



Sefton Mosaic Profile

**Household and Population profile
using Experian Mosaic Public Sector
data**

**Performance & Intelligence Service.
Sefton Council.**



Document Control

i) Issue/Amendment Record

Issue	Date of Issue	Reason for Issue
V 1.0	16 th September 2016	Initial draft.

ii) Document Ownership

	Name/Title
Author	Gemma Monahan (Business Intelligence Officer).
Release Authority	Wayne Leatherbarrow Service Manager – Performance & intelligence.

iii) Distribution

Contents

Key Messages 3

Introduction..... 4

Sefton Households Mosaic Group Overview 6

Sefton Households Mosaic Type Overview 9

Appendix 1 Sefton Mosaic Group Maps 12

Appendix 2 Mosaic Group Descriptions..... 26

Appendix 3 Sefton Mosaic Type Table 30

Appendix 4 Sefton Five Most Common Mosaic Type Descriptions 30

Key Messages

- In total 118,478 of the 122,586 households within Sefton have been profiled by Experian using Mosaic. Mosaic breaks down the households into 15 Mosaic 'Groups' and 14 of these groups are represented throughout the borough of Sefton.
- Over half of the households within the borough are classified and being within one of the following four of the Mosaic 'Groups'
 - **Group F (Senior Security)** - 16% (18,901) of all Sefton households. This is considerably higher than the Merseyside, North West and England rates. 22% of Sefton population is aged 65 and over compared to 18% seen in the county, regionally and nationally.
 - **Group E (Suburban Stability)** – 13.5% (15,958) of all Sefton households. Again, like Group F, this is considerably higher than the Merseyside, North West and England rates.
 - **Group N (Vintage Value)** – 12.2% (14,459) of all Sefton households. This is higher than the rates seen across the North West and England.
 - **Group H (Aspiring Homemakers)** – 10.7% (12,724) of all Sefton households. This is broadly similar to the rates seen across the county, regionally and nationally
- In comparison, there are three Mosaic 'Groups' that are underrepresented in the borough and make up just 1.4% (1,699) households across Sefton
 - **A - Country Living**
 - **G - Rural Reality**
 - **I - Urban Cohesion**
- No households within Sefton were classified within **Group C (City Prosperity)**.
- There are 66 Mosaic classification 'Types', with 53 of these being present within the borough of Sefton. Over a quarter of all households within the borough of Sefton fall within five Mosaic 'Types' and the top five Mosaic 'Types' individually make up 4% or more of the total Sefton households:
 - **Type E20 (Boomerang Boarders)** – 6.1% (7,270) of all Sefton Households
 - **Type F23 (Solo Retirees)** – 5.7% (6,709) of all Sefton Households
 - **Type H30 (Affordable Fringe)** – 5.6% (6,678) of all Sefton Households
 - **Type K47 (Offspring Overspill)** – 5.0% (5,945) of all Sefton Households
 - **Type N58 (Aided Elderly)** – 4.1% (4,813) of all Sefton Households
- All of the top five Mosaic 'Types' are considerably higher than the Merseyside, North West and England rates.
- 13 Mosaic 'Types' were underrepresented in the borough, which equates to 2,164 (1.8%) of Sefton households, whilst a further 13 Mosaic 'Types' were not present at all.

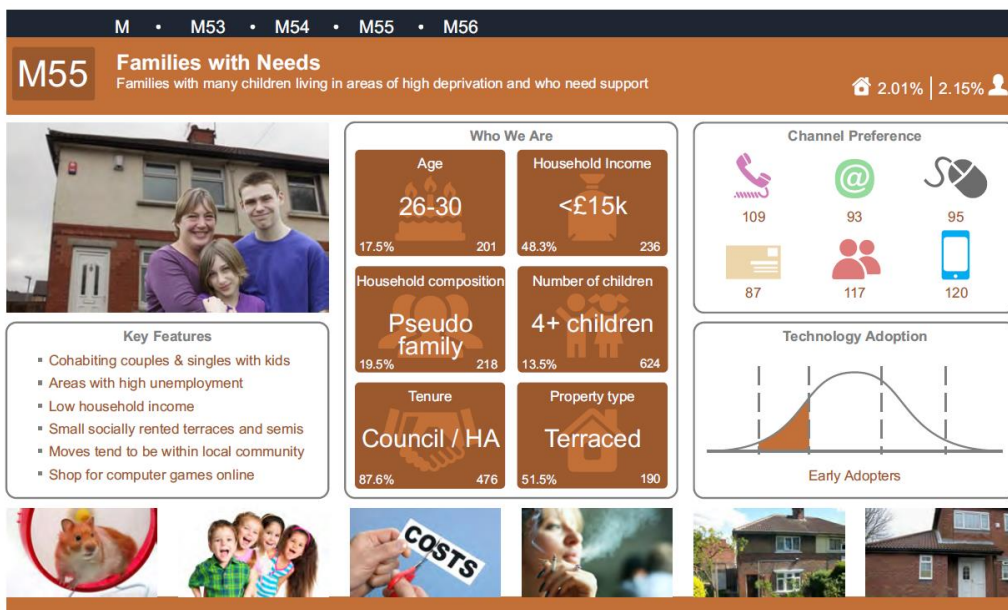
Introduction

Mosaic is a geo-demographic population classification tool used to segment the population according to the type of neighbourhood in which they live. Households across the borough have been profiled using the latest version of Mosaic Public Sector, using a total of 440 data elements, including the edited Electoral Roll, Council Tax property valuations, house sale prices, income, Census, self-reported lifestyle surveys and other compiled consumer data.

Each household has then been placed into one of 15 socio-demographic segmentation Groups (A-O) and 66 detailed 'Types' by comparison to 49 million UK individuals and 26 million UK households, based on the household postcode. The 15 socio-demographic segmentation Groups (A-O) and 66 detailed Types are summarised below.

Table 1: Short Description of Mosaic Groups	
Mosaic Group	Short Description
A - Country Living	Well-off owners in rural locations enjoying the benefits of country life
B - Prestige Positions	Established families in large detached homes living upmarket lifestyles
C - City Prosperity	High status city dwellers 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	Older people with assets who are enjoying a comfortable retirement
G - Rural Reality	Householders 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

The individual profile for all households across the borough (based on postcode) are now available electronically and typically look like the example image below:

