Group F: **Suburban Mindsets**

Kevin, Lynn, Nathan or Jenna

Type F26: **Mid-Market Families**

Families with many grown-up children still living at home, living in cheaper suburban semis

2.70% | **3.75%**

Overview

Key Features

- Spacious housing and gardens
- Couples in their 40s and 50s
- Modest ambitions
- Price conscious
- Settled in communities
- Mid to lower incomes
- Children lacking money to leave
- Mid market tastes
- Self esteem independent of material success
- Traditional

Rankings

Age   36/67

Presence of Children <18   27/67

Household Income   33/67

Gross Financial Assets   33/67

Non-Mortgage Debt   20/67

Indebtedness Indicator   32/67

Level of Urbanisation   33/67

Typical Houses
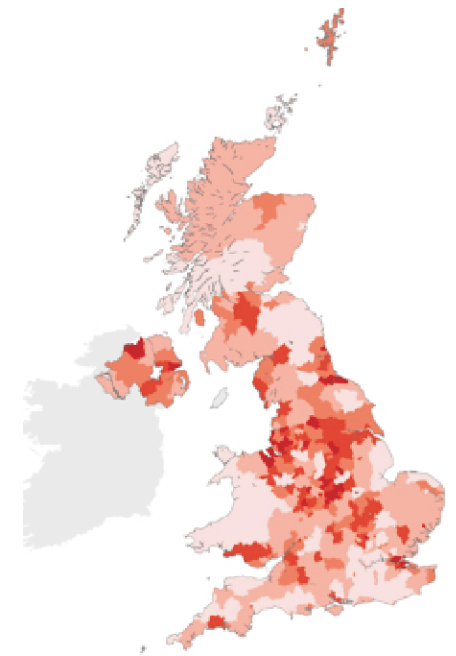
Top Postal Areas

- Birmingham B
- Sheffield S
- Northern Ireland (Belfast) BT
- Leicester LE
- Newcastle on Tyne NE

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Description

Overview

Mid-Market Families are lower middle class families, often with older children still at home, living in early inter war semi-detached houses, mostly in large provincial cities. People live in a transitional zone between the poorer terraced streets of the inner city, and the more spacious and modern semis of the outer suburbs. Many of these neighbourhoods have suffered from a general lack of recent investment, whether by the local council or by private enterprise, and from the movement of better paid jobs either to the city centre or to new industrial and office parks on the urban periphery.

Although the houses themselves are spacious and have pleasant sized gardens, and although they date from an era of good quality workmanship, these homes have become rather less attractive to better off young families, who prefer the conviviality and convenience of living in older terraces closer to shops and public transport, or living with people of a similar age in modern estates on the edge of the city.

Many Mid-Market Families work for local manufacturing companies in junior management and supervisory roles and many have justifiable worries about redundancy. Many wives also work to supplement household incomes.

Adults are typically in their 40s and 50s and have children who are studying at college or are entering the workforce for the first time. The type of job they do seldom provides sufficient means to own a flat of their own and many of them continue to live at home, contributing valuable additional income towards their households' costs.

This type has few pretensions and modest ambitions, where families enjoy the company of their children and have time to talk to them and their friends. These are people whose families are likely to have lived in their towns for many generations and who still meet people they went to school with when they visit the nearest shopping centre. These are people therefore whose self esteem is not greatly dependent on their material success. The subject of conversation is more likely to be personal behaviour and relationships than newly launched products.

The neighbourhood shopping centres tend to contain a newsagent, an off-licence, and a hairdressers, perhaps with a post office and symbol grocery chains if it is a large centre. Adults share the use of a family car and undertake their weekly food shopping at Asda or Morrisons, which provide keen prices within a friendly environment. Whilst most grocery shopping will be for mainstream branded goods these consumers are not averse to experimenting with foreign foods and new products.

Demographics and Behaviour

Who we are

These are lower-middle class families with aspirations towards a middle class lifestyle. Mid-Market Families is made up of parents in the later stages of their careers at local industrial employers. They are distinctive in that their children, to a very great extent, choose to remain living with them after they finish school and go on to earn a wage. Both parents work, for modest incomes, and the children contribute in the form of a small rent payment or by buying food occasionally.

Where we live

Mid-Market Families live in comfortable semi-detached houses dotted around the edges of northern inner-cities, which they bought many years ago, when the children were still young. These houses are not very expensive or fashionable, but provide space for a family to live comfortably into the parents' old age. They are pretty happy with the area they live in, having built up an extensive network of acquaintances there through having their children grow up there. They talk to their immediate neighbours occasionally, and can rely on them to keep an eye on things if they are on holiday. Not that they need to – crime is not a major problem in these areas. While they would like to move into a nicer property, this is unlikely to be possible, at least until the children move out and thoughts of downsizing begin to occupy them.

How we live our lives

Mid-Market Families are people who live extremely unpretentious lifestyles. The way they have got to where they are is by not spending too much, working hard and being happy with what they have. They don't tend to buy fancy foods, and don't eat out very often, preferring standard ranges from the local supermarket, prepared at home. They don't donate much to charity, or go to the cinema often, preferring to watch films on the TV and save their money for occasional treats.

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Description

Living where they do, they are very reliant on their cars, often having one each, but they tend to buy them secondhand, and keep them for a few years, until they feel they can get a good bargain by trading them in. They drive to work, they drive to the shops, they drive to see their friends and they drive to go anywhere that isn't next door. They also take a couple of holidays a year, often package holidays booked a few months in advance for the parents, or city breaks with friends to Eastern Europe or Amsterdam for the kids. Low cost airlines have opened up a whole new world to this type, and they try to enjoy it as often as they can afford to.

They all have Internet connections, and have done for a couple of years, as the kids needed it for their education. But usage is quite low – most don't log in every day, and not many do the more advanced activities that broadband allows – video on demand, DVD rental by post and social networking are all activities that they do less often than average. They have yet to weave the Internet into the fabric of their everyday lives, and prefer to hop into the car and drive to the nearest shopping centre to get a new washing machine than to order it online.

How we view the world

Mid-Market Families are relatively unconcerned about the world beyond their doorsteps. Many do not vote, and care little for politics. If they do remember to cast their ballot, they have tribal instincts to vote for Labour, though these areas can also be fertile ground for the BNP, as their central message of unaffordable housing appeals to young people on low income forced to stay with their parents.

Work is not an important part of their identity. They go there from 9 till 5 to earn a living, but they don't think about it once they clock off. They have little desire to take control in the workplace, to become the boss, or start their own companies. Very few of them went to university, and the younger generation are unlikely to see the point of accruing vast debts for a degree. Their education finished with a vocational qualification and that has enabled them to get a job which they see as fine by them.

Overall, Mid-Market Families are very centred around the household. They enjoy neatness, order and tidiness in their lives, and pride themselves on their homes. They spend a lot of time doing housework and being with their families. With respect to the outside world, they are just keen to get by without causing too much trouble, or drawing attention to themselves.

How we get by

The central feature of Mid-Market Families' finances is their conservatism. They have low expenses and save as much as they can out of their incomes. Through steady saving rather than any spectacular income (though theirs is slightly better than average), many have amassed some considerable savings. Most have not, however, and still need to work more and save more to retire.

Some have loans and credit cards, but generally these are manageable and most managed to keep out of the consumer credit boom and bust altogether. As this type does not have enormously aspirational tastes, it finds it easy to delay gratification rather than incur debt. Propositions that work for them may involve highlighting value rather than intangible benefits.

Most work in sales, or skilled manual work in local industries, often supervising a couple of people at work. Others may work in the public sector, for the post office, public transport or local council. Apart from their employer pension, few have made much provision for retirement. Few claim benefits of any sort, except a small minority who are more likely than average to be on incapacity benefit, perhaps through injuries sustained in the course of their work.

Online Behaviour

The Internet is a source of entertainment for this type. They enjoy sport and playing online games, and the two interests come together via a high propensity to visit fantasy football and gambling websites. When the house contains older children, the Internet is also used for social networking and the purchase of entertainment products such as films and video games. Family holidays are also booked online and there is a strong preference for big travel agency brands over independent travel. Mid-Market Families are reliant on the car, and motor insurance is typically purchased via price comparison websites.

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Who we are

Gender	Index	Mean %
Male		48.79
Female		51.21

Age	Index	Mean %
18-25		0.73
26-30		1.02
31-35		1.72
36-40		0.89
41-45		2.28
46-50	311	31.21
51-55	377	34.00
56-60	201	16.80
61-65		9.68
66-70		0.47
71-75		0.33
76-80		0.37
81-85		0.32
86-90		0.11
91+		0.07

Marital status	Index	Mean %
Married		57.35
Living as married		8.38
Separated		1.17
Divorced		5.05
Widowed		1.26
Never married		26.78

Region of birth	Index	Mean %
Other EU countries		0.83
Africa		0.77
Caribbean		0.20
Cyprus		0.06
Eastern European		0.40
Far East		0.49
Jamaica		0.13
Middle East & Western Central Asia		0.19
South Asia		1.44
USA		0.14

Understanding Charts
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Mean %
12.48%
Index

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Who we are

Ethnicity

English	74.70
Celtic	18.92
Irish	9.08
British	94.22
Western European	2.82
Pakistani	0.89
Eastern European	1.22
Italian	1.01
Hindi	1.04
Hispanic	0.52
Sikh	0.73
Other Muslim	0.33
Black African	0.27
Bangladeshi	0.20
Chinese	0.31
Other East Asian	0.18
Greek/Greek Cypriot	0.18
Turkish	0.14
Jewish/Armenian	0.15
Tamil and Sri Lanka	0.07
Somali	0.02
Black Caribbean	0.07

Religious?

Yes	50.04
No	49.96

Religion

Church of England/Anglican/Episcopal	37.45
Roman Catholic	12.07
Buddhist	0.14
Hindu	0.67
Jewish	0.11
Muslim	1.10
Sikh	0.78

Average household size

Number of people/household	2.59

Children

Households with children	0.29
No children	76.86
1 child under 15	14.78
2 children under 15	6.57
3 or more under 15	1.79

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Index — Mean % 12.48%

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Who we are

Age of youngest child in years

0-4		16.85
5-11		14.77
12-18		13.13
No children		55.25

Length of time married

Under 1 year		0.98
1-4 years		3.28
5-9 years		7.68
10-19 years		15.20
20 years or more		72.85

Motherhood and childbirth

Age at first childbirth		26*
Average age of motherhood		29*

*Average age in years

Household composition

Single pensioner		11.40
Single non pensioner		17.61
Exclusively pensioners		5.75
Couples without children		17.78
Couples with dependent children		20.16
Couples - all children non-dependent		10.28
Lone parents		8.87
Lone parents with dependent children		5.78
Dependent children - none in employment		1.74
Multi person household - all students		0.10
Families		24.75
Extended family	430	39.80
Extended household		11.95
Pseudo family		5.25
Single		11.26
Homesharers		3.28
Abbreviated families		3.61
Unclassified		0.10
Adult children living with parents	350	49.66
Multigenerational families - elderly relative		2.02

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Who we are

Social grade

A		8.93
B		20.13
C1		29.52
C2		23.73
D		10.98
E		6.71

Health over last 12 months

Excellent health[1]		23.46
Good health[1]		46.47
Fair health[1]		22.10
Poor health[1]		6.83
Very poor health[1]		1.14
Good health[2]		70.44
Fairly good health[2]		21.41
Poor health[2]		8.15

