MOSAIC public sector 2016 analysis of Lancashire

Headlines

Of the 15 mosaic summary groups, 'transient renters', 'senior security' and 'aspiring homemakers' are the most over-represented in the Lancashire-14 area. The areas with transient renters are mainly small, but densely populated, postcodes within central Blackpool, Morecambe and Preston.

'Senior security' category is dominant along much of the Fylde Coast, whilst 'aspiring homemakers' prevail in the commuter belt in Preston, Chorley and South Ribble. Although group A, 'country living' accounts for less than 5% of households, they are spread widely in rural area, predominating in Ribble Valley.

The 'city prosperity' category which comprises high-earners in urban locations is significantly under-represented in Lancashire. The local student population that is classified within the 'rental hubs' category, does not form dominant localities to the same extent as the national average, though can be found as the dominant type in small areas, such as around the University of Central Lancashire.

Introduction

To deliver personalised services the public sector needs to understand citizens, and mosaic public sector provides a detailed and accurate understanding of people. It covers each citizen's location, their demographics, lifestyles and behaviours to help optimise the effective design and efficient delivery of public services.

Mosaic public sector capitalises on Experian's access to a wealth of information on UK individuals to help identify how citizens engage with the public sector, both on and offline, and to help citizens find our services.

It can be used to analyse and model geographic data to understand which locations are best to provide services, such as community hubs or GP surgeries and to help identify target audiences, where and how they live, behave and spend their money. Mosaic data can be used on its own or alongside service data to give added understanding to who a service is currently reaching.

Using more than 450 data elements, it classifies all UK citizens into 15 summary groups and 66 types. Appendix 1 of this article has a brief description of each of the 15 summary groups.

This short report contains an analysis of mosaic public sector results for the Lancashire-14 area level. This comprises the Lancashire-12 area and the two unitary authorities of Blackburn with Darwen and Blackpool. It uses the mosaic 2016 dataset.

Mosaic Group Results for Lancashire

Table 1 displays the mosaic group results for the Lancashire-14 area, and the comparator UK figures. The table details the percentage of households that fall within each group based on the dominant group for the postcode that the household is within.

Table 1: Mosaic groups in Lancashire compared to UK

	Mosaic group	Lancashire %	UK %	Index
A	Country Living	4.69	5.85	80
B	Prestige Positions	5.25	6.78	78
C	City Prosperity	0.01	4.83	0
D	Domestic Success	6.91	8.08	85
E	Suburban Stability	9.16	5.94	154
F	Senior Security	10.43	8.54	122
G	Rural Reality	4.55	5.51	83
H	Aspiring Homemakers	10.35	9.33	111
I	Urban Cohesion	4.51	5.54	82
J	Rental Hubs	3.15	7.96	40
K	Modest Traditions	7.45	4.57	163
L	Transient Renters	12.56	6.82	184
M	Family Basics	8.54	7.48	114
N	Vintage Value	8.46	6.70	126
O	Municipal Challenge	3.96	6.08	65
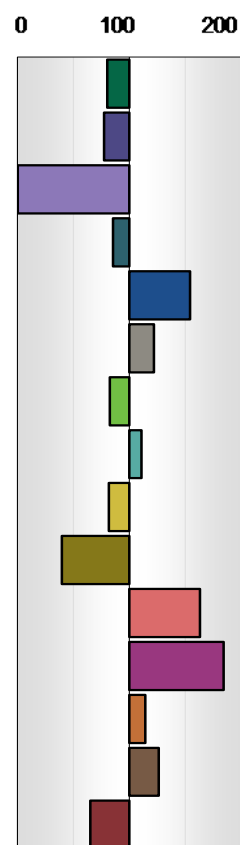
Source: Experian

See Appendix 1 of this report for a brief description of each of the mosaic groups.
Index of 100 = exactly the same as the UK percentage. Above 100 is an over-represented group in Lancashire and below 100 is an under-represented group

Over and under-represented groups in Lancashire

Of the 15 mosaic groups, seven are over-represented in Lancashire-14: where the index is more than 100. Table 1 reveals that 12.56% of households are within postcodes which are classified to group L, 'transient renters': single people renting in low cost homes. This is the most over-represented group in Lancashire, accounting for nearly twice the UK average.

 'Senior security' (F) accounts for 10.43% of postcodes and group 'H', 'aspiring homemakers', has 10.35%.

These three groups together account for a third of Lancashire households. The Mosaic group profile hasn't changed significantly since 2015.

The other four over-represented groups in Lancashire are 'family basics' (M, 8.54%), 'suburban stability' (E, 9.16%), 'modest traditions' (K, 7.45%) and 'vintage value' (N, 8.46%)

Eight of the 15 mosaic groups are under-represented in Lancashire. 'City prosperity' (C) includes high income city dwellers in urban locations, but only a few Lancashire postcodes have this as the dominant group.

