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Thrifty Habits

Cost-conscious adults living alone in urban areas

🏠 2.77% | 1.97% 👤



Who We Are

Head of household age <p>51–65</p> <p>141 38.5%</p>	Type of property <p>Single family</p> <p>101 89.9%</p>
Est. Household income <p>Less than \$15,000</p> <p>469 20.5%</p>	Household size <p>1 person</p> <p>187 61.5%</p>
Home ownership <p>Renter</p> <p>301 32.8%</p>	Age of children <p>7–9</p> <p>44 5.4%</p>

Channel Preference

242	65	356
49	10	51

Key Features

- Modest spenders
- Limited budgets
- Cable TV
- College sports fans
- Modest educations
- Lottery ticket holders

Technology Adoption



Wizards

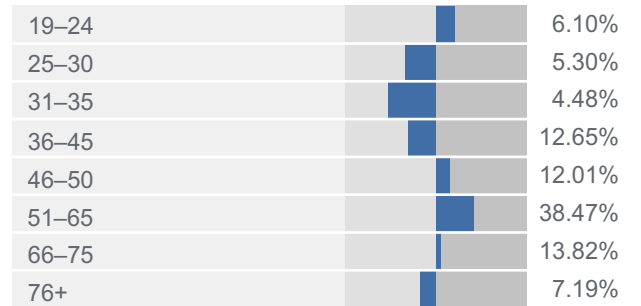


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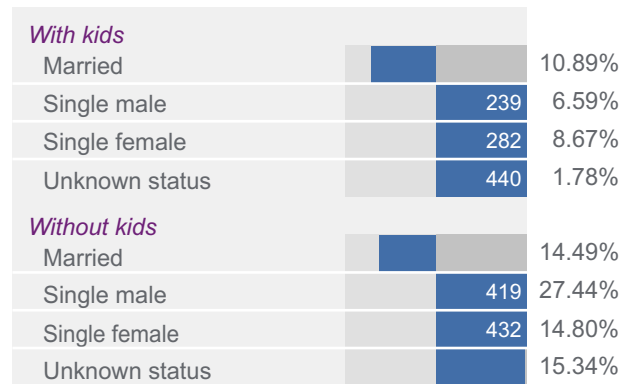
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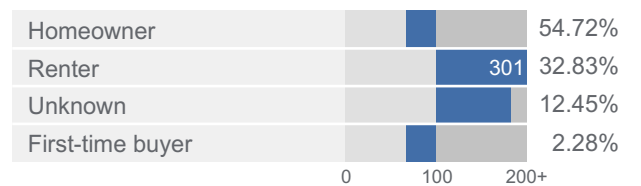
Head of household age



