

Experian's Mosaic Public Sector citizen classification for the United Kingdom



Introduction

Citizens today expect public services to be responsive to their individual needs. They don't want a 'one size fits all' approach: they want services that are personal to them.

Delivering services in response to an individual's needs helps you target your resource more effectively, increase efficiency and deliver better value for money. It also helps improve your engagement with customers and increase service adoption.

To deliver personalised services the public sector needs to understand citizens.

Mosaic Public Sector is the UK's only classification that is designed specifically for use by the public sector and focuses on the needs of citizens. It provides a detailed and accurate understanding of each citizen's location, their demographics, lifestyles and behaviours.

This new version of Mosaic Public Sector capitalises on Experian's access to a wealth of information on all UK individuals to help you understand their need for public services now and in the future.

It helps you:

- Anticipate and plan future resource requirements
- Understand the needs of customers and local areas to optimise the allocation of resource
- Target resources to facilitate entitlement and enrolment
- Develop personalised messaging and communication that changes behaviours and improves service adoption
- Accurately measure the risk and value of customers now and in the future

To help support your understanding of citizens and their service needs, Mosaic Public Sector is linked to a number of specific public sector data sources from criminal justice, education, the environment and health, as well as central and local government.

This gives you considerable insight into every UK citizen and their requirements, enabling you to deliver better value for money by focusing services around the needs of the individual.

“Mosaic Public Sector has been a fundamental part of our analysis and marketing strategy, allowing us to be very specific with the content and tone of our campaigns and using appropriate media channels that best fit our target group's preferences.”

Thames Valley Safer Roads Partnership

How is Mosaic Public Sector built?

Over the last 25 years Experian has established itself as a leading global provider of consumer classifications.

Our unique combination of consumer insight allied to our understanding of local markets and economies means we can identify the best sources of data and methodologies to build truly innovative segmentation.

Mosaic Public Sector is built using a four-stage approach:

- A detailed analysis of the latest societal trends in the UK
- Acquisition and development of the most appropriate data sources required to classify consumers accurately
- A sophisticated proprietary approach to cluster analysis
- Analysis of market research and public sector data sources to assist in the validation and interpretation of the segmentation

Clustering

Mosaic Public Sector is designed to identify groupings of citizen behaviour for individuals, households and postcodes. The methodology used to build the classification is unique to Experian, and has been refined over many years of building consumer classifications using data from different sources and levels of geography.

The first step is to gather data for all individuals and households in the country. This data is then combined with information from other higher levels of geography including postcode and Census Output Areas. All of the variables input to the classification go through a selection process during which they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology depending on how well they discriminate at differing levels of geography.

This 'bottom-up' approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification, and its ability to discriminate.

Data components

Classification data

All of the information used to build this latest version of Mosaic Public Sector has been updated to provide an accurate and contemporary view of citizens and their requirements for public services.

A total of 440 data elements have been used on the basis of their volume, quality, consistency and sustainability.

To be input into the classification, these data must enable the accurate identification of, and discrimination between, a wide-range of consumer behaviours. They must also monitor change over time to ensure an accurate assignment of a Mosaic Public Sector code to a person, household address or postcode.

Sixty two per cent of the information used to build Mosaic Public Sector is sourced from a combination of data that includes Experian's UK Consumer Dynamics Database, which provides consumer demographic information for the UK's 47 million adults and 24 million households. This database is built from an unrivalled variety of privacy-compliant public and Experian proprietary data and statistical models. These include the edited Electoral Roll, Council Tax property valuations, house sale prices, self reported lifestyle surveys and other compiled consumer data.

The remaining 38 per cent of the data are sourced from Census current year estimates that Experian has produced by utilising its wealth of data assets to track change in key 2001 Census variables. These estimates provide an accurate and up-to-date measure of the key demographic characteristics of local areas and address changes that have taken place since the 2001 Census.

The information used to build Mosaic Public Sector is then continuously updated. This enables Experian to verify and update the classification twice a year.

Descriptive data

The key to understanding the behaviour of each Mosaic Public Sector type is the richness of the descriptive data. Experian owns and sources a number of authoritative sources of media and market research that allow us to build a rich picture of the nation's socio-cultural diversity. These include:

- ONS' annual Expenditure and Family Survey
- University of Essex's British Household Panel Survey (BHPS)
- Research Now's online panel of 350,000 consumers and their demographic and media consumption
- YouGov's specialist survey of 66,000 consumers and their financial behaviour
- GfK NOP's Financial Research Survey of 60,000 consumers and their personal finance characteristics
- BMRB's Target Group Index survey of 25,000 adults' consumption of products, brands and media
- Experian Hitwise's online competitor intelligence of 8 million internet users

Mosaic Public Sector also brings together a range of key public sector datasets and research surveys that include:

- The British Crime Survey
- Hospital Episodes Statistics
- Index of Multiple Deprivation
- Higher Education Statistics Authority (HESA)

These and other complementary sources of public sector research are added to Mosaic on a regular basis to help maintain our understanding of citizens and their demand for public services.

