

Final

July 22, 2025

Lifestyle Clusters & Target Markets

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Baraga County Michigan



Prepared by:



LandUseUSA
UrbanStrategies

Lifestyle Clusters & Target Markets

Section 3-A	Slide Deck Narrative
Section 3-B	Lifestyle Clusters - Geographies
Section 3-C	Lifestyle Clusters - Descriptions
Section 3-D	Target Markets - Owners
Section 3-E	Target Markets - Renters

Section 3-A

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Section 3-D	Target Markets - Owners
Section 3-E	Target Markets - Renters

Acknowledgements | Baraga County

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UrbanStrategies

Existing Lifestyle Clusters | A01 – J36

- Histograms are provided to demonstrate the number of existing households among all 71 lifestyle clusters as defined by Experian Decision Analytics. There are two pages for each place, with the most affluent lifestyle clusters (A01 – J36) provided on the first page; and relatively moderate lifestyle clusters (K37 – S71) on the second page.
- The lifestyle clusters are generally organized in order of declining income, with the most affluent being American Royalty (cluster code A01); and the lowest income being Tough Times (code S71).
- Results are intended to be compared between geographies to identify lifestyle clusters that might be living in one place (in the Village of L'Anse, for example) and not another (such as the Village of Baraga).
- Recognizing that the Village of Baraga is half the size of the Village of L'Anse, the comparisons demonstrate that the most affluent households have been bypassing Baraga. For example, the Village of L'Anse has 23 households in the "Unspoiled Splendor" lifestyle clusters, compared to only two (2) of those households in the Village of Baraga.
- Similarly, there also are 145 "Settled and Sensible" households in the Village of L'Anse, compared to only five (5) in the Village of Baraga. These households tend to have slow movership rates. Even so, when they do migrate into Baraga County, the Village of Baraga could strive to intercept them with new housing choices.

1-36 Lifestyle Clusters | Baraga Village

The number of households that were living in the Village of Baraga in 2023.

American Royalty A01	
Platinum Prosperity A02	
Kids and Cabernet A03	
Picture Perfect Family A04	
Couples with Clout A05	
Jet Set Urbanites A06	
Generational Soup B07	
Babies and Bliss B08	
Family Funtastic B09	
Cosmopolitan Achiever B10	
Aging of Aquarius C11	
Golf Carts, Gourmets C12	
Silver Sophisticates C13	
Boomers, Boomerangs C14	
Sports Utility Families D15	
Settled in Suburbia D16	
Cul de Sac Diversity D17	
Suburban Attainment D18	
Full Pocket Empty Nest E19	
No Place Like Home E20	
Unspoiled Splendor E21	2
Fast Track Couples F22	
Families Matter Most F23	
Status Seeking Singles G24	
Urban Edge G25	
Progressive Potpourri H26	
Birkenstocks, Beemers H27	
Everyday Moderates H28	
Destination Recreation H29	2
Stockcars, State Parks I30	1
Blue Collar Comfort I31	1
Steadfast Conventional I32	
Balanced Harmony I33	
Aging in Place J34	
Rural Escape J35	4
Settled, Sensible J36	5

Summary Table

Clusters	Hhlds	Share
1-36	15	5%
37-71	520	95%
Total	535	100%

1-36 Lifestyle Clusters | L'Anse Village

The number of households that were living in the Village of L'Anse in 2023.

American Royalty A01	
Platinum Prosperity A02	
Kids and Cabernet A03	
Picture Perfect Family A04	
Couples with Clout A05	
Jet Set Urbanites A06	
Generational Soup B07	
Babies and Bliss B08	
Family Funtastic B09	6
Cosmopolitan Achiever B10	
Aging of Aquarius C11	1
Golf Carts, Gourmets C12	
Silver Sophisticates C13	
Boomers, Boomerangs C14	
Sports Utility Families D15	2
Settled in Suburbia D16	
Cul de Sac Diversity D17	
Suburban Attainment D18	
Full Pocket Empty Nest E19	
No Place Like Home E20	14
Unspoiled Splendor E21	23
Fast Track Couples F22	
Families Matter Most F23	
Status Seeking Singles G24	
Urban Edge G25	
Progressive Potpourri H26	
Birkenstocks, Beemers H27	
Everyday Moderates H28	
Destination Recreation H29	2
Stockcars, State Parks I30	12
Blue Collar Comfort I31	12
Steadfast Conventional I32	
Balanced Harmony I33	
Aging in Place J34	2
Rural Escape J35	26
Settled, Sensible J36	145

Summary Table

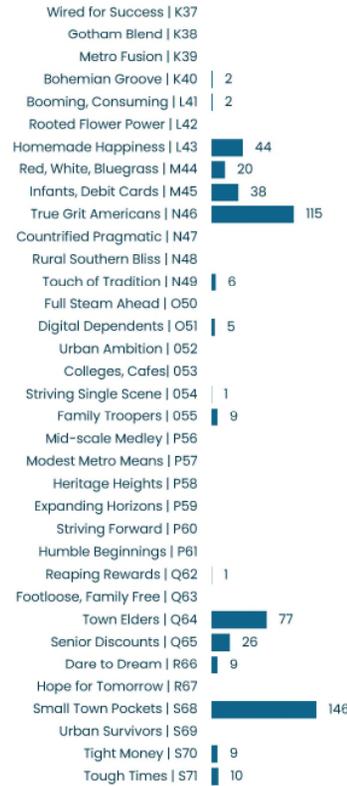
Clusters	Hhlds	Share
1-36	245	25%
37-71	665	75%
Total	910	100%

Existing Lifestyle Clusters | K37 – S71

- Competition and interception between the villages of Baraga and L'Anse can flow in both directions. For example, the Village of Baraga has six (6) households in the "Touch of Tradition" lifestyle cluster, whereas the Village of L'Anse has none. Similarly, the Village of Baraga has 26 households in the "Senior Discount" lifestyle cluster, whereas the Village of L'Anse only has 17 households in that group.
- Again, these lifestyle clusters tend to have slow movership rates. However, when they do move into Baraga County, the Village of L'Anse could strive to intercept them with a new choices in the moderate and low-income price brackets.
- Interested readers are encouraged to study similar exhibits that are provided in the housing study for Baraga and L'Anse Townships.
- Profiles also are enclosed in the market study to demonstrate the top eight (8) owner target markets and top six (6) renter target markets for Baraga County. The target market profiles include variables like tenure (owner v. renter), movership rates, and inclination to choose different building sizes.

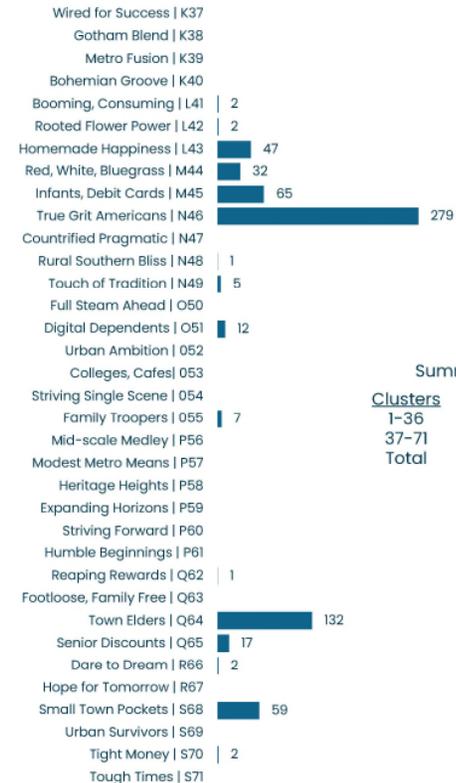
37-71 Lifestyle Clusters | Baraga Village

The number of households that were living in the Village of Baraga in 2023.



37-71 Lifestyle Clusters | L'Anse Village

The number of households that were living in the Village of L'Anse in 2023.



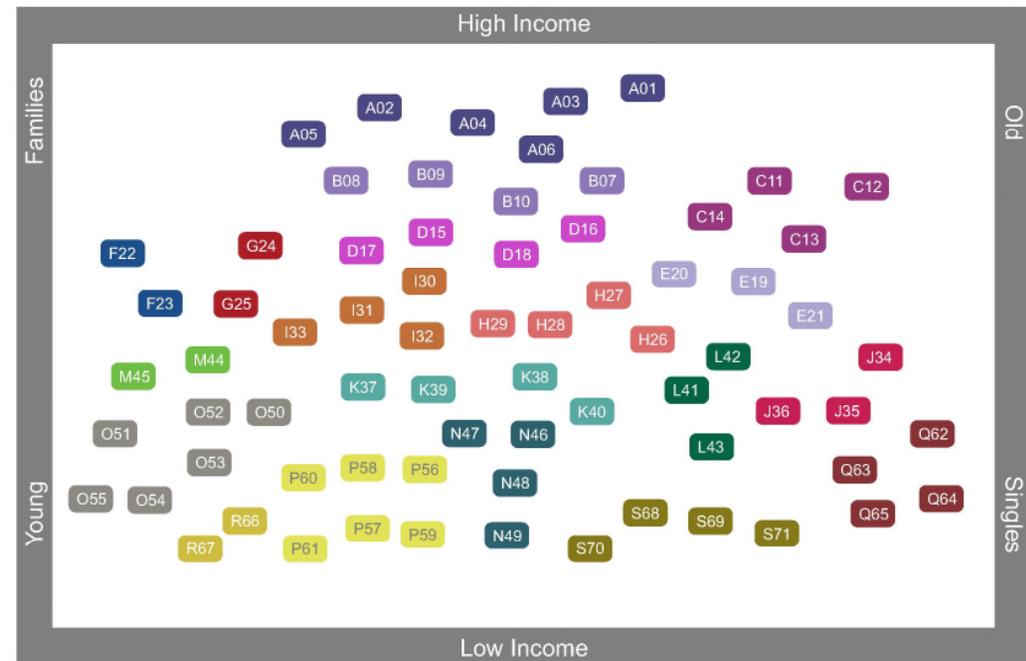
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Experian Decision Analytics

Experian Decision Analytics

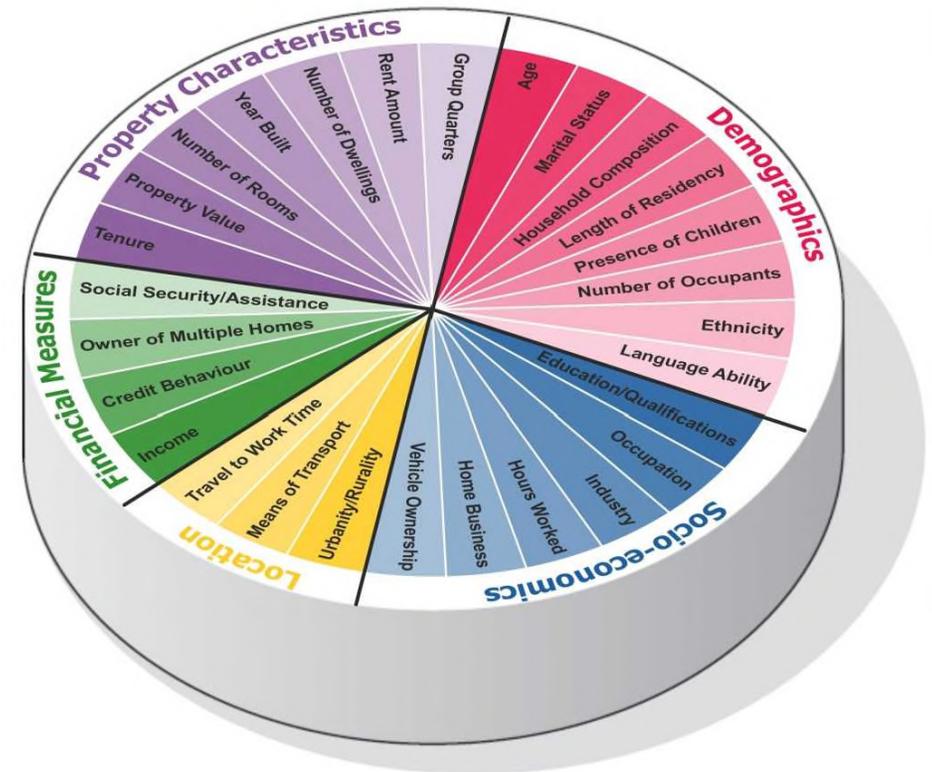
- Experian's 71 lifestyle clusters can be scattered on an x-y axis based on family composition, income, and head-of-householder's age. The results are similar to "Mosaic" (Experian terminology), "Tapestry" (ESRI), or "Prizm" (Nielsen) data sets.
- Experian provides twenty (20) pages of data for each unique lifestyle cluster. This includes many variables relevant to the housing industry, such as urbanicity (inclination to live in a city versus a rural place); tenure (owners and renters); movership rate (share that moves in any given year) by tenure; inclination to choose detached versus attached units (i.e., houses, cottages, duplexes, and townhouses versus condos, lofts, and apartments); and price tolerance (values and rents).
- These variables all are fundamental to the underlying methodology used in the Residential Target Market Analysis for Baraga County.
- Also, Experian's data sets include median household incomes and prices (values and rents) by lifestyle cluster for the nation. Those variables have been adjusted for the State of Michigan, Baraga County, and each of the four submarkets (two townships and two villages) when calculating the market potential.



Experian Decision Analytics

Experian Decision Analytics

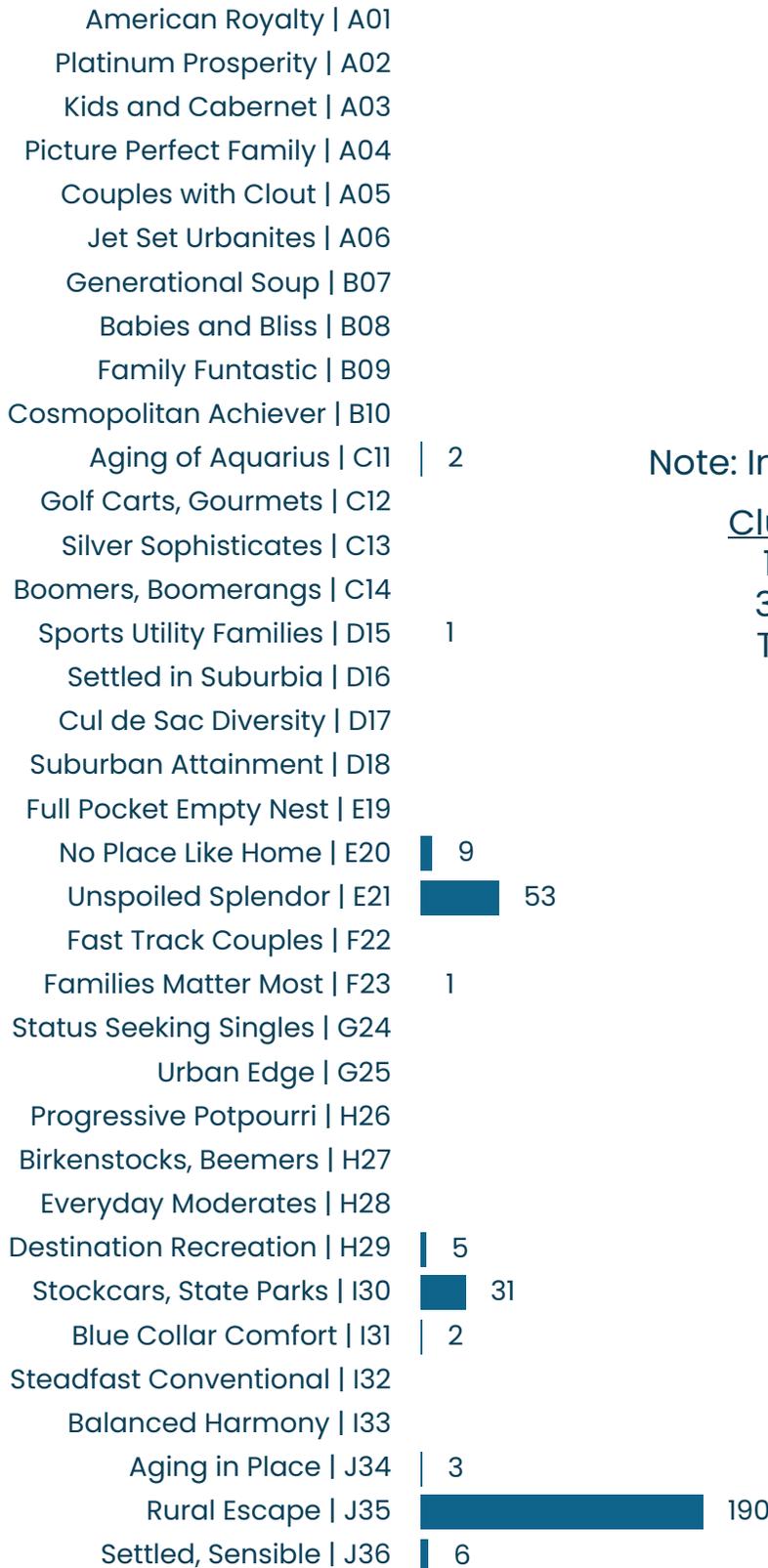
- Experian's methodology relies partly on consumer credit and debt data, which is garnered from credit cards, magazine subscriptions, and much more. It also reflects property characteristics garnered from geocoding, IRS reports on tax returns, and household mortgages and leases. Finally, it also reflects demographic and socio-economic data garnered from the United States Census, including the American Community Survey.



Section 3-B

1-36 Lifestyle Clusters | Baraga Township

The number of households living in Baraga Township (in Baraga County) in 2023.



