

Mosaic United Kingdom

The Consumer Classification for the UK



Symbols of Success

Global Connections
Cultural Leadership
Corporate Chieftains
Golden Empty Nesters
Provincial Privilege
High Technologists
Semi-Rural Seclusion

Happy Families

Just Moving In
Fledgling Nurseries
Upscale New Owners
Families Making Good
Middle Rung Families
Burdened Optimists
In Military Quarters

Suburban Comfort

Close to Retirement
Conservative Values
Small Time Business
Sprawling Subtopia
Original Suburbs
Asian Enterprise

Ties of Community

Respectable Rows
Affluent Blue Collar
Industrial Grit
Coronation Street
Town Centre Refuge
South Asian Industry
Settled Minorities

Urban Intelligence

Counter Cultural Mix
City Adventurers
New Urban Colonists
Caring Professionals
Dinky Developments
Town Gown Transition
University Challenge

Welfare Borderline

Bedsit Beneficiaries
Metro Multiculture
Upper Floor Families
Tower Block Living
Dignified Dependency
Sharing a Staircase

Municipal Dependency

Families on Benefits
Low Horizons
Ex-industrial Legacy

Blue Collar Enterprise

Rustbelt Resilience
Older Right to Buy
White Van Culture
New Town Materialism

Twilight Subsistence

Old People in Flats
Low Income Elderly
Cared for Pensioners

Grey Perspectives

Sepia Memories
Childfree Serenity
High Spending Elders
Bungalow Retirement
Small Town Seniors
Tourist Attendants

Rural Isolation

Summer Playgrounds
Greenbelt Guardians
Parochial Villagers
Pastoral Symphony
Upland Hill Farmers

Welcome to the next generation of consumer classifications for the United Kingdom.

Over the last 20 years Experian has established itself as the world's leading supplier of consumer segmentation.

Our objective is to provide decision-makers with the tools and services they need to successfully implement micromarketing strategies within their business. Whether you wish to target, acquire, manage or develop profitable customer relationships, we provide the best segmentation solutions to help your business grow.

This new Mosaic for the United Kingdom takes its place amongst a global network of Mosaic segmentation that classifies a billion people worldwide, and makes Mosaic the classification of choice for over 10,000 organisations.

Mosaic UK

Mosaic UK is the latest version of Experian's Mosaic classification that covers the whole of the United Kingdom.

It classifies all consumers in the United Kingdom into 61 types aggregated into 11 groups.

The classification has been devised under the direction of Professor Richard Webber, the world's leading authority on consumer segmentation, and originator of the two most widely used commercial segmentations.

It has taken two years to devise and build, and employed a development team of over 30 staff who have worked tirelessly in sourcing and analysing some of the UK's most comprehensive and descriptive consumer data sets.

The result is a classification that paints a rich picture of UK consumers in terms of their socio-demographics, lifestyles, culture and behaviour to provide you with the most accurate and comprehensive view of UK consumers at the start of the 21st century.

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How is Mosaic built?

Over the last 20 years, Experian has built over 40 segmentation solutions worldwide. This gives us a unique insight into the best sources of data and methodologies to build truly innovative segmentation.

To build Mosaic UK, we took a four-stage approach:

- A detailed analysis of societal trends in the United Kingdom.
- Identification of the most appropriate data sources as inputs.
- A sophisticated proprietary approach to clustering, unique to Experian.
- Extensive fieldwork and market research to assist in validation and interpretation of the segmentation.

Data Components

Quantitative Data

As the UK's largest originators and owners of consumer data, we are in an unrivalled position to draw upon the best mix of data to develop and maintain our segmentation.

A total of 400 data variables have been used to build Mosaic. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability.

To be input into the classification, the data must meet one or more of the following criteria:

- Allows identification and description of consumer segments that are not necessarily distinguished solely by the use of Census data.
- Ensures accuracy of the Mosaic code by either household address or postcode.
- Is updated annually to ensure change is monitored.
- Improves discrimination and allows for the identification of a wide range of consumer behaviours.

54 per cent of the data used to build Mosaic is sourced from the 2001 Census. The remaining 46 per cent is derived from our Consumer Segmentation Database, which provides coverage of all of the UK's 46 million adult residents and 23 million households. It includes the edited Electoral Roll, Experian Lifestyle Survey information, and Consumer Credit Activity, alongside the Post Office Address File, Shareholders Register, House Price and Council Tax information and ONS local area statistics.

All of this information is updated annually and used to replenish our view of the classification each year.

