Group I: **Ex-Council Community**

Archibald and Moira

Type I38: **Settled Ex-Tenants**

Older couples whose children have flown the nest working in low skilled occupations and living in ex-council housing

**2.06%** | **2.08%**

Overview

Key Features

- Older families
- Former council areas
- Right to buy
- Stable communities
- No conspicuous consumption
- Cash payments
- Incapacity benefits
- Low levels of education
- Few internet users
- Personal contact

Rankings

Age   57/67

Presence of Children <18   53/67

Household Income   56/67

Gross Financial Assets   51/67

Non-Mortgage Debt   53/67

Indebtedness Indicator   17/67

Level of Urbanisation   42/67

Typical Houses
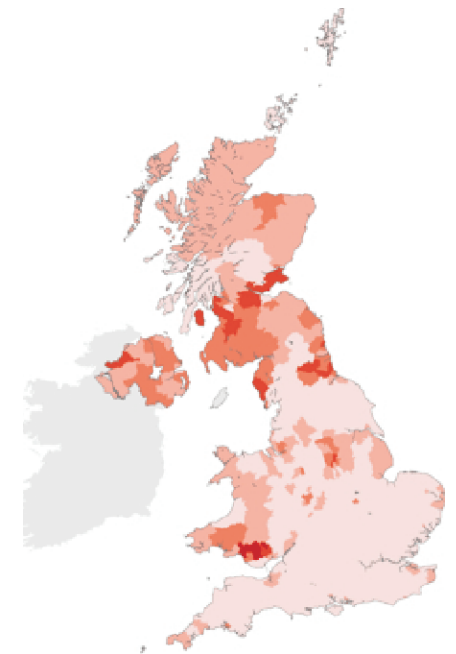
Top Postal Areas

- Cardiff CF
- Sheffield S
- Northern Ireland (Belfast) BT
- Motherwell ML
- Newcastle on Tyne NE

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Description

Overview

Settled Ex-Tenants are older people on low incomes, who live on relatively attractive small council estates. Many houses are now in private ownership as a result of right to buy legislation. Homes were built in the heyday of council house construction where, at least in traditional manufacturing areas, no stigma was attached to renting from the council. These homes were laid out by municipal housing departments in the form of terraces and crescents of semi-detached houses, often surrounded by large amounts of grass and open space. Most examples of this type of neighbourhood are found in Scotland and Northern England, where reliance on the state for the provision of services is perhaps more widely accepted than it is in Southern England. This type is much less common in the South, where the amount of social housing is more restricted, and where only households with serious social needs have been able to gain access to social housing.

Settled Ex-Tenants are particularly common in small Scottish industrial towns once dependent on heavy industry. These are stable communities with large numbers of people who have lived in their homes for a long time, people who have brought up their families in homes which were attractive enough for them to buy from their local authority. Quite a few of the properties were bought at advantageous prices and, since they were bought, many of them have been subject to significant improvement by their new owners. Fewer residents have sold their properties to new, younger owner occupiers than is the case in type 39 – Choice Right to Buy, which tends to occur in areas of greater demand for housing.

This type is socially conservative. Most have been brought up in the small town in which they continue to live and they benefit from the support of a strong network of nearby relatives. They are likely to have spent a lifetime working for the same local employer. They shop locally at places where they are recognised by name. Experience of mass unemployment and industrial decline has made them cautious borrowers and resulted in an inward looking, risk averse culture.

These are communities which have not been invigorated by significant numbers of new arrivals from elsewhere in the country. However many people are in touch with distant relatives who may have emigrated to Canada and Australia.

Gender roles are more distinct than in many other types. It is customary for men to spend leisure time with other men outside the home. This is very much the territory of working men's clubs, of Labour clubs and mechanics institutes. Much of this leisure activity involves the consumption of alcohol.

These therefore are communities in which the post war trend towards gratification through immediate consumption has taken longest to take root. Residents would not consciously recognise themselves as consumers, and are conscious only of the more pervasive changes in fashion. Though most households own a car it isn't used extensively. Shopping trips are more likely to involve visits to local high streets which can be reached by bus, than to modern purpose built retail centres. These are places where the co-operative movement still operates successfully and where cash remains an important method of payment.

Though the Internet has had less effect in these neighbourhoods than in many others, and though people prefer face-to-face contact to remote contact channels, they have in the past provided a profitable market for catalogue mail order companies.

Traditionally many of these residents have been thrifty savers, depositing small amounts of money in savings accounts maintained with local high street banks. Though people put by small amounts of savings on a regular basis for their retirement, it is unfortunate that many residents have low life expectancy. The nature of employment, poor diet, high levels of alcohol and tobacco consumption combined with an unfavourable climate combine to generate high levels of incapacity benefit and high levels of lung cancer and heart disease.

Demographics and Behaviour

Who we are

Settled Ex-Tenants are between the ages of 56 and 70, and many have adult children living with them at home. Most are married, though there are some divorced and widowed people, too. Many of them used to work in manufacturing jobs, but lost their jobs or have been too sick to work for some time. Others managed to get low-level service jobs and work their way towards retirement. They are not very highly educated – many of them did not take O level exams. They are also extremely reliant on their partners for support, and have small social circles.

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Description

Where we live

As the name implies, Settled Ex-Tenants live in properties that used to be owned by the council. While some still are, most were bought out under the right-to-buy scheme by the now Settled Ex-Tenants, who have stayed in them ever since. These neighbourhoods are concentrated around Newcastle, Cardiff, Glasgow and Belfast particularly, as well as many northern English cities. Settled Ex-Tenants like where they live. They have got to know their neighbours well over the years, and see little reason to move. However, they are worried by the elevated levels of anti-social behaviour and crime in the area.

How we live our lives

Settled Ex-Tenants live relaxed lives with low expenditure on leisure except for a few key activities. While they rarely eat out, they are regularly found at the bar of their local pub, watching football and chatting to their mates from the neighbourhood, whom they have known for decades. They also love to play bingo, tend their gardens and play with their grandchildren. Between the pub, their homes and the bingo hall, they have more or less everything they need for happy lives. They also frequently go on holiday, mainly to Spain.

The rest of their leisure requires very little expenditure at all. Television takes up much of their time at home, with detective series, hospital dramas and antiques shows as particular favourites. Many of them work or have friends who work in the police force or NHS, which adds a bit of spice. While most households have a car, and use it to go shopping or to get further afield, for many their daily ambit is within walking distance of their homes. They mostly eat quite cheap, old fashioned food – Iceland is popular with Settled Ex-Tenants, though many will cook from scratch using food from their local market. However, many of them are beginning to have mobility issues, such as trouble climbing the stairs, which makes them more car-reliant than they were.

How we view the world

Settled Ex-Tenants are curiously caught between the twin stools of complacent comfort and lack of control over their lives. On the one hand, they are happy with their situation, and derive great pleasure from their families, and from being part of their local community. Religion is important to them – many are members of non-conformist churches. However, they are not active volunteers in religious or community activities. They have little energy these days, and their faith in collective action took a hard blow along with the powerful unions in the 1980s.

On the other hand, they feel as though many of the important elements of their lives have been chosen for them, without them having had much control over how they got here, nor where they are going. They feel stuck in their lives, and that it is too late for them – their best years are past. Work is now bottom of their list of worries – if they have it, they are happy, but if not, they are close to retirement in any case and don't let it worry them. They were until recently staunch Labour voters, but many now vote for the nationalist parties in Scotland and Wales, and in England there is significant support for the BNP. These are highly opinionated parties, and those who vote for them feel strongly allied to the nationalist parties.

How we get by

Incomes of Settled Ex-Tenants are modest, but better than average for people with their low skills and poor health. Most individuals earn under £20,000 a year, while combined household incomes rarely get above £30,000. Many work on car assembly lines, or other manufacturing operations, while others may work in retail or local government services. Few are managers or supervisors, though. Most rely on benefits to a large extent to top up their incomes. As well as council tax benefit and pension credit, many will draw health-related benefits such as disability allowances and carer's allowances.

Few have pensions apart from their company pensions, and will rely mainly on the state to support them through retirement. They have small amounts of savings in various deposit accounts, and a few shares which they bought when the opportunity arose many years ago. They hardly have any debts and few financial difficulties in this regard.

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Description

Online Behaviour

Although parents in these households are not big Internet users, where children are present the web is likely to be more popular. Mostly teenagers, they spend a significant amount of time on social networking and video sharing websites. When using the Internet for transactional purposes, the adults prefer familiar brands, including catalogue retailers and gambling sites such as Ladbrokes.

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Who we are

Gender

	Mean %
Male	46.48
Female	53.52

Age

	Mean %
18-25	0.45
26-30	0.74
31-35	1.19
36-40	1.32
41-45	1.93
46-50	3.58
51-55	4.02
56-60	263 / 21.94
61-65	365 / 30.99
66-70	10.53
71-75	7.93
76-80	6.11
81-85	7.38
86-90	1.45
91+	0.45

Marital status

	Mean %
Married	58.42
Living as married	9.45
Separated	1.15
Divorced	9.15
Widowed	201 / 4.38
Never married	17.45

Region of birth

	Mean %
Other EU countries	0.57
Africa	0.40
Caribbean	0.11
Cyprus	0.03
Eastern European	0.30
Far East	0.28
Jamaica	0.07
Middle East & Western Central Asia	0.11
South Asia	0.69
USA	0.11

Understanding Charts
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Index | Mean % 12.48%

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Who we are

Ethnicity

Ethnicity	Mean %
English	65.34
Celtic	28.60
Irish	9.00
British	97.34
Western European	1.88
Pakistani	0.13
Eastern European	0.56
Italian	0.42
Hindi	0.19
Hispanic	0.26
Sikh	0.07
Other Muslim	0.08
Black African	0.08
Bangladeshi	0.03
Chinese	0.05
Other East Asian	0.10
Greek/Greek Cypriot	0.05
Turkish	0.05
Jewish/Armenian	0.08
Tamil and Sri Lanka	0.01
Somali	0.01
Black Caribbean	0.03

Religious?

	Mean %
Yes	56.42
No	43.58

Religion

	Mean %
Church of England/Anglican/Episcopal	36.01
Roman Catholic	13.05
Buddhist	0.09
Hindu	0.21
Jewish	0.04
Muslim	0.70
Sikh	0.19

Average household size

Number of people/household	
	2.31

Children

	Mean %
Households with children	0.09
No children	89.50
1 child under 15	6.37
2 children under 15	2.88
3 or more under 15	1.26

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Mean %
12.48%

Index

0   50   100   150   200

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Who we are

Age of youngest child in years

0-4	16.22
5-11	14.93
12-18	12.92
No children	55.93

Length of time married

Under 1 year	0.87
1-4 years	2.51
5-9 years	3.56
10-19 years	10.36
20 years or more	82.70

Motherhood and childbirth

Age at first childbirth	25*
Average age of motherhood	28*

*Average age in years

Household composition

Single pensioner	15.66
Single non pensioner	19.93
Exclusively pensioners	6.29
Couples without children	14.19
Couples with dependent children	14.85
Couples - all children non-dependent	8.36
Lone parents	12.37
Lone parents with dependent children	8.04
Dependent children - none in employment	3.83
Multi person household - all students	0.04
Families	44.61
Extended family	12.85
Extended household	3.75
Pseudo family	4.26
Single	27.50
Homesharers	2.63
Abbreviated families	4.32
Unclassified	0.08
Adult children living with parents	15.28
Multigenerational families - elderly relative	0.64

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12.48%

Experian Mosaic

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Who we are

Social grade

	Index	Mean %
A		6.77
B		12.59
C1		20.18
C2		21.97
D		15.23
E	271	23.26

Health over last 12 months

	Index	Mean %
Excellent health[1]		21.35
Good health[1]		40.10
Fair health[1]		25.52
Poor health[1]		11.20
Very poor health[1]		1.82
Good health[2]		60.25
Fairly good health[2]		25.76
Poor health[2]		14.00