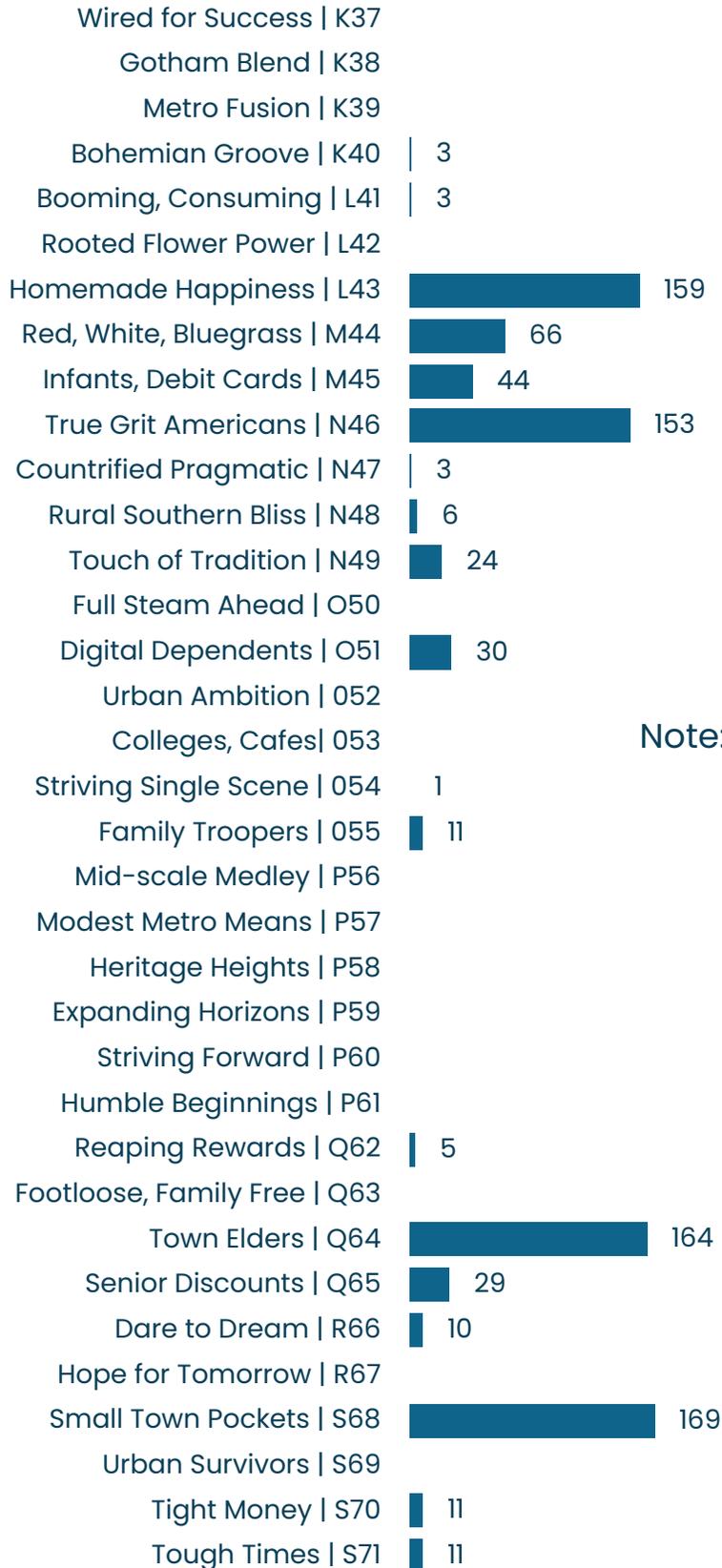
Note: Includes the Village of Baraga

<u>Clusters</u>	<u>Hhlds</u>	<u>Share</u>
1-36	305	25%
37-71	<u>900</u>	<u>75%</u>
Total	1,205	100%

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2023. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2025.

37-71 Lifestyle Clusters | Baraga Township

The number of households living in Baraga Township (in Baraga County) in 2023.



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- Jet Set Urbanites | A06
- Generational Soup | B07
- Babies and Bliss | B08
- Family Funtastic | B09
- Cosmopolitan Achiever | B10
- Aging of Aquarius | C11
- Golf Carts, Gourmets | C12
- Silver Sophisticates | C13
- Boomers, Boomerangs | C14
- Sports Utility Families | D15
- Settled in Suburbia | D16
- Cul de Sac Diversity | D17
- Suburban Attainment | D18
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- No Place Like Home | E20
- Unspoiled Splendor | E21 | 2
- Fast Track Couples | F22
- Families Matter Most | F23
- Status Seeking Singles | G24
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- Stockcars, State Parks | I30 | 1
- Blue Collar Comfort | I31 | 1
- Steadfast Conventional | I32
- Balanced Harmony | I33
- Aging in Place | J34
- Rural Escape | J35 | 4
- Settled, Sensible | J36 | 5

Summary Table

<u>Clusters</u>	<u>Hhlds</u>	<u>Share</u>
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Total	535	100%

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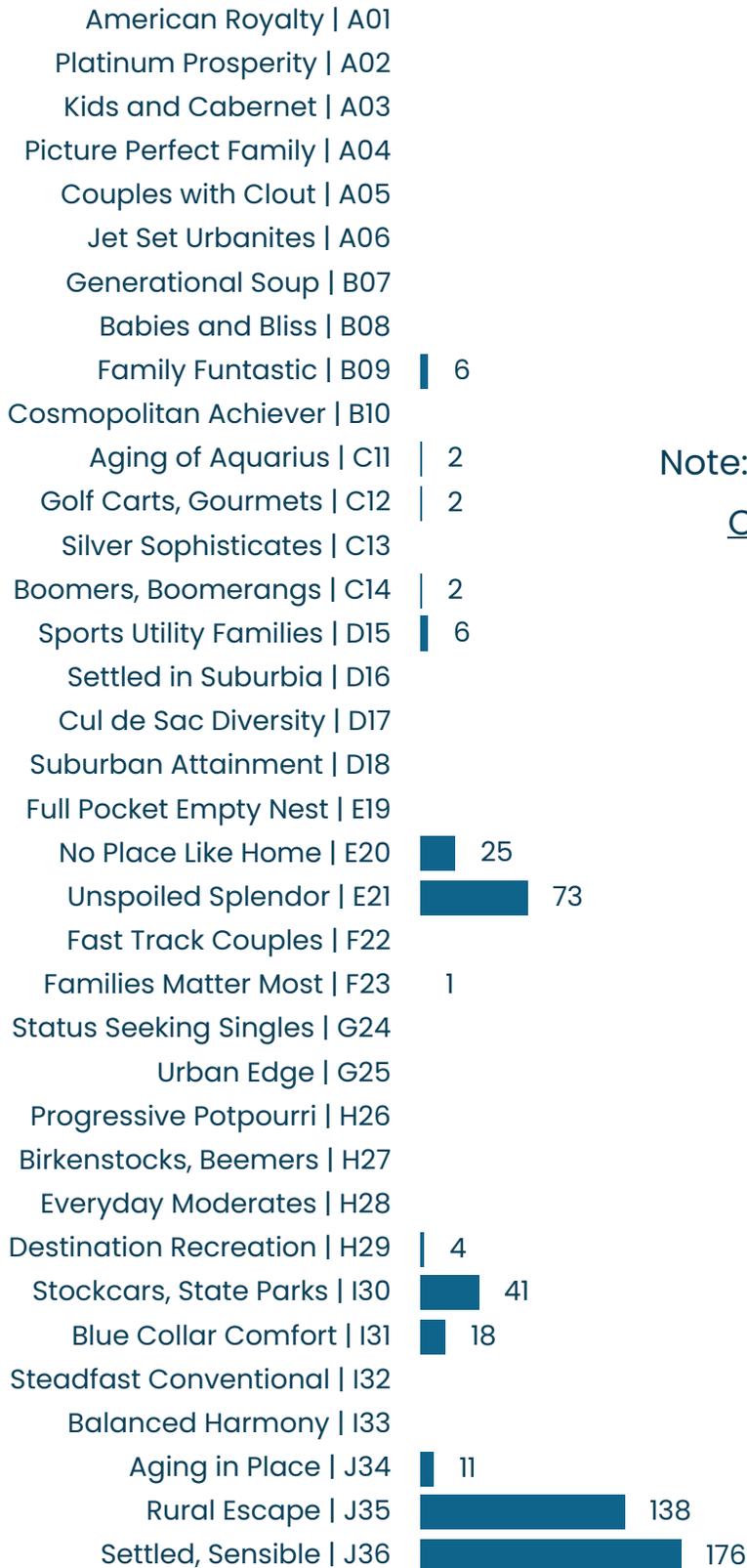
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The number of households living in L'Anse Township (in Baraga County) in 2023.

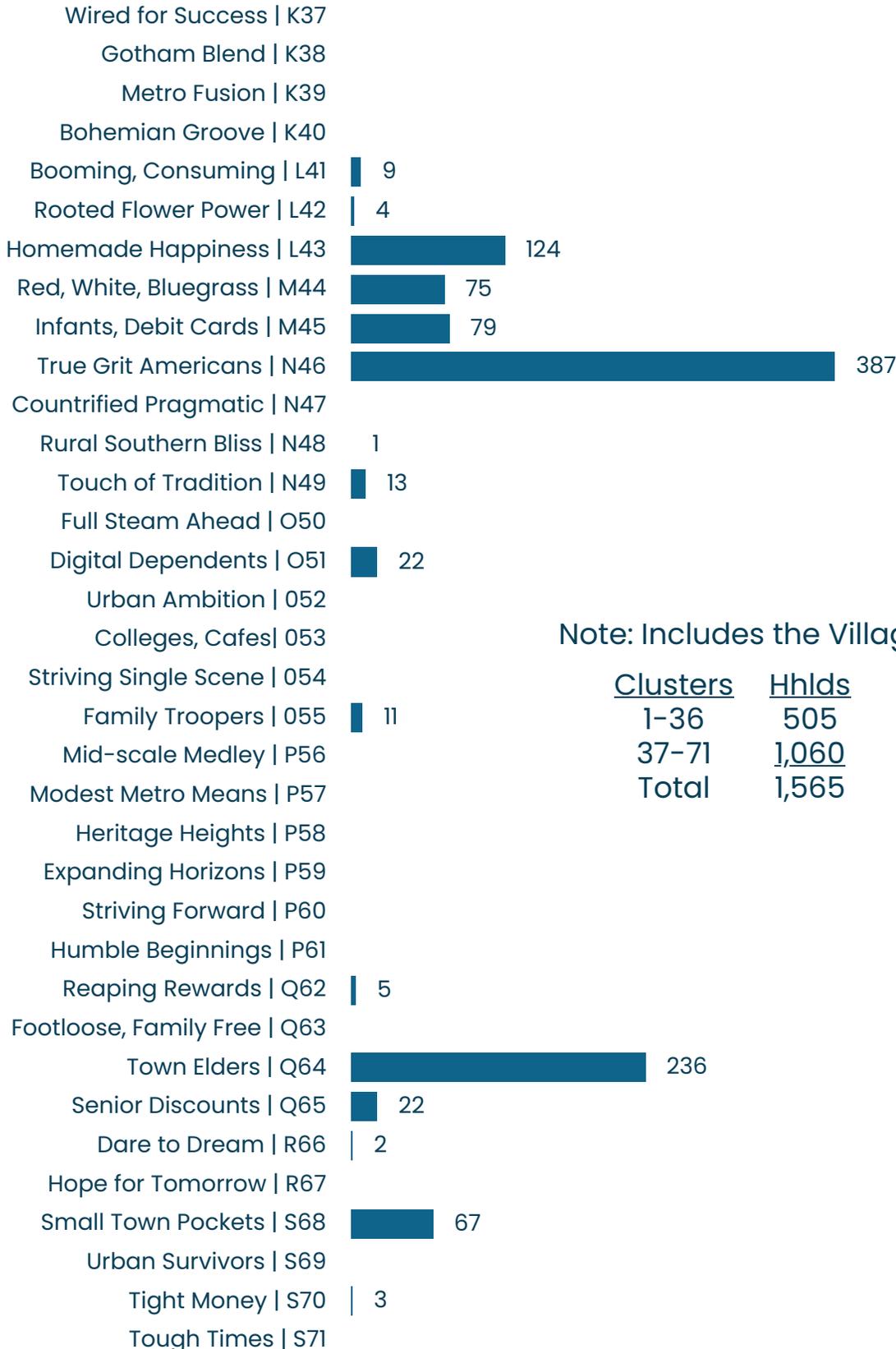


Note: Includes the Village of L'Anse

<u>Clusters</u>	<u>Hhlds</u>	<u>Share</u>
1-36	505	30%
37-71	1,060	70%
Total	1,565	100%

37-71 Lifestyle Clusters | L'Anse Township

The number of households living in L'Anse Township (in Baraga County) in 2023.



Note: Includes the Village of L'Anse

<u>Clusters</u>	<u>Hhlds</u>	<u>Share</u>
1-36	505	30%
37-71	1,060	70%
Total	1,565	100%

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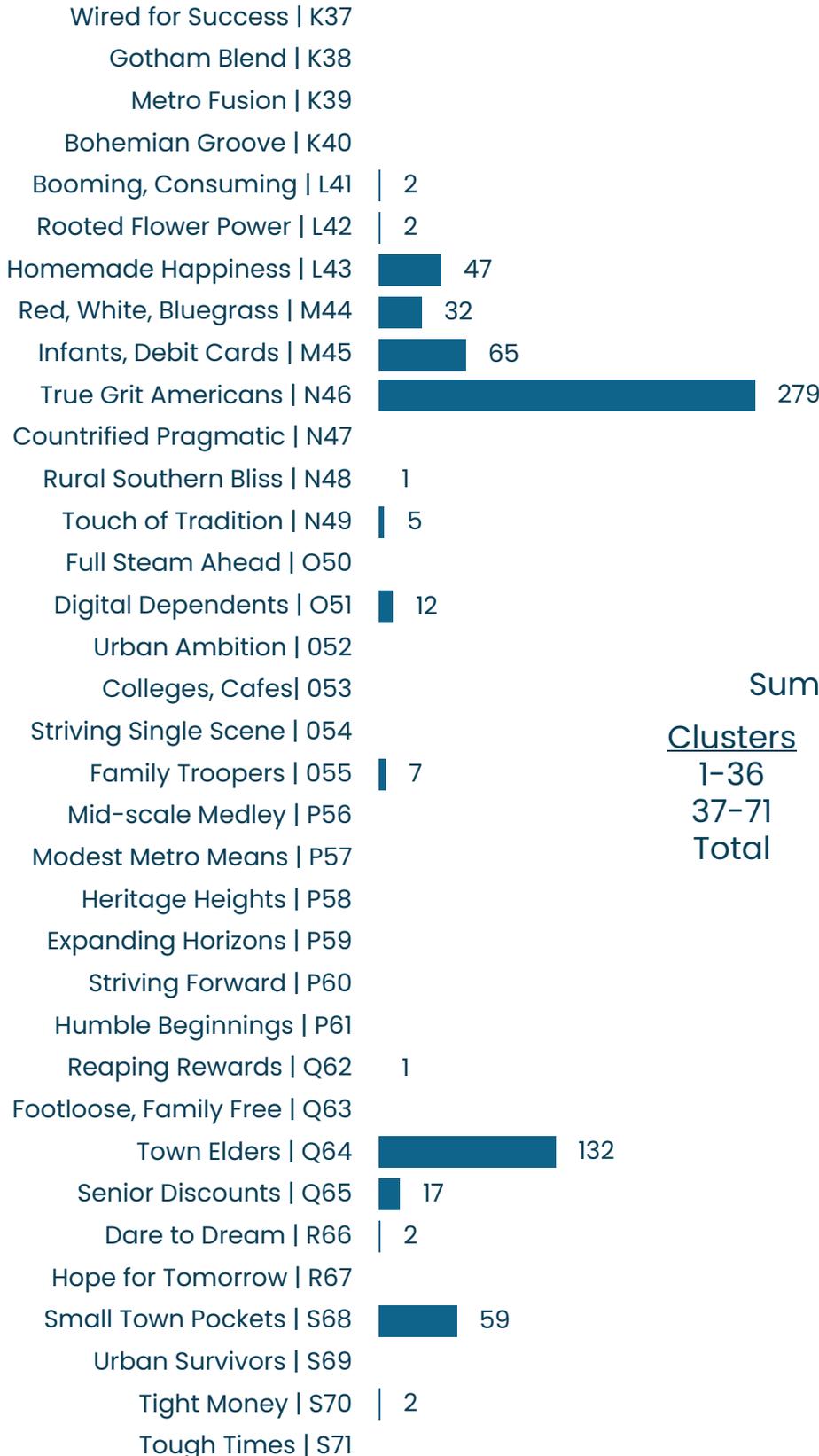
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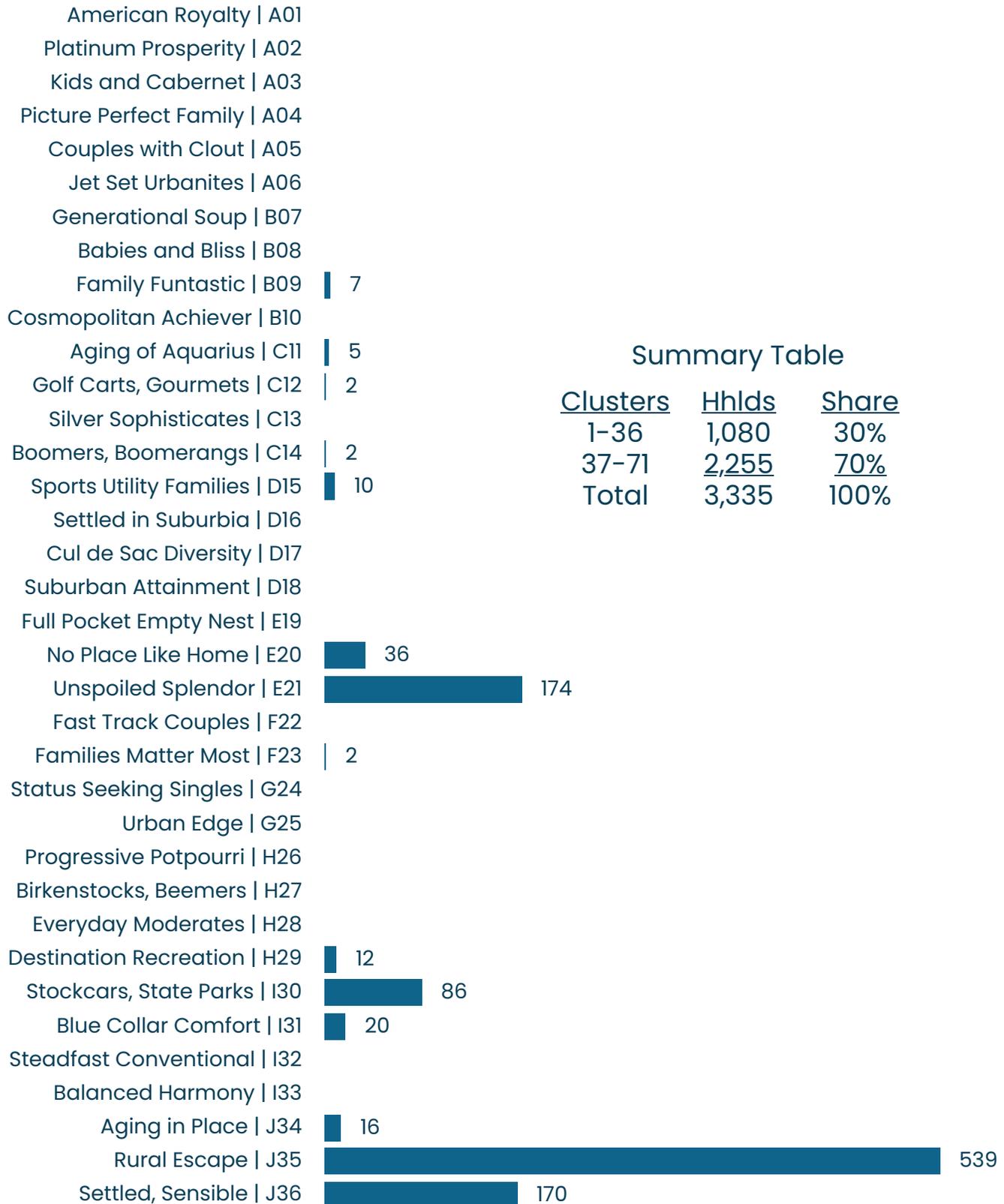
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Total	910	100%

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1-36 Lifestyle Clusters | Baraga County

Number of households living in Baraga County (in the Upper Peninsula) in 2023.