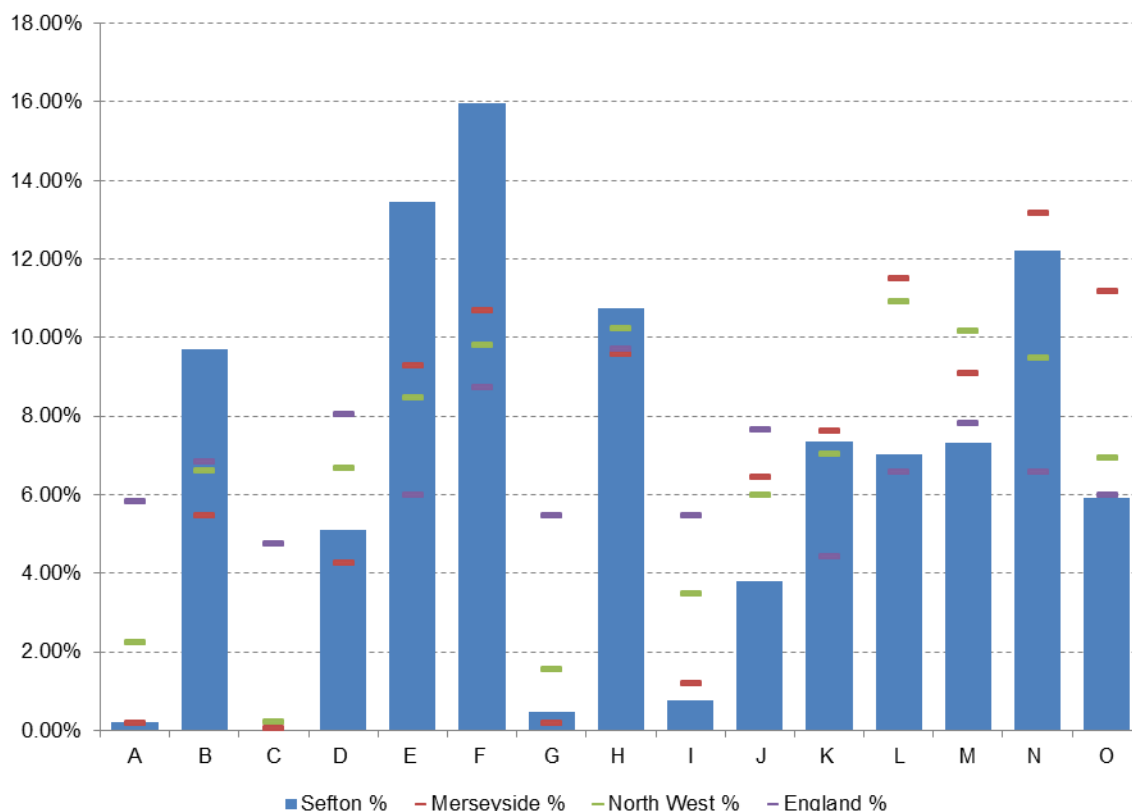


Sefton Households Mosaic Group Overview

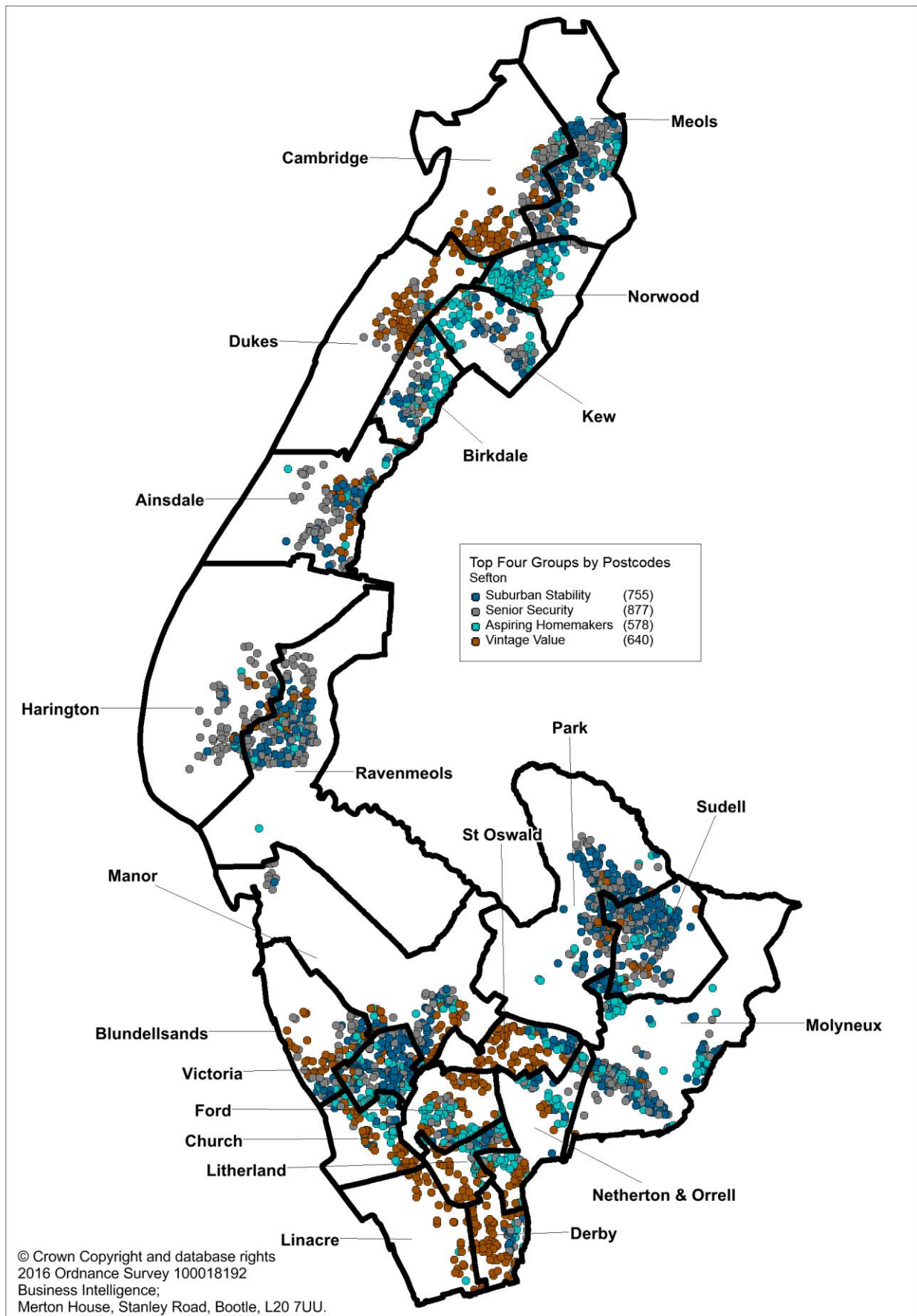
118,478 households across Sefton have been broken down into 14 of the 15 Mosaic groups, (one groups was not represented - Group C (City Prosperity)).

Table 2: Distribution of Mosaic groups in Sefton compared to Merseyside, the North West and England					
Mosaic Group	Sefton Count	Sefton %	Merseyside %	North West %	England %
A - Country Living	246	0.21%	0.19%	2.26%	5.85%
B - Prestige Positions	11,509	9.71%	5.46%	6.62%	6.84%
C - City Prosperity	0	0.00%	0.08%	0.24%	4.77%
D - Domestic Success	6,054	5.11%	4.26%	6.69%	8.04%
E - Suburban Stability	15,958	13.47%	9.28%	8.49%	6.00%
F - Senior Security	18,901	15.95%	10.71%	9.80%	8.74%
G - Rural Reality	547	0.46%	0.20%	1.55%	5.46%
H - Aspiring Homemakers	12,724	10.74%	9.57%	10.24%	9.71%
I - Urban Cohesion	906	0.76%	1.19%	3.49%	5.48%
J - Rental Hubs	4,482	3.78%	6.45%	6.01%	7.66%
K - Modest Traditions	8,711	7.35%	7.64%	7.05%	4.43%
L - Transient Renters	8,308	7.01%	11.51%	10.94%	6.60%
M - Family Basics	8,654	7.30%	9.11%	10.18%	7.83%
N - Vintage Value	14,459	12.20%	13.18%	9.50%	6.59%
O - Municipal Challenge	7,019	5.92%	11.18%	6.93%	6.01%

Chart 1: Distribution of Mosaic groups in Sefton compared to Merseyside, the North West and England (%)



Map 1: Geographical distribution of the Top Four Mosaic Groups in Sefton



Summary of Mosaic 'Groups'

Table.2 and Chart.1 show that over half (52%) of all households within Sefton fall into just four Mosaic groups:

- F - Senior Security (16%)
- E - Suburban Stability (13.5%)
- N - Vintage Value (12.2%) and
- H - Aspiring Homemakers (10.7%)

The Table and chart also show that some Mosaic 'Groups' are underrepresented in the Sefton and make up just 1,699 (1.4%) of households throughout the borough. One 'Group' *Group.C (City Prosperity)* is not being present at all.

Sefton has a considerably higher percentage of households within Group.F (Senior Security), than compared to Merseyside (10.7%), the North West (9.8%) and England (8.7%) as a whole. This correlates to the population statistics for the borough, with 22% of Sefton's population being aged 65 and over, compared to just 18% in Merseyside, the North West and England (according to 2014 mid-year population estimates).

The percentage of households in Sefton classified in Group.E (Suburban Stability), is higher than that seen across Merseyside (9.3%), the North West (8.5%) and England (6%).

The percentage of households in Sefton classified in Group.N (Vintage Value) is broadly similar to that of Merseyside (13.2%), but higher than the regional estimated and national estimates (9.5% and (6.6% respectively).

The fourth highest 'Group' across the borough of Sefton is Group H (Aspiring Homemakers), which is broadly similar to that seen across Merseyside (9.6%), the North West (10.2%) and England (9.7%).

No households in Sefton fell into the classification of Group.C (City Prosperity).

Only 246 (0.2%) of households in Sefton fell into the classification of Group.A (Country Living), which is considerably lower than the rates seen locally and nationally (4.8% and 5.9% respectively).

Map.1 highlights the geographical distribution of the top four Mosaic 'Groups' throughout Sefton.

Households classified in Group.F (Senior Security) are scattered throughout the borough, with high densities seen in the very north of the borough (Meols and Dukes wards), and in mid Sefton (Harington and Ravenmeols wards).

Households classified in Group.E (Suburban Stability) are predominantly situated across the mid Sefton area (including Blundellsands, Manor, Park and Sudell wards).

High numbers of Households classified in Group.N (Vintage Value) are found in the south of the borough (specifically in the Linacre, Derby and St Oswald wards), with pockets visible in the north of the borough also (Dukes and Cambridge wards).

Clusters of households classified in Group.H (Aspiring Homemakers) are found in the north east of the borough (specifically Kew, Norwood and Birkdale wards).