0   50   100   150   200

[1] BHPS data
[2] Census CYE data

Long-term illness

Permanently sick		4.67
Working age with long-term illness		11.19

Smoking

Smoker		17.12
Number of cigarettes per day		13.40

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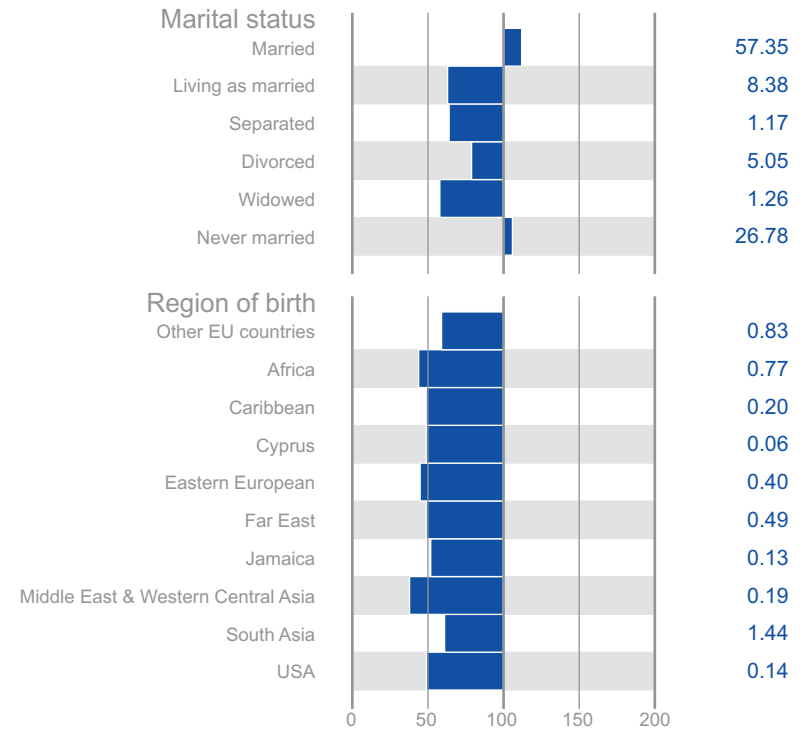0   50   100   150   200
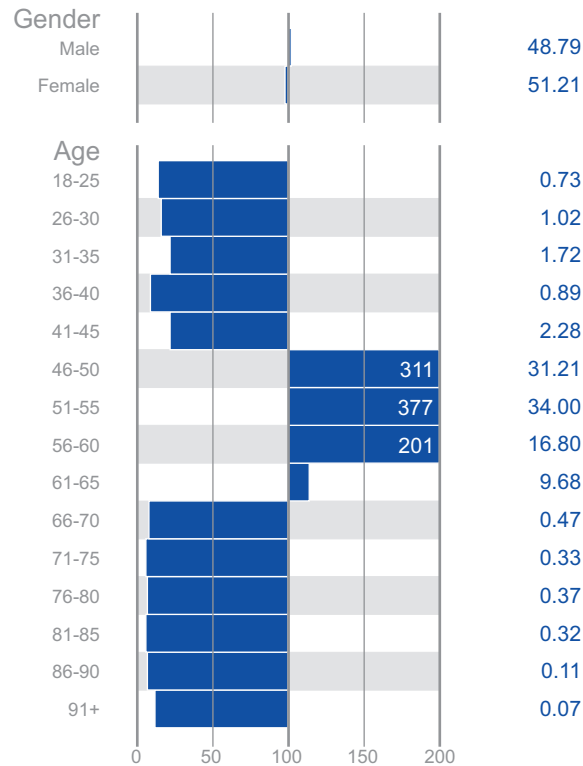
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Where we live

Urbanity

Household density (1km)	1222
Accessibility measure to multiple retailers	7398

Length of residency

Up to 1 year	1.60
1-2 years	4.66
3-5 years	8.60
6-8 years	9.56
9-10 years	5.92
11+ years	69.66

Property age/year built

Not new property	98.57
New property	1.43
1995-1997	0.64
1998-2001	0.43
2002-2005	0.26
2006-2008	0.09

Residence type

Detached	3.58
Semi-detached	85.70 (300)
Bungalow	0.54
Terraced	9.02

Property type

Purpose built flats	0.22
Converted flats	0.94
Farm	0.00
Other	98.64
Communal establishments	0.69
Second home	0.13
Converted or shared house	1.02

Garden

Has a garden	92.61

Property value

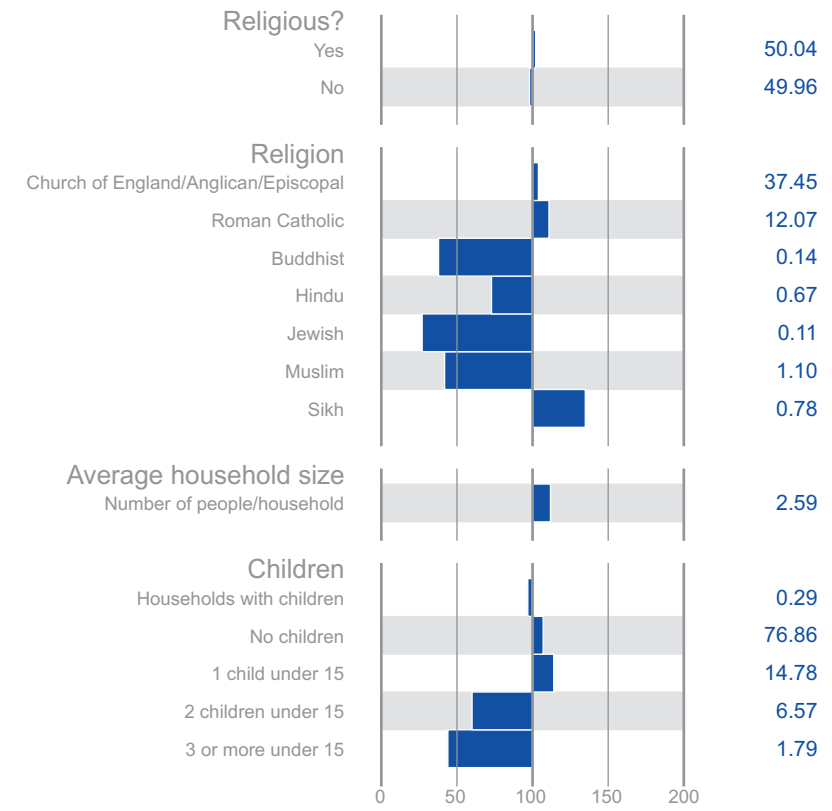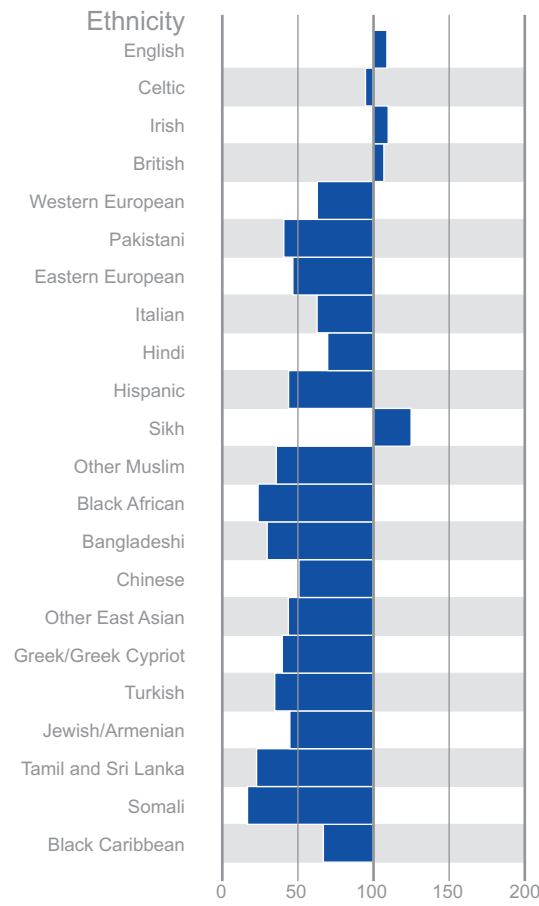|	
Postcode average	145K
≤£70,001	1.22
£70,001-£100,000	6.94
£100,001-£125,000	24.17
£125,001-£150,000	29.90 (232)
£150,001-£180,000	21.66
£180,001-£225,000	12.45
£225,001-£300,000	3.30
£300,001-£400,000	0.28
£400,001-£600,000	0.05
£600,001-£900,000	0.01
£900,001-£1,500,000	0.00
<£1,500,001	0.00

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Where we live

Council tax band

Band	Mean %
A	3.46
B (202)	39.58
C (215)	45.70
D	10.59
E	0.51
F	0.14
G	0.03
H & I	0.00

Number of rooms

	Mean %
1 room	0.22
2 rooms	0.92
3-4 rooms	19.62
5-6 rooms	63.21
7 rooms	9.90
8 rooms	6.13
Average number of rooms	5.45

Tenure

	Mean %
Owner occupied	94.62
Privately rented	1.47
Council/housing association	3.91

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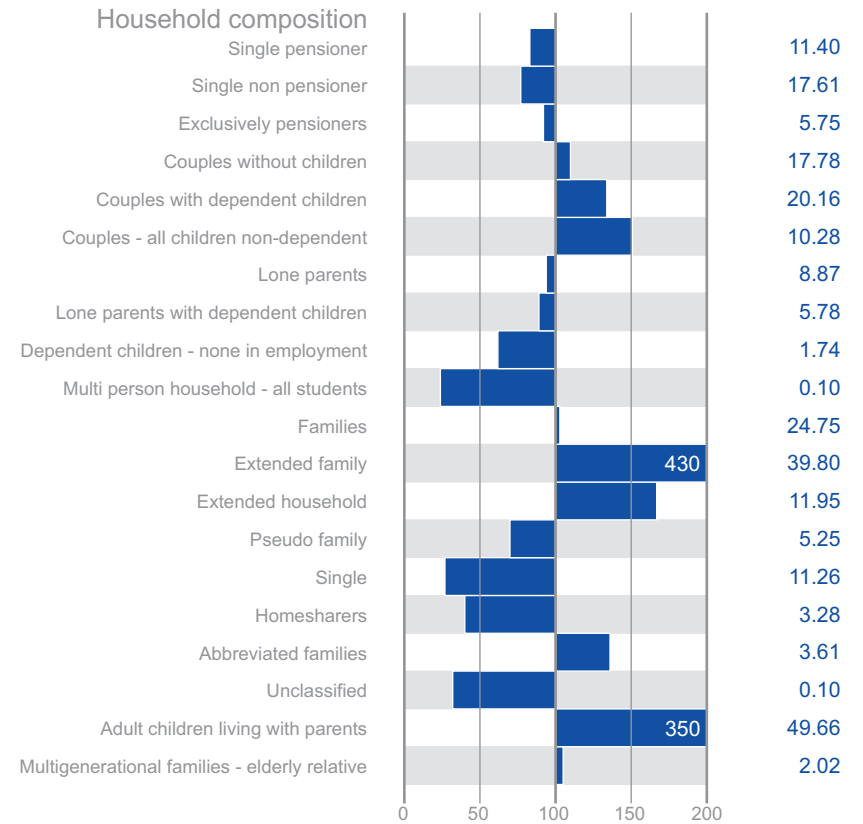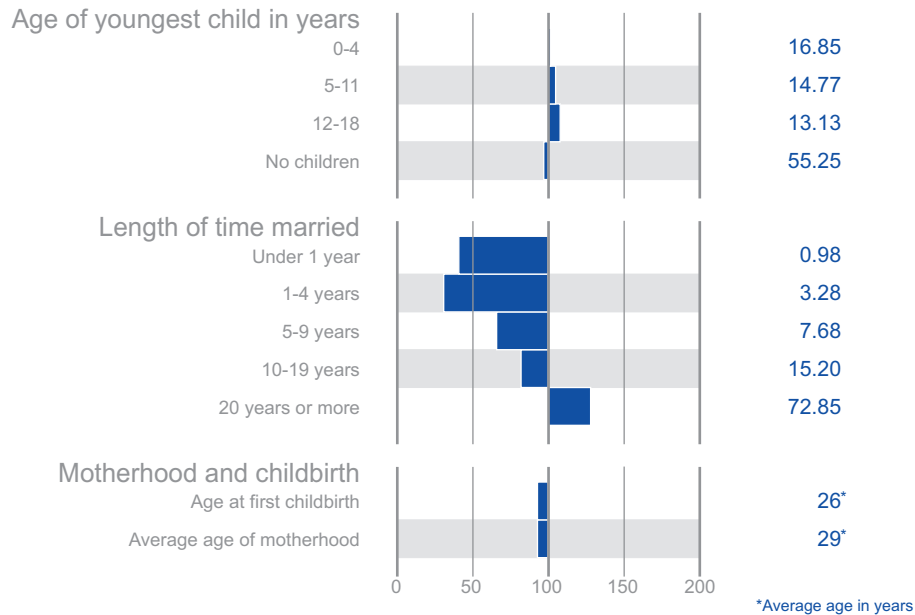0   50   100   150   200

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How Green we are

Green classification

	Index	Mean %
Type 01: Eco-evangelists		0.69
Type 02: Convinced consumers	215	10.85
Type 03: Green but doubtful		4.69
Type 04: Confused but well-behaved		2.95
Type 05: Doing their best		19.53
Type 06: Sceptical libertarians	300	35.27
Type 07: Too busy to change		8.61
Type 08: Why should I bother?		3.32
Type 09: Constrained by price		13.27
Type 10: Wasteful and unconvinced		0.83

Carbon footprint

	Mean %
Property	5.81
Transport	3.98
Transport and property	9.79

0   50   100   150   200

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Index   Mean %
               12.48%

