

Mosaic UK 2009

Group and Type Descriptions



Group Descriptions

Group A Alpha Territory

Overview

Alpha Territory contains many of the most wealthy and influential people in Britain. Here we find people who have risen to positions of power in the private and public sectors, whether as owners of their own businesses, as bankers in the city, as senior managers in industry or as top lawyers, surgeons or civil servants as well as a small but influential cadre of celebrities in sport, the arts and entertainment.

An increasingly large proportion of this group are wealthy foreign nationals who maintain a home in London. Some of these residents are top executives employed by international companies, others wealthy entrepreneurs, increasingly from Russia and the Middle East, who find Britain a safe and convivial location in which to look after their business interests.

In recent years, this elite group has become increasingly concentrated in the London area and in particular in fashionable central and inner London suburbs such as South Kensington, Islington and Notting Hill. Clusters of this group are also common in prime residential areas in Surrey and the Chilterns and in the semi-rural commuter belt of Britain's largest regional centres.

People in Alpha Territory can live in quite different types of housing, in smart private flats in high density neighbourhoods of inner London, town houses in Georgian squares in Bath or Edinburgh's new town, in smart villas built for Victorian merchant classes and their servants and in the large properties common on the outskirts of big cities, many of which are equipped with tennis courts, swimming pools and staff accommodation.

This group are the most likely to purchase bespoke luxury items and be the target market for the most expensive brands of jewellery, cars, kitchens and furniture. A particularly high proportion of their income is spent on out-sourced services. These are people who are likely to pay for private education, and for private hospitals to treat their illnesses. They are the most likely to employ staff to clean their homes, iron their shirts, tutor their children, maintain their gardens and manage their swimming pools. Many gardens will have been landscaped and homes made over by an interior designer.

Assuming they don't yet have access to private jets or yachts, this is the group which is most likely to be found in the business or first class cabins of British Airways, to holiday in their own foreign property and to enjoy the service of exclusive hotels and restaurants.

Used to managing complex business affairs, many rely on specialist investment, tax and legal advisers rather than on television commercials, Internet adverts or direct mail shots. Generally they are hard to reach using conventional media, not least on account of the fact that they work long hours. A common characteristic of Alpha Territory is their extensive network of personal contacts with whom they confer on personal as well as business affairs. However this group is reached effectively via the Financial Times, by leading business publications and by sponsorship of major sporting events to which many may be invited by friends and business partners.

Alpha Territory are comfortable shopping at Harrods and Harvey Nichols, but generally eschew the mass market retail chain in favour of niche suppliers who offer bespoke services. For Alpha Territory, quality of service is more important than either range or price since they will often arrive at a shop knowing what brand they would like to buy. Purchases will be carefully wrapped and handed over in a smart branded bag or delivered by van to their homes. Credit accounts will be used as an alternative to cash but outstanding balances will be paid off at the end of the month.

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Despite their material and outward success, the hectic lifestyles can be wearing on personal relationships, and many people are too busy to spend large amounts of time with their partners. Whilst many children who grow up in these families achieve good grades at university, they can also suffer from the pressure to emulate the success of their parents.

These are difficult areas for charities to recruit door-to-door or for canvassers to obtain clear answers as to how people will vote in a forthcoming election.

Online Behaviour

The Internet is a key source of information for this group, and they spend a lot of time browsing news websites. They exhibit a strong preference for established providers such as the BBC and Financial Times, but also read relevant blogs and will even interact with social media sites that service their interests. This group also uses the Internet to manage their professional and financial affairs, using everything from premium online banking and investment services, to property and niche job websites. Although this group has significant wealth, only a small amount of it is spent online. When shopping online they prefer premium retailers and travel websites, particularly airlines. Although not responsive to door-to-door charity collections, this group does participate in, and donate to, charitable causes online.

Group B Professional Rewards

Overview

Professional Rewards contains swathes of Britain's executive and managerial classes who have worked diligently to build up a comfortable lifestyle and a significant financial asset base. Often in their 40s, 50s or 60s, some may be owners of small or medium sized businesses whilst others will have risen to senior positions in large national or international businesses.

These are people who have built up significant equity in their own homes and who are at the stage in life where it is not uncommon for them to be the beneficiaries of legacies, inheriting a share of their parents' homes or other savings. With significant incomes from their investments as well as from employment most of these people have reached the level where the many boxes in which they enter income on their annual income tax return will take them over the threshold for paying tax at a higher rate.

Most are married and living in a spacious family home with photographs of successful children, many of whom are by now at university or finding their feet in successful careers of their own. The house is likely to have four or more bedrooms, two bathrooms, to be detached and surrounded by other similar houses. It is likely to be located in a quiet residential neighbourhood in the outer suburbs of a large city or in a semi-rural dormitory village from which the husband, and often the wife, travel some distance by car to work.

Homes are likely to be well equipped with a wide range of modern appliances and labour saving devices, with homes and gardens maintained in a good condition, and appliances replaced as soon as they become defective.

Although as a rule these are not people who expect to be treated with especial deference, they are ones who would avoid shopping at retail chains where service wasn't a key component of the overall proposition. They seek value for money rather than the lowest prices and will pay a premium for brands with a reputation for reliability. When shopping for groceries Professional Rewards are a good market for specialist products rather than basic essentials and will be more comfortable making personal requests at the delicatessen and fish counters of Waitrose than purchasing own label discount brands at Aldi or Lidl.

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Tastes in clothing and furniture are generally conservative, with preferences for good taste over ostentation. Dry cleaning and hairdressing costs are considered essential.

This is the prime market for the broadsheet newspapers, particularly for The Daily Telegraph and the Sunday Times, especially those editions which feature the latest annual ranking of companies, schools, hospitals or universities. In general Professional Rewards are influenced by evidence rather than hard sell and they deliberate carefully before purchasing high ticket items, making use of publications such as Which? and the results of price comparison sites. People rely on national media to obtain the information they need to achieve the highest return on their investments consistent with security.

An increasing number of Professional Rewards are owners of a second home, whether in Britain or overseas, where they will take multiple holidays throughout the year. Others will stay in hotels or rent attractive country cottages. A significant number of older people will be considering a cruise of a lifetime or will have plans for a trip to Australia or America to see friends and relations. This group will provide regular and knowledgeable audiences for theatres and concert halls.

Professional Rewards are careful, law abiding and self supporting, so tend to be modest users of public services. However a premium is attached to the performance of their children in school and university examinations, and proximity to a high performing local school is likely to have played a significant role when they first decided on the property in which they currently live.

These are usually safe Conservative seats.

Online Behaviour

This group tends to be conservative in their tastes, and this is reflected in their online behaviour. They use the Internet to shop for a range of goods, but prefer the brands they recognize from the high street – such as Marks and Spencer and Sainsbury's – to online only retailers. This group also use the Internet to research before purchasing everything from financial services products to holidays, and they are likely to contribute to review websites such as TripAdvisor. Their taste in online media reflects the publications they read offline. If there are children in the household, social networks and multimedia websites will also be popular.

Group C Rural Solitude

Overview

Rural Solitude live in small villages or in isolated farmhouses and cottages where farming and tourism are the mainstays of the local economy. These are places where residents still value a traditional country way of life characterised by a strong sense of community spirit and responsibility towards one's neighbours.

People do not just live amidst country fields or down narrow lanes but in places which are sufficiently remote from major centres of population not to have become village dormitories for high pressure commuter living.

Rural Solitude includes a mix of farmers, people who work for businesses that provide services to the farming industry, people who have deliberately retired to a community with a slower pace of life and locally born people who work in low and middle income jobs in local market towns. A high proportion of the population is married or, if single, widowed. A feature is the high proportion of young people who have to leave the area in order to find a job.

This group is found in some parts of South East England and the Midlands but much more commonly in the less accessible parts of South West England, East Anglia, mid and central Wales, the North Pennines, the Lake District and Scotland.

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Though a few rent from private landlords, most own their own homes. Houses are usually quite spacious, detached and surrounded by gardens, but not all are in good repair. Few local residents are unemployed or are unable to work through permanent ill health, but the lower wage rates typical in these more remote parts of the country result in modest levels of disposable income. A problem for many younger residents is the high ratio of house prices to local incomes due to the influx of retired people and the purchase of second homes.

The low availability of public transport in Rural Solitude results in motoring costs being significant, even though this group has the highest proportion of older and low value cars. Utility bills can be high in these rural areas where few households have access to mains gas. Many rely on oil fired central heating. People also spend on their gardens, many of which are used to grow fruit and vegetables.

By contrast this is a poor target market for high end luxury products. People have few options to visit clubs, cinemas and theatres and are less likely than elsewhere to pay others to deliver services that they can provide for themselves. When services do have to be paid for they are often purchased informally from local contacts. As a rule they do not pay careful attention to passing fashions, and mend and repair rather than replace when this is possible.

The traditional weekly market day visit to the local market town is now replaced by a weekly visit to its principal supermarket where basic non food items as well as mainstream brands are purchased. In these neighbourhoods there is a strong preference for foods grown by local suppliers and for organic. As a result of the recent closure of village stores and the small range and high prices of local independents, purchases are often made during visits to the local town for work or other purposes.

Rural Solitude have traditionally been loyal users of mail order companies and, despite poor access to broadband communications, are willing users of the Internet as well as telephone ordering systems.

Much leisure time is spent on country pursuits, fishing, walking, sailing, bird-watching and visiting local historic homes and gardens. Activities organised by the local community for its own members such as barbecues and village fetes are a highlight of the summer months. The church is an important social focus for many residents.

Crime surveys highlight very low levels of anti-social order and the fact that many residents appreciate living in an environment where people look out for each other's interests. Children perform relatively well in school tests.

Online Behaviour

Given their rural location and relative isolation, this group is particularly reliant on the Internet for shopping. They are the most likely to purchase their weekly grocery shop online, and are also the biggest eBay users in the UK. Property is important to this group, and they spend a lot of time on DIY websites and estate agent pages. Their reliance on the car results in a preference for Automotive websites, while sites related to relevant country pursuits are also popular. Given that many of the members of this group work in farming and tourism, it is perhaps not so surprising that they are the biggest users of meteorological websites.

Group D Small Town Diversity

Overview

Small Town Diversity mostly live in medium sized and smaller towns in neighbourhoods of older housing where there is relatively little turnover from year to year. These are people who tend to have strong roots in their local community, whose friends and family live nearby and who are likely to live the rest of their lives in the same community. For many, friends and family networks are a more important source of well being than the style of clothes that they wear or the make of car that they drive.

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Though people are more likely than most to be in their retirement years, Small Town Diversity is, as its name suggests, quite diverse in terms of age distribution and type of household. Though some people are quite well off, and others have to be careful to make ends meet, this not a group where you are likely to find people at either extreme of the income distribution. A significant number are self-employed. The best off are likely to be the owners of successful local businesses, the least well off young school-leavers who rent small flats over shops in the centre of town. This is a group who are almost exclusively white.

A key characteristic of these people is that they live in communities small enough for houses of different ages and styles to exist in close proximity and where council estates, if they do exist, are small in scale and their residents well integrated with the rest of the population. In general, people who prefer to live in neighbourhoods of similar people, tend not to live in Small Town Diversity.

Regions of the country where this group is most common are the South West of England, East Anglia and the East Midlands.

Incomes are restricted by the relatively low wage rates offered by employers situated in small towns. However tastes are broadly representative of the middle class consumer with an emphasis on homes and gardens, home improvement, motoring and holidays overseas. By contrast less than average is spent on tobacco and alcohol, on eating out and on entertainment.

The focus of leisure is on home improvement and meeting up with friends in homes and gardens, in pubs at meetings of local associations and sharing trips to visit local sites of historical or environment distinction.

In recent years many more of these residents have come within the catchment of the large national grocery chains and these consumers can now access and purchase items more typical of the country as a whole.

Generally unresponsive to aspirational advertising, Small Town Diversity is a poor market for luxury goods and for premium brands and often feels itself somewhat detached from the identities projected by brands that it purchases. When in discussion with each other, residents will often talk disparagingly about large business and central government and would prefer, if they could, to engage with small scale organisations which were more responsive to the personal circumstances of individual citizens.

People give generously to charities, particularly those rooted in the local community. At national elections they generate high levels of support to Liberal Democrat and Scottish and Welsh Nationalist candidates.

Online Behaviour

This group is a little less active online than the UK average. When they do use the Internet it is more likely to be for shopping and arranging their affairs than entertainment or keeping up with the news. This group spends money with a range of online sectors, from house and garden retailers to budget accommodation providers. Their preference is for brands that offer value for money and they are likely to use auction and classifieds sites; and also comparison sites when purchasing financial services. Older members of this group sometimes use the Internet to research family history and genealogy.

Group E Active Retirement

Overview

Active Retirement are mostly people aged over 65 whose children have grown up and who, on retirement, have decided to uproot themselves from their family home in favour of life in a retirement community among people of broadly similar ages and incomes. Most of these people, their mortgages paid off, have sold a detached or semi-detached property, from which they might have commuted to a well paid job, and used the proceeds to purchase a smaller property, perhaps in a place they got to know during holidays with the family.

Many of these properties are a bungalow or country cottage. Others are living in a private block of flats in a suburban location where they can enjoy the company of people with similar attitudes to their own.

In most instances people have made a deliberate attempt to distance themselves from the noise, diversity and disorder of large cities and to retreat into more homogenous communities. For many the move will have been an opportunity to downsize to a more manageable property and to reduce outgoings on council tax, utilities and other household costs. For some, the move to a rural or coastal location is an opportunity to make a new start, establish new friendships, engage in new leisure activities and explore new places.

For the more recently retired these promises will be met in full. However some older retired people will now be struggling against failing faculties to maintain homes which are at risk of falling into disrepair, and gardens may be a struggle to maintain.

Most people in this group will have the benefit of an occupational pension and many will have access to savings which they have built up over their lives. They are well enough off to be able to maintain a car which will be replaced on a regular basis as finances permit. Many spend substantial amounts on overseas holidays, especially cruises, and will celebrate special occasions with a visit to a smart restaurant. Others, especially those retired for longer and living in second tier coastal resorts, may have difficulties maintaining their lifestyle and struggle against rising utility bills and council tax.

Shopping centres often contain outlets which meet the demands for specialist foods and drink, informal rendezvous with friends over coffee and tea-cakes, hair salons, estate agency and legal services. Many residents search charity shops for clothes and books.

These people are well endowed with durables and furniture from the larger homes they used to own but these are poor markets for retailers of garden equipment, DIY, furniture, white goods and home entertainment products. By contrast, people spend more of their money on services such as taxis, cleaning and gardening. Smart and formal dressing is important to many people, as is evident from social occasions at the bowls or golf clubs which many residents belong to.

Active Retirement seldom make use of consumer credit and, if and when they pay by credit card, they are likely to pay off the balance when they receive their monthly statement. They are people of a generation that understands the benefit of paying by direct debit but are less confident in their ability to operate an account via the Internet.

Common leisure activities include reading daily newspapers and books, solving puzzles and crosswords, knitting and looking after grandchildren. People enjoy short trips to properties of historic interest, and the more recently retired are often vigorous walkers and knowledgeable naturalists. Walking the dog and managing the garden are an important means of keeping in good physical condition.

Politically this group are often dismissive of most government initiatives believing that people should be responsible for their own welfare. At the same time those who are better integrated within their retirement

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communities will be generous donors to local charities, especially those that support the elderly, cancer research, children or international humanitarian causes.

At election time this group lends its support disproportionately to the Conservative and Liberal Democrat parties.

Online Behaviour

In general, this group is not particularly active online. However, it does contain a significant amount of 'silver surfers', who are using the Internet in increasing numbers. They use the Internet to browse news and genealogy sites; they also email friends and family regularly, but are unlikely to spend time on social networks. Online shopping is also popular with the more online savvy elements of this group, although they prefer brands that they recognize from the high street or television. They are also increasingly using the Internet to manage their finances in order to guarantee a satisfactory retirement income in the face of financial difficulties.

Group F Suburban Mindsets

Overview

Suburban Mindsets are mostly married people of middle age, living together with their children in family houses built between the 1930s and the 1960s. Typically these homes conform to one of a limited number of designs for semi-detached houses which were popular during the inter war years or during the period between 1945 and 1960. These catered for the emerging aspirations of people on middle incomes who sought to exchange an inner city terrace for a home with a garden situated in the cleaner air of a green and leafy suburb.

The people who have replaced the original pioneers are still typically middle class and skilled working class families looking for a comfortable house in which to bring up a family, one which is affordable, reasonably accessible to where they work and in a neighbourhood which is relatively free of social problems. Some commute to city office jobs from quite affluent middle ring suburbs whilst others earn good wages from working on the shop floor of large assembly plants.

Suburban Mindsets mostly live in what might be described as residential neighbourhoods, places from which people commute daily by train, bus or car rather than on foot or on bicycle. It is not immediately obvious to which local communities many of these neighbourhoods belong – often they consist of suburban sprawl which has joined up older communities.

Residents who live in these neighbourhoods will often have chosen where they live on the basis of the house rather than the neighbourhood and gain emotional satisfaction from home and family.

A common feature of most of these people is their industry. Though this is a group with middling educational qualifications and incomes, very few people are without a job, suffer long term sickness or claim benefit.

As consumers these people are among the most likely to purchase mainstream brands and to shop at nationally known retail chains. They are the types of people who can be relied upon to know the current exchange value of the car they drive and the price of petrol.

Tastes are middle of the road and unpretentious. People do not want advertisers to pander to the aspirations that they seldom have – most would be happy to continue living where they do and in the manner they do. On the other hand these people are responsive to advertising that provides them with information on prices, offers and endorsements from satisfied users.

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For these people, their home is likely to be a very significant financial investment of which they are justly proud and many of them are likely to rely on their own skills rather than those of local tradesmen to undertake basic renovations and to maintain gardens.

Most represent good risks for mortgage lenders and credit card operators, but typically at this stage many are able to take advantage of ISA allowances and to build up worthwhile deposits in monthly savings accounts. Having accounts with the mainstream banks, people are responsive to advertisements which alert them to new more advantageous rates from a competitor.

Readers of The Daily Mail and the Daily Express, Suburban Mindsets have traditionally been among the more likely to respond to advertisements in regional newspapers and be responsive to direct marketing, telephone marketing and door-to-door selling.

Often not having a particularly strong attachment to their local community, people's leisure times are more likely to be spent in the home. The group is not an especially good target market for charities.

On election night, the result is too close to call.

Online Behaviour

Members of this group are active Internet users, and they prefer mainstream sites and services offered by the big brands online. Sports sites are as widely read as news sites, with football being particularly popular. They shop for a range of goods online, although generally they prefer the mid market high street brands. Similarly, the family holiday is booked online through a recognized travel agency. Children's sites are popular in these households, as are education pages aimed at school age children and social networks.

Group G Careers and Kids

Overview

Careers and Kids contains mostly young married couples and cohabittees whose lives focus on the needs of their growing children and the creation of a comfortable home in which to enjoy family life. Most of these people have acquired sufficient qualifications now to be well set on a technical, junior or middle management career in which they benefit from annual increments or periodic promotions.

With their young partner they now juggle work and the parenting of pre-school and primary school age children whilst also attending to the opportunities to create a pleasant family home in which to enjoy the material advantages offered by a consumer society.

This home is likely to be on a modern estate developed by a national building chain and located on the outer edge of a large or medium size city, often equipped with a modern primary school, shopping centre and health clinic. Homes and gardens are not spacious but are well equipped. For most families the monthly mortgage payment will be the largest debit item on their monthly bank statement.

Whilst some of these people live close to the place where they were born or grew up, many more will be settling down in a community in which they do not have any roots and among others who themselves have a shallow connection with the local area. Thus these are people who are eager to make new friends with whom they can discuss problems with their children's health or schooling or with whom they can compare notes regarding their decisions as consumers. This is likely to include information about local suppliers.

Consumers are keen to make the right decisions when deciding consumer preferences. They are influenced not just by value for money but by ethical and environmental considerations and functional specifications. Particularly

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when purchasing food, consumers are anxious not to buy products with ingredients which may cause long term harm to their children. As experienced users of technology at work, these consumers will take a particular interest in the functionality of digital products such as cameras or entertainment systems.

At this stage of people's lives, many families are still in the process of purchasing equipment for their children, furniture, white goods and other goods for the home and garden and will rely on various lines of consumer credit to even out repayments. Most people in this group represent good credit risks but those who do not plan carefully often find themselves over-extended. By contrast, other than through employee pension schemes, few people are yet in a position to make significant savings for their retirement.

Living very often in new communities on the city edge, consumers rely on their cars to shop at modern out-of-town retail centres which they typically visit at the weekend or during bank holidays often as a family expedition. A higher proportion of their spending will be at national retail chains from which they are likely to purchase brands associated with innovation and technical excellence rather than heritage.

With both parents often working and with much to be done after they return home in the evening, consumers are heavy users of Internet and telephone banking systems and are confident users of the Internet for online purchases. Advertisements which are likely to appeal to this group are ones which show parents sharing domestic activities and which feature modern, well maintained and orderly backgrounds or which feature celebrities.

Just as people will drive to shop together as a family, the family and the car are the focus of much leisure activity, with trips initially to parks, theme parks and the seaside and, for those with older children, to cinemas, leisure centres and sporting venues. Restaurants and public houses need to make special provision for children if they are to attract these customers.

Though most are interested in the manner in which public services are managed, many belong to a generation which often feels that it doesn't matter much which party wins control at Westminster.

Online Behaviour

This group makes good use of the Internet to help manage their busy lives. Education and children's websites are popular, but so are finance and property sites. Shopping is often done online – both for the weekly grocery shop and for less frequently purchased consumer goods, plus the occasional luxury. They prefer to purchase from more established brands that offer value for money rather than just the lowest price.

Group H New Homemakers

Overview

New Homemakers are people who, for one reason or another, live in homes which are likely to have been built only in the last five years. These homes can take a variety of forms, small but quite well appointed flats in new brownfield inner city locations suitable for young, single people, many of whom rent from private landlords; very small starter homes on developments which are designed to be affordable by people on average incomes; mixes of flats and houses in larger new developments where local councils have required developers to include some affordable housing mixed in with more luxuriously appointed houses and flats.

Such developments cater for the increasing proportion of one person households in contemporary society. Some residents are young single professionals who prefer living in a quiet, well equipped, purpose built flat to sharing a bedsit in a divided house or renting a studio apartment carved from a Victorian mansion; young people on middle incomes who rent a flat whilst sub-letting the second bedroom to a friend; people who have recently separated who are looking for well appointed accommodation which is convenient to maintain; older people downsizing into

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modern accommodation and some young couples just starting a family. Most residents have a ready income from a secure position working for a large public company or for central or local government.

Many residents in this group have limited previous experience as consumers since managing their own domestic arrangements may be something they have not previously had responsibility for. Many are not familiar with the costs and benefits of using different methods of payment or lines of credit.

New Homemakers rely on an Internet search engine for accessing information about products and services. For the many who lack knowledge of local suppliers it is often simpler to buy over the telephone or via the Internet. These are more convenient shopping channels for people for whom face-to-face contact has little appeal and who would be unlikely to seek the advice of a local shop assistant. By contrast, advice is much more likely to be obtained from informal, electronic exchanges. This is a generation that will increasingly be affected by the growth of 'viral' marketing and for which there is an increasing demand for information to be sent via text messaging than direct mail.

As a result of the limited size of kitchens in many of their homes and the difficulties of managing food for a single person, eating out is popular. They order take-aways from local delivery companies and make use of microwaves to cook ready prepared meals. These they buy from the Metro and Local outlets of the major supermarket chains which are increasingly found in city centre locations and which stock the small pack sizes which are suitable for these micro households.

This group provides a good market opportunity for providers of small household and electrical equipment – kettles, toasters and wine racks – needed by people setting up home for the first time and also for manufacturers of electronic entertainment systems whose use absorbs a significant amount of residents' leisure time.

Most residents own a car which may be used for visits to the gym or the local cinema. Much time is also spent at local pubs and clubs, especially where this group occurs close to the centres of large provincial cities. In other respects, residents are generally poorly integrated with the local community which for many of them is not the one where they grew up.

New Homemakers are often inexperienced in the use of credit and can easily overlook the need to comply with re-payment schedules. This, combined with problems of establishing their identity at their current address, can result in credit applications being declined. It is a market for which many suppliers can productively convert to direct debit as a means of payment and for email as a means of billing.

This is not fertile territory for charities and at election times canvassers have difficulty in matching residents' names to the list of voters on the electoral roll and in persuading the electorate that it is worth the effort to exercise their democratic entitlement.

Online Behaviour

The group is active online, but often has relatively slow home broadband connections. They use the Internet less for entertainment than to communicate and organise their lives. Property and job sites are popular, while the large number of workers from overseas included in this group mean that both webmail services and foreign websites are widely used. They are under-represented as visitors to many retail websites, but are likely to purchase entertainment products and budget flights online.

Group I Ex-Council Community

Overview

Ex-Council Community have relatively low levels of formal education but, through persistence and hard work, have created a comfortable lifestyle for themselves and their families. Many live on council estates which, because they were comparatively well built and pleasantly laid out, have had a large proportion of their properties purchased under right-to-buy legislation.

Some residents remain tenants of the council but a large number are owner occupiers. Some of the owner occupiers will have been former tenants who exercised their right to buy whilst others will have bought freeholds from former council tenants. People therefore live in communities with a fair mix of incomes but where there is relatively little threat from the anti-social elements which make life difficult for people in Claimant Cultures.

This group is relatively more common in the South East of England and in Scotland than in northern industrial cities and in smaller centres and market towns than in London and other large provincial centres.

In general, these are people whose parents might have described themselves as belonging to the working class but who, as consumers, aspire to a middle class lifestyle, at least in terms of the products and services they buy. This aspiration is a practical one as this group tends to live in the more economically successful regions of the country where wage rates are high and workers are least vulnerable to being laid off. In particular these are people who value concepts such as self reliance, responsibility and independency of the state.

People live in homes which are well equipped with the comforts and appliances of modern living but may purchase basic models or discount brands. Younger members in particular, can be influenced by the fashion trends conveyed through the tabloid press and lifestyle magazines and advertised on commercial television stations which this group tunes into for much of its leisure time. The cult of celebrity and the radio phone-in provides colour to lives which have limited scope for advancement.

Ex-Council Community provides the bedrock of retail chains such as Morrisons which trade on a platform of value for money rather than range or customer service.

Significant amounts of time are spent on household improvements and, by the young, on the repair and personalisation of their secondhand cars. Where greater technical expertise is required it is often possible to access this within the informal economy.

Within the house, relatively more time is spent in what is often a large living room than what is frequently a small kitchen. The home computer is more likely to be used for children's entertainment and school work than for consumer research.

Within this group, there are a range of attitudes towards credit between older residents, who are cautious and careful savers, and the younger people, who are more prone to maximise their exposure to loan repayments. Relatively few people bank or purchase over the Internet even though historically these have been fertile neighbourhoods for catalogue mail order.

Ex-Council Community are characterised by informal community networks, often centred round family and former school friends. Most people living in these neighbourhoods expect to live their entire life within a narrow geographic confine.

Consumers tend to pay rather less attention to their health than they should and only the young engage in regular sporting activity.

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Charities will find it easier to raise funds via door-to-door collection than via direct mail.

Online Behaviour

Where these households contain children or teenagers, the Internet is regularly used for social networking and entertainment. The adults in the group, however, are not such enthusiastic Internet users. When they do spend time online they prefer auction and classifieds sites to more established retailers. Online gambling – both sports betting and bingo – is also a popular activity with this group.

Group J Claimant Cultures

Overview

Claimant Cultures are some of the most disadvantaged people in the UK including significant numbers who have been brought up in families who for many generations have been dependent on the state for welfare benefits. Local councils have responded to their housing needs by providing them with accommodation in estates which people only want to live in as a last resort.

This group therefore contains people who are surrounded by others who find it a struggle to make ends meet and whose children, when they go to school, are highly unlikely to meet the children of parents who have been economically successful.

People tend to live with their children in low rise estates of terraced and semi-detached houses, often on large overspill estates on the periphery of large provincial cities, such as Liverpool, Hull and Middlesbrough, which have struggled against declining demand for low skilled labour in docks and maritime industry. These are places where company directors or self-employed proprietors are almost entirely absent.

High levels of unemployment on these estates are exacerbated by low levels of car ownership and by residents' reliance on infrequent and expensive public transport services to reach places where they shop or might find work.

Over the years the difficulty of life in these neighbourhoods has been compounded by the lack of control among many of the children living on these estates. They have disproportionate numbers of children in large families and children who no longer live with both natural parents. Unstable family backgrounds and uncertain economic prospects can all too easily result in teenagers searching for peer respect from gangs and in negative attitudes towards older residents, creating a downwards spiral by encouraging the more successful members of the community to search for somewhere else to live.

Consumers spend disproportionate amounts of their modest incomes on spirits and tobacco as well as on the lottery and betting and much of the remainder on food and other household necessities. Councils often target these consumers in campaigns to improve the quality of their diets, the poor quality of which results from poor access to local shops selling fresh produce and, in many cases, a lack of knowledge of how to create nutritious meals. A recurring problem for these consumers is the high prices charged by the limited number of local shops.

Residents in these areas are more likely to be the target of public sector communications than commercial advertising, which is ironic since this is a group which spends a disproportionate amount of time watching commercial television. When they do visit the shops they are people who are willing to pay more for the comfort of established, trusted brands.

Relatively little is spent on durable products and very little on leisure and sports, other than trainers for the younger members of the community. These are neighbourhoods where traders deal in secondhand appliances and where people search for clothes in local charity shops.

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Acquisition of consumer durables is made more difficult by the tendency for consumers to fail the criteria set by lenders of consumer credit and by a history of credit default. These are people who are also prone to get behind with the payment of their utility and phone bills and to whom it is prudent for suppliers to target campaigns for the adoption of direct debits or prepayment cards.

In addition to the economic disadvantages faced by consumers in these areas, they are the most likely to be subjected to crimes such as robbery and burglary.

Few people engage effectively in neighbourhood organisations as a result of which their needs can be overlooked. There is little disposable income left over to give to charity.

In recent years it has become apparent that voters in what were once Labour's strongest heartlands are now too disinterested to exercise their democratic rights.

Online Behaviour

A significant percentage of people from this group are not Internet users, and those that do go online do so less frequently than the UK average. Despite this, social networks and entertainment websites – including those with a large amount of multimedia content – are widely used by this group. Transactional websites, on the other hand, are not particularly popular. The exceptions are entertainment retailers, catalogue companies that allow people to buy via credit, and gambling websites.

Group K Upper Floor Living

Overview

Upper Floor Living are people on limited incomes, renting small flats from local councils or housing associations. Typically these are young single people or young adults sharing a flat. They may also be single people of older working age or even pensioners. Most of these people are occupying properties that are not suited to the needs of families with children.

This group is most common in inner London, Scotland and, to a less extent, large provincial cities in the north of England.

Quite a few of the larger blocks that these people live in have turned out to be less attractive places to live than their architects and planners had originally envisaged. As a result many of them are hard to let. In the smaller blocks, especially in London and Scotland, we find a number of parents with young children sometimes living in conditions of serious overcrowding.

Not necessary living in housing of their own choice, many residents are disadvantaged by living among neighbours who suffer seriously high levels of unemployment and sickness and who experience a number of different types of vulnerability. This can result in problems with crime, vandalism of cars and property, personal intimidation and the use of illegal substances, thereby fuelling cycles of disadvantage.

On the other hand in those parts of London where money has been invested in the renovation of these blocks, some of the flats have been sold to private owners and can prove attractive to young professionals as a cheaper alternative to buying a flat in a more modern block a long commute away from their jobs in central London.

Consumers in this group generally do not have a lot of money to spend and for obvious reasons provide a poor target market for manufacturers of DIY and gardening equipment and for businesses who provide services to pet owners. With limited incomes these people tend not to take holidays and often do not own a car.

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The food that they eat is purchased on a daily basis from local stores, often in small pack sizes and in the form of ready to eat meals. Alcohol consumes a much higher proportion of the household budget and many people cope with the stress of life in these difficult areas by excessive amounts of smoking.

By contrast little money is spent on the purchase of large household appliances or electronic equipment and many households do not have access to a personal computer. When appliances do break down they are quite likely to be replaced by a secondhand or reconditioned model which may be supplied by the local social services department or by secondhand retailers who specialise in serving this type of consumer.

A common problem is the difficulty people have accessing the amounts of consumer credit they need to buy a new appliance since some people in this group have very high levels of derogatory credit reference data. The same difficulty occurs when consumers apply for credit cards. As a result many people fall back on the use of cash as a basis for payment. In such an economy it is becoming increasingly difficult for consumers who do not have a credit or debit card to find ways of paying for goods purchased online or via the telephone. In general, this type of consumer provides very limited opportunities to banks and building societies. Likewise, among consumers who experience high risks of crime, it is often difficult to obtain insurance, particularly at an affordable price. Consumers are often engaged only weakly with the wider community.

At election time many of these consumers, who used to be the bedrock of Labour support in safe inner city seats, can no longer find the motivation to vote.

Online Behaviour

Relatively few people in this group have Internet access at home, and many rely on the local library or Internet café to get online. However, a sizeable proportion of this group is Internet savvy and is likely to have a high speed broadband connection that they use for social networking, blogging, viewing videos and online gaming. For the rest of the group, the Internet is used for email, but they are unlikely to shop online.

Group L Elderly Needs

Overview

Elderly Needs contains large numbers of pensioners whose faculties are now fading and who can no longer easily manage the responsibility of looking after the house and garden which suited their needs in earlier years when they had a family. This group contains a few people who have only recently reached retirement age but a much larger number of older pensioners, typically in their 70s, 80s and even 90s, who can no longer engage in the level of physical activity that younger retired people take for granted.

Some members of this group may at one time have had well paid jobs but the majority are people who, on account of their low incomes, could never realistically look forward other than to a state pension. Those members of the group who years ago benefited from the sale of a family home and who still enjoy some form of private pension have nevertheless found their retirement incomes ravaged by inflation.

These people tend to live in a mix of different types of accommodation. These range from nursing homes and sheltered accommodation benefiting from the services of a resident warden, to accommodation designed for semi-independent older people, such as modest bungalows on a council estate and council accommodation not designed for this group but nonetheless quite well suited to its needs.

Members of this group are scattered throughout the country but with extra concentrations in the principal coastal retirement destinations, in Northern industrial cities and in Scotland.

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A key characteristic of this group is its lack of familiarity with information technology as a result of which it receives most of its information from television and daily newspapers and virtually none at all from the Internet. Most people can't be bothered at their stage in life to switch from brands with which they have been familiar and loyal over the years. Few have the need or motivation to purchase new product categories. Likewise many of the older people in this group are perplexed by the task of filling in forms or of navigating through the array of options required for ordering by telephone.

A critical problem confronted by many members of this group is the difficulty they have in identifying best value for money from the proliferating number of options offered by suppliers.

For products in which they do take an interest, people of this age like to see images of people with whom they can identify. They are often willing to read lengthy direct mail copy and are persuaded by testimonials from other members of the public. In particular they are responsive to advertisements in national newspapers for products designed to meet the mobility and hearing problems of older people.

Many people continue to undertake their own shopping which is done in local neighbourhood centres. Groceries are purchased in small amounts and in small pack sizes but on a regular basis from local independents whose proprietor is often known by name. Other than grocery shops, popular destinations are small unpretentious cafés, charity shops, post offices and libraries.

The principal interests of this group tend to be food, grandchildren and conversations with old and trusted friends. Those who can do so enjoy reading or walking pet dogs. Knitting and bingo are commonly cited as leisure activities. From time to time children and friends will take them on a drive to the country where they may enjoy a flask of coffee and a picnic in the car.

People give as generously as they can to charities, particularly to those catering for the needs of the elderly, children and sick animals and which provide humanitarian relief.

Politically this group would have given a solid majority to Labour when it was younger. A key issue for political parties is how to reach this group with campaign communications and how to mobilise postal votes for those unable to cast their vote in person.

Online Behaviour

This is the group least likely to use the Internet. If they are online it will be via slow connections, and their Internet usage is likely to be basic. Email, genealogy and gambling are their favourite online activities. The more advanced types within this group may buy occasional goods and services, or their weekly grocery shop online.

Group M Industrial Heritage

Overview

Industrial Heritage contains people of a rather traditional and conservative nature who live in communities which have historically been dependent on mines, mills and assembly plants for their livelihood. Most of these people are married and indeed have been married for a long time. Now typically approaching retirement age their children have left them in a family home larger than they really need and whose mortgage they have now nearly paid off.

Whilst many people in this group now work in offices and shops, a large proportion still earn their incomes from the exercise of manual and craft skills.

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In this group we find the more responsible people who would consider that they came from a working class background, who have been married to the same partner for much of their life, who live in the same community as the one in which they were born, but who have saved carefully and conscientiously repaid their mortgages and loans on time.

These people are not commonly found in London, but scattered over those parts of the United Kingdom whose period of most rapid growth was during the late industrial revolution, South Wales, the coal fields of the East Midlands and South Yorkshire, the Pennine fringes and the North East of England.

In many respects it was these people and their forebears who created institutions such as the co-operative movement, building societies and mutual insurance companies. Today their descendants continue to be careful with their money, avoid getting into debt and put away small amounts of money on a regular basis.

Despite living in tight local communities many of these people are highly dependent on cars both to get to work and to the shops. They frequent new out-of-town retail parks developed on former brownfield sites and shop as much in large national retail chains as in small independents. Selecting retailers on the basis of price rather than range, value or quality of service, they fill their shopping trolleys with trusted brands of mainstream products with minimal regard for ethical or environmental considerations.

When shopping for durables this group will often purchase low specification models and brands rather than luxury variants.

Consumers in this group prefer traditional sales approaches and respond to sales offers and price-led promotions. They are responsive to door-to-door distribution and addressed mail. Many know how to use the Internet and have access to broadband but few have investigated its use for price comparison or are exposed other than on an occasional basis to Internet advertising. These consumers are prime markets for The Daily Express and The Mirror.

Much leisure time is spent with family, or the pub, watching television or doing housework. People particularly enjoy watching snooker and darts as well as physical contact sports. By contrast it is uncommon for people to eat out or to support the performing arts. Holidays are often taken in the United Kingdom, touring with a caravan or using Bed and Breakfasts, enjoying traditional English fare.

Industrial Heritage enjoy an informal rather than formal network of associations. Charities struggle in these neighbourhoods to win support for causes which do not directly relate to local people.

Since 1945 Labour used to be able to count on winning seats here. However disaffection with liberal opinions in London has led to smaller than average swings to Labour in these seats in most recent general elections and to strong support for UKIP, BNP and Nationalist candidates that run more single-policy campaigns.

Online Behaviour

Although slightly less likely to be online than the UK average, members of the group are nonetheless active Internet users. They use the Internet to book holidays through agencies and to shop with more established high street retailers. This group is price sensitive and will use the Internet to find the best deals on everything from groceries to financial services.

Group N Terraced Melting Pot

Overview

Terraced Melting Pot contains people who mostly have few qualifications and who work in relatively menial, routine occupations. The majority are young, some still single, others living with a partner and quite a few with children of nursery and primary school age. These people mostly live close to the centres of small towns or, in London, in areas developed prior to 1914.

Typically they live in areas of densely packed terraced housing some of which is owner occupied, the rest rented, sometimes from a residential landlord. Most houses have modest rear gardens which can only be reached through the house and very small front gardens. Many houses have front doors which open directly onto the street.

Such houses were traditionally built for the workforce of nineteenth century mines, mills and factories and today provide a relatively cheap entry point into the housing market for those who do not qualify for social housing and whose incomes do not reach the levels needed to borrow the amount of money required to buy a house in suburbia.

Convenient though many of these houses are, their residents have to put up with a variety of environmental problems, noise from town centre pubs when they close late at night, pollution from passing traffic, litter and graffiti, shortage of space for parked cars and, in many cases, poor accessibility to open space. For a number of residents these disadvantages are preferred to the quietness and lack of stimulation of suburban living. In London a key advantage for many residents in this group is being part of a community of people of similar ethnic or religious origins.

People in this group tend to give lower priority than those in other groups to the repair and decorations of their homes and, living in these areas often on a temporary basis, fewer people take trouble to maintain their gardens. Houses being small and often crowded, time and money are more likely to be spent outside the home, whether in the pubs and clubs of small town centres or in the restaurants and cafés which characterise the many High Roads of inner London, many of which open much longer hours than in provincial centres.

Many belong to groups that have recently arrived into the country and local shops provide a wide range of services for those who need to keep in touch with people back home such as mobile phone calling cards, foreign language newspapers, cheap flights to unlikely destinations. Local shopping centres provide access to products and services important to particular minorities.

The task of communicating with these groups, particularly those from ethnic minorities, is complicated not just by language and culture but by the informal networks whereby newcomers come to learn from more established residents where to obtain the best products and services. In addition, many recent migrants come from communities in which buying from owners of local business is as much a social activity as an economic transaction and much more natural than using remote channels such as mail order, telephone hotlines or Internet websites.

Brand values which appeal to these groups are therefore ones which promote multi-cultural credentials and which focus on the personal relationship between supplier and customer.

The leisure activities that are favoured by people in this group centre on social networking in restaurants and pubs. The cinema is popular but not the performing arts. In some neighbourhoods, sport is important for the young as a source of self confidence.

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Other than those based on specific ethnic groups most charities find it difficult to raise funds, the exception being charities involved with human rights.

Online Behaviour

Older members of this group are unlikely to buy online, and even younger people living in these areas are less likely to visit retail websites than their counterparts elsewhere. The main uses for the Internet amongst this group are communication and entertainment. Webmail services and social networks provide ways of staying in touch with friends and relatives that may be abroad. Many people in the group are first or second generation immigrants, so foreign websites are also popular. The Internet is also used to watch movies online and keep up with entertainment news.

Group O Liberal Opinions

Overview

Liberal Opinions contains young, professional people who have benefited from a university education. Interested in exploring the worlds of people different from themselves, this group often throw themselves into the type of professional job where there is no clear boundary between work and leisure. For this reason it is often more convenient as well as more attractive for them to live in accessible inner suburbs.

In addition to these young professionals, the group also contains a high proportion of the country's students living in term-time accommodation, whether halls of residence or shared accommodation. Restless curiosity as consumers is a trait that these younger members of the group share with their slightly more mature counterparts.

This group are over-represented in jobs in sectors which involve communications, such as journalism, politics, entertainment and the arts, fashion and design, university education and the Internet. Since most of these industries are centred on London it is not surprising that this group occurs often there and also in major cities such as Edinburgh and Cardiff and in towns with important universities.

A key characteristic of this group is the tendency to postpone establishing permanent partnerships and having children. This results in a very high proportion of young, childless, single people, which is reflected in a high demand for small but smart rented flats, many of which experience a rapid turnover of tenants.

Such neighbourhoods also attract young people from a diverse set of post-industrial overseas countries, many of whom are working in London for a limited period only, which further contributes to the diversity that these people are attracted by.

Advertising messages that resonate with this group are often described as post-modern – the use of humour, irony and unexpected narrative leaving the consumer with a task of interpretation. These are not consumers who respond to blatant sales exhortation. Likewise this group demands a high degree of ethical and environment responsibility from its suppliers, and gives greater value to products constructed from natural materials to ones with a glossy, more artificial finish.

Brands which promote a multi-cultural image perform well with a target group that tends to be internationally travelled and which often identifies itself as international rather than national and definitely not parochial in its orientation.

Liberal Opinions are avid readers, whether of books, newspapers and magazines and, liking to look at the world from many perspectives, often read more than one newspaper on the same or different days. The Guardian, The Observer and The Independent sell particularly well as does Time Out and other publications dedicated to the

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arts. The Internet is an important source of product information and most members of the group bank and purchase goods using online channels.

Residents in this group tend, as a rule, to spend more of their income on services and less on products than most other groups. Those living alone in small flats often eat out at cafés and restaurants and frequent coffee houses. They visit the cinema and the theatre and attend museums, exhibitions and public lectures. People travel frequently on foreign holidays and are over-represented among those that enjoy extreme physical activities.

By contrast these people are mostly not yet at the stage of their lives when they will be buying furniture, carpets, prams, children's clothes, dishwashers and motor mowers. Quite a few manage without a car. Key exceptions to this rule are small, high value equipment such as computers and cameras and small items for the kitchen.

People in this group enjoy active involvement in political and humanitarian causes and are among the most likely to support charities involved in human and political rights and in humanitarian relief.

Politically these people may not be worth canvassing since most of them have well formed opinions. In recent years they have swung heavily first towards New Labour and more recently towards the Liberal Democrats.

Online Behaviour

This group contains the biggest and most sophisticated Internet users in the UK. Often the first people to adopt new online trends and websites, they consume a significant amount of online media. Although not always the biggest consumers of social media, they are amongst the largest contributors and may well maintain a blog. Their taste in online news tends towards the most serious, although humour sites are also popular. The propensity to shop online amongst this group depends on their income, and those in full-time education spend less than the young professionals. Education and job websites are widely used by this group.

Type Descriptions

Group A Alpha Territory

Type A01 Global Power Brokers

Overview

Global Power Brokers are very wealthy individuals living in the prestige heritage housing in the inner areas of Britain's most historic urban centres.

Such people are wealthy enough to afford homes in some of Britain's most expensive and sought after streets, many of them fine Georgian properties in London's West End or Edinburgh's New Town, which provide stylish living but within a high density environment typical of continental European cities. Such neighbourhoods contrast with the suburban villas and large country houses in which other wealthy Britons now tend to live.

Key characteristics of the types of people who live in these prestige neighbourhoods are very high incomes and occasional extreme levels of wealth. Compared with suburban areas of highest status these neighbourhoods are more likely to attract younger single people, childless couples and separated or widowed older people who value proximity to up market shops and restaurants and to the cultural opportunities provided by central London and Britain's other large provincial centres.

Particularly in neighbourhoods in London you will find areas of wealthy Arabs, and of Americans posted to Britain on short term contracts by international companies. This housing is suited in layout and prestige to the requirements of embassies and diplomats, the cosmopolitan character of the community being a major attraction.

Despite their high levels of wealth and income, many residents live in rented apartments, where grand, ornate rooms with high ceilings and spacious dimensions are suited to entertaining others of similar social and financial standing. Whilst their suburban equivalents relax in extensive grounds, these residents are more likely to employ a daily help to exercise their pets in the garden squares and well tended parks that are prominent features of the Victorian, Georgian and Regency townscapes in which they live.

Most people live in apartments in private buildings, many of them serviced by concierges and protected by private security guards. A smaller proportion lives in town houses with three or more storeys where it has become fashionable to apply for planning permission to build underground basements for use as leisure facilities.

Given that these homes are often temporary residences or even second homes and because space is limited, these are communities where the focus of consumption is on convivial experiences rather than the accumulation of material possessions. These are places where residents are likely to spend more time in shops that sell expensive fashion goods than behind supermarket trolleys, and at foreign restaurants that require advance reservations from which privately booked taxis, or even chauffeurs, convey them back after a subsequent visit to the concert or the theatre.

This is a market for the more expensive antiques and collectibles and provides employment to designers capable of blending historic homes with contemporary taste. Many extremely expensive cars are owned by people who live in this type of neighbourhood.

Many residents make frequent trips abroad. For many of them their British – and indeed London – home is just one of many. Britain however is where many of them are likely to have important business contacts and where their lawyers, accountants and investment advisers are likely to live.

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Most residents in these neighbourhoods are very sophisticated and cosmopolitan and although they may not engage much with other local residents, few of them would have become as successful as they are without the cultivation of extensive business, social and political contacts.

Key values of this culture are exclusivity and privacy. Residents do not expect to be contacted directly by suppliers and like their names and preferences to be remembered by those establishments they do business with on a regular basis.

Demographics and Behaviour

Who we are

Global Power Brokers are mostly young people from the most highly educated, privileged layers of various societies around the world, who have gathered in the most exclusive areas of London. There are many foreign citizens living in these areas – west Europeans, Indians, Arabs, Greeks, Jews, Japanese and Russians. Many are single, or living with their partners. Few have children. Many may be students living in flats owned by their parents. If they are not studying, they work full-time, or are self-employed in professional office jobs.

Where we live

The names of the neighbourhoods that contain Global Power Brokers are hallmarks of exclusive London living – Mayfair, St James, Belgravia, Kensington, Chelsea, Notting Hill, Marylebone, St Johns Wood, Hampstead. They are clustered around Hyde and Regent Parks, and are the only areas that wealthy non-domiciled London residents would consider living in. Global Power Brokers live in large, luxury apartments in handsome mansion blocks in these areas, though there are often smaller, less exclusive apartments squeezed into basement or lower ground floor levels.

About half of the flats in these areas are owned outright by their occupants, while the other half are rented from private landlords at extremely high rates. Many are second residences. There is high churn in the rented sector, with many residents having only moved in in the last couple of years. Many Global Power Brokers can just as easily live in a number of cities around the globe, and will move around with their jobs regularly.

How we live our lives

Global Power Brokers work in many industries, but disproportionately in the financial sector in the City of London. Usually, they work long hours during the week, and many are frequently abroad for business. Many of them do not have a car, as London is not their main residence, and they commute to work on the tube, or in cabs, which they use to get everywhere else. Their leisure time is precious, and they use it to the full. Every spare evening is spent doing something, and they spend little time in their flats, unless they are entertaining guests. Keeping fit is important, and many spend long hours in the gym, or at sports such as rock climbing, triathlon or martial arts. They also put a great deal of effort into accumulating cultural capital, and go out regularly to the theatre, ballet, opera and cinema, and at the weekends make great efforts to go and see the latest art exhibitions. They are also the first to check out trendy new restaurants, and eat out regularly with friends. They cook very rarely, but when they do, only the finest food will do. They tend to shop at upmarket grocers such as Waitrose, or farmers' markets or all-organic supermarkets such as Whole Foods.

While they are frequent Internet users, they are not great online shoppers, and like to go shopping for things they like, such as clothes, in person, particularly as they live so close to some of the world's best shopping areas. They mostly go online to book tickets for leisure and travel, and book restaurant tables. They watch little television, except occasionally while preparing dinner. The most reliable mass media they are exposed to are broadsheet newspapers, particularly the FT, Guardian, Independent and Times, and magazines such as the Economist. This type are particularly hard to research as well, as they are the least likely to answer market research questionnaires.

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How we view the world

Global Power Brokers are accustomed to having a certain status, which they are keen to flaunt and build upon. They are very career-minded, and want to be seen to succeed above and beyond their natural level of privilege. They also want to be doing something that they and their friends think of as 'interesting' as well as lucrative. Job security is not an issue for these people – their future is secured through vast savings, trust funds and inheritances. As a result, they are very willing to take risks and grab opportunities as they arise. They are also perfectionists, and get quickly frustrated with poor service or shoddy goods. They will pay a hefty premium for reliability, and tend to go for trusted brands as a result. They also detest housework, and usually have cleaners and maids to help out.

They love the cosmopolitan nature of London and cities like it, and enjoy meeting people from different backgrounds. They believe they have a diverse circle of friends, and in one sense this is true – they hail from all over the world. In another sense, however, they are all privileged elites, with all the similarities of outlook that entails. Socially, they are quite liberal, although many are quite traditional in terms of gender roles. The women are used to being looked after, and the men to being listened to. Many of them are quite religious, particularly Catholics, Jews or Muslims, and most highly value a lasting marriage. Mostly they do not vote in UK elections, as they are not eligible, being foreign nationals. The Conservatives get the most votes by a long way in local and EU elections, though there are some supporters of the Green party in these areas too. Overall, however, politics has little impact on their lives, as they live largely free of state interference.

How we get by

Most have vast amounts of inherited wealth at their disposal – trust funds that passed over to them at 18 for example. Some have relatively modest incomes – around 35k – from working in 'interesting' fields such as art, culture, media and publishing. Others have spectacular incomes from working in finance and law, or as directors of their own companies, working long hours.

Most already have pension arrangements set up, and many opt out of company pensions in favour of these. Medical insurance is the only kind of insurance they have, as anything else is paid for direct.

This type has various different kinds of investments, many owning a property elsewhere, usually abroad. They save regularly, although there is no real need to.

Online Behaviour

The Internet is a key information source for this type. They spend a lot of their online time browsing news sites and reading blogs, although they tend to be passive consumers of online media rather than contributors to social networks. When not keeping up to date with current affairs they like to check their stock and property portfolios or find information on the latest high end restaurants. Online shopping is not a popular activity amongst this type, but the number of foreign trips they take means that a lot of time is spent on travel – particularly airline – websites.

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Group A Alpha Territory

Type A02 Voices of Authority

Overview

Voices of Authority are many of the most influential figures in British society, people who exercise thought leadership in politics and media, in universities, hospitals and the law, who sit on committees of the great and the good. These are people whose letters are published in the correspondence pages of *The Times* and whose opinions are shared with listeners to Radio 4's *Today Programme*.

Networking with other influential people is often critical to their success, and much of this activity takes place at professional gatherings and public events, many of which take place in the evening. For this type, it is often difficult to distinguish between work and leisure with the result that people often find it more convenient to live fairly close to the cultural centres of Britain's largest cities which is where many of them also have their formal place of work. When this is your lifestyle it can be inconvenient to have to return each night by train to a distant dormitory suburb or to a rural estate which you can only reach by car.

Most Voices of Authority are married, typically with children who are at university or in careers of their own, and prefer to live in a self-contained older style house with period features than in a modern flat, and in a house with a garden of manageable size rather than in one with extensive grounds of the sort you would be more likely to find in an older suburb or in a semi-rural setting. These neighbourhoods are particularly common in those parts of Britain's largest cities, London in particular, which were populated by the Victorian and Edwardian middle classes. Some neighbourhoods contain spacious houses built in a time when people could afford servants, some of which are now subdivided into flats and others still in single family ownership. Others contain ornate, spacious terraced houses which make practical family homes. The appeal of many of these areas is their access to open spaces such as London's Hampstead Heath, Kew Gardens, Wimbledon Common and Blackheath.

One of the key distinguishing features of Voices of Authority is the very high level of importance attached to, what is often referred to as, human capital which is reflected in the large proportion of residents with one and often two degrees. The well-educated women in this type may wish to combine motherhood with a challenging professional career which is made easier by living closer to city centres.

Sociological theories suggest that people tend to distinguish themselves on the basis of their taste rather than more obvious outward displays of conspicuous consumption. In this way, Voices of Authority demonstrate a rather typical and traditional English reserve in not appearing to be overly interested in money or possessions as a mark of success, and it is not uncommon for them to drive much more modest cars than they could afford.

For many, the kitchen is the focus of the home. Market research surveys consistently show these people to be heavily into purchasing exotic foods of foreign provenance. Men as well as women are often enthusiastic cooks and married couples enjoy inviting friends to meals in their own homes which are often occasions for lengthy and detailed discussion of political and cultural topics. They are also frequent users of foreign restaurants. Traditionally this type has been quick to adopt new dietary trends and health concerns, being willing to pay a premium for high quality produce and to avoid buying processed foods with unhealthy ingredients.

Voices of Authority are known to be among the most avid readers of quality newspapers and magazines and pride themselves on being up to date with international developments and emerging political issues. They are most likely to have strong views on global warming, to be most supportive of human rights charities and willing to pay a premium for Fairtrade products. In general they will be sympathetic to and supportive of people from different backgrounds and cultures to their own, and when selecting films and holiday destinations are likely to choose one which will expose them and their children to unfamiliar cultures.

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Demographics and Behaviour

Who we are

Voices of Authority are mainly aged between 36 and 65, although some are older and retired. They are usually of British origin, though there are quite a few from successful ethnic minorities, such as Indians, Greeks and Jews. Most are married, though quite a few are single. Many of their children are older or even adults still living with their parents.

Many Voices of Authority are self-employed, and work in offices, often in the public sector. All are professionals, with good educations, and often multiple degrees. They have rich social lives, which are often an extension of their professional lives.

Where we live

Voices of Authority live in the leafier areas of the capital's suburbs – places like Highgate, High Barnet, Richmond and Stanmore are typical, as are similar areas in Cardiff and Edinburgh. Homes are large detached properties in areas of medium density housing. About 40% have paid off their mortgages, while the rest are still making repayments. Their houses are full of gadgets, and most will have some form of Pay TV package. Most of them have lived in their houses for many years, and really love where they live. While most occasionally chat to their neighbours, many never do.

How we live our lives

Voices of Authority are a cosmopolitan and cultured lot. They work in industries where networking is important, and many evenings are spent socialising and building relationships. Many may have few friends they see regularly outside of work, but for them, work and personal lives are intertwined. They work hard, often working long hours, and eat out frequently rather than cooking for themselves on these evenings.

As their jobs are often involved in the media or politics, they read a broad range of newspapers, but the Guardian, Independent and Times are particularly well-read here. They do not watch very much television – maybe an hour a day to catch up with the news. Many do not watch at all. They are, however, frequent cinema goers and like to watch independent films from Europe and America, as well as Oscar hopefuls.

