

Mosaic Group Descriptions

Group A - Career professionals living in sought after locations

Group A - contains 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.

Group B - Younger families living in newer homes

Group B - 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.

Group C - Older families living in suburbia

Group C - 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.

Group D - Close-knit, inner city and manufacturing town communities

Group D - 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.

Group E - Educated, young, single people living in areas of transient populations

Group E - 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.

Group F - People living in social housing with uncertain employment in deprived areas

Group F - 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.

Group G - Low income families living in estate based social housing

Group G - 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, *Group G* 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.

Group H - Upwardly mobile families living in homes bought from social landlords

Group H - 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.

Group I - Older people living in social housing with high care needs

Group I - 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.

Group J - Independent older people with relatively active lifestyles

Group J - 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.

Group K - People living in rural areas far from urbanisation

Group K - 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.

Group A contains 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.

Key Features	Communication
<ul style="list-style-type: none"> Middle-aged Successful Rewarding careers High incomes High net worth Choicest housing Good diet Drink alcohol daily Concern for the environment 	<p>Receptive</p> <ul style="list-style-type: none"> Broadsheet newspapers Heavyweight magazines Telephone advice lines Internet <p>Unreceptive</p> <ul style="list-style-type: none"> TV Posters Telemarketing

Public Sector Focus

Education *Group A* is generally well educated. The proportion with degrees is almost twice the national average, and the numbers with few or no qualifications are relatively low.

Standards of attainment are high for children at all stages of their education, with success from Keystage 1 manifesting itself in success at GCSE, and ultimately to significant levels of university admission. Those children who are in state education tend to attend voluntary aided, voluntary controlled or foundation schools, and are the least likely group to qualify for free school meals.

Health The majority of these people enjoy a relatively healthy lifestyle. They have a good diet, and many will take regular exercise. Although they are likely to be regular alcohol drinkers, such drinking is not normally to excess. The majority are not heavy smokers. As a result, the risk of serious illnesses such as those affecting the heart, liver or kidneys are reduced. Hospitalisation due to alcohol and drug abuse, or to poor mental health, are well below average, as are instances of teenage pregnancies. High education levels mean that this Group is amongst the most informed on health issues.

Crime Crime levels affecting these people are relatively low. Most regard their neighbourhood as a nice place to live, with neighbours generally helping each other. They do not generally experience anti-social behaviour. When people of this Group do experience crime it tends to be well away from the home. Their reaction to police response is generally favourable.

Finances These are likely to be people who have accumulated substantial equity in some form or other and to have a high 'net worth'. Assets might be held in the form of equity in high value properties, in stocks and shares, in pension schemes or in the form of illiquid assets such as business enterprises. Many of these people will also be at a stage in life where they are inheriting estates from deceased parents. Loans on houses are now often low in relation to their value and there is little need for credit to finance any but the largest purchases. Deciding how to invest rapidly accumulating wealth is a source of considerable interest to this Group. Many are higher rate income tax payers. Not surprisingly, there is little take-up of state benefits, and incidence of non-payment of taxes is low.

Environmental Issues These people display a general awareness of, and concern for, environmental issues. However, in line with their affluence, their large houses and cars are having an adverse effect on the environment. Annual mileage tends to be average, but these are often multiple car households. Some will spend money on reducing their environmental impact, but few will change their way of life. Instead they tend to compensate for this by contributions to environmental charities.

Group B 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.

Key Features	Communication
<ul style="list-style-type: none"> Young couples Good education Corporate careers Low unemployment Good prospects Modern homes Internet Enjoy exercise Care for environment 	<p>Receptive</p> <ul style="list-style-type: none"> Internet and e-mail Digital TV Entertainment magazines Mid-market tabloids <p>Unreceptive</p> <ul style="list-style-type: none"> Terrestrial TV Broadsheet newspapers

Public Sector Focus

Education Adults living in *Group B* have generally left education with adequate rather than exceptional qualifications. Most have qualifications at 'O' level. Of those who stayed on to gain 'A' levels, two-thirds went further to gain a degree. However, the proportion with degrees reflects no more than the national average. Similarly, children tend to attain satisfactory rather than outstanding, educational success. Throughout their school life their performance is above the national average, but only by marginal amounts. As a result, fewer of these children attend university than would normally be expected. Generally, this Group does not qualify for free school meals, and very few of the children have refugee status.

