

Group D: **Small Town Diversity**

Keith, Christine, Gareth or Amy

Type D18: **Hardworking Families**

Married couples approaching retirement age, in not especially fashionable small town locations

2.63%  |  2.87%

Overview

Key Features

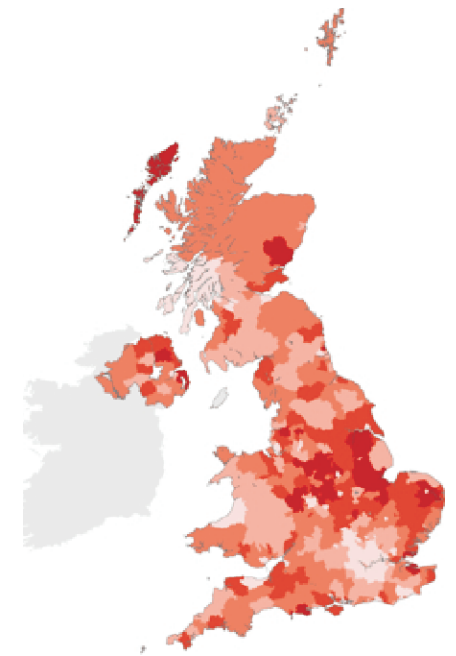
- Industrious empty nesters
- Mix of occupations
- Commercial and industrial
- Few qualifications
- Reasonable incomes
- Hard working
- Grandchildren
- Mainstream tastes
- Face to face contact
- Family centred

Rankings

Age 53/67
 Presence of Children <18 57/67
 Household Income 37/67
 Gross Financial Assets 17/67
 Non-Mortgage Debt 41/67
 Indebtedness Indicator 52/67
 Level of Urbanisation 50/67



Typical Houses



Top Postal Areas

- Sheffield S
- Nottingham NG
- Northern Ireland (Belfast) BT
- Peterborough PE
- Leicester LE

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Hardworking Families are mostly industrious empty nesters living in unpretentious but agreeable, low density, owner occupied estates, typically built during the 1970s and 1980s on the outskirts of medium sized towns.

Occupations range from junior managerial staff and well qualified technicians to white-collar service workers and some skilled manual workers. Many work in commercial and industrial organisations, relatively few for themselves. The towns in which they work and live fit within the soubriquet of Middle England, they are neither associated with nineteenth century smokestack industries nor the high-tech or service industries by which the contemporary economy will be rejuvenated. Most of these people have been brought up in medium size communities which do not suffer from high levels of unemployment, in places where family relationships persist and where ethnic minorities are seldom seen.

People tend to have lived in their own homes for a very long time. When their homes were built by a large developer it was possible to build homes for families at much lower residential densities than is common today. Many of these are – by no means expensive – detached houses, others bungalows and semi-detached.

As time has gone by, the original young families have grown up and most have now left home. The outstanding balance on the mortgages is often a small proportion of the value of the home. People's minds are concentrated on adding to the savings which they can draw upon once they reach retirement.

Although this type tends to hold down jobs which are fairly well paid, few people have especially high academic qualifications or are what might be described as high achievers. In their tastes this type are followers rather than leaders and go along with whatever prevails as contemporary fashion. Individuality is expressed more often through craftsmanship than intellectual articulation and satisfaction will be gained from simple everyday pleasures such as walking the dog and meeting friends in the pub. Many people in this type will have surpassed the career expectations of their parents, will be first time owner occupiers and will be looking forward to a retirement of modest comfort.

Hardworking Families represents the typical consumer base of most mid-market retail chains as well as a barometer of political opinion. They are likely to prefer market leading brands that cater for mainstream tastes and whose products are class-neutral to brands which have distinctive lifestyle connotations. These are the sort of people who are more likely to talk to shop assistants than to complain about service levels.

Compared to other types of neighbourhood common in small town environments this type is not especially engaged in community activities and finds it difficult to imagine what kind of community it wants to belong to. Arguably family means more to this type than community. Culturally it is not excited by diversity or by exposure to foreign cultures.

These communities form the bedrock of Daily Express and Daily Mail readership. Consumers are price sensitive and responsive to promotional offers. They check the premiums on the invitations to renew their car insurance as carefully as they drive their hatchback and saloon cars, and recognise the value of the Internet and make frequent use of price comparison sites.

Demographics and Behaviour

Who we are

Hardworking Families is made up of older married couples, usually over 55, but still working, and in some cases their adult kids who often still live with them. Most of them work in mid-level administrative positions, for organisations where they have worked for many years. Despite their relatively meagre education, they have worked hard and made their way to a position of comfort they are proud of. They spend most of their time with their partners, but also have a few friends they can rely on for support and companionship.

Where we live

These households are contained by semi-detached, detached and bungalow houses in council tax bands C and D, concentrated in the East Midlands, Yorkshire and Humberside. These houses are often in cul-de-sacs, with decent-sized gardens which are lovingly tended. Hardworking Families moved in decades ago, when their children were still young, and are now close to paying off their mortgages, and happy with their houses, planning on staying here for a long time. They talk to their

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neighbours only occasionally, but are on good terms with them. They are probably part of the entirely unnecessary Neighbourhood Watch scheme. They have also spent quite a bit of money on their television and hi-fi systems, which they use fairly heavily.

How we live our lives

They are still working, though a few have begun to cut back the hours they work. They drive to work, as indeed they do everywhere, never using public transport. Most households will have two cars, which they bought new, and which are often made as comfortable as possible with good radios, air-conditioning and GPS systems – Hardworking Families spend quite a lot of time in their cars. Indeed, parking is the most important facility for any retailer hoping to get their business, which means they only shop at large supermarkets. They eschew budget ranges, but aren't sold on organic either, though Fairtrade resonates with them.

They do like to take holidays, and are able to take at least two or three a year nowadays. They like to be looked after, and not have to worry about sorting things out while they are there, so all-inclusive package holidays and cruises are popular. When at home, they love being in their gardens, feeding the birds and tending to their plants. The countryside holds great appeal for them, and they often drive out to scenic spots to go walking, and often take their grandchildren. Occasionally, Hardworking Families will catch a touring production at the local playhouse, as a rare treat. They much prefer this to the cinema, which they only visit once or twice a year to catch a particularly popular film. They do like going out for dinner, though not usually to very expensive places.

Their favoured newspapers are those middle-England standbys, the Mail and the Express, but the Telegraph gets a look-in on Sundays, when its broadsheet format is favoured. They use the Internet every couple of days to check their email, bank accounts and look for information on health, motoring, property, share prices and price comparison. They have a few favoured sites and do not stray from them, except if personally recommended by a friend or trusted site. They are beginning to purchase goods online, but still prefer shopping in person for most things. They are more likely to book holidays online than anything else. They watch a lot of television in the evenings, and the quickest way to catch them is to advertise on prime time crime thrillers, which hold Hardworking Families in thrall.

How we view the world

Hardworking Families are extremely responsible, upstanding citizens. Many are regular churchgoers, and they always turn out to vote – mainly for the Tories or the Liberal Democrats in Scotland and Wales, though UKIP and the BNP sometimes pick up a few votes here too. They believe in the importance of rules, in taking responsibility and doing their duty. They donate regularly to charity and try to maintain the appearance of their homes, cars and clothes, partly for themselves but also because that is what it takes to keep up a community of the sort they value.

They are satisfied with their lifestyles – they are enjoying spending lots of time with their grandchildren, and look forward to doing more of this as they stop working. They feel they have done well in achieving what they want out of life, and now value security, family time and predictability, allowing them to relax. As a result, they are very keen on companies that offer good customer service and don't waste their time.

How we get by

Hardworking Families have spent a lifetime not only working, but being savvy with their finances, which has helped them to build up considerable savings. They abhor debt, and have very low borrowings. They may have several credit cards, but always pay them off in full, using them as a tool to aid financial management rather than borrow money. They are also good at switching their financial provision to companies that offer the best deals, so offering matching services may help to retain their custom.

Many are employed in industry as managers or skilled workers, as well as others who work in teaching or for the civil service. They have worked their way up to positions of responsibility. Prospects for employment are not so good in the industries they work in, but they are provided for and not worried about early retirement. In fact, they are quite looking forward to it. Some will have bought into the buy-to-let boom, and/or have properties abroad which they holiday in and may intend to retire to. They have good pension provision, usually in final-salary schemes. Their current income is lower than previously, as many have cut back on hours, but with both partners working, the mortgage paid off and low expenses, they are doing fine.



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Online Behaviour

For this type, the Internet is a key source of information on financial services products. They are likely to bank online and use price comparison websites when renewing their insurance or purchasing new services. They shop for and research a range of goods online, in particular higher priced items such as electronics and furniture. When booking travel online they prefer to go through a familiar agency brand, but book independently for short haul and domestic travel.