0   50   100   150   200

Experian™
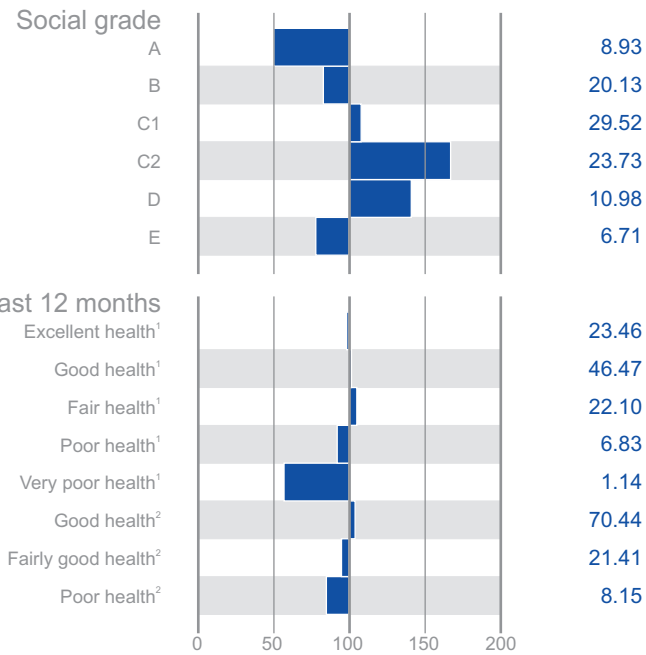Mosaic

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How we live our lives

Child care
Spend on childcare — 0.55

Elderly care
Spend on residential homes — 0.00

Domestic service
Do not have paid help — 97.95
Have paid help — 2.05

Distance to work
Commuting time in minutes — 17.05

Transport to work
Work at home — 7.11
Public transport — 11.19
By car or van — 71.85
Travel on foot — 9.60

Number of cars per household
None — 7.74
1 car or light van — 42.08
2 cars or light vans — 37.02
3 or more cars or light vans — 13.15

Annual mileage
Average annual mileage — 7524*

Holidays in last 12 months
1 — 0.09
2 — 0.19
3 — 0.09
4 — 0.08
5 or more — 0.12

Method of transport
Personal car or motorbike — 38.93
Hired car or motorbike — 2.91
Air (charter) — 17.94
Air (scheduled) — 24.94
Eurotunnel (with vehicle) — 0.22
Train - Eurostar — 1.58
Train - Other — 2.90
Coach — 4.90
Ferry — 3.04
Cruise ship — 2.65

Budget vs full price airlines
Use budget vs full-price airlines — 54.32

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Index — Mean % 12.48%

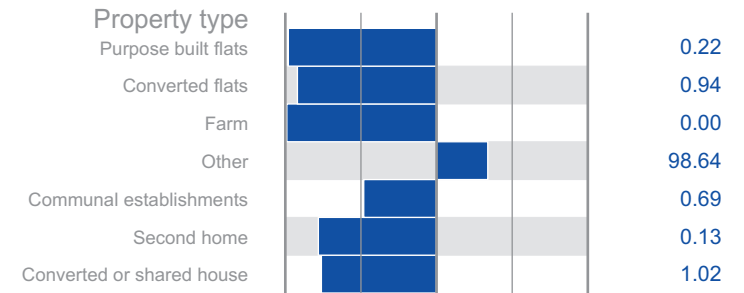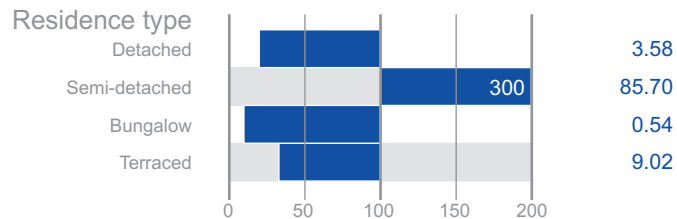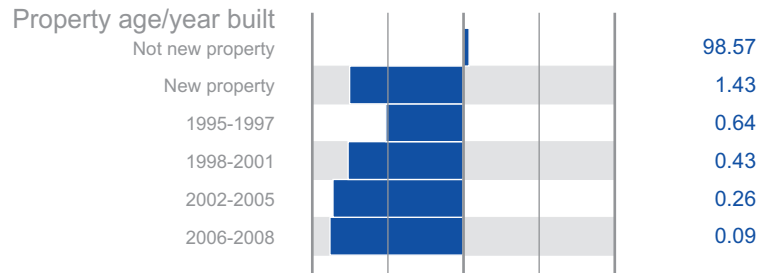*Average number of miles
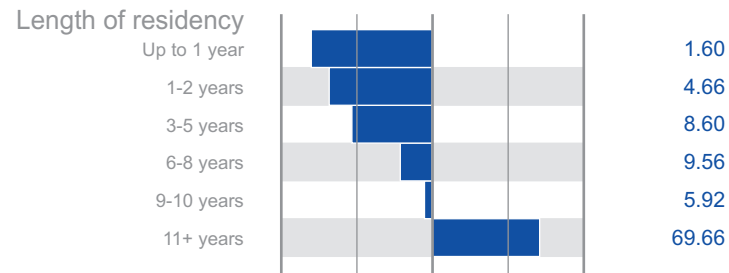
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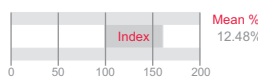Families with many grown-up children still living at home, living in cheaper suburban semis

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How we live our lives

Length of holiday

	Index	Mean %
1-3 nights		18.79
4-6 nights		16.04
7 nights		28.06
8-13 nights		8.70
14 nights		20.64
15-20 nights		3.05
21 nights or more		4.72

Cost of last holiday

	Index	Mean %
Under £100		9.88
£100-£249		18.53
£250-£499		24.34
£500-£749		11.34
£750-£999		7.70
£1,000-£1,749		13.54
£1,750-£2,499		7.85
£2,500 or more		6.81

Expenditure

	Index	Mean %
Food & non-alcoholic drinks		9.68
Alcoholic drink, tobacco & narcotics		1.74
Clothing & footwear		5.18
Housing (net), fuel & power		8.02
Household goods & services		6.45
Health		1.19
Transport		15.35
Communication		2.08
Recreation & culture		12.72
Education		1.37
Restaurants & hotels		8.42
Miscellaneous goods and services		8.23
Other expenditure items		19.57
Average total expenditure per week		483.20

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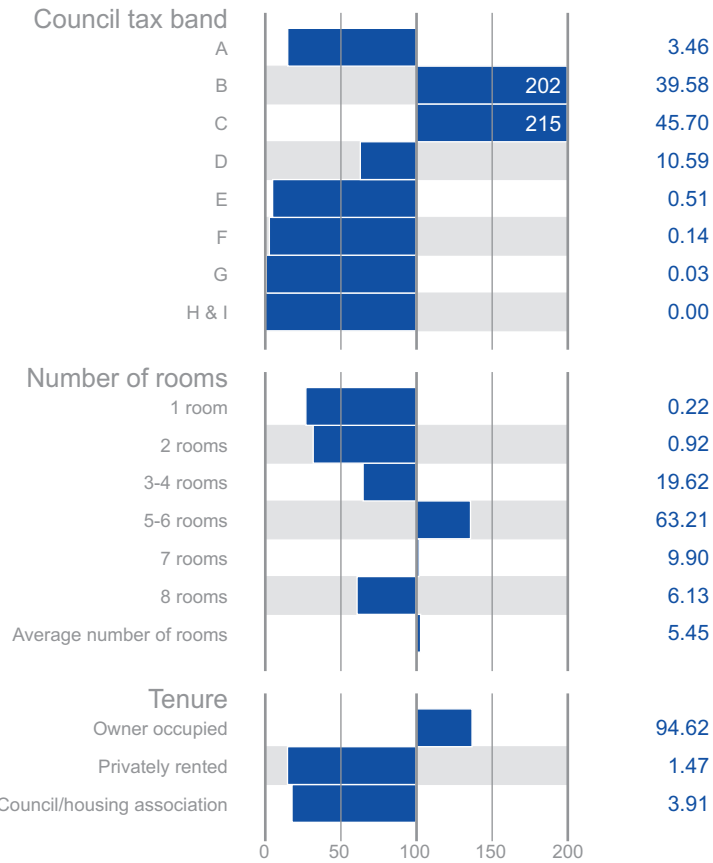Index — Mean %
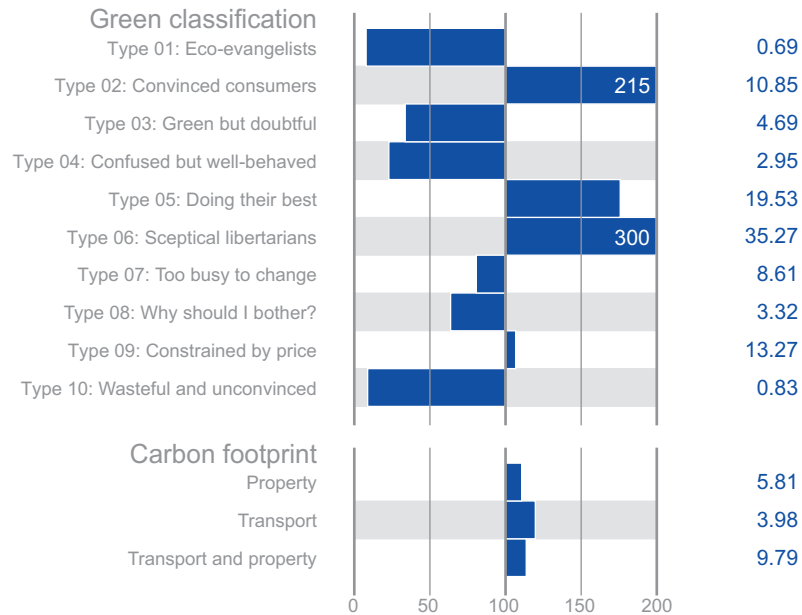12.48%

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How we live our lives

Newspapers

Daily Express		6.25
Daily Mail		17.12
Daily Mirror		17.78
Daily Mirror/Record (Net)		21.39
Daily Record		3.94
Daily Star		6.33
The Sun		28.22
Daily Telegraph		2.68
Financial Times		0.41
The Guardian		1.80
The Independent		1.24
The Times		3.10

0   50   100   150   200

Reading books

Enjoy reading		43.21
Biography/autobiography		16.49
Children's		6.58
Classic literature		3.87
Cookery		6.51
Crime & thriller		14.37
DIY		1.66
Fantasy		6.12
Female contemporary		3.64
Health & well-being		2.50
History		8.55
Home & gardening		4.24
Maps & atlases		4.77
Reference		5.15
Science fiction		5.81
Sports		4.31
Travel		5.45

0   50   100   150   200

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How we live our lives

Digital features

	Index	Mean %
HD Ready (high definition)		1.39
Integral (built-in) digital tuner		1.10
Stereo sound		0.99
Surround sound (not separate speakers)		0.90
Widescreen		0.88
Teletext		0.70
PC Link		6.94

Satellite and cable TV services

	Index	Mean %
Terrestrial channels (standard aerial)		0.95
Freeview (set top box/built-in tuner)		35.23
Freesat (set top box/built-in tuner)		0.94
Freesat from Sky		1.78
Other free-to-air channels		3.14
BT Vision		0.28
Sky		21.73
Sky+		12.22
Sky HD		1.22
Subscription to any Sky		35.17
Virgin Media		22.50

TV programmes

	Index	Mean %
Children's		0.58
Any drama		11.00
Single plays (one-off)		4.49
Serials		6.35
Soaps		7.51
Films		7.45
Any entertainment		7.45
Game shows/quizzes		4.31
Chat shows		1.93
Reality TV		2.18
Other entertainment		2.63
Music		3.59
Arts & culture		0.80
Comedy		7.03
Sports		7.13
News/current affairs		6.47
Political		1.22
Documentaries/educational		5.76
Sc-Fi/fantasy		4.16
Property/DIY		3.98
Other hobbies and interests		2.46
Foreign language TV programme or film		0.28
Other		1.22

Understanding Charts

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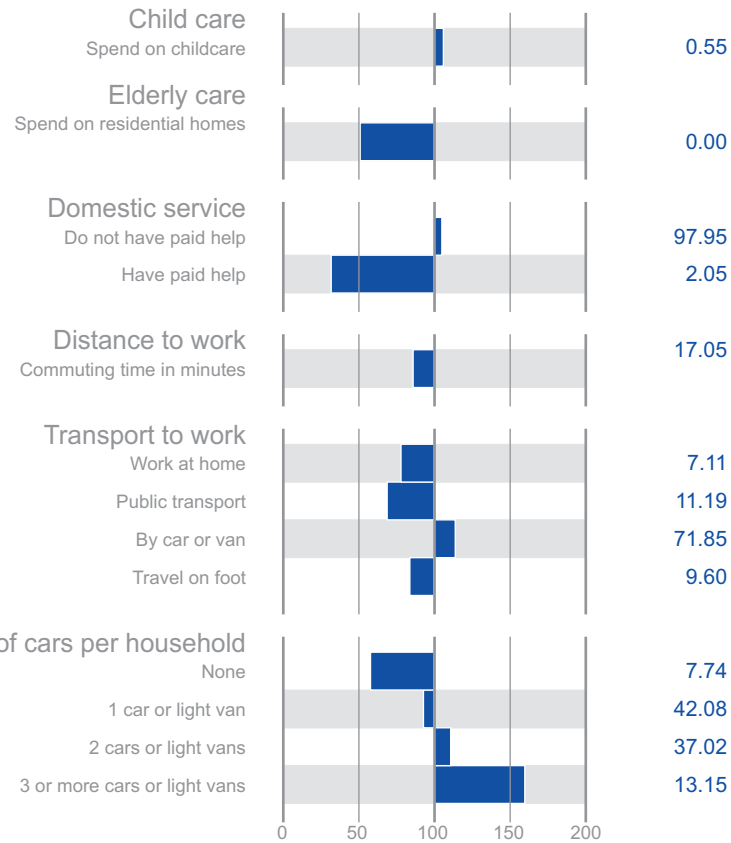Index — Mean % 12.48%