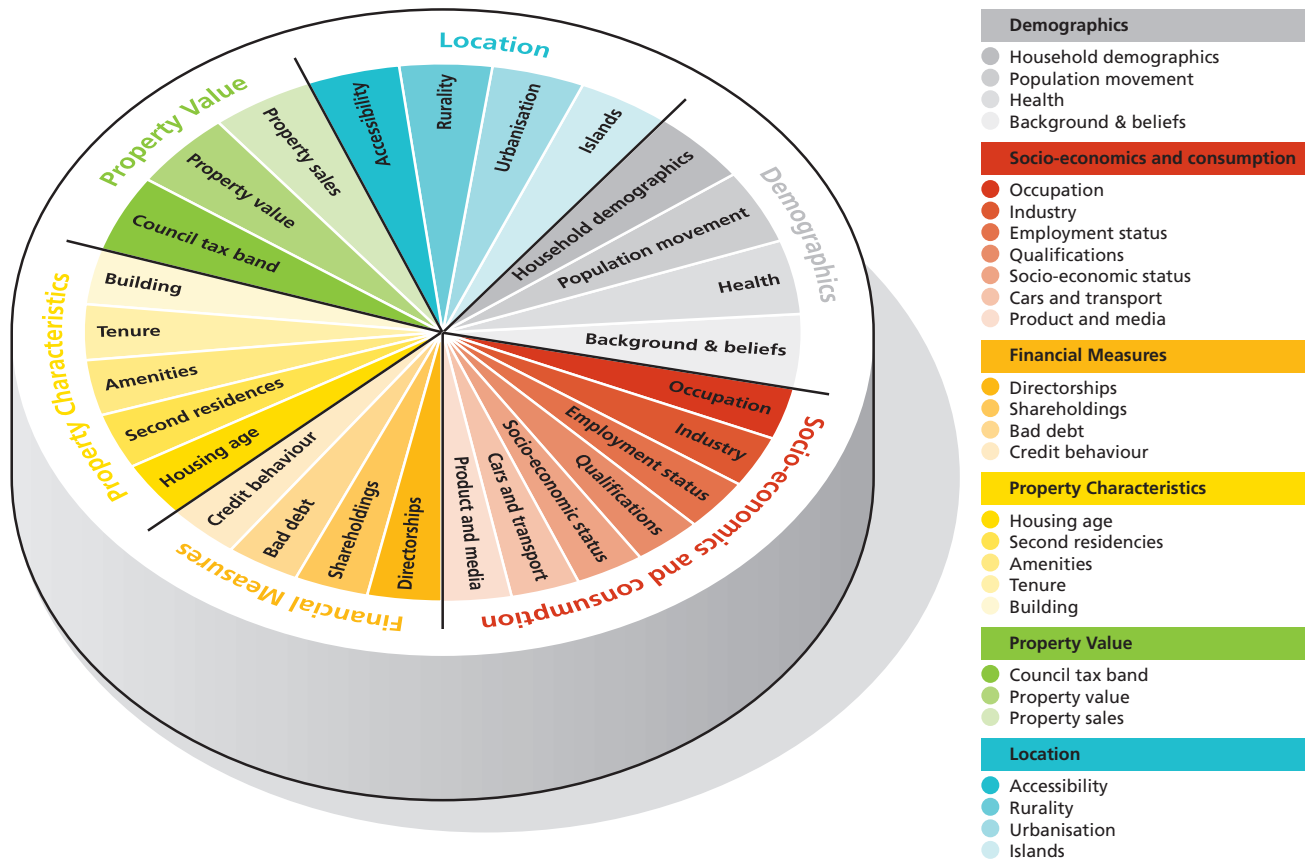
Qualitative Research

A programme of fieldwork and observational research covering the whole of the UK supports Experian's quantitative data. This validates the accuracy of Mosaic on the ground, and allows us to build a rich picture of the socio-cultural diversity of the nation's neighbourhoods.

We employ a number of the UK's leading experts in the fields of consumer psychology, human geography and economics to interpret the classification and provide a detailed understanding of the behaviour of each of the Mosaic types.

The research also includes links to a number of authoritative sources of media and market research, which build on our understanding of UK consumers. These include BMRB's Target Group Index (TGI), the British Crime Survey, MORI's Financial Research, Family Expenditure Survey (FES), Forrester's Technographics and Internet User Monitor, and Experian Lifestyle data.

Mosaic UK Data Sources



Clustering

Mosaic is designed to identify groupings of consumer behaviour for households and postcodes. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography.

The first step is to gather data for all residents and households in the country. This data is then combined with information from other higher levels of geography including postcode and Census Output Areas. All the input variables go through a selection process where they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology, depending on how well they discriminate at differing levels of geography.

This 'bottom-up' approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification, and its ability to discriminate. It allows for the optimisation of data and creates a classification that is truly best of breed.

Geographical Resolution

Mosaic classifies consumers by household or by postcode. This allows you to optimise your use of the segmentation depending on the application.