Geographical resolution

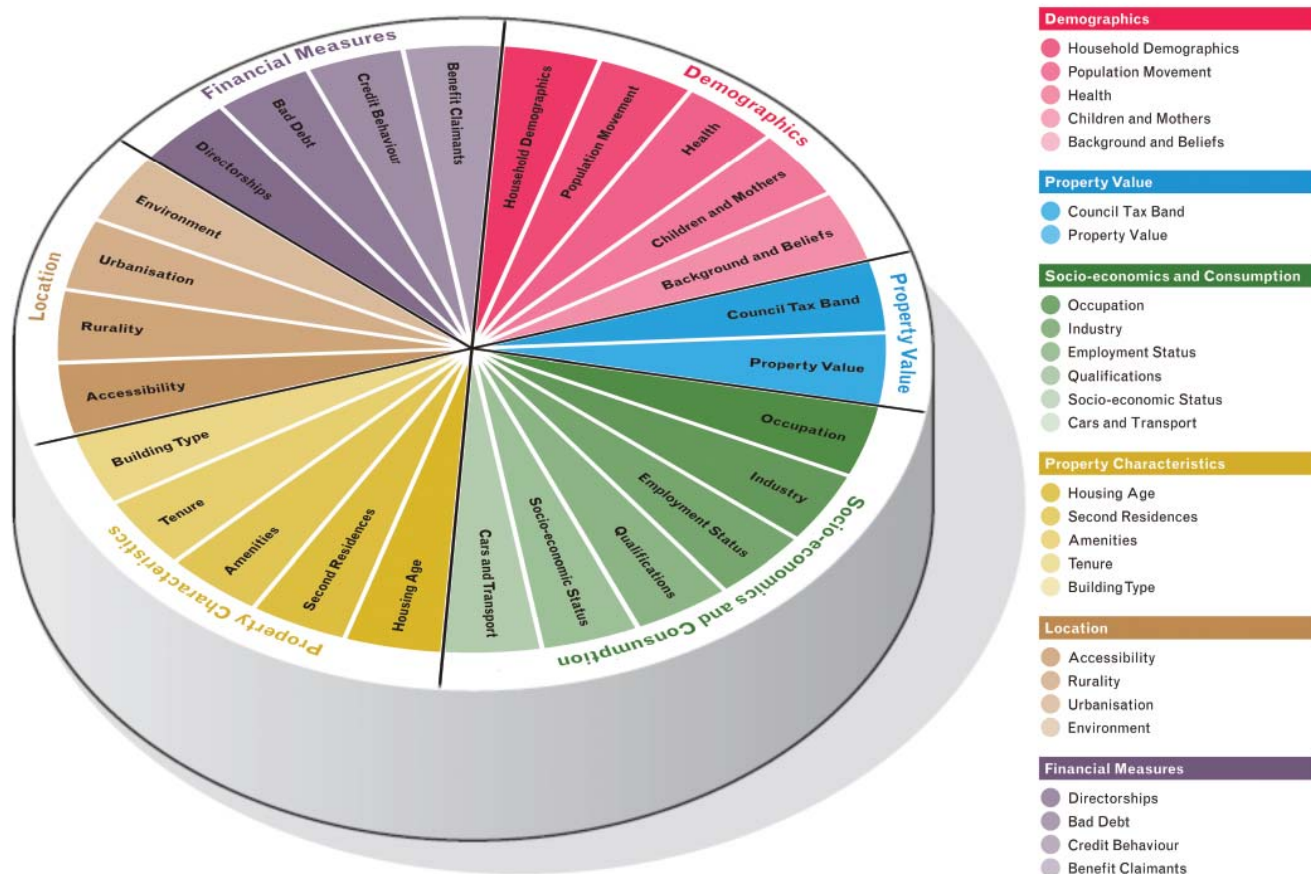
The key to understanding the behaviour of each Mosaic Public Sector type is the richness of the descriptive data.

This new version of Mosaic Public Sector classifies all individuals, households or postcodes in the United Kingdom into a set of homogeneous lifestyle types.

146 Mosaic person types aggregate into 69 household types and 15 groups, to create a three-tier classification.

The classification is identical regardless of whether it is assigned to a person, a household address or a postcode to create one integrated and consistent classification that is easy to use.