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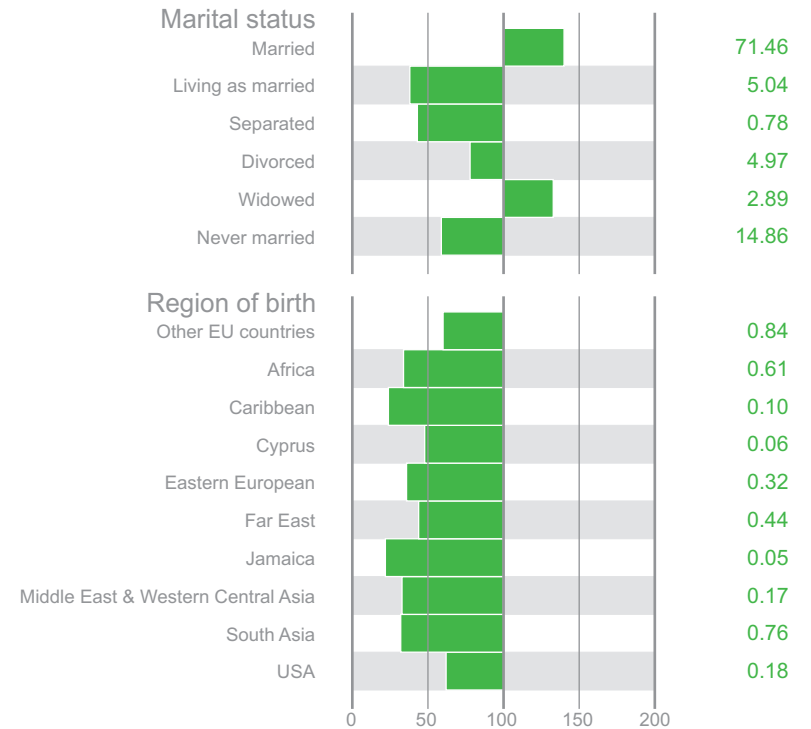
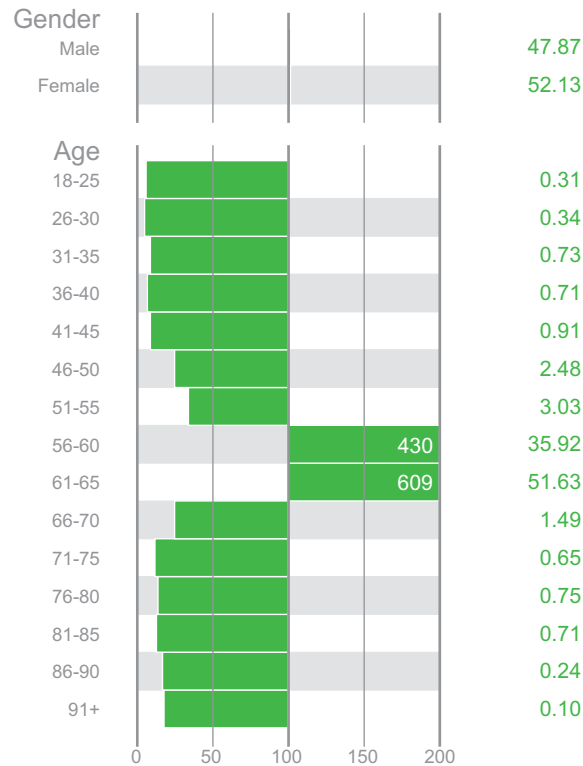
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Who we are



Understanding Charts
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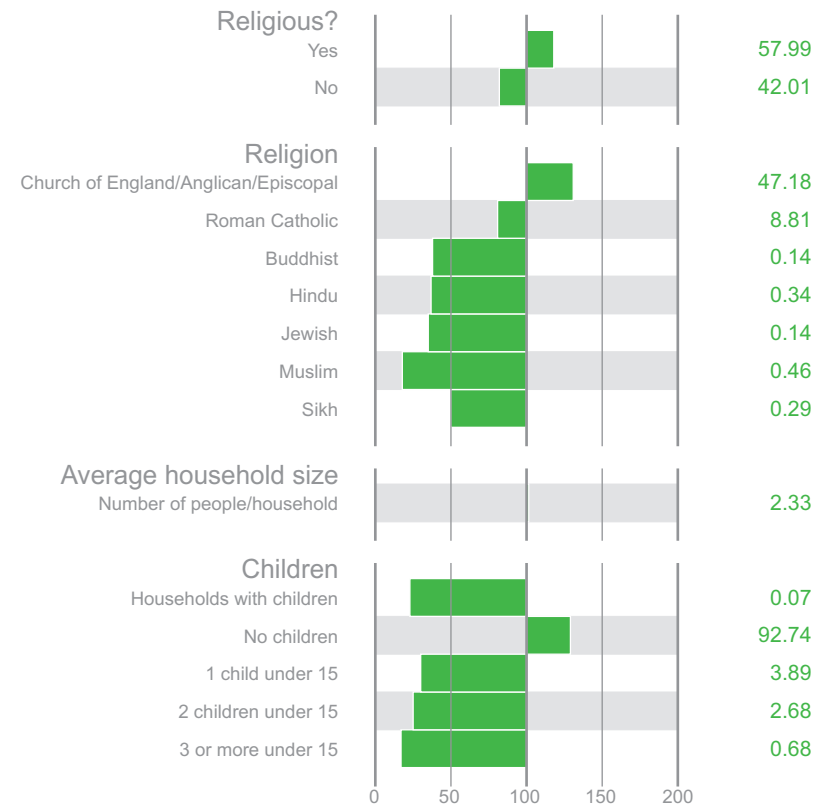
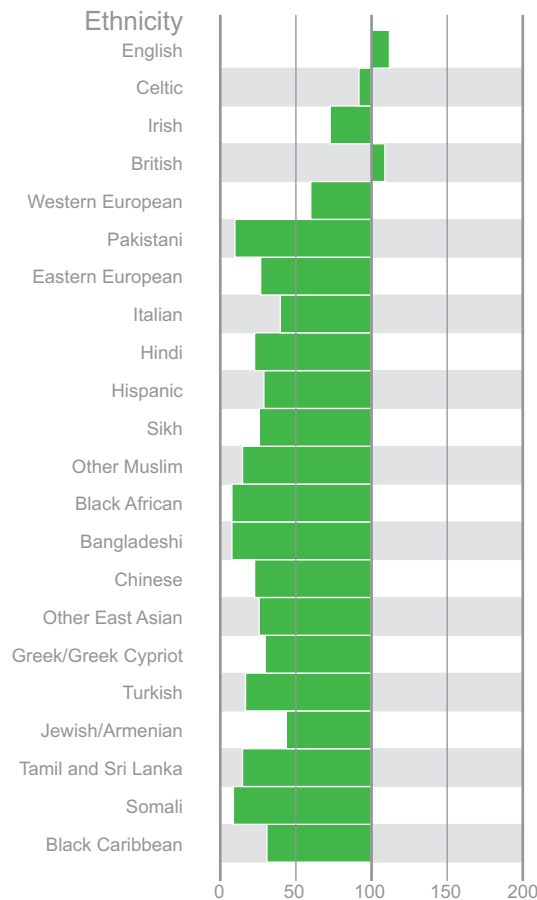
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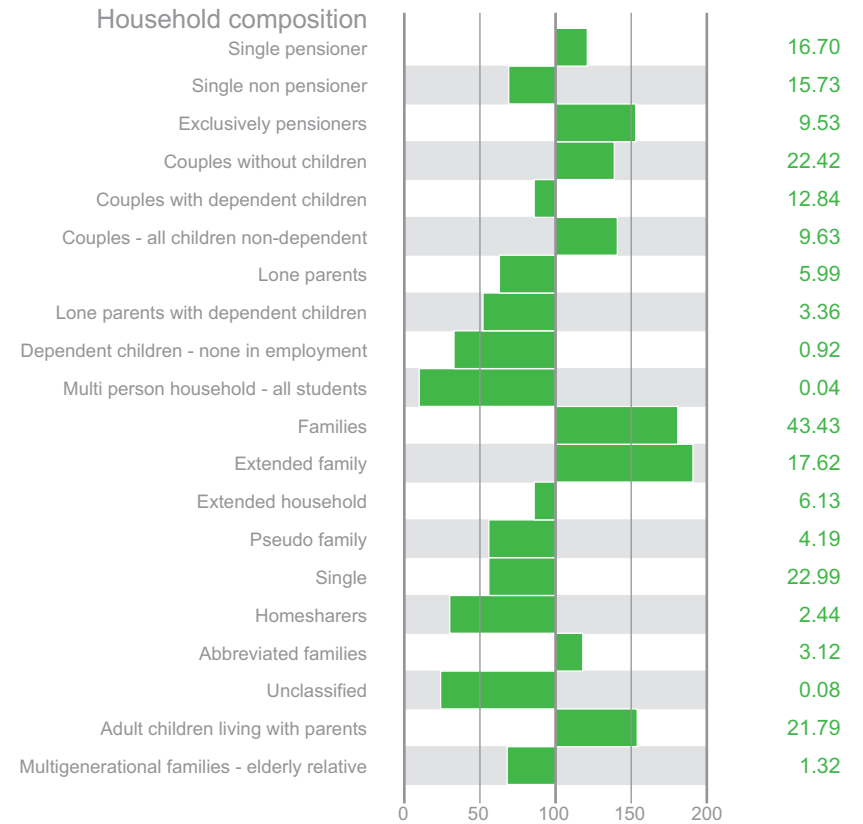
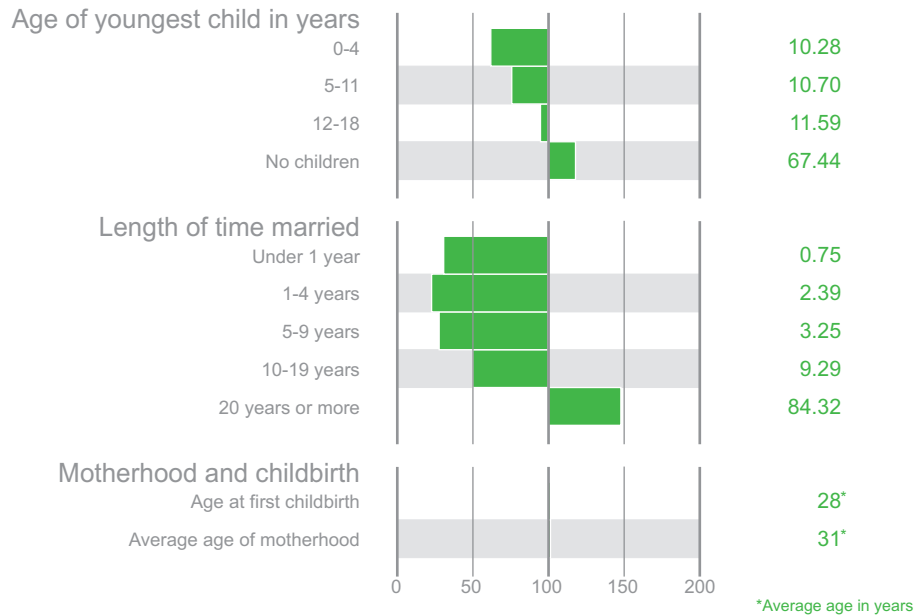
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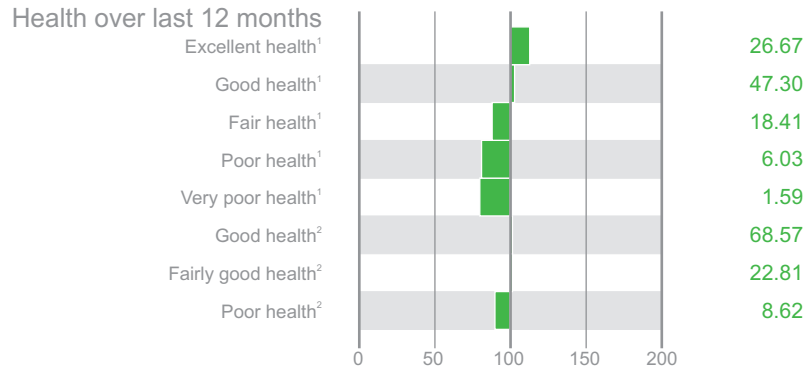
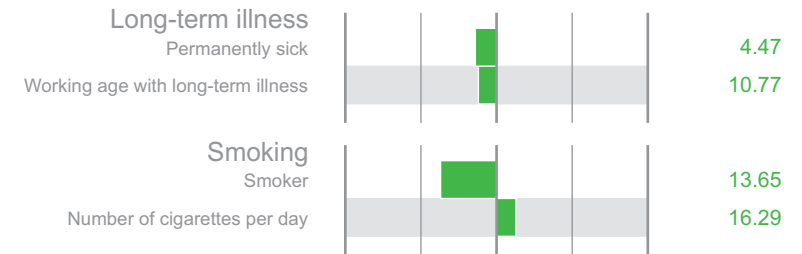
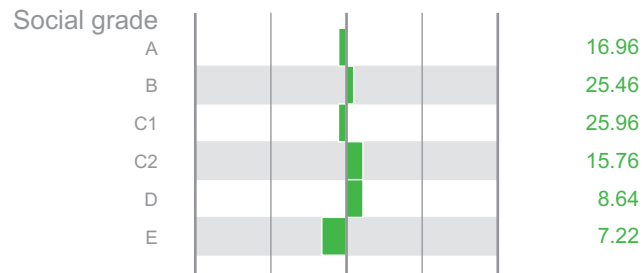
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¹ BHPS data
² Census CYE data