0   50   100   150   200

Long-term illness

	Index	Mean %
Permanently sick		8.14
Working age with long-term illness		17.83

Smoking

	Index	Mean %
Smoker		26.63
Number of cigarettes per day		15.37

[1] BHPS data
[2] Census CYE data

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	Index	Mean % 12.48%

0   50   100   150   200
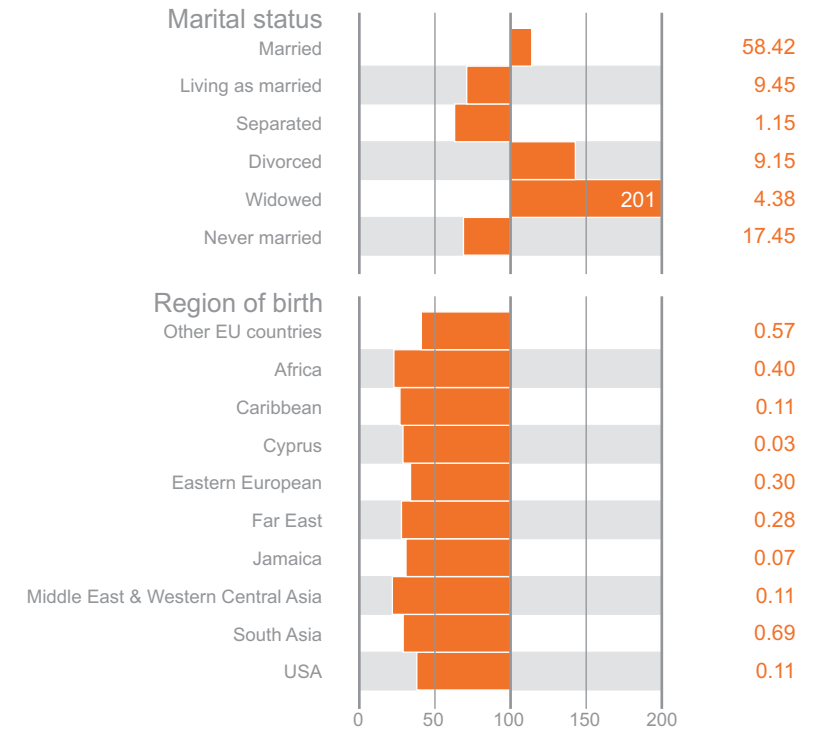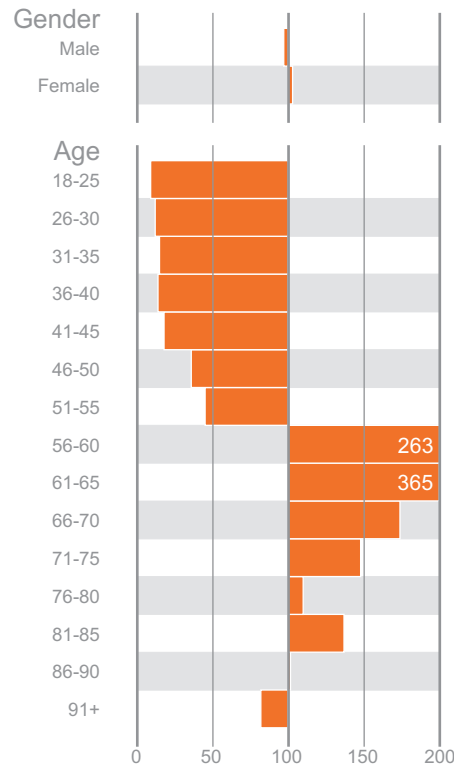
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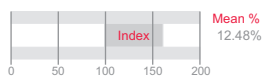
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Where we live

Urbanity
Household density (1km)	1004
Accessibility measure to multiple retailers	5495

Length of residency
Up to 1 year	1.17
1-2 years	2.62
3-5 years	4.88
6-8 years	4.41
9-10 years	2.46
11+ years (208)	84.46

Property age/year built
Not new property	99.87
New property	0.13
1995-1997	0.05
1998-2001	0.03
2002-2005	0.04
2006-2008	0.02

Residence type
Detached	0.94
Semi-detached	19.47
Bungalow	1.41
Terraced (284)	76.87

Property type
Purpose built flats	0.32
Converted flats	0.98
Farm	0.02
Other	98.43
Communal establishments	0.69
Second home	0.19
Converted or shared house	0.98

Garden
Has a garden	84.68

Property value
Postcode average	90K
≤£70,001 (345)	25.45
£70,001-£100,000 (297)	42.45
£100,001-£125,000	21.31
£125,001-£150,000	6.85
£150,001-£180,000	2.61
£180,001-£225,000	1.00
£225,001-£300,000	0.27
£300,001-£400,000	0.04
£400,001-£600,000	0.01
£600,001-£900,000	0.00
£900,001-£1,500,000	0.00
<£1,500,001	0.00

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Index | Mean %
12.48%

0   50   100   200
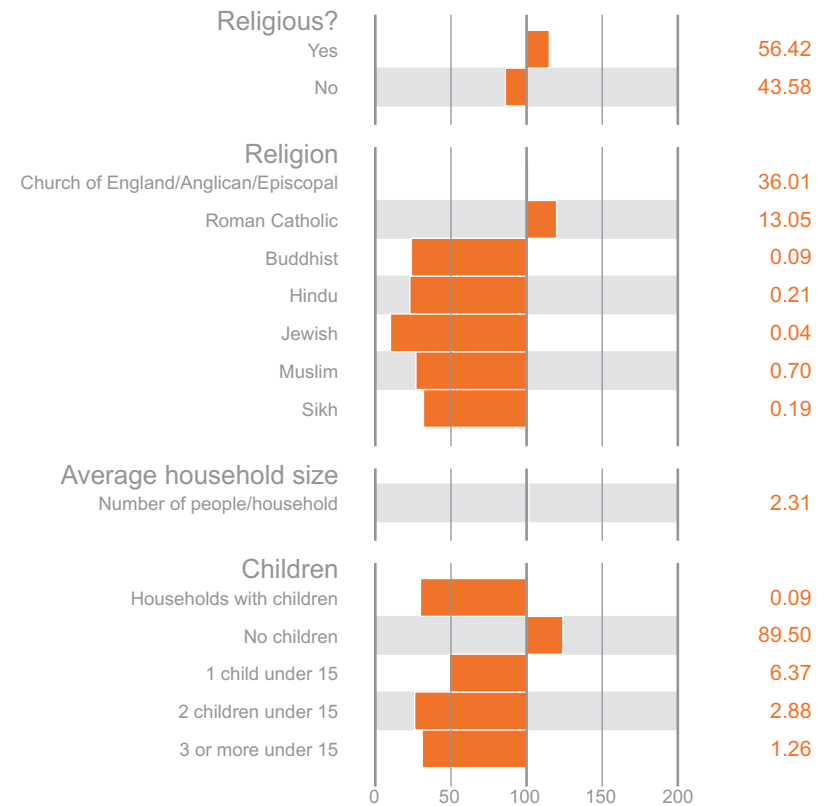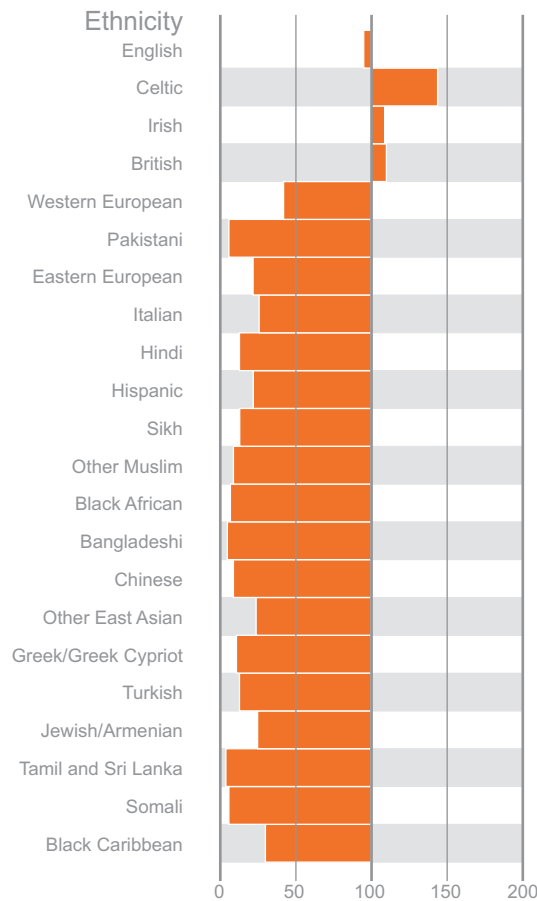
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Where we live

Council tax band

Band	Value
A	62.61
B	31.99
C	4.46
D	0.81
E	0.10
F	0.03
G	0.01
H & I	0.00

(A bar labelled 281)

Number of rooms

Rooms	Value
1 room	0.40
2 rooms	1.98
3-4 rooms	34.90
5-6 rooms	55.21
7 rooms	4.72
8 rooms	2.79
Average number of rooms	4.89

Tenure

Tenure	Value
Owner occupied	61.37
Privately rented	2.25
Council/housing association	36.38

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Index   Mean %
         12.48%

0   50   100   150   200

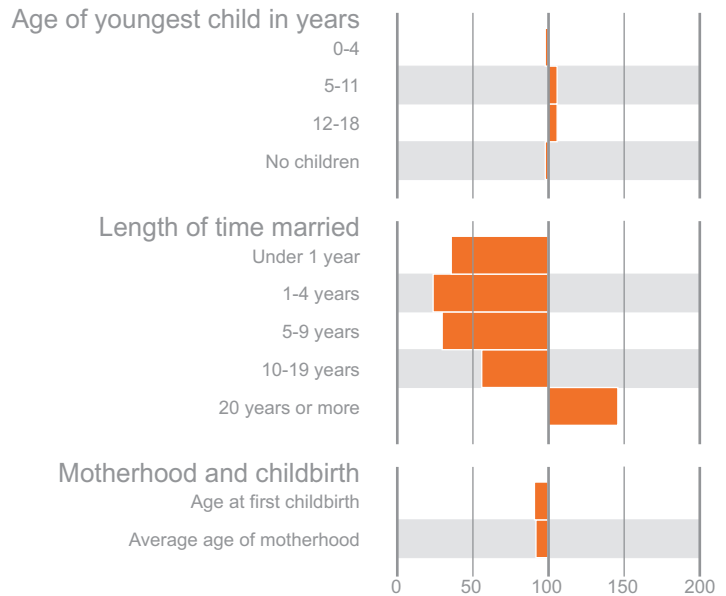0   50   100   150   200

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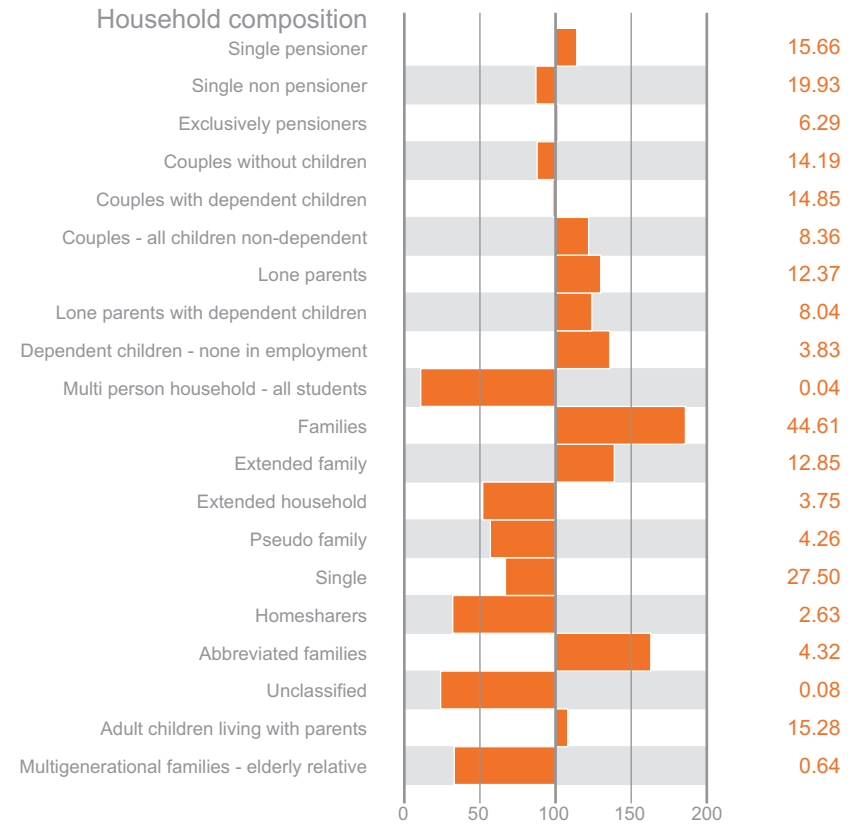
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How Green we are

Green classification

	Mean %
Type 01: Eco-evangelists	0.07
Type 02: Convinced consumers	0.17
Type 03: Green but doubtful	5.65
Type 04: Confused but well-behaved	431 · 56.41
Type 05: Doing their best	0.53
Type 06: Sceptical libertarians	5.28
Type 07: Too busy to change	0.79
Type 08: Why should I bother?	2.81
Type 09: Constrained by price	24.09
Type 10: Wasteful and unconvinced	4.20

