

Mosaic United Kingdom

The consumer classification of the United Kingdom



Optimise the value of your customers and locations, now and in the future

Successful organisations take the process of analysing and understanding customers seriously. They use it to maximise their engagement with customers to:

- Increase loyalty, retention and value
- Drive profitable acquisition
- Plan and prepare for the future

But the world is changing, politically, economically and technologically, and the way we live and work is becoming more sophisticated and complex. These changes are reflected in the socio-economics, lifestyles and behaviour of consumers.

Analysing and anticipating this change and its impact on consumers is a critical business task.

Experian's Mosaic UK consumer classification provides an accurate understanding of the demographics, lifestyles and behaviour of all individuals and households in the UK.

This latest version of Mosaic UK capitalises on Experian's access to a wealth of new and richly detailed information on all individuals in the UK to provide a comprehensive view of consumers now, and in the future.

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How can Mosaic UK help you?

Our objective is to provide you with the best customer classifications to help your business grow.

Optimise the value of your customers

Use Mosaic UK to provide a deeper understanding of your customers: who, what, where, when, how and why.

Understand your customers' demographic and lifestyle characteristics to target, acquire, manage and develop profitable relationships to improve business results.

Maximise the value of your locations

Use Mosaic UK to improve your understanding of locations and the people they serve.

Improve site performance, increase sales conversion, ensure the right balance of product or tenant mix, and optimise your media planning and buying. Make sure you're targeting the right people, with the right product, at the right time, in the right locations.

Invest in the future

Use Mosaic UK to anticipate risk and plan for the future: analyse consumer behaviour, understand potential risk and identify investment opportunities.

Why Experian?

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.

This latest version of Mosaic UK takes its place amongst a family of consumer segmentation that is available in 29 countries and classifies over a billion consumers worldwide.

How is Mosaic UK built?

Mosaic 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 to assist in the validation and interpretation of the segmentation

Data components

Classification Data

A total of 440 data elements have been used to build this latest version of Mosaic UK. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability.

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

62 per cent of the information used to build Mosaic UK 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.

All of the information used to build Mosaic is 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 UK type is the richness of the descriptive data. Experian owns and sources a number of authoritative sources of media and market research that allows 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

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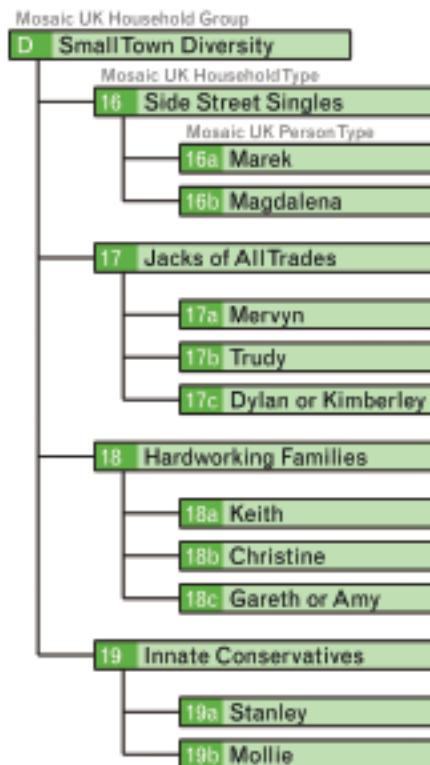
Resolution

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

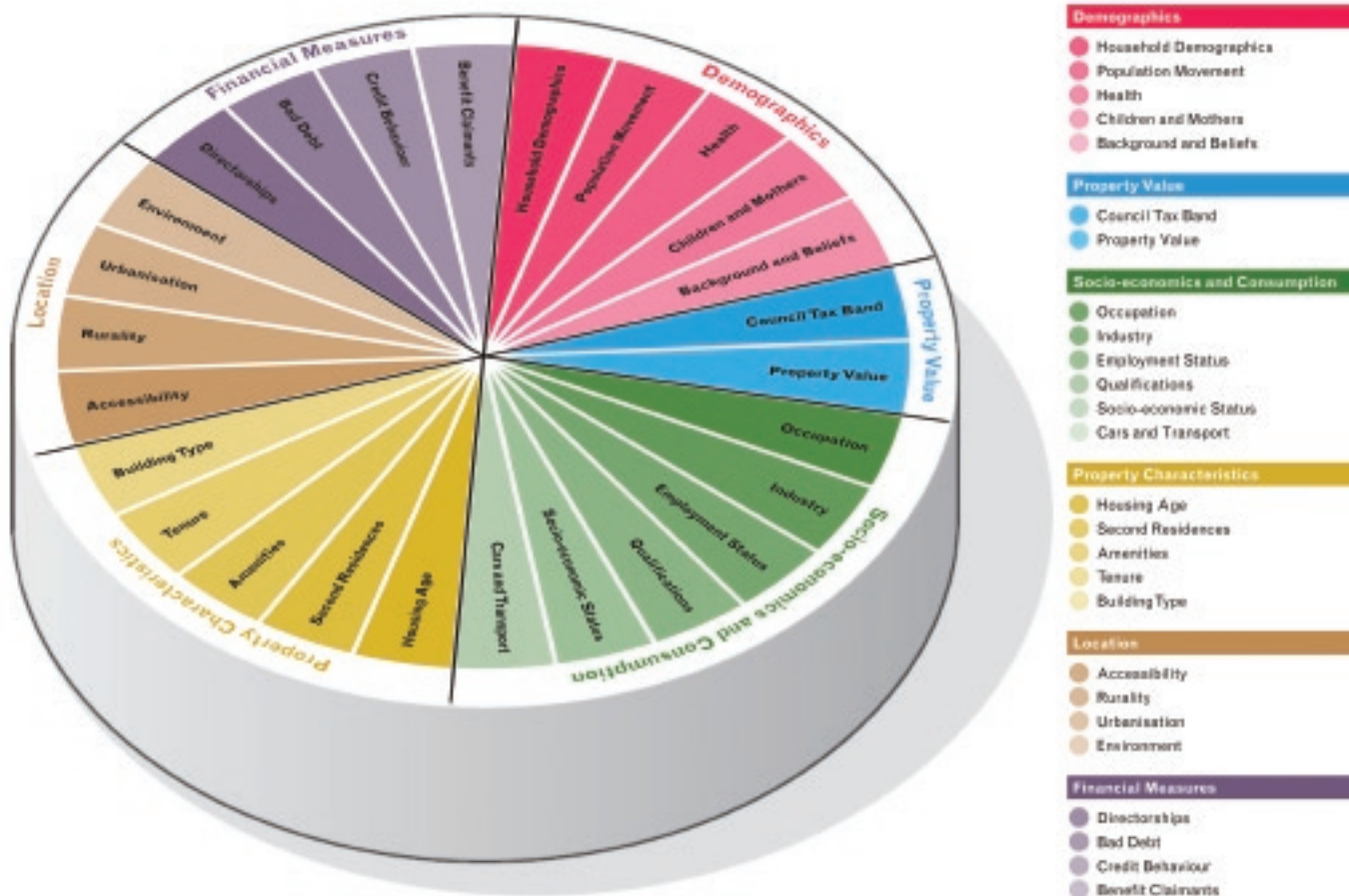
This latest version of Mosaic UK classifies all individuals, households or postcodes in the United Kingdom into a set of homogeneous lifestyle types.