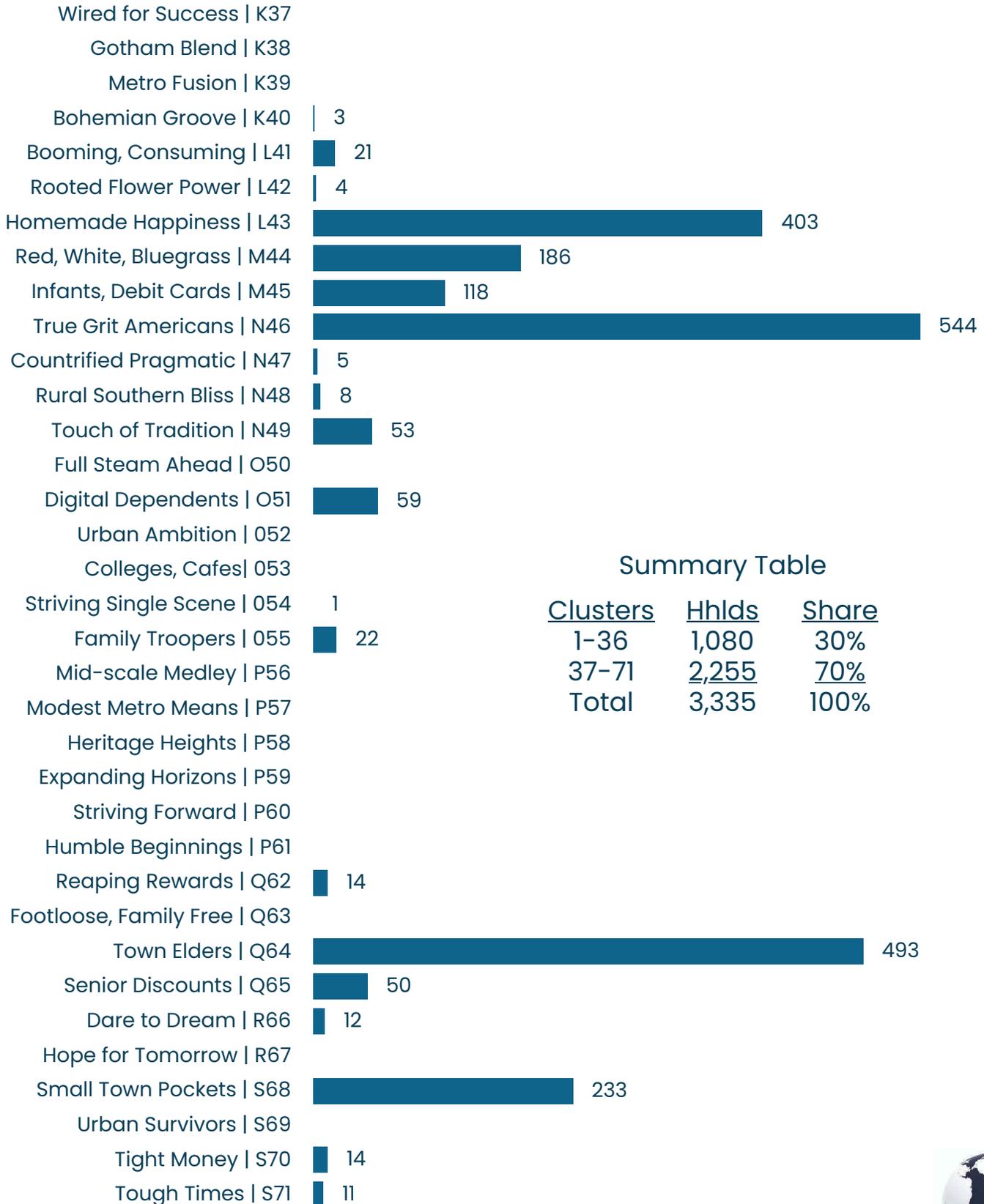
Summary Table

Clusters	Hhlds	Share
1-36	1,080	30%
37-71	2,255	70%
Total	3,335	100%

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2023. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2025.

37-71 Lifestyle Clusters | Baraga County

Number of households living in Baraga County (in the Upper Peninsula) in 2023.



Summary Table

Clusters	Hhlds	Share
1-36	1,080	30%
37-71	2,255	70%
Total	3,335	100%

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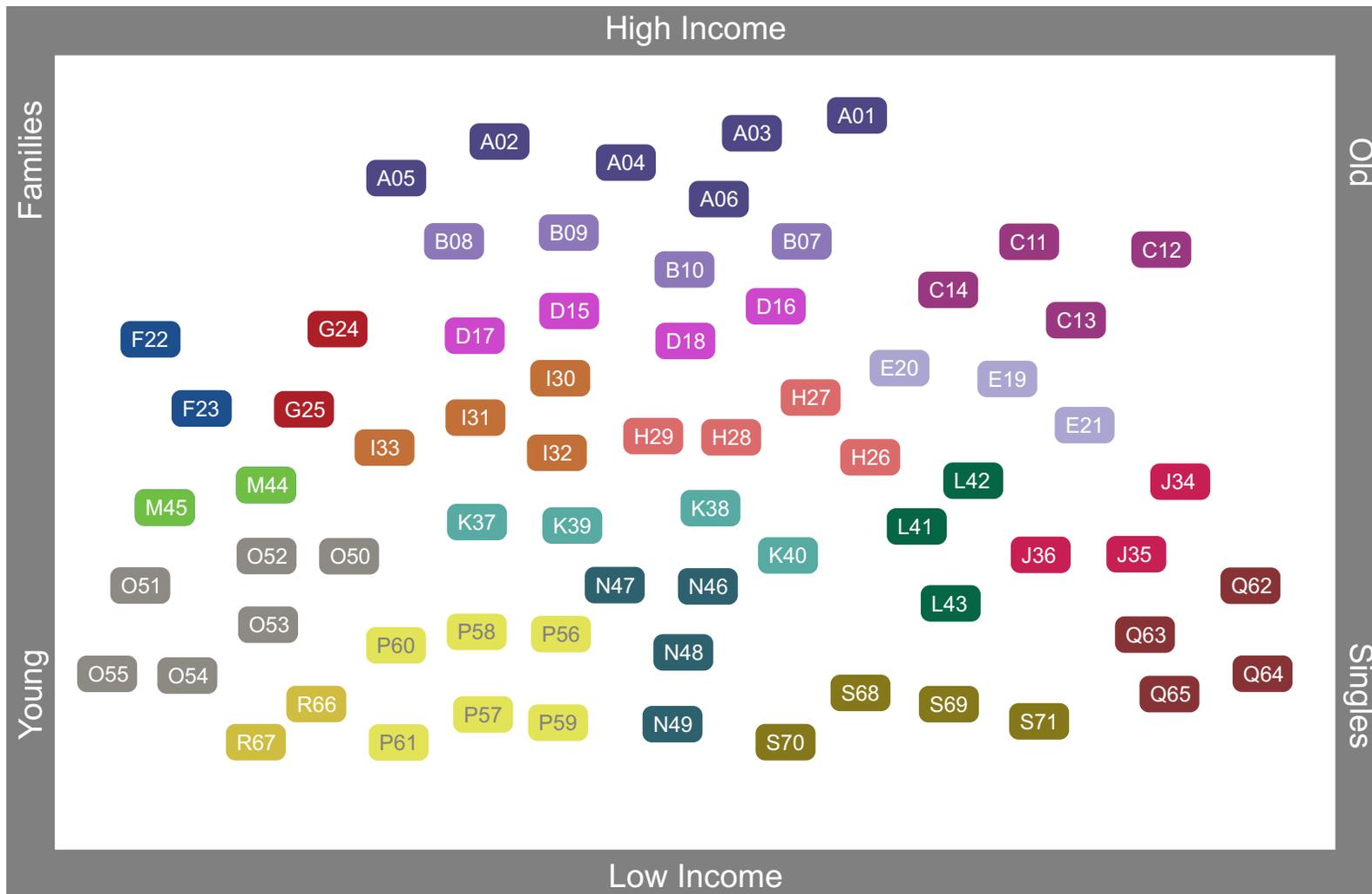


Section 3-C

71 Lifestyle Clusters - The Mosaic

Experian Decision Analytics; 2022 - 2023

The Mosaic USA family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.



71 Lifestyle Clusters (Mosaic) With 2025 Med Hhd Income (Michigan Averages)

A POWER ELITE

American Royalty A01
Age: 51-65 | \$215k Med Hhd Income
Single Family, 5+
Age of children: 13-18
Tech Use: Below Average
Prestigious housing; Luxury living;
Upscale cars; Healthy lifestyles;
Charitable giving; World travelers

Couples with Clout A05
Age: 36-45 | \$185k Med Hhd Income
Single family, 2
Tech Use: Excellent
Affluent; Designer-brand
conscious; Politically conservative;
Risk takers; Active social lives;
Highly educated

Jet Set Urbanites A06
Age: 51-65 | \$165k Med Hhd Income
Multi-family, 1
Tech Use: Excellent
Upscale urban living; Busy social
lives; Highly educated; Supporter
of fine arts; Avid *NY Times* readers;
Politically liberal

Kids and Cabernet A03
Age: 36-45 | \$225k Med Hhd Income
Single family, 5+
Age of children: 10-12
Tech Use: Below Average
Affluent young families;
Foodies; Politically conservative;
Saving for college; PTA members;
Family vacations

Picture Perfect Families A04
Age: 46-50 | \$200k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Wealthy households; Educated;
Digitally plugged-in; PTA
members; Practical priorities;
Travel enthusiasts

Platinum Prosperity A02
Age: 51-65 | \$250k Med Hhd Income
Single Family, 2
Tech Use: Below Average
Luxury products; Empty-nesters;
Political donor; Country club
members; Philanthropic;
Investment-savvy

B FLOURISHING FAMILIES

Babies and Bliss B08
Age: 35-45 | \$130k Med Hhd Income
Single family, 5+
Age of children: 4-6
Tech Use: Above Average
Athletic activities; Engaged
Parenting; Child oriented
purchases; Large families; High
credit awareness; Online shoppers

Cosmopolitan Achievers B10
Age: 51-65 | \$130k Med Hhd Income
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Bilingual; Luxury living; Family
abroad; Status spenders;
Economic literature; Progressive
liberals

Family Fun-tastic B09
Age: 36-45 | \$130k Med Hhd Income
Single Family, 5+
Age of children: 13-18
Tech Use: Above Average
Bargain hunters; Comfortable
spending; Saving for college;
Charity donor; Sports fans;
Active lifestyles

Generational Soup B07
Age: 51-65 | \$140k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Environmental donor; Outdoor
hobbies; Fitness club members;
Rooted in the suburbs;
Multigenerational households;
Affluent

C BOOMING WITH CONFIDENCE

Aging of Aquarius C11
Age: 51-65 | \$135k Med Hhd Income
Single family, 3
Tech Use: Below Average
Affluent; College sports fans;
Upscale housing; Highly educated;
Philanthropic; Savvy investor

Boomers and Boomerangs C14
Age: 51-65 | \$95k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburbanites; Middle-class
families; Politically conservative;
Big spenders; Charitable;
Multigenerational households

Golf Carts and Gourmets C12
Age: 66-75 | \$130k Med Hhd Income
Single family, 2
Tech Use: Below Average
Resort sports; Highly educated;
Luxury living; Country club
members; Financially savvy;
Music lover

Silver Sophisticates C13
Age: 66-75 | \$115k Med Hhd Income
Single family, 2
Tech Use: Below Average
Retiring in comfort; Experienced
travelers; Art connoisseurs;
Philanthropic; Retirement
investments; Ecological lifestyles

D SUBURBAN STYLE

Cul de Sac Diversity D17
Age: 36-45 | \$100k Med Hhd Income
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Career-focused;
2nd generation success; Saving
for college; Outdoor activities;
Professional sports fans

Settled in Suburbia D16
Age: 46-50 | \$120k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Comfortable lifestyles; Diverse
investments; Confident consumers;
Active kids; Movie-goers; Theme
park vacations

Sports Utility Families D15
Age: 36-45 | \$120k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburb living; Comfortable
spending; Athletic activities;
Outdoor leisure; Saving for college;
Soccer moms/dads

Suburban Attainment D18
Age: 51-65 | \$90k Med Hhd Income
Single family, 3
Age of children: 13-18
Tech Use: Below Average
Racially diverse; Politically liberal;
Power shoppers; Active lifestyles;
Jazz listeners; Brick and
mortar shoppers

E THRIVING BOOMERS

Full Pockets, Empty Nests E19
Age: 51-65 | \$90k Med Hhd Income
Single family, 1
Tech Use: Below Average
Empty nesters; Highly educated;
City dwellers; Environmental
advocates; Well-traveled;
Fitness minded

No Place Like Home E20
Age: 51-65 | \$85k Med Hhd Income
Single family, 5+
Age of children: 0-3
Tech Use: Below Average
Smart shoppers; Contribute to
charities; Multi-generational
homes; Tailgaters; Financially
informed; Conservative values

Unspoiled Splendor E21
Age: 51-65 | \$75k Med Hhd Income
Single family, 2
Tech Use: Below Average
Price conscious; Politically
conservative; Do-it-yourselfers;
NASCAR fanatics; Outdoor
enthusiasts; Domestic travelers

F PROMISING FAMILIES

Fast Track Couples F22
Age: 31-35 | \$100k Med Hhd Income
Single family, 2
Age of children: 0-3
Tech Use: Above Average
Credit aware; Comfortable spender;
Active lifestyles; Tech savvy; Music
lovers; Football fans

Families Matter Most F23
Age: 31-35 | \$75k Med Hhd Income
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Sprawling families; Family
vacations; PTA parents; Child
related purchases; Internet active;
Credit revolver

G YOUNG CITY SOLOS

Status Seeking Singles G24
Age: 36-45 | \$85k Med Hhd Income
Single family, 1
Tech Use: Above Average
Single city dweller; Highly
educated; Upwardly mobile;
Professionals; Physically fit;
Foodies

Urban Edge G25
Age: 25-30 | \$90k Med Hhd Income
Multi-family, 101+, 1
Tech Use: Above Average
Progressive views; Urban-
dwellers; Environmental
advocates; Ambitious; Highly
educated; Exercise enthusiasts

H MIDDLE-CLASS MELTING POT

Birkenstocks & Beemers H27
Age: 46-50 | \$80k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Suburb living; Active investors;
Comfortable spending; Yogis;
Charitable giving; Outdoor
activities

Destination Recreation H29
Age: 36-45 | \$65k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Risk takers; Entrepreneurial spirit;
Money isn't everything;
Sports focused; Outdoor
recreation; Price conscious

Everyday Moderates H28
Age: 51-65 | \$70k Med Hhd Income
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Credit aware; Comfortable
living; Brand conscious; Fashion
oriented; Financially alert;
Middle of the road views

Progressive Potpourri H26
Age: 51-65 | \$80k Med Hhd Income
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Ethnically diverse; Urban
center; Status spenders; Family
abroad; Comfortable lifestyles

I FAMILY UNION

Balance and Harmony I33
Age: 36-45 | \$65k Med Hhd Income
Single family, 2
Age of children: 10-12
Tech Use: Excellent
Bilingual households; Roots
abroad; Blue-collar income;
Athletic fitness; Soccer fans;
Financially curious

Blue Collar Comfort I31
Age: 36-45 | \$65k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Excellent
Multi-generational households;
Patriotic; Middle class comfort;
Older homes; Union workers;
Bargain hunters

Steadfast Conventionalists I32
Age: 51-65 | \$65k Med Hhd Income
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Ethnically diverse; Foreign
travelers; Family abroad;
Limited investments; High school
educated; Health conscious

Stock Cars and State Parks I30
Age: 46-50 | \$75k Med Hhd Income
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Country living; Outdoor activities;
Blue-collar jobs; Family-centric
activities; Conservative views;
Motor sports fans

J AUTUMN YEARS

Aging in Place J34
Age: 66-75 | \$60k Med Hhd Income
Single family, 2
Tech Use: Very Poor
Retired; Fine arts appreciation;
Financially secure; AARP
members; Avid newspaper reader;
Republican

Rural Escape J35
Age: 66-75 | \$50k Med Hhd Income
Single family, 2
Tech Use: Very Poor
Country living; Modest educations;
Risk adverse; Outdoor activities;
Traditional media; Aftermarket
buyers

Settled and Sensible J36
Age: 51-65 | \$45k Med Hhd Income
Single family, 2
Tech Use: Very Poor
Humble living; Modest spending;
Limited financial savings;
Retired; Stable lifestyle;
Limited internet activity

K SIGNIFICANT SINGLES

Bohemian Groove K40
Age: 51-65 | \$45k Med Hhd Income
Single family, 1
Tech Use: Very Poor
Apartment dwellers; Single adults;
Environmentally sympathetic;
Modest living; Value-conscious
shoppers; Eclectic interests

Gotham Blend K38
Age: 51-65 | \$75k Med Hhd Income
Multi-family: 2 units, 1
Tech Use: Excellent
City lifestyle; Environmental donor;
Bilingual; Aspirational consumers;
Culturally diverse Newspaper
readers

Metro Fusion K39
Age: 36-45 | \$55k Med Hhd Income
Single family, 1
Tech Use: Excellent
City apartment living; Family
abroad; Ethnically diverse; Modest
investments; Digitally dependent;
Youthful perseverance

Wired for Success K37
Age: 36-45 | \$75k Med Hhd Income
Multi-family: 101+, 1
Tech Use: Above Average
Conspicuous consumption; Status
seekers; Digital media gurus;
Value education; Liberal
household; Active lifestyles

L BLUE SKY BOOMERS

Booming and Consuming L41
Age: 51-65 | \$65k Med Hhd Income
Single family, 1
Tech Use: Below Average
Busy social lives; Diversified
investments; Home and garden
enthusiasts; Open-minded;
Balanced shoppers;
Disposable income

Homemade Happiness L43
Age: 51-65 | \$45k Med Hhd Income
Single family, 1
Tech Use: Very Poor
Humble rural living; Hunting/
fishing; Blue-collar and
agricultural jobs; Cash not credit;
Pragmatic shoppers; Traditional
family values

Rooted Flower Power L42
Age: 51-65 | \$60k Med Hhd Income
Single family, 1
Tech Use: Above Average
Philanthropist; Deeply rooted;
Single adults; Bargain hunters;
Liberal; Clubs and volunteering

M FAMILIES IN MOTION

Diapers and Debit Cards M45
Age: 31-35 | \$40k Med Hhd Income
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Rural living; Home-based family
activities; Enjoy bargain hunting;
Middle of the road politics; Early
childrearing years; Bowling and
pool leagues

Red, White and Bluegrass M44
Age: 36-45 | \$55k Med Hhd Income
Single family, 5+
Age of children: 4-6
Tech Use: Excellent
Family-centered activities; Rural
communities; Working-class
lifestyles; Racing fan; Modest
financial investments; Country life

N PASTORAL PRIDE

Countrified Pragmatics N47
Age: 51-65 | \$50k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Remote rural communities;
Patriotic; Independent streak;
Modest housing; Active outdoor
lifestyles; Risk takers

Rural Southern Bliss N48
Age: 51-65 | \$40k Med Hhd Income
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Fashionable; Limited discretionary
spend; Aspirational;
Multigenerational households;
Modest educations; Status
shoppers

Touch of Tradition N49
Age: 36-45 | \$40k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Frugal; Working-class sensibility;
Home-based activities; Sports TV;
Remote settings; Hunting/fishing