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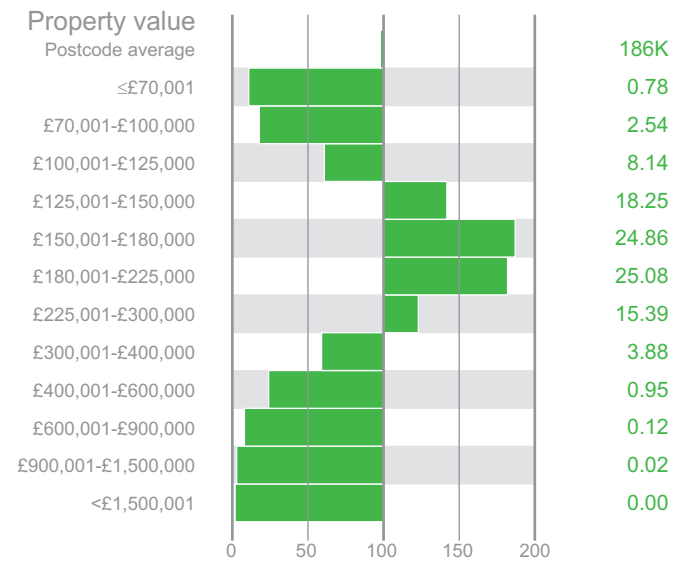
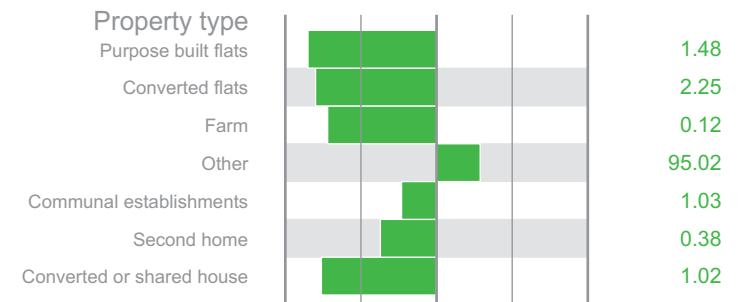
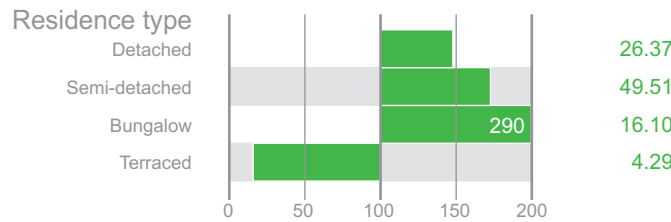
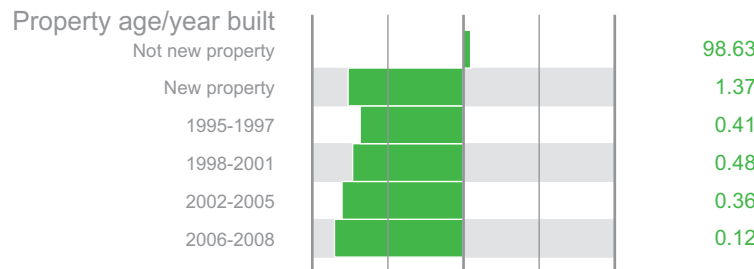
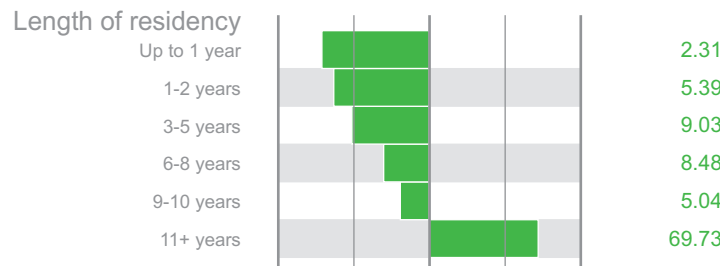
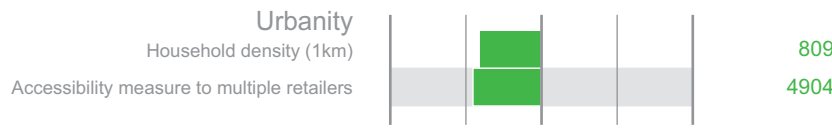
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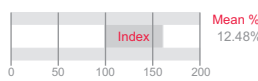
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Where we live



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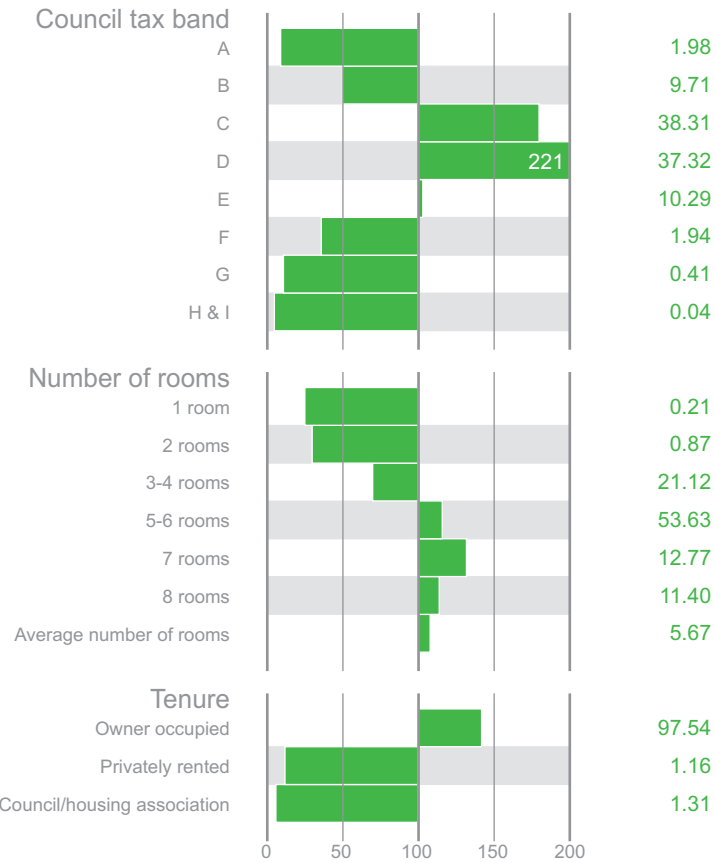
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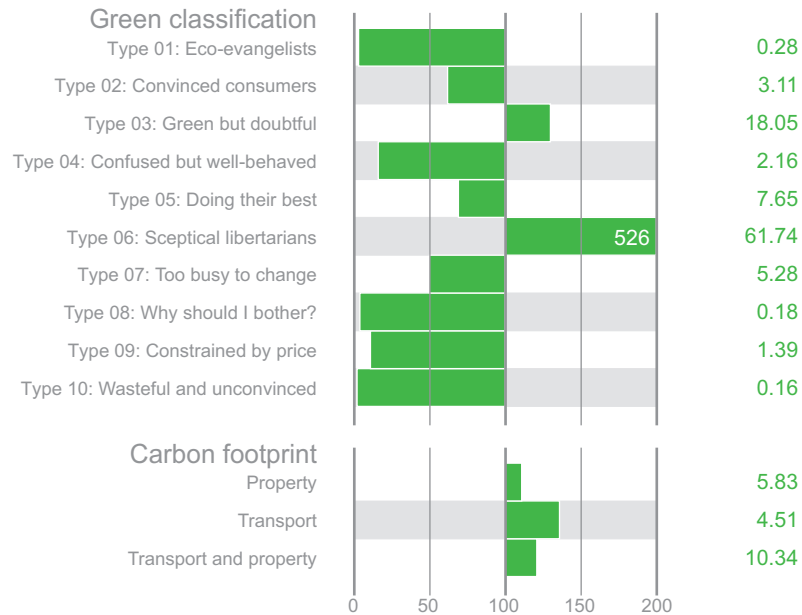
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How Green we are