141 Mosaic person types aggregate into 67 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 implement.



Mosaic UK Data Sources



Mosaic UK groups and types

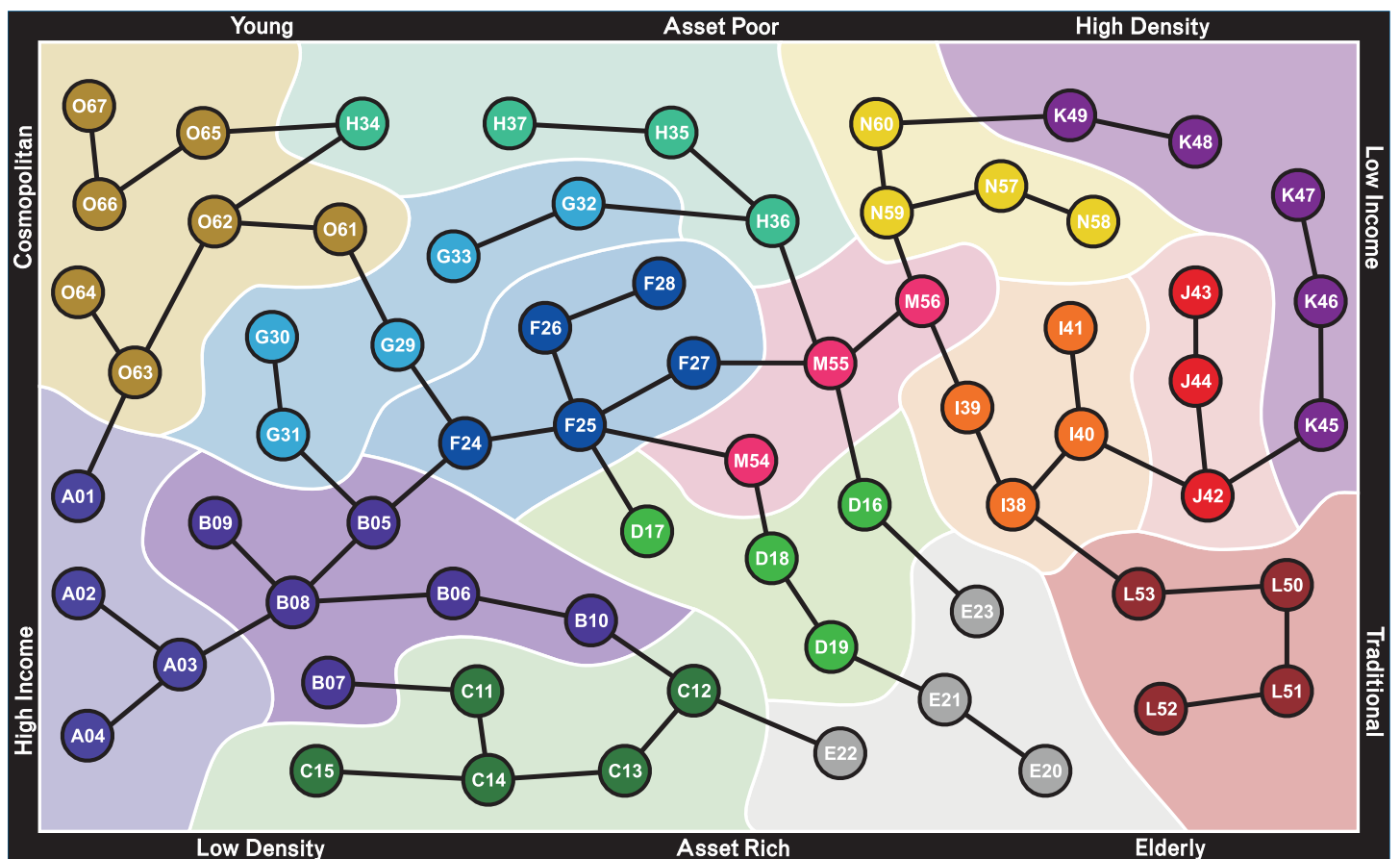
This latest version of Mosaic UK classifies consumers in the United Kingdom into one of 67 types and 15 groups.

Group	Description	% ↑	% 🏠	Type	Description	% ↑	% 🏠
A	Alpha Territory	4.28	3.54	A01	Global Power Brokers	0.32	0.30
				A02	Voices of Authority	1.45	1.18
				A03	Business Class	1.83	1.50
				A04	Serious Money	0.68	0.56
B	Professional Rewards	9.54	8.23	B05	Mid-Career Climbers	2.90	2.30
				B06	Yesterday's Captains	1.80	1.84
				B07	Distinctive Success	0.48	0.48
				B08	Dormitory Villagers	1.81	1.29
				B09	Escape to the Country	1.41	1.31
				B10	Parish Guardians	1.14	1.00
C	Rural Solitude	4.84	4.40	C11	Squires Among Locals	1.01	0.85
				C12	Country Loving Elders	1.32	1.31
				C13	Modern Agribusiness	1.61	1.36
				C14	Farming Today	0.53	0.53
				C15	Upland Struggle	0.36	0.34
D	SmallTown Diversity	9.21	8.75	D16	Side Street Singles	1.21	1.17
				D17	Jacks of All Trades	2.60	1.99
				D18	Hardworking Families	2.87	2.63
				D19	Innate Conservatives	2.53	2.96
E	Active Retirement	3.41	4.34	E20	Golden Retirement	0.52	0.67
				E21	Bungalow Quietude	1.42	1.79
				E22	Beachcombers	0.57	0.60
				E23	Balcony Downsizers	0.90	1.29
F	Suburban Mindsets	13.16	11.18	F24	Garden Suburbia	2.82	2.14
				F25	Production Managers	2.31	2.63
				F26	Mid-Market Families	3.75	2.70
				F27	Shop Floor Affluence	2.82	2.73
				F28	Asian Attainment	1.45	0.98
G	Careers and Kids	5.34	5.78	G29	Footloose Managers	1.11	1.67
				G30	Soccer Dads and Mums	1.34	1.34
				G31	Domestic Comfort	1.24	1.09
				G32	Childcare Years	1.46	1.52
				G33	Military Dependents	0.19	0.17
H	New Homemakers	3.99	5.91	H34	Buy-to-Let Territory	1.08	1.79
				H35	Brownfield Pioneers	1.13	1.38
				H36	Foot on the Ladder	1.48	2.37
				H37	First to Move In	0.30	0.37
I	Ex-Council Community	10.60	8.67	I38	Settled Ex-Tenants	2.08	2.06
				I39	Choice Right to Buy	1.90	1.72
				I40	Legacy of Labour	3.46	2.68
				I41	Stressed Borrowers	3.15	2.20
J	Claimant Cultures	4.52	5.16	J42	Worn-Out Workers	1.82	2.30
				J43	Streetwise Kids	0.90	1.05
				J44	New Parents in Need	1.80	1.80
K	Upper Floor Living	4.30	5.18	K45	Small Block Singles	1.26	1.77
				K46	Tenement Living	0.62	0.80
				K47	Deprived View	0.36	0.50
				K48	Multicultural Towers	1.09	1.11
				K49	Re-Housed Migrants	0.97	0.99
L	Elderly Needs	4.04	5.96	L50	Pensioners in Blocks	0.89	1.31
				L51	Sheltered Seniors	0.67	1.12
				L52	Meals on Wheels	0.51	0.86
				L53	Low Spending Elders	1.98	2.68
M	Industrial Heritage	7.39	7.40	M54	Clocking Off	2.18	2.25
				M55	Backyard Regeneration	2.40	2.06
				M56	Small Wage Owners	2.81	3.09
N	Terraced Melting Pot	6.54	7.02	N57	Back-to-Back Basics	2.50	1.97
				N58	Asian Identities	1.06	0.88
				N59	Low-Key Starters	1.60	2.72
				N60	Global Fusion	1.38	1.44
O	Liberal Opinions	8.84	8.48	O61	Convivial Homeowners	1.74	1.68
				O62	Crash Pad Professionals	1.41	1.09
				O63	Urban Cool	1.25	1.10
				O64	Bright Young Things	1.36	1.52
				O65	Anti-Materialists	1.12	1.03
				O66	University Fringe	1.10	0.93
				O67	Study Buddies	0.87	1.14