'Rental hubs' (J) covers educated young people in urban neighbourhoods, and along with 'municipal challenge' are the two other groups with index scores of less than 70. The county has various universities and colleges, but the student population in the county does not appear to dominate local postcodes to anything like the same extent as the national average. 'Municipal challenge' covers urban households facing a range of issues, but in Lancashire the group forms far less of a percentage than is the norm at the national level.

Key features of main groups

Appendix 2 lists the key features for all the mosaic groups.

L — Transient Renters
Single people privately renting low cost homes for the short term

Key Features
- Private renters
- Low length of residence
- Low cost housing
- Singles and sharers
- Older terraces
- Few landline telephones

Who We Are

Age	Household Income
18-25	£20k-£29k
29.3%　263	32.5%　158

Household composition	Number of children
Homesharers + others	No children
24.0%　281	86.3%　120

Tenure	Property type
Rented	Terraced
61.2%　355	59.6%　220

F — Senior Security
Elderly people with assets who are enjoying a comfortable retirement

Key Features
- Elderly singles and couples
- Homeowners
- Comfortable homes
- Additional pensions above state
- Don't like new technology
- Low mileage drivers

Who We Are

Age	Household Income
76-80	<£15k
20.8%　491	33.2%　162

Household composition	Number of children
Single	No children
53.4%　141	99.0%　138

Tenure	Property type
Owned	Bungalow
96.4%　150	32.8%　331

H Aspiring Homemakers
Younger households settling down in housing priced within their means

Who We Are

Age	Household Income
31-35	**£40k-£49k**
20.0% — 223	20.5% — 165

Household composition	Number of children
Pseudo family	**2 children**
19.6% — 219	18.3% — 198

Tenure	Property type
Owned	**Semi-detached**
77.2% — 120	41.3% — 156

Key Features
- Younger households
- Full-time employment
- Private suburbs
- Affordable housing costs
- Starter salaries
- Buy and sell on eBay
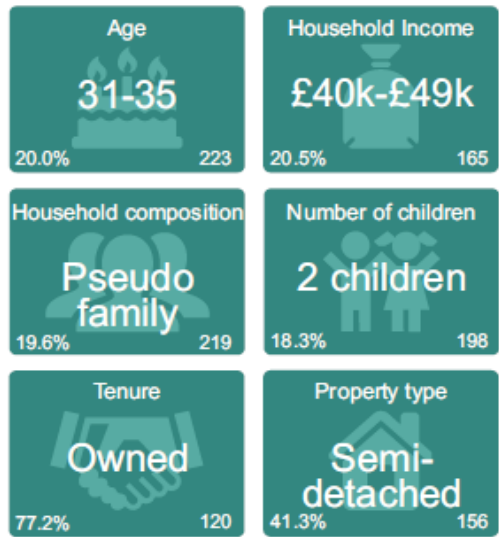
Geographic distribution

The areas with 'transient renters' as the dominant group are on the whole small, but densely populated, postcodes in the core urban areas of Blackpool, Morecambe, parts of Preston and in East Lancashire.

The distribution of 'senior security' results in Lancashire reveals various rural, semi-rural and urban locations along or near the coast that have an appeal to an older generation.

'Aspiring homemakers' are mainly in suburban areas, with a cluster close to the M6 and mainline train stations in Preston, Chorley and South Ribble, indicating the importance of good transport links for this group.
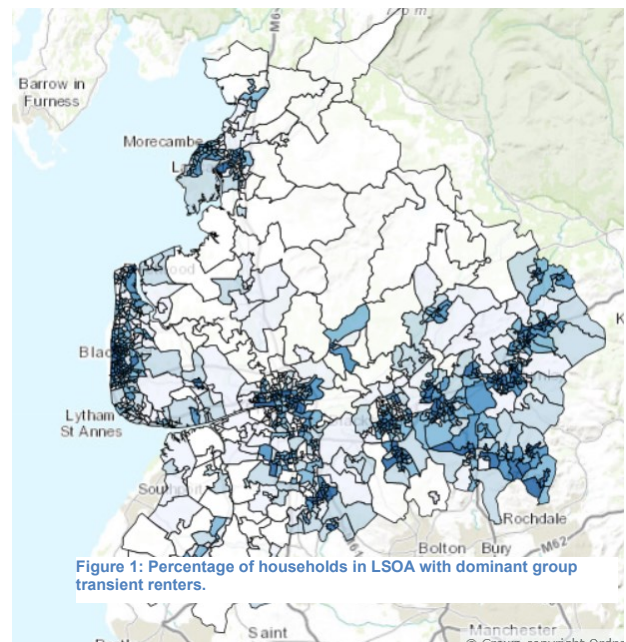

Figure 1: Percentage of households in LSOA with dominant group transient renters.

The 'prestige positions' groups are most prevalent in rural/semi-rural locations with easy access to the major urban centres in Lancashire and beyond.

Although group A, 'country living', is under-represented in the county at just under 5% of households in postcodes with this dominant type, the low density localities dominate affluent rural areas, such as Ribble Valley.

Also of note is the 'family basics' category that is dominant in Skelmersdale, a continuous area of Blackpool bordering transient renters localities, Ribbleton and Brookfield in Preston, parts of Rossendale and other areas in East Lancashire.

