

Group M: Industrial Heritage

Type M56: Small Wage Owners

Owners living in inexpensive private terraces in a range of relatively low paid occupations

Royston and Sharron

3.09%  |  2.81%

Overview

Key Features

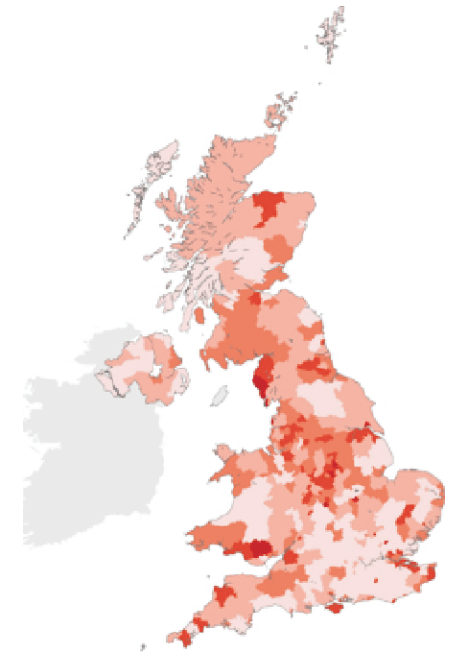
- Low wages
- Low unemployment
- Blue collar jobs
- Stable communities
- Late adopters
- Affordable housing
- Drive to shops
- Reluctant technologists
- Value for money
- Television viewers

Rankings

Age 44/67
 Presence of Children <18 20/67
 Household Income 49/67
 Gross Financial Assets 48/67
 Non-Mortgage Debt 19/67
 Indebtedness Indicator 16/67
 Level of Urbanisation 30/67



Typical Houses



Top Postal Areas

- Birmingham B
- Bristol BS
- Cardiff CF
- Portsmouth PO
- Romford RM

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Description

Overview

Small Wage Owners are lower middle income workers, many of them employed in blue-collar jobs in manufacturing industry. They live in pleasant and quite spacious older terraces in industrial regions of the country such as South Wales, South Yorkshire, Derbyshire and Nottinghamshire.

These are responsible property owners who are careful with their money. They tend to live in small communities where people know their neighbours and where they can rely on the support of an extended family. These are not people who went away to university, nor do they live in communities which have had to adapt to the arrival of newcomers from other countries or even other parts of their own country. These therefore are communities whose members share a common set of values and where people are proud of the place where they live. Nonetheless many of the communities have had to adapt to the decline of traditional manufacturing industry and to re-invent themselves in a post-industrial age.

Not least on account of the fact they are often set in areas of low landscape value, planners have encouraged the development of new housing estates on cheap land and this has had the effect of keeping house prices within levels that manual workers have, until recently, still been able to afford. Indeed these are among the most affordable neighbourhoods in which to buy a house. Small Wage Owners have enough money to lead comfortable lives but only if they take care to purchase from retailers who guarantee competitive prices. Very often living in towns with a limited range of shops, many residents use cars to travel to distant out of town shopping centres and to edge of town discount supermarkets. Trolleys are stocked with mainstream brands that are heavily advertised on the television and which are likely to appeal to their children. People are open minded enough to try out new products but are slower than others to respond to ones which promote themselves on the basis of being organic, Fairtrade or low fat.

When purchasing higher ticket brown and white goods or furniture, residents are likely to visit out of town discount retail outlets where they purchase mainstream brands. They are less likely to buy the types of electronic goods which tend to be purchased by early adopters. When choosing between models they are more likely to be interested in practical benefits than in the technical options provided to the user. Thus computers are very often purchased with the intention of helping children with their homework, and will be more often used for entertainment rather than for researching price comparison sites.

This type is not motivated by "lifestyle aspirations" and they live in communities where it is not necessarily wise to give the appearance of standing out from the crowd. These are people who are more likely to reflect the ethos of their communities than display distinctively individualist attitudes. Whilst considerate and supportive of one another, community members tend not to see diversity as a good thing in its own right, and often have difficulty understanding what it is that other people think they should learn from people different to themselves.

Holiday preferences are for holiday parks and caravans, forms of accommodation which the children enjoy and which allow them to make new friends with people from similar backgrounds. When they holiday abroad, this type prefers locations popular with other British visitors.

Working mostly in routine jobs where they are required to show low levels of initiative, they are willing to conform without complaint to those routines which suppliers use to cut the cost of providing customer support, and are happy to buy using direct channels such as the Internet, mail and telephone ordering. This, in former times, was one of the most profitable markets for catalogue mail order companies.

Sceptical about London and its chattering classes, these residents find it difficult to make a choice between the two main parties at election time and can often react by supporting other smaller parties.

Demographics and Behaviour

Who we are

Small Wage Owners would regard themselves as Britain's unsung heroes, the hard grafters who earn an honest wage, pay their taxes, support their local communities and don't ask for much in return. Although a significant proportion are elderly, most are in their late thirties and early forties and are employed in blue-collar jobs in the manufacturing industry, often progressing to junior managerial and supervisory roles.

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Children are commonplace as is marriage, although Small Wage Owners are also characterised by divorce, separation, cohabitation and single parenthood. Living as they do between and beyond both the welfare state and the comfortable security of high incomes and inheritance, Small Wage Owners are often afflicted by fragile support networks and can feel 'let down' by society at large, whilst remaining close to their local community.

Where we live

Small Wage Owners tend to cluster around areas of former industrial (e.g. mining) prominence such as Wales, West Midlands and the South West which serves to strengthen community ties through shared history.

Homes are owned for living in, often by successive generations, not for investment purposes and again this sense of 'roots' gives the local community traction found lacking in areas where dwelling places are regarded as temporary. Although some anti-social behaviour causes a few local problems, generally residents are happy with their terraced houses and local area – they know their neighbours well, indeed talk to them most days and appreciate the solidarity of a like-minded community.

How we live our lives

As creatures of habit, Small Wage Owners eschew much of the leisure and cultural repertoire available to them. Although some households are online it is mainly the children who benefit from connectivity with the outside world as their parents don't use the Internet. Television viewing is prolific with reality shows particularly popular, and news and current affairs programmes at the bottom of the list. Any news intake is from tabloid newspapers, predominantly the Daily Mirror.

Surplus discretionary income is more likely to be gambled on bingo and scratch cards than, for example, given to charity (which begins at home after all), and nights out beyond a pint in the local pub, are rare. The annual holiday of Small Wage Owners is likely to be in a Brit-friendly, tried and trusted Spanish resort or closer to home in a caravan, allowing space and safety for the kids without breaking the bank.

Although most Small Wage Owners have their own car, it is usually preserved for specific outings – most will rely on their feet for general getting around, going to the shops etc.

How we view the world

Having left school at 16, Small Wage Owners are not too preoccupied with the merits of further education and have little career ambition beyond getting to the end of the week so they can enjoy their weekend. Leisure time is of the utmost importance and home is very much where their heart is and where they invest their emotional energy and interest. The further from home their attention is drawn the more wary they become.

As such, Small Wage Owners are difficult to tempt with aspirational or 'lifestyle' goods and services; they're quite happy with their lifestyle as it is and certainly wouldn't spend hard earned money to change it. This wariness of 'otherness' translates into political apathy; those who do vote tend to vote Labour but can also be marginalised into nationalist or fringe parties such as the BNP.

How we get by

The combined household income of Small Wage Owners will be less, in many cases considerably less, than £40,000 and most of this is accounted for by the cost of raising children. Many are employed in unskilled manual work whilst others work for local councils as refuse collectors, street sweepers etc. There is a high level of under-employment amongst Small Wage Owners, created to an extent by lack of motivation or professional aspiration but also of course by a condition of where they live.

Financially they are quite static with very few, if any, savings matched by very little, if any, debt. Those in employment may have a company pension but this, as well as their property, is often the only source of security. However Small Wage Owners would argue that they've got a decent life, a roof over their head, happy kids, hardly any debt – compared to many, they're pretty well off.

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Online Behaviour

Although they are happy to purchase goods online, this type sees the Internet as its primary news or information source. They purchase online from a range of brands, showing no particular preference for either established offline retailers or newer online entrants. Football and gambling websites are popular. If there are children or teenagers in the household, they will be frequent users of social networks, video websites and online games.

