

Group B: Professional Rewards

Fraser, Lynda, Jordan or Lauren

Type B05: Mid-Career Climbers

Families enjoying the fruits of career success in pleasant detached houses

2.30%  |  2.90%

Overview

Key Features

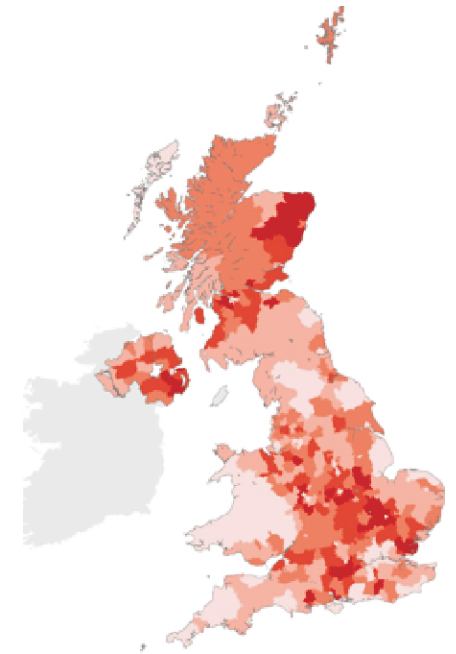
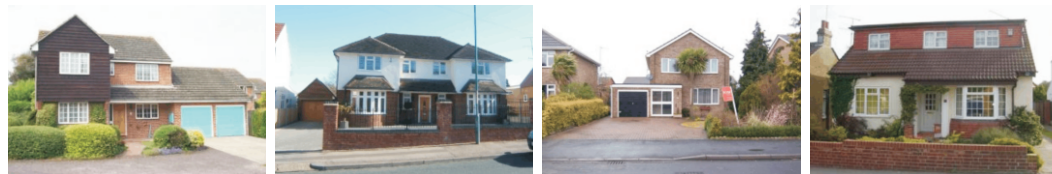
- 40s and 50s
- Families
- Secondary school children
- Pleasant modern houses
- Technical and organisational skills
- Early adopters of new technology
- Children's education
- Competitive
- Responsible
- National health / state school

Rankings

Age 46/67
 Presence of Children <18 44/67
 Household Income 18/67
 Gross Financial Assets 15/67
 Non-Mortgage Debt 22/67
 Indebtedness Indicator 51/67
 Level of Urbanisation 46/67



Typical Houses



Top Postal Areas

- Northern Ireland (Belfast) BT
- Birmingham B
- Glasgow G
- Nottingham NG
- Reading RG



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Mid-Career Climbers are families with children of secondary school age and older, who live in pleasant modern style houses on the outskirts of provincial cities. Many of the parents are in their forties and fifties and have achieved considerable career success in senior technical and middle management positions, often within large national corporations.

Typically they live on estates of houses of similar style and age, into which they may have moved when their children were young and when their mortgage absorbed a much higher proportion of their earnings than it does today.

Mid-Career Climbers take pride in their technical and organisational skills and, not least because many of them work in responsible positions in large organisations, are confident in their ability as intelligent consumers to make rational decisions when confronted by consumer choices.

These are people who enjoy calculating which would be the cheapest utility or mortgage offer in the long term and who would check out which were the most advantageous places to purchase foreign currency before they went on holiday.

Whilst other types may be excited by diversity and obtain more satisfaction from exciting new experiences than from the acquisition of new material possessions, Mid-Career Climbers find technology interesting for its own sake as well as for how it can improve the quality of daily lives. These are early adopters of most new technologies for home entertainment and eagerly embrace opportunities to shift to online information sources and electronic transactions.

The focus of their leisure time is likely to be on technology and on the family unit. This is a type where the family is likely to engage collectively on shopping trips together and where children are encouraged by their parents to become involved in decisions, for instance about the type of new car to purchase. Parents attach importance to formal aspects of their children's performances, for instance in school examinations and in competitive sports.

People living in this type are responsible neighbours but are more likely to make associations via shared specific leisure interests, such as the squash club, rather than community activities.

Retailers find this target market responsive to promotional offers that deliver a genuine financial benefit and one which assesses products on the basis of technical features rather than image or price. It is an easy market for suppliers to switch to direct debit and to email billings and is one which takes care to ensure bills are paid by their due date.

Compared with other higher income types, Mid-Career Climbers are happy to cut their own lawns, to do their own re-decoration and to press their own clothes. Likewise they shop around for the keenest prices, often using price comparison sites, without necessarily sacrificing quality.

Mid-Career Climbers are not demanding of state support and when they do interact with their local authorities they are likely to use the Internet both for information and to conduct transactions.

Demographics and Behaviour

Who we are

Mid-Career Climbers are married couples aged between 45 and 65. Many of them have adult children still living with them at home while they go to university. Many of them are highly educated, and have worked their way into senior managerial positions in professional jobs and in business. They work hard, and have felt their social networks dwindling in recent years as they focus more on their partners and children.

Where we live

Mid-Career Climbers live in smart detached houses on modern estates in the suburbs of provincial cities. They have lived there for a long time, moving in more than ten years ago, when their children were still young, and the houses may have been new when they bought them. Wireless networks are replete with gadgets, home servers and Sky+ subscriptions serving to organise and deliver any form of entertainment on demand.

Overall, they like where they live, and look forward to a happy retirement here, with the children often living here well into their twenties. They talk to the neighbours occasionally, but nothing like as often as before their children stopped playing together.



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In general Mid-Career Climbers prefer being active and engaged in the physical world rather than in cultural or aesthetic leisure activities. They play a lot of sport, go skiing regularly, and have a family membership at a nearby health club with excellent facilities. They also enjoy wine and good food, and eat out fairly regularly. They buy Fairtrade, healthy and organic foods, but are also quite thrifty in this regard, and each household may have one or two items where they think the budget option is just as good. They also donate regularly to a few favoured charities.

Living where they do, everything is accessed using the car. There will be at least two cars per household, and maybe even one more for the kids. Mostly, these will be bought new. Looking further afield, they like to take at least two, usually more, holidays per year. Some of these will be with the whole family, such as skiing or a beach holiday, while others will be taken only by the parents or the children with their friends. Many will have a holiday home in France or Spain, which is often used as a venue for these holidays.

They watch a moderate amount of TV, though for many, this is now blurred with the video on demand they get over the Internet or through their cable subscription. Much of the television is watched as a family, in the evening, as a bonding activity, but they will also catch up individually with shows they are particularly interested in. As well as entertainment, they use the Internet mainly to shop, do online banking and check their share prices. They mainly get their news through newspapers as well as online, and tend to read the Mail, Telegraph or the Times. Despite the technological sophistication of these homes, many will spend a relatively small amount on mobile phones. Often, one person in the household will negotiate the entire family's mobile phone contracts, to ensure a good deal for everyone, particularly as most of their calls will be to each other.

How we view the world

Mid-Career Climbers are broadly individualistic, and focused mainly on themselves and their families, rather than worrying too much about the outside world. Couples tend to be open with each other and the family, and discuss major decisions as a group. They have forged a close bond and care more about the approval of people within that group than about society as a whole. Their main political loyalties are to the Conservative party, though some will vote Lib Dem or UKIP in some areas. However, politics is certainly not something they get involved with, beyond casting their votes on election day.

While they are independent and career-minded, they value family time far more and try not to let work interfere with their leisure. They will sacrifice further advancement to achieve this, and value job security highly compared with career progression. Many are quite religious, drawn to non-conformist and evangelical denominations, but do not tend to participate in the volunteering and civic activity that is often associated with religious activity. They embrace fairly traditional social values, and think rules should be respected, but they are also optimistic about the way society is going, and particularly enjoy technological progress and playing with new advances.

Despite the fact that Mid-Career Climbers are highly educated, often to postgraduate level, they still value consumption and materialistic goals. Money is important to this group, as it allows them to lead the lifestyles they want to lead. Their identities are bound up with being able to enjoy expensive leisure pursuits and buy nice things. Value for money is the primary driver behind many of their purchases, particularly in markets they are not especially interested in, though they have certain minimum standards, as befits people of their income.

How we get by

Mid-Career Climbers have worked for several years in technical jobs, and are now at the tops of their careers, working full-time, often as directors of the companies they work for. Both parents will command a high wage, and they save large amounts on a regular basis out of this income. They have next to no debts, and any outstanding balances they do have are quickly paid off. Once they have a relationship with an insurer or credit card provider, they tend to be fairly loyal to them, rather than switching around too often. Finances are something that they need, but are not very interested in.



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Accordingly, their savings are generally secure rather than interesting. They have well-padded pensions, both individual and occupational, and are fully insured against any unforeseen problems that may interfere with their financial security. Their other investments are somewhat sedate, preferring deposit accounts, bonds and ISAs to dabbling in the markets. Many have bought a second property for their children to live in at university or nearby. This may now be rented out as an investment.

Online Behaviour

For this type the Internet has become a key channel for all types of transactions, from buying insurance to booking the family holiday. Mid-Career Climbers shop or at least browse online for goods ranging from sports equipment to the weekly grocery shop. Although they prefer the more established department stores, supermarkets and high street brands, this type will also shop with smaller and online only retailers if they offer the best value. Their online media consumption is skewed in favour of conservative and sports-led publications, although their children spend a lot of time on social networking sites.