The geographic distribution are detailed in the Mosaic atlases.

Mosaic Types

Table 2 below shows the top ten most common mosaic types in Lancashire out of the 66 available. Type L50, 'renting a room', represents 6% households in postcodes with this dominant type in Lancashire and is nearly three times more likely to be a mosaic type here than it is across the UK.

Type F24, 'bungalow haven', (5% of households) and type H30, 'affordable fringe' (4.6%) are more than one and a half times more likely to be a type in Lancashire than it is across the UK.

Seven other types represent between 3-4% of postcodes in Lancashire. I38, 'asian heritage' is more than three times as likely to occur in Lancashire as in the rest of the UK. K46, 'self-supporters' and M54, 'childcare squeeze' are also well over-represented compared to the UK average.

Table 2 Top 10 most prevalent mosaic types in Lancashire compared with UK

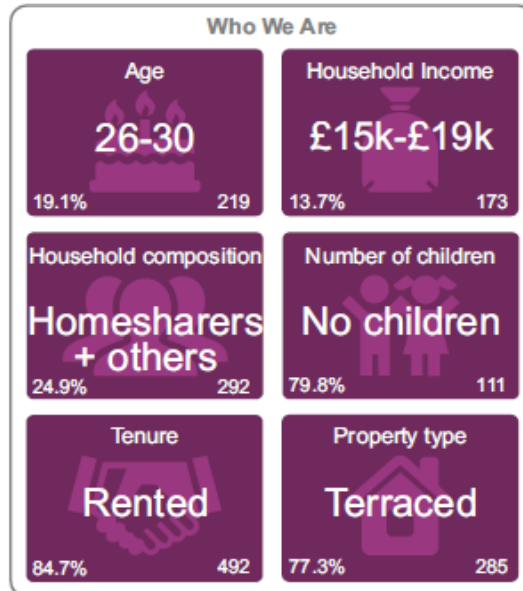| Rank		Mosaic Public Sector Types	Your area/file	%	Comp.	%	Pen. %	Index	
1	L50	Renting a Room	40,324	6.15	513,206	2.26	7.86	272	
2	F24	Bungalow Haven	33,260	5.07	693,837	3.05	4.79	166	
3	H30	Affordable Fringe	30,120	4.59	619,948	2.73	4.86	168	
4	I38	Asian Heritage	26,393	4.02	293,308	1.29	9.00	312	
5	M54	Childcare Squeeze	25,386	3.87	346,970	1.53	7.32	254	
6	K46	Self Supporters	25,083	3.82	324,198	1.43	7.74	268	
7	M55	Families with Needs	23,236	3.54	551,863	2.43	4.21	146	
8	L51	Make Do & Move On	21,982	3.35	335,034	1.47	6.56	227	
9	D16	Mid-Career Convention	20,807	3.17	506,652	2.23	4.11	142	
10	N57	Seasoned Survivors	20,103	3.07	278,734	1.23	7.21	250	

Source; Experian
Index of 100 = exactly the same as the UK percentage. Above 100 is an over-represented type in Lancashire.

Key features of main types (see Appendix 2 for a full list of key features by type)

L50 — Renting a Room
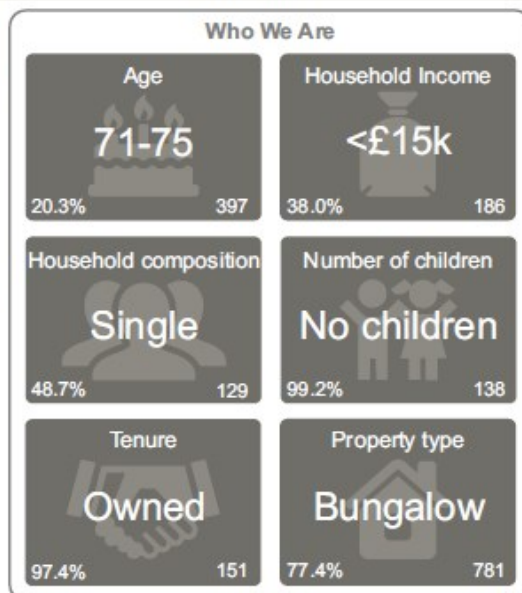Transient renters of low cost accommodation often within subdivided older properties

Key Features
- Singles and homesharers
- Short term private renters
- Low rent accommodation
- Often Victorian terraces
- Most likely to get a lift to work
- Low wage occupations

Who We Are

Age 26-30 — 19.1% / 219	**Household Income** £15k-£19k — 13.7% / 173
Household composition Homesharers + others — 24.9% / 292	**Number of children** No children — 79.8% / 111
Tenure Rented — 84.7% / 492	**Property type** Terraced — 77.3% / 285

F24 — Bungalow Haven
Seniors appreciating the calm of bungalow estates designed for the elderly

Key Features
- Elderly couples and singles
- Own their bungalow outright
- Neighbourhoods of elderly people
- May research online
- Like buying in store
- Pre-pay mobiles, low spend

