

THE COHESIVE COLLECTOR



Naomi Madu



The Cohesive Collector is a middle-aged adult who lives in an urban environment and stands out amongst their peers because of their certainty, not for the future but the present. They rent a comfortable and expensive apartment where they live with their pet and/or partner and strive to take care of their space as a form of self-care. Their annual income is over \$100,000 before tax and they work in niche markets (e.g., luxury real estate, technology consulting, private equity, etc).

The world of a Cohesive Collector is simple and follows one rule: everything has to make sense. They are intuitive and receptive to change, always looking for different approaches to their everyday problems. While they enjoy finding new things that they can identify with, they don't like clutter. They strive for minimalism and try to live a low-waste lifestyle by using organic, compostable products, shopping at and selling to thrift stores and upcyling single-use plastics and other materials in their home.

Most importantly, they lead life with intention; a principle that applies to their shopping habits and dictates the experiences they engage in.

THE COHESIVE COLLECTOR NAOMI MADU JOUR 560

The Cohesive Collector wakes up early and follows a strict but practical morning routine, using high-end cosmetics to get ready. They prepare breakfast themselves with high quality home appliances, which is something they appreciate in their everyday lives. After breakfast they head to work, usually a full day of desk work and meetings with breaks for snack and lunch in between. They typically get lunch near work or order UberEats when they are feeling busy. After work, they might get a drink with a friend or two or watch a movie or even partake in a physical activity like a fitness class. They tend to measure their success according to their financial standing even though their wellness is just as important to them.

They get most of their news from social media, primarily Facebook and Twitter which exposes them to breaking news at all times of the day. Their favourite platform is still Facebook because they feel connected to nuanced Facebook groups and like to keep up with old friends and family. Despite this, they still prefer to watch a movie at home than scroll through social media. They enjoy media content in different ways and publications like Buzzfeed, Thrillist, Complex, Vox, Bustle and Refinery29 keep them entertained, informed, and inspired to pursue as many promising trends as they can.



Still, the Cohesive Collector doesn't make a purchase on a whim but only after careful research and review of both the brand, product, and industry to get the full picture of what they are getting into. They are typically motivated by bargains and deals because they appreciate value and quality in their purchases. They also pay attention to the hype surrounding a product or service and are eager to try anything once, however, they will take the time to find something that suits their needs exactly and will spend a little more if that's what it takes.

Additionally, points/rewards systems are big motivators for this group and often lead to strong brand loyalty in the long run. Ultimately the benefits a product offers tend to stand out the most and this target will gravitate towards the best solution to their problem, however if they must choose between similar products with almost-identical offerings, they will usually go for the cheaper option.





THE COHESIVE COLLECTOR | NAOMI MADU JOUR 560



Cohesive Collectors are passionate about believing in and standing up for something and they endeavour to give back to their community and empower others around them. They are very socially aware and support many social justice movements. This is embedded into numerous parts of their lives, for instance, they switch brands quickly if a brand they buy from is not ethical, they buy sustainably made materials and remain active when it comes to elections. They are particularly concerned about the environment and try to do their part; they use reusable shopping bags, public transportation and have even gravitated towards plant-based lifestyles to reduce their carbon footprint.

Another issue that concerns the Cohesive Collector is mental health and wellbeing. They have open conversations about mental health, trauma, and treatment (whether traditional or unconventional) and they expect this same openness in their workplaces, where they advocate for flexible working environments, mental health days and comprehensive healthcare benefits that accommodates mental and emotional disorders.

Target Audience Persona

Research

In conducting this persona, I conversed with Megan King, a 30-year-old copywriter at Alma, a mental health care startup, who lives in Brooklyn, New York with her boyfriend. I found her by talking with my instructor, Lisa Loewen (who is her aunt) after I struggled to get someone to interview.

