

There are four columns in the data set 'e-segmentation':

MosaicType; PixelType; E-Type; E-Group.

1. MosaicType description (source: Experian Ltd, see Appendix 1)

52 GB Mosaic type

- A1 Clever Capitalists
 - A2 Rising Materialists
 - A3 Corporate Careerists
 - A4 Ageing Professionals
 - A5 Small Town Business
 - B6 Green Belt Expansion
 - B7 Suburban Mock Tudor
 - B8 Pebble Dash Subtopia
 - C9 Affluent Blue Collar
 - C10 30s Industrial Spec
 - C11 Lo-rise Right To Buy
 - C12 Smokestack Shiftwork
 - D13 Coalfield Legacy
 - D14 Better Off Council
 - D15 Low Rise Pensioners
 - D16 Low Rise Subsistence
 - D17 Peripheral Poverty
 - E18 Families In The Sky
 - E19 Victims Of Clearance
 - E20 Small Town Industry
 - E21 Mid Rise Overspill
 - E22 Flats For The Aged
 - E23 Inner City Towers
 - F24 Bohemian Melting Pot
 - F25 Smartened Tenements
 - F26 Rootless Renters
 - F27 Asian Heartlands
 - F28 Depopulated Terraces
 - F29 Rejuvenated Terraces
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G30	Bijou Homemakers
G31	Market Town Mixture
G32	Town Centre Singles
H33	Bedsits & Shop Flats
H34	Studio Singles
H35	College & Communal
H36	Chattering Classes
I37	Solo Pensioners
I38	High Spending Greys
I39	Aged Owner Occupiers
I40	Elderly In Own Flats
J41	Brand New Areas
J42	Pre-Nuptial Owners
J43	Nestmaking Families
J44	Maturing Mortgagees
K45	Gentrified Villages
K46	Rural Retirement Mix
K47	Lowland Agribusiness
K48	Rural Disadvantage
K49	Tied/Tenant Farmers
K50	Upland & Small Farms
L51	Military Bases
L52	Non Private Housing
99	Unclassified

2. PixelType description (source: Experian Ltd, see Appendix 2)

Pixel is a segmentation system that has been applied to each of the UK's 44 million adult consumers. Each consumer has been assigned one of 6240 unique Pixel codes. Each Pixel code represents one of the possible 6240 permutations of the seven different persons (P) or household (H) demographic variables from which Pixel has been built.

These variables are:

- Gender (P)
 - Age (P)
 - Household composition (P)
 - Length of residency (P)
 - Address type (P)
 - Shareholdings (P)
 - Company directorships (P)
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Fact sheet can be obtained from the Experian web site:

<http://www.business-strategies.co.uk/Content.asp?ArticleID=309>

3. E-Group and E-Type description

E-Group:

- 1 – Group A: E-unengaged
- 2 – Group B: E-marginalised
- 3 – Group C: Becoming engaged
- 4 – Group D: E for entertainment and shopping
- 5 – Group E: E-independents
- 6 – Group F: Instrumental E-users
- 7 – Group G: E-business users
- 8 – Group H: E- experts

E-Type:

- 1 - Type A01 : Low technologists
 - 2 - Type A02 : Cable suffices
 - 3 - Type A03 : Technology as fantasy
 - 4 - Type A04 : Mobile's the limit
 - 5 - Type A05 : Too old to be bothered
 - 6 - Type A06 : Elderly marginalised
 - 7 - Type B07 : The Net ; What's that?
 - 8 - Type B08 : Mobile Explorers
 - 9 - Type B09 : Cable TV heartland
 - 10 - Type C10 : E-bookers and communicators
 - 11 - Type C11 : Peer group adopters
 - 12 - Type D12 : Small time net shoppers
 - 13 - Type D13 : E for entertainment
 - 14 - Type E14 : Rational utilitarians
 - 15 - Type E15 : Committed learners
 - 16 - Type E16 : Light users
 - 17 - Type F17 : Computer magazine readers
 - 18 - Type F18 : E for financial management
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19 - Type F19 : On-line apparel purchasers

20 - Type F20 : E-exploring for fun

21 - Type G21: Electronic orderers

22 - Type H22 : E-committed

23 - Type H23 : E - professionals

Group A : E-unengaged

The 'E – unengaged' are typically groups that do not have access to electronic communications or technologies. Most are too old, too poor or too poorly educated to be able to access them, and instead traditionally rely upon personal contacts they trust for advice. Within this group there are low levels of literacy and many people do not feel that their life outcomes are much subject to their own decisions. Within this group there is a very low level of ownership of personal computers, very little access to them at work and little ambition to master the skills necessary to take advantage of information technologies. Unsurprisingly, these people have a very low level of using email at any location (home, work and other locations) or participating in other on-line activities.

Members of this group tend to live in the poorer areas of traditional mining and manufacturing towns and to have conservative social attitudes. A high proportion of the group is made up of elderly people, many of whom live in social housing or sheltered accommodation.

Type A01 : Low technologists

This type contains a number of people, mostly older women it would seem, whose primary use of the Internet, if they use it at all, is to buy apparel, children's clothes and vitamins. For these people the Internet is seen as an electronic version of a mail order catalogue, and not something that you learn from. Its members are particularly unlikely to own a mobile phone or to subscribe to cable television.

Type A02 : Cable suffices

This type comprises people with some limited interest in electronic technologies but who have neither the education nor income to become heavily engaged in using them. Many of this type are men who have recently retired or who are approaching retirement. A high proportion has access to cable television.

Type A03 : Technology as fantasy

This type contains many old males, some of whom have an interest in electronic technology and like to read about it, but few of whom use it for obtaining information or for on line ordering. This is a group which has very low take up of cable television. Many transient people fall into this category.

Type A04 : Mobile's the limit

This type has particularly low levels of use of computers and the Internet, knows next to nothing about the technology and has no motivation to do so. They enjoy more traditional modes of communication, but the mobile phone represents the limit of their technical ambition. Many of this type are female and elderly.

Type A05 : Too old to be bothered

This type consists mostly of very old people who feel that they predate anything to do with electronic technologies. Members are particularly unlikely to be found purchasing or reading 'techie' magazines and are among the least likely to find the computer a useful medium for playing computer games – or even watching videos.

Members of this type have little interest in acquiring E-technology skills.

Type A06 : Elderly marginalised

This type consists mostly of very elderly adults, many living on their own,, who have very poor levels of access to electronic technology. Technology seems to be moving on at a rate faster than they can keep up with – for this type, mobile phones and cable television are still novelties, never mind personal computers and the Internet.

Group B : E-marginalised

The 'E – marginalised' are not necessarily averse to the use of electronic technologies but often lack the disposable income to equip themselves with them, or the training and education needed to understand how to make effective use of them. In this group we find very low level of PC ownership and very little use of the Internet to obtain information or to undertake transactions. However there are members of this group who regularly use personal computers to keep in touch via email and more are considering getting on line. This group does use simpler and less expensive technologies such as mobile phones.

Many members of this group are relatively unskilled young workers, many of whom are in manual occupations. Many also live in low rise council estates, in areas of high unemployment, low incomes and where people are reliant upon public services.

Type B07 : The Net ; What's that?

This type has a low level of engagement with electronic technologies. However those that are not engaged have very little interest in acquiring access to personal computers or to the Internet, although they are interested in getting access to a mobile phone. This type contains a large number of people in later middle age.

Type B08 : Mobile Explorers

This type contains many young people. They have a high level of access to the Internet both at home at work. They enjoy using computers to play games and to watch videos but do not use

them to acquire information or to undertake transactions. Many of this group are young. They earn ready money and spend a significant amount of it on their mobile phones.

Type B09 : Cable TV heartland

This type lives and works among a peer group for whom technology is an important lifestyle statement. Members invest considerable time considering the purchase of new technologies. They were amongst the earliest adopters of devices that link mobile telephony with the Internet. They read a lot about technology in magazines and spend a lot of time on the Internet. They send a lot of emails but do not make a lot of on-line purchases.

Group C : Becoming engaged

Members of this group often acquire their competence in the use of information technology at work, since many of them are young people working in junior white collar occupations in modern offices. They are keen to become more expert in the use of new technologies and to use them for new applications. Many spend time browsing the Internet but without necessarily making many transactions.

Many members of this group work in large cities and may be starting a life in a house that they own, typically in one of the cheaper inner suburbs. Their use of the Internet at work may be a practice that their employers may be keen to control or reduce.

Type C10 : E-bookers and communicators

This type is a particularly active user of email, receiving and sending messages both at work and while on the move. The type includes a large number of young, single people, who are particularly interested in the media of communications – they are heavy users of mobile phones but also frequent switchers to and adopters of new mobile technologies. Although ownership rates of personal computers are only average, many individuals use computers to order music and fashion on line. Downloading of music is a particularly common activity. But this type does not make use of the latest technical features of information technology and is unlikely to have professional involvement in the IT industry.

Type C11 : Peer group adopters

This type exists on lower income and is younger than its peers in Type C10, and is even more reliant upon email, text messaging and the use of mobiles to participate in peer group activities. Fewer members of this group are employed in the types of job which would allow access to email at work, and many fewer use personal computers to purchase goods on-line. Members of this type are more likely than those in type C10 to have access to cable television and to be able to access information through digital television. Being younger this type is more likely to be living at home with parents than in a shared rented flat.

Group D : E for entertainment and shopping

This group includes a number of moderately well paid blue collar workers for whom the Internet and personal computing provide important leisure activities. This group tends to use the Internet

not for obtaining information about products or for learning, but rather to provide access to music, games and general entertainment. People in this group are smart enough to learn new methods of accessing what they want but they are not necessarily interested in technology for its own sake. Besides providing a form of personal relaxation they also see the computer as a resource for family entertainment.

Members of this group are found among areas of cheaper owner occupied housing, particularly in neighbourhoods with high proportions of households with children.

Type D12 : Small time net shoppers

This type comprises many younger and middle aged men who particularly rely upon the Internet to buy music, books and videos. They are also active Internet purchasers of computer games and of fashion wear. This group is happy to undertake a wide variety of transactions on the Internet but tends not to be professionally involved in the development of information technology when at work

Type D13 : E for entertainment

Members of this type are not currently particularly active users of electronic technologies but are very interested in considering the purchase of new or enhanced products, from the range of mobile and personal computer devices. Many access the Internet using broadband and a high proportion purchase computer games. However this type is less interested in using the Internet for shopping, seeing it primarily as a leisure and entertainment medium.

Group E : E-independents

This group tends to take a rational and considered view of electronic communications and technologies. These people are not interested in mobile phones, texting or the Internet as lifestyle accessories; they do not feature as major topics of conversation within the social networks to which they belong and they do not provide a significant focus for leisure activity. However people are reasonably well equipped and use the Internet to search for information, to buy products and to undertake transactions where there are obvious efficiency benefits.

Type E14 : Rational utilitarians

This type tends to have access to the Internet at home and to use it extensively for shopping for groceries, wines, apparel, books and holidays, and for transacting financial services. Many of these people live in the countryside and beyond the reach of cable television services. These people do not tend to use computers for playing games or as a form of leisure activity. Not being particularly heavy readers of computer magazines, these people treat the computer as a tool rather than as an end in itself.

Type E15 : Committed learners

This type consists of well educated, urban professionals with a high proportion of middle aged females, who use the Internet both for ordering and for information. Many of them have access to email and the Internet at work and consider information technology as a natural method of acquiring information – both as consumers and as emerging professionals. They tend to have access to technology that they are comfortable with and are less concerned than other groups about peer group opinion or the outward visible features of electronic devices.

Type E16 : Light users

This type contains many people who have access to electronic technologies but who are not very heavy users of them. Mostly in late middle age, these people do not view technology as a leisure activity and are not influenced by fashions or the need to keep up with peer groups. This type, though it does have access to the internet, tends not to use it to purchase games, fashion wear, videos or holidays, preferring to deal with organisations directly. However the type does purchase flowers over the Internet.

Group F : Instrumental E-users

This group tends to use electronic technologies for purely instrumental purposes, because they provide a practical method of saving time or money. They have plenty of other leisure activities that they enjoy and tend to be light television watchers. However they find the Internet useful for purchasing on line and they are smart enough to realise that they can drive better deals when purchasing goods and services if they fore-arm themselves with consumer information. Generally they use the net to undertake transactions and manage their personal finances rather than to explore.

This group contains mostly people in well off, middle class, owner occupied suburbia. Many have children.

Type F17 : Computer magazine readers

This type contains mostly middle aged users of electronic technology. They are people who have access to personal computers and the Internet and are interested in the features and functions of technologies. Many members of this type read magazines and purchase additional software and hardware over the Internet, but they are more oriented to the use of the Internet for personal finance transactions than for purchasing. For example this type does not purchase children's wear or apparel over the Internet and is a low user of on line grocery shopping services. This type is a good market for Internet banking services.

Type F18 : E for financial management

This type contains mostly young people who work in companies which provide them with access to mobile phones, email and Internet access. It seems that many of these people lead lives which involve substantial amounts of travel between locations. Although competent in the use of electronic technologies they are not heavy purchasers of products through the Internet. However they are very heavy users of on line financial services. Flexibility is an important value

for this type who feel the need to keep in constant touch with providers of information relevant to their daily lives.

Type F19 : On-line apparel purchasers

This type consists of well educated young professionals, many of them women, who are confident users of electronic technologies and communications. They use the Internet for purchases across a wide range of product categories, but in particular for children's products and fashion wear. They tend not to use this medium to purchase wines or insurance. Many members of this type look after children at home and do not have access to electronic technologies at work. They are not particularly interested in computer magazines.

Type F20 : E-exploring for fun

This type really enjoys the use of the computer to purchase products and services, making very high levels of on-line purchasing in virtually every product category – including traditional male purchases such as wines and insurance, computer games, videos and software, and traditional female purchases such as apparel and children's products. This type also likes to use the computer for personal banking services, but is not especially likely to be interested in cable television or mobile telephony. The majority are men, many of whom are in their thirties.

Group G : E-business users

This group includes many people who use electronic technologies in order to run their business. These may be people working in a technology related business or in a small business which needs to keep in electronic contact with its suppliers or its customers. Many of this group are self employed and make relatively little use of the technology as a leisure activity.

The group is well represented in upper income neighbourhoods attracting older professionals as well as in the countryside.

Type G21: Electronic orderers

This type is very likely to have a computer connection at home, but is likely to make only light use of it. Few members of this group have access to email and the Internet at work but not at home. Many of this type own small businesses, and work and live outside London. Many are also farmers or proprietors of small establishments, who use technology to manage the administration of their businesses. The majority are male.

Group H : E- experts

Members of this group have every confidence in their abilities to undertake on-line transactions and to make full use of electronic technologies. These are the types of people who are able to make use of personalisation and configuration options. They enjoy exploring the features in electronic menus and will navigate them in an efficient manner. They prefer on line to inter-personal sources of information and make use of the Internet as an information source for obtaining best value for money. These people are heavy email users. Many of them are

involved in the development of information technology applications at work, and see leisure time spent on electronic technologies as enhancing their human capital. Many recent graduates belong to this group.

This group is particularly concentrated in large cities and in the South East of England.

Type H22 : E-committed

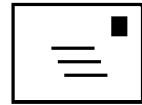
This type finds it easy to acquire and master new technologies. The use of electronic technologies fits comfortably with the lifestyle which these people enjoy, which has a modern edge to it. These people rely on the Internet for information, though to a slightly lesser extent than those in type H23, and are active purchasers of goods and services over the Internet. Many of these people live in rented flats or are first time buyers on modern estates, have mortgages and children and feel the need to be familiar with information technology in order to advance their careers.

Type H23 : E - professionals

This type views the Internet and associated technologies as a indispensable basis of living. They use the Internet and new technologies in their professional lives, are constantly transferring numeric data as well as text messages, and are confident electronic orderers of specialist merchandise such as books and music. They are mostly young people, in and out of the office, who know how to access emails from locations other than their work and home. Young and well educated, a high proportion are students and single graduates, many of whom work in the new professions.

GB MOSAIC

GB 2004 Data Profile



Postcode

Overview

Great Britain MOSAIC classifies all Great Britain households and neighbourhoods into 52 distinct "lifestyle types" which comprehensively describe their socio-economic and socio-cultural behaviour. The 52 types are further aggregated into twelve groups.

A MOSAIC type is assigned to each of the 1.6 million postcodes e.g. NG12 8AE in Great Britain. The type assigned is the one that most closely describes the characteristics of those households and the individuals living there.

Great Britain MOSAIC type and group descriptions are unchanged for 2004. The vast majority of existing postcodes have retained the same Great Britain MOSAIC code. Postcodes identified as new for the 2002 update have been re-evaluated and allocated to a suitable 2004 Great Britain MOSAIC group and type. New residential postcodes for 2004 have been allocated to Type 41 - Brand New Areas.

Methodology

A GB MOSAIC type is assigned to each household or postcode based upon a large number of statistical measures, originating from different sources and relating either to the individual person, their household, postcode, or higher level geographic unit. (For example, a Census Enumeration District or postal sector.) In total over 350 variables are used to build GB MOSAIC.

Each year the data is refreshed (except census data, which was gathered in 1991) and the GB MOSAIC type assigned to each postcode or household is re-evaluated and, in some instances, changed where the statistical characteristics have altered (for example, due to movements of people or new buildings).

The following variables are used to build GB MOSAIC or analyse and describe the types.

Person and Household Level Data

Demographics

Gender

- Male.
- Female.

Marital Status

- Single.
- Married.
- Head of Household.

Age

- Age 18-25.
- Age 26-35.
- Age 36-45.
- Age 46-55.
- Age 56-65.
- Age 66+.

Lifestage

- Male – Young.
- Male – Middle.
- Male – Old.
- Female – Young.
- Female – Middle.
- Female – Old.
- Couple – Young.
- Couple – Middle.
- Couple – Old.
- Sharers – Young.
- Sharers – Middle.
- Sharers – Old.

Household Composition

- Families.
- Extended Family.
- Extended Household.
- Pseudo Family.
- Single Male.
- Single Female.
- Male Homesharers.

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- Female Homesharers.
 - Mixed Homesharers.
 - Abbreviated Male Families.
 - Abbreviated Female Families.
 - Multi-occupancy Dwelling.

Length of Residency

- Up to 1 Year.
- 1 to 3 Years.
- 4 to 10 Years.
- 11+ Years.

Property Type

- Purpose Built Flats.
- Converted Flats.
- Farm.
- Named Building.
- Numbered House.
- Other Type.

Socio-economic

County Court Judgements / Credit Risk

- CCJs per Elector.
- CCJs >3 Years Old.
- CCJs <3 Years Old.
- Average Value of CCJ per Adult.
- Average Delphi-For-Mailing-Score.

Company Directors

- Director of Small Company (<50 employees).
- Director of Large Company (>50 employees).

Neighbourhood Level (postcode level or above) Data

Building Stock

Property Age

- Built Pre 1920.
- Built 1920-1945.
- Built 1946-1979.
- Built Post 1980.