Who We Are

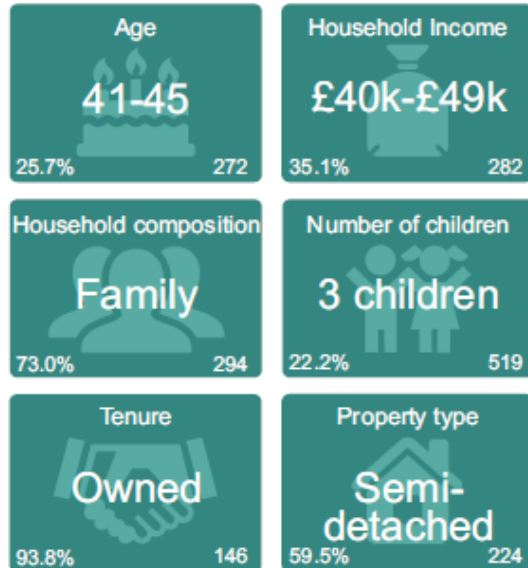|	
Age 71-75 — 20.3% / 397	**Household Income** <£15k — 38.0% / 186
Household composition Single — 48.7% / 129	**Number of children** No children — 99.2% / 138
Tenure Owned — 97.4% / 151	**Property type** Bungalow — 77.4% / 781

H30 Affordable Fringe

Settled families with children owning modest, 3-bed semis in areas of more affordable housing

Key Features

- Married couples in 30s or 40s
- Have lived there 5 years or more
- Own semis in affordable suburbs
- School age children
- Many in receipt of Tax Credits
- Most likely to have small pets

Who We Are

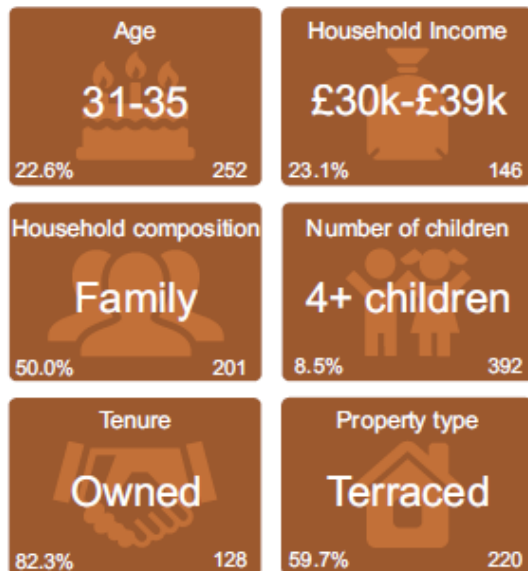|	
Age	**Household Income**
41-45	£40k-£49k
25.7% 272	35.1% 282
Household composition	**Number of children**
Family	3 children
73.0% 294	22.2% 519
Tenure	**Property type**
Owned	Semi-detached
93.8% 146	59.5% 224

M54 Childcare Squeeze

Younger families with children who own a budget home and are striving to cover all expenses

Key Features

- Married or cohabiting couples
- Likely to have pre-school children
- Outgoings high in proportion to income
- Own low value homes
- Both parents working
- Unsecured personal loans

Who We Are

Age	**Household Income**
31-35	£30k-£39k
22.6% 252	23.1% 146
Household composition	**Number of children**
Family	4+ children
50.0% 201	8.5% 392
Tenure	**Property type**
Owned	Terraced
82.3% 128	59.7% 220

I38 Asian Heritage
Large extended families in neighbourhoods with a strong South Asian tradition

Key Features

- Large extended families
- Areas with high South Asian population
- Low cost, often Victorian, terraces
- Traditions are important
- Younger generation like new technology
- Mix of owning and renting

Who We Are

Age	Household Income
31-35	£20k-£29k
15.0% 167	33.2% 161

Household composition	Number of children
Homesharers + others	3 children
22.0% 258	11.2% 263

Tenure	Property type
Rented	Terraced
28.0% 162	74.8% 276

Appendix 1 Mosaic Public Sector groups and types brief descriptions

	Mosaic Group	Description
A.	Country Living	Well-off owners in rural locations enjoying the benefits of rural life.
B.	Prestige Positions	Established families in large detached homes living upmarket lifestyles
C.	City Prosperity	High status city dwellers living in central locations and pursuing careers with high rewards
D.	Domestic Success	Thriving families who are busy bringing up children and following careers
E.	Suburban Stability	Mature suburban owners living settled lives in mid-range housing
F.	Senior Security	Elderly people with assets who are enjoying a comfortable retirement
G.	Rural Reality	Households living in inexpensive homes in village communities
H.	Aspiring Homemakers	Younger households settling down in housing priced within their means
I.	Urban Cohesion	Residents of settled urban communities with a strong sense of identity
J.	Rental Hubs	Educated young people privately renting in urban neighbourhoods
K.	Modest Traditions	Mature homeowners of value homes enjoying stable lifestyles
L.	Transient Renters	Single people privately renting low cost homes for the short term
M.	Family Basics	Families with limited resources who have to budget to make ends meet
N.	Vintage Value	Elderly people reliant on support to meet financial or practical needs
O.	Municipal Challenge	Urban renters of social housing facing an array of challenges