They like to take frequent holidays. Outdoor activities such as skiing and diving are popular, and many also have homes abroad – a Tuscan villa is not an uncommon status symbol for these people. When in town, most have a couple of cars to get around, but they tend to commute by public transport instead. All are heavy Internet users, particularly using it to get news and to manage their finances. They also like to listen to online radio, particularly the Listen Again feature of Radio 4. They make a purchase about once a month, usually books. Online grocery shopping is not as popular as it might be, as they are often busy in the evenings, which makes delivery awkward. They usually buy organic food from large supermarkets, but not premium ranges: they value 'authenticity' more than extravagance. However, they also top up their shopping from whichever convenience store happens to be near to their houses. They mostly don't spend much on their mobiles, though some are drawn to the latest smartphones and spend more on contracts and data services.

How we view the world

Voices of Authority are particularly proud of their independence of thought and action. They are often self-employed, and many may work in creative industries. They are practical, and like being in charge. While they value teamwork, they are perfectionists who like to get their own way on important matters. They are not always as ambitious as some other very wealthy people, but they find their own work very interesting and all-consuming.

They are socially very liberal – often typical children of the 1960s and 1970s, they have been exposed to diverse lifestyles and are tolerant of other people's choices when it comes to sex and drugs. They do like companies to

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behave responsibly, however, and will boycott those who have unfair labour practices or pollute excessively. Many have green energy tariffs. They are not religious, but are quite political. They donate a lot of money to charity, as well as to a political party. They are evenly spread across the three main parties, though the Liberal Democrats do better than average, as do the Green party.

How we get by

Voices of Authority work in industries which could be said to form opinions – education, media and politics, as well as many who work in IT. They are doing well in their professions, and have risen to positions of senior management. By the standards of the Alpha Territory group, Voices of Authority have relatively modest savings – six figures rather than seven. Still, they have very high incomes and are guaranteed a comfortable retirement. They have been making regular overpayments into their personal pensions for some time now on top of the final salary schemes many of them are entitled to. They may choose to carry on working past retirement age, as many of them thoroughly enjoy their jobs.

They have no great interest in financial services, except insofar as they make their life easier by not having to think about them. They invest in bonds mainly, but also have some holdings of shares, often from companies they have worked for or even founded. A significant number also bought into buy-to-let and are now landlords.

Online Behaviour

This type consumes a lot of online media and exhibits a strong preference for liberal publications such as the Guardian, as well as academic websites. However, not all of their online behaviour is quite so serious. They also spend time browsing arts, entertainment and sports websites and buying books and tickets online. As a well travelled type, Voices of Authority purchase most of their travel online, preferring to book transport and accommodation separately rather than as part of a package.

Group A Alpha Territory

Type A03 Business Class

Overview

Business Class are many extremely comfortably off people in their 50s and 60s, living in substantial family homes surrounded by extensive, mature gardens in well established residential suburbs. These people have substantial disposable incomes and liquid assets.

Whereas Voices of Authority is the natural home of the old professions many of whom work in partnerships in the centre of London or large provincial cities, Business Class is where you are likely to find people who have accumulated significant wealth through a lifetime in business, either growing a successful family run business or enjoying the fruits of a successful career in a large public company and the award of a lucrative pension based on their final salary.

The results of this hard work are reflecting in the ownership of a very spacious detached home in a highly sought after residential area, typically situated on a large plot with a mature garden providing privacy from neighbouring houses which accommodate people from similar backgrounds. Many of these homes will have been built during the 1930s and early post-war decades when land was cheap enough for homes to be built in larger plots than has been affordable more recently and when the better-off could afford houses with four, five or even more bedrooms.

Electing to live in these neighbourhoods, married couples have been able to guarantee themselves access to the best schools for their children, relative freedom from crime and disorder, and neighbours who share their quest for an orderly, private life.

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The values of residents in these neighbourhoods are therefore sustained hard work in a commercial environment, the acquisition of property and orderly domesticity.

Most neighbourhoods contain expensive properties which few younger people are able to afford. These are homes which people move into whilst their children are at primary school and in which parents continue to live in until well after children have left for university. However the size of the homes and more particularly their gardens are such that they are manageable only in the early years of retirement. Once infirmities develop residents release equity from their homes and retire to places where they have enjoyed family holidays and where maybe they already own a second home.

Business Class offer an excellent market for the provision of private services normally offered by the state, private health, independent education and private security and for personal financial advice. Mortgages having mostly been paid off, incomes are now diverted to home maintenance and improvement which rely on outside contractors rather than do-it-yourself skills. Households are likely to have more than two cars.

High disposable incomes and low outgoings, other than on gas, electricity and water, allow for the purchase of premium brands of conventional products. Shopping from Waitrose and Marks & Spencer is loaded into the boot of an upmarket car. These people take frequent breaks and holidays.

Support is more likely to be given to charities which work towards the protection of Britain's heritage, such as the National Trust or RSPB, or for cancer research rather than ones which campaign for human rights or to improve conditions in the third world.

Residents in neighbourhoods of this type tend to make very little use of public services. Few vote other than Conservative.

Demographics and Behaviour

Who we are

Business Class are households headed by middle-aged and retired married couples. In many areas there are concentrations of Indian and Jewish families. These households tend to be quite large, and will often have adult children and even grandparents living with them under the same roof. Consequently, Business Class are the focus of some very close and tight-knit families. They tend to be professionals working in the private sector, or owners of successful small businesses. Most of them went to university, but many only studied for professional qualifications in the days when accountants and other professionals did not need university degrees.

Where we live

Business Class live in large detached houses with good-sized gardens, set in spacious suburban surroundings. They are mainly found in London and the Home Counties, often on the outer reaches of the London Underground network. Many houses were built in the late 1990s, while others are from the original metroland expansion of the 1930s and 1940s. Homes are usually well-networked, with large televisions and home cinema systems, but most do not bother with Pay TV, making do with Freeview or Freesat for their multichannel TV. There is not a huge amount of interaction with neighbours in these suburbs. Many may know people in the area from when their children were at school, but beyond that, they are happy to exist within their own personal and family social networks.

How we live our lives

Cars are an important status symbol in Business Class, as each house will have a driveway with several cars on display. Personalised numberplates are common. Most people drive everywhere, including to go to work, unless they work in London in which case they will take the tube or train. Because people do not walk around the

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neighbourhood, chance meetings with other people from the community take place either from behind a steering wheel or in the local supermarket. Organic and premium food make up a large portion of the average shopping basket, but equally many will go to stores such as Lidl or Costco for bulk shops. Many houses have a chest freezer in the garage to store the spoils of such expeditions.

The parents in Business Class are only light users of the Internet. Having only recently got online, they are beginning to enjoy it, and go online most days. They do a bit of online shopping, especially for garden supplies, but otherwise mainly go on for business and financial reasons. They like managing their money closely, perhaps because many of them are accountants. Many households will have a newspaper delivered, either the Telegraph, Times or FT. Those who commute into London may also pick up the Evening Standard for the journey home. They do not watch vast amounts of television, but have a few shows they particularly enjoy. Business reality TV shows such as Dragons' Den or the Apprentice appeal to them.

Business Class can afford to live an enjoyable life. They take lots of holidays, often visiting their holiday homes abroad, or going skiing in the winter. Their favourite charities do well out of their donations. They also eat out a lot, as well as going to the cinema frequently. Much of the time they spend doing these things is with their families – they do not often socialise with people from outside the household.

How we view the world

Some Business Class are quite straight-laced individuals. Many are from traditional religious backgrounds, whether Anglican, Jewish or Hindu, and have traditional values and concepts of duty. Hard work, prudent spending and temperance are common values. They are satisfied with their lifestyles, and proud of the security they have provided for their families. Overwhelmingly Conservative voters, they often participate in politics, whether simply by donating to the party or actually carrying out activist work.

They are well-educated, and have worked with their brains all their lives. They enjoy their work, but are not especially passionate about it, seeing it primarily as a means to the end for a happy and comfortable family life. They are comfortable with their lives and with modern society in general, as it allows them to live well. They try to adopt green behaviours – many have green energy tariffs, they love organic food, and all recycle thoroughly. Other green changes are made as long as there is no lifestyle change required, e.g. putting in energy saving lightbulbs.

How we get by

Over a lifetime of both partners working hard, Business Class contain large piles of savings. Many work as accountants, solicitors or pharmacists, and many run their own small practices or shops, and still work fairly long hours in them, squirreling away their profits to provide not only for their own retirements, but also to help set their children up in life, often by helping them to buy a home nearby, to keep the family together.

They are enthusiastic contributors both to pensions and insurance schemes. They will have a personal pension as well as any employer pensions, and are making large contributions to these now that their children are beginning to be less of a drain on their purse. They are heavily insured against all possible pitfalls in life, and tend to stay loyal to their insurance providers, though many will negotiate good deals upon renewal. Their liquid savings are kept in relatively safe deposit and money market accounts, rather than more adventurous investments. They also do not use credit cards often, and if they do, they pay off the amount straight away.

Online Behaviour

Although many in this type are approaching retirement, they are still active in the business world and therefore spend a significant amount of their time keeping up with the latest business news via high speed Internet connections. Business Class are more likely to shop online than other members of the Alpha Territory group,

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although they prefer more established retailers such as John Lewis and Marks and Spencer. Travel is important to this type, and they use the Internet to book flights to second homes in Europe. They and their children are also active in the charity world, and use online tools to collect sponsorship money when participating in events.

Group A Alpha Territory

Type A04 Serious Money

Overview

Serious Money have very high incomes and wealth. They are many of Britain's most financially successful people, living in large individually designed houses which appear on the listings of the top national estate agencies.

Homes are located almost exclusively in highly regarded residential semi-rural areas, most of them within easy reach of major population centres but often beyond the reach of pavements and street lighting. With manicured grounds, money is seemingly no object to their owners.

These are the neighbourhoods in which footballers and their wives, lottery winners and celebrities would happily live, next door to people who have been fortunate or successful making money from their own business ventures. It is not uncommon for homes to contain swimming pools and fitness centres, a home cinema and space in the garage for several cars. Some homes incorporate a flat or annex for live in staff.

Serious Money are found in some of London's prestigious suburban neighbourhoods such as Hampstead Garden Suburb and Wimbledon where inter-war mansions have been built in a garden environment, but more commonly clustered together in commutable semi-rural areas such as Surrey's North Downs, around Ascot in Berkshire, around Beaconsfield on the edge of the Chilterns, immediately to the south of Birmingham and around Wilmslow and Alderley Edge just south of Manchester. They are also found in some favoured areas of second homes, such as around Windermere in the Lake District, around Falmouth in Cornwall and around Salcombe in Devon.

The distinctive feature of Serious Money is their exclusiveness. Outside Central London, people live in the most expensive houses in the most expensive places which can be afforded only by people whose incomes exceed those of even the most successful professionals. Unless you own or have sold your own business or possess some unique talent that attracts the attention of a mass market you are unlikely to be able to afford to live in such an area.

The lifestyle of residents can be driven more by what their money can buy than by education, taste or discernment and it is often through the visible display of their material possessions that these people achieve distinction. This therefore is not only a culture in which homes acquire the most innovative and luxurious facilities, but where it is important that the prize marques which they drive on a regular basis should be recognised from their personalised numberplate.

As with Global Power Brokers, this type has sufficient means to employ staff to do their daily chores, to maintain the grounds and the pool, and to look after the children and pets when they go away on short breaks. Other than educate their children at university the state is only occasionally called on to provide services to these people.

Retail centres that service these people typically contain outlets which meet a demand for prestige clothing labels, hair and beauty treatment, dry cleaning, estate agency, expensive jewellery, home security systems and the sale and maintenance of prestige marques of car.

The downside of life in these neighbourhoods is that homes are often set in such extensive grounds that it is too far to walk to the shops, houses are too far apart for people to know their neighbours and residents too little involved in the locality for there to be strong community spirit. People live where they do because this is where

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they can purchase a home that meets their lifestyle preference rather than because the neighbourhood has any real attraction to them other than its prestige and its proximity to a convenient motorway junction.

Demographics and Behaviour

Who we are

Serious Money is made up of extraordinarily wealthy families, for whom money is no object to having whatever lifestyles they choose to have. Generally, the main individuals are over 45, with large families. The children tend to be of university age or older, but still live with their parents in the early years of their careers. While most people in this type are white, of British or European origin, there are many successful members of ethnic minorities, particularly Indians, Greeks and Jewish families.

Marriage is the norm here, usually with men the main earners of the household, though the women will also work in senior positions. Very highly educated, many occupy senior positions in finance and law firms, while others are directors of the companies they work for. There is also a smattering of highly paid creative people – artists, musicians, sports stars and so on – who crave the privacy – few have any contact with their neighbours and most like it that way.

Where we live

Houses are on large plots of land, and many were built not so long ago. The older ones are converted farm houses or country houses, and many have names instead of street numbers. They exist in most regions, with particular concentrations in the north of England and in Scotland. They are at the very top of the property ladder, concentrated in the highest council tax bands. A significant proportion of these are second homes, or country retreats for their owners who also spend time in cities or abroad.

Inside, the homes are expensively furnished in a modern style, with many rooms dedicated to leisure and enjoyment. Home cinemas, games rooms, saunas and indoor swimming pools are all common. While they may not upgrade their home entertainment equipment that often, when they do, it is of the highest quality. Satellite TV and high-speed wireless Internet are standard here.

How we live our lives

Most people in Serious Money are wealthy enough that they are able to choose more or less whatever lifestyle they desire. They take many holidays, all the time. Short breaks to exciting cities to eat, shop and relax, and more extended breaks to exclusive destinations – the Amalfi Coast, French Riviera or the Alps are favoured destinations. Many, if not most, will have a home overseas somewhere, perhaps in Italy or the Caribbean, to which they will retreat on a regular basis.

If they work, it is at least partly because they enjoy the work for its own sake. Many of them work from home, at least some of the time. If they do need to commute, or indeed go anywhere else, the car is the essential mode of transport. They always buy their cars new, and may have more than one per driver – an SUV for everyday use and a sports car for weekends, for example.

While at home, they have a wide range of leisure pursuits, ranging from the arts through keeping fit to collecting valuables, which they see as part of a portfolio, as well as intrinsically interesting. Many will participate in country sports, particularly shooting. They are also very keen on organic foods, as many have links to the land, or at least would like to.

They eat out often and at Michelin starred places in the country or in nearby cities. They also go out often to cultural events, from the cinema to the opera, and big sporting events, too. They enjoy watching sports such as

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cricket, rugby, football and tennis, but tend to participate in more individual sports, such as rowing, skiing and sailing.

They watch very little TV – just the news, and maybe some imported American dramas. They have good broadband connections, but do not go online every day. They mainly use the Internet for online shopping, particularly organising their holidays, or online banking and portfolio management. Shares and property sites attract them particularly. Many also use it to work from home. The main papers they read are the Telegraph and the Financial Times. They are also generous donors to charities, often ones with which they have some kind of personal connection.

How we view the world

Serious Money are extremely happy in their view of themselves and the world around them. They are not very concerned for how they are perceived, as they are secure in their own sense of self-worth. All went to university, many as post-graduates, and see themselves as part of a natural elite: they are very much against the idea of equality in society. Many don't need the income from working any more – they either earned heavily early on or inherited. Those who still work do so for the interest and on their terms. Work is a central part of their identity for these people, more so than for those who do it mainly to earn a living. Money is not a motivator for them, and nor is job security.

They are fairly traditional, for the most part. Many are frequent churchgoers, particularly in Scotland, and are often pillars of the community for religious and voluntary groups. They are also quite disciplinarian with their children, and indeed their own time, which allows them to maintain busy routines full of work, social life and family time. They are perfectionists, and used to having everything run like clockwork and at their command. Most will have several part-time, and perhaps also some full-time, domestic staff to take care of tedious household chores. They are very intolerant of delays, bad service and incompetence. They value stores with good facilities that make their visits easier (parking, concierge etc) and high-quality goods. They also respond to companies that they perceive as acting in accordance with their values.

They have strong Tory tendencies, thanks to their links with the countryside, and are likely to be active in politics. In Scotland, some of their vote goes instead to the SNP. They have some green tendencies, such as green energy tariffs, and perhaps some micro-generation, but are not completely sold on the merits of the green case.

How we get by

Serious Money are generally sitting on top of huge piles of liquid assets, earning incomes of their own on top of their six-figure salaries. Almost all are directors of companies, often large ones or ones they founded themselves, and work very long hours, though some will have begun to work less as they have made all the money they need and now concentrate on the aspects of work they find interesting. All aspire to do this in the end. Industries include finance, energy, pharmaceuticals and agriculture. Often the partner (wife, usually) will not work and concentrates on voluntary work and family life.

Most have several pension pots, including a final salary pension, and many will have a SIPP as well as other investments in equities, which they actively manage themselves. Apart from home and motor insurance and PMI, they tend not to be insured for other things, as they can afford to deal with problems as they occur.

Most also own other properties which they rent out or use themselves when in different parts of the country or world. They may have several credit cards, which they have had for some time, mainly because they can earn points or air-miles on them. They never keep balances outstanding on these. Most will still draw child benefit for their children who are eligible to do so.

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Their retirement is guaranteed to be comfortable, and many are now saving purely for inheritance and bequests. They may plan to go back to university after retiring early, to pursue a PhD or bachelors degree in a different field, or travel the world, at least partly for tax purposes.

Online Behaviour

This type enjoys the acquisition of material goods, but prefers to shop in person than online. Their main use of the Internet is as an information source, helping them keep on top of news and sports, and updated on the value of their share and property portfolios. They travel abroad a lot and use online services such as TripAdvisor to find the best and most prestigious accommodation. Unlike the other Alpha Territory groups, a significant proportion of Serious Money live outside London, and therefore much of their online travel spending goes to agencies and smaller regional airlines.

Group B Professional Rewards

B05 Mid-Career Climbers

Overview

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

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

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

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

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

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

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

Retailers find this target market responsive to promotional offers that deliver a genuine financial benefit and one which assesses products on the basis of technical features rather than image or price. It is an easy market for

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suppliers to switch to direct debit and to email billings and is one which takes care to ensure bills are paid by their due date.

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

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

Demographics and Behaviour

Who we are

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

Where we live

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

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

How we live our lives

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

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

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

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How we view the world

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

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

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

How we get by

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

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

Online Behaviour

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

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Group B Professional Rewards

B06 Yesterday's Captains

Overview

Yesterday's Captains are mostly older professionals and managers who live in attractive and spacious houses in well established suburbs of large provincial cities. Here we find people still with active minds and interests who are either approaching or have recently reached retirement, whose children may have left home recently and who, though comfortably off, nevertheless have to be wise in how they spend their declining incomes.

Many of the streets where these people live contain pleasant, owner-occupied houses in what, in the early post war period, may have been among the best neighbourhoods in the cities in which they live. Gradually as these families have aged, and younger more dynamic people have moved further out into commuter villages, these neighbourhoods have retained a discrete charm but no longer support the range of services which earlier gave them exclusivity. Though house prices still command a premium they are no longer the most expensive parts of town.

Many residents in these areas have held important senior positions whether in commerce or in the public sector. Here you will find former head teachers and retired doctors as well as sales managers and owners of small businesses serving the local community. Many of these people have lived in the same home for a considerable number of years and maintain a local rather than national or international orientation. They are likely to share a feeling of responsibility for their local community and to have an extensive network of personal contacts and to belong to a variety of local associations.

Thus although as consumers they share the middle class propensity to select retail brands on the basis of quality and service, their tastes are relatively conservative and they are late adopters of new styles, contact channels and product categories. They prefer brands which provide them with reliability and security and are relatively little influenced by lifestyle imagery.

With time on their hands and living on quite substantial plots, this type includes a good number of knowledgeable gardeners and nature enthusiasts. Such people are also active supporters of local cultural events, particularly concerts, and enjoy short breaks out of season to mid-range hotels in the country and by the sea from which they are particularly likely to make excursions to National Trust properties.

Located mostly in established areas of provincial cities, most of which have been important manufacturing centres in their own lifetime, Yesterday's Captains provide solid support for Conservative candidates. By contrast to other middle class areas, this type has been largely by-passed by workers in the more creative and liberal professions, with their greater enthusiasm for cultural diversity and change, and have not provided a natural environment for New Labour sentiments.

Advertising copy most likely to influence this type stresses conservative values such as value for money and reliability and does not rely on irony or cultural sophistication to achieve an impact.

In the current financial climate, many will find their disposable incomes reduced by the fall in the value of their investments and by reductions in yields from fixed interest savings. On the other hand many are willing to provide significant financial assistance to their children, many of whom are relatively recent home purchasers. Evidence suggests that this type is particularly likely to rely on the advice of financial intermediaries whilst pursuing a safety first approach when managing an investment portfolio.

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Demographics and Behaviour

Who we are

Yesterday's Captains are today retired, white, middle-class couples and widows living in prosperous suburban comfort. When they were working, they were successful professionals and senior managers of large corporations or local manufacturing concerns. Their children have now moved out and Yesterday's Captains are left to enjoy the fruits of yesterday's victories.

Where we live

Yesterday's Captains own large detached properties with little or no mortgage left. These houses are concentrated in the affluent commuter villages and suburbs of towns throughout England, with a fairly stable population who have lived there for decades. They love where they live, as the neighbourhoods are safe, with little anti-social behaviour, and Yesterday's Captains are well-integrated into the friendly local community. Their homes are also quite hi-tech, with wireless networks and multichannel TV being the foundation of a sophisticated entertainment system.

How we live our lives

When at home, Yesterday's Captains live fairly modest lives, albeit surrounded by high-quality durables. They watch quite a lot of television, enjoying quizzes, classic dramas and sports such as rugby, snooker and cricket. Many also record classic films and other programmes on their Sky+ systems. Their eating habits are down-to-earth, with most going to whichever supermarket is nearest and sticking to standard ranges, rather than premium lines. They do eat out regularly, at local restaurants where the manager knows them by name. They go occasionally to the cinema, otherwise they don't socialise that often, except with their families. All of their leisure activities are undertaken by car – living where they do, they need one each just to go anywhere. Their cars are not very flashy though, but they do like to buy them new, rather than secondhand.

They save their money for a series of comfortable holidays they take frequently, to places they've always wanted to go. Egypt, Italy and America figure prominently in this list. They also enjoy going on cruises, like many of their generation. Many have second homes abroad, which they also like to visit regularly. As well as holidays, they also donate a large amount of money to charity.

Apart from the television, newspapers are a good way to reach this segment. They regularly get the Telegraph or the Times, and the mid-market Mail and Express are also popular. While they do use the Internet, they don't look at it often, and not for very long when they do. They use it to plan and book their holidays, manage their finances, send emails and look for health advice. Many only started using it relatively recently but are on an upward curve. When their children show them a new use which helps them in some concrete way, they will try it enthusiastically, but are not good at finding their own way online. Their mobile phones are extremely basic models, on which they spend as little as possible.

How we view the world

Yesterday's Captains are quite religious, with many attending non-conformist or evangelical churches. They are also regular voters, but never for Labour – most are Tories, with the Lib Dems strong in some areas, and Plaid Cymru and UKIP also do well. Many are local activists for their chosen party.

This is also a highly-educated group, many of whom have postgraduate degrees or professional qualifications. Many were scientists, accountants or doctors when they were working. They respect and value hard work, but feel as though they have done their bit now. They are satisfied with where they have got to, and have no further personal ambitions, preferring to relax and enjoy what they have worked towards. They are still mostly in fairly good health and want to preserve that as far as possible.

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How we get by

Yesterday's Captains have high levels of liquid assets, and many will still have good incomes from their final salary pensions or from investments in companies they once belonged to, or managed. They have no debts, and indeed find it hard to spend all of their income, as their tastes are relatively inexpensive.

Much of their income is being saved for inheritance or bequest. They like to take a practical approach to life – their finances tend to be well organised, and they have taken steps to draw up watertight wills and make good arrangements for inheritance, too. Many will leave large amounts to charity as well as their children, as they believe in a notion of public service.

They are keen to take financial advice on how best to allocate their assets, and while they don't necessarily see themselves as knowledgeable about financial affairs, they are interested in making the most of their money and running their affairs as tax-efficiently as possible.

Online Behaviour

Yesterday's Captains are the least active online type of the Professional Rewards group, and they tend to have slower than average Internet connections. Managing their finances is a priority for this type, however, and this is reflected in the online behaviour. They use the Internet to keep tabs on their existing investments, but also to find the best deals for any new financial services products that they require. This type also uses the Internet for shopping and to book travel, although they are more likely to use price comparison sites and search to find the best price rather than make impulse purchases.

Group B Professional Rewards

B07 Distinctive Success

Overview

Distinctive Success typically live in pleasant semi-rural housing mixed with a number of extremely expensive large houses occupied by wealthy families. By contrast with Serious Money which are mostly found in semi-rural areas which have been largely overtaken by expensive new houses in their own grounds, Distinctive Success is found in more established semi-rural residential areas.

A key interesting feature of this type is that a much higher proportion tend to be company directors or business owners than professionals or government employees.

This type is located in those parts of South East England which are within an hour's drive of central London, in the villages accessible to Southampton and to Bristol, in the Cotswolds and to the South West of Birmingham, areas of very attractive country villages which have not been developed as dormitory suburbs where the supply of period properties does not match the demand for them from higher income commuters. Targeting Distinctive Success therefore reaches a number of very affluent consumers as well as many well off people, but not exclusively so.

Distinctive Success are typically families whose move to the country occurs once their careers are established and once their children have reached secondary school age. Many live in these communities only until they reach retirement, and soon after they are likely to move to places which provide better access to shops and public services.

Although they live in a rural setting, their behaviours remain essentially urban, with weekly visits to the supermarket in the nearest town on which they also rely for public services and entertainment. People travel to meet friends and relations and often go abroad on expensive holidays. Transport absorbs a high proportion of the family budget with many households running two or even three cars, particularly where there are grown-up

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children. As in other wealthy semi-rural areas, large houses and garages provide storage for a wide range of consumer durables including cycles, boats and barbecues.

Demographics and Behaviour

Who we are

Distinctive Success are highly educated, high-earning, middle-aged professionals. Most of them are married, but there is a higher than average propensity not to have children. Most are of British or white European origin, and there is a significant Jewish population here too.

Where we live

Distinctive Success bought their houses and flats in the 1990s or early 2000s, when they had just been built. Some had even been commissioned by their current residents. They can be found in many parts of England, but are concentrated in the Home Counties, within commuting distance of London by train. These areas are what is known as the 'stockbroker belt' – often set in rolling green countryside, but much of the productive countryside has given way to golf courses and paddocks for horses. The houses are large detached properties with many bedrooms, large gardens all round, often with swimming pools, tennis courts and other luxury appendages. The flats are usually conversions of older manor houses or schools, and appeal to those who want a countryside lifestyle without the concern of managing a garden.

All of these properties are well-wired for communications and entertainment, and each is like a capsule for its inhabitants. They rarely talk to their neighbours, and apart from trips to the local supermarket, have little contact with the local community.

How we live our lives

Distinctive Success live luxury lifestyles. They buy only premium foods to cook themselves, and eat out at least once a week. They have staff who help with the gardens, cleaning and childcare, for the younger families. Their garages have at least two German or Italian cars in them, usually quite new models. They use these to drive everywhere, even into London at the weekends when they go shopping or to see a show. They donate large amounts of money to charities, often when asked to by friends. They also take many holidays, and are likely to have a holiday home somewhere they visit regularly. When at home, they spend lots of time at their nearest exclusive health club, where the whole family has a pass.

Their media usage is fairly traditional. They read the Telegraph, Times or FT for their news – at least one of these will be delivered in the mornings. They also watch a couple of hours of television in the evenings – mostly middlebrow fare, but given their houses, it's not surprising that Grand Designs is a favourite. Despite good Internet connections, few of them spend much time online, though they do check in frequently. They do quite a bit of online shopping, and use the Internet to organise their personal lives: booking holidays, social events, managing finances and a surprisingly high usage of online dating sites. Their social lives are relatively quiet, and much of their time is family focused.

How we view the world

Distinctive Success are highly educated, and many have professional qualifications in law, medicine and finance. While they are doing very well in their career, their ambition has faded, and they are content to remain where they are, although that may not quite be at the top. They prefer being employed to setting up on their own, and value job security and stability highly. While they think of themselves as being creative, they are also very practical people, and have settled into a life that gives them what they need to live the way they want to.

As they have aged, their focus has shifted from career ambition to family and community ties. It is important to them to be respected, and to feel part of a social community. This does not necessarily have to be a geographic

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one, however, and is often based on ethnicity or religious identity. Distinctive Success tend to be quite religiously observant, and go to worship on a regular basis. Almost all are Tory voters, and very active in the local party. They have very traditional social views on the role of women in the home, drug use and the proper way to raise children. They are, however, very tolerant of other cultures and their differences.

How we get by

Distinctive Success have very high incomes. The men tend to be the main earners in the household. Many are directors of companies, in marketing, finance or consumer goods, while others are high-earning professionals, such as lawyers or accountants. They have well-stocked pension funds of their own and from their employers. Distinctive Success are also very health-conscious, and many have private medical insurance, and see their doctors regularly.

Distinctive Success are interested in managing their finances, but tend to stay loyal to providers once they have decided, seeing the potential savings of renegotiating insurance or credit card deals as relatively insignificant. This attitude also extends to benefits – those with children are unlikely to bother claiming their child benefit, preferring not to engage with the benefit system at all. Many are also buy-to-let landlords, having bought into the property boom of the 2000s with some enthusiasm.

Online Behaviour

Property is important to this type and they browse a range of related websites, from estate agents to house and garden retailers. Their Internet use levels are slightly above the national average; they shop and bank online, and are likely to research and book holidays via the web. If they have children, these use the Internet for educational purposes, but also to play games and keep in touch with their friends. Their parents are more likely to browse established news websites and read specialist publications related to their chosen hobbies, such as cars and sailing.

Group B Professional Rewards

B08 Dormitory Villagers

Overview

Dormitory Villagers are found in commuter villages where new developments of private housing are common. The young families who originally settled in these developments have grown older together so that now these residential areas accommodate empty nesters and families where the adult children are still living at home.

This is a somewhat upmarket version of Middle England, characterised by middle class, middle-of-the-road attitudes, and people who neither resist modernity nor vigorously embrace change. Living where they do, most residents are not subject to the annoyances that beset suburban neighbourhoods closer to inner city districts, and enjoy co-operating with friends and neighbours to support their local communities.

Most commute to white-collar and junior professional jobs in nearby towns, choosing to bring up their children in a village setting. Few will have experienced unemployment, sickness or single parenthood, and many of their children will by now have passed through university and will be starting out on equally satisfying, if not spectacular, careers often from the safe base of their parents' home.

Typical homes are detached with four or more bedrooms, in a small, quiet development, often in a cul-de-sac. Gardens are of medium size and mostly now mature. They feature smaller, contemporary and a more interesting set of specimen shrubs than the laurels and conifers which conferred privacy on older residential neighbourhoods, allowing residents to feel more involved in the community in which they live.

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With very few local people living in social housing, on benefits or originating from other countries, these people live in a relatively homogeneous community, one which often centres around a thriving parish church, a pub which may serve food to locals and weekend visitors, and a village store.

Consumers in these environments will typically be less influenced by a lifestyle and status proposition than by the promise of quality, service and value for money. These are well informed consumers who self consciously pride themselves on their ability to make sensible informed consumer choices based on genuine consumer benefits. Despite their age most are conversant with Internet technology.

Dormitory Villagers make a distinction in their minds between their spending on daily necessities, where they are careful not to waste money, and on more occasional treats. So this is not a barren market for organisations wishing to offer high value propositions such as long distance travel, holidays involving special interests and home extensions.

The rural character of these neighbourhoods attracts people who have an innate sympathy for Britain's countryside and heritage, and provides a good market for organisations such as the Readers Digest and the National Trust which trade on Britain's heritage. Many active retired people are also actively engaged in mainstream charities.

Demographics and Behaviour

Who we are

Dormitory Villagers are married couples with children who are in their teens or are adults but still living at home. The parents work full-time, often on a self-employed basis, in senior office jobs. They are degree-educated, and their children will all go to university as well.

Where we live

Dormitory Villagers live in semi-rural areas in houses built in the last 20 years. They are spread fairly evenly throughout the countryside. They have lived there for around 10 years, sometimes longer, having moved in as their families finished growing. They live in detached houses in council tax bands E, F and G, which they own with a mortgage. Many of the houses have names, rather than street numbers for addresses, and are set far apart from their neighbours. Most Dormitory Villagers have some kind of pay TV subscription, and the airwaves in their houses hum with wireless network traffic, with several laptops and desktop computers being present. They love their neighbourhood – it is safe, and they have lived here for many years and know their neighbours quite well.

How we live our lives

Dormitory Villagers' lifestyles are a mix of domestic fun and outdoor pursuits. They are very sporty, enjoying riding and country pursuits alongside going to the gym, running and playing cricket. When they are not doing sporty things, they are usually found in their houses, mainly on the Internet. They do buy some things over the Internet, but they mainly go online for entertainment – generally surfing around, as well as using video-on-demand services to watch the programmes they have missed. They will watch a couple of hours of TV a day, but mainly planned programmes, rather than just channel hopping. Some of the children, however, watch a lot more, as they sometimes get bored in the countryside. Most will also read a newspaper, usually the Times, Telegraph or the Mail.

While they do go out in the evenings, notably to the cinema and to eat out, they tend to do this with their families, rather than with friends, though they will tend to catch up with friends once a week or so. To get anywhere, they must use their cars, and most households have several, one for each adult in the house. The parents usually shop at the nearest large Tesco supermarket, and always buy organic food, never budget ranges. They also like

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to take many holidays a year, particularly ones that involve outdoor activities. Quite a few will have a second home somewhere in Europe which they visit regularly. They are big donors to charity, usually by direct debit.

How we view the world

Dormitory Villagers are fairly well-educated people who have worked hard in the past to earn a good living, but have now eased off the hours in order to enjoy themselves more, and spend more time with their families. They have an open and honest relationship with their children and partners, discussing many decisions as a family. They do not think of themselves as particularly creative or spiritual, and derive most of their pleasure from their leisure activities. They are practical and organised, and try to get the most out of their free time.

They do like to get involved in the local community, however, including religious organisations and political parties. They tend to vote Conservative or Liberal Democrat, and there may be a fair few activists and local councillors here too. Their views are liberal in terms of gender roles, but they believe in bringing children up strictly, and taking a hard line on drug use. They believe in rewarding hard work, and behaving considerately towards society. They are concerned about the environment, and are keen to buy environmentally friendly goods, but they will not change their lifestyles easily, as they drive 4x4s and often fly abroad.

How we get by

Dormitory Villagers have very high incomes from their work. While many are beginning to wind down, many of the men, particularly the younger ones, still work quite long hours, often from home. They work in a variety of industries, from consumer goods, through pharmaceuticals to marketing. Their companies are often based in business parks on the edge of big cities, and they are usually directors in those companies.

As a result of their positions and incomes, they have amassed substantial savings – over a quarter of a million pounds in liquid assets, in many cases. These are mainly kept in unit trusts and shares – many will have lost substantial amounts during the financial crisis of 2008/09. As well as these savings, they have fat pension funds, often on a final-salary basis, which will see them through retirement comfortably. Many have a few buy-to-let properties as well. With no debts and declining expenses as their children grow up, Dormitory Villagers are set for a fun and comfortable retirement.

Online Behaviour

Dormitory Villagers are the biggest Internet users within the Professional Rewards group, and are likely to have high speed broadband connections. Their online behaviour is fairly 'typical', insofar as they neither strongly over-represented or under-represented as visitors to any of the key online categories. They like to bank and shop online, and prefer more established retailers and brands. This type also uses the web to book their travel, in particular to find the most appropriate accommodation to suit their needs and budget.

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Group B Professional Rewards

B09 Escape to the Country

Overview

Escape to the Country are relatively well off middle class consumers who live with their families in or close to thriving villages. Whilst many commute daily to jobs in nearby urban centres, a significant number have set up small businesses which they run from home. In both cases these are professionals and managers who prefer to have their children brought up in the security of a rural village than in a major population centre.

The villages in which they now live may have an historic core and an ancient parish church, but they are ones where farming is no longer as important a source of employment as it used to be. Whilst these communities are more lively than the traditional villages of Britain's deep countryside, they have not been so rapidly overtaken by new building as to have lost their original sense of community, and it is often this sense of community that has attracted families to live there. Mostly these are communities which are sufficiently large to have retained a village store and pub and perhaps a primary school where incoming children can make friends.

Most parents will have good technical or managerial skills and often work in complex organisations where co-operation and consistency may be valued more highly than creativity. Most will have good educational qualifications, will be ambitious but not high flyers and prefer the more relaxed village community to the diversity and stressful excitements of living in the inner areas of a large city. Most households contain married couples, and separation and divorce are much less common than in other urban middle class environments.

Escape to the Country tend to enjoy the use of practical craft skills in their own homes, and these are places where gardens are well maintained and where married couples work together on home improvement projects. Many leisure interests revolve around technical skills such as photography and fishing.

Typically these are well informed and rational consumers. They use the Internet to evaluate alternative suppliers and are happy to purchase goods online. Value for money, security and service are important considerations when selecting brands.

Some of these families are moving from a position where their mortgage represented a substantial burden on their incomes, to one where they now have sufficiently large discretionary incomes to allow them to save. These therefore are potentially fertile areas for relatively risk free, tax exempt financial products such as ISAs.

They make up an important segment of the readership of the Daily Mail and Daily Telegraph. Though they take an interest in politics and current affairs much of their charitable giving is focused on local fund raising activities. These are people who would rent a holiday cottage rather than camp or caravan, and who would use family holidays to introduce their children to culture and heritage rather than to mass market entertainment.

Demographics and Behaviour

Who we are

'Escape' may be a relative term here as many of the people in this type have made it as far as a village just outside Coventry, for example, but that's rural enough for them. They tend to be middle class, middle income, nearly middle aged (36-45), Daily Mail readers who commute to nearby urban centres, although many are self-employed and run a small business.

Set in their ways, Escape to the Country are happy where they live and with their strong social networks, particularly with the convenient junior network this provides for their two or three children.

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Where we live

Escape to the Country can be found all over England, from Penzance to the Pennines, often in modern, detached houses bought off plan in settlements designed for modern, country living – just within walking distance of a village shop, pub, school and church but a good four wheel drive away from a big supermarket. Their homes are fully wired for family fun and home working capability, the television is often on and the Internet is always available.

People live here as much for safety and peace of mind as for rural idyll (without the ancient Aga or bats in the rafters that is) – crime is almost unheard of and far from worrying about Neighbourhood Watch schemes, most residents campaign for the 'Best Kept Village' award.

How we live our lives

Although local amenities may well be within a reasonable walking distance, almost all journeys will be taken in one of at least two cars, bought new. The distances to places of work encourage many Escape to the Country to work from home at least one day a week. This flexible work-life balance, to which all aspire, helps them to fit in several holidays a year; skiing in the Winter, country-coastal in Southern Europe in the Summer, edu-cultural breaks for the kids at Easter and half terms.

Escape to the Country are not strangers to charity although probably give proportionately less of their cash than both higher and lower income earners, a possible side effect of an inflated sense of security and well being. Newspapers are generally not read every day but when they are, the Telegraph, Times and Daily Mail are favoured. The Internet is relied upon for shopping, paying bills and communication, but not obsessively.

The people in this type like to keep active with gym membership and outdoor activities, even if that's just walking the dog every day, and they socialise but in a somewhat measured way – every other weekend rather than every night down the village pub. Dinner out, with friends or the family, will be at the latest acclaimed rural gastropub or the nearest town, taking turns to drive.

How we view the world

Escape to the Country are overwhelmingly aligned to the Conservative Party and some are locally active. Generally they are well educated, most to degree level, although career ambition takes a back seat to personal adventure, sought through fishing, golf, and skiing amongst other leisure activities.

Between working, commuting and adventure there is little time left for worrying about social or environmental issues and most Escape to the Country are uninterested in big business ethics or saving the planet. However, they will buy organic and recycle as a matter of course. A few may also get excited about solar panel heating and wind turbines, incorporating it into their country living, but such uptake has as yet been hobby-based rather than revolutionary in these areas.

How we get by

Escape to the Country get by very nicely, with high double incomes from senior jobs in marketing, IT, pharmaceuticals, media and telecoms. Debts are few and paid off quickly on major purchases such as a car, while planned purchases such as a holiday are saved for in advance.

They are a savvy bunch, ensuring they receive the state benefits they qualify for (child benefit and tax credits), switching insurers at point of renewal, moving balances around several credit cards, accumulating air miles etc – overall endeavouring to maximise the value of their incomes. Planning for the future is important too, with healthy pension funds and a lively portfolio of investments.

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Online Behaviour

People in this type don't live in close proximity to major urban centres and therefore rely on the Internet for much of their shopping and banking. They buy a significant proportion of their groceries online and purchase a wide range of other goods and services on the web. Adults in Escape to the Country households are less likely to go online for their news than those in the other Professional Rewards types, but their school age children are. Much of the online activity in these households comes from the children, with sites such as Club Penguin and CBBC ranking highly.

Group B Professional Rewards

B10 Parish Guardians

Overview

Parish Guardians are large numbers of older people who prefer to live their retired years in a village environment rather than in a seaside bungalow or flat. These are generally prosperous older people who have maintained good health and can now look forward to enjoying an active and independent retirement.

The places where they live are not retirement ghettos but typically small and medium sized villages which they may once have moved to in order to commute to jobs in a local town. Some parts of the village are likely to be of a traditional character but it is likely that recent years will have seen the addition of some small developments of modern housing which have attracted people from beyond the immediate community. The atmosphere in these communities is very traditional, farmers mixing with older ex-urbanites sympathetic to the rural way of life and delighted to be able to play an active role in traditional village institutions such as the parish church and the parish hall.

If the police propose a local Neighbourhood Watch there will be no shortage of volunteers and if the planners receive applications which threaten the local environment there will be no shortage of people willing to register their opposition or to mount a campaign via the local newspaper or their MP.

Part of the attraction of these areas is the absence of crime and anti-social behaviour, and life in an active village. Residents retiring in villages do not want to be surrounded by other elderly people such as themselves. Indeed many do not identify themselves as elderly even if they are. Parts of the country where this type is particularly common include the Cotswolds, the Malvern Hills and the more attractive parts of the East Midlands.

People prize their individuality and distance themselves from products which are advertised on a mass market. Even if they live on small estates it will usually be in a house of individual design. It is important for their esteem to feel they are treated as individuals and not as depersonalised records in a master database. For this reason they are good supporters of local shops and of local suppliers, particularly those recommended by other members of the community.

These are people who would be troubled by the collection of personal data by the state and are vexed by the receipt of junk mail. They tend to look for personal quality in their suppliers with whom they pride themselves in having a cordial and personal relationship.

Styles of dress are both distinctive and traditional, and interiors often demonstrate good design sense. People may have accumulated antiques and objects d'art over the years and enjoy sharing their knowledge of the arts and the natural environment with strangers who they meet when walking around the village.

In general, face-to-face contact is preferred to the Internet and mail order as a channel of communication, and the mode of engagement with suppliers and the provenance of what they buy may be more important than price. Products will be purchased on the basis of brand values which focus on craftsmanship, authenticity or local

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provenance. Organic, local and un-refined produce is preferred over pre-processed food. Many are proficient gardeners.

Leisure time is likely to focus on heritage and environment concerns, country pursuits and travel. There is likely to be strong interest in the performing arts and people may be more likely to spend a winter evening reading a book than watching the television or surfing the Internet.

People come into only occasional contact with members of minority ethnic groups, lone parents or the unemployed, and tend to have little direct understanding of the disadvantages of these groups. As a result they can often be forthright in expressing opinions when urban residents are more likely to take a politically correct line.

Demographics and Behaviour

Who we are

Parish Guardians are like a modern day Dad's Army, manning the home front against the perils of immigration and New Labour. Comprised of married, white couples aged 56 – 65, the husband still works, perhaps part-time, whilst the woman continues her role as dutiful housewife into retirement. The kids have grown up and left home and this gives her a new found freedom that she may exercise with a part-time or voluntary role to keep her busy.

This type is characterised mainly by a desire to carve their own retirement path far away from the clichés of Eastbourne or retirement villages. Strongly individual, yet united by their attitudes and choice of dwelling, they regard themselves as pillars, ageing gracefully, of a community large enough to serve but small enough to be noticed in.

Where we live

Parish Guardians can be found in any picturesque village throughout England and Wales; the Cotswolds, Home Counties and Devon are a clear favourite due to the propensity of Parish Guardians to move into their second home, originally bought whilst working and living full-time in London, or elsewhere, as a weekend getaway.

A significant number of Parish Guardians are retired military officers, working in a second career in the public sector, as a board director or private school bursar, who invested in their family home at least 10 years ago whilst still serving in the forces. For many therefore the property is fully or nearly owned outright.

These homes tend to be detached farmhouses or large cottages, many Grade II listed, with several acres of land isolating them from the nearest community. Although Parish Guardians love their homes they miss out somewhat on local gossip due to their isolation which requires a little adjustment from their previous lifestyle at the heart of London clubs or officers' messes.

How we live our lives

Parish Guardians are house proud and family oriented so a lot of time is spent at home, with visiting children and grandchildren as much as possible. The husband will often work from home to maximise leisure time as it can be a long drive to the office. Driving is the predominant mode of transport, with husband and wife having a car each, one of which will be a 4x4.

Being Parish Guardians of course there are duties to fulfil and standards to uphold, so a fair amount of time and money is directed towards local charities and churches. She will be on the church flower rota and he on the reading rota and the Vicar will pop round for tea to update them on Parish news.

Media consumption is largely restricted to the wholly trusted Telegraph, although Internet usage is competent, with finance, shopping and holidays being particularly well-managed online. Holidays are very important, with a

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minimum of two a year, usually more. One of these will be skiing, possibly in a resort where they have their own chalet.

In this 'quiet country living' phase of their lives however, Parish Guardians are mostly interested in the natural world around them and prefer the simple pleasures of family, gardening and eating the highest quality, organic, seasonal food over the high brow culture of their youth.

How we view the world

Staunch Conservatives, with a few stray votes going to Plaid Cymru and UKIP, Parish Guardians will be well acquainted with local politics and are probably on first name terms with their MP. The villages they live in offer little or no resistance to loudly voiced opinions which, in a more urban or demographically diverse area, would not pass unchallenged and thus these opinions are voiced louder with each repetition.

Yet hand in hand with such forthrightness is a sense of being at peace with themselves; having led a hectic and demanding life, Parish Guardians are putting their feet up and putting themselves first, perhaps even answering a long-felt creative calling by joining a local painting or writing class.

How we get by

Parish Guardians have substantial liquid assets with high incomes as lawyers, board directors, accountants or tax consultants, as well as properties in London and abroad, some or all of which may be rented out.

Although they don't think of themselves as being particularly wealthy (they will know people far wealthier), they certainly don't worry about money beyond being irritated by the range of taxes their incomes and investments attract. They tend to be fairly loyal to financial services providers whom they have patronised for many years now. They can look forward to a long, active and very well funded retirement.

Online Behaviour

Although they are unlikely to use the web for entertainment or social networking, Parish Guardians are nonetheless active Internet users. These 'silver surfers' use the web to check on the news, weather and their investments. They also shop online for goods ranging from food to furniture, but are unlikely to purchase music or video games.

Group C Rural Solitude

C11 Squires Among Locals

Overview

Squires Among Locals are relatively well off individuals who live in rural settings, often in farms and country houses, within reasonable distance of centres of population. Some of these homes would once have been occupied by agricultural workers and may have been renovated and extended to provide houses which are attractive to high earning professionals and business people working in nearby towns.

Settlements tend to be too small to have been developed as commuter villages and are ones in which people live in detached houses dotted around the countryside, rather than in streets and closes with modern houses, with numbers rather than names. Most of the houses are old, built in a traditional style and each one different from its neighbour. Residents may feel likewise about themselves. They are people who are proud of their independence of thought and resist attempts by marketers to treat them as though they were part of a mass market.

These communities are becoming increasingly sought after, and the cost of servicing a mortgage on a house in such an area is only likely to be within the reach of people who are liable for higher rates of tax and who by now will have built up a significant equity in a house which they might be selling. Their exclusivity derives from the

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scenic attractiveness of the local countryside, their commutability to urban centres and, in many cases, the protection against suburban development conferred by green belt designation. However in addition to the wealthy urban commuters these communities do also contain a number of less well paid locals, many of whom are employed in local businesses that service the domestic needs of these high earners. Farming plays a more important role in these communities than it does in other types in this group.

The involvement of many residents in senior positions in complex organisations brings a vibrancy to these communities and a level of spending power which distinguishes them from other types in Rural Solitude. These are neighbourhoods where architects may be employed to undertake ambitious overhauls of older buildings and where outhouses will often be converted for residential or recreational use. In some instances extensive grounds will be occupied by horses kept for the entertainment of teenage children. Thus these are often areas where there is an unusual fusion of the traditional and the modern, where traditional community relationships are maintained whilst modern technologies are used for home entertainment, energy conservation and estate management.

An interesting feature of these households is the tendency towards gender specialisation. Compared with other types within Rural Solitude, relatively few women work and those who do are relatively less likely to continue in a demanding career once they have children. By contrast it is likely that many husbands will be working long hours as well as having long commutes so that responsibility for the management of domestic affairs often falls on the wife.

In these rural areas, shopping often involves a long journey by car, whether to a small town supermarket or to a distant regional shopping centre. People undertake large but infrequent grocery shopping trips, buying items in bulk.

Compared with other rural neighbourhoods, Squires Among Locals are rather more likely to be influenced by television and other mass media channels and can be swayed by lifestyle and aspirational advertising messages. There are also more children, particularly those of secondary school age – living in homes in open countryside many of these children would live relatively isolated lives were it not for the time their parents, mothers in particular, spend driving them to their friends' homes or to sporting and other recreational activities.

Demographics and Behaviour

Who we are

Squires Among Locals are in the family lifestage, between 35 and 55 years of age, who tend not to work on the land, but in high-paying professional jobs in town, though there will be some representatives of large-scale farming here too. They are married and have large families with older and adult children. Some may also have their parents living with them too.

Where we live

This type live in large detached houses in the countryside, often with considerable grounds. They are mainly found in the south of England and the West Midlands. These houses are extremely expensive to purchase, being in band F and upwards for council tax purposes. By rural standards, these are fairly fluid neighbourhoods, with many of the occupants having moved in, in the last ten years or so. Perhaps as a result, Squires Among Locals are not very well-integrated into the local community, and don't see their neighbours all that often. The houses are also furnished in a quite modern way, and contain lots of the latest Internet and entertainment technology, largely thanks to the influence of the children.

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How we live our lives

Squires Among Locals moved to the countryside out of a desire to live the country lifestyle. To sustain this lifestyle, many have to work in high-paid professional jobs that have little to do with the land. They enjoy shooting, fishing and going for walks, but have little time for these or to tend their gardens, which are often left to staff to help with. Their children are particularly enamoured with country life, particularly riding. As a way of further identifying with the country, they always buy organic vegetables, meat and anything else they can find. They mostly shop at big out of town supermarkets in a big weekly shop, though.

As a result of their jobs being relatively far from home, Squires Among Locals often work from home. When they do go to the office, they always travel by car, as indeed they do to go anywhere. Each adult in the house will have a car, and many households will have a company car to help. They further mitigate the distance from urban centres through the use of technology. Good Internet connections help them work from home, but they also allow them to shop online for goods they cannot buy nearby, or just to save a trip to the shops – groceries are often bought online. They also use services such as Lovefilm to keep in touch with new film releases, and Skype and Facebook to keep in touch with friends. They are also big spenders on their mobile phones. In the evenings, they prefer to stay in and watch television with the family, but they do go out once a week or so to either a restaurant to meet up with friends, or to other people's houses.

Their other major love is travel, and they go on many holidays a year, en famille or in groups. They have the money to go wherever they want, and enjoy exploring exotic locations as much as they do relaxing in the lap of luxury. In fact, they get to do both, and frequently.

They tend to read the Telegraph, FT or the Times as their main paper. They give modest sums to charity, but they have very high expenses with private school fees and high mortgages, and so do not give as much as many with comparable or lower incomes.

How we view the world

Squires Among Locals are highly educated, often at public schools, and very career oriented. They are almost without exception big-C Conservatives, and many are active in their local party. They have a strong sense of discipline, for themselves and for their children. However, they enjoy their spare time immensely, and like to fill it with varied and fun activities. While some will also be regular congregation members at the local church, religion plays little part in most people's lives.

Socially, they are fairly liberal – their affiliation with the Tory party is likely to be more for economic reasons and out of sympathy for the countryside. They do have a strong respect for tradition, however, and also feel the environment is a vital issue. They are very likely to have green energy tariffs, and many also generate their own electricity. Alongside their political activity, they also like to get involved with local voluntary groups, as a way of building links between themselves and the community to which they still feel they only partially belong.

How we get by

Squires Among Locals have very high savings, and very high incomes. Many are the directors of large companies, and work very long hours. On top of their corporate pensions they have large personal pensions, which, in many cases, they have invested themselves. Other savings are mostly in shares. Many will also have other properties, mainly as investments, though they may keep one as a holiday home or pied-à-terre.

While their expenses are relatively high – they enjoy expensive hobbies, send their many children to private schools and take expensive holidays – they are not in danger of running short of money. They are always on the lookout for an interesting new investment, and may have bought some artworks or fine wines with one eye on their investment value.

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Online Behaviour

Squires Among Locals use the Internet more frequently than anyone else in the Rural Solitude group. They often purchase goods online, but a preference for more expensive and unique items – such as furniture and cars – means that this type prefers smaller and more specialist retailers. The Internet is primarily used for commerce and information; so property and finance websites are popular, but sport and video sites are not.

Group C Rural Solitude

C12 Country Loving Elders

Overview

Country Loving Elders live in small, quiet and scattered communities which are too distant from major population centres to be attractive to commuters. However they live in countryside which is sufficiently attractive to appeal to older people as retirement destinations. In these hamlets, farming still plays an important role but no longer employs many people, and village life is too quiet to attract people with children from the nearest town. Often these communities are set in areas of high landscape value, on the fringe of tourist areas where you may find the occasional Bed and Breakfast or rentable cottage, a stay at which many years ago may have persuaded current residents that this would be a wonderful place for them to retire to.

This sort of neighbourhood is commonest in the more remote parts of Britain, in Devon and Cornwall, Norfolk and Suffolk, Wales, Cumbria and Scotland. Many of these areas have lost population over the past century and have struggled to retain local services.

By contrast with the low wages of local workers, many of the older incomers are people who have built up comfortable pension portfolios and live in well appointed homes, typically of an older style and surrounded by extensive gardens. These are the sort of people who have deliberately decided to retire to a quiet, secluded location and whilst the immediate neighbourhood may provide little stimulation, many of these older people have developed extensive social networks among people who live in surrounding villages. Most of them are in early rather than late retirement, are physically and socially active, are still capable of driving cars, managing gardens and playing an active role in the affairs of their local community.

The types of people attracted to live in these remote places tend to react negatively when discussing the lifestyles of urban populations which they consider to be de-personalised and over-materialistic. Such people are put off by rather than impressed by aspirational advertising and what they see as fast, egoistic and self-serving behaviours. By contrast they support green, organic and slow lifestyle movements which emphasise authenticity, sustainability and reciprocity. Their homes contain objects which have been hand made and they take pride in the low crime rates that characterise their communities.

A common opinion in these neighbourhoods is that they should look after each other in difficult times rather than relying on the state or on social services in particular. As a result residents may volunteer to support the elderly or homebound by driving them to hospital appointments or mowing their lawns. Such acts of charity are particularly helpful in places where children can provide little immediate support because they live and work in a far away city.

Interest in the natural environment is often a key reason for people retiring to these places or indeed for them continuing to remain in them. These people are often very knowledgeable gardeners, enthusiastic naturalists with a strong sprinkling of amateur painters and competent musicians. These are places where people belong to district bee-keeping societies, where people are capable of writing books on local history and where local residents take turns to guide visitors around the various local manor houses and gardens which open to the public. Typically, people prefer reading a good book in front of a real fire than spending evenings switching channels on their televisions.

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Charities which are strongly supported are ones which support nature conservation, such as the National Trust, or which are dedicated to animal welfare.

With poor access to public transport most residents rely on weekly trips to supermarkets in local towns where they may buy in bulk. These trips are supplemented by the patronage of specialist suppliers, particularly those that can source produce locally.

Demographics and Behaviour

Who we are

Country Loving Elders are retired people who have spent their lives living and working in the countryside. Mostly married, though some are widowed, they used to work in agriculture in some way. They may have farmed their own land, or had businesses connected to the land. They are well-integrated into the local communities, and have many connections in the local village, as well as strong family ties in the area.

Where we live

Country Loving Elders can be found all over the countryside, but especially in Wales and the South West. They live either in the farmhouses they have always lived in, or a large bungalow nearby where they moved when they stopped working. Most of their homes are owned outright, and many of them own other properties either nearby which they rent out, or elsewhere. They mostly have satellite TV, as reception in many areas can be poor, but they do not spend much time watching it.