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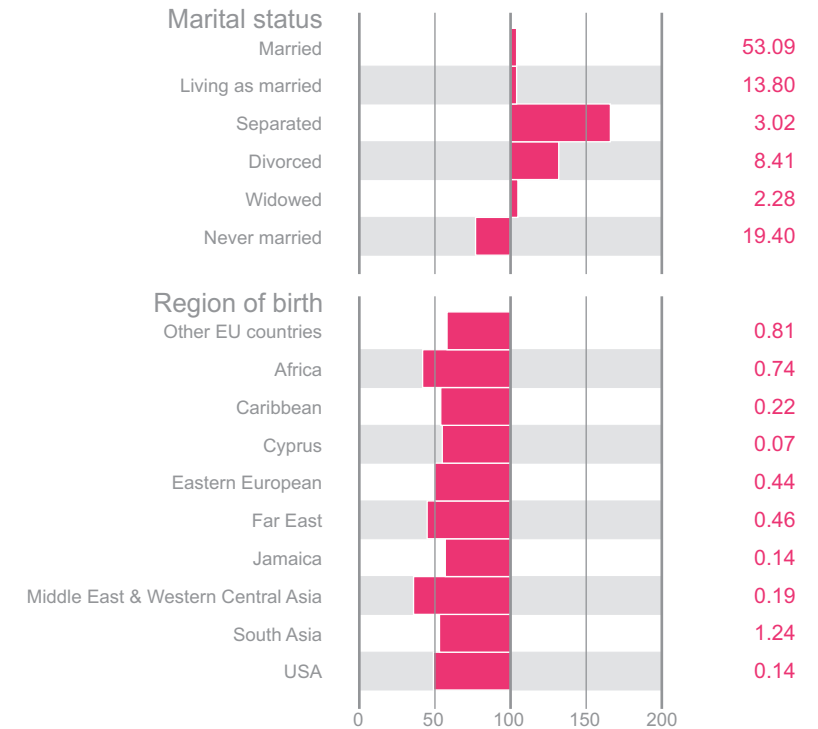
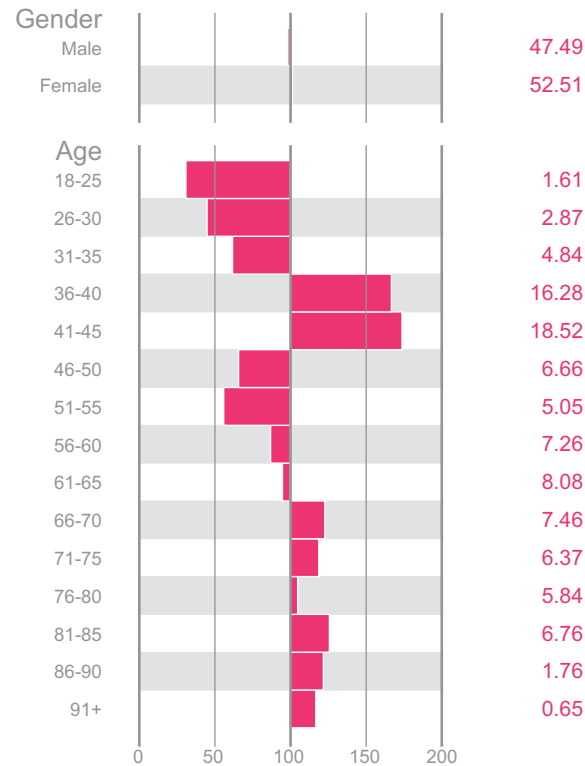
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Who we are



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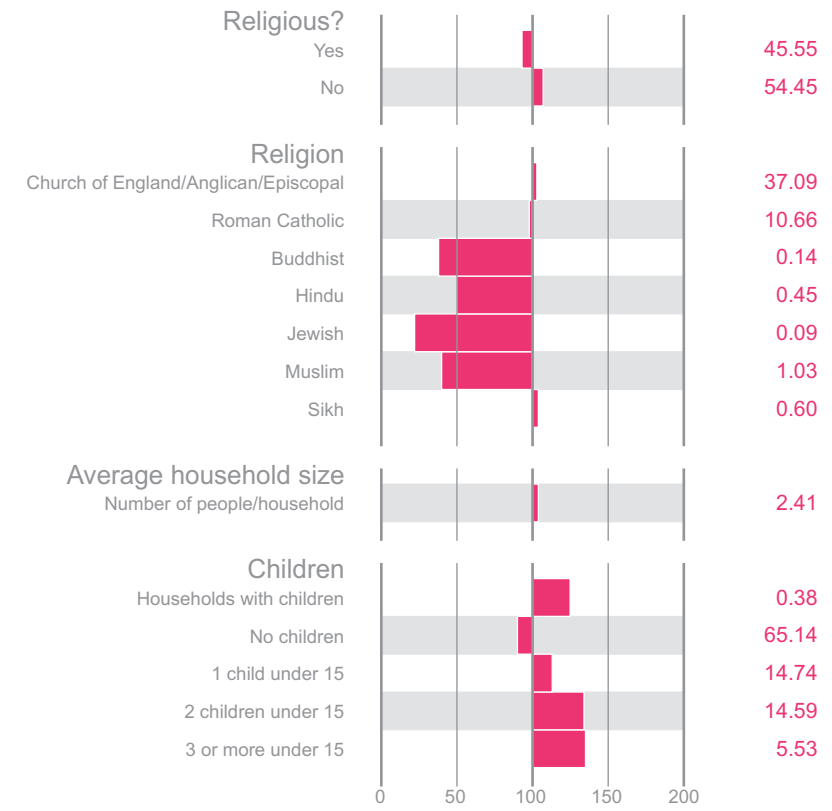
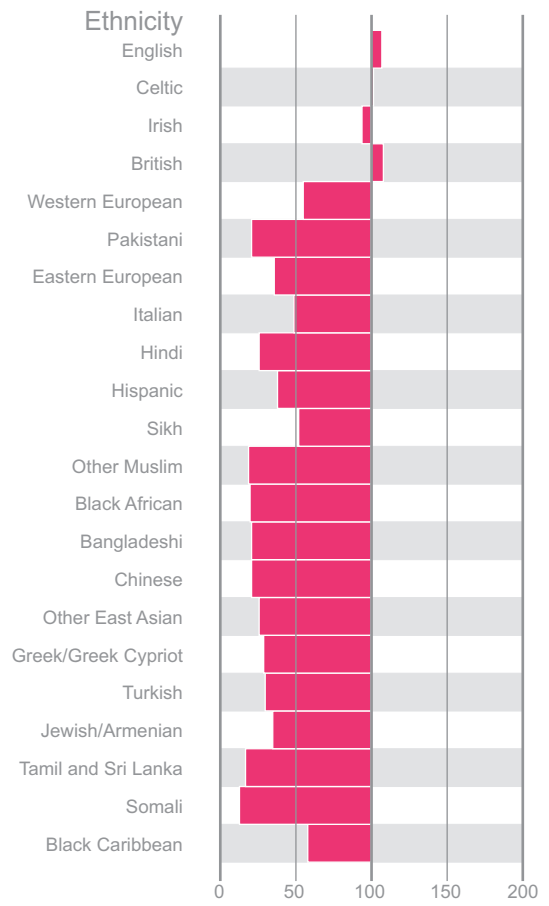
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Index: 12.48%

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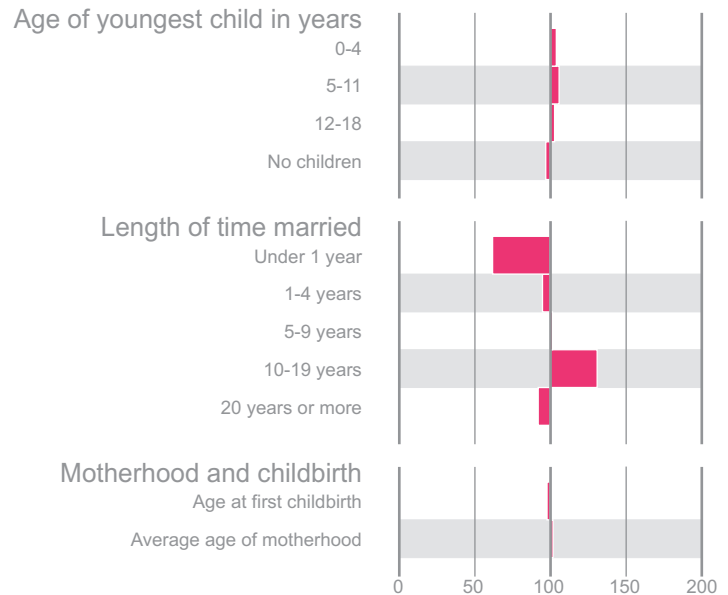
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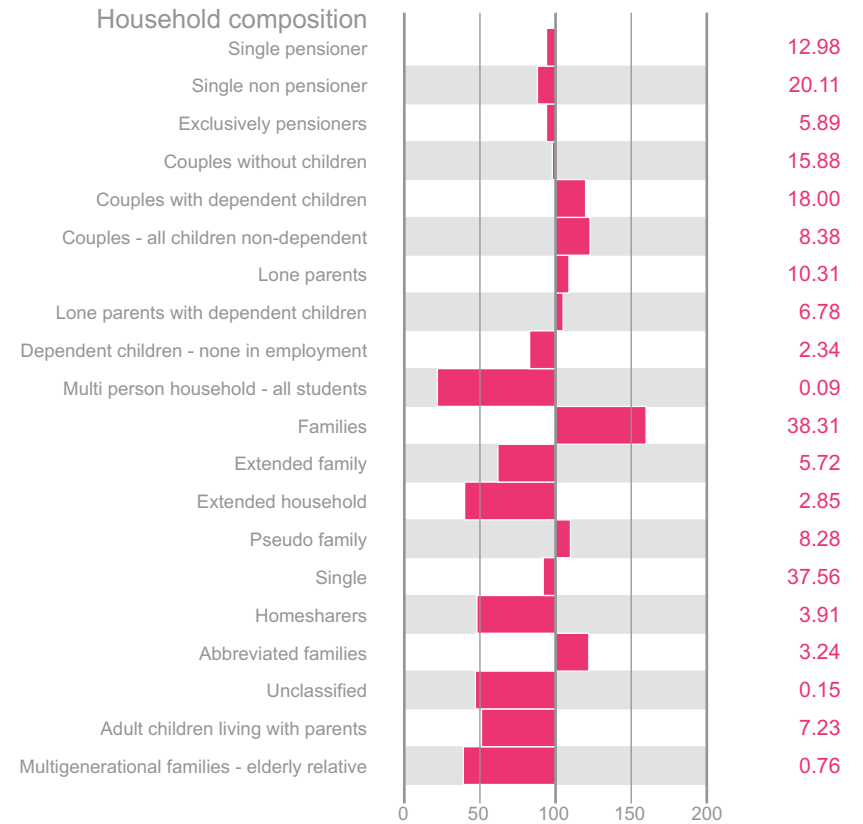
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*Average age in years