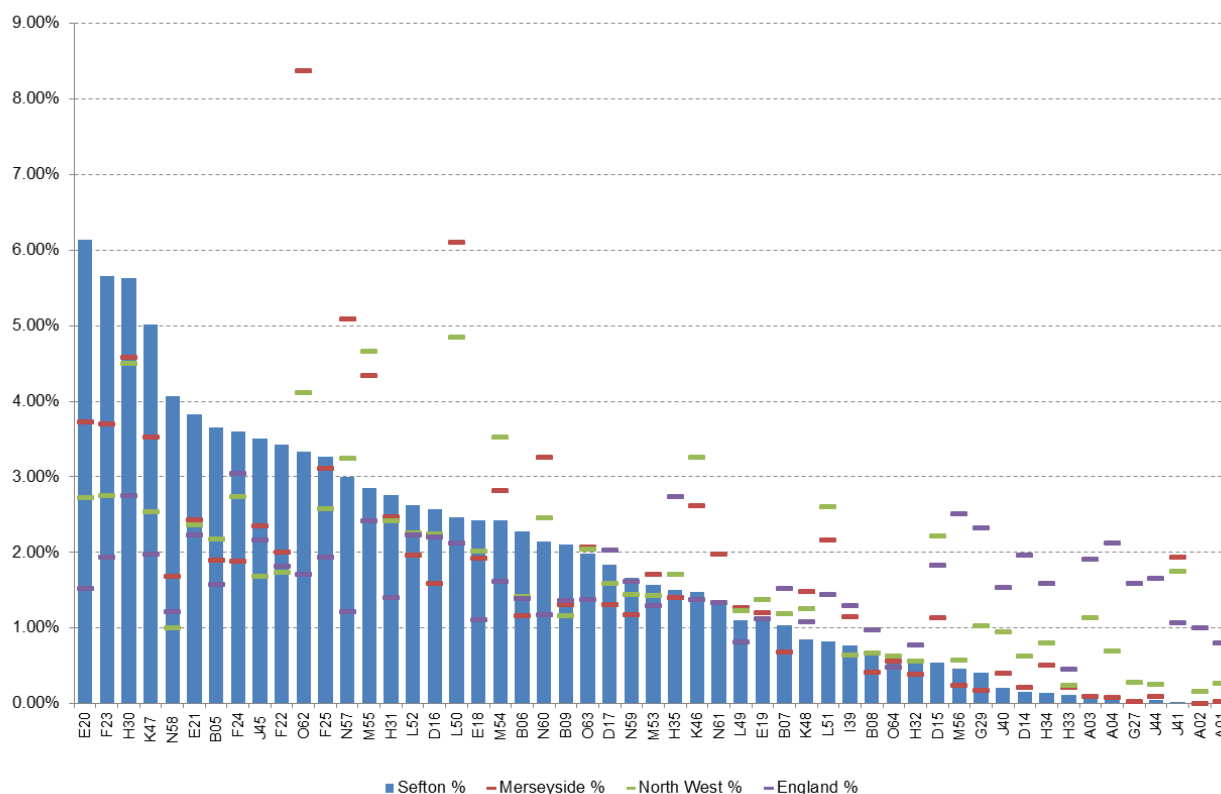
Sefton Households Mosaic Type Overview

The 118,478 households across Sefton that have been classified by Mosaic groups have been further broken down into Mosaic 'Types'. There are a total of 66 Mosaic 'Types' of which 53 are represented across Sefton.

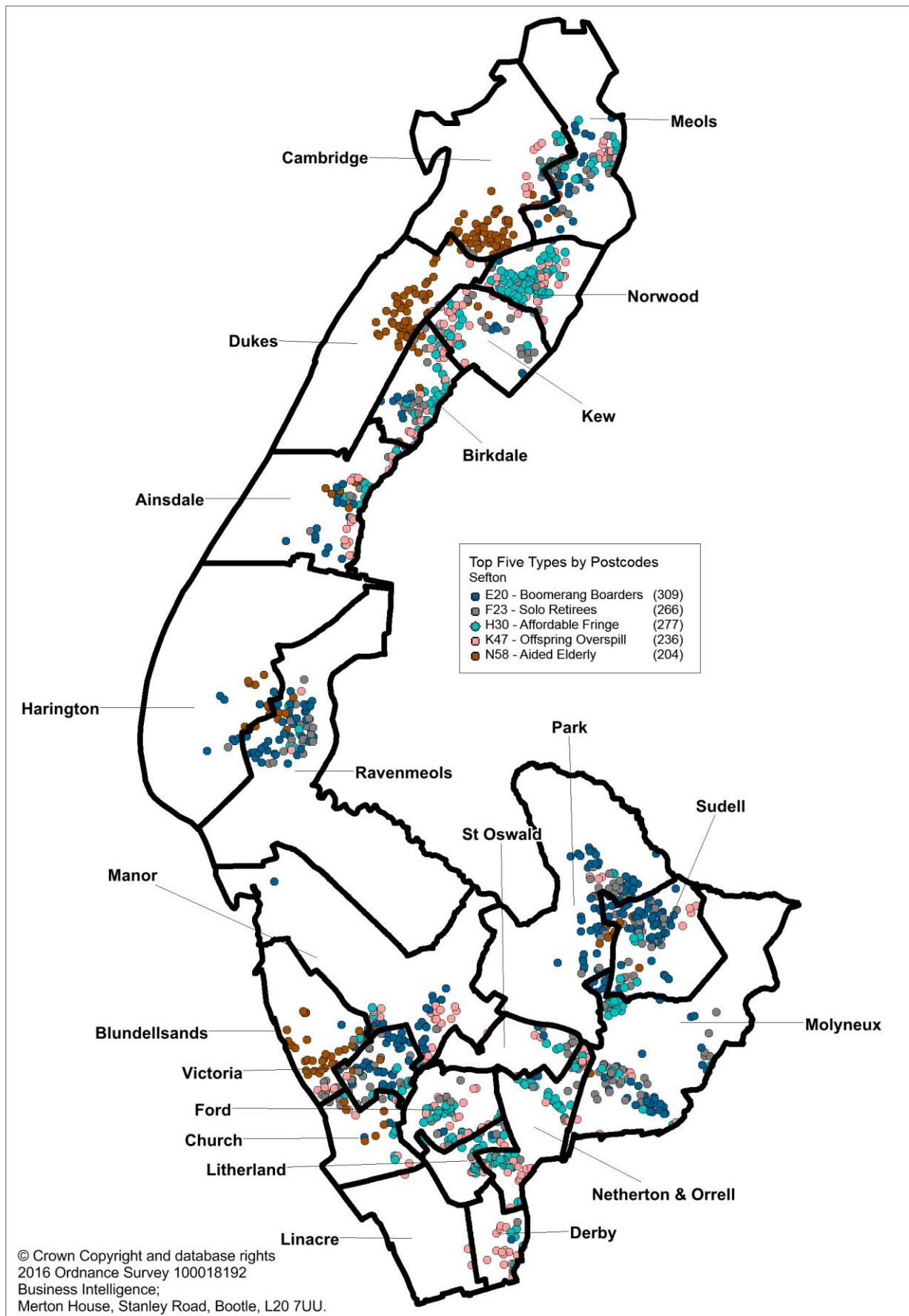
Mosaic Type	Sefton Count	Sefton %	Merseyside %	North West %	England %
E20 - Boomerang Boarders	7,270	6.14%	3.72%	2.72%	1.53%
F23 - Solo Retirees	6,709	5.66%	3.70%	2.75%	1.94%
H30 - Affordable Fringe	6,678	5.64%	4.58%	4.50%	2.75%
K47 - Offspring Overspill	5,945	5.02%	3.53%	2.54%	1.98%
N58 - Aided Elderly	4,813	4.06%	1.68%	1.00%	1.22%

Mosaic Type	Short Description
E20 - Boomerang Boarders	Long-term couples with mid-range incomes whose adult children have returned to the shelter of the family home
F23 - Solo Retirees	Senior singles whose reduced incomes are satisfactory in their affordable but pleasant homes
H30 - Affordable Fringe	Settled families with children owning modest, 3-bed semis in areas of more affordable housing
K47 - Offspring Overspill	Lower income owners whose adult children are still striving to gain independence meaning space is limited
N58 - Aided Elderly	Supported elders in specialised accommodation including retirement homes and complexes of small home

Chart 2: Distribution of Mosaic groups in Sefton compared to Merseyside, the North West and England (%)



Map 2: Geographical distribution of the Top Five Mosaic Types in Sefton by Postcode



Summary of Mosaic 'Types'

Table.3 and Chart.2 show that over a quarter (26.5%, 31,415) of the all households within Sefton fall into five Mosaic types:

- E20 - Boomerang Boarders (6.1%),
- F23 - Solo Retirees (5.7%),
- H30 - Affordable Fringe (5.6%), K47 - Offspring Overspill (5%) and
- N58 - Aided Elderly (4.1%).

These five Mosaic 'Types' have been identified as each making up 4% or more of Sefton's total households. All five Mosaic 'Types' have considerably higher rates in Sefton than seen across Merseyside, the North West and England.

Table.3 indicates that 13 of the Mosaic 'Types' are underrepresented in the borough, individually making up less than 0.5% of households, and equating to 2,164 (1.8%) of the total households in Sefton. A further 13 Mosaic 'Types' not present at all within the borough.