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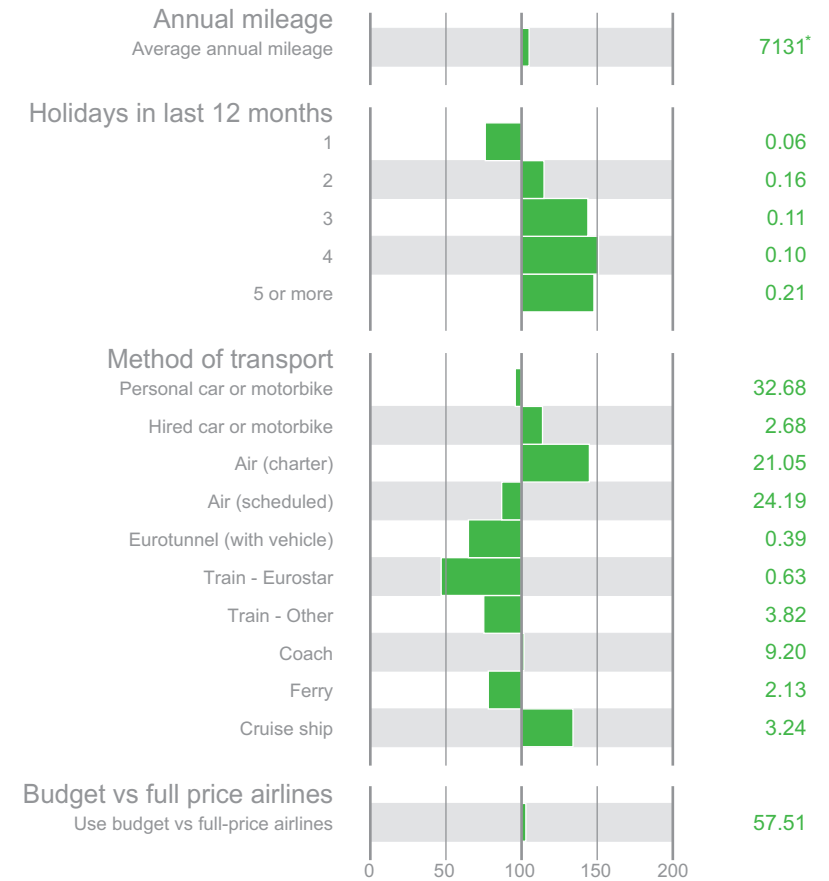
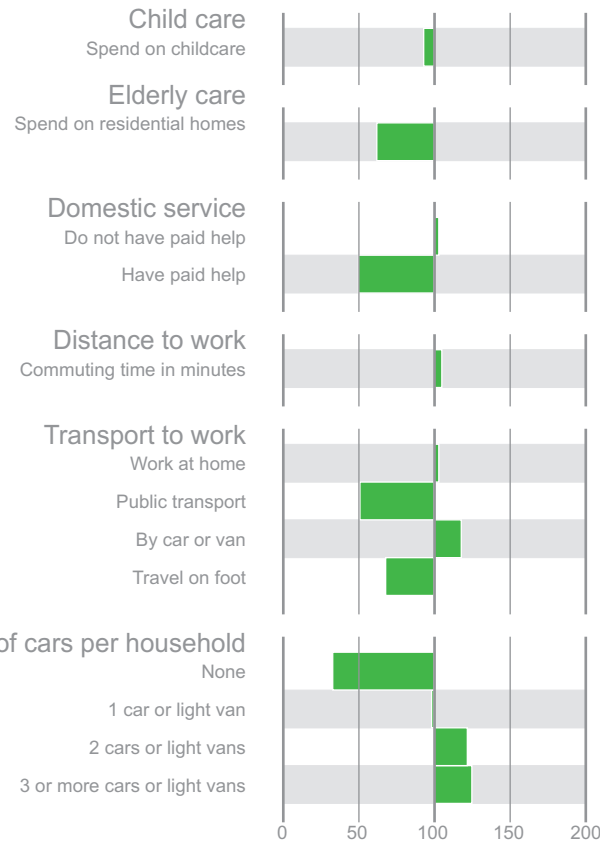
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How we live our lives