The Mosaic UK family tree

The Mosaic UK 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 UK classification is built by one of the world's most experienced consumer segmentation teams.



Mosaic UK groups and types

Group A: Alpha Territory



Piers and Imogen

3.54% of UK households (Types 1-4)

Alpha Territory 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, as well as a small but influential cadre of celebrities in sport, the arts and entertainment.

An increasingly large proportion of this group are wealthy foreign nationals. 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.

Alpha Territory neighbourhoods 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.

Alpha Territory people are likely to purchase bespoke luxury items such as expensive brands of jewellery, cars, kitchens and furniture. They are most likely to pay for private education and healthcare, and to employ staff to clean their homes, tutor their children, and maintain their gardens.

If not found on their own private yacht, then they are most likely to be seen in the business or first class cabins of airlines, to holiday in their own foreign property and to enjoy the service of exclusive hotels and restaurants.

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 B: Professional Rewards



Graham and Carolyn

8.23% of UK households (Types 5-10)

Professional Rewards 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 multi-national 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.

Professional Rewards 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. Professional Rewards 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 maintain 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. Professional Rewards people will shop at retail stores where service is a key component of the overall proposition. They seek value for money rather than the lowest prices and will pay a premium for brands renowned for quality and reliability. This group are a good market for specialist grocery products rather than basic essentials, and will be more comfortable making personal requests at the supermarket delicatessen and fish counters rather than purchasing own label discount brands.

Professional Rewards people rely on national media, particularly quality national newspapers, to obtain the information they need to achieve the highest return on their investments consistent with security. 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, where they will take multiple holidays throughout the year. Others will stay in hotels or rent attractive country cottages. A significant number of older people will be considering a cruise or will have plans for a long-haul holiday to see family and friends. This group will provide regular and knowledgeable audiences for theatres and concert halls.

Group C: Rural Solitude



Aled and Gwyneth

4.40% of UK households (Types 11-15)

Rural Solitude contains people who live in small villages, isolated farmhouses or cottages where farming and tourism are the mainstays of the economy. These 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.

Rural Solitude neighbourhoods are found in the rural areas of South West England, 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.

Few households have access to mains gas, and many rely on oil fired central heating, whilst limited public transport results in high motoring costs.

The traditional weekly visit to the local market town is now replaced by a weekly visit to its principal supermarket where residents purchase basic non food items as well as mainstream brands. There is also a strong preference for organics and foods grown by local suppliers, and people also spend on their gardens, many of which are used to grow fruit and vegetables.

People in Rural Solitude have traditionally been loyal users of mail order companies and, despite poor access to broadband communications, are willing users of internet as well as call centres.

Much leisure time is spent on country pursuits, fishing, walking, sailing, bird-watching and visiting local historic homes and gardens. The church is an important social focus for many residents along with activities organised by the local community.

Group D: Small Town Diversity



Dennis and Sheila

8.75% of UK households (Types 16-19)

Small Town Diversity people live in medium sized and smaller towns in neighbourhoods of older housing 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 Small Town Diversity 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. A key characteristic of these people is that they live in communities, small enough for houses of different ages and styles to exist in close proximity and where council estates, if they do exist, are small in scale.

Small Town Diversity neighbourhoods are most common in the South West of England, East Anglia and the East Midlands.

Incomes are relatively low, restricted by the wage rates offered by employers in these locations. However, tastes have an emphasis on home improvement, gardening, motoring and holidays overseas. By contrast relatively less than average is spent on tobacco and alcohol, eating out and entertainment.

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, in pubs at meetings of local associations and sharing trips to visit sites local of historical or environmental interest.

Generally unresponsive to aspirational advertising, and disparaging of large business, Small Town Diversity residents would prefer, if they could, to engage with small scale organisations that were more responsive to the personal circumstances of individual citizens.

Group E: Active Retirement



Aubrey and Iris

4.34% of UK households (Types 20-23)

Active Retirement neighbourhoods contain 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 Active Retirement is 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.

Active Retirement 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 they spend less on garden equipment, DIY, furniture, white goods and home entertainment products, and more on services such as taxis, cleaning and gardening. Social networks are centred on the bowls or golf club.

Shopping centres which serve these neighbourhoods often contain outlets which meet the demands for specialist foods and drink, hair salons, estate agents and legal services.

Active Retirement people are infrequent users of consumer credit and, when they 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 home shopping and banking.

Leisure activities include reading newspapers and books, solving puzzles and crosswords, knitting and looking after grandchildren. 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 keeping in good physical condition.

Group F: Suburban Mindsets



Surinder and Bina

11.18% of UK households (Types 24-28)

Suburban Mindsets 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.

Suburban Mindsets 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 Suburban Mindsets have modest incomes, very few people are without a job, suffer long term sickness or claim benefit. People in this group 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.

Suburban Mindset people have unpretentious tastes and are among the most likely to purchase mainstream brands and to shop at nationally known retail chains. They are responsive to advertising that illustrates value for money as well as endorsements from satisfied users.

These people are financially stable. They have established accounts with mainstream banks and are at the stage in their lives where many are able to take advantage of ISA allowances and to build up worthwhile deposits in monthly savings accounts. Many of these individuals like to plan ahead to minimise their exposure to financial uncertainty, and secure their future. Readership of mid-market national tabloid newspapers is popular amongst this group, and they are also more likely to respond to advertisements in regional newspapers, to direct marketing, telephone marketing and door-to-door selling.

Group G: Careers and Kids



Jonathan and Nicola

5.78% of UK households (Types 29-33)

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

Careers and Kids 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. Homes and gardens are not spacious but are well equipped. Careers and Kids people are influenced not just by value for money but by ethical and environmental considerations. As experienced users of technology at work, these consumers take a particular interest in the functionality of digital products such as durables, cameras or entertainment systems.

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 on appliances. 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. 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, Careers and Kids people rely on their cars to shop at modern out-of-town retail centres.

A higher proportion of their spending will be at national retail chains from which they are likely to purchase brands associated with innovation and technical excellence.