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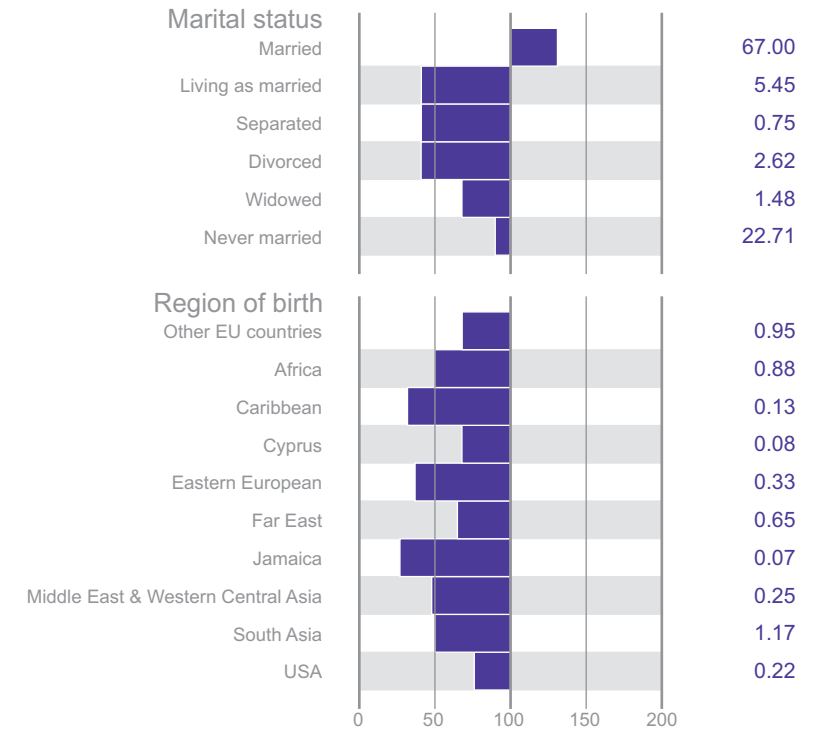
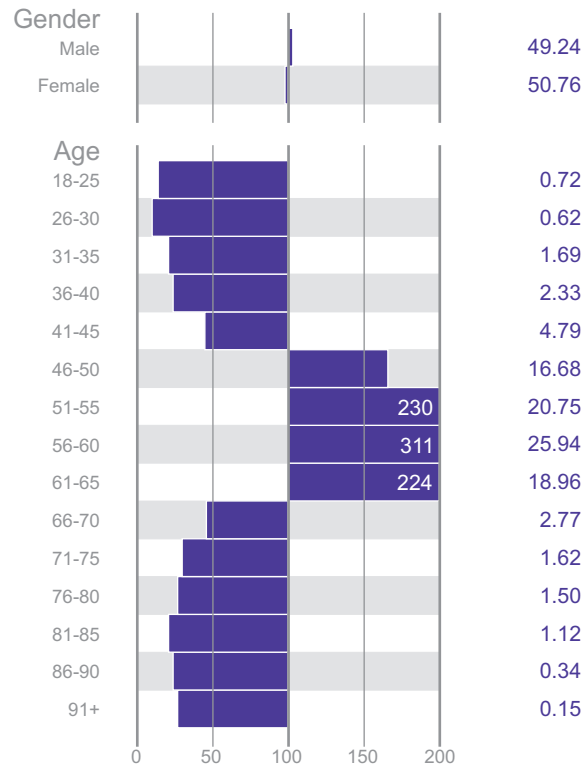
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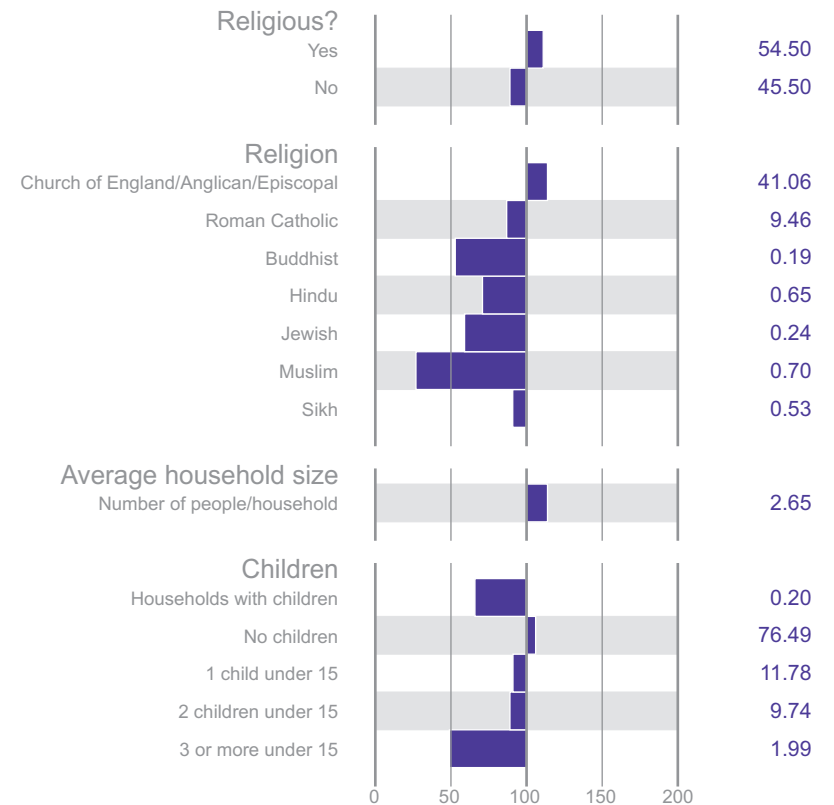
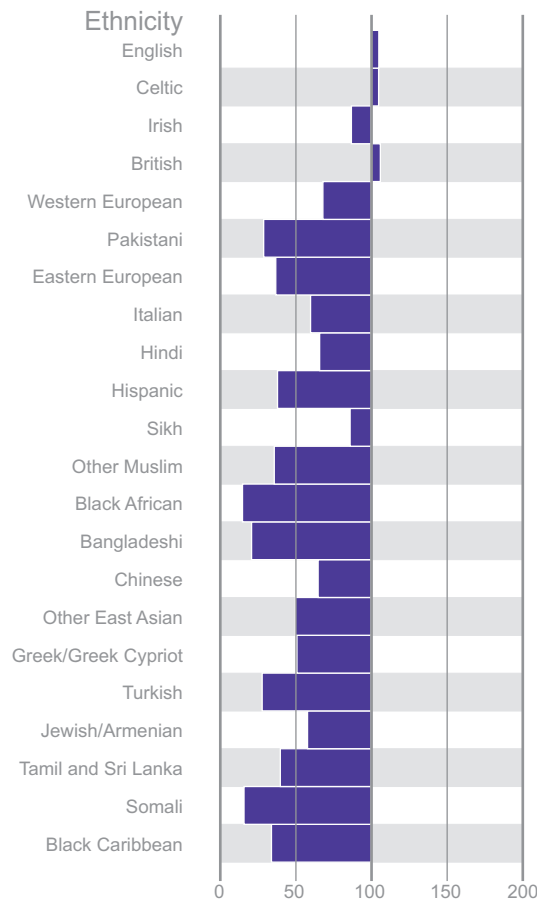
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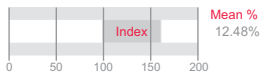
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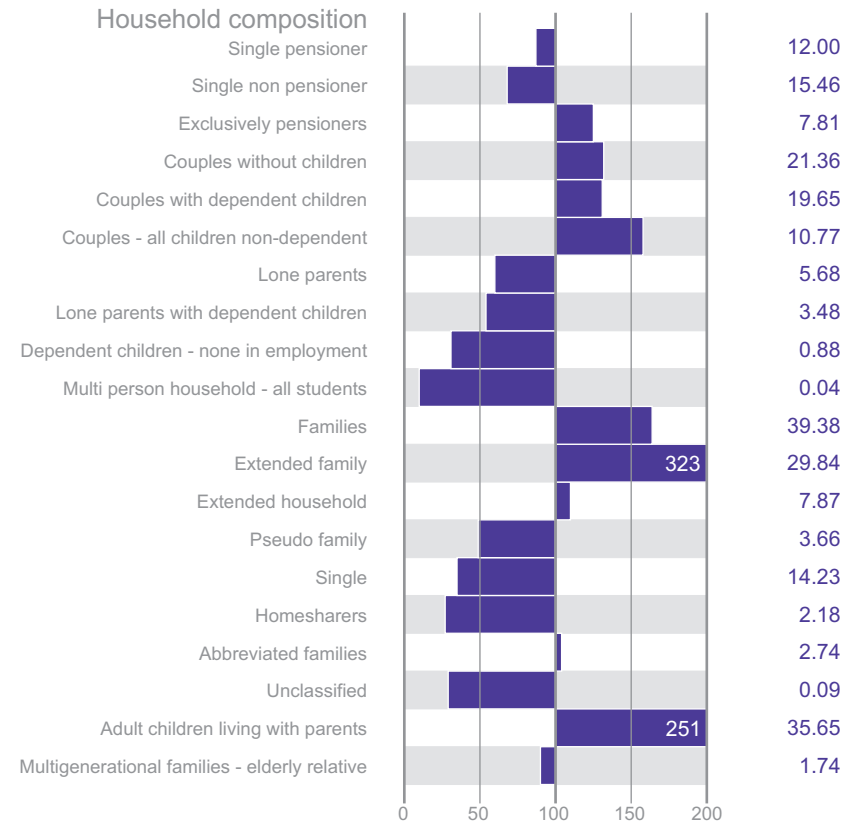
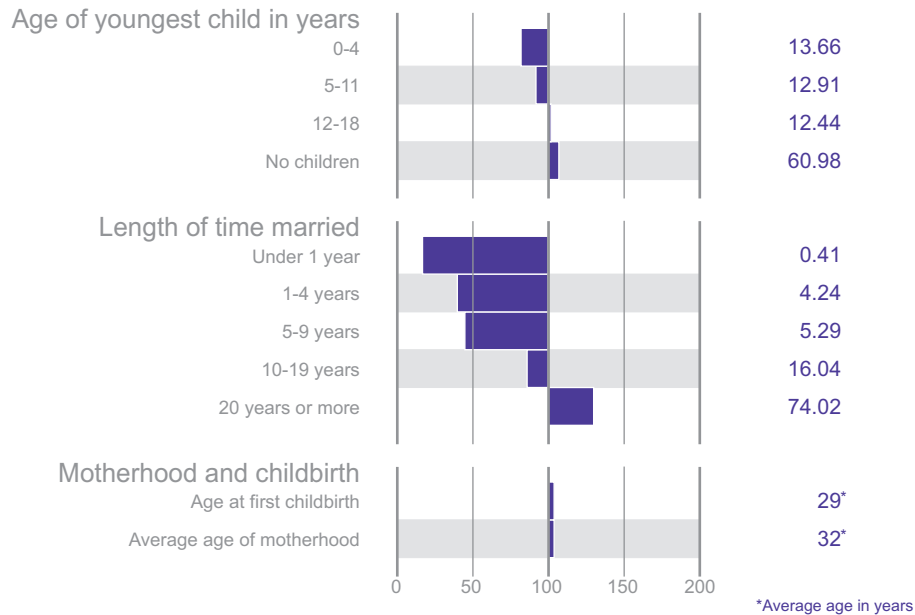
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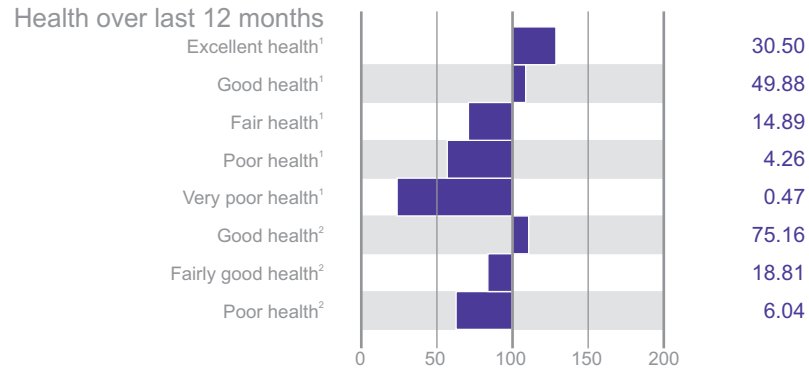
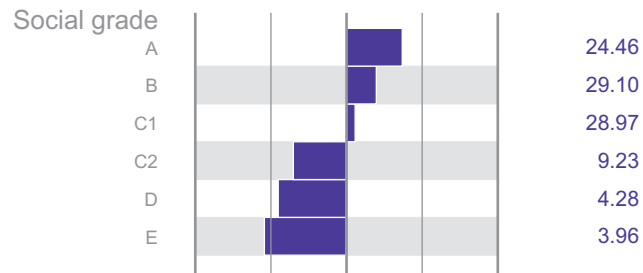
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¹ BHPS data
² Census CYE data