Group F: **Suburban Mindsets**

Kevin, Lynn, Nathan or Jenna

Type F26: **Mid-Market Families**

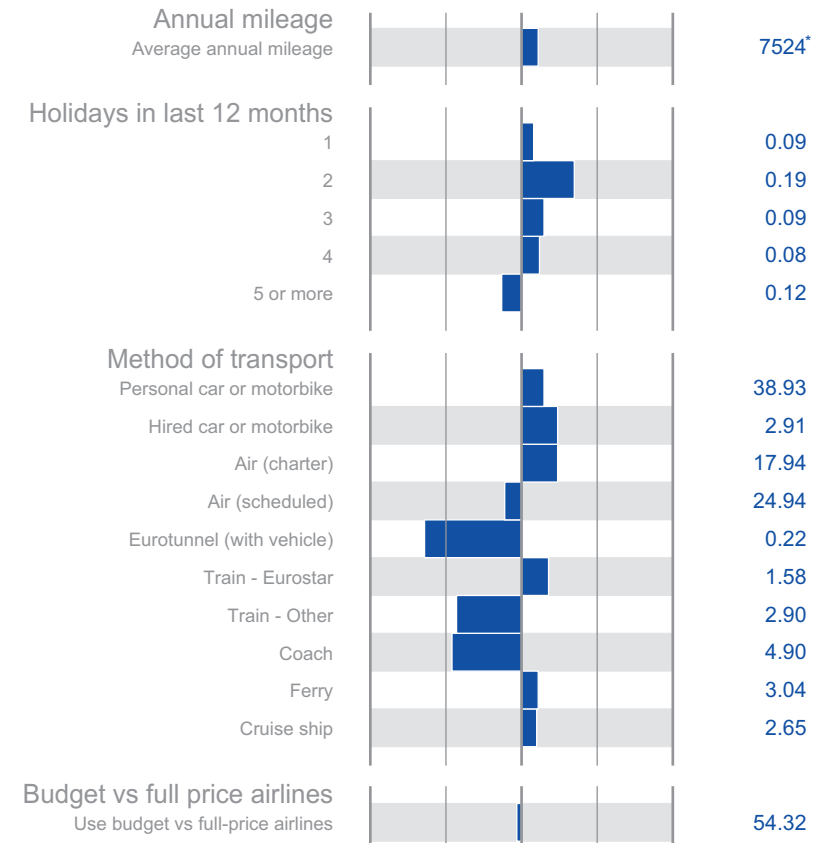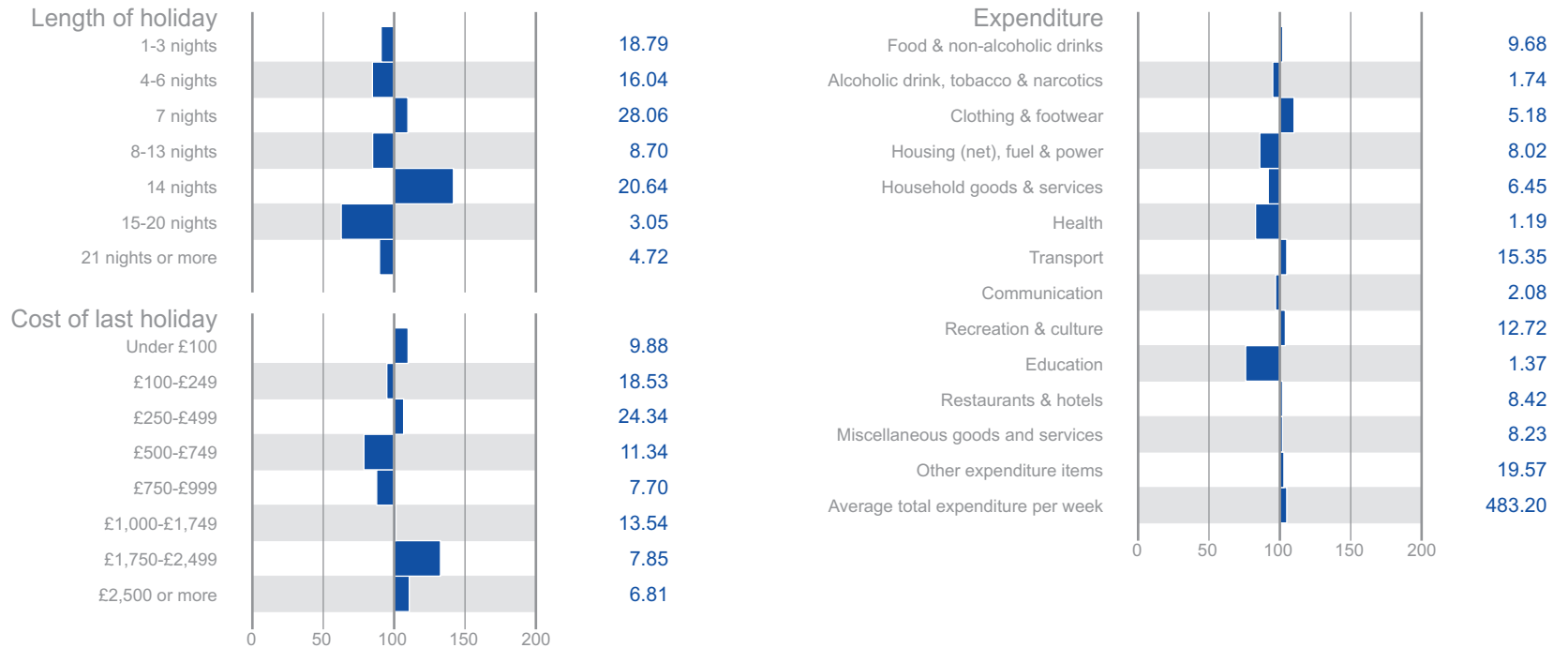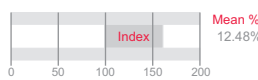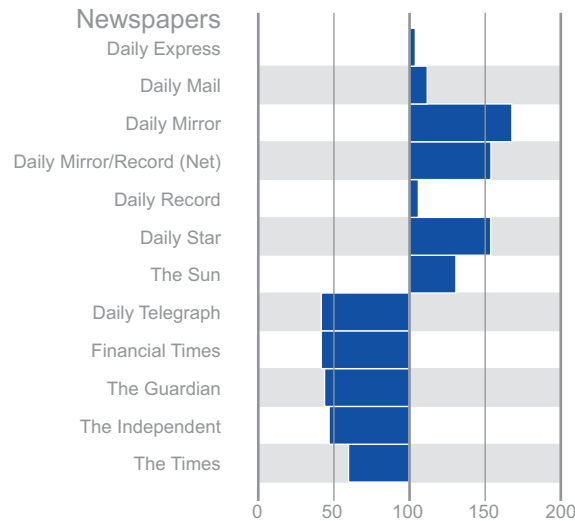Families with many grown-up children still living at home, living in cheaper suburban semis

2.70% 🏠 | 🧍 **3.75%**

How we live our lives

Sport and leisure activities

Activity	Mean %
Aerobics/keep fit	3.76
Athletics	4.85
Badminton	2.46
Bowls	1.93
Boxing	4.45
Bridge	0.28
Using cardio vascular machines	2.63
Chess	1.22
Cycling	6.03
Darts	5.04
Dance classes	1.47
Extreme sports (eg BMX, skateboarding)	1.30
Golf	4.25
Gymnastics	2.53
Ice skating	2.95
Jogging	1.86
Marathon running	2.73
Martial arts	1.35
Motorcycle racing	3.52
Motor racing	5.57
Motor rallying	2.33

Sports and leisure activities, cont...

Activity	Mean %
Mountain biking	1.31
Pool	2.81
Roller skating/roller blading	0.68
Running	2.54
Show jumping	1.59
Snooker	4.79
Squash	0.76
Stock car racing	1.10
Swimming	6.63
Table tennis	1.77
Tennis	3.76
Ten pin bowling	3.75
Triathlon	1.13
Weight training/weight machines	2.33
Wrestling	1.25
Yoga	1.31

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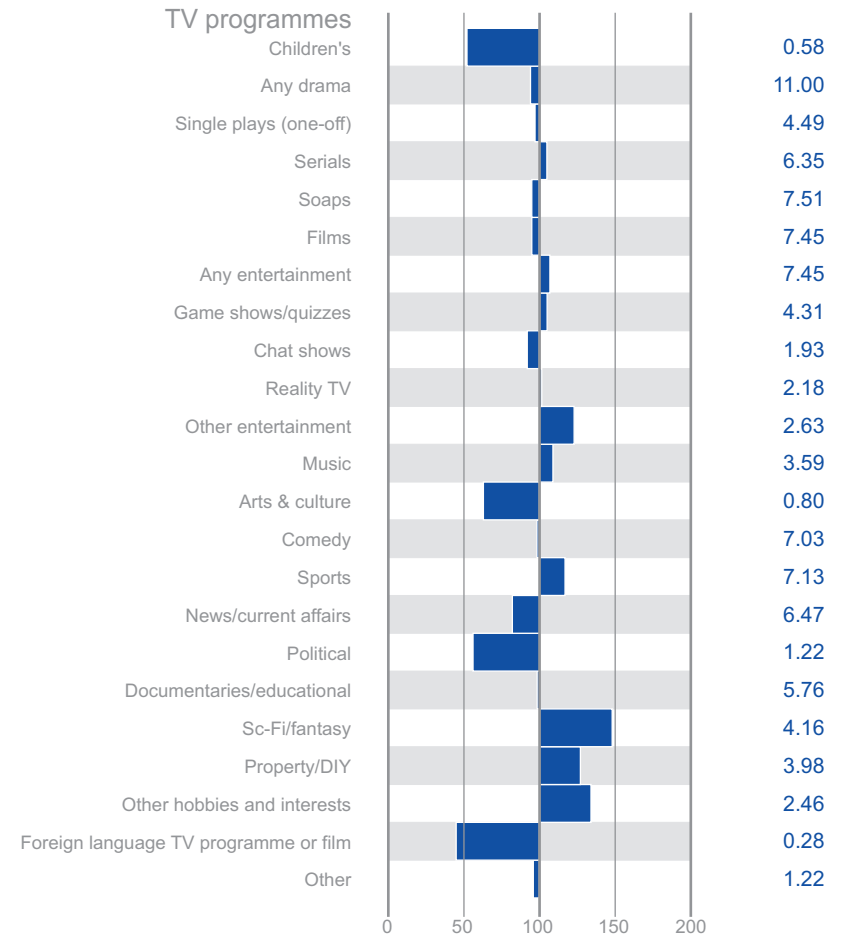Index | Mean %
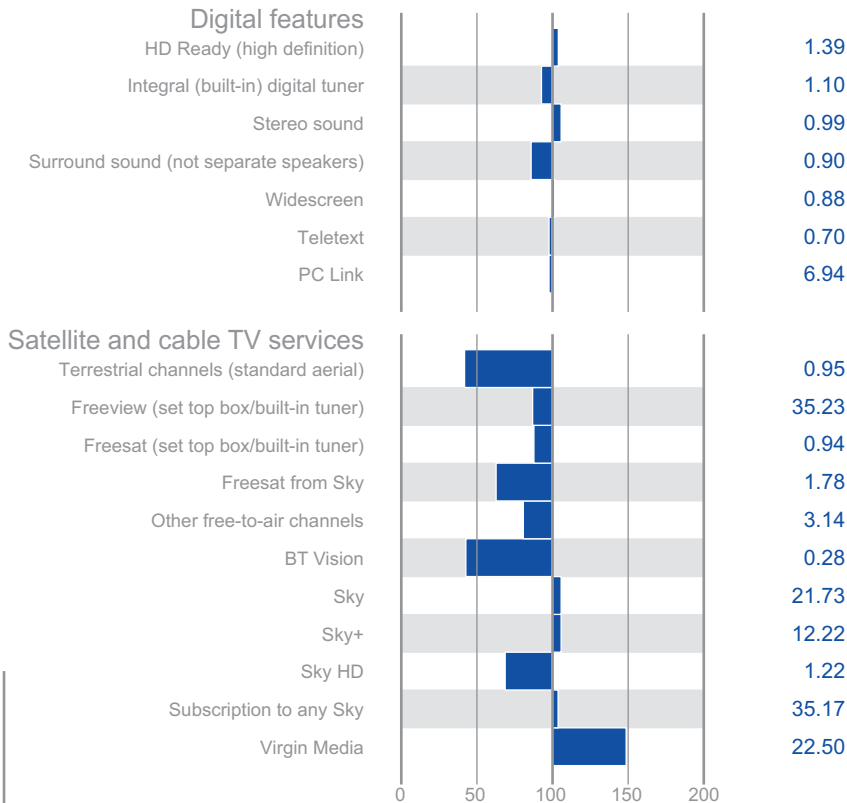12.48%