Mosaic Public Sector data sources



Mosaic Public Sector groups and types

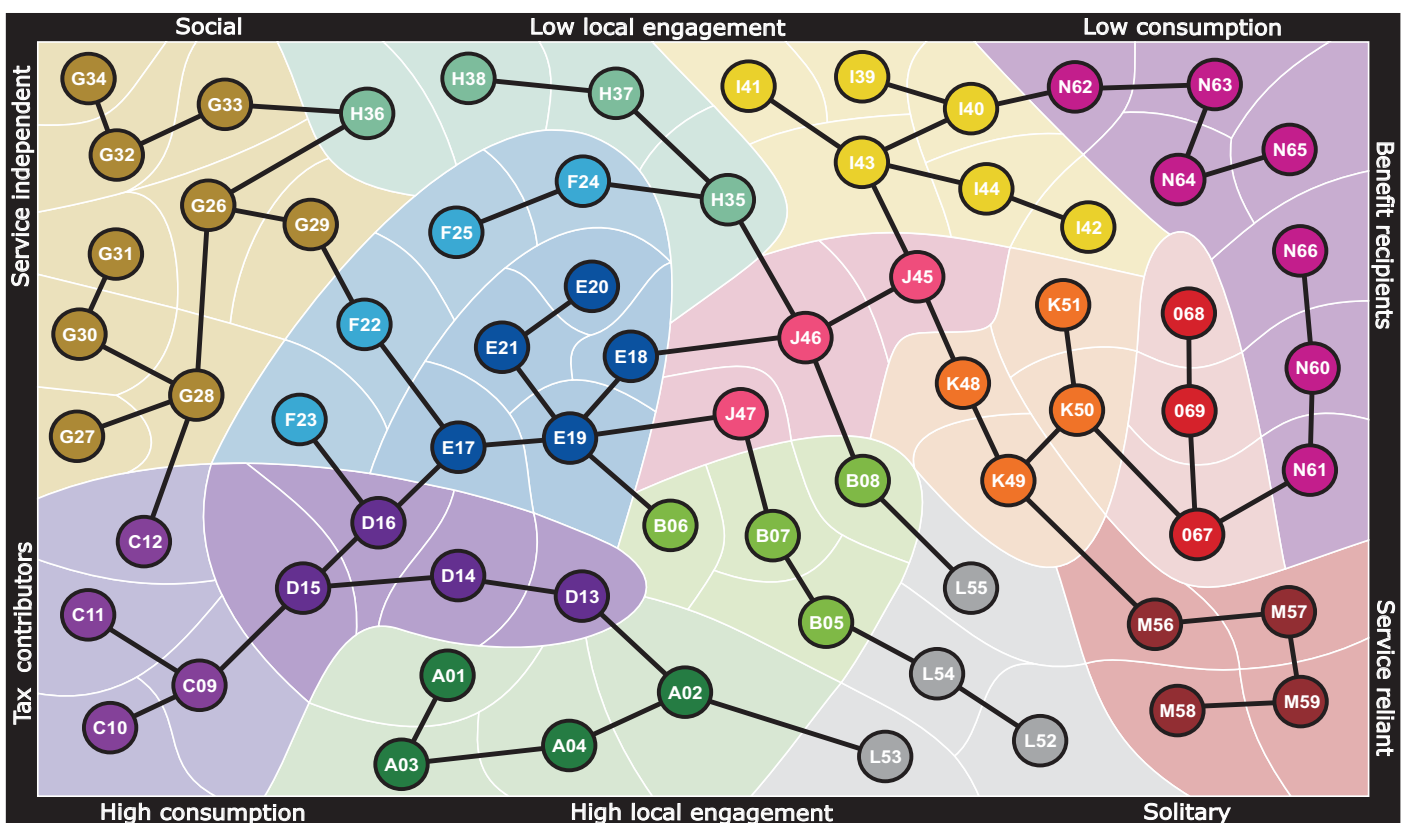
This latest version of Mosaic Public Sector classifies citizens in the United Kingdom into one of 69 types and 15 groups.