Map.2 highlights the geographical distribution of the top five Mosaic 'Types' in Sefton.

Households classified in Type.E20 (Boomerang Boarders) are predominantly situated across mid Sefton (including Manor, Park and Sudell wards).

Households classified in Type.F23 (Solo Retirees) are again predominantly situated across mid Sefton (including Ravenmeols, Manor, Park and Sudell wards).

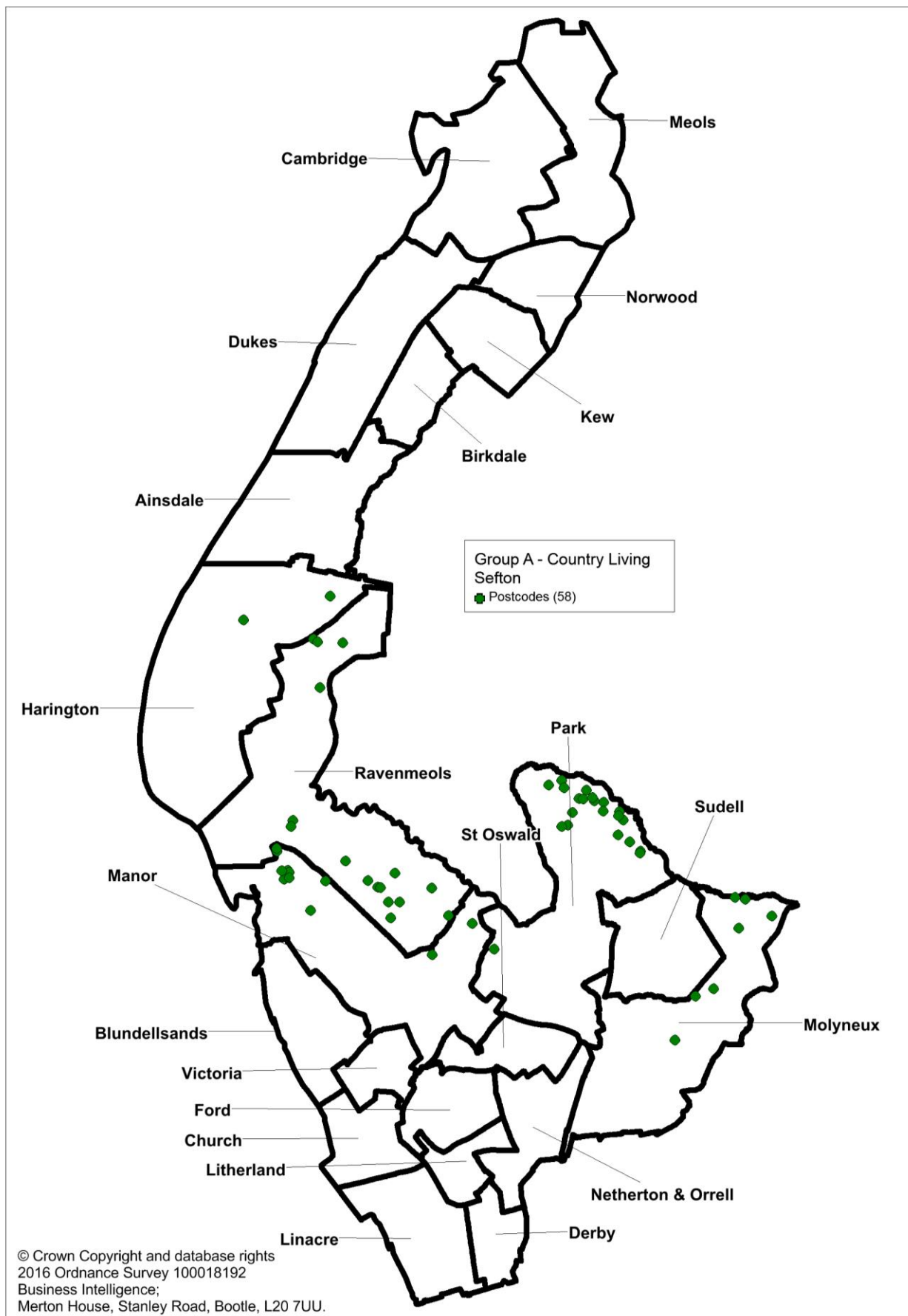
Clusters of households classified in Type.H30 (Affordable Fringe) can be found in the north east of the borough (specifically Kew, Norwood and Birkdale wards).

Clusters of households classified in Type.K47 (Offspring Overspill) are scattered across the borough, with concentrations seen to the north east (Norwood, Kew, Birkdale and Ainsdale wards).

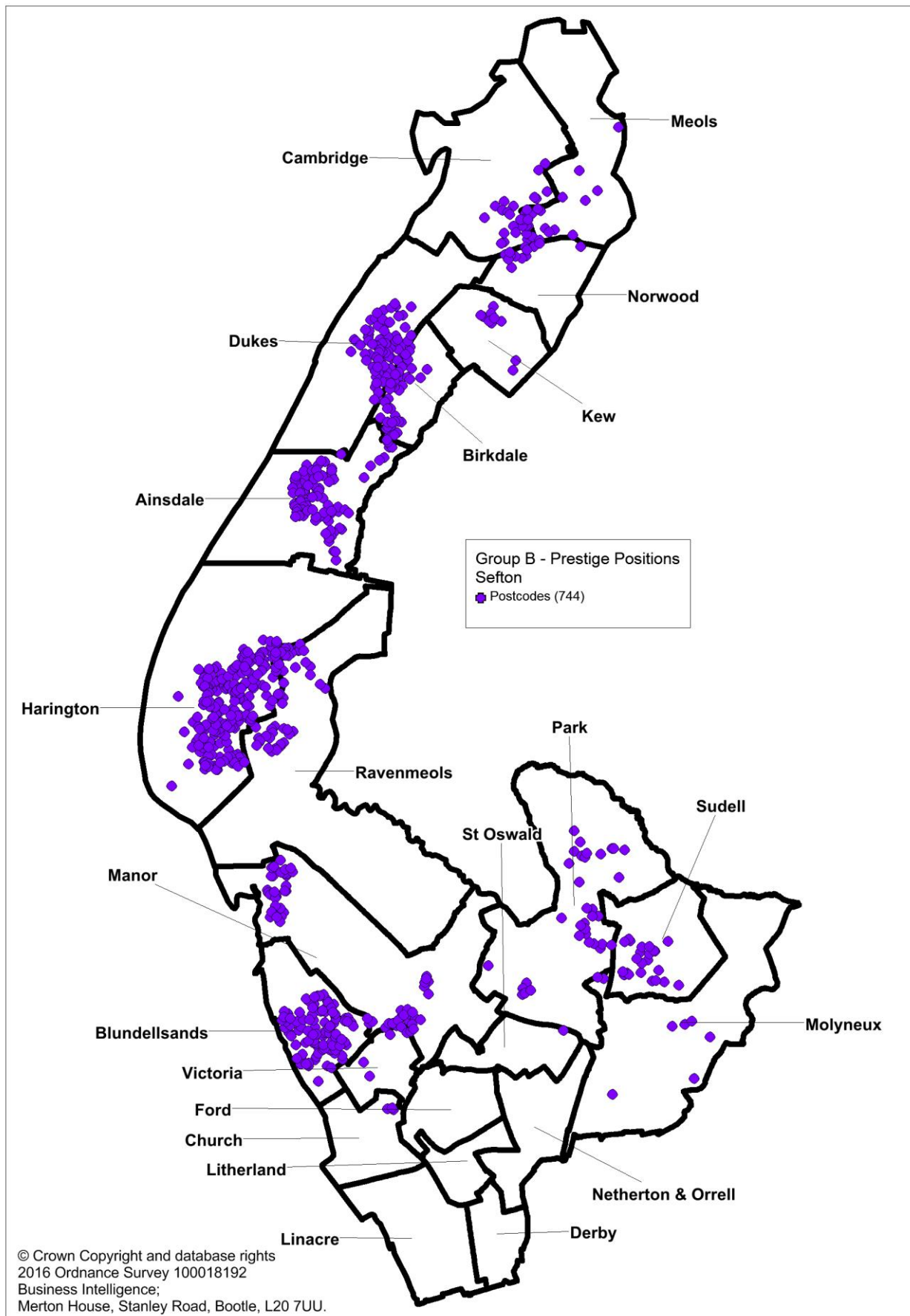
High concentrations of households classified in Type.N58 (Aided Elderly) can be found to the north of the borough (specifically Dukes and Cambridge wards,) with some smaller pockets visible in central Sefton (Ravenmeols, and Blundellsands wards).