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Kevin, Lynn, Nathan or Jenna

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2.70% 🏠 | 🧍 **3.75%**

How we live our lives

Attending arts events

	Index	Mean %
Not visited the cinema in the last month		77.17
Visited cinema once in the last month		14.39
Visited cinema twice or more in the last month		8.44
Theatre performance		47.23
Art galleries or exhibitions		24.22
Pop/rock concerts		39.34
Jazz music		8.95
Classical music		12.17
Contemporary dance		7.16

Sports watched on TV

	Index	Mean %
Football/soccer		31.51
Netball		0.00
Cricket		14.92
Ice hockey		2.69
Rugby league		14.24
Rugby union		19.97
Athletics		16.82
Bowls		4.26
Boxing		14.35
Cycling		9.43
Darts		11.55
Extreme sports (eg BMX, skateboarding)		3.59
Golf		12.00
Gymnastics		8.64
Ice skating		7.96
Motor racing		19.63
Mountain biking		2.02
Snooker		14.25
Tennis		13.24
Wrestling		3.81

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Index — Mean %
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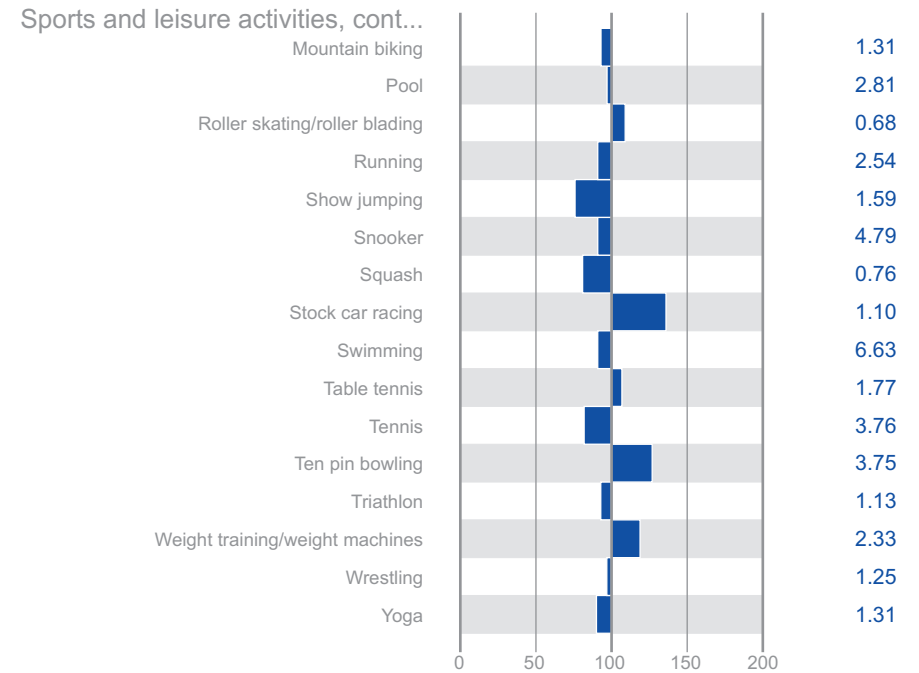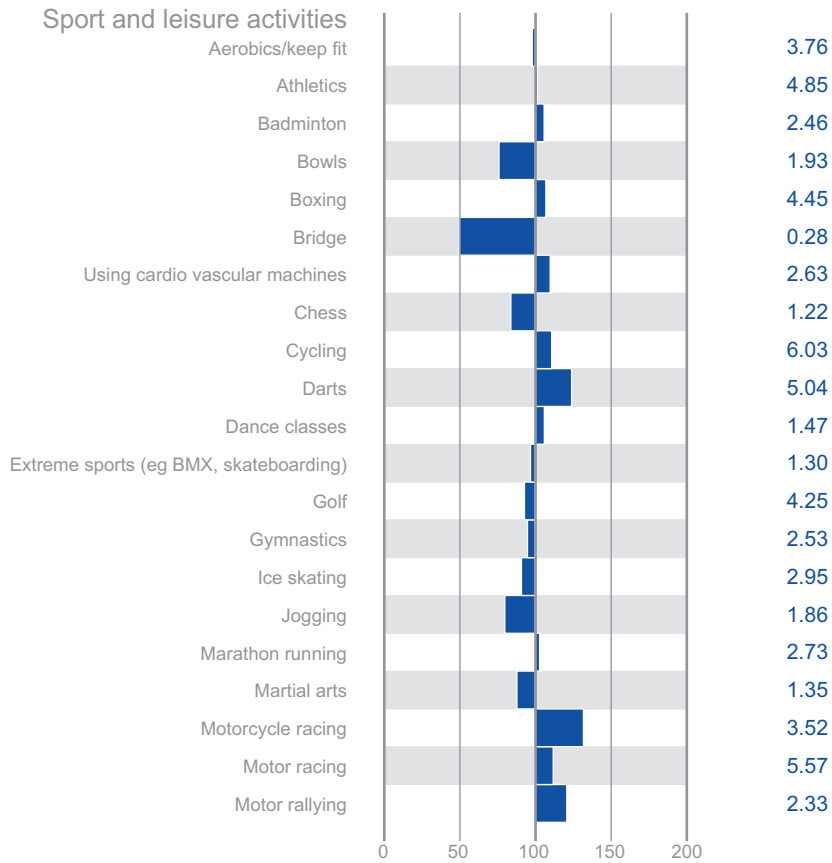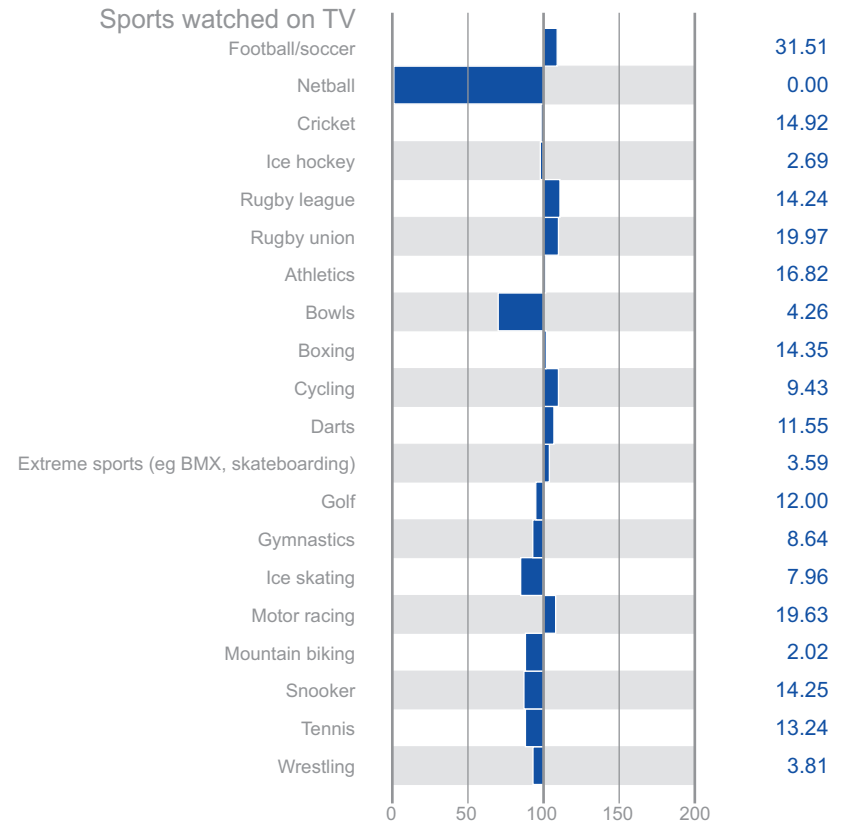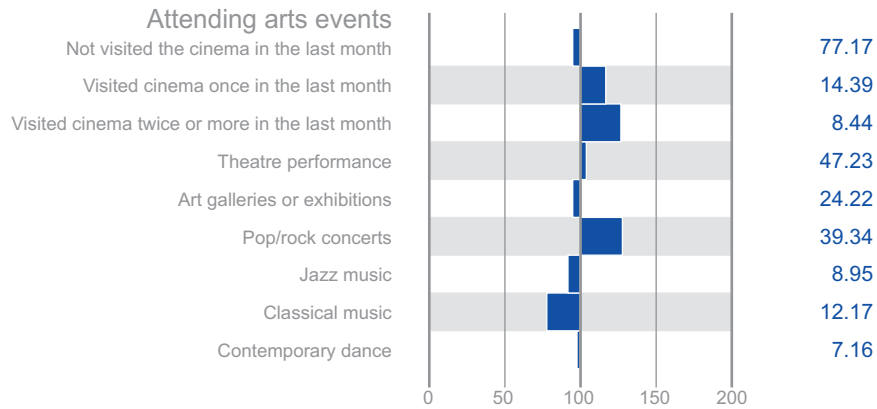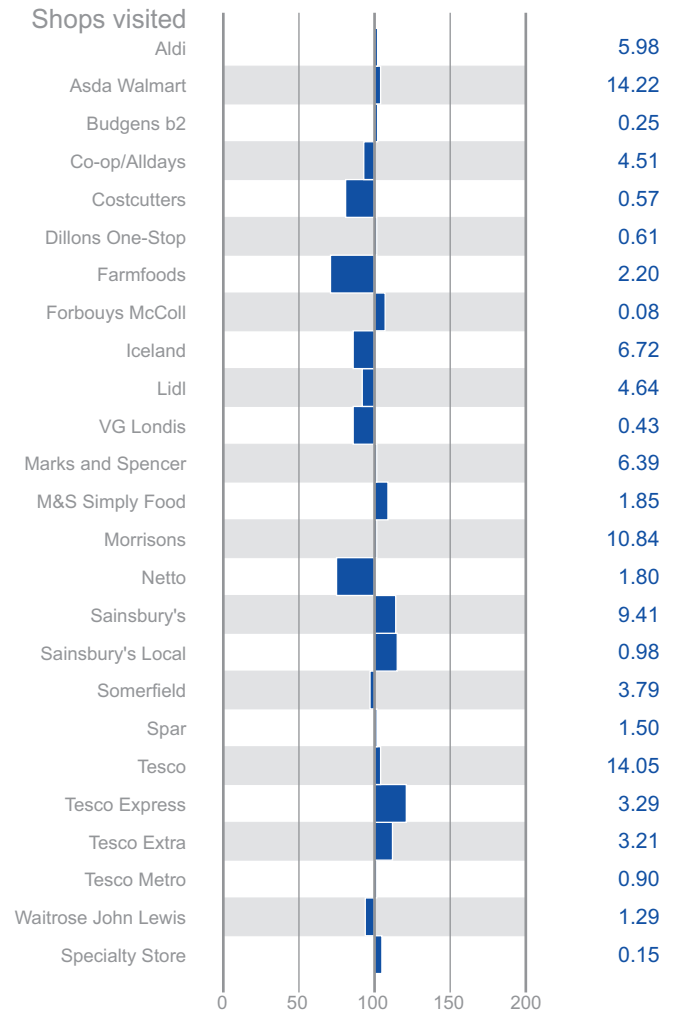Group F: **Suburban Mindsets**   Kevin, Lynn, Nathan or Jenna

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How we live our lives

Lottery

Yes, I play the lottery		70.42
Play every week		56.87

Spending habits

I often buy useless things		21.87
If I like something, I just buy it		20.41
We plan our weekly shopping carefully		40.14
I usually choose the cheapest products		32.08
I like changing brands		41.19
I often buy on impulse		29.96
I only buy trusted products		45.36
If I see a new product in a shop, I often buy it		26.33
I only buy really good quality products		42.71
I often buy a product because of its nice packaging		5.37
When buying clothes I care more about style than quality		25.80

0   50   100   150   200

Shops visited

Aldi		5.98
Asda Walmart		14.22
Budgens b2		0.25
Co-op/Alldays		4.51
Costcutters		0.57
Dillons One-Stop		0.61
Farmfoods		2.20
Forbouys McColl		0.08
Iceland		6.72
Lidl		4.64
VG Londis		0.43
Marks and Spencer		6.39
M&S Simply Food		1.85
Morrisons		10.84
Netto		1.80
Sainsbury's		9.41
Sainsbury's Local		0.98
Somerfield		3.79
Spar		1.50
Tesco		14.05
Tesco Express		3.29
Tesco Extra		3.21
Tesco Metro		0.90
Waitrose John Lewis		1.29
Specialty Store		0.15