Property Type

- Detached.
- Semi Detached.
- Terraced.
- Purpose Built Flats.
- Converted Flats.
- Bungalow.

Property Size (average metres square)

- Households with Garden.
- Households with Garage.

Census of Population statistics – 1991 ONS Census

Demographics

- Aged 0 – 4.
- Aged 5 – 14.
- Aged 15 – 24.
- Aged 25 – 34.
- Aged 35 – 44.
- Aged 45 – 54.
- Aged 55 – 64.
- Aged 65 +.

Ethnic Origin

- Born Indian Sub-continent.
- Born Caribbean.
- Born New Commonwealth.
- Born Rest of the World.
- Ethnic Group – White.
- Ethnic Group – Black.
- Ethnic Group – Indian.
- Ethnic Group – Chinese & Others.

Household Size

- Rooms / Person.
- Rooms / Household.
- Cars per Household.

Household Structure

- Married Persons.
- Cohabitee.
- Single Parents.
- Students at Term Time.
- Students 20 –24.
- Students 16 – 19.
- Permanently Sick.
- Single Non-Pensioner Households.
- Single Pensioner Households.
- Households with > 1.5 Persons/room.
- Households with 1-1.5 Persons/room.
- Three Adult Households.
- Age 65+ & Renting.
- Age 65+ & Owning.
- Households with 6+ Rooms.
- Households with Children.
- Households with Children & Without Car.
- Two or More Earners.

Property Type

- Converted Flat or Flatlet.
- Bedsit.
- Detached.
- Semi-detached.
- Terraced.
- Purpose Built Flat.

Tenure

- Outright Owner.
- Mortgage.
- Furnished.
- Unfurnished.
- Renting From Housing Association.
- LA. or Council Tenant.
- Moved Last Year.
- Owners Sharing Pensioners in Homes.
- Residents in Detention, Defence & Education.

Amenities

- Central Heating.
- Share Inside WC.
- No Inside WC.
- No Bath/Shower.

Employment

- Mining.
- Manufacturing Services.
- Unskilled.
- Semi-skilled.
- Skilled Manual.
- Non-Manual.
- Professional / Managerial.
- Agriculture.
- Mining / Manufacturing (Ward level).
- Services (Ward level).

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- Agriculture (Ward level).
 - Degree Level Education.
 - Women in Work.
 - Women in Manufacturing.
 - Work 41+ hours.
 - Unemployed.
 - Self-employed.

Transport

- Walk to Work.
- Public Transport to Work.
- Car to Work.
- 2+ Car Households.

Residential property transactions

- Standardised Average House Price.
- Number of Sales in Same Period/ Household.

Unemployment

- Unemployment Rate.

Motor vehicle ownership

- 2 door Saloon.
- 4 door Saloon.
- Convertible.
- Coupe.
- Estate.
- 3 door Saloon.
- 5 door Saloon.
- Sports.
- Four Wheel Drive.
- Vehicle Age 0-1 Years Old.
- Vehicle Age 1-2 Years Old.
- Vehicle Age 2-3 Years Old.
- Vehicle Age 3-5 Years Old.
- Vehicle Age 5-8 Years Old.

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- Vehicle Age 8-10 Years Old.
 - Vehicle Age 10+ Years Old.
 - New Cars.
 - Old Cars.
 - Basic.
 - Small.
 - Lower Medium.
 - Upper Medium.
 - Executive.
 - Luxury.
 - Sports.
 - Minivans.
 - Sports Utility.
 - Cars per Household.

Residential Density

- Dead-end of Street Within 50metres of Postcode.
- Persons per Area (km square).
- Area per Person (km square).
- Household per Area (km square).
- Area per Household (km square).
- Households per Area for 1 mile Radius.
- Households per Area for 2 mile Radius.
- Households per Area for 3 mile Radius.
- Area per Household for 1 mile Radius.
- Area per Household for 2 mile Radius.
- Area per Household for 3 mile Radius.

Retail Accessibility

- Number of Grocery Stores Within 1km.
- Number of Grocery Stores Within 5km.
- Accessibility Measure – 1km Radius.
- Accessibility Measure – 5km Radius.
- Accessibility to Major Centre.
- Accessibility to Regional Centre.

Variable selection

Variable selection takes into account :

- A balance between variables from different domains, e.g. age and household characteristics, housing, socio-economic characteristics, financial data. No single domain type should be allowed to dominate the result.
- Sets of variables that are highly correlated should be avoided. From within sets of highly correlated variables, only the most predictive should be selected.
- Variables should correlate with consumer behaviour.
- Variables should be of sufficient sample size to be statistically valid at the level of geography at which they are used.
- Variables should not be heavily concentrated in a small number of geographical areas.
- Variables should be preferred where they can be updated on a regular basis.

Variable weighting

Unlike other classification systems that rely on data reduction techniques such as Factor Analysis, GB MOSAIC allows each individual variable in its "raw" form to influence the cluster code given to a particular postcode or household. This is achieved using a unique variable weighting facility, which allows different weights (or levels of influence) to be assigned to different variables. This up-weights the influence of highly predictive variables and of variables from domains (such as socio-economic characteristics) whose availability is poor. Likewise country of birth variables, of which there are many, have been down-weighted.

Clustering

The cluster algorithm used to build GB MOSAIC is known as "iterative relocation" and is based on "minimum sum of squares" as a similarity measure. The algorithm is proprietary to Experian and based on over 25 years of research in the academic and commercial environment. Prior to clustering, the variables used to build GB MOSAIC are standardised based on (population-weighted) means and standard deviations.

Based on random start points (proportional to population), the algorithm assigns each postcode or household to the best-fit cluster. It recalculates the average score of each cluster on each input variable and reassigns postcodes to new clusters whenever better fit could, consequently, be achieved.

This process is repeated across more than 25 cycles in order to optimise the classification process. When complete, the solution produces a set of clusters which are as different from each other as possible across the input variables and, within each cluster, sets of postcodes and households which are as similar as possible across the input variables.

GB MOSAIC Type Descriptions

GB MOSAIC classifies all Great Britain neighbourhoods into 52 distinct lifestyle types:

A1	Clever Capitalists	F28	Depopulated Terraces
A2	Rising Materialists	F29	Rejuvenated Terraces
A3	Corporate Careerists	G30	Bijou Homemakers
A4	Ageing Professionals	G31	Market Town Mixture
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D13	Coalfield Legacy	I40	Elderly In Own Flats
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F24	Bohemian Melting Pot	L51	Military Bases
F25	Smartened Tenements	L52	Non Private Housing
F26	Rootless Renters	99	Outside GB
F27	Asian Heartlands		

Note Where the postcode or address of an Electoral Roll record indicate that it is not within Great Britain the GB Household MOSAIC Type and Group has been set to a value of 99.

Type A2 - Rising Materialists

Nigel and Carolynn 2.58%

Sociology

Rising Materialists describe neighbourhoods of large, expensive, recently built houses, typically on small developments in towns whose economies and population are expanding rapidly.

These developments contain many highly paid young professional families who have moved to the neighbourhood following the growth of jobs in firms often specialising in new technologies.

Rising Materialists tend to be highly achievement oriented where visible material symbols of success are very important. To the husband, career and family take precedence over other forms of self-development.

There is unlikely to be a strong sense of community, but because friends and families often live far away people are keen to help each other out in practical matters where they can. These neighbourhoods are for dynamic, future oriented people, who feel comfortable with new products and services and who are confident about their ability to cope with technological change.



Consumer behaviour

Rising Materialists, despite their high salaries, devote a lot of their income to servicing interest repayments. Mortgages tend to be substantial, representing a high proportion of the value of their home; whilst credit cards are used to fund as well as pay for domestic purchases.

These people have little accumulated capital and tend to put their savings into life assurance and home and garden rather than into stocks and shares.

Leisure is primarily focussed on the family, who will look forward to visits to theme parks such as Disney. At home, much leisure time is spent on the household computer, video cameras and on other high technology equipment. Rising Materialists can often be found at private health clubs and the family will enjoy the use of paddling pools and barbecues in the garden. These people visit cinemas often with their children and enjoy frequenting family pubs and steak houses.

Local newsagents will be found delivering The Telegraph and The Mail to neighbourhoods of Rising Materialists; the husbands are likely to be avid readers of computer and motoring magazines whilst wives are likely to enjoy reading Homes and Gardens.

Rising Materialists tend to make large, weekly expeditions to the supermarket where they will buy bulk items for storage in their extensive free-standing freezers. This is a strong market for expensive consumer durables, hi-fi, cameras, personal computers; Rising Materialists much prefer to buy new furniture rather than antiques.

Type A3 - Corporate Careerists

Iain and Hilary 2.72%

Sociology

Corporate Careerists consist of upmarket neighbourhoods made up of modern, often detached houses, typically on the outer fringes of prosperous towns.

People who live here are typically well paid middle aged executives, many of whom will be working for large national and international companies. These neighbourhoods are not likely to contain local small business owners, directors or public sector professionals.

Many of the high earners within Corporate Careerists have made rapid progress in their careers and are now settled in the family house that they will keep until after their children have grown up. They are still repaying their mortgages, but their repayments are now much more manageable as a proportion of their incomes. Mid sized executive (mostly company) cars stand on block paved driveways.

This is not the type of area to find trendy opinion formers but people who get quiet satisfaction from getting things done within the disciplined structures of modern corporate life.

Restrained self-confidence rather than brash aggression or extroverted scepticism defines the Corporate Careerists neighbourhood.

Consumer behaviour

Corporate Careerists are likely to have many financial relationships with their banks and building societies, to be borrowers and savers, both on their own account and on behalf of their children. They are heavy international business travellers and use credit cards both for private and business use. They are increasingly interested in the use of p.c. and Internet banking and are rational adopters of new financial instruments such as the current accounts offered by supermarkets. Many have employer funded private medical insurance.

Their leisure interests have adapted to the growing abilities of their children to enjoy active outdoor pursuits such as cycling, sailing and tennis. They're likely to take holidays abroad in moderately expensive villas with private pools, particularly in places with opportunities for active leisure sports. They play golf and visit the theatre often. This is a good market for all the quality newspapers and for specialist interest and business magazines. People will pay good money to attend competitive sport and enjoy viewing golf, football and rugby on the television.

Corporate Careerists tend to shop weekly at a major supermarket chain where they will be heavy buyers of wines and spirits and enthusiastic shoppers for new and foreign dishes - often in convenient prepared form.

The people tend to be heavy spenders on technology and home improvement products, cable television, personal computers, cameras, garden furniture and equipment as well as more expensive items such as dishwashers, conservatories, lofts, patios and block paved driveways.



Type A4 - Ageing Professionals

Alasdair and Philippa 1.66%

Sociology

Ageing Professionals is a type of area with large inter-war and early post-war houses, typically with large mature gardens in the more desirable suburbs of the larger regional centres.

Hospital consultants, senior academics, top civil servants and senior managers in local government have now paid off their mortgages on houses, which were absurdly cheap by today's prices when they were first bought.

Ageing Professionals now have more bedrooms than they need, their gardens are becoming less easy to manage than they were and retirement is being planned for. Releasing capital by moving to a smaller house, maybe in a pretty country village or a retirement resort may be the next step. The ambience of these areas is of relaxed self-sufficiency, largely uninfluenced by fashion and governed by classical standards of good taste. Raw commercialism does not impress and people retain a sense of obligation to those less fortunate than themselves.



Consumer behaviour

Ageing Professionals are mostly at the stage in their lifecycle where they save out of their incomes for retirement rather than worry how they are going to fund their homes or expensive lifestyles. They are therefore active investors in stock and shares, in unit trusts and in particular in tax-exempt saving schemes. Store cards are used for convenience and debts are mostly paid off in full each month. These people are likely to be comprehensively insured.

Leisure highlights are centred round the arts, holidays and collectibles. They enjoy visits to classical concerts and to opera as well as to museums and art exhibitions. Holidays will often be taken out of season and involve sightseeing and museum visiting, rather than lying on the beach or beside the pool. Ageing Professionals enjoy short weekend breaks in small, authentic hotels amid scenic landscapes.

Ageing Professionals are frequent listeners to Radio 4, enjoy news and current affairs programmes on TV, and will make a note to view costume drama. Newspaper readership is concentrated on The Telegraph, The Independent and The Guardian according to their political preference.

Ageing Professionals are heavy consumers of wines, which is one of the few products they will buy through mail order, and specialist cheeses. They are prepared to pay premium prices for ready-made meals, and for quality, and sometimes organic, fruit and vegetables from specialist independent grocers.

If they eat out it will be at suburban or country restaurants rather than branded chains.

Despite high incomes, this is not a good market for the technology products found, for example, at Dixons, for personal computers or for designer furniture. Nevertheless, people do buy smaller models of new cars on a regular basis, usually with cash. Traditional, quality clothes sell better than fashion items.

Type A5 - Small Town Business

Basil and Mollie 2.90%

Sociology

Small Town Business are neighbourhoods of well built detached houses, often with extensive gardens, forming the better residential areas of small country towns. People who choose to live in these areas include local business proprietors and professional people, shop owners, bank managers, estate agents, accountants and solicitors. In contrast with upmarket areas in bigger cities, here you will find many more residents who have achieved success without the benefit of higher education, formal professional qualifications or company directorships. Many more people are self-employed and many fewer will be working for large corporations.



Small Town Business tend to place more emphasis on local and provincial loyalties than national or an international outlook. This is a world of relatively self-reliant, practical and financially astute small-town-business people, often approaching retirement, operating in a conservative but community oriented culture. They place high value on old-fashioned virtues such as thrift, honesty and courtesy.

Consumer behaviour

Small Town Business take their finances seriously and like to get professional advice and to conduct their financial affairs face to face. They have a large number of traditional savings accounts, personal insurance policies and tax exempt savings.

Most people in this type also own stocks and shares, although few have very large holdings. Many are self-employed and have private pension plans; credit cards are used for convenience only and are repaid in full each month. Few people are interested in taking out personal loans.

Garden maintenance is a major leisure activity and people take an active interest in growing plants themselves rather than relying on DIY retailers and garden centres. Money is also spent on builders and decorators to keep homes in tip-top condition. Holidays are often taken out of season and in quiet UK locations by lakes and mountains.

Small Town Business prefers to watch the BBC in preference to ITV and have little interest in cable or satellite. They like to watch news and current affairs programming and special interest programmes on antiques, gardening and travel. The Telegraph and The Express sell particularly well as does the Financial Times.

Small Town Business likes to frequent small independent shops rather than large out of town supermarkets. Disproportionate amounts are spent on quality wines and spirits, cheese, specialist bakery products, game, fish and paté; convenience foods are neither desired nor required.

Despite high levels of affluence, relatively low amounts are spent on replacing consumer durables, many of which are approaching obsolescence. Fashion and designers products count for little, but antiques, china and jewellery are highly valued.

Type B6 - Green Belt Expansion

Roger and Diana 3.31%

Sociology

Green Belt Expansion typically comprises people who live in the countryside but work and shop in towns and cities. Many will live in small private estates, on the edge of villages that have become dormitory areas for white-collar commuters to nearby urban areas. Here we find modern three bedroom semis, designed for families with children.

By contrast with older suburban areas, these houses have large picture windows and neatly planted front lawns uninterrupted by the trees and the rambling hedges typical of older leafier suburbs. With less seclusion, people are more easily able to measure themselves against their neighbours' possessions - such as cars, garden equipment, home extensions and conservatories.

Most residents maintain cordial though seldom intimate relations with other people in their neighbourhood. Disregarding the unspoken rules that govern what is considered to be acceptable social behaviour would not endear the residents of Green Belt Expansion to their neighbours.

Manufacturers of mass middle market products and brands, providers of innovative new services and multiple retailers spend a lot of energy marketing their products in these areas.

Consumer behaviour

Green Belt Expansion searches for value rather than brand in its choice of financial service suppliers and will move accounts in the event that they can find better interest rates. Most households still have a mortgage, though this is now much easier to serve, and many are able to put regular savings into tax-exempt schemes, private insurance and other long-term investments. Credit cards are common, but their revolving credit facilities are rarely used.

People's leisure interests often centre on the outdoors. Most people have gardens big enough to offer scope for designing them to meet their own personal preferences. Green Belt Expansions interests focus on walking, fishing and riding and, for the summer holidays, camping and caravanning. People like going out on country excursions, whether to the seaside, to heritage sites or to local 'attractions'.

This type are heavy readers of The Mail, The Express as well as The Telegraph. Outdoor and home magazines are also read extensively.

Visits to supermarkets will typically be undertaken on a weekly basis; Green Belt Expansion responds well to supermarket loyalty schemes and to discount petrol promotions. These people enjoy traditional British foods rather than continental styles and are likely to be interested in the ingredients of what they buy. These people enjoy outings to 'Pick Your Own' produce.

By its nature Green Belt Expansion are particularly dependent on their cars often commuting long distances to work - so the car is a major item of durable expenditure. Gardening equipment and furniture is an important market but interior design is unlikely to be 'designer' influenced.



Type B7 - Suburban Mock Tudor

Jeremy and Joanna 2.94%

Sociology

Suburban Mock Tudor is a type of neighbourhood, much of which was built during the great 1930s boom in owner occupation with its passion for architectural details evocative of 'Merrie England'. Unlike the more uniform and mass produced semis and terraces of the 1920s, Suburban Mock Tudor consists of quite large, individually designed houses, built in attractive residential areas and often deliberately remote from the then smoky centres of factory employment.



Today's residents of this mainly semi-detached housing consist mostly of white-collar workers in service industries, typically reaching the pinnacle of their careers. Mortgages are close to being paid off and children are at secondary school or university. They have a strong sense of civic responsibility, no longer stressed by the demands of their careers or children.

Appeals to environmental responsibility, charitable giving and involvement in local causes are likely to be more effective in winning the interest of Suburban Mock Tudor than money off coupons, prize draws or other appeals to materialist aspirations.

Consumer behaviour

Suburban Mock Tudor comprises people who still have a mortgage but the value of this mortgage is now small in relation to the value of the property. These people have sufficient disposable income to make regular savings, often in Unit Trusts and tax exempt schemes; they are likely to have personal insurance policies and private pensions.

People tend to work long hours and consequently do not have a lot of leisure time. They enjoy eating out in local restaurants and going to cinemas, bowling alleys and other locations of mid-market mass entertainment.

Suburban Mock Tudor read daily newspapers such as The Mail and The Express; they are interested in current affairs, and in new trends, whether in social affairs, fashion, travel or the arts – so long as they are relatively mainstream.

These people tend to shop locally and consume specialist foods, such as pasta, rice, non-traditional breads, herbs and spices, especially if they live in the major metropolitan neighbourhoods.

Suburban Mock Tudor are a good market for new kitchens and bathrooms, for replacement windows and doors, for DIY materials for the garden, sheds and garages.