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*Average number of miles

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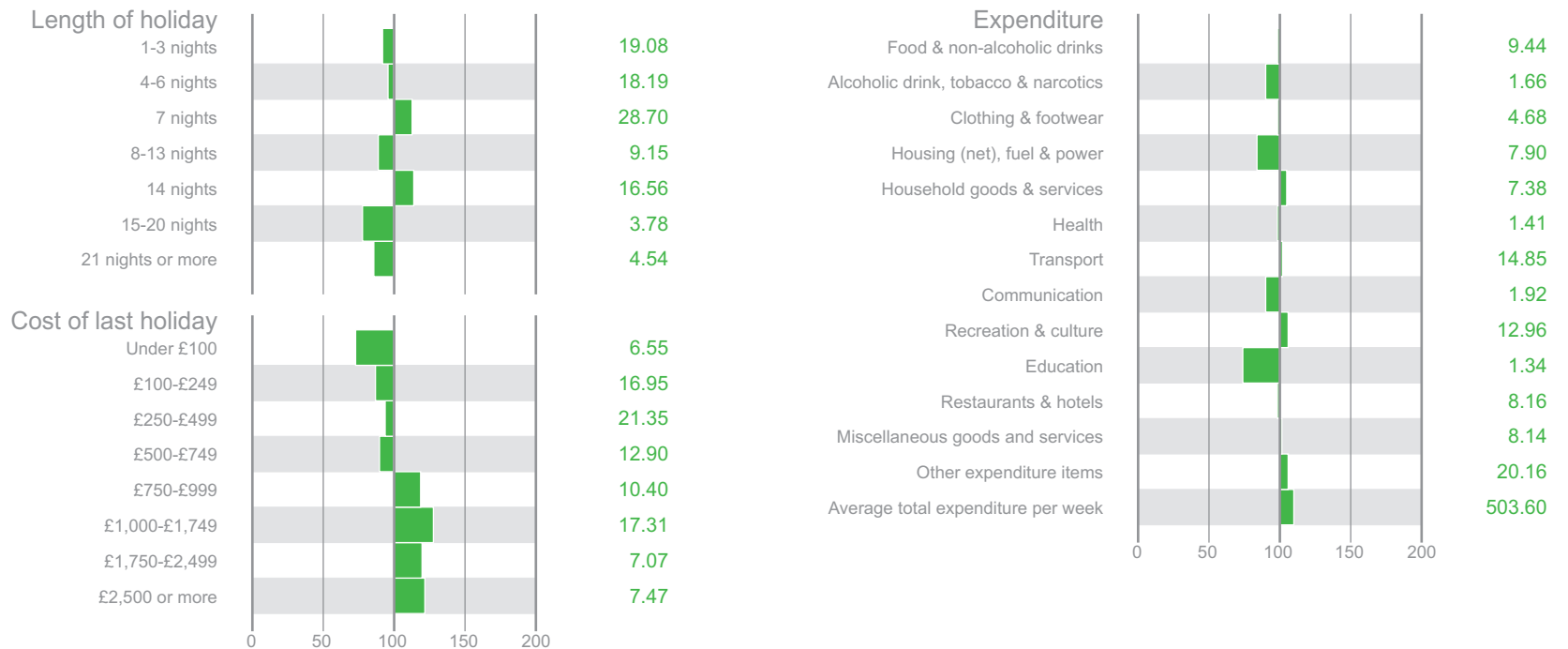
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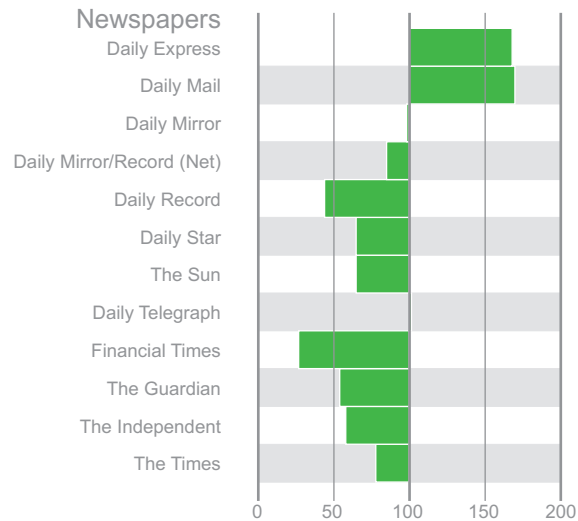
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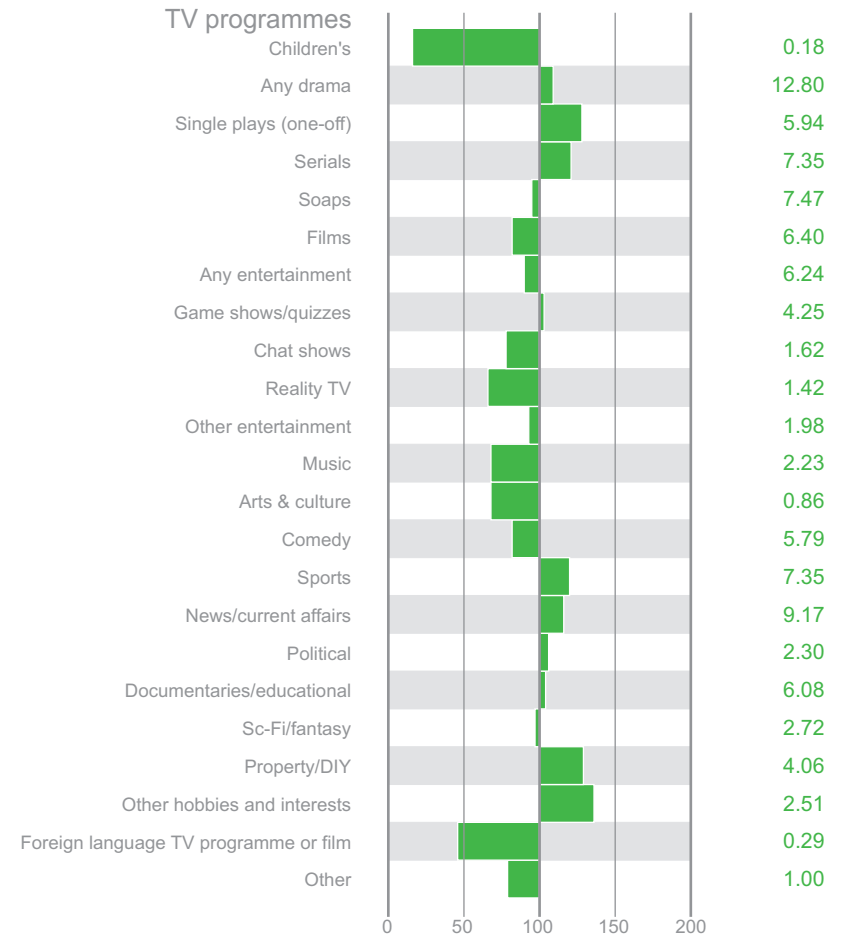
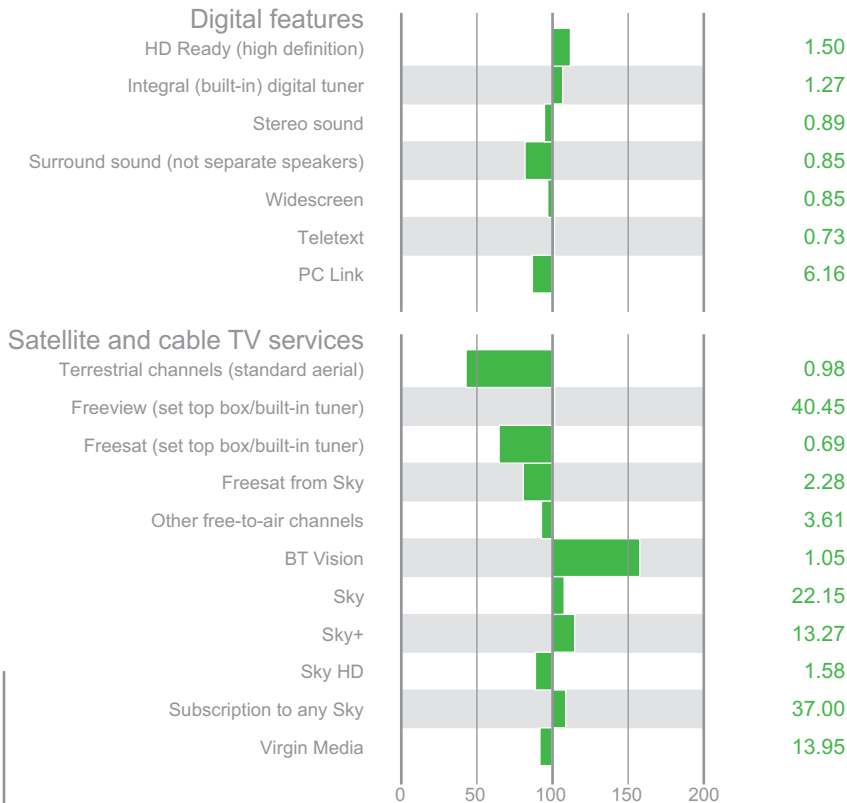
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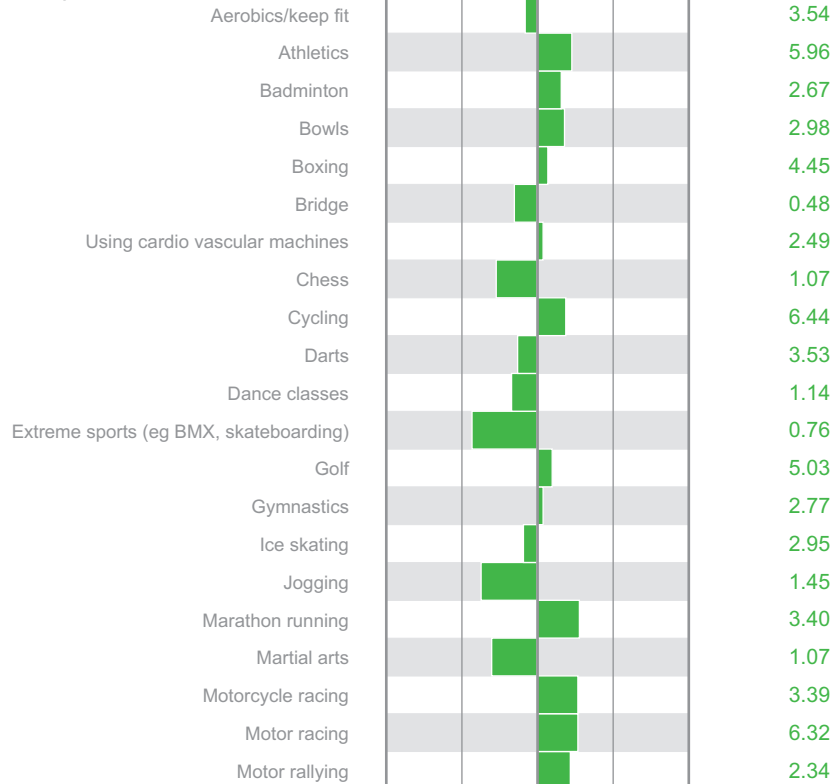
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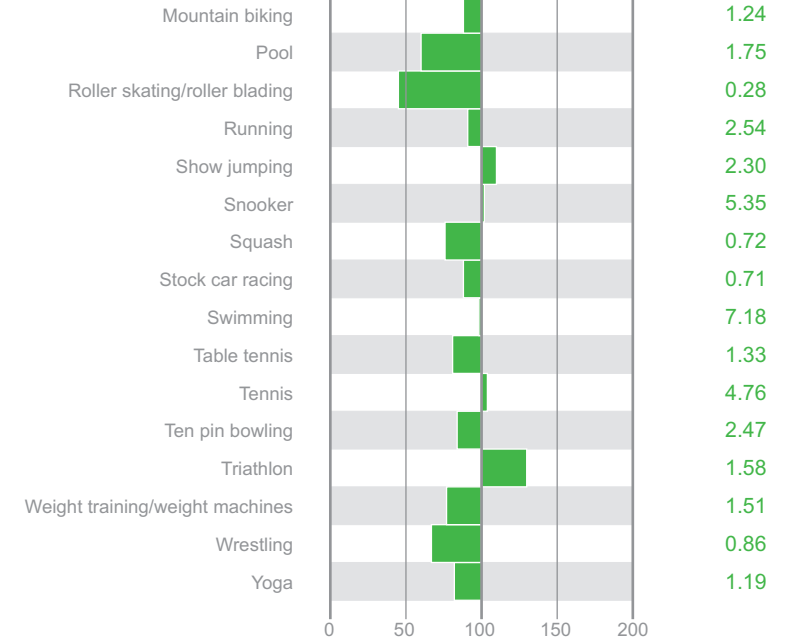
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How we live our lives

Sport and leisure activities



Sports and leisure activities, cont...