The classification is identical regardless of whether it is used at a postcode or household address level. This ensures continuity and makes the classification easy to implement.

Complimentary Data

Mosaic Segments - in association with Mosaic UK, we have created Mosaic UK segments, a set of 243 household and postcode consumer sub-types created using the input data to Mosaic. Mosaic Segments enables you to compile your own segmentation solution for a specific target audience whilst retaining the link with Mosaic.

Mosaic Factors - is a distillation of the underlying data used to build Mosaic UK, summarised into 6 continuous variables that are ideal for statistical modelling. The variables are wealth/poverty; professional/manual workers; children/elderly; self-employed – rural/employees – suburban; youth/maturity; student-multicultural/traditional. These are available by postcode for appending to customer files.

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- Corporate Chieftains
- Golden Empty Nesters
- Provincial Privilege
- High Technologists
- Semi-Rural Seclusion

Happy Families

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- Fledgling Nurseries
- Upscale New Owners
- Families Making Good
- Middle Rung Families
- Burdened Optimists
- In Military Quarters

Suburban Comfort

- Close to Retirement
- Conservative Values
- Small Time Business
- Sprawling Subtopia
- Original Suburbs
- Asian Enterprise

Ties of Community

- Respectable Rows
- Affluent Blue Collar
- Industrial Grit
- Coronation Street
- Town Centre Refuge
- South Asian Industry
- Settled Minorities

Urban Intelligence

- Counter Cultural Mix
- City Adventurers
- New Urban Colonists
- Caring Professionals
- Dinky Developments
- Town Gown Transition
- University Challenge

Welfare Borderline

- Bedsit Beneficiaries
- Metro Multiculture
- Upper Floor Families
- Tower Block Living
- Dignified Dependency
- Sharing a Staircase

Municipal Dependency

- Families on Benefits
- Low Horizons
- Ex-industrial Legacy

Blue Collar Enterprise

- Rustbelt Resilience
- Older Right to Buy
- White Van Culture
- New Town Materialism

Twilight Subsistence

- Old People in Flats
- Low Income Elderly
- Cared for Pensioners

Grey Perspectives

- Sepia Memories
- Childfree Serenity
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Mosaic UK Groups and Types

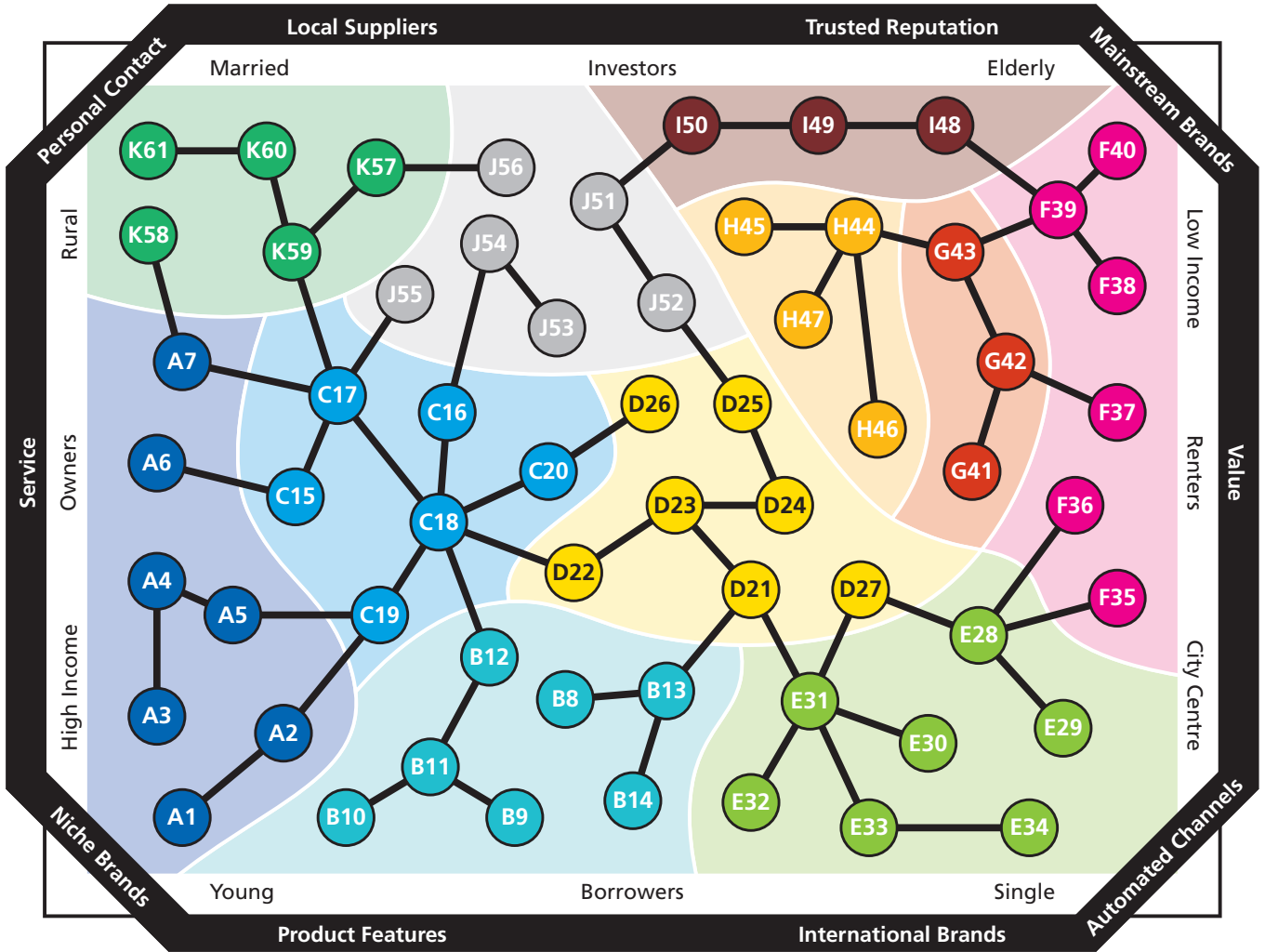
Mosaic classifies households in the United Kingdom by allocating them to one of 61 types and 11 groups.