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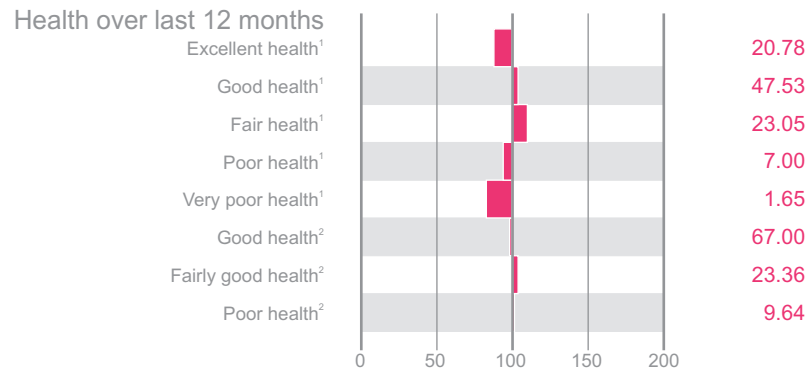
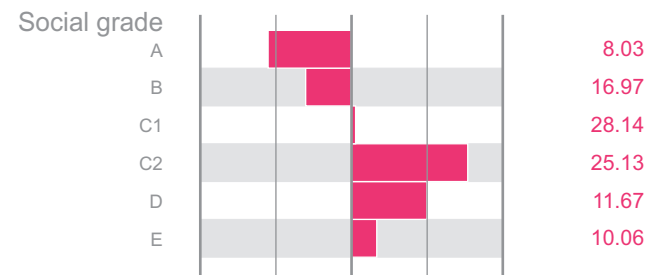
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¹ BHPS data
² Census CYE data

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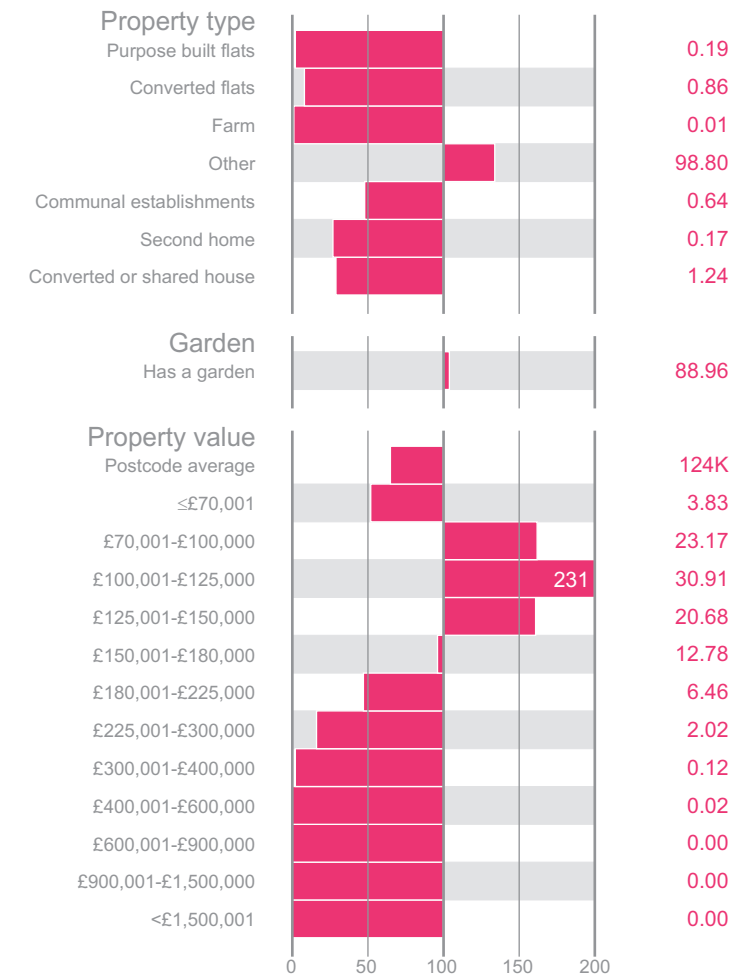
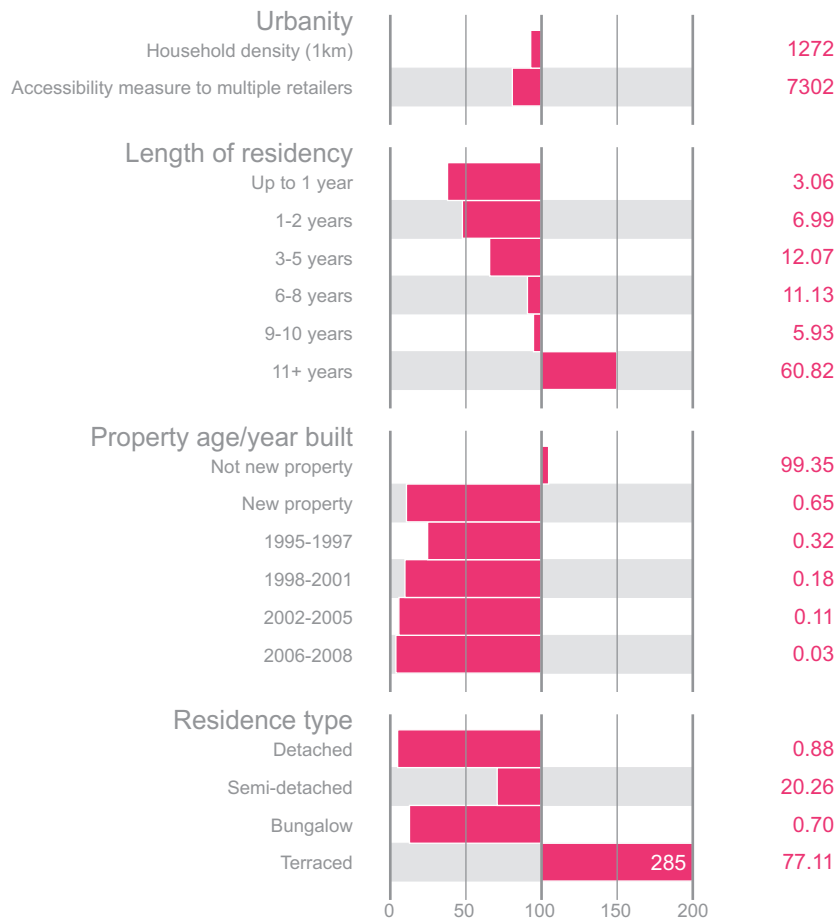
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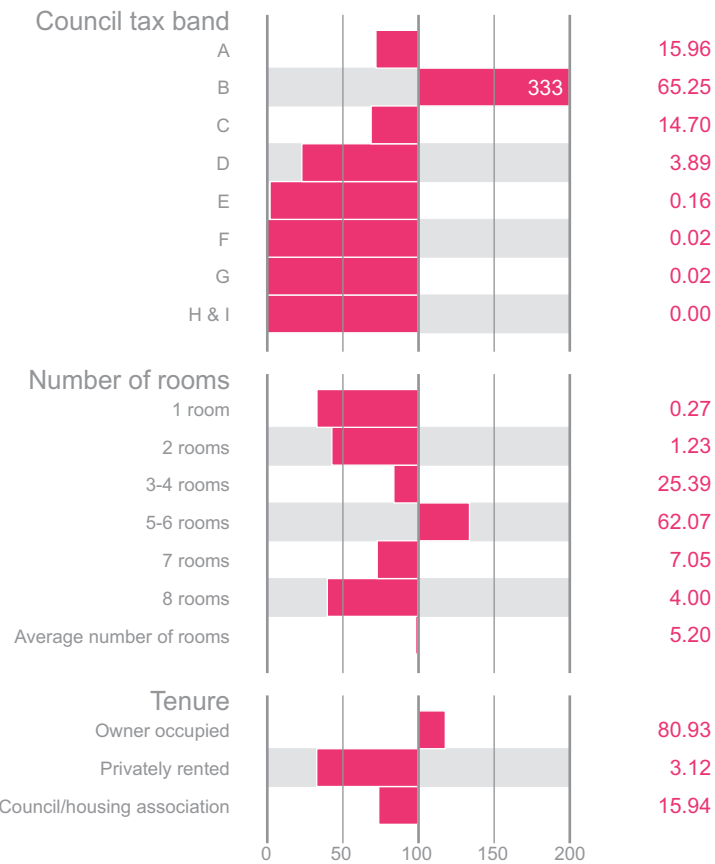
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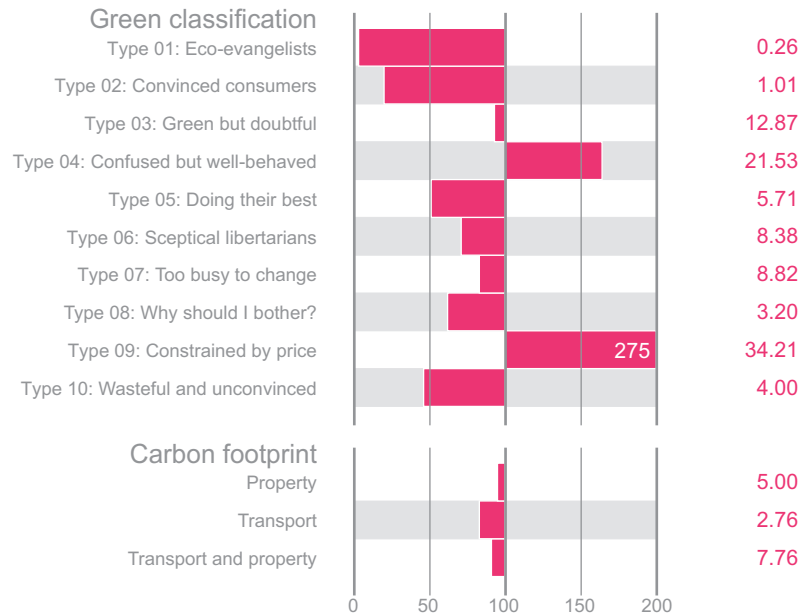
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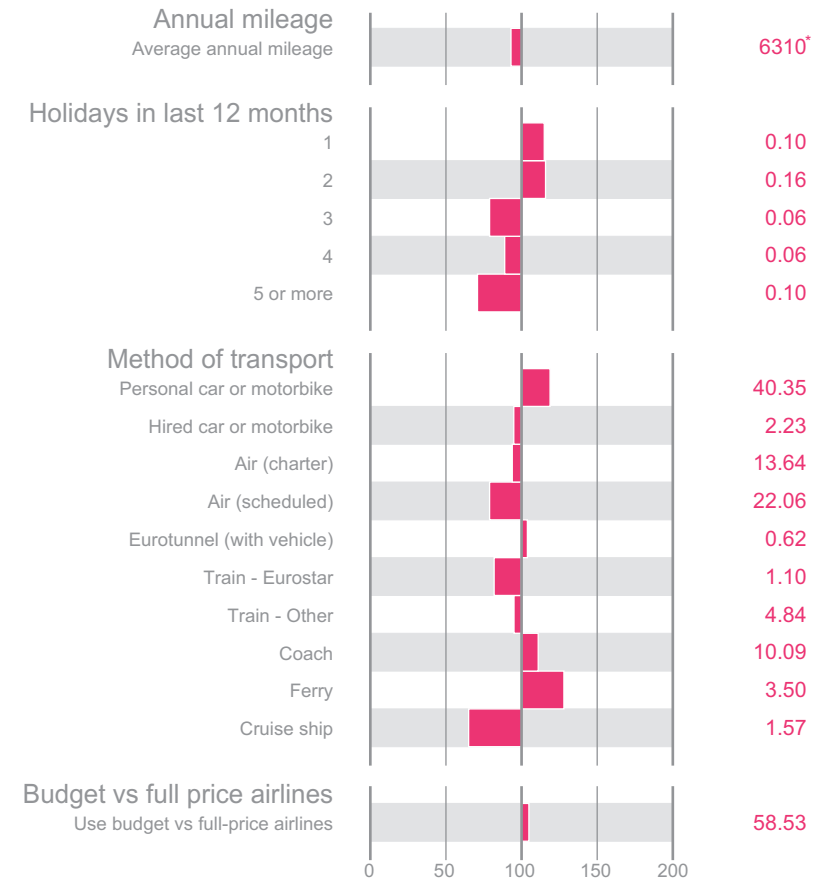
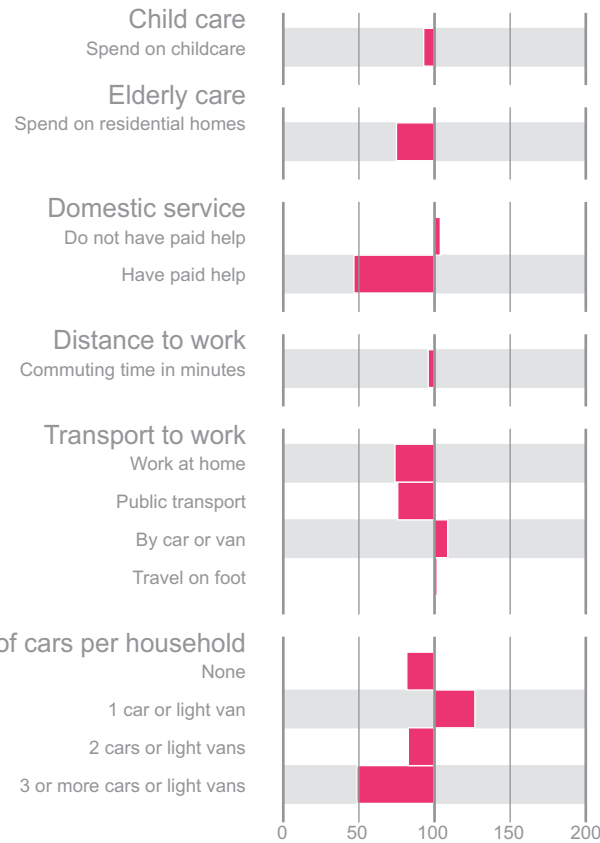
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Index 12.48%