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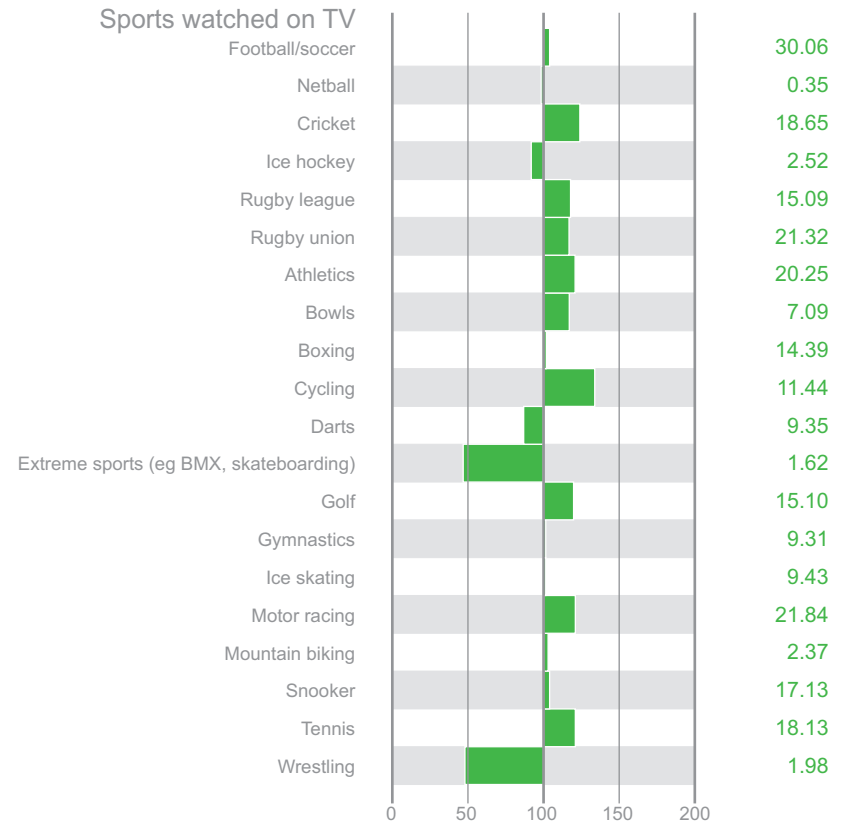
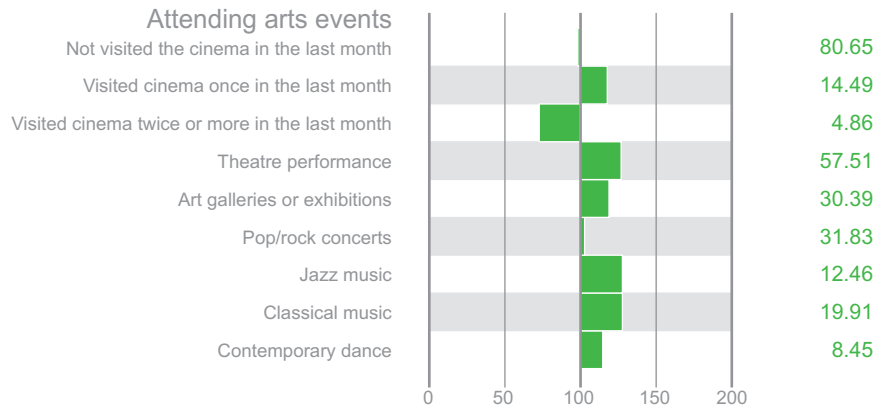
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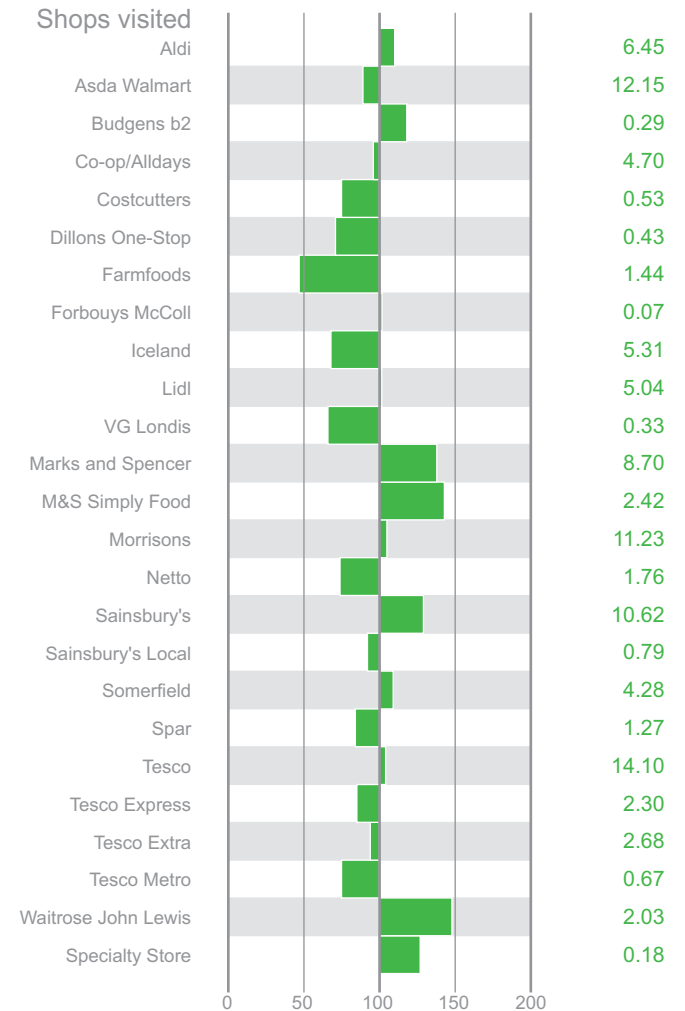
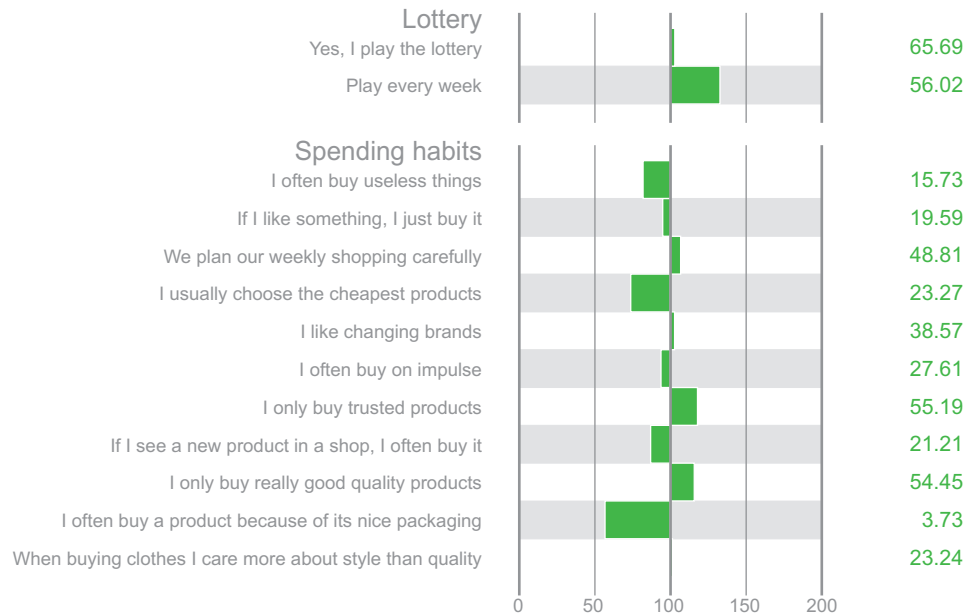
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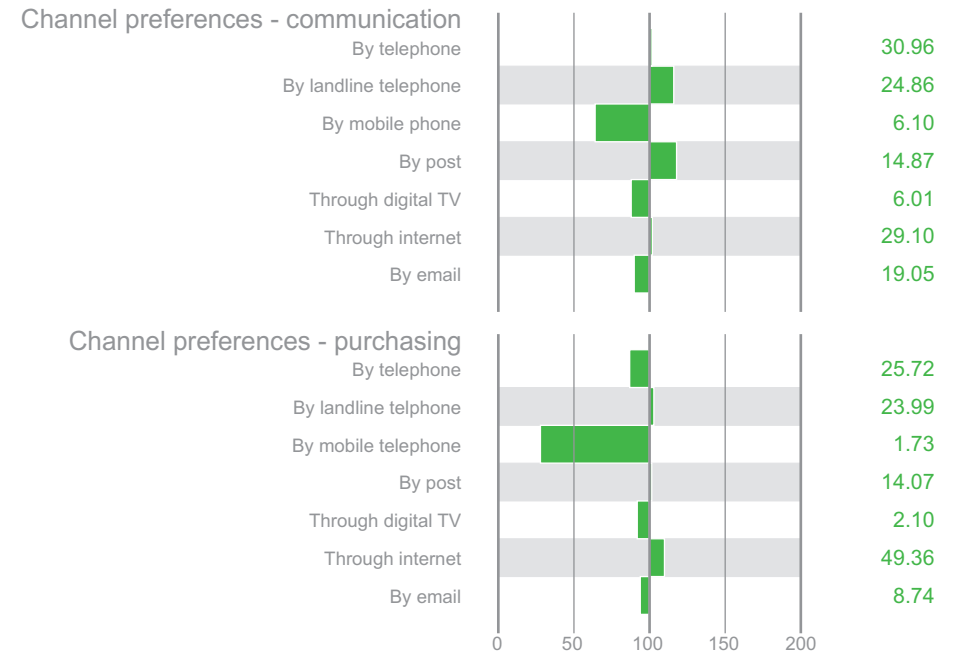
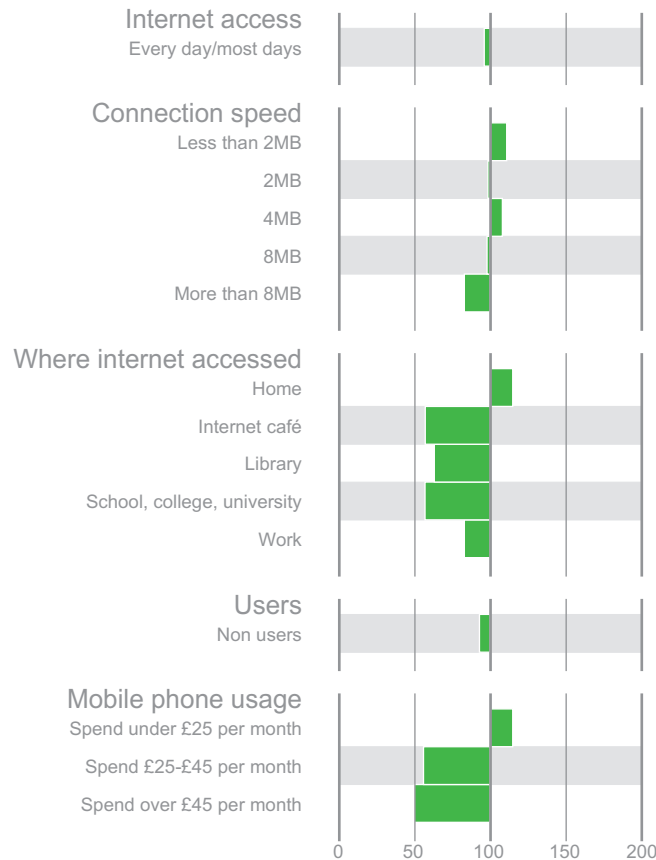
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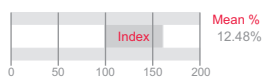
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How we communicate