Group	Description	% ↑	% ↓	Type	Description	% ↑	% ↓
A	Residents of isolated rural communities	4.72	4.40	A01	Rural families with high incomes, often from city jobs	0.99	0.85
				A02	Retirees electing to settle in environmentally attractive localities	1.26	1.31
				A03	Remote communities with poor access to public and commercial services	0.87	0.87
				A04	Villagers with few well paid alternatives to agricultural employment	1.59	1.36
B	Residents of small and mid-sized towns with strong local roots	8.89	8.75	B05	Better off empty nesters in low density estates on town fringes	2.39	2.96
				B06	Self employed trades people living in smaller communities	2.57	1.99
				B07	Empty nester owner occupiers making little use of public services	2.72	2.63
				B08	Mixed communities with many single people in the centres of small towns	1.14	1.17
C	Wealthy people living in the most sought after neighbourhoods	4.22	3.54	C09	Successful older business leaders living in sought-after suburbs	1.85	1.50
				C10	Wealthy families in substantial houses with little community involvement	0.68	0.56
				C11	Creative professionals seeking involvement in local communities	1.42	1.18
				C12	Residents in smart city centre flats who make little use of public services	0.29	0.30
D	Successful professionals living in suburban or semi-rural homes	9.32	8.23	D13	Higher income older champions of village communities	2.47	2.31
				D14	Older people living in large houses in mature suburbs	1.71	1.84
				D15	Well off commuters living in spacious houses in semi rural settings	2.21	1.77
				D16	Higher income families concerned with education and careers	2.90	2.30
E	Middle income families living in moderate suburban semis	13.39	11.18	E17	Comfortably off suburban families weakly tied to their local community	2.85	2.14
				E18	Industrial workers living comfortably in owner occupied semis	2.98	2.73
				E19	Self reliant older families in suburban semis in industrial towns	2.31	2.63
				E20	Upwardly mobile South Asian families living in inter war suburbs	1.54	0.98
F	Couples with young children in comfortable modern housing	5.59	5.78	F21	Middle aged families living in less fashionable inter war suburban semis	3.80	2.70
				F22	Busy executives in town houses in dormitory settlements	1.10	1.67
				F23	Early middle aged parents likely to be involved in their children's education	2.81	2.42
				F24	Young parents new to their neighbourhood, keen to put down roots	1.50	1.52
G	Young, well-educated city dwellers	8.18	8.48	F25	Personnel reliant on the Ministry of Defence for public services	0.24	0.17
				G26	Well educated singles living in purpose built flats	1.30	1.09
				G27	City dwellers owning houses in older neighbourhoods	0.60	0.57
				G28	Singles and sharers occupying converted Victorian houses	0.54	0.53
H	Couples and young singles in small modern starter homes	4.01	5.91	G29	Young professional families settling in better quality older terraces	1.71	1.68
				G30	Diverse communities of well educated singles living in smart, small flats	0.41	0.52
				G31	Owners in smart purpose built flats in prestige locations, many newly built	0.76	1.00
				G32	Students and other transient singles in multi-let houses	1.01	0.93
I	Lower income workers in urban terraces in often diverse areas	6.84	7.02	G33	Transient singles, poorly supported by family and neighbours	1.02	1.03
				G34	Students involved in college and university communities	0.74	1.14
				H35	Childless new owner occupiers in cramped new homes	1.51	2.37
				H36	Young singles and sharers renting small purpose built flats	1.02	1.79
J	Owner occupiers in older-style housing in ex-industrial areas	7.32	7.40	H37	Young owners and rented developments of mixed tenure	1.15	1.38
				H38	People living in brand new residential developments	0.30	0.37
				I39	Young owners and private renters in inner city terraces	0.36	0.34
				I40	Multi-ethnic communities in newer suburbs away from the inner city	0.53	0.58
K	Residents with sufficient incomes in right-to-buy social housing	11.07	8.67	I41	Renters of older terraces in ethnically diverse communities	0.53	0.52
				I42	South Asian communities experiencing social deprivation	1.26	0.88
				I43	Older town centre terraces with transient, single populations	1.67	2.72
				I44	Low income families occupying poor quality older terraces	2.52	1.97
L	Active elderly people living in pleasant retirement locations	3.10	4.34	J45	Low income communities reliant on low skill industrial jobs	2.88	3.09
				J46	Residents in blue collar communities revitalised by commuters	2.36	2.06
				J47	Comfortably off industrial workers owning their own homes	2.07	2.25
				K48	Middle aged couples and families in right-to-buy homes	1.89	1.72
M	Elderly people reliant on state support	3.84	5.96	K49	Low income older couples long established in former council estates	2.07	2.06
				K50	Older families in low value housing in traditional industrial areas	3.67	2.68
				K51	Often indebted families living in low rise estates	3.47	2.20
				L52	Communities of wealthy older people living in large seaside houses	0.46	0.67
N	Young people renting flats in high density social housing	4.46	5.18	L53	Residents in retirement, second home and tourist communities	0.51	0.60
				L54	Retired people of modest means commonly living in seaside bungalows	1.28	1.79
				L55	Capable older people leasing / owning flats in purpose built blocks	0.82	1.29
				M56	Older people living on social housing estates with limited budgets	1.92	2.68
O	Families in low-rise social housing with high levels of benefit need	5.05	5.16	M57	Old people in flats subsisting on welfare payments	0.81	1.31
				M58	Less mobile older people requiring a degree of care	0.46	0.86
				M59	People living in social accommodation designed for older people	0.61	1.12
				N60	Tenants in social housing flats on estates at risk of serious social problems	0.64	0.80
				N61	Childless tenants in social housing flats with modest social needs	1.31	1.77
				N62	Young renters in flats with a cosmopolitan mix	0.52	0.50
				N63	Multicultural tenants renting flats in areas of social housing	0.50	0.49
				N64	Diverse homesharers renting small flats in densely populated areas	0.84	0.61
				N65	Young singles in multi-ethnic communities, many in high rise flats	0.33	0.50
				N66	Childless, low income tenants in high rise flats	0.34	0.50
				O67	Older tenants in low rise social housing estates where jobs are scarce	1.90	2.30
				O68	Families with varied structures living in low rise social housing estates	1.12	1.05
				O69	Vulnerable young parents needing substantial state support	2.08	1.80

The Mosaic Public Sector family tree

The Mosaic Public Sector family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.

The Mosaic Public Sector classification is built by one of the world's most experienced consumer segmentation modelling teams



Mosaic Public Sector groups and types

Group A: Residents of isolated rural communities



Ceredigion

4.40% of UK households (Types 1-4)

These people live in small villages, isolated farmhouses or cottages where farming and tourism are the mainstays of the economy. The neighbourhoods are sufficiently remote from major centres of population not to have become commuter dormitories, and are characterised by a traditional country way of life with a strong sense of community. The population includes farmers, people employed in businesses that support the farming industry, the retired who have opted for a slower pace of life and locally born people who work in low-paid or middle income jobs in local market towns. A high proportion of the population is married or, if single, widowed.

These neighbourhoods are found in the rural areas of South West England, in East Anglia, mid and central Wales, the North Pennines, the Lake District and Scotland. Owner-occupation is common, with a few residents renting from private landlords. Houses are usually spacious, detached and surrounded by gardens, and, though unemployment is low, the lower wage rates typical in these areas result in modest levels of disposable income. A problem for many younger residents is the high ratio of house prices to local incomes due to the influx of retired people and the purchase of second homes.

Access to public services is difficult in these areas. Many people will travel to their nearest town on a regular basis, organised so that visits to the Council offices, the swimming pool, the bank and the supermarket can all be completed on the one visit. Others will rely, where possible, on mobile services. Few households have access to mains gas, and many rely on oil fired central heating, whilst limited public transport results in high motoring costs. People in these neighbourhoods have traditionally been loyal users of mail order companies and, despite poor access to broadband communications, are now willing users of the internet as well as call centres.

Crime levels, and corresponding policing levels, are low; where the police do have a presence it is likely to be a recognised face among the community. Whilst health is generally good, when an emergency occurs the distance to the nearest A&E department can be detrimental. The church is an important social focus for many residents along with activities organised by the local community.