*Average number of miles

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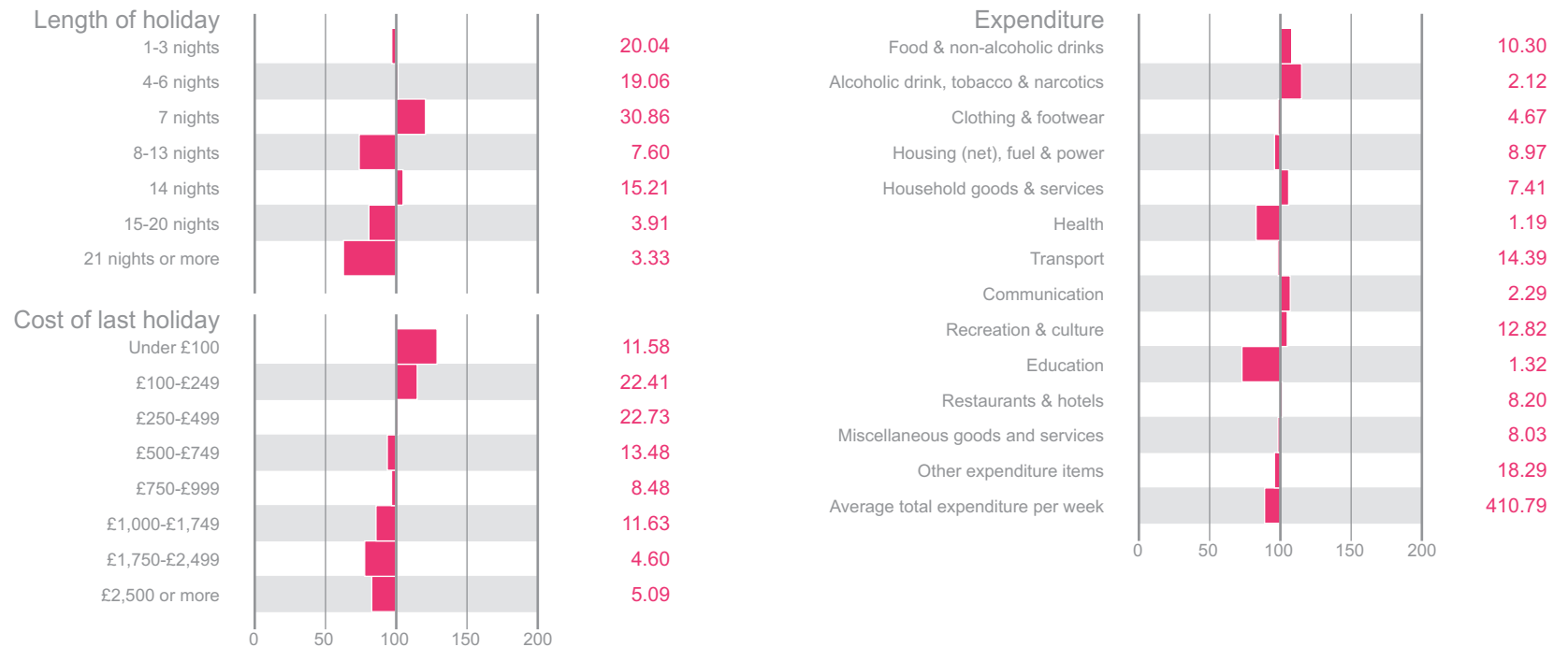
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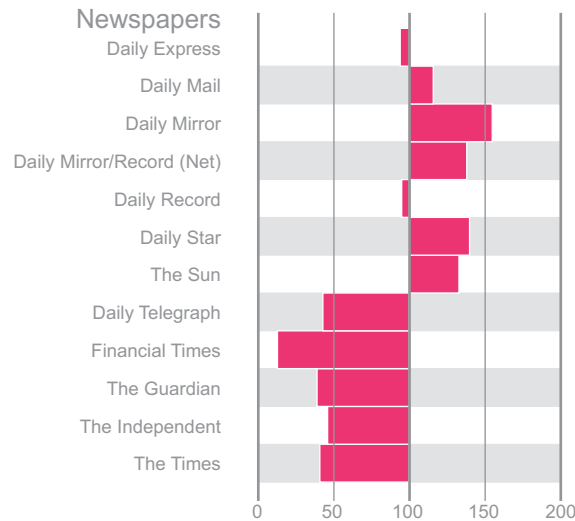
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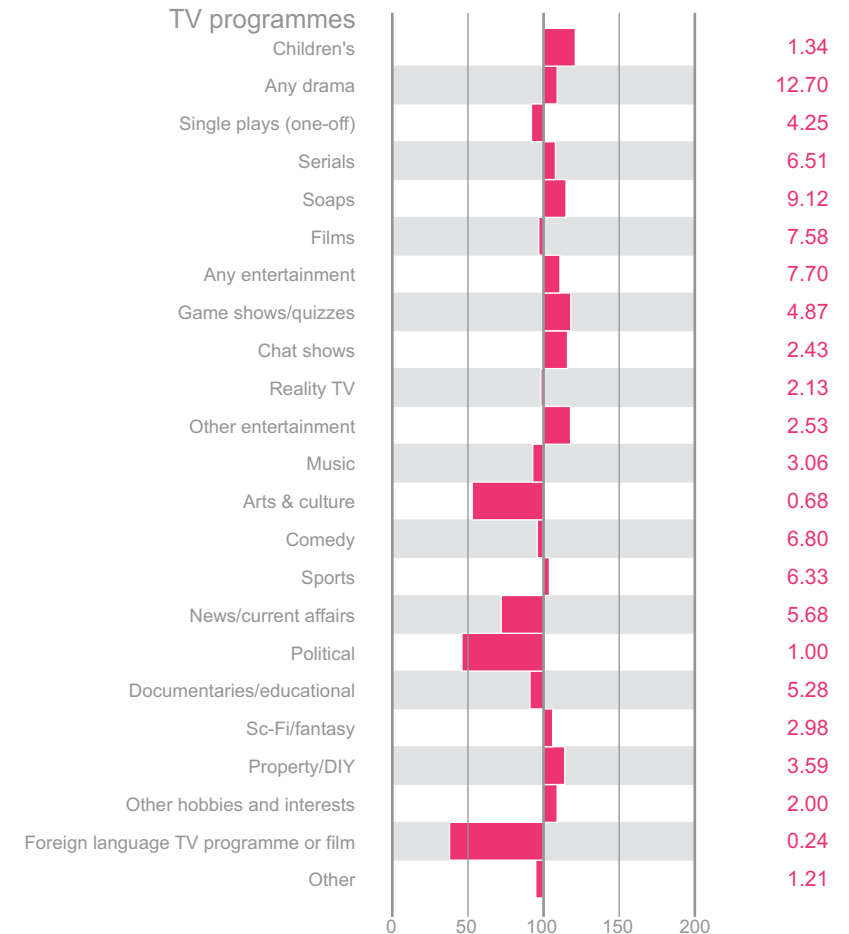
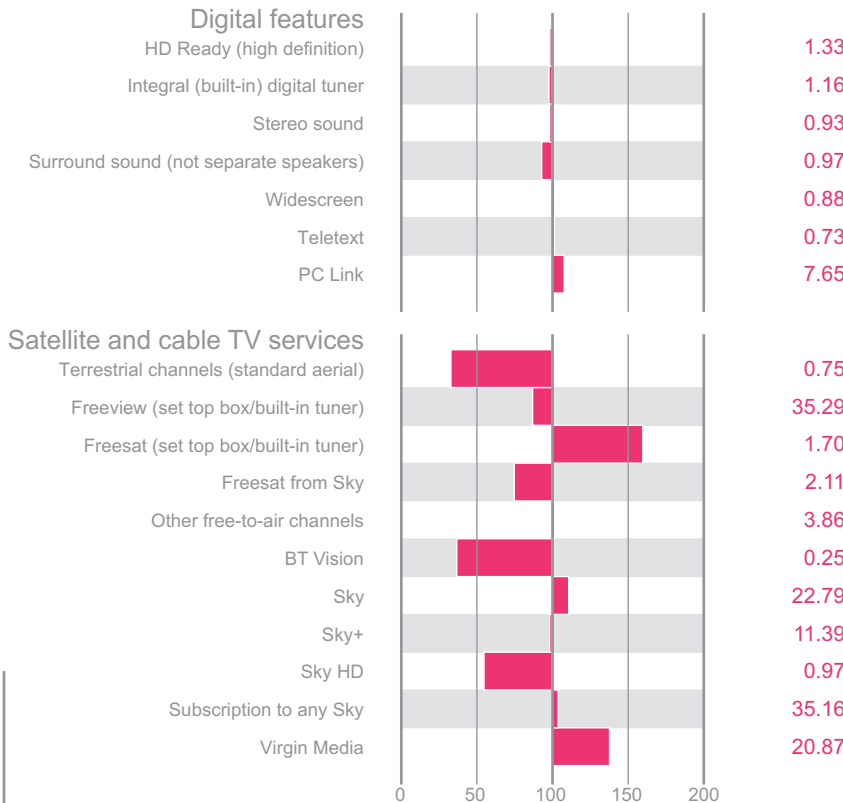
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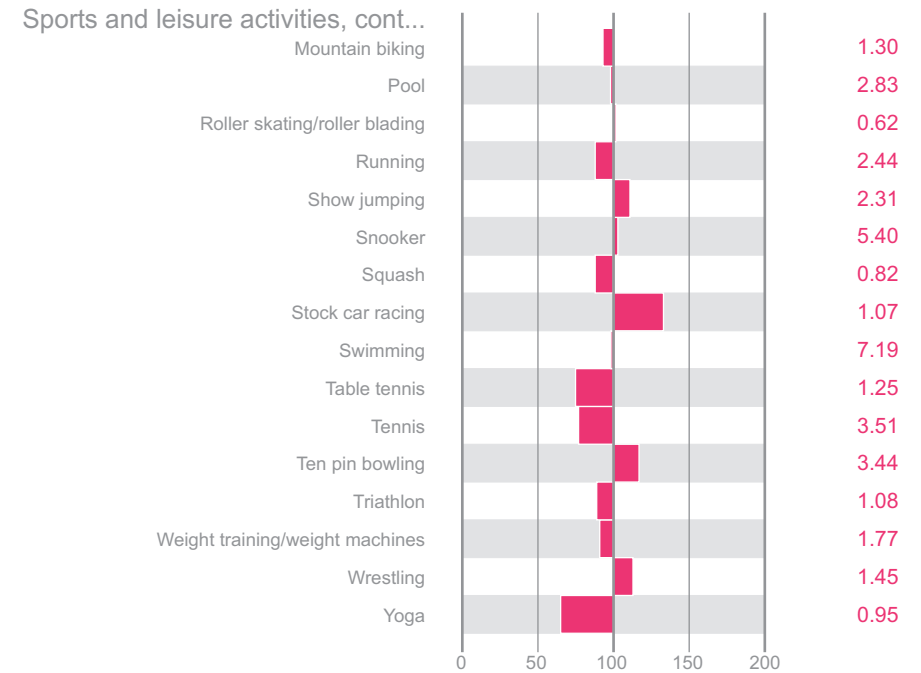
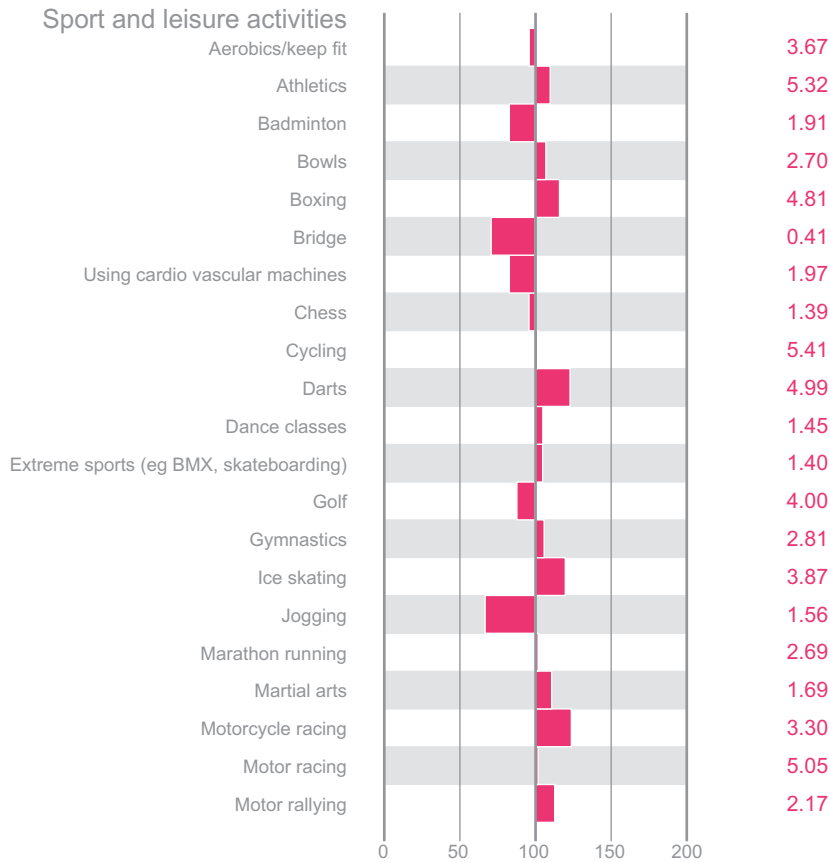