Type B8 - Pebble Dash Subtopia

Sunil and Geeta 4.16%

Sociology

Pebble Dash Subtopia consists of housing that was built during the owner occupier boom of the 1920s and early 1930s, when low density estates of three bedroom semis mushroomed across new London suburbs such as Wembley, Surbiton, Bexleyheath and Hornchurch. This was a period when 'pebble dash' was preferred to traditional brick as a material for the outer facing of such houses.

With bow windows and half timbered gables, these houses were originally built to meet the demand of white collar workers for a place of their own, close to the fresh air and delights of the country. With gardens and a space for a car, such estates represented escape from the grime, congestion and confusion of the inner city, and were advertised by the speculative builders who built them as a kind of suburban utopia offering benefits of both town and country living.

Today these suburbs are rather further than they were from the delights of the country and are often suffering from a lack of investment, not just in the dwellings themselves but in schools, shops and public services. Absent are the trendy young singles who are attracted by the more lively and cosmopolitan atmosphere of the Victorian and Edwardian terraces close to town or wish to escape the city altogether to live in modern estates in rural villages.

The ageing population of Pebble Dash Subtopia makes for a rather conservative and unfashionable lifestyle, but some of these areas are now becoming significantly younger and more cosmopolitan than they were. The absence of the old community spirit may be less of a problem for the younger generation and new fashions don't have to be bought locally. In areas where people need to make the most of limited incomes, people will know the latest market value of their houses, the comparative prices of petrol at different supermarket filling stations or the recent retail promotions advertised in the local newspaper.

Pebble Dash Subtopia comprises people who are careful and reliable about their money; they have practical good sense, keep their wilder emotions under control and find glamour in the cinema, the TV or the weekly magazine.

Consumer behaviour

Pebble Dash Subtopia is a good market for first time mortgages, many of which are large in relation to the value of the property. These people are heavy users of most forms of credit and rely on personal loans and credit cards, which they can have difficulty in repaying.

Leisure activities focus around 'going out'; Pebble Dash Subtopia are avid restaurant users and are interested in mainstream arts but will also attend the minority events advertised in 'listings' sections of local newspapers. Leisure is particularly focussed on mind broadening experiences, for example at the cinema, rather than at family-oriented venues. These people buy packaged holidays, typically a week at a resort in the Mediterranean.

There is strong readership of newspapers such as The Mail and The Express as well as special interest magazines. Foreign newspapers sell well in these neighbourhoods. Pebble Dash Subtopia are heavy viewers of TV and prefer human interest programmes, soaps and comedies, as opposed to programmes on antiques, gardening or history. Magazines with a strong low-cost fashion element sell well.

People shop regularly and often for quite small amounts as and when they need to. They pop regularly to the off-licence, buy convenience foods from petrol stations and frequent the cheaper local restaurants. They like experimenting with new and ethnic recipes and try out unusual cocktails and designer branded beers.

Pebble Dash Subtopia do not have the budget to buy other than basic household durables, which they buy at the lowest prices they can find. In these neighbourhoods, many households devote substantial amounts of their time to decorating and improving their houses.



Type C9 - Affluent Blue Collar

Melvyn and Glenys 3.10%

Sociology

Affluent Blue Collar are neighbourhoods of owner occupied semi detached houses, most of them built between the wars. Today this is housing for the blue-collar worker with a well paying craft skill and for the supervisory and white-collar workforce in large manufacturing plants. These neighbourhoods are primarily found in towns that have managed to retain some elements of the industries on which they were originally founded.



For the residents work is the primary definition of existence; many households have both partners working as well as any grown up children, and there are very few people off work through unemployment and sickness. Children leave school early but remain at home, so second and third cars can often choke their driveways. Income, inclination and the practical skills that define Affluent Blue Collar enable them to service their own cars and undertake complex home improvement work.

Affluent Blue Collar neighbourhoods are common throughout the West Midlands conurbation, the Potteries, Lancashire, Yorkshire and South Wales. The environment may not be attractive but at least jobs exist and the price of housing is low. With many residents now close to owning their homes outright, these are areas where there is plenty of money to spend on leisure and entertainment, whether for home improvement, holidays or eating out. Within bounds Affluent Blue Collar consumers seldom have to exercise too much care or moderation in household budgeting.

Consumer behaviour

Affluent Blue Collar tend to be financially unsophisticated; wages are paid into an account but will be spent as bank notes rather than via the medium of cheques, standing orders or direct debits.

Mortgage payments are relatively low and affordable; savings are mostly in the form of low yielding (ex-) building society accounts. Finances are managed face-to-face at local banks and ATM's rather than through the post, telephone or Internet.

Much leisure time is spent in clubs and pubs with occasional family outings to steakhouses, Balti restaurants and curry houses. Packaged foreign holidays are very common, with UK holidays often being spent at better quality seaside caravan parks and holiday villages. Largely people do not go on holiday to sample the unfamiliar.

Affluent Blue Collar read tabloids such as The Express and The Daily Mirror. Viewing TV (especially multi channel cable and satellite) and rented videos is more popular than reading or going out; soccer, snooker and darts are particularly popular in this group.

Food preferences are for dishes that are salty and spicy but at the same time familiar. When the Affluent Blue Collar go out to eat meals they tend to be large and traditional, such as fish and chips, steak and kidney pudding, roast beef and Yorkshire pudding.

Spend on consumer durables focuses largely on the living room where people are willing to spend liberally on replacing the three-piece suite, the television and the music centre. Many Affluent Blue Collar families own a personal computer – mostly for its entertainment value.

Type C10 - 30's Industrial Spec

Horace and Mavis 3.80%

Sociology

30's Industrial Spec comprises neighbourhoods that are particularly common in industrial towns that grew rapidly during the 1920s and 1930s and where speculative builders developed extensive areas of modern housing for new industrial workers. Concentrations are found in the Potteries, the tin plate and anthracite towns of West Glamorgan and the West Midlands communities that developed to meet the labour requirements of the car industry.



The terraced houses of this epoch were built for sale to the incoming workforce. They contained facilities such as bathrooms and wc's which were a big advance over the older houses of Victorian and Edwardian times and were built at lower densities. The terraces were built on more generous plots with front as well as rear gardens and often in strips of four, six or eight rather than the lengths characteristic of Victorian industrial housing.

Historically these communities have offered higher than average wages for blue-collar workers and a greater abundance of jobs. The workforce is adaptable and enterprising and has sought out new sources of employment in times of recession.

Within the 30's Industrial Spec neighbourhoods are found clubs and large 1930s pub/restaurants, with ample leisure facilities for darts and snooker, at which drinkers arrive in big, well-used cars.

Consumer behaviour

30's Industrial Spec prefer straightforward financial products; few people have stocks and shares, or even tax-exempt savings schemes. Many already own their home outright and most are nervous at their abilities to repay debts entered into through credit cards or personal loans.

These people like the security of cash, face to face contact at the bank and the convenience of home visits from mail order and insurance agents. They like spreading utility bills over monthly instalments and collecting for Christmas or holidays in weekly amounts.

30's Industrial Spec have relatively limited outside leisure interests, other than the occasional visit to club or pub. However, many are active allotment or home gardeners, whilst betting and bingo are also popular. Holidays are likely to be taken in the UK at holiday camps or as packaged holidays abroad.

Popular ITV programming is heavily watched and these people enjoy competitions, quiz shows and soaps; however, cable and satellite are often unaffordable. The Mirror is a favourite newspaper.

Food is bought as often at the corner shop and local co-op as the national supermarket chain. Consumption of bread, potatoes and fish is high; ready and frozen meals are not popular and beer is drunk rather than wines and spirits.

Spend on consumer durables is concentrated on the lounge – 3 piece suites and televisions. A high proportion of purchasing is done through mail order catalogues and on extended credit.

Type C11 - Lo-Rise Right to Buy

Dean and Jayne 3.06%

Sociology

Lo-Rise Right to Buy comprises mostly of council estates where a significant proportion of the houses have been sold to tenants under "Right-to-buy" legislation of the mid 1980's. The purchase of council houses was most common in the more recently built low rise estates in the former new towns of the South East and elsewhere in the region where low unemployment and booming house prices offered every likelihood of tenants achieving a handsome profit from their purchases.



Today, Lo-Rise Right to Buy estates can be readily identified by the ways these new owners have individualised their properties. In what were previously dreary, uniform estates, fences have sprouted around newly enclosed gardens, and houses given a new sense of identity with porches, extensions, replacement doors and windows, stone cladding or painted brickwork, garden gnomes, ponds and other decorations.

Levels of prosperity in these areas vary from house to house. Some house poorer families who are still renting from the local council, others have been bought by ex-tenants who are confident enough to own. An increasing number have been sold in the private market and in others ex-tenants are having financial difficulties in meeting their new mortgage commitments.

A legacy of the Thatcher era, many of these estates will have embraced with enthusiasm the entrepreneurial materialism of the early 1990s. Now many are not so sure - as it was in these neighbourhoods that the recession of the early 90s hit particularly hard.

However, people who are working in the new services industries on comparatively good wages find these neighbourhoods quite cheap ones in which to live. Lo-Rise Right to Buy aspire to the trappings of middle class lifestyles epitomised by high credit enabled spending on consumer durables, entertainment and packaged holidays.

Consumer behaviour

Lo-Rise Right to Buy are heavy borrowers through personal loans and credit cards. They are not heavy savers and few people have stocks or shares. To people in these neighbourhoods, it is important to include repayment insurance within their loans. A significant number have mortgages, but these are not normally very large.

Leisure activities are focussed around the home and family visits to parks and leisure destinations, theme parks and the seaside. People enjoy eating out in branded pub chains. For some, foreign holidays on charter airlines are a highpoint in the family's year.

Lo-Rise Right to Buy have taken up cable and satellite TV and are interested in technology and personal computers for recreational purposes. TV viewing concentrates on light entertainment and there is a good audience for commercial radio.

These people are willing to experiment with new menus and with foreign foods and respond to coupons, incentives and advertising messages. They are concerned about what they eat and are interested in slimming or in keeping slim.

Many people are interested in purchasing new electrical and entertainment products, hi-fi, audio and home entertainment systems as well as personal computers provided they can obtain credit. Lo-Rise Right to Buy is a good market for Home Shopping by mail order.

Type C12 - Smokestack Shiftwork

Emrys and Rhian 3.08%

Sociology

Smokestack Shiftwork is characterised by areas of stone and brick owner occupied terraced housing, often lacking front gardens, typically dating from the turn of the 1800's. Here are found blue-collar craft workers engaged in traditional manufacturing industries and often living in small industrial towns with a high degree of local self-identity.

The better stone terraces of the South Wales valleys and the Pennine fringes are typical of this type. There is a long and proud tradition of working class owner occupation and the small houses are typically brightly painted and well maintained.

Despite the decline in traditional industries, these are neighbourhoods of industrious and skilled labour, proud of their craft skills. Living in cheap property often owned outright, disposable income is relatively high. Tastes are conservative and hard earned money is seldom wasted on frivolity and extravagance. Such areas typically have a strong sense of community and are well served by local independent retailers.

With their parochial background, Smokestack Shiftwork champion the consumption of traditional food and this type is the least receptive to new fashions.



Consumer behaviour

People within Smokestack Shiftwork operate primarily on a cash basis and spend little time agonising over mortgage and savings rates, the niceties of endowment or discounted mortgages or the various forms of ISA.

Levels of insurance are basic and little money is set aside for retirement. Men still trust household finances to women and people are anxious not to take out loans that they might have difficulty in repaying.

Leisure activity is highly localised and focused upon the pub, club and various local sporting associations. Dominoes, darts and snooker make the pub more than a place to drink. Betting is popular, as is the lottery and bingo. Few people travel abroad and a trip to a major shopping centre is a significant leisure occasion.

The Mirror and The News of the World are the major sources of media information and television carries more influence than the radio.

Tastes in food centre on bulk and spice. Salt, pepper, vinegar and sauces enliven meals heavy in potatoes, pies and suet. Chinese take-aways and fish and chips supplement home cooking. Food is purchased locally and many times during the week.

Smokestack Shiftwork spend very little on consumer durables; few, if any, can afford to buy cars new and tastes in furniture and home decorations are un-influenced by latest fashions.

Type D13 - Coalfield Legacy

Clarence and Florrie 3.23%

Sociology

Coalfield Legacy are neighbourhoods within ex-mining areas as well as the comparatively small number where the industry remains an active source of employment.

Although fewer and fewer communities now depend on coal mining as a source of employment the distinctive way of life of mining communities can persist for many generations after the pits have closed.

These neighbourhoods are typically found in the more recently developed coalfields, with deep shafts and easily worked seams, for example in Nottinghamshire and South Yorkshire, and in their time represented new communities to which workers migrated from the older surface mining coalfields characterised by terraced housing, with its blue collar owner occupiers.

Coalfield Legacy comprises largely of housing estates built by British Coal or Local Councils, mostly in the form of low density, two-storey semis, surrounded by extensive garden areas. Few of these council semis have been bought by their tenants under right to buy legislation. Gardens are often bordered by ugly concrete pillars and iron fencing; often they remain uncultivated and provide hard parking for large and old cars.

Though politically left of centre, these areas remain very conservative in their tastes and social attitudes; families eat long established branded foods and cook in a traditional way.

Within Coalfield Legacy, comparatively few women go out to work and there is a comparatively strong divide between traditionally 'male' and 'female' activities.

Consumer behaviour

Coalfield Legacy are financially unsophisticated; the Post Office is an important focal point for financial transactions and many people pay bills there with cash rather than sending a cheque through the post. People like to put money by on a weekly or monthly basis and savings clubs are popular. There is very little saving for retirement, largely through lack of means.

Leisure facilities are focussed on the immediate locality. Apart from pubs and clubs, with their own leisure facilities, traditions like pigeon fancying, tending allotments, hunting for wildlife and breeding dogs still persist. Holidays are often spent at caravan parks by the sea.

These are strong neighbourhoods for The Mirror, The News of the World and commercial television and few people spend much on magazines. Cable and satellite take up is low due to the subscription costs.

Diet is heavy, with much consumption of potatoes, bread, and pies, flavoured with salt, vinegar, ketchup and sauces, wrapped sliced white bread rather than croissants and tinned rather than fresh vegetables. Symbol shops and co-operatives are still important in these neighbourhoods.

Other than cars, which are bought second hand, little is spent on consumer durables.



Type D14 - Better Off Council

George and Lily 1.98%

Sociology

Better Off Council neighbourhoods are primarily confined to Scotland, a country with a much more deeply rooted tradition of public housing provision than either England or Wales and where living in a council house attracts much less of a social stigma than south of the border.

With over 60% of its housing stock built for the public sector, Scotland has a much higher proportion of middle and above average income groups living in council housing. Many fewer of these affluent households have elected to buy their own homes or move to modern private estates.

Better Off Council comprises higher income council tenants whose aspirations are directed elsewhere than the purchase and doing up of the houses they are currently renting. Many of these areas occur in Scottish New Towns such as East Kilbride and Cumbernauld that provide an increasing array of white-collar employment opportunities in new 'Silicon Glen' technology industries.

Technology is a key leisure interest in Better Off Council neighbourhoods where low rents and large proportions of women workers and grown up children lead to relatively high discretionary expenditure on motoring, wines and spirits.



Consumer behaviour

Better Off Council contains people who are open to new ideas in how to manage their money. Many are eager to open saving schemes with postal and telephone banks and to identify types of account which provide best value for the facilities they offer. Few have mortgages but many having relatively significant savings.

The focus on leisure is on active involvement in social and sporting activities. Many people are interested in specialist pursuits, such as photography, and in the use of hi-tech equipment, such as personal computers. Branded restaurants are popular with families. However relatively little time is spent on gardening or home improvement.

These neighbourhoods have high readership of The Sun, mid-market titles and of lifestyle magazines. People spend a lot of time viewing TV.

With much of this type being located in Scotland, we see high levels of consumption of meat, eggs, milk and biscuits and relative low consumption of fresh vegetables and continental foods.

Better Off Council has high expenditure on white and brown goods, personal computers and small cars, some of which are bought new.

Type D15 - Low Rise Pensioners

Archibald and Agnes 2.90%

Sociology

Low Rise Pensioners neighbourhoods are characterised by public housing for the elderly, typically taking the form of bungalows, sheltered accommodation and small terraced houses often provided by both Local Authorities and Housing Associations.

Low Rise Pensioners occurs throughout Great Britain mostly in small pockets rather than in the form of large scale developments of similar housing. Consumers in these neighbourhoods have relatively low levels of disposable income and are cautious, small scale spenders on conventional branded goods which they buy in local shops.



Consumer behaviour

Low Rise Pensioners typically have very low levels of need for financial services. They tend not to have mortgages, savings, private pensions or car insurance; they typically use Post Offices to cash giro payments, to pay bills and use National Savings to maintain small nest eggs for a rainy day.

Many of these people elect to make payments on a monthly basis. Few people borrow in the form of personal loans or credit cards - funeral pre-payment schemes are amongst the few financial services for which there is above average demand.

Leisure activities are restricted to local clubs, many of them organised by voluntary associations, and to trips and visits arranged by sons or daughters living nearby. Knitting, playing cards and reading are common ways of passing time.

The strongest selling national newspaper is The Mirror; radio as well as the television is an important medium and many Low Rise Pensioners respond to promotional coupons and loyalty schemes.

Shopping for many of these people is a daily activity due to lack of access to a car and freezer. People buy small pack sizes of heavily branded goods - this is a poor market for ready-made meals and for the produce of the delicatessen counter.

Type D16 - Low Rise Subsistence

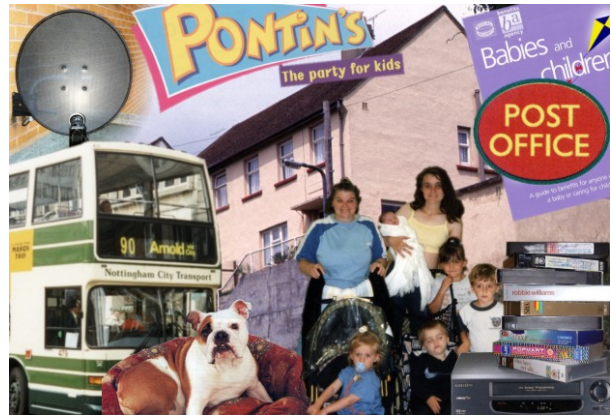
Lee and Mandy 3.08%

Sociology

Low Rise Subsistence consists of council estates of low rise semi-detached and terraced housing suffering very high levels of sickness and unemployment. Typically built during the 1930s and 1950s, these estates are often located in towns with limited employment opportunities and low wage rates.

These neighbourhoods are characterised by a quiet apathy; they lack the aggressive vitality of the inner city melting pot, the economic optimism of better off council housing and the naked aggression of the inner and outer city ghettos.

Low incomes and opportunities of Low Rise Subsistence have created a passive lifestyle of low expectations and limited ambitions, significantly dependent on the welfare state for income support, social services and public transport.



