

## Economic Outlook Segmentation



In an ever-changing economy, marketers must understand the relationship between American consumers and the US economy. They want to comprehend how consumers perceive their current personal financial status as well as how they feel about the fiscal future of themselves and the US overall.

MRI-Simmons created the Economic Outlook segmentation to help marketers better understand how different segments of the population evaluate their personal fiscal situation in order to more effectively engage these consumers with the right products and messaging strategies.

### The Economic Outlook Segmentation consists of five distinct groups:

- **Facing Challenges:** Their consumer confidence and propensity to purchase everything is low. Their financial situation is worse than it was a year ago, and they are neither hopeful about their personal fiscal future nor that of the American economy.
- **Financial Nesters:** They are trying to maintain their lifestyle with a “business as usual” outlook, but are aware of the changes in the economy. They don’t expect either to improve anytime soon, but continue to spend and plan for their anticipated retirement.
- **Economically Indifferent:** This group, who generally has a modest financial situation, are out of the mainstream; they are economically indifferent to fiscal changes. They do not have any sense that the economy is changing for better or worse.
- **Fiscally Fit:** More flexible and adaptive to changes in the market than others, they are well-positioned to weather any economic downturns. They are not risk-takers, but are optimistic about the future of the American economy as well as their own fiscal health.
- **Confident Spenders:** Truly confident about their current fiscal situation, this group is financially secure and willing to take investment risks. Their purchase behavior, if it has changed at all, leans toward spending more on big- and medium-ticket items.

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