Group	Group Description	% Households	Type	Type Description	% Households
A	Symbols of Success	9.62	A01	Global Connections	0.72
			A02	Cultural Leadership	0.92
			A03	Corporate Chieftains	1.12
			A04	Golden Empty Nesters	1.33
			A05	Provincial Privilege	1.66
			A06	High Technologists	1.82
			A07	Semi-Rural Seclusion	2.04
B	Happy Families	10.76	B08	Just Moving In	0.91
			B09	Fledgling Nurseries	1.18
			B10	Upscale New Owners	1.35
			B11	Families Making Good	2.32
			B12	Middle Rung Families	2.86
			B13	Burdened Optimists	1.96
			B14	In Military Quarters	0.17
C	Suburban Comfort	15.10	C15	Close to Retirement	2.81
			C16	Conservative Values	2.84
			C17	Small Time Business	2.93
			C18	Sprawling Subtopia	3.08
			C19	Original Suburbs	2.41
			C20	Asian Enterprise	1.02
			D	Ties of Community	16.04
D22	Affluent Blue Collar	3.12			
D23	Industrial Grit	3.82			
D24	Coronation Street	2.81			
D25	Town Centre Refuge	1.13			
D26	South Asian Industry	0.88			
D27	Settled Minorities	1.62			
E	Urban Intelligence	7.19	E28	Counter Cultural Mix	1.36
			E29	City Adventurers	1.27
			E30	New Urban Colonists	1.36
			E31	Caring Professionals	1.08
			E32	Dinky Developments	1.10
			E33	Town Gown Transition	0.76
			E34	University Challenge	0.26
F	Welfare Borderline	6.43	F35	Bedsit Beneficiaries	0.71
			F36	Metro Multiculture	1.67
			F37	Upper Floor Families	1.72
			F38	Tower Block Living	0.49
			F39	Dignified Dependency	1.34
			F40	Sharing a Staircase	0.50
G	Municipal Dependency	6.71	G41	Families on Benefits	1.21
			G42	Low Horizons	2.64
			G43	Ex-industrial Legacy	2.86
H	Blue Collar Enterprise	11.01	G44	Rustbelt Resilience	3.00
			G45	Older Right to Buy	2.67
			G46	White Van Culture	3.17
			G47	New Town Materialism	2.17
I	Twilight Subsistence	3.88	I48	Old People in Flats	0.83
			I49	Low Income Elderly	1.63
			I50	Cared for Pensioners	1.43
J	Grey Perspectives	7.88	J51	Sepia Memories	0.75
			J52	Childfree Serenity	1.34
			J53	High Spending Elders	1.53
			J45	Bungalow Retirement	1.26
			J55	Small Town Seniors	2.71
			J56	Tourist Attendants	0.30
K	Rural Isolation	5.39	K57	Summer Playgrounds	0.29
			K58	Greenbelt Guardians	1.74
			K59	Parochial Villagers	1.64
			K60	Pastoral Symphony	1.31
			K61	Upland Hill Farmers	0.41

The Mosaic Family Tree

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

Mosaic Migration helps to determine the probable location paths of different Mosaic types and how households might move through the Mosaic Family Tree over time. This analysis is useful for understanding the origin, stability and aspirations of the people within each Mosaic type.