Consumer behaviour

Low Rise Subsistence has very few owner occupiers, with or without mortgages, and indeed little net worth in any type of financial investment. Many families are seriously in debt and what few credit cards there are in existence are seldom paid off in full at the end of the month. This is a core market for the sub-prime loans market and for credit repayments collected weekly on the doorstep.

Many cars and houses are uninsured and few people are saving sufficiently to provide adequately for their retirement. The Post Office is a popular venue for the cashing of welfare benefits and cash is an important means of exchange in the black economy which flourishes amongst the Low Rise Subsistence.

Disposable income does not allow for sophisticated leisure activities, allotment gardening and dog-walking and bingo being the staple for many households. Large numbers of hours are spent viewing commercial television and videos rented from local shops. Computer usage is low and few own cars reliable enough to allow leisure trips beyond relatively local destinations. Few travel abroad on holiday.

Low Rise Subsistence are loyal readers of The Sun, The Mirror and The News of the World and show very heavy usage of commercial television (including cable and satellite) and radio. Much household furniture and white goods are handed down or bought second hand. Despite this, Low Rise Subsistence is a prime market for expenditure on new brown goods such as microwaves, televisions and video recorders.

Type D17 - Peripheral Poverty

Kelly and Shane 1.85%

Sociology

Peripheral Poverty neighbourhoods comprise low density, mostly two-storey council housing where low incomes, unemployment, sickness and the difficulties of bringing up children within one parent families are common social problems.

Whereas other deprived areas occur in older inner areas of large cities, where there are now comparatively few children, Peripheral Poverty is typically located on the outskirts of larger towns.

The families, many of whom were homeless, have been re-housed in large, modern estates, often with poor access to shops, jobs and social facilities. Many residents find it difficult keeping in touch with relations and friends in the inner city areas where many of them grew up.

Besides having very large concentrations of households with children and single parents, families with four or more children are particularly common in these areas. Parents often find it difficult to amuse and to instil discipline into their children who cause annoyance to the older residents. Unless carefully managed these can become "sink" estates where people live out of necessity rather than choice, and where they no longer feel in control of their destinies.

Debt and petty crime are persistent problems, many local shops lie vacant and where they are in use they are boarded up at night. With low car ownership and high reliance on limited public transport, residents feel isolated from the benefits of the consumer society they witness on the television for so many hours a day.

Consumer behaviour

Peripheral Poverty is a type where many people are still "un-banked", let alone protected by savings, investments or insurance. Finances are managed on a week-by-week basis and many still need to borrow from friends, neighbours and sub-prime lenders in times of need. Credit consolidation, enabling consumers to combine and reschedule debts through new lending schemes, are very popular. The better off within Peripheral Poverty can buy second hand cars and basic consumer durables, usually on a credit basis.

Leisure is less likely to be taken as a family. Many children will be playing outside or in schemes run by voluntary organisers or local government. Bingo, betting and the lottery are focal leisure activities and many forgo holidays more expensive than a trip to the coast. Other than the occasional take-away, little use is made of cafes and restaurants.

Other than The Sun, newspaper readership is low, though The News of the World and The Sporting Chronicle enliven the weekend. Cable and satellite television and video are the mainstay of home entertainment.

Poor diets are common amongst Peripheral Poverty, as the people consume high levels of sugars and fats, smoke and drink heavily and have relatively low consumption of fresh fruit and vegetables.

In Peripheral Poverty few, if any, cars are bought new and many white goods are bought second hand.



Type E18 - Families in the Sky

Errol and Claudette 0.92%

Sociology

The vertical neighbourhoods of Families in the Sky comprise families with children living in high rise flats; typically located on the periphery of Glasgow, other large Scottish cities and, to a lesser extent, in the North West and North East of England.

Elsewhere in England and Wales, Local Authorities restrict the letting of flats in high rise blocks to single people and childless couples and have a policy of accommodating tenants with children in low rise developments and in self contained houses.

These are typically large municipal developments; experiments in social engineering using then untested system-build techniques based on prefabricated concrete.

Families in the Sky experience a range of social problems linked to crime and drugs, and typified by separation, violence and neglect. As many as half the children are living in homes where no adult is employed and very few can afford to purchase, maintain or protect, their own car.

The combination of low incomes and lack of security makes it difficult for local retailers to sustain an effective business. As a result people often have extreme difficulty in stretching meagre family incomes to cover the basic necessities of food, fuel, clothing and rents.



Consumer behaviour

Families in the Sky make very low use of financial services. Hardly anyone would have the need for a mortgage, few have any serious savings and many go without car and home insurance as rates often make them unaffordable. Welfare payments are cashed at the Post Office where any savings are likely to be held in the form of National Savings certificates. Mainstream credit lenders are often uneasy about lending in these neighbourhoods and sub-prime lenders often earn too little to warrant the cost of servicing clients. Pawnbrokers play an important role in providing cash in times of need and funeral prepayment plans are popular among the elderly.

Leisure time is seldom taken as a family; children play football on local vacant space or go off to find their own source of entertainment. Eating out is restricted to the use of the local fish and chip van or the Chinese take-away and holidays are limited to trips to the seaside, often by coach. Bingo, betting and trips to downtown shopping centres are often leisure highpoints.

Occurring mostly in Scotland, Families in the Sky preferred newspapers include The Sunday Post, The News of the World, The Sun and The Star. Television and video are also important leisure staples.

Poor nutrition is particularly common amongst Families in the Sky, with high consumption of salt, sugars and fats, high levels of smoking, alcohol abuse and low consumption of fresh fruit and vegetables.

Virtually no-one buys a new car and many basic consumer durables are bought second hand. Many can't even afford a phone.

Type E19 - Victims of Clearance

Calum and Mary 0.27%

Sociology

Victims of Clearance describes a small number of neighbourhoods containing high rise council housing experiencing exceptional problems of unemployment and lack of skills. Unlike areas of other high rise housing with children, which are found in overspill estates, residents in Victims of Clearance are more likely to be childless and to be located in 1950/1960s inner city towers and deck access flats.

This type of neighbourhood is not one of vibrant, multi-cultural pluralism, Victims of Clearance display white inner city deprivation in its most raw manifestation and are found mostly in the industrial West of Scotland and other areas of 19th Century Irish immigration.

Victims of Clearance harbour a genuine sense of community based on shared hardship over many decades, fuelled and reinforced by social and religious prejudices leading to exclusion from economic and political power. Consumerism has never taken root in such areas and advertising has little impact here.

Consumer behaviour

Victims of Clearance have very low levels of demand for sophisticated financial products. Few have a mortgage and it is a small minority who have any significant savings. Many people are dependent on welfare payments which they cash in at local Post Offices. Few have anything in their home worth insuring, credit demand is low and is serviced by the sub-prime lenders.

Pubs and clubs are an important focus for leisure time and many people enjoy an occasional flutter at the betting shop or at bingo. Holiday trips are often organised by local clubs. Knitting and reading are popular pastimes but few people are interested in gardening or home improvement.

The News of the World and The Sporting Life are commonly read by this group. Commercial television is watched for many hours a day.

Poor diets are common in these neighbourhoods where people often shop daily for their immediate needs. Fat, sugar, bread, biscuits and cakes all take a disproportionate share of people's expenditure on food.

Improving homes and gardens is not a major priority in these neighbourhoods – indeed spend on any form of durable goods is as low as anywhere. Few people have cars and flats are not large enough for all the appliances others consider essential in family homes.



Type E20 - Small Town Industry

Greig and Jemima 1.27%

Sociology

Small Town Industry identifies residents in predominantly council owned flats who live in neighbourhoods dominated by manufacturing employment located in smaller and medium size towns and is typically used to house older people and childless couples.

Unlike high rise flats in large cities, Small Town Industry is unlikely to suffer such serious problems of unemployment, sickness, and overcrowding and single parenthood. Workers are more likely to have craft skills and to own cars, lawns are likely to be better kept and corridors and lifts are largely free of vandalism and graffiti.



Consumer behaviour

People within Small Town Industry rarely need a mortgage and squirrel away weekly savings in basic building society and bank savings accounts and in National Savings accounts. These are thrifty people who are reluctant to borrow and many of those who do, pay off their outstanding debts at the end of the month.

Leisure activities focus around the local community, its civic and charitable groups, its sports teams, its carnivals, its bars and clubs. Longer trips often take the form of coach trips to places of interest, major shopping centres and, in the summer, the seaside. This type of neighbourhood generates relatively little business for the travel agent.

Popular newspapers include The Record, The Sun, The Star and The Sunday Post. Television viewing is high, but relatively little is spent on magazines.

Tastes in food are traditional, meat with two vegetables still holds out against pizzas, pastas, paellas and other continental concepts, and mashed potato is still preferred to rice. Local corner shops sell food in tins and packets rather than fresh or frozen. Chinese take-aways and curries are the only concession to international cuisine.

The cramped quarters of Small Town Industry offer little opportunity to store kitchen appliances and leisure equipment except for audio and electronic products.

Type E21 - Mid Rise Overspill

Finlay and Rose-Ann 0.59%

Sociology

Mid Rise Overspill is found on the periphery of relatively prosperous towns, where young families have been decanted to large modern estates containing a mix of terraced housing and maisonettes in smaller blocks.

Compared to the rest of the town, these are likely to be areas of high unemployment, sickness, single parenthood and bad debt. However, the level of intensity of social problems is far less than in areas of high rise, local authority housing.

Those who are fit and entrepreneurial are able to find reasonably well paid jobs in thriving local economies and poverty emanates from personal difficulties rather than lack of economic opportunity.

Mid Rise Overspill contains a high proportion of children in need and it is often the behaviour of these children that causes damage to the reputation and desirability of the estate.



Consumer behaviour

Mid Rise Overspill has little interest in mortgages, but has some sophistication in its use of savings and borrowings. Some people will be busy saving hard for a deposit to buy a house, whilst others will be using credit to maintain a lifestyle emulating that of nearby owner-occupiers. People may start a private pension but terminate it early when they can no longer afford the payments.

The family is often the focus for leisure activities, with visits to relatives, local leisure destinations and regional shopping centres. Holiday aspirations will be a fortnight in a cheaper Mediterranean resort or a caravan park on the South Coast.

The Sun is the dominant national newspaper in these neighbourhoods. High levels of television and video viewing focus on soaps, adventure and prize based programmes. The lottery does well in these neighbourhoods. There are extensive trials of cable television, often discontinued for lack of funds.

These neighbourhoods are relatively adventurous in their cooking and will try new dishes that are easy and quick to prepare. People are concerned with their figure and are often intent to slim. Meals tend to be taken late in the day and there is a high consumption of snacks and 'television' meals; Asda is a popular shopping destination for Mid Rise Overspill.

There is strong demand for consumer durables in these neighbourhoods for kitting out of flats by first time renters. People are interested in low cost fashion items and in cosmetics.

Type E22 - Flats for the Aged

William and Betsy 1.42%

Sociology

Flats for the Aged typically comprises neighbourhoods of small residential flats, designed by Local Authorities or Housing Associations for the elderly, together with tower blocks where families with children have been replaced by childless couples and old people.

As might be expected Flats for the Aged have very high proportions of persons aged over 65 and many others are rapidly approaching retirement age. However, unlike many areas of elderly owner occupiers these flats tend to contain pensioners who are single, widowed or divorced.

Flats for the Aged typically have very low levels of disposable income; with their small average household size they represent a very poor market for most widely advertised consumer products.



Consumer behaviour

Flats for the Aged have very little requirements for sophisticated financial products. No one needs a mortgage, there is little demand for credit and consequently very low usage of credit cards and virtually no interest in personal loans.

Without an owned home or a private car, insurance requirements are limited to funeral plans. What savings there are, are held in National Savings and low interest bearing savings accounts operated by the high street banks and building societies.

One of the principal leisure activity of Flats for the Aged is bingo, provided either commercially or in organised day centres. Many people read, knit and play cards. Few go out to pubs or restaurants or can afford a holiday. Much of their leisure activity is organised for them. Few spend much time gardening or on home decorating.

This group is a low consumer of media; few can afford cable or satellite and many go without a daily newspaper. The Mirror and The News of the World are more commonly read here than by any other type.

Flats for the Aged rely on daily food shopping, primarily from local stores, and are happy to cook from basic ingredients rather than to microwave pre-cooked meals. Many are the beneficiaries of Meals on Wheels.

People of this type spend very little on consumer durables other than special products for the infirm or elderly. Many people find the operating instructions on replacements to outworn equipment confusing.

Type E23 - Inner City Towers

Abdul and Noor 1.48%

Sociology

Inner City Towers is given its distinct character by its residents of Afro-Caribbean origin, living in council flats. These neighbourhoods are built upon large municipal estates, often in the form of slab blocks and deck access flats. They are common throughout the poorer districts of inner London.

Unlike the overspill estates on the periphery of provincial conurbations, Inner City Towers consists mostly of small flats designed for pensioners, childless couples and small families; they contain many single parents but few large families.

With high levels of unemployment and sickness and low levels of educational attainment, these areas suffer severe problems of crime, vandalism and mental illness. However, the lively tenor of inner city life, easy access to shops and public transport give these areas a vibrancy and sense of purpose missing from high rise estates on the metropolitan periphery. Many people travel by public transport to work in service jobs in central London. Others work in construction, transport and distribution rather than in manufacturing. Comparatively few people own cars.

Its ethnic mix makes Inner City Towers a good market for sports equipment and fashion clothing, musical equipment and foreign travel. North America is a strong cultural influence in these areas.

Consumer behaviour

Inner City Towers has few people with a mortgage or enough savings to justify careful auditing of comparative product offerings. However, demand for credit is high and many can only source this from the sub-prime credit market. Pawnbrokers are commonly used as are outlets offering services to repatriate funds to relatives overseas.

Leisure activities focus strongly on sport, music and fashion. Inner City Towers enjoys virtuous display of physical dexterity and multi-cultural roots lead to a natural facility across innovative styles of music. Records and discs, hair and beauty products and the search for affordable fashions are serious leisure activities.

Few people take holidays and the purpose of overseas travel is likely to be visiting family. Betting is important in many of these neighbourhoods, gardening and home decorating less so.

Inner City Towers consume a wide variety of media, particularly specialists magazines on the arts, music, fashion and beauty. Commercial radio has a high penetration in this type of neighbourhood, music channels particularly.

Food is typically bought daily, if not in some cases hourly. Speed and convenience are at a premium. Local shops provide a good choice of fruit and vegetables, many of them exotic. Snacks and soft drinks sell well, as does Guinness. Burgers and kebabs are common take-aways.

Inner City Towers are heavy spenders on mobile phones and on music systems. Hair care and exercise equipment sell well, but less money is spent on cars than in other neighbourhoods of equivalent incomes.



Type F24 - Bohemian Melting Pot

Leroy and Winsome 2.33%

Sociology

Bohemian Melting Pot are neighbourhoods that attract people who thrive on diversity and multi-culturalism. In addition to its large Black, Cypriot and Far Eastern minorities, Bohemian Melting Pot attracts students, young migrants from distant regions of the country and people who, for various reasons, feel uncomfortable in neighbourhoods dominated by nuclear family values and economic self-interest.

These are neighbourhoods where people can experiment with new styles of living without the threat of disapproving neighbours. Such areas are typically characterised by pre-1914 two or three storey-terraced housing, much of it in inner London, much of it owner occupied, but some converted into small flats or shared on a multi-occupancy basis.

The young people within Bohemian Melting Pot often do not wish to, or are not in a hurry to get married, and live along side cohabitees, divorcees and single parents. Levels of unemployment are high bearing in mind the mix of social classes and the high levels of educational attainment.



Consumer behaviour

Bohemian Melting Pot contains many active savers for the future as well as a number of first time mortgagees. Financial accounts are complicated by unorthodox household configurations, by frequent changes of address, by many people getting married or by entering into and out of informal liaisons at bewildering speed.

Demand for overseas funds transfer is a common need in this type of neighbourhood whilst many self-employed consumers are also business customers of their banks.

Leisure activities are focussed on the cultural and artistic variety of a metropolitan city. Many people hang out with special interest minorities, there is a strong interest in political, human and animal rights, in ethnic cultural development, in music, especially jazz, the arts, beauty and specialist fashion. With few children around much leisure activity takes place late at night.

Bohemian Melting Pot is the spiritual heartland of Time Out and the listings sections of the quality newspapers. The Guardian and The Independent achieve remarkably high sales. TV viewing is limited by the fact that people are seldom at home.

Food shopping is done largely at local convenience stores, many of which operate over 18 to 24 hours per day. Few people sit down to family meals and many rely on cheap take-aways, kebabs and burgers, on their way home. Ethnic restaurants abound in these neighbourhoods. Tastes in food are eclectic.

Consumption of consumer durables is strongest among audio and fashion equipment, kettles, coffee-makers and other equipment for confined kitchen spaces.

Type F25 - Smartened Tenements

Fraser and Catriona 0.13%

Sociology

Smartened Tenements is a small and highly distinctive neighbourhood type most often found in Scotland. Such areas typically consist of 19th century multi-storey dwellings, divided into small flats and accessed via a common staircase. Unlike more recently built private and council flats, these flats often do not have separate postal addresses with just one address applying to the building as a whole.

Permanent caravan sites can occasionally occur in this type; though quite dissimilar in building types, they often share quite similar demographic characteristics. These include high proportions of single people and households with one or two young children; people living in rented accommodation; and relatively high levels of employment in well paid city centre service jobs.

Smartened Tenements are much more desirable than in recent years and can now support quite a sophisticated and modern lifestyle. Compared to ten years ago, such areas are increasingly being colonised by well educated single people with a strong interest in fashion, technology, travel, entertainment and sports.



Consumer behaviour

Smartened Tenements comprises financially sophisticated young people, many of them working in the financial services industry themselves. They have high enough incomes to support private insurance and private pension schemes, tax-exempt savings and even trading in stocks and shares.

Many residents are familiar enough with new technology to be interested in postal, telephone and Internet banking and knowledgeable enough to recognise the superior terms they can negotiate through non-traditional media. Brand loyalty is low.

Leisure activities focus on eating out in smart restaurants, active sports such as squash and gym, classical music and the visual arts in particular. People take frequent weekend breaks, to the mountains for skiing, to the coast for golf or inland for sailing and holiday abroad regularly, mostly in offbeat locations. Gardening and home improvement have low priority.

Print media consumption is high – The Scotsman and English titles being supplemented by interest in specialist magazines relating to business, technology and the arts. Television consumption by contrast is low.

Smartened Tenements have catholic tastes in food and can afford choice items from the delicatessen as well as up-market soups, cereals, biscuits, coffee, wines and spirits - quality food is an important part of the social lifestyle.

Smartened Tenements are good markets for high specification small cars, for hi-fi and audio, personal computer and other electronic products, cameras and lighting equipment.

Type F27 - Asian Heartlands

Mohammed and Rabiya 1.00%

Sociology

Asian Heartlands describes neighbourhoods of Victorian terraced housing where large numbers of recent migrants from South Asia live in particularly overcrowded conditions, often with more than one family living in the house.