How we live our lives

The lives of Country Loving Elders are bound up with the local community, and much of their day will be spent in the company of other people nearby, either through their voluntary activity, the local church or just by being out and about and chatting to friends. They are very likely to meet several people they know on their average amble through the town centre. They must get everywhere by car, as their houses are often quite remote, and most couples will have a car each. They are in good health and live quite active lives. As well as going into the village to meet people and run errands, they spend a lot of time in their gardens, and many will still go for bracing walks around the countryside.

They go on holiday quite often, up to two or three times a year. They particularly enjoy all-inclusive deals, such as coach tours and cruises, often to cultural destinations abroad. They are very interested in history, arts and culture, and many will also collect objects such as coins or antiques, in which they may be cultivating some connoisseurship. Many also have some craft skills and enjoy knitting, sewing and embroidery.

They also love to see their grandchildren, who often come to visit, and many of them still live nearby in the local community. They eat out occasionally, but prefer to cook most of the time. They never buy budget food, but organic is not a major selling-point for them either, as they are of a generation of farmers who pre-date the organic revolution. Much of their food will be bought from neighbours, and locally sourced. Otherwise it is bought from relatively cheap local shops.

A surprising number have the Internet, and have been shown how to use it, but seldom go online without being phoned to say they have been sent an email. Some of them like to look up health advice online. Otherwise, their main media are the Telegraph and Radio 4.

How we view the world

Country Loving Elders were born into a life on the land, and have lived a satisfying and rewarding existence. They are very happy with where they have got to, and are keen to enjoy their remaining years. While they are deeply rooted in the land, they are not particularly enamoured with green and organic arguments, viewing them as at

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best a faddish modern incarnation of practices that have long been followed by country folk, and at worst a pompous marketing exercise. They are quite detached from many aspects of the modern world, but do not mind this much. They are used to making their own minds up about things, and have very fixed opinions on many issues. Like many farmers of their generation, they are happy with their own company, even though they are socially quite active.

Their social activity has many centres. They are frequent church-goers – Anglican in England, and non-conformist in Wales. They are also involved in local politics – Tory in England, Plaid Cymru in Wales, though there are some UKIP voters here too. They like to volunteer, and are the backbone of charity shops and cake sales up and down the country. Sport also used to be a big part of their lives, and while they no longer play, the men still spend much time watching it, both live and in the local pub. Rugby is a particular favourite.

How we get by

Country Loving Elders have very stable finances that have seen them through several comfortable and uneventful years of retirement. They have built up high levels of savings, though for many a large proportion of their net worth is in illiquid assets such as land. Their incomes vary widely – some will have businesses or investments that still pay an income, such as properties. Many still work part-time, or are self-employed, as advisers and consultants in a variety of industries, including agriculture, energy and education. Others live mainly on their final salary pensions and from drawing down their savings. They are comfortable, however, as their expenses are extremely low. They have no debts, and are usually happy with the same financial services providers they have had for many years.

Online Behaviour

Although often only recently retired, this type are not big Internet users and generally have slower broadband connections at home. Although they can't really be described as 'silver surfers', Country Loving Elders do shop online, particularly for grocery and household items. They also use the web to research and access government services, participate in adult education and to research family history and genealogy.

Group C Rural Solitude

C13 Modern Agribusiness

Overview

Modern Agribusiness are mostly people who are still making a living off the land or supplying services to those that do. This type is common in places which are too far away from major population centres to have become attractive to urban commuters, which are not so remote that the land is of marginal agricultural value or which are so close to the coast or to areas of high landscape value that they have become attractive to retirees, second home owners or to weekend visitors.

Modern Agribusiness are well run, productive farms whose owners have invested in the necessary equipment to earn a good living from the land, sometimes without the need to hire additional labour, sometimes employing temporary, seasonal or full-time workers. Many live in scattered farms but some, including farm workers, live in out of the way villages whose names are known only from the signposts that direct visitors from the nearest main road.

Unlike Country Loving Elders, Modern Agribusiness is a type with more families with children. Many husbands are self-employed and work long hours. Wives may not be in formal employment and can assist their husbands with the management of the farm. A distinctive feature of this lifestyle is how many of children continue to live at home after leaving school.

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Typically this type lives in spacious, owner occupied houses with a range of outbuildings which accommodate more than one car, not all with recent registrations. They have developed a culture of self sufficiency whereby equipment is used to enable them to undertake services which others, particularly in cities, are happy to contract out. Often beyond the reach of mains gas this is a particularly good market for oil fired central heating systems.

Unlike people who live in villages rather than isolated farms, these people do not necessarily engage actively in local societies and associations although many have developed useful networks of business contacts. Thus whilst the values of many villagers may be resistant to messages common in advertising campaigns, Modern Agribusiness can often react in a similar manner to urban small business proprietors. The only difference is that their business is one that uses land.

Traditionally this has been a strong consumer segment for mail order suppliers, and because of the high level of technology now required to operate a successful agricultural business, most Modern Agribusiness are comfortable with the use of the Internet for purchasing goods and services.

Key leisure activities are traditional country sports, hunting, shooting and fishing rather than bird-watching, painting or gardening. People often take their holidays in the winter and are frequently found on cruises and at resorts served by long haul flights. This type is one of the least exposed to diversity at home.

Demographics and Behaviour

Who we are

Modern Agribusiness are between the ages of 46 and 65, married and often have grown-up children living at home with them. They are mostly self-employed as farmers, or in some business connected to agriculture. Some of them also run bed-and-breakfasts or work in local restaurants and pubs. Many of them completed some secondary school, but not much more, instead going into farming and learning the skills they needed while working on the land.

Where we live

Modern Agribusiness can be found all over the country, but particularly in the South West and East of England, as well as Wales, Scotland and Northern Ireland. They live in largish farmhouses on the farm itself. Many own their houses and the land around it, but a sizeable proportion are tenant farmers, who rent the house and the land in return for the right to farm it. These houses usually have some form of satellite TV, as terrestrial reception can be unreliable in some remote areas.

How we live our lives

Modern Agribusiness' lives are completely intertwined with their work. Farming is not a 9 to 5 job, and much of their day may be spent dealing with the farm's business. This also dictates their leisure activities. They also vary according to the farm. Some farmers will be very hands-on and spend much of their time actually working the land, while others on larger farms may have several staff who run things for them. Most spend long hours working, however. Their holidays also depend on the seasons. Many will only be able to take one holiday a year, perhaps during winter, as there is always something to do the rest of the time. They enjoy active holidays abroad, and are usually in good physical shape thanks to their outdoorsy lifestyles.

Their social lives are relatively limited most of the time. An average evening will consist of two or three hours of television followed by an early night. Eating out doesn't happen much. Once a week, they might be found at the bar of the local pub, catching up with village gossip. But many of them do not socialise with people from outside the household for weeks at a time if they have a particularly busy time on the farm. They also have Internet connections at home, but most do not spend much time on them. They mainly go online to do specific things, like

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buying supplies, looking up prices and checking weather forecasts. They are not big newspaper readers either. They will get the Mail or the Telegraph if they do buy a paper, but this is usually only at weekends.

Their taste in food is quite traditional. While they have some interest in organic food, most of them are not the romantic organic smallholders of urban imaginations, and have no problem with the ordinary supermarket ranges, many of which are supplied by farmers like themselves. They go shopping in their cars, which they are forced to use to get anywhere at all. While some of their food may be grown on their farms, they mostly shop at big supermarkets nearby.

How we view the world

Modern Agribusiness come from surprisingly diverse backgrounds. Some grew up on the same farm they now look after, which has been in their family for generations. Others may have cut their teeth in farming working for someone else and now rent a farm with a view to buying somewhere one day. They have different social backgrounds in the sense that some grew up with wealthy parents while others did not. But unlike with urban class divisions, they share an outlook and an identity which is based not so much on education or economic status as on a shared stake in the land. Many are regular churchgoers, and the social aspect of religion is as important as the faith itself.

Modern Agribusiness are a broad-minded bunch, generally espousing a philosophy of live-and-let-live. Modern society and its supposed ills do not intrude much upon their lives, and they are quite happy with this situation. Occasionally political affairs do intrude on the countryside, and this informs their electoral choices. They are very anti-Labour, and usually vote for either the Tories, Plaid Cymru or the SNP. They are not especially politically active apart from casting their votes, though. Overall, they see themselves as a creative, non-judgmental kind of people. The main political issue that gets them riled apart from fox-hunting is the environment, which they care about enormously.

How we get by

Modern Agribusiness have good incomes, though not spectacular. In most cases they range from £40k to £70k. Incomes vary with international commodity prices, so their cashflow is often uncertain from year to year. Generally, although they are self-employed, they will have a supplier relationship with just one supermarket who will set the prices they can sell at. Their expenses are fairly high: living in the country means that transport costs and household maintenance can impose serious strains on a budget, and Modern Agribusiness cannot live a lavish lifestyle.

Unlike many country folk, they do not have enormous savings, although they have put away a decent-sized emergency fund. They save when they can, and mainly for the long-term, often squirreling away spare cash into their pensions. They have some more liquid savings in the form of stocks and shares, as well. Many own another property or two, perhaps a holiday cottage on their land, or a flat in a town somewhere. These are usually rented out to provide extra income.

Online Behaviour

The Internet is less important as an information source for Modern Agribusiness than it is for other types within the Rural Solitude group. Although not big Internet users, they do shop online, particularly at auction and classifieds websites. Automotive websites, both content and commerce driven, are also popular with the type.

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Group C Rural Solitude

C14 Farming Today

Overview

Farming Today are communities of small farms and small-holders who are making a good living in the more remote agricultural regions of the country. There is little non-farm employment in this type, and most of the land is managed by owner farmers who can get by without employing labour full-time.

These are farms that may rely on dairying or fruit growing; these are not areas of large scale agriculture. English counties along the Welsh border, North Yorkshire and Devon are parts of the country where this type of community is most commonly found.

This type tends to have a relatively high net worth but lower than average disposable income and many need to plan carefully to preserve their working capital. This provides an interesting market segment for financial services organisations since private and self-employment finances are often highly inter-connected and levels of personal disposable income can quickly be affected by changes in market prices and by good or bad weather.

Husbands typically work long hours, especially in the summer, with wives often helping with the financial management of what is essentially a family business. This is not a type of environment which is suited to single people nor to single parents and many of these businesses are eventually passed on to children who tend to stay on living at home longer than they do in other types of neighbourhood.

Most of these farmers live in spacious farmhouses with an ample range of outhouses for storing consumer durables. Husbands, wives and grown up children will often all drive their own cars, many of which are bought secondhand and are required to cover many miles before they are next sold. Owners benefit from particularly low premiums on their motor insurance due to low levels of crime and infrequent accidents.

However owners are highly dependent on their cars for getting children to school, for shopping and for the use of public services. Consumers are used to a limited range of brands and to relatively high prices. People in this type tend to undertake infrequent but large grocery shops at supermarkets in their local market towns, and are seldom close enough to the retail outlets of the major chains to be able to undertake comparison shopping for consumer durables.

Though this is not an unsophisticated market, it is one which is driven by function and reliability rather than by fashion trends and lifestyle associations. Individuality is more likely to be expressed in recreational and leisure preferences which involve manual skills such as sailing, fishing or landscape gardening than in health and beauty or interior design.

Pupils tend to perform proficiently if not spectacularly in school exams, especially as they get older, and go on to acquire useful technical and professional qualifications. Adults tend to make relatively little use of medical services and seldom bother the local constabulary.

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Demographics and Behaviour

Who we are

Farming Today are smallholders making a living off their land, usually either from dairy or fruit but modern farmers are increasingly adventurous, with chillies, vineyards and alpacas jostling for space on English, Welsh and Scottish fields and hillsides.

These small holders are aged 36-65, usually married, many with grown-up children who are often still attached to and working on the farm. The farm unit is by its nature self-sufficient and this trait is replicated in its farmers.

Any tertiary education is usually gained in agricultural college after A levels, although newcomers will have come from different walks of life, some highly educated and experienced in other professions.

Where we live

Farming Today live anywhere there is ample, fertile land, but particularly in the West Midlands and Wales, North East and Scotland. Most farm houses are owner-occupied although some are rented privately, and can be as steeped in history and character as farming itself. However, many will be fully modernised or even new builds.

Farming Today are very happy where they live; this is not a transient, life stage-specific dwelling place but a home for life and often for their children's lives too. Although they may only see their nearest neighbours once a week or even less, they know who everyone is and are embedded in the local community.

How we live our lives

The Farming Today lifestyle is focused 24/7 on the farm with both husband and wife employed by it, although one of them may have a secondary part-time job or get involved in running a spin off business, such as a website selling the farm produce.

They are entirely dependent on cars to get around and every family member has their own, including at least one 4x4. Passing their driving test is probably the most important milestone in a teenager's life.

Local community is incredibly important to this type; they read local newspapers and buy local, organic food, usually direct from producers (for general household goods and supplies there is the local big supermarket). Even their Internet usage is characterised by checking local weather forecasts, although also for buying farm supplies and emailing suppliers and buyers.

Socialising tends to be a weekly occurrence in the local pub. Other evening leisure time, after a long day on the farm, is spent watching Sky TV. However this type also has a cosmopolitan side seemingly at odds with their tractor-and-wellies image, taking frequent mini breaks to visit friends around the UK and going abroad up to twice a year. They are also likely to give generously to charity, suggesting a more outward looking mentality than traditionally associated with small, rural communities.

How we view the world

Farming Today represents a group of people who are quite set in their ways, yet also inherently entrepreneurial, even opportunistic. Their natural political affiliations are with the Tories or Liberal Democrats – they don't expect much from society and resent being expected to put much in.

With much of their year dictated by the seasons, as well as the unforgiving British weather, these people like to plan ahead as much as possible to avert disaster and even financial ruin should they not mitigate against possible scenarios. Staying ahead of the game is of paramount importance. Yet despite this aggressive attitude to securing their future income, Farming Today is not about ambition, and career progression is a moot point. These

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families are genuinely happy with the path they have chosen and see the potential financial hardship (though many prosper) as part and parcel of an otherwise Utopian lifestyle.

Environmentally, these people are very friendly, either through genuine concern or a realisation that green credentials are good for business. Green energy tariffs are likely, as is involvement in any new initiative or scheme aimed at rural eco warriors.

How we get by

Small holders increasingly add channels to their revenue stream, through online retailing, B&B provision or the development of some of their land for leisure activities such as riding or fishing. This modest but comfortable income is often built on generations of accumulated savings which are safeguarded for the future, or a particularly rainy day. Thus immediate disposable income is kept to an 'as needed' basis (although 'as needed' can include a holiday abroad) and the real wealth is tied up in carefully watched savings and investments.

Online Behaviour

Rural locations mean that the Internet is becoming increasingly popular with this type, although slow connections limit their use of multimedia services such as online video. Given the lack of shopping facilities in the local area, online retail is a popular category. As with other Rural Solitude types, auction and classifieds websites are popular, while a significant proportion of grocery shopping is also likely to take place online. As a result of the amount of property this type is required to maintain, property and DIY websites are also popular.

Group C Rural Solitude

C15 Upland Struggle

Overview

Upland Struggle are mostly people who live in the most remote and windswept parts of the country, particularly on small farms down inaccessible country lanes where thin, often upland soils don't make it easy to earn a decent living other than from looking after livestock.

Typically these are farms which have been handed down over many generations, and it has been difficult to earn enough return from its labour either to invest in the improvement of the farm itself or the property from which it is managed. In some instances the farmland has been consolidated into larger units but since it comprises uneven terrain and thin soils, the country does not lend itself to intensive agribusiness and it is difficult to make a profit from the land other than by working it oneself.

The people who maintain these farms are intensely tenacious and resilient. Although the value of their land may be significant, they may find it difficult to raise working capital. They may own and run two or even three cars but often these will have been purchased secondhand and will bear elderly registration plates. Equipment in the home is often old fashioned and replaced when it ceases to function, not whenever a new model comes onto the market.

Whilst husbands are typically self-employed, these farms are too inaccessible to urban centres for it to be easy for wives to obtain full-time work. Much part-time work is temporary, seasonal work, dependent on the tourist trade. Living so distant from neighbours, far from village communities and from population centres, it can be a struggle to cope when things go badly. Unlike in the more prosperous rural communities, it is a common practice once farm-owners reach retirement age for them to sell up and move to a more modern house in a nearby market town.

These areas are so remote from mainstream Britain that ethnic groups, single parents and gay couples may only be known of from coverage in national newspapers. On the other hand these are not necessarily areas of conservative political or moral values even if tastes are old fashioned. This is because residents do not have

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direct contact with groups who do or who have exercised political power. Many people live in constituencies represented at Westminster by Liberal Democrats, Plaid Cymru or Scottish Nationalists and have little affection for those who control the levers of power in London.

People make only occasional excursions to shopping centres large enough to support national retail chains and in recent years have come to rely on petrol stations as much as village stores to purchase daily necessities often from a limited range of stock and at high prices. This is a market which is attracted by discount brands and which has yet to be affected by the trend towards organic food and healthy eating. For non-food purchases this type relies to a considerable extent on discount stores and on charity shops, and historically has proved a good market for the more expensive homeware and electrical items featured in mail order catalogues.

By contrast with farmers operating lowland agribusinesses which are more dependent on technology, these people tend not to be Internet savvy and as a result can be poorly informed about services on offer.

Whilst these communities benefit from especially low rates of crime, levels of health are much worse than in other rural communities.

Demographics and Behaviour

Who we are

Upland Struggle are typically Welsh sheep farmers but can be any type of pastoral farmer on any remote, rural part of the British uplands. Married and aged over 50, most children will have grown up and left home, perhaps for a new life far away which can raise questions over the future of the family farm which has been passed down through generations. The husband is self-employed full-time on the farm, round the clock during lambing time, whilst his wife may well have part-time or casual work in a local shop or within the seasonal tourism industry.

Having been most likely brought up on the land they farm, Upland Struggle are very well rooted in their lives; despite living in rural isolation they know all of their neighbours well and are a vital link in the local community. Upland Struggle also contains a sub group of retired professionals, demographically very different to their neighbouring farmers but with some common values and appreciation of the working farm.

Where we live

The farmers within this type often live in cottages or new builds on their land, having sold the original farm house along with several acres of land to wealthy incomers in search of country living. Although these incomers fall into the Upland Struggle type, their financial situation is markedly different. However their enthusiasm for the land and cyclical way of life can quickly imitate the tenant farmer's. Whereas their houses are often large, sympathetically renovated farm houses, the farmers live in quite functional properties that serve their purpose as a place to sleep and eat.

Many people in the Upland Struggle have Sky TV as the valleys receive very limited terrestrial or Freeview reception, whilst others simply live without television. Socialising is important and easy, despite the distances between neighbours, with little need for artificial communities such as a Civic Society found in towns; people simply know who everyone is and talk to each other.

How we live our lives

Life is interwoven with the farm, the two are inseparable. It is not so much working from home as having your home in your work. And it's all year round, so Upland Struggle (the real farmers amongst them anyway) take very few holidays. When they do, they visit family elsewhere in the country if their children have moved away.

Newspaper readership is relatively varied across the Daily Express, Daily Mail, Telegraph and Independent. However Internet access and usage is quite minimal overall. Those who do go online can be quite prolific, having

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realised the benefits of interacting with life beyond the farm, as well as being able to make purchases from retailers they would never otherwise have the time or means to visit.

Grocery shopping is from the nearest big and usually discount supermarket by car (everywhere is reached by car, usually an old car that only just passed its last MOT) and budgeted for carefully, although organic ranges are popular. Upland Struggle, with plenty of storage space within and without their homes, have very big chest freezers which helps with bulk buying to keep costs down.

Eating out is exceptional and socialising formally is rare, although driving around the farm and country lanes, meeting suppliers, buyers, vets and various other people connected to pastoral life ensures high levels of social interaction. Upland Struggle, despite or perhaps because of, their own financial instability are also regular charitable donors.

How we view the world

A familiar catchphrase amongst Upland Struggle might be I know what I like, meaning that they value their individual preferences and opinions, without going to too much effort to articulate this. Although not regular churchgoers they may have a personal relationship with religion, perhaps inspired by long days alone on the land. They tend to vote Conservative, Plaid Cymru or the SNP. Ideologically however they are more liberal and tolerant than this might suggest, in fact for a segment with little, if any, exposure to ethnic minorities, gay civil partnerships or single mothers, they are remarkably open minded.

Although self-employed, many farmers have a supplier relationship with a particular supermarket and this is often the only caveat to an otherwise independent and free life. On the upside though these contracts provide financial reassurance in an industry rocked by foot and mouth disease over recent years so it is an increasingly positive relationship between man of the land and retail giant.

How we get by

Saving for the future is important for Upland Struggle, as income – low in any case – is uncertain from year to year. Money is not necessarily a huge worry though as expenses are low with homes generally owned outright and a healthy level of bartering for produce, livestock and services within the community. The cost of running a car and any other transport required for longer journeys is the biggest cost beyond big farm items and vet bills. Loyalty to financial services providers is extremely high with farmers lacking the inclination or time to transfer balances or investigate better offers.

Of course the income story is different for the incomers who are living their dreams in converted farm houses; pensions will be well fed and they will have considerable savings and investments elsewhere to fund their retirement.

Online Behaviour

This type is using the Internet in increasing numbers, but slow connections make the use of more advanced multimedia services, with the exception of online radio, troublesome. Remoteness from shopping centres means that online retail is popular, although these consumers tend also to be price sensitive. Goods bought most frequently online include groceries and DIY products.

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Group D Small Town Diversity

D16 Side Street Singles

Overview

Side Street Singles are single people, both young and more mature, and childless couples living in the older cores of smaller towns and seaside resorts. Many of them live in low grade accommodation such as small flats above shops or small blocks of flats.

This is a particularly transient population, where many people live in privately rented accommodation quite often sharing with others on a temporary basis. Most Side Street Singles have not deliberately decided that this is the place where they want to live. Examples of reasons for living in these areas include people working in a hotel or restaurant and making use of accommodation that goes with the job, young people on low incomes who want to move out of their parents' home, or singles who have a new job and need a temporary place to stay before finding something more permanent. In most of these situations older, cheaper accommodation which is not suited for family use provides a valuable temporary refuge from which people can re-organise their lives with a view to moving to more suitable accommodation on a long term basis.

Whilst many do live here on a temporary basis there are others for whom it will become a permanent home, as a place of refuge from difficult lives. Due to the nature of the housing stock these areas are often selected by local authorities as a suitable location for hostels or refuges both of which contribute to a decline in the status of these neighbourhoods.

Because many people live on their own or in shared households, have low paid jobs and live in small flats close to where they work, these neighbourhoods provide poor prospects for car distributors or for retailers of brown or white goods. On the other hand there is an interesting niche market for rental services, for example of televisions.

Because of their cramped accommodation and proximity to shops these people tend to walk to nearby grocery shops on a frequent basis, where they buy easy to cook foods in small pack sizes. Being close to the pubs and entertainment venues of the town centre it is often more convenient to spend the evening at the pub drinking and watching television than at home.

Generally, Side Street Singles do not need to look smart or own expensive electronic equipment – often this will be at risk of burglary. Consumer decisions are often taken on the basis of impulse and convenience with little consideration given to comparative costs at different outlets or of different pack sizes. This is also a type where many are late repaying instalments on their loans.

Despite these rather negative aspects, life in this type does have its attractions. Its proximity to shops and areas of social activity make for a more convivial lifestyle than places on the outskirts of town from which the centre can only be reached using an infrequent bus service.

Generally there are few marketers for whom this type is a particularly appealing market segment.

Demographics and Behaviour

Who we are

Side Street Singles are people of many ages, from 18 to 65, who live on their own in small towns around the country. Many of them are divorced, while others have never married. Some of these households have cohabiting couples who have been together for a short amount of time, but not many. There are also few parents in these neighbourhoods, or at least not parents whose children live mainly with them. Many Side Street Singles also tend to be self-employed, running small businesses, such as shops, restaurants or small traders. They have a

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moderate level of education. Everyone has primary and lower secondary qualifications, but most left after that or did vocational exams instead of continuing on the academic path.

Where we live

Side Street Singles live in small flats which are often quite new. They are concentrated in the south of England and in Scotland, in small towns. They like the neighbourhood well enough – it is usually quite safe – but they would like to move out of their cheap accommodation. They bought the place or started renting it less than five years ago, usually after a relationship breakdown or after getting a new job. They have quite a lot of technology to keep them entertained – these flats will always have broadband and some form of Pay TV subscription.

How we live our lives

Side Street Singles live close to the centre of town, and do much of their daily business on foot, which they enjoy. They take the car for longer journeys, rather than public transport, which is often unreliable in the areas they live. They buy nice food for themselves, though not premium ranges, usually. They don't spend much on food, as they only cook for one. They tend to take a couple of holidays a year, with friends, or with their children with whom they no longer live.

Their media usage is fairly limited. They use the Internet fairly regularly, but mainly for relatively basic tasks. They buy online occasionally, and play online games quite often. Dating sites are not that popular, surprisingly. Most of them do not read a newspaper regularly, but the Sun and the Mail are most common among those who do. They also do not watch very much television. Living in the centre of town as they do, they go out to pubs and bars quite a lot, and to cultural events. The cinema is a regular treat, for example. For many, particularly older divorced people, their social lives are quite limited and relationship breakdown hit them hard.

How we view the world

Side Street Singles are quite self-reliant. They enjoy their own company, or at least have learnt to live with it. They are not interested in doing things just to please other people, and are more likely to say they prefer working alone to working in teams. This may explain the high levels of self-employment and small business ownership. This is reflected in their political choices: the Lib Dems, SNP and UKIP all pick up votes here, though so do the Green party. They are often activists for their chosen party, as well, enjoying the social side as well as the politics. Among employees, while they might be interested in their jobs, they are not overly ambitious, or keen to work very hard. Many aim to set up their own business one day.

They are not especially progressive in their attitudes, either. They are generally in favour of policies that give people more freedom, as long as they do not have to change their behaviour. They do not tend to punish companies for behaving unethically, for example. They are more drawn to companies that are convenient for them. Stores with long opening hours are popular, as they are often up late, not having to conform to a partner's lifestyle. They are also not religious, and tend not to donate much to charities unless asked by a friend to sponsor them. One might summarise their philosophy of life as hedonic individualism.

How we get by

Side Street Singles mostly have very few savings, and many have low incomes, too. Some have kept a bit aside, but most spend money on going out and having fun, as well as the increased costs of a single lifestyle. They mostly work full-time in manual occupations. Many are self-employed and work from home or on site rather than in offices. Many have suffered a relationship breakdown in the last few years which is how they got to where they are, and are trying to get back onto their own two feet again.

Few have much access to financial services. Some might have a personal pension which they have carried on from previous employment, but don't contribute much on an ongoing basis. Their savings are low and dwindling, mainly sitting in ISAs and deposit accounts. Mostly they draw few benefits – Income support and housing benefit

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are the most common, except for child benefit among the single parents. They are on the verge of falling into financial difficulties, however, as many have loans or credit card debt that needs to be paid off.

Online Behaviour

Because many members of this type are living in temporary accommodation, they often don't have broadband at home and are therefore not big Internet users, despite their young age. A high proportion of Side Street Singles are immigrant workers, often from Eastern Europe, and much of their online time is spent on foreign and expatriate websites. They also use email and smaller social networks to stay in touch with friends and relatives living elsewhere in the UK or abroad.

Group D Small Town Diversity

D17 Jacks of All Trades

Overview

Jacks of All Trades live in neighbourhoods of older owner-occupied housing, often in small towns, which are popular with the type of tradesperson who will re-wire houses or plumb in a new kitchen. They are typically responsible skilled manual workers many of whom are self-employed and who gain satisfaction as well as an income from providing various technical services to local residents from whom they often win business on the basis of personal recommendations.

Neighbourhoods are not the old, inner cores of small towns but very often the unpretentious areas of semi-detached housing that separate them from the more recent outer estates of private housing. Jacks of All Trades are also found in small former council estates where most people have exercised their right to buy, and are common in many of the market towns and large villages of East Anglia and Lincolnshire which are not natural residential destinations for retired people. They are also found in small industrial towns.

An interesting feature of this type is that although they have relatively low levels of formal education – few people have degrees – levels of unemployment are well below the national average and levels of owner occupation well above it. Here people with craft skills have been able to afford a mortgage on an older property and have shown initiative by setting themselves up with the means of delivering useful services albeit on a small scale basis.

These people tend to live in neighbourhoods where there is very little population movement and in communities which have extensive social networks. Such people like to buy from people that they know and are willing to make recommendations to friends about which traders they can rely on. This cultivates an atmosphere of responsibility where people take pride in the work they do, and where they can be relied upon to deliver satisfaction to their customers.

These neighbourhoods of rather old fashioned housing are ones which are typically avoided by young married couples who want to live among people similar in outlook to themselves. Those children that live in these neighbourhoods are more likely to be at secondary rather than at primary school and when they leave school they continue to live with their parents in what are often comfortable and relatively spacious houses from which they find apprenticeships with employers in their local town.

The focus of this type is very much on the social networks of the local community, on the pub, darts, snooker, bowls and the British Legion and relatively little on cultural pursuits. This is not a type which is stimulated by the use of irony in television adverts or by aspirational images in weekly magazines although it does follow political debates. A relatively small share of its wallet is spent with national retail chains, relatively more at independents and at small supermarkets with a limited range and relatively high prices. Typically this is a culture which values face-to-face contacts and has little interest in the Internet as a channel for undertaking transactions.

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Demographics and Behaviour

Who we are

Jacks of All Trades are families of two or three children headed by a married couple, one or both of whom works as a tradesman of some sort. The parents may be anywhere from 36 years old upwards, and some of their children may be fully grown but still living with them. Employment in these neighbourhoods is high, despite Jacks of All Trades low levels of education. Most of them only have GCSEs/O levels, but they may have taken vocational exams or picked up useful skills such as plumbing or carpentry which keep them in work.

Where we live

Jacks of All Trades live in cheap but smart owner-occupied semis and bungalows scattered throughout small towns in the east Midlands, east and south-west of England, and Wales. Many of them grew up in the area, and most of them bought their current houses when they started their families – over 5 years ago for the youngest in the type, and much longer for others. The older residents, having bought a while ago, and cheaply, have paid off their mortgages, or are close to doing so. They are happy where they live, and know some of their neighbours fairly well. On the whole, these are safe and quiet neighbourhoods.

How we live our lives

Jacks of All Trades have erratic leisure lives, often shaped by their jobs. Many of them are self-employed, and may go for several weeks of working long hours to get a job finished, and then have a couple of weeks of downtime. They often fill this downtime with hobbies, such as collecting stamps, coins or model railway sets. DIY is far and away the most popular hobby though, with many Jacks of All Trades employing their skills to improve their own homes in the style they want. Television fills a couple of hours in the evenings, but they do not like to watch lots.

Much of their leisure is quite traditional. They buy standard food from a large supermarket, and cook traditional meals – meat and two veg is a normal meal for them. Eating out is not something they try hard to do regularly. Most households will have at least two cars, often bought secondhand. One of these may be a van, used for the business, and their lifestyles are very car-oriented.

They are not big socialisers, and often spend most evenings a week in with their families. They go on a couple of family holidays a year, to Europe and Spain in particular. Some may have a property in Spain where they go more often, and harbour dreams of retiring there.

They are regular purchasers of tabloid newspapers and the Daily Mail. While the kids are regularly online, their parents are still finding their digital feet. If they do log on, they mostly play games or look at eBay. They do some online purchasing, but generally prefer traditional means.

How we view the world

Many will go to church, and most vote, but mainstream options are not as popular here as they are elsewhere. Non-conformist and evangelical churches are popular, and nationalist parties and UKIP get many votes here too. In England, they are traditional Conservative voters, but seem to prefer more extreme parties when it comes to casting their ballot. Their outlooks are fairly parochial – they like their familiar surroundings and are not very interested by happenings in the wider world. They are tidy, respectable people and tend not to be very opinionated. They pride themselves on a practical outlook and are keen to get on with their lives with as little effort as possible. Many of them volunteer, in ways that are fun and social, but generally community affairs are low on their priority list.

Despite being tradesmen, Jacks of All Trades are not especially entrepreneurial, and would rather work for someone else rather than have the responsibility of their own business. They mostly left school early and did

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vocational exams as they thought this would be a surer route to steady earnings through trade than further education would. They mainly work so that they can enjoy their spare time, and the flexibility of their jobs appeals to them. They are attracted to brands that can offer them convenience, and not intrude on their leisure time, as well as good value.

How we get by

Jacks of All Trades have not put aside huge savings, and their incomes are fairly middling. While many of them would like to work more hours to earn more money, most are getting by, more or less. They pay the bills on time, and manage to maintain a decent standard of living. However, they do not often have much left over for luxuries or to build up their savings.

Some have good pensions through their employers. This is mainly true of those who work for large industrial employers rather than the SMEs which are the main employers of this type. Others will retire, if they haven't already done so, with nothing but a small personal pension and a few savings to support them beyond the basic state pension.

On the bright side, their expenses are very low. They managed to pay off their mortgages a few years before retirement, and only a few of them have debt issues – most are not very leveraged. And their lifestyles do not demand a great deal of income to sustain them. Jacks of All Trades are working hard and looking forward to stopping at the state retirement age.

Online Behaviour

Although they may not be big spenders online, this type does research purchases via the web and frequently browses retail websites. The most popular online retailers for this type are auction, classified and DIY sites – plus toy retailers for the kids. While the Internet may not be a key source of news or entertainment for the adults in these households, their children are more Internet savvy. They use social networks to stay in touch with their friends and enjoy playing games and consuming multimedia content online.

Group D Small Town Diversity

D18 Hardworking Families

Overview

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.

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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 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.

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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.

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

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booking travel online they prefer to go through a familiar agency brand, but book independently for short haul and domestic travel.

Group D Small Town Diversity

D19 Innate Conservatives

Overview

Innate Conservatives live in a mix of housing styles which often includes detached two storey houses and modern style bungalows, set in reasonable plots where retired people enjoy a comfortable lifestyle on the outskirts of market towns and medium size commercial centres.

Unlike the semi-detached bungalow developments in seaside retirement communities, the bungalows that are mixed with other two storey housing styles were originally designed for families rather than older people. They were built at a time when land costs were much lower than they are today and when planners had not woken up to the problems associated with excessively low density urban sprawl.

Many of the retired people who live in these homes have lived in them for many decades and indeed have used them to bring up their now grown up children. Those who have arrived more recently are often people with local associations, perhaps a farmer who has sold up on retirement or a couple downsizing from a period property closer to the centre of town.

Before retirement, these people may have worked as a self-employed shop owner, an accountant in a local partnership, a doctor or a teacher. These areas are less common as retirement locations for retired business executives because such communities tend to have a rather local, self-sufficient orientation. People identify with the communities which they have served as professionals and in which they have developed an extensive network of business contacts during their working lives.

Defining physical features of these neighbourhoods are their well tended lawns and expertly cultivated borders, visible across small concrete or brick dividing walls, and the importance attached to the physical repair of the buildings themselves. These are the homes of responsible, careful people who constrain whatever impulsiveness they may have behind a well ordered hierarchy of routines. They expect similar disciplines to be applied by central and local government and are natural supporters of the Conservative party, abhorring wasteful expenditure.

Such people are generous with their time and money when it comes to giving to local charitable causes, particularly towards the elderly, children and animals, none of whom can be blamed for their own misfortunes.

To the marketer the most effective method of appealing to this type is the argument that these people owe it to themselves to award themselves a special treat, particularly one which celebrates their long-standing relationship with their partner and recognises the sacrifices they have made in their careers and for their children. In particular this is a good target market for occasional large discretionary expenditures, perhaps a conservatory or replacement kitchen or a once-in-a-lifetime holiday in Australia.

The type of copy known to work successfully here includes testimonials from similar looking people and extensive text with copious factual details which, among other things, focus on quality of service and reliability of performance. Media which are particularly effective at reaching this type are the Daily Telegraph and the Daily Express.

With their mortgages now mostly, if not entirely, paid off and children off their hands, this type now spends time discussing how best to maximise returns on its investments and, whilst its liquid asset base is restricted, it is nonetheless an attractive market for the saving and investments departments of financial services organisations, particularly those that are tax free.

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Whilst there is a clear differentiation of gender roles, most consumers pride themselves on being part of a married partnership and enjoy leisure activities where they can meet other similar couples. Bridge and golf often absorb much of their time and can act as the fulcrum of their social networks. This is a good source of business for cruise companies since these are the sort of people that tend to rely on people with expert knowledge and who prefer well organised, pre-planned experiences.

Demographics and Behaviour

Who we are

Innate Conservatives are elderly white couples who we might think of as stalwarts of the middlest of middle class values. Likely to be Rotary Club members, regulars at the local golf club and faithful members of a local congregation, they are pillars of their community. Despite their meagre education, they have succeeded over the years in carving out a comfortable lifestyle for themselves and their children, who have now left to set up on their own.

Where we live

Innate Conservatives have lived in their spacious and comfortable bungalows for over a decade now, many ever since they got married. They have paid off their mortgages, and live a comfortable lifestyle, surrounded by gadgets they do not fully understand how to use, such as PVRs.

How we live our lives

Innate Conservatives like to live well. They go on several holidays a year, often organised coach tours and cruises, to cultural destinations, such as France, Italy and Egypt or places of great natural beauty. They spend a lot of time pursuing hobbies such as birdwatching, gardening, philately and needlework. These households are the source of many a Christmas jumper knitted in front of the television. They do watch a lot of television – usually more than 3 hours a day – but will often turn it on to watch (many) specific programmes, and resist the lure of channel hopping. Although they usually have Internet connections, they only use them infrequently, mainly to book travel and check email, though some shop for groceries online.

Innate Conservatives spend most of their time with their partners. Despite being fairly well off, most households have only one car, as they do everything together. They do use their car to go everywhere, and are of a generation for whom cars are still an exciting and important status symbol. They buy their cars new, and keep them in sparkling condition.

They read the Express, Mail and Telegraph, and will often try out recipes, gardening advice and style tips they find in those publications. Appearances are important to Innate Conservatives, and they try to dress smartly and soberly when out and about. They also donate moderate amounts to charity.

How we view the world

Most Innate Conservatives vote Conservative, unsurprisingly, though UKIP also do well here, and the more political among them may vote for the Liberal Democrats.

Their education was not to a particularly high level, but they have secured a stable and comfortable lifestyle for themselves through hard work, respectable behaviour and good financial management. They value those virtues in other people, and feel strongly that anyone can prosper in life by behaving as they have. This chimes well with their conservative views, both economic and social. They believe in traditional gender roles, and the importance of doing one's duty over and above enjoying oneself. Their faith is also important to many Innate Conservatives. Many attend non-Conformist or evangelical churches, but their lifestyles are anything but non-conformist.

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Above all, Innate Conservatives crave stability, security and constancy in their lives, and to a large extent they have achieved those things. They have daily routines which they enjoy, they get to go on holiday often, and they have few financial worries beyond leaving some inheritance behind. While they don't like to show their feelings too demonstratively, they mostly do not have anything to be angry about, and certainly do not want to change their lives in any great way.

How we get by

Innate Conservatives worked all their lives, often for just one or two employers, often the local civil service. They tended to work their way up to junior management and clerical positions and remained there until retirement. They built up reasonable amounts of savings along the way, as well as a comfortable but not enormous final salary pension.

They really have very few financial worries at all. They are not especially keen on actively managing their money, and keep savings in safe investments that pay a reliable income. Their main aim is to live well, stay healthy, and to leave money behind for their children and grandchildren to inherit, which they are on course to do.

Online Behaviour

The Innate Conservatives type uses the Internet less than other types within the Small Town Diversity group. They see the web less as a medium for entertainment and communication than a tool that enables them to get things done and find the best deals. They use the Internet for shopping, researching financial services products and booking travel. Their preference is for more established brands with a strong offline presence, or those that offer the best value for money.

Group E Active Retirement

E20 Golden Retirement

Overview

Golden Retirement are many of the country's most wealthy older people, particularly those that have chosen on retirement to move to destinations which provide an attractive lifestyle for fit and active pensioners.

Most of these destinations lie around the coast of Britain, in residential retirement towns rather than in places whose economy relies on servicing holiday makers. Lymington and Christchurch near Bournemouth and Sidmouth and Budleigh Salterton in East Devon are well known destinations.

Golden Retirement are people who, despite no longer supporting children, continue to live in pleasant detached houses surrounded by large gardens. Typically these are older properties of individual design and often distinctive character, set within mature gardens but surrounded by other expensive properties, almost all of which are occupied by retired people. Their still married, fit and active owners continue to lead busy social lives, still drive cars and are actively involved in the maintenance of their gardens.

Many of these people, prior to retirement, have risen to senior positions in the law, medicine, armed services, the civil service or commerce. Most derive financial benefit from well funded occupational pension schemes as well as from private capital, some of which has been inherited. Some now benefit from the sale of their own businesses whilst others may have realised substantial capital gains from selling their homes in London or the Home Counties.

A distinguishing feature of this type is the high standards of dress and decorum expected by their residents. These are not areas where money is flaunted in unseemly display but where people trust their ability to make rapid and accurate evaluations of other people's character, and where they gravitate towards others of a similar social standing and state of mind. These are people who are used to moving among others who are capable of

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assimilating information quickly, exercising good judgment and making fast and accurate decisions. In other words they are not people who suffer fools gladly. In their privileged social circle they do not need to do so.

People do not respond readily to advertising campaigns aimed at a mass market, even a mass middle class one, or by aspirational imagery. Nor are they people who respond to money off coupons or who put off high value purchases until the sales have started. They are accustomed to acquiring and making use of personal advice, whether from professionals, such as lawyers, accountants or financial intermediaries, or indeed from high quality local trades people such as a tailor or car dealer provided they are people whose opinions they trust. Generally these people do not need to trouble themselves with the Internet and would normally prefer to book a foreign trip through a specialist travel agent than via Ryanair's website.

Despite their age, people provide a good market for upmarket car marques and spend substantially on holidays, foreign travel, hotels and restaurants. Knowledge of food and, in particular, wine has become an increasingly important source of social distinction and of conversation among friends.

Some members of this type have little involvement in formal associations in their local area, relying on networks of friends who are likely to be scattered around the country. However in some smaller communities these retired people can take on important leadership roles within the community, perhaps chairing the local Conservative Association or providing advice to local amenity associations. Often these roles are honorary or advisory.

Golden Retirement tends to make few demands on local public services, preferring to drive their own cars than to use the free bus passes to which they are entitled. However when annoyed by local council decisions they are easily roused to write lengthily to the press or the local council, implying that local services would be more efficiently delivered if they were still young enough to manage them.

Demographics and Behaviour

Who we are

Golden Retirement are well-off retirees from English backgrounds. Most households are made up of married couples, though there are many here who have been widowed. They all used to work in professional jobs, though relatively few of them went to university. They earned good money, which they are now using to live a comfortable lifestyle.

Where we live

They live in large detached houses and bungalows which they bought outright when they retired, or shortly afterwards. They made the choice to move to areas which offer natural beauty, a relatively large population of other retirees and low crime. They tend to cluster in small towns near the coast, particularly in the South West, Wales and Northumberland. They love where they live, and have strong relationships with their neighbours and the local community.

How we live our lives

Golden Retirement are mostly still fit and active, and enjoy going for walks in the countryside near their homes, as well as spending a lot of time in their gardens, which they take much pride in. They have the money to buy nice things, but are not especially showy. They drive everywhere in cars they bought brand new, but these are not sporty or luxury models – understated and reliable is preferable. They spend money on buying nice food, as well. They mainly shop at Tesco or Waitrose, and buy organic food without fail. They eat out occasionally, but not all the time, as they enjoy cooking at home, too. Their other big expense is on holidays – they go abroad two or three times a year, often for extended periods. They are big fans of cruises, and like to travel in comfort. On the other hand, their charity donations are often surprisingly low compared with other people of their age or income.

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They are very strict in their choice of newspapers. Nothing but the Mail, Express, Telegraph and occasionally the Times crosses their doorstep. They have a subscription to Sky or some other Pay TV service, and watch three or four hours of television a day, often in the afternoons. The shows they like are bastions of the airwaves, such as the Antiques Roadshow, Songs of Praise, University Challenge and Gardeners' World. Often the ladies of the house will do needlework or knitting in front of the television. They do like to socialise, and may be found at their local bridge club once a week, or playing bowls with other people their age. Some of them have the Internet, but most do not use it. Even those that do only do a few things: banking, VoIP and checking the news and weather are the only things they would think are worth doing.

How we view the world

Golden Retirement have very traditional views in many respects, and can be seen as upholding the values of an England that many people associate with the 1950s. They believe in the traditional separation of women and men into homemakers and breadwinners. They are very disapproving of drug use, and believe in a disciplinarian upbringing for children. They are also great believers in the importance of respecting tradition and doing one's duty rather than enjoying oneself. They go to church very regularly and faith is an important aspect of their worldview. They are also very opinionated, and are accustomed to being listened to, as a result of their employment background in senior positions and by virtue of their often high standing in the community. They unfailingly vote for the Tories, although the SNP get votes in Scotland. Many are politically active, and may have been councillors or sat on school boards in the past.

Golden Retirement are very happy with their lifestyle, and would not change a thing about it. They have set up a nice routine, which suits them fine. They enjoy their hobbies, have time to read all the books they always wanted to, and enjoy spending time with their grandchildren whenever they can. They believe that they have lived a morally upstanding and righteous life, and are enjoying the rewards of that, while awaiting further rewards in heaven.

How we get by

Golden Retirement rose to the tops of their professions, often as doctors, accountants or in the military. These careers have earned them large final salary pensions, which give them a good income. On top of these, they also have substantial savings, which they are now running down slowly. While they will leave their children some money, they are more concerned with enjoying their retirement than leaving a massive inheritance.

Their savings are mainly kept in relatively safe instruments. National savings and premium bonds are very popular among Golden Retirement. Many also have small property portfolios. These may be buy-to-let flats, but some also have holiday cottages nearby which they maintain and rent out to tourists. They have no debts, and few financial worries.

Online Behaviour

Compared with the UK average, this type are not particularly active online. However, they do use the Internet to manage their wealth – and not just money and investments, but also property. Although unlikely to use the Internet for entertainment or social networking, they do read the news online, preferring familiar brands such as the Daily Telegraph and Daily Mail. Golden Retirement are not frequent online shoppers, but they do use the web when purchasing more expensive items such as electronics.

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Group E Active Retirement

E21 Bungalow Quietude

Overview

Bungalow Quietude are older retired couples living off modest incomes in ageing bungalows, many of them in classic retirement locations. These are people who, having decided to start a new life, often in a new community by the sea, are now confronted with the struggle against declining faculties and meeting increases in utility bills from fixed or even declining incomes. Places where this type of community is particularly common are seaside resorts which expanded rapidly between the wars, places such as Bognor Regis, Herne Bay, Clacton-on-Sea and Teignmouth. These are places where it is increasingly common to see residents riding electric buggies on the pavements of the local shopping centre.

Designed originally for retired people these neighbourhoods are now the resort of the less well off and less active elderly owner occupier, to such a degree that they have become unattractive residential options for younger families looking for a new home. Understandably they do not appeal to young single people. The heavy preponderance of the very elderly in local shopping centres makes these places doubly problematic for younger people and, to an increasing degree, to the more recently retired and active pensioners. As a result when the elderly residents die they tend to be replaced by others only marginally younger and, over the past decades, increasingly by others of lower social status.

Originally the bungalows would have been designed for the retirement of people from relatively senior white-collar jobs in urban centres, people who could have afforded a fortnight's holiday in a coastal guest house. Increasingly that type of person now holidays in and retires to the Mediterranean or downsizes to a rural period property in the South West of England. Bungalows are increasingly taken over by people who may once have filled more junior clerical and administrative roles and who move to this relatively cheap housing in order to release equity from their more expensive homes in suburbia.

There are relatively few consumer markets for which this type is worth targeting. The average household size is small and many are now widowed. Basic state pensions are only supplemented by modest occupational pensions, if at all, and inflation has taken its toll on capital reserves. Tastes are conservative and seldom extend to lifestyle or premium brands. Because of their age and infirmity most residents look to buy necessities in small amounts on a daily basis often from local neighbourhood shops. Leisure activities are mostly ones which involve little cost, reading the newspaper, walking the dog, knitting, doing crosswords and puzzles.

Likewise a common problem in many of these neighbourhoods is the deterioration in the physical state of houses and gardens, as owners lack the means and energy to maintain them. Many need extensive updating by their next owners when they come to be sold.

For many residents it is difficult to form a sensible judgement as to how much money should be set aside in the event that they need to go into a care home and how much should be used to fund a reasonably comfortable lifestyle.

Key features of many of the inter-war parades of shops that serve these neighbourhoods are low price restaurants, estate agencies, taxi firms, pet shops, hairdressers and dry cleaners as well as charity shops and others selling the bric-à-brac recovered by house clearance companies when homes are sold. Estate Agents and solicitors provide services to their beneficiaries once these elderly people die.

Unlike more prosperous retirement areas, these neighbourhoods often have considerable need for local authority services, particularly their social services departments, though many owners are reluctant to ask for help. Police forces have recognised distraction burglary to be a type of crime which is particularly common.

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Demographics and Behaviour

Who we are

Bungalow Quietude are elderly retirees with English backgrounds. There is a mix of married couples and singles in this type, most of whom are widowed or separated from their spouses. They have a very low level of education – most have no formal qualifications at all. Many, particularly the single people are now very socially isolated, and have no-one who they could turn to in a crisis.

Where we live

When Bungalow Quietude retired, they sold their homes, and if they hadn't already paid off their mortgages, they did so at this point. With their profits from a few decades of house price growth, they moved to rural and coastal areas of Wales and England, where they bought themselves a substantial bungalow that would see them through old age. They have now lived in these areas for many years, and are quite happy there. They know their neighbours and talk to them most days, but do not usually have the deep roots in the local community that comes from having lived and worked somewhere for a long time.

How we live our lives

Bungalow Quietude spend much of their lives indoors and on their own, or with their spouses. They watch a lot of television, despite only having terrestrial channels. They particularly enjoy police and military dramas and documentaries, as well as middlebrow quiz shows. Most have never been online, and are certainly not interested in using the Internet. If they want to read something, they'll go and buy the Express or the Mail, or thumb through books on military history and gardening at the local library.

As the estates on which they live are often low-density and spread out widely, they tend to drive everywhere, particularly since health issues have started impacting on their mobility. They do not eat out much, preferring to cook simple, traditional food at home. They do not have to scrimp on food, but they are not interested in paying extra for organic or premium ranges either.

They do enjoy going on holidays, and try to go as often as they can manage. Coach tours and cruises are popular with Bungalow Quietude. They have fairly lowbrow interests in a holiday, and tend to avoid National Trust sites and other cultural destinations, preferring to go to the seaside, or somewhere sunny and picturesque. When they are not on holiday, their biggest pleasures come from their grandchildren and from their gardens. They also donate moderate amounts to charity, particularly those for elderly people and veterans.

How we view the world

Bungalow Quietude have extremely traditional ways of thinking about the world, and are often troubled by many aspects of modern society. They strongly believe that women should spend more time looking after the home, while men provide for the family. They are often frightened by children they meet on the streets, who they view as inappropriately dressed and behaved. They are also likely to harbour serious reservations about immigration, and find themselves uncomfortable in ethnically diverse settings.

All of these and other aspects of modern society are sources of fear. Being risk-averse, Bungalow Quietude would prefer to live their own lives quietly in their enclaves of traditional values. They like to keep their homes and themselves tidy, and are reserved in their dealings with other people, not liking to display their emotions too openly. Respectability is important to them, and many of the men will wear a jacket and tie any time they leave the house. Keeping routines helps them to structure their lives, as well.

While they do believe that companies should act ethically, and would avoid brands they saw as misbehaving, they do not believe in climate change, and mostly think that it is a media frenzy rather than a real problem. They tend

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to vote Conservative or UKIP, although they do not get involved in politics really. Their religion is also important to them, and they are regular attendees at the local Anglican church.

How we get by

Bungalow Quietude worked for most of their lives in manual jobs, often as junior managers or supervisors, but never in positions of great responsibility. They have moderate savings of less than £100,000, and these combined with their final salary pensions mean they have a comfortable income. They also have very low expenses, as they own their houses outright. They no longer add to their savings, except over the short term when saving up for holidays and other expenses. Leaving a large inheritance to their children is not top of their agenda, with them being content mainly to enjoy what they have and leave behind whatever is left.

They keep their savings in safe places, such as national savings or premium bonds, though they will often have a few shares which they have held for many years. Some of them have also participated in equity release schemes, which may require small repayments, but on the whole they are coping well with these.

Online Behaviour

Bungalow Quietude are one of the least active types online. If they do have Internet access at home it will tend to be a slower broadband connection from an established provider. Although this type is less likely than the UK average to have purchased goods online, those that actually have Internet access do use the web to browse and research shopping and travel sites. They also use the web to keep up to date with the news, research family history, and monitor their finances.

Group E Active Retirement

E22 Beachcombers

Overview

Beachcombers reflect the growing trend for the middle classes to select smaller coastal communities as their retirement destinations rather than the larger, less intimate retirement resorts of which Worthing, Herne Bay and Lytham St Annes have in the past been celebrated examples.

This shift in taste from the bungalow surrounded by others of a similar sort some mile or two from the seafront, to a country cottage overlooking a rocky seashore follows a similar shift in holiday destinations – from the classic holiday resorts in which people used to spend their summer holidays in the immediate post war period to the rented country cottages which are increasingly used as bases for exploring more remote and scenically interesting coastal countryside.

Beachcombers are therefore located in communities which combine a number of discreet functions. Often they provide a weekend destination for well heeled urbanites, a summer playground for the middle classes, and also a destination for the retired, many of whom may have enjoyed taking their families on holiday in these very locations in earlier years.

A key feature of this type is that it contain locals. These locals give character to the community and are people who are known by name and are recognised and greeted on each new holiday trip. Places such as Blakeney, Southwold and Salcombe are of course classic stereotypes of this type of weekend, holiday and retirement destination, but such places now cover most of the more sparsely populated parts of Britain's coastline and an increasing number of inland destinations.

Targeting members of this type is difficult given the fluctuation in the size of the population across the year and because seasonal and weekend visitors clearly have very different tastes to permanent retirees. Visitors represent a very good market for antique furniture, specialist food and wine as well as quality restaurants and

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they spend significant amounts on books, giftware and outdoor clothing. Permanent residents are also a good market for specialist foods and wines, for outdoor equipment and for the products on view at local garden centres. The demands of both groups keep local builders and decorators busy throughout the year.

Permanent residents, not least because their children and grandchildren often live far away, also provide a good opportunity for the travel industry for cruises. The sorts of people who retire to these communities are often enthusiastic supporters of the local heritage, both historic and natural, and would be prime targets for membership of the National Trust.

Typically these are people who like to support local tradesmen and shopkeepers and whose deliberate decision to distance themselves from major population centres reflects ambivalence towards large commercial organisations. Such people are wary of organisations that do not recognise their individuality, and they do not find the challenge of navigating their way through automated call centre systems amusing. Confident in their tastes and values they do not look for confirmation in their choice of brands, but do require suppliers to treat them fairly and to mean what they say. Not short of money they will enthusiastically support new start-up suppliers who demonstrate a clear set of business values.

Demographics and Behaviour

Who we are

Beachcombers have worked for many years and have now moved to areas more commonly known as holiday destinations to retire. Most of these neighbourhoods are in coastal areas. Many of them now run their own business in these areas, like B&Bs or restaurants, but most have retired. They are over 55, living with their spouses or on their own following bereavement or divorce, and their children have moved out, or rather did not move with them to these areas. Despite the high density of retirees in these locations, many have relatively fragile social networks, and know few people they can count on, having only moved there recently.

Where we live

Many of their homes were only built in the last ten years, to cater to an increased desire to own property in coastal or other holiday destinations, like the Lake District. There are a variety of building types, from detached houses and bungalows to seaside flats. They are concentrated on the coasts of Norfolk, the South West, Wales and Scotland. Most Beachcombers only bought here recently, and many houses in these areas are second homes, with owners who actually spend much of their time elsewhere.

Many Beachcombers are quite technologically savvy for their age, and have wired their homes with home networks and Internet access set up. Most will also have some form of multichannel TV. Having actively chosen to live here, they are mostly very happy with the area they live in. Many will talk to their neighbours quite often, and feel safe and happy here.

How we live our lives

Beachcombers are mainly interested in remaining as active as possible in their retirement. Having chosen the location of their retirement carefully, many spend quite a bit of time in and around their local area. Very few take public transport – they either drive or walk everywhere. Many of their properties are near a town centre, so they don't need to drive for everyday tasks. Going for walks is a favourite leisure activity, as are seeing the grandchildren and going on holidays. They like to go to see bits of the world they never got around to seeing, but aren't enormously enthused by different cultures, preferring destinations with particular natural beauty or architecture.