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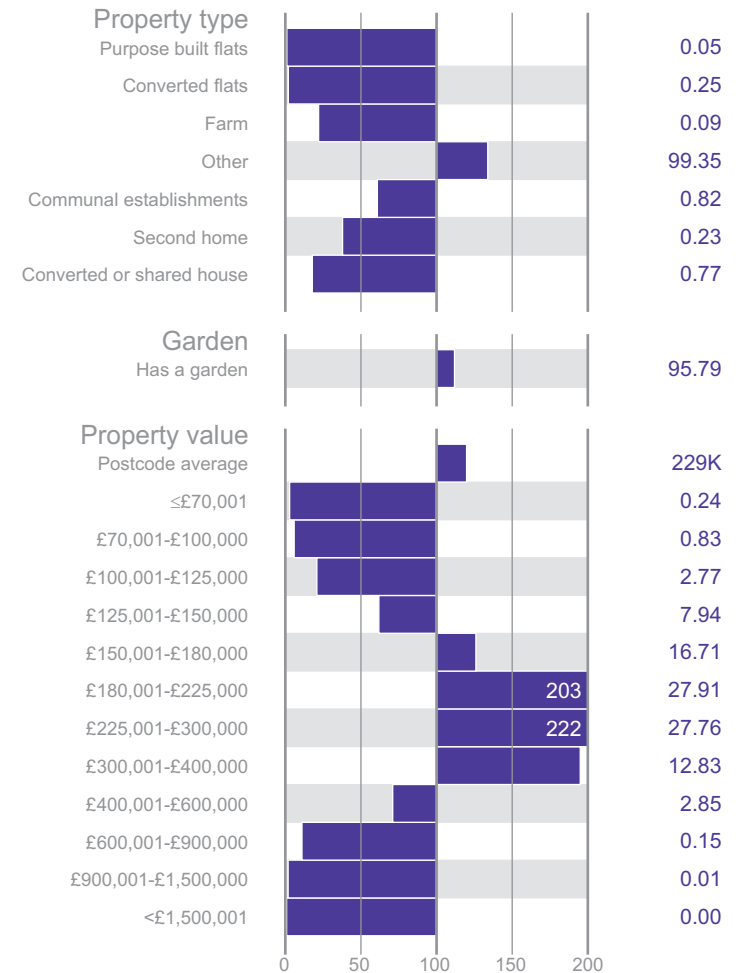
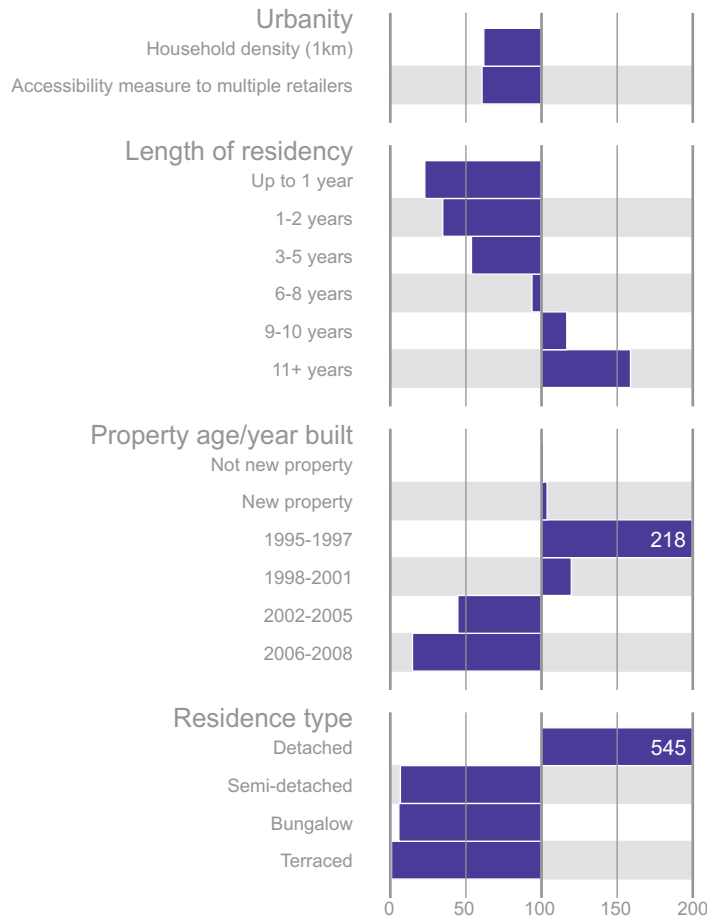
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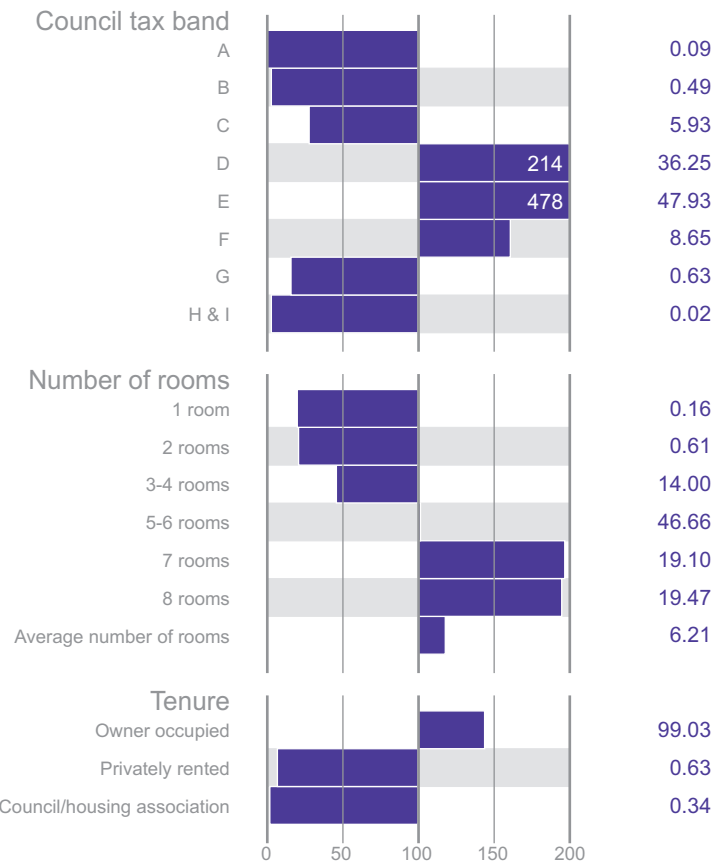
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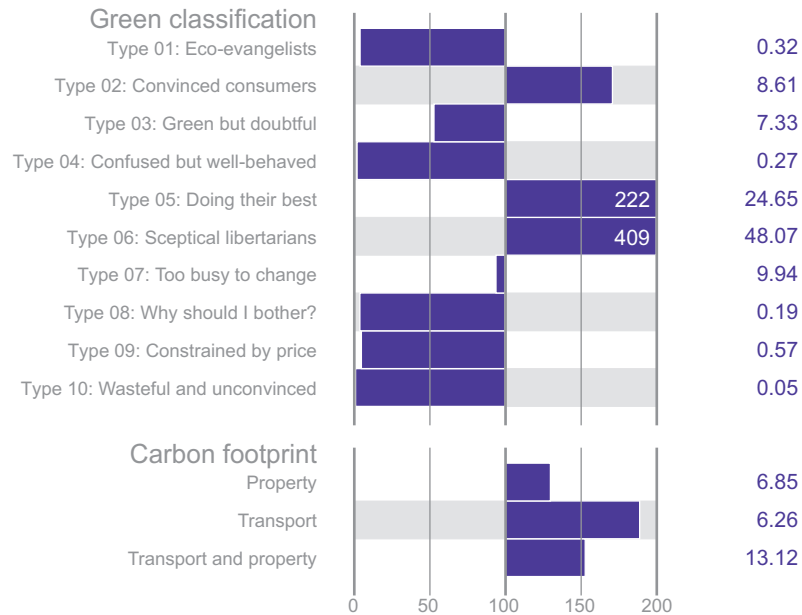
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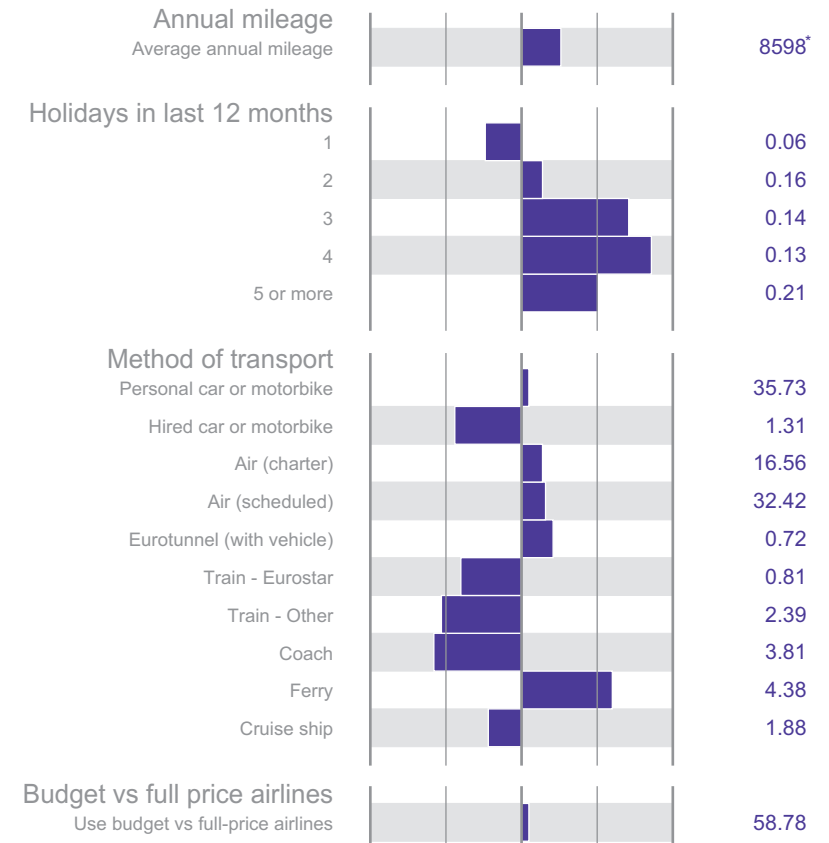
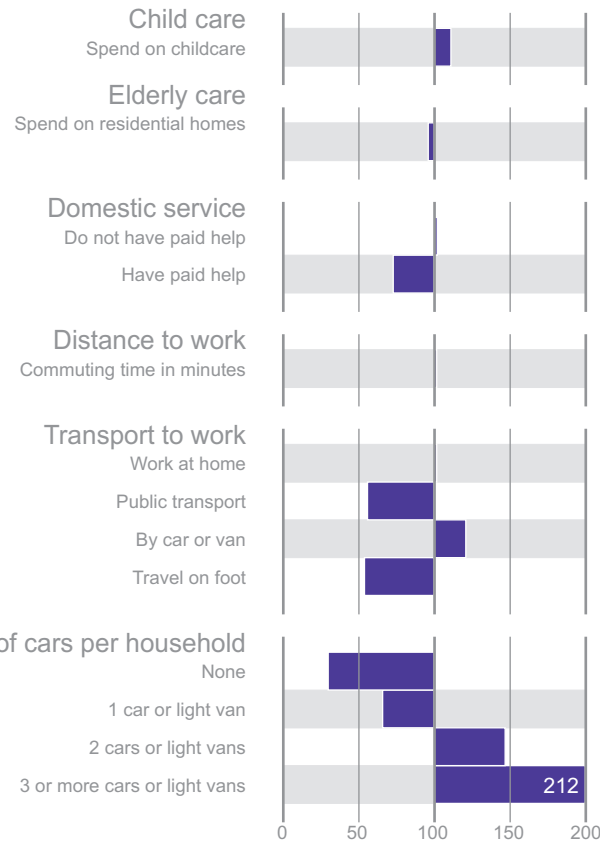