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Mosaic United Kingdom Groups and Types

Group A: Symbols of Success



Rupert and Felicity 9.62% of UK Households (Types 1 – 7)

Symbols of Success people are well set in their careers and their incomes have risen far into upper income tax ranges. Some work for large corporations in senior management positions; some hold respected roles in professional practices; others have built successful enterprises with their own commercial acumen.

These are people with busy and complex family lives. Their children are now less time consuming, with more independent lifestyles, but with leisure interests that are likely to be more expensive.

This group is mostly white British but is likely to contain significant Jewish, European, Chinese and Indian minorities.

Symbols of Success neighbourhoods are concentrated in economically successful regions, notably London and the South East of England, where a high proportion of the workforce is engaged in 'knowledge' industries. These are typically neighbourhoods of choice housing, whether fashionable inner city areas such as Kensington or the New Town area of Edinburgh or prestige outer suburbs. These are well-established neighbourhoods; houses are well built and spacious, with four or more bedrooms, very often built to individual designs at low densities.

In this group, status is established by the values associated with the brand rather than by the product category, and by the manner in which the product is accessed and consumed. The air of discretion and understatement that is associated with traditional premium brands appeals more than the flamboyance and conspicuous consumption associated with the nouveau riche.

Symbols of Success people are likely to have accumulated substantial equity of some kind, and to have a high 'net worth'. Assets might be held as equity in high value properties, in stocks and shares, in pension schemes or in the form of illiquid assets such as business enterprises.

Group B: Happy Families



Darren and Joanne 10.76% of UK Households (Types 8-14)

Happy Families contains people whose focus is on career, home and family. They are mostly young couples, married or living with their partner, raising pre-school and school-age children. This group's educational attainment has enabled them to secure positions in large organisations in either the private or the public sector, with the prospect of future career advancement.

These neighbourhoods consist of modern, purpose-built family housing, either detached or semi-detached, on estates with other young families. These estates are often some considerable distance from major commercial centres but an easy driving distance from many potential workplaces, such as major new industrial or office 'parks'.

Happy Families neighbourhoods are typically found in areas of rapidly expanding employment, around towns such as Swindon, Northampton and Milton Keynes. Some of the new jobs are in locally grown businesses in new industrial sectors such as information technology, biotechnology or business services. Other jobs are in organisations that are relocating from inner city sites to new green-field office parks; these are close to the motorway network, and within easy reach of potential employees.

Happy Families place a high value on material possessions. To some extent, this reflects their life stage, when investing in new homes involves substantial expenditure on appliances. Modern design, the use of high technology, and reliability are important consumer values in these neighbourhoods.

Happy Families tend to need credit. Quite apart from a mortgage, there may be one or two cars that need to be financed, and many residents also use credit to buy consumer durables. With steady incomes and often with two parents working these debts are usually affordable and are typically spread across credit cards, personal loans and retail credit.

Group C: Suburban Comfort



Geoffrey and Valerie **15.10% of UK Households** **(Types 15-20)**

Suburban Comfort people have established themselves and their families in comfortable homes in mature suburbs. Children are becoming independent, work is less of a challenge and interest payments on homes and other loans are becoming less burdensome.

These people live in inter-war suburbs and work mostly in intermediate level, white-collar occupations, where they are beginning to plan for approaching retirement. They are likely to be married and most have children, who may be at secondary school or university, or grown up and starting families of their own.

These neighbourhoods consist mostly of houses built between 1918 and 1970 to meet the needs of a new generation of white-collar office workers. Pleasant but homogenous semi-detached houses are set back from the road in generously sized plots with leafy gardens. Such areas were once on the edge of the city, but they now often form a no-man's land between the high density Victorian inner city and the more modern family estates further out.

People in this group value independence and self-reliance, and tend to rely on their own judgment, rather than social or community attitudes, when taking key decisions. Although they expect neighbours to be helpful, they do not necessarily take pride in or get involved with their local community. 'An Englishman's home is his castle' could describe this group's outlook.

Suburban Comfort people seldom earn enough money to accumulate significant wealth. Much of their personal equity is locked up in their property, which has often increased significantly in value in relation to the original mortgage. A number have small share investments; most own and use credit cards, but usually as a convenient method of payment rather than as a line of credit. As rational planners who want to minimise financial uncertainty, this group is a good market for insurance products.

Group D: Ties of Community



Lee and Noreen **16.04% of UK Households** **(Types 21-27)**

Ties of Community people live in very established, rather old-fashioned communities. Traditionally, people in this group married young and had manual jobs in industries such as docks and mines. Today, this group has a younger than average population; many are married or cohabiting and bringing up young children. Social support networks are strong, with friends and relations nearby.