When at home, they live quiet, wholesome lives. They eat out seldom, and don't socialise all that much either, aside from their chance meetings while out and about. They are keen gardeners, and like to read, too. They don't

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watch that much television, either. They use it to fill spare half-hours, or relax with for an hour or so after dinner. They are particularly fond of long-running quiz shows, dramas and crime shows. Miss Marple, Casualty and the Weakest Link all figure highly. They are particularly fond of displaying their knowledge when watching these quiz shows.

They are regular Internet users, and are particularly keen on using it to buy garden equipment and materials, as well as researching health advice and genealogical origins. iPlayer is also quite popular among some of them. In terms of newspapers, they read the mid-market dailies or the Telegraph. They are also generous donors to charities.

How we view the world

Beachcombers are people who worked hard to build up solid, respectable careers, and a considerable pot of savings which they are now set to enjoy. They are quite pleased with themselves in this regard, and politically believe in the power of individual effort and achievement. They tend to vote for the Conservatives, or Plaid Cymru in Wales, and some have been seduced by UKIP. Many have been activists, or may have run for office, and some continue to be active in their new neighbourhoods.

They have intentionally undergone a very marked change of pace in their lives, stepping back from many of their commitments and their work, and they are loving it. Now they are quite hedonistic in their outlook, wanting to do whatever makes them happy. However, what makes them happy is quite respectable – seeing their families as often as possible, travelling to interesting places, and staying healthy.

Religion forms an important part of life for many in this type, and they are regular attendees at church services. They are also very ecologically minded. They buy organic wherever possible, along with other green products, and are very concerned about climate change and peak oil.

How we get by

Those who are no longer working made a calculation that they would have enough to live on through retirement. Some may have seen their plans set awry by the financial crisis of 2008, but most will be secure in safe investments, or drawing on final salary pensions schemes from their previous jobs. Their incomes now are quite low, but they have budgeted for this, and the combined income of most couples is still quite reasonable. They draw the state pension when they are old enough. They do have some other savings, apart from their occupational and personal pensions, which are mainly in individual stocks and shares which they have acquired along the way, but they do not actively trade these, and are happy to draw income from them.

Online Behaviour

Beachcombers are the Active Retirement type most likely to use the Internet at home. However, they still use the web less than the UK average – although, in the case of the subset of second homers, that is often because they are away from their main home, deliberately escaping day to day concerns. Their primary use for the Internet is to keep up with news, as well as finance issues and property prices. Online shopping is also a popular activity, particularly for house and garden products. This type also shops for groceries online, although generally for gourmet food and wine at smaller independent retailers.

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Group E Active Retirement

E23 Balcony Downsizers

Overview

Balcony Downsizers are mostly elderly people on private pensions who have retired to live in small flats in modern, purpose built blocks, often in urban settings. This type of neighbourhood is particularly common in the middle ring London suburbs and also in the smarter residential seaside towns such as Bournemouth, Hove and Westcliff-on-Sea.

Most flats are owned on a lease and as a result of recent legislation it is common for leaseholders to share common ownership of their freeholds. Flats also make good investments for small landlords, and although these flats are not suitable for families with children, the elderly population is mixed with a sprinkling of young professionals who have never married.

However, the flats are most attractive to people age 70+, in particular when they become widowed or when they feel they are too fragile to cope with the maintenance of homes and gardens. Most have had children, and it may be that they live relatively far away from their relations and because they cannot rely on a high level of support from them that they have chosen to live in such a flat.

Quite apart from the convenience of living in a building where the maintenance of the common areas is the responsibility of the leaseholder's agents and where the flat owner can enjoy the use of private grounds without the need to put on gardening gloves, these private blocks are attractive to residents who like to be surrounded by other people of a similar ages and values, who prefer a high level of security and who want to minimise contact with people whose behaviour is anti-social.

For marketers this type represents quite an unusual consumer segment. Although most people are on fixed incomes, some can have quite high asset values in investments often managed by professional advisers. Without homes and gardens to maintain and with a limited appetite for active recreation, people in these flats can have some spare income. Many have the leisure time and interest to become sophisticated investors in collectibles. Those with assets take considerable care deciding how best to manage their finances and how to avoid taxes both on current income and when they die.

Balcony Downsizers spends the considerable leisure time at its disposal mostly meeting up with people of similar ages and backgrounds, frequenting bridge and golf clubs, restaurants and tea-rooms. These people can be active supporters of the performing arts. Most are well informed about politics and will regularly tune in to news and current affairs programmes on the television. Many have old established networks of friends and only in exceptional cases will they actively search out new ones.

As with many other relatively well off older people this type takes a particular interest in specialist foods and wines. Living on their own, as many do, preparing food can be a chore and buying in small amounts can often be inconvenient so this is a good target market for the value added and pre-prepared foods. Not being able to manage heavy shopping bags these people prefer to shop frequently and locally, where possible.

This is a type which is particularly concerned about its health, spending whatever they can to maintain mobility both within and outside the home. With advancing years and not being rushed for time, many find it more convenient to use old person's bus passes than cars to travel to the shops. This can also be a lucrative market for private taxi firms.

These are good targets for charities, particularly those involved in cancer research, support for the elderly or in humanitarian relief.

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Demographics and Behaviour

Who we are

These wealthy retirees are like a relaxing sigh at the end of a particularly tough day. Balcony Downsizers are retired people, mostly living on their own. Mostly of British extraction, many with Jewish roots also live in these neighbourhoods. Many of them used to be employed in high-status professional jobs, and the women are just as likely as the men to have worked full-time. They are well-educated for their generation, and many of them have lived culturally and economically successful and interesting lives. Many will now have a small circle of close friends or family on whom they can rely for emotional support, and maybe one person nearby for help in a crisis.

Where we live

This accommodation, either owned or privately rented, is often purpose-built with single retired people in mind, designed to ensure peace of ageing mind in a simple but sophisticated environment. Some will be a second home, or pied-à-terre in London, the South East or near Scottish cities but many Balcony Downsizers spend all their time in this home.

Balcony Downsizers are comfortable and happy where they live, although they don't spend too much time with their neighbours and look elsewhere for real friendship. Crime and anti-social behaviour is low and they have all the mod cons they need.

How we live our lives

Balcony Downsizers are still in good health, and like to make the most of their leisure time. They go out to socialise a couple of times a week. Most of them rarely travel abroad, preferring to travel around the country, visiting friends and National Trust sites. They try to use public transport wherever they can, but they do have cars if they need to use them. Most of their day-to-day movement is done in and around their neighbourhood, and on foot.

While their budgets are not especially tight, they are frugal in their consumption. They buy many things from budget ranges, not seeing the need to pay extra for basics, but will have certain categories in which they may pay extra for quality, such as meat. They like to buy collectible items, as well, and many are interested in areas such as coins, stamps and prints. They are broadly interested in arts and history, too, and will probably be 'friends' of a gallery or museum they particularly like. They also donate substantial amounts to charities.

They do not watch a lot of television, and if they do, they will look only for programs they specifically want to watch, not just turning on the set to see what is on. They like to read books, and also get a daily newspaper, either one of the mid-market dailies, or the Telegraph or Guardian, depending on their political leanings. Many of them have broadband Internet which they use for basic tasks such as emailing and organising their personal finances, as well as entertainment and information, such as online crosswords, exploring their genealogy and getting health advice.

How we view the world

Balcony Downsizers are well-educated for their generation, with many holding university degrees and professional qualifications. Many are retired academics or professionals. As such, they tend to be rather opinionated. They engage actively with causes they find worthwhile, and many may be trustees of charities, as well as major donors. They always vote, but their political affiliations are spread across the Conservatives, Lib Dems and SNP. Many are also activists in their local parties. They pay close attention to ethical issues, and will not hesitate to punish companies who they feel are not acting in accordance with their values. Similarly, they respond well to companies that are doing good in the world. Religion is also important to them, and they are active at their local churches or synagogues. Other kinds of volunteering, for example at their local charity shop, allow them to meet people and feel useful.

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Balcony Downsizeers are proud of their freedom, independence and good health, and try hard to preserve it. They are, however, winding down from an often busy and active life to a slightly slower pace, with more time for themselves, and believe in having fun and relaxing more. They are interested in simple pleasures, such as good food, going for walks in the countryside, and spending time with their families.

How we get by

Balcony Downsizeers are retired doctors, lawyers, publishers, academics and board directors and most have substantial savings and pensions to support them in old age. Yet low expenses, as they live modestly in relatively small flats with no dependants, leave the majority of these savings untouched. This has obvious advantages for peace of mind, should healthcare become an expensive issue further down the line but for many Balcony Downsizeers it will simply mean they can continue to give generously to worthy causes.

A loyal type, Balcony Downsizeers will have had the same financial services providers for many years and it will be hard to tempt them away. However far from being passive, remote customers, they take a keen interest in their investments and continue to display the same savvy that propelled them through their careers.

Online Behaviour

For this type the Internet is a source of information and communication rather than a shopping channel. Although not all Balcony Downsizeers use the web, those that do are often sophisticated 'silver surfers'. They browse online news sites, keep tabs on property prices and monitor their finances online. Email is important for the more web-savvy members of this type, and is used to keep in touch with children and grandchildren that may live far away. Many Balcony Downsizeers are widows or widowers, yet still active and wealthy, and therefore make use of online dating services despite their advanced years.

Group F Suburban Mindsets

F24 Garden Suburbia

Overview

Garden Suburbia is particularly common in outer London suburbs, and is characterised by quiet residential streets. These areas were built during the 1930s and 1950s and are convenient for people to commute by train to white-collar jobs in city centres. Most of the houses are semi-detached, often half timbered in a neo-Elizabethan style, with garages and reasonably spacious gardens. The appeal of these neighbourhoods is that they offer a comfortable venue for family life without the need for expensive and time consuming long distance commuting – they don't appeal to those who want to live in a vibrant, mixed community within easy reach of restaurants, coffee bars, specialist delicatessens and late night buses.

Whereas twenty years ago these streets would have been occupied mostly by empty nesters and pensioners, these areas are now rejuvenating and are once again becoming attractive to families. They are also becoming more diverse in the occupational groups they attract, and appeal to people who run small local service businesses as well as office workers in large companies and government departments.

In London, these areas lie just beyond the suburbs which are occupied by the Indian middle classes. However although predominantly white, there are some members of minority groups. Typically these are dormitory areas which were built as speculative developments located between, rather than on the edge of, existing communities and as such don't benefit from a sense of identity – they do not have an historic urban core with which residents can identify and which can act as the focus for local community associations. As a result these neighbourhoods tend to attract people on the basis of the convenience and affordability of their housing, rather than on the basis of the prestige associated with the name of the suburb. These people are more likely to be focussed on their home,

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family and work and less on their social networks than is the case with residents living in more stylish suburban locations.

Typically these neighbourhoods are most common in parts of the country where there is a plentiful demand for technically qualified labour in well paid positions that provide relative job security. A high proportion of married women are in full-time employment and a high level of importance is attached to children's education. Children are expected to pursue a career leading to long term financial security rather than one which maximises short term income.

Typically Garden Suburbia have both the time and the money to make well informed decisions, they buy on the basis of quality of service and reliability and are prepared to pay a premium for convenience. The Internet will be used to check on price comparison sites as well as for entertainment and people are happy to purchase online and by telephone. They expect to be served efficiently but without the deference that can often be demanded by residents living in the smartest dormitory suburbs.

Many homes are now old enough to require substantial updating. These have traditionally been productive neighbourhoods for vendors of double glazing and conservatories, and more recently lofts are being converted into children's play spaces, bedrooms or studies. People have the skills and motivation to undertake smaller home improvement tasks on their own, but are well enough off to pay contractors to undertake more ambitious improvements.

Despite their suburban locations these are areas of high car ownership and usage. Few local facilities are within walking distance, and the retail destinations people use are scattered across the town or city. Garden Suburbia is more likely to shop at national retailers than at local independents, and to travel as a family by car to regional shopping centres rather than by public transport to urban high streets.

These people holiday on the continent, where they can introduce their children to heritage as well as sun cream. Often in Britain they will use self catering accommodation as a base for touring.

Politically these are often swing neighbourhoods which support moderate politicians and programmes. People tend to vote on the basis of a considered evaluation of the parties' merits rather than on the basis of deep political conviction.

Demographics and Behaviour

Who we are

Garden Suburbia is mostly made up of older families with two or three children, some of whom may be adults. The parents are between 46 and 65, married, and are mostly white, though some are from better-off ethnic minorities, such as Indians and Chinese. They work mainly in white-collar office jobs, in administrative roles and middle management. Most do not have degrees, but most children from Garden Suburbia will go to, or already are at, university.

Where we live

Garden Suburbia is concentrated in London and the South East, in good-sized, owner-occupied, mock-Tudor, semi-detached houses in council tax bands D and E. These suburbs tend to be in outer London, in leafy areas such as Pinner, Cheam and Bexleyheath. Most residents moved in over 10 years ago, and have raised their families in these safe neighbourhoods where everyone knows their neighbours. A key feature of the interior of these houses is the home cinema system, large flat-screen TV and Sky+ system with Blu-Ray player: while they may not watch as much television as some types, they like to watch in extreme comfort.

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How we live our lives

When the Metropolitan railway first created Metro-Land, it was the lifestyle of Garden Suburbia that was closest to their vision. Most of the working people in this type will use the tube or trains to get to work, but live far enough away from the centre of town that they can have their own patch of green, and something that approximates rural life. This link to the past is evident in many of the hobbies that occupy particularly older residents of Garden Suburbia, who are often found tending to their coin collections, thumbing through history books and going to watch steam railways. As well, of course, as gardening, which is a favourite pastime.

While many will remember the surrounding area as being more rural than it is now, their lifestyles have changed along with the landscape. Apart from the aforementioned use of public transport for commuting, most are otherwise highly car-dependent, and many houses will have more than two cars. While some might grow a few token tomatoes in their greenhouses, most stock up on a weekly shop at one of the big supermarkets, and top up regularly on their way to and from the station at local convenience stores or small versions of the big multiple retailers. They are not enormously interested in fancy food. Organic and Fairtrade are not major preoccupations for Garden Suburbia. They prefer to buy fairly traditional, own-brand goods and cook it themselves.

That said, they do like to eat out fairly often, either at places on their local high street where they know the menu well, or outlets at their nearest shopping centre, where they can frequently be found of a Saturday afternoon. The cinema is an occasional treat once every couple of months. They also go on regular holidays, and many may have a timeshare property somewhere, or a holiday home in Spain or Portugal.

Garden Suburbia are regular readers of the Mail and the Express, and some may read the Telegraph. They are online quite frequently, and regularly check their emails, and look for information online. They do some Internet shopping, but not a huge amount, as shopping is more of a leisure activity for them. They don't really use the Internet for entertainment, perhaps because for many, the computer is a desktop in a separate room of the house, rather than in the living room or portable. They prefer to watch a couple of hours of TV a day, usually in the evenings, as a family.

How we view the world

For Garden Suburbia, a quiet life is the key to happiness. Fairly timid with their opinions, what they want most is to pursue their hobbies, enjoy their children's company and do nice things as a family. They are natural Tory voters, and some will get involved with the local party, though mainly for the social side rather than out of any great conviction. They are mostly not especially religious, though the ethnic minorities, particularly Hindu and Jewish, in these areas are more observant.

Most of the older generation in Garden Suburbia went to secondary school, but few got a degree. Work for them is a way of supporting their leisure time. Spending time with their family, and being reassured by the security of their jobs is paramount, not getting ahead at work. They are creatures of habit in terms of their consumption. They tend to stick with suppliers and retailers rather than shopping around, unless they are grievously wronged, at which point they may well start posting bad reviews on consumer websites.

How we get by

They have built up a decent amount of savings, over a lifetime of hard work, and a decent combined income from both partners allows them to live comfortably. Many work in education, finance or software in roles with middling responsibility but good pay and security.

With their children now starting out on their own, they are looking to use the extra cashflow to help them out if possible, but also to save for their own retirements. They have invested in pensions, but don't take an active part in managing them, trusting to their employer or pension fund instead. Many also have private health insurance. All their other savings are in safe instruments, mainly deposit accounts, which they prefer to riskier investments.

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Overall, they feel comfortable about the plans they have made for retirement, and trust that they will have enough to get by. Although they are assiduous savers, they are not enormously interested in the details of financial management, and do not switch their finances around too often, preferring to put their trust in one or two providers who know them well.

Online Behaviour

This type's Internet usage is fairly typical of the UK average, and there are a few websites or online categories where they are particularly over-represented. The presence of children means that education sites are important; the fact that a significant number of their parents also work in schools means that sites such as BBC Schools and the Times Educational Supplement are particularly popular. This type is comfortable with online shopping and buys a wide range of goods and services online. They prefer established and mid range retailers over auction and classifieds websites.

Group F Suburban Mindsets

F25 Production Managers

Overview

Production Managers are people approaching retirement, who have lived in quiet streets of semi-detached, often inter war housing, typically in the established but more pleasant suburbs of large industrial cities for many years. There are also some married couples with children of school years. These are very often the homes of white-collar and technical workers, who are close to having given a lifetime of service in specialist departments of large national or international manufacturing companies. These are neither well paid senior executives nor young high flyers, but the backbone of not especially ambitious individuals who ensure a company's operational effectiveness in its areas of core competence.

This type is particularly common in large urban centres in the North West of England, reliant on the engineering industry and highly capitalised production systems such as brewing, energy and chemicals.

Production Managers will very often have been born locally, and will have acquired technical qualifications which provide a high level of expertise in process management. Their remuneration will increase as a result of experience and promotion unlike less qualified manual workers whose incomes will peak early and later decline.

Most live in residential neighbourhoods of family type residences, often of a uniform design, built by developers on what were then the outer edges of large industrial towns, typically with a garage or off street parking and with a fair sized garden. Once comfortably installed in their homes with their young children, people have had little motivation to trade up to larger or more modern housing in more prestigious suburbs, or to move to country villages in which they might feel they would have difficulty fitting in socially. A high proportion of this type has by now paid off their mortgages.

Typically these are people living in suburbs that are not pretentious, but which at the same time have not been penetrated by anti-social elements from the inner city. Their residents do not feel the need to demonstrate whatever successes they have achieved in their lives through the purchase of lifestyle accessories. Homes and gardens are the focus of leisure activity. Men in particular may well have taken up specialist hobbies requiring research and organisational skills rather than cultural knowledge. Many will be proficient users of the Internet and will be comfortable using technology to find the products and services that best meet their needs at a price they can afford. These therefore are careful consumers who usually live well within their means, who borrow money only for the purchase of a home or car, and who seldom have adverse data on their credit records. Grandchildren will have become an important focus of many older women in this type, who will also enjoy romantic novels and following soap operas.

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These are people who often have first hand experience at work of the culture of large, complex organisations and they are not a natural target market for advertising copy that projects values such as authenticity, natural or organic ingredients. These people are generally happy to buy well established brands from large, successful and even anonymous companies and through impersonal media channels. They tend not to hold strong political views.

Demographics and Behaviour

Who we are

There is a spread of ages in Production Managers, from 36 years old, up to well into retirement. They are mostly married couples, with a few widows in older age groups, and those in the family lifestage tend to have two or three kids.

Most of them left school after A levels, although the older groups will have done so after O levels. They have mostly been employed in manufacturing industries or the public sector, in administrative or customer service roles. Their careers tend to peak at the level of middle management, which they reach in their thirties and forties, and work diligently on at that level until retirement.

Where we live

These neighbourhoods are concentrated in northern England and the Midlands, and made up of modest owner-occupied semi-detached houses. Most of the people who live here moved in over 10 years ago, and many were born here and have never moved house. They talk to their neighbours occasionally, but not too much, and that's the way they prefer it.

Production Managers do like their neighbourhoods, as they have been there for so long, and the area tends to be safe and pleasant. They would like to move house, and aspire to something a bit bigger in a more desirable area, but are relatively content where they are. Many have satellite television, and have done so for many years, since the days when a satellite dish on the side of their house was something new, something to be proud of.

How we live our lives

The lifestyles of Production Managers are not particularly flashy or aspirational. Value for money is their watchword, and while they do spend on holidays and going out, they keep one eye on their long-term financial prospects, which they have secured through careful saving rather than high earning, and are keen to retain.

They use the Internet occasionally, to check their bank balances, email and to have a look on eBay. Price comparison sites are also very popular among these people. Their visits online tend to be quite goal-directed, and they tend not to look for entertainment online, or just surf aimlessly. Technology is not that interesting to them – they do not, for example, upgrade regularly to the latest mobile phone, preferring a basic model and good value contract. They also read the mid-market daily newspapers, and watch a couple of hours of prime time TV daily. Gritty drama programmes and glitzy reality shows are popular, as are property shows.

They drive everywhere, and most households will have two cars. They get their groceries in a weekly shop at their local mainstream supermarket. They like to buy healthy option ranges, but rarely organic food, as they can't see the benefit of spending extra on it. This can be extended to most green arguments, which hold little concern for this type, particularly not when it comes to altering their purchasing accordingly. They do go on holiday frequently, to locations that are exotic and comfortable, yet good value. Tunisia, Turkey and Portugal are popular destinations. They also like to eat out at least every few weeks in a nearby restaurant or wine bar with a couple of friends.

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How we view the world

Keeping the trajectory of their lives on an even keel is the paramount concern of Production Managers. They enjoy routines and keeping things tidy, under control. They are not particularly comfortable with spontaneity, or unexpected turns to life. They are not keen on being surrounded with things or people from other cultures that they don't understand, and respect rules highly.

This extends to the work they do. They enjoy the responsibility they have at work, but see themselves as competent administrators, rather than leaders who drive change through. They are not wildly passionate about the work itself, but glad to be employed in a secure job that allows them to spend time with their families. They do not spend a great deal of time looking for a promotion or worrying about progressing up the ladder.

They are not very interested in politics, beyond what they read in the headlines, and are generally influenced more by people around them than any firmly held convictions of theirs. Their likely vote varies greatly according to the area they live in and the prevailing political mood – they are the archetypal swing voter.

How we get by

Production Managers have been occupied over several years building up a decent level of savings from middling incomes. They have risen to positions of junior and middle management, many in the public sector, and have salaries corresponding to those positions. Many are in industry – aerospace and automotive are big employers here, as is the civil service and local government.

Their company pension is the main form of saving for them, and they regularly make overpayments into it. Other savings tend to be in low-risk accounts and bonds. Few venture into the equity market, preferring to trust to their pensions to provide for them. They put aside a small amount every month, and tend not to touch their savings in the short term. They are proud of keeping on top of their finances – it hurts them to miss a payment, and they will actively hunt around for good rates on credit, savings and insurance. Their main aim is to see the kids off to a good start, and to retire early if possible. Increased job insecurity has caused them to rein in spending lately, and save even more than usual, though they have a decent cushion to see them through should they need it.

Online Behaviour

As moderate Internet users, albeit via slower than average broadband connections, this type uses the web for both shopping and information gathering. They purchase a wide range of goods online, but are price sensitive and actively seek out the best offers and discount vouchers. Although they spend slightly less time than average on news sites, Production Managers use the web to keep up to date with sports news and soap gossip. Where there are children in the house, they make use of social network sites to communicate with friends and discover new music.

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Group F Suburban Mindsets

F26 Mid-Market Families

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

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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.

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

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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.

Group F Suburban Mindsets

F27 Shop Floor Affluence

Overview

Shop Floor Affluence are large numbers of affluent manual workers, typically living in bay-fronted semi-detached houses built between the wars, and designed to accommodate the workforces of new manufacturing industries such as electrical goods, cars and aircraft. Unlike the craft workers employed in Victorian Britain, many of the people who settled in these suburbs worked on assembly lines which paid well but demanded limited skills. Many residents continue to work in large plants operated by manufacturing conglomerates.

This type tends to have limited education but a keen desire to earn good wages, and will take jobs in whatever type of work will enable them to afford to buy a home of their own and to bring up a family whilst enjoying a comfortable standard of living. They have always represented a good target for mass market consumer brands and were at the core of the Affluent Society celebrated by sociologists during the 1950s and 1960s, a period during which products which could previously be afforded only by the middle classes came within the reach of the affluent working class.

In Shop Floor Affluence, there are few single people and relatively few pensioners. People reach peak earnings relatively early in their careers and as a result don't delay settling down with partners and having children. In the industrial towns where they live, it has until recently been possible for a household on average earnings to buy a three bedroom semi especially where partners supplement the household incomes which many do.

This type is careful to maximise the return on their hard earned incomes. Indeed these people are likely to identify strongly with their role as consumers. Successful retailers are ones who focus on the competitiveness of their prices rather than on their range of brands or the quality of their service, and will find this type responsive to promotional offers. Motorists know the price of petrol, and the price a dealer would pay for the secondhand car that they drive.

Homes are comfortably furnished and well equipped with consumer durables from mainstream rather than designer brands. The living rooms rather than the kitchen will be the social focus of the house. The Argos catalogue is more likely to be on a coffee table rather than a dictionary in a bookcase.

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A high proportion of household expenditure will be spent on product categories heavily taxed by the chancellor, such as petrol, beer and cigarettes. Although these consumers tend naturally to shop at Asda and Morrisons, they also shop in parades featuring fish and chip shops and Chinese take-aways, newsagents, and betting shops.

These are neighbourhoods where the Daily Mail and the Sun are likely to outsell the Mirror and where, traditionally, considerable use has been made of the small advertising sections of local newspapers. However this type is an enthusiastic user of broadband, and the Internet is used for entertainment and gaming as well as for researching consumer offers.

Holidays are taken both in the UK and abroad, favouring caravans and mid market holiday camps. When this type travels abroad it will usually be to places where the menu is in English and where it can select familiar items.

Constituencies with large populations of Shop Floor Affluence commonly feature among the marginal seats that determine the outcome of national elections.

Demographics and Behaviour

Who we are

Shop Floor Affluence are 36-45 year old couples, with 2 or more children. They usually work either in industry or the public sector, in mid-level administrative, supervisory or technical roles. Usually from a working-class background, they studied as far as A levels, and perhaps some vocational qualifications. Many are now members of trade unions.

Where we live

Shop Floor Affluence live in medium-sized semi-detached houses, which they bought when they started having children 5-10 years ago. They are found mainly in the suburbs of large and medium sized cities. They are happy with their gadget-rich homes, and like the neighbourhood, but aspire to getting a slightly larger property at some point.

How we live our lives

Shop Floor Affluence did not grow up in wealthy households, but have done well in recent years and like to enjoy their money. They take two or three holidays per year – one to a beach, and a couple of short breaks to European cities. Cycling and walking holidays are also popular. They also like to live well when they are at home, and eat out very often, and go to the cinema regularly. They are very health conscious, and have family memberships at a good local health centre, and often spend several hours there at the weekends, working out and being pampered.

The suburbs where they live are heavily car-dependent, and they drive everywhere, including to work. They have two cars per household, and one of these is likely to be a company car. They tend not to buy newspapers often, though if they do, they avoid broadsheets. They watch a little TV, particularly enjoying shows about celebrities. Their main source of information is the Internet, and they use it all the time. Social networking sites, eBay and online gambling are particular favourites when they are looking for entertainment. They also do most of their banking online, and shop for groceries, toys, DVDs and music online as well. They are very interested in the latest technology, and spend quite a bit on their mobile phones, as well. Many of them will have the latest smartphones, and enjoy using them to browse the Internet using their home wireless networks, just because they can.

How we view the world

Shop Floor Affluence have materialistic outlooks on life. They are not a particularly spiritual or politically opinionated group of people. Their main focus is to enjoy life, and to gather nice possessions for themselves and their families. They are quite satisfied with their lives as they are, and live a comfortable existence, but they do aspire to advance beyond their current situation and to acquire more symbols of success. While they enjoy their

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jobs, they are mainly in it for the money, and most have a very clear idea of how they would spend their big lottery win by leaving their old life behind.

They are relatively uncurious about the world around them, and do not keep up with current affairs or political issues. Many of them do not vote, feeling that it makes little difference who is in power. Those who do vote usually choose Labour, thanks to their tribal affiliations. Politics aside, they have few opinions on what is right and wrong in the world. Corporate behaviour is an issue that few of them have any interest in. Generally, they do not think too much about it if at all possible. Many of them have green energy tariffs, but otherwise do not buy green products. They are far more interested in convenience than ecological issues, which is one reason they prefer shopping online. They are not very interested in other cultures, and like living among people who think like they do. Overall, they feel their main concern is to enjoy themselves as much as possible, and the concept of duty has little meaning for them.

How we get by

Shop Floor Affluence have good incomes – between £25k and £50k per person. However, many of them have been living beyond their means in recent years, and quite a few have built up large debts, mainly on credit cards. Many are beginning to have difficulties, and the CCJs have begun to roll in against a few. Most are keeping up with repayments, but have had to rein in their lifestyles quite a lot since the credit crunch.

They tend to have low levels of savings – less than £25,000 in most cases. In general, they do not save much of their income, and much of what they had put aside was used as the deposit on their house. A few have very large mortgages compared to their incomes. Their savings are mainly in ISAs and unit trusts, but most will also be members of their employer pension scheme. While they are quite savvy when it comes to switching their credit card and insurance deals around to get a good rate, many of them have also bought payment protection insurance, which increases the time it takes them to repay debts, suggesting that they are good at looking at headline figures but not reading the small print.

Online Behaviour

Children are often the biggest Internet users in these households, and many have faster broadband connections to cope with the extra usage. They enjoy online gaming, although where the younger kids choose Club Penguin and BBC sites, the teenagers prefer massively multiplayer online games (also called MMOGs). The adults in the house use the Internet to shop for clothes and entertainment products, although they prefer familiar high street names to high end retailers.

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Group F Suburban Mindsets

F28 Asian Attainment

Overview

Asian Attainment are an increasingly large population of recent immigrants from South Asia and East Africa who have worked hard to establish a successful financial position in their new country. The older residents are likely to be first generation immigrants who have accumulated money from the small businesses which they have run. The high expectations they have for their children and the value that they place on their education and qualifications has resulted in an increasing proportion of the younger residents earning good salaries in accountancy, IT, medicine and other professions.

This is a type in which most, though not all, South Asians speak English. People with a Hindu or Sikh background and those from India and Sri Lanka and particularly over-represented. Although they remain strong participants in their local communities they are comfortable interacting with the wider community and though there are some distinctive features of their lifestyles, most aspire to a style of living which is not hugely different from other mid-range types.

Asian Attainment live in neighbourhoods which are especially common in the middle ring London suburbs such as Hounslow, Harrow and Ilford. Here successful Indians seem to have been particularly attracted to streets containing inter war terraced and owner occupied houses which, by London standards, provide a relatively large amount of space for the amount they cost. Arguably these suburbs have a style of architecture which now lacks appeal to young cosmopolitans and is not far enough out from inner London to be attractive to the young white-collar salariat for which it was originally built.

The migration of South Asian families into these suburbs has rejuvenated their age profile since many South Asians marry and start a family relatively young. These are areas where it is common to find extended families and, unlike in other suburban middle class neighbourhoods, overcrowded houses are quite common. The presence of large and extended families has a significant impact on family incomes, especially where working children continue to live with their parents. In many neighbourhoods, front gardens have been replaced by hard paving which now accommodates the cars owned by both parents as well as by grown up children.

Although the Asian population makes use of the range of retail outlets that are typically found in any inter war suburb of private housing, clearly it has its own preferences, particularly in relation to food, clothing and entertainment. Some of these preferences are met by retail and entertainment chains adapting the range of stock that they offer in South Asian neighbourhoods, others by specialist outlets serving the Asian market.

Asian Attainment is one of the best markets for the sale of gold and jewellery. It is also a good market for foreign travel, magazines specialising in international affairs, remittances, telecommunications and Skype. Popular types of vehicle are ones manufactured by Japanese companies and where more than two rows of seats can accommodate an extended family. By contrast this is a poor target market for sports equipment, and domestic travel, other than on selected coach routes, and international travel other than to Asia.

High street banks are beginning to recognise that the particular structures of Asian family businesses are suited to rather different commercial banking products from those of the host community. Many are now setting up specialist teams to support entrepreneurs living in this type.

Asian Attainment has historically tended to find employment in the private sector rather than in local or central government and, perhaps as a result, has often been a type which public health professionals have found rather difficult to reach. This type attaches a very high level of importance to children's education, and schools tend to achieve good results in key stage tests.

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Demographics and Behaviour

Who we are

Asian Attainment are working age married couples, older than 45, predominantly from Indian and Sri Lankan backgrounds. Cultural patterns of this type indicate that children are more likely to remain living with their parents for much longer after finishing their education, and most households have children of school age and beyond still living there. Education levels are high, particularly among younger families, with most children finishing A levels and going to university or further education colleges. Employment tends to be in secure white-collar professional jobs in traditionally safe sectors of the economy – health and accountancy are particularly common.

There is a slightly higher risk of unemployment in these areas, particularly for young people and those near retirement age. Although the reasons for each case are different – young people may prefer not to work in low-level jobs, and hold out longer for something better, while older people in these areas often have low qualifications or standards of English and find themselves unable to work – strong family ties mean they are always supported, often without state assistance.

Where we live

These suburbs are mainly made up of comfortable terraced and semi-detached houses concentrated almost exclusively within the M25, in areas like Hounslow, Southall, Wembley, Kenton, Ilford and Wood Green. Many Asian Attainment couples live in houses that used to belong to their parents when they first arrived in the UK in the 1960s and 1970s, and many have never lived anywhere else. Indeed, their parents often still live with them into their old age, along with other members of extended families. These houses often qualify as overcrowded, though perhaps without the connotations of deprivation attached to that term.

When they were younger, these areas bustled with recent immigrants in saris, shopping for exotic vegetables from street markets, and social networks among the community were broad and deep. As the populations have become more assimilated, however, and the young people have grown up, their aspirations and environments rapidly aligned with those of the wider population. The high streets look more and more like the rest of the country, albeit with a few shops still distinctive. Socialising is more limited by increasingly busy lifestyles and fewer street encounters. While they grew up here and are comfortable in the area, the younger generation do not particularly like it. Vandalism and petty crime are common, and many harbour dreams of moving to nearby, more affluent areas. These populations tend to be very interested in technology, and most have large televisions, home cinema systems, and several laptops. Sky subscriptions are relatively low in areas like this, but those who have it are most interested in the Asian-language channels, as well as Sky Sports.

How we live our lives

The lifestyles of Asian Attainment are mostly quite similar to their white British counterparts in otherwise similar parts of London. Most households will have a car, but most people use public transport to get to work, being well-connected by tube to jobs in the centre of London. Despite most homes having broadband Internet access, it is mainly the children who go online, while the older generation are still only occasionally dipping their toes in the digital water. While online dating is a key interest, particularly the marriage sites that cater to specific communities, most Internet use is similar to that of other affluent people of their age. Mobile phones are also a key point of differentiation for the young, and they like to make sure they have the latest model. They watch a moderate amount of television. Sports are particularly popular for men, though mainly to watch rather than participate in regularly.

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Some elements of their lifestyles do have a different flavour, however. While cars are often taken to large supermarkets to carry out weekly shops for large families, they will also go to areas which have retained certain trusted ethnic retailers to stock up on ingredients they cannot find in normal supermarkets, even though the big chains are increasingly stocking Asian produce. Asian Attainment mainly eat traditional, home-cooked food, though they will order take-aways when they feel like eating western food. They eat out increasingly regularly, usually at so called 'Clubs': former pubs which are now run by Asians and serve Indian food and beer and show cricket and Bollywood videos alongside Premiership football.

Another regular treat will be a trip to the cinema, with old local cinemas having been turned into Bollywood cinemas in areas such as Uxbridge and Harrow. For many, socialising is an occasional treat and they spend most of their time with family and colleagues. They may take a long holiday once or twice a year, often to India or Africa to visit family and see the sights, but they tend not to take shorter breaks.

How we view the world

While Asian Attainment value family above everything, many feel that the best thing they can do for their children is to provide a high standard of living, and so many parents are willing to work long hours to get ahead, even if this means they see their children a little less. They like to spoil their children, and often make special food just to suit them. Many try hard to afford private schooling for their children if they can, even if this means doing without some luxuries. While they are ambitious in the workplace, they usually don't worry about work when at home, unless they own their own business.

Gender roles are often strictly defined, and women are still expected to do most of the childrearing and housework, even among the younger generation. Religion still plays a part in many lives, particularly elderly people, but for Hindus at least, observance is mainly at home, rather than organised worship at a temple. Many still have the loose sense of belonging to a separate community alongside their Britishness. They are not big charity donors overall, but many will support charities organised within the community to do good works back in Asia, or to build community facilities in the UK. Most people from this community tend to be staunch Labour voters, though the more affluent vote Tory as it chimes with the values of entrepreneurial self-reliance.

How we get by

While most individuals in Asian Attainment neighbourhoods are not on extremely high incomes, the low expenses that come from living in relatively cheap areas in large family units where many people work mean that they can afford a comfortable lifestyle while saving large amounts. Most of the middle and younger generations work full-time in good professional jobs. Older people may be employed in clerical jobs, in shops etc or on public transport. There are also many owners of small family businesses in these areas. A strong work ethic means that many work long hours, taking extra shifts etc if they can get them. Saving is a feature of these communities, with an eye on their own future and that of their children. Delayed gratification is a form of gratification in itself for many.

Many avoid certain forms of financial services, particularly credit and insurance, wherever possible. Pensions, too, are uncommon except among those who have employer pensions. Savings tend to be in safe accounts, or in a few shares recommended by a family member. Benefits, too, are rarely claimed, except for child benefit and the state pension. Periods of unemployment are rare, and tend to be met by family support.

Online Behaviour

These households are big Internet users and often have faster broadband connections. Entertainment websites are popular, particularly those containing video content. The web also acts a key communication channel, with parents choosing email while their children prefer social networks. Sports sites are also popular; particularly cricket, but also football. The Internet is used as an educational and job seeking tool, but this type rarely spends money online. Retail and travel sites are not popular, although finance and property sites are.

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Group G Careers and Kids

G29 Footloose Managers

Overview

Footloose Managers are well paid, middle aged executives who live in post war dormitory towns which were once, but are no longer, rural locations. This type is especially common in the South East of England in the ring of towns around the M25 within easy reach of jobs in new office parks and high tech industrial estates.

People live in modern style houses which are not especially spacious but which, because of the pressures of the local housing market, are quite expensive. These houses are often on small estates tucked in between housing of different ages. Most residents will be middle aged, and a significant number are living on their own. Some work in high pressure senior positions in national service companies, others run local businesses. Most work long hours.

An interesting feature of this type is the quite rapid turnover of houses in these predominantly owner occupied suburbs. This may be because many owners are working up career ladders which require a periodic change of employer, or because these dormitory settlements are not ones in which it is particularly easy to put down roots. Compared with people in other upper income types, Footloose Managers are rather more likely to be divorced.

Footloose Managers are driven, their self esteem is particularly sensitive to recent promotions and pay rises and they are highly motivated to reach performance based bonuses. Very often they work in fast moving organisations which require them to show a high level of loyalty, and it's likely that the external symbols of success, not least the company car, may be more important than the intrinsic satisfaction derived from the work itself.

The energy that is put into work may leave rather less for home and family relationships, the home acting as a measure of status and a place for living rather than an object for improvement. These are neighbourhoods where relatively little effort is put into garden cultivation and where, although people chat easily to neighbours and to regulars at the local pub, engagement with the local community is relatively shallow.

As consumers, Footloose Managers represent a good target for upmarket, mainstream brands which express significant lifestyle and technology values. Personal ease and comfort are important motivations and local shopping centres are likely to support a wide range of quality restaurants as well as hairdressers and dry cleaners. Whilst there is a strong desire for quality and personal service, residents are comfortable with an easy going, informal service style.

This type is alert to the benefits of the Internet, both for online ordering and for information and they find it convenient to bank and order over the phone. People relax with supplements of The Sunday Times and The Daily Telegraph which provide information on housing, cars and sports.

Opinions about the political parties will focus on the competence of leaders as managers rather than on ideological positions or party policy. These people are not easy to engage in local campaigning and are unlikely at election time to put a sticker in the window to indicate which party they support.

Demographics and Behaviour

Who we are

Footloose Managers are full-time professional workers in the private sector, or in education or health. They are in the middle of their careers, between 30 and 55, and are distinguished by the high number of single people, mostly without children. Many of these singletons were previously married but are now divorced or separated and living alone or cohabiting with new partners. While they may have financial ties to previous spouses, they live free of attachments for the moment. Their jobs have required them to move around, in many cases, and they may not

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know many people in the local community. Many rely on a group of old friends for support by telephone and at the weekends, and may still be in close contact with their former partners.

Where we live

Footloose Managers live in semi-detached houses in council tax bands D and E. These homes were built relatively recently, and are comfortable and modern, if a little small. Being mainly without children, this is not too much of an issue for them, particularly as they work long hours. They also do not plan on staying in the neighbourhood for a very long time – most leave within 5 years, even though they find it rather agreeable. They talk to their neighbours occasionally, but their good friends live further away. Their homes are full of entertainment technology which cossets them when they get back home late in the evenings. Their weekends are often spent elsewhere, visiting friends and family elsewhere in the country.

How we live our lives

Footloose Managers' single lifestyles dominate much of their leisure time. They eat out a lot, rather than cooking for one. This may also be a result of much time spent on dates, romancing potential partners, and seeing friends. Their work is usually a short car ride away, often in their company cars, or a commute by train into London from their Home Counties retreats. They often work from home.

As their everyday lifestyles are so sedentary, many seek to counter this by doing lots of sport. Skiing, cycling, running and swimming are all popular sports – Footloose Managers tend not to be team players. Many have begun cycling to work, or to the station and putting their folding bike on the train. Their holidays are often based around these activities, with cycling tours, trekking and skiing all popular.

They don't watch very much television, usually only an hour in the evenings, if that. Their Internet use is regular, but not very diverse. They mainly use the net to find out information to plan their leisure time, and to check the headlines. They used to skim the Express or the Mail, but now read most of what they want online instead.

Footloose Managers tend also to be generous donors to charities, often also doing sponsored sporting events to raise funds from others. Their purchasing behaviour on the other hand, is usually dictated by convenience rather than ethical concerns. They shop for goods whenever it fits into their odd schedules and travel patterns. This usually means they shop at their local convenience stores or whichever small multiple retailer is open late in their village. They buy Fairtrade products regularly, but otherwise stick to standard food lines, often going for labour-saving half-cooked meals rather than either cooking from scratch, or simply getting a microwave meal.

How we view the world

In general, Footloose Managers are quite individualistic. They try to reject ties to broader society or other individuals except where necessary. They value their own freedom and independence highly. Although work takes up a lot of their time, they don't see it as central to their identity. They are more interested in leisure pursuits and spending time with their family and friends. Many are looking to regain a social life that was fractured by previous relationship breakdown. Many did not intend for their lives to become so dominated by their work, and would rather spend more time having fun. They are confident that in the near future, this will be the case.

Being the individualistic souls they are, they are not especially party political, but do turn out with some regularity at elections, usually for the Conservatives or Liberal Democrats. They broadly prefer parties that offer lower taxes, and many are also quite anti-EU. The environment is also important to many in this type, but again, policies that restrict their freedom are not necessarily the most popular. They are well-educated, mostly to degree level, and appreciate arguments being laid out for them to choose, rather than messages that are heavy on the rhetoric and light in substance.

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How we get by

Footloose Managers have good incomes from their jobs in industries such as IT, finance, pharmaceuticals and publishing. They have amassed modest amounts of liquid assets, but put most of their money into pensions and insurance policies, as their aim is to retire as early as possible, the better to concentrate on their leisure activities. These are not a type who are adventurous with their finances, or looking for fast-growth investment schemes. Despite probably being better-placed than many, few bought into the buy-to-let boom, for example. They prefer to do their bit by working and saving, and not have to think about it much more than that.

Their daily expenses are not enormous for people on their income, thanks to their lack of children and other financial commitments. They are generally saving up for the long term, and for their holidays, which tend to be active and expensive. They do incur credit card debts occasionally, but are accomplished 'rate tarts' when they need to be, and don't have any troubles keeping up with their repayments.

Online Behaviour

This type uses the Internet as a tool to manage their wealth and prospects. The high turnover of houses in these areas mean that property websites are a popular destination, while high end and specialist job sites cater to this ambitious type. High divorce rates mean that a significant number of Footloose Managers are looking for love on dating websites. The convenience of online shopping appeals to these time poor consumers and mapping websites prove useful to a type that travels a lot for work.

Group G Careers and Kids

G30 Soccer Dads and Mums

Overview

Soccer Dads and Mums are people in their thirties and early forties, mostly living in recently built, but by no means brand new, private housing, who are now shifting the focus of their attention from acquiring and furnishing their first home to addressing the requirements of a growing family and exchanging information at the school gate.

These are typically people who live not just in newly built houses but in new communities designated by the local planners for rapid population growth. They are therefore likely to live on estates developed by national chains of house builders, on land on the outskirts of major population centres, quite often close to intersections with arterial roads which allow them to work in different towns from where they live. Indeed, very often it is the accessibility of these estates to different places where well paid jobs are found which provides a major attraction, particularly when both parents are likely to be pursuing independent professional or managerial careers as is often the case in these neighbourhoods.

People are more likely to work in large national or international organisations in which they have acquired specialist skills in production, information technology, sales or marketing than in the more traditional professions that their parents might understand. They are likely to be moving up career ladders as they acquire more experience, and their lifestyles benefit from periodic promotions to more senior positions.

Working as they do within complex organisations, as consumers they tend to have no issues in interacting with large service providers via automated or scripted processes – methods that can often appear confusing to the elderly and impersonal to the better off. They understand the necessity for systems and processes and for this reason are very often among the more profitable consumers on their suppliers' databases. They tend to have undertaken thorough research on the Internet and elsewhere and know what they are looking for before they make a purchase. Because of the pressures on their time, this is a type which is appreciative of suppliers that make purchasing simple and can be relied upon to deliver the service they promise.

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Often living at a distance from family and from long-standing friends, the emotional focus of Soccer Dads and Mums is on work, home and the family and not on local association. Any new friendships revolve around the friends that children make at school, and much of the time which in previous years might be devoted to the furnishing of homes and landscaping of gardens is now directed at maximising their children's school trajectories, healthy living and satisfaction from family holidays.

It could be argued that this is a type that gains a feeling of virtue from purchasing products which support the sustainability agenda. People find it natural to worry about the future of the planet and the emotional, psychological and physical welfare of their children. Politically, this type tends not to hold strong views and is likely to vote on the basis of local issues which are difficult to predict from parties' national headquarters.

For Soccer Dads and Mums, a shopping expedition is often considered as a leisure activity for the family as a whole. Not being immediately well served by local shops or indeed even by traditional high streets, people drive with their families at the weekend to major regional shopping centres which provide a mix of entertainment and restaurants as well as comparison shops. These consumers have reached the stage in their lives where they can afford to enjoy the occasional meal out en famille, and where their children are of an age where they are welcomed at a restaurant table.

Weekend visits to large out of town grocery shops will result in high checkout bills for trolleys which will include relatively large numbers of ready made meals, two for the price of one offers and multi pack purchases. Consumers are also likely to be purchasers of non food items and users of the non food services, such as photo printing and dry cleaning, increasingly offered by the larger superstores.

The family tends to be the focus of leisure activity. Weekends are often spent shuttling the children between sports and other extra curricular activities. All family members enjoy visits to leisure centres, to theme parks and to the seaside. This is a type where fathers will increasingly be taking sons to watch competitive sport.

Demographics and Behaviour

Who we are

Soccer Dads and Mums are in their thirties and early forties, and have two or three children, most of whom are of school age. The parents are mostly white, married and university educated. Most of them are science graduates and are now in senior technical positions in industry, finance and IT.

Where we live

Soccer Dads and Mums live in fairly new detached houses, mainly in the East Midlands, Scotland and Northern Ireland. They bought these between five and ten years ago, when they first got married or started having children. The houses are very hi-tech, with Pay TV subscriptions, wireless Internet and many gadgets that mark them out as early adopters of technology. They are also keen to try out new services, such as video on demand. In many ways, these are their 'dream homes' and they are very happy there. They are friendly with their neighbours, and there is hardly any crime in the area.

How we live our lives

Although both parents tend to work full-time, they usually have quite family-friendly hours, and can both be found at home with their children on an average evening, although children often spend a couple of after-school hours with a childminder. Younger children start nursery at a young age, so that mothers can return to work as quickly as possible after maternity leave.

These are parents who get very involved with their children's education. They read to them a lot, help them out with their homework and encourage them to be involved with as many out of school activities as possible. As a

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result, they spend a lot of time in their cars, ferrying kids from school to after-school clubs, and themselves from work to the shops to home. Both parents have a car, which they bought new. SUVs are popular among Soccer Dads, and sporty coupes among Soccer Mums.

Their children have also made them rethink the food they buy. They are keen to provide healthy food for their children, and will happily pay extra for organic meat and vegetables. However, they tend to be sceptical of artificially fortified foods. They usually shop at whichever supermarket is most convenient, which is not necessarily the one closest to home, but the one with good parking on one of their routes between office, school, childminder and home. They have been going to discount retailers like Aldi and Lidl more often of late.

Soccer Dads and Mums use the Internet on most days. They love shopping for groceries online, as well as all manner of other online purchasing. They also like downloading music (legally, of course), reading blogs, dabbling on eBay and managing their finances online. They don't spend a vast amount of money on their mobile phones but do upgrade regularly to the latest models. They usually don't have time for a newspaper, but if they do, they'll buy the Express or the Mail. TV is not something they watch often, but they do follow glossily produced American dramas closely, and often record them on their PVRs for later viewing. Generally, they get most of their news from the Internet or the radio.

Their own leisure is rare, as they are mainly chasing around after the kids, but their interests lie mainly in the sporting sphere, with golf, running, swimming and going to the gym key activities. They are not enormously into arts, except for popular music, but occasionally go to the cinema. They eat out a lot, and are beginning to learn more about wine, too. They make modest donations to one or two charities using monthly direct debits.

How we view the world

Soccer Dads and Mums work hard, and feel they have earned their leisure time to do as they see fit with. While they are interested in their jobs, career is no longer the most important thing to them. They are not interested in 'doing their duty', or self-improvement, preferring to relax and watch their children grow up, with every privilege they can afford to give them. Their own time is their most precious commodity, and they value it highly.

These are co-operative couples, who share household tasks out evenly, and discuss major decisions between themselves before acting. Although many of them are highly educated, often with doctorates, they don't think of themselves as particularly creative, and have little interest in arts or culture beyond what they pick up passively through friends and the media. They tend to be more interested in sports and epicurean leisure activities.

Politically, they are evenly split between the two main parties, though the SNP also do well in Scotland. Some Soccer Dads and Mums will occasionally go to church, but this is not a very religious group, either. While they are concerned about the environment, and will take actions that don't impact them too much, such as recycling or switching to a green energy tariff, they are more concerned by convenience and ease than saving the planet. Stores with convenient opening hours, good facilities and quality products will win their custom.

How we get by

The high incomes of both partners mean they have amassed considerable assets. Their mortgages are relatively affordable, as they bought a few years ago and their incomes have increased since then. Spare money is now funnelled into pensions and investment funds to pay for home improvements and their children's education. Childcare is a major expense for them. Many have an au pair or nanny to help look after the children.

They are good at managing their finances. They shop around for new credit card and insurance deals, usually online, and are adept at using online resources to get good deals. Some have large loans from home improvements or from their professional education, but are comfortably paying them off now. They do claim child

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benefit and tax credits, and put them straight into investments for their children, or use them towards school fees for their private education.

Online Behaviour

The parents and children in these households are both big Internet users and broadband connections are typically high speed. But where the children view entertainment sites and social networks, their parents are more interested in transactional websites. This type buys everything from clothing and sports equipment to their weekly grocery shop and annual family holiday online. They prefer established mid market high street brands online, but also spend time searching for the best deals and discounts.

Group G Careers and Kids

G31 Domestic Comfort

Overview

Domestic Comfort are large numbers of well paid workers, in middle management roles in successful companies, living in modern style housing on the outskirts of large provincial cities.

Typically in their forties, almost all are married with children who are now in the senior years of primary school or the junior years of secondary school. Domestic Comfort are moving from the stage of their life when they needed finance to make any significant investment in new consumer goods, to one where they are beginning to save money for their children's university education and for their own retirement.

Homes are relatively spacious detached houses built in a modern style, typically in a residential area which has been assigned by the local planning department for the development of private housing by large, national house-builders.

Careers often involve taking new jobs with new employers in unfamiliar areas of the country, or even a promotion within their current company may require them to relocate within the UK. They can be sure of finding similar neighbourhoods in these new locations. Neighbours are likely to be culturally similar and easy to get along with, and many of them will have similarly shallow roots in the community. Domestic Comfort are known to their neighbours by who they work for – John's in ICI – than by the actual work they do – John's a chemist . The familiar large national retail chains will be within easy reach in retail parks throughout the country, whilst the types of people who exhibit anti-social behaviour are likely to live far away.

Due to their promotion up their organisational career ladders, most people's mortgages no longer stretch their monthly incomes and, rather than move to more expensive properties, many prefer to devote a higher share of their incomes to consumer durables, holidays and entertainment, judging that wider experiences will benefit their children's education as well as providing intrinsic rewards to the parents. This is the stage in life where home-owners are beginning to build up substantial equity in their homes.

Deciding how best to invest surplus income becomes an important but also an enjoyable activity, and though most continue to take advantage of tax free savings entitlements, some are happy to make more speculative investment decisions such as in buy to let and more complex financial instruments.

Whilst many homes are situated on streets of properties of a similar general style, at this level in the market consumers are looking for more individualised housing with some distinct character and this is where the use of traditional regional building materials such as stone and timber will be more apparent than in the rest of this group. A higher proportion of houses are likely to feature a spacious conservatory for the parents and a games room for the children. Most have garages accommodating more than one car. Gardens are likely to be open plan

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at the front and made colourful with smaller specialist shrubs and with fruit trees rather than with the conifers and laurels that more commonly afford privacy and protection in older established neighbourhoods.

People in this type do not necessarily take an active interest in the arts but nevertheless recognise that they are important for their children's own personal development. At parent teacher evenings, these are the parents who are likely to probe teachers most carefully regarding the progress of their children and to be most thoughtful about long term strategies which will maximise the chances of their children being accepted by an old established university.

The competitive nature of Domestic Comfort spills over into widespread involvement in sport and leisure activities which absorb the high levels of energy that characterises many residents. Life inside the home is as likely to focus as much on the computer as on the television, and parents and children are each likely to have access to their own computer in their own studies and bedrooms. The Daily Telegraph and the Daily Mail are effective in reaching this target group as indeed are magazines devoted to homes, sport and technology. By contrast this type tends to show less interest in politics, current and international affairs.

Demographics and Behaviour

Who we are

Domestic Comfort follows the archetypal nuclear family model – married couple and two or three children of secondary school age, or perhaps in their early years at university. The parents are mostly university educated, but mainly without second degrees or professional qualifications, having instead entered the corporate world early and worked their way up. Both partners work, but their lives are tightly organised so that this does not cut into family time. They now have senior managerial positions in new professions, such as consultancy, IT, HR etc, and are nearing the peak of their careers, having been promoted several times in recent years. Many will be directors of the companies they work for, and enjoy incomes well into the higher tax bracket. As a result, they enjoy stable, prosperous lives, having moved into the area around 8 years ago, when the kids were at primary school.

Where we live

Domestic Comfort bought their houses new, or nearly new. The buildings are detached, and finished to a high standard, in a modern style. The estates on which they are situated were built mainly in the 1990s to accommodate growing numbers of professionals in new industries in provincial towns. These areas tend to be poorly-served by public transport, and most people in this type will commute to work by car. Being car-dependent and affluent, these households almost certainly have two cars, or more if there are children old enough to drive present. Their children, combined with their high incomes and often technical occupations, also cause their homes to be filled with the latest technology. They are early adopters of the latest hardware, and through their children are exposed to new forms of Internet usage, keeping up with the latest trends vicariously.

How we live our lives

These are families that really value their leisure time, and try to wring the most out of it. Domestic Comfort watch less TV than most, preferring to spend their time online or playing sports. They spend a couple of hours a day online, on average, which may include working from home and studying, as well as entertainment. Entertainment taken broadly means, for this type, checking out property websites (probably just to see what their house is worth, rather than through any intention of selling), making VoIP calls, sharing photos online and taking part in online auctions. They are also frequent online shoppers, purchasing something every few weeks.

Sports are a major obsession for this type, whether simply going to the gym and running, or more organised activities such as golf and fishing. They also like watching sport, particularly football. The parents are as active as the children in this respect. Frequent holidays also back this up, with many taking four or five holidays and short breaks a year. Skiing and watersports are likely to feature highly in their list of things to do on holiday.

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Back at home, they are also keen gardeners, and also enjoy going to the cinema. They tend to go at least once a month, but have cut back in recent years as their living room increasingly resembles the experience they get at the movies. They spend a lot of leisure time at home with the family, and spend heavily on good quality food and in-home entertainment.