The Interview

- 1. What was the most recent household appliance you purchased and why? We recently bought a humidifier! Like most apartments in Brooklyn, our building is heated by radiators, so we don't have control over the temperature AND it gets super dry. So we decided to buy a humidifier so our skin doesn't turn into leather lol.
- 2. **Do you cook more or eat out more and why?** I cook more than I eat out. My boyfriend and I enjoy trying new recipes and follow quite a few chefs on Instagram to inspire us throughout the week. I haven't always enjoyed cooking, but learned to love it during the pandemic when eating out was less of an option. It's a nice way to unwind after a long day and it saves us money!
- 3. Have your cooking habits changed since the pandemic? Ooops! Jumped the gun in the previous question. Yes! I used to eat out A LOT pre-pandemic probably 3-4 times per week (including weekends). I still enjoy trying new restaurants and the experience of eating out, especially cuisines that I'm less familiar with, but it's far less regular than it was prior to March 2020.
- 4. Have your spending habits changed since the pandemic? If they have, is there any area that has not changed or changed the least? Eating out and ordering delivery is a big one. I do that way less than before. I also spend less money on things like happy hours (post-work drinks with colleagues especially) because I work from home. I recently started knitting and crocheting, so instead of spending my money on food and drinks, now it's spent on yarn. I've also been baking more. Cooking and crafting vs eating out.
- 5. **Are you familiar with food composting?** Yes! We want to compost at home and our building is actually going to start supporting the entire building soon by adding a composting bin and scheduling pickups.
- 6. **Is food waste a concern to you and why or why not?** Yes, but that hasn't always been the case. Growing up in Texas during the 90s, I didn't see many households recycle yet alone compost. My first job in New York had a compost bin and they even brought in a speaker to teach us about food waste in New York City and how much trash we produce per day. It changed my mindset completely. There's so much more I could be doing to eliminate food waste in our household, but it's easy to be discouraged if there isn't a convenient drop off location near you.
- 7. **Is sustainability a concern to you and why or why not?** Definitely. The people I'm surrounded by in New York are very environmentally conscious, more so than anywhere else I've lived. Because of that, there is a deep sense of concern around the future of our planet despite NYC being one of the most sustainable big cities.
- 8. **Do you currently do anything to reduce your carbon footprint or food waste?** In order to make an impact, big changes need to happen, but that shouldn't stop people from making a positive impact through decisions. We don't use plasticware, we use totes when we shop for groceries, I exclusively shop second hand and haven't bought a new piece of clothing since 2019.

- I mostly take public transportation to commute. I volunteer at the community garden and I vote for representatives that see environmentalism as a serious issue, not a nice-to-have.
- 9. **Do you currently use any local food composting system?** We don't, but our co-op is adding a composting bin to our building sometime this year.
- 10. Could you describe an ideal food composting experience? Anecdotally, the biggest barrier to entry into compositing amongst my friends is education (what is ok to compost) and accessibility (is there a bin or a dropoff location conveniently located nearby). Not many of us have outdoor space, so we can't compost and then use it as manure or soil as easily as somebody with a yard. So having these drop off locations or bins is gonna be the #1 way to make a change. There are quite a few in the city, probably hundreds, but if a drop off site is more than 5 blocks away, that's already too far for most people to change their routine.

This interview gave me more clarity about how Millennials navigate their lives and how they adapt to their unique situations. Most importantly, it really confirmed a lot of my ideas and research about some of the distinct characteristics of the target audience and solidified this cohort as the perfect public to promote this product to. Megan's responses were full of personality and evoked exactly the right tone that links her and others like her to this brand. Additionally, her responses elaborated on the pain points that this cohort experiences and her discussion of barriers and possible solutions gave me a solid foundation to build my persona on.

Demographic data:

Millennials are defined as individuals born between 1981 and 1996 and in 2022 will be between the ages of 26 to 41. They made up 23.2% of the U.S. population in 2021 and while there are stark differences between the older cohort and the younger, they share many similar characteristics and lifestyles. This generation was the most racially and ethnically diverse before Gen Z and have been defined by the Iraq and Afghanistan wars and the economic recession of 2008.

Education & Work

Millennials have also received <u>higher levels of education</u> than previous generations before them with 39% of this population holding a bachelor's degree or higher as of 2019. In addition, women have been more represented in both higher education and the workforce (72% of millennial women were participating in the labor force in 2018), however annual income has not increased proportionately for all and those with college degrees have seen higher salaries and better job prospects than those without. The average salary for a millennial according to the U.S. Census Bureau in 2020 was \$47,034 a year, which is 20% less than what Boomers had at that age (<u>Josephson, 2020</u>). The most popular jobs for millennials in 2019, <u>according to Smart Asset</u>, were statisticians, bartenders, financial analysts, advertising and promotion managers and emergency medical technicians and paramedics.