Health General health levels are good, which is partly reflective of their age. Even adjusting for age there are low levels of hospital admissions, and relatively few cases of alcohol and drug abuse, or teenage pregnancies. *Group B* has what can best be described as a neutral lifestyle. Their diet is neither good nor bad, and their consumption of beer reflects the national average. They are more likely to be gym members, although this may be more reflective of age than a desire for a particularly healthy lifestyle. A much higher than average proportion have medical insurance provided by their employer, but the proportion taking their own private insurance reflects the national average.

Crime Fear of crime is less than the national average. The biggest concern is fear of car crime which is, to an extent, borne out by actual incidents. Conversely, there is little concern for, or evidence of, racial abuse and attacks which is reflective of the ethnic mix. Where an offence does occur there is a general level of satisfaction with the police response.

Finances *Group B* has a strong requirement for credit. Quite apart from a new house that requires a mortgage, one or perhaps two cars need to be financed in order to enable people to drive to work, in places where public transport is poorly developed. Many residents will look to credit to buy consumer durables such as beds, living room furniture and kitchen appliances. With steady incomes and often with two parents working these debts are usually affordable and are typically spread across credit cards, personal loans and retail credit. The majority of people in *Group B* are basic rate tax payers, although a larger proportion pays at the higher rate than the national average. They therefore tend not to require the support of the state, and are likely to pay their council tax bills. A significant number are making private pension provision.

Environmental Issues Whilst this Group shows concern for the environment, it is not particularly prepared to do anything of significance about it. Many are not prepared to pay more for environmentally friendly products. This Group's dependence on the car makes them the most likely, with the exception of the rural community, to have high vehicle emissions. Annual mileage tends to be high, often in excess of 40,000 miles, and two car households are commonplace. The only noticeable positive contribution to the environment comes from housing, where the relatively modern nature of properties means that they have higher levels of insulation and more efficient heating and lighting than older properties.

Group C 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.

Key Features	Communication
Married couples Older children White collar workers Hardworking Self reliant Comfortable homes Plan for retirement Good place to live Environmental charities	Receptive Telephone advice lines Broadsheet newspapers Unreceptive Posters TV GP surgery

Public Sector Focus

Education Educational attainment in areas of *Group C* is mixed. The majority of adults have left school with some 'O' and 'A' levels, and a significant proportion have also gone on to obtain a degree. However, over one quarter of the adults have no formal qualifications. Attainment levels of children are generally well above the national average throughout their education. A significant number attend foundation schools, and very few qualify for free school meals.

Health Health is generally typical of, or slightly better than, the national picture. These are not heavy smokers, so levels of respiratory disease are relatively low and even lung cancer levels are slightly below the national average. *Group C* generally has a good diet, and do not tend to drink to excess. Even adjusting for age, there are very low rates of teenage pregnancies, or of alcohol and drug abuse.

Crime The level of fear of crime amongst *Group C* generally reflects the national average. This is of interest with regard to reassurance, as in general these people feel that their neighbourhood is a good place to live, that neighbours help each other, and that problems linked to anti-social behaviour occur less often here than in many other parts of the country. Attitudes to police performance are fairly neutral.

Finances *Group C* seldom achieves the high levels of earnings that would enable them to accumulate significant wealth. Most personal equity is likely to be locked up in their property which has a high value in relation to the outstanding mortgage. Quite a few people have small share investments, for example in privatisation issues. Though most people would own and use credit cards, few would use them as lines of credit, the majority treating them as no more than a convenient method of payment. The majority of the population are basic rate payers of income tax, but a significant minority do pay higher rate tax. Therefore, there is little reliance on the state for support. Those in receipt of the state pension are higher than the national average, reflecting that some who live in these areas are past retirement age; however, take-up of Pension Credits is much less than can be seen nationally.

Environmental Issues These people are generally concerned about the environment. They are prepared to spend more on environmentally friendly products, and are significant contributors to environmental charities. CO₂ emissions are more likely to be related to energy inefficiency at home rather than through usage of the car, as although they are often two car households doing above average mileage, they tend to choose smaller more efficient vehicles as the norm

Group D 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.