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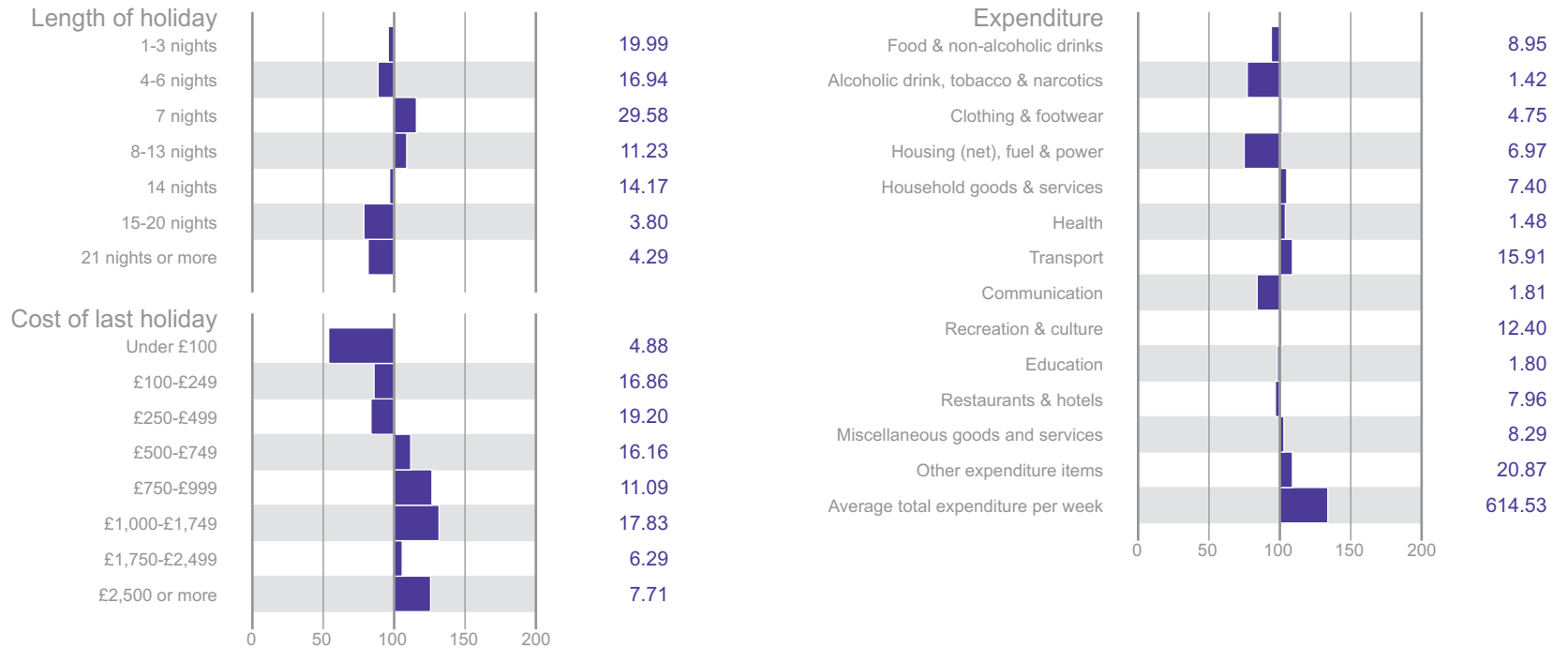
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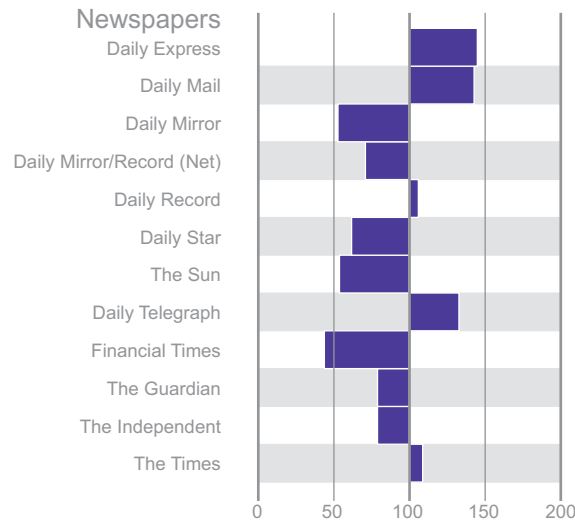
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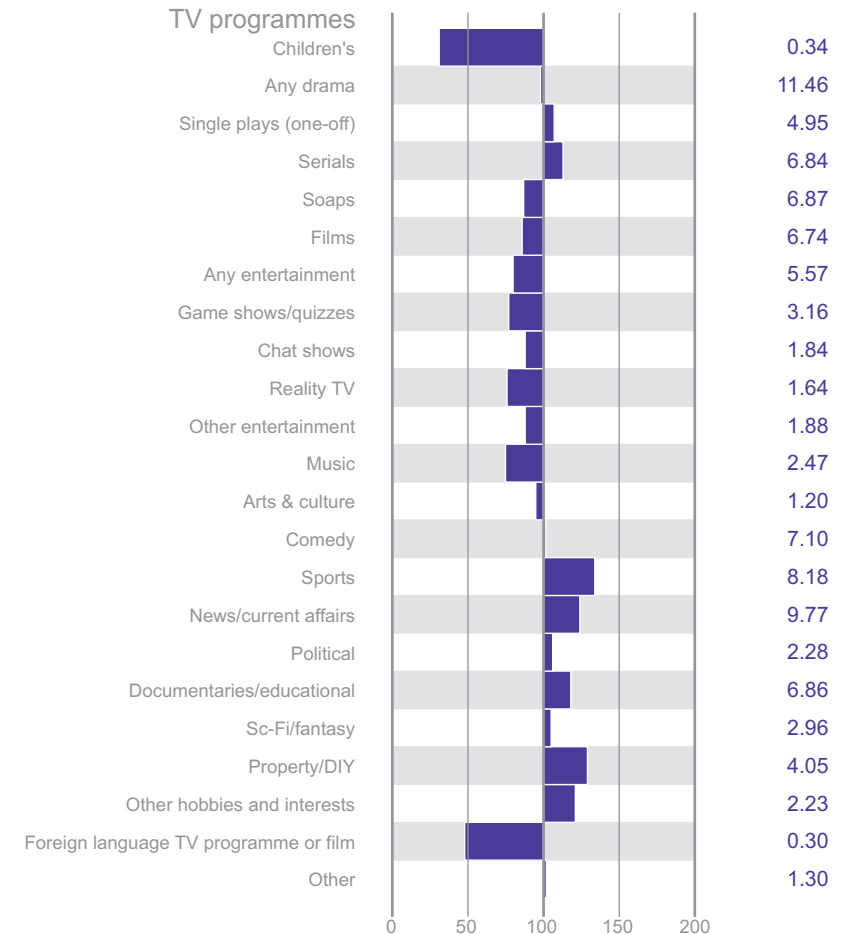
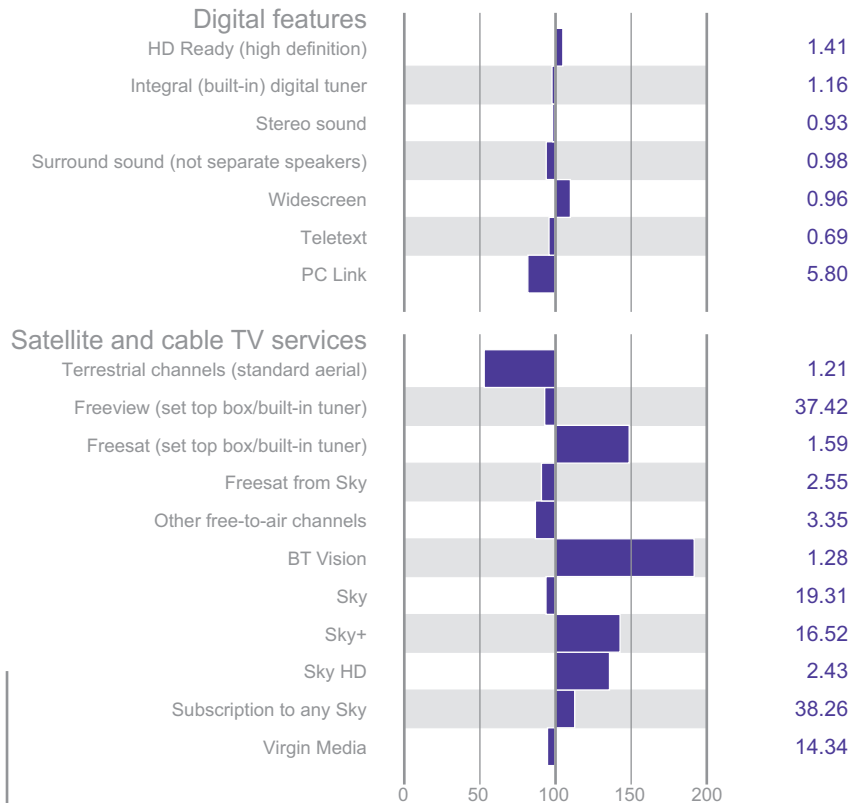
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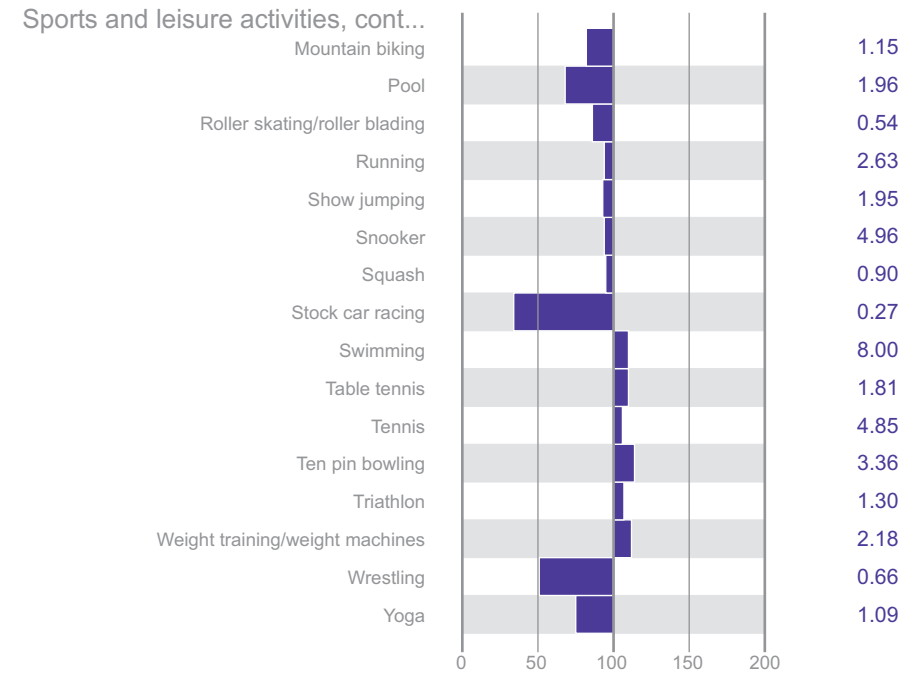
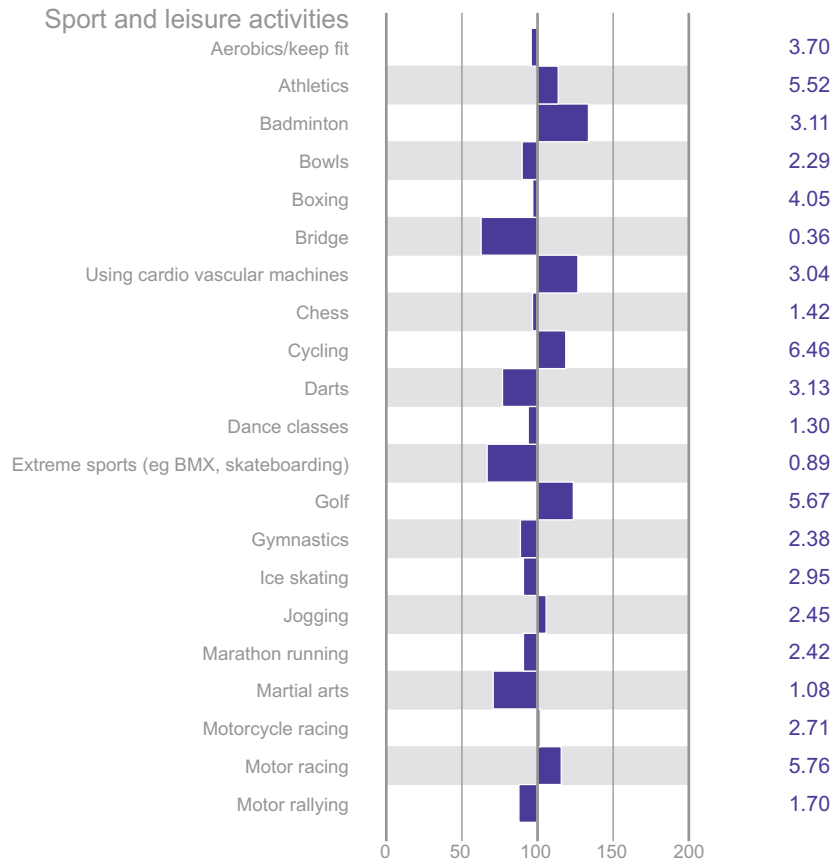
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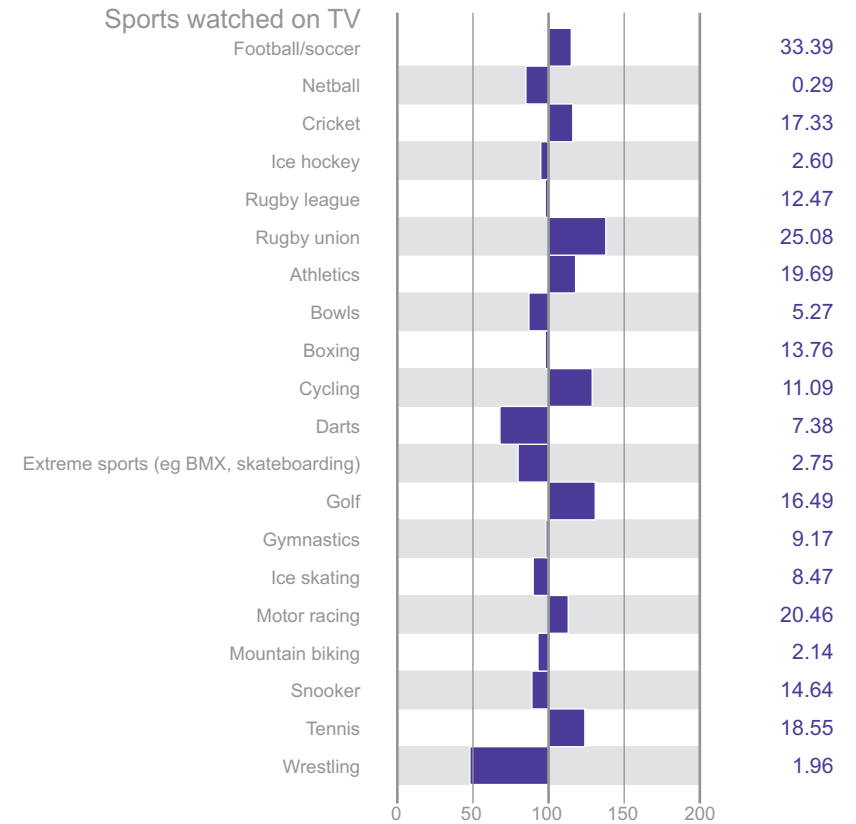