	Mosaic Type	Description
A01	Rural Vogue	Country-loving families pursuing a rural idyll in comfortable village homes while commuting some distance to work
A02	Scattered Homesteads	Older households appreciating rural calm in stand-alone houses within agricultural landscapes
A03	Wealthy Landowners	Prosperous owners of country houses including the rural upper class, successful farmers and second-home owners
A04	Village Retirement	Retirees enjoying pleasant village locations with amenities to service their social and practical needs
B05	Empty-Nest Adventure	Mature couples in comfortable detached houses who have the means to enjoy their empty-nest status
B06	Bank of Mum and Dad	Well-off families in upmarket suburban homes where grown-up children benefit from continued financial support
B07	Alpha Families	High-achieving families living fast-track lives, advancing careers, finances and their school-age children's development
B08	Premium Fortunes	Influential families with substantial income established in large, distinctive homes in wealthy enclaves
B09	Diamond Days	Retired residents in sizeable homes whose finances are secured by significant assets and generous pensions
C10	World-Class Wealth	Global high flyers and families of privilege living luxurious lifestyles in the most exclusive locations of the largest cities
C11	Penthouse Chic	City workers renting premium-priced flats in prestige central locations, living life with intensity
C12	Metro High-Flyers	Ambitious people in their 20s and 30s renting expensive apartments in highly commutable areas of major cities
C13	Uptown Elite	High status households owning elegant homes in accessible inner suburbs where they enjoy city life in comfort
D14	Cafés and Catchments	Affluent families with growing children living in upmarket housing in city environs
D15	Modern Parents	Busy couples in modern detached homes balancing the demands of school-age children and careers
D16	Mid-Career Convention	Professional families with children in traditional mid-range suburbs where neighbours are often older

	Mosaic Type	Description
D17	Thriving Independence	Well-qualified older singles with incomes from successful professional careers living in good quality housing
E18	Dependable Me	Single mature owners settled in traditional suburban semis working in intermediate occupations
E19	Fledgling Free	Pre-retirement couples with respectable incomes enjoying greater space and spare cash since children left home
E20	Boomerang Boarders	Long-term couples with mid-range incomes whose adult children have returned to the shelter of the family home
E21	Family Ties	Active families with teenage and adult children whose prolonged support is eating up household resources
F22	Legacy Elders	Elders now mostly living alone in comfortable suburban homes on final salary pensions
F23	Solo Retirees	Senior singles whose reduced incomes are satisfactory in their affordable but pleasant owned homes
F24	Bungalow Haven	Seniors appreciating the calm of bungalow estates designed for the elderly
F25	Classic Grandparents	Lifelong couples in standard suburban homes enjoying retirement through grandchildren and gardening
G26	Far-Flung Outposts	Inter-dependent households living in the most remote communities with long travel times to larger towns
G27	Outlying Seniors	Pensioners living in inexpensive housing in out of the way locations
G28	Local Focus	Rural families in affordable village homes who are reliant on the local economy for jobs
G29	Satellite Settlers	Mature households living in expanding developments around larger villages with good transport links
H30	Affordable Fringe	Settled families with children owning modest, 3-bed semis in areas of more affordable housing
H31	First-Rung Futures	Pre-family newcomers who have bought value homes with space to grow in affordable but pleasant areas
H32	Flying Solo	Young singles on starter salaries choosing to rent homes in family suburbs

	Mosaic Type	Description
H33	New Foundations	Occupants of brand new homes who are often younger singles and couples with children
H34	Contemporary Starts	Young singles and partners setting up home in developments attractive to their peers
H35	Primary Ambitions	Forward-thinking younger families who sought affordable homes in good suburbs which they may now be out-growing
I36	Cultural Comfort	Thriving families with good incomes in multi-cultural urban communities
I37	Community Elders	Established older households owning city homes in diverse neighbourhoods
I38	Asian Heritage	Large extended families in neighbourhoods with a strong South Asian tradition
I39	Ageing Access	Older residents owning small inner suburban properties with good access to amenities
J40	Career Builders	Singles and couples in their 20s and 30s progressing in their field of work from commutable properties
J41	Central Pulse	Youngsters renting city centre flats in vibrant locations close to jobs and night life
J42	Learners & Earners	Inhabitants of the university fringe where students and older residents mix in cosmopolitan locations
J43	Student Scene	Students living in high density accommodation close to universities and educational centres
J44	Flexible Workforce	Young renters ready to move to follow worthwhile incomes from service sector jobs
J45	Bus-Route Renters	Singles renting affordable private flats away from central amenities and often on main roads
K46	Self Supporters	Hard-working mature singles who own budget terraces manageable within their modest wage
K47	Offspring Overspill	Lower income owners whose adult children are still striving to gain independence meaning space is limited
K48	Down-to-Earth Owners	Ageing couples who have owned their inexpensive home for many years while working in routine jobs
L49	Disconnected Youth	Young people endeavouring to gain employment footholds while renting cheap flats and terraces