How we view the world

Domestic Comfort have reached a level of material comfort and satisfaction which they value highly. They view spiritual affairs with suspicion, and few are observant when it comes to religion. Politics, too, is not something they have much time for, and they often don't bother to vote. Those that do vote have slight Tory tendencies, but are not particularly party political, and so may find themselves drawn to fringe parties of the right when marking their ballot paper.

Their outlook is relatively career-focused, but their family is certainly the most important thing to them. Families tend to be close-knit, with major decisions discussed in a democratic fashion between partners and children. They tend to have very liberal values when it comes to gender roles, but are far from bohemian, disapproving strongly of the legalisation of cannabis, for example. Green issues don't play especially well with this type. Some are convinced of the merits of particular products, e.g. Fairtrade or organic fruit, but overall climate change is not an important issue for them.

How we get by

Domestic Comfort have a relatively high surplus income, as housing payments are affordable, compared with their household incomes of over £50,000. They have built up significant levels of assets, but tend to avoid risky investments. They prefer cash ISAs, savings bonds, national savings certificates, pensions and premium bonds. Some will have high levels of personal unsecured debt, in the form of loans, but they do not find it hard to meet their interest payments. Overall, their financial situation is comfortable and safe. They prefer not to have to worry about their finances, so that they have more time to enjoy with their families.

Online Behaviour

Similar to Soccer Dads and Mums, both the adults and the children in these households are big Internet users. However, Domestic Comfort adults tend to be more sophisticated Internet users and consume more online content than their peers. While their children spend their time on entertainment and education sites, their parents split their online time between transactional, entertainment and technology sites. Music – both listening and playing – is particularly important to this type, and they often buy concert tickets online.

Group G Careers and Kids

G32 Childcare Years

Overview

Childcare Years live in recently built private housing, where large national developers have created homes for first time buyers. Many hold down well paid jobs in large national organisations.

These are typically people who live on the outskirts of large provincial cities, often in areas zoned by planning authorities for large new residential developments, many of which come with shops, primary schools and other infrastructure. Often built since 2001 these areas have attracted young couples in their late twenties and early thirties, many of whom are cohabiting or married. Most are either considering having children or already have children of pre-school or primary school age.

It is common for both partners to work – two incomes are often needed to cover the high costs of the monthly mortgage payments. However people are already moving up the corporate pay scale ladder and are likely to be

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able to afford repayments on borrowings needed to furnish these new homes and buy the types of car which partners will rely on, given the distance that separates their homes from shops and workplaces.

Childcare Years are not only well educated but are competent with technology, and their homes are more likely than most to incorporate recently introduced technologies. This type enjoys technological features which others may find burdensome, and the Internet is likely to be an important resource for obtaining information as well as for online shopping and for entertainment. Since many people are new to the community, online information sources often provide useful information about local suppliers, and compensate for the absence of local social networks which would otherwise be useful in providing information about reliable local tradespeople.

Newly built homes do tend to attract the types of young couples for whom the pursuit of new-ness is itself an important value and people who like to present an image of modernity to their friends and neighbours. These therefore are neighbourhoods where the lounge is least likely to contain antiques or reproduction furniture, or to display collectibles. These people do not instinctively consider the purchase of secondhand equipment or the use of charity shops and car boot sales.

On the other hand this is not a particularly good market for designer items, as most purchase on the basis of a product's specification and performance features. Indeed the relative technical merits of different products and brands is often an important source of discussion among this type. Living far away from friends and family, they gain considerable satisfaction from opportunities to compare notes with other people in similar circumstances who they meet in the local community.

Clearly it is not just the home and garden, but also newly arrived children that influence patterns of expenditure. Hatchbacks which served their needs when they were a couple are now replaced by small people carriers in which prams, pushchairs and all the other paraphernalia for young children can be easily transported.

Besides the Internet, this type makes extensive use of magazines, especially those devoted to home-making, to technology and keeping fit. Despite the arrival of young children many of the home owners will spend freely on sports equipment, leisure club and gym membership. The fact that both parents may be at work often makes it convenient to order goods by mail, telephone and the Internet and this is likely to be a good target market for grocery delivery.

Working as they do for large organisations, most members of this type are happy to rely on well known brands rather than niche suppliers, and tend to shop by car at the weekend at purpose built out of town shopping centres, where they undertake comparisons of the stock of different chain retailers before making important consumer decisions.

Demographics and Behaviour

Who we are

Childcare Years are young professional couples at the start of their careers, and doing well. Many of them are not married, but living together and have recently started families. The type is predominantly white, but also contains many members of the more successful south Asian ethnic minorities and some people of Chinese origin, too. A small number may also have parents living with them, to help with the childcare. On the whole, they are not very religious, except for some Hindus, who tend to be quite observant.

Where we live

Childcare Years moved in to their present homes within the last 5 years, mostly, when the houses were new. Houses are detached, on the edges of cities and large towns all over Britain, built in a modern style within the last 10 years to meet the demand for family housing in many areas. They bought these houses with large but

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manageable mortgages, and have furnished them and fitted them according to their tastes. Childcare Years are also technologically very adept and their homes are wired to access online entertainment and view it on sophisticated systems.

How we live our lives

Childcare Years have lifestyles typical of settled, comfortable young people. Because their neighbourhoods are relatively new and public transport does not always serve them well, they are heavily car dependent – most will drive to work, and many have a company car, perhaps one each. Their leisure activities involve exercise, whether going to the gym during the week or taking short active breaks at weekends. They also take one or two longer holidays a year, often involving skiing, diving or some other physical activity. They are not that keen on going out, and do not spend much on restaurants or drinks while out and about, preferring to spend more time at home. As such, they spend more on what they consume within the home: the food they cook at home is often from premium ranges, and they are big purchasers of organic goods.

Their homes have expensive television and audio equipment, although they only watch one or two hours of television per day. They prefer to watch DVD boxsets and films, or programmes they have downloaded from the Internet. While they do this because they prefer to choose what they watch, and not out of any great hostility to advertising, it can make them difficult to reach through normal TV adverts. Sports are an exception to this, and they enjoy watching live sports on their televisions, particularly football. They are also frequent Internet users, though they don't spend very long online. They often buy groceries, DVDs and many other things online, and are very comfortable with methods of payment such as PayPal. They often work from home using the Internet, as well, and are quite likely to be quite active on Facebook. They also do not read newspapers on a regular basis, except on Sundays when they get the Times. Otherwise, the Mail is occasionally bought, but they get most of their news through their car radios or the Internet. They donate only moderate amounts to charities.

How we view the world

Childcare Years are generally of a solipsistic persuasion, being concerned mostly with their own and their family's welfare rather than wider issues. They are keen to live nice lives and provide happy experiences for their children, but do not have particularly progressive views for society as a whole. They are very busy and quite career oriented, and as the name suggests, their children spend much of the day at a nursery or childminder. As a result, their evenings and weekends are devoted exclusively to their children and partner. Their partnerships tend to be balanced, with both partners often earning similar wages, and taking equal shares of the housework and household decision-making. Children are raised in a liberal fashion, and encouraged to speak their mind and have much attention lavished upon them.

Childcare Years almost all have university degrees, though few went further to postgraduate or professional qualifications. They do not feel strongly affiliated to any particular political party: these areas have not been in existence long enough to build up strong tribal loyalties. Nevertheless, looking at voting patterns, there is a tendency towards voting Conservative, which chimes with the individualistic streak of many in the area. They are also strongly entrepreneurial, and many would like to set up their own businesses in the next few years.

How we get by

Although Childcare Years only have relatively low savings, this is because they have put most of them into their property. They have decent incomes, however, mostly with household incomes above £50,000 a year. They are generally in good health, and it is common for them to work long hours. All are in full-time work, mostly in the private sector, as managers and professionals, particularly in sectors such as marketing, finance, insurance, energy, pharmaceuticals, software and telecommunications.

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Their emphasis in terms of financial services is towards reducing risk with regards to their properties. They have insured heavily against eventualities that may stop them from paying off their mortgages. Beyond this, many have occupational pensions, but few have private pensions on top of these. Trust in pension companies is particularly low, and Childcare Years prefer to save in cash ISAs and by buying shares.

They have hardly any debts, apart from some outstanding balances on their credit cards. They are adept at managing these by switching to better deals when introductory offers expire. They do this with most of their financial services, including insurance and savings, too.

Online Behaviour

This type uses the Internet to manage their financial affairs and keep an eye on property prices, as well as for online shopping. In addition to the weekly grocery shop, they often purchase clothing online and will use the web to research and purchase the latest consumer electronic. Toys and games are also likely to be purchased online and their children use the Internet for entertainment and education. However, as the children in these households tend to be younger – often of pre-school age – they may not yet be participating in social networks or online communities.

Group G Careers and Kids

G33 Military Dependants

Overview

Military Dependants are people serving in the armed forces, along with their partners and children. They can be found scattered around the country wherever the military has barracks.

Most adults are aged between 18 and 40. These service people and their partners are accompanied by children who are currently of pre-school and primary school age.

People typically rent military accommodation from the Ministry of Defence or from companies contracted by the Ministry to maintain its housing stock. Much of this accommodation is of poor quality. The houses are often constructed from pre-fabricated panels and to a uniform design. Many of these structures are susceptible to damp and mould. Few have sufficient outdoor personal space to provide privacy for children's play, and social life in these military quarters takes on an institutional character.

The implications for marketers are numerous. For example, this is not a type where banks are likely to receive responses from promotional offers of mortgage finance or personal home content insurance. If they do inadvertently promote life insurance to this type, they are unlikely to approve their applications once they discover the nature of the respondents' occupations. Few are likely to be responsive to communications from energy companies about the savings that can be achieved from switching suppliers. Likewise this is hardly a suitable type in which to promote home improvement products, garden furniture or home extensions.

Whether their husbands are at home or away, service wives are more likely than not to rely on the NAAFI and other retail provision organised by the forces themselves. Thus these are poor prospects for national supermarket chains. On the other hand this has traditionally been a good market for direct marketers offering personal credit, as people have few opportunities to visit high street banks.

This type can also be a productive market for products that appeal to active young men, in particular products that are the subject of discussion when young men spend large amounts of time together with not much else to do. For example this is a very good market for electronic cameras and video equipment, for personal computers, for golf equipment and for sports and other outdoor products. It is a type likely to purchase high specification home entertainment systems.

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Because this type often moves around the country, or indeed the world, from one set of barracks to another, it is among the least well connected to local networks. Consequently, servicemen are very heavy users of the Internet for obtaining information about consumer goods and for online ordering. Traditionally they have been a responsive market to direct mail.

The lack of social connections between military wives and the local community results in low levels of engagement with local charities and associations.

Demographics and Behaviour

Who we are

Military Dependants are families who live on military bases around the country, and one or both parents employed by the armed forces. They are usually young families, under 45, and almost all are married. Most of them left school after their GCSEs, though many will have taken training provided by the military since then. The serving parent is usually from the lower ranks, while their spouse, if not also a full-time serviceman or woman, is often employed in an administrative or technical role on the base itself. There is a tendency for Military Dependants to have large families of four or even more children, and the spouses are often part of strong support networks from other spouses on the base.

Where we live

Military bases often contain, or have nearby, small developments of medium-sized terraced and semi-detached houses owned by the MoD. Many were built a few years ago, otherwise they date from previous building programmes in the 1970s and 1980s. Most of these bases are in semi-rural locations in the south of England.

The homes are filled with communications and information technology. Many have several computers, Pay TV subscriptions, Wi-Fi networks and iPods. Most families communicate with their parents while they are in the field using email and VoIP calling. While living on the base offers a number of advantages, not least the safety and social support, the standard of accommodation is not very high, and most of them would prefer to move out, but it makes financial sense to stay for the moment, as the rents from the MoD are below market rates.

How we live our lives

When at home, they can do most things on foot, as the base has shops and many of them work nearby too. Most food comes from these shops, which cater to families in their situation. They tend to go for budget ranges when it comes to food – they have large, hungry families and their incomes are not high. All households have a car, though, usually secondhand. They don't eat out very often, but they do like going to the pub or the cinema, both of which can be found on the base and are subsidised, making them a low-cost night out.

These households are particularly distinctive in their love of sport and physical fitness, and their high propensity to have pets, often many of them. The former is a natural consequence of involvement with the army, and the latter often stems from having many children in a stable environment. Keeping fit is important for both parents and children, and many will play several team sports as well as regularly visiting the gym.

Sport seems to be a substitute for television, which they watch less heavily than their income and lifestage might otherwise predict. They also spend quite a bit of time online, checking for messages from the field, and often ordering things that can't be bought nearby. Clothes, toys and groceries are often bought online for this reason. Some are also interested in chat rooms and forums, often those based around life in the military. They also spend quite a lot of money on their mobile phones, often texting abroad. They don't read any newspapers very often, but occasionally pick up tabloids and mid-market titles if there is something in particular they are interested in. They donate quite a lot to charity, considering their incomes. Veteran's charities are obvious recipients of funds.

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Holiday time is restricted, but most have one big holiday a year, and maybe one other short break, too. These tend to be spent on a budget, and quite active holidays. Camping and watersports are popular.

How we view the world

Money is a major issue for Military Dependants. Many are earning far more than other people from similar backgrounds. The military offers a good career path, and they want to progress as far as they can along it. At the same time, they are aware that for most people, their productive time in the army is limited, and they want to set up a life for themselves for afterwards. Many are doing training courses paid for by the army in preparation for the transition to civvy street.

Their family is the focus of many of their anxieties, as they often feel their children suffer for their life in the military: they get moved around often, and see little of one or both of their parents. They feel guilty about this, and when they are around, they try to compensate in whatever ways are possible.

Most Military Dependants are not particularly keen on tradition as a concept, but they do believe in natural hierarchies and inequalities. They also value teamwork, and the idea of contributing to something larger than themselves, which at the same time confers status on them. Religion is important to many, perhaps as a way of coping with the existential uncertainty that is closer for them than for many. Many people do not vote, but if they do, the Conservative party gets most votes. The BNP has done well among some service families with their emphasis on treating troops with respect.

How we get by

Military Dependants have fairly stable finances for a number of reasons. They have few debts, and mostly they are not causing much trouble. Their day-to-day expenses are high, but kept in check by low housing costs. Furthermore, in a society where status is obvious and fixed by rank/regiment, there is little frenzy to acquire positional goods and get into debt for them. Doorstep collection agencies do not operate in these areas, which is another reason for relatively low indebtedness. Still, many find it hard on current incomes, especially as their children's needs grow.

There is quite a range of ranks within these neighbourhoods, so incomes vary, also depending on whether the spouse works. Generally, though, they are comfortably off, and have built up modest savings. Few have pension arrangements outside of their military pension, and savings tend to go into unit trusts or other vehicles often recommended to them by word-of-mouth. Some own another home off-base which they rent out, and they plan to return there when they leave the army.

Online Behaviour

Given that this type can move accommodation frequently and partners may be overseas with the forces, the Internet is a vital communication tool. Military Dependants are heavy users of both email and social networks, while Sky News is their preferred news source. Their children also spend a lot of time online. Although they don't often drive to big supermarkets, they do order groceries online rather than limit themselves to the choices available at the NAAFI. Although not massive gamblers, this type does use the Internet to play the National Lottery. Property websites are also a popular destination for those planning their family's future in private rather than military accommodation.

H34 Buy-to-Let Territory

Overview

Buy-to-Let Territory are young people, many of them single, renting small, modern, purpose built flats from private landlords. This is a relatively recent type which reflects a number of structural changes both in the housing market and in the country's demographic profile.

Before 1945, single young people living away from their parents would typically live in digs, rooms in a private house with a landlady. From the 1960s onwards it became much more common for the needs of this type of person to be met by the division of large old rooming houses into rentable rooms or into small flats. As their careers developed those who did not get married might purchase a leasehold in a modern block of flats. Today the housing needs of young single people is increasingly being met by private landlords who buy individual flats in modern developments with the purpose of renting them out to reasonably well paid single people and sharers.

Many of these flats have been built in the centres of provincial cities, and many more close to direct transport links to central London, in what previously were dormitory suburbs popular with middle class families.

These developments now accommodate young singles who often command good salaries but who, for reasons of housing affordability and because they can not be sure where they are likely to be employed on a long term basis, prefer to rent. In addition to better off single renters some of these flats are rented out on a shared tenancy basis, and some are sub-let by their occupiers in order to help with their affordability and to increase their disposable income. They are also popular with recently separated people, many of whom are looking for accommodation on a temporary basis.

Such accommodation is attractive to young single people who are not attracted to the bohemian experimentation of edge neighbourhoods, and who want to return home after a day in the office to a quiet and safe environment. These are also people for whom new-ness is a more important value than heritage, and who want their domestic lives to match the orderliness and discipline which characterises their work environment.

Because of the high price of property in London and because of the city's voracious demand for newly qualified young workers, this type is far more common in inner London than in provincial Britain. In London, this type is more common in the outer suburbs than in inner boroughs which already have a plentiful supply of big old houses suited to sharing or sub-division.

For obvious reasons, people spend relatively little on home improvement or on gardening, and there are few children. On the other hand these are areas of good potential for the sales of smaller electrical items and homewares since many residents will be setting up home on their own for the first time.

Buy-to-Let Territory is also a good target for home entertainment products and for Internet based services, for books and music. Since many residents are new to the locality and these flats are often situated in neighbourhoods with poor shopping provision (because many of these neighbourhoods have in the past tended to be non-residential) people often have only sketchy knowledge of what they can buy locally. Given the high level of technological competence of the residents, many of them are content to buy products online and are experienced in using the Internet to find suppliers of specialists goods and services. Returning home late at night and not wanting to cook for one person, they are heavy users of microwaves to heat up ready prepared meals, and of the services of local home deliverers of pizzas and oriental foods.

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This type is unlikely to be active in local associations or to support local charities. If they do vote in elections it is often without partisan conviction. Many people complain about the high levels of council tax they pay which they consider poor value for the relatively few public services that most of them use.

Demographics and Behaviour

Who we are

Buy-To-Let Territory is home to young people, mostly under 35, and many from newer immigrant communities such as east Europeans, Somalis and black Africans. They are mostly single or cohabiting with partners, and don't have children. They are mostly educated at secondary school, though some have further qualifications, and work in white-collar jobs in offices nearby.

Where we live

Buy-To-Let Territory is scattered through the less fashionable suburbs of London like Hounslow, Finchley and Sutton, but is also common in similar parts of Birmingham, Manchester and Leeds. These blocks of flats were built in the last 10 years, and are mostly privately rented, though a few are council-owned. As a result, the population is highly transient. Furthermore, they do not like where they live, and would prefer to move. They rarely speak to their neighbours and the areas have problems with anti-social behaviour. Their reasons for being there are mainly that it is close to where they work, and rents are relatively cheap. The flats themselves are in good condition, though small. This type spends much of their free time in their flats, and have lots of entertainment technology to keep them busy. They are especially likely to have a Sky subscription.

How we live our lives

The leisure time of these young people is heavily dependent on various modern technologies. They spend a lot of time and money on their mobile phones, and many will have the latest handset, and use mobile Internet services as well. All have Internet connections and are regular users, going online most days. They'll make a purchase once every two or three weeks on average, though actual figures vary quite a lot around that. They like the convenience of shopping online, especially as they don't have cars. They are most likely to buy music online. They also spend a lot of time downloading content for entertainment, including films, music and podcasts. Communication is also a common online activity, and they enjoy instant messaging, chatrooms, social networking and online dating. They are also likely to be found looking for jobs and at property websites, as they plot their escape from their poky flats, and their assault on the housing ladder, even if it might be a few years away for many. Although many have Pay TV subscriptions, many only watch TV occasionally, and most have it only for the sports broadcasting. They are also not big newspaper readers. They will get the Guardian for the job ads, otherwise they sometimes read tabloids, but not regularly.

Many of the residents are starting out in their careers and not on very high incomes, so budgets are tight. They try to eat healthy food, and organic when they can afford it. They tend to shop at local shops or small multiple retailers. Many are cooking for themselves, so tend not to buy large amounts at a time, particularly as they must get back home on foot or on the bus. Health is important to them, and they like going to the gym and playing team sports when they can. Many also keep fit by running, swimming and cycling.

Their social lives are fairly active, albeit squeezed around heavy work commitments. They eat out about once a week with friends, or go to the cinema. They like to take holidays with their friends and partners, once or twice a year, but can't afford to do this more often.

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How we view the world

Buy-To-Let Territory is filled with young, dynamic people. They are not very satisfied with their current position in the world, but are ambitious and optimistic about their chances of taking over the world. They are keen to shape their own destinies by working hard and taking opportunities as they come their way, perhaps setting up their own businesses. Most of them are graduates, or still studying, and brimming with the confidence of youth, though this may have taken a knock as their employment situation looks more precarious in a downturn. They see themselves as creative, adventurous and open with their feelings. They are often the first in their social circles to know about new trends and like to organise nights out and social activities.

This dynamism rarely extends to more community-oriented or political activities. They are not very interested in religion or party politics, though they may get worked up about single issues. The war in Iraq was a formative experience for many, which turned them off politics, and climate change is another issue that has traction here. Voting is a minority sport in Buy-To-Let Territory, however. Those who do vote are broadly progressive, going to the Liberal Democrats, Labour or the Green party. Their progressive beliefs do not extend to punishing companies for ethical transgressions, though they do try to buy ecologically sound goods. Many have green energy tariffs as a way of being green without changing their lifestyles.

How we get by

The confidence around Buy-To-Let Territory that went with moving in has now been supplanted by insecurity and uncertainty as their jobs in advertising, finance and the media look increasingly shaky. Most have relatively few assets, being at the start of their careers. Any savings they have are being kept as the deposit on their first property, whenever they can afford one. There is a wide range of incomes in this type, but most earn around 25-35k – not astronomical salaries, but until recently they had hopes that these would improve quickly. Many lower earners top up their incomes with housing benefit, and income support. A significant and growing number are on jobseekers' allowance.

Most have a company pension, and make regular savings into a cash ISA. Many have a couple of mutual funds or unit trusts as well, which they hope will give them a high return. They have debts on a couple of credit cards on which they shift balances regularly. They are mostly keeping up with repayments on these, and other loans, though some are beginning to find it difficult.

Online Behaviour

This type has grown up with the Internet and trusts online brands such as Google and Yahoo! as much as more established media providers. The Internet is considered the primary tool for sourcing everything from rented accommodation to restaurant recommendations, as well as the best way to find new jobs. This type contains a high proportion of workers from overseas, so foreign and expat websites are also popular.

Group H New Homemakers

H35 Brownfield Pioneers

Overview

Brownfield Pioneers are a mixture of young, first time buyers and renters living in small, modern houses. Most of these people are single or cohabiting with young partners and few will have children yet. Neighbourhoods are scattered around those parts of the country where high land prices combine with serious housing shortages.

Where land prices are high it is difficult for developers to make a profit on housing which can be afforded by people on average earnings – luxury homes will normally be more profitable to build. So, in order to maintain a mix of housing suited to the needs of different income groups, not least 'key' workers, central government has encouraged local authorities to insist that large private residential developments should include the provision of a

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limited amount of 'affordable' housing for key workers and other low income groups, who would otherwise be unable to afford a home of their own.

As a result we find pockets of modern, high density housing which, unlike previous residential developments, typically includes homes of a mix of different sizes, styles and prices and even tenures. The common characteristic of the neighbourhoods is that they accommodate a large number of people who have not previously lived in a self contained home.

People have modest educational qualifications but are keen to earn as much as they can in semi-skilled administrative and technical jobs and who, by living together, can sooner or later raise the money needed either to purchase a home of their own, if they are renting, or to survive on the salary of just one of the couple if and when they have a baby. For many of them their home is currently just somewhere to live on a transitional basis, a base from which they can go to work and earn an income.

Very often this housing is not located in established residential areas but on brownfield sites created by the closure of a factory. Many of these developments make use of old sidings and railway land, have little character and are poorly served by local shops or public transport.

The young people who live in these areas spend most heavily on products and services that are consumed by the youth market, popular high street clothing, beauty treatment, music, cinemas and meals in inexpensive cafés or 'quick service' restaurants. Homes may be furnished in simple, modern styles self assembled from kits purchased at Ikea. Preference will be for informal and non-traditional designs.

Unlike Buy-to-Let Territory, this type enjoys shopping as a leisure opportunity and, while they are happy to purchase over the Internet they still like to buy from local shops. However the Internet is heavily used for home entertainment, for games and for the downloading of music.

Food is purchased on a frequent basis and in small pack sizes. Shoppers tend to give a high priority to the convenience afforded by ready prepared meals. Rather than use a car for occasional large volume shopping expeditions, people buy from local shops on their way home. This is not a type that is particularly concerned with the provenance of foods, or with healthy eating, and contains a significant number who drink and smoke more than is healthy for them. They tend not to engage with local government and often consider the council tax they pay poor value for the local services that they receive in return.

Politically, this type is more interested in single issue non parliamentary campaigns and has difficulty understanding the purpose of engaging in formal party politics. This is in part because of its low level of engagement with the local community.

Demographics and Behaviour

Who we are

Brownfield Pioneers are young couples and singles from a variety of ethnic backgrounds – eastern European, south Asian, Chinese particularly. Few of them have children, and many are recent immigrants to the UK. They are fairly well-educated – most of them finished secondary school, and many have university degrees, but they are employed in routine occupations, often in supervisory roles. If they are single, many are quite isolated, and feel unable to rely on anyone in a crisis.

Where we live

Brownfield Pioneers live in unfashionable areas of large cities, particularly around Birmingham, Leeds and Manchester but also elsewhere. Many rent their property, but most are first-time buyers who have snapped up affordable housing in areas they could not otherwise afford. The type of dwelling varies – semis, terraces and flats

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are all common, but their unifying feature is that they are cheap and recently built on spots that were until recently industrial land or lying waste. As a result, the neighbourhoods often have an uneasy feel, and many residents are not very satisfied with where they live. They rarely meet their neighbours, and have little contact with the local community. They like gadgets and technology, but not all can afford the latest digital entertainment devices. Laptops and small hi-fis are common, as the lifestyles of Brownfield Pioneers are not yet settled.

How we live our lives

Brownfield Pioneers would like to make the most of being young in an exciting city, but having a mortgage has weighed many of them down. They eat out frequently, like to go out to bars and coffee shops, and go to the cinema fairly regularly. They are also keen on keeping fit, and have gym memberships which they use regularly. They like to take active holidays, but cannot afford as many as they would like, due to their high everyday expenses.

As a result, many spend quite a lot of time at home, immersed in the Internet. They enjoy online shopping, including grocery shopping. They also get much of their entertainment from the web, downloading music and films, engaging with people on social networking sites, blogging and playing online games. They also use the Internet frequently to look for jobs or property, typical of their young, upwardly mobile peers. They also spend quite a bit on their mobile phones, and having the latest model is important to them as a means of social display.

Most Brownfield Pioneers get around using their own car or motorcycle, despite their relatively central location in cities with good public transport. They also donate little to charity, and seldom buy newspapers, preferring the free tabloids they get handed out on the streets, or catching up on the news via the Internet.

How we view the world

Brownfield Pioneers are still financially insecure, and much of their time is preoccupied with thoughts of how to get ahead in their jobs, and live a more comfortable life. Many, particularly those who are cohabiting, are trying to get into a position where they think they will be able to provide for children. For many, their jobs are important but they harbour dreams and plans of other ways of making it big in the world, which they are waiting for the opportunity to put into action.

Few see politics as being particularly relevant to them, seeing the path to a good life as being paved mainly by their own talent and hard work. They mostly do not vote, though there are some remnants of the white working class in these areas who resent the presence of these more dynamic ethnic minorities around them, and so the BNP pick up some votes from that constituency. Mostly, though, Brownfield Pioneers are ambitious, entrepreneurial and liberal. They are quite happy to live and let live, but do not have any particular designs upon society as a whole, concentrating instead on themselves and their families.

How we get by

Brownfield Pioneers have decent incomes from working full-time in white-collar or skilled manual jobs in the private sector. Advertising, construction, finance and pharmaceuticals are all big employers. They have low savings, and few debts, meaning that their contact with financial services is limited. Homeowners have mortgages, which are relatively high compared with their incomes. Those who are not homeowners may be quite a lot poorer than others, and some receive housing benefit and income support to top up their incomes.

They are looking to build up a cushion of savings as quickly as possible, mainly for short- and medium-term goals such as starting a business or having children. Their retirement plans barely exist yet, and apart from their employer's pension scheme, few will have made any provisions. They may have credit cards, but try to pay them off as quickly as possible. Any outstanding balances are transferred from card to card so as to incur the minimum interest possible.

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Online Behaviour

This type enjoys playing and watching sports, and they use the Internet to keep up to date with their favourite teams and events, as well as the latest entertainment news. They shop online for fashion and entertainment items rather than food or furniture. Young people with few responsibilities, Brownfield Pioneers enjoy weekend breaks on the continent and book budget flights on the web. They do also use the Internet for more serious activities, in particular to find employment and manage their finances.

Group H New Homemakers

H36 Foot on the Ladder

Overview

Foot on the Ladder are young singles and couples on middle incomes who have recently bought themselves a new house on a private estate, developed by a national house builder. They are typically paying a very substantial proportion of their monthly income in the form of mortgage interest, and are among the most likely to have difficulty refinancing their loan on account of the limited equity they have built up in their home.

Houses are developed principally for first time buyers and, unlike the homes that were built when prices were lower, many of them are purchased by people before they marry and have children. Typically the homes are well equipped but afford limited space, often having only two bedrooms. If they are suitable for families it is only for those with a single child. The houses tend to be individually designed and arranged in seemingly random positions on small cul-de-sacs which end in tight turning circles. The lack of space in the house is compounded by the tendency for planners to dissuade developers from providing garages, on the grounds that such a policy might deter residents from running a car.

These small homes, purchased when people are in their mid twenties, do not provide a long term investment for family life but comprise a first rung on the housing ladder, from which people climb to more spacious properties once their finances permit it. They are well suited to people living on their own.

The small size of rooms and the lack of garden space encourage a life free of clutter and make it easier for people to furnish their homes quickly and inexpensively. These are homes for which Ikea furniture is often well suited, its straightforward functionality and high design standards fitting the general ambience of the homes and their surrounding neighbourhoods.

Foot on the Ladder typically hold down mid-status jobs. Most people have some useful educational qualifications and some will have a degree. Most people are employed in some form of lower management or supervisory capacity but not in a position which commands a salary sufficiently high to place them in a higher income tax band. They might work as managers or supervisors in local chain stores, in the risk management department of an insurance company or perhaps as a primary school teacher.

The typical location of these estates, on the outskirts of town and near to motorway junctions, makes them a cheaper alternative to the housing in the more established residential areas of neighbouring towns. Many people have shallow roots in their community, and make more friends where they work than in the local neighbourhood.

As consumers they are at, what might be called, the 'nest making' stage, enjoying for the first time the opportunity to take decisions about the style of consumer goods that they purchase. In addition to the white goods that are inevitably required in a new house, many people are still spending a significant proportion of their incomes on purchasing smaller items for the home such as toasters, pots and pans.

Financing all this often poses a strain on household budgets, with the result that this is a type where many people have substantial outstanding consumer loans. Without the buffer of any savings these people are highly

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vulnerable in the event of external shocks such as redundancies and even unanticipated changes in interest rates. Many do not have the support of a family network, and relationships are not helped by the financial stress and cramped accommodation.

Working during the day and with little space available for food storage or for cooking, supermarket purchases focus on ready made, microwave meals supplemented by the occasional take-away, often eaten in front of the television for want of anywhere else convenient to sit. These are people who have few qualms about eating what they enjoy. Fortunately for the moment most are in good health.

These are often people who have little motivation to vote and take more interest in single issue causes than in national party political debate. They are not good prospects for charities, not least because they have little spare cash.

Demographics and Behaviour

Who we are

Foot on the Ladder are a young type. Mainly between the ages of 26 and 35, they tend to be white cohabiting couples, though there are quite a few older divorced and separated single people here too. Many households have a child or two. The adults are employed full-time in administrative or technical roles in offices, or in the professions. Everyone has A levels, and many have degrees.

Where we live

Foot on the Ladder bought their small terraced houses relatively recently, and they may only be the second occupants, as most were built in the 1990s. These are two and three-bedroom houses in council tax bands B and C, mainly within commuting distance of London, and also around cities including Bristol, Southampton, Leeds and Manchester. They like the area, and their houses, but see this very much as their first step on the housing ladder up to a larger property.

How we live our lives

Foot on the Ladder live wholesome lives, not spending too much. They take one or two holidays a year, one of which is probably just a short break. They would like to take more, but they have busy jobs, and their budget is tight. They eat out occasionally, and go to the gym regularly. The cinema is a popular treat for them, as it is not too expensive.

They usually drive to work, and indeed everywhere else. As their lives are so car-dependent, they have one each, both of which they bought secondhand. They shop in bulk, and often from budget ranges. Asda, Aldi and Lidl all see a lot of business from Foot on the Ladder.

Within the home, they amuse themselves more with the Internet than with TV, though they do make time to watch their favourite reality shows and glamorous US imported shows. Online, they like shopping for clothes and DVDs, as well as playing online games and social networking. Like many young professionals, they can often be found looking for a new job, or eyeing up their dream property. They seldom read newspapers, but if they do, they'll buy the Mail or the Sun. They are, however, quite big spenders on their mobile phones, and can be counted on to have a shiny new model. Overall, they are quite keen on new technology and have a weakness for gadgets.

How we view the world

Foot on the Ladder were, in the good times, quite happy with their lives. Mostly free of responsibilities, apart from their mortgages, they enjoyed their freedom and were confident about their prospects. Money may have been tighter than they would have liked, but they combated this by being savvy shoppers and making their budget stretch to a few luxuries.

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In a recession, they suddenly look vulnerable. Their jobs are not as secure as they had thought, and the equity in their homes is probably negative. Their plans to move up the housing ladder have been put on hold while they work hard to save as much as they can and pay off their mortgage as quickly as possible.

Many of their plans were predicated on future prosperity – they may have been planning to have children once they were earning a bit more in their jobs, or to start a business. While many of these will have to be rethought, Foot on the Ladder are at root a confident group of people. Accustomed to success, and willing to take risks, they will have taken stock of the new situation and shaped their expectations accordingly. In the end, they are well-educated and good at their jobs, and should be fine, they feel.

They do tend to get caught up in popular opinion. Their eager participation in the housing boom is just one example of this. However, they are not very political, though this may be changing. In the past, they have often not voted. If they did, they tended to shun the two main parties, preferring to vote for small parties such as the Greens or UKIP, or for the Liberal Democrats. They are not strongly affiliated to any party, and are archetypal swing voters.

How we get by

Foot on the Ladder have moderate incomes as professionals early in their careers, in modern industries such as advertising, IT, pharmaceuticals and telecoms. Nevertheless, their mortgages take up a large chunk of their pay, and most of their savings went into the deposit on their house, leaving most of them with just a small emergency fund they haven't managed to build on yet. While they may have an employee pension, they do not have any other forms of pension. Any savings they make go to paying off debts before putting into accounts.

Many have quite considerable debts, too, alongside their mortgages. They try to be as savvy as possible with finances, switching to good deals where possible, but the weight of their debt is pretty severe in many cases. They are keeping going, but will be very vulnerable if they lose their job. Some are beginning to find it difficult to keep up repayments despite their large incomes.

Online Behaviour

A significant proportion of this type's consumer spending goes on entertainment, and this is reflected in their online behaviour. They shop for computer games and films online, but would rather listen to streamed music via online services than purchase it. Elsewhere their online spending tends to be price sensitive and consequently cashback and voucher websites hold particular appeal. Still at an early stage in their careers, job sites – particularly the large national companies – are popular. For those that aren't in settled relationships, finding a partner via a dating website can be an alternative to meeting someone through work.

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Group H New Homemakers

H37 First to Move In

Overview

First to Move In are people who have moved into homes which have only very recently been added to Britain's housing stock. These homes have been built in the last year to 18 months, and the residents have moved in as the builders have moved out.

Although there is some variation in the demographics of these residents, they are predominantly young, single or cohabiting adults who do not yet have children. Many will be living in relatively small new build homes. Rooms typically have small proportions and only require small amounts of simple furniture. Whatever resources are left over after mortgages, utility bills and basic necessities are paid for, are likely to be spent on the purchase of high specification consumer electronics, clothes and health and beauty. Those living in the smallest new build housing are likely to socialise outside the home, where they congregate in bars and restaurants and in places of entertainment.

Demographics and Behaviour

Who we are

First To Move In are young, mostly under 35, and are living in new properties that still smell 'new' when they moved in. They are single or living with their partners, though few are married, and many households will be houseshares or have a lodger to help pay the mortgage. These people are mostly working their way up the career ladder, in junior and middle management positions in skilled jobs. Most have degrees, and lots of friends whom they see regularly. They are mostly white, though there is a smattering of ethnic minorities, particularly Indians, Chinese and Sri Lankans and Tamils.

Where we live

First To Move In live in properties that were built all over the country at the height of the housing boom, but concentrated in cities like Leeds, Bradford and Belfast. The properties are in various tax bands, but many are quite smart, and all were probably marketed as 'luxury flats', often in gated communities or period conversions of industrial buildings. They are mostly owner-occupied now, though many are buy-to-let 'investment opportunities' and were rented to young professionals. Quite a few are in high-rise towers, though without the stigma that is normally attached to tower living. Others may be council-owned or part-owned under shared-ownership schemes for key workers.

Most residents are very happy with the neighbourhood, and their flats too. The areas tend to be safe, and relations with neighbours are also polite, often forged at a time when they all moved in together. Many of these households will have all-in-one TV, broadband and phone deals offered by cable and satellite companies, and their houses will feature sophisticated wiring to allow digital entertainment to flow as freely as possible throughout.

How we live our lives

While most households have a car, they bought into these developments for their central location, and many use public transport or even walk to work and most of their leisure destinations. This sense of city-centre living shapes their choices. They mostly shop at whichever supermarket is closest, but also do a lot of online shopping. They enjoy food, and use their consumption of premium ranges, organic and health fortified food to help them live healthy lifestyles, and as a mark of distinction when people are over for dinner.

Their evenings are mostly spent in the gym, cooking and surfing the Internet or watching TV – quiet, modern lives. They do tend to watch a lot of television, partly as their budgets are tight thanks to the burden of mortgage

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payments. They also spend quite a bit of time at work, so their leisure spending tends to be concentrated into a few major nights of socialising a month. Entertaining at home is a key way of seeing their friends while keeping costs low. Holidays are also not a frequent indulgence – they try to go once or twice a year, but rarely more often. Their jobs make it hard to take time off, but when they do go abroad, they organise their trips independently and often go backpacking or to unusual destinations.

First To Move In read the Guardian and Independent mostly, though they will pick up other newspapers from time to time if there is an interesting article or offer – they are not loyal readers. They also spend a large amount of time online, mainly for entertainment and practical information. This type, particularly the men, are the most likely to have sophisticated smartphones, and will use them as an organising touchstone-cum-comfort blanket.

How we view the world

First To Move In are a very ambitious and driven type. Many have just taken a large risk by buying a flat in a booming housing market. This speaks to their willingness to take risks, and their optimism for the future as they expect their earnings to increase as their career progresses fast. They are also keen to keep learning and trying new things, but are very time-poor as they work long hours. Many also have academic commitments, as they continue studying, often for professional qualifications that will boost their earning power.

They think of themselves as being liberal, tolerant and interested in other cultures. They are keen for companies to act ethically, and will punish and reward accordingly with their custom. Politically, they are fairly apathetic and often forget to vote. They are also not very ecologically aware, often seeing it as someone else's responsibility, or claiming they are too busy to think about being green. They also see themselves as creative, and aspire to write, draw or take photographs but often don't have the time. They would like to live more bohemian, fancy-free lives, but for the moment they have their eyes on the prize and are working hard.

How we get by

While First To Move In have good incomes, just pushing the boundaries of the higher tax bracket, they are feeling squeezed financially. They have few savings, having recently put down most of what they had as the deposit on a new home. Most are finding it quite difficult to get by, as large mortgages swallow high percentages of their incomes and the value of their houses continues to slip, eroding any money they thought they had made. They'd love to be saving more money and paying off the mortgage faster, but struggle to keep anything back on top of what they are already repaying. A small minority, though more than in other types, will have embarked upon a buy-to-let spree, and own several such properties, which, if they are not rented, may be adding to the pressure.

First To Move In work full-time in professional or sales roles in white-collar environments. Companies may be large industrial firms, IT, pharmaceuticals or finance. Their jobs are looking less secure, and working hard is a natural response to this insecurity. Their only retirement provision is a company pension. But they're young! and until recently, they thought their property was the best place for their money. Now it's the only place, as they try to claw their way out of negative equity.

Online Behaviour

Once their broadband access has been installed, much of this type's online time is spent arranging things for their new house. However, once the utilities are sorted and furniture has been purchased from Ikea, normal service is likely to be resumed. The type likes to read about its interests – from celebrity gossip to sport – online, where blogs and online brands are preferred over traditional media.

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Group I Ex-Council Community

I38 Settled Ex-Tenants

Overview

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

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

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

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

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

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

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

Traditionally many of these residents have been thrifty savers, depositing small amounts of money in savings accounts maintained with local high street banks. Though people put by small amounts of savings on a regular basis for their retirement, it is unfortunate that many residents have low life expectancy. The nature of

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employment, poor diet, high levels of alcohol and tobacco consumption combined with an unfavourable climate combine to generate high levels of incapacity benefit and high levels of lung cancer and heart disease.

Demographics and Behaviour

Who we are

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

Where we live

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

How we live our lives

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

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

How we view the world

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

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

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England there is significant support for the BNP. These are highly opinionated parties, and those who vote for them feel strongly allied to the nationalist parties.

How we get by

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

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

Online Behaviour

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

Group 1 Ex-Council Community

I39 Choice Right to Buy

Overview

Choice Right to Buy contains many middle aged people who live in unpretentious but reasonably good quality homes on what originally were council estates. These houses were laid out during times when local councils had the funds to build new estates of good quality. Most of these houses were laid out in such a way as to provide tenants with life in a landscaped garden city setting, with plenty of open space for children to run around and play.

This type is particularly common in Scotland where, unlike in much of England, less stigma is attached to living in social housing and where local councils have traditionally been much more active investors in social housing. It is also common among some of the large council estates laid out between the wars by architects and planners of the former London County Council.

Under right to buy legislation many of the houses on these estates have been bought by former tenants, some of whom have continued to live in them as owner occupiers whilst others have moved out to more spacious, newer housing on private estates, selling their ex-council homes at a profit. This type therefore contains a mixture of people. Some are renting from the council, others are ex-tenants who have invested in personalisation and improvement of their properties, and there are the newcomers, who have bought the homes vacated by former tenants.

This is a type with relatively few young families, large families or single parent families but also relatively few pensioners. Typical households contain parents in their late forties or early fifties with children at secondary school or older. Unlike other areas containing social housing, there are relatively few benefit claimants.

Choice Right to Buy are mostly "born and bred" in the town in which they live, and are married to local people. They are more likely to have been educated at a local college than a distant university. However they often work

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for companies which have given them broader horizons, and they are less parochial in their attitudes than residents in Type 38 – Settled Ex-Tenants .

Living as many do in small towns as well as large cities, they have strong family and community networks. However, they are open to new consumer experiences, and reasonable levels of car ownership enable them to drive to regional and out of town shopping centres, where they compare prices and brands offered by local branches of national chains. Grocery shopping is undertaken at national supermarket chains where trolleys are filled with brands advertised heavily on television. They are also more likely than residents in Type 38 – Settled Ex-Tenants to travel to sports centres and leisure and entertainment centres.

At home, people are more likely to spend time on home improvement projects than in their gardens which tend to be small and not offer much privacy. These are people who are frequent users of the Internet both for online shopping and for entertainment.

Choice Right to Buy are seldom in the forefront of new cultural trends and therefore have little interest in organic foods and little anxiety about the sustainability of the current global environment. The venues that they attend are more likely to be sporting than cultural ones. In general they are not interested in activities which involve a high level of reflection but focus on the local and the “here and now”. Despite reasonable levels of income, relatively little importance is attached to their children’s school performance, and parents rely on the advice of their children’s teachers rather than the grapevine or Ofsted reports to decide on which schools their children should continue their education.

At election time support is given to political parties on the basis of the personality and local visibility of the candidate, but most electors have no strong views on national political issues.

Demographics and Behaviour

Who we are

Choice Right To Buy are mainly between the ages of 46 and 55 and many have older or adult children living with them. They are mostly married couples, though there are quite a few single people who are now divorced or separated from previous partners living here too. These people, in particular, are often left relatively isolated, with fragile support networks. Choice Right To Buy work mainly as tradespeople, or in routine customer service jobs. They all have a secondary education, but most did not go to university, and their children too are choosing to enter work at 18, rather than study further.

Where we live

Choice Right To Buy are found in relatively desirable council estates in small towns in Scotland, Wales and Northern Ireland. These are smart semi-detached and terraced houses, about half of which are still council-owned while the other half were bought under the right-to-buy scheme. The current residents have lived there for over 10 years, and many of their children were born in these houses. Despite high rates of crime, they like where they live – they have been there for a long time, and know the neighbours well. Their homes have some technology in them, perhaps a laptop and a Sky subscription if they are sports fans, but otherwise just a Freeview box.

How we live our lives

Choice Right To Buy have one or two passions in life, and a solid work ethic. They tend to be very interested in sport, particularly football, and will often have a flutter on football matches, or on the horses. Many now do this online rather than going down to the bookies. Otherwise, the Internet is not an enormously popular pastime for Choice Right To Buy, though the single among them do enjoy online dating services. They also watch several hours of television a day, and enjoy going down to the local pub one or two evenings a week to catch up with their friends from the area.

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Choice Right To Buy do not engage in much aspirational consumption, preferring to live outwardly unshowy, respectable lifestyles. Their food shopping tends to be from budget ranges, and from whichever shop is convenient – they can afford standard ranges, but don't really see the point. They mostly travel by car to larger supermarkets, but many places are within walking distance of their homes, and they will happily pop out to the shops on foot to top up for individual meals. Their mobiles, too, are fairly basic, but because they don't shop around much for contracts, they can end up paying over the odds.

Choice Right To Buy save their money for holidays, as they enjoy taking several a year, usually to places they can relax, perhaps on a boat, and go to watch some sports, too. They also like to donate to charity in a fairly random but generous manner.

How we view the world

Choice Right To Buy are content to live their lives and to let others live theirs in peace. Not especially authoritarian with their children, and with fairly balanced relationships with their spouses, they are happy to let others have their way, as long as it doesn't interfere with their enjoyment of life. They do believe in equality for all, and other Labour ideals, though not in the idea of duty, preferring to be allowed to act for their own enjoyment. Labour get a lot of votes from these areas, as do Plaid Cymru and the SNP. However, few of these people are actively involved in politics,

On the whole, Choice Right To Buy are the world's footsoldiers. They want to be told what to do, and not to take the initiative in their careers, being happy with where they have got to. They are not especially interested in the modern world, preferring to spend time on their own at home, and not worrying about wider concerns. Their health is beginning to worsen, and their energy levels are low, and they would prefer to work hard and otherwise live as carefree an existence as possible.

How we get by

While many of them are beginning to have health problems which interfere with their work, most Choice Right To Buy still work full-time. Many, particularly those who are self-employed, would in fact like to work longer hours. Most are employed either as skilled workers in the construction industry – roofers, plumbers, fitters – or in retail jobs or customer service. Their incomes are fairly low, but enough to get by, particularly those in relationships.

Their savings are very low – most of it has been spent on their children. Few have pension provisions. Their retirement will be mainly state funded. Hopefully by then the owner-occupiers will have paid off their mortgages. They have low levels of debt, but are coping fine with the repayments. They do not have especially flashy tastes and so on the whole managed to avoid the debt bubble of recent years.

Online Behaviour

The teenage children are the biggest Internet users in these households, and spend much of their time online chatting with friends via social networks or playing games. Their parents are less sophisticated, although they do buy basic financial services such as car insurance online, and are familiar with price comparison tools. When shopping online they prefer high streets brands catering for older consumers, and are more likely to shop for clothes than electronics. Online gambling is also popular with this type, and again they prefer names that they recognize from the high street.

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Group I Ex-Council Community

I40 Legacy of Labour

Overview

Legacy of Labour are older people living on limited incomes in the better council estates of Northern and Midland industrial towns, as well as in some areas of better quality, privately owned older terraced housing. Many of these people have been, or are still, employed in manufacturing industry, but demand for their craft skills is now less than it used to be, and many have had to be adaptable in finding employment in new service jobs. Relatively few people have advanced educational qualifications, and of those that currently work in offices, few are employed other than in routine administrative roles. They tend to have conservative attitudes and are careful with their money. This type is common in many ex-mining communities.

Many neighbourhoods were laid out by local authorities using basic, standardised designs, on greenfield sites often at some distance from the town centre. Houses were built to accommodate, what might at the time have been described as, the respectable working class, on large estates, sometimes served by a neighbourhood shopping centre and a bus service taking residents to the town centre.

People on these estates tended to conform to a set of norms which would lead to a relatively early marriage, to a family of modest size, and to responsible tenancy of homes and gardens for which rent would be paid regularly and on time.

Many of the residents have adapted quite successfully to the economic transformation of their local economies and had the financial acumen to acquire the freehold of their homes at knock down prices from their local authority. Such households have often made improvements to the external appearance of the homes, for example, the addition of a porch, the replacement of the front door with one of a more ornamented design, leaded and/or double glazed windows, small conservatories and gnomes in the front garden.

Though there remains a culture of municipal dependency for services such as health, education, public transport and pensions, this is a type that has embraced the modern market economy to the extent that homes are now equipped with a full range of consumer durables, living rooms are comfortably furnished, with access to the Internet as well as other modern electronic sources of entertainment, and cars are used for expeditions into the country and for summer holidays by the sea.

By contrast consumer tastes have not changed much. These are not places where people experiment with international foods or indeed worry much about the impact of their diet on their health. Because people are too well known by their extensive network of local relatives and friends, they are reluctant to display any prosperity too ostentatiously lest they be criticised for trying to rise above their station.

Traditionally these neighbourhoods have been supportive of institutions such as the Co-op and local building societies. In the past they have been good areas for catalogue mail order systems based on local agents. Brand images most likely to resonate with this type are ones which emphasise reassurance, security and which are associated with pleasure from simple leisure activities.

Legacy of Labour use consumer credit for high ticket purchases, for cars in particular. If they have a mortgage it will take a relatively small share of their monthly income. People will have often built up modest savings in building society and bank current accounts and they trust personal contacts more highly than impersonal channels such as the Internet. Older members of the community worry about how they will be able to sustain their lifestyle after retirement, given their reliance on the state pension.

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Historically this type has been one of the most dependable sources of support for Labour. However the declining strength of trades unions in local industry, of labour clubs and of the co-operative movement have weakened ties of solidarity, to the extent that many fewer residents now turn out to vote than they did during the 1960s and 1970s.

Demographics and Behaviour

Who we are

Legacy of Labour contains older families, often with adult children, where the parents are between 40 and 55 years old, and mainly of white British origin. Most are married, though there is a higher proportion than average of lone parents in this type of neighbourhood. While many are on sickness benefits or unemployed, the majority have jobs, albeit often part-time, in routine occupations in manufacturing or low-level service industries. They are poorly-educated and did not have the skills to survive the transition from an industrial to post-industrial economy in comfort.

Where we live

Unsurprisingly, these neighbourhoods are concentrated in areas where smokestack industries were once prevalent but are now in decline, the old factories and warehouses being converted into luxury flats, art galleries and retail destinations, but the old workers' terraces still filled with old workers. Cities such as Newcastle, Manchester, Birmingham and Cardiff contain many of these areas on their outskirts. Legacy of Labour's terraces are now owned by the council, and most of the current residents have lived in their homes for a very long time.

How we live our lives

Legacy of Labour live simple lives, but try their best to remain respectable. Families are close-knit in these neighbourhoods, with children staying with their parents well into working life, and much leisure time being spent at home. Television is the main activity at home, and Legacy of Labour tend to watch many hours of television a day, often in a social setting with children, grandchildren and other friends and family all watching together. Reality TV and talk shows are popular, as are soaps like Emmerdale and Holby City.

While many of these households do have Internet connections, often on creaking old desktop computers, the older generation do not use it much. Even the kids are not frequent users, going online to check their social networks and find out information, but many don't do this more than a couple of times a week. Most of their information about the world comes instead through their television and the red-top press.

For those who work, their jobs tend to be nearby and within reach by foot or public transport. Many households do not have a car, and most walk everywhere. If they do have a car, it was bought secondhand. Most of their shopping is done from the value ranges at local supermarkets, particularly Asda.

Legacy of Labour are not so badly off that they cannot afford an annual holiday, and tend to go somewhere sunny in the Mediterranean, often as a family. They also enjoy gambling, particularly playing bingo and the national lottery, though unlike many of similar incomes, few have been lured by the delights of online gambling.

How we view the world

Legacy of Labour do not feel as though they are caught in the kind of grinding poverty that can wear a person down. While they are aware that their lifestyles are not as rich as they could be, they are not, on the whole, overtaken by despair. Money is important to them, but few see work as the route out of poverty. The few jobs open to them pay little, and the stable jobs they once had were taken from them by industrial collapse, shaking their faith in the importance of work. Nevertheless, many are still Labour voters, though many no longer vote at all, and a few are drawn to the BNP, which seems to offer an alternative.

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While many have vocational qualifications, these may be out of date, and have not helped them get the jobs they want. This has also turned them off retraining in order to get ahead. Instead of working their way to a more comfortable existence, they reduce their expenditure to a minimum and place their faith in state benefits, which deliver them a baseline of comfort. The monotony of this lifestyle is broken up by the occasional small lottery win or treat bought on credit, which can get them into difficulties.

How we get by

Legacy of Labour have very low personal incomes, though each household usually has at least two earners. In most cases the state tops up these incomes, with tax credits for those who are working and benefits for those who are not. Most people in this type are under-employed, neither working full-time nor studying. The part-time jobs that many of them have are concentrated in whatever manual work is left – automotive, construction and transport are all big employers, as is the retail industry in low-level service positions.

Legacy of Labour have very low savings, if any, and their main contact with financial services is through their debts. These often take the form of mail-order catalogue accounts, or personal loans. These are often taken out to consolidate other debts, and bought with payment protection insurance. While few of Legacy of Labour have sizeable debts, many have CCJs for small amounts, and many are under severe financial strain.

Online Behaviour

Legacy of Labour are not big Internet users, and if they do have an Internet connection at home it will be slower than average. The one area where they make up a significant percentage of the online population is on gambling sites, particularly bingo. When shopping online this type prefers budget retailers and auction and classifieds sites. In the households that still contain children, these will tend to be teenagers who spend a lot of time on social networking sites.

Group I Ex-Council Community

I41 Stressed Borrowers

Overview

Stressed Borrowers are people living on former council estates in areas with relatively low expectations of unemployment. Few have done well at school and very few have gone to university. However the strong demand for labour in the places where they live has made it possible for them to aspire to quite a good standard of living working on new industrial estates or in the service sector. This type of neighbourhood is often characterised by a restless individualism and a certain lack of restraint. It is fertile territory for The Sun .

Stressed Borrowers are found in residential neighbourhoods of what was originally built as council housing. They are particularly common in new towns such as Stevenage and Harlow. As a result of the implementation of right to buy legislation during the Thatcher years many of these homes have been sold to their tenants. The low price tenants had to pay to buy their freeholds and the high price of private housing in Southern England made the purchase of these homes an excellent financial investment and since the Thatcher era many former tenants have sold their homes to new owners at a handsome profit.

This type is most common in places which never experienced mass industrialisation or high levels of unemployment and where, as a result, there is little tradition of working class solidarity. Surrounded as it often is by areas of greater affluence, this type displays a much more carefree, opportunistic and hedonist set of values and places a much lower value on investment in education and vocational qualifications and in saving for a rainy day than its counterparts in type 38 – Settled Ex-Tenants and type 40 – Legacy of Labour. It has also been quicker to adopt more expensive lifestyles, including foreign holidays, and has been more confident in their ability to repay loans taken out to pay for products that were previously the preserve of the middle classes.

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The ease with which relatively poorly skilled people can obtain good wages in local industry combined with an inclination to hedonism and the lack of strong community networks leaves many households exposed when confronted with unforeseen events.

These factors combine to create a culture which is highly susceptible to the blandishments of the marketer and the focus on consumption as a signal of personal success. “Why wait?” is a compelling sales argument especially if combined with instant and interest free credit. Adults in these neighbourhoods aspire to the lifestyle of people younger than they are with a focus on fashion, clothing, eating out, the use of mobile phones and popular entertainment.

On a more positive note the social liberalism and economic flexibility assists the local economy to adapt to changing economic circumstances and reward suppliers of innovative goods and services.

