

Experian Mosaic UK – The Consumer Classification for the UK

Mosaic UK is the latest version of Experian's Mosaic classification that covers the whole of the United Kingdom. It classifies all consumers in the United Kingdom into 61 types aggregated into 11 groups. The classification has been devised under the direction of Professor Richard Webber, the world's leading authority on consumer segmentation. The result is a classification that paints a rich picture of UK consumers in terms of their socio-demographics, lifestyles, culture and behaviour to provide an accurate and comprehensive view of UK consumers at the start of the 21st century.

To build Mosaic UK a detailed four stage approach was taken, which included:

- A detailed analysis of societal trends in the United Kingdom
- Identification of the most appropriate data sources as inputs.
- A sophisticated proprietary approach to clustering, unique to Experian.
- Extensive fieldwork and market research to assist in validation and interpretation of the segmentation.

A total of 400 data variables were used to build Mosaic UK. They were selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability. 54% of the data used to build Mosaic was sourced from the 2001 Census. The remaining 46% was derived from Experian's Consumer Segmentation Database, which provides coverage of all the UK's 46 million adult residents and 23 million households. It includes the edited Electoral Roll, Experian Lifestyle Survey Information, and Consumer Credit Activity, alongside the Post Office Address File, Shareholders Register, House Price and Council Tax Information and ONS local area statistics. All of the information is updated annually where possible.

The Experian Mosaic profiling information for Test Valley has been accessed through the ESD Toolkit, a toolkit which is designed to help Council's understand their customer demographic to enhance and improve localised service

Consumers, as discussed, are classified into 61 types and these types are aggregated into 11 groups. Table 3.8 (below) shows the 11 groups and a description of the types of people falling within these groups.

Table 3.8 The 11 Groupings within the Experian Mosaic UK

Code	Name of group	Description of people within the group
A	Symbols of success	Symbols of Success contain people whose lives are 'successful' by whatever yardsticks society commonly uses to measure success. These are people who have rewarding careers rather than jobs, who live in sought after locations, who drive the more modern and expensive cars and who indulge in the most exotic leisure pursuits. Most, though not all, appear to enjoy stable household arrangements.
B	Happy families	Happy Families contains people whose focus is on career, home and family. These are mostly younger age groups who are married, or at least in a permanent relationship, and are now raising children in post war family houses, often in areas of the country with rapidly growing populations. The focus of expenditure is on equipment for the home and garden, and the immediate family unit is the principal focus of leisure activities.
C	Suburban comfort	Suburban Comfort comprises people who have successfully established themselves and their families in comfortable homes in mature suburbs. Children are becoming more independent, work is becoming less of a challenge and interest payments on homes and other loans are becoming less burdensome. With more time and money on their hands, people can relax and focus on activities that they find intrinsically rewarding.
D	Ties of community	Ties of Community is comprised of people whose lives are mostly played out within the confines of close knit communities. Living mostly in older houses in inner city neighbourhoods or in small industrial towns, most of these people own their homes, drive their own cars and hold down responsible jobs. Community norms rather than individual material ambitions shape the pattern of most residents' consumption.
E	Urban intelligence	Urban Intelligence mostly contains young and well educated people who are open to new ideas and influences. Young and single, and few encumbered with children, these people tend to be avid explorers of new ideas and fashions, cosmopolitan in their tastes and liberal in their social attitudes. Whilst eager consumers of the media and with a sophisticated understanding of brand values, they like to be treated as individuals, and value authenticity over veneer.
F	Welfare borderline	Welfare Borderline is comprised of many people who are struggling to achieve the material and personal rewards that are assumed to be open to all in an affluent society. Few hold down rewarding or well paying jobs and, as a result, most rely on the council for their accommodation, on public transport to get around and on state benefits to fund even the bare essentials. The lack of stability in many family formations undermines social networks and leads to high levels of anti social behaviour among local children.