With both parents juggling busy working lives, Careers and Kids people are frequent users of internet and the telephone for banking and online shopping. 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 H: New Homemakers



Lukas and Keeley

**5.91% of UK households
(Types 34-37)**

New Homemakers 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.

The small kitchens in many of these homes and the difficulties of managing food for a single person, means that eating out is popular. Residents are also likely to order fast food from local take away and cook ready prepared meals bought from the local convenience store or a major supermarket chain.

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.

New Homemakers rely on searching the internet search for information and advice about products and services. For the many who lack knowledge of local suppliers it is often simpler to buy over the telephone or via the internet. 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.

Learning how to use financial products, surviving on a budget and managing debts are concerns for many in this group. It is a market for which many suppliers can productively convert to direct debit as a means of payment and for email as a means of billing.

Group I: Ex-Council Community



Aaron and Isabel

**8.67% of UK households
(Types 38-41)**

Ex-council Community neighbourhoods are populated by 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 council estates where a large proportion of the residents have exercised their right to buy.

Some residents in this type of neighbourhood remain tenants of the council but a large number are owner occupiers. Some of the owner occupiers will have been former tenants who exercised their right to buy whilst others will have bought freeholds from former council tenants. People 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 and in Scotland than in northern industrial cities and in smaller centres and market towns than in London and other large provincial centres.

Ex-Council Community 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.

Households are well equipped with the comforts and appliances of modern living, but may purchase basic models or discount brands. Value for money retail chains and supermarkets are also an important attraction. 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.

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. Relatively few people bank or purchase over the internet even though historically these have been fertile neighbourhoods for home shopping and mail order.

Group J: Claimant Cultures



Jimmy and Shelley

**5.16% of UK households
(Types 42-44)**

Claimant Cultures 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 are unlikely to achieve any sort of educational attainment. Many work in semi-skilled jobs on modest salaries, others may be unemployed, sick or raising children on their own.

Claimant Cultures people can be found in large, low rise estates of terraced and semi detached houses, often 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 more likely to be subjected to high levels of social deprivation and anti-social behaviour.

Consumers spend disproportionate amounts of their modest incomes on alcohol and tobacco as well as on the lottery and betting, and much of the remainder on food and other household necessities. Poor accessibility to shops means that residents frequently find it difficult to get access quality fresh produce which results in poor diet and health. When they do visit the shops these are people who are willing to purchase established, mainstream brands.

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 or utility bills. Relatively little is spent on consumer durables, on homes and gardens, and few people can afford to travel abroad. Acquisition of consumer products is made more difficult by the tendency for consumers not to qualify for credit and purchases are frequently second hand.

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.

Group K: Upper Floor Living



Jamal and Chantel

5.18% of UK households (Types 45-49)

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

Upper Floor Living neighbourhoods are most common in inner London, Scotland 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 and planners 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.

Consumers in this type generally do not have a lot of money to spend, and with limited incomes much effort is devoted to the achievement of basic necessities. 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 L: Elderly Needs



Henry and Violet

5.96% of UK households (Types 50-53)

Elderly Needs are pensioners whose faculties are now 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 other than to a state pension. Those members of the group who years ago benefited from the sale of a family home and who still enjoy some form of private pension have also found their retirement incomes reduced by inflation.

Elderly Needs 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 council 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 groceries are purchased in small amounts on a regular basis from local independents that they trust.

A critical problem confronted by many members of this group is the difficulty they have in identifying best value for money from the proliferating number of options offered by suppliers. As a result many people maintain their loyalty to well-established brands that they may have bought for many years rather than switching to new and unfamiliar products.

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. Those who can do so enjoy reading or walking the dog. Knitting and bingo are commonly cited as leisure activities.

Group M: Industrial Heritage



Lyndon and Thelma

**7.40% of UK households
(Types 54-56)**

Industrial Heritage 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.

Industrial Heritage 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 and shop as much in large national retail chains as in small independents. They frequently buy on price rather than range or value and are loyal to 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.

Industrial Heritage consumers prefer traditional sales approaches and promotions that emphasize value for money. 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.

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 N: Terraced Melting Pot



Raja and Shazia

**7.02% of UK households
(Types 57-60)**

Terraced Melting Pot people work in relatively menial, routine occupations and 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.

Terraced Melting Pot neighbourhoods tend to be densely packed terraced housing some of which is owner occupied, the rest rented, sometimes from a residential 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.

Convenient though many of these houses are, residents have to contend with a variety of environmental problems such as noise and pollution. In London, a key advantage for many residents in this group is being part of a community of people of similar ethnic or religious origin.

Despite their small size, Terraced Melting Pot homes tend to be poorly maintained. The focus for residents is often to spend their time and money outside the home, whether in the pubs and clubs of small town centres or in the restaurants and cafes which characterise the many High Roads of inner London.

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. Communication is often by informal networks whereby newcomers come to learn from more established residents where to obtain the best products and services. In addition, many recent migrants come from communities in which buying from owners of local business is as much a social activity as an economic transaction and much more natural than using remote channels such as mail order, telephone hotlines or internet web sites.

The leisure activities that are favoured by people in this group centre on social networking in restaurants and pubs.

Group O: Liberal Opinions



Johan and Freya

**8.48% of UK households
(Types 61-67)**

Liberal Opinions 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 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.

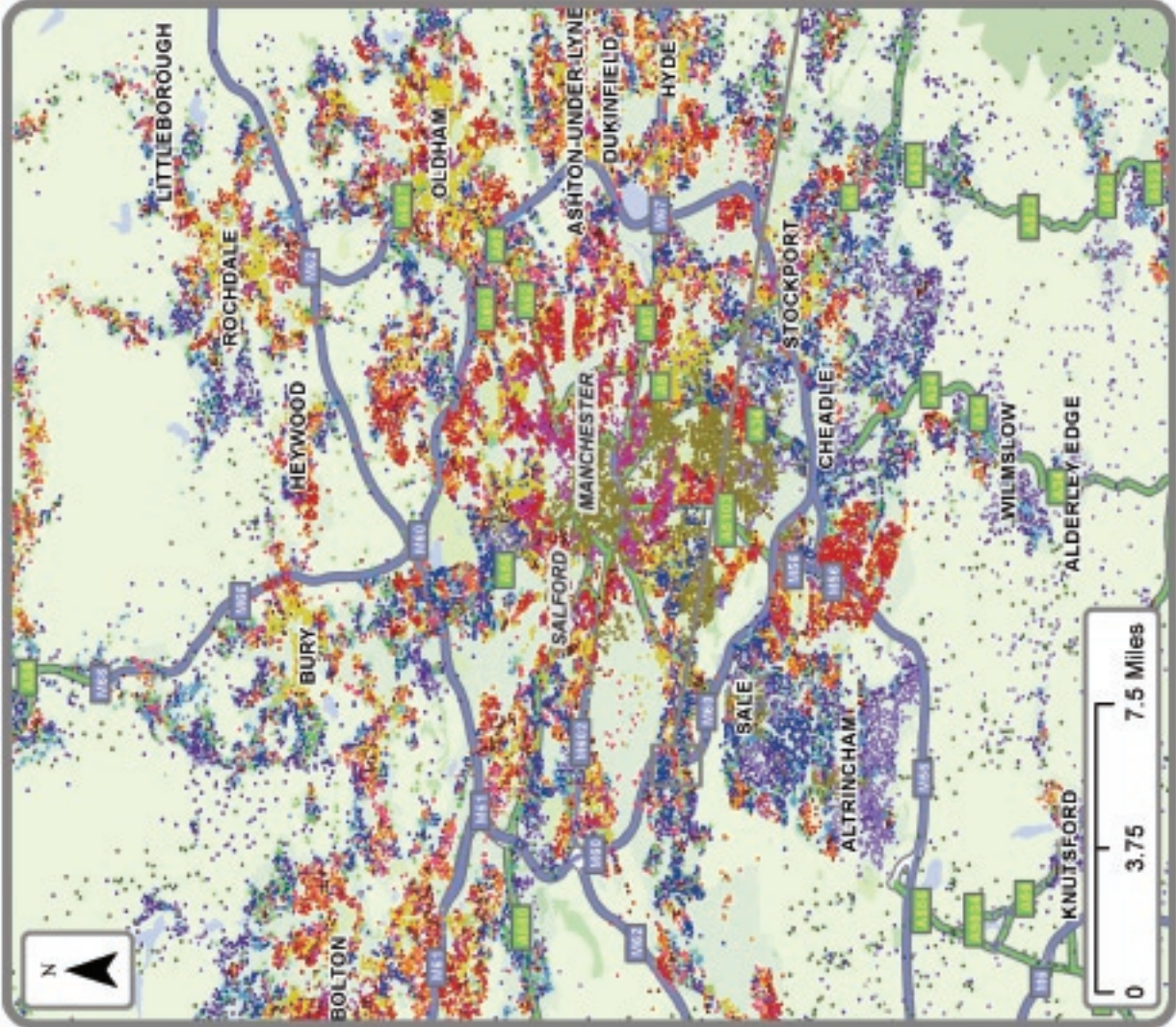
Such neighbourhoods also attract foreign-born students, many of whom are living and working in London for a limited period, which further contributes to the diversity of these areas. Brands that promote a multi-cultural image are popular with a target group that tends to be well-travelled and has an international orientation. Likewise these people demand a high degree of ethical and environment responsibility from organisations they engage with.