Appendix 1 Sefton Mosaic Type Table

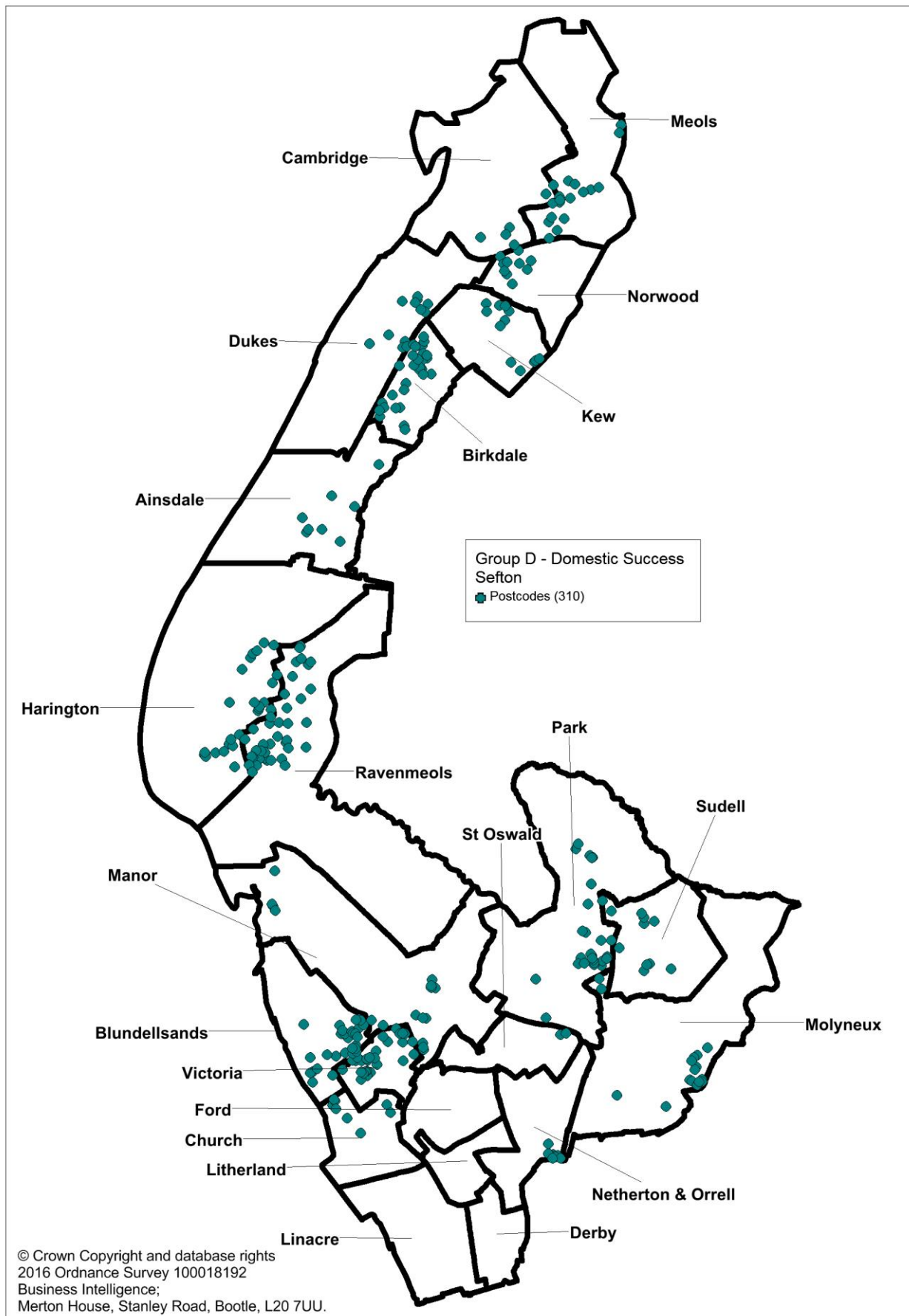
Map 3: Geographical distribution of the Mosaic Group A – ‘Country Living’



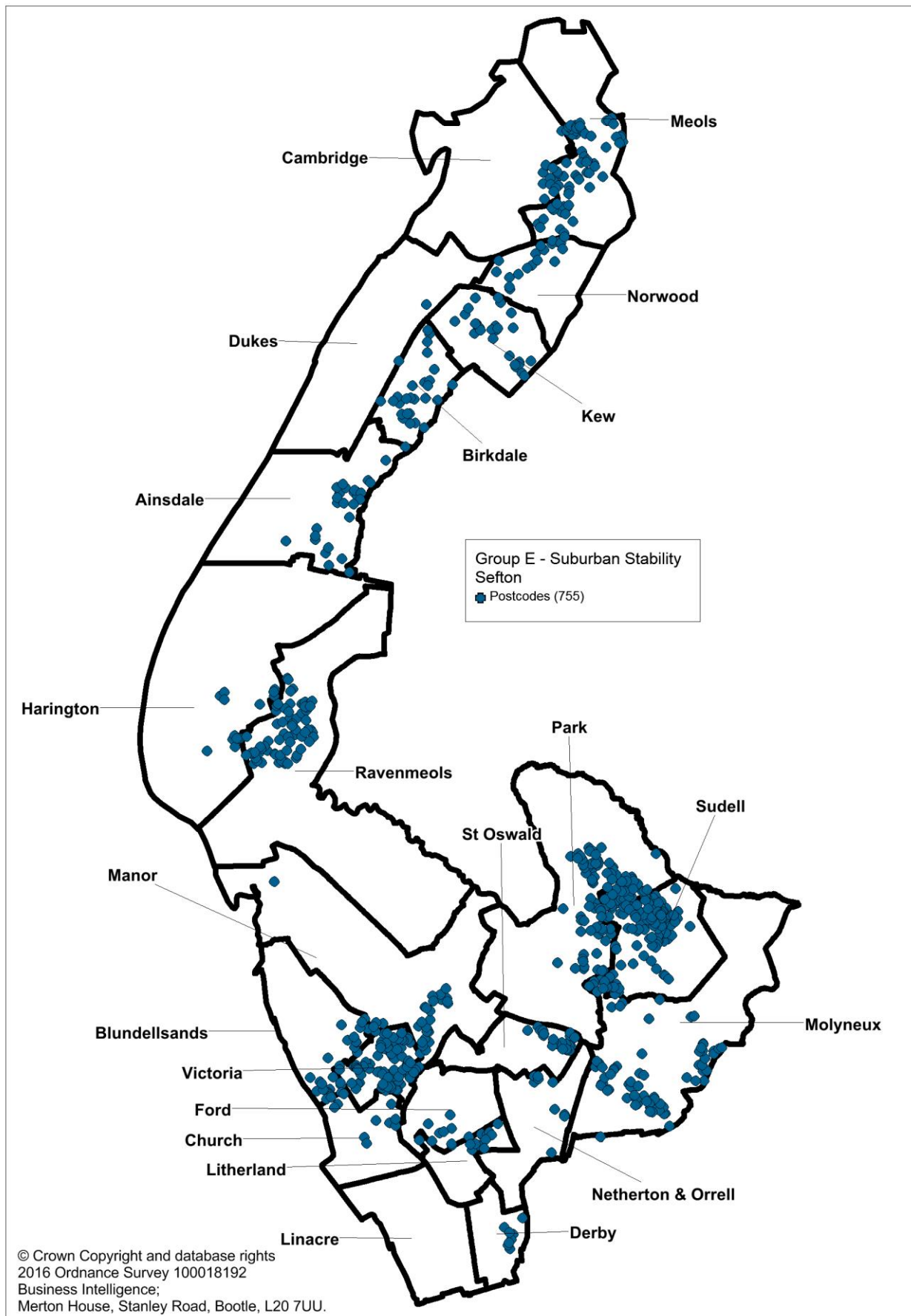
Map 4: Geographical distribution of the Mosaic Group B – ‘Prestige Positions’



