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**P56** 

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**P61** 

# **Simple Beginnings**

Singles and single parent households with modest incomes in city apartments



0.35% 0.18%





#### Who We Are

36-45

218 39.6%

income

#### Head of household age

Est. Household \$

Less than \$15,000



Type of property

3437 25.6%

Household

1 person

270 88.7%

units

size

Multi-family: 50-100





**Channel Preference** 

109





184

15

# **Key Features**

- Rental housing
- Single parents
- Bilingual
- Recreational shoppers
- Novelty seekers
- Style on a budget



588 64.0%

Renter

394 17.2%



Age of children



13-18

320 45.0%

# **Technology Adoption**



Wizards















P **P56 P57 P58 P59 P60 P61** 

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**1** 0.35% 0.18% **1** 



## Head of household age

19–24		6.56%
25–30		5.43%
31–35		2.94%
36–45	218	39.59%
46–50	263	27.38%
51–65		14.71%
66–75		3.17%
76+		0.23%

## Family structure

With kids Married		28.73%
Single male	1225	33.71%
Single female	999	30.77%
Unknown status	336	1.36%
Without kids Married		0.45%
0: 1		3.39%
Single male		
Single male Single female		1.36%

# Home ownership

Homeowner					25.79%
Renter				588	64.03%
Unknown					10.18%
First-time buyer					4.30%
	0	10	00	20	0+

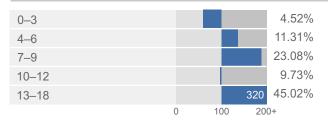
## Head of household education

Less than high school	518	55.43%
High school diploma		21.49%
Some college		14.71%
Bachelor's degree		7.47%
Graduate's degree		0.90%

## Estimated household income

Less than \$15,000	394	17.19%
\$15,000-\$24,999	335	15.84%
\$25,000-\$34,999	279	18.55%
\$35,000-\$49,999		14.03%
\$50,000-\$74,999		15.38%
\$75,000-\$99,999		7.92%
\$100,000-\$124,999		3.39%
\$125,000–\$149,999		3.39%
\$150,000-\$174,999		0.45%
\$175,000–\$199,999		1.13%
\$200,000-\$249,999		0.45%
\$250,000+		2.26%

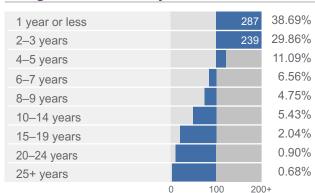
# Age of children



# Estimated current home value

Less than \$50,000	454	9.28%
\$50,000-\$74,999	344	7.69%
\$75,000-\$99,999	222	6.56%
\$100,000-\$149,999		13.80%
\$150,000-\$174,999		4.98%
\$175,000-\$199,999		6.33%
\$200,000-\$249,999		16.29%
\$250,000-\$299,999		9.28%
\$300,000-\$349,999		4.07%
\$350,000-\$399,999		3.39%
\$400,000-\$499,999		6.33%
\$500,000-\$749,999		1.81%
\$750,000+		10.18%

# 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 P61: Simple Beginnings

Singles and single parent households with modest incomes in city apartments

#### How to Market

Simple Beginnings make a fun audience for marketers. Extremely receptive to radio and TV, marketers can mix it up in these channels with this segment. From a spending perspective however, this audience is a little less fun. They're very into top-of-the line brands and care about their image, but their shopping trips are few and far between as they tend to spend more on necessities.

To reach and resonate with these consumers, use messages that play on their desires to be cutting-edge both technologically and in terms of trends. They are variety-driven so ensure Simple Beginnings see the side of your brand that makes you a unique option.

#### Overview



A diverse segment, Simple Beginnings are among the nation's least affluent, striving to make ends meet. They face many challenges: incomes of half the national average, below average educations and low-level jobs in the service sector.

Most are single, but they're not alone. Nearly two thirds of households consist of single-parents and their children, one of the highest rates in the nation. As such, many are trying to raise children on low incomes, tight budgets and language barriers.

With these demographics, Simple Beginnings typically live in

crowded low-rise apartment complexes in cities throughout the West and South. Rents are cheap; the streets are often lined with small factories and parking lots rather than schools and parks. For many, however, these units are all they can afford, though the hope is to move up and out as soon as possible. In this transient world, the majority of residents have lived at their current address for fewer than 3 years.

In Simple Beginnings, there's not a lot of money for active lifestyles. The adults pursue few leisure activities, other than the occasional movie. They try to take their kids to free activities, such as baseball and soccer at local parks, or an occasional excursion to the zoo. These families spend a lot of free time at home, where they listen to Latin music and watch Spanish TV stations. They travel little.

Simple Beginnings find joy in consumption, but their thin wallets consign them to discount stores and clearance racks in mid-scale stores. They frequent a range of clothiers—from Family Dollar to JCPenney to try and rein in their desire to buy the latest fashions. To support family requirements, they will shop at places like Walmart. Few have much left every month to devote to savings, and these young families tend to have no investments and no interest-bearing bank accounts.

They carry debit and credit cards but may struggle to pay their bills every month. For those that own a car, it is usually a used domestic or Japanese compact/subcompact. Their one splurge is consumer electronics. If they can't afford to take their kids

on fancy vacations, at least they can outfit their homes with large-screen TVs and discount electronic devices. A number of households pay for premium cable channels each month.

Despite the downscale landscape—or perhaps because of it—Simple Beginnings feel driven to succeed, so they can impress their family and peers. They remain devoted parents who like to indulge their kids and protect them from the harsher realities of crime and transient populations within their neighborhoods. While they are not very politically active, these residents do get involved in their church and community. They're willing to support a good cause if it will better their neighborhood and, more importantly, their own standard of living.