Consumers in this group 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. Most members of the group bank and purchase goods using on-line channels.

Liberal Opinions people tend, as a rule, to spend more of their income on services and less on products than most other groups.

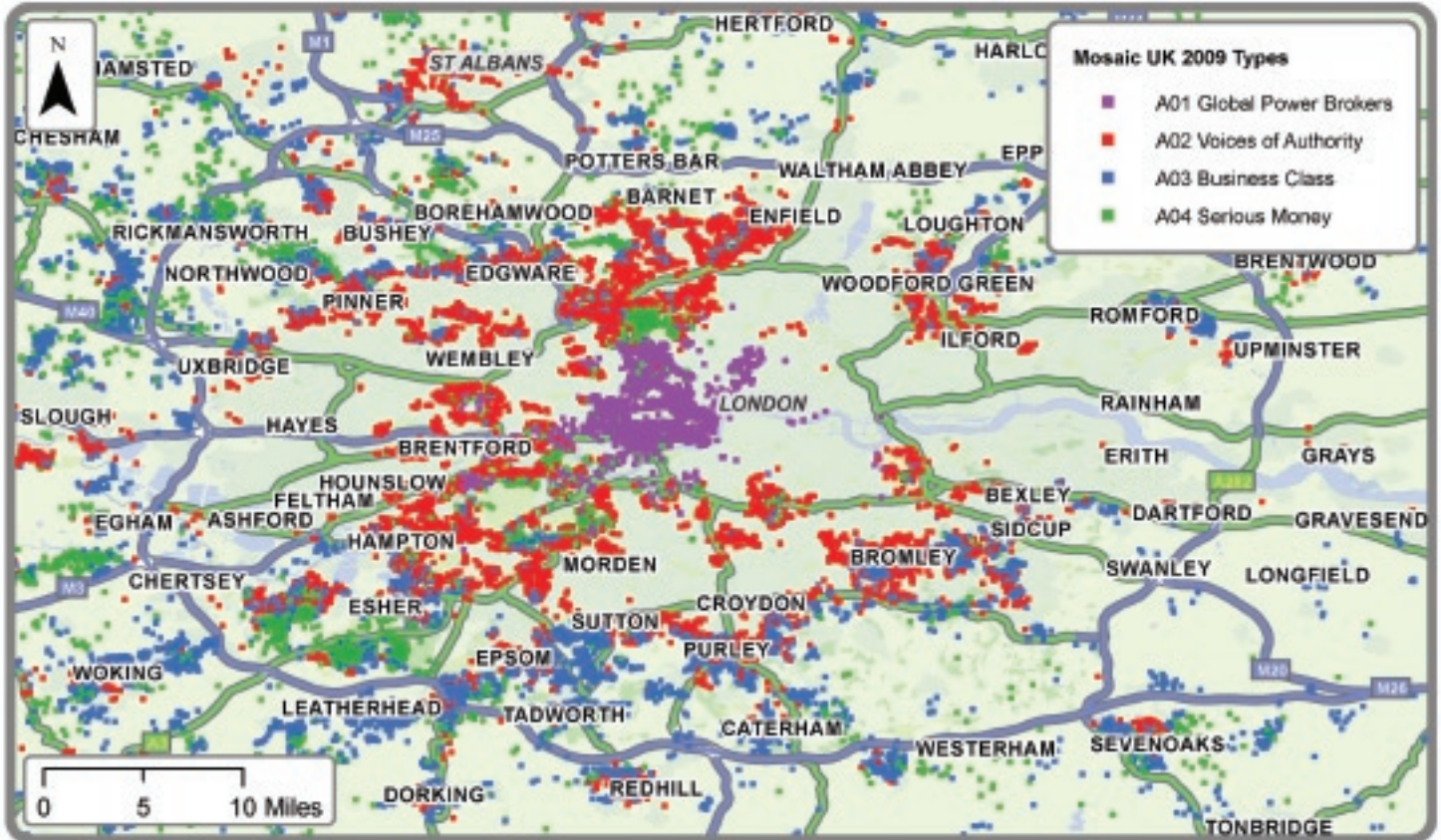
Those living alone in small flats often eat out, visit the cinema and the theatre, and attend museums, exhibitions and public lectures. By contrast, these people are at an age when a large proportion of their incomes are not being spent on consumer durables. Key exceptions to this rule are small, high value equipment such as computers and cameras and small items for the kitchen.