True Grit Americans N46
Age: 36-45 | \$55k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Rural residences; Live within
means; Outdoor activities;
After-market buyers; Practical
priorities; Cowboy values

O SINGLES

Colleges and Cafes O53
Age: 19-24 | \$45k Med Hhd Income
Multi-family: 101+ units, 1
Tech Use: Very Poor
University towns; Single adults;
Risk takers; Active lifestyles;
Politically disengaged;
Well-educated

Digital Dependents O51
Age: 25-30 | \$55k Med Hhd Income
Single family, 1
Age of children: 0-3
Tech Use: Excellent
Ambitious; Appearances are
important; Single adults;
Outdoor activities; Music lovers;
Digitally savvy

Family Troopers O55
Age: 25-30 | \$40k Med Hhd Income
Multi-family: 5-9 units, 2
Age of children: 0-3
Tech Use: Excellent
Renters; Military base communities;
Ethnically diverse; Children's
activities; Limited educations;
Active social lives

Full Steam Ahead O50
Age: 36-45 | \$50k Med Hhd Income
Multi-family: 101+ units, 1
Age of children: 13-18
Tech Use: Very Poor
Busy lives; Television fans; Single
adults; Informed shopper; Leaning
liberal; Competitive sports

Striving Single Scene O54
Age: 25-30 | \$45k Med Hhd Income
Multi-family: 101+ units, 1
Tech Use: Excellent
Career-driven; Urban-centric;
Digitally dependent; Active social
lives; Gym memberships; Music fan

Urban Ambition O52
Age: 31-35 | \$45k Med Hhd Income
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Very Poor
Racially diverse; Singles and single
parents; City apartment renters;
Music hip; Technology adapting;
Video games

P CULTURAL CONNECTIONS

Expanding Horizons P59
Age: 36-45 | \$40k Med Hhd Income
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Blue-collar jobs; Bilingual;
Style conscious; Budget
constraints; Preteens and teens;
Team sports

Heritage Heights P58
Age: 36-45 | \$45k Med Hhd Income
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Excellent
Ethnically eclectic; Fashion
forward; Artistically inclined;
Bilingual; Single parents;
Appearances matter

Humble Beginnings P61
Age: 36-45 | \$30k Med Hhd Income
Multi-family: 101+ units, 1
Age of children: 10-12
Tech Use: Excellent
Rental housing; Single parents;
Bilingual; Driven to impress;
Family abroad; Style on a budget

Mid-scale Medley P56
Age: 36-45 | \$50k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Modest living; Single adults;
Trendsetters; Cash over credit;
Outdoor leisure; Family abroad

Modest Metro Means P57
Age: 51-65 | \$40k Med Hhd Income
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Very Poor
Public transportation; Ethnically
diverse; Single parents; Rental
housing; TV watchers;
Opportunity seekers

Striving Forward P60
Age: 36-45 | \$40k Med Hhd Income
Multi-family: 5-9 units, 1
Age of children: 10-12
Tech Use: Excellent
Multi-ethnic; Ambitious;
Single parents; Family activities;
Active athletes; Fashionable

Q GOLDEN YEAR GUARDIANS

Footloose & Family Free Q63
Age: 76+ | \$45k Med Hhd Income
Single family, 1
Tech Use: Below Average
Retirees; Epicurean; Healthy living;
Active social lives; Well-invested;
Financially secure

Reaping Rewards Q62
Age: 76+ | \$50k Med Hhd Income
Single family, 2
Tech Use: Very Poor
Retirees; Established credit;
Cruise vacations; Daytime
entertainment; Brand loyal;
Republican supporter

Town Elders & Leaders Q64
Age: 76+ | \$35k Med Hhd Income
Single family, 1
Tech Use: Very Poor
Spiritual; Cautious money
managers; Seniors. Home-
centered activities; Health-related
purchases; Rural lifestyle

Senior Discounts Q65
Age: 76+ | \$30k Med Hhd Income
Multi-family: 101+ units, 1
Tech Use: Very Poor
Discount shoppers; Retirement
residences; TV entertainment;
Active leisure lives; Active health
maintenance; Avid newspaper
readers

R ASPIRATIONAL FUSION

Dare to Dream R66
Age: 26-30 | \$35k Med Hhd Income
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Above Average
Single parents; Apartment dweller;
Bilingual; Brand-conscious; Team
sports; Window-shoppers

Hope for Tomorrow R67
Age: 19-24 | \$25k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Single parents; Striving for
more; City living; Shopping as
entertainment; Seeking approval;
Cash not credit

S ECONOMIC CHALLENGES

Small Town Shallow Pocket S68
Age: 51-65 | \$35k Med Hhd Income
Single family, 1
Tech Use: Very Poor
Modest spenders; Rural towns;
Single, empty nesters; Frequent
movers; Modest educations;
Status seeking purchases

Tight Money S70
Age: 36-45 | \$25k Med Hhd Income
Multi-family: 20-49 units, 1
Age of children: 13-18
Tech Use: Excellent
Rental housing; Rural towns;
Bluecollar jobs; Simple lifestyles;
Bargain hunters; Status shoppers

Tough Times S71
Age: 51-65 | \$25k Med Hhd Income
Multi-family: 101+ units, 1
Tech Use: Excellent
City renters; Ethnically diverse;
Brand conscious; Aspirational;
Limited budgets;
Appearances matter

Urban Survivors S69
Age: 51-65 | \$35k Med Hhd Income
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Modest budgets; Racially
diverse; Entrepreneurial spirit;
Homeowners; Materialistic
aspirations; Style on a budget

Half of all Lifestyle Clusters | Nationwide

A01 – J36 | Better-to-Upper Incomes

- A01 | American Royalty - Wealthy influential couples and families in prestigious communities - Suburbs.
A02 | Platinum Prosperity - Wealthy and established empty-nesting couples - Suburbs.
A03 | Children & Cabernet - Prosperous, middle-aged married couples focused on their children's lives - Suburbs.
A04 | Picture Perfect Families - Established families of child-raising households in wealthy communities - Suburbs.
A05 | Couples with Clout - Middle-aged childless couples living in affluent areas - Metros.
A06 | Jet Set Urbanites - Mix of affluent singles and couples enjoying diverse neighborhoods - Urban.
- B07 | Generational Soup - Affluent couples and multi-generational families, wide range of lifestyles - Suburbs.
B08 | Babies & Bliss - Middle-aged couples with large families and active lives - Suburbs.
B09 | Family Funtastic - Upscale, middle-aged families with busy lives focused on older children - Satellite Cities.
B10 | Cosmopolitan Achievers - Affluent middle-aged, established couples & families, dynamic lifestyles - Metros.
- C11 | Aging of Aquarius, Settled - Upscale boomer couples settled in detached houses - Cities, Nearby Suburbs.
C12 | Golf Carts & Gourmets - Upscale retirees & empty-nesters in comfortable golf communities - Urban Edges.
C13 | Silver Sophisticates - Mature, upscale couples & singles in larger detached houses - Suburbs.
C14 | Boomers & Boomerangs - Baby boomer adults with young adult children sharing their house - Suburbs.
- D15 | Sports Utility Families - Upscale, multi-generational, middle-aged families, active lifestyles - Outer Suburbs.
D16 | Settled in Suburbia - Upper-middle-income diverse families & empty nesters - Established Suburbs.
D17 | Cul de Sac Diversity - Culturally diverse, middle-aged families settling into emerging communities - Suburbs.
D18 | Suburban Attainment - Upper middle-class couples and families moving to newer communities - Suburbs.
- E19 | Full Pockets & Empty Nests - Empty-nesters, discretionary income and sophisticated lifestyles - Most Cities.
E20 | No Place Like Home - Middle-to-upper income, multi-generational households, detached houses - Urban Edges.
E21 | Unspoiled Splendor - Comfortably established baby boomer couples, detached houses - Small Cities, Rural.
F22 | Fast Track Couples - Young, upwardly-mobile couples with active lifestyles - Inner Suburbs.
F23 | Families Matter Most - Young, middle-to-upper income families with active, family-focused lives - Suburbs.
- G24 | Status Seeking Singles - Young, upwardly-mobile singles balancing work and leisure - Metros, Urban.
G25 | Urban Edge - Younger, up-and-coming singles living big-city lifestyles - Largest Metros.
- H26 | Progressive Potpourri - Mature couples with comfortable and active lives - Suburbs.
H27 | Birkenstocks & Beemers - Middle-to-upper income couples living leisurely lifestyles - Small Cities.
H28 | Everyday Moderates - Multi-cultural couples & families choosing modest lifestyles - Suburbs to Mid-sized Cities.
H29 | Destination Recreation - Middle-aged couples working hard to support active lifestyles - Small Cities, Suburbs.
- I30 | Stockcars & State Parks - Middle-income couples & families seeking affordable entertainment - Small Cities.
I31 | Blue Collar Comfort - Middle-income families working solid, blue-collar jobs - Small Cities.
I32 | Steadfast Conventionalists - Conventional Gen-X families in conventional detached houses - Coastal Cities.
I33 | Balance & Harmony - Middle-income families with lively lifestyles - City-Centric Neighborhoods.
- J34 | Aging in Place Already - Middle-income seniors established in their homes, preferring to stay - Suburban.
J35 | Rural Escape - Older, middle-income couples & singles, living modestly, comfortably - Small Cities, Rural Edges.
J36 | Settled & Sensible - Older, middle-income, empty nest couples & singles living sensibly - City Neighborhoods.

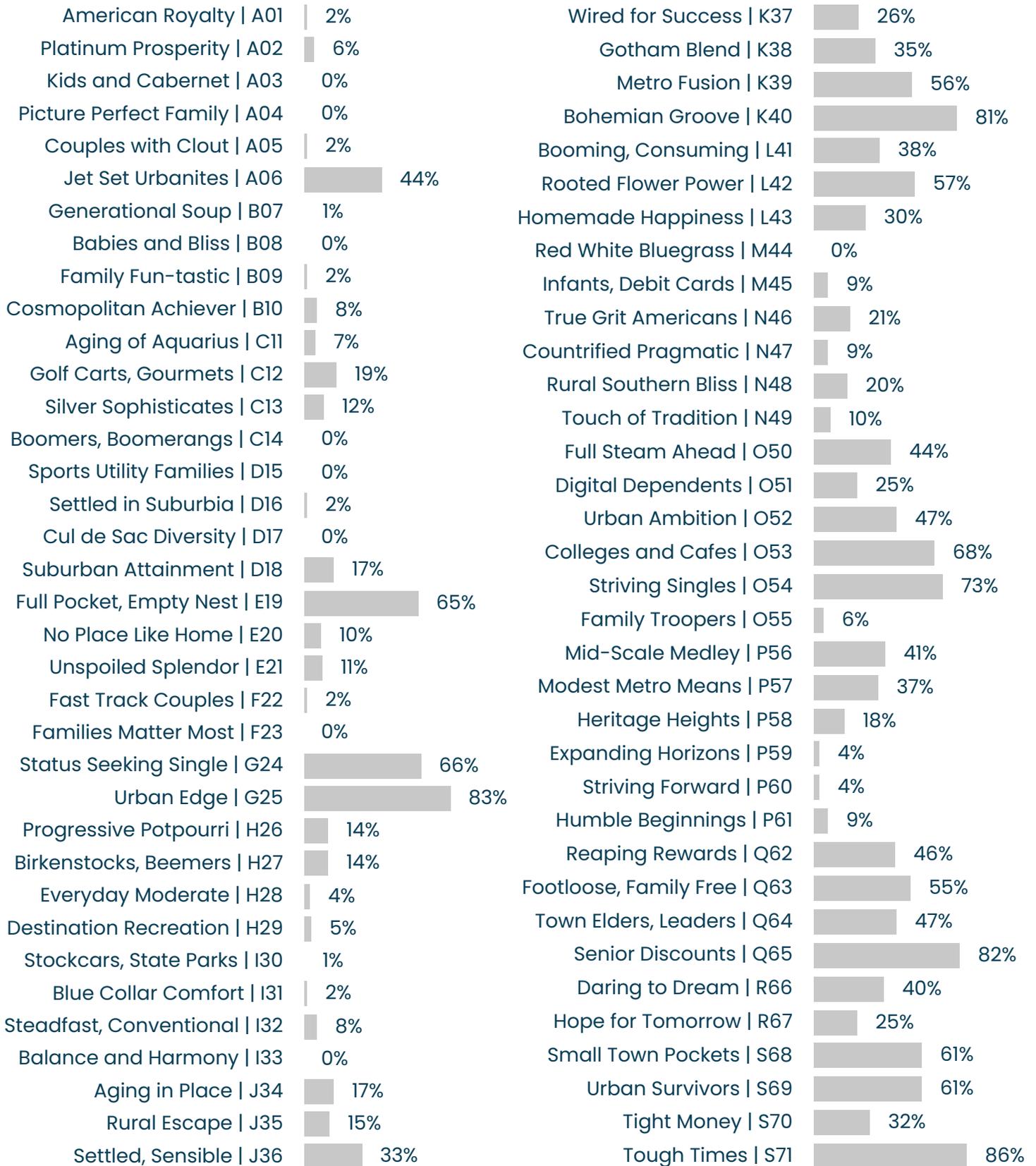
Half of all Lifestyle Clusters | Nationwide

K37 – S71 | Lower-to-Moderate Incomes

- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide range of backgrounds - Urban.
- K40 | Bohemian Groove - Older, unattached singles enjoying settled lives in detached houses - Urban Neighborhoods.
- L41 | Booming & Consuming - Older empty nester couples and singles enjoying relaxed lifestyles - Small Cities.
- L42 | Rooted Flower Power - Middle-income baby boomer singles & couples, rooted & nearing retirement - Suburban.
- L43 | Homemade Happiness - Middle-income baby boomers in detached houses - Small Cities, Rural.
- M44 | Red, White, Bluegrass - Middle-income families with diverse household dynamics - Rural.
- M45 | Infants and Debit Cards - Young, working families & single parents in small houses - Urban Neighborhoods.
- N46 | True Grit Americans - Older, middle-income households located in nation's mid-section - Small Cities, Rural.
- N47 | Countrified Pragmatics - Middle-income couples and singles with casual lifestyles - Rural.
- N48 | Rural Country Bliss - Middle-income, multi-generational families in the nation's south - Small Cities, Rural.
- N49 | Touch of Tradition - Working, middle-aged couples and singles in detached houses - Rural.
- O50 | Full Steam Ahead - Young and middle-aged singles on the move forward and upward - Mid-Sized Cities.
- O51 | Digital Dependents - Gen-X and Gen-Y singles living digitally-driven lifestyles - Urban.
- O52 | Urban Ambition - Gen-Y singles, some with children, moving into urban places - Mid-Sized Cities, Urban.
- O53 | Colleges & University Affiliates - Young singles, alumni, recent grads, staff connected to colleges - College Towns.
- O54 | Striving Single Scene - Young singles, upwardly mobile, aspiring in early careers - City Centers, Urban.
- O55 | Family Troopers - Families & single parents, with current or recent connections to the military - Nationwide.
- P56 | Mid-Scale Medley - Middle-aged, moderate-income singles, many starting over - Mid-Sized Cities.
- P57 | Modest Metro Means - Moderate-income singles settled in moderate communities - Inner-City Neighborhoods.
- P58 | Heritage Heights - Moderate-income singles & families settled in apartments - Urban, Compact Neighborhoods.
- P59 | Expanding Horizons - Middle-aged, middle-income families - Border Towns.
- P60 | Striving Forward - Moderate-income families & single parents in newer communities - Urban Edges.
- P61 | Humble Beginnings - Multi-cultural singles, some with children, starting in apartments - Inner-Cities, Urban.
- Q62 | Reaping Rewards - Retired couples and widowed singles living relaxed, quiet lives in detached houses - Suburban.
- Q63 | Footloose and Family Free - Older couples and widowed singles living active, comfortable lives - Urban Edges.
- Q64 | Town Elders & Leaders - Elders and community leaders settled into small houses and living frugally - Small Cities.
- Q65 | Senior Discounts & Towers - Low-income seniors in apartments with some rent assistance - Metros, City Edges.
- R66 | Daring to Dream - Aspiring young couples & singles, some with children, just starting out - Inner-City, Urban.
- R67 | Hoping Tomorrow - Hopeful, young, single parents with low-incomes, living in apartments - Mid-Sized Cities.
- S68 | Small Towns & Shallow Pockets - Older, low-income empty nesters & singles, tight budgets. - Small Satellite Cities.
- S69 | Urban Survivors - Older, low-income singles, some with children, settled & living modestly - Urban Neighborhoods.
- S70 | Tight Money - Middle-aged, low-income, unattached singles seeking to move upward - Small Cities, Urban Edges.
- S71 | Tough Times - Older, low-income singles, struggling to get by, apartments - Inner-Cities, Compact Neighborhoods.

Michigan Mosaic | Singles, No Kids

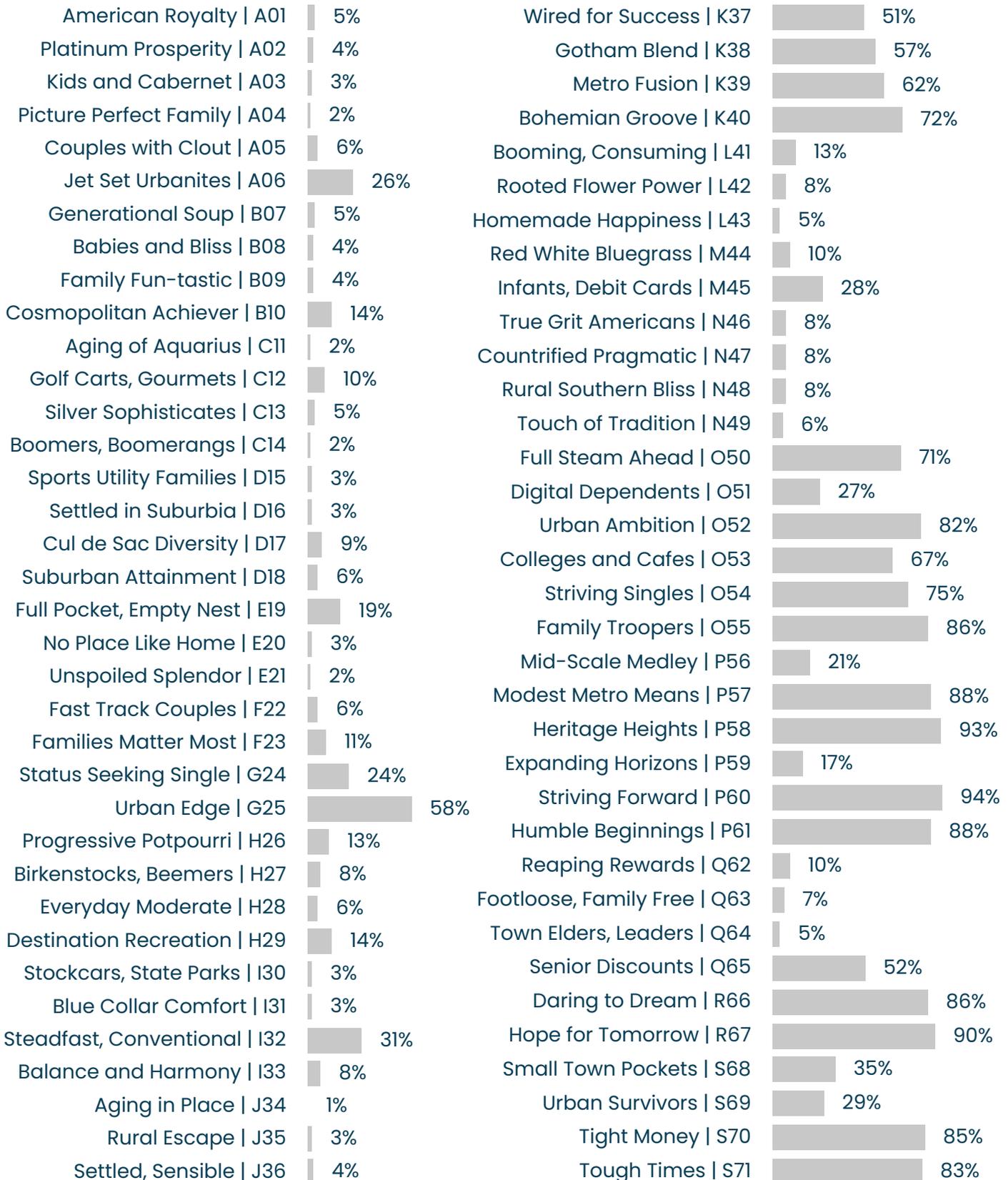
The share of all Michigan householders that were singles without children in 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies, 2025.