	Mosaic Type	Description
L50	Renting a Room	Transient renters of low cost accommodation often within subdivided older properties
L51	Make Do & Move On	Yet to settle younger singles and couples making interim homes in low cost properties
L52	Midlife Stopgap	Maturing singles in employment who are renting short-term affordable homes
M53	Budget Generations	Families supporting both adult and younger children where expenditure can often exceed income
M54	Childcare Squeeze	Younger families with children who own a budget home and are striving to cover all expenses
M55	Families with Needs	Families with many children living in areas of high deprivation and who need support
M56	Solid Economy	Stable families with children renting better quality homes from social landlords
N57	Seasoned Survivors	Deep-rooted single elderly owners of low value properties whose modest home equity provides some security
N58	Aided Elderly	Supported elders in specialised accommodation including retirement homes and complexes of small homes
N59	Pocket Pensions	Elderly singles of limited means renting in developments of compact social homes
N60	Dependent Greys	Ageing social renters with high levels of need in centrally located developments of small units
N61	Estate Veterans	Longstanding elderly renters of social homes who have seen neighbours change to a mix of owners and renters
O62	Low Income Workers	Older social renters settled in low value homes in communities where employment is harder to find
O63	Streetwise Singles	Hard-pressed singles in low cost social flats searching for opportunities
O64	High Rise Residents	Renters of social flats in high rise blocks where levels of need are significant
O65	Crowded Kaleidoscope	Multi-cultural households with children renting social flats in over-crowded conditions

	Mosaic Type	Description
O66	Inner City Stalwarts	Long-term renters of inner city social flats who have witnessed many changes

Appendix 2: Mosaic group and type key features

Group	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
A	Country Living	Rural locations	Well-off homeowners	Attractive detached homes	Higher self-employment	High car ownership	High use of Internet
B	Prestige Positions	High value detached homes	Married couples	Managerial and senior positions	Supporting students and older children	High assets and investments	Online shopping and banking
C	City Prosperity	High value properties	Central city areas	High status jobs	Low car ownership	High mobile phone spend	High Internet use
D	Domestic Success	Families with children	Upmarket suburban homes	Owned with a mortgage	3 or 4 bedrooms	High Internet use	Own new technology
E	Suburban Stability	Older families	Some adult children at home	Suburban mid-range homes	3 bedrooms	Have lived at same address some years	Research on Internet
F	Senior Security	Elderly singles and couples	Homeowners	Comfortable homes	Additional pensions above state	Don't like new technology	Low mileage drivers
G	Rural Reality	Rural locations	Village and outlying houses	Agricultural employment	Most are homeowners	Affordable value homes	Slow Internet speeds
H	Aspiring Homemakers	Younger households	Full-time employment	Private suburbs	Affordable housing costs	Starter salaries	Buy and sell on eBay
I	Urban Cohesion	Mature age	Homeowners	Affordable housing	Kids are grown up	Suburban locations	Modest income
J	Rental Hubs	Elderly	Living alone	Low income	Small houses and flats	Need support	Low technology use
K	Modest Traditions	Aged 18-35	Private renting	Singles and sharers	Urban locations	Young neighbourhoods	High use of smartphones
L	Transient Renters	Settled extended families	City suburbs	Multicultural	Own 3 bedroom homes	Sense of community	Younger generation love technology

Group	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
M	Family Basics	Social renters	Low cost housing	Challenged neighbourhoods	Few employment options	Low income	Mobile phones
N	Vintage Value	Families with children	Aged 25 to 40	Limited resources	Some own low cost homes	Some rent from social landlords	Squeezed budgets
O	Municipal Challenge	Private renters	Low length of residence	Low cost housing	Singles and sharers	Older terraces	Few landline telephones

Type	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
A01	Rural Vogue	Families with children	Detached housing	Village locations	Good income	Travel to nearest school	Highest pet ownership
A02	Scattered Homesteads	Married couples aged 50+	Most isolated housing	Highest levels of working at home	Often oil central heating	Reuse and recycle	Lower use of Internet
A03	Wealthy Landowners	High value large detached homes	Rural locations	Own several cars	Most likely to own a horse	Mature married couples	Own both PC and laptop
A04	Village Retirement	Retired couples and singles	Larger village location	Like to be self-sufficient	Enjoy UK holidays	Most likely to play cricket and golf	Often prefer post for communications
B05	Empty-Nest Adventure	Couples aged 56 and over	Children have left home	Live in long-term family home	Book holidays and tickets online	Comfortable detached homes	Buy new cars
B06	Bank of Mum and Dad	Married couples aged 50-65	Adult children at home	High salaries from senior positions	Quality 4 bed detached homes	Mortgage nearly paid off	Use technology practically
B07	Alpha Families	Married couples	Two professional careers	School age children	High salaries, large mortgage	Online shopping to save time	Company cars and mobiles
B08	Premium Fortunes	Extensive detached homes	Substantial income	Teenage kids & students	Portfolio of investments	Directors and senior managers	High mobile phone spend