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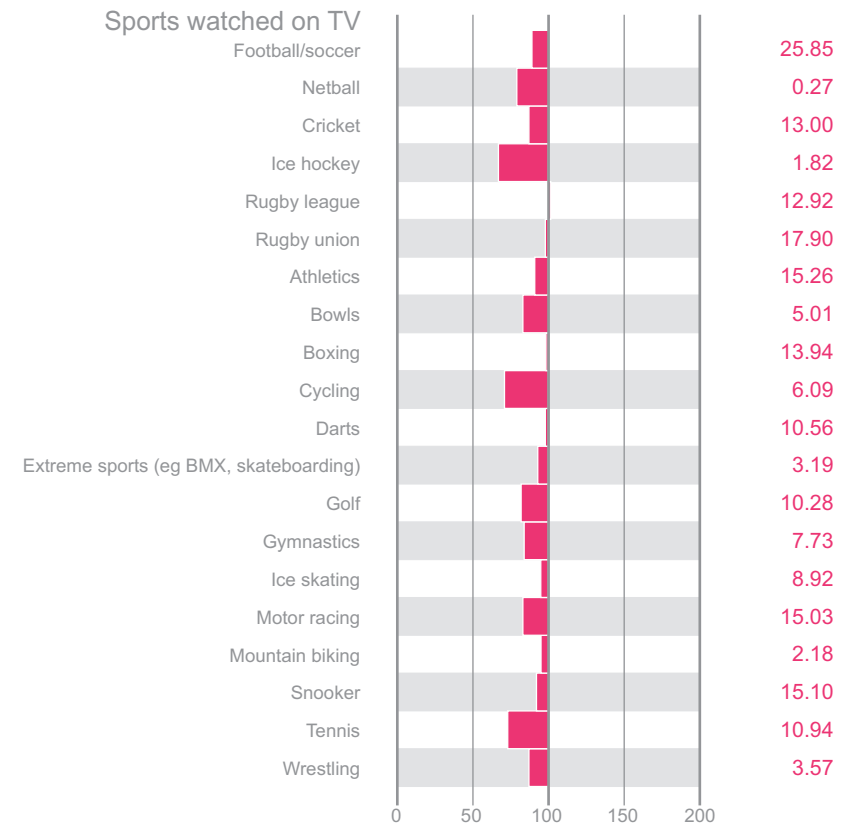
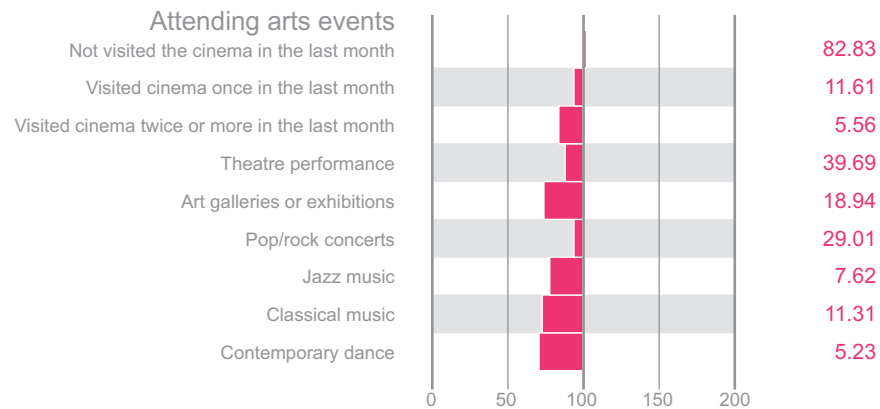
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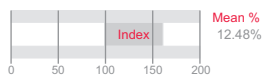
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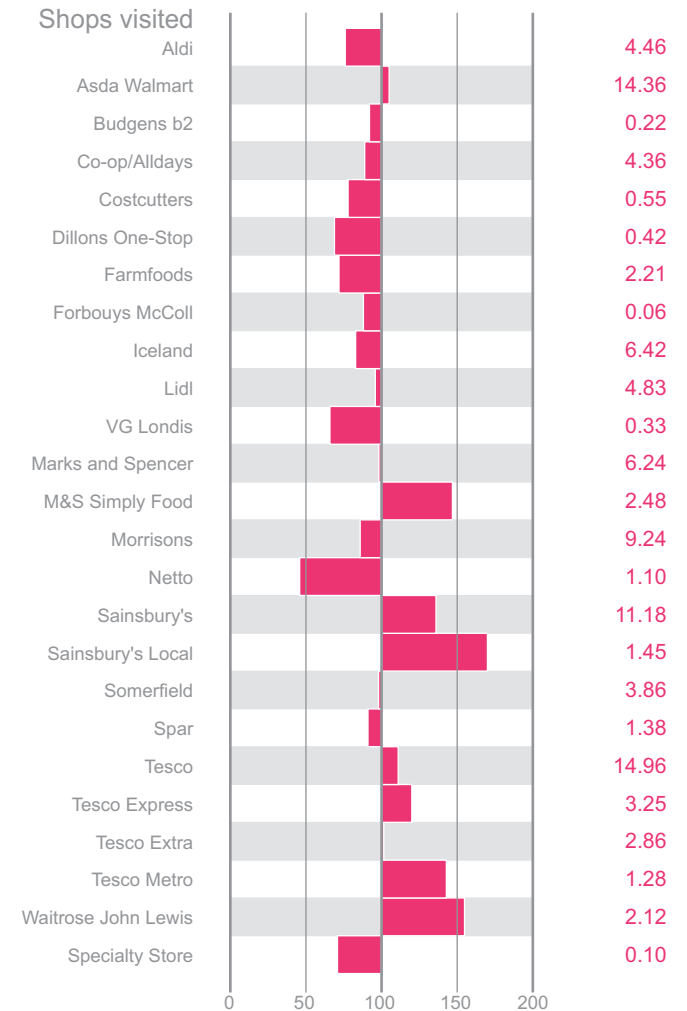
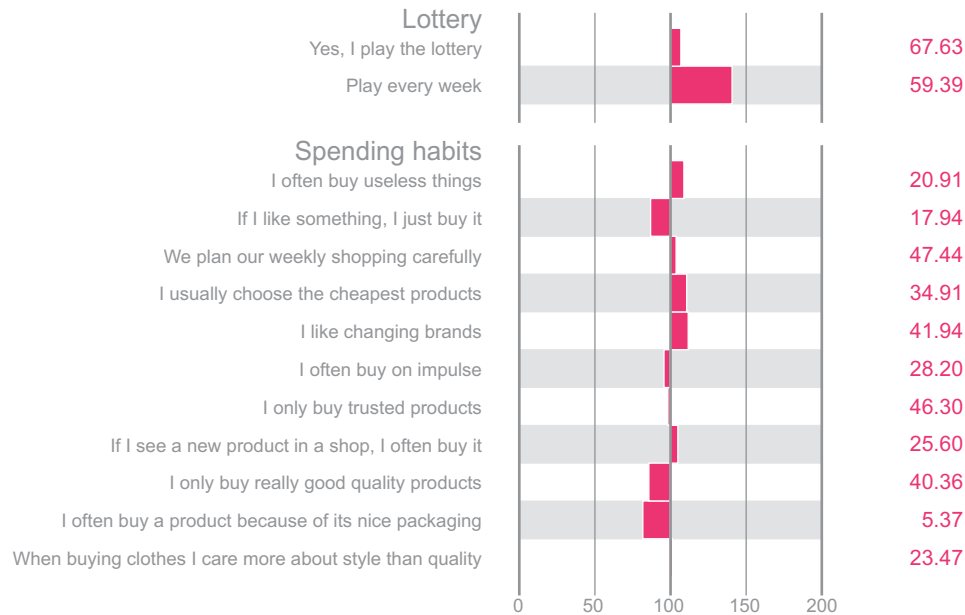
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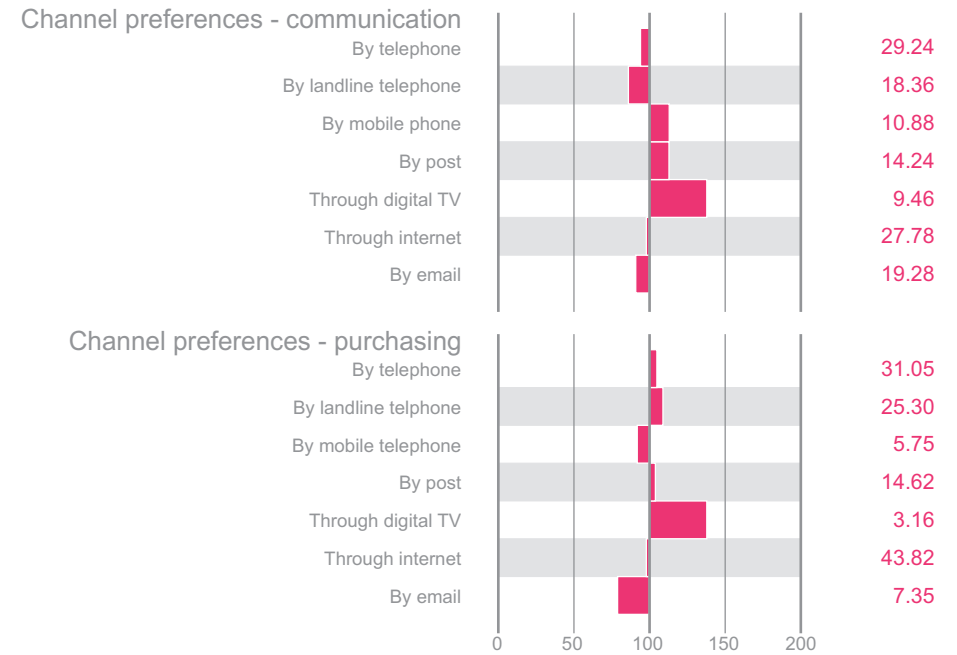
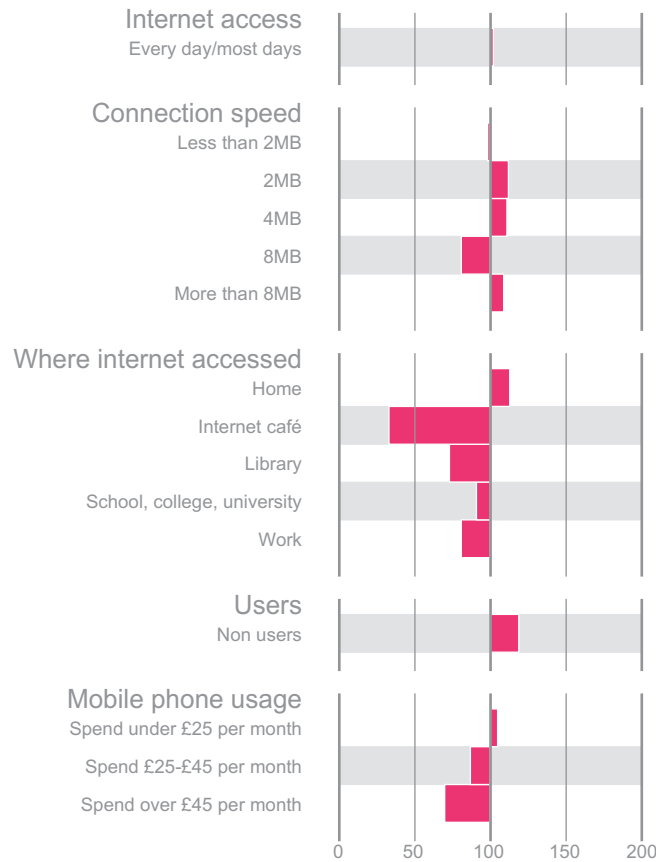
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How we communicate