Michigan Mosaic | Home Renters

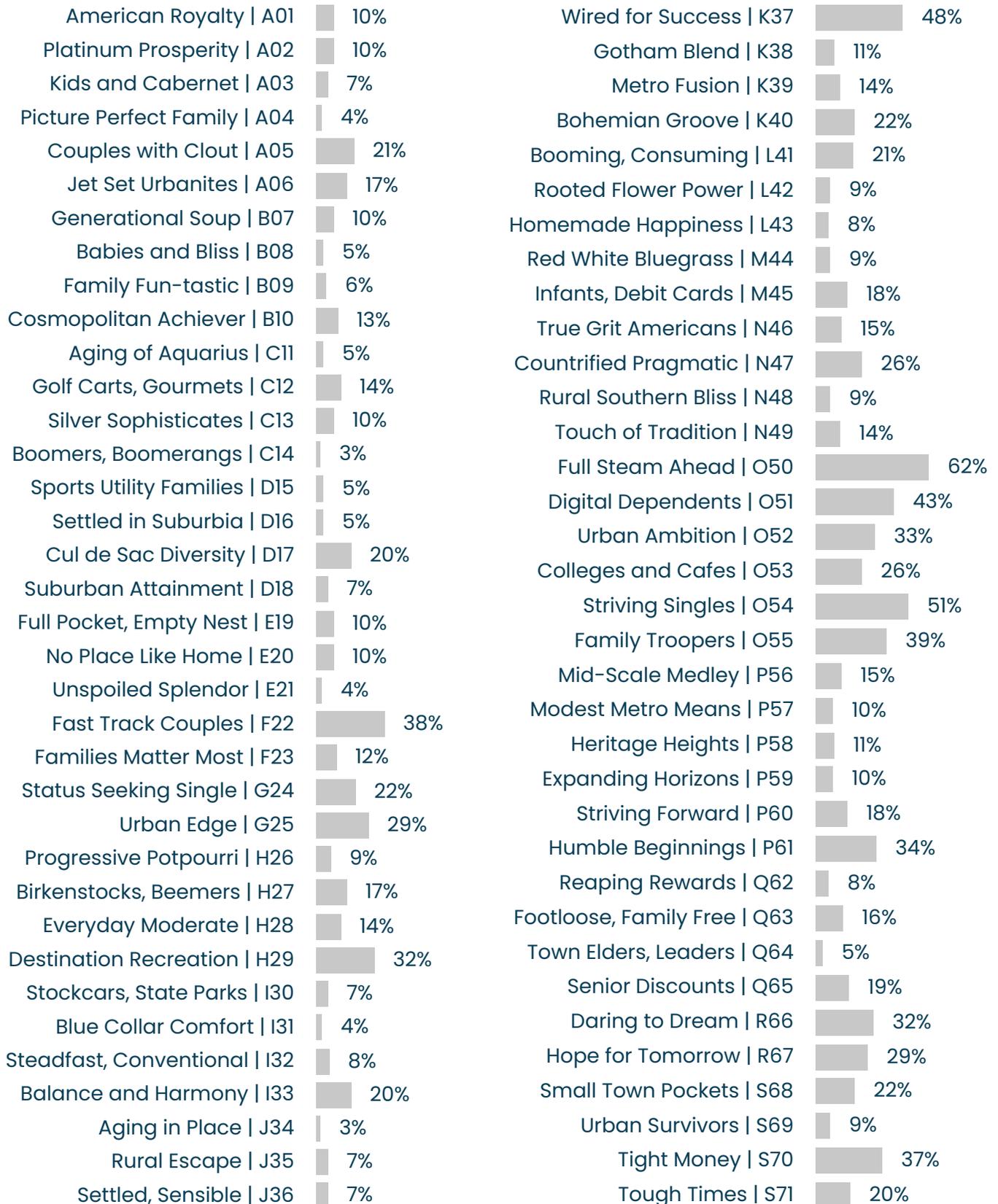
Share of Michigan households that rented their primary residence in 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies, 2025.

Michigan Mosaic | Total Movership Rate

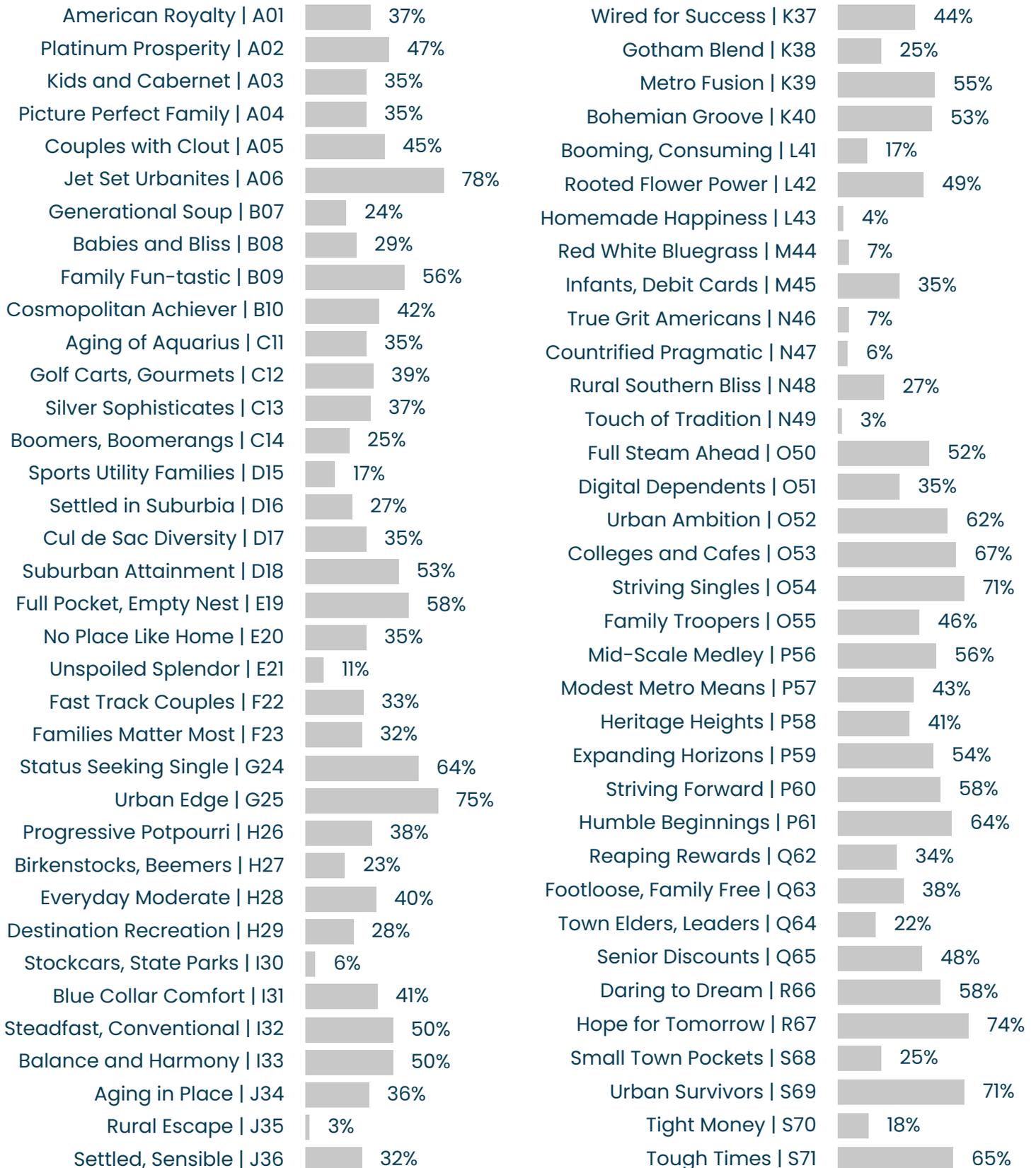
Share of all Michigan households that moved from one address to another in 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies, 2025.

Michigan Mosaic | Metro Cities, Urban

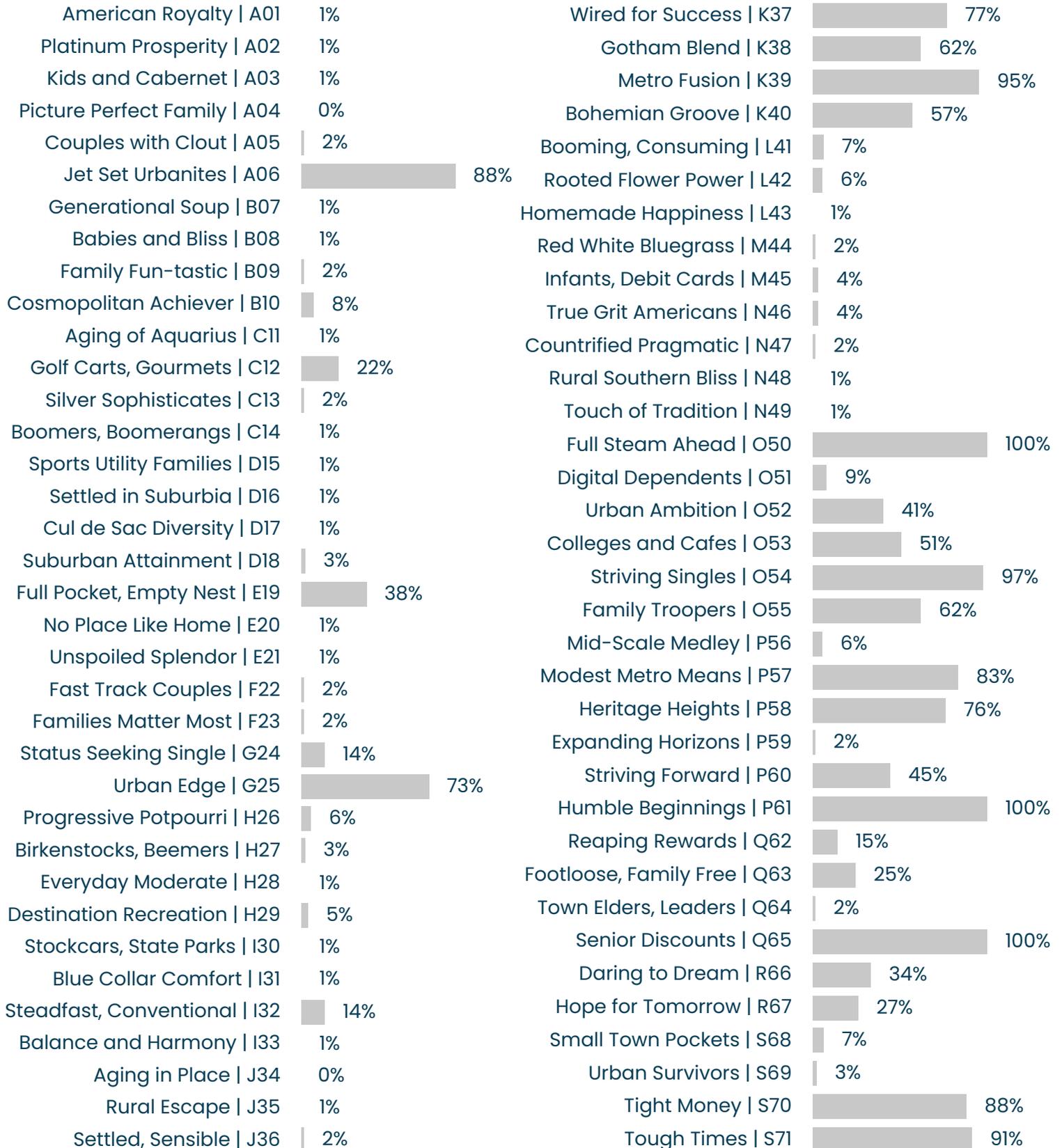
Share of all Michigan households living in a metro cities, excluding suburbs in 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies, 2025.

Michigan Mosaic | Attached Units 3+

Share of Michigan households living in buildings with three or more units in 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies, 2025.

71 Lifestyle Clusters - General Approach

Experian Decision Analytics; 2020 - 2023

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quarterly to ensure continued accuracy in assignments of the Mosaic codes.

In general, they meet the following criteria:

- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

Characteristics and Attributes

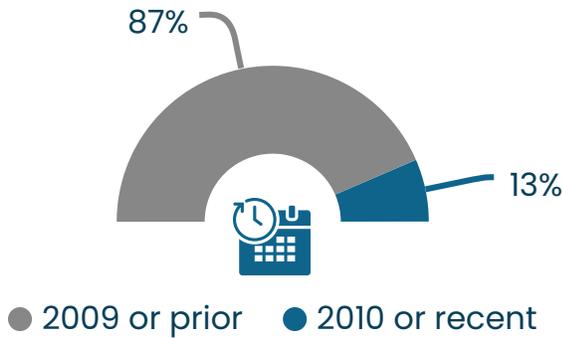
Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

Section 3-D

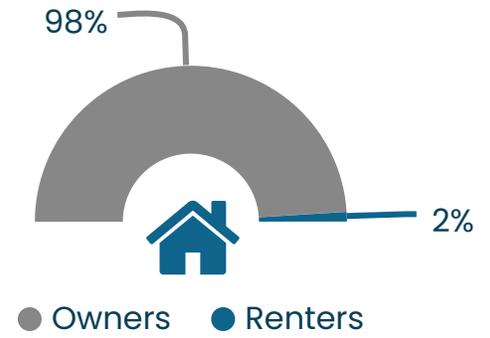
Unspoiled Splendor | E21

Lifestyles and Housing Preferences | National Averages

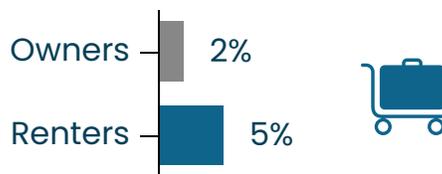
Units by Decade Built



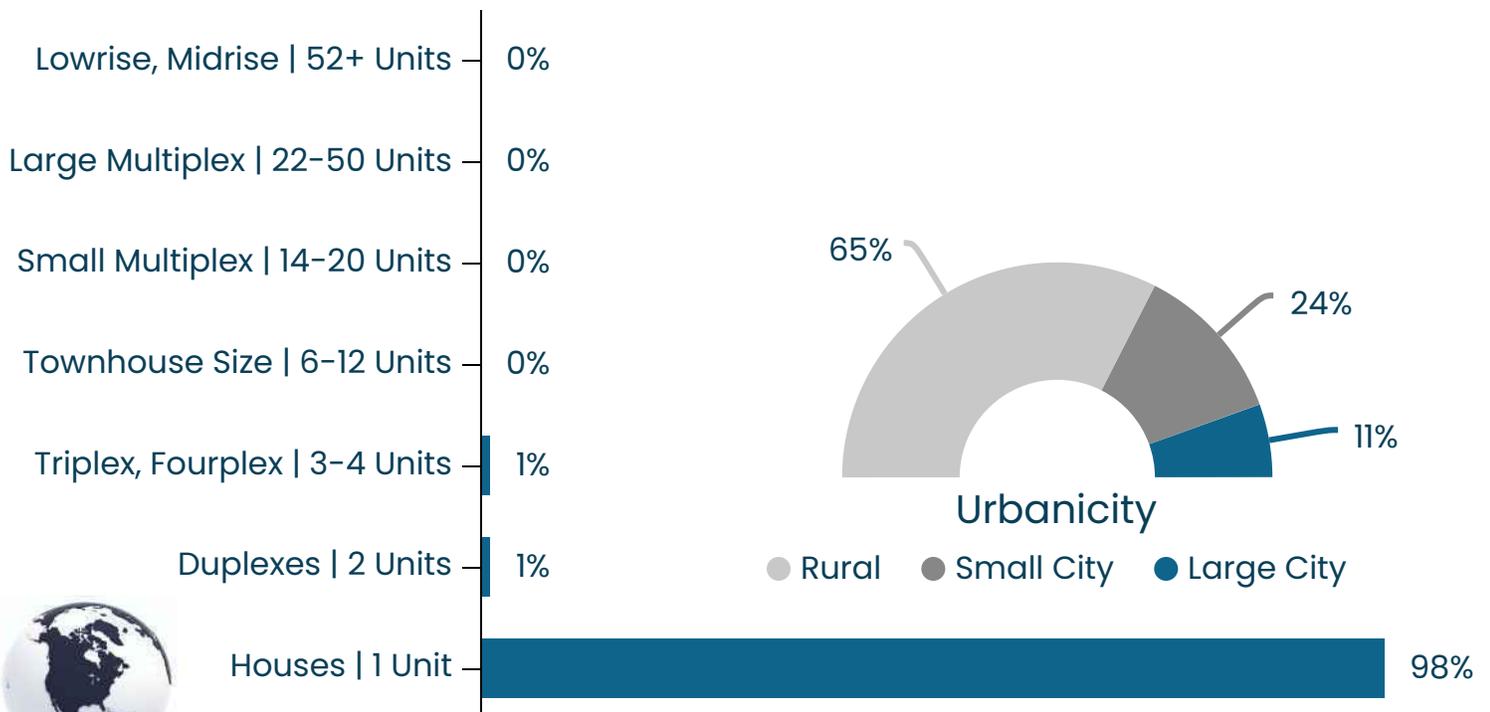
Households by Tenure



Share that Moves each Year



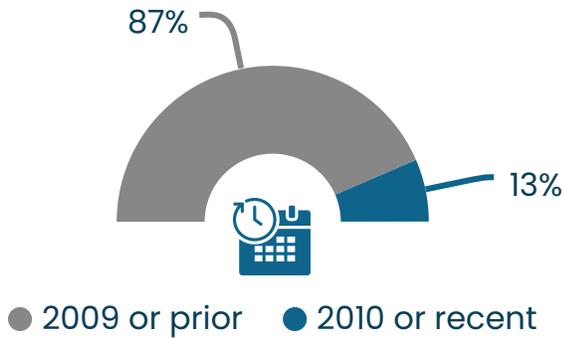
Inclination for Units by Building Size and Urbanicity