Carbon footprint

	Mean %
Property	5.00
Transport	1.88
Transport and property	6.88

0   50   100   150   200

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Index — Mean %
12.48%

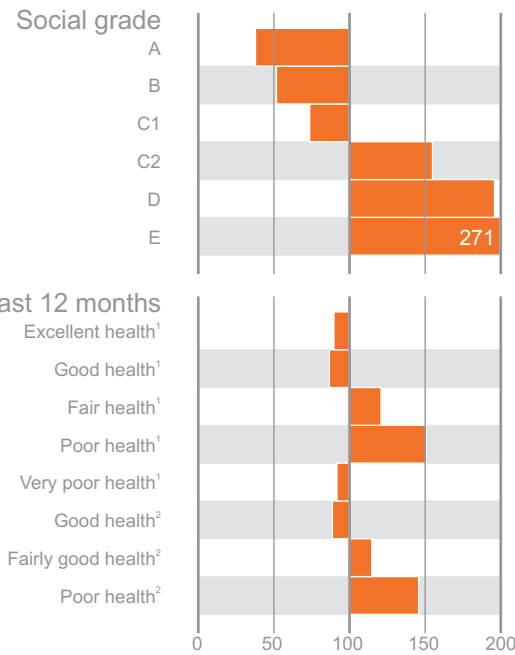0   50   100   150   200

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How we live our lives

Child care
Spend on childcare — 0.53

Elderly care
Spend on residential homes — 0.00

Domestic service
Do not have paid help — 98.04
Have paid help — 1.96

Distance to work
Commuting time in minutes — 14.78

Transport to work
Work at home — 6.10
Public transport — 14.51
By car or van — 66.43
Travel on foot — 13.44

Number of cars per household
None — 18.30
1 car or light van — 58.89
2 cars or light vans — 19.22
3 or more cars or light vans — 3.59

Annual mileage
Average annual mileage — 6258*

Holidays in last 12 months
1 — 0.07
2 — 0.11
3 — 0.08
4 — 0.07
5 or more — 0.10

Method of transport
Personal car or motorbike — 28.09
Hired car or motorbike — 0.90
Air (charter) — 21.18
Air (scheduled) — 22.03
Eurotunnel (with vehicle) — 0.00
Train - Eurostar — 0.44
Train - Other — 3.32
Coach — 203 — 18.46
Ferry — 2.46
Cruise ship — 3.11

Budget vs full price airlines
Use budget vs full-price airlines — 54.74

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Index | Mean %
12.48%

0   50   100   150   200

*Average number of miles
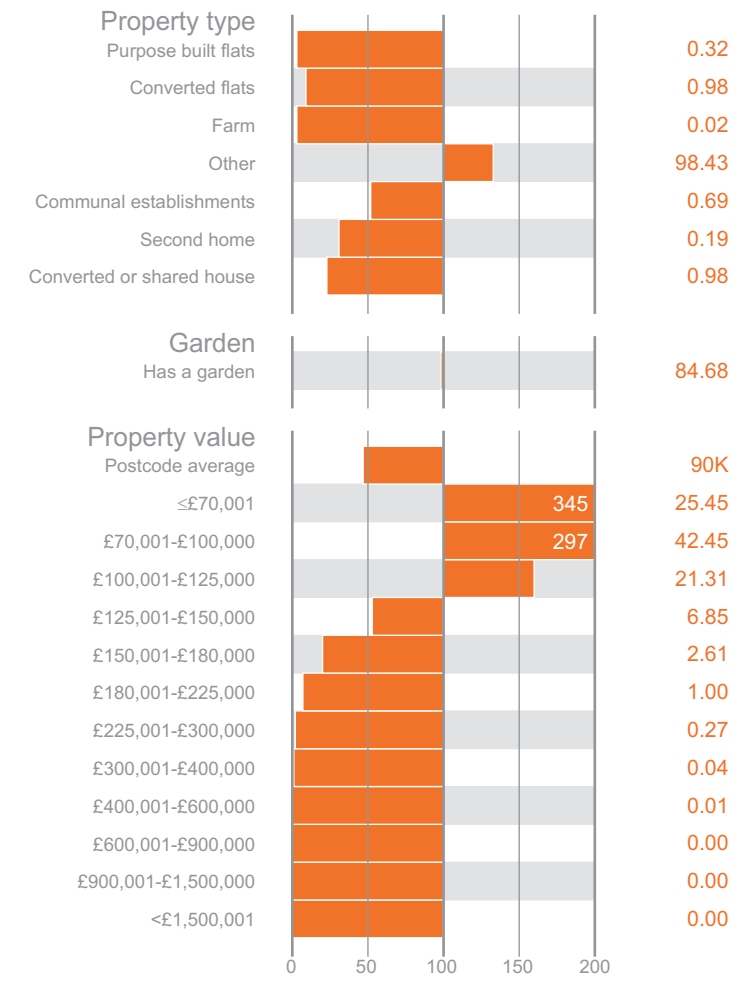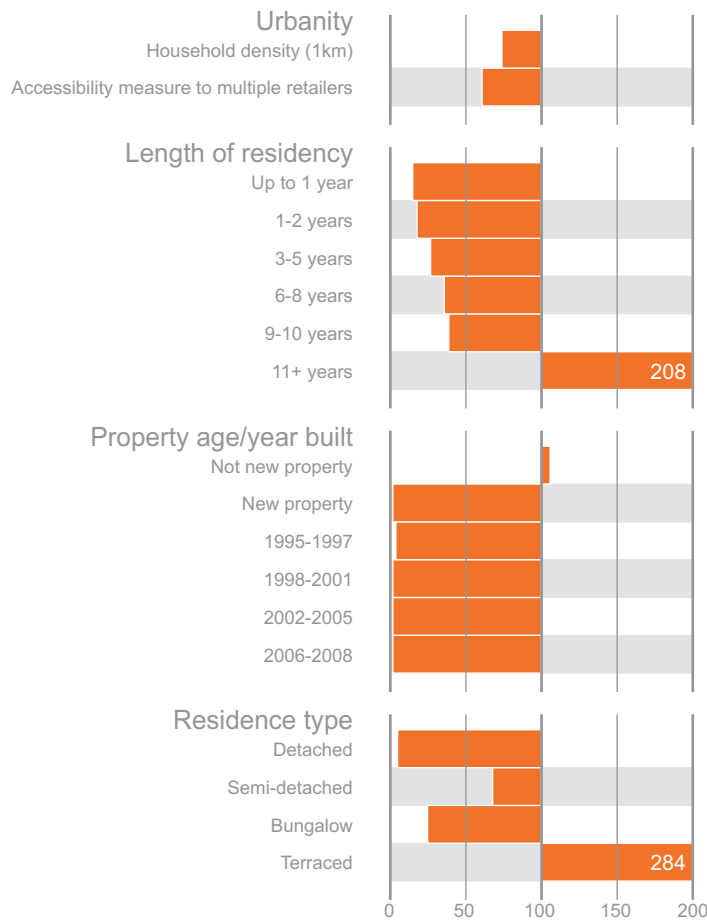
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How we live our lives

Length of holiday

	Mean %
1-3 nights	19.47
4-6 nights	19.28
7 nights	24.64
8-13 nights	8.23
14 nights	20.42
15-20 nights	4.16
21 nights or more	3.80

Cost of last holiday

	Mean %
Under £100	10.15
£100-£249	22.23
£250-£499	25.01
£500-£749	14.06
£750-£999	9.45
£1,000-£1,749	11.37
£1,750-£2,499	3.19
£2,500 or more	4.54

Expenditure

	Mean %
Food & non-alcoholic drinks	10.88
Alcoholic drink, tobacco & narcotics	2.56
Clothing & footwear	4.88
Housing (net), fuel & power	9.54
Household goods & services	7.50
Health	1.11
Transport	14.13
Communication	2.35
Recreation & culture	13.32
Education	1.33
Restaurants & hotels	8.22
Miscellaneous goods and services	7.85
Other expenditure items	16.33
Average total expenditure per week	362.31

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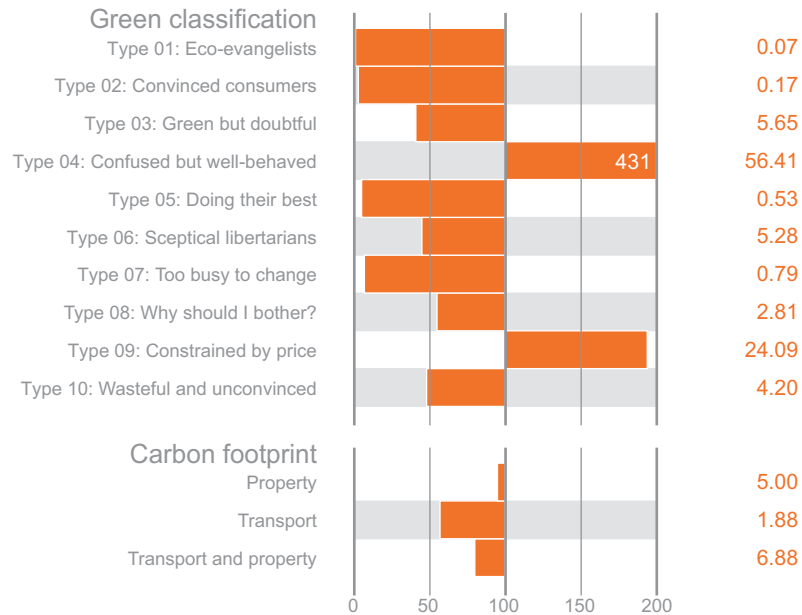12.48%

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How we live our lives

Newspapers

Newspaper	Index	Mean %
Daily Express		8.59
Daily Mail		12.84
Daily Mirror		19.79
Daily Mirror/Record (Net)	218	30.28
Daily Record	280	10.42
Daily Star		6.95
The Sun		36.62
Daily Telegraph		1.47
Financial Times		0.01
The Guardian		0.86
The Independent		0.40
The Times		1.24

0 50 100 150 200

Reading books

Category	Mean %
Enjoy reading	41.09
Biography/autobiography	16.38
Children's	7.28
Classic literature	2.35
Cookery	6.70
Crime & thriller	20.43
DIY	2.18
Fantasy	5.03
Female contemporary	2.50
Health & well-being	2.80
History	7.65
Home & gardening	6.49
Maps & atlases	4.03
Reference	5.12
Science fiction	4.68
Sports	2.80
Travel	3.57