Mosaic UK 2009 Groups around Manchester

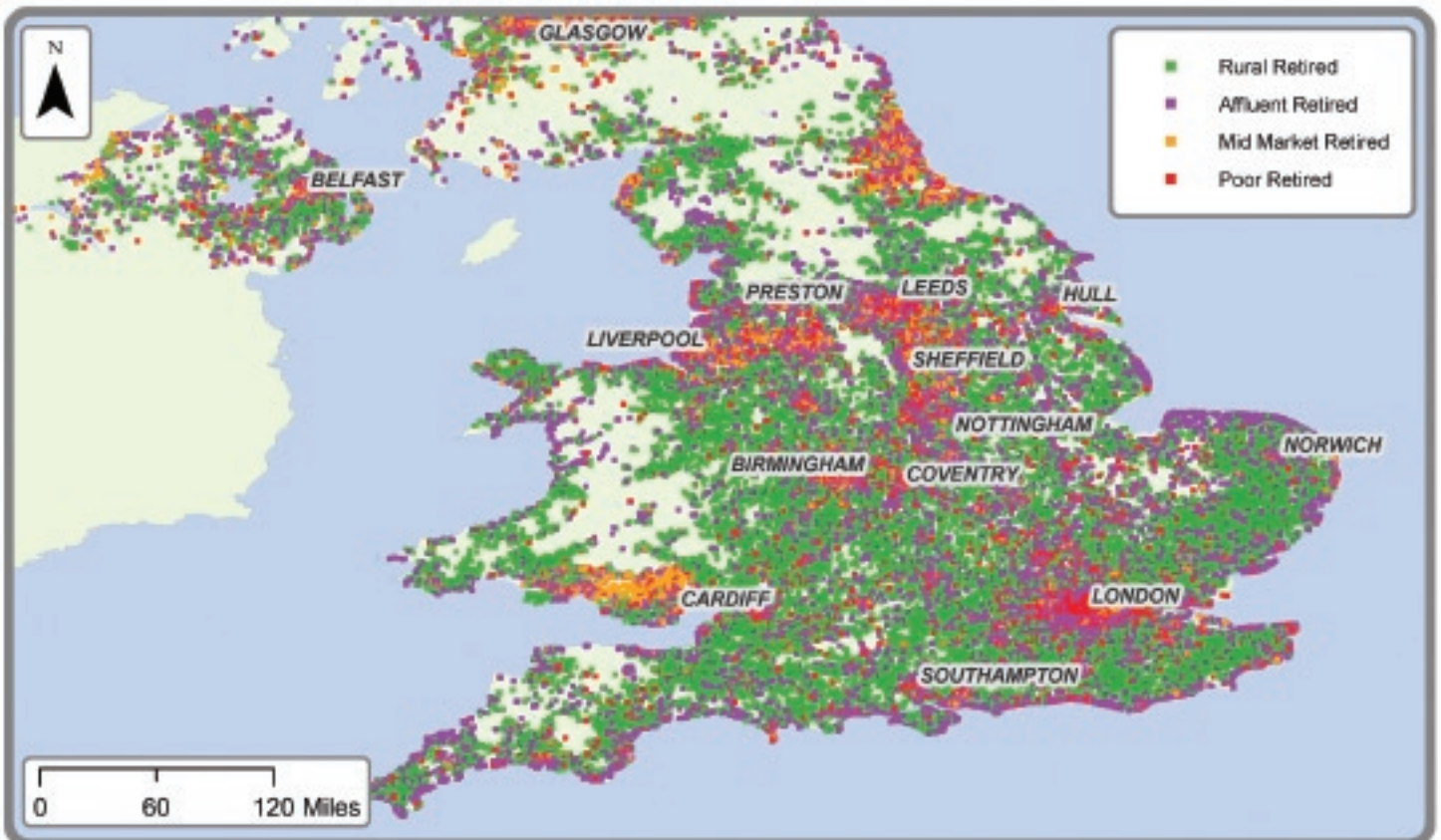


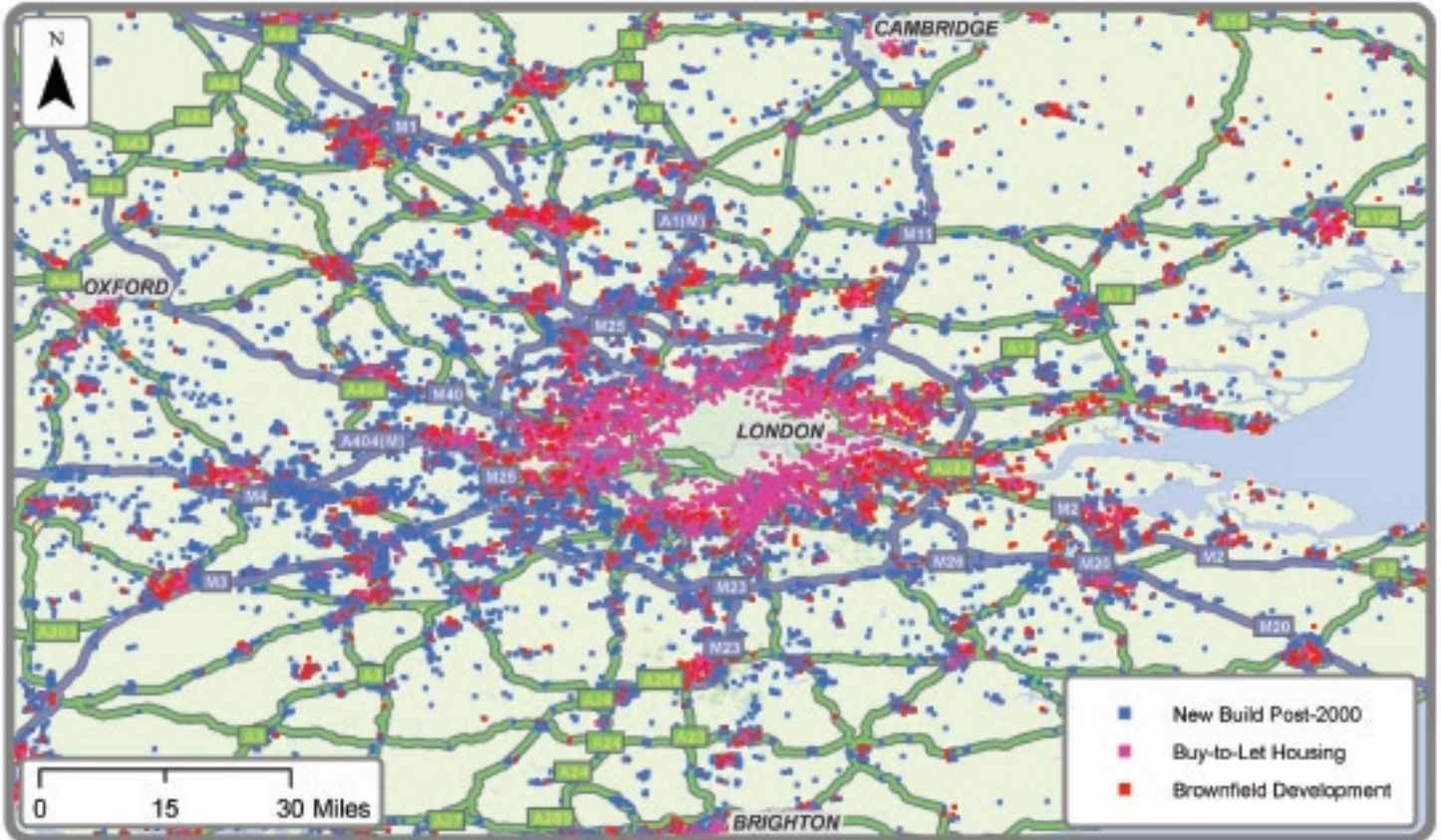
- Mosaic UK 2009 Groups**
- A Alpha Territory
 - B Professional Rewards
 - C Rural Solitude
 - D Small Town Diversity
 - E Active Retirement
 - F Suburban Mindsets
 - G Careers & Kids
 - H New Homemakers
 - I Ex-Council Community
 - J Claimant Cultures
 - K Upper Floor Living
 - L Elderly Needs
 - M Industrial Heritage
 - N Terraced Melting Pot
 - O Liberal Opinions

