

J36

Settled and Sensible

Mature, established couples with adult children and singles in suburban and rural neighborhoods

🏠 1.65% | 1.89% 👤



Who We Are

Head of household age 🎂

51–65

140 | 38.1%

Type of property 🏠

Single family

110 | 98.0%

Est. Household income 💰

\$35,000–\$49,999

211 | 22.5%

Household size 👤

2 persons

106 | 27.8%

Home ownership 🤝

Homeowner

112 | 92.2%

Age of children 🍼

13–18

47 | 6.6%

Channel Preference



33



90



43



20



14



90

Technology Adoption



Novices

Key Features

- Humble living
- Stable lifestyle
- Limited financial savings
- Modest spending
- Retired
- Limited internet activity



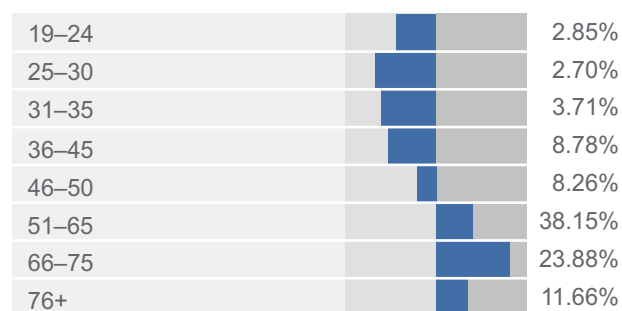
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Settled and Sensible

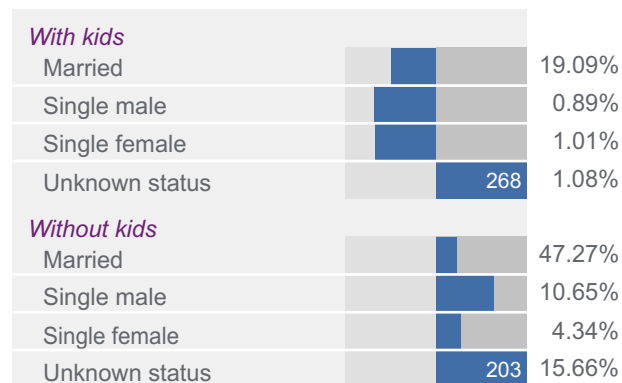
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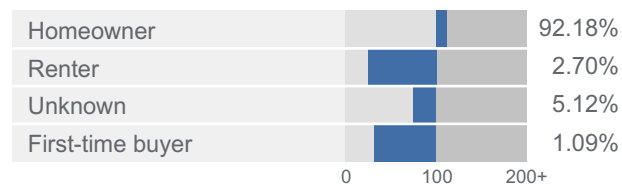
Head of household age