Group B: Residents of small and mid-sized towns with strong local roots



South Norfolk

8.75% of UK households (Types 5-8)

These people tend to be found in neighbourhoods of older housing in small and medium sized towns such as Spalding or Scarborough, where there is relatively little change in the population from one year to the next. This group of people have strong roots in their local community, have friends and family who live nearby and are likely to live the rest of their lives in the same community. Although many people are more likely to be in their retirement years, these neighbourhoods are quite diverse in terms of age distribution and types of household.

Some people are quite well off whilst others have to be careful to make ends meet, but you are unlikely to find people at either extreme of the income distribution. A significant number are self employed. The more affluent residents are owners of successful local businesses, the least well off are young school-leavers who rent small flats over shops in the centre of town. Incomes are relatively low, restricted by the job opportunities in these small towns.

A key characteristic of these people is that they live in communities, small enough for houses of different ages and styles to exist in close proximity and where social housing estates, if they do exist, are small in scale. These neighbourhoods are most common in the South West of England, East Anglia and the East Midlands. For many of these people their social networks are dominated by friends and family, and the focus of leisure is meeting up with friends in homes and gardens, or in pubs at meetings of local associations.

These people would prefer, if they could, to engage with small scale businesses that are more responsive to the personal circumstances of individual citizens. This translates to their expectations of their Local Authority, their GP and the local police.

Group C: Wealthy people living in the most sought after neighbourhoods



Kensington and Chelsea

3.54% of UK households (Types 9-12)

These people are the most wealthy and influential individuals in the UK. They have risen to positions of power in the private and public sectors, whether as owners of their own businesses, as bankers in the city, as senior managers in industry or as top lawyers, surgeons or civil servants. An increasingly large proportion of this group are wealthy foreign nationals. Some are top executives employed by international companies, others wealthy entrepreneurs, increasingly from Russia and the Middle East, who find Britain a convivial location in which to manage their business interests.

Neighbourhoods where these people live are concentrated in London, in particular the fashionable inner suburbs of South Kensington, Islington and Notting Hill. They are also common in prime residential areas such as Surrey and the Chilterns, and in the semi rural commuter belt of Britain's largest regional centres. They reside in quite different types of housing, in smart private flats in inner London, town houses in Georgian squares in Bath or Edinburgh's new town, or in large properties common to the outskirts of the UK's big cities.

These people are likely to use their wealth to purchase what they perceive as being the most desirable, whether it be expensive brands of jewellery or cars, or private education and healthcare. Their primary reliance on publicly provided services are those for which an alternative cannot be bought.

Adept at managing their complex business affairs, they work long hours, and many rely on specialist investment, tax and legal advisers for advice rather than being influenced by conventional advertising. They also have an extensive network of personal contacts with whom they confer on personal as well as business affairs.

This group can be reached through media such as the financial press, leading business publications and through sponsorship of major sporting events to which many may be invited by friends and business partners.

Group D: Successful professionals living in suburban or semi-rural homes



South Northamptonshire

8.23% of UK households (Types 13-16)

These people are the UK's executive and managerial classes. Often in their 40s, 50s or 60s, some may be owners of small or medium sized businesses whilst others will have risen to senior positions in large multinational organisations. These people have significant equity in their own homes. With incomes from their investments as well as from employment, their affluence means they are often paying a higher rate of tax.

They are usually married and are living in spacious family homes with children, many of whom will be at university or finding their feet in successful careers. Typical neighbourhoods are found in residential areas in the outer suburbs of large cities or in semi-rural dormitory villages from where their occupants often travel to work by car. The house is likely to be detached, have four or more bedrooms, is well maintained and equipped, and surrounded by property of a similar style. Tastes in clothing and furniture are generally conservative, with preferences for good taste over ostentation.

These people seek value for money and good service rather than the lowest prices and will pay a premium for quality and reliability, a trait that applies equally to its use of public services as it does to its shopping or entertainment preferences. Reliance on public services is limited, although these people will take advantage of theatres and museums. They rely on national media, particularly quality national newspapers, to obtain information. This is a population that is influenced by evidence rather than "hard sell" and deliberates carefully before purchasing high ticket items. Many people in this group are owners of a second home, whether in Britain or overseas.

Group E: Middle income families living in moderate suburban semis



Harrow

11.18% of UK households (Types 17-21)

These are mostly married people of middle age, living together with their children in family houses. These homes are typically semi-detached houses that were popular during the inter war years or during the period between 1945 and 1960. These people are predominantly middle class or skilled working class individuals looking for a comfortable house in which to bring up a family, one which is affordable, accessible to where they work and relatively free of social problems.

Some commute to city office jobs from quite affluent suburbs whilst others earn good wages from manufacturing jobs working in large assembly plants located close to where they live. The most common feature of these people is their industriousness. Whilst some of this group have modest incomes, very few people are without a job, suffer long term sickness or claim benefit. They value their independence, rely on their own judgement rather than social or community attitudes, and do not necessarily get involved with their local community.

Much of this group's personal wealth is tied up in their property, of which they are justly proud and many of them are likely to rely on their own skills rather than those of local tradesmen to maintain their homes and gardens. They are financially stable, and like to plan ahead both to minimise their exposure to financial uncertainty and to secure their future. Few are sufficiently affluent to rely on private education or health insurance and so rely on public provision of these services. However, in general they are sufficiently secure not to need public support with their finances and homes.