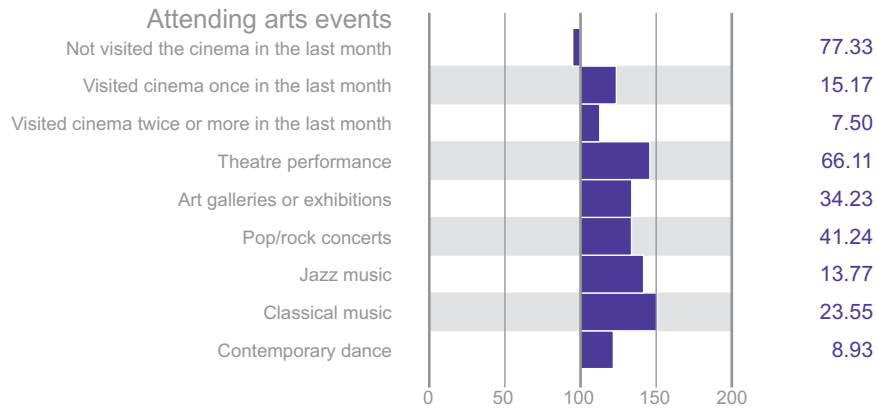
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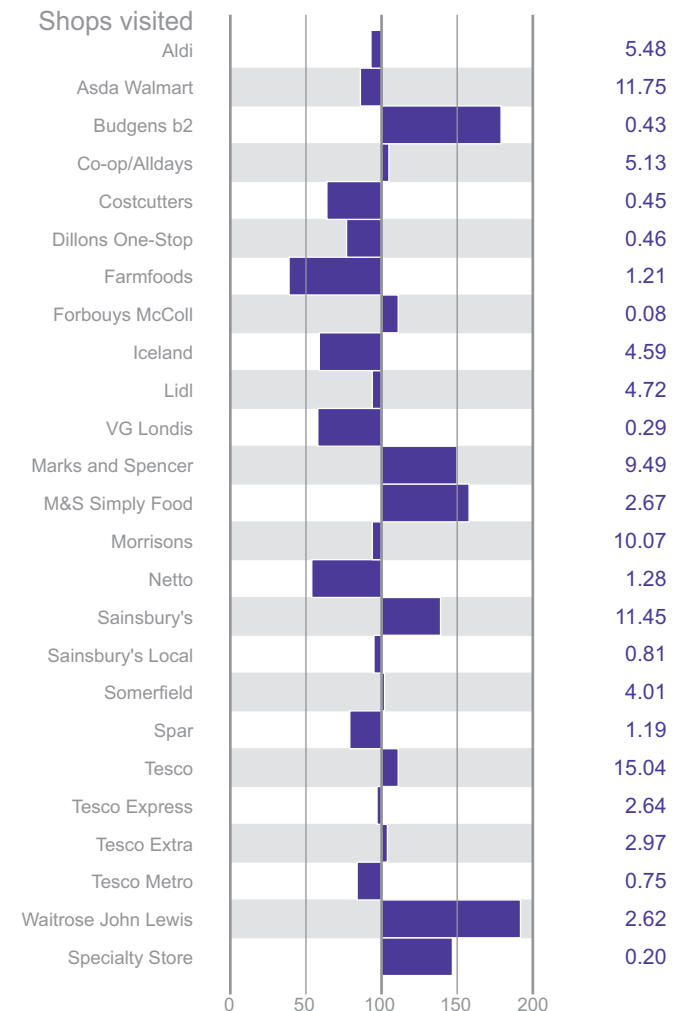
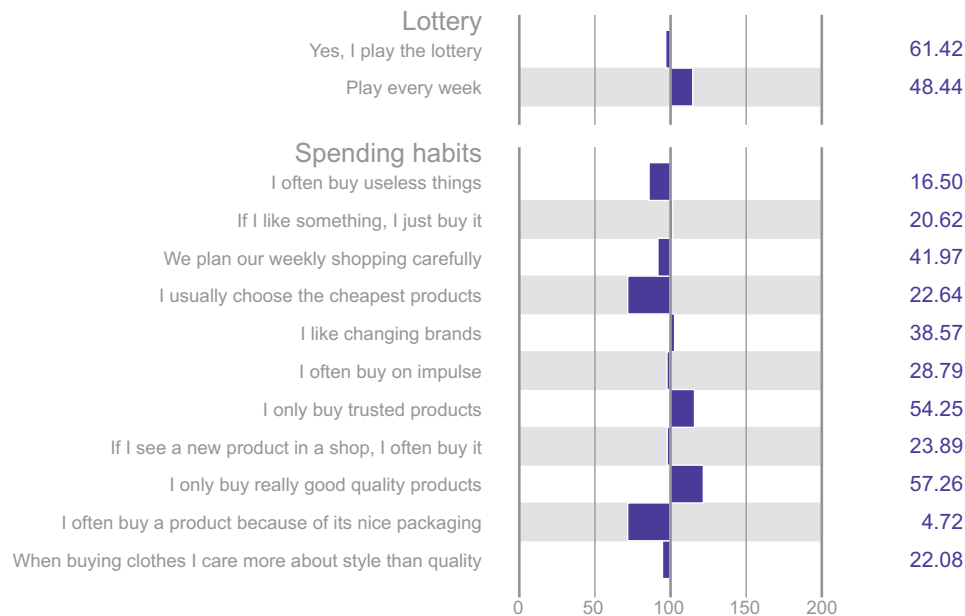
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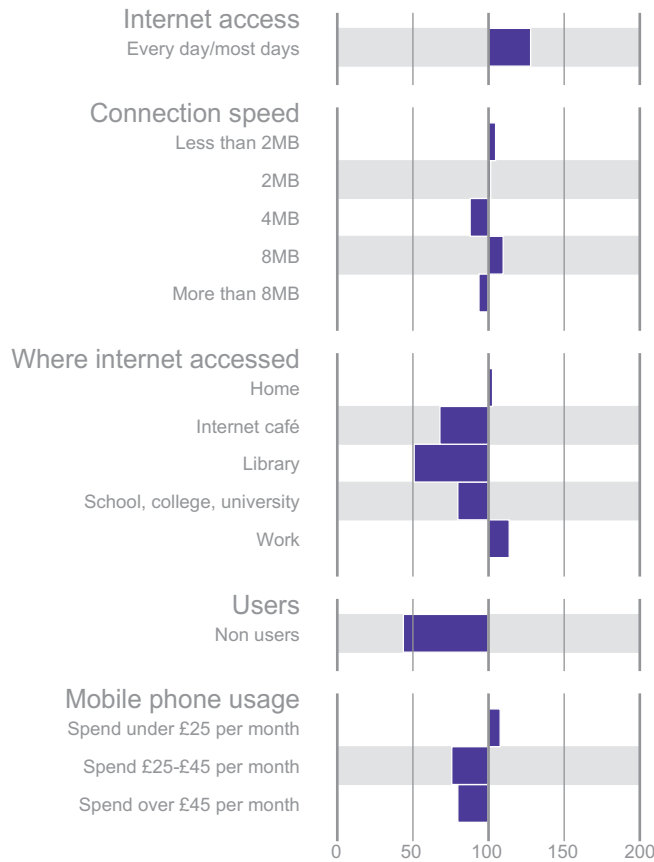
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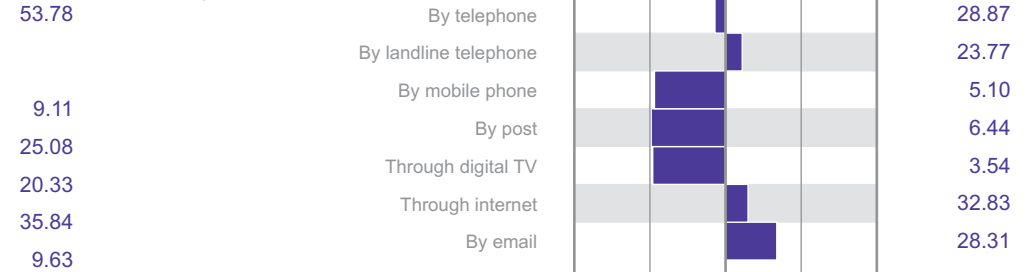
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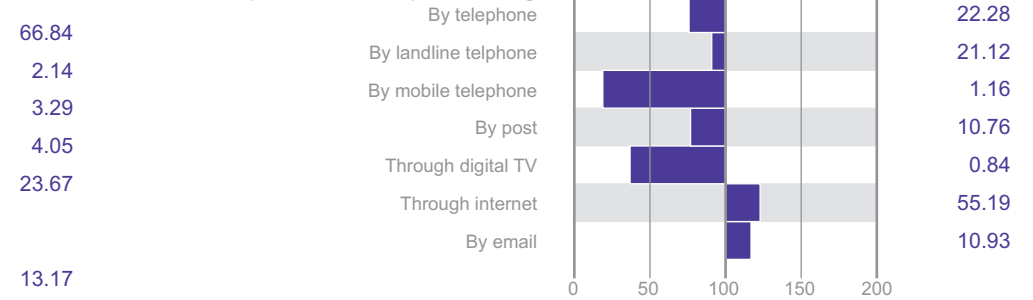
How we communicate