Key Features	Communication
<ul style="list-style-type: none"> Young couples Children Family close by Older houses Small industrial towns Traditional Close knit communities Working family tax credit Inactive lifestyles 	<ul style="list-style-type: none"> Receptive <ul style="list-style-type: none"> Communal centres Red top newspapers Unreceptive <ul style="list-style-type: none"> Heavyweight magazines Broadsheet newspapers

Public Sector Focus

Education The educational attainment of adults living in *Group D* is generally low. One third of the population have no formal qualifications, and over a half have not reached the 5+ 'O' levels standard. Educational standards of children living in *Group D* can best be described as modest. Performance at the higher levels of each of the Key Stages is well below average, with the result that university admissions are fewer than is typical nationally. This is a mixed community in many senses; there are more cases of refugee status than would be expected, as well as occurrences where English is not the first language at home. To a lesser extent there is an above average take-up of free school meals.

Health These people follow a lifestyle that, whilst being better than many, is not ideal for good health. There is a tendency towards a bad diet and smoking. Whilst they are less likely to drink alcohol daily than is the norm, they are also heavy beer drinkers, perhaps suggesting that binge drinking may be an issue. As a result there is evidence of increased risk of conditions such as diabetes or diseases of the liver. Mental health issues, whilst not commonplace, are also of some concern with this Group.

Crime *Group D* experiences levels of crime that, whilst not as extensive as those seen in some inner city areas or large council estates, are higher than most other Mosaic groups. They also consider that their neighbourhoods are bad places to live. However, they are less worried about crime than would be expected given these circumstances, an indication perhaps of the sense of community. When crime occurs these people are neutral to the specific actions taken by the police, but overall they are not satisfied with the police response.

Finances These are people for whom money has traditionally been hard to come by. *Group D* has evolved a culture of economy and thrift and a reluctance to borrow beyond their means. Very few *Group D* are higher rate tax payers, and a significant number do not pay income tax. There is therefore some reliance on state benefits. Despite the reliance on the state to supplement incomes in many cases, these people are more likely than many to pay bills such as their council tax. People have traditionally built up small savings making frequent small contributions from their incomes and have liked to undertake financial transactions in local branches of trusted financial services groups with a friendly image. These are poor markets for sophisticated investments, for pensions and for annuities. Few people expect to have more than a basic state pension in old age, although for some there is provision through company pension schemes. The proportion claiming the state pension is below the national norm, reflecting that the majority are of working age. However, an above average take-up of Pension Credits indicates that some of those past retirement age have not made sufficient provision for old age.

Environmental Issues These people are not particularly concerned about the environment: their views are relatively neutral, but due to financial constraints they are not willing to spend money on addressing environmental issues. Their vehicle CO₂ emissions are relatively low, but this is more a reflection of the level of car ownership rather than a conscious environmental effort. Typically families have access to one small or medium car, and do average annual mileage.

Group E 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.

Key Features	Communication
<ul style="list-style-type: none"> Young singles Few children Well educated Full time students Professionals Open-minded Cosmopolitan tastes Good diet and health Cultural variety 	<p>Receptive</p> <ul style="list-style-type: none"> Internet Leaflets, Posters Direct Mail Telephone advice lines Local shops Magazines, Broadsheets <p>Unreceptive</p> <ul style="list-style-type: none"> Red top newspapers

Public Sector Focus

Education *Group E* is well educated. Almost 40% have a degree, and a further 15% have acquired at least 2 'A' levels. They may be interested in further education evening courses to progress their career or social networks. Educational attainment amongst the children is generally high, but with variation throughout a child's education. Through Key Stages 1 and 2 the levels achieved are above the national average, but are not outstanding. By Key Stage 3 there is significant improvement, perhaps as well educated parents start to push their children into academic success. However, GCSE results are distinctly average. Despite this, university admissions are relatively high, indicating again that parental pressures to achieve educational success may be being brought to bear. It is worthy of note that this Group demonstrates a high level of school pupils with refugee status, and for whom English is not the first language at home.

Health *Group E* endeavours to adopt a healthy lifestyle. They eat a good diet, and are likely to take exercise. As a result, health is generally very good. The one minor concern for these people is a tendency to suffer from mental disorder.

Crime *Group E* is generally optimistic about crime levels, feeling that crime is reducing and having relatively neutral concerns about specific crime types. In reality, however, they do experience crime levels worse than those for the population as a whole. When crime does occur, they are generally satisfied with the police response.

Finances Particularly under current government funding arrangements, many students and recent graduates expect to start their careers burdened by debt. Discovering how to use financial products, how to survive on a budget and how to manage debt is therefore a concern for many in this Group. Overall, reliance on the state by this Group is low, with the exception of the Jobseeker's Allowance, where unemployment amongst recent graduates is taking its toll. On the other hand there is an increasing population of young professionals living in these neighbourhoods who are earning significantly more than they can easily manage to spend. Mindful of career uncertainties these more affluent populations have become an interesting market for various forms of high risk investment whether in short term trading or in the buy to let market. *Group E* has considerably more higher rate tax payers than most Mosaic groups.