Readership of mid-market national tabloid newspapers is popular amongst this group. They are also more likely to respond to advertisements in regional newspapers, direct marketing and door-to-door campaigns.

Group F: Couples with young children in comfortable modern housing



Wokingham

5.78% of UK households (Types 22-25)

These are young couples, married or living with their partner whose lives are focused on the creation of a comfortable family home and on the needs of their growing children. They are well-educated and established in a technical, junior or middle management career, in which they benefit from the expectation of career development.

Their neighbourhoods consist of new purpose-built family housing located on the outer edge of a large city or town, often equipped with a modern primary school, shopping centre and health clinic. Many are in the London commuter belt in places such as Wokingham or Farnborough. Homes and gardens are not spacious but are well equipped.

These people are influenced not just by value for money but by ethical and environmental considerations. As experienced users of technology at work, these consumers also take a particular interest in the use of digital products in the home. Residents in this group place a high value on material possessions. To some extent this reflects a stage in their life, when investing in new homes requires substantial expenditure. With steady incomes from two working parents this expense is usually affordable, but those who do not plan carefully often find themselves over-extended on their credit. Where an income is lost, perhaps through redundancy or through one parent taking time out of work to bring up young children, there is sometimes a need for support. This may be in the form of benefits for those who qualify, or more general debt management advice. Fortunately unemployment is normally a short-term problem for these people whose skills and qualifications are transportable. Other than through employee pension schemes, few people are yet in a position to make significant savings for their retirement.

Living very often in new communities on the city edge, these people rely on their cars to shop at modern out-of-town retail centres. With both parents juggling busy working lives, they are frequent users of the internet and the telephone both for information gathering and for transacting. Just as people will drive to shop together as a family, the family and the car are the focus of much leisure activity, with trips initially to parks, theme parks and the seaside and, for those with older children, to cinemas, leisure centres and sporting venues.

Group G: Young, well-educated city dwellers



Hammersmith and Fulham

8.48% of UK households (Types 26-34)

These are young, professional, well educated people, cosmopolitan in their tastes, liberal in their views, who enjoy the vibrancy and diversity of inner city living. These neighbourhoods also contain a high proportion of the country's students living in term-time accommodation, whether in halls of residence or shared accommodation. Popular occupations include jobs in journalism, politics, entertainment and the arts, as well as fashion and design, university education and the internet. As a result these neighbourhoods can be found in inner London, inner areas of large provincial cities such as Edinburgh and Cardiff, and in towns with popular universities.

People in this group are characterised by a tendency to postpone making permanent commitments to partners or to having children. This results in a very high proportion of young, childless, single people, which reflects itself in a high demand for small but smart rented flats, many of which experience a rapid turnover of tenants. Such neighbourhoods also attract foreign-born students, many of whom are living and working in London for a limited period, which further contributes to the diversity of these areas. This diversity and transience in turn further contributes to the lack of community cohesion and community spirit

These people demand a high degree of ethical and environmental responsibility from commercial organisations and public bodies they engage with. They are well read, have a keen interest in environmental and humanitarian issues and enjoy the arts. Quality national newspapers are popular, and the internet is an important source of information as well as a popular method of transacting.

Those yet to embark on their career may face financial hardship and thus require some support. Neighbourhoods in which these people live tend to experience low level crime, whilst lax security particularly in shared accommodation presents an easy target for burglary. As young people without children their reliance on the health and education services is limited, and they will tend to adopt a "live for today" attitude with regards to planning for their future.

Group H: Couples and young singles in small modern starter homes



Slough

5.91% of UK households (Types 35-38)

These people live in homes which are likely to have been built only in the last five years. These homes can take a variety of forms: small well-appointed flats in new brown field inner city locations suitable for young, single people, many of whom rent from private landlords; small starter homes designed for people on average incomes; mixes of flats and houses in larger new developments where local councils have required developers to include some affordable housing alongside more luxurious homes. Such developments cater for the growing number of single person households. Some residents are young single professionals who prefer living in a well equipped, purpose built flat to sharing an older divided house; young people on middle incomes who rent a flat whilst sub-letting the second bedroom to a friend; older people down sizing into modern accommodation and young couples just starting a family.

Most residents have a ready income from a secure position working for a large private or public sector organisation. Most residents own a car which is used for visits to the gym or the local cinema. Time is also spent at local pubs and clubs, especially where this neighbourhood occurs close to the centres of large provincial cities.

People in this group rely on searching the internet for information and advice about products and services. For many who lack local knowledge it is often simpler to transact over the telephone or via the internet. This is a generation that is increasingly influenced by the growth of 'viral' marketing and for which there is an increasing demand for information to be sent via text messaging rather than direct mail. There is an expectation that services should be available 24/7.

Learning how to use financial products, surviving on a budget and managing debts are concerns for many. Some find themselves requiring support, at least in the short term, in the form of benefits. It is a group that organisations, both private and public, can productively convert to direct debit as a means of payment and for email as a means of billing.

Group I: Lower income workers in urban terraces in often diverse areas



Newham

7.02% of UK households (Types 39-44)

These people work in relatively menial, routine occupations and generally are poorly educated. The majority are young, some still single, others living with a partner with children of nursery and primary school age. These people live close to the centres of small towns or, in London, in areas developed prior to 1914. A key advantage for many residents in this group is being part of a community of people of similar ethnic or religious origin.