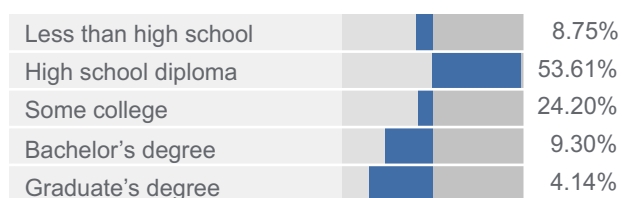
Family structure



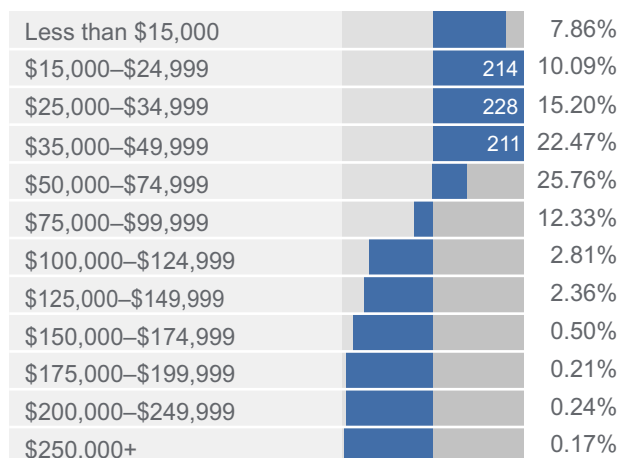
Home ownership



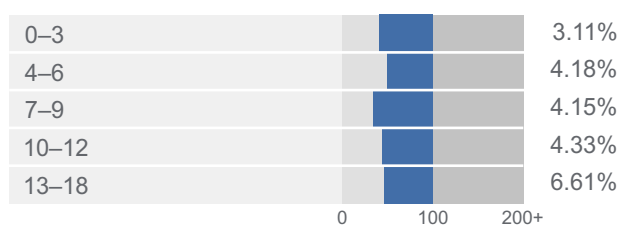
Head of household education



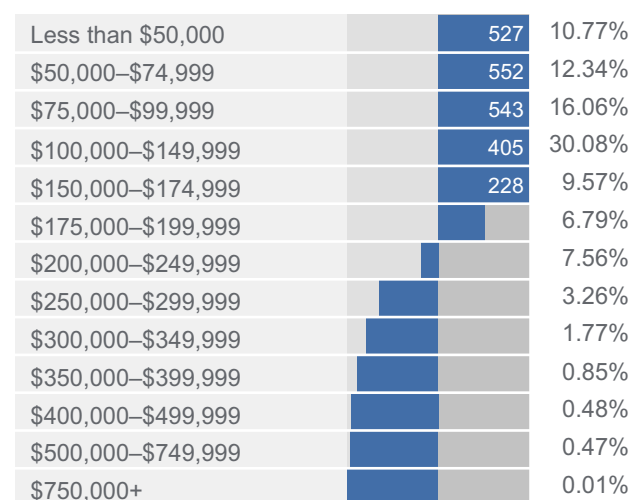
Estimated household income



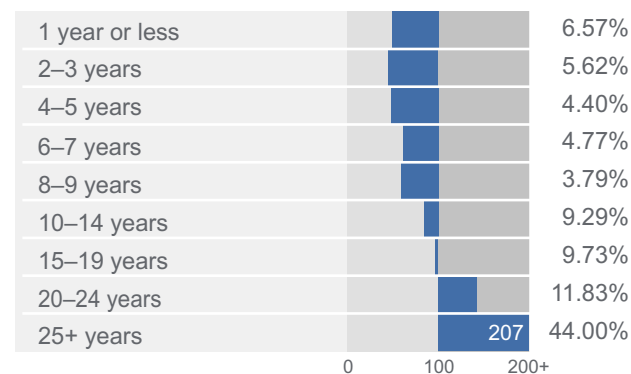
Age of children



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.

Type J36: Settled and Sensible

Mature, established couples with adult children and singles in suburban and rural neighborhoods

How to Market

To ensure your brand messages grab the attention of Settled and Sensible consumers, resonate with their core American ideals of honor, respect, loyalty and pride. For your call to action, leverage loyalty programs and put your best foot forward when it comes to fostering this customer relationship. Outstanding customer service is key to maintaining this loyal consumer market.

Overview



A quietly aging segment, Settled and Sensible consist of empty-nesting couples and singles close to retirement. Many live in older neighborhoods in Northeastern and Midwestern cities that thrived during the heyday of industrial manufacturing.

Today the residents—and their modest homes—are getting on in years: one third of household heads are over 65 years old and a quarter are retired. The remaining members, most with high school educations, earn decent wages from blue-collar jobs. The money goes far in these communities, where

many homeowners have already paid down their mortgages. Many of these homeowners have lived at the same house for at least 25 years and have homes that were built in the 1930s, 40s and 50s.

Settled and Sensible lead unassuming, home-based lifestyles. They like to spend their free time watching TV, reading books and newspapers, and managing their extensive collections of coins, figurines and other collectibles. Their idea of a date is hitting a casino or taking in a dance at the union hall or veterans' club.

Settled and Sensible are loyal to favorite brands and comfortable styles, and value-conscious as they seek out coupons from the newspaper for weekly deals. When they need a car, they generally drive one of the older nameplates from Detroit's glory years. They are far along in building their retirement nest egg, but they're still concerned about going into debt. With many having been proud members of unions, Settled and Sensible still tend to be team players who want peaceful, hassle-free lives for themselves and their friends. They also tend to vote Democratic.

To preserve their mellow lifestyles, Settled and Sensible turn to old-fashioned media. They still get a daily newspaper and read most of the pages every day. When they turn on the radio in their family room, they like to listen to country or golden oldies. However, they mostly look to their TV sets for entertainment and catch the early evening shows, game shows and reality shows.

Settled and Sensible are direct mail receptive and resonate with the "Buy American" persona that attracts them to brands that portray core American values like honor, dignity and home-grown values. They often judge brands by their customer service and look for brands to educate them about the potentially important product and services they need to purchase.