Environmental Issues There is serious concern for the environment. However, this manifests itself more in terms of financial commitments rather than actual deeds. These people would pay more for environmentally friendly products, and are overall contributors to environmental causes. High vehicle emissions are uncommon amongst this Group, but probably more because in many cases city living makes a car unnecessary. By contrast, household emissions are slightly above the national norm.

Group F 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.

Key Features	Communication
Families Many young children Low incomes Free school meals High deprivation Council housing Public transport Heavy watchers of TV Heavy drinkers/smokers	Receptive Telemarketing TV (esp shopping channels) Leaflets, Posters, Direct mail Red top newspapers Unreceptive Internet Magazines Broadsheet newspapers

Public Sector Focus

Education Over 40% of the adults in *Group F* have no qualifications. However, whilst still below the national average, almost 15% have a degree. This indicates a willingness by some to push themselves when opportunity arises, so provision of further education facilities may be particularly welcome in these areas. Children's education reflects their parents. They are poor achievers throughout their education, and at each of the Key Stages they often fail to make satisfactory grades. However, more go to university than would be expected from their educational achievements. This may be because the inclusion agenda is providing an opportunity which people in this Group seek to accept if at all possible. Within this Group there are many with refugee status, and for whom English is not the main language at home. The low income levels mean that qualification for free school meals is very high.

Health *Group F* generally follows a very poor lifestyle; poor diet, heavy smoking and insufficient exercise. These people do not tend to consume alcohol on a daily basis, but they are still heavy beer drinkers which implies binge drinking. Consequently they are in poorer health than the majority of the population, with liver disease particularly prevalent. Mental illness is a particular problem with this Group. Similarly, even adjusting for age, these neighbourhoods have the highest levels of teenage pregnancy.

Crime These people have both a high expectation and realisation of all types of crime and anti-social behaviour. They see their neighbourhood as a bad place to live, and where neighbours tend not to help each other. This Group is the most likely of all to experience crime within or immediately outside their own home. Offenders are often under the influence of drink and drugs. Within these areas, the police are more likely to find the offender than in many other types of neighbourhood; however, rating of the police is still poor.

Finances *Group F* does not, as a rule, have the skills needed to earn incomes significantly above the national minimum wage, and most families qualify for state benefits in some form. Very few own shares or indeed enjoy the benefit of any savings. Budgets can cope with daily necessities but are often undermined by the need to pay for larger or unexpected items such as utility bills. At these times, many would like to be able to borrow but are prevented from doing so in the mainstream by previous County Court Judgments, and can only call upon the home collected credit. Most are unable to qualify for a credit card and some do not have a current account so cash becomes an important medium of exchange. This results in post offices playing a vital role as places to pay bills as well as obtain benefit payments. Among this Group it is quite common for utilities to insist on prepayment, for example, electricity and mobile phones; incidence of non-payment of council tax is high. A high proportion of these people do not pay income tax, and those that do are almost exclusively on the basic rate.

Environmental Issues These people are fairly neutral in terms of both household and vehicle emissions. However, this is more to do with the nature of housing stock, the low levels of vehicle ownership, and the low mileages for those that do own a car. In practice they are not concerned about the environment; indeed if anything they feel that others are over-concerned.

Group G 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, *Group G* 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.

Key Features	Communication
Families Low incomes Income Support Free school meals Terraces and semis Large council estates Outer suburbs Bad place to live Heavy TV viewing	Receptive TV Posters Telemarketing Drop-in centres Unreceptive Internet Magazines, Newspapers Telephone advice lines

Public Sector Focus

Education Educational attainment in *Group G* is especially low, with over half of the adults having no formal qualifications. Only 10% have reached 'A' level standard or above. It is therefore unsurprising that their children display the lowest level of education attainment of any of the Mosaic groups. By the time they reach sixteen, the proportion of children achieving 5 or more GCSE passes at Grades A to C is only half the national average. University admissions are extremely low. There is a high proportion of children with special needs, but few have the disadvantages that come from not having English as the language spoken at home.