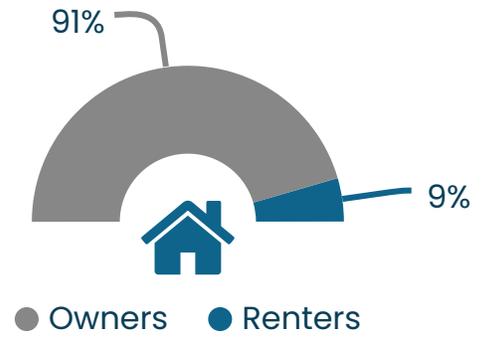
True Grit Americans | N46

Lifestyles and Housing Preferences | National Averages

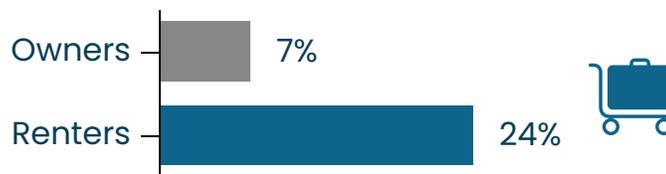
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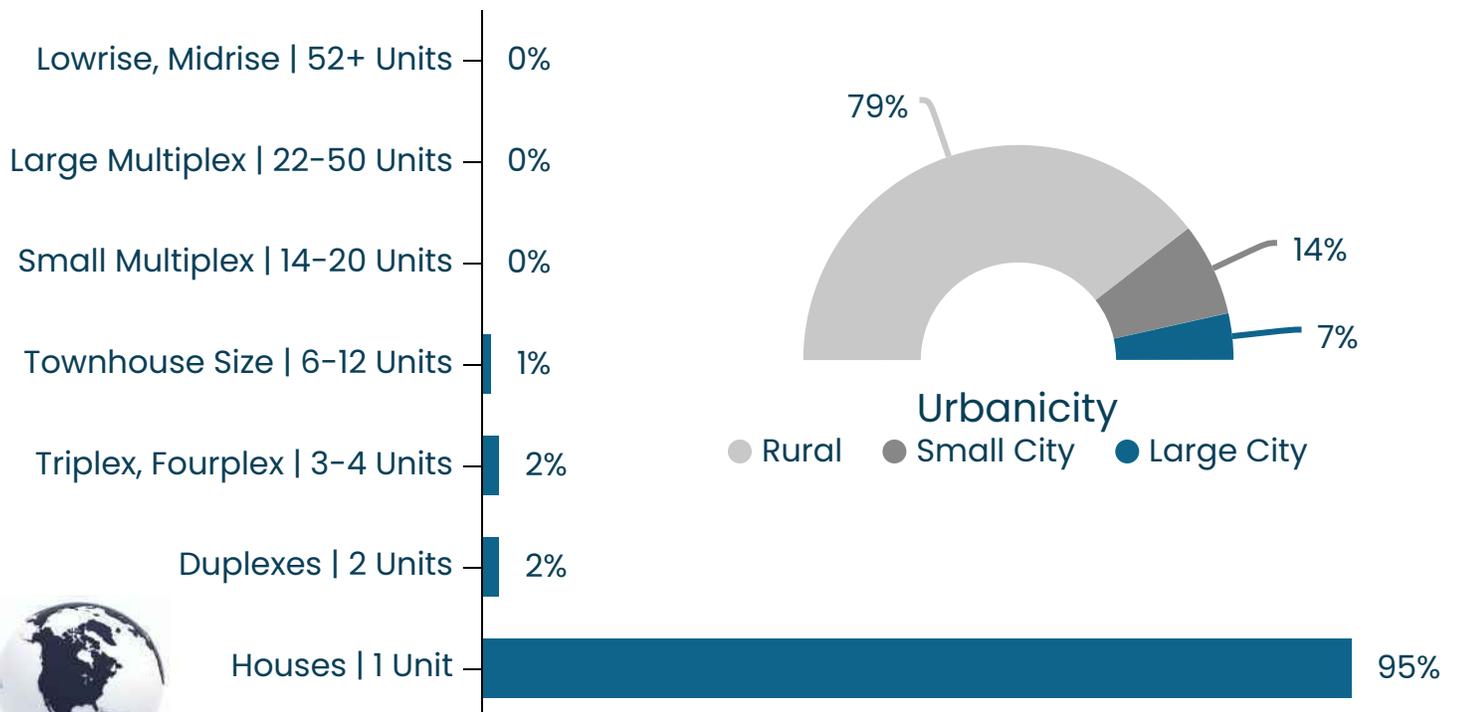
Households by Tenure



Share that Moves each Year



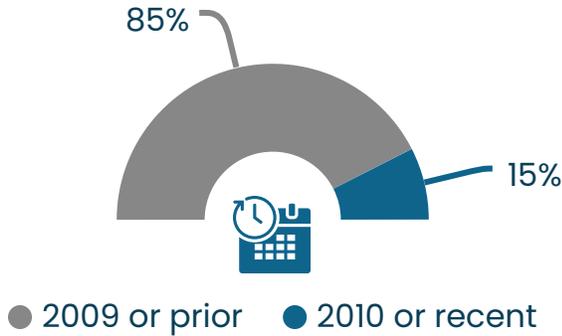
Inclination for Units by Building Size and Urbanicity



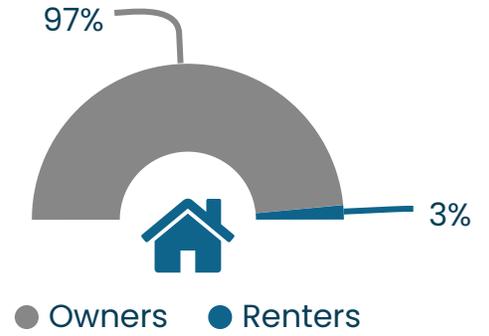
Rural Escape | J35

Lifestyles and Housing Preferences | National Averages

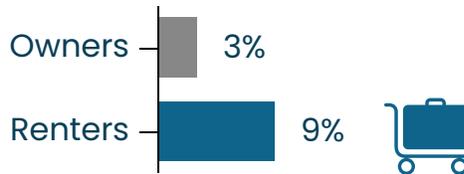
Units by Decade Built



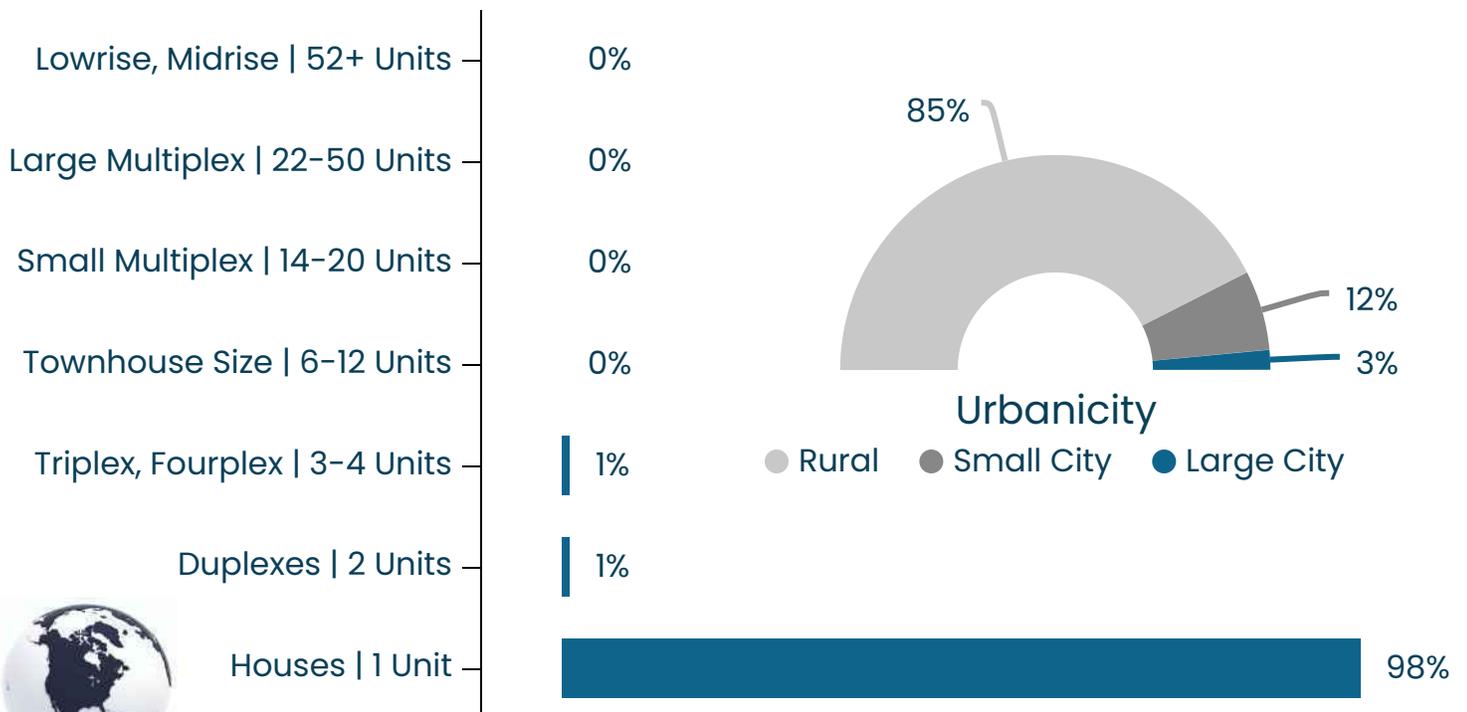
Households by Tenure



Share that Moves each Year



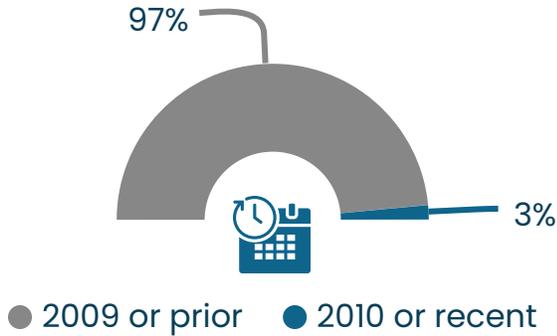
Inclination for Units by Building Size and Urbanicity



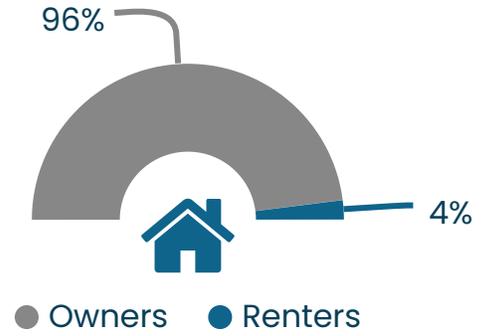
Settled & Sensible | J36

Lifestyles and Housing Preferences | National Averages

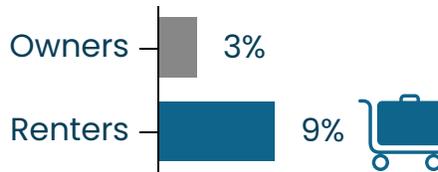
Units by Decade Built



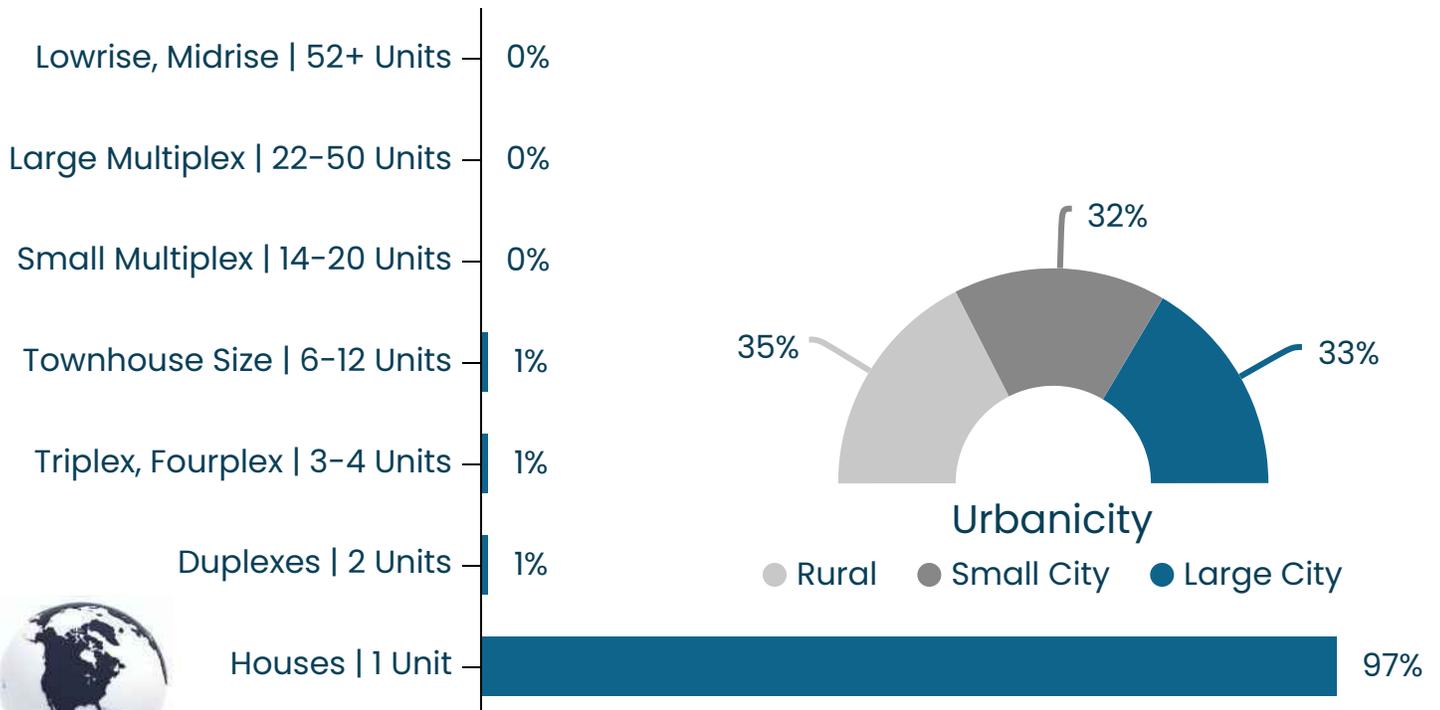
Households by Tenure



Share that Moves each Year



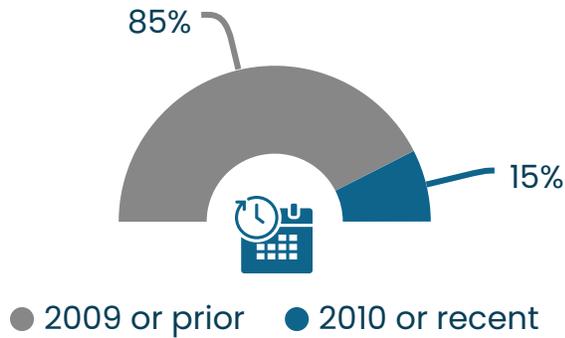
Inclination for Units by Building Size and Urbanicity



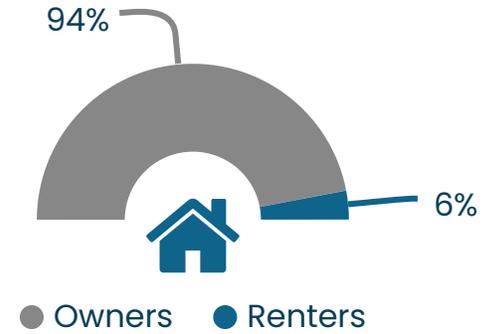
Homemade Happiness | L43

Lifestyles and Housing Preferences | National Averages

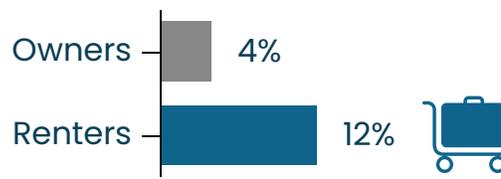
Units by Decade Built



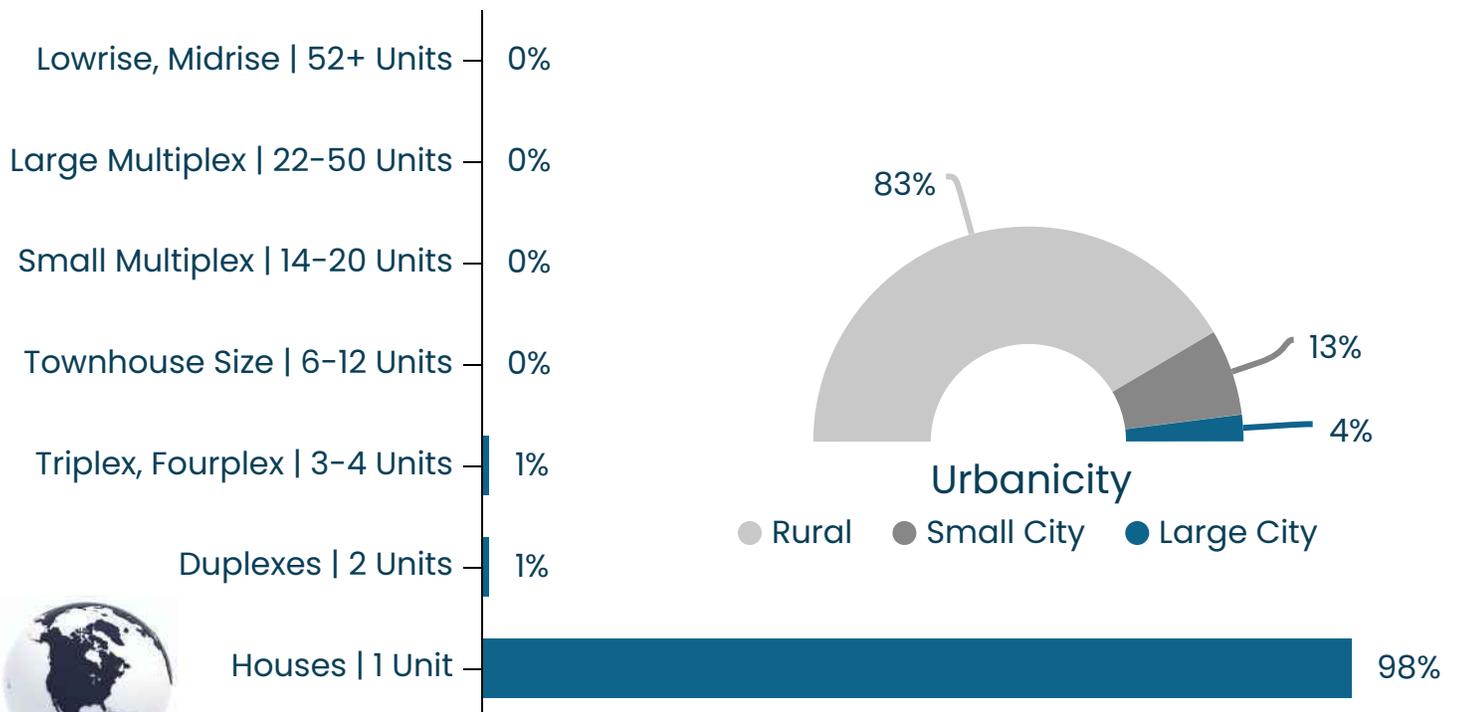
Households by Tenure



Share that Moves each Year



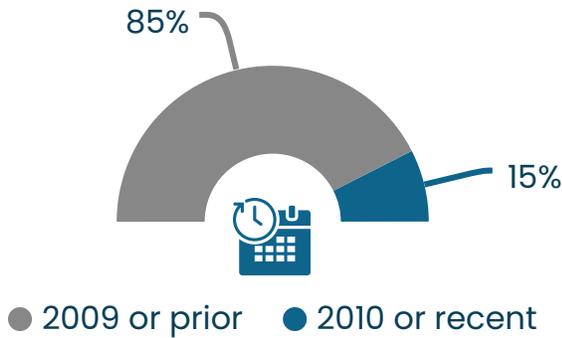
Inclination for Units by Building Size and Urbanicity



