Golden Year Guardians
Retirees living in old homes, settled residences and communities

🏠 7.76% | 6.83% 👤

Key Features

- Retired
- Health-conscious
- Tech novices
- Established credit
- Domestic holidays
- Cautious money managers

Who We Are

Head of household age 🎂	Type of property 🏠
76+	Single family
609 | 52.7%	98 | 86.6%

Est. Household income 💰	Household size 👥
$35,000–$49,999	2 persons
229 | 24.4%	125 | 32.6%

Home ownership 🤝	Age of children 🍼
Homeowner	13–18
109 | 89.3%	2 | 0.2%

Channel Preference

TV	✉	📻
33	185	4

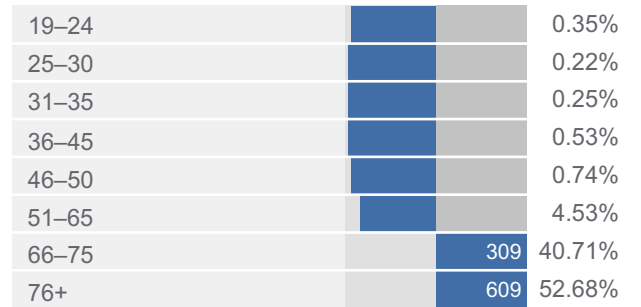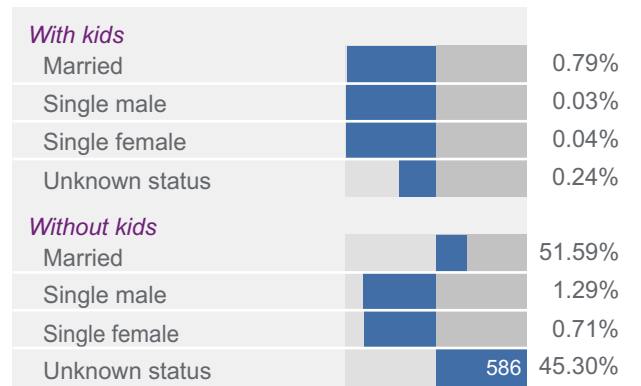| 💬	@	👍
5	48	16

Technology Adoption

Novices

Q — Golden Year Guardians
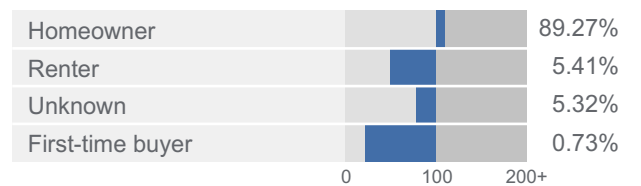Retirees living in old homes, settled residences and communities
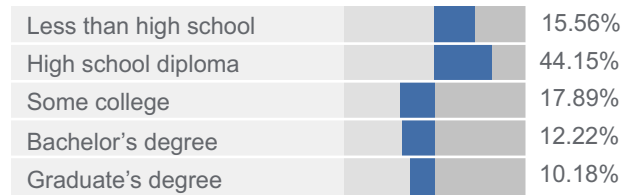
🏠 7.76% | 6.83% 👤

Head of household age

Age		Value
19–24		0.35%
25–30		0.22%
31–35		0.25%
36–45		0.53%
46–50		0.74%
51–65		4.53%
66–75	309	40.71%
76+	609	52.68%

Family structure

With kids

		Value
Married		0.79%
Single male		0.03%
Single female		0.04%
Unknown status		0.24%

Without kids

		Value
Married		51.59%
Single male		1.29%
Single female		0.71%
Unknown status	586	45.30%

Home ownership

	Value
Homeowner	89.27%
Renter	5.41%
Unknown	5.32%
First-time buyer	0.73%

0   100   200+

Head of household education

		Value
Less than high school		15.56%
High school diploma		44.15%
Some college		17.89%
Bachelor's degree		12.22%
Graduate's degree		10.18%

Estimated household income

		Value
Less than $15,000		7.82%
$15,000–$24,999	287	13.56%
$25,000–$34,999	288	19.15%
$35,000–$49,999	229	24.41%
$50,000–$74,999		19.23%
$75,000–$99,999		8.48%
$100,000–$124,999		3.71%
$125,000–$149,999		1.49%
$150,000–$174,999		1.02%
$175,000–$199,999		0.41%
$200,000–$249,999		0.25%
$250,000+		0.49%