0   50   100   150   200

Understanding Charts

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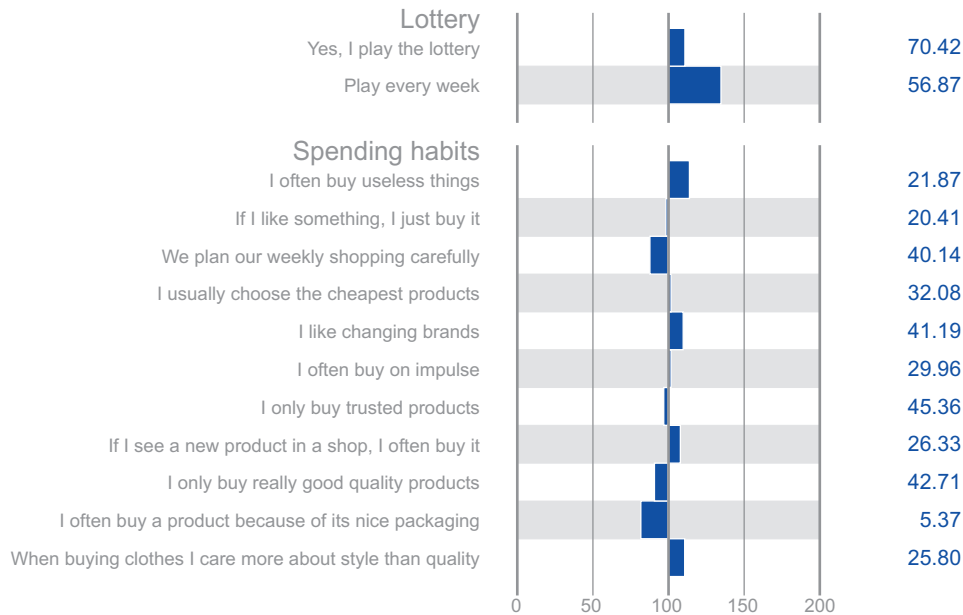The Index is shown as a bar, and the Mean % is shown to the right:

Mean %
12.48%

Index

0   50   100   150   200

Group F: Suburban Mindsets

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Families with many grown-up children still living at home, living in cheaper suburban semis

Kevin, Lynn, Nathan or Jenna

2.70% 🏠 | 👤 **3.75%**

How we communicate

Internet access
Every day/most days	36.55

Connection speed
Less than 2MB	7.88
2MB	28.01
4MB	25.24
8MB	28.03
More than 8MB	10.83

Where internet accessed
Home	67.93
Internet café	1.25
Library	3.61
School, college, university	5.48
Work	21.73

Users
Non users	20.66

Mobile phone usage
Spend under £25 per month	78.27
Spend £25-£45 per month	17.89
Spend over £45 per month	3.84

Channel preferences - communication
By telephone	26.08
By landline telephone	18.38
By mobile phone	7.70
By post	14.12
Through digital TV	5.79
Through internet	31.53
By email	22.47

Channel preferences - purchasing
By telephone	24.53
By landline telphone	18.68
By mobile telephone	5.84
By post	12.58
Through digital TV	2.83
Through internet	50.01
By email	10.06

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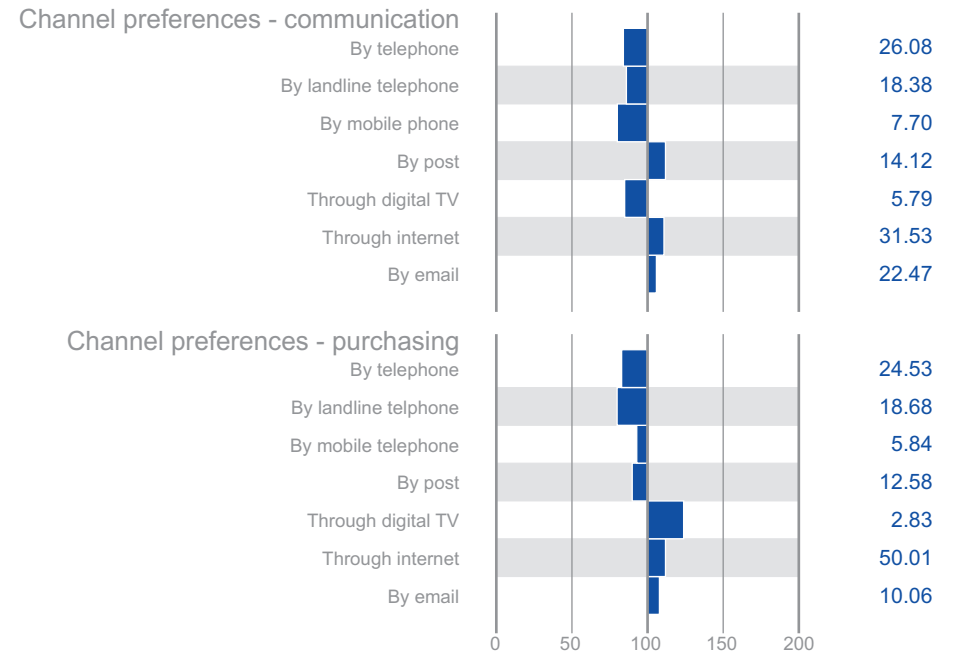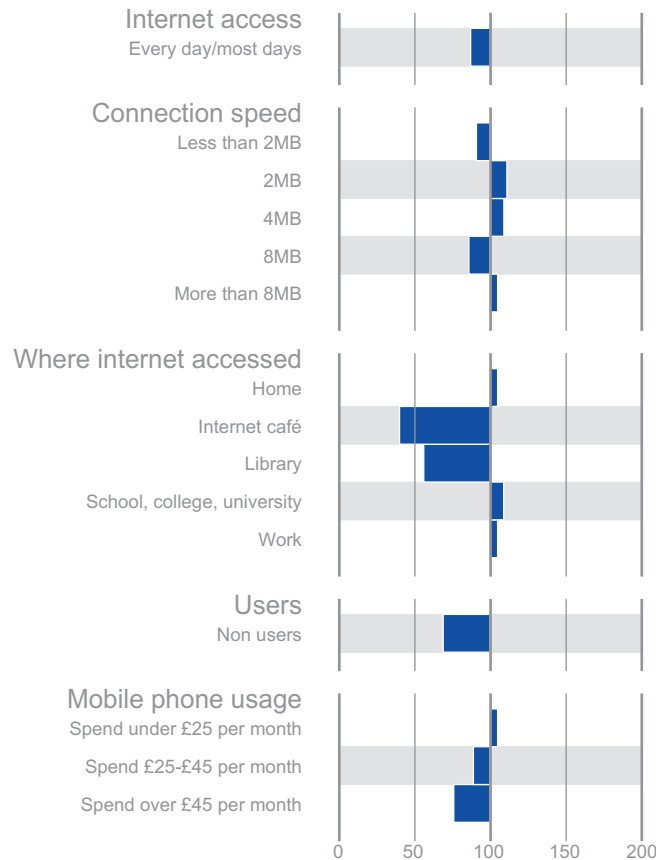The Index is shown as a bar, and the Mean % is shown to the right:

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0 50 100 150 200

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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

0   50   100 150 200

Internet sites visited, cont...

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

How we learn about products

Newspapers	23.96
Magazines	16.16
Radio	2.58
Television	35.81
Cinema	1.85
Internet	19.64

0   50   100 150 200

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Mean %
12.48%
Index

0   50   100 150 200

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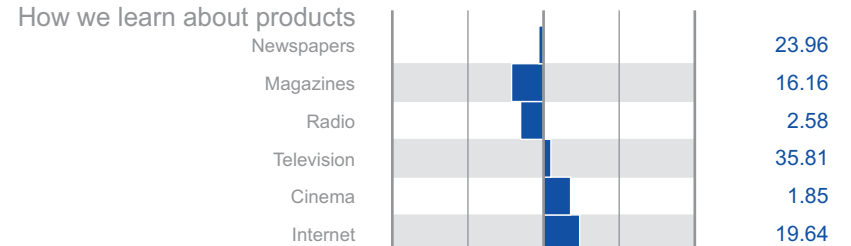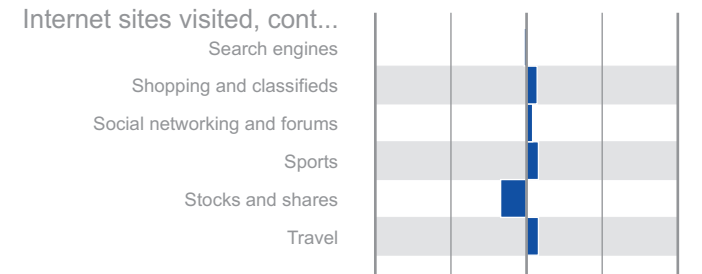Mosaic
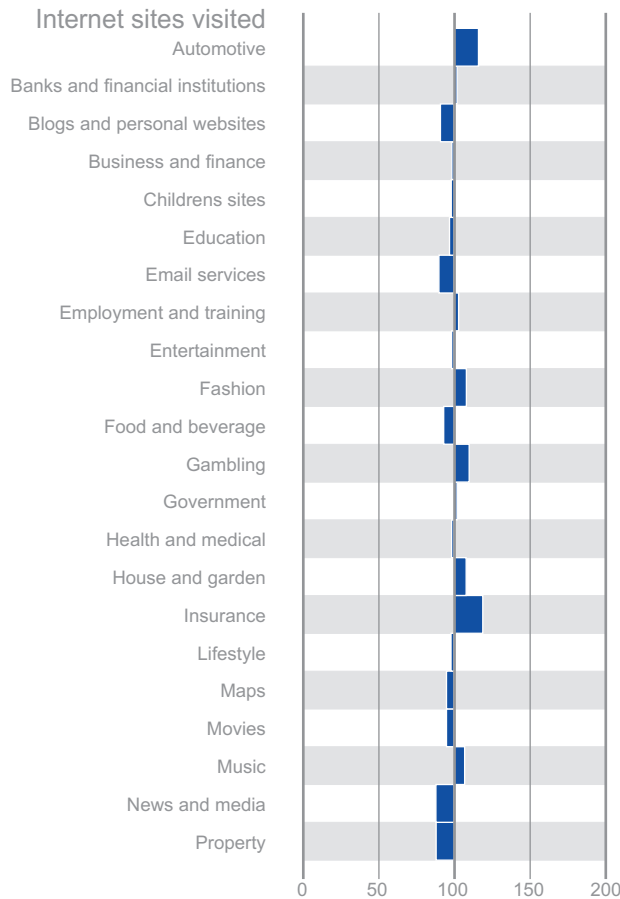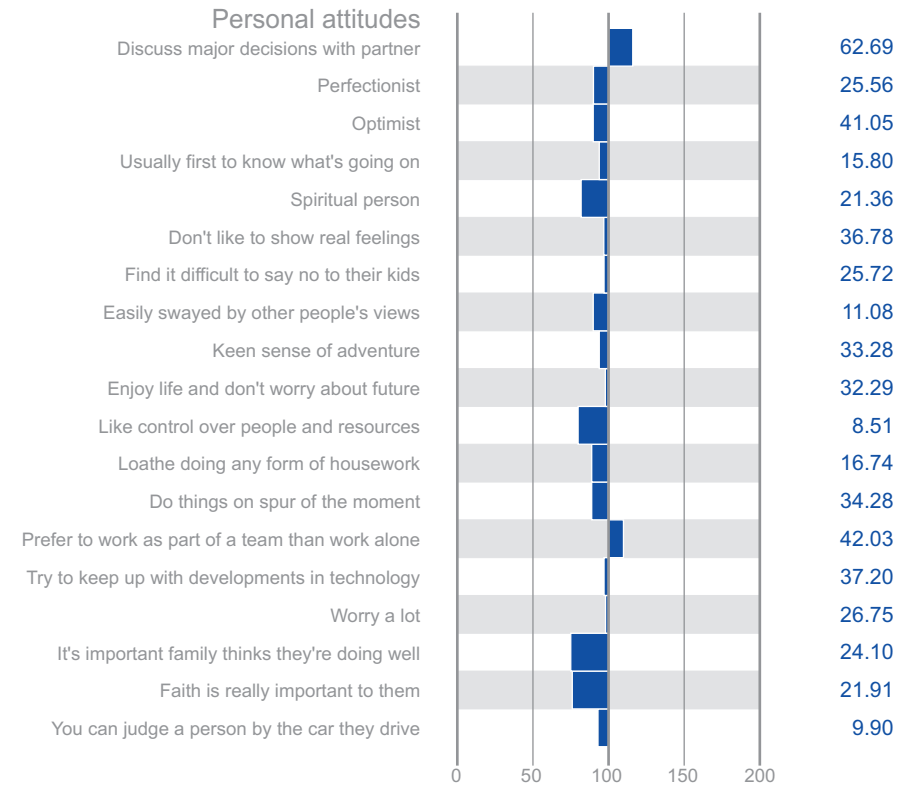
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How we view the world

Personal motivations

	Index	Mean %
Happy with standard of living		50.22
Sacrifice time with family to get ahead		11.82
Don't want responsibility, rather be told what to do		11.62
Like taking risks		14.83
Like a life of challenge, novelty and change		24.18
Look on work as a career rather than a job		26.78
Go to work for the money		30.21
Want to get to the very top in career		14.67
Worry about work during leisure time		14.24
Would like to set up own business one day		14.50
Important to juggle various tasks		57.46
Not enough hours in the day		53.01
Little can be done to change life		11.80