Despite widespread lack of skills, this type is often distinguished by the larger number of cars (and white vans) than resident parking spaces, many of which are used for weekly visits to out of town and regional shopping centres. As consumers, Stressed Borrowers are responsive to promotional offers, especially those advertised on the television, and, despite their lack of education they are quick to become aware of and ready to adopt new trends.

Whilst residents fill supermarket trolleys with mass market brands and processed foods they are open minded enough to try out new foods, and foods from other countries. Meals are often eaten in front on the television.

Demographics and Behaviour

Who we are

Stressed Borrowers are people in the family lifestage, between 35 and 55. They are mostly of British or Caribbean origin, though there are quite a few recent immigrants from places such as Turkey, Italy and Africa. They tend to be married or cohabiting couples, though there are quite a few single parents here too. Families tend to be large, often with 3 or more children. Despite this, many report feeling isolated, with no-one to help them when they need it, particularly the single parents. They usually work in routine jobs, and have low qualifications, most with just a few GCSEs/O levels.

Where we live

Stressed Borrowers live in the poorer areas of many towns, but concentrated in southern England. They have been living in their modest council terraces for more than five years but don't like it. They never talk to their neighbours, and the areas are rife with vandalism and car crime. Many of their houses are getting too small for growing families. They would like to move, but are dependent on the council to make that happen – their debts are such that they cannot think about renting a place on their own.

How we live our lives

Stressed Borrowers have lived beyond their means until recently. While their lifestyles are not lavish, their incomes are far smaller than they would like, and they have made up the difference on credit. They have been used to taking a family holiday every year, and spending large amounts of money on their mobile phones, particularly the children who often have the latest model with glitzy and noisy accessories. This may change as borrowing becomes more difficult and they are forced to make cutbacks.

On the other hand, many of their habits are relatively modest. They buy relatively cheap food, often from Asda. They do not eat out very often, nor spend much if they do. They mostly get around by car, though they usually only have one per household, which they bought secondhand. They also tend not to spend much on Internet connections, which is unusual for households with children. Even those that do have the Internet are not frequent

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users of it. If they do log on, they use chatrooms, instant messaging, social networking and forms of communication with friends, both real and virtual.

As their purse strings begin to tighten, they will spend more time on their current number one pastime – watching TV. Programmes aimed at the whole family are popular, as are reality TV shows and contests. They may also retreat into some of their rather arcane hobbies, such as astrology, collecting painted plates, cross-stitch and fantasy games and novels.

How we view the world

Stressed Borrowers have little education, and find it hard to cope with the demands on them. They worry a lot about the future, and how they will provide for their families. Children are their focus, and they find it difficult to say no to their demands, both in terms of special meals and treats, as well as buying them toys they may not be able to afford. They are under constant financial worry, as well as time pressure to cope with the demands of their children. While they look forward to special occasions and holidays as moments where they can escape their worries, the financial burden of birthdays and Christmas adds further tension.

They are not very interested in the work they do, if they are working at all. They don't want too much responsibility in the workplace, nor do they want to sacrifice time with their family. The single parents in these areas are finding it particularly difficult to juggle parenthood and working, but they are unhappy with their standard of living and need to improve their income.

How we get by

The dominating fact about Stressed Borrowers' finances is their debt. They often have several thousand pounds worth of debts, spread across several credit cards, hire purchase agreements and personal loans. Many of them have also used doorstep credit. These debts were typically racked up quite fast. Typically, young children put pressure on finances at just the same moment as there was an enormous expansion in the amount of credit available to people who could not previously afford it. Now, many Stressed Borrowers have several CCJs against them, and are finding it difficult to keep up repayments. Many may be considering setting up individual voluntary arrangements (IVAs) or going bankrupt.

The chances of them working their way out of debt any time soon are low. While most have some kind of work, often part-time, many are unemployed or on long term sickness benefits. Even those who have a job are at increased risk of unemployment in the years to come as their low-skill manual or service jobs are shed throughout the economy. Most of their income is through benefits of one sort or another. Single parents are particularly badly off in these neighbourhoods. Overall, alongside their low incomes, they have no savings to speak of. Most of them have severe difficulties sticking to budgets, and may benefit from education or schemes to help them live within their means. Either way, many of the more expensive features of their lifestyles have already been, or soon will be, sharply curtailed.

Online Behaviour

Although Stressed Borrowers are generally younger than other members of the Ex-Council Community group, they tend to be less active online. However, while they may not use the Internet for business or employment purposes, they do consume entertainment online (particularly video and games) and participate in social networking communities. Online shopping behaviour is focused around auction sites and stores selling video games and music.

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Group J Claimant Cultures

J42 Worn-Out Workers

Overview

Worn-Out Workers are characterised by low rise municipal housing occupied by people of older working and retired age who mostly subsist on very low incomes. Long term unemployment and industrial sickness are endemic among local residents whose search for well paid jobs is hampered by the decline in the traditional industries which used to support the economies of the towns in which they live. Liverpool, Hull, Middlesbrough and Merthyr Tydfil are places with a high proportion of this type. People in these neighbourhoods have very little money to spend on consumer products.

Typical estates were often built by local authorities in the 1960s and 1970s as part of ambitious schemes to house victims of slum clearance. Previously living in older terraced houses which were no longer considered fit for habitation, Worn-Out Workers were decanted to new communities in greenfield settings on the edge of the city. The displacement of working class communities often caused considerable damage to residents' family and social support networks and the alienating effect this has had on a minority of residents has led to persistent problems of anti-social behaviour among their children. This has contributed to the branding of these neighbourhoods as sink estates and to them becoming the refuge of large families, single parents and households where no-one is in employment. The revitalisation of these estates is often hampered by the lack of community facilities and by the cost and infrequency of the bus connections to other parts of the city.

When right to buy legislation was introduced these were the estates where the fewest tenants exercised their right to buy. They remain a type of neighbourhood where it is unlikely to find anyone going to university, running their own business or a company director.

Few residents have been able to obtain employment other than in semi-skilled and routine jobs. These are the places from which the local authority recruits the people who sweep its roads and where contract cleaning agencies and residential nursing homes are most likely to find the staff who work for the minimum wages on which their business models depend.

Life in these neighbourhoods is characterised not just by the cycle of disadvantage, whereby unemployment and low incomes are transmitted from one generation to the next, but by a culture of low expectations, of pessimism and resignation. Few residents have prospects which they can look forward to with any pleasure.

Economic problems are compounded by anxieties over security, the older people being fearful of attack from disaffected teenagers and unable to protect their homes and cars from vandalism. Public property is regularly defaced and shops have to be secured by grilles even when open. Insurance premiums are prohibitively high as a result of which many shops, cars and homes remain uninsured. Economic problems and social stress also contribute to problems with people's health, and these people have some of the lowest life expectancies in the country.

Worn-Out Workers either walk or use the bus to get to the local shopping centres which were built to serve these estates. Such centres are likely to include a symbol grocer and perhaps an off licence, betting shop or post office. Shoppers typically buy mass market brands which are considered more trustworthy. Tobacco and alcohol are principal luxuries and many people play the lottery.

Worn-Out Workers represent poor markets for consumer durables. Borrowing and savings are often arranged via local door-to-door collection agents, and many people do not have access to a credit card and some not even to a bank current account. Many are dependent on incapacity benefits and in retirement years their income will be restricted to the basic state pension.

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In communities where many people can ill afford access to the Internet, television is the most important provider of news and information.

Gender roles are still distinct and those men who are in employment will very often congregate together in bars and clubs for company and conversation. These venues may also be centres for the informal economy, many people preferring to pay friends in cash for services which elsewhere might be purchased from local traders.

Most people are “born and bred” in the town in which they live and will have varying levels of contact with an extended family. Summer holidays are likely to be restricted to the occasional coach trip to a nearby seaside resort.

Demographics and Behaviour

Who we are

Worn-Out Workers are older working age people, generally over 55, many of whom have been unemployed for a long time. They have very few skills, and may once have been employed in manufacturing industries which declined many years ago. Many are single, having been in relationships that broke down, and there are also quite a few older single parents with dependent children living in these areas. The older Worn-Out Workers are on the verge of making the transition from one kind of benefit to another, and will shortly start receiving their state pension.

Where we live

Concentrated in poorer areas of large northern industrial cities, Worn-Out Workers live in small council-owned semi-detached and terraced houses. Many were born in the neighbourhood, perhaps even in the same house they live in now. They know their neighbours very well, and speak daily to them over the fence or down the local pub. However, they don't like the neighbourhood as it has lots of social problems, and they don't feel safe there. Their homes are simply furnished with secondhand furniture and appliances, and few will have any modern technology beyond perhaps a Freeview box.

How we live our lives

The lives of Worn-Out Workers are severely limited by their tight budgets. They spend as little as possible on food. They occasionally buy from the budget ranges of the big supermarkets, but mainly visit cheaper shops like Iceland or their local frozen food shop, where they buy meals that can be cooked in small portions. Their range is also constrained by the fact they have no cars, so only shop for whatever they can carry home from nearby shops, though they may venture further afield in search of a bargain – they are time-rich and cash-poor. They never eat out, except occasionally at the local purveyor of fried edibles.

Their knowledge of the world beyond their immediate neighbourhoods is limited, and mediated heavily by daytime television and the tabloid newspapers they read, particularly the Daily Star. They do try to go on holiday once a year, but with their limited budgets, they rarely manage to leave the UK, except on extremely cheap package deals to places not that dissimilar, except in climate, to where they started from. The Internet is not something that seems particularly relevant to this type, and they are among the least likely of any to have been online recently. Their mobile phones are also not that important to them – they are probably in daily face-to-face contact with most of their social circle, either by visiting them in their houses, or seeing them out and about. They spend little on their mobiles, and probably have a secondhand handset on a pay-as-you-go deal. Apart from cigarettes, television and alcohol, the one leisure activity that shows up as important to this type is bingo, which is at the centre of their few evenings of leisure.

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How we view the world

Worn-Out Workers feel neglected by society, and disconnected from the broader life of their region, let alone the nation. Events such as the Olympics, cinematic blockbusters or political dramas make little impact on their lives. While they would like to change almost every aspect of their lives, they don't know how to go about it, and in any case gave up trying a long time ago. Any ambition they may have had of getting off benefits and back into work faded as the realisation that they were approaching pensionable age and becoming progressively less employable dawned. This translates into problems of low self-esteem, which are often combated by trying to control whatever parts of their lives they can. They try to keep up with housework, maintain some kind of routine and avoid taking drugs.

They have fairly materialistic aspirations, naturally enough for a type who have very little to call their own. These aspirations contrast sharply with the poverty of their lives, but their prospects have improved greatly in the last decade or so as pensioners' benefits have increased. While their outlook may be one of the downtrodden, they are better off, or stand to be better off, than ever before. Naturally, while this is not much comfort, many still vote for Labour, or the SNP in Scotland. However, some disaffected individuals may cast their vote for the BNP. With little schooling, few religious ties, and limited prospects, this is fertile ground for their message.

How we get by

Worn-Out Workers used to work in mining or heavy industry, but few have worked since the closure of many of those industries. If they have managed to find work, it has been in menial service jobs, in call centres, hospitality and municipal services. Many have instead been on jobseekers' allowance or incapacity benefit for years. While their incomes are low, their expenses are generally also kept in check, and many do manage to put some money aside as savings. These are generally only for the short-term, to help them buy appliances or to go on holiday. Retirement will be funded entirely by the state.

Considering their low savings and minuscule incomes, Worn-Out Workers have fairly low debts, on the whole – quite an achievement. A few have credit cards and loans, and feel under pressure to pay them off. In the past, they used to switch their balances between cards, but now find it hard to get credit. Some resort to doorstep credit to help get by, though their expenses are lower than similar types who use this more.

Online Behaviour

A significant number of people in this type don't use the Internet, and many of those that do are likely to get access via the local library. Football is popular in these households, and the men go online both to keep up with the news and bet on the results. Women also use the Internet for gambling, although they prefer bingo. Where there are children or grandchildren in the household, they will spend a significant amount of time on social networking and entertainment sites.

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Group J Claimant Cultures

J43 Streetwise Kids

Overview

Streetwise Kids are families with school age children renting from the council on less attractive estates. Many of these children no longer live with both natural parents and often no-one in the household has a job. These estates are particularly common in those parts of the South of England where there is an acute shortage of public housing. They consist of terraced and semi-detached two storey houses, not council flats.

Life on these estates is often disrupted by the anti-social behaviour of children who are often living in overcrowded conditions where homes with two or three bedrooms are occupied by families with three or more children. Living as they do in otherwise prosperous parts of the country, children are in danger of turning to gangs and crime to acquire the respect which they feel is denied them by the wider community. A feature of many of these estates is a lack of community cohesion and many are too small to justify their own community facilities, exacerbating the problem.

The reason for the concentration of so many of these estates in Southern England is that where public housing is most scarce it is only the most desperate of households, and in particular those with children in the poorest accommodation, that become eligible for public housing provision. These families are then accommodated in whatever housing is available, which in practice often means the estates with the poorest reputation, in which an offer of accommodation would be rejected by those more confident in their opportunity to choose where they should live.

Unlike Worn-Out Workers, many of these estates are relatively small in size and are often close to better off neighbourhoods which may provide a supply of jobs requiring low levels of skill. So although few people can offer a prospective employer a formal educational qualification these are not the types of neighbourhood which suffer most seriously from high levels of unemployment.

Despite the endemic deprivation, they do contain a minority of households who earn wages, many of whom drive cars, and eat out at bars and clubs. Thus this is not an entirely barren market for marketers, particularly those who service the tastes of residents in health and beauty and entertainment. These are places which can vibrate to the sound of amplified music which emanates from the entertainment systems fitted to the cars of young people many of whom live with their parents.

This type contains many people who would like to borrow but a poor credit history is often an obstacle to being granted consumer credit. Likewise high levels of petty theft and vandalism also make it difficult for many residents to obtain insurance for their homes and cars.

This is a poor market for mainstream financial services, for garden centres, bookshops and flower shops, for home collectors for charity and for local churches. By contrast it offers good opportunities for mobile phone companies, for taxi services and for the home delivery services provided by fast food restaurants. The large average number of people in the household will result in heavier than average expenditure on grocery staples especially discount brands promoted heavily on television.

Those homes where people work are likely to have access to the Internet, which is likely to be used for entertainment rather than for accessing information about products and services.

Residents in these neighbourhoods are often under-represented on the electoral register and in the response base of market research surveys and are less likely than others to vote in local and national elections.

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Demographics and Behaviour

Who we are

Streetwise Kids are a very young type. The head of household is no more than 45 years old, usually younger, and there are many young children – often four or more per household. Streetwise Kids are mostly white, though there are some black Africans and Caribbeans, as well as Somalis in some areas. Most are single parent households, though some will have a cohabiting partner. There is high unemployment and long-term incapacity in these areas, as well as many mothers who choose to live on benefits rather than look for work. Those that do work have low-skill manual jobs, even though quite a few have GCSEs and even went to sixth-form college.

Where we live

Streetwise Kids live on big estates on the outskirts of major cities, in large council terraced and semi-detached houses. Once single parents have had more than a couple of children, they are usually moved by the council into these houses which are big enough for larger families. Once there, they stay for a long time. These areas have many social problems, the houses are often in poor condition, and many of the residents want to move, but have little choice in the matter. Their houses have very little technology in them. While some have formed strong bonds with their neighbours, others never talk to them and can feel quite isolated.

How we live our lives

The adults in Streetwise Kids live a life that is full of strain and worry. They rarely have enough money to pay for things they and their children need, and many suffer emotional and cognitive difficulties as well as financial. Holidays are almost unheard of. Once every couple of years, they may manage to scrape enough together for a cheap and stressful trip to the seaside, but most have never left the country. They look for escapism where they can. This can be as simple a pleasure as the horoscope pages, entering competitions or lotteries. However, many have problems with drugs and alcohol addiction too, and smoking rates are very high.

Their daily lives are lived within a very small radius of their houses. Few have cars, and either take public transport or walk everywhere. They will walk their younger children to school in the morning, and then perhaps spend a while chatting to the other parents outdoors or in the local greasy spoon. Their shopping is from the local frozen food shop, mainly. They buy the cheapest food they can find, and cooking skills are limited. Take-aways from the local chip shop are a treat.

They find out about the outside world mainly through their televisions, which are on for most of the day, although their attention varies. They also read newspapers such as the Star or the Sun sometimes. They aspire to be able to afford a computer, and they are painfully aware that their children would benefit from Internet access. They do spend lots of money on their mobile phones, mainly because they are restricted to pay as you go tariffs and are not very good at limiting their usage, particularly when texting.

How we view the world

The parents of Streetwise Kids have a very pessimistic outlook on the world. Surrounded by children, they often find their constant demands wearing, particularly as their capacity to provide for them is so limited. They are often pestered into buying things for their children that they cannot afford, or which are bad for them. They crave excitement and temporary escape from their situations, hence the popularity of cannabis and other drugs. They have idle dreams of success and wealth, but these are not matched by their ability to achieve them. Their conviction that they are 'not very academic' means they do not see education as a means out of poverty, and have few prospects beyond continuing on their current path.

Streetwise Kids have little time for tradition, monogamy and duty, as they are more concerned by immediate financial and security concerns. Corporate ethics and sustainability are far from their minds as they scan the shelves to find the cheapest goods. They also have very retrograde attitudes to gender roles, with many men and

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women believing that women's role is to stay at home and raise children, rather than to work. Voting is a minority activity, but if they do, Labour, the BNP, Greens and UKIP all do well. Streetwise Kids can be swayed by a persuasive canvasser in this regard. This also applies to advertising, against which critical faculties are not usually deployed.

How we get by

Some households have some kind of work, but more often than not it is part-time and low paid. Most have no work at all, often because they have health problems that preclude employment. Streetwise Kids claim every kind of benefit there is, but have no savings and many mouths to feed. While their absolute income level may look respectable thanks to the multiplied child benefits, it is rarely enough to cover even their necessities, and incidental expenses can impose a real strain on their budgets.

Streetwise Kids are also very prone to getting into trouble with credit. Many have been mis-sold various forms of insurance such as payment protection insurance, which makes the burden of repayment even higher. They are very likely to use doorstep credit as a way to bridge the gaps between benefit payments. Many are in severe debt and failing to keep up repayments, and many have several CCJs outstanding against them.

Online Behaviour

Internet usage in these areas tends to be polarized between those that do (teenagers) and those that don't (their parents). For the teenagers, much of their online time is spent on music, video and games websites, and social networks. This type also contains a number of workers from abroad, and they also use social networks and foreign websites. When the parents do go online, they are likely to gravitate towards websites and brands that they know from the offline world.

Group J Claimant Cultures

J44 New Parents in Need

Overview

New Parents in Need are many of the country's most vulnerable households where young people with priority for social housing live in some of the least desirable council estates. These are mostly estates of low rise, terraced or semi-detached housing, often located at some distance from the inner areas of cities, in which very few residents have exercised their right to buy the freeholds of the homes they live in.

Because of the declining reputation of these estates, many of the middle aged and older tenants who previously lived on them have over the years applied for transfers to homes in better estates, leaving accommodation available for young people in desperate need. It is in these neighbourhoods that you will find very high levels of non-workers, people with no formal educational qualifications and single parent families. These homes may be occupied by young people who have been raised in households which have relied on welfare benefits rather than employment income for many generations.

It is these neighbourhoods which burden social services with heavy caseloads and where housing and education departments often have to work together to develop strategies for addressing the problems of families who experience multiple different forms of disadvantage.

At the root of many of these disadvantages is the lack of stable partnerships. These are neighbourhoods in which councils provide teenage mothers with accommodation, where many homes are occupied by people living in short term partnerships and where relatively few children live with both their natural parents.

Experiencing these disadvantages many children have difficulty settling in their local nursery classes and primary schools with the result that it is schools in these areas, rather than in more diversely populated areas of inner city

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deprivation, that tend to have the most pupils playing truant and the fewest pupils achieving good grades in key stage tests. It is in these schools that considerable efforts have recently been made on early start programmes to develop the social and language skills which are taken for granted when children start school in more affluent neighbourhoods.

However, by contrast with Streetwise Kids, these are neighbourhoods where social disadvantages are particularly concentrated among younger children rather than children of secondary school age and where the focus of social services and police attention is more likely to be on young parents, mothers in particular, than on anti-social teenagers.

The neighbourhoods therefore are ones which tend to make greater demands on the provision of public services than of private goods. With so many households being dependent on welfare benefits and renting their homes from the council, food, alcohol and tobacco take up high proportions of disposable income. When durable goods are purchased it will often be from secondhand dealers who make a living by renovating equipment no longer considered serviceable by middle class households.

Aldi and Netto are the grocery retailers of choice. Residents who spend much of the day watching television gravitate to the purchase of familiar, trusted brands and to food products which require modest amounts of preparation.

It is in these neighbourhoods that credit reference agencies record the highest density of county court judgements and where people have the greatest difficulty in securing consumer credit. Goods are paid for in cash rather than by credit cards and the pattern of expenditure is governed by the weekly timetable of welfare payments. Hardly any residents have more than nominal amounts of savings.

These are neighbourhoods which represent a challenge to social marketing campaigns for healthier eating which may need to focus on educating adults on how to prepare foods for healthy and nourishing meals. Poor diet and lack of exercise contribute to higher levels of illness than you would otherwise expect in areas of mostly young people.

Most New Parents In Need cannot afford to give much to charity and are too apathetic to vote in national or local elections.

Demographics and Behaviour

Who we are

New Parents In Need are some of the most deprived households in Britain. Here is where we find many single mothers or cohabiting couples with many young children, as many as 3 or 4 per mother. The singletons in these neighbourhoods usually have a history of relationship breakdown. They are mostly white, though there are some black African and Caribbean people in these neighbourhoods as well. The single mothers in this type generally don't work. If fathers are present, they are usually employed in routine and manual occupations, thanks to their low skills and patchy employment histories.

Where we live

New Parents In Need are found on older estates of terraced council houses in run-down towns in northern England and the Midlands. Most families were re-housed there fairly recently as they outgrew their previous council homes, meaning that these neighbourhoods are quite transient. However, many now expect to be here for some years as their children grow, and have begun making friends with their neighbours. These areas are riven by social problems, however, including anti-social behaviour, crime and substance dependency. Few households have modern communications technology, not even a Freeview box.

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How we live our lives

Life for New Parents In Need is dictated by the overwhelming fact of low incomes and many demands on their budget. Their children require the usual things that children need, and the main response of their parents is to organise their leisure lives around activities that don't require any money. As such, television is the main leisure activity for New Parents In Need, and for their children as well, when they are not playing outside. They are regular viewers of most television programmes that are broadcast after school hours, particularly soap operas such as Coronation Street, Hollyoaks and Eastenders. They occasionally buy tabloid newspapers, but are more likely to read them at the local café, where they sometimes congregate with other mums from the estate.

Very few of these households have a car, and tend instead to get around on foot or on public transport. Their groceries are often carried back from the local shopping parade, carrier bags dangling off the pushchairs of their youngest children. The focus on price means they often buy processed and often frozen food. Combined with their children's lack of exercise, this means that New Parents In Need areas have some of the highest rates of childhood obesity in the country.

The low prospects of New Parents In Need are somewhat alleviated by their occasional trips to the bingo, or the hope afforded them by their lottery tickets. Very few of them have any form of Internet access, but if they do get online, it is usually bingo and gambling sites that they head to first. The few who have managed to acquire a computer (usually secondhand) have hit upon the Internet as another cheap way to spend the time, and online gaming is popular for them, too. However, as the children get older, conflicts over who gets to use the single computer get more common.

How we view the world

Many New Parents In Need have very limited knowledge of the world beyond their immediate experience of it. School was not a major feature of many of their early lives, and few have any qualifications at all. Apart from television, most of their knowledge of current affairs comes from reading the tabloid press. This lack is not keenly felt, as they generally pronounce themselves to be relatively uninterested in other cultures or aspects of their own society that do not impact them in a direct, immediate way. As a result, few vote, but they do make good targets for extremist parties such as Respect or the BNP if they encounter local campaigners who make a good impression.

Their children are the main focus of their lives, alternately a source of joy and struggle, as their ever-increasing demands regularly outpace their parents' ability to provide for them. Their liberal and anti-authoritarian attitudes to childrearing mean that they often fail to check behavioural problems early and struggle to control their children as they get older. Their own bad experiences at school mean that they may not feel the need to rein in truancy, which creates its own problems. At the same time, attempts by government to interfere in their families are greatly resented, making intervention complex. They are probably well-known to their local social work team.

How we get by

New Parents In Need only barely get by. The bulk of their income is through benefits, and they have no savings to help with emergencies. As a result, they often turn to the only people who will give them any credit – doorstep agents. They have major problems with credit as a result, and have accumulated an impressive number of CCJs, many of which are for relatively small amounts, which may have grown thanks to exorbitant interest rates. Cashflow is a real problem for New Parents In Need, as almost nothing is available to them on credit. If they do not have ready funds, their mobile phones, their electricity, their transport all dries up and they simply cannot live their lives. Even those that are working tend to be employed on a casual basis, and their jobs are at high risk, particularly in a recession. Forward planning is simply not possible in such circumstances, and most days are a struggle just to make ends meet.

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Online Behaviour

Internet usage rates are low amongst these households, and children often spend more time than their parents online. Much of the web browsing in these households is to social networks and entertainment websites, including the homepages of children's TV channels. Online shopping frequently takes place on auction and classifieds sites, although toy and games retailers are also popular.

Group K Upper Floor Living

K45 Small Block Singles

Overview

Small Block Singles are mostly people on low incomes who rent homes in small blocks of flats from the local council or from a housing association. Many of these tenants are young people who find it difficult to find, or hold down, a regular job. This type is particularly common in medium sized and smaller industrial centres where people have traditionally worked in factories rather than in offices.

Most of these people will be living in the type of purpose built flat whose front door is reached walking up a short flight of stairs rather than via a lift. These flats may be situated in a small development which is part of a larger estate of low rise, family dwellings or sometimes as a small infill development on what previously might have been a brownfield site. Residents therefore are less likely to live on a large planned development with its own neighbourhood shopping centre and are more likely to make use of the shops and services located in a more established neighbourhood. Thus although the incomes are low, these are not typically people who live on what are sometimes described as problem estates.

Small Block Singles are young singles, live-in partners or parents with perhaps just one young child. They may have been offered a small flat by the council or a local housing association which, because it is not suitable for families with children, is otherwise hard to let.

With large numbers of these young people having poor educational qualifications and on low incomes and with many of them unable to hold down a full-time job on a regular basis, this type has relatively little interest to high end marketers. These is not a type looking to acquire a mortgage; or involve themselves in home improvement; and most do not have gardens. Few households own a car and those few cars are likely to be old. When they require serious repair it may be cheaper to have them scrapped and buy afresh.

Small Block Singles tend to have unsophisticated tastes, shopping in local parades on a daily basis for small amounts of food rather than making weekly shopping trips to large out of town supermarkets. This type is likely to purchase low value products but to be relatively careless about the price they pay for them. However they are likely to be responsive to promotional offers on brands which they may have seen advertised on the television.

Generally they are people with a local orientation who are among the least likely to travel abroad, to make international telephone calls, or to go to foreign restaurants. On the other hand they are likely to patronise the local pub, to buy alcohol from off licences and tobacco from newsagents.

This type is reached effectively by television and by local radio. However relatively few people own a computer. The scope of buying via the Internet or via the phone is reduced by the fact that many still rely on cash rather than credit card.

These are people who can have difficulty gaining access to consumer credit because their names are often not recorded on the electoral register, because of their age and because of the limited time many of them have lived at their current address.

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Demographics and Behaviour

Who we are

Small Block Singles are a very young set of people, mostly under 30 and mostly white, though with a higher-than-average concentration of recent immigrants from west Africa and Somalia. Few have children, but those that do are single mothers with young children, who do not go to work. The risk of unemployment or long-term incapacity is considerably higher than average for Small Block Singles.

Where we live

There are high concentrations of Small Block Singles in Newcastle, Birmingham, Glasgow and Manchester, but some are found in most major cities where there is a significant population of young single people who have recently moved to the area. They live in council-owned flats of all types, often converted from period houses into bedsits and small one bedroom flats. Others are in tower blocks. They are very sparsely furnished, with little technology of any kind. Often all there is inside is a small kitchen, a sofa bed and a television.

How we live our lives

Many Small Block Singles work long hours, often in more than one job, and spend much of their time away from home. Their flats are just a place to sleep before heading out again, and to watch television which occupies much of their time, being such a cheap way to spend time. Daytime television and light comedies are particular favourites. They do read the Star or the Sun occasionally, but usually don't buy these themselves, picking them up on public transport or glancing over them at work.

They are very interested in ways to get extra money, and often enter competitions and gamble, whether it's on the bingo, football pools, lottery or at casinos. Few of them use the Internet, but for those that do, gambling sites are popular, as is online dating and online gaming, both of which help them to build their social networks, which as single newcomers, may be limited.

They don't have cars, and spend most of their time within walking distance of their homes. Most of their shopping is at shops near to their houses, usually just buying what they need for the moment, as their weeks are seldom planned out in any great detail. Cigarettes and alcohol make up a large part of their grocery budget. Their workplaces also tend to be near their flat, and much of their leisure time is spent in the pub on the estate. Holidays are an extravagance that few hope to have any time soon. They do spend a significant amount on their mobile phones, as many do not have landlines, and this is their only means of communication with friends and family elsewhere. Mobiles are also an important means of social differentiation, as they are constantly carried and often on display. Many will have models which are designed for good looks, and spend on customising them with ringtones, fascias and other accessories, often from the local market.

How we view the world

Small Block Singles spend much of their time dreaming of a better life, but are deeply unsatisfied with their actual reality. Few stayed in school beyond GCSEs, and many did not get enough of those to hold down anything other than an elementary job. They are acutely aware of the fact that they do not have the skills to succeed in the modern world, but feel unable to change their situation, and feel out of control of their own lives.

This dislocation is compounded by the fact that they have weak links to their own families, whom they left at a young age without anything in particular to go to. They may come from broken homes, and few believe that they will form a lasting partnership with one partner. Many have also moved areas from their childhood and while their social lives may be busy, friends are often transient too. Thus they face economic uncertainty without the social comfort and support of a strong family or many friends who know them well living nearby. Their links to wider society are therefore also weak, and they care little for notions of tradition or social responsibility, whether from companies or individuals. Most of them do not vote. Of those that do, Labour are the natural choice, but the SNP

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and BNP have both found Small Block Singles to be willing, if not electorally reliable, recipients for their very different nationalist messages.

How we get by

Small Block Singles eke out an existence on very low incomes indeed, mostly under £15,000 a year. Much of this comes from benefits, particularly housing benefit, income support and jobseeker's allowance. Their expenses are very low as well, usually spending as little as possible on food and regular bills so that they can maintain a social life and wear decent clothes. Nevertheless, they are often in trouble with credit collection agencies, and although they have low debts overall, they often struggle to pay them back. They are among the highest users of doorstep credit, which brings with it its own problems.

Many are in poor health, which makes it hard for them to work. This is compounded by high consumption of alcohol and cigarettes, as well as very poor diets. Many in this type are neither in education, employment nor training (NEET), and few take up government-sponsored training schemes unless forced to do so. Few are insured in any way at all, but many are victims of crime, which hits them harder than it would better-insured and better-off types.

Online Behaviour

This type is unlikely to use the Internet for transactional or business purposes, but those that do have broadband connections consume a lot of entertainment content online. Watching TV and movies online is a popular activity, as is gambling. Small Block Singles prefer established online brands such as Yahoo! and Microsoft and consume their content as well as using their webmail services. This type contains a high proportion of overseas workers and is therefore likely to visit foreign and expat websites.

Group K Upper Floor Living

K46 Tenement Living

Overview

Tenement Living are low income workers who live in small flats which are owned by the local council. Here we find many people employed on the minimum wage or slightly above it and who work in shops, restaurants, hotels or looking after old people in care or as janitors or cleaners. Many of the estates in which they live are part of quite large municipal developments in the middle suburbs of large provincial centres. These are mostly white, and there is a particularly high proportion of Scottish households.

Tenement Living typically live in three or four storey blocks of flats accessed via a communal lift. Some have front doors which access directly on to an external corridor. More often the blocks are separated from others of a similar design by open grassland and by asphalt car-parking areas. They will be situated in large municipal estates whose population is large enough to support a local community centre and a neighbourhood shop if not a parade and a regular bus service. In recent years considerable investment has gone into improving the physical and environmental conditions of many of these estates.

Originally built to address problems of overcrowding in the centres of large cities, these estates were sufficiently well provided with modern kitchens and bathrooms, sanitation and heating to satisfy public health regulations. However most are too small to accommodate the physical demands of energetic teenagers with the consequence that local councils have, over the years, tended to consider them unsuitable types of accommodation for housing families with two or more children. As a result of these policies these neighbourhoods now provide homes for young single people and childless partners, single parents or young partners with a single young child. Mixed in with these we find a few single people who have never married or who have separated, and a sprinkling of childless older people.

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A distinctive feature of these neighbourhoods is that they contain very few very elderly people. This is on account of the lower than average life expectancy in these neighbourhoods and the tendency for councils to re-house their less physically mobile residents in sheltered housing or in care homes.

This type offers little opportunity to marketers of most products. By contrast for social marketers it provides a key target audience for campaigns directed at health improvement, police re-assurance and the use of community services.

There is little demand for savings products or for mortgages. Whilst many residents would like to be able to insure their homes, premiums are often too high to be affordable. Most people have no realistic expectation of being able to supplement their basic state pension when they retire. In such a culture the lottery provides the only prospect of financial improvement, and betting and bingo trade on the belief that there is little that people can do by their own efforts to improve their financial circumstances.

Credit is difficult to obtain as large numbers of people have adverse credit reference data. As a result this can be a fertile market for lenders who sell using door-to-door collectors. A key feature of life in these neighbourhoods is reliance on the state for services, not just health and education, but for welfare benefits and housing. Few people are able to afford to run a car and people are therefore reliant on public transport.

The absence of cars and the shortage of money results in large numbers of low value shopping trips for daily necessities to local stores. Residents therefore suffer limited choice and often higher than average prices. People trust brands which are heavily advertised on the television, particularly if they are positioned on the basis of longevity and heritage rather than lifestyle and emulation. This type is late to adopt new foods, particularly those with overseas provenance, but people spend heavily on tobacco and alcohol.

Of particular concern to government is how to reduce the very low levels of life expectancy through better attention to health and diet, and how to improve skills so that people can more readily find work in the local job market.

Demographics and Behaviour

Who we are

Tenement Living are a very young bunch, all under 45, and many under 25. They live on their own, except for the high numbers of lone parents, who have young children living with them. Most of them are white, working class, often from Irish backgrounds, but in some areas, black Africans, Turks and Somalis are also present.

Unemployment is high, but not as high as in many similarly poor areas. They mainly work in service and routine occupations, as cleaners, door staff, cab drivers and traffic wardens. Most of them completed their elementary education, and some even have secondary qualifications, but few have a degree.

Where we live

Tenement Living is mainly found in south-east London, Birmingham and Glasgow. They have very small one-person council flats in mid-rise blocks in areas with severe social problems. The residents only moved here fairly recently, and do not plan to be here for long. They have very few ties to the local community, and generally feel quite threatened by the atmosphere. While they may own a few modern portable gadgets, such as an iPod or laptop, their flats are mainly quite basic, designed only as a temporary stopping-place on the road to somewhere better, or at least different.

How we live our lives

Much of Tenement Living's existence is preoccupied with money – getting it, making the most of it, and dreaming of more of it. They spend a lot of time working, often in more than one job, and often at unsociable hours. When

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they are not working, they spend a lot of time at home watching television, on their own or with friends. They are drawn to comedy programmes or real-life crime shows, which may reflect their exposure to criminal activity in their communities and their jobs which often service the night-time economy.

They like reading tabloid newspapers, and also enjoy using the Internet, but rarely have home access, so they patronise Internet cafés instead. Here and offline, many of them are interested in gambling in many forms – bingo, lottery, casinos, pools and horses are all popular. Also on the Internet, many spend time responding to offers and incentives that offer a small amount of cash in return for filling out surveys or doing simple tasks. If they have the Internet at home, many would be interested in businesses such as Amazon's Mechanical Turk. Internet dating is also popular among this single type.

How we view the world

Tenement Living often have quite aimless existences, going to work in order to earn money, but without a clear plan of how to progress beyond their current situation. For many, this is not an issue – they may be working in the UK to send money home, and will return when they have done enough. For those who are planning to stay, they still don't see work as a career, just something they do to earn money. They like the idea of being self-employed, and resist putting down roots in any job. They also prefer to avoid responsibility, however, and would rather be told what to do.

At root, most of them are keen to enjoy life, and worry little about the future. They are strongly in favour of legalising cannabis, which may indicate high levels of recreational drug use overall, and many of them are fighting addiction issues with no great enthusiasm. Despite this, most people in these neighbourhoods remain in employment and work hard. Some will save money from their long hours of toil and manage to escape Tenement Living. Many will not, however, and their prospects are bleak.

How we get by

Tenement Living usually have very low incomes and no savings. Their engagement with financial services is minimal, and many may only use cash. If they do have savings, they may give them to trusted friends and elders to look after rather than using normal banks. Much of their income is paid through benefits which top up their low earnings. Some of them have real problems with debt. Even those who are on the radar of the credit reference agencies are often refused credit, and many move so often or do not register their residence so that they are difficult to track. They are as a result three times more likely than average to resort to using doorstep credit as a substitute for normal borrowing. However they get credit, many are falling behind on their repayments and being pursued.

Online Behaviour

Internet gambling is popular with this type, although online they prefer sports betting sites to bingo. Tenement Living households that contain older children will often have faster Internet connections and are big consumers of online video and social networking services. They also use the Internet to keep up with the latest movies; while for the adults in the house the web is a good source of information on soaps and celebrity gossip.

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Group K Upper Floor Living

K47 Deprived View

Overview

Deprived View are poor people who live in high rise blocks of socially owned housing. Most of them are young, single people without children. Many have disabilities or poor qualifications which make it difficult for them to hold down regular jobs.

Deprived View are usually located in parts of large municipal developments, constructed at the time when local authorities were attracted to large scale architectural visions and to new system build construction methods. These developments were intended to offer a brighter and lighter alternative to the older terraced housing from which families were being forcibly evicted during slum clearance programmes.

Whilst originally there may have been a certain cache attached to life in these new communities in the sky, it did not take long for many of their design faults to become apparent and within a few years better off tenants had successfully applied for transfers to low rise estates of houses with gardens. Councils moved parents with children into housing where their energies could be contained within a garden. These tenancies were then given over to younger childless couples and single people who were, for one reason or another, willing to live in what otherwise had become hard to let accommodation.

Deprived View has, as a result, become a type which is characterised by extreme poverty. These are estates where young people in particular are most likely not to have a job; where they are most likely to suffer from some form of incapacity which prevents them from working; and where it is rare for anyone to own a car. These flats may still accommodate a few older single people and the occasional student.

For the commercial marketer, this type offers very poor prospects for virtually every heavily advertised product. These are neighbourhoods in which residents do not own their homes and are not responsible for their maintenance. They do not buy or maintain cars or vans. If they do own white goods, it is likely that these will be purchased secondhand or provided by their social landlord. They do not have the money to spend on home entertainment, on home computers or music systems. Nor do they travel abroad.

When they shop for groceries, Deprived View are among the least likely to travel by car to the local supermarket, typically being dependent on local neighbourhood stores which offer a poorer range of goods. These stores are often protected by iron grilles when closed and may take as much money from the sale of alcohol and tobacco as from food. These are not places where the day to day struggle to make ends meet precludes much attention being paid to diet and much less to the consumption of five a day.

Generally these are neighbourhoods where incomes are often too low to allow for the purchase of a daily newspaper. Thus, other than the television, there are few communications media which are effective in reaching this type. This and the fact that people are seldom actively engaged in the local community presents considerable problems to social marketers who often want to target Deprived View with messages relating to public health and personal safety.

Finances, which are often reliant on state benefits, do not make it easy for these people to obtain mainstream credit. Many other aspects of people's lives make them unsuited to the services offered by national organisations. They tend to be under-represented not just on customer files but on mailing lists, on the electoral roll and on credit reference registers. Many have not filled in a census questionnaire and these are addresses from which it is most difficult for market research organisations to find people who will respond to sample surveys.

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By contrast, people are much more likely to rely on informal networks for access to short term credit at high interest rates, to visit charity shops, to use pre-pay vouchers to pay for their gas and electricity and to ring local taxi companies from pay-as-you-go mobile phones.

Demographics and Behaviour

Who we are

Deprived View are people of many ages, but concentrated towards the younger end of the spectrum. Ethnically, they are very mixed, but Somalis and other Africans are particularly represented here, along with many of Irish origin. The varying ethnic groups do not mix very much with each other, and many, particularly recent migrants, will be socially quite isolated.

There are significantly more men than women in these neighbourhoods, and hardly anyone has children living with them. Most households are single, though many are cohabiting with partners. Deprived View have very low skills levels, and are at particular risk of unemployment; many are long-term sick. Those who do work tend to have menial service jobs in hotels, restaurants and bars, or in low-level manufacturing.

Where we live

Deprived View live in high-rise tower blocks, in small council flats. They are mainly found in London and Glasgow. Deprived View hate where they live, and would love to move somewhere else. They never talk to their neighbours and feel very unsafe there. There are severe problems with addiction, homelessness and vandalism in the area, and many are subjected to racial abuse. Unfortunately, they are not in a position to choose where they live, and most will stay here for quite a while.

How we live our lives

Deprived View's lifestyles are defined by their budgets. Their main leisure activity is watching television, because it is cheap. They mostly have Freeview boxes, often the only bit of modern technology in their homes, apart from their pay-as-you-go mobiles. They spend a lot on these as they are their main link to the outside world, not having access to the Internet or a landline. They do go to Internet cafés every few days, though. They like chat rooms and online dating sites particularly.

They tend to have a few friends with whom they will socialise often, either at their houses or in a friendly space, such as a community centre or pub. At home, they always buy the cheapest possible food, and almost all their meals are home-made, to save money. They will occasionally fill up on cheap take-aways when out and about, however. They do not have cars, and will use buses or walk to where they need to go. They often commute long distances to work, and like to read the Star or the Sun on these journeys. They never go on holiday.

How we view the world

Deprived View are extremely dissatisfied with their lives. They have very low levels of education and little idea how they can make their lives better. They avoid taking responsibility in their jobs and in their personal lives, preferring to put themselves at the mercy of forces beyond their control. Many in Deprived View, particularly those from African communities, are regular churchgoers. Men in this type particularly have very traditional ideas of how men and women should relate to each other – women should stay at home, men shouldn't cry.

They do not vote, and take little interest in current affairs. Many of their lives are lived day-to-day with little regard for building a career, saving money or indeed with any particular hope for the future. Their alienation is the bedrock for a life spent dependent on the state, and all the emotional and medical problems that accompany it. Many have health issues, including mental health issues and problems with addiction. Smoking and heavy drinking are endemic among Deprived View, and they eat cheap convenience food with little nutritional value.

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How we get by

Deprived View mostly survive on handouts from the state. They are regular claimants of jobseekers' allowance, housing benefit and incapacity benefit. Most of them do not have a job at all but if they do, it is in unskilled and semi-skilled manual work or routine service jobs. Their budgets are planned on a weekly basis, around their welfare payments, and they are often struggling for money by the end of the week.

Deprived View also have almost no contact with financial services. Some will not even have a current account. Few have credit cards, savings accounts or insurance. They may have some loans, which they are struggling to repay, but thanks to the type of housing they live in, doorstep credit is not used as often as similarly deprived types elsewhere.

Online Behaviour

Not big Internet users, when people from the Deprived View go online they often do so from the local library or Internet cafés. They prefer entertainment content, blogs and social networks to transactional websites, although the web can also be used as a research and educational tool. Job sites are a popular destination amongst this type, while online gambling is also a popular activity. This type contains a high proportion of overseas workers and is therefore likely to visit foreign and expat websites.

Group K Upper Floor Living

K48 Multicultural Towers

Overview

Multicultural Towers contain substantial numbers of people from minority ethnic groups who live in small, purpose built flats, often in high rise developments. Most rent their homes from the council. This type of neighbourhood occurs almost exclusively close to the centre of London or large provincial cities.

Though many of these neighbourhoods may be in parts of the capital which historically have had reputations for poverty, these are not necessarily neighbourhoods where residents are reliant on state benefits to an exceptional degree. Compared with other types in Upper Floor Living, these are neighbourhoods where quite a few residents have marketable qualifications. There is a scattering of students and young single people who work in administrative and technical roles in city centre offices. However this type is one where many people will work in hotels and restaurants, as janitors, cleaners or parking attendants, where they come into regular daily contact with many consumers who are financially better off than themselves.

A key feature of this type of neighbourhood is that it accommodates people who would find it extremely difficult to afford a place of their own in the open market. As a result of housing pressures, many of these quite small flats are occupied by more adults than they were originally designed for. Any spare rooms are likely to be used by members of an extended family or sub-let.

The number of adults per household, the presence of minority populations and the easy access to jobs, even if many are poorly paid, make this a good target market for a number of product categories. A relatively high share of income is spent both on foreign travel and on keeping in touch with relatives overseas, whether through the purchase of foreign newspapers, the making of international telephone calls or the use of Skype.

With many recent immigrants eager to acquire workplace skills that will enable them to access a broader range of better paid jobs, this is also a good target market for adult education. This extends to interests in books, newspapers and magazines which focus on current affairs.

Multicultural Towers can also be a good market for fresh fruit and vegetables, for ethnic foods and for eating out, a cultural practice which has practical benefits in neighbourhoods where space within the home is at such a

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premium, and where kitchens are seldom large enough for preparing proper meals. This type also provides a good target market for the purchase and use of home computers which are likely to be used both to keep in touch with distant relatives and as aids to adult education. Traditionally the minority groups found in this type have spent a high proportion of their incomes on health and beauty, on music and video and on entertainment.

On the other hand, living as they do in rented flats, residents are relatively less likely than most to spend money on home improvement or on gardening, and the amount of space within their small homes makes it impractical to purchase leisure equipment for outside use. Few people have anywhere to park a car, and most people can easily reach jobs and shops by public transport.

The retail infrastructure in these areas has traditionally favoured the small ethnic stores, open long into the evening. However in recent years many of these neighbourhoods have been targeted by Tesco and other national chains with their new formats for local stores. A common feature of these neighbourhoods are facilities within grocery stores that allow recent immigrants to remit money to relatives back home.

For social marketers these neighbourhoods are important targets for campaigns relating to health, crime and education. For example it is often difficult to explain to recent immigrants the benefits of registering with a local surgery or attending specialist health screening centres. Truancy is also a common problem.

Demographics and Behaviour

Who we are

Multicultural Towers are a very diverse range of people. They are of all ages, though concentrated in their early middle age, and many households have children in them. People of British origin are in a minority here, with many Bangladeshi, Turks, Somalis and others filling up these towers. Most of them are single, or cohabiting with their partners, though there are a few crowded houseshares of young people. Unemployment is high here, but most people do have a job. Those who are employed are in a variety of jobs, from low-level service jobs through skilled trades to white-collar professional occupations.

Where we live

Multicultural Towers are, as the name suggests, high-rise developments of flats, and very concentrated in and around central London, particularly in the boroughs of Southwark, Lambeth, Islington, Hackney and Tower Hamlets. A few of the dwellings are rented from private landlords, but most still belong to the council and are occupied by council tenants. The private tenants tend to only stay for a couple of years at most, while council tenants stick around for longer. While these neighbourhoods have many social problems, residents tend to be fairly content with where they live.

How we live our lives

Multicultural Towers have many different types of people in them, from young professionals attracted to cheap rents in otherwise trendy areas, through single mothers on benefits to elderly council tenants. Thus their lifestyles vary widely, but the areas, combined with limited budgets, do impose certain constraints on their lifestyles. Almost none of them have a car as off-street parking is non-existent and on-street spaces are limited. There are numerous public transport links nearby, and cycling is increasingly popular. Most residents of Multicultural Towers shop at their local convenience stores and small supermarkets, on their way home from work. Parents may go to larger supermarkets using public transport a couple of times a week.

There is a rich variety of newspapers to be found in the communal recycling bins of Multicultural Towers, from the Mirror and Sun through to the Guardian and Independent. Residents tend to be old-media focused, also watching a lot of television. The Internet is present in many homes, but they tend to be infrequent users. When they do use

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it, communication is the focus – Facebook, chatrooms, instant messaging, blogging and online dating are all popular.

People in Multicultural Towers do not spend lots of money on going out, nor on their mobile phones. Their one holiday a year will probably be a cheap package deal somewhere. Their windows may give them a great view, but for many, their horizons are limited.

How we view the world

The residents of Multicultural Towers who are in employment are mostly quite career-minded. They want to get ahead, take responsibility in their jobs and change their lives for the better. They have varying levels of education, however, and their prospects vary greatly case by case. For all, however, there is a contrast between the often deprived nature of their surroundings and their own lives, and the wealth of opportunities available to them in London. Many came to the city looking for ways to get ahead, and most have not lost heart. They are particularly looking forward to the Olympics.

Many people in these areas are not particularly opinionated, and often do not remember to vote, if they are eligible in the first place. If they do vote, fringe parties of the left wing such as the Greens and Respect do very well, though Labour still comes top, of course. Ethical issues play a role in their consumption. They will buy from companies with strong ethical records, but do not usually boycott those with a blemished record. Despite their tight budgets, low price is not the first thing that they look for in a retailer – convenience and routine play a major role in selecting which shops they visit, though once inside, price considerations may take over.

How we get by

Most Multicultural Towers residents have decent incomes for the UK, but by London standards they are low. Some residents, particularly the single parents, derive most of their income from benefits, particularly jobseekers' allowance. Others are in full-time employment. They are mostly in good health, and many are degree-educated. They often work in white-collar professional jobs in advertising, media or telecoms. However, they are still at a relatively junior level within these industries. Nevertheless, many have built up some small amounts of savings.

Most of them are not very engaged with financial services. They have little contact with them beyond their current accounts, and if they do need to get a credit card or insurance, they do not often shop around for the best deal. Some of them have built up large debts and are finding it difficult to keep up with their repayments as the small-value CCJs pile up. However, they are not very likely to be targeted by doorstep collection agencies.

Online Behaviour

This type is very online savvy – although some do not have home connections and rely on Internet cafés. They will often be amongst the earliest adopters of new websites and Internet trends. The Internet is a key source of entertainment and information, and they rely on both established and online only media brands. They participate in social media, including uploading their own videos and photos, and are likely to have their own blog. However, because they are often on relatively low incomes they are not big spenders online. The one exception is travel, and they use the Internet to book weekend breaks or trips home on budget airlines.

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Group K Upper Floor Living

K49 Re-Housed Migrants

Overview

Re-Housed Migrants are people from minority ethnic groups who rent their homes from local councils or housing associations. These homes are typically small flats in modern, low rise buildings in parts of inner London where access to social housing is at a premium. A key distinguishing feature of these neighbourhoods is that accommodation is hard and expensive to access, with the result that many of those who have been fortunate enough to be re-housed in social housing still live in conditions of serious overcrowding.

Compared with Type 48 – Multicultural Towers, this type tends to live in smaller and newer developments, less close to the centres of the cities. There are also some blocks of privately rented flats.

Though this type tends to score highly on government indices of multiple deprivation, it includes quite a broad mix of occupational groups as well as ethnic origins. Such is the shortage of housing in these areas that many relatively well off young professionals and students are willing to trade off the environmental limitations of living in this type of housing with the convenient access to city centre jobs and cultural facilities enjoyed by inner city residents. This social change is re-enforced by changes in the mix of jobs now available in the centre of the country's largest cities.

Many of the minorities in this type have come to Britain in order to improve their economic circumstances. Although there are some second or third generation members of minority ethnic groups who have become welfare beneficiaries, there are many others who are keen to acquire new skills through adult education. However unruly the reputation of local schools, their levels of educational performance are enhanced by the presence of pupils from minorities keen to better themselves. As a rule educational attainment is much higher than it is in schools which draw pupils from large overspill estates on the outskirts of large provincial cities.

This type therefore provides an interesting opportunity to marketers across a range of sectors, particularly products associated with keeping in touch with people back home, whether airline travel, foreign newspapers, electronic phone cards or Skype. This is also a good target market for products and services associated with youth culture, whether consumer electronics, gyms, fashion, trainers and health and beauty products, with many younger members of the community competing to be the first to adopt new brands.

Shopping is undertaken mostly at local independent grocery stores which understand the particular food preferences of local cultures and at the major city centre branches of department stores and clothing chains. The overcrowded conditions in people's homes and the variety and quality of local ethnic eateries result in a high proportion of household incomes being spent on eating out. By contrast relatively little is spent on buying and running cars, on home improvement or on gardening.

Despite the transient nature of this type, there are strong informal social networks among members of more recently arrived minorities. These networks can be active agents in viral marketing and useful conduits for social marketing campaigns.

Demographics and Behaviour

Who we are

Re-Housed Migrants are mainly single people of working age, with a very diverse range of ethnic backgrounds. Some notable groups are Pakistanis, west Africans, Turks, Somalis and Tamils, but almost every ethnicity under the sun is represented here somewhere. While they are of many ages, there is a particular preponderance of people between the ages of 36 and 45.

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These are diverse areas in more than one sense. While they are mostly single, there are some cohabiting couples, and quite a few homesharers as well. Unemployment is higher than average here, but there are also quite a few people employed in good jobs, earning quite high incomes. Many Re-Housed Migrants have university degrees, though often not from this country.

Where we live

Re-Housed Migrants is a type concentrated in London, particularly in boroughs such as Newham, Tower Hamlets and Southwark. These were mostly once council flats, though many were bought under right-to-buy and the tenants sold out to buy-to-let landlords. Thus the residents are a mix of council and private tenants. The latter are fairly transient, while the council tenants stay in place for longer. They are united in not wanting to stay in these blocks for long – the housing is of a low standard, and the neighbourhoods suffer from high crime.

How we live our lives

Many in these neighbourhoods are relatively affluent, and work in well-paid jobs in central London. They are professionals who moved here because rents are cheap and transport links to work are good. Most of them commute by tube, though many cycle. These residents tend not to be at home often, preferring to go out in the centre of town and work long hours, or go to the gym. Other residents have lower skills, and often language barriers which either prevent them from finding work, or restrict them to poorly-paid jobs in the service sector.

As a result of the diversity of people, there are few things that unite Re-Housed Migrants. One is that they rarely have Internet access at home. If they do, they use it quite a bit, particularly to use chatrooms and dating services. Most only go online occasionally, at work or at Internet cafés. They do tend to spend a lot on their mobile phones, however. This fact, combined with London's density of high-speed wireless broadband networks, suggests that this could be a fertile market for mobile Internet services. While they sometimes buy tabloid newspapers, such as the Mirror or Star, there are quite a few broadsheet readers here too – the FT, Guardian and Independent are popular. Mostly, however they will just read the London free papers on their way to and from work. They like to eat out occasionally, and go to the cinema regularly. Socialising is a major part of their lives.

How we view the world

Many Re-Housed Migrants are quite well-educated. They are career-minded and ambitious, and quite a few are doing very well in their jobs. However, many recognise the limitations of their situation – their foreign qualifications are not always recognised in Britain, some of them have language problems, and their social networks are not as developed as many native Brits. This can lead to frustration with British society. This is one of the reasons why this is the strongest area for George Galloway's Respect party, and many Re-Housed Migrants will have voted for him in 2005. Most do not vote, but as well as Respect, the Liberal Democrats and Greens also do well.

Many are working their way into middle-class British society, and have adopted fairly materialistic aspirations. Outward appearances are important to this type, and they may spend large proportions of their income on clothes and going out. They are also quite eco-friendly, and make an effort to buy green goods, and to switch to green energy tariffs.

How we get by

Many Re-Housed Migrants have been saving up for some time to be able to afford to buy their first flat in London. Many are still some way off, but still dream. There is quite a range of incomes in these neighbourhoods, with the more successful migrants earning very good wages. They mostly work in professional jobs, often in the public and voluntary sectors. Advertising and the media are also likely industries for them to work in.

Most of their savings are in cash and share ISAs or unit trusts, so that they are accessible when they want to buy a flat. Most of them are not yet putting any money aside into pensions – the flat is their first priority. A few of the

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less affluent Re-Housed Migrants are also in quite a lot of debt, having spent heavily on credit cards. This is causing them serious issues, and many of them have CCJs against them.

Online Behaviour

This type contains a lot of people born outside of the UK, and therefore foreign websites are popular. Often they will use the versions of popular websites, such as search engines, based in their country of origin rather than the UK. The Internet is both a source of information and a way of staying in touch with friends and relatives overseas via email and social networks. Online shopping is not a popular activity amongst this type, but they do use the Internet to keep abreast of the latest technology trends.

Group L Elderly Needs

L50 Pensioners in Blocks

Overview

Pensioners in Blocks live in areas where pensioners mix with some pre-retirement people in small flats, in mid and high rise developments which they rent from local councils and housing associations. Most have very low incomes.