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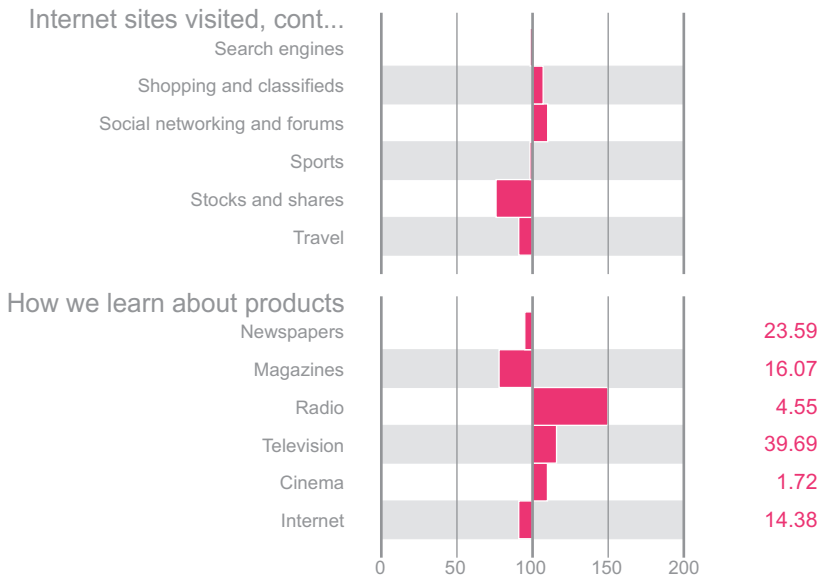
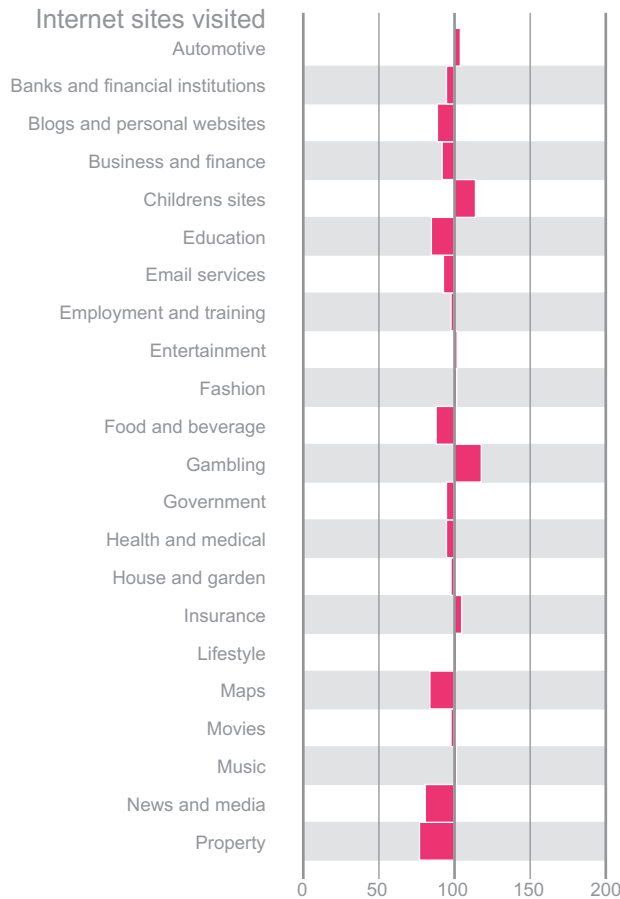
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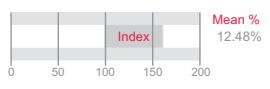
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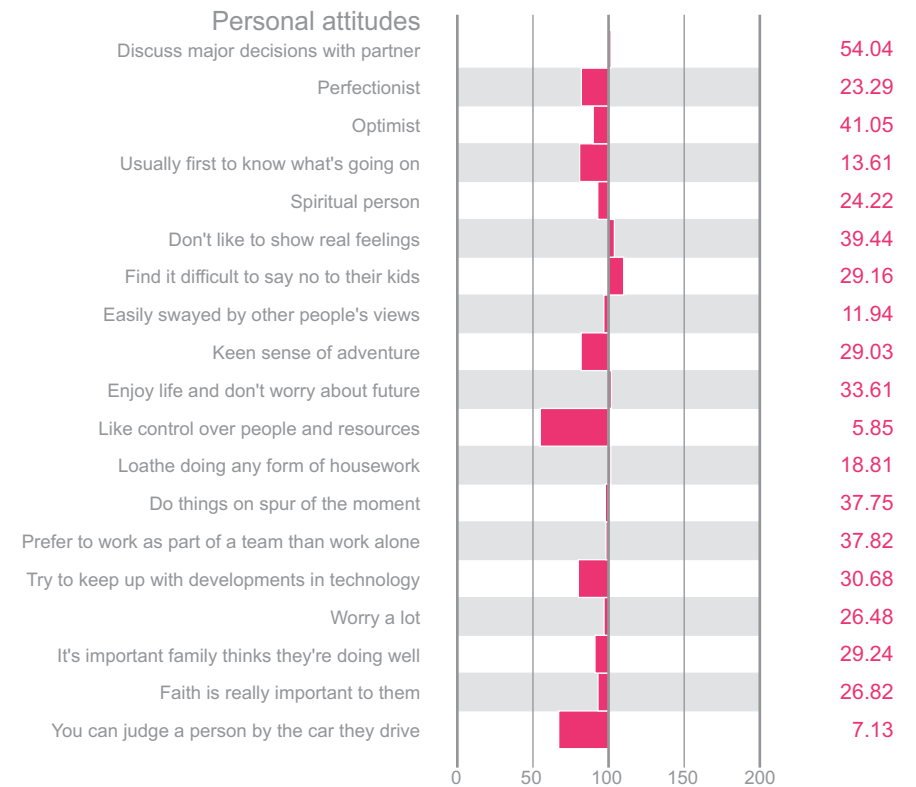
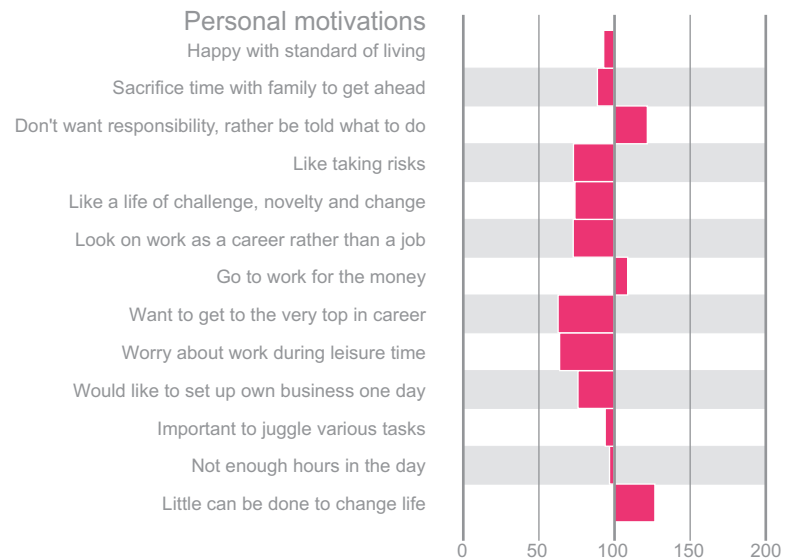
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How we view the world