These neighbourhoods are often characterised by late nineteenth century housing. Many homes have been improved, and are comfortable if somewhat cramped places to live (usually two rooms and a back extension downstairs, two or three small bedrooms, and a modest rear garden). Originally, such neighbourhoods were within short walking distance of local factories and shops, and many still have access to small corner shops, often owner-managed by recently arrived Asian families.

Typically, these neighbourhoods are in former coalfield regions, old steel and shipbuilding towns, and places with docks and chemical plants – industries that have been in serious if not terminal decline in recent years. But regional initiatives have attracted footloose industry to new light-industrial estates and unemployment has fallen; it is lower than in areas where people rent their houses from the local council.

To varying degrees, this group has resisted the shift toward individualistic consumption styles. A person's standing in their community is based on the reputation of their family, their personality and their integrity. Conspicuous consumption is out of place.

This was the culture in which the building society movement and the co-operative originated. Money has traditionally been hard to come by and there is a culture of economy and thrift, along with a reluctance to borrow beyond their means. People build up savings through frequent small contributions from their income. They like to use local branches of trusted financial services groups with a friendly image.

Group E: Urban Intelligence



Ben and Chloe **7.19% of UK Households** **(Types 28-34)**

Urban Intelligence people are young, well educated and open to new ideas and influences. They are cosmopolitan in their tastes and liberal in their social attitudes. Few have children. Many are in further education while others are moving into full-time employment. Most do not feel ready to make permanent commitments, whether to partners, professions or to specific employers. As higher education has become internationalised, the Urban Intelligence group has acquired many foreign-born residents, which further encourages ethnic and cultural variety.

These neighbourhoods typically occur in inner London and the inner areas of large provincial cities, especially those with popular universities. The growth in student numbers has led to their dispersal from halls of residence into older working class communities and the areas of large Victorian houses that typically surround the older universities.

Other inner city areas have also been taken over by recent graduates and young professionals who want to live close to their work and the facilities of the inner city. Demand for flats is outstripping supply, and developers are now building new flats as well as refurbishing older houses, particular in locations close to old canals and docklands. In London, this extends into previously lower middle class suburbs such as Wandsworth and Hammersmith. Outside London, 'dinky' developments – new town houses and small flats, often on brownfield sites – cater for this group.

In terms of values, this is the most liberal group; it also has the most catholic tastes and the most international orientation.

Learning how to use financial products, surviving on a budget and managing debt are concerns for many in this group. But others have high levels of disposable income – mindful of career uncertainties, this creates an interesting market for various forms of high risk investment, whether in short term trading or in the buy-to-let market.

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Group F: Welfare Borderline



Joseph and Agnes 6.43% of UK Households (Types 35-40)

Welfare Borderline people are struggling to achieve the material and personal rewards that are assumed to be open to all in an affluent society. Few hold down rewarding or well-paid jobs; most rely on the council for their accommodation and on state benefits to fund bare essentials.

These neighbourhoods are characterised by small local authority flats, either in high-rise towers or in large mid-rise developments. The group is most common in west central Scotland, which has a tradition of housing families with children in mid-rise and high-rise blocks, but is also common in inner London. There are high levels of social deprivation in these neighbourhoods. Many tenants are in menial, low-paid jobs and many children live in single-parent families or in transient family formations. In London, a high proportion of this group are of Caribbean or Bangladeshi descent, or have recently arrived in the country as asylum seekers.

In Scotland, this group is also found in 'four in a blocks' - small blocks with two lower and two upper flats, each with its own separate front entrance.

The immediate environment often gives an air of neglect and danger. For many, the process of coping with routine tasks can often be a major struggle, and much effort is devoted to the achievement of basic necessities

The earnings of these people do not tend to significantly exceed the national minimum wage, and most families qualify for state benefits in some form. Budgets can cope with daily necessities but are often undermined by larger items such as utility bills. Most people do not qualify for a credit card and some do not have a current account, which makes cash an important medium of exchange. Post offices play a vital role as somewhere to pay bills and to obtain benefit payments.

Group G: Municipal Dependency



Wayne and Leanne 6.71% of UK Households (Types 41-43)

Municipal Dependency families lack the funds to buy their own homes and are reliant on local authority housing, which is typically on large, low-rise estates far from the centre of the city. Living in council accommodation, reliant on buses for mobility and on television for entertainment, these people lead particularly passive lives, with far less choice than the better-off groups.

These neighbourhoods are generally found in large provincial cities such as Sheffield, Nottingham and Birmingham. Built soon after World War II, they mainly consist of small, two-storey homes, arranged in short terraces, or semi-detached houses with gardens. Built at low densities and with plenty of public open space, these estates were designed to provide a healthier, more attractive living environment for those living in the dilapidated inner cities. And though basic and repetitive in design, these houses are convenient and comfortable. The main problem is poor accessibility – the few retail outlets on the estates are often beyond walking distance, and pubs, schools and community facilities may also be far away.