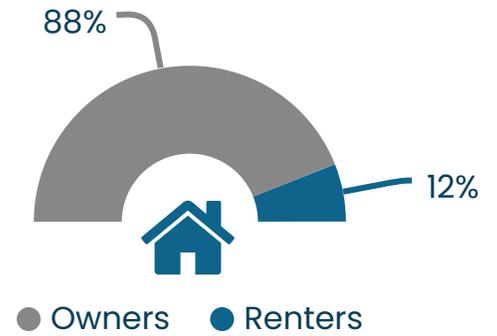
Red, White & Bluegrass | M44

Lifestyles and Housing Preferences | National Averages

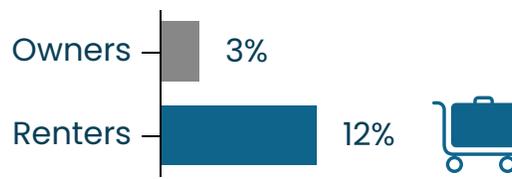
Units by Decade Built



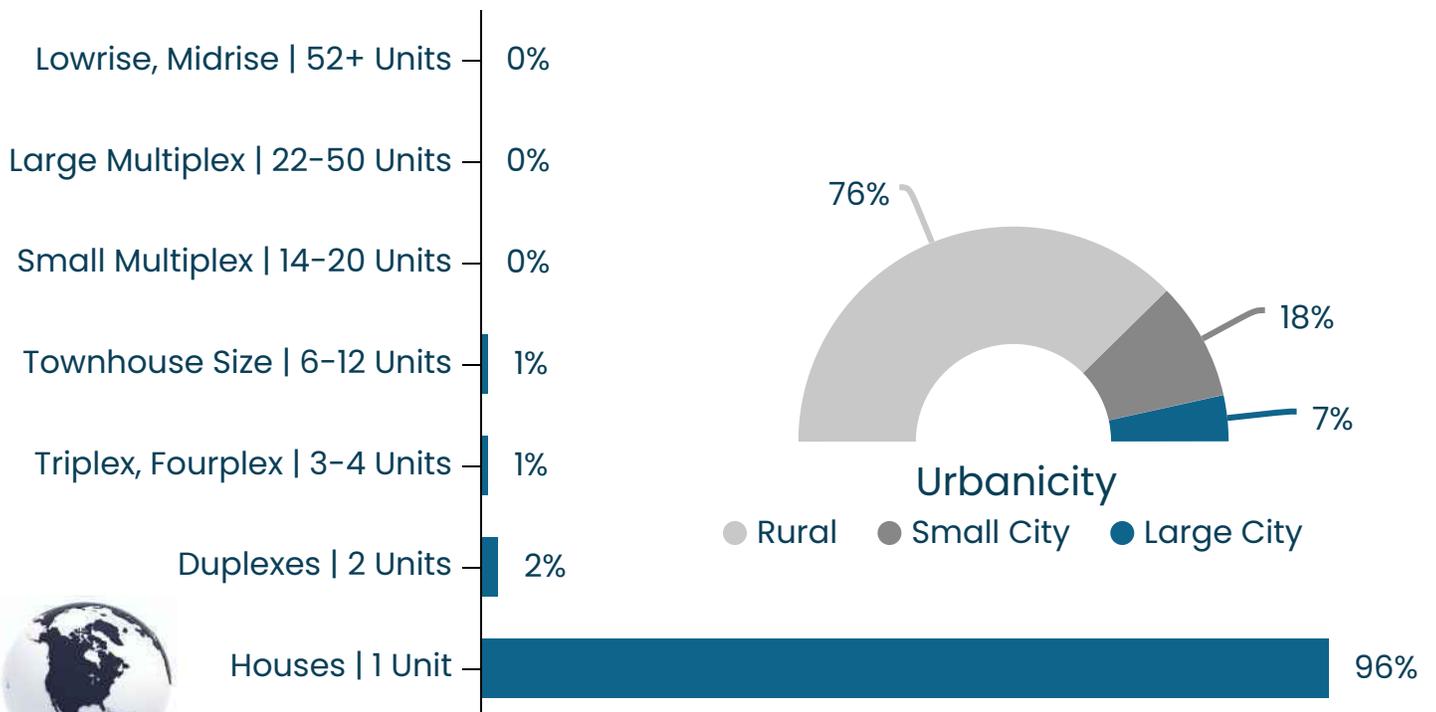
Households by Tenure



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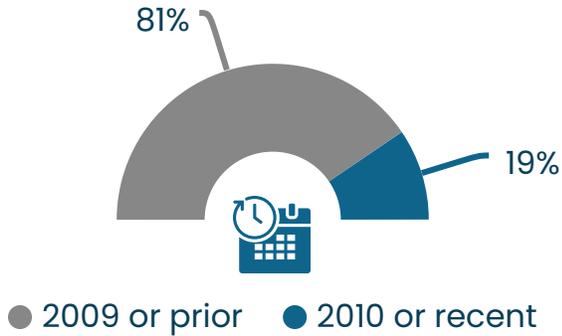
Inclination for Units by Building Size and Urbanicity



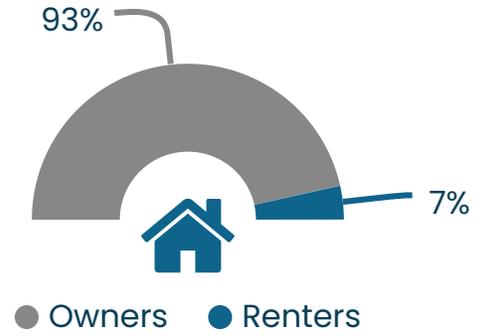
Touch of Tradition | N49

Lifestyles and Housing Preferences | National Averages

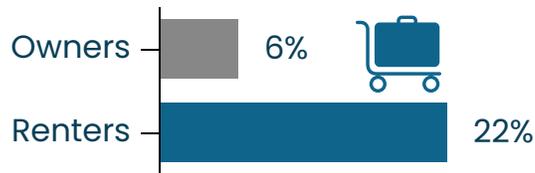
Units by Decade Built



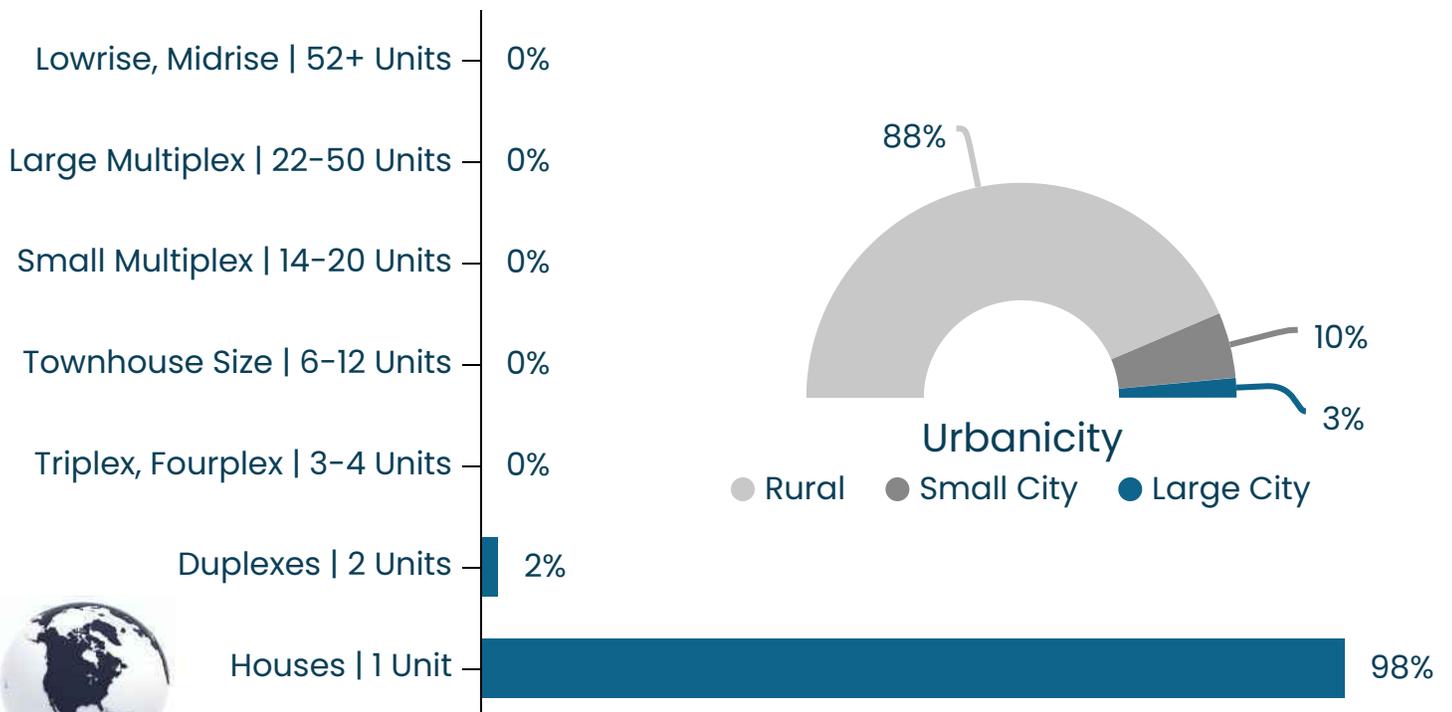
Households by Tenure



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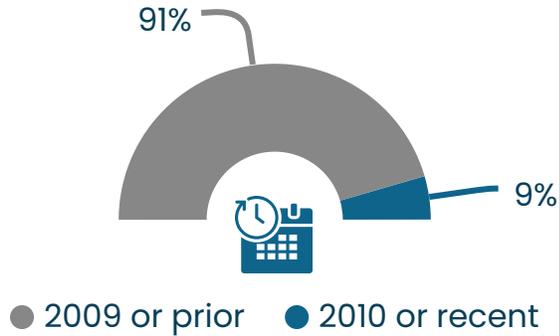
Inclination for Units by Building Size and Urbanicity



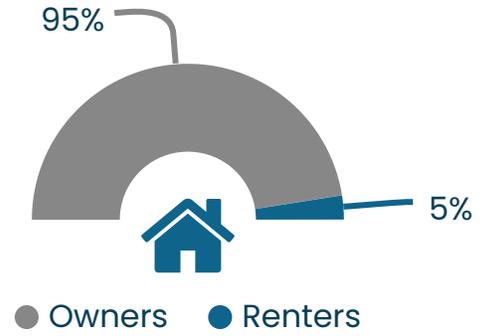
Town Elders & Leaders | Q64

Lifestyles and Housing Preferences | National Averages

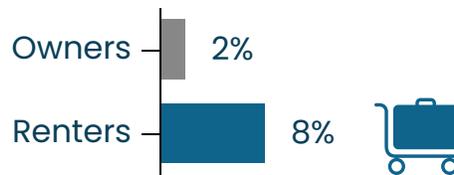
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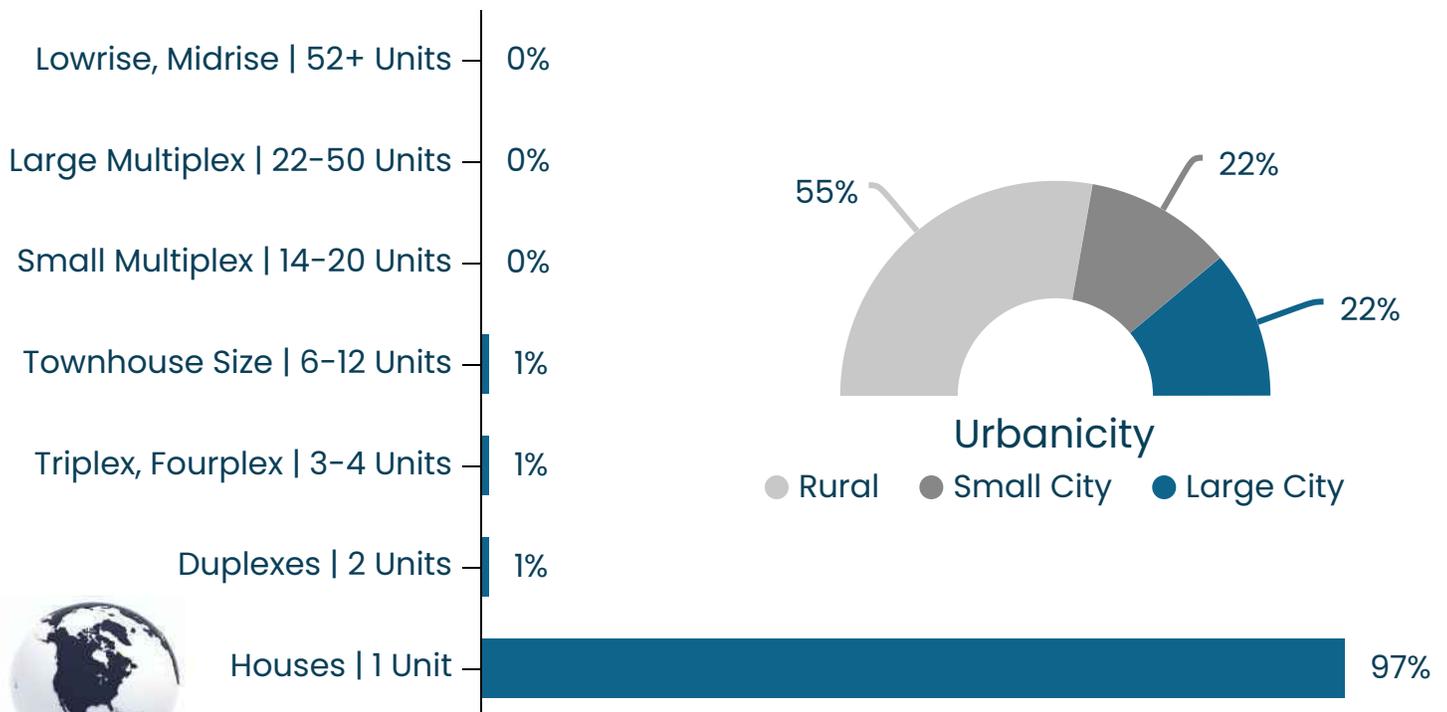
Households by Tenure



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Inclination for Units by Building Size and Urbanicity

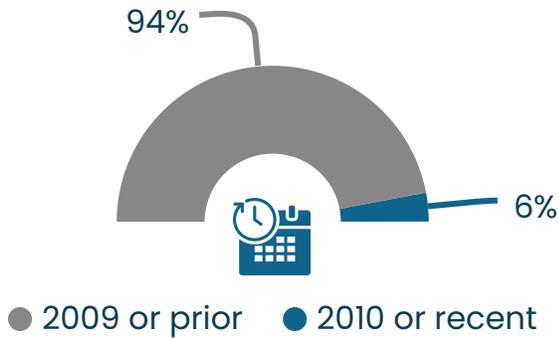


Section 3-E

Small Towns, Shallow Pockets | S68

Lifestyles and Housing Preferences | National Averages

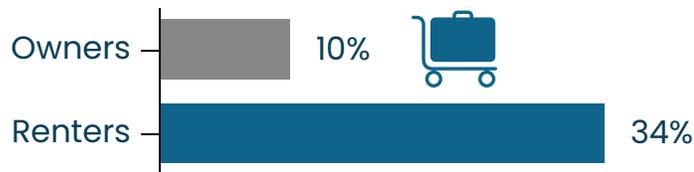
Units by Decade Built



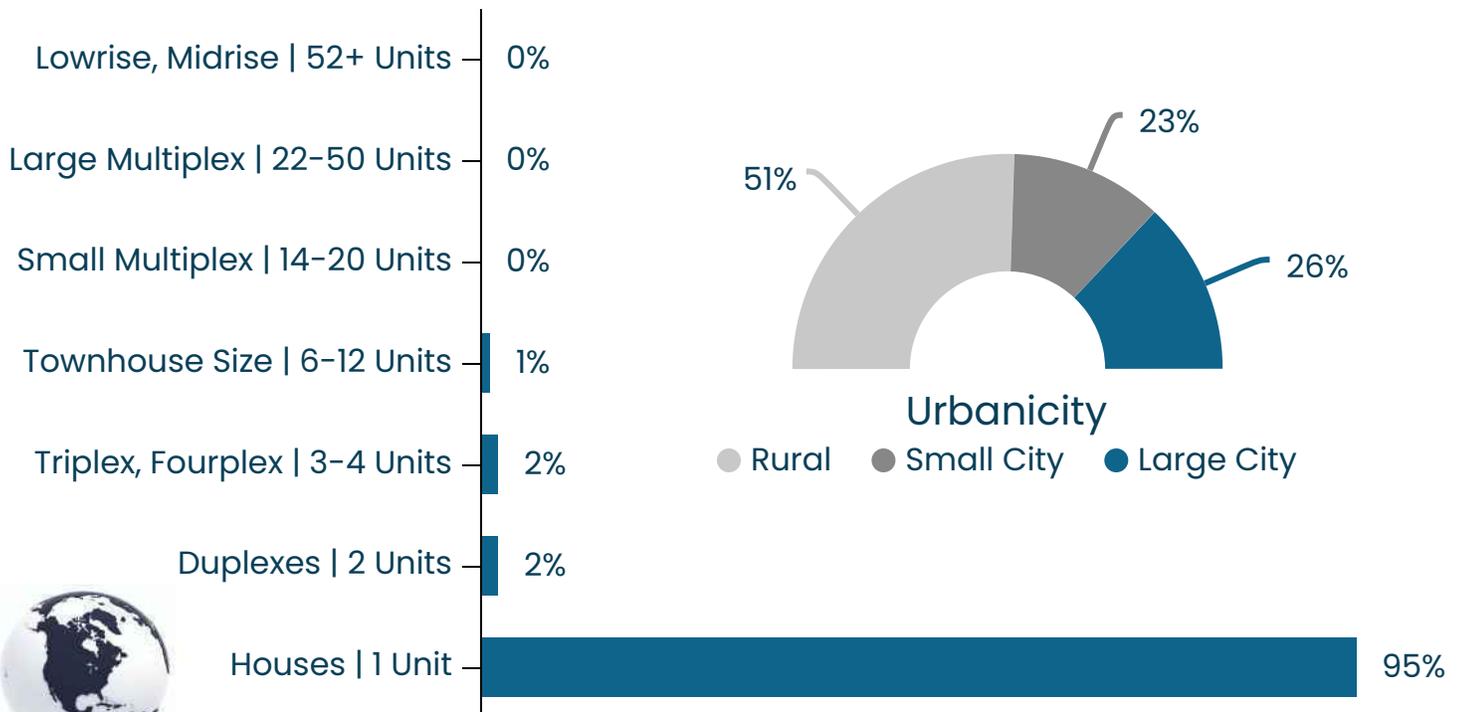
Households by Tenure



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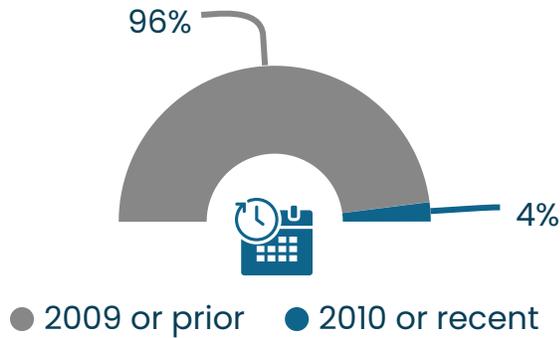
Inclination for Units by Building Size and Urbanicity



Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

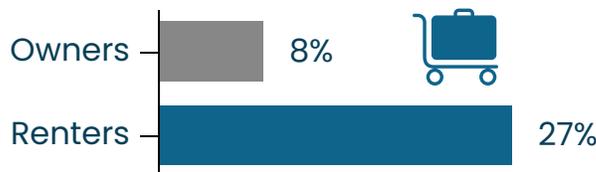
Units by Decade Built



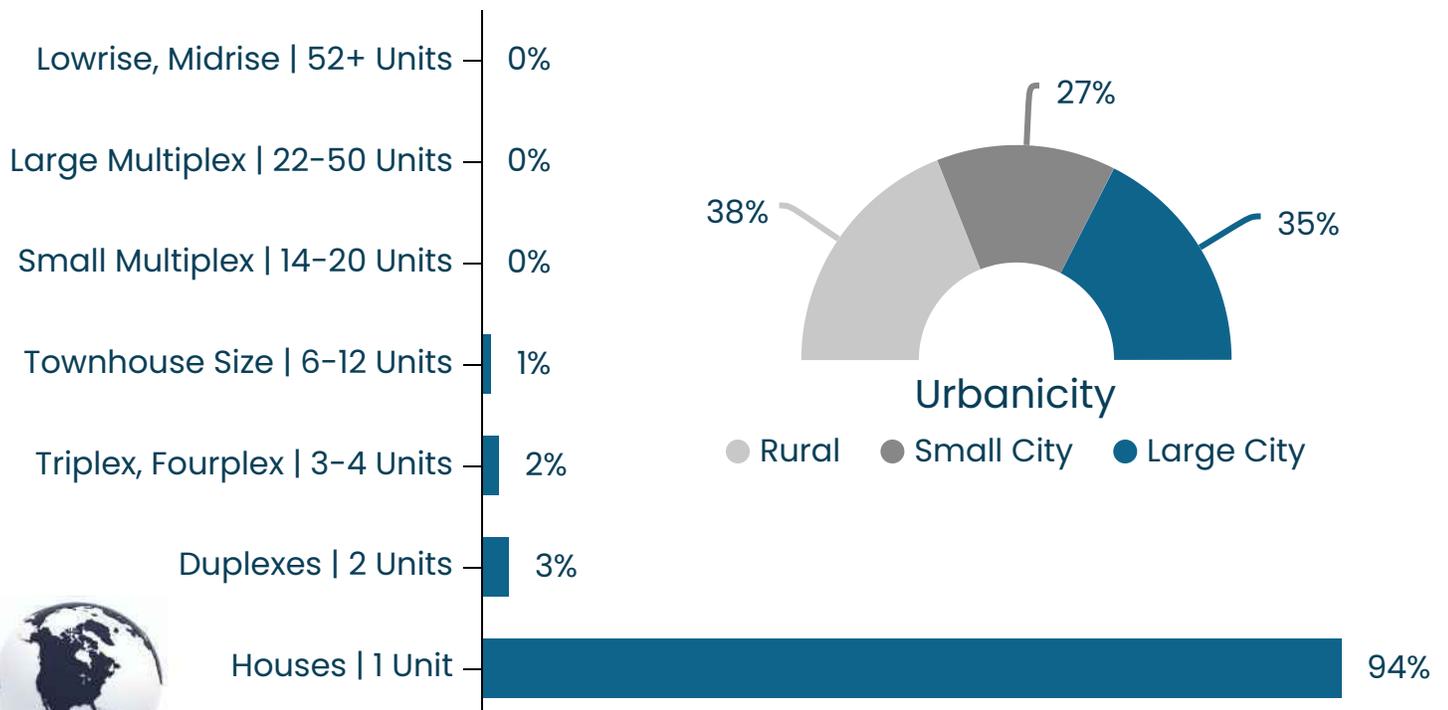
Households by Tenure



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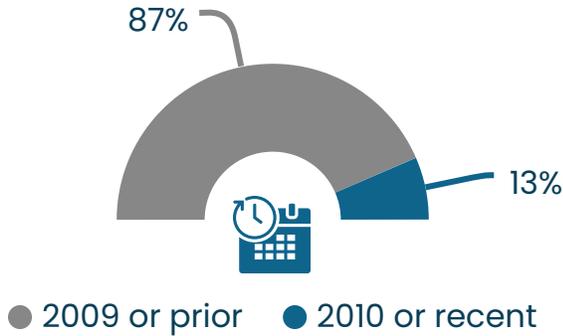
Inclination for Units by Building Size and Urbanicity



Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

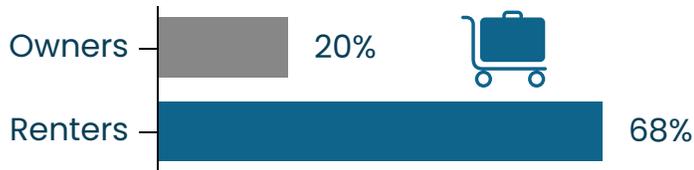
Units by Decade Built



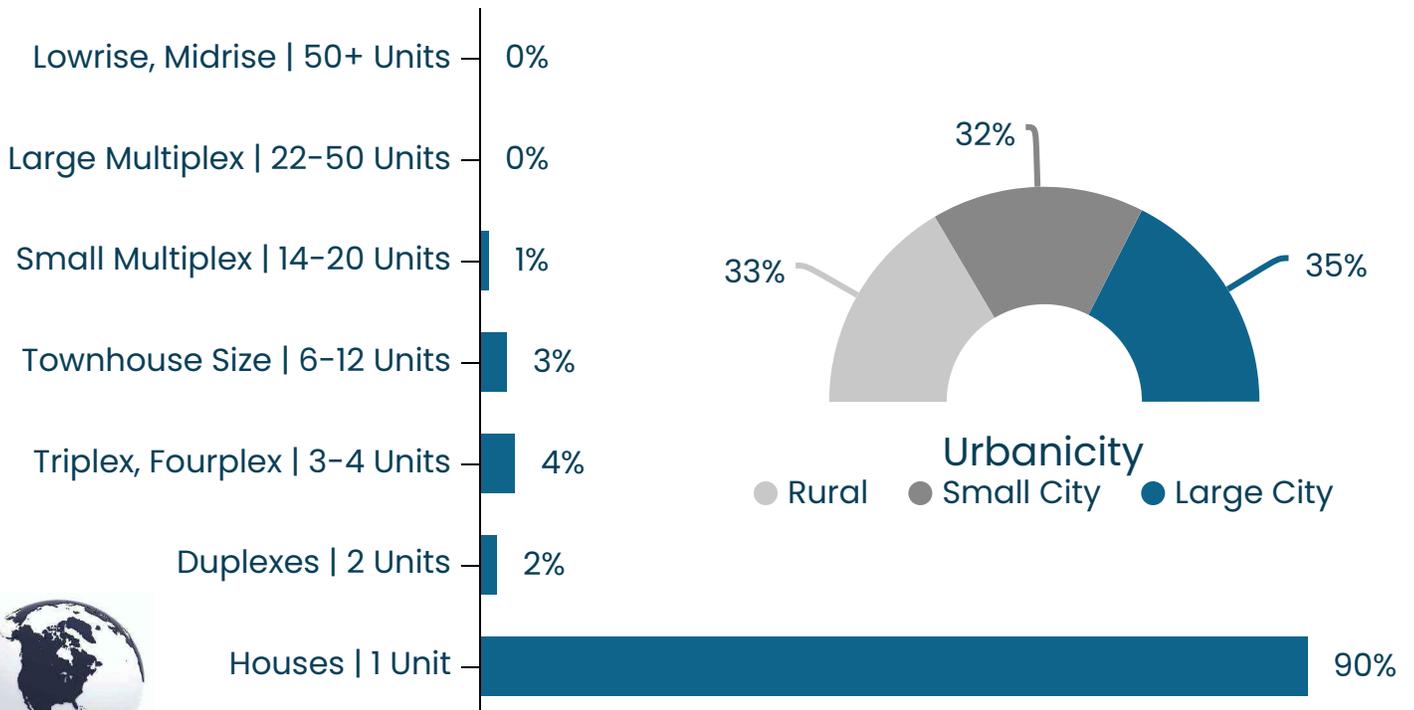
Households by Tenure



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Inclination for Units by Building Size and Urbanicity

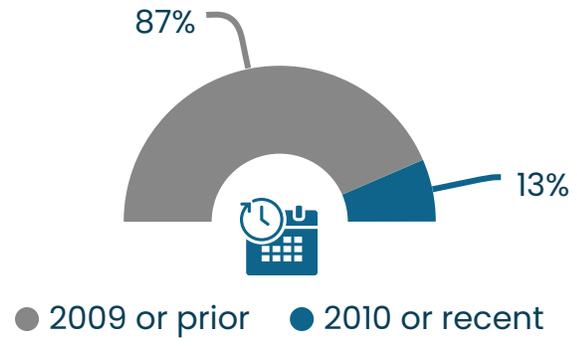


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Family Troopers | O55

Lifestyles and Housing Preferences | National Averages

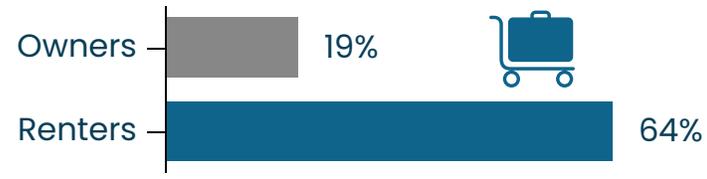
Units by Decade Built



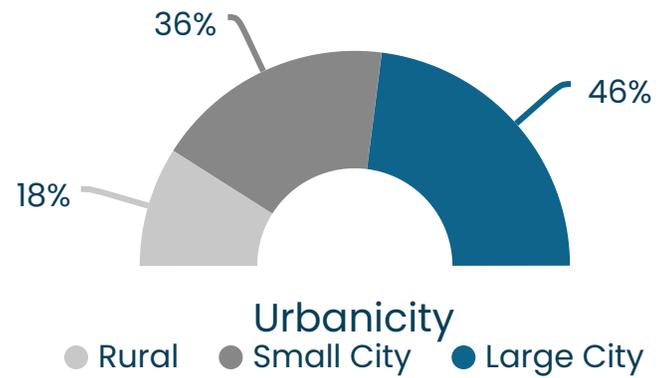
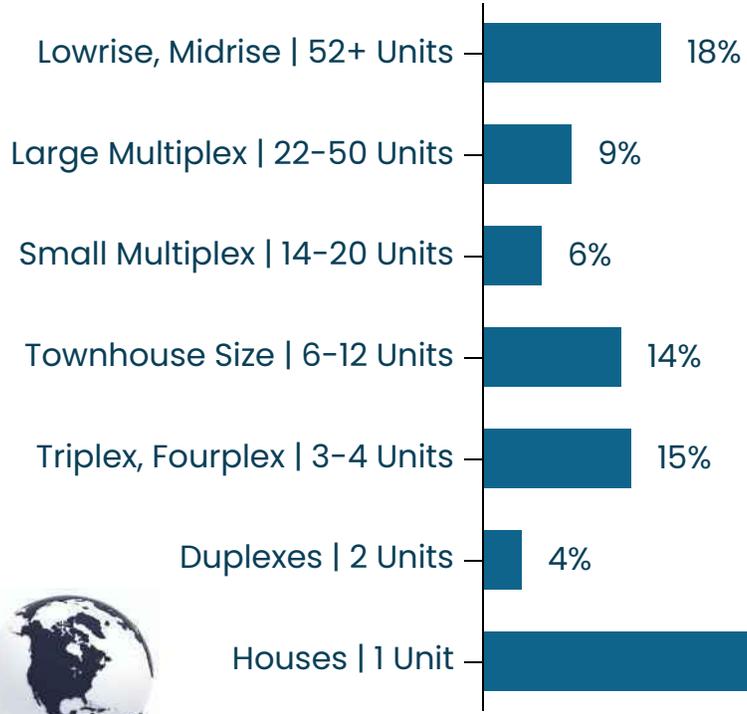
Households by Tenure



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Inclination for Units by Building Size and Urbanicity

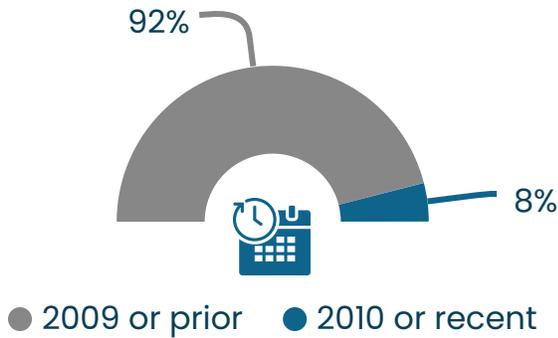


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Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

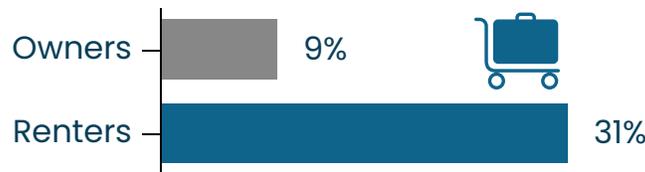
Units by Decade Built



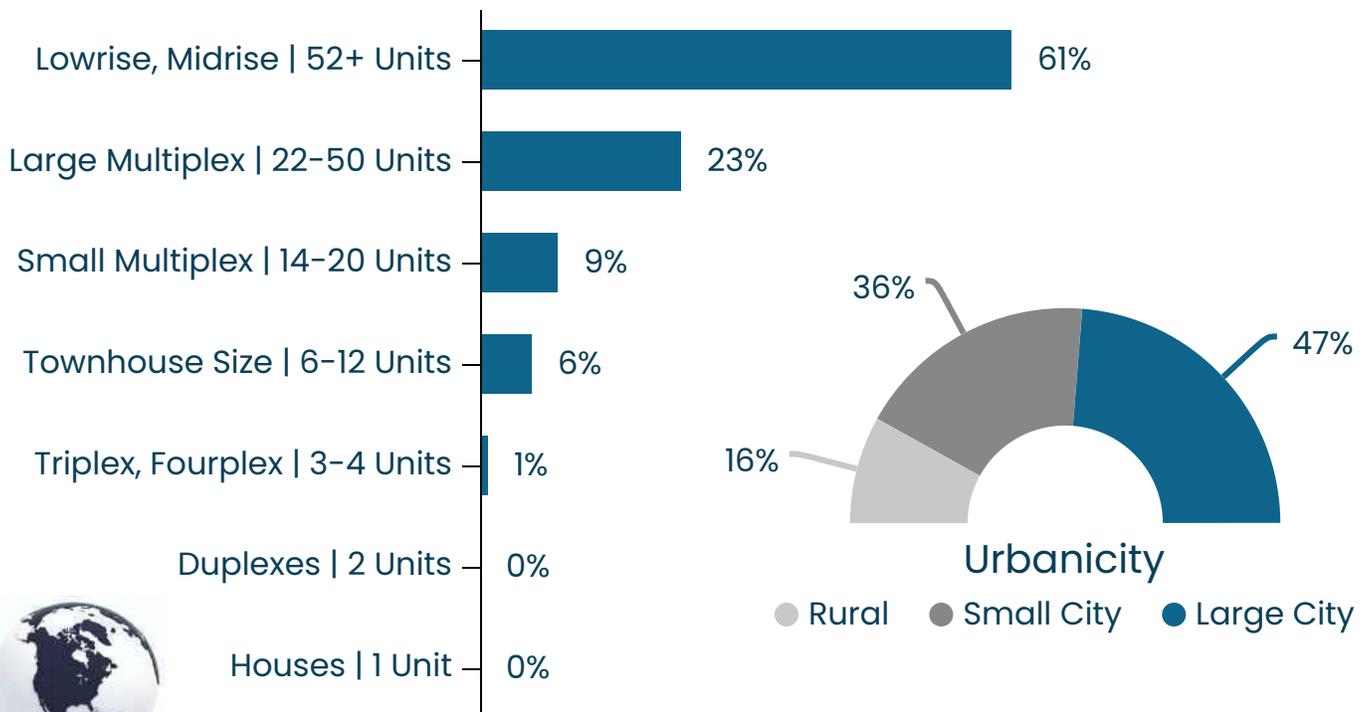
Households by Tenure



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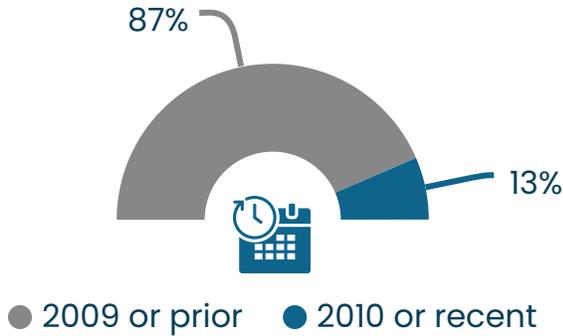
Inclination for Units by Building Size and Urbanicity



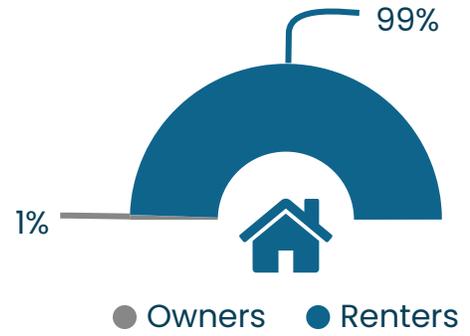
Tight Money | S70

Lifestyles and Housing Preferences | National Averages

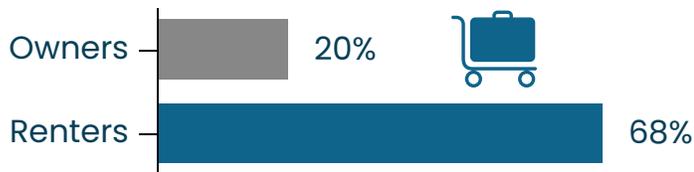
Units by Decade Built



Households by Tenure



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Inclination for Units by Building Size and Urbanicity