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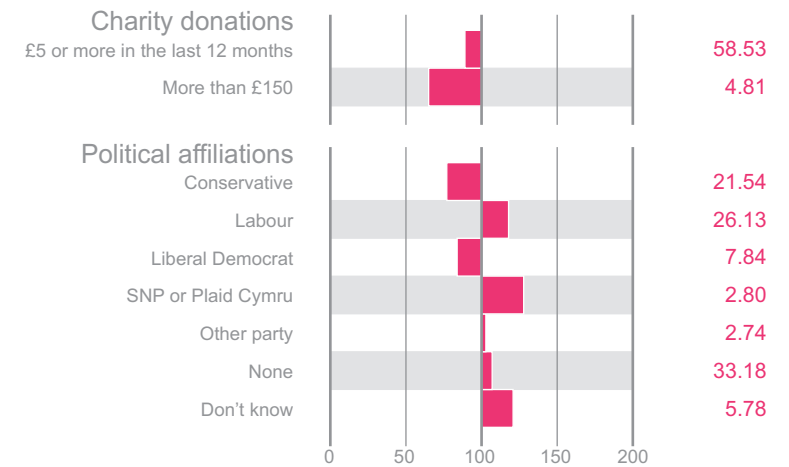
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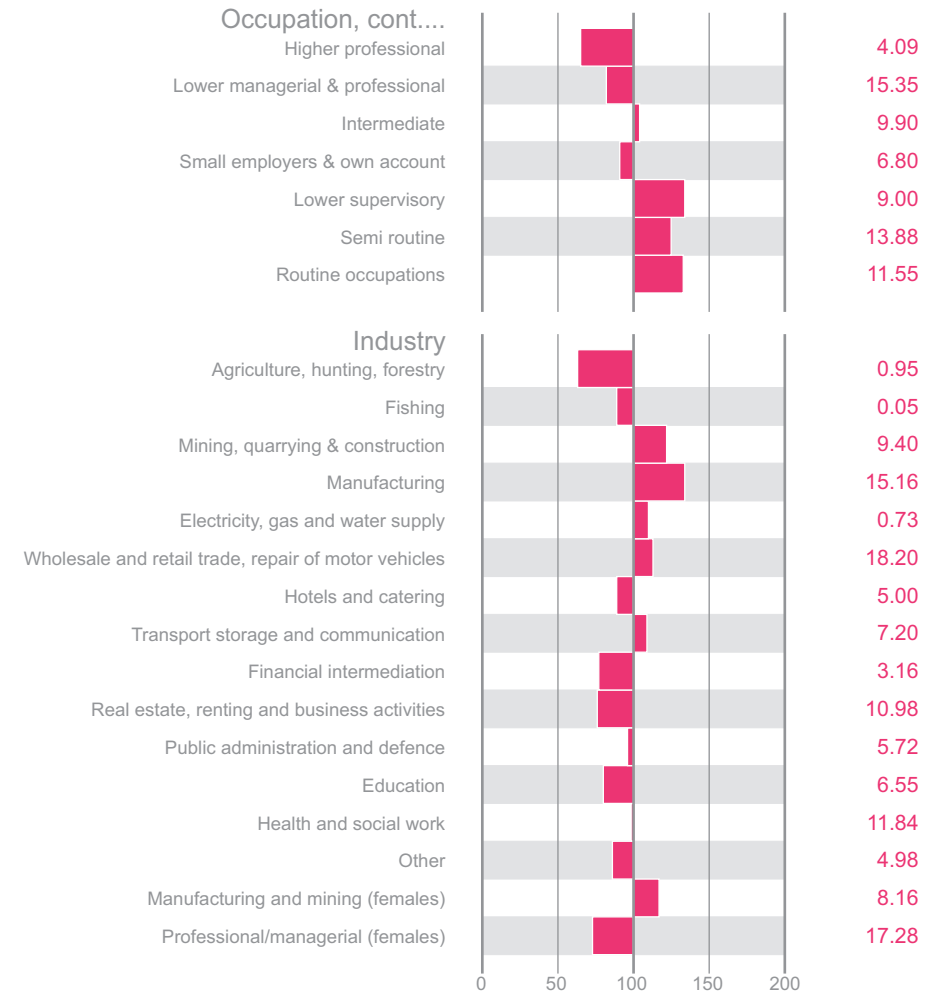
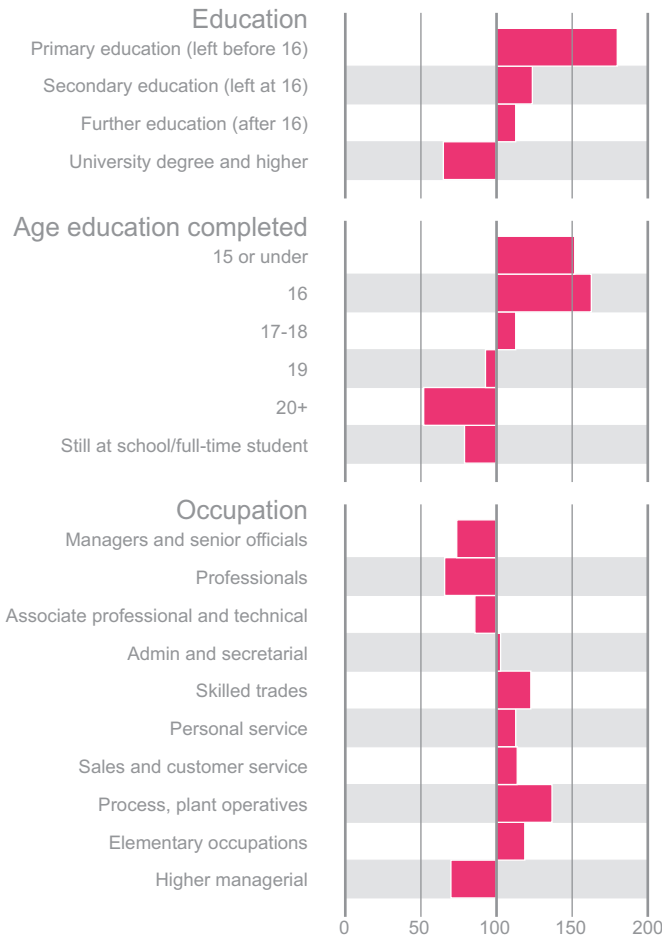
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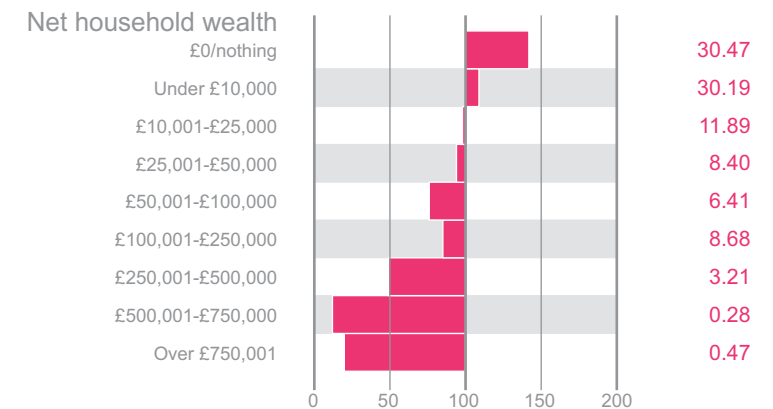
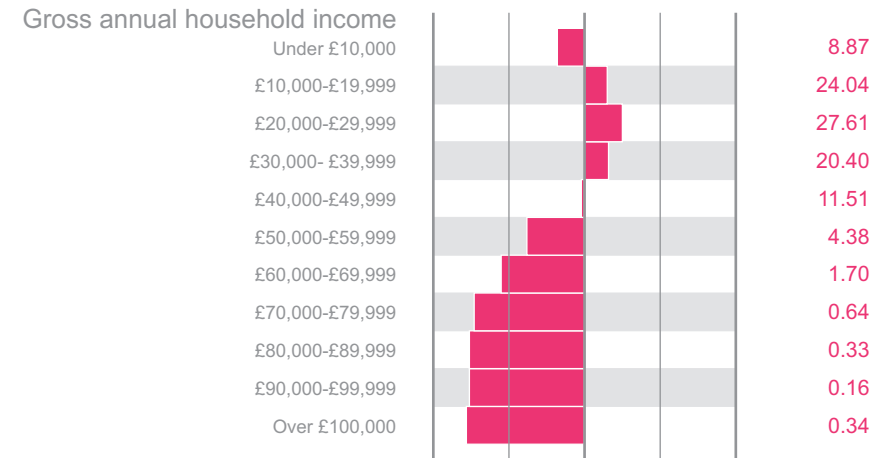
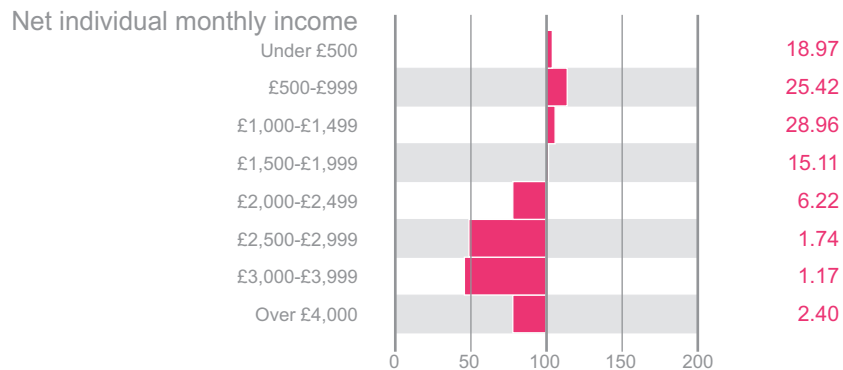
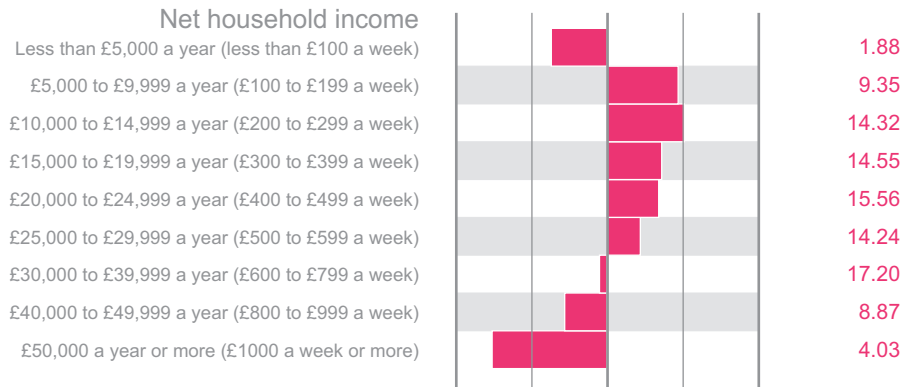
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Our financial circumstances