Growth of Affluence in South East UK

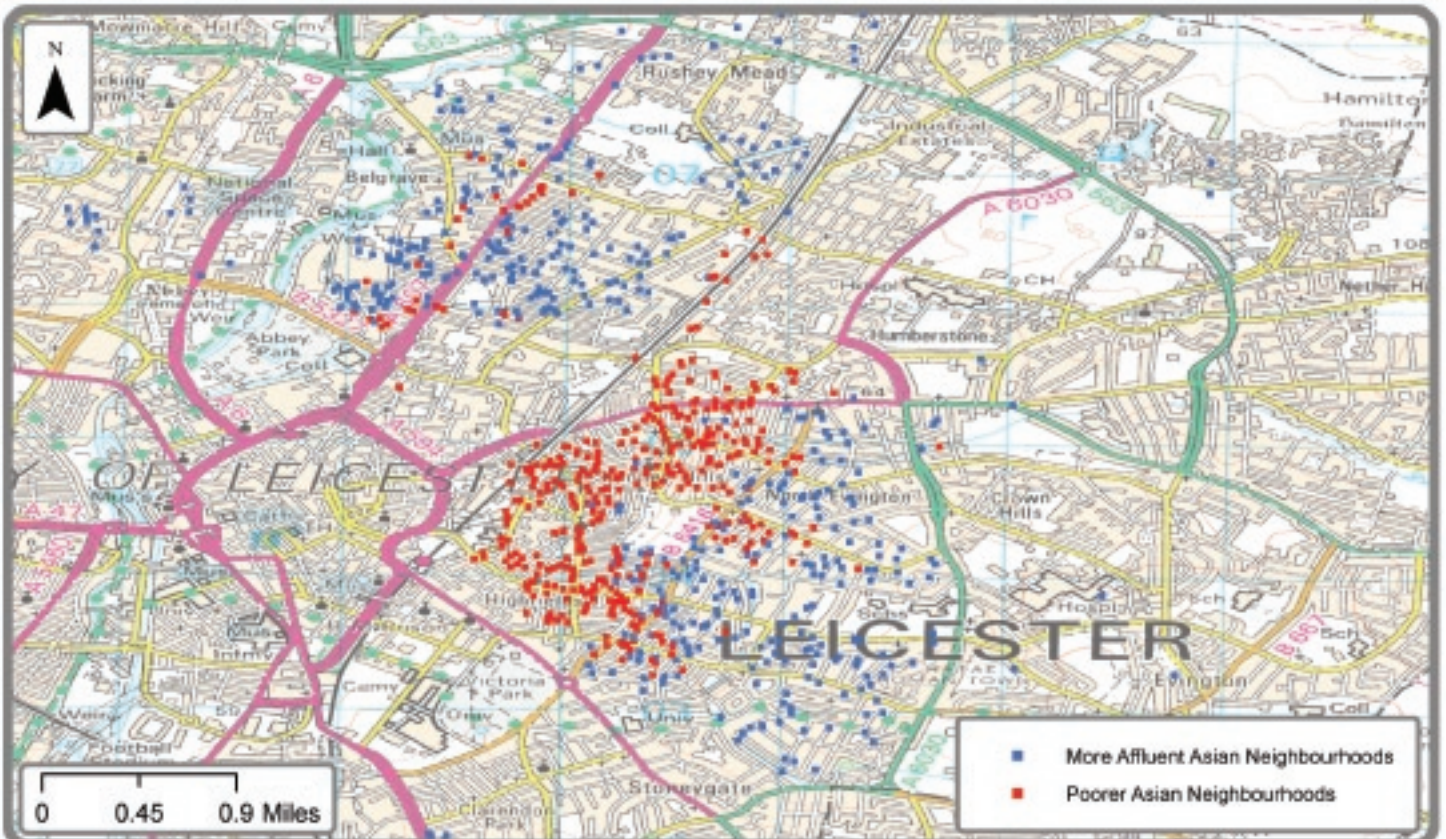


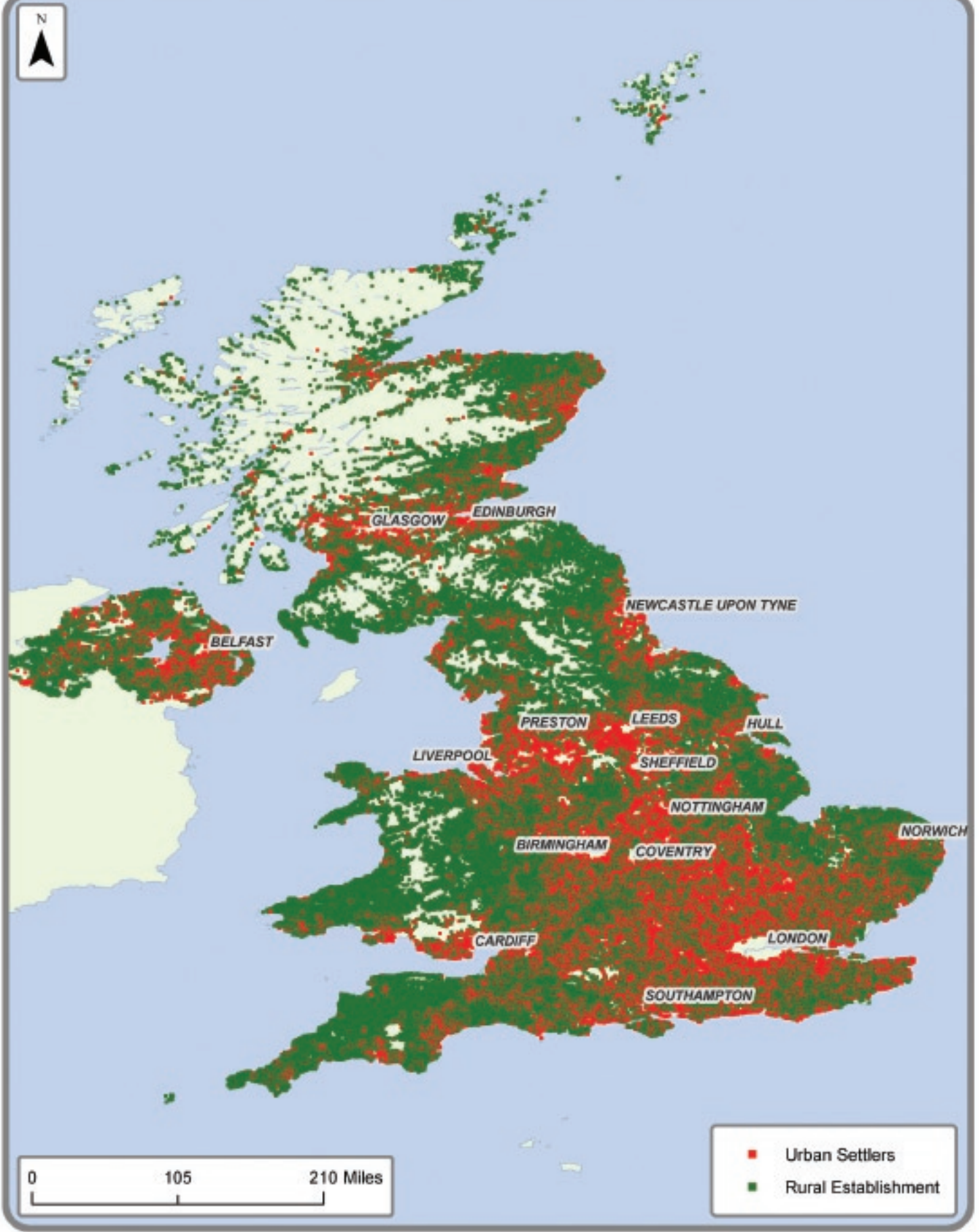
The Polarisation of the Elderly





Asian Affluence around Leicester





Complementary data

Mosaic Segments – in association with this latest version of Mosaic UK we have also created Mosaic UK segments, a set of 252 household and postcode consumer sub-types created using input data from Mosaic. Mosaic Segments enables you to compile your own segmentation solution for a specific target audience whilst retaining the link with Mosaic.

Mosaic Factors – is our distillation of the underlying data used to build Mosaic UK, summarised into six continuous non-correlated variables that are ideal for statistical modelling. The variables are high status/low status; cosmopolitan/provincial; children/elderly; youth/maturity; self-employed/employed; student/traditional.

These are available by postcode for appending to customer files.

Mosaic Global

The family of Mosaic classifications covers 29 countries including most of Western Europe, the United States, Australia and the Far East. Available countries are:

Australia	Netherlands
Austria	Norway
Belgium	New Zealand
Brazil	Poland
Canada	Republic of Ireland (ROI)
Czech Republic	Romania
Denmark	Scotland
Finland	Singapore
France	Spain
Germany	Sweden
Greece	Switzerland
Hong Kong	Taiwan
Israel	United Kingdom
Italy	United States
Japan	

To link each of these classifications Experian has created Mosaic Global.

Mosaic Global is based on the simple proposition that the world's cities share common patterns of residential segregation. Using highly localised statistics, Experian has identified 10 distinctive residential types each with its own set of values, motivations, and consumer preferences.

The Mosaic Global groups are consistent across the countries and can be used to classify over a billion of the world's consumers.

Visualisation

To illustrate the classification and make Mosaic UK easy to use, we have created a comprehensive set of support materials.

Mosaic Interactive User Guide – the Mosaic Interactive User Guide provides a rich and colourful guide to the Mosaic UK classification using a mix of visual, descriptive and statistical information. Available online or for loading onto your PC, you can use it everyday to help you interpret Mosaic.

To access the guide visit our web site www.experian.co.uk/business-strategies.

Mosaic eHandbook – a detailed electronic guide to Mosaic UK that provides a background to the typology, the list of the variables used to build the classification, a key to the structure of the groups and types, and detailed illustrations of the demographic and lifestyle characteristics of each neighbourhood.

Mosaic Flipchart – a desktop guide that provides users with a synopsis of the Mosaic UK neighbourhoods, their text descriptions, photographs, demographic and lifestyle profiles.

Access

Mosaic UK Database is available as either a person, household or postcode database. The household database is a uniquely formatted and compressed data file of all UK household addresses inclusive of their Mosaic code. Simple text-matching of a customer's address with Experian's Mosaic household directory allows each customer record to be enriched with the appropriate Mosaic code. The Mosaic UK postcode database includes all UK postcodes with their Mosaic code. Customer files can be enriched with a Mosaic code by simply matching the postcode from a customer record to the Experian directory.

iCoder software is a wizard-based desktop application which uses Experian QAS' award winning data cleansing software, to validate and improve the quality of customer name and address files, and append Experian consumer segmentation data. iCoder identifies each individual by matching the name and address to Experian's underlying UK Consumer Dynamics Database.

When matching has been completed, iCoder appends any of Experian's consumer segmentation including Mosaic UK to the data selected by the user, enabling you to enrich your data and helping you understand more about your customers.