Type	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
B09	Diamond Days	Well-off retirees	Spacious detached homes	Comfortable retirement income	Wide range of investments	Check stocks and shares online	Often take short breaks and holidays
C10	World-Class Wealth	Extremely expensive city properties	Greatest affluence	Global investors	Privileged lifestyles	Well connected online and on the go	International travel
C11	Penthouse Chic	Expensive apartments in city centre	Aged under 35 and often living alone	High rewards from city based jobs	Extensive use of smartphones	Very high Internet use everyday	Highest champagne drinkers
C12	Metro High-Flyers	Late 20s and 30s	High priced 1 or 2 bed apartments	Renting alone or sharing	Highly educated professionals	Easily commutable suburbs	IT savvy
C13	Uptown Elite	Own expensive urban homes	Families with older or adult kids	High status professionals	Accessible inner suburbs	Book entertainment online	Pay more for environmentally friendly
D14	Cafés and Catchments	Professional couples with kids	Good income	Pleasant family homes	Attractive city suburbs	Proximity to jobs and entertainment	Most likely to have children 12-17
D15	Modern Parents	Families with school age children	Modern housing	Good quality detached homes	Double income families	Own tablets	Search using online aggregators
D16	Mid-Career Convention	Married couples with kids	Traditional suburbs	Professional jobs	Likely to have life cover	High proportion with mortgage	Online grocery shopping
D17	Thriving Independence	Singles and cohabitees 36+	Family neighbourhoods	Middle managers	Large outstanding mortgage	Comfortable income	Moderate use of Internet
E18	Dependable Me	Mature singles	Traditional suburbs	Own lower value semis	Have lived in same house 15 years	Intermediate occupations	Pay as you go mobiles

Type	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
E19	Fledgling Free	Older married couples	Children have left home	Respectable incomes	Own suburban 3 bed semis	One partner often not working full-time	Average time at address 18 years
E20	Boomerang Boarders	Adult children living with parents	Respectable incomes	Own mid-range semis or detached homes	Older suburbs	Search electricals online while in store	Adult kids learning to drive
E21	Family Ties	Parents aged 41-55	Adult children at home, often students	Also have a child under 18	Own semi or detached homes	Supporting kids can cause money strains	Technology for entertainment
F22	Legacy Elders	Oldest average age of 78	Mostly living alone	Own comfortable homes outright	Final salary pensions	Low technology knowledge	Broadsheet readers
F23	Solo Retirees	Elderly singles	Small private pension	Long length of residence	Own a suburban semi or terrace	Keep bills down by turning things off	Don't like new technology
F24	Bungalow Haven	Elderly couples and singles	Own their bungalow outright	Neighbourhoods of elderly people	May research online	Like buying in store	Pre-pay mobiles, low spend
F25	Classic Grandparents	Elderly couples	Traditional views	Not good with new technology	Most likely to have a basic mobile	Long length of residence	Own value suburban semis and terraces
G26	Far-Flung Outposts	Extremely remote communities	Wales and Scotland	Long travel times to cities	Poor broadband access	Arrange mortgage over the phone	Most likely to own a boat
G27	Outlying Seniors	Aged 60+	Low cost housing	Out of the way locations	Low income	Shop locally	Dislike being contacted by marketers
G28	Local Focus	Rural families	Rent or own affordable homes	Skilled trades	Long distance from towns and cities	Shop locally	Online gaming
G29	Satellite Settlers	Mature households	Live in larger villages	Close to transport links	Own pleasant homes	Online groceries	Try to reduce water used in home

Type	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
H30	Affordable Fringe	Married couples in 30s or 40s	Have lived there 5 years or more	Own semis in affordable suburbs	School age children	Many in receipt of Tax Credits	Most likely to have small pets
H31	First-Rung Futures	Younger couples and singles	Own 2 or 3 bed semis and terraces	Affordable suburbs	Have lived there under 4 years	Buy and sell on eBay	Photo messaging on mobiles
H32	Flying Solo	Young singles and cohabitees	Often privately rented, some owning	Entry-level salaries	Good value suburban terraces and semis	Laptops and iPods	Spend long time surfing Internet
H33	New Foundations	Recently built homes	Singles and cohabiting couples	Flats and other mixed housing	Often aged under 35	All have recently moved in	Half own and half rent
H34	Contemporary Starts	Cohabiting couples and singles	Late 20s and 30s, some have young kids	Modern housing, owned or rented	Further away from centres	Use eBay	Use online banking
H35	Primary Ambitions	Cohabiting couples with children	Aged 26-45	Good household incomes	Own with a mortgage	2 or 3 bedroom terraces or semis	Family neighbourhoods
I36	Cultural Comfort	Families with children	Good income	Areas with high South Asian population	Own high cost urban semis and terraces	Highest smart TV ownership	Read online reviews for home and garden
I37	Community Elders	Older households	Own city terraces and semis	Have lived there 20 years	Some adult children at home	Multicultural neighbourhoods	Respond to direct mail charity appeals
I38	Asian Heritage	Large extended families	Areas with high South Asian population	Low cost, often Victorian, terraces	Traditions are important	Younger generation like new technology	Mix of owning and renting
I39	Ageing Access	Average age 63	Often living alone	Most are homeowners	Modest income	1 or 2 bed flats and terraces	Pleasant inner suburbs