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Index 12.48%

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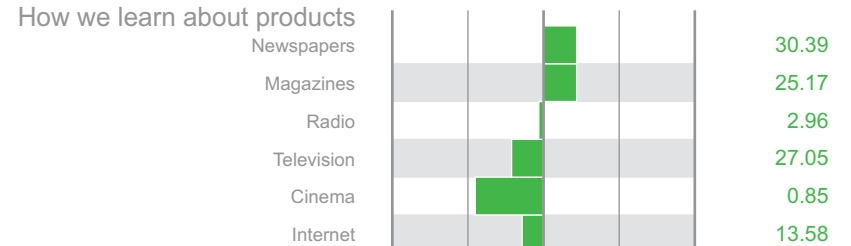
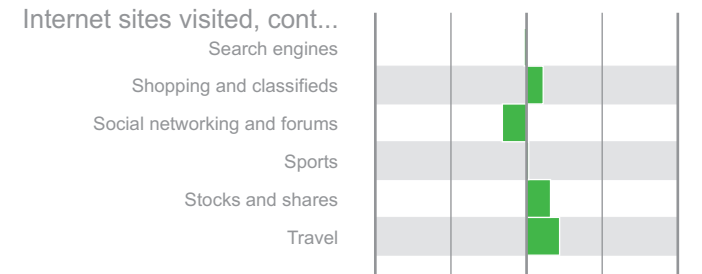
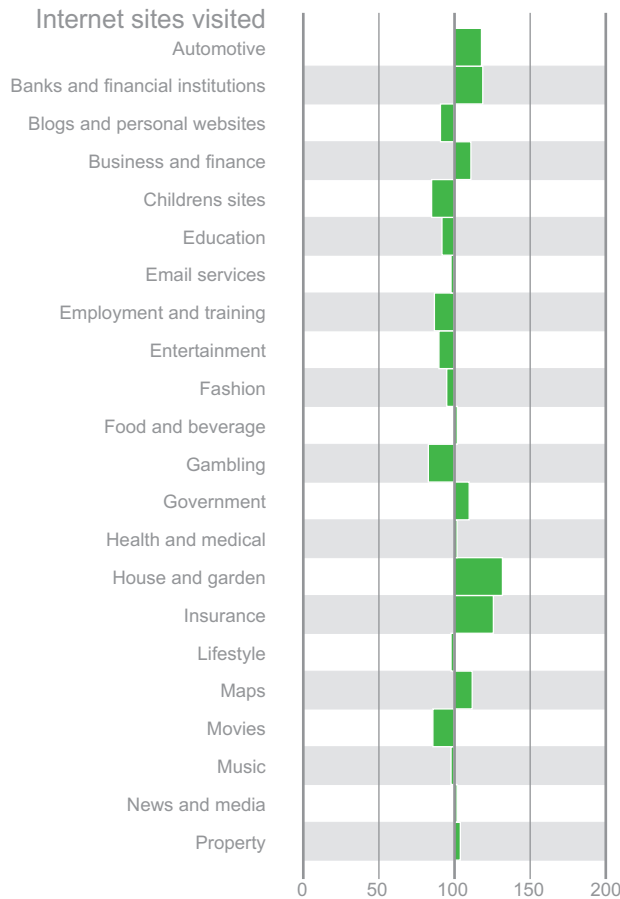
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How we communicate



30.39
25.17
2.96
27.05
0.85
13.58

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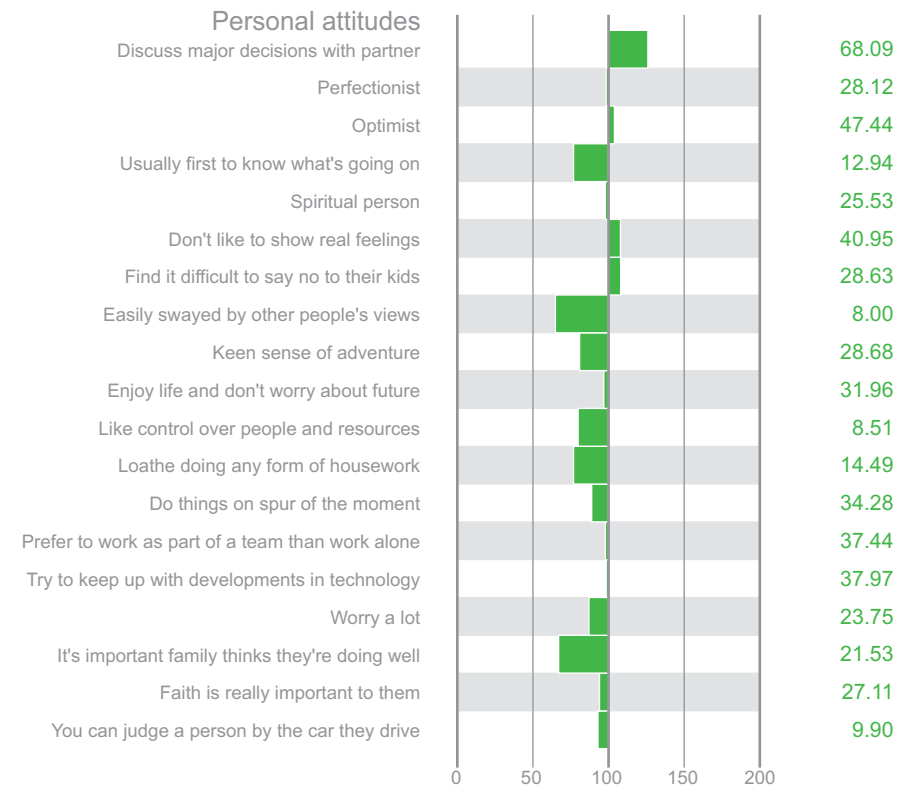
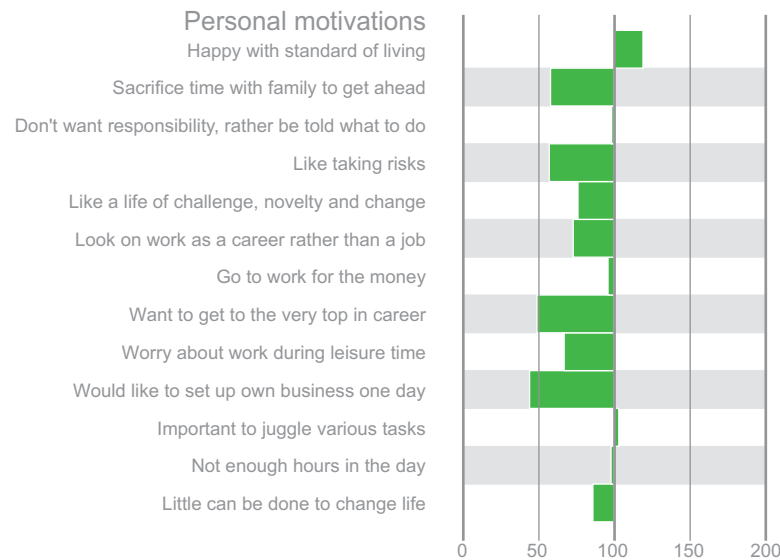
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How we view the world