0 50 100 150 200

Personal attitudes

	Index	Mean %
Discuss major decisions with partner		62.69
Perfectionist		25.56
Optimist		41.05
Usually first to know what's going on		15.80
Spiritual person		21.36
Don't like to show real feelings		36.78
Find it difficult to say no to their kids		25.72
Easily swayed by other people's views		11.08
Keen sense of adventure		33.28
Enjoy life and don't worry about future		32.29
Like control over people and resources		8.51
Loathe doing any form of housework		16.74
Do things on spur of the moment		34.28
Prefer to work as part of a team than work alone		42.03
Try to keep up with developments in technology		37.20
Worry a lot		26.75
It's important family thinks they're doing well		24.10
Faith is really important to them		21.91
You can judge a person by the car they drive		9.90

0 50 100 150 200

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12.48%

Index

0 50 100 150 200

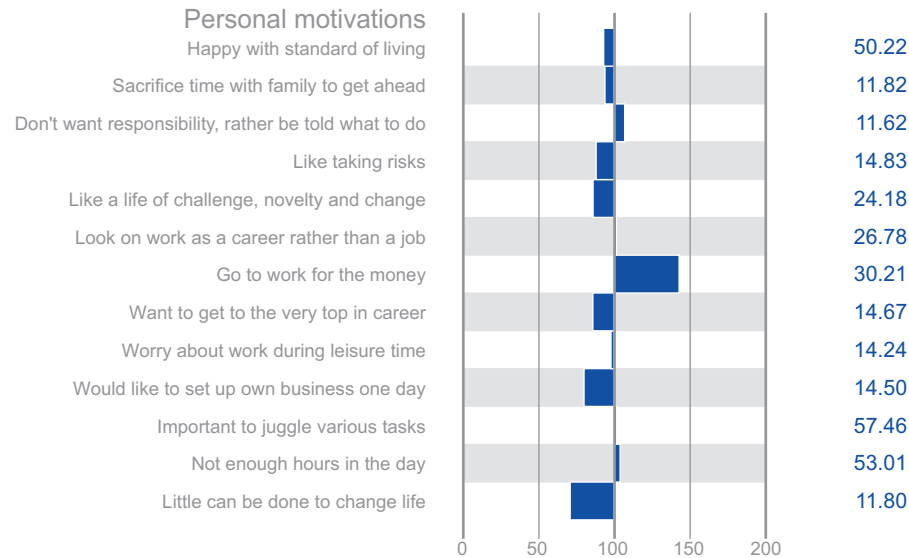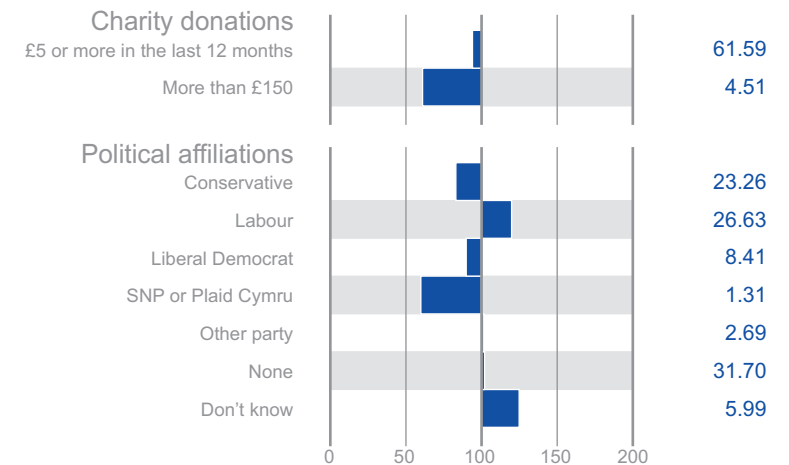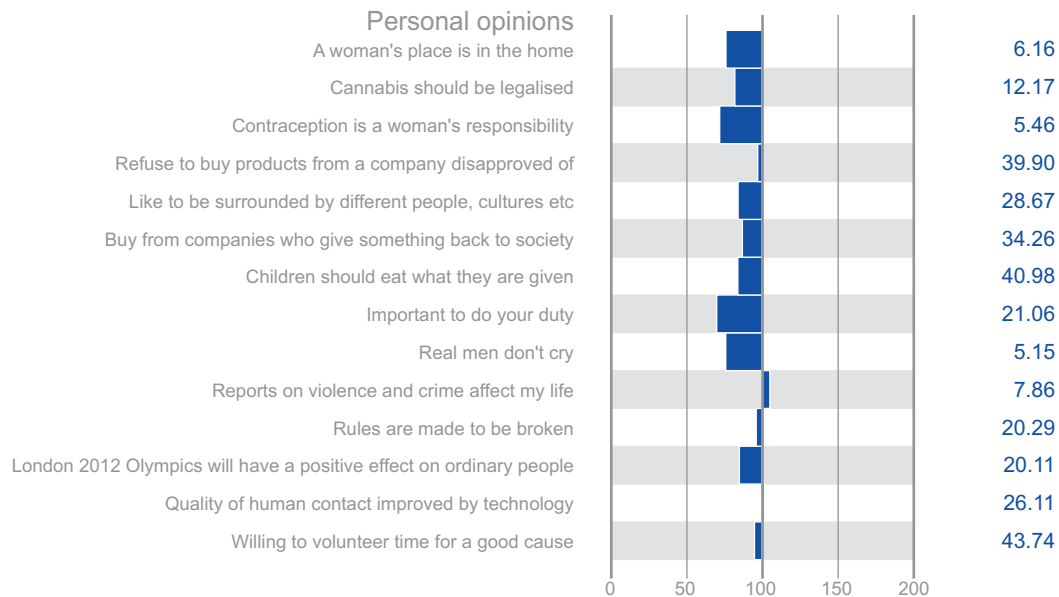Group F: **Suburban Mindsets**

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2.70% | 3.75%

How we view the world

Personal opinions

A woman's place is in the home		6.16
Cannabis should be legalised		12.17
Contraception is a woman's responsibility		5.46
Refuse to buy products from a company disapproved of		39.90
Like to be surrounded by different people, cultures etc		28.67
Buy from companies who give something back to society		34.26
Children should eat what they are given		40.98
Important to do your duty		21.06
Real men don't cry		5.15
Reports on violence and crime affect my life		7.86
Rules are made to be broken		20.29
London 2012 Olympics will have a positive effect on ordinary people		20.11
Quality of human contact improved by technology		26.11
Willing to volunteer time for a good cause		43.74

0   50   100   150   200

Charity donations

£5 or more in the last 12 months		61.59
More than £150		4.51

Political affiliations

Conservative		23.26
Labour		26.63
Liberal Democrat		8.41
SNP or Plaid Cymru		1.31
Other party		2.69
None		31.70
Don't know		5.99

0   50   100   150   200

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0   50   100   150   200
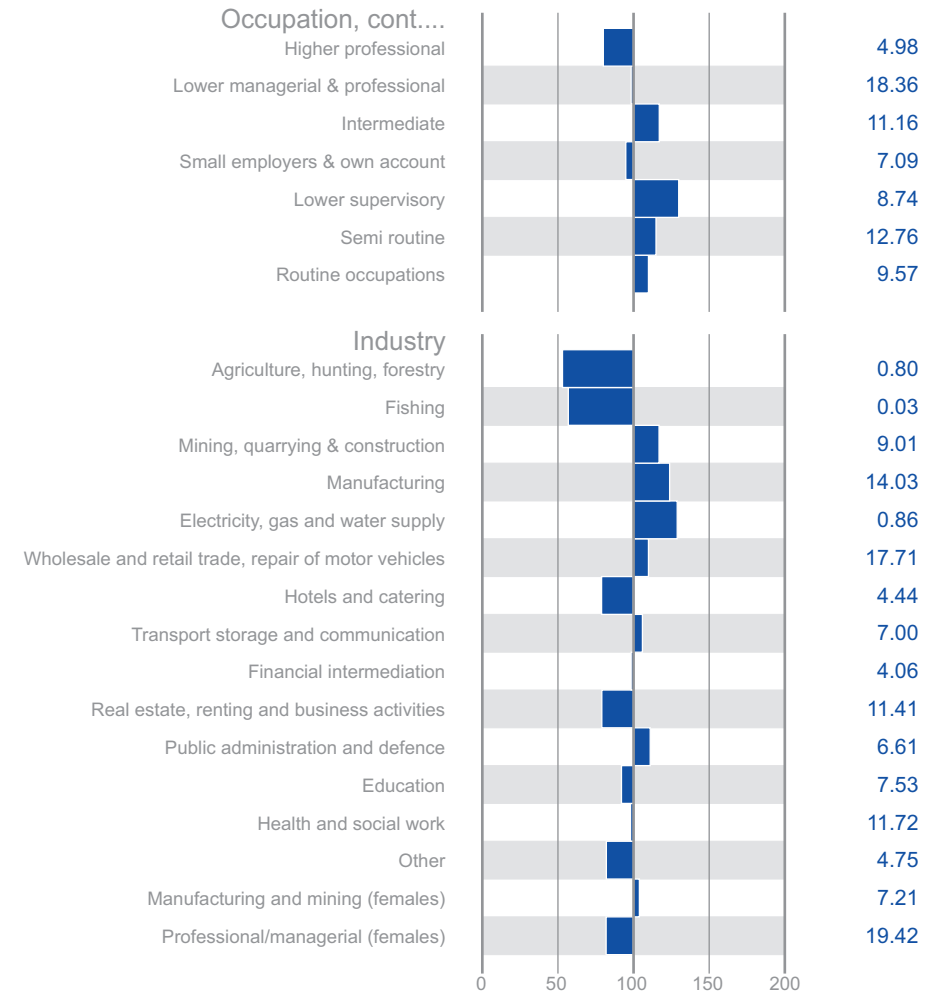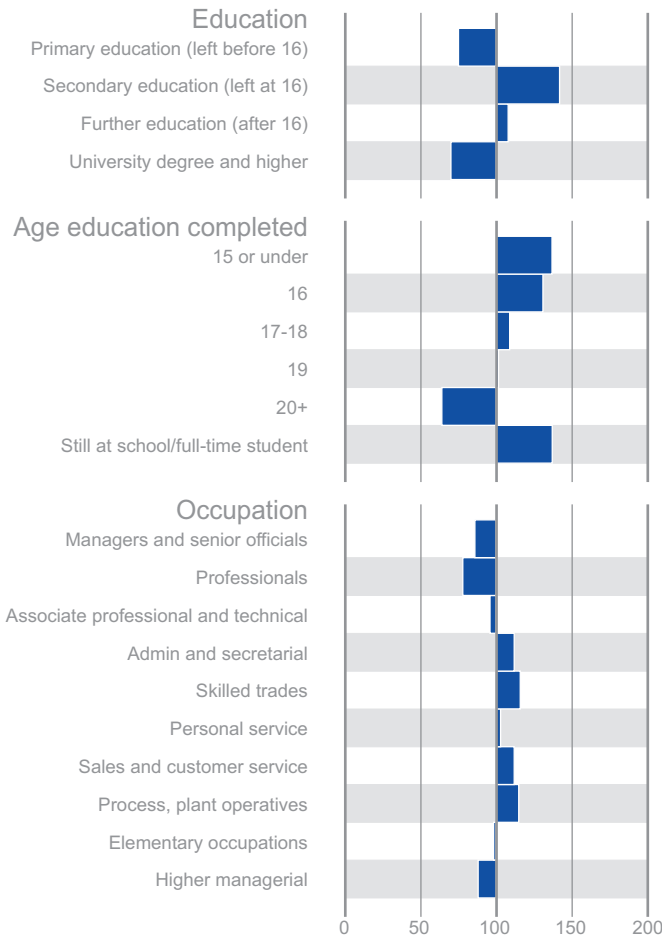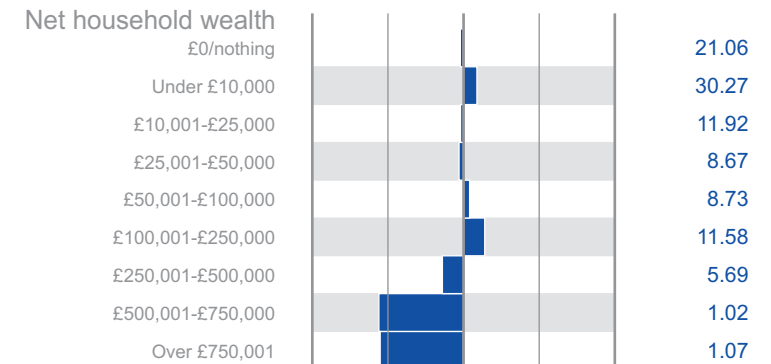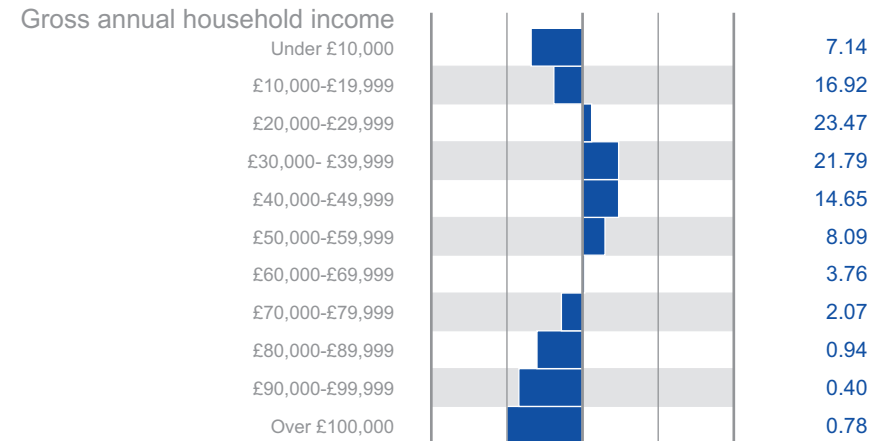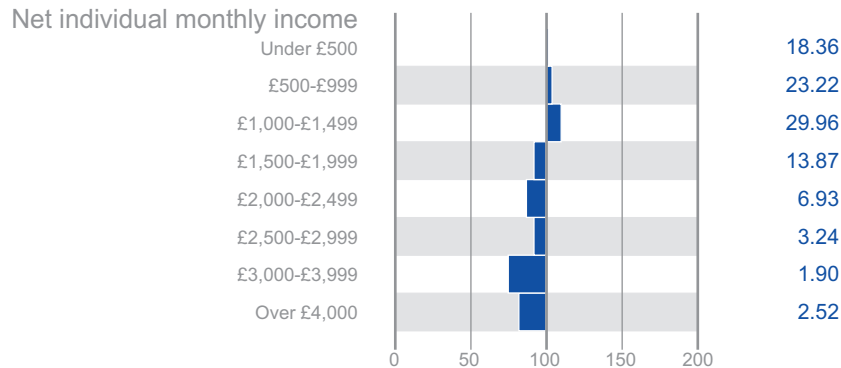
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How we get by