Most workers living in this type of area are employed in manufacturing rather than service industries so it is no accident that towns such as Leicester and Bradford have some of the highest concentrations of this type. However, Asian Heartlands occurs also in metal manufacturing as well as textile areas, with significant concentrations in Birmingham.

In addition to high levels of overcrowding, these areas experience high levels of unemployment and low levels of income. These are typically areas where English is not the mother tongue.



Consumer behaviour

Asian Heartlands belong to communities which handle many of their financial transactions within their internal networks; savings and borrowing being channelled within the extended family rather than organised through a formal financial market.

Many of its members are self-employed and many more remit savings to family overseas. Banks are therefore used disproportionately to handle the transfer of cash balances rather than as prime sources of finance and savings products.

Leisure activities are particularly focused on the extended family, on religious festivals and community activities. People tend not to take holidays, other than to visit relatives, or to be interested in days out by the sea or to other tourist destinations. Visiting pubs and eating out are less important than in other types of neighbourhood.

Asian Heartlands are low users of conventional media often due to language difficulties, but are enthusiastic viewers of Asian cable channels. Sports, lifestyle and fashion magazines do not sell well in these neighbourhoods.

Preparation and eating of food is a more important social occasion than in most other types of neighbourhood and much time is spent on both. Shopping tends to be done locally either at discount or ethnic stores. Tea is preferred to coffee and soft drinks to beer.

Ownership of consumer durables in these neighbourhoods is very low. However there is a strong preference for gas over electric cookers.

Type F28 - Depopulated Terraces

Alun and Gwenyth 0.71%

Sociology

Depopulated Terraces occur in areas of bygone Victorian industry where cheaply built older terraced housing often remains in very poor condition. These are neighbourhoods where even today some houses are still reliant on outside wc's and where many people lack modern bathrooms or central heating systems. Roads made from cinders and abandoned pits and railways contribute to an often unkempt and bleak environment.



Many Depopulated Terraces are found amid romantic moorlands, among the slate mines of Snowdonia, the china clay and ex-tin mining communities of West Cornwall, the old mining villages on the Pennine fringes of County Durham and the crofting communities of the Hebrides. Many of the remoter valleys in South Wales also fit into this category, as does much of inner Liverpool.

Perhaps because of their extreme poverty, these areas retain a very strong sense of local community, fuelled by a shared history of hardship and economic struggle. Such communities do not accommodate newcomers or new ideas with any enthusiasm and remain residual markets for products and brands no longer fashionable in more prosperous areas.

Consumer behaviour

Depopulated Terraces make relatively little demands on the financial services industry. Their houses are mostly owner-occupied but very cheap and plentiful and many are handed down within the family so mortgage demand is low. Few people are so urged by the need to buy material trappings that demands for credit are low, few credit cards are held.

There is not much to insure and few have the means to save for a private pension. These people are loyal to old established financial brands and prefer doing transactions face to face.

Leisure activities focus round the local community, its clubs and pubs, its civic organisations and its sports teams. Extended family often lives nearby and much time is spent with relatives. Walking dogs, vermin hunting and fishing are popular. By contrast few people are interested in the performing arts, go on extended foreign trips or get involved in political or charitable campaigning.

In this type of neighbourhood the regional and local press are often as influential as the national dailies. There is heavy viewing of commercial television and of soaps and comedies. Few people subscribe to cable or satellite television.

Tastes in food are un-adventurous, with pies, buns and bread still prevailing over pizza and pasta. Cafes and restaurants are often old-fashioned in approach and eating is treated as a functional necessity rather than a gastronomic opportunity. Fresh vegetables and fruit sell less well than tinned products, which are felt to be more hygienic. However, cream and other dairy products sell well in these neighbourhoods. White Rum is a particular speciality.

Depopulated Terraces are often reliant on 'old bangers' for personal transport as little money is available to replace existing equipment or to increase peoples' repertoire of durable ownership.

Type F29 - Rejuvenated Terraces

Jay and Kirstie 3.30%

Sociology

Rejuvenated Terraces comprises neighbourhoods of pre-1914 areas of two storey terrace housing close to the core of well established urban centres. Particularly in the South Eastern towns such as Luton, Reading and Medway, these cheap and convenient properties have been sought after by first time buyers who have often spent considerable money and energy in modernising them to create comfortable small homes.

Because these are typically first time buyer areas, we find disproportionate numbers of pre-school children. As families mature and earnings increase, there is a tendency for people to trade up to a more expensive and modern property. A bigger garden for the children, better schools and a less noisy environment are often the benefits associated with such a move. Consequently, we find in these neighbourhoods a combination of newly arrived young couples with children and long established elderly households.

Rejuvenated terraces are more common in towns of growing service employment than in traditional manufacturing regions where cheaper land has enabled first time buyers to afford newly built family housing. The consumers in these areas are quite modern in their outlook, early adopters of fashion and new technology, tolerant and cosmopolitan in their social behaviour.

Consumer behaviour

Rejuvenated Terraces are interested in new forms of financial interaction and are potentially good prospects for postal, telephone and electronic accounts. Many first time buyers are looking for attractive deals on fairly high value loans. Others in new careers are looking to start pension schemes whilst many first time homeowners are keen to borrow to fund the durable and home improvement purchases they need to make.

These people enjoy sociable leisure activities among a circle of like-minded friends rather than family or neighbours. Visiting bars and bistros is seen as a convivial activity as much as a source of entertainment. Holidays are carefully evaluated on the basis of friends' recommendations and will, if the budget allows, extend to destinations new to the travel network. Home improvement and interior design is an important source of leisure satisfaction.

Rejuvenated Terraces will read the Daily Mail and be a keen audience for the lighter and less formal radio channels. People are eager readers of lifestyle and affordable fashion magazines. Many will subscribe to cable or satellite television.

This type is interested in international cuisine and many people enjoy trying out new dishes. Emphasis is on variety and informality.

Rejuvenated Terraces offers a good market for many home improvement products, such as bathrooms and kitchens, and for the sales of less expensive hi-tech products. Mainstream modern furniture styles typified by Ikea are popular.



Type G30 - Bijou Homemakers

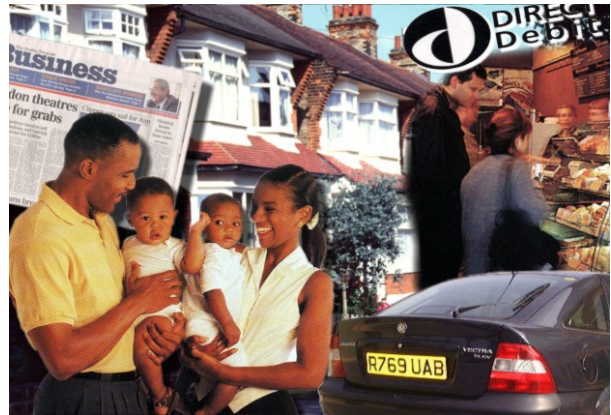
Declan and Carmel 3.45%

Sociology

Bijou Homemaker neighbourhoods are located within the suburbs of large cities, London in particular characterised by lower and middle income white-collar workers living in high-density terraces of Edwardian or early inter-war housing. Suburbs such as Norbury and Thornton Heath in south London, Edmonton, Ilford, Romford and Lewisham are the types of places where such neighbourhoods are found.

Areas such as these were originally built for renting to junior-to-middle income white-collar workers. Typically, the houses contain three smallish bedrooms, a through lounge with door to a small garden and a kitchen situated in a back extension.

Unfashionable though neighbourhoods of Bijou Homemakers have always been, they increasingly provide attractions to homemakers from the C1/C2 groups who prefer the informality, variety and convenience of such high-density areas to the more conformist behaviours of other suburban types. Bijou Homemakers tend to be unpretentious rather than anti-intellectual.



Consumer behaviour

Bijou Homemakers comprises many people who have, for their incomes, quite expensive mortgages. They have little brand loyalty and are happy to use new financial channels to access money at lower rates. Many are quite sophisticated about their financial affairs and are avid readers of the financial columns of the national press. They are heavy users of direct debits, standing order and ATM's.

Leisure activities are mostly informal and often low culture. These people are interested in metropolitan life, like to be in the know and to attend exhibitions and events. They enjoy restaurants and cinemas in moderation. They are not people for country pursuits, for gardening and visiting historic houses or for trekking in remote moorlands. Many don't have families locally to spend time with.

The Daily Mail is one of the most popular newspapers and many people are keen readers of special interest magazines including business and political titles with an international orientation.

Bijou Homemakers tastes in food are eclectic; shopping is mostly done on weekly trips and will include continental and delicatessen foods. Emphasis is on convenience and speed - these people are not gourmets and don't generally entertain at home.

Expenditure on durable products is low; cars are not a major source of expenditure and most houses are too small and too modern to justify serious renovation whilst gardens are not spacious enough for major upgrading projects.

Type G31 - Market Town Mixture

Ivor and Peggy 3.86%

Sociology

Market Town Mixture, as its name implies, consists of a type of neighbourhood where many quite different types of people live cheek-by-jowl.

The major conurbations of Britain are characterised by large areas of similar housing and a high level of social segregation. On the other hand, the small market towns, whose economies were traditionally rooted in the servicing of an agricultural hinterland, the smaller scale of development leads to a much greater mix of different types of houses and people of different means living together in close proximity.



Market Town Mixture is most common in these towns, but there are also pockets of this neighbourhood type in the core of some commuter suburbs where a small town has become absorbed by the residential sprawl of a nearby city.

Market Town Mixture typically contains a mixture of older housing and some new estates, both owner occupied and council. Council estates are typically small and well maintained; many properties have been purchased under right to buy legislation and their residents are better integrated into the local community than those on the large municipal estates of big cities.

A distinctive feature of Market Town Mixture is the high proportion of the population working in service employment, in distribution, local government, transportation and public utilities and the large numbers of people who walk to work rather than commute long distances by car or train. Both these characteristics signify a type of neighbourhood where people are closely rooted in their local community.

Consumer behaviour

Consumers in such areas are likely to rely more heavily than others on the advice and recommendations of friends and neighbours when selecting brands to buy. Their rootedness in the local community makes this segment a poor market for "designer" products, since self-identity is drawn more from neighbours and social networks than from the ownership of lifestyle products. Such areas are generally resistant to mass advertising and anonymous forms of communication.

Market Town Mixture likes to buy financial services from people with whom it has a personal relationship rather than through impersonal media such as the telephone, the post or the Internet. However, some do have large enough savings to warrant the opening of high interest, limited access postal accounts. These people have more savings than borrowings and many are concerned to guarantee their incomes in retirement. Demand for credit is low and most people who use credit cards pay in full at the end of the month.

Leisure activities centre around the clubs, voluntary associations, bowls clubs and golf clubs of the local community rather than branded restaurant chains. Eating out is undertaken only on special occasions. Local people organise coach trips to destinations of special interest and foreign holidays are usually undertaken to uncrowded locations and out of season. Visits to the arts are more likely to be to amateur dramatics than to international orchestras.

Local newspapers are an important source of information. The Daily Telegraph and The Express both sell well in these neighbourhoods.

Emphasis in food is on quality but familiar and traditional foods and drinks. Specialist independent delicatessens are frequented by these people, but less so ethnic restaurants and designer menus.

Market Town Mixture are likely to own period furniture, much of it inherited. New hi-technology products do not sell well and new furniture needs to be comfortable rather than modern in its appeal.

Type G32 - Town Centre Singles

Toby and Polly 2.26%

Sociology

Town Centre Singles comprises neighbourhoods characterised by young people and older single people who prefer to live in small flats and houses in the older inner areas of small and medium size towns.

It contains a mixture of social groups - young professional dual income couples starting their careers in public sector services, divorcees or middle aged people who have never married and pensioners who prefer the convenience of living close to shops and public transport.

However, this type is not characterised by the student populations or the chic or rebel youth associated with the freedom and anonymity of the inner city areas of London or large provincial cities.

With comparatively low household incomes and small household sizes, this is not a particularly attractive segment for the promotion of household durables or packaged goods. Nor is it a particularly attractive market for high technology or overtly lifestyle products.

Limited ambitions, provincial tastes and close access to retail shopping centres make Town Centre Singles a target market that most advertisers can safely neglect.

Consumer behaviour

Town Centre Singles comprises many self-employed professionals and shopkeepers whose financial affairs embrace professional business as well as private needs. Many of these people can call in specialist financial advisors and generally prefer financial advice to be discrete and personal. Some have significant assets that can stand as security for loans.

Leisure activities are focussed on the local community, the rotary, the chamber of commerce, the voluntary organisations and the golf club. Town Centre Singles are frequent visitors to the cinema and the local theatre, they also patronise genuinely 'local' pubs and restaurants.

Town Centre Singles are low viewers of commercial television and tend to read The Mail and The Telegraph. Interest in food is not particularly sophisticated – much of this type of housing is found in coastal resorts that lack the cosmopolitan influence of London and large regional centres.

The market for durables is good for specialist products such as photography and audio equipment rather than for washing machines, dryers and fridge/freezers.



Type H33 - Bedsits and Shop Flats

Andy and Anna 1.13%

Sociology

Bedsits and Shop Flats is a type of neighbourhood that attracts lively young people excited by the variety and freedom of a large city. Not necessarily well educated, these people typically have a clear sense of their own personal values and are strongly into the development of their own personal lifestyles.

Bedsits and Shop Flats occurs in two types of area; in the small flats that are reached between, through or behind retail outlets whether in small parades or busy high streets, or in large subdivided old houses, typically in the inner areas of major conurbations.

This is the type of accommodation that is rented through the small adverts section of the local press, providing temporary or transient accommodation to young single people who have yet to reach the nestmaking stage of their life cycle. These are areas of high mobility and little involvement in the local community.

Consumer behaviour

Bedsits and Shop Flats tends to be relatively uninterested in financial services products. Few have mortgages, many are transient tenants and few are yet on the career rungs which enable them to afford regular investments. However many of the non-traditional financial service providers, savings and credit card products will be used by these people.

Leisure activities are largely informal and, among the younger people, involve casual partying. These are not neighbourhoods for strong political affiliation or artistic self-expression. Foreign holidays may be booked at the last minute and by groups of acquaintances rather than by family units.

Bedsits and Shop Flats are readers of The Guardian, The Independent and The Observer. They are likely to read general interest rather than specialist magazines and not to have access to cable or satellite networks.

Food shopping is done locally and frequently. Tastes are eclectic and people are aware of the benefits of a healthy diet. However many people rely on microwaves rather than ovens and heat up take-aways at home.

Bedsits and Shop Flats spend more freely on smaller durable products such as electric irons, coffee makers and kettles than the larger white and brown goods. They buy small screen portable televisions and spend a lot on hi-fis. If they drive a (small) car, they are unlikely to have bought it new.



Type H34 - Studio Singles

Hugo and Sophie 1.98%

Sociology

Studio Singles comprises neighbourhoods that attract emerging professional or white-collar workers looking for a first personal pied-a-terre - a small but permanent place of one's own. Typically, this may take the form of a converted flat, rented or owned, or a purpose built flat in a small modern block designed for childless couples or single people. Such areas are a step up from shared flats or converted bedsits found in the more rundown, central areas of town.



With the growth of single-person households during the past ten years and the tendency of young professionals to earn high salaries, an increasing amount of this type of accommodation can be found.

People in this type of neighbourhood are very involved in their work and in the continuation of their education. Developing professional skills is often a more important form of self-expression than fashion or the acquisition of lifestyle products. People are not ready for the responsibility of child raising, managing a garden or the maintenance or refurbishment of a family house.

Within Studio Singles, time may be at more of a premium than money and consumer products are frequently purchased based on convenience - tastes are modern and functional rather than decorative and sentimental.

Consumer behaviour

Studio Singles often work a very long day, are often out in the evening so they gain real benefits from postal and telephone banking.

They are confident about the security of on-line transactions and in the use of new technology. This therefore is a ready made target for all types of electronic banking from current accounts right through to real time share dealing. Their wallets are heavy with plastic, which they use regularly. Few of them have mortgages but many are increasing their savings rapidly. Many travel abroad a lot and are heavy users of foreign exchange.

Leisure pursuits intermingle with their professional careers so comparing notes with fellow professionals over meals in restaurants is an investment as well as a pleasure. Studio Singles are keen on the visual and the performing arts and are interested in innovative and international cultural productions. In their eyes, art blurs with fashion and with lifestyle statements so that leisure is both an expression of and exploration of personal identity.

Studio Singles spend a lot of time reading, not just one, but two or more national newspapers each day. They tend to be less interested in local than in international news and rely heavily on specialist magazines for the latest low down on the arts, business and current affairs. They are heavy viewers of late night Channel 4 television.

Food tastes are eclectic and exploratory; the emphasis when at home is on convenience, speed and healthy eating. These people go for 'lite' brands, for juices and yoghurts, understand the culinary meaning of rocket and mange tout and prefer pasta and rice to potatoes and puddings.

Key durable purchases are mobile phones as well as space saving items for the flat, coffee machines, kettles, specialist lighting, hair and beauty equipment.

Type H35 - College & Communal

Nick and Beth 0.49%

Sociology

College & Communal identifies the significant number of neighbourhoods that are dominated by university halls of residence, student hostels and other non-private housing. These are most frequently found in the inner areas of large cities and accommodate well educated young single people living in privately rented accommodation.

With low incomes and limited responsibility for catering and home maintenance, College & Communal consume products appealing to the sophisticated youth market - sports equipment, books and magazines, foreign travel, the cinema and take-away food.



Consumer behaviour

College & Communal is a Mecca for financial services organisations wanting to capture high potential lifetime value consumers in their earliest stage of development. Here they can sell current accounts to first time users and to lend students the funds they need to finish their courses. These people are clearly less good prospects for mortgages, pensions, stocks and shares and gold credit cards.

The leisure activities of College & Communal cannot require a lot of money; they consist of consuming bottled lager in a pub, visits to the cinema, to avant-garde fringe theatre, sports and other affordable nightlife. However, during the summer vacations leisure activities can extend to long haul treks to exotic destinations, insured against accidents and paid for by travellers' cheques.

The Guardian is the national newspaper that appeals most successfully to College & Communal, though The Independent and The Telegraph also sell well. Popular weeklies are those such as the Economist and the New Statesman which focus on business, political and international issues. Television viewing by contrast is light.

The culinary tastes of this group are mediated by their use of student canteens. In general though, it is not sophisticated and few people have the inclination to spend time cooking. Emphasis is on price and convenience rather than flavour or healthy eating.

College & Communal are a poor market for cars and other durables. However, there is a strong market for mobile phones, for personal computers and related peripherals, for quality audio equipment, for cameras and for sports equipment, as well as, of course, for books.

Type I37 - Solo Pensioners

Herbert and Ethel 1.86%

Sociology

Solo Pensioners comprises neighbourhoods with very high proportions of single person households, high proportions of electors with "old" forenames such as Winifred and Phyllis and which are dominated by owner occupiers rather than council housing.

Solo Pensioners reside within a mix of sheltered housing, small privately owned purpose built flats, small houses close to the centres of small and medium sized towns and some larger houses which have been split up into small flats for elderly people.