Channel preferences - communication



Channel preferences - purchasing



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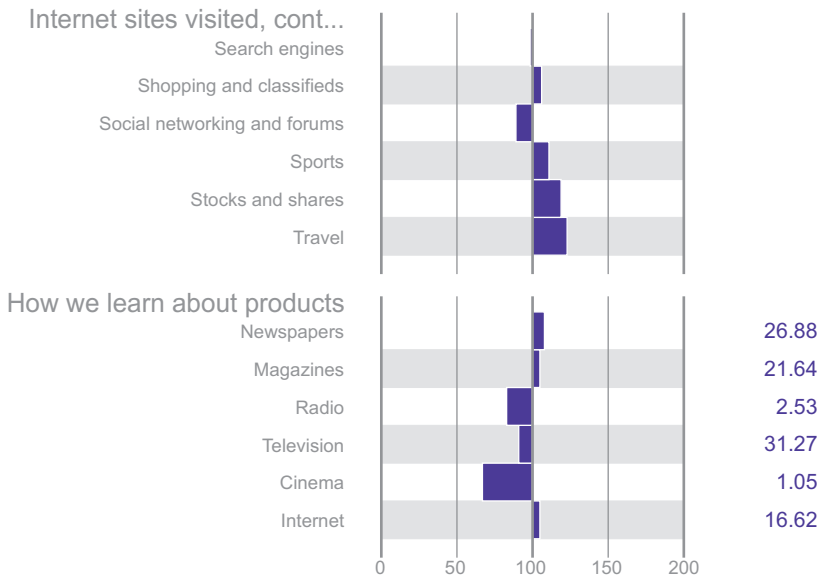
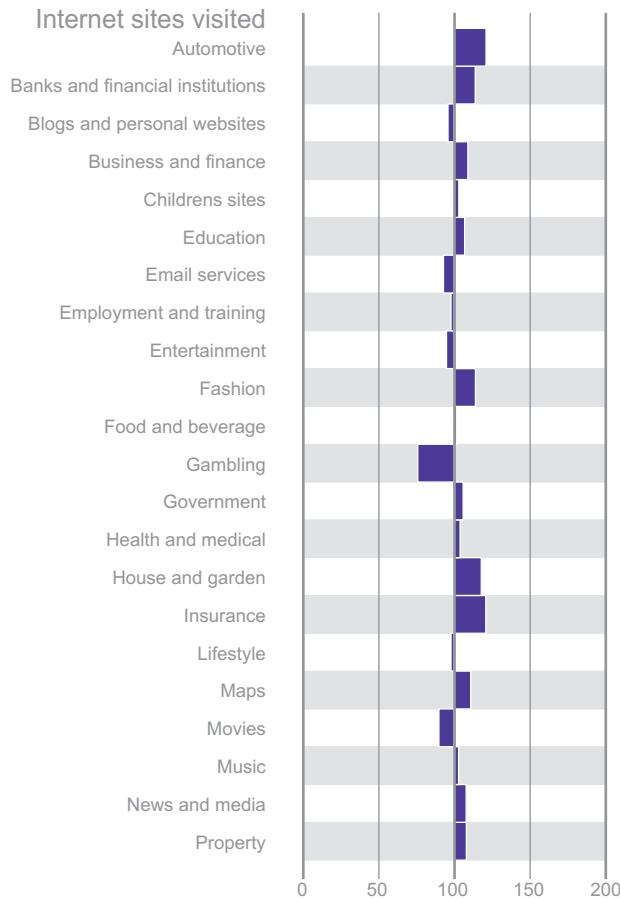
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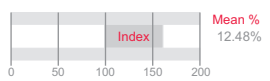
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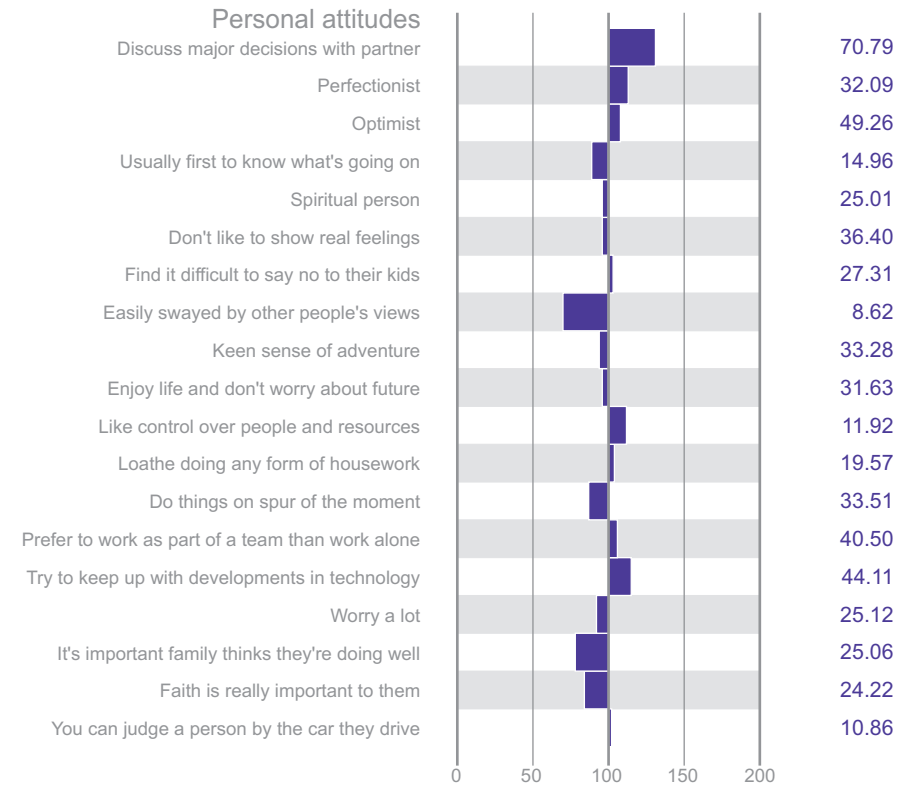
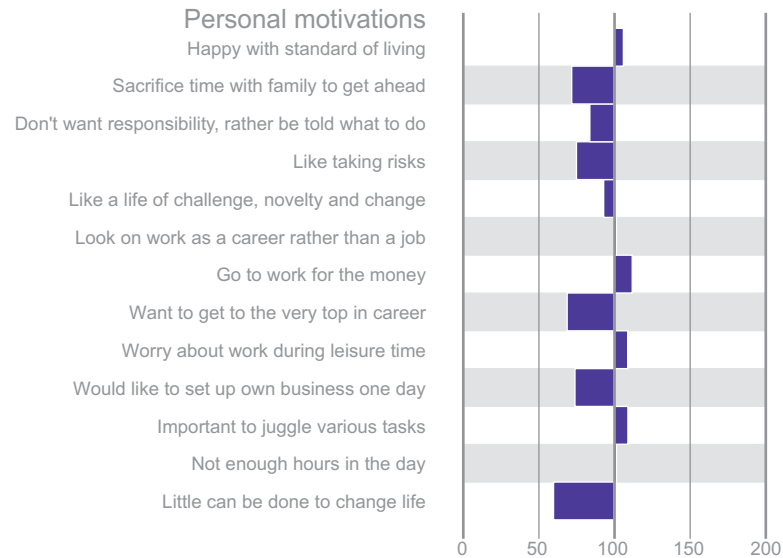
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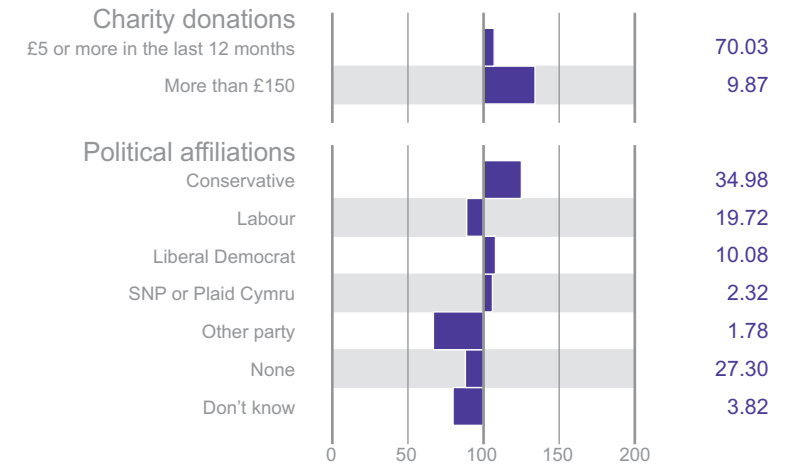