The neighbourhoods tend to be densely packed terraced housing, some of which is owner occupied, the rest rented, sometimes from a private landlord. Such houses were traditionally built for the workforce of nineteenth century mines, mills and factories and today provide a relatively cheap entry point into the housing market for those who do not qualify for social housing. Despite their small size, homes can often be poorly maintained. Convenient though many of these houses may be, residents have to contend with a variety of environmental problems such as noise and pollution.

Many residents in these neighbourhoods belong to groups that have recently arrived in the UK, and local shops provide access to products and services important to particular minorities. These might include services for those who need to keep in touch with people back home such as mobile phone calling cards, foreign language newspapers, or cheap flights abroad. Providers of public services need to be particularly aware of the language barriers when promoting or providing services.

Communication is often by informal networks whereby newcomers learn from more established residents where to obtain the best products and services, and what their entitlements are. In addition, many recent migrants come from communities in which buying from owners of local business is as much a social activity as an economic transaction and much more natural than using remote channels such as mail, telephone hotlines or internet web sites. The leisure activities that are favoured by people in this group centre on social networking.

Group J: Owner occupiers in older-style housing in ex-industrial areas



Gosport

7.40% of UK households (Types 45-47)

These people are traditional and conservative, living in communities that historically have been dependent on mines, mills and assembly plants for their livelihood. Most of these people are married and are approaching retirement age. Their children have left them in a family home larger than they really need and their mortgage is nearly paid off. Whilst many people in this group work in offices and shops, a large proportion still earn their incomes through manual and craft skills. These are socially responsible people who would consider that they come from a working class background. They live in the same community as the one in which they were born and have saved carefully and conscientiously to repay their mortgages and loans on time.

These neighbourhoods are scattered over those parts of the United Kingdom whose period of most rapid growth was during the late industrial revolution, South Wales, the coal fields of the East Midlands and South Yorkshire, the Pennine fringes and the North East of England. Despite living in cohesive local communities, many of these people are highly dependent on cars for shopping and to get to work. They frequent new out-of-town retail parks developed on former brown field sites where trusted, popular products and brands.

These people are careful with their money. They avoid getting into debt and save small amounts of money on a regular basis. However, those unfortunate enough to lose their jobs will quickly find that they are depending on benefits and support in finding alternative employment. They no longer rely on the state to provide their children's education; instead, this ageing group are becoming increasingly dependent on health services.

They are responsive to door-to-door distribution and addressed mail, and are frequent readers of mid-market tabloid newspapers. Many know how to use the internet and have access to broadband but are infrequent users; those who do use it will do so primarily for social reasons or for entertainment. Leisure time is often spent with family relations or in the pub, or watching sport on television. Holidays are often taken in the United Kingdom, touring with a caravan or using bed and breakfasts, enjoying traditional English fare.

Group K: Residents with sufficient incomes in right-to-buy social housing



Blaenau Gwent

8.67% of UK households (Types 48-51)

These are people who are practical and enterprising, rather than well-educated, who have created a comfortable lifestyle for themselves through their own hard work. Many live on pleasant well-built social housing estates where, although some residents remain tenants of the council, a large number are owner occupiers. They are a mix of original tenants who have exercised their right-to-buy and more recently arrived freehold purchasers.

People live in communities with a fair mix of incomes and occupations where there is a mutual respect for each other and very little anti-social behaviour. Residents tend to live in the more economically successful regions of the country where wage rates are high and workers are less vulnerable to redundancy. As a result these neighbourhoods are more common in the South East of England than in northern industrial cities and in smaller centres and market towns than in London and other large provincial centres.

These people value the concepts of self-reliance and responsibility, and are confident in their ability to manage their affairs without support from the state, the wider community or from immediate family. Neighbourhoods of this sort are characterised by informal community networks, often centred around family and former school friends.

Within this group you will find a range of attitudes towards finance between older residents, who are cautious and careful savers, and younger residents, who are more prone to maximise their exposure to credit. At both extremes these people tend to seek value for money retailers and discount brands. Significant amounts of time are spent in household improvements, and where greater technical expertise is required it is often sourced from within the informal economy.

Television and the home computer are seen as primary sources of entertainment, rather than channels with which to research information or transact. Relatively few people bank or purchase over the internet.

Group L: Active elderly people living in pleasant retirement locations



Christchurch

4.34% of UK households (Types 52-55)

These neighbourhoods contain many people aged over 65 whose children have grown up and, on retirement, have decided to live in a community among people of similar ages and incomes. Most of these people have paid-off their mortgage, sold their property and used the proceeds to purchase a smaller property. Many of these homes are bungalows or country cottages. Others will be living in private blocks of flats in suburban locations.

The move to these neighbourhoods is often seen as an opportunity to downsize to a more manageable property. For those moving to a rural or coastal location it is a chance to make a new start, establish new friendships, and engage in new leisure activities. However some older retired people, especially those living in coastal resorts will be struggling to maintain their homes in the face of failing health and rising utility bills.

These people are likely to have an occupational pension accompanied by savings accumulated during their working lives. Some may have sufficient income to maintain a car and indulge in overseas holidays, particularly cruises. With a surfeit of consumer durables and furniture from their previous homes and with their increasing age they spend less material goods and more on services such as taxis, cleaning and gardening.