0 50 100 150 200

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Mean %
12.48%

Index

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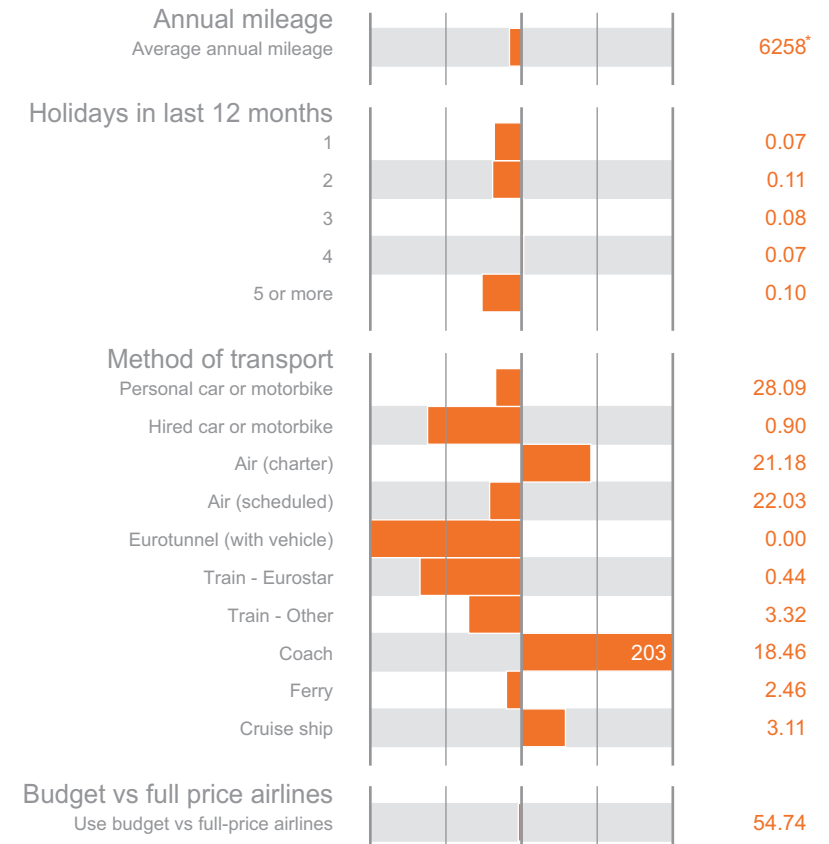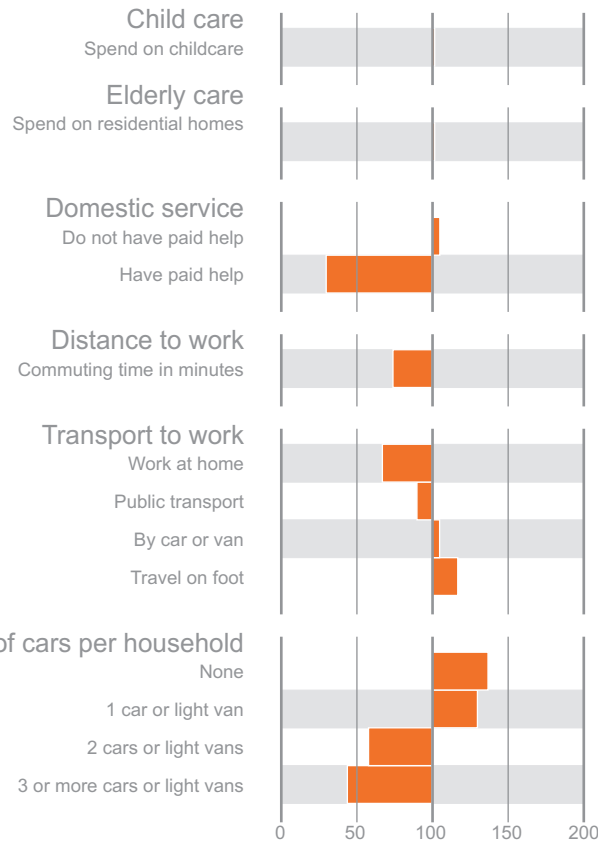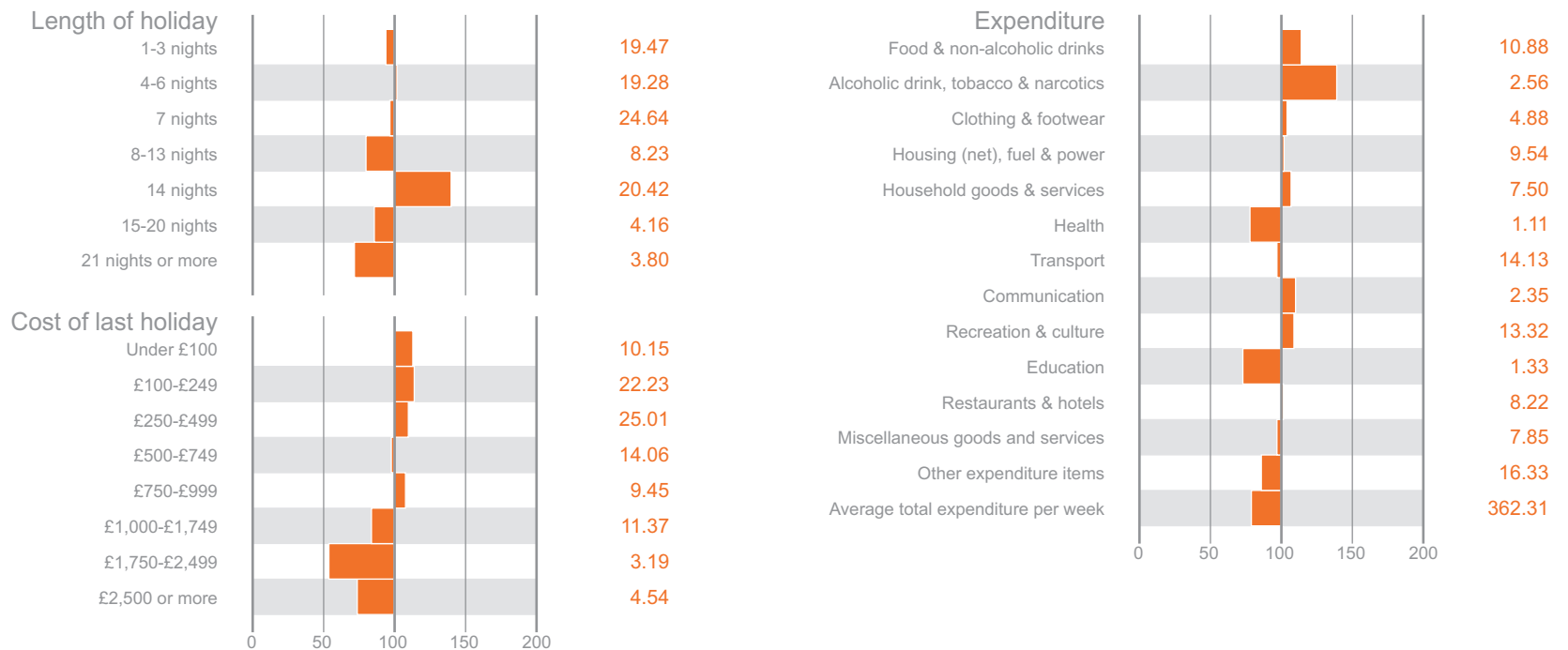
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Archibald and Moira

Type I38: **Settled Ex-Tenants**

Older couples whose children have flown the nest working in low skilled occupations and living in ex-council housing

2.06% | **2.08%**

How we live our lives

Digital features

	Index	Mean %
HD Ready (high definition)		1.43
Integral (built-in) digital tuner		1.16
Stereo sound		0.97
Surround sound (not separate speakers)		0.95
Widescreen		0.73
Teletext		0.77
PC Link		3.68

Satellite and cable TV services

	Index	Mean %
Terrestrial channels (standard aerial)		1.63
Freeview (set top box/built-in tuner)		38.08
Freesat (set top box/built-in tuner)		1.38
Freesat from Sky		2.34
Other free-to-air channels		3.89
BT Vision		0.63
Sky		23.85
Sky+		9.79
Sky HD		1.37
Subscription to any Sky		35.01
Virgin Media		17.05

TV programmes

	Index	Mean %
Children's		0.60
Any drama		12.55
Single plays (one-off)		5.01
Serials		7.04
Soaps		9.26
Films		7.80
Any entertainment		8.64
Game shows/quizzes		6.15
Chat shows		2.35
Reality TV		1.83
Other entertainment		2.42
Music		1.92
Arts & culture		0.54
Comedy		6.36
Sports		6.74
News/current affairs		6.13
Political		1.13
Documentaries/educational		4.76
Sc-Fi/fantasy		3.00
Property/DIY		2.72
Other hobbies and interests		1.63
Foreign language TV programme or film		0.30
Other		1.14

Understanding Charts
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Index | Mean %
12.48%
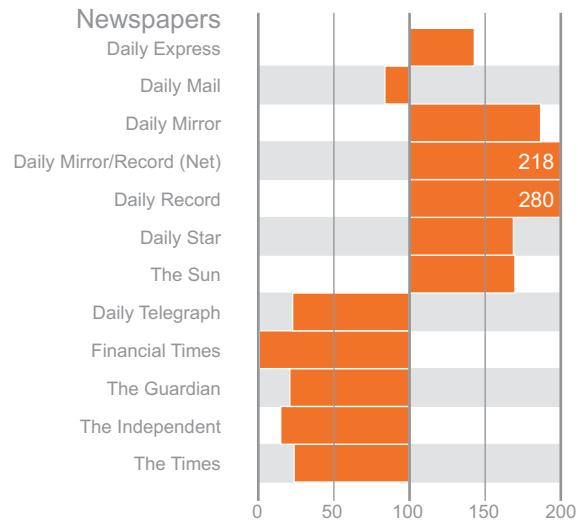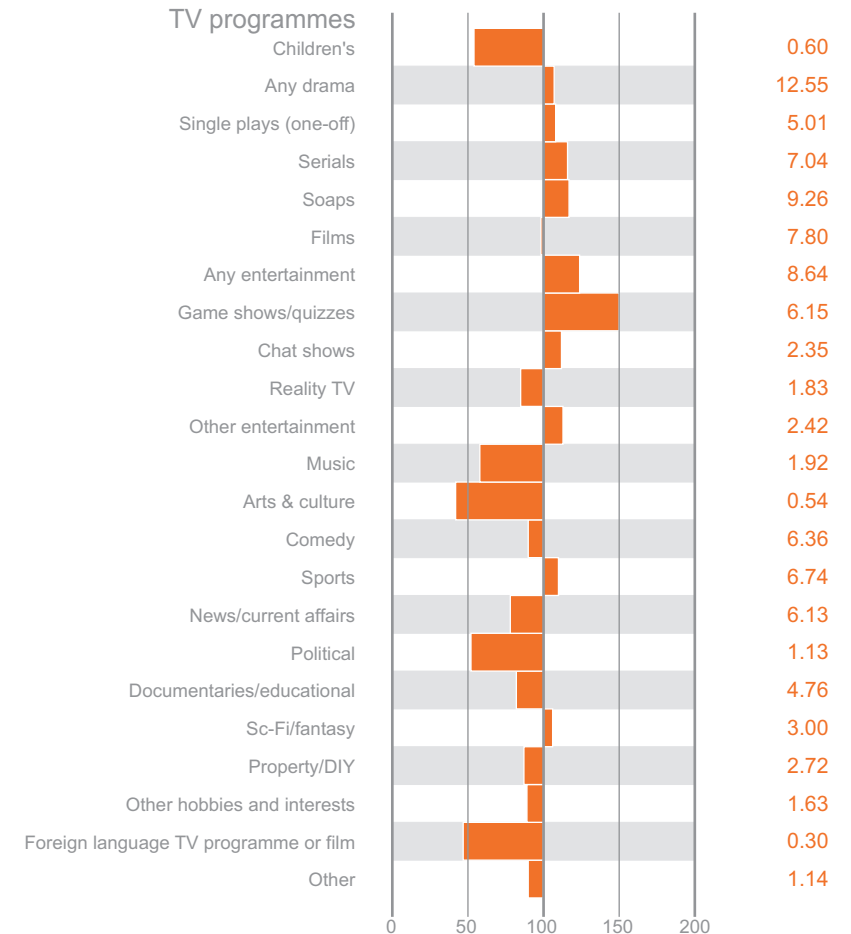
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How we live our lives

Sport and leisure activities

Activity	Mean %
Aerobics/keep fit	2.68
Athletics	5.36
Badminton	1.69
Bowls	4.16
Boxing	5.22
Bridge	0.31
Using cardio vascular machines	2.13
Chess	1.23
Cycling	4.54
Darts	6.10
Dance classes	0.89
Extreme sports (eg BMX, skateboarding)	1.40
Golf	4.60
Gymnastics	3.03
Ice skating	3.30
Jogging	1.22
Marathon running	2.84
Martial arts	1.44
Motorcycle racing	3.26
Motor racing	5.12
Motor rallying	1.98

Sports and leisure activities, cont...