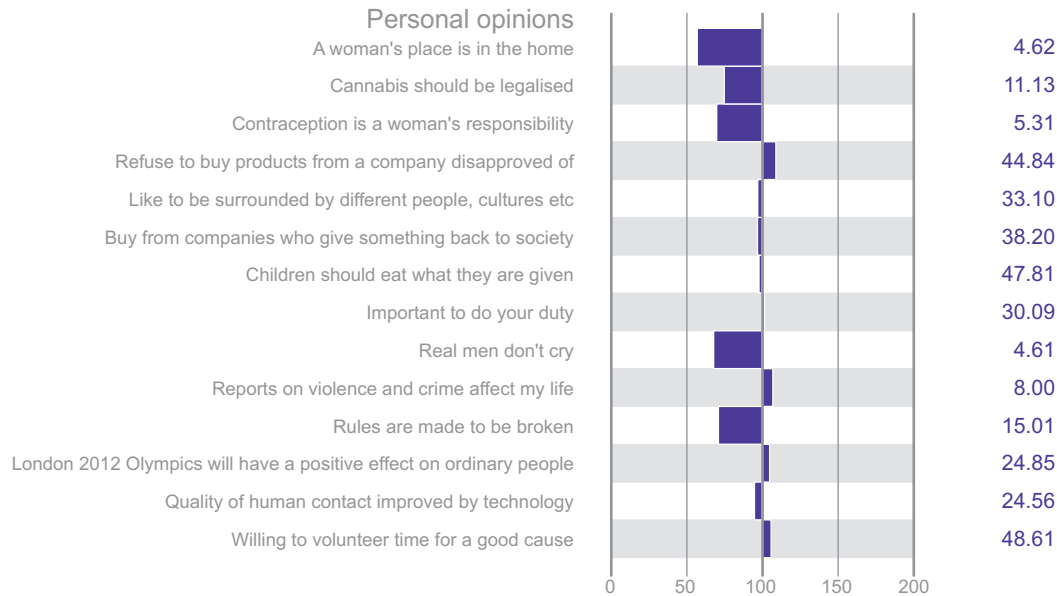
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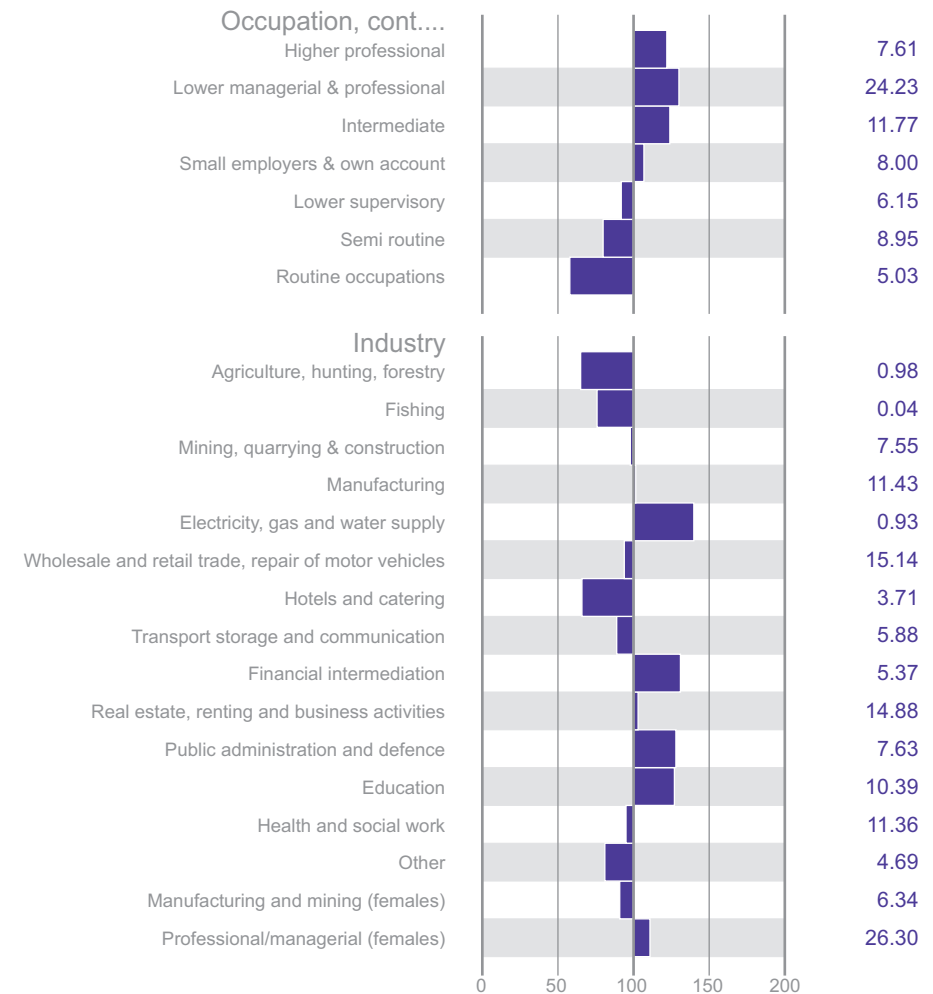
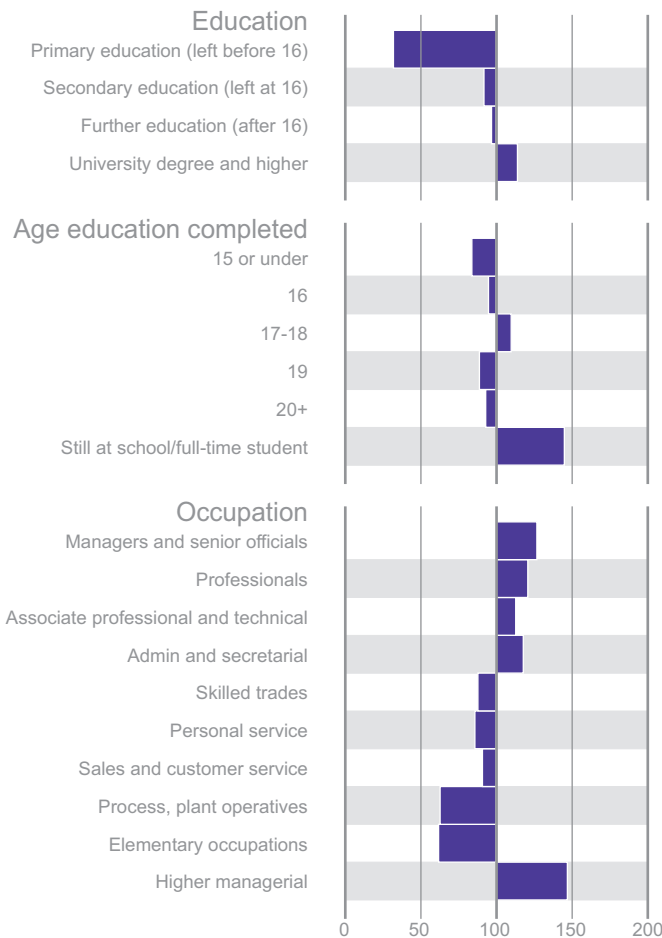
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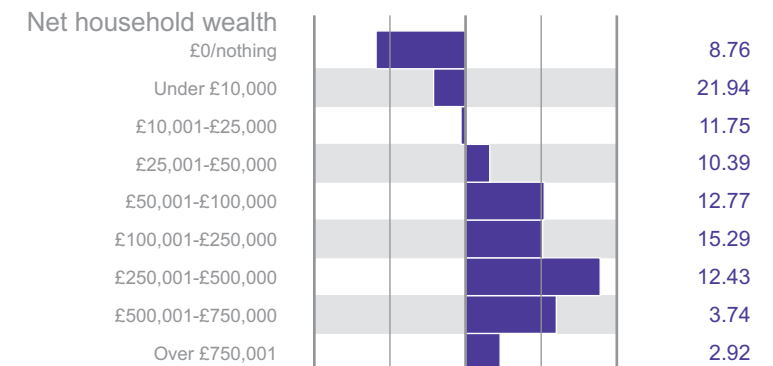
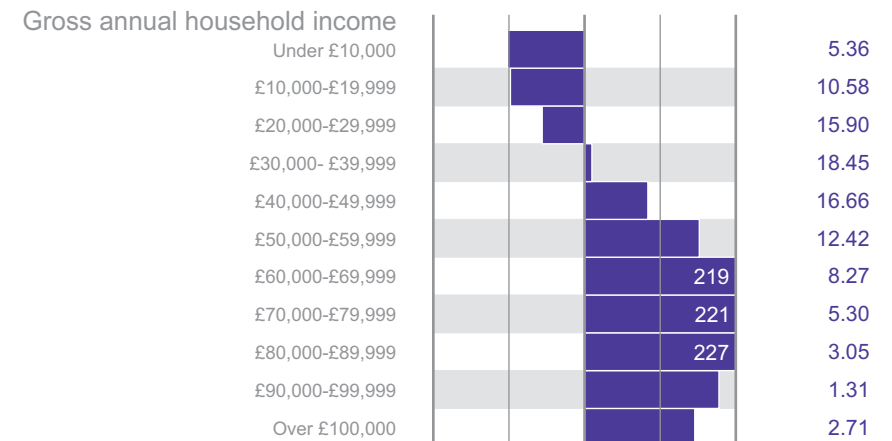
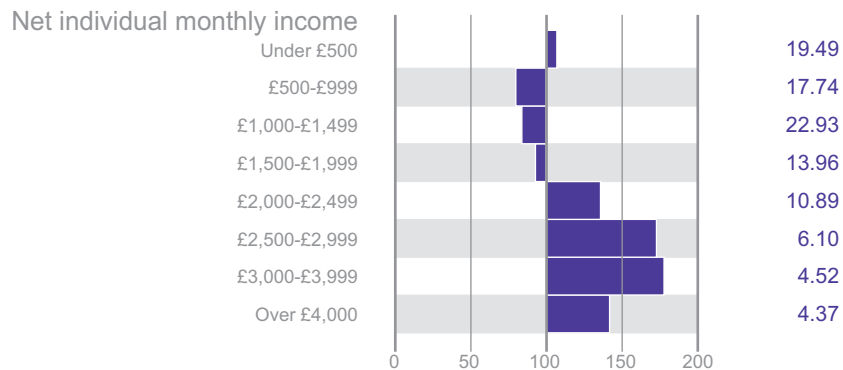
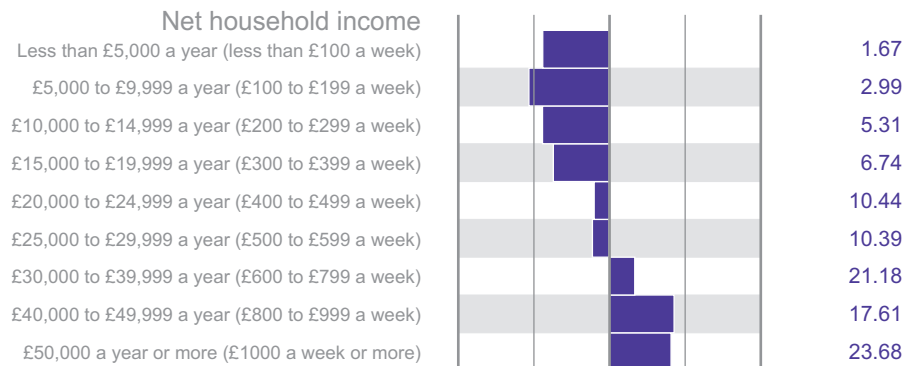
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Understanding Charts
Unless otherwise stated, charts show the Index and Mean %.