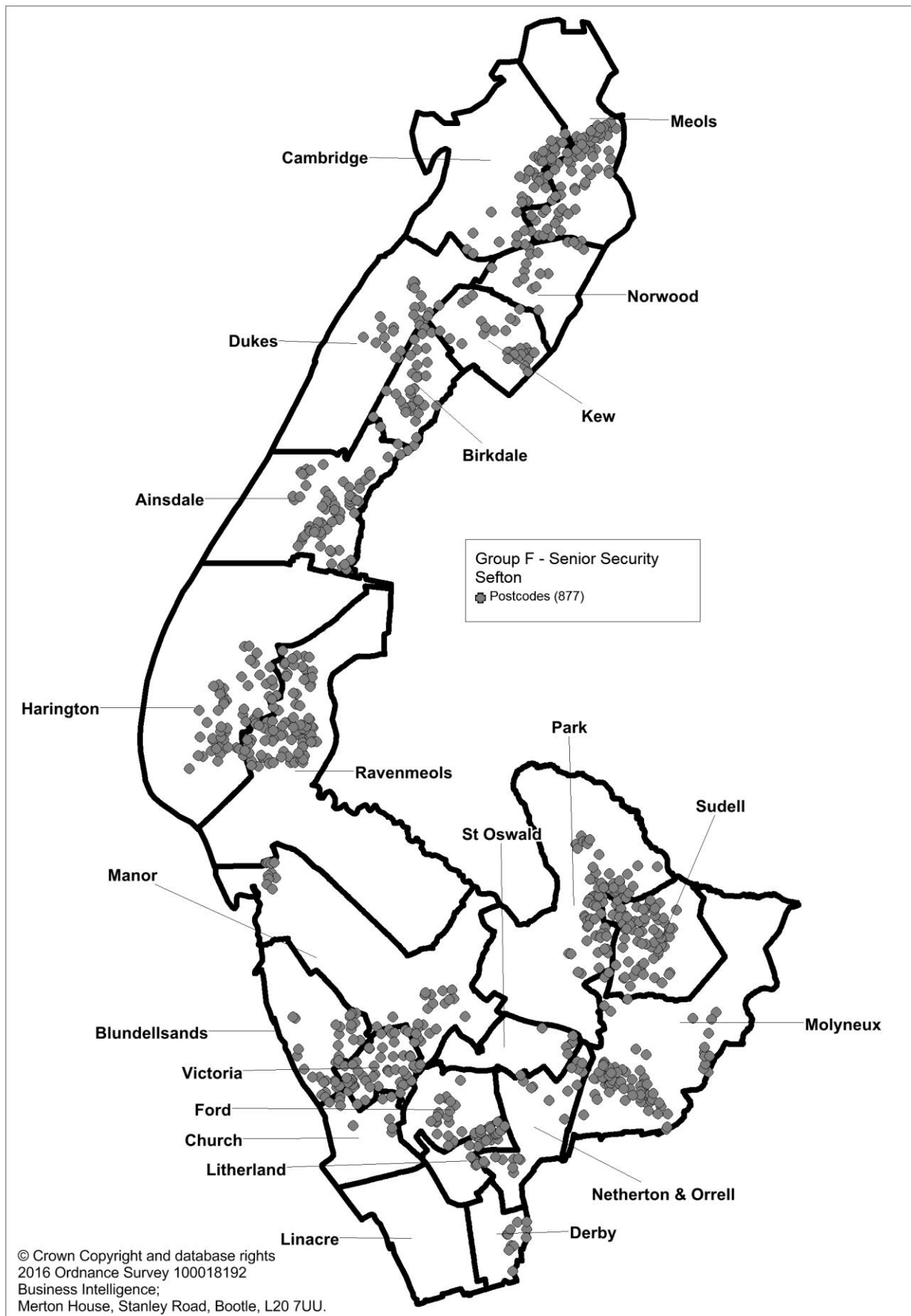
Map 5: Geographical distribution of the Mosaic Group D – ‘*Domestic Success*’



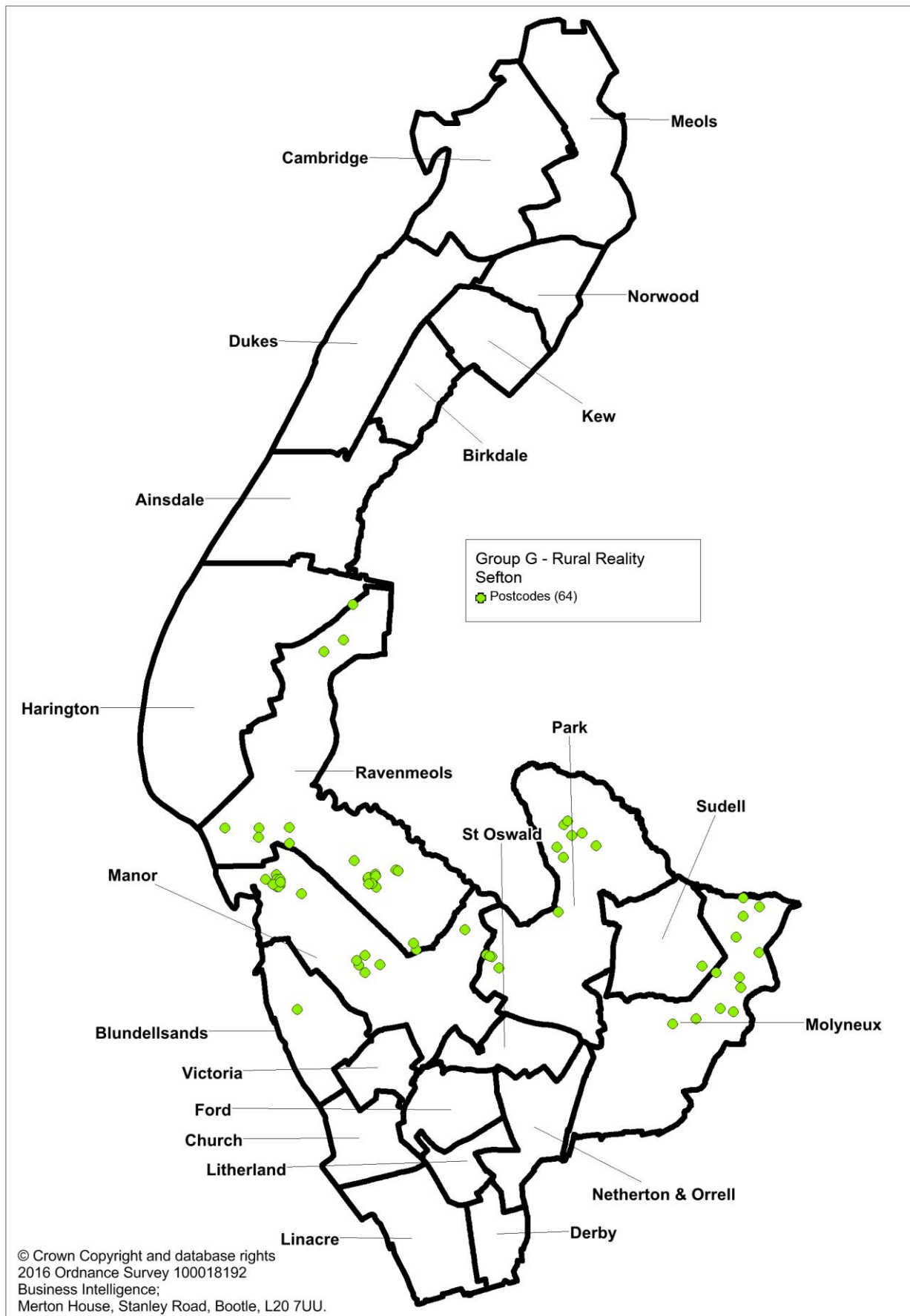
Map 6: Geographical distribution of the Mosaic Group E – ‘Suburban Stability’



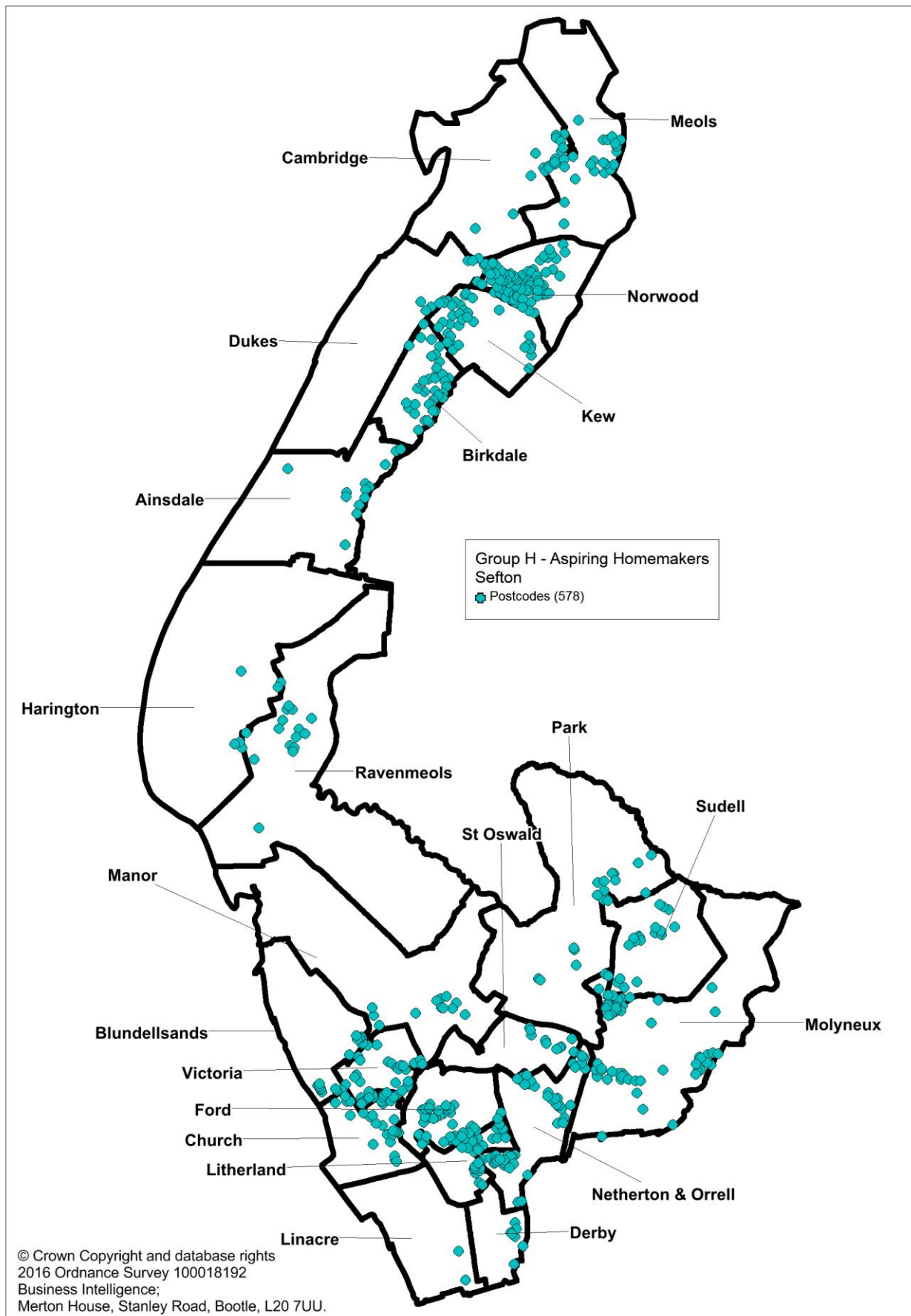
Map 7: Geographical distribution of the Mosaic Group F – **'Senior Security'**