Activity	Mean %
Mountain biking	1.46
Pool	2.58
Roller skating/roller blading	0.65
Running	2.51
Show jumping	2.57
Snooker	6.37
Squash	0.93
Stock car racing	1.49
Swimming	6.17
Table tennis	1.19
Tennis	3.59
Ten pin bowling	2.78
Triathlon	1.28
Weight training/weight machines	1.40
Wrestling	1.81
Yoga	0.73

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Index | Mean % 12.48%

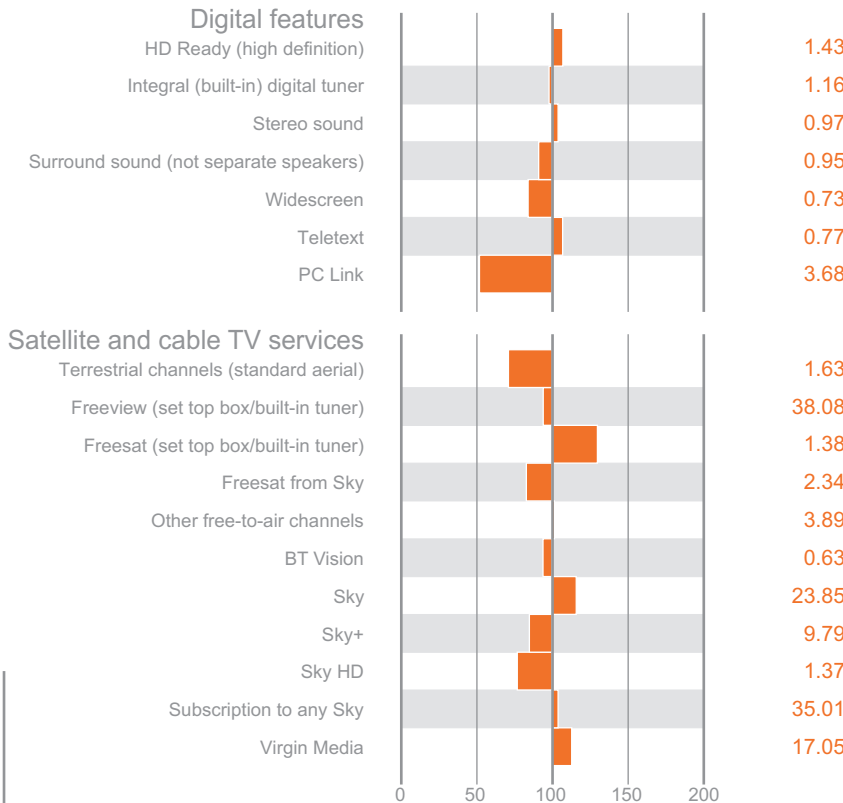Group I: **Ex-Council Community**   Archibald and Moira
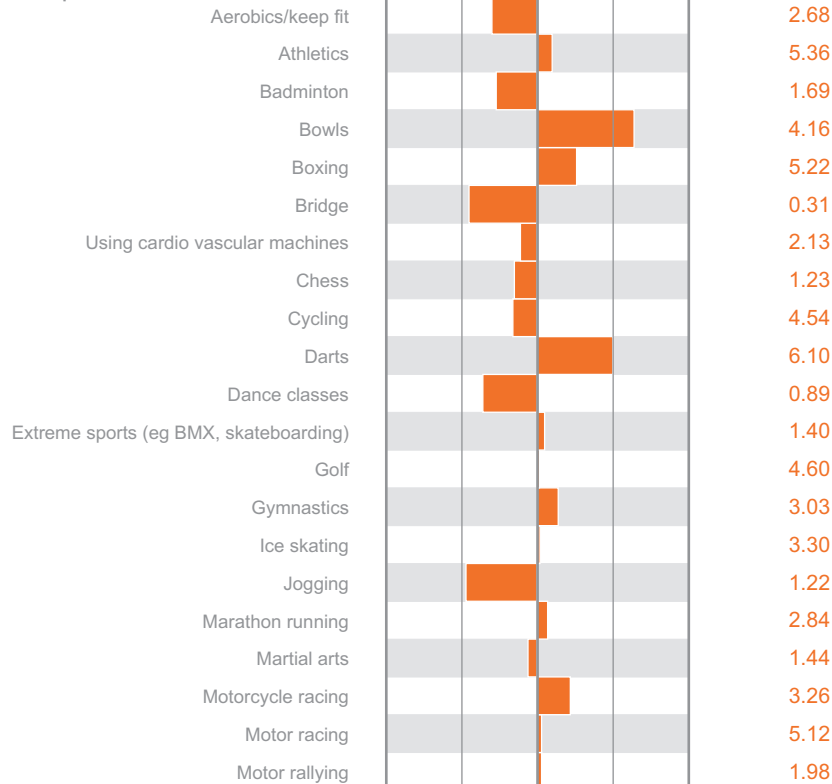
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How we live our lives

Attending arts events

Not visited the cinema in the last month	89.37
Visited cinema once in the last month	7.42
Visited cinema twice or more in the last month	3.21
Theatre performance	32.35
Art galleries or exhibitions	11.10
Pop/rock concerts	17.07
Jazz music	4.59
Classical music	5.51
Contemporary dance	3.33

0   50   100   150   200

Sports watched on TV

Football/soccer	23.64
Netball	0.13
Cricket	11.71
Ice hockey	2.42
Rugby league	10.94
Rugby union	14.14
Athletics	14.25
Bowls	7.12
Boxing	13.51
Cycling	7.37
Darts	12.77
Extreme sports (eg BMX, skateboarding)	2.98
Golf	10.50
Gymnastics	8.07
Ice skating	7.96
Motor racing	13.92
Mountain biking	2.02
Snooker	14.94
Tennis	10.28
Wrestling	4.49

0   50   100   150   200

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12.48%

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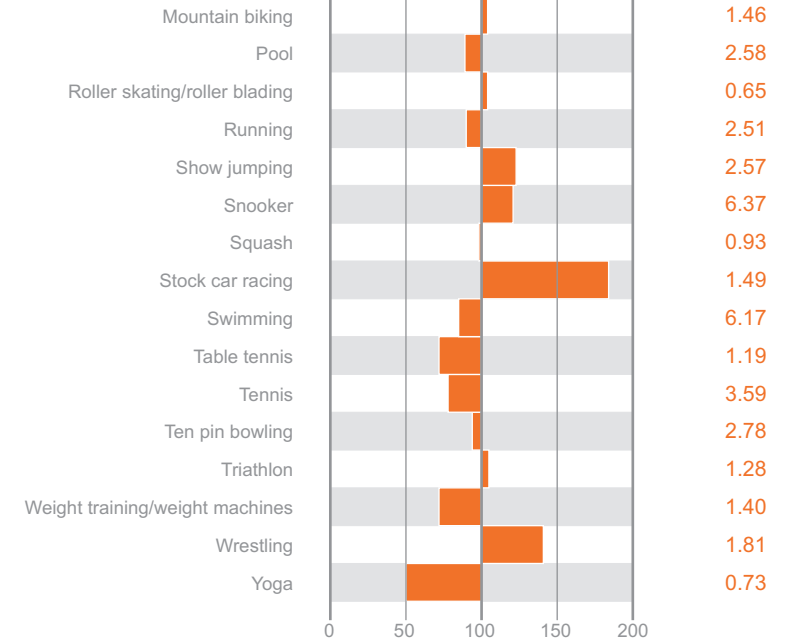
2.06% | **2.08%**

How we live our lives

Lottery

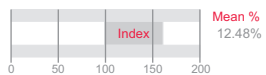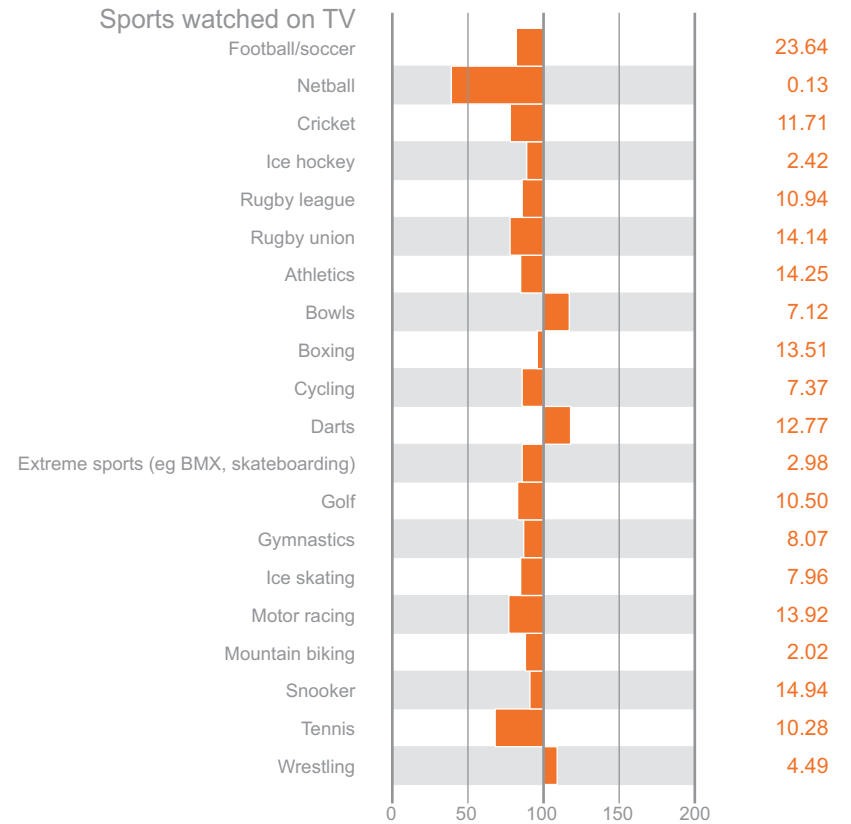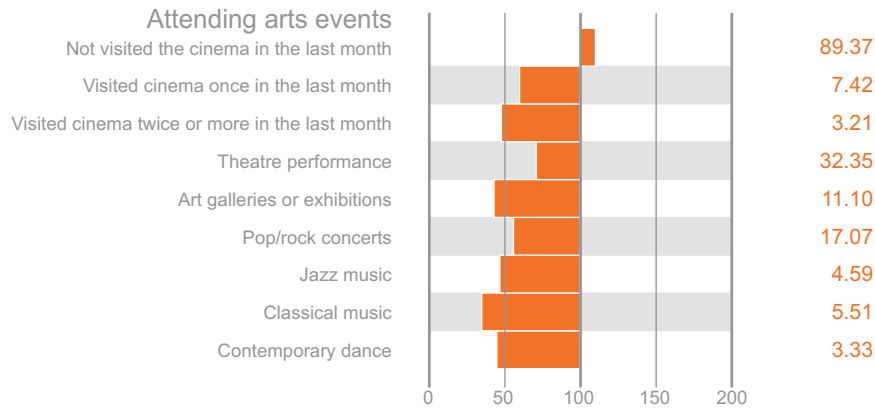|	Mean %
Yes, I play the lottery	77.44
Play every week	84.24

Spending habits

	Mean %
I often buy useless things	21.10
If I like something, I just buy it	19.59
We plan our weekly shopping carefully	46.07
I usually choose the cheapest products	30.51
I like changing brands	44.19
I often buy on impulse	27.32
I only buy trusted products	50.04
If I see a new product in a shop, I often buy it	24.38
I only buy really good quality products	42.24
I often buy a product because of its nice packaging	4.59
When buying clothes I care more about style than quality	21.85

Shops visited

	Mean %
Aldi	7.25
Asda Walmart	13.49
Budgens b2	0.11
Co-op/Alldays	5.54
Costcutters	0.70
Dillons One-Stop	0.39
Farmfoods	4.42
Forbouys McColl	0.05
Iceland	9.27
Lidl	6.57
VG Londis	0.39
Marks and Spencer	6.86
M&S Simply Food	1.39
Morrisons	11.75
Netto	2.64
Sainsbury's	5.09
Sainsbury's Local	0.64
Somerfield	4.37
Spar	1.50
Tesco	12.40
Tesco Express	1.33
Tesco Extra	2.12
Tesco Metro	0.69
Waitrose John Lewis	0.45
Specialty Store	0.07

Understanding Charts
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Index | Mean %
12.48%