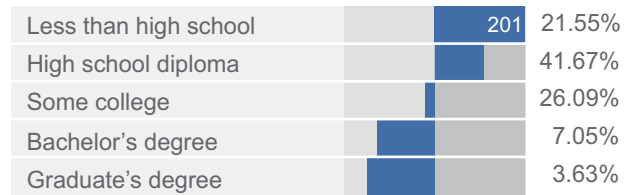
Family structure



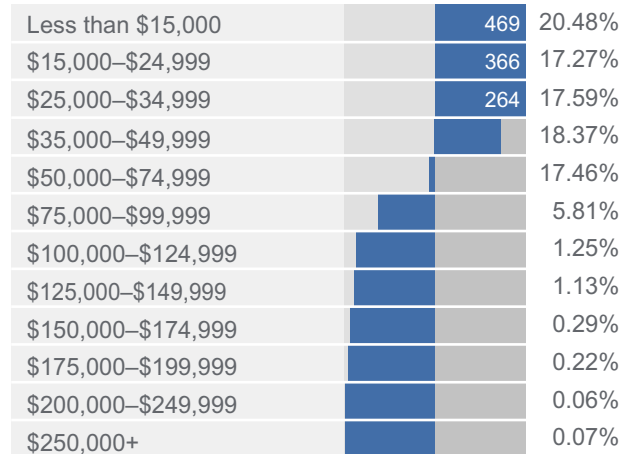
Home ownership



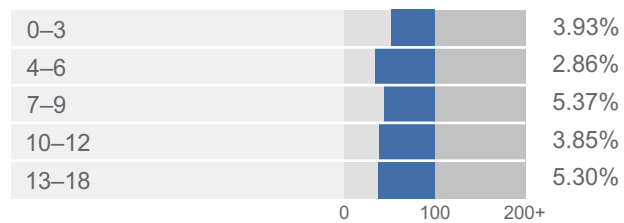
Head of household education



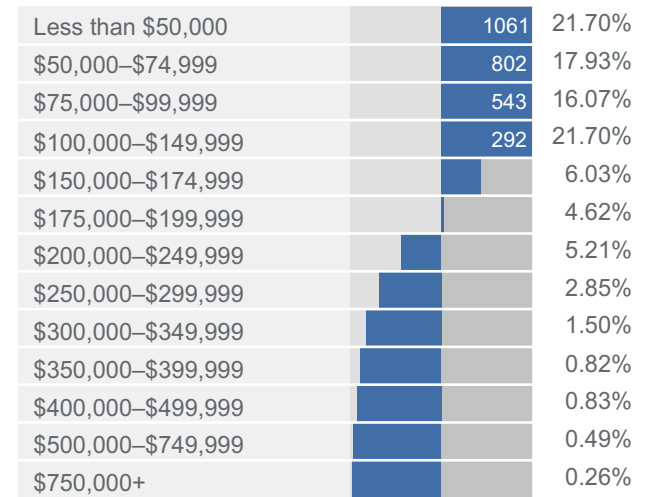
Estimated household income



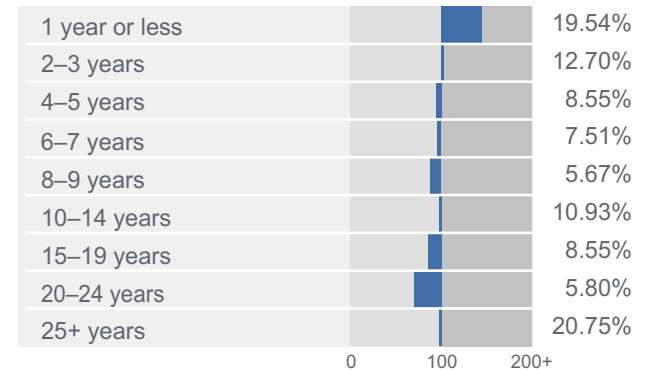
Age of children



Estimated current home value



Length of residency



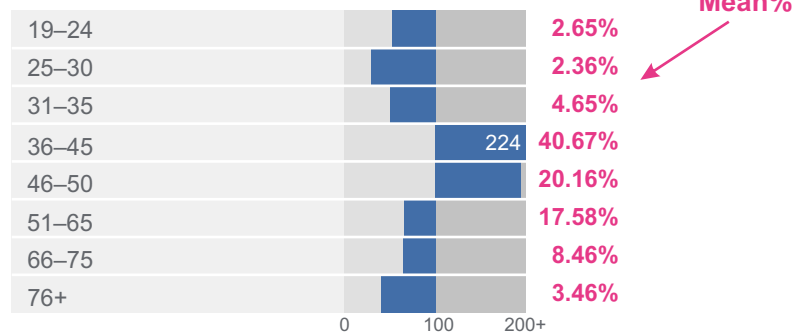
Charts provide details of the key variables used to build and describe the Mosaic groups and types.
 For each group and type, the charts show the **Means** and **Index** for each variable.