Education
Primary education (left before 16)	2.60
Secondary education (left at 16)	30.57
Further education (after 16)	40.96
University degree and higher	25.87

Age education completed
15 or under	10.92
16	26.77
17-18	23.46
19	5.30
20+	23.99
Still at school/full-time student	9.56

Occupation
Managers and senior officials	12.82
Professionals	9.88
Associate professional and technical	13.65
Admin and secretarial	13.06
Skilled trades	12.76
Personal service	8.45
Sales and customer service	8.77
Process, plant operatives	8.74
Elementary occupations	11.87
Higher managerial	3.56

Occupation, cont....
Higher professional	4.98
Lower managerial & professional	18.36
Intermediate	11.16
Small employers & own account	7.09
Lower supervisory	8.74
Semi routine	12.76
Routine occupations	9.57

Industry
Agriculture, hunting, forestry	0.80
Fishing	0.03
Mining, quarrying & construction	9.01
Manufacturing	14.03
Electricity, gas and water supply	0.86
Wholesale and retail trade, repair of motor vehicles	17.71
Hotels and catering	4.44
Transport storage and communication	7.00
Financial intermediation	4.06
Real estate, renting and business activities	11.41
Public administration and defence	6.61
Education	7.53
Health and social work	11.72
Other	4.75
Manufacturing and mining (females)	7.21
Professional/managerial (females)	19.42

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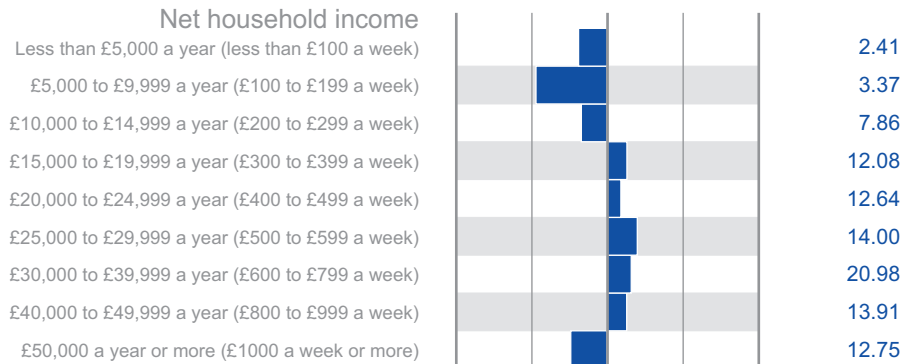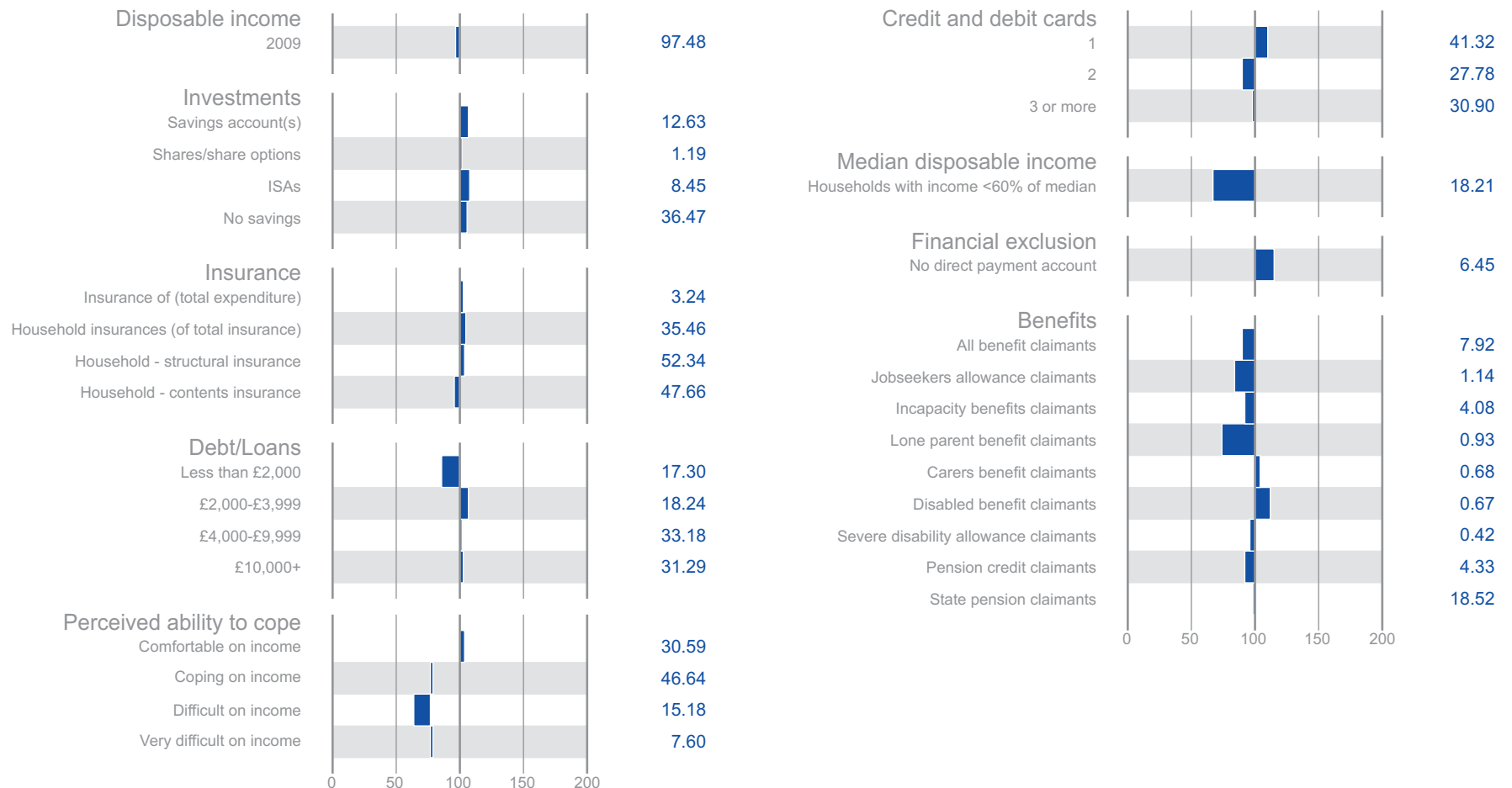
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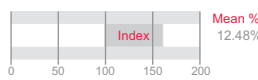Families with many grown-up children still living at home, living in cheaper suburban semis

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Our financial circumstances

Net household income

Less than £5,000 a year (less than £100 a week)	2.41
£5,000 to £9,999 a year (£100 to £199 a week)	3.37
£10,000 to £14,999 a year (£200 to £299 a week)	7.86
£15,000 to £19,999 a year (£300 to £399 a week)	12.08
£20,000 to £24,999 a year (£400 to £499 a week)	12.64
£25,000 to £29,999 a year (£500 to £599 a week)	14.00
£30,000 to £39,999 a year (£600 to £799 a week)	20.98
£40,000 to £49,999 a year (£800 to £999 a week)	13.91
£50,000 a year or more (£1000 a week or more)	12.75

Net individual monthly income

Under £500	18.36
£500-£999	23.22
£1,000-£1,499	29.96
£1,500-£1,999	13.87
£2,000-£2,499	6.93
£2,500-£2,999	3.24
£3,000-£3,999	1.90
Over £4,000	2.52

Gross annual household income

Under £10,000	7.14
£10,000-£19,999	16.92
£20,000-£29,999	23.47
£30,000- £39,999	21.79
£40,000-£49,999	14.65
£50,000-£59,999	8.09
£60,000-£69,999	3.76
£70,000-£79,999	2.07
£80,000-£89,999	0.94
£90,000-£99,999	0.40
Over £100,000	0.78

Net household wealth

£0/nothing	21.06
Under £10,000	30.27
£10,001-£25,000	11.92
£25,001-£50,000	8.67
£50,001-£100,000	8.73
£100,001-£250,000	11.58
£250,001-£500,000	5.69
£500,001-£750,000	1.02
Over £750,001	1.07

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Mean %
12.48%

Index

0 50 100 150 200

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Mosaic

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2.70% 🏠 | 👤 **3.75%**

Our financial circumstances

Disposable income	
2009	97.48

Investments	
Savings account(s)	12.63
Shares/share options	1.19
ISAs	8.45
No savings	36.47

Insurance	
Insurance of (total expenditure)	3.24
Household insurances (of total insurance)	35.46
Household - structural insurance	52.34
Household - contents insurance	47.66

Debt/Loans	
Less than £2,000	17.30
£2,000-£3,999	18.24
£4,000-£9,999	33.18
£10,000+	31.29

Perceived ability to cope	
Comfortable on income	30.59
Coping on income	46.64
Difficult on income	15.18
Very difficult on income	7.60

Credit and debit cards	
1	41.32
2	27.78
3 or more	30.90

Median disposable income	
Households with income <60% of median	18.21

Financial exclusion	
No direct payment account	6.45

Benefits	
All benefit claimants	7.92
Jobseekers allowance claimants	1.14
Incapacity benefits claimants	4.08
Lone parent benefit claimants	0.93
Carers benefit claimants	0.68
Disabled benefit claimants	0.67
Severe disability allowance claimants	0.42
Pension credit claimants	4.33
State pension claimants	18.52

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

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:
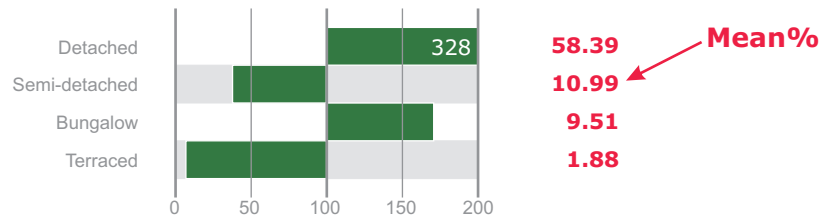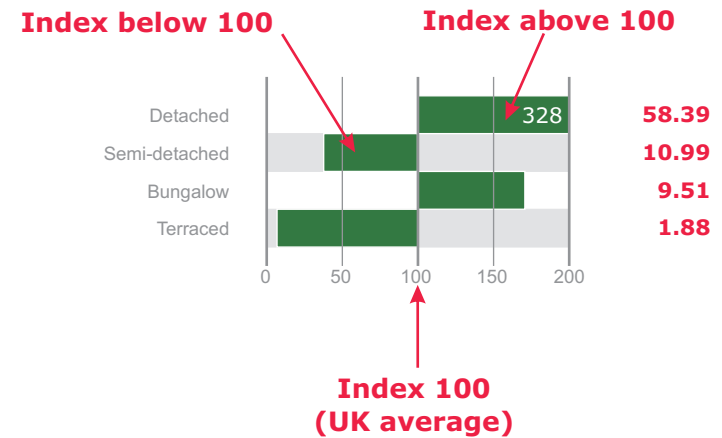

This shows that:
58.39% of Group C have a detached house
10.99% of Group C have semi-detached house
9.51% of Group C have a bungalow
1.88% of Group C have a terraced house

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.