Health This Group has the worst lifestyle of all, and consequently can tend to suffer from poor health. They have a bad diet, and are heavy smokers and beer drinkers; in addition they do insufficient exercise. It is interesting to note that although they do suffer from heart, liver and respiratory diseases, it is not to the same extent as those in *Group F*. Similarly mental illness is above average, but not as commonplace as in some other Mosaic groups.

Crime Levels of crime and anti-social behaviour are high in these neighbourhoods, although racist incidents are less likely than in the inner cities. Violent crime is a particular issue. Repeat victimisation is relatively commonplace, and it is quite likely that the offender is known to the victim. Because of this the police are relatively successful in apprehending the offender; nevertheless, the local populace have little faith in the police.

Finances *Group G* tends to manage money on a weekly rather than a monthly basis. They often still receive their incomes in cash, rather than as payments which go direct to current accounts. Finances have to be budgeted over the week rather than the month or year. Few people have access to significant savings —long term investments are most likely to take the form of premium bonds or other National Savings products which can be purchased at local Post Offices, a channel that many use to pay their bills. Whilst many residents enjoy the use of credit cards there is a substantial minority who, on account of County Court Judgments, are unable to obtain credit from mainstream providers. They therefore rely on secondary market operators who typically charge very high rates of interest. In summary, balancing budgets is by far a more important issue for the majority of *Group G* than long term financial planning. This Group has the highest proportion of people not paying income tax, and consequently has significant up-take of state benefits. However, up-take is less than in *Group F*. Non-payment of council tax is often an issue.

Environmental Issues These people generally have no concern for the environment. Whilst perhaps they have insufficient money to contribute financially to addressing environmental issues, they seem unwilling to do simple tasks such as recycling. The fact that they do not tend to be high contributors to vehicle emissions owes more to the very low level of car ownership than it does to careful driving and economical vehicles.

Group H 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.

Key Features	Communication
<ul style="list-style-type: none"> Middle aged couples Mostly poorly educated Council estates Small towns Exercised Right to Buy Self reliant and capable Poor diet Heavy smokers Heavy viewers of TV 	<ul style="list-style-type: none"> Receptive <ul style="list-style-type: none"> TV Telemarketing Red top newspapers Unreceptive <ul style="list-style-type: none"> Internet Telephone advice lines Magazines, Broadsheets

Public Sector Focus

Education The majority of adults in *Group H* left education with few, if any, qualifications. Only 14% went past 'O' level, and just 8% have a degree, which is well under half the national average. Children in *Group H* achieve only moderate educational success. Whilst considerably below typical rates nationally, throughout their education they do manage to outperform children in areas of *Group F* and *Group G*. However, many fail to reach the levels needed to find well paid jobs or to proceed to further and higher education.

Health These people do not tend to have a good diet, and they take insufficient exercise. They are heavy smokers, but are much less excessive in their alcohol consumption. Consequently, respiratory diseases are perhaps more of a problem than liver disease. Mental health is not a major problem, perhaps due to the relatively stable working and home lives that these people enjoy. Levels of teenage pregnancies are a concern, but do not reach the levels found in some other Mosaic groups.

Crime These people have a fairly neutral attitude to crime; indeed their fear of most types of crime virtually mirrors the national picture. Anti-social behaviour is an issue to many, but not to the same extent as experienced by those living in the inner cities and larger council estates. Unlike many of the high crime Mosaic groups, where most offences occur in the home, in these neighbourhoods the problems occur immediately outside the home. This reflects that anti-social behaviour is more of a concern than domestic violence or burglary.

Finances In recent years *Group H* has become a much more sophisticated user of financial services. Most now have mortgages and credit cards and many of them have personal loans and long term tax efficient savings accounts. Many also speculated with privatisation issues. The management of their financial accounts has now shifted from door-to-door collection and local branches to call centres. People have learned to assume the trustworthiness of different financial services companies and now recognise that they can benefit from shopping around for the best rates. Many of this Group do not pay income tax, but many others do pay at the basic rate. There is therefore only a moderate level of reliance on the state for support. Rates of council tax non-payment are reflective of the national picture, indicating a general ability to manage their money.

Environmental Issues As with many aspects of the lives of *Group H*, their contribution to CO₂ emissions from both the home and their car are close to what is found on average across the country. However, they do not show particular concern for the environment. It is likely that the double glazing that may have been fitted was for reasons of appearance and reduced bills rather than any consideration of the beneficial impact they would have on the environment. Similarly, the fact that they are likely only to own one car and to drive below average miles annually is primarily a reflection of finances and lifestyle rather than environmental concern.