Age of children

	Value
0–3	0.09%
4–6	0.18%
7–9	0.18%
10–12	0.09%
13–18	0.23%

0   100   200+
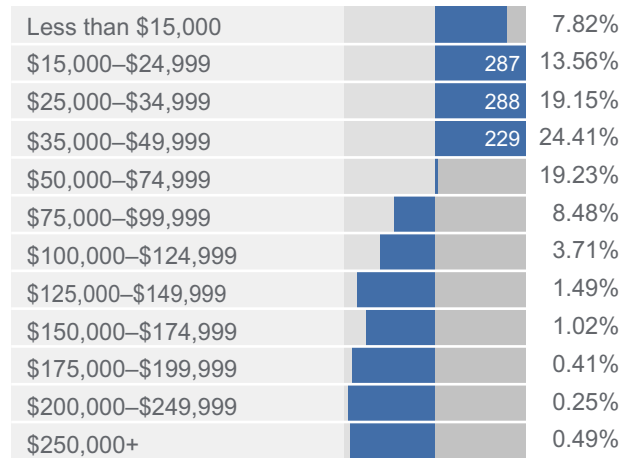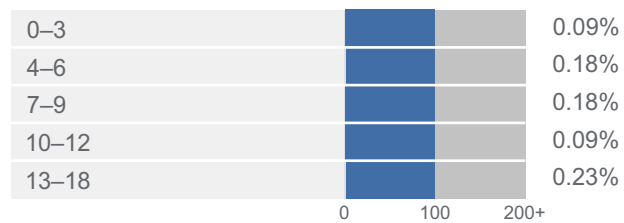
Estimated current home value

	Value
Less than $50,000	2.12%
$50,000–$74,999	2.85%
$75,000–$99,999	4.30%
$100,000–$149,999	11.77%
$150,000–$174,999	6.71%
$175,000–$199,999	7.02%
$200,000–$249,999	12.83%
$250,000–$299,999	11.33%
$300,000–$349,999	9.21%
$350,000–$399,999	7.52%
$400,000–$499,999	10.23%
$500,000–$749,999	10.17%
$750,000+	3.94%

Length of residency

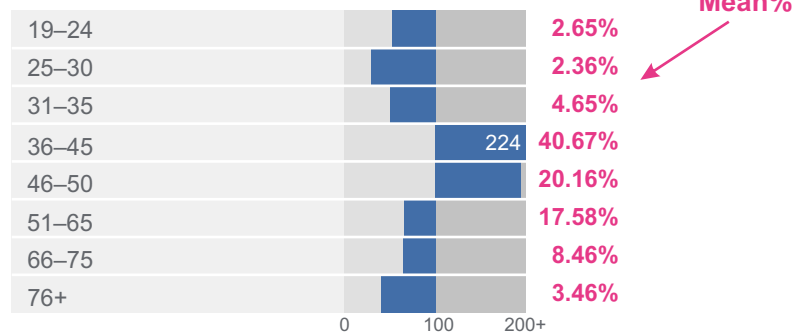|	Value
1 year or less	5.45%
2–3 years	6.72%
4–5 years	6.40%
6–7 years	5.80%
8–9 years	5.32%
10–14 years	10.19%
15–19 years	10.78%
20–24 years	10.21%
25+ years	39.13%

0   100   200+

Mosaic USA

Charts provide details of the key variables used to build and describe the Mosaic groups and types.

For each group and type, the charts show the **Means** and **Index** for each variable.

Understanding Means and Index
Means show the percentage of this group or type with a particular characteristic.

For example, consider the Age composition of Group D:

The **Index** provides further insight by comparing the characteristics of a Mosaic group/type with all households in the USA.

An **Index of 100** is the average.

An **Index greater than 100** shows that this variable is over-represented when compared with the average.

An **Index less than 100** shows that this variable is under-represented when compared with the average.

Head of household age

Age		Mean%
19–24		2.65%
25–30		2.36%
31–35		4.65%
36–45	224	40.67%
46–50		20.16%
51–65		17.58%
66–75		8.46%
76+		3.46%

0   100   200+

Index 100 (USA average)

Head of household age

Age		%
19–24		2.65%
25–30		2.36%
31–35		4.65%
36–45	224	40.67%
46–50		20.16%
51–65		17.58%
66–75		8.46%
76+		3.46%