Social networks may be centred on low-intensity activities such as golf or bowls, plus organised clubs such as Women's Institute.

These are people who infrequently use consumer credit and, when they do pay by credit card, they are likely to pay off the balance promptly. They are people of a generation that understands the benefit of paying by direct debit but are less conversant with the opportunities provided by the internet for dealing with their Local Authority or the NHS.

People in this group enjoy short trips to properties of historic interest and the more recently retired are often vigorous walkers and naturalists. Walking the dog and managing the garden are an important means of maintaining reasonable levels of fitness.

Group M: Elderly people reliant on state support



West Dunbartonshire

5.96% of UK households (Types 56-59)

These are pensioners whose faculties may now be fading and who can no longer easily manage the responsibility of looking after a house and garden. This group contains a large number of older pensioners, typically in their 70s, 80s and even 90s, who are no longer as physically active as they once were. Some members of this group may at one time have had well paid jobs but the majority are people who, on account of their low incomes, could never realistically look forward to anything other than a state pension. Those members of the group who years ago benefited from the sale of a family home and who still enjoy some form of private pension and some investments have also found their retirement incomes reduced by inflation.

These people are found in a mix of different types of accommodation. These range from nursing homes and sheltered accommodation serviced by a resident warden, to homes designed for semi-independent older people, such as modest bungalows on a social housing estate. These neighbourhoods are scattered throughout the country but with notable concentrations in the UK's principal coastal retirement destinations, in Northern industrial cities and in Scotland. A key characteristic of this group is its lack of familiarity with information technology and its dependency for information on television and daily newspapers rather than the internet. Many people continue to shop in local neighbourhood centres, and are likely to rely on the local Post Office to draw their pension and pay their bills.

A critical problem confronted by many members of this group is the difficulty they have in choosing between the proliferating number of options provided by retailers, government and the Health service. As a result many people remain with their traditional choices rather than switching to new and unfamiliar offerings that may be more suited to their needs. This is a group that is often entitled to additional state support but does not claim it due either to ignorance, to fear of the unknown, or often simply due to a sense of pride and self-sufficiency.

They respond to direct mail or national newspaper advertising with clearly stated benefits and testimonials rather than heavy lifestyle content. The principal interests of this group tend to be food, grandchildren and socialising with old and trusted friends.

Group N: Young people renting flats in high density social housing



Hackney

5.18% of UK households (Types 60-66)

These people are on limited incomes and rent small flats from local councils or housing associations. Typically they are young single people or young adults sharing a flat. They may also be single people of older working age or even pensioners.

These neighbourhoods are most common in inner London, city areas of Scotland, in particular Glasgow and to a lesser extent large provincial cities in the north of England. Quite a few of the larger blocks that these people live in have turned out to be less attractive places to live than their architects had originally envisaged. As a result many of them are hard to let. Not necessarily living in housing of their own choice, many residents are disadvantaged by living among neighbours who suffer high levels of vulnerability. On the other hand, in those parts of London where money has been invested in the renovation of these blocks, some of the flats have been sold to private owners and can prove attractive to young professionals as an alternative to buying a flat in a more modern block a long commute away from their jobs in central London.

These people generally do not have a lot of money to spend, and with limited incomes much effort is devoted to the achievement of basic necessities. They rely heavily on financial support from the state, and are susceptible to illegal money lending. Convenience food is purchased on a daily basis from local discount stores, and alcohol and cigarettes consumes a much higher proportion of the household budget. Little money is spent on the purchase of large household appliances or electronic equipment and many households do not have access to a personal computer.

Readership of tabloid newspapers and watching TV is popular. If funds are available, time is spent in the pub, going to the cinema or clubs. Limited incomes and the challenges faced by budgets means that people in this group tend not to qualify for a credit card and some do not have a current account. This makes cash an important medium of exchange. This is a group of people that is characterised by a culture of dependency and has no family or community structures to provide a sense of social cohesion.

Group O: Families in low-rise social housing with high levels of benefit need



Knowsley

5.16% of UK households (Types 67-69)

These are some of the most disadvantaged people in the UK including significant numbers who have been brought up in families that have a history of dependency on the state for their welfare. Residents in this group are surrounded by others who find it a struggle to make ends meet, and whose children will find it more difficult to achieve any sort of educational attainment. Many work in semi-skilled jobs on modest salaries, others may be unemployed, on long term sick or raising children on their own.

These people can be found in large, low rise estates of terraced and semi detached houses, often purpose-built and with limited planned amenities. Typically they these are on the periphery of large provincial cities, such as Liverpool, Hull and Middlesbrough, which have struggled against declining demand for low skilled labour. High levels of unemployment on these estates are exacerbated by low levels of car ownership and by residents' reliance on public transport for shopping and travel to work. In addition to the economic disadvantages faced by consumers in these areas, they are also most likely to be subjected to high levels of social deprivation and anti-social behaviour.

Price and poor accessibility to shops mean that residents frequently find it difficult to get access quality fresh produce which results in poor diet and health. Money management tends to be on a weekly basis, and whilst budgets can cope with the daily necessities they are often undermined by larger items such as payment for phone, utility or Council Tax bills.

Readership of tabloid newspapers is popular, and television is the primary source of entertainment, but most residents are unfamiliar with IT and use of the internet is low. Most of these areas have poor access to community services such as pubs, leisure facilities, and community centres.

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