Group I 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.

Key Features	Communication
Older people Low incomes Low savings Pension Credit Some small bungalows Some sheltered homes TV popular Bingo, dominoes, cards HES emergencies	Receptive TV Post Office Personal contact Unreceptive Internet Magazines Broadsheet newspapers Telephone advice lines

Public Sector Focus

Education Areas of *Group I* have an elderly population whose poor educational attainment has influenced their entire life. The proportion achieving any level of qualification is lower than the national average. Many of these people grew up in a time when education focussed mainly on establishing the basics, rather than producing formal qualifications, and with the majority of pupils leaving school at 14 or 15. Clearly few children live in these neighbourhoods. Those that do tend to reflect the characteristics of the adult population, as they only achieve moderate educational success, and very few go on to higher education.

Health The health issues of *Group I* reflect the age of the population. At their stage in life they tend not to smoke or to drink. Their diet excludes many of the elements that typically constitute either a bad diet, such as chips and burgers, or a good diet such as plentiful fresh vegetables. They spend much time in hospital for a wide range of serious conditions, and influenza and pneumonia are particularly common. When adjusting for age, this Group has above average hospital admissions rates, but significantly less than the equivalent rates for *Group F*. However, the age adjusted emergency admissions rate is over four times the national average.

Crime People in *Group I* areas generally view their neighbourhood as a nice place to live, with neighbours helping each other. They see less of the anti-social and criminal problems than any other of the poorer Mosaic groups. Their biggest fear is of mugging, although in practice most victims of crime in these neighbourhoods do not experience violence. Most offences occur in or near the home. The reassurance message and community policing is having an effect. This population feels that the police is showing an interest, by keeping the victim informed and by giving leaflets and contact phone numbers. Therefore, although the police are actually less likely to find the offender than they are in the majority of other Mosaic groups, most actually rate the police highly.

Finances *Group I* have few, if any, savings or investments, and very low incomes. People who have savings are particularly likely to hold them in out-of-date accounts that generate minimal interest for them and unfair profits for their financial services suppliers. *Group I* is still very much attracted to brands which were dominant many decades ago and is reluctant to switch to more recent entrants offering better value. Low levels of income result in a general reliance on the state, with many qualifying for Pension Credits in particular. Those who are yet to reach retirement age are likely to be claiming Income Support. Many claim council tax benefit. The relatively low rates of defaults on council tax payment may be partly to do with the attitudes of an elderly population, but is more likely simply reflecting that a significant proportion are not actually liable for council tax.

Environmental Issues These people are environmentally friendly simply because few drive cars, and many are frugal when it comes to spending money on heating and cooking. Additionally, many qualify for state grants to improve insulation. However, this low impact on the environment is due to circumstance, not to attitude, as many think that the world is too concerned about the environment.

Group J 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.

Key Features	Communication
Pensioners Relocated on retirement Own their homes Index linked pensions Significant capital Active Good health and diet HES emergencies Prefer face-to-face service	Receptive Personal contact Right-of-centre press Unreceptive Internet TV Posters Telemarketing

Public Sector Focus

Education Educational levels of the adults in *Group J* are mixed. Whilst almost a quarter obtained a degree, even more left school without any formal qualifications. This is perhaps reflective of the time when these people grew up; for those who were not academically gifted it was often better to leave school early and find an apprenticeship or alternative employment. The nature of *Group J* neighbourhoods means that there are few children. However, those that do live in these areas are amongst the highest achievers throughout their school life. It is perhaps surprising therefore that the proportion of children from these areas that go to university is only marginally higher than the national average.

Health The health issues of *Group J* reflect the age of the population. Where possible these people tend to eat a good diet, and whilst they drink alcohol regularly it is rarely to excess. The proportion of heavy smokers is only marginally less than the proportion nationally, perhaps reflecting that many of these have been smoking since the days when it was fashionable and acceptable and now find it too difficult or too late to give up. Their health conditions reflect those of an elderly population, with people suffering from a wide range of serious conditions. However, heart and respiratory illness, whilst still common, is less of an issue than it is for the poorer *Group I*. When adjusting for age this Group has marginally below average hospital admissions rates. However, the age adjusted emergency admissions rate is high, although less than half that for *Group I*.