Both cohorts (older and younger Millennials) are navigating their finances in different ways. As the only generation to be impacted by two economic recessions, their <u>debt-to-income ratio</u> is substantially higher than previous generations and even high-income are feeling the pressure. In <u>a survey by PYMNTS and LendingClub</u>, 60% of Americans making over \$100,000 said they are

living paycheck to paycheck and the same survey reports that 70% of Millennials are living paycheck to paycheck, which is the most of any generation. Insider magazine writes that, "they [HENRYS – High Earner, Not Rich Yet] prefer a comfortable and often expensive lifestyle that leaves them living paycheck to paycheck," but also adds that "[Millennials] facing an affordability crisis. Income increases simply have not kept up with an exponential increase in living costs, and the pandemic hasn't helped matters by throwing job loss and pay cuts into the mix." Many of their debts, therefore, stem from student loans (which have risen exponentially), credit card loans amongst others and as they face milestones such as buying a house, they do so with hesitation as they struggle to manage all their existing responsibilities.

Housing

Millennials in 2021 moved away from bigger cities like New York, Los Angeles and Chicago to places like Denver, Arizona and Seattle with Texas and Colorado seeing some of the biggest numbers of millennial migrants but even as they approach the home-buying age they are holding back from participating in the housing market more than older generations at their age. High-earning millennials still rent in higher numbers and according to Rent Cafe 39% of applicants in 2021 "had individual incomes above \$50,000 – up from 32% five years prior" which enables them to go for more high-end living given that the housing market is still too competitive for them.

Lifestyle

Millennials are not just holding off on major life decisions like buying a house but also getting married and having kids. According to Mintel, younger Millennials are "currently more focused on their careers and building financial stability, while older Millennials are starting to place more priority on family" and this can be attributed to a slower growth in their incomes compared to older generations and shifting attitudes that do not emphasize marriage and family as a marker of success. 45% of Millennials want to be financially independent before getting married and 37% want to have an established career before taking that big step. However, this is where the older and younger cohorts of this generation differ strongly as older Millennials aspire towards parenthood and even place a substantial amount of value in the ability to raise a child.

In the same vein, younger Millennials see their careers as "part of their identity" (Mintel, 2021) and pay more attention to the work environment and culture when considering a job. The COVID-19 pandemic has shed more light on the need for flexibility and with this experience of working from home, 70% of Millennials want to be able to work from anywhere in the world. Their sense of adulthood lies in their stability and so this generation is very involved in self-improvement, wellness and physical and mental health and they often rely on tools to help them achieve this. Home improvement is another activity on the rise for Millennials and as many as 41% "love home improvement projects". This is also connected to their desire to stay organized as this generation leans towards minimalism as both an organizational tactic and wellness practice.

Beliefs & Social Media

Millennials are more environmentally conscious than older generations and a March 2021 survey by The Harris Poll for CNBC's Make It shows that 76% of older millennials ages 33 to 40, "think climate change poses a serious threat to society." This belief has also impacted the ways they spend their money and time and their preference for sustainable brands, lifestyles and investments have increased. Millennials are also more passionate about social justice and using their purchasing power to make a difference. As a result, they are more likely to support small/minority-owned businesses, donate to charities or mutual aid efforts, and be involved in local activism efforts.

Social media has become central to the movements they follow and when they are not using it to organize or support their communities they are as interconnected as ever. Amongst Millennials, Facebook is still the number one social media app (59% of Millennials use Facebook "multiple times a day" according to a Mintel report) followed by YouTube (57%) and Instagram (47%) though social media use for younger Millennials is closer to that of Gen Z, who frequent platforms like Snapchat and Tik Tok more often. According to a 2021 GWI report titled "How to Reach Millennials", this generation differs on their motivations for using different social media platforms. 36% said they use social media to "stay up-to-date with news and current events" and to "find funny or entertaining content". Other reasons mentioned included but were not limited to: "to fill up spare time" (34%), "to stay in touch with what my friends are doing", "to research/find products to buy" and "to share my opinion" (24%).