,*

*the index =  $25.50/8.56 \times 100$ , or approximately 298. This indicates that A01 is almost 3 times more likely to live in homes with a current value of \$500,000–\$749,000.*

- A value of 100 represents an equal distribution on ConsumerView and the Mosaic group/type.

### Grand Index – Means

- Means represent an average percentage. The data is presented in the same order and layout as the Grand Index – Indices.
- National Means – the average percentage of households on ConsumerView for the variable.
- Mosaic group/type Means – the average percentage households for the Mosaic group/type for the variable.

### Rankings

Ranks Mosaic groups/types based on two extremes (for example, Young and Old, High and Low) for selected characteristics such as age, income, length of residence and more.

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What do the channel preference icons represent?



### **Broadcast/Streaming TV**

Likelihood to respond to advertisements on TV.



### **Direct Mail**

Likelihood to respond to advertisements via direct mail.



### **Radio**

Likelihood to respond to advertisements on the radio.



### **Mobile SMS**

Likelihood to respond to advertisements via mobile SMS.



### **Email receptive**

Likelihood to respond to advertisements by email.



### **Any social media**

Likelihood to respond to advertisements via social media.

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What do the house and person icons in the upper right corner of the screen represent? (main panel of the 'Understand' section)



### **Household percentages**

Percentage of U.S. households in this group/type.



### **Population percentages**

Percentage of U.S. citizens aged 19+ in this group/type.

## Tailored Segmentation

Tailored Segmentation uses a sophisticated data-driven clustering system that leverages the 71 Mosaic USA types that match to 1st party data like yours. Tailored Segmentation allows you to regroup Mosaic types based upon the attributes you weigh as more impactful to your business.

Have you designed your own segments in-house? You can now apply Tailored Segmentation to those segments for deeper insights through a tailored analysis.

Are you still looking for a way to segment your market even though you understand your typical best customer? Tailored Segmentation can weigh these attributes and develop a custom clustering and analysis of your market.

## Tailored Segmentation

- Australia
- Belgium
- Brazil
- Canada
- China
- Columbia
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Hong Kong
- Ireland
- Italy
- Japan
- Netherlands
- New Zealand
- Norway
- Portugal
- Romania
- Singapore
- South Africa
- Spain
- Sweden
- United Kingdom
- United States

## Mosaic Global

Mosaic USA is part of a global segmentation network that classifies more than 2 billion people worldwide. Organizations leverage the Mosaic Global network of more than 28 countries to unify consumer definitions around a common customer language.

Experian enables marketers to tap into Mosaic Global's 10 distinct groups, which share common characteristics, motivations and consumer preferences. Using highly localized statistics and the simple proposition that the world's cities share common patterns of residential segregation, the 10 Mosaic Global Groups are consistent across countries.





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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