Type	Name	Key Feature 1	Key Feature 2	Key Feature 3	Key Feature 4	Key Feature 5	Key Feature 6
J40	Career Builders	Most aged 26-35	Singles and cohabiting couples	Good incomes from career jobs	Rent /own nice apartments	Pleasant neighbourhoods	High use of email
J41	Central Pulse	Aged under 35	City centre regeneration	Rent small new build and converted flats	Graduate starter salaries	Most frequent cinema goers	Love modern technology
J42	Learners & Earners	Students among local residents	Close proximity to universities	Cosmopolitan atmosphere	Often terraces	Two-thirds rent privately	Watch videos online
J43	Student Scene	Full-time students	Halls of residence	Homesharing private renters	Frequent Internet usage	Most have smartphones	Highest use of Facebook
J44	Flexible Workforce	Likely to be 26-35	Singles and multiple sharers	Many ethnicities	Highly transient areas	Decent incomes from service sector jobs	High use of mobiles
J45	Bus-Route Renters	Aged 25 to 40	Living alone or sharing	Rent lower value flats, often 1 bed	Often live near main roads	Further from central amenities	Sourced mobile on Internet
K46	Self Supporters	Aged 46-65	Singles living alone	Income typically £20-25k	Own 2 or 3 bedroom small homes	Still working	Often terraces
K47	Offspring Overspill	Pre-retirement	Families with adult children	Individual incomes not high	Better off if children are contributing	Own 3 bed semis and terraces	Bills can become a struggle
K48	Down-to-Earth Owners	Older married couples	Children have left home	Have lived in same house for 25 years	Own affordable semis and terraces	Living within means	Some still working, some retired
L49	Disconnected Youth	Aged under 25, mostly living alone	Have lived at address less than 3 years	Limited employment options	Low access to mainstream credit	Rely on mobiles for communication	Play offline games
L50	Renting a Room	Singles and homesharers	Short term private renters	Low rent accommodation	Often Victorian terraces	Most likely to get a lift to work	Low wage occupations

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L51	Make Do & Move On	Late 20s and early 30s	Singles and cohabitees without children	Low length of residence	Rent low value properties	Search for jobs online	High use of eBay for buying and selling
L52	Midlife Stopgap	Homesharers and singles	In employment	Don't have children	Average age 45	Privately renting affordable homes	Mostly terraces
M53	Budget Generations	Extended families	Supporting adult & younger children	Ex-council owners and social renters	Bills can be a struggle	Price is important	Likely to have a games console
M54	Childcare Squeeze	Married or cohabiting couples	Likely to have pre-school children	Outgoings high in proportion to income	Own low value homes	Both parents working	Unsecured personal loans
M55	Families with Needs	Cohabiting couples & singles with kids	Areas with high unemployment	Low household income	Small socially rented terraces and semis	Moves tend to be within local community	Shop for computer games online
M56	Solid Economy	Families with children	Renting from social landlord	Pockets of social housing	Lower wage service roles	Relatively stable finances	Small bills can be a struggle
N57	Seasoned Survivors	Very elderly	Most are living alone	Longest length of residence (29 years)	Modest income	Own mostly 2 or 3 bed terraces	Retired from routine / semi-skilled jobs
N58	Aided Elderly	Developments for the elderly	Mostly purpose built flats	Most own, others rent	Majority are living alone	Have income additional to state pension	Least likely to own a mobile phone
N59	Pocket Pensions	Retired and mostly living alone	1 or 2 bedroom small homes	Rented from social landlords	Low incomes	Prefer contact by landline phone	Visit bank branch
N60	Dependent Greys	Ageing singles	Vulnerable to poor health	1 bedroom socially rented units	Disabled parking permits	Low income	City location

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N61	**Estate Veterans**	Average age 75	Often living alone	Long term social renters of current home	Living on estates with some deprivation	Low income	Can get left behind by technology
O62	**Low Income Workers**	Older households	Renting low cost semi and terraces	Social landlords	Longer length of residence	Areas with low levels of employment	2 or 3 bedrooms
O63	**Streetwise Singles**	Singles and sharers	Low cost social flats	1 or 2 bedrooms	Urban and fringe locations	Routine occupations	Shortage of opportunities
O64	**High Rise Residents**	Singles and sharers	High rise social flats	Urban locations	Least likely to own a car	Shop around to find cheapest price	Low use of insurance
O65	**Crowded Kaleidoscope**	Many children	Non-nuclear household composition	High diversity	Commute by bus	1 or 2 bed flats socially rented	Read online electrical reviews
O66	**Inner City Stalwarts**	Mostly single adults	Aged 56+	Renting from social landlord	Flats in inner city areas	Long-term residents	Diverse neighbourhoods