38 **39** **40** **41**
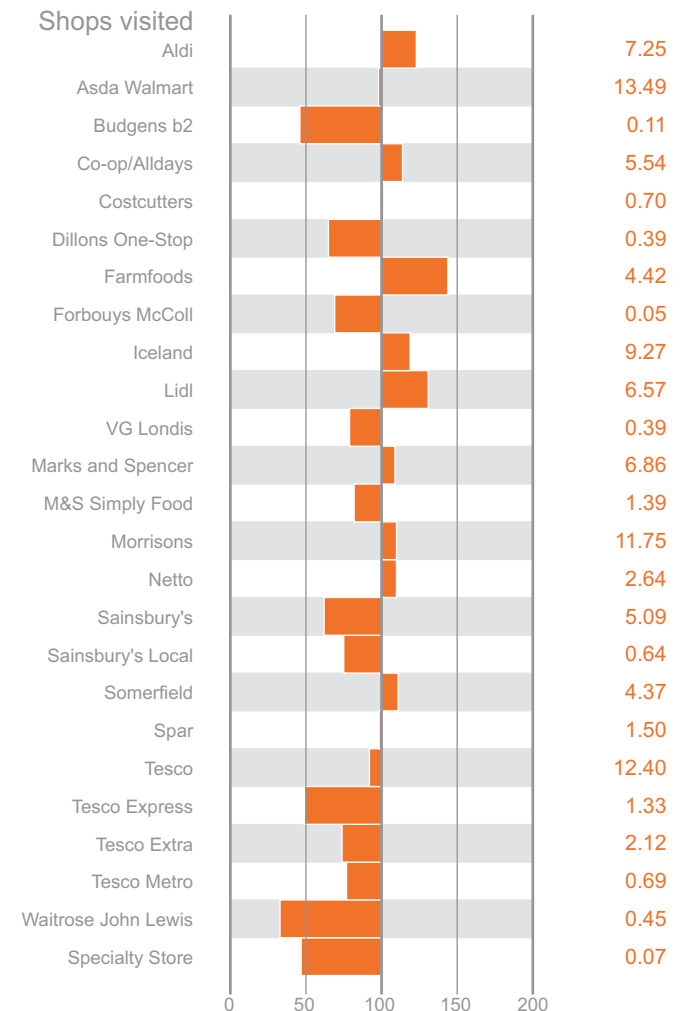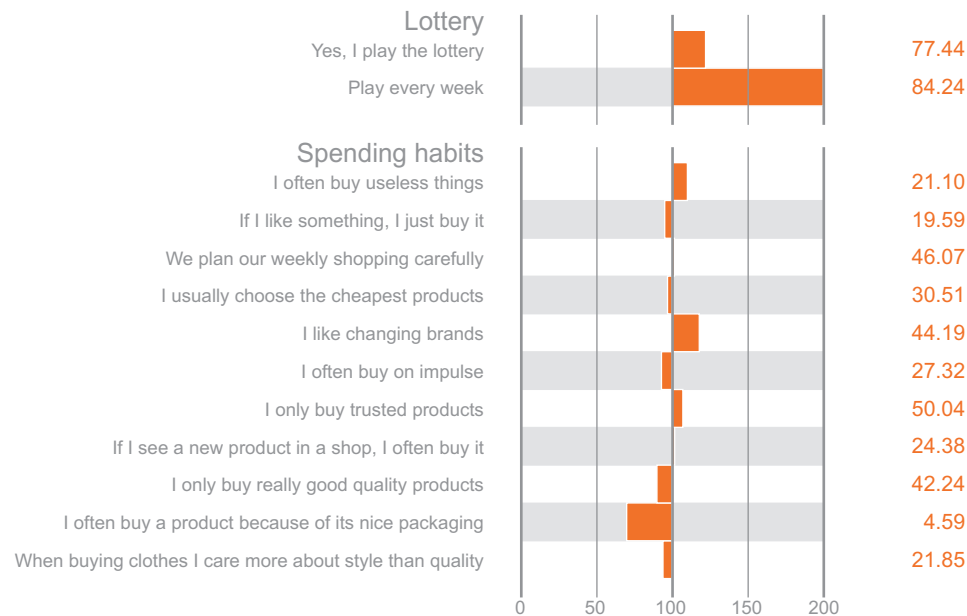
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2.06% 🏠 | 👤 **2.08%**

How we communicate

Internet access

Every day/most days	36.55

Connection speed

Less than 2MB	8.10
2MB	22.70
4MB	23.78
8MB	32.53
More than 8MB	12.89

Where internet accessed

Home	80.15
Internet café	1.10
Library	7.20
School, college, university	2.73
Work	8.81

Users

Non users	55.39

Mobile phone usage

Spend under £25 per month	88.69
Spend £25-£45 per month	9.44
Spend over £45 per month	1.87

Channel preferences - communication

By telephone	38.99
By landline telephone	24.64
By mobile phone	14.34
By post	14.51
Through digital TV	7.58
Through internet	22.20
By email	16.72

Channel preferences - purchasing

By telephone	35.53
By landline telphone	28.99
By mobile telephone	6.53
By post	16.99
Through digital TV	203 4.64
Through internet	36.16
By email	6.69

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Mean %
12.48%
Index

0   50   100   150   200
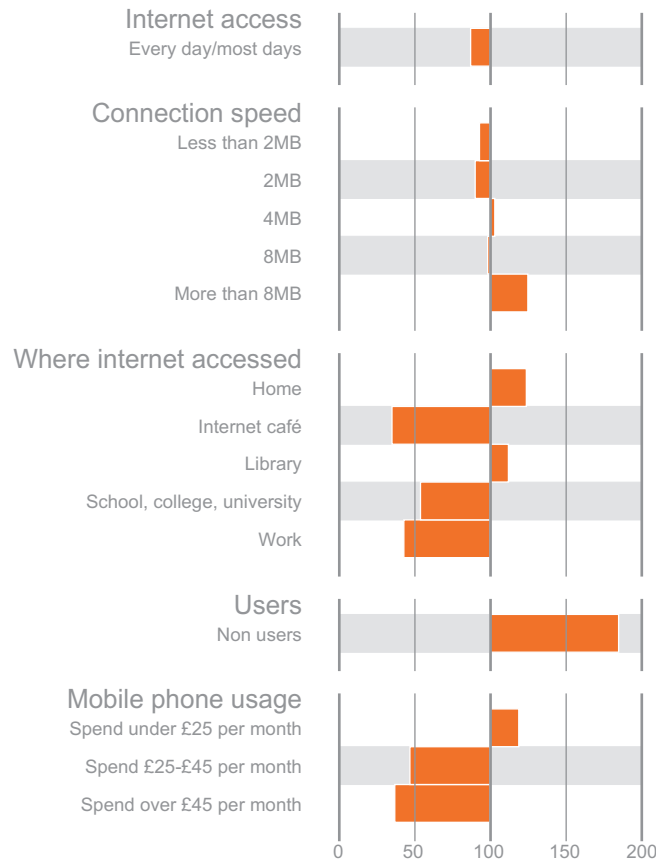
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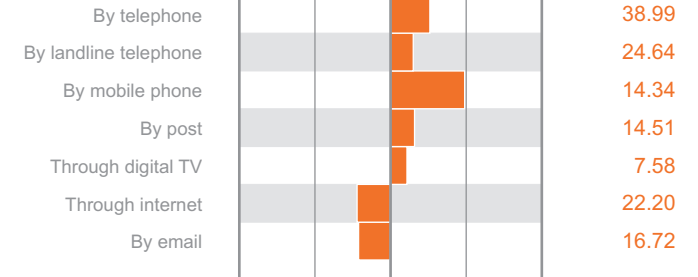Type I38: **Settled Ex-Tenants**

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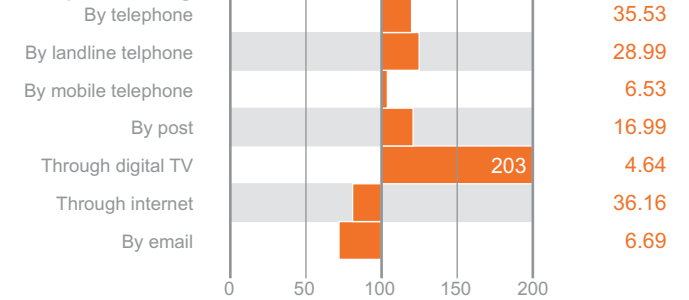
2.06% | **2.08%**

How we communicate

Internet sites visited

- Automotive
- Banks and financial institutions
- Blogs and personal websites
- Business and finance
- Childrens sites
- Education
- Email services
- Employment and training
- Entertainment
- Fashion
- Food and beverage
- Gambling
- Government
- Health and medical
- House and garden
- Insurance
- Lifestyle
- Maps
- Movies
- Music
- News and media
- Property

Internet sites visited, cont...

- Search engines
- Shopping and classifieds
- Social networking and forums
- Sports
- Stocks and shares
- Travel

How we learn about products

Newspapers	29.72
Magazines	15.13
Radio	4.63
Television	42.37
Cinema	0.72
Internet	7.44

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Index

0   50   100   150   200
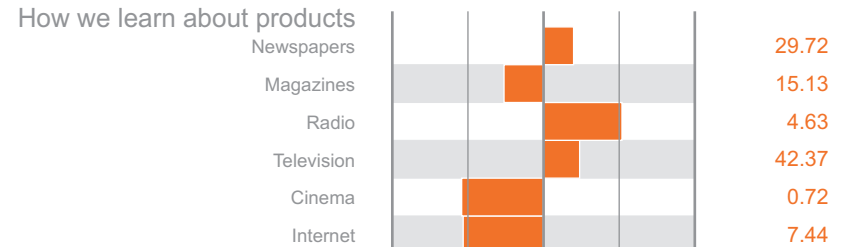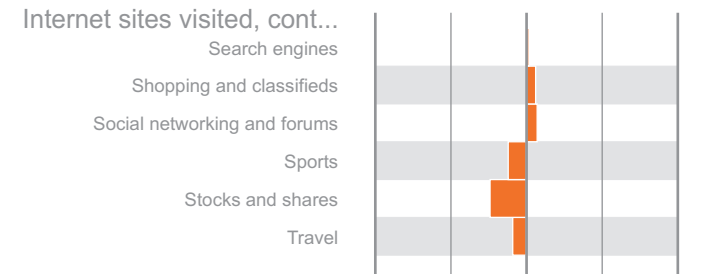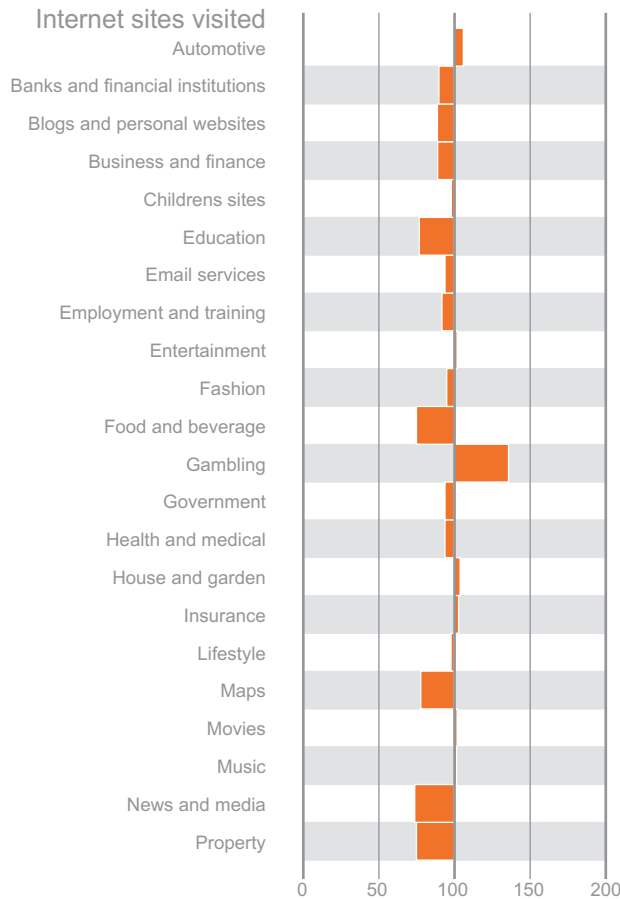
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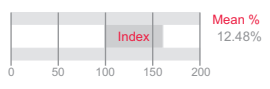
2.06% | **2.08%**

How we view the world

Personal motivations

	Mean %
Happy with standard of living	52.92
Sacrifice time with family to get ahead	12.57
Don't want responsibility, rather be told what to do	15.10
Like taking risks	11.29
Like a life of challenge, novelty and change	21.09
Look on work as a career rather than a job	15.53
Go to work for the money	21.76
Want to get to the very top in career	9.38
Worry about work during leisure time	8.29
Would like to set up own business one day	8.52
Important to juggle various tasks	52.29
Not enough hours in the day	45.88
Little can be done to change life	26.10

Personal attitudes

	Mean %
Discuss major decisions with partner	54.04
Perfectionist	21.58
Optimist	39.68
Usually first to know what's going on	12.94
Spiritual person	23.96
Don't like to show real feelings	45.88
Find it difficult to say no to their kids	37.64
Easily swayed by other people's views	9.72
Keen sense of adventure	29.74
Enjoy life and don't worry about future	37.23
Like control over people and resources	5.32
Loathe doing any form of housework	16.18
Do things on spur of the moment	42.75
Prefer to work as part of a team than work alone	38.59
Try to keep up with developments in technology	29.92
Worry a lot	27.57
It's important family thinks they're doing well	29.88
Faith is really important to them	33.74
You can judge a person by the car they drive	6.81

Understanding Charts
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Mean %
12.48%