Residual consumers of mass media channels, this group sticks with old, established, mainstream brands. Few make purchases by phone or online, preferring to shop in local stores with friendly staff and discount prices.

For this group, balancing the budget is much more important than long-term financial planning. Money management tends to be on a weekly basis and income is often received as cash. Few people have significant savings – long-term investments are likely to be National Savings products that can be bought at local post offices, where many residents pay their bills. Whilst many have credit cards, a substantial minority have county court judgments that force them to rely on secondary market operators, who typically charge very high rates of interest.

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Tourist Attendants

Rural Isolation

Summer Playgrounds
Greenbelt Guardians
Parochial Villagers
Pastoral Symphony
Upland Hill Farmers

Group K: Rural Isolation



Huw and Gwenda 5.39% of UK Households (Types 57-61)

Rural Isolation people live deep in the countryside in small communities that are little influenced by the influx of urban commuters. Here, people have different levels of income but share an attachment to the local community.

Despite the mix of incomes, most people own their homes and there is substantial hidden wealth, much of it inherited, in the form of land, property, investment and small business ownership.

Many of these communities have stemmed their population decline but now suffer from the increased average age of residents. There are few incentives for young people to return once they have acquired their qualifications: in terms of employment, farming is still a key occupation, although many people now have other jobs, for example, in small tourist-related businesses

These neighbourhoods include buildings of all ages and styles – that is part of the attraction of the British village. This attracts weekenders, tourists, retirees and some wealthy long-distance commuters. Elsewhere, people live more isolated lives in cottages beside country lanes, or in remote farmhouses.

Rural Isolation neighbourhoods are found in Eastern England, Suffolk and Norfolk, the Fens and Lincolnshire, the remoter areas of Devon and Cornwall, in rural Wales and along the Welsh Border, and on both sides of the English/Scottish border. In some areas, such as the Fens, the land has been consolidated into very large, productive holdings, creating capital-intensive 'agribusiness'. Elsewhere, owner/managers prosper on a mixture of arable and dairy farming, while in remote upland areas, small hill farmers rely on tourism as a secondary source of income.

People in this group tend to have low disposable incomes but high value, illiquid assets. They benefit considerably from access to well-informed financial advice. A key feature of rural life is the thin line separating business and private finances, and the frequent use of credit that is tied to specific physical assets.

Visualisation

To help illustrate the classification and make Mosaic UK easy to interpret, we have created a set of comprehensive support materials.

Mosaic Multi Media Guide - an interactive guide to Mosaic available for loading onto your own PC or for use over the internet. It provides a rich and colourful guide to the classification using photographs, sound, text descriptions, animation and a library of profiles of product purchasing habits and consumer behaviour.

Mosaic Handbook - a detailed printed guide to Mosaic that provides a background to the typology and lists the variables used to build the classification, a key to the structure of the groups and types, and detailed illustrations of the demographic and lifestyle characteristics of each neighbourhood.

Mosaic Flipchart - available over the web or for use on a PC, the Mosaic flipchart is an edited version of the Mosaic Handbook that provides users with a synopsis of the neighbourhoods, their text descriptions, photographs, demographic and lifestyle profiles.

The Mosaic Family

Mosaic UK is our generic classification which sits at the head of a family of household and neighbourhood classifications that covers the whole of the United Kingdom.

Mosaic Scotland takes data for Scotland and up-weights those variables that help to distinguish Scottish consumers from those living in the rest of the UK including rurality, Gaelic speaking, levels of owner occupation, credit behaviour, beliefs and backgrounds. It classifies the population into 44 types aggregated into 10 groups.

Mosaic Northern Ireland provides a classification of households for the BT postal area. Data within the classification is optimised to provide the best understanding of consumers within the province. A link is also provided to Experian's Republic of Ireland segmentation.

Mosaic London classifies households within the London TV region. It uses those characteristics that make living and working in the area unique, including patterns of travel to work, household composition, house prices, leisure and lifestyles, to produce a classification that is distinctive to London.

Mosaic Global the Mosaic classification is available in 18 countries including most of Western Europe, the United States, Australia and the Far East. Mosaic Global is a consistent segmentation system that links each of these classifications and covers a billion of the world's consumers. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Using highly localised statistics, Experian has identified 14 distinct types of residential neighbourhood, each with a distinctive set of values, motivations and consumer preferences.

Delivery

Data Directories

Mosaic UK Household Directory is a uniquely formatted and compressed data file of all UK household addresses inclusive of their Mosaic code. Simple text-matching of a customer's address with Experian's Mosaic household directory allows each customer record to be enriched with the appropriate Mosaic code. This ensures that a customer's address can be coded with Mosaic without the need to employ full address matching software.