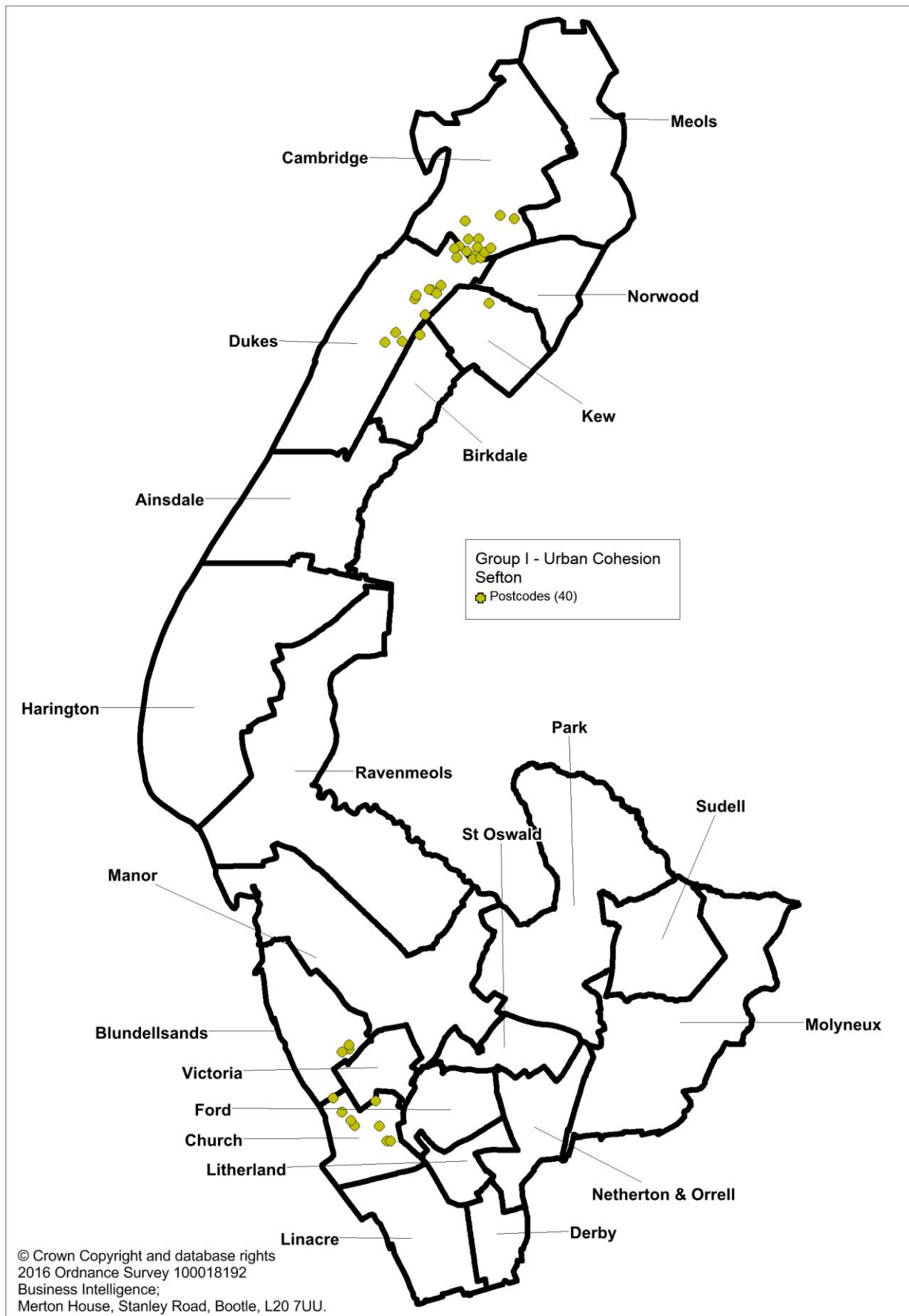
Map 8: Geographical distribution of the Mosaic Group G – ‘Rural Reality’



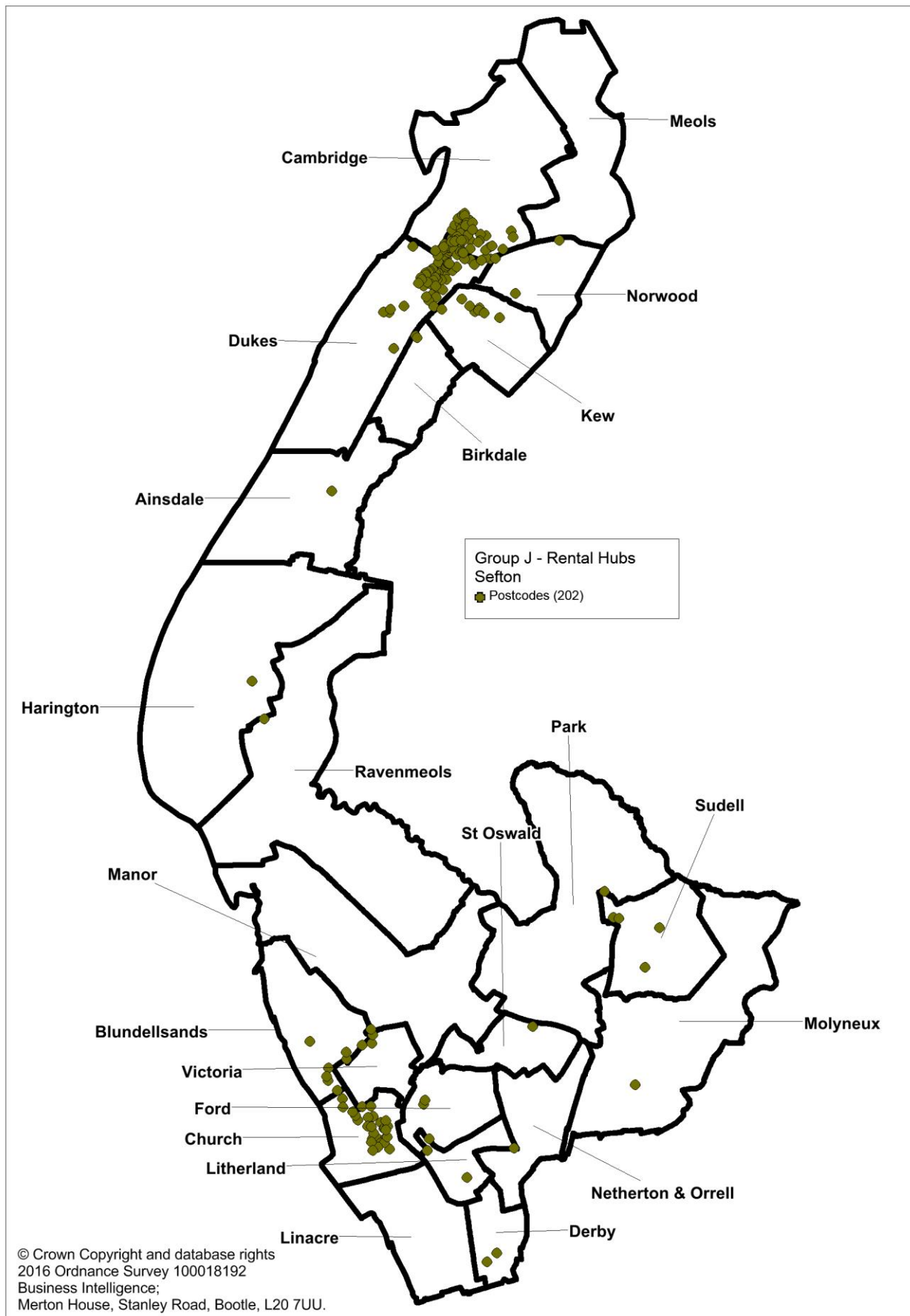
Map 9: Geographical distribution of the Mosaic Group H – ‘Aspiring Homemakers’