Index

0 50 100 150 200

Experian
Mosaic

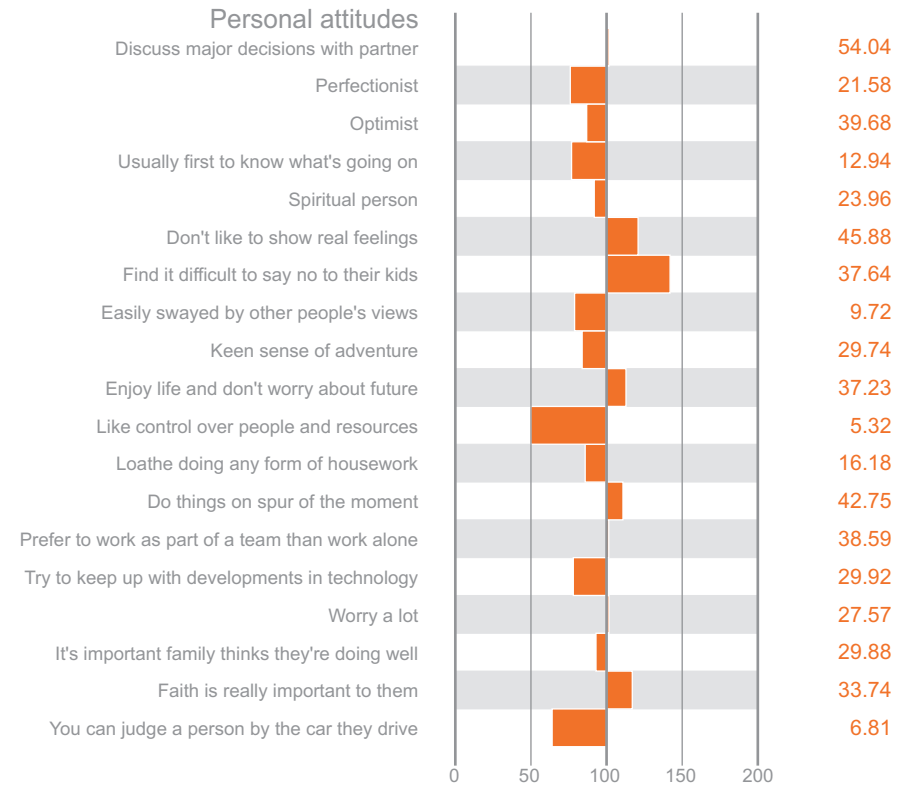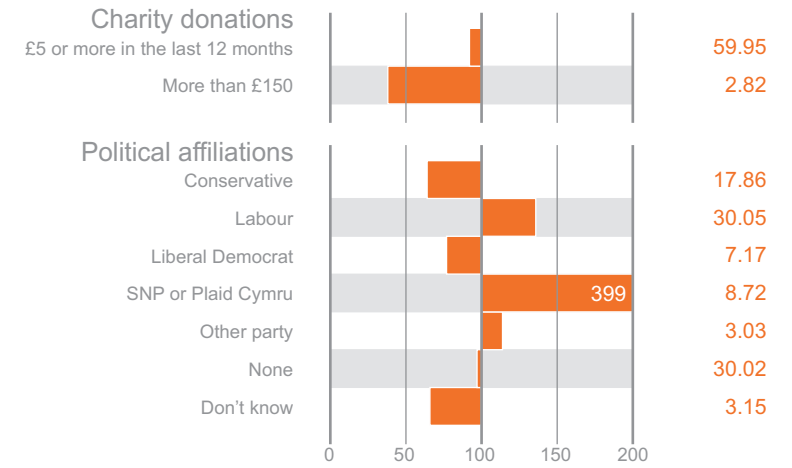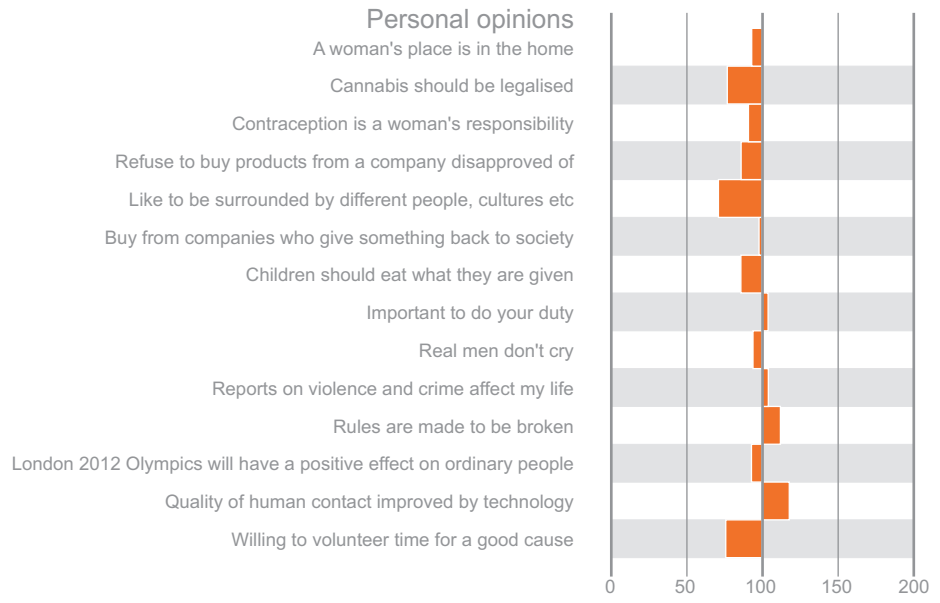Group I: **Ex-Council Community**

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2.06% | 2.08%

How we view the world

Personal opinions

	Mean %
A woman's place is in the home	7.54
Cannabis should be legalised	11.43
Contraception is a woman's responsibility	6.90
Refuse to buy products from a company disapproved of	35.38
Like to be surrounded by different people, cultures etc	24.23
Buy from companies who give something back to society	38.59
Children should eat what they are given	41.95
Important to do your duty	31.29
Real men don't cry	6.37
Reports on violence and crime affect my life	7.78
Rules are made to be broken	23.68
London 2012 Olympics will have a positive effect on ordinary people	22.01
Quality of human contact improved by technology	30.51
Willing to volunteer time for a good cause	35.14

Charity donations

	Mean %
£5 or more in the last 12 months	59.95
More than £150	2.82

Political affiliations

	Mean %
Conservative	17.86
Labour	30.05
Liberal Democrat	7.17
SNP or Plaid Cymru	8.72
Other party	3.03
None	30.02
Don't know	3.15

(SNP or Plaid Cymru bar value: 399)

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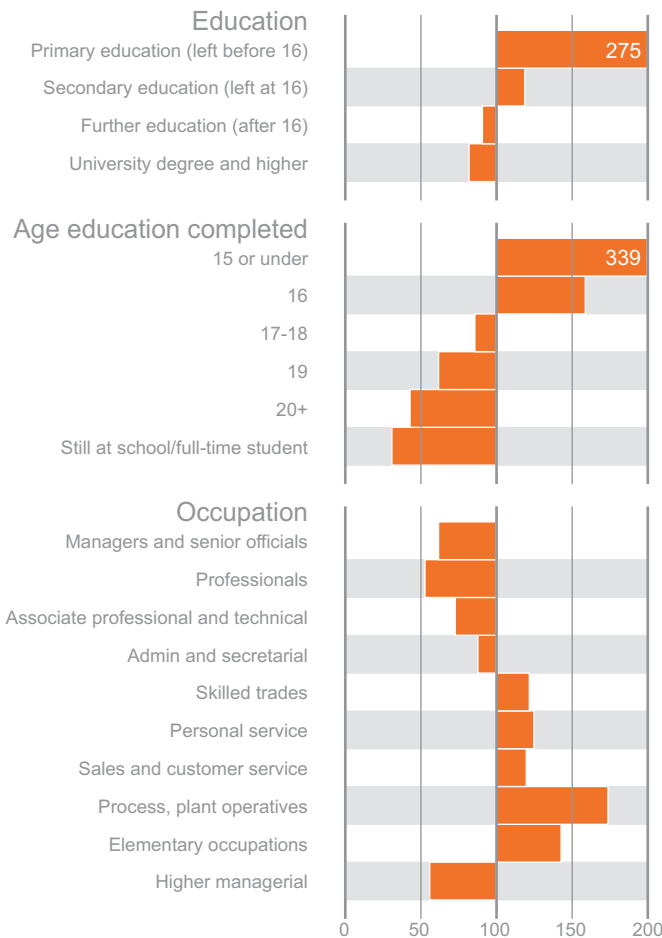   12.48%

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How we get by

Education
	Index	Mean %
Primary education (left before 16)	275	9.53
Secondary education (left at 16)		25.57
Further education (after 16)		34.74
University degree and higher		30.16

Age education completed
	Index	Mean %
15 or under	339	27.08
16		32.65
17-18		18.60
19		3.30
20+		16.20
Still at school/full-time student		2.17

Occupation
	Mean %
Managers and senior officials	9.22
Professionals	6.75
Associate professional and technical	10.29
Admin and secretarial	10.32
Skilled trades	13.37
Personal service	10.24
Sales and customer service	9.46
Process, plant operatives	13.18
Elementary occupations	17.18
Higher managerial	2.25

Occupation, cont....
	Mean %
Higher professional	3.15
Lower managerial & professional	11.00
Intermediate	7.60
Small employers & own account	5.58
Lower supervisory	8.29
Semi routine	14.31
Routine occupations	14.03

Industry
	Mean %
Agriculture, hunting, forestry	1.02
Fishing	0.08
Mining, quarrying & construction	9.93
Manufacturing	16.29
Electricity, gas and water supply	0.70
Wholesale and retail trade, repair of motor vehicles	17.71
Hotels and catering	5.45
Transport storage and communication	7.13
Financial intermediation	2.50
Real estate, renting and business activities	9.82
Public administration and defence	5.60
Education	5.81
Health and social work	12.67
Other	5.22
Manufacturing and mining (females)	9.57
Professional/managerial (females)	15.44