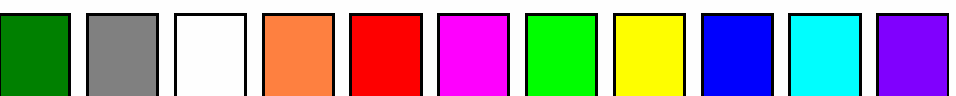
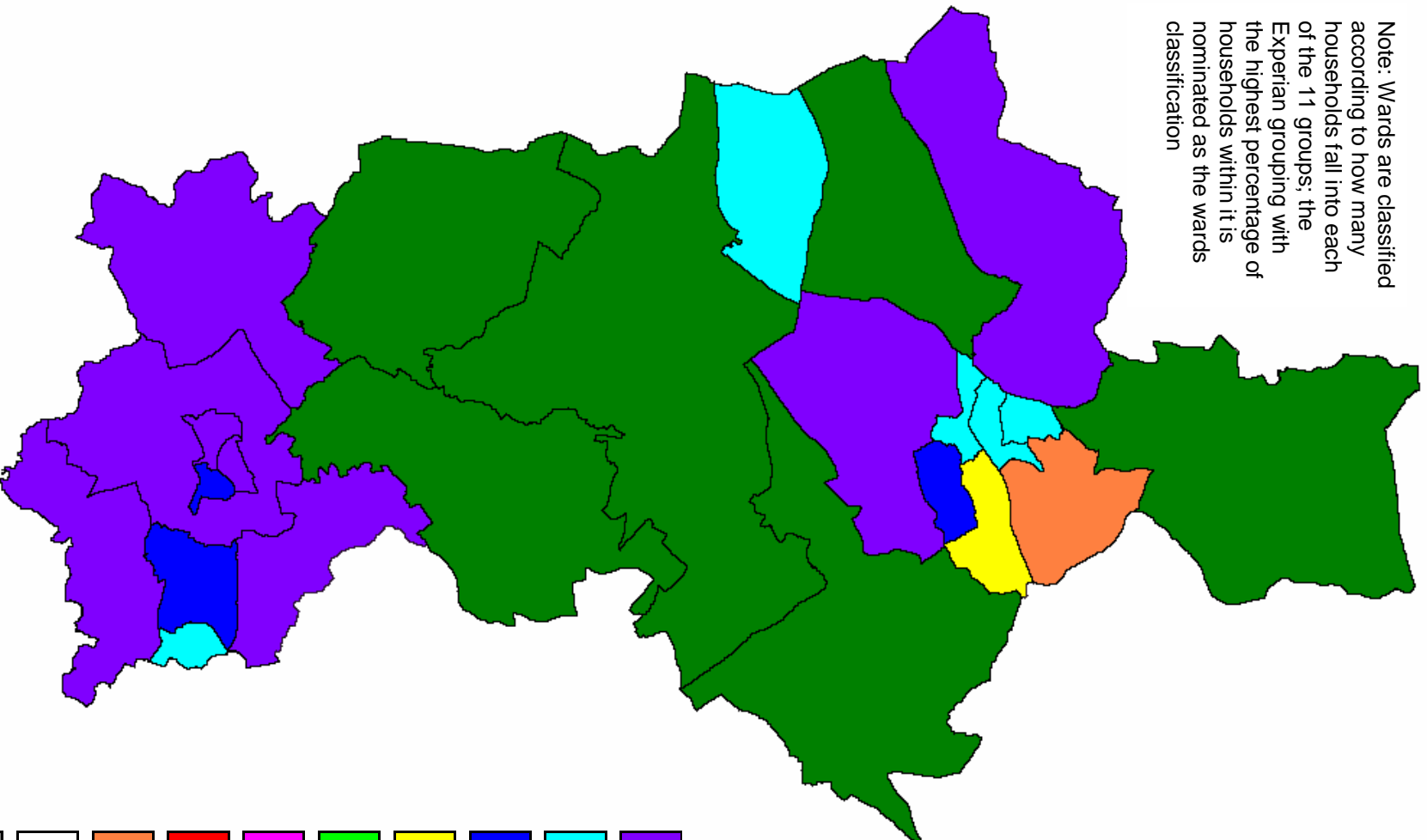
G	Municipal dependency	Municipal Dependency mostly contains families on lower incomes who live on large municipal council estates where few of the tenants have exercised their right to buy. Often isolated in the outer suburbs of large provincial cities, Municipal Dependency is characterised as much by low aspirations as by low incomes. Here people watch a lot of television and buy trusted mainstream brands from shops that focus on price rather than range or service.
H	Blue collar enterprise	Blue Collar Enterprise comprises people who, though not necessarily very well educated, are practical and enterprising in their orientation. Many of these people live in what were once council estates but where tenants have exercised their right to buy. They own their cars, provide a reliable source of labour to local employers and are streetwise consumers. Tastes are mass market rather than individualistic and focus on providing comfort and value to family members.
I	Twilight subsistence	Twilight Subsistence consists of elderly people who are mostly reliant on state benefits, and live in housing designed by local authorities and housing associations. Some live in old people's homes or sheltered accommodation, while others live in small bungalows, set in small enclaves within larger council estates. Most of these people spend money only on the basic necessities of life.
J	Grey perspectives	Grey Perspectives consists mostly of pensioners who own their homes and who have some source of income beyond the basic state pension. Many of these people have, on retirement, moved to the seaside or the countryside to live among people similar to themselves. Today many of these people have quite active lifestyles and are considered in their purchasing decisions.
K	Rural isolation	Rural Isolation contains people whose pattern of living is distinctively rural. They live not just outside major population centres but also deep in the countryside, in small communities which have been little influenced by the influx of urban commuters. These are places where people with different levels of income share attachments to local communities, and where engagement with the community and with the natural environment are more important to most residents than material consumption.

Source: Experian Mosaic United Kingdom: The Consumer Classification for the UK, accessed via ESD Toolkit, <http://www.esd.org.uk>

Map 3.0 (see below) shows that in Test Valley a high percentage of people falling in the Rural Isolation Experian Grouping occurs in the centre of the borough. The residents in the South of the borough surrounding Romsey fall mostly into the Symbols of Success Experian grouping and in Andover Map 3.0 shows the only two wards in the borough which have as their highest proportion of people, persons categorised as falling within the Ties of Communities and Blue Collar Enterprise Experian Groupings

Map 3.0 Ward classifications in terms of the Experian Mosaic Grouping

Note: Wards are classified according to how many households fall into each of the 11 groups; the Experian grouping with the highest percentage of households within it is nominated as the wards classification



Key	
A – Symbols of Success	
B – Happy Families	
C – Suburban Comfort	
D – Ties of Community	
E – Urban Intelligence	
F – Welfare Borderline	
G – Municipal Dependency	
H – Blue Collar Enterprise	
I – Twilight Subsistence	
J – Grey Perspectives	
K – Rural Isolation	