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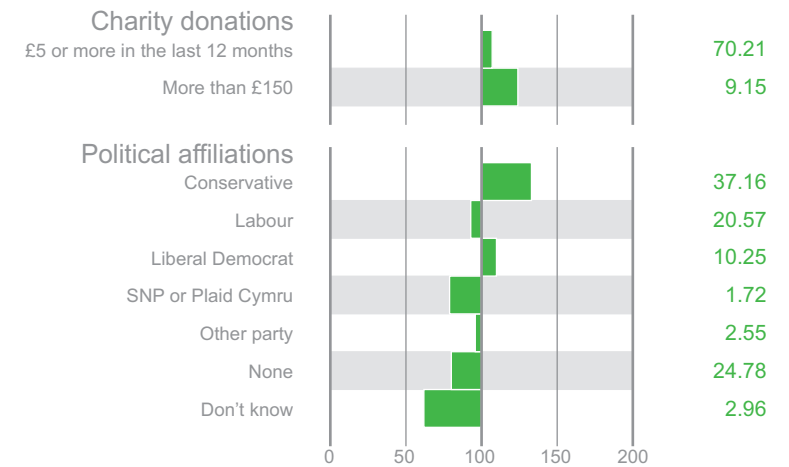
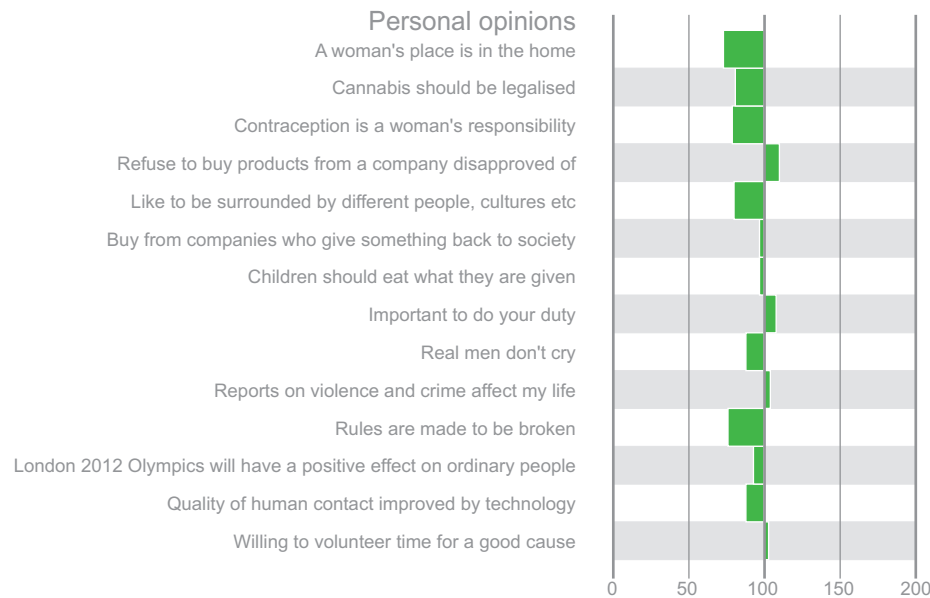
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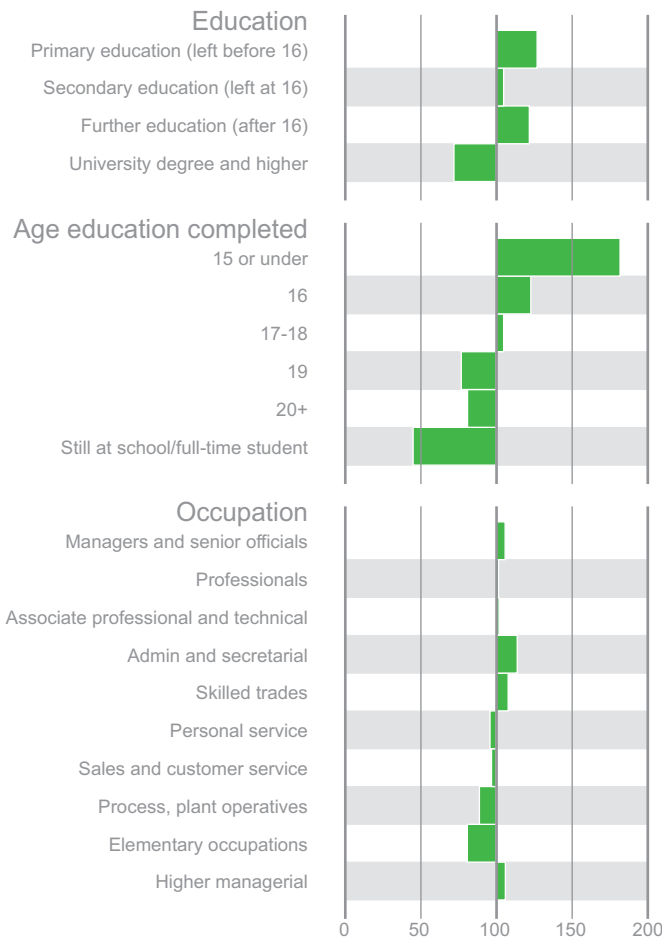
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Mean % 12.48%

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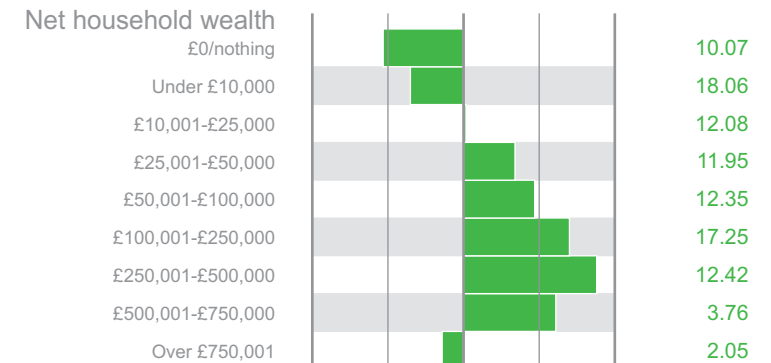
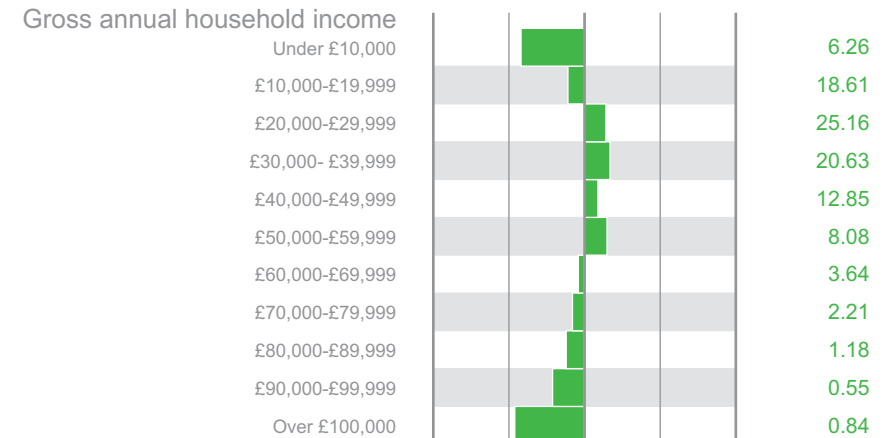
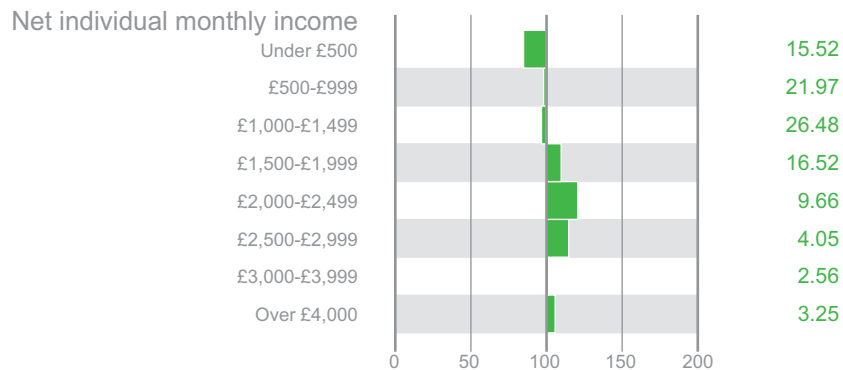
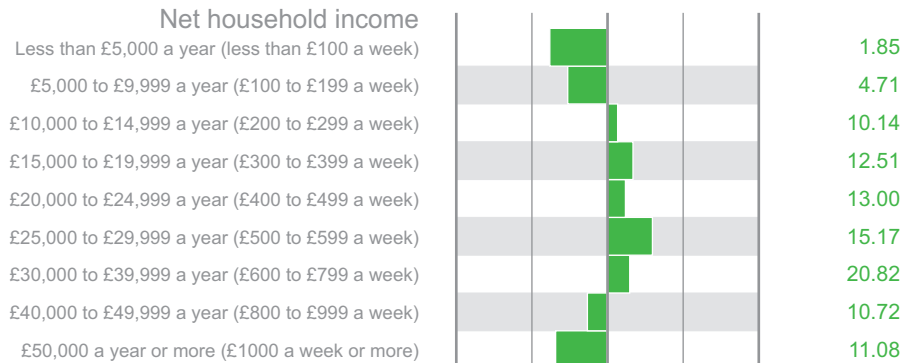
Keith, Christine, Gareth or Amy

Type D18: Hardworking Families

Married couples approaching retirement age, in not especially fashionable small town locations

2.63%  |  2.87%

Our financial circumstances



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:



Group D: Small Town Diversity

Keith, Christine, Gareth or Amy

Type D18: Hardworking Families

Married couples approaching retirement age, in not especially fashionable small town locations

2.63%  |  2.87%

Our financial circumstances



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.

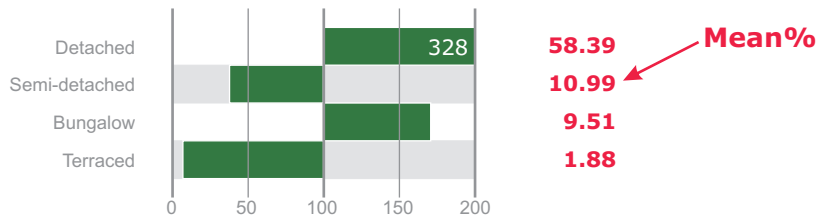
Supporting Notes

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:

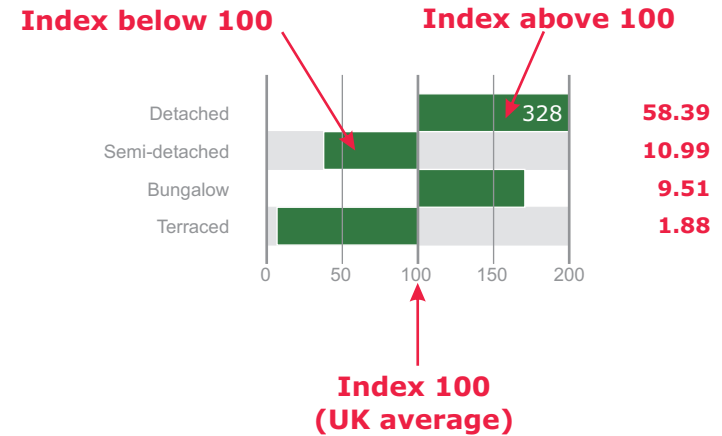


This shows that:

- 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.