This neighbourhood is particularly common in traditional South Coast resorts, which grew rapidly between the wars; residents are either approaching retirement or have already retired and many of them, though mentally active, have low incomes on which to live.



Consumer behaviour

Solo Pensioners have low incomes but do have capital tied up in their homes, most of which are owned outright. Their savings are typically small and are invested in low interest accounts at trusted high street banks and building societies. Very few of them have personal loans and if they do have credit cards these are likely to be used infrequently and to paid off in full. Most have made a will.

Gardening is an important focus of leisure time. These people go to church and give to charity. They would rather knit, do crosswords and play cards rather than play bingo and prefer coach tours to camping holidays. These people enjoy visiting mountains, lakes and historic sites.

Solo Pensioners are frequent listeners to the radio and heavy television viewers. Favourite programmes are the news, costume dramas and programmes devoted to history, antiques and holidays.

These people are conservative in their eating habits, purchase in small packs from high priced local symbol and independent food stores and are avid participants in loyalty offers and discount coupons. Continental and ready-made meals do not appeal and they prefer sherry to beer.

Many Solo Pensioners do not drive and when cars are bought new they are typically compact models. Other than electric blankets, household equipment is replaced infrequently and there is little interest in electronic equipment.

Type I38 - High Spending Greys

Reginald and Daphne 1.24%

Sociology

High Spending Greys are the neighbourhoods to which senior civil servants, successful business people and the upper echelons of the armed forces typically retire.

By contrast to the 60s and 70s, when large south coast resorts were the typical destinations for the still active and continuingly high income retired, the 80s saw retired people switch to less urbanised and often more environmentally attractive coastal areas - places such as Sidmouth and Lyme Regis, Christchurch, the New Forest and the North Norfolk coast.

High Spending Greys located here are wealthy retired people on large and often indexed pensions who are still in good enough physical and mental health to maintain large detached houses and extensive gardens and to drive their own car. Such neighbourhoods are staunchly Conservative.



Consumer behaviour

High Spending Greys tend to have a high net worth. The homes they own outright are worth a lot of money, they hold substantial interests in stocks and shares and tend to be the beneficiaries of private and company pension schemes and annuities. Independent Financial Advisors will be retained to help them maximise their retirement incomes and minimise tax exposure both whilst alive and on death. Credit and store cards are popular but used infrequently and outstanding amounts are typically paid off each month end.

High Spending Greys can normally drive so they have a very active leisure time. They go on many weekend breaks to the country, they visit grown up children and take a large number of out of season holidays abroad. Cruises and visits to relations in Australia and North America are popular; they are enthusiastic visitors to galleries and exhibitions and regularly go to concerts and the theatre.

High Spending Greys tend to read The Times, The Independent and The Sunday Times. They prefer the money to the business sections and the gardening and the arts sections to the sports section - they also write letters to the editor.

They are keen listeners to current affairs radio questions such as Any Questions; they seldom watch commercial television or listen to radio stations other than classic FM and Radio 4.

High Spending Greys gain considerable pleasure from buying and consuming gourmet foods, specialist cheeses, patés, wines and spirits. They will purchase premium brands at smaller supermarkets.

These people have the money to change their old cars for new ones regularly. Many buy Japanese makes that they trade in at low mileage.

Type I39 - Aged Owner Occupiers

Percy and Vera 2.77%

Sociology

Aged Owner Occupiers are distinguished by residents who are mostly still married and typically independent enough to manage their own affairs; they live in their own houses rather than in apartments or council accommodation, and they enjoy adequate, though seldom generous incomes.

Many of these neighbourhoods are located in the fringes of coastal resorts, often some way back from the seafront. Significant concentrations exist in the better-off inter-war suburbs of London and the larger provincial cities; small developments of nicely built bungalows are common throughout this type.

Politically these are rock solid Conservative; residents are proud of their independence of public services and find it difficult to understand why others should be incapable of organising their own affairs without State help. Though independent, there is a sense that this group is not strongly involved in the local community and home comforts and convenience are more important than travel, dining out or participating in social events.

Consumer behaviour

Aged Owner Occupiers have moderate retirement incomes and are keen to make the most they can out of limited capital assets. They scan the papers for the best deals they can get on savings accounts, which they often open via the post. Many are also interested in annuities involving the exchange of home equity. Few people in these neighbourhoods make regular use of credit cards. Wills are made, often changed and many are interested in pet insurance.

These people are often keen on gardening, though less so than they used to be, but do not spend time on do-it-yourself. They spend a lot of time reading, solving crossword puzzles and playing scrabble. They frequent modest cafes, often to socialise with friends.

This is a good market for The Telegraph and The Express. Popular television programmes are the news, costume drama, historical series, current affairs and programmes covering antiques and holidays. Few watch cable or satellite channels.

When meeting friends and family Aged Owner Occupiers exchange continental chocolates, wines and shortbread biscuits as gifts. They typically frequent smaller supermarkets and local symbol shops and buy food both in small amounts and small pack sizes. These people are avid users of money off and other promotional incentives; they buy tinned food rather than ready to cook meals and do not buy take-aways.

Aged Owner Occupiers tend not to purchase new cars and are do not replace fridges, washing machines or televisions unless they have to. This is a poor market for electronic equipment and for audio.



Type I40 - Elderly in own Flats

Israel and Ada 1.38%

Sociology

Elderly in own Flats are neighbourhoods characterised by luxury flats that are either owner occupied or held on long leases and which are populated predominantly by comfortably off older people, many of whom are single and/or have significant investments.

The Mauds, Ivys and Dorises living in these flats are representative of the high proportions of pensioner owner-occupiers; few households have an outstanding mortgage.

Such neighbourhoods are particularly common in central London districts such as Westminster and St Johns Wood and in the North London Jewish suburbs such as Finchley and Golders Green. Here older people have retired to the physical security, comfort and convenience of purpose built mansion blocks where service charges free residents from responsibilities for gardening, maintenance and security.

Elderly in own Flats is well represented in the larger South Coast resorts, where purpose built modern apartment blocks face directly out to sea.

Such areas have a lifestyle that is often more typical of continental Europe than the United Kingdom. The country gardens of the National Trust excite the imagination less than the value of collectibles, the financial pages of the quality press and the vagaries of bidding at bridge. Bodies may age but minds remain orderly.

Consumer behaviour

Elderly in own Flats are often sophisticated financial consumers whose significant financial assets are by no means wholly held in the form of property. These people understand the stock market and exploit the variety of tax-exempt savings schemes for shielding their wealth. They also hold considerable assets in the form of collectibles such as art, stamps, coin, antiques and jewellery. They have little need for loans and whilst they do hold credit cards they pay balances off each month.

Elderly in own Flats have an active network of acquaintances with which they are likely to play chess, bridge and scrabble. They do not spend as much time gardening, doing-it-yourself and taking trips to the country as they do going to concerts and exhibitions. Many are active patrons of the arts. They frequent restaurants where they are personally known.

They are readers of The Guardian, The Independent and The Financial Times as well as The Telegraph. Some read the Jewish Chronicle. Elderly in own Flats like shopping at Waitrose, Safeway and M & S food stores and are prepared to spend extra on premium branded products and on ready made meals. They will buy continental rather than ethnic foods and prefer reliable and discrete Japanese cars. They have the means to replace household equipment as soon as it breaks down - they expect things to work and do not patch and mend.



Type J41 - Brand New Areas

Grant and Vanessa 0.57%

Sociology

Brand New Areas incorporates households within new postcodes that have been recently added by the Royal Mail, normally within a 12-month period and for which insufficient information is yet available to allocate them to any other neighbourhood type.

These new areas can take the form both of private or public sector housing, flats and town houses as well as single family housing.

A common feature of most of these areas is that they accommodate younger rather than older households, and that expenditure on home fittings, furnishings and home entertainment is likely to be significantly above the national average.



Consumer behaviour

Brand New Areas are ones where all forms of credit are sought; mortgages may have just been arranged, personal loans are needed for the purchase of consumer durables, carpets and furnishing and credit cards are needed to fund smaller outlays. Typically there are very limited savings to invest but families are keen to insure themselves against personal accident and take out extended warranties on the consumer durables they buy.

Leisure activities are particularly concentrated on home-making, do-it-yourself, home furnishing and laying out the garden. You will find many of these people at Ikea, but they are also frequent visitors to multiplex cinemas and to pubs and branded restaurants. Affordable packaged holidays sell well.

Brand New Areas enjoy light entertainment on the television and enjoy soaps and situation comedies. They are less interested in news and current affairs and will read The Daily Express and special interest magazines, particularly those relating to cars, home decoration, electronic equipment and photography.

Food is purchased in a single weekly trip to a large supermarket where the emphasis is on convenience foods and light variants.

These people spend a lot on equipping their homes with brown and white goods, including vacuum cleaners, microwaves, audio and television. They are also a good market for gardening equipment and garden furniture.

Type J42 - Pre-Nuptial Owners

Jason and Michelle 2.75%

Sociology

Pre-Nuptial Owners define neighbourhoods containing high proportions of young owner-occupiers, typically single people, cohabitees, unrelated people with a joint mortgage and newly marrieds without children.

These neighbourhoods are very much a product of the late 1980s house price boom, which left young wage earners anxious about their future ability to finance a home.

Pre-Nuptial Owners reside in lower value newly built private housing and in areas of cheaper older properties. Common to both are high proportions of households with a mortgage, low proportions of married couples, a very young age structure and a high level of residential mobility.

Although rising house prices have removed these areas from 'Negative Equity', many residents still experience difficulties in debt repayment and are having to work long and unsociable hours to meet their demanding material aspirations.



Consumer behaviour

Pre-Nuptial Owners are a ready market for all credit products – they tend to have mortgages that are large in relation to their incomes, to have personal loans and credit cards. By contrast they have little savings, don't trade in stocks and shares and have little need for pet or personal insurance. They like the idea of electronic and postal banking and do not need the reassurance of a person behind a counter whilst making transactions. They are a good market for car loans.

Leisure activities are focussed around going out, to the cinema, to clubs and bars and to restaurants. Take-aways are particularly popular. This group reads a lot and many people are studying at home to further their academic or professional qualifications. Many take long holidays to far away destinations, where they enjoy indulging in adventure experiences.

Pre-Nuptial Owners tend to read The Express. They are also regular purchasers of magazines specialising in hobbies such as cars, personal computers and photography. They prefer light entertainment on the television to news and current affairs programmes and enjoy late night viewing.

Food shopping is undertaken weekly at large supermarkets, where the emphasis is on fresh produce and ready-prepared meals.

Pre-Nuptial Owners spend significant amounts of money on the latest electronic and audio equipment, on personal computers, mobile phones and small kitchen equipment such as microwaves, toasters and electric kettles.

Type J44 - Maturing Mortgagees

Graeme and Lynn 2.68%

Sociology

Maturing Mortgagees neighbourhoods are to be found within relatively modern private estates typically occupied by people in their 30s and 40s with school age children. Built in the 1960s and 70s, these estates are becoming increasingly leafy, children are moving from primary to secondary school and the population is becoming increasingly stable.

With rising incomes and career progression, mortgage repayments are now making a less heavy impact on family incomes and, as children become more independent, wives are increasingly wanting to return to work.



Consumer behaviour

Maturing Mortgagees are at the point where they are both borrowers and savers. Home loans are now low in relation to incomes and significant home equity allows refinancing or a move to a more expensive property. Many are inheriting significant sums from parents and in-laws. These people are particularly likely to hold life assurance, to be opening savings accounts for their children and taking an interest in supplementing their pensions with AVCs, tax exempt savings schemes or investments in stocks, shares and unit trusts. Some are approaching the maturity of long term savings schemes and are able to afford major home improvements. Many bank by telephone.

The focus of much leisure time is active, outdoor and family oriented. These people are interested in cycling, sailing and fell walking, they camp and caravan to see the country and take their car abroad on beach and sightseeing tours. They are less active in the arts and eating out; at home they enjoy collectibles, modelling and reading.

Maturing Mortgagees read the financial sections of The Telegraph and mid-market papers such as The Mail and The Express. They are not heavy television viewers but are a good market for specialist magazines, particularly those relating to outdoor pursuits.

These people often have access to a company car. Money is spent less on smaller things for the home as on major investments such as garages, conservatories or driveways. It is here that money is spent on second and third televisions, and on audio equipment and cameras for growing children.

Type K45 - Gentrified Villages

Rupert and Camilla 1.33%

Sociology

Gentrified Villages are neighbourhoods containing a mixture of extremely well paid or wealthy refugees from large cities and ordinary country people.

They are typically found in locations of high landscape value within easy daily commuting distance of large population centres where planners have protected the countryside against further housing development. Much of this type is found in Southeast England.



In these architecturally attractive villages, a few large houses have been built and many of the more attractive village cottages have been carefully restored and extended to produce property of considerable value. Commuters live in the village itself rather than in small private estates tacked on to it. They often wish to play an active role in village life and to become acquainted with neighbours from all income levels.

With their extensive grounds and rural sporting and conservationist tendencies, these are neighbourhoods in which Laura Ashley catalogues are photographed and where Barbour jackets and green wellingtons can be worn without apparent ostentation.

Consumer behaviour

Gentrified Villages comprises people many of who are very affluent. Mortgages are small in relation to the value of the property and current incomes; people have 'gold' cards and store cards that they pay off each month. They don't need personal loans. Many use Independent Financial Advisers to invest in sophisticated savings products, with the emphasis on tax efficiency. There are a large number of students living at home keen to open new credit accounts.

Leisure interests focus on home and garden, entertaining and the village community. People take an interest in the restoration and individualisation of their houses, in flower and vegetable growing and in sitting out and entertaining visitors. They walk, ride, shoot, hunt, are members of the church and W.I. and participate in local amenity societies and village fetes. Gentrified Villages enjoys the social as much as the artistic element in concerts and other performing arts. Relatively little time is spent on electronic games, viewing videos or visiting the cinema.

Gentrified Villages are big readers of The Telegraph and The Sunday Times. Homes and Gardens, up-market architectural magazines and titles relating to gardening, hunting and fishing sell well in these neighbourhoods. Commercial television viewing is extremely light but there is a good audience for Classic FM.

These people are enthusiasts for home grown (or caught) produce and home made breads, cakes and puddings. They enjoy patronising specialist delicatessens in small market towns; quality wines are ordered by post and drinks cabinets are well stocked whilst canned beer is drunk in the garden. Dog food is an important item in the weekly shopping basket.

Gentrified Villages are a good market for specialist upmarket home improvement products, conservatories, sheds, patio paving, garden ornaments as well as ceramic and limestone flooring, joinery and even architectural salvage. They drive large cars, many of them 4 x 4s and estates.

Type K46 - Rural Retirement Mix

Cecil and Primrose 0.68%

Sociology

Rural Retirement Mix consists of a small segment of the population where traditional farming villages have been expanded to cater for the needs of retired incomers and the small proprietors who service the local tourist industry.

Whereas the Worthing's and Sidmouth's continue to attract a disproportionate share of the nation's retirees, an increasing number of mobile older people prefer to retire to small detached bungalows in rural areas often close to the sea or to other natural attractions.

Rural Retirement Mix is characterised by high proportions of owner-occupiers, living in detached and "named" dwellings, often in small seaside villages. Pensioners, although numerous, do not dominate the community to the same extent as in the larger resorts. Within these neighbourhoods, old people are typically married and still active.



Consumer behaviour

Rural Retirement Mix lives mostly in houses that are owned outright and many have accumulated significant other capital. Many hold assets in the form of land, antiques and collectibles. The use of credit cards is low and most are paid off at the end of the month; few people are interested in personal loans but many are concerned about pension planning, annuities, tax-exempt savings and organising their wills. People prefer Premium Bonds to the National Lottery and comprehensively insure themselves and their pets.

Homes and gardens are the focus for leisure activities. Many people are enthusiastic walkers with their dogs, bird-viewers, church-goers and members of the local W.I. People save up for off-season holidays taken in neighbourhoods of outstanding natural beauty at home and abroad.

These people are archetypal readers of The Telegraph and The Express. They will listen to Classic FM and to Radio 4 rather than Radio 5-live and will prefer the BBC to ITV. Very few watch cable or Sky. This group is sceptical of adverts, but respond to certain sales promotion offers and loyalty schemes.

Tastes in food are conservative, with emphasis on healthy ingredients and organic foods rather than on bulk. Baking is popular and in the summer a significant amount of produce comes from the garden or other local sources. Home cooking gives greater satisfaction than the microwaving of packaged meals.

The periodic purchase of new cars is an important aspect of financial management for the Rural Retirement Mix, where cars are bought for their reliability and fuel efficiency. Durables are expected to last a long time and for this reason investment will be made in quality brands.

Type K47 - Lowland Agribusiness

Giles and Tessa 1.82%

Sociology

Lowland Agribusiness is the type of area in which the Ambridge of *The Archers* is set. Here you find genuine villages that have not been overwhelmed by new developments for ex-urban settlers and where most of the population come from local families with generations of association with local farms.

Today, with the decline of the agricultural labour force, these villages house country folk who have been forced to work in towns, rather than townspeople who are forced to live in the country through shortages of local housing.

Such village neighbourhoods retain traditional symbols of community life, the parish church, the village hall, the local pub, perhaps its own primary school and small council estate. East Anglia, the East Midlands and South Central England contain much more of this type than the Celtic fringes and South West of England.

Though owner occupation is high and unemployment low, local wage rates are often below the average and fewer than average women go out to work. Lowland Agribusiness are parochial in their interests and conservative in their tastes, phlegmatic, relaxed and disdainful of ideology and extremism.



Consumer behaviour

Lowland Agribusiness contains a minority of very rich property and landowners whilst others live off modest incomes. Consequently these people are a poor target for mortgage lending as many own their own homes outright, whilst others rent and some inherit cottages and farmsteads. Savings are generally low and are invested in simple access accounts.

Leisure centres around rural pursuits, gardening, fishing, walking and in some neighbourhoods hunting. Gardening is more likely to be for vegetables and fruit than flowers. At the weekend, shopping and car boot sales, are important leisure activities and people support the local church as well as sports teams. People seldom eat out other than at the local pub and do not go to the theatre, the concert hall or the cinema. Pets are important. Holidays are unsophisticated.

Lowland Agribusiness reads *The Mail* and *The Express*. They also read local and regional newspapers and listen to local as well as national radio stations. Television viewing is undertaken earlier in the evening. Very few people have access to cable networks.

Lowland Agribusiness are quite heavy spenders at garden centres and do-it-yourself stores preferring to do work themselves. Food shopping is undertaken in large weekly and even monthly shops, multi-pack offers and frozen foods are frequent purchases.

Tastes in food are traditional and most food is cooked rather than microwaved. Lowland Agribusiness has a high penetration of dishwashers and free-standing freezers. Purchases of electronic goods, personal computers and mobile phones are below the national average. Car ownership is high but cars are renewed less often than in towns.