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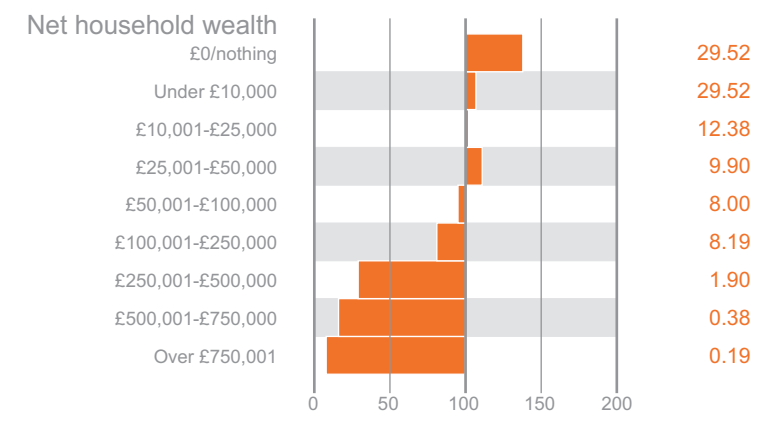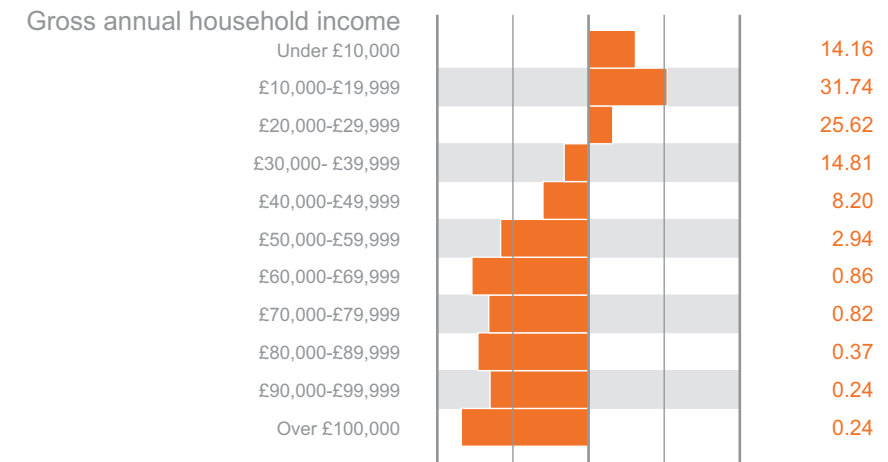
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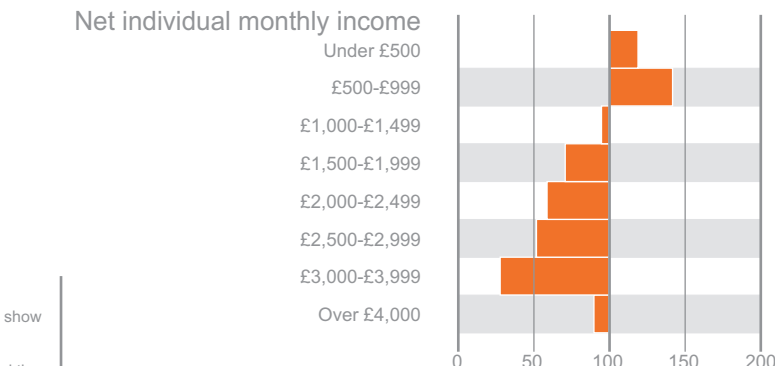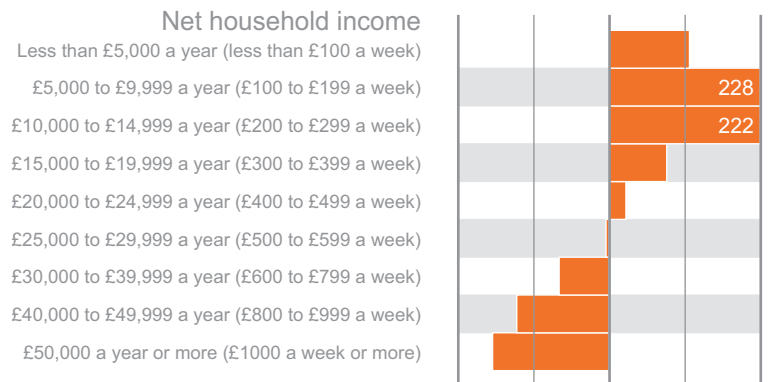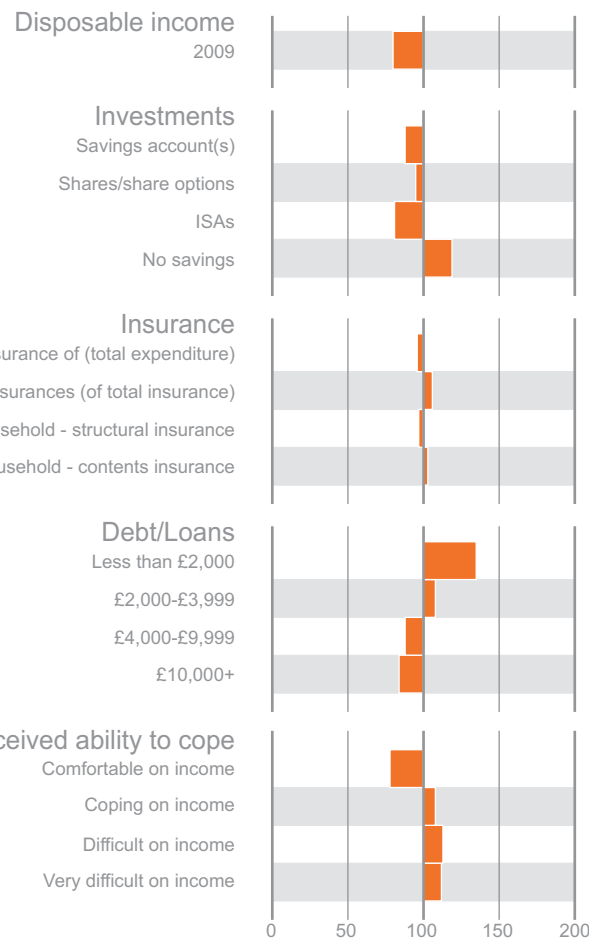## Group I: Ex-Council Community

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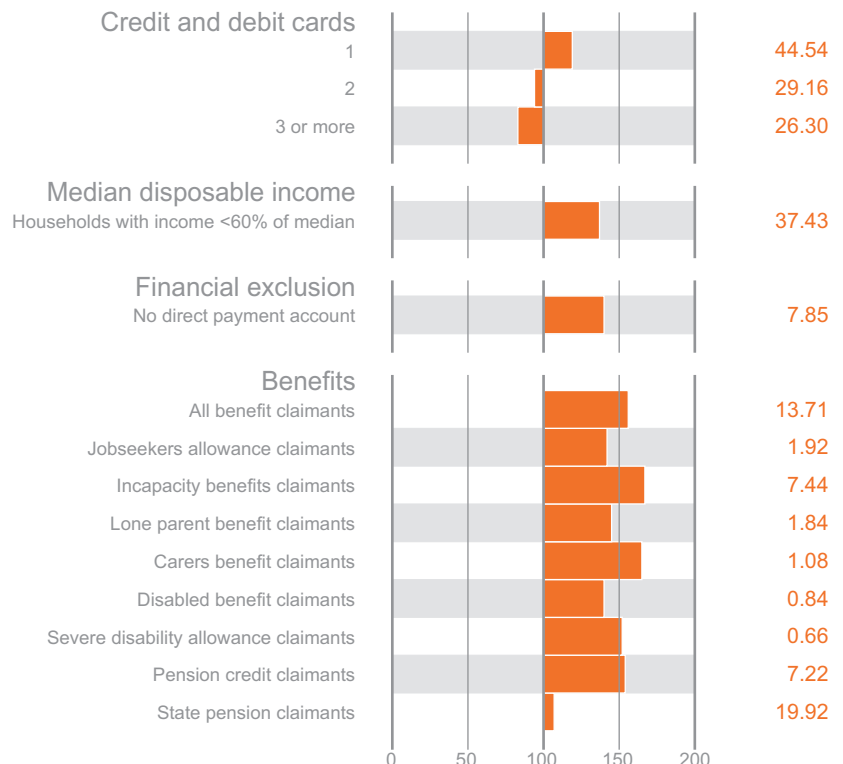
2.06% | **2.08%**

Our financial circumstances

Net household income

	Index	Mean %
Less than £5,000 a year (less than £100 a week)		4.56
£5,000 to £9,999 a year (£100 to £199 a week)	228	14.50
£10,000 to £14,999 a year (£200 to £299 a week)	222	21.05
£15,000 to £19,999 a year (£300 to £399 a week)		14.76
£20,000 to £24,999 a year (£400 to £499 a week)		12.89
£25,000 to £29,999 a year (£500 to £599 a week)		11.44
£30,000 to £39,999 a year (£600 to £799 a week)		12.13
£40,000 to £49,999 a year (£800 to £999 a week)		4.80
£50,000 a year or more (£1000 a week or more)		3.86

Net individual monthly income

	Mean %
Under £500	21.58
£500-£999	31.63
£1,000-£1,499	26.07
£1,500-£1,999	10.66
£2,000-£2,499	4.75
£2,500-£2,999	1.82
£3,000-£3,999	0.71
Over £4,000	2.78

Gross annual household income

	Mean %
Under £10,000	14.16
£10,000-£19,999	31.74
£20,000-£29,999	25.62
£30,000- £39,999	14.81
£40,000-£49,999	8.20
£50,000-£59,999	2.94
£60,000-£69,999	0.86
£70,000-£79,999	0.82
£80,000-£89,999	0.37
£90,000-£99,999	0.24
Over £100,000	0.24

Net household wealth

	Mean %
£0/nothing	29.52
Under £10,000	29.52
£10,001-£25,000	12.38
£25,001-£50,000	9.90
£50,001-£100,000	8.00
£100,001-£250,000	8.19
£250,001-£500,000	1.90
£500,001-£750,000	0.38
Over £750,001	0.19

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12.48%

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Archibald and Moira

2.06% 🏠 | 👤 **2.08%**

Our financial circumstances

Disposable income
2009		80.42

Investments
Savings account(s)		10.37
Shares/share options		1.11
ISAs		6.32
No savings		40.94

Insurance
Insurance of (total expenditure)		3.02
Household insurances (of total insurance)		35.86
Household - structural insurance		48.97
Household - contents insurance		51.03

Debt/Loans
Less than £2,000		27.19
£2,000-£3,999		18.45
£4,000-£9,999		28.64
£10,000+		25.73

Perceived ability to cope
Comfortable on income		22.87
Coping on income		49.17
Difficult on income		19.62
Very difficult on income		8.33

Credit and debit cards
1		44.54
2		29.16
3 or more		26.30

Median disposable income
Households with income <60% of median		37.43

Financial exclusion
No direct payment account		7.85

Benefits
All benefit claimants		13.71
Jobseekers allowance claimants		1.92
Incapacity benefits claimants		7.44
Lone parent benefit claimants		1.84
Carers benefit claimants		1.08
Disabled benefit claimants		0.84
Severe disability allowance claimants		0.66
Pension credit claimants		7.22
State pension claimants		19.92

Understanding Charts
Unless otherwise stated, charts show the Index and Mean %.

The Index is shown as a bar, and the Mean % is shown to the right:

Mean %
12.48%

Index

0   50   100   150   200

Supporting Notes

These pages have been designed to help you understand the essence of each of the groups and types. We have sought to highlight the key features which make each group distinctive, and which would be useful to bear in mind when devising communications or treatment strategies. The descriptive pages are necessarily subjective and are intended to highlight key issues rather than to be comprehensive.

We have taken account of a wealth of information from both census and non census sources - such as the electoral register, shareholder and directors' lists, and local levels of council tax. This information is supplemented with information from market research surveys which can be cross tabulated by Mosaic, including the ONS Annual Expenditure and Family Survey, University of Essex's British Household Panel Survey, Research Now's online panel, YouGov's specialist financial survey, GfK NOP's Financial Research Survey, BMRB's Target Group Index Survey, Experian Hitwise's online competitor intelligence, the National Readership Survey and the British Crime Survey.

We have also made use of information cross tabulated by Mosaic from Experian's lifestyle questionnaires. To complement this formal information there is of course a large body of knowledge, accumulated over the years, on the relationship between customer behaviour and previous versions of Mosaic which has been used to support the patterns highlighted in these pages.

In building a picture of each of these categories this wealth of statistical information has been enhanced by a comprehensive series of visits to each of the different types of neighbourhood. Likewise much of the historic context which is contained within these portraits results from many decades of geodemographic analysis and of visits to assess the vitality of different regions.

Caveats

Clearly not every postcode matches exactly to just one of the groups and types. These descriptions are therefore what sociologists would describe as 'ideal types', pure examples to which individual cases approximate only with various degrees of exactness. They focus on the statistical bias of a type of neighbourhood, on the demographic categories which are more numerous there than elsewhere in the area and which give the neighbourhood its distinctive character. In addition, because the boundaries of postcodes and census output areas do not exactly match boundaries in housing type, it is inevitable that addresses close to the boundary of many output areas may in certain cases not appear to have been allocated to the most suitable category. There are cases too where the same types of neighbourhood will contain people of similar character and behaviour but living in very different types of accommodation according to where in the area they may live.

Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe the UK segments. The variables are grouped together by category. For each group, the charts show the Mean% and Index for each variable.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider Residence Type for Group C:
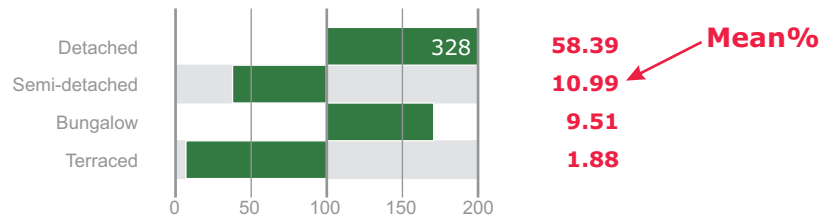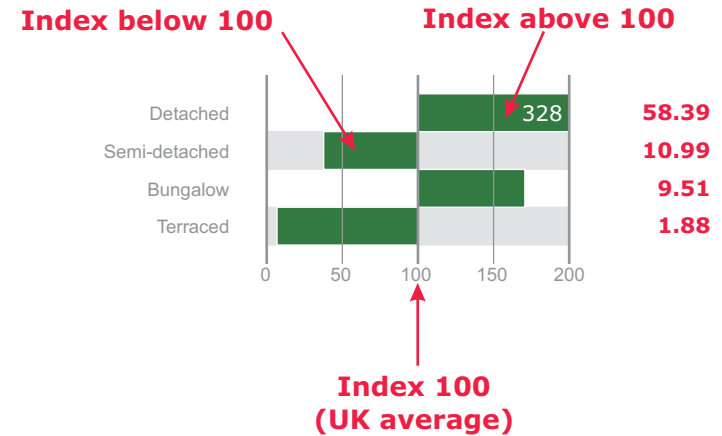

This shows that:
58.39% of Group C have a detached house
10.99% of Group C have semi-detached house
9.51% of Group C have a bungalow
1.88% of Group C have a terraced house

The **Index** shows how the variable compares with all households in the UK. An **Index of 100** is the average. An **Index greater than 100** shows that this variable is over-represented when compared with the average. An **Index less than 100** shows that this variable is under-represented when compared with the average.

The Index is shown on the chart as a bar:

The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.