Crime This Group does not experience high levels of crime, and in general is not living in fear of crime. It is therefore interesting that they perceive crime to be either staying the same or increasing, perhaps a result of what they read rather than what they experience. Their views of the police appear to reflect old fashioned values of trust; on specific incidents of crime they are not satisfied by the specific actions taken by the police, yet somehow they remain satisfied with the police handling of the case overall and very satisfied with the police in general.

Finances *Group J* has complex financial needs. Few people are in the market for mortgages or personal loans but the security afforded by credit cards over cash is important to them. Likewise, these are people who value the security that comes from insurance, not just against damage to their car and home, but from insurance against central heating and plumbing failures, and veterinary treatment for their pets. Most important of all, is the investment of their savings in ways that maximises their current revenue, minimises tax and protects long-term capital values. Personal pensions are not commonplace, reflecting that this method of long term investment was not commonplace during their early working years. Taxation planning can be used not just to protect current and future standards of living, but to minimise duty on their estates, and many people also need assistance with the making or remaking of wills. Their preference for personal contact with trusted advisors makes servicing these needs expensive for many organisations. Overall there is little take-up of any state benefit other than the state pension.

Environmental Issues Many *Group J* show concern for the environment, and are prepared to pay money either to buy environmentally friendly products, or to contribute to environmental charities. However, there is a significant minority that believes that environmental issues are overplayed. Whilst they see the car as a fundamental necessity to make the most of their leisure time, cars tend to be small, only one per household, and annual mileage is usually below average.

Group K 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.

Key Features	Communication
Older people Small communities Neighbourly Distinct rural life Farming Agro-tourism Good diet and lifestyle Work long hours Cars important	Receptive Internet Telephone advice lines Broadsheet newspapers Heavyweight magazines Unreceptive Telemarketing Posters TV

Public Sector Focus

Education The educational attainment in areas of *Group K* is varied. However, it is most likely that adults will have either left school at 16 with good basic qualifications, or the more gifted will have gone on to obtain a degree. Children of those living in *Group K* have successful educations, with some evidence of increasing levels of attainment compared to the population as they get older. Only *Group A* has a higher proportion of pupils gaining 5 or more GCSE Grades A to C. Similarly, the rate of university admissions is high, perhaps because many realise that their potential will only be fulfilled if they leave these remote areas firstly to further their education and ultimately to start a career. Virtually no pupils in these areas of *Group K* come from homes with refugee status, or where English is not the first language.

Health These people tend to eat a good diet, and not to smoke. Alcohol consumption is frequent rather than high volume. A lack of facilities means formal exercise opportunities, such as gym membership, are not available, but the opportunities for a naturally active lifestyle abound. Consequently, most forms of serious disease, with the exception of some cancers, are less prevalent in these areas than in the country as a whole. Mental illness, and social problems such as alcohol and drug abuse, and teenage pregnancies, are also much less of an issue than elsewhere.

Crime The isolated nature of these areas makes the inhabitants see them as distinctly good places in which to live. Neighbours may not be on the doorstep, but there is a general willingness to help each other. Fear of crime is generally very low, as the perpetrators are unlikely to live locally and are unlikely to move into such remote places. Only fear of motor crime is anything like the national norm, arising mainly because the car will, on occasion need to be driven to local population centres where crime is more evident. This is borne out by those unfortunate enough to become victims of crime, as most incidents occur well away from home. Given the nature of these incidents it is not surprising that repeat victimisation is rare. Overall this Group is very satisfied with the police.

Finances *Group K* tends to have low disposable incomes but quite high value, though non-liquid, assets. They therefore gain considerable benefit from access to well informed financial advice. A key feature of much rural life is the thin line separating business and private finances and the frequent use of credit that is tied to specific physical assets. Their overall financial situation means that people generally have sufficient incomes, either from employment, or savings and investments, or both, to not require financial assistance from the state. Clearly the elderly will claim the state pension, but most do not require Pension Credits. The relative financial security, plus more traditional values, means these people are amongst the least likely to default on their council tax.

Environmental Issues *Group K* is amongst the least environmentally friendly, but this is through circumstance rather than choice as they are very environmentally concerned. Their large, isolated houses and the need to drive many miles for work and leisure ensure these people are likely to cause high levels of CO₂ emissions. Some make efforts to minimise this impact by paying more for environmentally friendly goods, or by buying more efficient cars where practicable. Others, however, drive upmarket vehicles, particularly convertibles, estates and 4x4s, with makes such as Jeep, Subaru and Land Rover particularly common.