When most of these blocks were first developed, they accommodated families with children. However with hindsight it became evident, in England at least, that flats above ground floor level were not ideally suited for the needs of families – especially those with older children and with large numbers of children – and most councils adopted a policy of moving families out of these flats and replacing them with people without children or people with one child. Such accommodation was not specifically designed for old people and there are no special wardens' services to meet their needs.

Most Pensioners in Blocks have modest educational qualifications and those still working earn lower range salaries. Mostly of white origin, they work in menial occupations which offer few, if any, career prospects and which demand minimal qualifications. Some residents do not work because of illness whilst other older single people may have retired early on incapacity benefits.

Few marketers find this type a particularly productive target since very few people earn sufficient discretionary money to be able to afford to buy other than basic brands. People tend to visit small neighbourhood stores and parades of lock up shops in ailing high streets. The remaining shops tend to offer a limited choice of brands, often at not particularly competitive prices. Residents tend to spend their money on familiar product categories and on brands which re-assure rather than excite with aspirational lifestyle messages. Not having access to a car and not necessarily being well served by public transport, few residents make the journey to more distant modern retail centres where they could buy from national multiples.

Pensioners in Blocks offer poor opportunities for the sale of vehicles and appliances, travel, home improvement and gardening products. If they did apply for a loan to make an expensive purchase, many people would have their application rejected. Most residents pay using cash, synchronising payments to coincide with the timetables according to which they receive their pensions or benefits. Most are too cautious to commit themselves to loans which they can not afford to repay. When they do, they are likely to use providers recommended through the local grapevine which collect repayments on a weekly basis.

Without access to personal computers, or ignorant of how to use the Internet, this type is among the least likely to make purchasing decisions based on an informed choice. As a result they are likely to pay the most for their gas or electricity and to benefit least from price comparison sites.

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Because of difficulty gaining access to these flats, this type is relatively unlikely to receive promotional leaflets through their letter boxes or to receive a knock on the door from a door-to-door canvasser. Many do not know their neighbours and can become reliant on social services for want of any other source of support in times of need.

Pensioners in Blocks are among the least likely to vote at a general election.

Demographics and Behaviour

Who we are

Pensioners in Blocks are retired people living on their own. Mainly widowed or divorced, they are especially likely to suffer from poor health compared with their peers. This is compounded by the fact that a significant minority are severely socially isolated and have little contact with other people. They tend to have little education and spent most of their lives working in routine jobs not far from where they grew up.

Where we live

Pensioners in Blocks are concentrated in Scotland and northern England. They were re-housed by the council into their current small flats between 3 and 10 years ago, often following the death of a partner. They don't like where they live, and would like to move, but have little choice in the matter. Their flats are devoid of much modern technology except a Freeview box, which gets significant usage. The area often has problems with alcoholism and vandalism, and Pensioners in Blocks rarely leave their blocks after dark.

How we live our lives

The lives of Pensioners in Blocks mostly take place within the walls of their flats. When they are awake, the television is mostly on, and they give it their full attention for much of the day. The Bill, Casualty and Emmerdale are all particular favourites. They enjoy other activities that mainly take place at home too, such as entering competitions, filling out football pools or betting on the horses.

They leave the house a couple of times a week to socialise, often at the local Day Centre. They may go to the nearest shops to buy food in small quantities, but they may be assisted to do bigger shops from supermarkets occasionally. Most do not have cars, and travel by bus or council-run ambulances for the elderly. They stick to budget ranges wherever possible, trying to eke out what is often a meagre budget.

They keep a mobile on them for emergencies, or to receive calls from their children, but don't spend much money on it. They try to go on holiday fairly regularly, mainly to visit their families in other parts of the country, but occasionally on coach tours to British seaside resorts, where everything is provided for people like them.

How we view the world

Pensioners in Blocks have often begun to withdraw from the modern world, and find many things about it confusing or unsatisfying. They tend to stick to their established routines, and are reluctant to try new brands, new shops or new activities. Religion is quite important to many, particularly those who are members of Scottish church or Free Presbyterian congregations. They tend to vote for Labour or the SNP, but some may be persuaded to vote for the BNP if they met a nice canvasser. They value personal contact and attention highly, particularly when casting their votes. They are quite reserved though, and often do not like, or do not know how, to show their real feelings, opening up only to a few trusted people.

On the whole, Pensioners in Blocks are quite accepting of their current situation. They have most things they need to live, and are not in severe poverty. They are pleased that although they have the help they need for tasks they find difficult, such as shopping and housework, they are still able to live semi-independently and not in a care

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home. They would like to do things more spontaneously, as they seldom have much planned, but are often put off by fear and lack of energy.

How we get by

Pensioners in Blocks draw most of their income from the state pension, and some have a small personal pension from their jobs, but most do not. They have very low engagement with financial services, to the extent that many will not even use a current account. Few have any form of insurance, nor do they want any. If they have any savings, they will be in ancient unit trusts that pay a small income but have not been touched in years.

Despite their low expenses and low incomes, significant minorities have got into debt, through ill-advised lending or doorstep credit, and are now finding it difficult to meet their obligations. Most find it difficult on their income, whether in debt or not. They do save small amounts regularly, but only for the short term, to cope with small emergencies.

Online Behaviour

One of the least active types online, those Pensioners in Blocks that do use the Internet only do so infrequently. Often people that are just starting out online, email accounts for a significant proportion of their Internet usage. Their other popular online activity is gambling, while the broadband connections will also receive usage from visiting children and grandchildren.

Group L Elderly Needs

L51 Sheltered Seniors

Overview

Sheltered Seniors are mostly single pensioners, typically on very low incomes and living in small developments of flats or bungalows.

Most are older people who have been re-housed by the local authority from more spacious homes on council estates once their children have left home and, more frequently, after the death of a partner. Typically however these elderly people will have the benefit of support from relatives who live nearby, and will be well integrated with the stable surrounding communities in which many of them have lived for most of their lives.

This type is the least likely to be influenced by aspirational advertising messages, and marketers will find them one of the most loyal to old establish brands that trade on trust and security rather than lifestyle associations. These people have typically lived their lives in very settled communities, undisturbed by migrants from other parts of the country, not just overseas. They belong to a generation in which solidarity with others in similar material circumstances was a more powerful social value than self-exploration or the acquisition of symbols of material success. Such people have traditionally provided the bedrock of support for the Labour party, the co-operative movement, building societies and non-conformist churches. These are not people who would perceive themselves as being beneficiaries of welfare, but as enjoying an entitlement to a return from many responsible decades of work in craft-based industry.

These do not represent very good markets for distributors of cars, nor to manufacturers of consumer durables or electronic equipment. Few people will know how to use a computer to complete an online purchase although many will in their day have provided a good market to catalogue mail order companies. These are people who are influenced by long and factual letters. They enjoy being addressed by direct marketers by name, and are responsive to the use of testimonials from older people.

Shopping trips are likely to be undertaken on foot or by bus rather than by car, to local independents and neighbourhood grocery stores. They visit regional malls and out of town shopping centres only on special

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occasions and when driven by family members. These are people who are tempted to purchase from door-to-door salesmen and may well patronise mobile retail outlets that offer fresh fish or vegetables. These are the people who are likely to know their postman by name and for whom trusted personal contact is still important.

Key concern for these people when they visit grocery shops is whether they can open packaging material, and whether they can buy food in pack sizes suited for people with modest appetites living on their own.

Set in their ways as many of these residents are, they are seldom appropriate objects of social marketing. A key objective of local authorities is to keep such people in their own homes for as long as possible. To this end social services departments are keen to provide whatever services will achieve this end, not least of which is the development of local support networks which can provide early warnings of any escalation in people's needs. These people usually enjoy any form of social contact and are pleased with any opportunity to share discussions with people their own age at events organised by local volunteers. Knitting, puzzles, bingo and contact with grandchildren are cited in survey questionnaires as important leisure activities.

These people make relatively little use of financial services. Some have modest reserves in fixed interest accounts, many of which could be transferred to higher yielding accounts were their owners better informed. This type is a poor prospect for the sales of credit cards, mortgages, personal loans and overseas currency.

Demographics and Behaviour

Who we are

Sheltered Seniors are retired, and mostly very old – more than 75 years old, usually. Some are in married couples, but mostly they are singletons whose partners have died. They are not very highly educated, having spent a lifetime working in manual industries. Generally, they are very religious and regularly attend services of the Church of England or non-conformist congregations. They tend to have one particular person upon whom they depend more than others, perhaps a family member, carer or friend, for support, friendship and help with everyday tasks.

Where we live

Sheltered Seniors live in small developments of council flats and some bungalows specifically allocated to older people, concentrated in the north and south-west of England, and in Wales. Many have been there for a long time – up to ten years, since the council re-housed them there as their needs changed.

Many do not like their neighbourhood, which is often located within much council housing. They worry about going out at night, and feel vandalism is common. However, they are happy with their homes, and in any case, would find it difficult to move house again. Because many people in these blocks are at similar stages of life, they tend to be fairly sociable, and many people see their neighbours almost every day.

How we live our lives

Reduced mobility and low incomes place tight constraints on the kinds of leisure that Sheltered Seniors can enjoy. The overwhelmingly popular way of spending time is to watch TV, with gardening programmes, antiques shows, quiz shows and the familiar troop of daytime TV regulars high on the agenda. The TV is on for several hours each day, and often the full focus of attention too. They also read the Express, Mirror or Sun most days.

Their everyday lives are mostly centred on their local area. They don't own cars, and mostly go everywhere on foot or on their motorised wheelchairs. Their health is a severe impediment to many, with hearing difficulties, mobility issues and respiratory illnesses common. Trips to the shops can be important, with social interaction on these occasions a highlight of the day. They tend to buy basic, traditional food, from brands that they trust. They are not interested in organic, Fairtrade etc. Many will cook small meals for themselves from scratch every day.

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Most people in this type will manage to see other people every day, though there is a minority that is extremely isolated. They do occasionally go to the bingo, or to visit their family. Spending time with their grandchildren is the most important leisure activity for them. Many have mobile phones given to them by their children, but use them only in emergencies, if at all. They don't often go on holidays, but if they do, coach tours around Britain with other people of a similar age are popular. Some individuals in this type also donate large amounts to charity. Most cannot do this, but they do try to donate as much as they can.

How we view the world

Having reached an advanced age, Sheltered Seniors tend to try to enjoy their lives without worrying about tomorrow, and let go control to other people so that they don't have to deal with things they don't want to. This type values whatever independence they have left, and wants, above all, to retain the freedom to move around on their own, and to socialise as often as possible.

Many are fairly active in religious and community groups. Their social attitudes are fairly progressive, with women's rights, corporate social responsibility and social equality all seen from a liberal perspective. However, they also see individuals' duty as important, and don't like to be surrounded by foreign cultures. Generally, they identify more strongly with Labour or the Liberal Democrats, but many votes also go to the Tories, UKIP and even the BNP in some areas.

How we get by

Sheltered Seniors have hardly any savings, and those that do have any are keeping them so that their grandchildren can inherit them. They may have forgotten a few small amounts in dormant deposit accounts over the years, but mostly they have all their savings in one place. Their main income is from state benefits, and a few will have occupational pensions that supplement this to an extent. Their income is sufficient to cover their expenses, meagre as these are. Some have taken out small loans, but have no trouble keeping up with repayments. Overall, their finances are as free of complications as possible, with little coming in, little in the bank and little going out.

Online Behaviour

This is the type least likely to use the Internet. If they do have access it is likely to be via a slow home connection or the local library. For the few Sheltered Seniors that are web savvy, the most common online activities are email and gambling. When shopping online they are price sensitive and prefer established brands that they are familiar with from the offline world.

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Group L Elderly Needs

L52 Meals on Wheels

Overview

Meal on Wheels are very elderly people – mostly 75 or over – living in small private courts specially designed for the needs of older people, and also in sheltered accommodation provided by the local authority or in nursing homes. Most live in a self contained flat, in some cases supported by a warden, or a separate room in old people's accommodation.

Many have lost a partner and have suffered ailing health which now makes it difficult for them to maintain the private homes and gardens which they owned until recently. Here you will not find the newly retired or the active retired but people in the second stage of retirement. These are people who, for instance, may some twenty years previously, have retired from Sutton to Worthing or from Solihull to Christchurch, and who now lack the support networks of a local family. Many still benefit from a private occupational income or from private savings for retirement. The minds of many of these elderly people may have remained active even though they now have little to exercise them with.

Meal on Wheels clearly offers limited opportunities to the consumer marketer. People are no longer responsible for the upkeep of homes and gardens and whatever domestic appliances and other personal possessions that they own are unlikely to be replaced within their lifetime. A few can still drive a car, maybe a small model of Japanese design, but these cars are unlikely to be driven more than a couple of thousand miles in a year which may or may not constitute a good actuarial risk for their insurers.

Not needing to borrow and now slowly reducing the value of their investments, their main interest to providers of financial service is in their loyalty to accounts which at one time provided a competitive rate of interest but which today often do not. These are the people whose wills are securely held in the safe of their local bank and whose children may even have applied for power of attorney.

What modest expenditures are made are likely to be in neighbourhood centres offering reasonably priced cafés, hairdressing and dry cleaning services. Such centres are also likely to contain a mixture of newsagents and charity shops, solicitors and estate agents. Of course, they also offer a good opportunity for aids for the elderly and disabled, walking sticks, zimmer frames, electric buggies and lifts enabling them to avoid climbing the stairs.

Food tends to be bought on a daily basis at stores which are within reasonable walking distance. Though they would benefit from home delivery, these people are among the least likely to be able to figure out how to place an online order, not least on account of their lack of home computer!

By contrast people are likely to take a daily national newspaper and some may attempt the crossword or a puzzle whilst others look up TV and radio schedules. Shelves are likely to contain books that have been read long ago, and radio and television viewing focuses on the news and current affairs. This is a good target group for political parties' efforts to mobilise support via postal voting as most will want to register their support in national elections.

Meal on Wheels gives generously to charitable causes, particularly ones engaged in humanitarian relief, cancer, children and animals. This generosity can often extend to including these charities as beneficiaries in their wills.

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Demographics and Behaviour

Who we are

Meals on Wheels are extremely elderly people – most are over 75 years old. Most of them have severe health and mobility issues, which restricts their independence to a few basic tasks which they can do without help. Their partners have died and they are living alone, often relying on a single person for their care. That person may be their carer or their child, but either way does not usually live with them.

Where we live

Meals on Wheels live mainly in the south of England or in Wales, and most of them moved into their current properties not very long ago, when their partner died, or when their health problems meant they needed to find more suitable accommodation. They now live in local authority blocks designed for people in their condition, scattered throughout residential areas across the country. They are often not very keen on their new neighbourhoods. They feel unsafe on the streets at night, and even though levels of petty crime and anti-social behaviour are very low, they don't go out after dark. Nevertheless, they would prefer to stay now that they are here. The blocks themselves are very sociable, and most residents talk to their neighbours every day. Meals on Wheels have very little ability to use technology that was invented after Channel 4, and most of them don't know what Freeview is.

How we live our lives

Much of the lives of Meals on Wheels is spent indoors, within the confines of their block of flats. Many cannot bathe themselves, do housework or climb stairs, and so manage to do little without the help of their carers. Much of their indoor life is dominated by the television, and they have strong emotional attachments to particular programmes, especially the soaps, quiz shows and of course, Songs of Praise. Many of them develop routines based around broadcast times of particular series. Routines are important to them; while many do not read a newspaper, those that do like to read the Mail or the Sun every day. The only thing that they allow to break their routines is a visit from their grandchildren, which they look forward to far more than anything else.

Others are more mobile, and most do enjoy going to the shops at least once in a while, for the human contact and variety this offers, if nothing else. They are particularly keen on frozen food shops like Iceland, which allow them to stock up and not have to go out too often. They tend not to have cars, though, and go everywhere by foot, on Shopmobility vehicles or by public transport.

Many Meals on Wheels have some savings stashed away, and they try to go on holiday at least once a year. Coach tours and cruises are popular, particularly when they are aimed specifically at this type, and take into account their health needs as well as leisure preferences. Many will have lived quite intellectually busy lives and are keen to find out more about history, art and architecture. They enjoy visiting heritage sites, often as part of large groups of pensioners. They also donate significant amounts to charities which are close to their hearts, and are planning to leave some money as a bequest.

How we view the world

Meals on Wheels come from a diverse set of economic and social backgrounds, but many had ended up in positions of some responsibility before they stopped working, and value personal responsibility, hard work and discipline in people and communications. They don't like excessive emotional display, and most are uncomfortable with many aspects of modern confessional culture. They do try to buy ethically when they know what the issues are, though they are not necessarily up to date on what is and is not in accordance with their beliefs.

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Most of them are fairly happy with their life as it is, and grateful for what they have got, while painfully aware of their reduced capacities. They enjoy a quiet life, and try to do as much as they can within their limitations. Religion is very important to them. Most of them are Anglican, though there are quite a few elderly Jewish people in these neighbourhoods too. They also tend to be firm Tory voters, though some are drawn instead towards UKIP or the Green party. Many are still politically active in whatever capacity they can be – stuffing envelopes, writing letters, baking cakes and so on.

How we get by

Meals on Wheels still have some savings in the form of national savings or some shares, and they intend to pass these on in their wills. Many also have small holdings of Premium Bonds, which they will hang on to until the end. Unfortunately the cost of care is reducing their savings somewhat and they are none too happy about it. Of course, much of their income is also from the state, and they draw on multiple benefits designed to help elderly people – carers' allowances, heating allowances and housing benefit on top of the usual pension benefits.

Online Behaviour

Although only a relatively small proportion of this type uses the Internet, those that do are relatively active online. They use the Internet to monitor their finances, research health issues and keep up to date with current affairs. Meals on Wheels are unlikely to shop online, but limited mobility means that some take advantage of online grocery shopping. In terms of entertainment, the web may be used to check TV schedules or visit gambling sites.

Group L Elderly Needs

L53 Low Spending Elders

Overview

Low Spending Elders are elderly people living on state benefits, living in social housing suited for, but not necessarily designed to meet, the needs of retired people. This type is more common in smaller towns than in large cities and is a particularly common feature of small towns in Scotland.

Some people have been re-housed by their local authorities from tenancies in larger homes once they have reached the age of 65. The homes now considered suitable for them are often single storey dwellings without stairs, many of them semi-detached in small developments of similar homes designed to meet the needs of older people. Often they will form a small development within a council estate containing large numbers of older couples often in small or medium sized towns. Most of the residents will live in places where they are not exposed to significant levels of anti-social behaviour.

With most of these people living in relatively small communities, ones in which they were born and in which many of their relatives still live, they have the benefit of being well integrated within the local community and most benefit from a strong networks of friends and family. Most of these older people are within fairly easy reach of local shops. So, although incomes are modest, this is not as a rule a type which experiences a high level of social deprivation.

Before retirement they may have worked in routine occupations in local factories – many of them live in small industrial towns – or as shop-assistants or personal service workers. Very few of them will have benefited from working in jobs where an occupational pension was part of the employment package. Most now rely on the state pension with a few also eligible for incapacity benefits and carer's allowances. With many of them having spent much of their lives as council tenants there is little stigma attached to living in social housing and indeed most people are comfortable with the idea of the state providing for people in need.

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With low incomes and life in communities in which new trends are slow to penetrate, people consume modest levels of heavily promoted products. These are not people who are likely to be buying a new or even a secondhand car, kitchens will be small and modestly equipped, homes, if they need refurbishment, will be maintained by the council or a local housing association, and gardens, if they exist at all, are likely to be given over to grass and in some instances flowers and vegetables. Shopping is undertaken in small amounts at local independents and symbol chains where these elderly people are quite likely to be known by name by the local proprietor. Here they will buy brands which sold well in the days they looked after their children. The Co-op is a brand which continues to have a strong presence and social meaning.

Leisure activities are likely to be centred on visits from grandchildren, on watching the television, knitting, puzzles and perhaps playing the lottery. Quite a few people will either have a cat or feed the birds. Design preferences for clothes and for home decoration are dated. Some people will continue to buy clothes from mail order catalogues but few will have access to a personal computer. This type is among the least likely to undertake comparison shopping trips to new out of town shopping malls or use price comparison sites.

The Mirror and News of the World are popular among people who spend a comparatively large amount of their leisure time reading. This target market offers limited opportunities to financial services organisations. Its borrowings are minimal and few people use credit cards on other than an occasional basis. Savings are seldom significant or assets sufficient to justify drawing up a will.

Demographics and Behaviour

Who we are

Low Spending Elders are people living on their own over the age of 65. Many of them are far older though. Despite their age, many of them try to continue with a bit of part-time work to keep them busy and boost their incomes a little. This depends on their health, as many Low Spending Elders are restricted in what they can do, and rely on carers to help with many tasks. Most of them were educated to primary standard, but few studied beyond that level.

Where we live

Low Spending Elders are found on the outskirts of many large cities, but particularly in Scotland and the South West, in council-owned bungalows and small semi-detached houses which are designed for people of their age and limited mobility. They were re-housed there by the council when they reached retirement age, which was a decade ago for many of them. Their houses are simply furnished in an old fashioned style, and the only entertainment technology they are likely to have is a TV and radio. They are fairly happy where they live, as these are safe areas full of people like them. They probably know their neighbours fairly well.

How we live our lives

For Low Spending Elders, the home and garden are likely to be the focus of most of their leisure time. They like tending to their gardens, though cannot do as much as they used to. Feeding the birds, enjoying the flowers and growing vegetables are all satisfying pastimes for them. Often they will chat to their neighbours as they do this. When the weather is no good, they spend much of their time watching television. Shows such as Countdown, the Weakest Link and the Antiques Roadshow are among their daytime TV staples.

Some Low Spending Elders still drive and keep a car, while others have sold it and mostly walk or take public transport everywhere they need to go. They mostly shop at the nearest local shops, for staple traditional foods, nothing too fancy. Some may pop into the bookies on the way, to have a flutter on the horses, but they are mostly too concerned with their budgets to do this. Despite this, they do try to donate a little whenever they can to charity, often to people collecting in the streets. They also like to get a copy of a tabloid or mid-market newspaper, particularly the Daily Mirror.

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As for most elderly people, playing with their grandchildren is their main delight. While they can't afford holidays abroad, many of them go to visit their family regularly, who may live far away. Apart from these trips, and chatting to their neighbours, many Low Spending Elders don't really meet many people, and a few are severely socially isolated. Their health problems compound this, confining them to the house on a regular basis, and putting limits on how much they can socialise.

How we view the world

Despite having a lot of time on their hands, Low Spending Elders do not have the energy to do an awful lot with their days. Religion is increasingly important to them, and many will go to church every Sunday. They tend not to get involved in volunteering or community activities, though. Similarly, while they will always try to vote, usually for Labour or the SNP/Plaid Cymru, they are not politically active.

Instead of running around being involved in lots of groups, Low Spending Elders prefer to keep a routine, sticking to familiar activities and beliefs. They have very traditional views when it comes to the proper role of men and women, how children should be raised and what kinds of behaviour are tolerable. They also believe strongly in boycotting companies who engage in unethical behaviour, but are often not well-informed in such matters.

How we get by

Low Spending Elders derive most of their income from state benefits. While most of them worked throughout their lives, few earned enough in their industrial jobs to put any great amount of money aside for retirement. Some will have small employee pensions to boost their income from the state pension, but most will not.

Their lack of savings means that most of them are just scraping by, with each week's income more or less exhausted by the time of the next payment. They do occasionally manage to put some aside, when they are being especially frugal, and save up these small amounts to give to their grandchildren as small gifts. While they spend little on themselves, many of them have reached a stage where they don't want very much more than they can afford.

Online Behaviour

This type does not spend a lot of time online, and accounts for a tiny percentage of visitors to most websites. Those that are online are likely to use the Internet for basic services such as email, checking TV listings and occasional gambling.

Group M Industrial Heritage

M54 Clocking Off

Overview

Clocking Off contains a large number of married people in their 50s and 60s where husbands have enjoyed good wages from skilled manual jobs often in manufacturing or mining. Many now have grown up children and live in quite spacious semi-detached houses in regions of the country traditionally dependent on heavy industry. Most own their own homes and many are now close to paying off their mortgages, if they have not done so already.

Most people live on private estates, many of which were built in the 1970s and 1980s and at prices which could be afforded by the more affluent manual worker. The original residents of these estates have grown older together and the young children who were a feature of the early population have now mostly flown the nest leaving quite spacious houses to the sole occupancy of their parents. With children off their hands and their mortgages a small proportion of their monthly income, many of these households now have quite good levels of disposable income.

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Clocking Off are found in towns which have grown up around industrial plants that operate on a twenty four hour basis, such as steel and chemical plants, tin-plate factories, coal mines and power stations, and where there is little remunerative office employment. Traditionally these capital intensive industries have paid high basic wages which have been supplemented by premiums for overtime and weekend working. By contrast, these plants have provided few job opportunities for working women and it has seldom been easy for women to find remunerative work other than in low paid jobs in local factories. Many wives stay at home.

These therefore are parts of the country dominated by rather old fashioned social attitudes where men and women tend to spend much of their leisure time separately, the men choosing to spend the occasional evening in pubs and clubs leaving their wives to watch the television or undertake household chores.

Typically these are neighbourhoods where men will have acquired a wide range of tools whether in a garden shed or a spare bedroom and where their domestic skills are more likely to be engaged in tasks such as plastering a brick wall than in icing a cake. Most will enjoy the maintenance of their saloon car and perhaps of a caravan which provides a popular form of holidaying for residents in these neighbourhoods.

Taste in clothes, interior decoration and food are relatively conservative, most people having been brought up in the community in which they live. When they go on holiday it is likely to be to places where they are spoken to in English and where they can enjoy English food. Bed and Breakfast and caravanning holidays in Britain are likely to be popular, and meeting other people of a similar background who they get on with is likely to be a feature of a successful holiday. By contrast, on account of the parochial nature of these neighbourhoods and their low levels of educational attainment, these are not people who search for stimulation through exposure to new cultures. These people know what they like, and what they like is often what they are used to.

Clocking Off tend to travel together by car, to shop in out of town or edge of town supermarkets, to Asda and Morrisons in particular as well as to Aldi and Lidl. Here they buy mid range items that they see advertised on television making full use of money off offers and loyalty card discounts.

Houses are likely to be well furnished, the sofas in the lounge are commodious and the television wide-screen. Subscribers are likely to watch sports such as snooker and darts and most homes will have access to a computer which their owners use for entertainment. The garden is likely to have a shed and a patio which may have been constructed by the husband. Grandchildren will be entertained frequently and may even be looked after on a part-time basis whilst their parents are at work.

People prefer The Mail and The Express to The Times or The Guardian and enjoy completing puzzles and entering competitions.

Demographics and Behaviour

Who we are

Clocking Off are either retired or very nearly retired, aged over 60 with no children at home, but possibly living nearby with grandchildren. Skilled labourers who left school at 16, they are married or widowed and have known the same streets, people and employment their whole lives. Though they have much to complain about with the nation overall, they wouldn't change anything about how they live themselves, except perhaps for a big lottery win. They are also invariably white and can be passively hostile to influxes of ethnic minorities into their wider communities.

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Where we live

In formerly heavy industrial areas of the North of England and the Midlands, Clocking Off have lived in the same semi-detached house or bungalow most of their married lives. With the mortgage all but paid off, they are very happy there. Home entertainment systems are flash but not extensive; Sky+ and a widescreen television certainly but certainly not wireless Internet or a Slingbox.

This is a tight knit but not co-dependent, community where neighbours talk to each other most days yet make their own entertainment. Street parties are less likely than a casual game of darts down the local pub.

How we live our lives

Clocking Off are preparing to enjoy their hard-earned retirement and take regular holidays. Holidays won't necessarily be extravagant as they eschew people with 'more money than sense'. They're more like to go on a winter cruise paid in part by collecting special vouchers in The Express, supplemented later in the year with a coach tour or B&B holiday in the Lakes.

Leisure time is otherwise taken up with grandchildren, whom they may care for part-time, and non-strenuous activities such as ornithology. Charitable donations, which are few and far between, are more likely to be directed towards the local Donkey Sanctuary than finding a cure for cancer.

Watching television is also a popular way for Clocking Off to wind down. Internet access is negligible and mobile phone usage is very low – most people they need to speak to are within shouting distance after all.

How we view the world

Though largely apolitical, Clocking Off will, if they 'get round to it', vote Conservative, UKIP or Plaid Cymru and are generally predisposed to resent, even if silently, immigration and the ethnic diversification of the UK. This is rarely something they need to worry about in their own communities however so it's a worry-free life overall, with the majority of concern focused on their health and having enough money to do what they want to do. In fact the two issues of health and money are attitudinally more important to Clocking Off than being happy.

Having left school at 16 or younger, career progress was never a priority and they like the reassuring familiarity of routine and predictability. Clocking on and clocking off for regular shifts in the factory or industrial site is preferable to unpaid work to 'get ahead'. In fact the idea of getting ahead is quite unsettling.

Gender roles are comfortably cemented in disparate evening activities – he goes to the pub whilst she puts tea on – and many wives have never worked but stayed at home to bring up children.

How we get by

Though some residents of Clocking Off are still working, many are retired. With little, if any, of the mortgage left to pay, and the kids off their hands, disposable income can be quite high, though budgeting skills and expenditure levels vary. Modest savings are carefully hoarded for holidays, with leather sofas, widescreen TVs and the car also regarded as worthy investments.

Clocking Off are otherwise quite heterogeneous in their personal finance behaviours; some are thrifty, some are spendthrift; some have been with the same bank their whole lives whilst others chop and change with interest rates and special offers.

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Online Behaviour

This type is confident enough to shop online, and purchase from a range of suppliers. Booking travel via the Internet is particularly popular, although mostly this is done via recognized agencies rather than independently through multiple providers. Many Clocking Off employees manage their finances online, again preferring more established providers. During their online leisure time, men browse football websites while women research family history and genealogy.

Group M Industrial Heritage

M55 Backyard Regeneration

Overview

Backyard Regeneration has a range of ages but has an increasing number of young families with children. These neighbourhoods are most common in those parts of medium sized and smaller towns which have developed on a piecemeal basis, where there is a mix of older established communities living in better quality terraced housing and recent incomers in more modern infill and where, even among the older housing, there are small pockets of houses of different designs and built at different periods.

Whilst twenty years ago these neighbourhoods would have been dominated by older people, in recent years there has been an influx of younger families, many of them on comfortable but not high incomes, attracted to neighbourhoods small enough to have a sense of community and diverse enough to allow them to live in the manner that pleases them.

Neighbourhoods of this sort typically consist of terraced housing with some semi-detached mixed in, generally dating from the first half of the twentieth century. This type is much more dispersed across the country than other types of neighbourhood but is most common among the smaller textile towns of the Pennine fringes, such as Holmfirth and Hebden Bridge, whose gritty character has, in recent years, made them attractive dormitory areas for people working in Manchester and Leeds.

These small scale neighbourhoods now contain many people in their early thirties with one or more children. For many this will perhaps be their second home on the property ladder and many will have a mortgage on their two or three bedroom home.

Overall the workforce tend to have vocational rather than university qualifications and will be working in intermediate white-collar and technical jobs with employers in nearby towns. These are places in which, despite people's variety of backgrounds, there are no extremes of affluence or poverty, where you will not find many people who are unemployed on a long term basis or reliant on incapacity benefits.

Neighbourhoods of this sort attract people whose families originate if not from the immediate locality at least the general region in which they are now living.

In smaller towns, these neighbourhoods are often within easy walking distance of town centre shops and close to schools, doctors' surgeries and parks. In larger cities, residents are more likely to live within the vicinity of an older village centre which has been overtaken by suburban sprawl. Thus these people are more reliant on cars for travelling to work than to the local shops.

During a typical week groceries are likely to be purchased both from local shops and from large out of town supermarkets. Mass market brands are likely to dominate the shopping trolley and products are more likely to be purchased in larger than smaller pack sizes. This type is likely to explore niche products.

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Perhaps to a greater extent than in many other types, Backyard Regeneration are influenced by discussion over the school gate and with local shopkeepers. Otherwise this will be part of the target audience for mainstream television and press advertising and will be responsive to door-to-door distribution which promotes local outlets. Most pupils perform well in key stage tests.

Whilst few residents have significant amounts of surplus cash, many of them will have reached the stage in their lives where they are able to make regular contributions to savings accounts, whether for a summer holiday or a new car and whilst credit cards are used as a method of payment they are less likely to be used to bridge the gap between consumer desires and household budgets. In general, these are not neighbourhoods where residents look to acquire status from the brands that they purchase. This “small town” ethos is also evident in the absence of significant minority ethnic groups and the poor access to the smart cafés, foreign restaurants and venues for the performing arts that are important to the metropolitan middle classes.

Demographics and Behaviour

Who we are

Backyard Regeneration are from many age groups, from 25 to 60. Most have children, and some have elderly parents living with them as well. Cohabiting is a relatively common feature of these households, particularly among the younger families. They tend to be moderately educated, some with degrees, most with just A levels and perhaps some vocational qualifications, but this varies by age.

Where we live

Backyard Regeneration live on streets of terraced houses, with three bedrooms, concentrated in Yorkshire, the North West and the East Midlands. Many of the older residents have lived here for many years, and there is a strong sense of community in these small towns. The younger families moved in more recently, attracted by this, and have served to inject some energy into areas that threatened to become retirement communities. Most people who live here are very happy with their neighbourhood, as they tend to be safe, quiet and clean places to live, with many amenities within walking distance. They are also pleased with their houses, which offer good amounts of space for a young and growing family.

Although some imagine they might move on to something bigger in a few years time, they would like to stay within the area. The houses themselves contain an average amount of technology – most will have Internet access, and most will have Freeview. As their incomes have improved, many will have bought some good quality home entertainment systems, but this is not a neighbourhood of cutting-edge gadgetry and lightning-fast home networks, blazing with data.

How we live our lives

Backyard Regeneration aim to live a sporty, wholesome life, with little in the way of pretension or aspiration. Most of them like to stay in rather than go out of an evening, and prefer to play sports and keep fit rather than go to cultural events or read. They do like to go to restaurants occasionally, as long as they are good value. They tend not to get newspapers regularly, but if they do, the Mirror and the Mail are their first port of call. They have Internet access, but only use it a couple of times per week to get information on their sporting hobbies and interests. They don't spend much time watching television, preferring to be in the gym or playing sports. Many also have craft pursuits which they prefer to television.

They tend to drive everywhere when at home, but many of them enjoy cycling or motorcycling more as a hobby than a mode of transport. They tend to take two or three holidays a year, often pursuing activities such as fishing,

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watersports or other physical activities on these vacations. Rugby League, football and motorsports are also popular to watch, if not to play.

How we view the world

Backyard Regeneration have a relatively middle-of-the-road perspective on life. They have worked their way into a position where they have achieved a level of comfort that suits them and allows them to spend time with their families, doing the leisure activities that make them happy. They feel fulfilled because of these aspects of their lifestyles, and find it hard to imagine things that are wrong with the world.

Insofar as they are politically minded, they are centrist, pragmatic and have one eye on their wallet. They mostly vote for Labour, but the Liberal Democrats and UKIP get a look-in here, too. However, politics is not something they are especially concerned about, and would much rather discuss the latest rugby league results.

How we get by

Backyard Regeneration have modest savings, and modest incomes. They work full-time in low-level white-collar jobs or skilled manual trades. They don't work long hours, but the self-employed tradesmen in this category would like to work longer hours. Those who are employees tend to have company pensions as their main way of saving for retirement, and also have many insurance products to protect their houses against loss of earnings.

For those who moved in recently, their mortgages are a heavy burden. Before the credit crunch, some of these managed to incur quite sizeable debts, and they now find themselves in financial difficulties. Most, however, particularly those for whom the mortgage is a smaller portion of overall income, are managing better.

Online Behaviour

Reflecting their offline behaviour, this type's online behaviour is also close to the UK 'average', and they are not over-represented or under-represented with any categories. When browsing or shopping online they prefer familiar brands – which include established online players such as eBay and RightMove. Sports websites are preferred over arts and entertainment.

Group M Industrial Heritage

M56 Small Wage Owners

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

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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.

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

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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.

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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Group N Terraced Melting Pot

N57 Back-to-Back Basics

Overview

Back-to-Back Basics are many young people who live in poorer quality older terraced housing close to centres of large industrial towns. They live, perhaps with a partner, in a small two storey “two up two down” house built in the nineteenth century to meet the needs of labourers in local factories, docks, railways, shipyards or coal mines. These people either earn too little to allow them to borrow enough from a bank to buy their own home and therefore rent from a private landlord, or they have obtained the maximum mortgage their income allows, to buy one of these relatively affordable properties.

Houses often open directly onto the street without the benefit of even a small front garden. Many would have been built without an inside toilet. Very often this will have been added as a result of an improvement grant paid for by the local authority. Many of these small homes may now be quite comfortable inside. However the external environment can often be depressing, with small angular streets giving way to areas of industrial dereliction, commercial warehouses, car parks or retail premises. Many are close to pubs and clubs, and though they may be suitable places to bring up a baby, they are far from ideal for a growing family particularly on account of limited external places for play.

These therefore are very much neighbourhoods for first time renters or buyers, to which young people with limited skills move once they find a partner and want to settle down on a semi-permanent basis. Many people have surnames associated with the town in which they live, and are likely to have the support of an extended family. Many will be well known to others of their age with whom they went to school or community college. Few will have had experience of living in a different town. These communities have few members of minority groups, other than an Indian doctor or the owner of a Chinese restaurant.

Tastes whether in food, clothes or interior decoration are informal. When Back-to-Back Basics go shopping, it will often be to the corner shops, with which these neighbourhoods were formerly much better supplied than they are now, or to the secondary shops on the edge of town centres.

With lower incomes and low levels of car ownership, most people buy what they need on a day to day basis, relying on heavily advertised brands. These are not fertile neighbourhoods for manufacturers who promote themselves on the basis of environmental credentials, or for brand variants designed for those who want to lose weight or prolong their life expectancy. These are neighbourhoods where the local pub is likely to be an important focus for social life.

Back-to-Back Basics are quite good prospects for small household items but not for home improvement or gardening products. Quite a few people have access to electronic equipment but may find it difficult to afford the premiums for insuring it. Informal networks of supply are important, and because many people have poor credit histories, cash is an important means of payment. Few people have sufficient savings to provide them with security in times of need.

Back-to-Back Basics may create work for the housing departments of local authorities, both in respect of grants for the repair of housing and in assistance with rents. Residents are at high risk of being victims of crime, very often from people living in other parts of town.

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Demographics and Behaviour

Who we are

Back-to-Back Basics are mostly white but few are of British origin, many of them originating from Ireland or eastern Europe, though there is a smattering of other immigrant groups here too. They are generally between the ages of 26 and 40, and have young children. Few in this type are married, though many will be cohabiting with their partners, while others are single. They work primarily in manufacturing and routine occupations, and while unemployment is a concern for many, it is only slightly higher here than average. Most completed at least some secondary school, though few have degrees, and find it hard to get better jobs than they have. Although many are recent immigrants, they often have strong and extensive networks of friends and family they can rely on for help.

Where we live

Back-to-Back Basics are found in small terraced houses in poor neighbourhoods in the north of England, the east Midlands and Northern Ireland. They rent their houses from private landlords and have often been there for a few years. Although the rent is cheap, they are very unhappy with the neighbourhood, and would like to move somewhere nicer. They feel unsafe walking home at night, and are not comfortable with the levels of street drunkenness, vandalism and even racial abuse they are often subjected to. They don't talk to their neighbours much, and spend much of their time indoors, using their broadband and Sky subscriptions to full effect.

How we live our lives

Back-to-Back Basics live relatively frugal lives, particularly those who have children. They shop mainly at cheap supermarkets such as Asda, or their local convenience stores. They tend to buy budget or 'healthy option' ranges, and eat out seldom. However, they do socialise with others fairly regularly, often through the activities of their children, or with other people from their ethnic group. Many also take no holidays, and few take more than one a year. One of their main treats is a trip to the cinema, which they do once every couple of months.

Many do not have access to a car, and even those that do, tend to live their lives within walking distance of their homes. Much of their free time is spent either at the park or indoors with their children, with television being a major pastime. Many do not use the Internet at all, but those that do are keen on chatrooms, online gambling and humour are major sources of entertainment. Some read tabloids such as the Sun or the Star, but would never think to pick up a broadsheet. For many of the immigrant groups, their level of written English may be a barrier here.

How we view the world

Back-to-Back Basics are people without a plan. Many of their days start out without much of an idea where they will end up, and their lives often feel as though they are panning out mainly by accident. They tend to avoid responsibility at work, preferring to work in order to get by, and not to think too much about the future. This often means they are not particularly strong-willed, and easily give in to their children's demands and subscribe to received wisdom. They particularly look for novelty, change and excitement in their lives, but are frequently disappointed. Their main concerns in life are fairly materialistic – a nicer house, nicer possessions and so on. This is hardly surprising given the basic nature of their lifestyles compared with the consumerist society they inhabit, and once again, it often leads to disappointment.

Back-to-Back Basics see little need to be interested in current affairs, and mostly don't vote. Their underlying political beliefs tend to be of the trade union socialist variety, and so if they do vote, Labour are a natural home for them. They are generally suspicious of politics, however, as too are they of religion and spiritualism, which play little role in their lives.

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How we get by

Even though most Back-to-Back Basics work full-time, benefits form a sizeable portion of their incomes as they collect child benefit, income support and housing benefit. Nevertheless, their total incomes are still low, and they struggle to put aside any savings. Occasional accumulations are only for the short term, and quickly spent on essential items. They have major problems with debt, which was incurred in various ways. Often, a loan or doorstep credit was offered as a way to consolidate debts, usually with hefty payment protection insurance charges which add to the burden. Many of them are in serious financial troubles, with numerous CCJs against them, and are often being chased by debt collection agencies.

Their jobs tend to be in low-level retail or services jobs, or in manual work. Health, hospitality and construction are big employers. Back-to-Back Basics also benefit greatly from government training programmes, like the New Deal.

Online Behaviour

Much of the Internet usage in these households is for entertainment purposes or social in nature. Social networks are popular, while the relatively high number of recent immigrants means that such websites are often used to keep in touch with friends and relatives in other countries. Online gaming is popular in the households, while the web is also used to keep up with the latest soaps and TV news. Online shopping is not a particularly popular activity, except for the purchase of entertainment products such as video games.

Group N Terraced Melting Pot

N58 Asian Identities

Overview

Asian Identities are many members of Britain's South Asian communities, living in overcrowded conditions in poor quality older terraced housing. People of Pakistani and Bangladeshi origin are particularly over-represented, as well as significant populations of Sikh and Hindu Indian origin.

This type is particularly common in Northern and Midlands industrial towns where historically there has been ready employment for people in textile factories. However many communities now have such a large presence of people with a South Asian background that a large proportion of their populations are now engaged in providing retail and other services to other members of their own community. A proportion of this type have limited command of the English language, and as a result, it is often difficult for them to obtain employment other than in menial tasks which do not require them to interact with customers.

Asian Identities have a distinctively young population. The number of children per family is significantly above the national average and expectations of relatively early marriage mean there are more younger mothers. Since the period of peak immigration to Britain from South Asia is still relatively recent, few people have yet reached retirement age.

The demographics of the population significantly effect the conditions in which people live. Compared to other types, far more people, and in particular far more families with children, live in homes where the number of people per room exceeds those used by government as a definition of overcrowding. A significant contributor to this overcrowding is the tendency for newly arrived adults to live in the homes of more established residents, and for extended families to share a single dwelling.

Although distinguished by very low levels of educational qualifications, skills and incomes, this type benefits from the tendency of their more economically successful members to continue to live in these communities, rather than moving to a more prestigious suburb. As a result, Asian Identities includes self-employed and sometimes quite

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successful business people, willing to reinvest their wealth in the community and offering a role model to younger residents.

These markets can be difficult for consumer marketers to penetrate given the fact that most residents prefer to shop at local corner shops whose proprietors they know personally, with whom they share a common language and who stock the products they particularly like to buy. However national supermarket chains have made increased efforts over the years to adapt their range to meet the local needs of these South Asian residents, many of whom fill their shelves and man their tills.

Apart from the special range of ethnic foods that are available from local stores, shopping centres in these neighbourhoods are likely to support retailers of distinctly different styles in clothing and in home decoration. Travel agents will sell flights to different destinations and newsagents will stock a different mix of newspapers and magazines. The charity shops that are represented are different, as are the number of jewellery shops and the items on display.

Financial service organisations increasingly recognise the specific financial requirements of small South Asian businesses, many more of which are run as family enterprises and which as a result have more complex ownership than is the case with mainstream British businesses. The religious beliefs, of what is a predominantly Muslim community, also favour savings and investment products which comply with Shariah law.

Social marketers working for local authorities or hospital trusts often find it necessary to target this particular type with information about how best to use their services. Diabetes is one of a number of distinct medical conditions to which this community is particularly subject, and many of its members are wary of presenting themselves to clinics which provide early warning tests for common complaints. Religious beliefs and customs in their home country can result in appointments being missed where a man is not available to escort a woman to hospital, or where the style of interaction between general practitioners and their patients is less than formal.

A key feature of Asian Identities is that their populations often come from a single ethnic, religious and linguistic group. As a result there is less of a motivation for engagement with the wider community than in neighbourhoods populated by a more diverse set of minority ethnic groups.

Demographics and Behaviour

Who we are

Asian Identities are predominantly of Pakistani or Bangladeshi origin, though most of them were born in this country. There are also some newer communities moving into these areas, such as Turkish Cypriots and Somalis. The age profile of these areas is very low, as most households have several children. Many also have their parents or grandparents living with them too, and many households are overcrowded as a result of the tendency for extended families to stay together. They are mainly Muslim, but there are Hindus and Sikhs living here too, and religion is very important to many.

Education is also valued, and those who grew up in this country will usually have completed their A levels, at least. Despite this, there are high rates of people not in work in these areas. Many women are not seeking work, choosing instead to be full-time homemakers. A large proportion of male employment is still concentrated in the restaurant business, while the women that do work are likely to do light manufacturing jobs, or work in the health service.

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Where we live

Asian Identities live in old terraced houses, in areas with little recent development. They mostly rent their homes from private landlords, and move house relatively often as a consequence, but usually within the same area. Every inch of space is used in these houses – basements and living rooms often double as sleeping areas. Some households even share bathrooms with others.

How we live our lives

Although Asian Identities have relatively low incomes, their interests are sharply divergent from other, similarly poor types. They have little interest in bingo, gambling or going to the pub. They prefer to go to the gym and socialise in their homes. Many of them have Pay TV, and watch a lot of television. Much of this is foreign-language channels like Star Plus, but they watch a lot of English language channels too, particularly the soaps. Like other low-income types, there is high readership of tabloid newspapers – mainly the Mirror and Star, rather than the Sun. However, many also read broadsheets, particularly the Guardian and Independent. They have fairly low rates of Internet usage, though a minority are heavy users who particularly enjoy downloading movies and uploading their own video clips. Cricket is a major obsession, and cricket websites, programmes and news in general is consumed voraciously.

Although many have family abroad, many do not visit them on a regular basis, nor indeed take any holidays. A trip back to visit family may take place once every two or three years, and may last several weeks, as the airfare is a significant expenditure for Asian Identities. They do not travel far in general, particularly as many households do not have a car. They use public transport or walk instead. They shop in bulk at cheaper stores like Asda and Lidl, as well as favoured ethnic cash-and-carries. They are very price-conscious and buy budget ranges rather than Fairtrade, organic or premium ranges.

How we view the world

Faith, family and community guide many Asian Identities in their choices. It is important to them that their family thinks they are doing well, and that they maintain the respect of their community. While family is important to them, economic success is even more so – many will work long hours and sacrifice family time to get ahead. Ambition and drive characterise this type. They are also entrepreneurial, with many owning small businesses, or dreaming of doing so. Perhaps as a result of their long hours, they like to spoil their children, who will in many cases be an important interface between their parents and the rest of society, helping them to read documents, traverse bureaucracies and make purchases.

They are quite happy in England, where they feel comfortable being surrounded by people from different cultures, and enthused by the opportunities afforded them by modern life. Most do not vote. Those that do, vote Labour, or are drawn to fringe parties such as Respect, the Greens or the BNP (presumably these are the few remaining white voters in these areas).

How we get by

Many Asian Identities are on very low incomes – most households have less than £20k combined income. Given the high numbers of children, child benefits are an important source of money. Many have never worked, and are at extremely high risk of unemployment in years to come. Many are also on jobseekers' allowance and income support, but unlike other similarly deprived types, people in this type have an extremely low rate of claiming for incapacity benefits and disability allowance. The more successful members of some communities will stay in the area, often buying extra properties to rent out, or for family members to live in.

Many are struggling with debts, despite their cultural aversion to credit. Much of this will not be formal bank loans, but rather doorstep credit and other types of lending. Their engagement with financial services is very low. Most of

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their dealings are in cash, and their savings are often also held in cash, or in national savings accounts. Many have very little insurance.

Online Behaviour

For this type the Internet is both a source of entertainment and a key communication channel to friends and family abroad. Entertainment sites are popular – particularly those hosting information about Bollywood movies, but also more mainstream movie and video sites. Social networks and email are used to stay in contact, while sports sites (particularly cricket and football) are also popular. Children in these households also use the Internet for education as well as entertainment. However, few in these households use the Internet to purchase goods.

Group N Terraced Melting Pot

N59 Low-Key Starters

Overview

Low-Key Starters contains many young singles who live on low incomes in small terraced houses, often but not always close to the centres of town. Some have managed to acquire a mortgage, others live in houses which for one reason or another have been acquired by the council or a housing association. Some rent their homes from a private landlord and others from the council or from a social landlord.

Many houses were built in the last decades of the nineteenth century. Typically they have two small rooms downstairs and two small bedrooms above. The front door may open directly onto the street. At the rear, a new kitchen or bathroom may have been installed as part of a neighbourhood regeneration scheme. The back yard is often too small for growing a lawn, vegetables or flowers and may give directly onto a back alley from which rear entry is gained to other properties in the street and the one opposite.

Many properties lack the benefit of a bay window and over the years have been subject to environmental problems, leaky roofs, blocked downpipes, damp and poor ventilation. However many have been sufficiently improved that they may offer more pleasant accommodation than a cramped flat in a local authority block further from the town centre.

In addition to the older terraces, some neighbourhoods contain small developments of social housing. Many of these have been built close to town centres to replace terraced housing which was too difficult to repair, and will provide starter homes for very young couples, some of which may by now have a baby. The external environment of these houses is often unattractive, bordering non residential land uses. Many of these areas would in the past have provided labour for local factories, docks and railway operations. Today many of them border town centres or modern retail parks. They tend to suffer from problems of commuter and shopper parking, as well as people leaving local pubs and clubs late at night. Thus whilst they may prove suitable homes for couples with young children, they are far from satisfactory for growing and older families, many of which move out to more suburban locations or get re-housed by the local council.

Most Low-Key Starters who live in these streets, and they are predominantly streets rather than crescents and closes, are children of parents who also live in the town, and many can count many generations of association with the place in which they live. They have extensive networks of friends as well as family and are familiar with local shops and places of entertainment.

They generally get by on low wages. With their low levels of educational and vocational qualifications, many young people are conscious of the ease with which they can become redundant. In addition to working in local factories many work in menial service jobs such as servicing the visitors to the town centre.

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Some own a car but this is likely to have been purchased secondhand and to be used only on an occasional basis. People tend to shop for small amounts on a frequent basis and will make use of local corner shops and symbol retailers where they are offered a limited range and often poor value for money.

Most have access to basic electronic and entertainment equipment, which is likely to take the form of basic models, quite often purchased secondhand. Many people living in these neighbourhoods make use of charity shops, and no longer have the ambition to wear the trainers or new fashion wear than can be afforded by people of their generation who continue to live with their parents.

These are places where cash is a more common means of payment than cheques or credit cards. Knowledge of financial products tends to be limited and most people budget from week to week or month to month. Credit is offered by representatives who travel house to house, and can often be called upon when items of moderate value are stolen, a common experience when living close to downtown bus stops and shopping centres which provide ease of escape for a thief.

Demographics and Behaviour

Who we are

Low-Key Starters are young people who have moved out from their parents' homes into an uncertain world. They are all under 35, and most are quite a bit younger. They work in routine occupations if they work at all, and they live alone. None of them went to university.

Where we live

Low-Key Starters have just managed to get themselves a small terraced house in the last couple of years. A few of them are rented from private landlords, but most are local-authority owned, and many are just bedsits. They are found mainly in poorer suburbs of large northern cities. Low-Key Starters don't like it where they live. They don't feel particularly safe walking the streets at night, there is lots of petty crime, and their houses are not always in very good condition. However, they have little hope of getting out of these houses without a change in their circumstances.

How we live our lives

The lives of Low-Key Starters are somewhat haphazard. If they work, it's often at odd hours, or on a shift basis, so they are often at home in the daytime, or awake late at night. To get to work, they have to use public transport, as only a few of them have cars, and their homes are unlikely to be very near their place of work. Their routines rarely escape their local area, either, as few of them ever take a holiday elsewhere.

As a result of this distance, and also because their homes are not particularly salubrious, many of them spend most of their free time out and about, at friends' houses, snooker halls or in the pub. They do eat at home mostly, having bought cheap food from their nearest supermarket while out and about. When at home, they watch a lot of television, and most of them have a Freeview box to access more channels to keep them entertained. They don't watch much news, however, preferring to get this from the Star or the Sun newspapers, which they buy semi-regularly. Their Internet use is infrequent, as few of them have got around to connecting their homes up. They check their social networking profiles and emails at friends' houses or in Internet cafés but don't have regular access. They do, however spend a lot of money and time on their mobiles, suggesting that this is a type who will benefit greatly from the increased availability of Internet-enabled mobile phones. Making music is also a favoured pastime among Low-Key Starters, with many harbouring dreams of clubland success and all that comes with it.

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How we view the world

Low-Key Starters are often a little confused by the world, and are just beginning to get to grips with things like bills, financial services, work and life planning. Most of them left school after their GCSEs, and many have difficult relationships with their families. After periods of technical homelessness, sleeping on other people's sofas and so on, they have finally got a place of their own. This gives them a sense of self-worth, and they cling to anything that does this.

They don't know what they want to do in terms of work, and prefer not to think about it unless absolutely necessary. They want to improve their lot, but have little clue how to go about it, and are deeply unsatisfied with their current state. While they dream of the lifestyles of footballers and famous musicians, they have little that is more realistic and tangible to aspire to, and feel little connection to the rest of the country. Most of them have never voted. If they were to vote, it would probably be for Labour or the BNP, though their voting behaviour is unpredictable, and can easily be influenced by personal contact.

They also find it hard to make decisions from a large choice of products or services. They are unlikely to rationally weigh up the costs and benefits of each against their particular preferences. They are more likely to be influenced by the familiarity of the product, or particular forms of branding. They don't really like trying new things unless induced in some way. The overriding concern in most markets will be to spend as little as possible.

How we get by

While many had steady employment during the boom years, they are at high risk of unemployment in the next few years as the industries they work in contract enormously, particularly hospitality and construction. Their current incomes are low, mostly under £20k, and are often topped up with income support, housing benefit and so on. While many left education early, they may now be thinking about getting more training or going to a further education college to improve their prospects.

Few of them have any savings, and pensions are very far down on the list of financial priorities. Many of them are in considerable debt, on credit cards and to doorstep lending agents. They were once quite good at shuffling their debts from one card to another, but are beginning to find it difficult to keep up repayments and many are in serious financial difficulties.

Online Behaviour

Although this type is relatively web literate, the Internet is often accessed from outside of the home at the local library or Internet café. Much of this usage is for entertainment purposes, with social networks, movie websites and online gambling particularly popular. The Internet is also used for job hunting, but less for shopping.

Group N Terraced Melting Pot

N60 Global Fusion

Overview

Global Fusion are from a variety of backgrounds, and contain significant numbers of non-white, second generation British populations. They either own their own homes or rent from private landlords in residential neighbourhoods in the older suburbs of London.

Global Fusion contain minority populations from the West Indies, sub-Saharan Africa, Latin America, Turkey and Cyprus. For some, English is a second language although for others it is not. However most people can speak English with a reasonable level of fluency and tend to live in a community which is sufficiently mixed that they encounter people from many different minorities as well from their own community during a normal working day.

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Despite living in communities which some statistics could indicate are deprived, and despite moderately high levels of unemployment, most people who live in these neighbourhoods are better off than their parents or grandparents used to be, and expect their children to better their own social and financial situation. These therefore are areas of upward social mobility where ambition and enterprise is likely to be rewarded.

Neighbourhoods consist of older terraced housing which was originally rented out by landlords to skilled manual workers and craftsmen working in local factories. Typically in low lying areas close to railways, canals and docks, these neighbourhoods have been transformed during the last forty years as skilled white, working class families have moved out of London, first to the New Towns and then more recently to commuter towns with a plentiful supply of well paid jobs and affordable housing.