0   100   200+

Index below 100   **Index above 100**
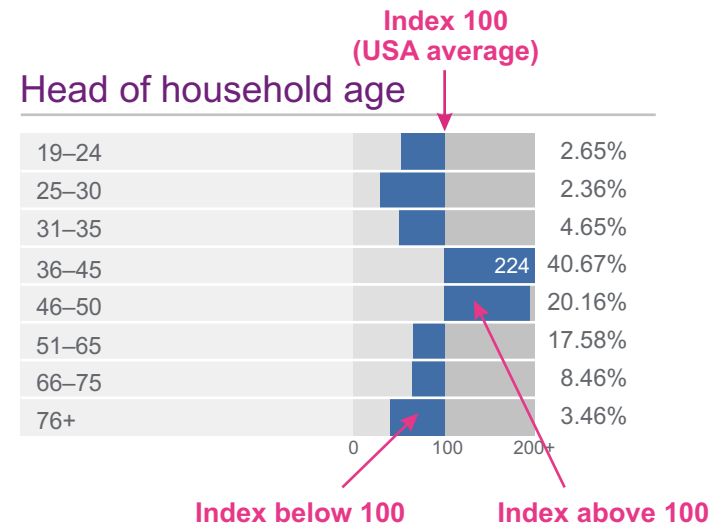
This shows that:

2.65% of Group D are aged 19–24
2.36% of Group D are aged 25–30
4.65% of Group D are aged 31–35
40.67% of Group D are aged 36–45
20.16% of Group D are aged 46–50
17.58% of Group D are aged 51–65
8.46% of Group D are aged 66–75
3.46% of Group D are aged 76+

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.

Group Q: Golden Year Guardians
Retirees living in old homes, settled residences and communities

How to Market

Marketing to the most senior generation of the US might require modern marketers to step out of their comfort zone. As a group of consumers that spent their young lives without TVs and computers, this group isn't worth attempting to engage online. Radio, newspapers, magazines and direct mail remain the most effective methods to connect with this aging segment. The verticals that they're most interested in? Try health and financial services, home goods and a mix of children's toys to help them keep up with what their grandchildren want for their birthdays.

Use messaging that is clear and reflects their own values for honesty, honor, loyalty and respect. Traditional conventions will resonate with this group, as will loyalty programs.

Overview

With more than 90 percent of members over 65 years old, Golden Year Guardians are the eldest of the Mosaic groups. The seniors in these four types have predominantly limited education and live on extremely modest retirement funds. Over half are widowed or living alone as their spouse resides in the community's nursing home. Most married couples still live in the homes they've owned for the past 20 years or more and nearly one third now reside in retirement communities. These members of the Greatest Generation typically came from humble origins and now enjoy unpretentious lifestyles.

Golden Year Guardians are nestled throughout the nation, though they're centered in Sun Belt suburban retirement communities like Sun City, Arizona, Delray Beach, Florida, and Laguna Woods, California. Many are still living the American dream of home ownership. Many have sought out communities where they could live free of urban concerns like crime and rush-hour traffic. Others have moved to new locations for a chance to establish new friendships and engage in new leisure activities.

With incomes half the national average, many Golden Year Guardians face financial challenges as they struggle to get by on their social security checks and pensions. Only a small percentage of these seniors have a substantial nest egg or investment portfolios. When they were growing up, many had few educational opportunities, and only two-thirds went beyond high school. Before retirement, a decade or more ago, they held jobs as honest blue-collar workers. While many have paid off their mortgages, they still lack the discretionary cash to enjoy a carefree retirement. They are accustomed and comfortable with appreciating the simple necessities of life.

Golden Year Guardians tend to lead quiet lifestyles. Their social life revolves around various community groups, and they belong to churches as well as veterans' clubs and AARP. They spend a lot of their time in their residences reading books, gardening and doing needlework, and they like a game of cards. For many Golden Year Guardians, Foreign travel is outside of their budgets and comfort zone.

Golden Year Guardians tend to be conservative, both financially and as a consumer. They are infrequent shoppers and tend to stick to favorite brands when it comes to fashion, shopping at mid-market stores like Belk and Dillard's.

For those that drive cars, they prefer American-made SUVs and CUVs. They describe themselves as tech-averse, and any tech gadgets likely came as gifts from their children or grandchildren.

Golden Year Guardians are a strong market for traditional media. They subscribe to daily newspapers to stay informed and read most sections. They describe TV as their main source of entertainment; they watch game shows and reality shows, dramas and early evening shows. These seniors are a prime market for advertisements served in women's and home magazines. Most are still shy about the internet.

At the ballot box, this group is fairly split between voting Democrat and Republican. They do however, have extremely high voting rates. They will donate to their church, health and welfare causes.