Type K48 - Rural Disadvantage

Mervyn and Nesta 1.05%

Sociology

Rural Disadvantage, by contrast with our idyllic picture of Merrie England, is not an area of large estates, of wealthy landowners or of pretty cottages set in attractive gardens. It is a rural existence found beyond the commuting distance of large cities where poverty, isolation and hardship persist.

In Wales and the South West in particular, wage levels in such villages are especially low, there are few jobs for women and the small upland farmers can seldom afford to hire paid labour.

The low incomes of Rural Disadvantage are further compounded by the deteriorating provision of local services. Buses no longer provide access to local market towns, further increasing the necessity to buy and run a car. Village post offices, butchers and bakers are no longer economically viable and the quality, range and value for money associated with urban supermarkets contrasts with the high prices and limited variety of the remaining local shops.



Consumer behaviour

Rural Disadvantage has very low levels of income and undertakes relatively few financial transactions. Mortgages are few and of low value, there is little use of loans and credit cards and savings are mostly in low risk accounts such as National Savings. Many people are uninsured and under provided for in pension entitlements. The Post Office is an important centre for transactions and few people engage in postal banking despite high mail order penetration.

Leisure activities are simple; walking, visiting the local pub and viewing television. A number engage in angling and pets are important companions for many. Holidays are often restricted to coach trips to the local seaside. People tend to service their own cars and do their own repairs or at least know others who will do this privately.

Preferred national newspapers are The Sun and The Mirror. Few magazines are read and relatively few people are reached via direct mail, door to door, poster or cinema advertising.

People visit market towns on a weekly basis to undertake bulk shopping at small supermarkets. Food preferences are for traditional ingredients and for tinned and frozen products over fresh food. Few people buy value-added meals since convenience and speed are not as important considerations as in other types of neighbourhood.

Rural Disadvantage has high ownership of very old cars. Ownership of dishwashers and washing machines is quite high, but few people purchase electronic products, personal computers or mobile phones.

Type K49 - Tied/Tenant Farmers

Emlyn and Delyth 0.63%

Sociology

Tied/Tenant Farmers is a neighbourhood type often associated with 'estate' villages where local landowners continue to rent out farms to tenant farmers or to own the tied cottages in which their agricultural workers live. It is particularly common in Scotland but occurs only in isolated pockets in England and Wales.

As in other parts of upland Britain a high proportion of the labour force works in agriculture, there is a high level of self employment, few women work and shopping trips are long. By comparison with remote rural areas in England and Wales, houses are much smaller, are more likely to be privately rented and more frequently lacking a bath or inside wc.

Tied/Tenant Farmers are very conservative though politically these areas are often represented by Liberal Democrats and Welsh or Scottish Nationalists.



Consumer behaviour

Tied/Tenant Farmers, with their concentration in Scotland, are frugal savers preferring to invest via conventional low-risk high street accounts where transactions are undertaken face to face. Ownership of stocks and shares is low and few people have the benefit of private pensions or medical insurance. Relatively few have mortgages and those that do owe relatively little to their lenders.

Leisure activities are primarily home-based, cooking and baking, gardening, growing vegetables and the repair and maintenance of homes and equipment. Many people are able to undertake quite complex building projects, often with the help of friends and family.

Few find their way to city concert halls, to the cinema or to organised sport. Hunting and fishing is popular, so too is folk and country music. Foreign travel is as likely to be to meet distant relatives in North America and Australia as to the Mediterranean.

Tied/Tenant Farmers are heavy viewers of commercial television. They like local programmes, are enthusiastic readers of local press and listen to local radio - they get little exposure to cinema screen advertising, to posters, door drops and direct mail.

Shopping is undertaken at expensive village stores and, weekly or monthly, at more distant supermarkets. These people spend disproportionately on flour and sugar, on tinned and dried foods and on food for their animals.

Tied/Tenant Farmers drive small, high mileage cars that they replace infrequently. Homes are not spacious enough to accommodate large amounts of white and brown goods though dishwashers and freezers are owned in above average proportions.

Type K50 - Upland & Small Farms

Hywel and Bethan 1.29%

Sociology

Upland & Small Farms is characterised by very high proportions of small owner-farmers, typically living in old isolated farmhouses well beyond easy commuting distances of major centres of population.

These farms are typically too small to support paid labourers; often they have been handed down over many generations and are still worked by a single family. Though incomes are low, land, buildings and stock used to constitute a significant financial asset – but one that has depreciated in recent years.



Upland & Small Farms is commonest in the rural west of Britain, in Wales, Devon and Cornwall and the Welsh Marches, where soils, climate and ownership patterns have militated against the development of EU subsidised prairie agribusiness. They are reliant on small-scale dairy and beef farming rather than cereal harvesting.

In such areas traditional and community values act as a barrier to the homogenising influences of mass marketing. During the last ten years the economy of these areas has been partly revived by small scale tourism and by the influx of the "small is beautiful" brigade of well educated environmentalists advocating a return to a more craft-based and self-reliant lifestyle.

Consumer behaviour

Upland & Small Farms people are particularly likely to be self employed, so personal and small business finance are closely intertwined. For this reason, most people are personally known to local bank managers and credit is an integral part of the lifestyle, not just the life cycle. Personal loans and credit cards are additional lines of credit to secured bank loans. Savings are mostly in the form of property and animals rather than financial stock.

Leisure time is more frequent in winter than summer and many people take winter breaks. Work and leisure have no dividing line but gardening, vegetable growing and home baking are important activities. Few people go out to eat and there are few local cinemas or theatres to patronise.

This group has little exposure to cinema screen advertising, posters, door drops and direct mail. Local newspapers are read with interest. The Mirror and The Express have high readership in these neighbourhoods but there is relatively little interest in magazines. Farming, the weather and the news are popular programmes on radio and television.

Upland & Small Farms have large larders and spacious deep freezers and make extensive use of both. Food tastes are traditional, with emphasis on bread, buns, cakes and meat. Dairy products are popular, particularly in the West. Food shopping is undertaken at expensive local village stores and on weekly or monthly trips to market towns.

These people have high ownership of cars and spend disproportionate amounts of their income on them. Many of them are 4 x 4s and Japanese cars sell better than European makes in these neighbourhoods. Separate freezers and dishwashers are common in these neighbourhoods, microwaves and mobiles less so than the national average.

Type L51 - Military Bases

Gary and Kimberley 0.23%

Sociology

Military Bases identifies residential quarters within military bases accommodating forces personnel and their families. Such areas are distinguishable due to their young age profile, the high level of residential mobility and the absence of significant levels of owner occupation.

The pressures of service life often lead to social problems more analogous to much poorer neighbourhoods but are somewhat reduced by the self contained support networks of the military administration.



Consumer behaviour

Military Bases contain hardly any mortgaged properties. However, service personnel are frenetic borrowers through both personal loans and credit cards, which they are the least likely of any group to repay in full each month. Military Bases are also particularly interested in accident and life insurance. Given their mobility, it is understandable that they should be more interested than most in postal and telephone banking.

By virtue of their demographics, sport is a more important focus of leisure activity in Military Bases than gardening or home improvement. Badminton, squash, skiing and riding are particularly popular and people buy a lot of CD's, particularly rock, videos and books through the mail.

Military Bases read the downscale tabloids such as The Mirror, The Sun and The News of the World. This is also a good market for specialist magazines. Tastes in food are traditional; contrary to expectations many people in Military Bases cite cooking as a leisure interest. Home based durables sell less well in these neighbourhoods than cameras, audio and video equipment, electronics and sports equipment.

Type L52 - Non Private Housing

0.01%

Sociology

Non Private Housing consists of addresses belonging to what are described in the census as Special Enumeration Districts. These are mostly areas of non-private households, typically institutional in nature, such as prisons, boarding schools, hospitals and monasteries. Some universities and colleges also fall into this category.

Consumer behaviour

The variety of institutions contained within this type, (for example, prisons, hospitals, and boarding schools) prevent any meaningful or consistent analysis of the individuals resident.

Marketing to these areas is complicated by the fact that the institutions provide catering to their inmates and that in few institutions are the residents responsible for the furnishing and upkeep of their quarters.



GB MOSAIC Group Descriptions

GB MOSAIC classifies all Great Britain neighbourhoods into 52 distinct lifestyle types which are aggregated into 12 groups:

A	High Income Families	H	Stylish Singles
B	Suburban Semis	I	Independent Elders
C	Blue Collar Owners	J	Mortgaged Families
D	Low Rise Council	K	Country Dwellers
E	Council Flats	L	Institutional Areas
F	Victorian Low Status	99	Outside GB
G	Town Houses & Flats		

Note Where the postcode or address of an Electoral Roll record indicate that it is not within Great Britain the GB Household MOSAIC Type and Group has been set to a value of 99.

Group A - High Income Families

Roger and Penelope 11.34%

Sociology

High Income Families are found in the more affluent and leafy suburbs, where professionals and wealthy business people can afford to live in highly priced, large, owner occupied housing. These are typically family neighbourhoods, where inter-war and early post-war houses tend to have four or more bedrooms and generous gardens.

First time buyers or pensioners are largely absent as High Income Families are dominated by two-income, two-upmarket car households, many with older children who are often as performance and achievement oriented as their parents. Levels of educational and professional qualifications are particularly high and many people have accumulated substantial amounts of capital.

Consumer behaviour

High Income Families are the people with the highest incomes, who save, borrow and spend the most. They live in the most expensive houses and have considerable financial assets. As many of them are self-employed or directors in large companies, they have high levels of financial sophistication and good access to quality advice. Banks and building societies are eager to offer privileged service to High Income Families because of their large mortgages, their heavy purchasing of shares and unit trusts, and their frequent use of credit cards, often for foreign business use. Most have company pensions and life assurance and very few require loans to buy cars or expensive home appliances.

Many High Income Families play sports regularly, particularly squash, tennis, sailing and golf and they also spend heavily to attend prestige sporting events such as Wimbledon or International Rugby as well as attending concerts, opera and the theatre. They are frequently involved in voluntary work.

They holiday at choice international destinations organised independently or via specialist holiday companies. High Income Families spend the lowest amount of time in front of the television and when they do they watch sports, news, current affairs and arts programmes, principally on BBC. They listen to Radio 4 on their way to work and enjoy Classic FM.

Magazines are widely read, particularly those involving business and public affairs, outdoor sports and interior design.

These people can be found in Marks & Spencer food stores or at Waitrose where they are prepared to pay premium prices for quality and freshness and are attracted by the convenience of ready made meals. High Income Families are early adopters of continental recipes and foods and will visit specialist wine stores rather than casual off-licences to replenish their cellars.

Most families in these areas have two or more cars, one of which is quite likely to belong to a luxury marque or be a large 4 x 4. They spend heavily on camera and audio equipment, on personal computers and on the more expensive home improvements such as conservatories, driveways, garages and designer kitchens.

Group B - Suburban Semis

Geoffrey and Gillian 10.41%

Sociology

Suburban Semis represent the bedrock of middle class suburban taste. Within these neighbourhoods are found middle aged, middle income families, where parents often commute to work in middle management jobs in large service organisations. Living in satellite villages or in well-established suburbs, these people live organised and agreeable lives and have sufficient time and income to pursue a wide variety of home based leisure interests.

Most are owner-occupiers and have or have had children; many of the houses are inter-war semis with their own garages and reasonably sized gardens. Some neighbourhoods of Suburban Semis are becoming increasingly multi-cultural.

Consumer behaviour

Suburban Semis contain people who use financial services to reduce risk. They are careful to insure their cars, their homes, themselves against accident and death, their credit cards against loss or unemployment and to purchase extended warranties against their new appliances. Suburban Semis are a good market for private pensions and private medical assurance. They save on a regular basis using standard tax exempt products and unit trusts rather than the more complex and risky instruments used by the financially more sophisticated.

These people are not especially loyal towards their bank and compare rates carefully before they purchase. Many have switched to telephone and Internet banking. Direct Debits provide further order to the family finances.

The leisure activities of Suburban Semis are focussed around the family; they regularly go out to pubs and restaurants and like eating out as a family in village pubs rather than at a branded chain. They prefer outdoor pursuits such as fell walking, camping and caravanning to more mass-market activities such as bowling, bingo or spectator sports. These people are active collectors and hobbyists. They like taking their car abroad to visit mountains, lakes and historic sites.

Suburban Semis are the prime audience of newspapers such as The Sunday Times, The Telegraph, The Express and The Mail whose financial columns they read with interest. Fewer read The Guardian or The Financial Times.

Commercial terrestrial television is not popular, but there is a strong take up of cable and satellite. People look to the media for information on new products and offers.

Suburban Semis tend to make weekly shopping trips to large, modern supermarkets, where they actively participate in loyalty schemes. They are early adopters of new products and are concerned about the impact of what they buy on their health – they spend enthusiastically on pasta and paté, fresh vegetables, fruit and dairy products, on premium brands and multi-pack offers.

On Suburban Semis driveways stand recent registration executive rather than luxury saloon cars, many financed by corporate employers. Homes and gardens are well equipped with modern appliances and there will be a high level of awareness of how to maximise their use.

Group C - Blue Collar Owners

Trevor and Jayne 13.04%

Sociology

Blue Collar Owners comprises the less expensive neighbourhoods of owner occupier housing where skilled manual and junior white collar workers take pride in the exercise of practical skills in the home and garden. These are unpretentious rather than intellectual communities, where sensible and self-reliant people have worked hard to achieve a comfortable and independent lifestyle.

Relatively few ethnic minorities or single people reside in Blue Collar Owners. Most occur in traditional industrial regions and many where council estates have been sold off to long-standing tenants. Children tend to leave school early to get a job, whilst continuing to live at home. Family incomes are relatively high due to the large number of adults working and the absence of expensive mortgages.

Consumer behaviour

Blue Collar Owners enjoy the feeling of cash rather than plastic in their wallets. Most have mortgages, which are often relatively low given the high levels of house affordability in the types of towns where these people live. With many adults working, they are able to make quite substantial levels of savings for a new car, a family holiday or home improvements.

Blue Collar Owners were the bedrock of the Building Society movement and many have a high level of loyalty to the financial organisation they bank with. Few people invest in stocks and shares, take out pensions or invest in tracker funds, but do take advantage of tax exempt savings schemes. Most have enough money to insure themselves and many buy extended warranties.

For Blue Collar Owners family trips to heavily branded restaurant chains are often a weekly occurrence due to the large number of working adults. The foreign packaged or UK seaside holiday is the annual norm. When on holiday these people are out to have some fun and relaxation rather than to challenge their minds through contact with the local community or to sample exotic foreign foods.

Many Blue Collar Owners spend substantial amounts of leisure time on home and car maintenance, usually alone but sometimes with specialist help. Some are active vegetable gardeners and enjoy angling and walking their large dogs.

The media preferences of Blue Collar Owners are cable and satellite. They are heavy television viewers and particularly enjoy games of skill such as snooker and darts and quizzes; leisure interest magazines tend to be very mainstream and gender based. Blue Collar Owners tend to shop primarily on price during weekly visits to Asda and Co-operative supermarkets where they prefer traditional, bulky items such as pies and puddings, burgers and chips to fresh fruit and vegetables. Flavours, such as salt, vinegar and ketchup, are added to food after it is served rather than, as herbs, as part of the cooking process. They can afford and do enjoy substantial intakes of beer.

Homes are well stocked with modern appliances; most money is spent on the living room where three-piece suites are unlikely to be either small or threadbare and where the television is likely to be wide-screen. Many homes have personal computers, mostly for playing games. Blue Collar Owners can afford to change their pre-owned saloon cars often and quite a few buy basic models new.

Group D - Low Rise Council

Darren and Tracey 13.04%

Sociology

Low Rise Council comprises neighbourhoods of Local Authority and Housing Association tenants who, for various reasons, have not exercised the right to buy their homes. Reasons may be that their wages are too low, they are retired or that they live in areas of the country, such as central Scotland, where the drive to own your own home is less pronounced than it is in England.

Most of these estates were developed to high standards of design in the 1930s and 1950s. They consist of two or three bedroom, two storey houses, typically built in closes and cul-de-sacs, and mostly at low residential densities. Many of the tenants are now middle aged or older; incomes are generally low, partly because there are many families where no one is at work. Despite high car ownership, many families are still dependent on public transport. Local shops are often expensive and supermarkets difficult to reach.

Consumer behaviour

Low Rise Council's material aspirations are often somewhat ahead of their financial resources, the gap resulting in high levels of personal credit through the use of loans, bank overdrafts as well as credit and store cards. Credit balances tend not to be paid off at the end of the month and personal loans are often taken out to repay higher rate retail instalment credit.

Interest free credit is particularly important to Low Rise Council. Few people own their own houses and, consequently, very little capital is passed on between the generations - for this reason, prepaid funeral plans are popular. Many recipients of welfare payments have no current account and the Post Office is where many bills are paid.

The better off within Low Rise Council make regular visits to clubs and pubs, the elderly to day centres. Betting, the pools and the lottery are regular sources of excitement, video rentals entertain the family on a Saturday night and eating out often takes the form of a curry or fish and chips. The more affluent take packaged holidays to the Mediterranean and enjoy fixed caravans in leisure parks, whilst the less well off enjoy day visits by bus to the seaside or to themed adventure parks.

Low Rise Council are very heavy viewers of commercial television and spend above average time watching videos. Many have subscribed to cable and satellite but some have terminated their arrangements. Preferred national newspapers are The Mirror, The Sun and The News of the World - few read magazines.

Low Rise Council prefers to shop at discount stores such as Co-op, Aldi and Netto. People buy on price rather than on service and respond readily to coupons and to saver offers. Fresh produce is relatively less popular than tinned and packets, and assurance is obtained by buying well-advertised brands. Preferences are for sliced white rather than wholemeal bread, cheddar rather than Brie, Worcester sauce rather than mayonnaise, and potatoes rather than rice. Beer is drunk in preference to wine, which if it is bought is mostly white.

Low-Rise Council tends to have a single, second hand car rather than a new one. Other than television and video equipment, expenditure on domestic appliances is low.

Group E - Council Flats

Thomas and Mary 5.95%

Sociology

Council Flats are neighbourhoods that include high rise flats, large municipal overspill estates and smaller developments of Local Authority maisonettes and mid-rise dwellings. They have very low incomes and aspirations, where watching television is often the principal form of leisure activity and where consumers are often unable to afford more than basic brands and products.

Council Flats have a high demand for consumer credit and mail order is used for the purchase of durable products. Within these estates reside large numbers of pensioners, single parents, long term sick and unemployed. Few people have formal educational qualifications and for many mobility is impaired by lack of a car. Much government money has been spent over the years in attempts to improve the social and physical environment in these neighbourhoods, which often suffer from high levels of crime and vandalism as well as financial poverty.

Consumer behaviour

People in Council Flats have very low levels of income. They have no equity in the flats or houses they live in; they have little savings; when they borrow they do so for small amounts; they have little to insure; and they don't have money tied up in pension schemes. For these reasons, they are of limited interest to mainstream financial services organisations.