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

Mean % 12.48%

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.

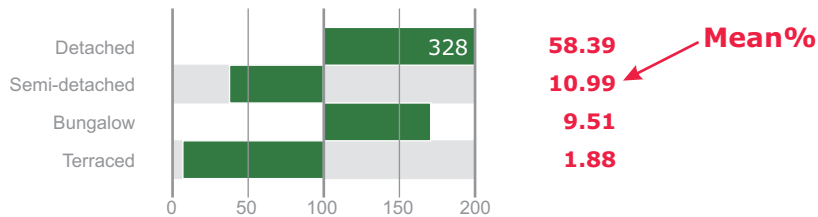
Supporting Notes

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:

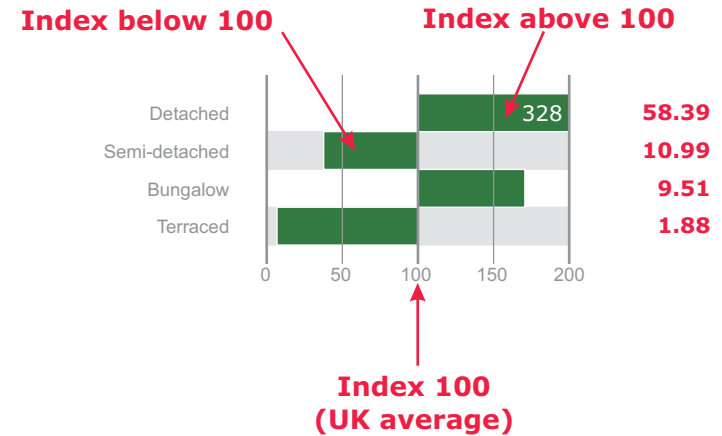


This shows that:

- 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.