Mosaic UK Postcode Directory includes all UK postcodes with of their Mosaic code. Customer files can be enriched with a Mosaic code by simply matching the postcode from a customer record to the Experian directory.

Symbols of Success

Global Connections
Cultural Leadership
Corporate Chieftains
Golden Empty Nesters
Provincial Privilege
High Technologists
Semi-Rural Seclusion
Happy Families
Just Moving In
Fledgling Nurseries
Upscale New Owners
Families Making Good
Middle Rung Families
Burdened Optimists
In Military Quarters

Suburban Comfort

Close to Retirement
Conservative Values
Small Time Business
Sprawling Subtopia
Original Suburbs
Asian Enterprise
Ties of Community
Respectable Rows
Affluent Blue Collar
Industrial Grit
Coronation Street
Town Centre Refuge
South Asian Industry
Settled Minorities

Urban Intelligence

Counter Cultural Mix
City Adventurers
New Urban Colonists
Caring Professionals
Dinky Developments
Town Gown Transition
University Challenge

Welfare Borderline

Bedsit Beneficiaries
Metro Multiculture
Upper Floor Families
Tower Block Living
Dignified Dependency
Sharing a Staircase

Municipal Dependency

Families on Benefits
Low Horizons
Ex-industrial Legacy
Blue Collar Enterprise
Rustbelt Resilience
Older Right to Buy
White Van Culture
New Town Materialism

Twilight Subsistence

Old People in Flats
Low Income Elderly
Cared for Pensioners

Grey Perspectives

Sepia Memories
Childfree Serenity
High Spending Elders
Bungalow Retirement
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Software

Matchcode UK is a PC or server-based application that allows for accurate and rapid batch processing of large volumes of name and address data for enhancement. Provided inclusive of a variety of Experian's name and address data that includes household Mosaic.

Intact is the UK's most comprehensive and dynamic internet-based data management tool. It cleans, verifies, suppresses and enhances business and consumer data, enabling clients to improve the quality of their information for consumer mailings and prospect targeting. Address data may be enhanced with a series of suppression flags, and demographic information including Mosaic.

www.experianintact.com

Prospect Locator provides access to information for all the UK's 20 million household addresses over the internet for list selection and direct mail. Addresses can be selected using geographic, demographic or lifestyle criteria including Mosaic. Data is delivered to your desktop via email and is ready for immediate use.

www.prospectlocator.com

Micromarketer is an PC-based customer profiling, local area analysis and mapping tool. It can be provided inclusive of Mosaic to enable local market planning, geographical analysis and profiling of consumer data.

eMarketer is a simple web-based application that brings the skills of consumer segmentation and geographical analysis within easy reach of the business community. eMarketer enables catchment definition, profiling and reporting to be delivered over the web as a set of customised high quality maps and reports for ease of interpretation and analysis.

iMarketer is high performance analytical software that allows for real-time analysis of large data sets to assist in the interrogation of consumer and transactional data.

Micromodeller is a PC-based data mining tool. It allows you to undertake more detailed analysis and mining of large volumes of customer information on your own PC. It can be provided inclusive of Mosaic to assist in modelling and forecasting consumer behaviour.

Bureau services

Access to Experian's family of Mosaic classifications is also available through our bureau and consultancy services. Our simple data-on-call service enables quick turnaround of customer profiles, catchment analysis reports and maps using any of our segmentation and local area data. Our data modelling teams undertake more detailed predictive modelling and consumer analysis.

About Experian

Experian provides strategic support to organisations around the world. It helps its clients target, acquire, manage and develop profitable customer relationships. It does this by combining its advanced decision support and outsourcing services with information on consumers, businesses, motor vehicles and property.

Experian works with more than 40,000 clients worldwide across a diverse range of industries including financial services, telecommunications, healthcare, insurance, retail and catalogue, automotive, manufacturing, leisure, media, utilities, property, e-commerce and government.

Experian is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California. It has a 175-year history and unbroken sales growth over the past 22 years. Its 13,000 people support clients in more than sixty countries. Annual sales exceed £1.1 billion.

Some facts about Experian

Experian provides information direct to 6.2 million consumers each year in UK and US.

Experian processes over 6,000 million instructions per second through its computer centres, which are some of the largest in the world.

Experian gathers and maintains self-reported information on over 50 million consumers in the UK and US.

Experian's Mosaic consumer segmentation classifies over a billion people in 18 countries and is used by over 10,000 organisations worldwide.

To find out more information about how Mosaic can be used within your organisation please call Experian's Business Strategies Division on **(0115) 968 5005** or e-mail [**micromarketing@uk.experian.com**](mailto:micromarketing@uk.experian.com)



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