Given the diverse backgrounds of their current population, these neighbourhoods provide different challenges to consumer marketers. Common to many of them is an extensive network of local independent shops, often strung out along major routes out of the capital, many of them run by an extended family and displaying fresh fruit and vegetables on stalls open to the pavement. Halal butchers, West Indian beauty salons, Turkish barbers, Irish pubs and Indian jewellers demonstrate the high level of ethnic specialisation in the retail trade in this type. These are also neighbourhoods where churches flourish.

Common features of these areas are the yellow signs indicating a Western Union agency from which money can be remitted home, and the posters in the windows of local travel agents which advertise the price per minute of phone-cards for calling Eritrea or Columbia.

The media profile of these neighbourhoods is complicated by the presence of large numbers of foreign language newspapers, and more recently the availability of local language cable networks and foreign language films in local cinemas. Often the density of particular minorities is sufficient to justify advertisements and posters in languages other than English.

Though not all minority groups are similar in this respect, on average a high importance is attached to educational and vocational qualifications. Large number of adults attend local institutes for higher education, and pupil performance on average is higher than in other areas of similar income and occupational status. A high proportion of the population is conversant with information technology and adept at using electronic equipment.

Compared with white owner occupied areas, this is not a type where a high proportion of disposable income is spent on home improvement. People are less likely than elsewhere to travel within Great Britain or to holiday in Europe. Likewise these are neighbourhoods in which tastes, whether in fashions for clothing or home furnishings, can be very different.

Global Fusion often feel a sense of belonging to their own local suburb of London rather than to London as such, and spend their leisure time locally rather than in central London. Local authorities often find it difficult to engage with this type. Large numbers of people do not register to vote, and of those that do fewer than elsewhere turn out at election time. Likewise they prefer to deal with local shops than order via the Internet or the telephone, and market research companies often have difficulties generating survey responses.

Demographics and Behaviour

Who we are

Global Fusion are young working people, between the ages of 26 and 45, mostly in London. There are many here from a wide variety of ethnic minorities. Even those of British origin will have moved to London from elsewhere in the country. Most of them are either single or living with their partners, but not married. There are also quite a few houseshares in these areas. Many people have young children too. The lone parents in these areas are unlikely to be working. Those who do work are degree educated and employed in mid-level professional occupations.

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Where we live

Global Fusion rent rooms in terraced houses from private landlords in residential areas of many inner London boroughs. Finsbury Park, Haringey, Hackney, West Ham and Croydon see particular concentrations of this type. Most of them moved into their current houses between 2 and 5 years ago. They do not want to stay particularly long here – there is high crime in these areas, and the quality of housing is often quite shabby. They have little contact with their neighbours, and mainly feel as though they are just passing through. These houses will have little technology beyond a broadband connection and a laptop for each resident, if that.

How we live our lives

Global Fusion live diverse lifestyles, but much of their leisure activity is fairly typical of Londoners. Work takes up a large part of their time, as they are young and working their way up the career ladder. Outside of work, they like to go to the gym, eat out regularly with friends and go to the cinema. They take two or three holidays a year, often short breaks to Europe with friends or partners, or they go travelling for long periods of time. Many also visit home, which is often eastern Europe or Cyprus, regularly.

Global Fusion rarely have cars, and instead use public transport to get everywhere. Many are cyclists, as they live relatively close to central London. As a result of their transport methods and their busy lifestyles, their shopping patterns are somewhat irregular, and they get most of their food from their nearest small multiple retailer. The Co-op is particularly prevalent in these areas. They do like to buy organic food, particularly organic meat, though this depends on how flush they are feeling at any given time. While they do have strong ethical views, few donate much to charities.

They are very Internet savvy, and use it for many purposes. Particularly prevalent activities including downloading films to watch, online dating and looking for jobs. They do not spend vast amounts of time online, however, as they are quite busy. They do spend lots of money on their mobile phones, suggesting that they may be early adopters of mobile Internet services. They only watch a couple of hours of TV per day, if that. Sci-Fi series and US comedies are popular. They read a mixture of newspapers, particularly the Mirror and Guardian.

How we view the world

As young migrants to the magnet of London, Global Fusion are often the most ambitious and motivated people from their home countries (or towns) who have come here looking for opportunity. Their main concerns are getting ahead in their careers, getting an education and becoming financially secure. Many of them are still studying part-time, often for a vocational qualification that will get them a better job.

They also enjoy living in the buzzing melting pot of London, and are interested in other cultures and ways of life. Many will be regular subscribers to Time Out and try to go to cultural events regularly. They tend to hold broadly left-wing views about society, believing in tolerance and individual liberty. Their personal behaviour does not often match these views, however. They tend not to be swayed much by ethical claims when deciding which goods to buy. They are also not much concerned about getting involved with their local community or volunteering, perhaps because they are aware of the transience of their presence in these neighbourhoods. When casting their vote, national issues and foreign policy are uppermost in their minds, rather than local concerns. Most vote Labour, though the Green party and Respect do quite well in these areas as well. They are not especially religious, though the Polish and some Islamic communities are quite observant.

How we get by

Global Fusion are at the start of their careers in solid professional jobs. Many work in the public and voluntary sectors, as teachers or social workers, for example. In the private sector, marketing and the media are big employers. They have good incomes by the standards of the rest of the country, but in London they find it difficult

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to get by. Reliance on benefits is fairly low, though a few will claim jobseekers' allowance between periods of employment.

They have fairly high expenses, as they try to live a full life, but are also trying to save to get onto the housing ladder. They are building up a decent level of savings, though many have quite a few debts too, mainly on credit cards. They are keeping up with repayments, but would like to repay them faster.

Their savings will generally sit in a cash ISA, and other cash savings accounts. Few have pensions, except their employer pensions, and apart from credit cards, they do not engage much with other more complex forms of financial services.

Online Behaviour

The Internet is a popular communication tool for this type, although often accessed via Internet cafés rather than at home. In addition to staying in touch with friends and relatives from abroad via email and social networks, they also use the web to keep up with the news via both established media sources and blogs. Although the Internet is not used for shopping, education, job and government websites are popular.

Group O Liberal Opinions

O61 Convivial Homeowners

Overview

Convivial Homeowners are well educated people, many in their late thirties and forties, who are bringing up a young family in an area of pleasant, older style housing in a middle ring suburb of a large city.

Compared with types in Group F – Suburban Mindsets, which mostly consist of neighbourhoods of semi-detached housing dating from the 1930s, 1950s and 1960s, Convivial Homeowners is more commonly found in areas closer to city centres, typically developed just before or after the 1914-1918 war, which were developed at higher densities, often in the form of terraces or semis with narrower street frontages and longer back gardens. Such neighbourhoods are more commonly found in parts of London and in other large provincial cities contiguous with neighbourhoods which were fashionable in Victorian times. They would have originally been settled by white-collar workers in clerical jobs in the city centre rather than by people working in manufacturing industry. Mossley Hill in Liverpool, Chorlton in Manchester, Chapel Allerton in Leeds and Harborne in Birmingham are examples of neighbourhoods of this sort as is Palmers Green in London.

The conviviality of these suburbs arises in part from the fact that they have been subject, though to a lesser extent than Type 63 – Urban Cool, to a process of rejuvenation by well educated young professionals, keen to live within easy reach of the business centres of large cities. This cadre of people like the idea of living in a neighbourhood which is relatively densely populated and which contains an interesting mix of people from different ethnic backgrounds and life stages. Often these neighbourhoods are only a short distance from the city's university as well as from extensive areas of open space. The diversity of the area is enhanced by a small population of young single people and students from overseas who want to live in a socially and environmentally attractive part of the city, which is not unduly expensive and from which it is easy to reach the city centre or university by public transport.

These are places where people feel that there is still a sense of local community, where people are within walking distance of neighbourhood shops, and where gardens are laid out in such a way that it is difficult not to get to know your neighbours. With significant numbers of people working in the creative industries, these are places in which new social trends are quickly evident, and where people take an active interest in learning about people who are different from themselves.

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Consumers in these neighbourhoods typically spend a high proportion of their incomes on services and on experiences. They buy consumer products on the basis of functional need rather than brand association. Here people are likely to spend relatively more on books, magazines and classical music, relatively less on health and beauty and popular culture. Children's welfare is attended to by reading them stories at bedtime rather than buying them computers and games. Holidays are more likely to be spent in museums, and rather less on beaches than in neighbourhoods in Group F – Suburban Mindsets.

Politically, these are fertile neighbourhoods for causes which reflect the responsibility that these arts graduates feel for the conditions of people less fortunate than themselves. These are areas where people are likely to be found collecting for Amnesty or campaigning for the Green party. Sustainability is important when choosing products and brands, and people will pay more to avoid using the products of companies exposed as having poor environmental or employment records.

Stylistically these are neighbourhoods which are attracted to ornamentation – whatever period features the houses still retain are likely to have been restored – and to natural, authentic rather than artificial materials. These are neighbourhoods of wooden floors and stripped doors. People are more likely to furnish their homes with items of an individual nature which they might have found in a local bric-à-brac shop, and which demonstrate a personal taste in design rather than products sold in major specialist retail chains.

Residents are likely to be well versed in the use of personal computers and rely on them extensively to investigate the products and services that they can buy. With many wives working full-time, goods are commonly ordered via the Internet or by phone and these are good areas for Internet and phone based banking. These people also tend to be heavy readers of the quality press, especially “The Guardian” and “The Independent”.

Having comfortable but not exceptional incomes from their employment, this type provides a reliable and profitable base of customers for mass market financial services. Mortgages are now relatively small in relation to their household incomes and few people have adverse credit histories.

Demographics and Behaviour

Who we are

Most Convivial Homeowners are between 35 and 60, and either living alone or with their partners. Although relatively well-off and advancing in years, many are yet to have children, although they do intend to. Quite a few couples in these areas are undergoing IVF therapy or other forms of assisted conception.

People who live here tend to be quite ethnically diverse, being comprised of successful professionals and managers drawn from many different ethnic groups. Many households will also contain people from more than one ethnic group, usually couples or occasionally housesharers. Couples in this neighbourhood are more likely to cohabit for a long time than to get married, and both partners work in similarly high-level fields. They also feel part of a strong social network of friends, and can count on support in times of need.

Where we live

Convivial Homeowners cluster mainly around London, in leafy but well-connected areas such as Balham, Chiswick, Greenwich and Ealing. These are safe, comfortable suburbs with large terraced houses, and the owner-occupants are quite satisfied with their neighbourhoods, although typically many still aspire to move house. These houses tend to be filled with the latest technology for their trendy inhabitants.

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How we live our lives

Convivial Homeowners are regular purchasers of the quality press, particularly the Guardian and Independent, and aspire to live up to the bourgeois lifestyles depicted in their glossy supplements. They are regular purchasers of organic and other premium food ranges, go on one or two holidays a year, to 'interesting' locations or to villas in Europe with friends. Some will have their own homes overseas.

Much of their consumption is dedicated to building up and displaying their cultural capital, and interests include the arts, theatre, history and cooking. Their homes will generally feature a few well-stocked bookshelves, wine which they brought over from the continent themselves, and simple but expensive furniture.

They eat out fairly regularly, but not all the time, and in fact are less likely than most to encounter other people in their normal lives outside work. Socialising is mainly reserved for weekends and holidays. There are quite a few single people in this type, considering its age, and online dating is one of the more popular Internet activities for them. The Internet is part of their everyday lives, and while they are not heavy users of social networking and video websites, they are perfectly confident using it to organise their lives and find out information.

Living where they do, they tend to travel mostly by public transport to their jobs in the centre of town, though many in this type also use a bicycle to get to work. They do own cars, but use them mainly to leave town, or do a weekly shop.

How we view the world

Convivial Homeowners are quite idealistic, and also donate large amounts to charity on a monthly basis. Politically, they are quite progressive, voting for Labour, the Liberal Democrats or the Green party. However, they are far from the traditional Labour base. Despite significant numbers working in the public sector, they are not trades unionists, rather motivated by a post-materialist alignment of social and environmental values. While they have firm opinions on many issues, they are unlikely to be politically active in parties.

They are a highly educated bunch, with many holding postgraduate degrees, and almost all having been to university. When it comes to work, although they earn high wages, they are motivated more by the intrinsic interest of the work than by money alone. They are especially concerned with finding happiness, over and above material comfort or career success.

While they are likely to be concerned about the environment and man-made climate change in particular, this does not guide their purchasing motivations as much as might be expected. The popularity of organic food among this type has more to do with its aura of authenticity. They avoid faddish food, preferring to cook and eat healthy and simple recipes.

How we get by

Convivial Homeowners are building up reasonable savings, though perhaps not as many as might be expected given their high household incomes. They live in expensive postcodes, and much of their income is likely to be spent on their mortgages, though many will have bought before the housing boom of the early part of the century really took off.

Both men and women tend to work full-time in professional or managerial occupations, often in the public or voluntary sectors, or in advertising and the media. Their main investments are in their pensions, both their employer pension and their personal pensions. Other savings products they have tend to be fairly conservative, with lower than average ownership of equities, for example. Some participated in the buy-to-let boom, and own one or two other properties which they are renting out. They have few debts and generally no problems meeting their financial commitments.

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Online Behaviour

This type spends a lot of time online browsing news and information websites. Although they are most likely sites with a liberal focus, their real preference is for quality content and seriousness over celebrity gossip. Where there are children in the household (or they are expected), parents will spend time online researching their requirements and education. Books and entertainment products are bought online, while tickets to arts events are also purchased in this way.

Group O Liberal Opinions

O62 Crash Pad Professionals

Overview

Crash Pad Professionals contains large numbers of young, single professionals, often in their late 20s or early 30s, many living in modern purpose built flats in suburban locations, particularly in outer London and surrounding areas of the Home Counties.

Typically these are not people for whom it is important to live in a vibrant, “café society” neighbourhood which provides immediate access to stylish shops and restaurants. These people are quite happy to live in a clean, functional and well maintained block, where they will not be disturbed by noisy neighbours. Some will be in the early years of their careers as accountants, solicitors or teachers whose need is for a pied-à-terre within easy reach of their place of employment. Many others will be living in purpose built flats which are within easy walking distance of a station, with rapid and frequent services to a London terminus.

These neighbourhoods are particularly common in parts of the country which suffer from a housing shortage, and where average local property prices are well above the national average. Many of these flats will be held on a leasehold basis. Some residents will have purchased the leasehold whilst others will be renting their flats from private landlords.

A key feature of Crash Pad Professionals is their transience. People who move into these blocks are seldom people who have been brought up in the same community, and most will move out when they either settle down with a partner and children, or they reach a stage in their career when they can afford a house with a garden. It is unlikely that they will know their neighbours or be involved in local community associations. Their friends are more likely to be people with whom they have spent their years at university, or colleagues that they have met through work.

A significant proportion of people’s incomes is taken up by housing, travel to work, utilities and council tax. Of the remainder, a large amount is spent on consumer durables, white and brown goods, and on the basics required for setting up a home – beds, wardrobes, lounge furniture and coffee tables, as well as smaller items for the kitchen. These items are likely to be purchased from mid market suppliers and on the basis of value for money rather than “lifestyle” associations. By contrast these are not good neighbourhoods to sell garden furniture or pet food.

Grocery shopping is likely to be undertaken on a frequent basis, often at local stores that stay open after the evening rush hour. This may well be a good market for outlets of major grocery chains, which have in recent years opened in city centre business districts, at railway termini or at motorway service stations, and which focus on the sale of prepared meals. As with other areas of young single people, this type contains consumers who are conscious of the need for a healthy diet, who are concerned about the provenance of what they eat but who do not want to spend disproportionate amounts of their busy weeks preparing food in their kitchens. They are open to trying new foods and tend to be more exposed than others to foods from other countries.

Crash Pad Professionals are likely to use the Internet and the telephone to undertake financial transactions and to order goods and services, particularly home delivery of groceries. This is probably on account of their long hours

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and long commutes, and their lack of knowledge of local suppliers. Unlike other typically suburban types, no great importance is attached to face-to-face service or to the cultivation of the personal relationship between supplier and consumer.

This is an unrewarding type for people collecting for charities and for door-to-door canvassers working for political parties. Indeed it can sometimes appear that this type of lifestyle suits people who are happy to avoid undue contact with other members of the local community.

Demographics and Behaviour

Who we are

Crash Pad Professionals are young working people between the ages of 26 and 40. They come from a variety of different ethnic backgrounds, reflecting the diversity of London where this type is mainly found. They generally work in offices, in professional and managerial positions, or as teachers, doctors and other professionals in the public sector. Some of them have children, but most are singles or cohabiting couples without children, though most of them are planning on having children at some point in the next decade. They are degree-educated and mostly are embedded in strong friendship networks in the city, despite the fact that they may move around quite a lot.

Where we live

Crash Pad Professionals moved into new build flats within commuting distance of central London within the last five years or so. While they are generally content with their neighbourhood, these are not particularly fashionable areas, and Crash Pad Professionals intend to move house as soon as possible – these are definitely starter homes. They are mostly owner-occupied, though a few are rented from private landlords. They have cordial, but not very close relations with their neighbours, and feel generally safe, if slightly bored, here.

How we live our lives

During the weekdays, Crash Pad Professionals' lives consists mainly of work. They often work late, and evenings are usually nothing more than a trip to the gym, a home-cooked meal and an early night. Health is important to them, and they try to look after themselves as best they can and buy organic, healthy food whenever possible. Television is not something they spend much time with. They occasionally make it to the cinema, otherwise they enjoy reading books at home, or surfing the Internet. Online is their first port of call for news, information, entertainment and advice. They often shop online, though not for groceries on the whole – delivery times are a problem for them, and in any case they live near a supermarket, and only shop a couple of days in advance. Most of their entertainment is done through the computer, whether video-on-demand services, social networking sites or online dating services.

Crash Pad Professionals generally use public transport or cycle to work, though a few do own secondhand cars which they use at the weekends to get away from their dormitory suburbs. They like to keep up with cultural activities, and will often be found in art galleries and museums at the weekends, or trying out new restaurants with friends. They take short breaks to European cities a couple of times a year with friends or partners, and one of these might be extended into a longer holiday. They read broadsheet newspapers regularly, especially at the weekends.

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How we view the world

Crash Pad Professionals are highly educated, many to post-graduate level, and are keen to make their mark on the world. They value freedom and happiness as key components of a good life, but their short term interests are more to do with having a good job, plenty of money and nice holidays. They think of themselves as creative, adventurous and spontaneous, and are unsatisfied with their current situation, which is constrained by their long working hours. However, they are keen to get ahead so that they can be in control of their own destinies and be the ones giving the orders.

They have a yen for belonging, perhaps because despite having bought a flat, they spend so little time in their local area. They like to shop locally and once they find a shop they like, they will stay loyal to it, often building up a relationship with the staff as a substitute for their non-integration into the community. They are also very eco-friendly. Many have green energy tariffs, they recycle everything they possibly can, and respond strongly to products with sound environmental credentials. Their green, communitarian tendencies mean that the Liberal Democrats get a lot of support compared with the Tories and Labour. The Green party also do relatively well here. Many Crash Pad Professionals are members of national political parties, though their local involvement may be limited.

How we get by

Crash Pad Professionals have a range of incomes from medium to quite high. They are comfortably off by most standards, but despite this, many are finding it hard to get by. For one thing, they bought nice flats with large mortgages, which swallowed up most of their savings and now their incomes. They also have high expectations of what they want out of life, and feel the need to progress up the career ladder to get it. All work full-time in professional white-collar jobs, often in the third sector, or in advertising, finance and the media.

They tend not to be very engaged with financial services. Many will have a company pension, insurance to cover the mortgage, and perhaps some medical insurance but little else. When it comes to renewing insurance and credit cards, they tend to stick with their providers once they have them. Their savings will mainly be in cash ISAs, but some have equity ISAs or shares. They are mainly saving for the onset of parenthood, or to buy a property in the case of those who are renting. In general, they save for the long-term, as their short term purchases are financed with credit or out of their normal income. Many will have loans, sometimes of quite substantial amounts, but are rarely in trouble making the repayments.

Online Behaviour

News and sport are big areas of interest for this type, and much of their online time is spent keeping up with events and scores. Coupled with an interest in movies, this creates a demand for multimedia content and therefore faster broadband connections. The daily commute means that local transport websites are well utilized. But it's not all work, and occasional weekend breaks and trips out of town are also planned online.

Group O Liberal Opinions

O63 Urban Cool

Overview

Urban Cool are a diverse mix of people at different stages of their life but who are mostly on a good income. It is the diversity and vibrancy that attracts wealthier residents to these neighbourhoods. Very often, streets contain a mix of quite spacious houses, most of which are owner occupied but some still in multiple occupation, and converted flats, some of which are owner occupied and others rented. Neighbourhoods of this sort are common throughout inner London.

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The wealthier members of Urban Cool are highly educated and high earning people in their late thirties and early forties, who have moved into up and coming older areas of London and large provincial cities. Working very often in the creative industries and in the professions, these are people who want to live within easy access of places of work and entertainment and choose to live in streets of pre-1914 terraced houses in preference to suburban locations.

Streets were laid out with numbered, terraced houses with small front and back gardens, often with a basement or a third storey which might originally have been occupied by a servant. Many have bay windows set in ornamented stucco. Front gardens are usually too small to accommodate a garage and cars are left on the street. Some entrances are reached up a small flight of steps and some doors contain a separate bell and answer phone for each of the different flats into which these houses have been divided.

When these houses were built, many of them in Victorian times, they would have been built to let to the burgeoning Victorian middle classes. As the middle classes left the inner suburbs of London for the cleaner air, lighter rooms and more spacious gardens of inter war housing, many of these neighbourhoods fell into disrepair. Houses were broken up into multiple occupation and let to single people, poor families, the Irish and other waves of early immigrants on short term tenancies.

With the introduction of smokeless zones and the growth of professional jobs in central London, many of these neighbourhoods have become subject to a process of what is known as “gentrification”. Rented houses in multiple occupation have been bought up and renovated by middle class families often at considerable expense and in good taste so as to provide a highly attractive lifestyle choice for London’s growing workforce of professionals.

Though many residents work in the public sector and the professions, many are directors of small companies and a high proportion self-employed.

High streets serving these neighbourhoods have also been transformed with an influx of outlets serving the needs of these high income groups. Expensive foreign restaurants, gastro pubs, delicatessens and wine merchants compete with estate agencies and shops supplying a variety of services for refurbishment and redecoration of these new homes. At the same time many of these high streets also serve the needs of other types of local neighbourhood, which are likely to include social housing for low income families including many recent immigrants.

A key feature of Urban Cool is the high proportion of adults who are university educated, and the particularly large number of women in professional occupations. Some of these are single career women, others married with children. Any children who live in these neighbourhoods often belong to families with just one child of pre-school or primary school age. High crime levels and the difficulty of finding a good secondary school cause many parents to move to more distant suburbs as children grow older. Any older residents, on retirement, may move away from these areas realising considerable capital gains when they sell their houses.

Neighbourhoods are cosmopolitan and eclectic in their tastes, and people travel abroad frequently on business and take many European short break holidays. People on short term work assignments from other European countries as well as higher income members of minority ethnic groups are also attracted to these areas. Many contain a significant Jewish population.

Living as they do in mixed areas, often close to large blocks of social housing, residents tend not to be conspicuous in their consumption but rely for their status on the expression of taste. Money is channelled into home ownership and home decoration rather than spent on expensive cars. In general, individuality and authenticity are important brand values, where people are early adopters of new trends and values but are slower to acquire new consumer products.

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Most people are adept in the use of information technology in their work and use it at home to acquire information rather than for entertainment. These are not areas where television is watched for many hours a day. By contrast people work long hours and will often be out in the evening, whether enjoying a meal at a local restaurant or supporting the performing arts.

Demographics and Behaviour

Who we are

Urban Cool are an ethnically diverse bunch of people, with no one dominant group, rather a mix of many different types. Their ages range between 25 and 55, and they work mainly in the private sector, in professional and managerial roles. All of them have degrees. They are mostly either single people or cohabiting couples, though there are also many houseshares in these areas.

Where we live

Urban Cool live in desirable flats in residential parts of inner London. Some of these are newly built flats, while others are conversions of Georgian and Victorian houses. All are very expensive, in council tax bands E, F and G. Some are owned by their occupants, many of whom will have lived here for many years. Others are rented from private landlords, and in these there is some churn of residents. No-one who lives here was born in the area. All of them love the neighbourhood, despite its social problems. These areas are among the most fashionable areas of London, with residential streets clustered around high streets with fashionable shops, trendy pubs and bijou restaurants.

How we live our lives

Urban Cool live lifestyles that are full of diverse leisure activities and socialising. They are heavy Internet users, and like to research and organise their leisure activities using online resources. They look up new club nights, read film reviews, subscribe to blogs and podcasts and peruse social networking sites, always looking for new things to do and talk about. They also book event tickets online, manage their DVD rental queue and post back reports of what they've been doing on their Facebook pages. They are often at the forefront of new trends on the web. Mobile phones are another essential tool for their hectic lives, and they spend large amounts of money on arranging social events by phone, sending bite-sized emoticons by text and keeping up to date with mobile email and Internet, all the while making sure they have the latest handset – it is, after all, always on display.

Urban Cool do not spend a lot of time watching television, nor indeed at their homes. After work, they'll often spend an hour in the gym before going out to eat with a friend, and maybe catching a theatre performance or film. Living in London, they get everywhere by public transport or on foot, and most do not even own a car. Many are members of car clubs for when they want to leave the city, but within town they usually just get a cab if they need to, without having to worry about parking. When going on holiday, they want to see exciting places with unusual cultures, whether that means an esoteric festival in Spain or monasteries in Nepal.

They are broadly centrist in their views, and will read one of the FT, Guardian, Independent or Times fairly regularly. Ethical purchasing is a big issue for Urban Cool, and they will always try to buy Fairtrade, and usually organic food as well. The authenticity that comes with these foods is what appeals to them. They also donate regularly to charities, usually ones that help out in humanitarian disasters or help the homeless.

How we view the world

Urban Cool are often early adopters of many consumer trends. They like to try out new things and have new experiences as often as possible. This once may have meant they dabbled with recreational drugs. While most no longer take these regularly, and they are more health-conscious now, they are still quite tolerant of drug use. They enjoy taking risks and seizing opportunities, and many would like to start their own business one day. In their

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employment, as in life, they seek autonomy and responsibility, and they value independence of thought in themselves and others. They would rather be doing an interesting job than one they hated but which was well paid.

Socially and politically, they have broadly left-wing views, and are quite reliable voters for Labour, the Liberal Democrats or the Green party. They are not party animals in the political sense, however, and tend not to get involved with activism, preferring to maintain their own individual positions on issues. They will, however, let politics influence their purchasing behaviour. Many have green energy tariffs, and try to buy environmentally friendly goods where possible. They will also avoid goods from companies that have poor ethical records.

How we get by

Urban Cool have high incomes from their well-paid senior positions in advertising, finance and the media. They work long hours, and many are directors of the companies they work for. Others are self-employed, working as freelancers in the creative industries. Most Urban Cool have their own personal pensions on top of their employer pensions, if they have one. They also pay for personal medical insurance, but otherwise avoid the insurance sector, in favour of building up their own liquid assets which they can control directly. Once they have settled on a financial services provider, they are quite loyal to them, preferring to stick with a good company rather than shop around for better rates.

Many bought their flats in London over a decade ago, when they were still relatively cheap, and watched the property boom come and go while they paid off their relatively small mortgages. They are now sitting on a large pile of savings, which they keep in a variety of places, but particularly unit trusts and equity funds. Many also bought into the buy-to-let boom, and may own one or two flats which they rent out. They are comfortably off, and allow themselves to live enjoyable lifestyles while maintaining their financial security.

Online Behaviour

This type is very Internet literate, but their usage is focussed on getting things done rather than enjoyment. They are unlikely to 'waste' much time on entertainment sites and social networks, but will browse news, finance, and property websites regularly. Staying in touch is also important to this type – as well as being reliant on email and their Blackberrys or iPhones, they were amongst the first people to adopt Twitter. Websites that appeal to their lifestyle are also popular, from foodie guides and restaurant guides to opinionated blogs.

Group O Liberal Opinions

O64 Bright Young Things

Overview

Bright Young Things contains large numbers of well educated young "high flyers". They live in smart inner city areas in studio, one and sometimes two bedroom apartments, which are mostly modern, purpose built or converted apartments that they rent from private landlords.

In their late twenties and most with a degree, this is an exceptionally mobile population. For this type it can be more convenient to live in a furnished flat than to go to the trouble of acquiring furniture. Being at work during the day and at bars, cafés and entertainment venues in the evening, they want homes which are easy to maintain, which are compact but located in the smart parts of town where they can guarantee access to the services that support a cosmopolitan way of life. These are places where followers of fashion would be happy to live and to be seen shopping or buying tickets to see avant-garde films in the local cinema. People tend to meet their partners and marry relatively late, and do not have children until their careers are well set.

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Many Bright Young Things live in those parts of London where people rely on parks rather than gardens for recreation, and for taxis rather than their own cars to get home late at night. But most large regional centres will have their own quarters where this type is common, particularly Edinburgh and Glasgow, Manchester, Liverpool and Leeds, Bristol, Reading and Brighton.

This type are now accelerating up corporate career ladders. Many work in the old professions of law and accountancy, perhaps working for a large nationally known partnership, others will be involved in media and marketing or in IT and will occupy desks in the multi-storey office blocks which characterise the central areas of most large provincial cities.

A key characteristic of this type is the merging of their work and non-work lives. Acquiring the skills and networks to be successful in their jobs often involves social activities such as the visit to the pub after work on Friday or evening visits to restaurants where they can compare notes with fellow young professionals or trusted friends from their university days. These are people who, in sociological parlance, are at the stage of their lives where they are highly focused on the development of human rather than financial capital.

High earning and fast spending, Bright Young Things spend a particularly high proportion of their income on rent and on lifestyle experiences, eating out, going to the cinema and the theatre, weekend breaks, long haul holidays, visiting the gym and physically demanding sports. They also spend heavily on new consumer technologies which focus on entertainment, communications and information management. By contrast these people are unlikely to spend much of their leisure time at DIY stores, garden centres or at car show rooms.

Bright Young Things tend to be liberal in their values and international in tastes. People are particularly likely to read the features pages of the broadsheet newspapers and to read special interest magazines. They travel abroad regularly, mostly to destinations where they are exposed to local cultures, and they enjoy eating at restaurants with a foreign menu. Well informed about global warming and the humanitarian problems of the third world, they are willing to apply sanctions against companies that do not match up to their strict standards of social and environmental responsibility.

Bright Young Things enjoy adverts. In particular they appreciate irony and humour, and respond to these better than to “hard-hitting” statements of benefits. They are among the first to try out new technologies and are quick to see the benefit of collaborative websites and of viral marketing.

Most people in this type pride themselves on their appearance and take trouble to ensure that they come across well when meeting new people for the first time. As a result this is a good target market for health and beauty products and for retail chains that sell stylish clothes.

This is a type which often relies on its credit cards to fund expensive purchases. However it is not a type that has yet to focus on the importance of saving for retirement, though in the current climate, accumulating the deposit to buy a home of their own may become a more pressing financial objective.

Demographics and Behaviour

Who we are

Bright Young Things are 26-35 years old, and ethnically very diverse, with many people of east Asian and Chinese origin. They all have degrees, and often further qualifications. They mostly work as highly skilled and well-paid white-collar professionals, but a few are still students. They are mostly single, and often sharing with a housemate, though a few will be cohabiting with their partners. None have children.

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Where we live

Bright Young Things live in flats that have been recently built or converted, many in gated communities. They are mostly found in luxury developments in inner London, Leith and central Edinburgh or parts of Glasgow. They usually rent from a private landlord, and moved in less than five years ago. Their homes are highly technologically advanced, with high-definition satellite TV and wireless networks. While they like where they live, Bright Young Things don't expect to stay too long, seeing it as a staging post before buying their own place or moving abroad. They have very little contact with their neighbours, and often report high levels of crime and vandalism in the surrounding area, but it doesn't bother them too much, as they feel safe here.

How we live our lives

Bright Young Things spend most of their weekdays working, and many keep long hours. When they leave the office, they want to spend as much time as possible enjoying themselves and not doing chores. Many of them will have cleaners, who they rarely see, to keep their flats tidy. While they do cook sometimes, they also eat out a lot, or get take-aways. They are very attracted to Fairtrade and organic foods, but usually just go to whichever supermarket is closest on the way home. Despite their affluence, they are not averse to going to Lidl, Aldi and Morrisons. Restaurants are an essential part of their social lives, as many of their friends live similar lifestyles, and they often eat out together. Much of their social lives will still be organised mainly around university friends, and as well as restaurants will incorporate the cinema, theatres, expensive cocktail bars and group holidays to Europe. City breaks, sporting holidays and visiting friends living abroad are all particular favourites.

Few have a car, except for company cars, and they usually use public transport or even walk to work, as many chose their flats specifically to be able to do this. Many will cycle to work as part of their tight fitness regimes. They are also regular gym goers, sometimes in lunch hours or first thing in the morning. They try to keep their bodies looking good – the men may even take supplements to help build muscle.

They usually read a quality newspaper most days, especially the FT, Guardian or Independent. They also tend to have very good Internet connections and spend a lot of time online in the evenings, when they are not socialising. They log in every day to check their email, Facebook and RSS feeds from their favourite blogs. They are also keen users of iPlayer and other video-on-demand services, though they don't watch very much television. They prefer media that they find more engaging and involved. They also shop online a lot, especially for event tickets. They do not spend much on their mobile phones. Many have work mobile phones or Blackberries that allow them mobile Internet access without having to pay for it.

How we view the world

Bright Young Things are highly educated, and are conscious of themselves as an elite, a status they happily embrace. They are well-informed about the world, and see themselves as opinion leaders. Despite having very good incomes, few are satisfied, and want to progress further up their career ladders. Time with their family is not as important as getting ahead at work. They are hungry for responsibility and power in their jobs, and the benefits that come with it. Extremely career-oriented and driven, they see work as a challenge and exciting as a result. Many want to rise within their industry or to set up on their own, either doing something similar, or having made a pile, something completely different. They often wish they had more leisure time, but see this as a crucial phase when they have to make sacrifices to get where they want to be.

Bright Young Things have a wide circle of friends in similar situations with whom they socialise regularly. Despite their gregariousness, their contact with broader society is limited. Few volunteer or even donate to charities, despite their high incomes. Most do not vote. Many are not eligible, not being UK citizens, but others don't see the point. Those who do, vote disproportionately for the Lib Dems, SNP or Green party. Few are politically active. If they are involved in sports or other civic associations, they are likely arranged through friends and predominantly contain other Bright Young Things. As a result, while they are very socially liberal and tolerant of difference, they

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disapprove intensely of progressive economic policies, particularly redistributive taxation. They also feel that rules are made to be broken in many cases, but think green issues are important and punish/reward companies on the basis of their green and ethical behaviour.

How we get by

Bright Young Things were, until recently, very confident about their financial future. While their job security now looks shakier than it did when they entered the labour market, they are mostly still optimistic that their education and high skills will serve them well in the end. Their lack of commitments means that they can afford to take risks and try new things if they need to. Nevertheless, while they have a well-paid job, they are quickly building up substantial savings which will soon form the deposit on their first property. Many have extremely high incomes early on in their careers. They mainly work in advertising and marketing, finance and insurance or media and PR.

Apart from their company pensions, most don't have pensions, preferring to save into unit trusts and equity ISAs to fund their deposits. They have little contact with insurance, as they don't own a house or car and don't bother insuring much else. Most have credit cards, and some debt from their student days may still be on these. They are quite savvy about shifting it from card to card, however, and plan to pay it off quickly now that they are earning.

Online Behaviour

This type are active participants in social media and are likely to have their own blog and Twitter and Flickr feeds. They do still use email, however, and often communicate online with business and professional contacts outside of office hours. Currently in the spending rather than saving phase of their lives, this type spends more time following the news online than managing their finances. They are following the property market online, but at the same time are just as likely to be found browsing a restaurant guide as a property website.

Group O Liberal Opinions

O65 Anti-Materialists

Overview

Anti-Materialists are large numbers of young people, most of whom live in poor quality accommodation close to the centres of seaside towns or major service centres. Many have few qualifications. If they work it is likely to be in low paid jobs in the service industries, and few of them feel comfortable with the prevailing values of a materialist and careerist society.

The reason why this type is so common in seaside towns results from the decline of the traditional English seaside resort as guest houses and flats, which once used to provide holiday accommodation for summer visitors, now look for alternative uses. For a number of years this accommodation was used by the Department of Health and Social Security to provide accommodation to social security claimants and for the housing of asylum seekers. The movement of young, single, unemployed people into some of these seaside towns has exacerbated the decline caused by changing holidaying habits and has dented the prestige in which they used to be held by potential retirees. Margate, Hastings and Torquay are examples of places where this process is most evident today.

Anti-Materialists live in the inner, older areas of these and other seaside resorts where small flats above shops and pubs, former boarding houses and the cheaper terraced housing which might once have accommodated chefs and porters are now given over to a younger generation, many of whom live in unstable household arrangements and few of whom have defined long term ambitions.

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In such areas we now find high levels of unemployment throughout the year and poor levels of health. Many are reliant on welfare benefits and for the state to bear the rental cost of the bedsits or small studio apartments which they share with other people on a transient basis. Compared with other types, male residents significantly outnumber female residents.

Many of the residents are in their own way refugees from household arrangements into which they have not been able to fit, and few of them can count on the support of immediate family in the town in which they now live. Attracted by the hedonistic trappings of the seaside's entertainment culture, some obtain temporary or seasonal employment in the holiday industry, others relapse into welfare dependency.

These communities are ones which tend to have very low levels of car ownership and where many white goods are purchased secondhand. Few people own personal computers, read books or travel abroad and most buy necessities daily from local corner shops. Since many people live in flats without a proper kitchen and many others can not cook, people make much use of pubs, clubs, take-aways and the services of fast food delivery chains.

Anti-Materialists hold little attraction to financial services providers, having insufficient incomes to generate significant personal savings and having adverse data appearing against their credit reference records. A high proportion of people do not have a credit card, not least on account of their having spent so little time at their address. They also pose particular problems to the billing departments of utilities.

A distinct feature of this type is the large number of commercial buildings and the difficulty they very often cause for distinguishing residential addresses. As a result their residents are under-represented among the respondents to market research surveys and a large number, even if their names do appear on the electoral register, do not see any purpose in casting their vote at election time.

Demographics and Behaviour

Who we are

Anti-Materialists are young single people from many different ethnic origins. There are particularly many Poles and other eastern Europeans living in these areas, but also other ethnic groups, such as Turks, west Africans and Chinese. They are mostly single or cohabiting, but many live together in shared houses, particularly the students in this type. There is a diversity of employment statuses in this type. Some Anti-Materialists subsist on benefits, often claiming jobseekers' allowance or incapacity benefit for long periods of time. Most of them however, work full-time, often in bars or customer service jobs. Others are students, who probably also have part-time jobs. Most Anti-Materialists are relatively well educated, and many have degrees.

Where we live

Anti-Materialists live in small, privately rented or council-owned flats close to the centre of many provincial towns and cities in England and Scotland. Many of these are just bedsits, and rented very cheaply. These homes are furnished sparsely, with little technology inside, and many Anti-Materialists do not live in the same place for more than a couple of years, resulting in transient neighbourhoods where nobody knows their neighbours. They do not like it where they live, and would like to move, but for the moment it serves as a base for them.

How we live our lives

Anti-Materialists have quite a distinctive outlook on life which leads them to lead particular lifestyles. In some senses they are like any other young people – they eat out often, go out to the cinema a lot, and like socialising in pubs and clubs. However, they do not subscribe to many of the aspirational, brand-led values that they see as characterising much of youth culture. This puts them at odds with many of their peers, and can cause them to drift apart from more mainstream friends and into different social circles, particularly those more interested in esoteric

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aspects of art, literature and history. This has been particularly facilitated by the availability of the Internet. Most of them have Internet access at home and spend a lot of time online. They enjoy social activities such as social networking, online dating, virtual worlds and blogging, as well as downloading peer-to-peer content and sharing music.

As they often have fairly low incomes, their leisure choices are somewhat constrained. This is particularly true of unemployed Anti-Materialists, who spend a lot of time watching daytime television on their own. They take a couple of holidays a year, if they can afford it, but these are relatively cheap, often consisting of camping around Britain or Europe. Few of them own a car, and mostly walk everywhere or get the train to go longer distances. While they eat out often, albeit at cheap restaurants, the food they buy themselves for home is generally from budget ranges. However, ethical consumption is important to them, and so when they can afford it, organic options are more attractive.

How we view the world

Anti-Materialists are not very religious on the whole, though many claim to be Buddhist. They prefer to see themselves as spiritual, and have a consciously alternative take on society. Many of their beliefs grow out of traditional leftist positions, such as a belief in trade unions, scepticism about free markets and distaste for consumerist society. They are also very likely to be hardcore environmentalists. Many of them have green energy tariffs, and their Anti-Materialist lifestyles are often chosen as an effort to step lightly on the planet and reduce carbon footprints. They used to be Labour voters, but since the Iraq war and the increasing awareness of climate change, they have turned to the Liberal Democrats and the Green party in ever-increasing numbers.

They see themselves as at the vanguard of new ways of thinking, and often are doing second degrees to help them refine their inchoate sense that the world is not as it should be. They are interested in meeting people, having adventures and living spontaneously. Mundane things like housework make them angry, but those of them with jobs, even menial ones, tend to take them seriously.

How we get by

Anti-Materialists tend not to earn much, being more concerned with their extracurricular interests than with career progression. They work mainly in low-level service jobs, or as skilled tradesmen. Some are in poor health, and their working capacity is limited. Few earn more than £30k, and most earn much less. Most Anti-Materialists have few savings, though because of their low expenditures, some of them, who have been working for a while, have managed to squirrel away a small emergency fund, usually in a cash ISA or simple deposit account.

Apart from their current accounts and any savings they have, credit cards are about their only engagement with financial services. Some of them have managed to get into serious trouble with their credit card debts, and are being pursued by debt collection agencies. Most, however, manage to stay within their low-income, low-expenditure limits.

Online Behaviour

Despite spending much of their time out of the house, the type is still relatively active online. They are unlikely to spend time looking at their finances, booking travel or shopping online, but content sites are popular – particularly those containing a lot of multimedia content. The Internet is also used to stay in touch, sometimes by email but also via social networks. This type includes a number of people born outside of the UK, so foreign websites and social networks are also popular.

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Group O Liberal Opinions

O66 University Fringe

Overview

University Fringe live almost exclusively in university towns, most commonly in neighbourhoods of older style houses which are suitable for groups of students who want to rent a house which they can share with their friends for a year. Though a residual group of older residents continue to live in these neighbourhoods, these are streets whose character is dominated by proximity to the local university and where there is a mix of undergraduates, post-graduates and some recent graduates all seeking to live as close to the university as their finances allow.

Whilst some of these neighbourhoods contain fine old houses which are still in good repair, elsewhere private landlords have taken the opportunity to buy up older properties in poorer condition, which they let out on an annual basis to groups of students who then allocate an individual room to each member of the syndicate, sharing the use of a common kitchen and bathroom. Since care for where they live is not always the highest priority for these student tenants, standards of repair are uneven. Rubbish may accumulate in the front garden, summer evenings can be blighted by noise and traditional community networks become disrupted, with the result that members of the non-student community leave for a life in quieter suburbs.

The transient nature of the student population makes these neighbourhoods a magnet for other young single people, attracted by the bars, clubs and alternative style shops that cluster in them.

Despite low disposable incomes, University Fringe do provide interesting opportunities to marketers of a number of products. These include services relating to travel, including cycles, coach and rail services, flights and travel insurance. and communications, including personal computers, electronic equipment, mobile phones and iPods, books and magazines. For providers of financial services this type provides opportunities to win business from an age group which is new to bank current accounts, credit cards and insurance. This market can also be profitable for products which are associated with "green" values. From the numerous informal eateries in their neighbourhoods, students are particularly likely to select those that provide international dishes containing natural, organic ingredients sourced from suppliers who adopt Fairtrade employment practices. Viral networks are particularly effective in disrupting sales of international brands associated with bad employment or environmental practices.

Not having access to cars, most students shop at local stores where they buy products in small pack sizes or which require little preparation. Home improvement and gardening is not a priority whereas entertainment systems are.

University Fringe are particularly exposed to Internet advertising. They spend relatively little time in front of the television and do not have a sufficiently strong identification with the town where they live to listen to local radio. Likewise door drops and mail shots are relatively ineffective when it is difficult to know who lives where, and where there is no obvious "head of household".

The transience and fluidity of this type causes problems for the local council's council tax collection department and for suppliers of gas, electricity and water. As a result, it may be appropriate for as many consumers as possible to be signed up to various sorts of pre-payment scheme and to direct debits.

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Demographics and Behaviour

Who we are

University Fringe is a very young type – almost everyone is under 35. There are people here from many different ethnic backgrounds, and most households are shared houses, often with over 5 people living under one roof. They may be single people, or cohabiting couples in some cases. These areas are found near universities, and many of the people living here are students, though many are young working people, many of whom may have been to the local university and decided to stay on in the same town. They may be young professionals in their first jobs, while others work in low-level service jobs, such as waiting tables or working in shops. While a group of friends may initially decide to live together in a houseshare, typically people move out and are replaced by others, and friendships grow between housemates. University Fringe may have one foot in the world of work, but their social lives still resemble those of students, with lots of friends, lots of parties and lots of fun.

Where we live

University Fringe is found in most towns with a large student population, and tends to be in fairly concentrated clumps. The houses tend to be fairly large, Victorian terraces or semi-detached houses, rented through private landlords. People tend to be fairly transient, due to the nature of university life, and few will live in the same place for more than two years. University Fringe don't talk to their neighbours much, unless they know them from university. They report high levels of drunkenness and petty crime on the streets, but nevertheless feel safe walking home at night. They are usually quite dissatisfied with the houses they live in, but aware that the situation is only temporary.

The houses tend to have lots of gadgets in them, which are not always available to everyone. Most residents will have a laptop computer, and they will often club together to get pay TV, but more frequently they will each have Freeview televisions in their rooms.

How we live our lives

University Fringe have distinctive lifestyles. The students in these neighbourhoods may live quite odd hours, waking up late and staying up socialising or working late into the night. There are usually more people around in these neighbourhoods in the afternoons than in areas where people tend to work. University Fringe's main expenditure is on socialising. They eat out a lot, mainly as many of them cannot cook more than a few basic dishes. They also spend a lot of time and a large proportion of their budget in bars, clubs and pubs.

In terms of background, University Fringe are a relatively diverse bunch, and so the types of television programme they watch, and the newspapers they read, tend to vary quite a bit. Generally, broadsheets are common, as are big reality shows and comedy panel games. Most tend not to watch much television, as they are out and about a lot, but in some households afternoon soap operas can become a social fixture. They do go to the cinema a lot, encouraged by student discounts. They are also heavy Internet users, and most households have very fast connections. They use it for their studies, but also for entertainment. They are heavily dependent on downloaded content for fun and social networking sites to organise their social lives. Online dating is also very popular among this type. They spend lots of money on their mobiles, too, even though much of their socialising is face-to-face. Many will be keen users of the mobile Internet.

Their erratic hours also mean that they often shop at unusual times. Convenience stores or late-night supermarkets see much custom from these people. They cannot afford premium or organic foods, and many do not care. Health is often a secondary consideration to price and convenience for this type. Levels of smoking and drinking are high, and they prefer to have fun and worry about their health later in life.

They do not go on holiday very often, usually just once a year during the summer, with friends. Renting a cottage somewhere, or getting a cheap hotel somewhere sunny is popular. They may also take the occasional short break

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to places like Amsterdam or Berlin. At home, they mostly travel on foot, or by bus. They are by far the most likely to cycle around, as well. Very few have cars, and even fewer use them regularly.

How we view the world

People in University Fringe are educated and curious about the world. They think of themselves as creative and spiritual, though organised religion plays little part in most of their lives. They are ambitious, and like taking risks. Getting a good job is important to them. Some feel as though they have the world at their feet, but most are worried about entering the job market when they leave university.

They have liberal, progressive views in general, and are often involved in student political actions, even if it is just by signing petitions. Electoral politics is another matter, and many do not vote. If they do, the Liberal Democrats are the usual choice, but the Greens also do well here. Many will also do some form of volunteering, for example at a night shelter or soup kitchen. They are generous charity donors, considering their low incomes. Their donations tend to be sporadic, on impulse, rather than on a regular basis. Climate change is a big concern for most in this type. They tend to have green energy tariffs, and many will try to live very low-impact lifestyles, though their limited budgets mean they often have little choice.

How we get by

University Fringe suffer many of the well-publicised problems of student financing. Those who are full-time students get their money mainly from student loans, their parents' generosity, and any money they have saved while working in the holidays. Many also have part-time jobs during term-time to help with a little extra cash. Many of them survive on credit cards and overdrafts, hoping to pay these off when they start working. They generally don't save much, if they do at all. But they are beginning to think about the future, and their debts are becoming increasingly worrying.

Apart from credit, their contact with financial services is minimal. They may have a savings account, but no investments. They often have contents insurance, as living in shared houses brings with it a certain amount of risk. They are not very savvy, however, and do not often take the time to compare different offers in terms of financial services, nor do they change once they have a particular provider.

Online Behaviour

This type uses social networks and email to stay in touch with friends from 'back home' or at other universities around the country. The Internet is an important educational tool and reference, and university websites are popular. They prefer 'serious' news sites such as the BBC and Guardian, but also visit more humorous blogs such as gossip queen Perez Hilton. Money is tight in these households, so online shopping isn't popular – with a few exceptions, such as music and cheaper fashion retailers.

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Group O Liberal Opinions

O67 Study Buddies

Overview

Study Buddies are located in both the halls of residence which universities offer to their students, and the immediately surrounding areas where many private landlords purchase and let out houses which students group together to rent during one or more of their undergraduate years. Large areas of this type are found in all university towns, and smaller amounts in towns with technical colleges providing vocational qualifications.

Study Buddies provides a set of distinct and interesting challenges to consumer marketers. One of these is that many live in institutional settings where they are not responsible for the purchase of food, gas, water and electricity or for the maintenance of houses and gardens. Other residents, because they live in shared accommodation in transient domestic formations, do not provide the supplier with a unique name and address to whom bills, promotions and other marketing communications can be addressed. These are areas from which the Post Office returns many letters as “gone away”. There’s a second set of challenges related to the seasonal nature of the demand for goods and services, reflecting the dates of terms and holidays. And thirdly, and of particular interest to financial services organisations and mobile phone operators, is the difference between the current profitability of this population and its potential life time value. Many consumer marketers clearly take the view that this it is worth cross-subsidising promotions to this type on the basis that it is an excellent recruiting ground for consumers of long term value, provided they can be persuaded to stay loyal to the brand.

Notwithstanding the low levels of disposable income of most of today’s students, particularly bearing in mind the burden of future repayments on student loans, there are a number of product categories for which they provide a profitable market. Most student areas will support a large number of pubs, cheap eateries and entertainment venues, they provide profitable opportunities for travel agents, for cycle shops, and for book shops. Some of these outlets will also find profitable business among the postgraduate researchers and senior members of the academic community who live nearby and, in a number of instances, not just Oxford and Cambridge, among tourists and visiting parents in the mood to purchase objects of historical or cultural significance. For many of these outlets the student population provides both a customer base and a good source of temporary labour, students preferring to be served by people at a similar lifestage and of a similar educational background to themselves.

Residential communities that have high populations of students are ones which can provide good targets for charities, especially ones which promote green issues, human rights and humanitarian relief rather than cancer research, children and animals. Shops which are popular with students are ones which play to green and “small is beautiful” agendas and which sell products which can be seen to demonstrate authenticity or craft skills. Retail chains which gain a reputation for exploiting third world labour or concealing a poor environmental record will find difficulty attracting custom among a population which is particularly effective in transmitting intelligence to its members through electronic and social networking.

Politically, Study Buddies has proved a very successful recruiting ground for Liberal Democrat candidates when campaigning in recent general elections.

This type spends relatively little time at “home” and are light watchers of television. Few receive or are influenced by direct mail or by door-to-door distribution. By contrast this target market is a heavy user of the Internet and influenced much more by viral communication networks than more formal channels such as posters and newspaper advertisements.

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An important consideration to bear in mind when marketing to this type is that despite its cultural sophistication its members are often inexperienced in the use of administrative procedures and often rely on parents to help them complete the forms needed to renew vehicle licences, passports or electoral registration. It's worth remembering that parents continue to finance many Study Buddies and influence many of the products and services that they buy.

Demographics and Behaviour

Who we are

Study Buddies are all university students. Almost all under the age of 25, there are many here from various ethnic minorities, as well as the mainly British bulk of the population. Chinese, Japanese, eastern European and Indian are particularly common backgrounds. They are almost all single, and they are increasingly likely to have part-time jobs on top of their studies, often in bars and restaurants, or clerical roles.

Where we live

Study Buddies live either in halls of residence or large, shared, privately rented houses close to halls of residence. They usually rent flats or single rooms, and are found mainly in the centre of London and other big cities. These are naturally transient neighbourhoods, with most people living there only for a year, two at most. These are intensely social environments, and most people who live here have made lots of friends in the same halls, though a minority do suffer social isolation, as well. These residences have lots of portable gadgets that belong to the individual students, such as laptops, cameras and iPods, but the television subscription tends to be just for terrestrial channels. Individuals may have Freeview boxes in their rooms, though.

How we live our lives

Study Buddies are mostly undergraduates, and live a fairly typical undergraduate existence. Their days are spent between classes, libraries and parties, socialising almost all of the time with a wide circle of friends in similar situations. Their lifestyles mean they are often awake at strange times of the night, whether because they are socialising, or because they have to hand in work the following day. This can affect many things, from their shopping habits to their media consumption.

Most watch little television, preferring to spend time on the Internet instead. Most modern halls will have wireless and Ethernet connections in individual rooms, and all students have laptops to help them access the increasing amount of resources that are available online for them. As well as work, they are heavy users of social networking sites, file-sharing services, instant messaging, video sharing, blogs and all manner of sites. They are often the earliest adopters of new web services, which spread through their densely interconnected networks. Being voracious socialisers, they also spend a lot of money on their mobiles, and many are enthusiastic users of mobile Internet services that allow them to monitor their social networking presence while out and about.

They tend to walk to most places they need to, though many cycle or use public transport. They may spend quite a bit of time in common rooms, drinking cheap coffee and reading newspapers which are provided for free. The FT, Guardian and Independent are the most popular reads. When they are not in the library, they are usually out somewhere with friends. They like to go out to cheap restaurants, as few have cooking skills, and many do not have their own kitchens, either. If they do buy food to cook at home, it is mostly very cheap budget food. They see all the latest films in the cinema, and go out to pubs and clubs several times a week. They like to go on holiday, but most can't afford more than a week away once a year. Mostly, they just return home in the holidays, to see their families and perhaps earn some money for term time.

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How we view the world

Study Buddies are ambitious and confident, believing they can achieve great things, although in many cases having little experience of the world beyond academia. They are excited about the future, and crave novelty and new experiences. Living among people from different backgrounds, and away from home for the first time, many are trying on different identities, working out what suits them best. While they can be very opinionated, many are easily swayed by those around them, and are open to new ideas that make better sense of their world.

While they are interested in the world outside, most are in no rush to join it. Apart from anything else, they are worried about getting a good job when they leave university, as the employment prospects for young graduates look dim. Their views on politics are still in a state of formation, and many of them have not yet been eligible to vote in a general election. When they do vote, broadly progressive parties tend to do well, particularly the Liberal Democrats and Greens. They are more motivated by particular issues than by party politics, however. Many sign petitions, join protests and write letters on behalf of organisations such as Amnesty. They have a keen awareness of corporate social responsibility, and while they are very price sensitive, they try to avoid companies they see as being unethical.

How we get by

Many Study Buddies have never worked, though most do some sort of holiday work at least. Often this is in menial manual or service jobs, such as shelf stacking or meat packing. They are increasingly likely to have part-time work during term-time as well, as student budgets are squeezed harder by increased costs. Almost all take out a student loan, which helps towards maintenance costs, and most also get some help from their parents. Overall though, their budgets are very tight, and their spending is usually boosted by some form of debt or parental bailout. Most have a student bank account from one of the big high street banks, which also offers an interest-free overdraft, which most take advantage of. Debts of a few thousand pounds are not uncommon, on top of their maximum student loans, but most Study Buddies are not too worried about repaying them immediately, preferring to wait until they start work. Equally, saving is not really a concern, and while they may put some away from time to time, when saving for a holiday, they are more concerned about enjoying themselves now.

Online Behaviour

The online habits of this type are very similar to University Fringe. With finances tight, the focus is on content rather than transactional websites. News sources tend to be highbrow – BBC news and quality papers – but blogs, both serious and entertainment focussed, are also popular. Other popular content areas include sports and entertainment, while video and TV websites are also widely used.