The Micromarketer Suite is Experian's family of customer profiling, local area analysis and mapping software tools. Ranging from simple data visualisation and online customer profiling or geographical analysis, through to sophisticated desktop-based sales performance and geographical modelling, it is provided inclusive of Mosaic UK and helps you understand more about the behaviour of customers, locations and markets.

Real-Time Marketing for Leads (RTML) is a simple-to-use web application that allows you to deliver personalised marketing communications at the point of contact with a consumer. Using the combination of a real-time decision engine and consumer data that includes Mosaic UK, it instantly identifies marketing opportunities that can be targeted online and delivered when they are most relevant and meaningful.

Mosaic UK is available as either a person, household or postcode database.

Analysis & consultancy

Access to Experian's family of Mosaic classifications is also available through our bureau and consultancy services. Our Data Intelligence service enables quick turnaround of customer profiles, catchment analysis

reports and maps using any of our segmentation and local area data. Our data modelling teams undertake more detailed predictive modelling and consumer analysis.

To find out more information about how Mosaic can be used in your organisation visit www.experian.co.uk/business-strategies

T: 0115 968 5005

E: business-strategies@uk.experian.com

Experian's Marketing Services

Mosaic UK is available across a wide range of complementary marketing services that can help you understand your customers, increase the effectiveness of your communication and measure the impact of your activity.

Data cleaning, verification and enhancement

Mosaic UK is available as part of Experian QAS' award winning software solutions that help you to find, capture, clean and enhance your name, and address information, as well as verify your contacts' identities. This helps organisations maintain and improve the quality of their contact data and provides detailed information on the demographics and lifestyles of their customers.

www.qas.co.uk

Consumer lists and database marketing

Experian's demographic and lifestyle data gives you access to prospect information on over 24 million households and 41 million people. Updated on a monthly basis, data may be selected using a variety of demographic and lifestyle information including the latest version of Mosaic UK.

Experian Elements is an integrated database marketing solution which allows flexible, end-to-end, multi-channel marketing campaign management. Incorporating the power of Experian's Mosaic UK consumer classification, it allows organisations to improve the relevance of marketing communications and deliver efficiencies in the marketing process.

www.experianim.com

Email fulfilment

Experian CheetahMail is the trusted service provider of email marketing and customer intelligence technologies. It enables clients to build data-driven, relevant relationships with their customers using email fulfilment. This includes the use of Mosaic UK to help provide targeted email solutions that can improve response and maximise the return on investment.

www.cheetahmail.co.uk

Online intelligence

Experian Hitwise is the UK's leading online competitive intelligence service, providing daily insights on what more than 8 million UK internet users are doing online. This unprecedented volume of internet usage data is designed to help marketers better plan, implement and report on a range of marketing programs. Available as part of the Experian Hitwise service, Mosaic UK enables users to identify top performing sites that attract your most desirable customers and instantly provides data on the types of customers that visit your site as well as competitors.

www.hitwise.com

Mosaic UK provides you with a deeper understanding of your customers, enabling you to optimise the value of your marketing communications and improve the return on your investment.

About Experian

Experian is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include financial services organisations, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,000 people in 40 countries worldwide, supporting clients in over 65 countries around the world. Total Group revenue for the year ended 31 March 2009 was \$3.9bn.

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