Many in these neighbourhoods still don't have a current account and they prefer (or have no other option) to have their telephone and utilities bills charged monthly or through prepayments. Most find it difficult to obtain credit from banks and make use of mail order credit where they can. Sub-prime credit is active, where monthly payments are often collected at the doorstep, whilst pawnbrokers are another frequent source of short-term finance.

Council Flats are the heaviest television viewers in Great Britain and are the least likely to go out to the theatre, to the cinema or to exhibitions. They are also the least likely to take a foreign holiday. Bingo, betting and the lottery are popular and for many people a visit to a downtown or regional shopping centre is a significant event. Leisure activities are hampered by lack of mobility as much as transport and in cramped accommodation, it is difficult for children to be entertained other than on the street.

Council Flats, besides being heavy television viewers, are also regular renters of videos. Preferred channels are the commercial ones and favourite programmes are soaps and those involving the personal financial gain of others. Little is spent on magazines and the low level of national newspaper readership is concentrated on The Sun, The Mirror and The Star.

People living in Council Flats shop mostly in high priced local convenience stores where there is a lack of variety. Snacks and sweets supplement cheap staples such as potatoes, frozen chips, bread and tinned and packaged foods. Little is spent on fresh vegetables or fruit. Smoking is institutionalised.

Council Flats spend relatively little on household appliances; other than ubiquitous televisions, stereos and fridges, many households lack washing machines and microwaves and it is not uncommon for homes to lack a telephone.

Group F - Victorian Low Status

Sharon and Shaun 8.64%

Sociology

Many Victorian Low Status neighbourhoods contain areas of genuine community feeling, where young families and the childless elderly live in owner occupied and privately rented terraces and tenements, often dating from the last century. These older established communities often lie close to the centres of large towns and offer less formal and pretentious environments than more recently built suburban areas.

Whilst offering high levels of local social contact, such neighbourhoods allow their residents to experiment with diverse lifestyles. Ownership of "lifestyle" products is less likely than elsewhere to impress the neighbours. Many Victorian Low Status are found in small towns which industrialised rapidly in the 19th century. They are also common in the older cores of large cities, many of which are becoming subject to gentrification.

Consumer behaviour

Victorian Low Status contains much housing that is quite cheap to buy; indeed many houses in these neighbourhoods are difficult to sell on the open market and are passed down from one generation to another. By contrast, Victorian Low Status also includes some areas of London and Edinburgh where even unimproved flats command high rents. Generally though these are people of low net worth, where little is put by as savings but little is borrowed either. Many people do not have insurance and, in the rented areas, many people still do not have a permanent address.

Leisure activities in the industrial areas tend to focus on community and voluntary activities, pubs, clubs and local sports associations. In the major conurbations, many people are out each evening at fringe cultural events, ethnic support groups, the cinema and on evening courses. Music and dance is particularly important in this group. Fish and chips and Chinese take-aways in industrial areas are the equivalent of kebabs and McDonalds in the urban ones, where many people don't have formalised eating arrangements at home. Organised holidays are not particularly popular in these neighbourhoods where much foreign travel is to re-visit relatives in distant lands.

Victorian Low Status reads both The Mirror and The Guardian more than The Sun and The Telegraph. In the urban areas there is a high take-up of ethnic cable channels but overall television viewing is relatively light.

Victorian Low Status are heavy users of ethnic convenience stores rather than supermarkets and go food shopping several times a week. Loyalty cards and promotional offers are less important than shopping hours and personal service. Food is bought fresh rather than frozen or tinned, but there is also heavy use of microwave meals.

Victorian Low Status spends much of its disposable income on CD's, hi-fi and health and beauty products. The use of personal computers is widespread. The group is a good market for small electric products, hair dryers, electric kettles, toasters and microwaves.

Group G - Town Houses & Flats

Raymond and Iris 9.57%

Sociology

Town Houses & Flats consists mostly of small properties providing middle income housing for junior administrative and service employees who don't have large families. Such neighbourhoods are found typically in small market towns and service centres, in the older areas of historic towns and in some inter-war suburbs of London. In some instances, larger houses in the better parts of smaller towns have been divided into small self-contained rented flats. Elsewhere big old houses have been demolished and replaced with new privately owned flats.

Small market towns have much of this type of community as do turn-of-the-century suburbs of high density terraced housing in London, designed originally for clerks and junior managers in service jobs. Today Town Houses & Flats comprises people who typically use inter-personal skills in service jobs rather than craft skills in industry, who are well informed and sociable in their lifestyles, and whose aspirations centre primarily around material possessions.

Consumer behaviour

Town Houses & Flats contains a minority of quite sophisticated investors, many of whom have access to independent financial advice through their (small) business operations. These people have financial assets such as stocks and shares, collectibles and antiques. This group also contains many younger people who are well informed about credit cards, tax exempt saving schemes and mortgages - a proportion of whom have them. People in these areas often have little allegiance to financial services brands and offer good opportunities for direct banking and insurance.

They spend a lot of time reading, going to the theatre, the cinema and eating out, though mostly at relatively unsophisticated venues, where they support local exhibitions and galleries. Independently organised holidays are taken to exotic destinations and often indulge special interests. Home improvement and gardening are of less interest than antiques and memorabilia.

Town Houses & Flats read the mid market and quality press - there is high consumption of specialist magazines relating to arts and photography and to home decoration and furnishing. Television viewing is light.

Town Houses & Flats tend to buy disproportionately from local corner stores and from specialist delicatessens. People are concerned about the ingredients of the food they eat; these are not good neighbourhoods for discount coupons or multi-pack offers and mass label brands sell less well than specialist brands and home made produce.

Town Houses & Flats spend their money on audio, photographic and electronic equipment rather than furniture and televisions. It is one of the better markets for small electric appliances such as electric kettles, coffee percolators and toasters than for dishwashers and washing machines.

Group H - Stylish Singles

Benjamin and Rebecca 5.55%

Sociology

Stylish Singles are people for whom self-expression, exploration, style and tolerance are important. Some are still students, others are highly paid young professionals in the service sector. Typically very well educated and very involved in their work, these people are highly aware of the behaviour of different social groups and enjoy living in a diverse, cosmopolitan and sometimes multi-cultural environment.

People are often so busy experimenting and experiencing life that they delay marriage and postpone as long as possible the responsibility of looking after homes, gardens and children. Stylish Singles prefer the vitality of the large city to the tranquillity of outer suburbs and spend money freely on fashion, foreign travel, the arts, entertainment and eating out. Experiences are often valued more highly than material possessions.

Consumer behaviour

Stylish Singles comprises many students, who are new to current accounts and credit cards, and young professionals, who are first time openers of savings accounts and first time mortgage applicants.

This group of people is particularly brand disloyal and willing to open accounts that are serviced by telephone and by the Internet. Because their finances are destined to improve, they are likely to get into debt deliberately in order to finance their studies, their holidays or the deposit on a rented flat. For some, interest free credit is an attractive means of financing the purchase of home (or flat) appliances, whilst for others salaries are high enough to save a deposit against the purchase of a house or flat.

Leisure activities are focussed on going out rather than staying at home. Stylish Singles are very frequent visitors to films, concerts and exhibitions; jazz and contemporary music are popular and many are into minority arts. They go away a lot at the weekend and when they travel abroad, which they do often, they seek out European capital cities with a strong cultural heritage and cosmopolitan ambience, or travel to long haul destinations providing insights into far away cultures.

Purchase and readership of magazines is particularly heavy, with business, geographic and political magazines particularly popular. Whilst The Guardian, The Independent and The Observer are preferred to more conservative titles, many Stylish Singles read more than one newspaper a day or different titles during the week. By contrast, television viewing is light, other than for current affairs programmes and late night films.

Stylish Singles tend to shop for food at nearby convenience stores late in the day. For them convenience and service is more important than price and few people care much for sales promotions. They frequent the deli bar, buy yoghurts and orange juice, pasta and pizza, wine, continental foods and ground coffee. For Stylish Singles, their main meal is often late in the evening.

Stylish Singles don't spend a lot on their cars, or on gardening or home improvement, however, they are big spenders on mobile phones, CD's, sports and audio equipment, on luggage, and on personal computers. This group buys all those things needed when setting up home - pictures, small electrical equipment, pots and pans and microwaves.

Group I - Independent Elders

Cyril and Winifred 7.25%

Sociology

Independent Elders comprises neighbourhoods of owner occupied houses, bungalows and privately owned flats dominated by people over the age of 55. Many are found close to the sea, particularly along the South Coast, as well as in some of the inter-war London suburbs. Here the people are conservative and self reliant in outlook, but still fit enough to look after themselves. Income levels vary quite considerably within this group depending on age and the extent of private and company pensions.

Many Independent Elders depend on investment income – which despite being relatively low is sufficient, as outgoings are modest since most houses are owned outright, children are grown up and homes are adequately supplied with consumer durables.

Consumer behaviour

Independent Elders tend to own their homes outright and are more interested in equity release schemes than in mortgages. Their equity is not only in their homes but also in unit trusts and shares, pension funds and in antiques and collectibles. Plastic cards are used as convenient means of payment rather than as instruments of revolving credit and few people have personal loans or overdrafts.

Many people rely on independent advice in balancing the risks and returns from different investment strategies and are willing to switch quite substantial sums of money to maximise short-term returns. Although savings accounts will be managed through the post, many Independent Elders prefer face to face contact with the bank for current account transactions. Most have a Will and minimising tax on their death can be a major objective of personal financial management.

Depending on their mobility, Independent Elders are keen holiday takers. Cruises and coach tours are more popular than skiing or camping, and they enjoy day trips by car to heritage sites. People go to the theatre and to exhibitions a lot. Reading, cards and bingo are popular means of whiling time away. The more active are also heavily involved in voluntary associations and in gardening - home improvement, by contrast, is neglected.

Independent Elders prefer The Telegraph to The Guardian and The Express to The Mail. Favourite television programmes are the news, current affairs, costume drama and specialist series on holiday, antiques and history.

Independent Elders are avid collectors of coupons and other promotional incentives. They like to shop at smaller supermarkets easily accessible by foot or car where they purchase well known brands, often preferring tinned and packet food and fresh produce to frozen and convenience meals. The group spends a lot at specialist grocers and enjoys the consumption and gifting of wine, chocolates and biscuits.

Group J - Mortgaged Families

Mark and Nicola 8.15%

Sociology

Mortgaged Families mostly reside in areas of recently built private housing, typically lived in by younger households often burdened by high levels of mortgage repayment. Whilst most of these neighbourhoods contain young families living on the outskirts of towns and cities, an increasing number of young single people and childless couples are in this group, often living in new in-fill housing.

The furnishing and decoration of homes and gardens is a key focus of Mortgaged Families. Leisure activities and shopping trips are undertaken by the entire family to retail multiples in newly developed retail parks in out-of-town locations.

Consumer behaviour

Mortgaged Families tend to have large numbers of financial accounts, often with different suppliers. These people are particularly likely to owe large amounts on their home, though for some this is a source of equity that allows some of them to release capital to undertake major home improvements. Most people have more than one credit card, often not repaid in full at the end of the month and this is a strong market for personal loans and retail credit.

Many Mortgaged Families have taken out life and personal accident insurance and are beginning to build up equity in personal pension plans. People enjoy the immediacy and convenience of telephone and Internet banking. Car finance is an important business opportunity among these people.

Leisure expenditure is particularly focussed on the family – the barbecue in the summer, children's swings and paddling pools for sunny afternoons. Holiday break destinations might be Euro-Disney or an accessible UK theme park, whilst longer holidays are taken in Florida, on the Mediterranean or camping or caravanning by the seaside.

Mortgaged Families go out a lot to branded pubs and, with their children, to mid-market restaurants. In the evenings, they play squash and badminton or do aerobics at the local public or private leisure centre. Computers and computer games are forms of recreation that involve the family.

They read The Telegraph and The Mail and are enthusiastic readers of magazines relating to cars, computers and electronics, sports, health and beauty and home making. However, they are comparatively light television viewers.

Mortgaged Families shop by car once a week at Tesco and Sainsbury's. They take full advantage of loyalty schemes, multi-pack and discount offers and buy heavily from the chilled foods and ready meal counters. They are concerned about ingredients, buy 'lite' variants in order to maintain their figures and prefer heavily advertised brands to home baked produce.

Mortgaged Families are keen purchasers of leisure and sports equipment, home maintenance and gardening products. Their kitchens are fully equipped and the living room is well stocked with electronic equipment. Second (and third) computers, televisions and stereos are increasingly found in children's bedrooms.

Group K - Country Dwellers

Giles and Rosemary 6.80%

Sociology

Country Dwellers consist of genuinely rural neighbourhoods, beyond the commuter belt of villages with their newly built estates, where houses have names rather than numbers and where agriculture and tourism are significant sources of local employment.

They vary considerably in their levels of affluence - from the gentrified villages of the New Forest and Sussex Weald, through the 'Ambridges' of the Midland shires, to the impoverished upland farms of the Celtic fringes. All suffer poor access to shops, post offices, schools, medical services and entertainment and are heavily dependent on cars for work and leisure.

To most Country Dwellers small scale is still beautiful; people are expected to help their neighbours and many attempt to hold out against the depersonalising aspects of a mass consumption society.

Consumer behaviour

Country Dwellers often have significant equity tied up in property, shares, land and animal stock - so business and private finance are often intertwined. Many Country Dwellers have strong personal connections to their bank manager and have arranged special overdrafts or secured lines of credit for business investment. In pretty commuter villages there are others who have substantial equity in their homes and non-agricultural businesses whilst in more remote countryside people borrow little but have few savings.

Leisure activities often focus on community events. Many still go to church and are members of the Women's Institute. Local voluntary organisations, sports teams and gardening clubs attract widespread support. Fishing, hunting, shooting and riding replace the theatre and the cinema, whilst gardening for vegetables as well as flowers and home baking are popular. When on holiday, it is often out of season coach trips to mountain and lake destinations rather than to beach resorts.

Local press and radio are comparatively strong media among Country Dwellers who otherwise read The Express and The Telegraph. There is little exposure to cable or satellite, unless as a means of improving TV reception, or to minority media such as outdoor advertising, door to door distribution and cinema screen advertising. Response rates to direct mail are high.

Grocery shopping divides between the high price village store and weekly trips to supermarkets in nearby market towns. Country Dwellers spend disproportionately on flour, sugar, tinned and frozen foods and less on ready made meals. Home-grown produce supplements the summer diet.

Country Dwellers spend heavily at do-it-yourself stores and garden centres on building materials, garden equipment, shrubs and flowers. There is a particularly high ownership of dishwashers and, to a lesser extent, washing machines. Many Country Dwellers own two or three cars, but exchange them less often than other groups. By contrast, expenditure on personal computers, audio equipment and videos is below the national average.

Group L - Institutional Areas

0.24%

Sociology

Institutional Areas consist of neighbourhoods which, for various reasons, do not conform to a typical household pattern. These include areas of military housing and areas where people live in institutions such as prisons, hospitals, boarding schools and religious retreats.

Consumer behaviour

Due to the small size and heterogeneous characteristics of these areas, no generalised consumer behaviour is meaningful.

Update frequency

Annual.

Appendix 2

Pixel - High resolution customer segmentation

What is Pixel?

Pixel is a segmentation system that has been applied to each of the UK's 44 million adult consumers. Each consumer has been assigned one of 6240 unique Pixel codes. Each Pixel code represents one of the possible 6240 permutations of the seven different persons (P) or household (H) demographic variables from which Pixel has been built.

These variables are:

- Gender (P)
- Age (P)
- Household composition (P)
- Length of residency (P)
- Address type (P)
- Shareholdings (P)
- Company directorships (P)

For example, Pixel code 4512 consists of single females who live on their own, are aged over 65, who have lived at their current address for over 11 years, who live in a numbered house and who are neither directors or likely to be shareholders.

Pixel 4512 Low spenders on telephony

- Females
- Living on their own.
- Aged 65+
- Resident at their address for over 11 years
- Living in numbered houses
- Not likely to be shareholders
- Not directors

Pixel code 4579 consists of married men, living with their wives but with no other adults in their family, who are aged between 46 and 55, who live in a numbered house and who are directors but not likely to be shareholders.

Pixel 4579 High spenders on telephony

- Males
- Living with wife only.
- Aged 46-55
- Resident at their address between 1 and 3 years
- Living in numbered houses
- Not likely to be shareholders
- Directors

An equivalent Pixel coding system is also available at the household level for those organisations targeting consumers on a household rather than on an individual basis. This coding system takes into account the age of the head of the household.

What is the difference between Pixel and MOSAIC?

Pixel is similar to MOSAIC except it operates at a finer level of resolution, i.e. at person rather than postcode level (average 15 households). Both systems are multi-dimensional, rather than one-dimensional. However, unlike MOSAIC, there are no 'nick-names' for the Pixel types as they are designed to offer the greatest flexibility in grouping together codes to create customized segmentation solutions.

The predictive power of Pixel is typically similar to that of MOSAIC, sometimes slightly greater. However, when Pixel and MOSAIC are used in combination, the levels of discrimination achieved are typically in the region of 150% to 200% that achieved by MOSAIC on its own.

What are the applications?

Pixel is a highly effective segmentation tool that is typically used in three ways-for profiling, multivariate statistical modelling, and as a selection criterion for proactive communications.

How can Pixel be used as a profiling tool?

Pixel can be used as a profiling tool in the same manner as MOSAIC. Although Pixel has many more segments than MOSAIC, some 85% of consumers live in 1000 out of the 6240 Pixel codes. This means that for most medium sized files (i.e. 100,000+ records) there is likely to be an adequate representation of records in the larger Pixel codes for the analysis to be statistically reliable.

How can Pixel be used as a modeling tool?

When combined with MOSAIC, Pixel is an exceptionally powerful tool for the development and implementation of person and household level marketing models, such as product or service propensities.

Can Pixel be used as a selection criterion?

Pixel represents an ideal method of applying complex selection rules to individual proactive direct communications campaigns-for example, a complex mailing with multiple insertions or an inbound telemarketing promotion. Using Pixel, individual customers or prospects can be selected or rejected for a mailing either on the basis of user specified demographic criteria, or their modelled propensities to respond. Indeed they can be simultaneously be filtered on any number of dimensions at one time.

Can Pixel be appended to customer files?

As Pixel is appended at the person or household level, the process of appending it to customer records requires a match between a given name and address on, for example, a customer database and the same name and address on the Experian® 'master Great Britain name and address' file. This can be undertaken either on a bureau service basis by Experian, or in-house using Microcoder. This software tool allows enrichment of any name and address file with Pixel – through the batch processing of an entire customer database. Alternatively Pixel codes can be added in a live environment such as a call centre, using Experian's Contact. This allows a company to specify the call script that should be used for any UK name and address, based on its Pixel and MOSAIC codes.

How is it licensed?

Pixel is accessed on a renewable license basis. Charges are based on the number of address records held and whether the data are appended by Experian on a bureau service basis or in-house by the user via Microcoder.

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