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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.

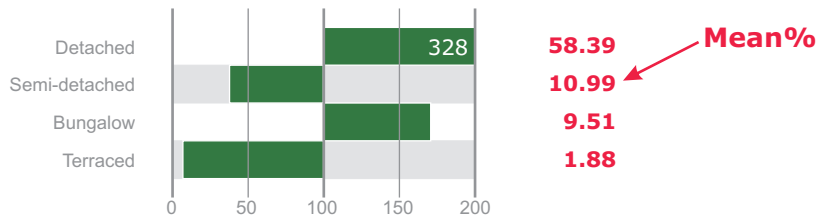
Supporting Notes

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:

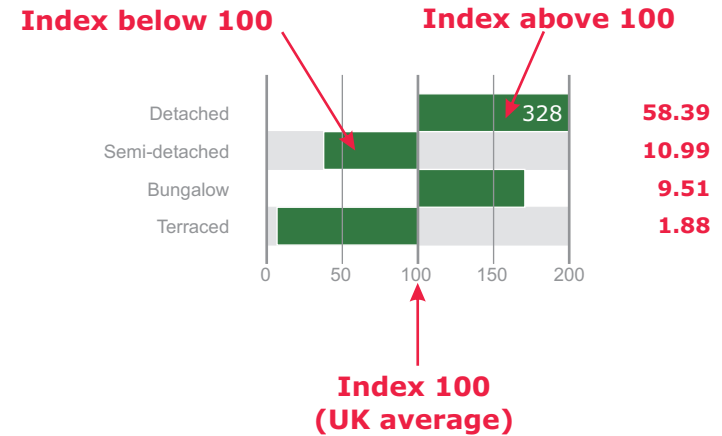


This shows that:

- 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.