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:

Head of household age



This shows that:

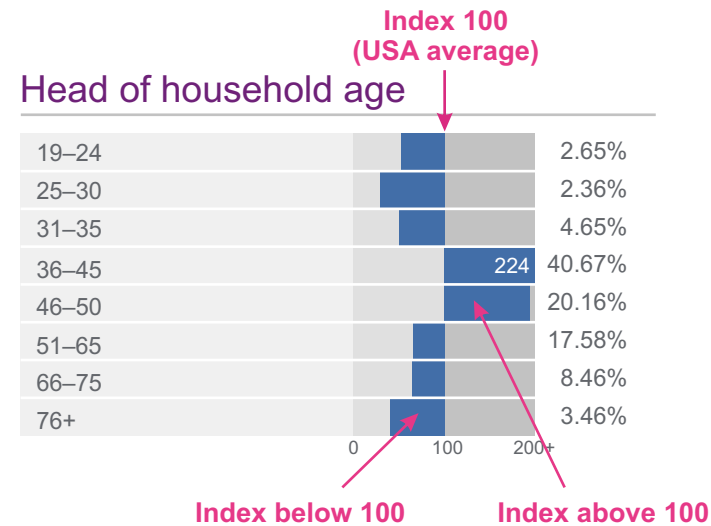
- 2.65% of Group D are aged 19–24
- 2.36% of Group D are aged 25–30
- 4.65% of Group D are aged 31–35
- 40.67% of Group D are aged 36–45
- 20.16% of Group D are aged 46–50
- 17.58% of Group D are aged 51–65
- 8.46% of Group D are aged 66–75
- 3.46% of Group D are aged 76+

The **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.



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 S: Thrifty Habits

Cost-conscious adults living alone in urban areas

How to Market

With a high receptivity to advertising, this audience is full of aspirational spenders. These Americans can be marketed to most strongly through broadcasting and streaming TV and radio channels. They are in the market for small loans to help them purchase items to improve their lives while maintaining their cost of living. They like to have fun and want to look good doing so. Resonate with Thrifty Habits by portraying your brand as the latest and greatest in your class. They tend to shop in the moment, prefer variety and anything that will make them look trendy and prestigious. Put forth your best “sale of the season” and you’re sure to whet their appetites for walking through your doors on pay-day.

Overview



The four types in Thrifty Habits reflect the nation’s least affluent group. These households contain economically challenged singles and divorced individuals living in isolated towns and cities. With modest educations and humble jobs, many struggle to make ends meet. Many of their communities face endemic problems associated with poverty and crime. As a group, the households are older (ages range from 45 to 75), without children, and transient. Half have lived at the same address for fewer than seven years. Many of these unmarried and unattached singles have moved into these communities with few resources other than a hope of

starting over.

Thrifty Habits are scattered across the US but are found especially in small city markets in the South and Midwest. Home values are low, about two thirds of the national average, but half this segment own their homes. The other have rented a mix of older ranch houses and crowded apartment buildings. In their neighborhoods, homes are often surrounded by commercial businesses and buildings.

Thrifty Habits are not well-educated. Around a quarter didn’t finish high school. Around thirty percent report their profession as “other”. The majority have work in mostly low-paying, entry-level jobs in health care, fast food, social services and the wholesale and retail trades. Advancement is difficult. With household incomes well below the national average, these Americans can only afford simple lifestyles.

Their small-city locations afford members of Thrifty Habits some low-cost entertainment options. Most activities are home-based, whether it’s listening to R&B music or watching TV. These middle-aged adults pursue few athletic activities other than rooting for home-town teams playing professional basketball and football. For excitement, they regularly try their luck buying lottery tickets.

Perhaps due to low incomes, Thrifty Habits display a need for status recognition. Many of these households like to make a statement with their fashion, and they try to keep up with the latest styles—admittedly, sometimes spending more than they can afford. Most are price-sensitive shoppers who visit discount department stores like Walmart, Burlington Coat Factory and

Payless ShoeSource. They have similar aspirational tastes in cars: they'd like to drive fast cars with lots of options, yet the majority can't afford to own a vehicle. Those who can usually settle for used subcompacts.

Thrifty Habits have selective media tastes. Self-described TV addicts, many keep their TV sets on most of the day to watch dramas, sitcoms, reality and game shows. This is a group filled with music fans, and they tune their radios to stations that play R&B.

Thrifty Habits are less politically involved than the rest of America. Of the seventy percent that vote, they are voting for the Democratic nominee.