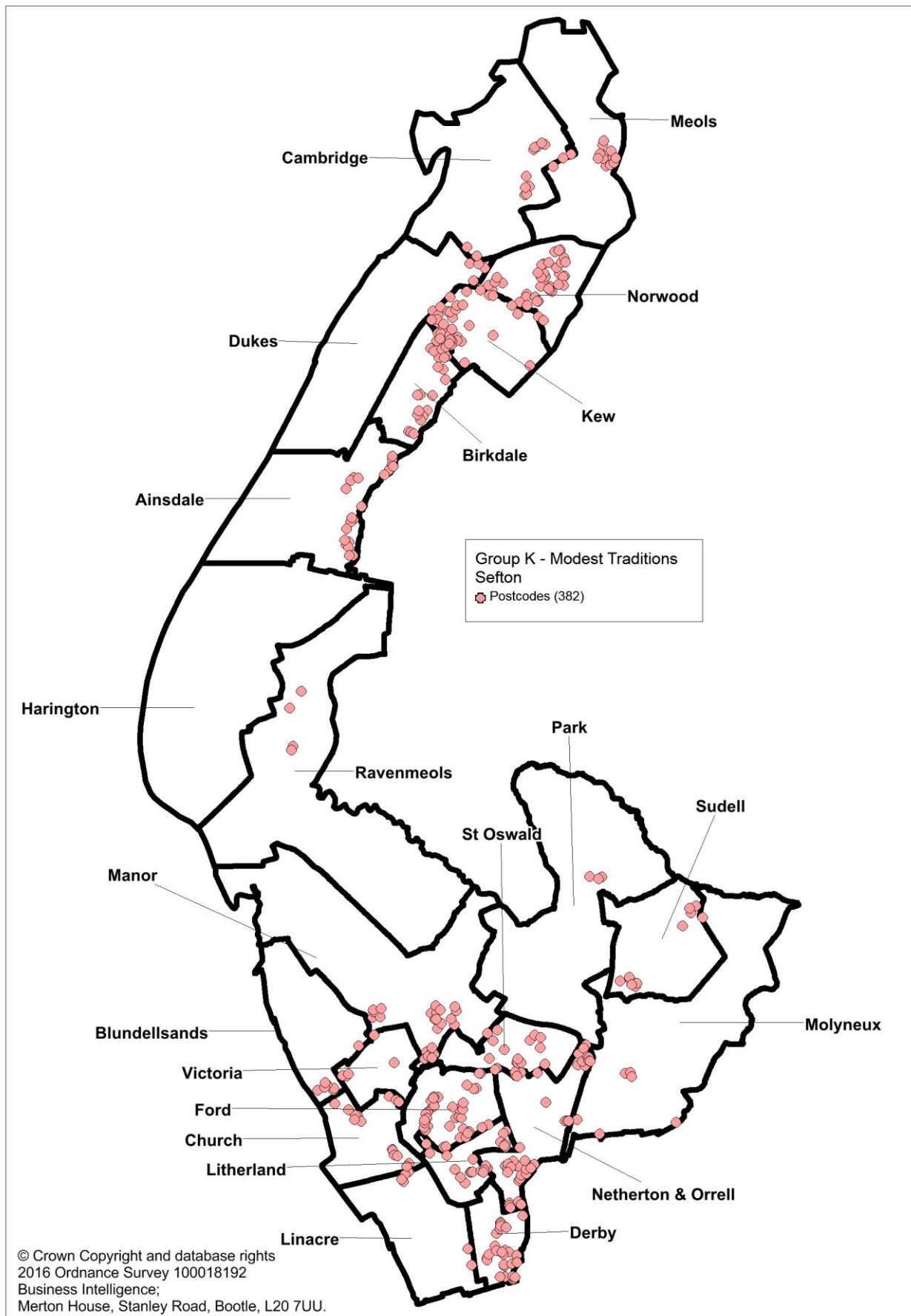
Map 10: Geographical distribution of the Mosaic Group I – ‘Urban Cohesion’



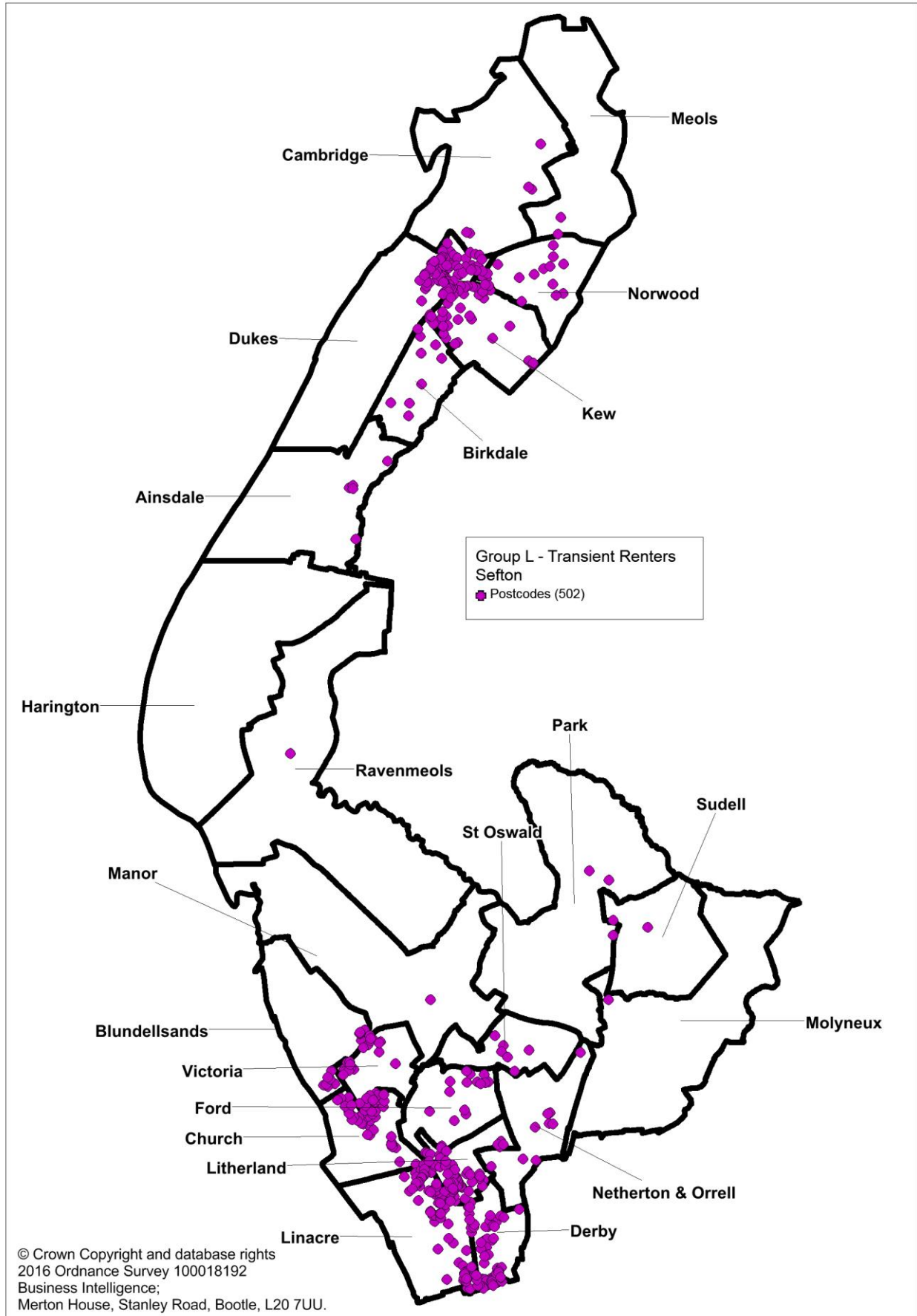
Map 11: Geographical distribution of the Mosaic Group J – *'Rental Hubs'*



Map 12: Geographical distribution of the Mosaic Group K – *'Modest Traditions'*



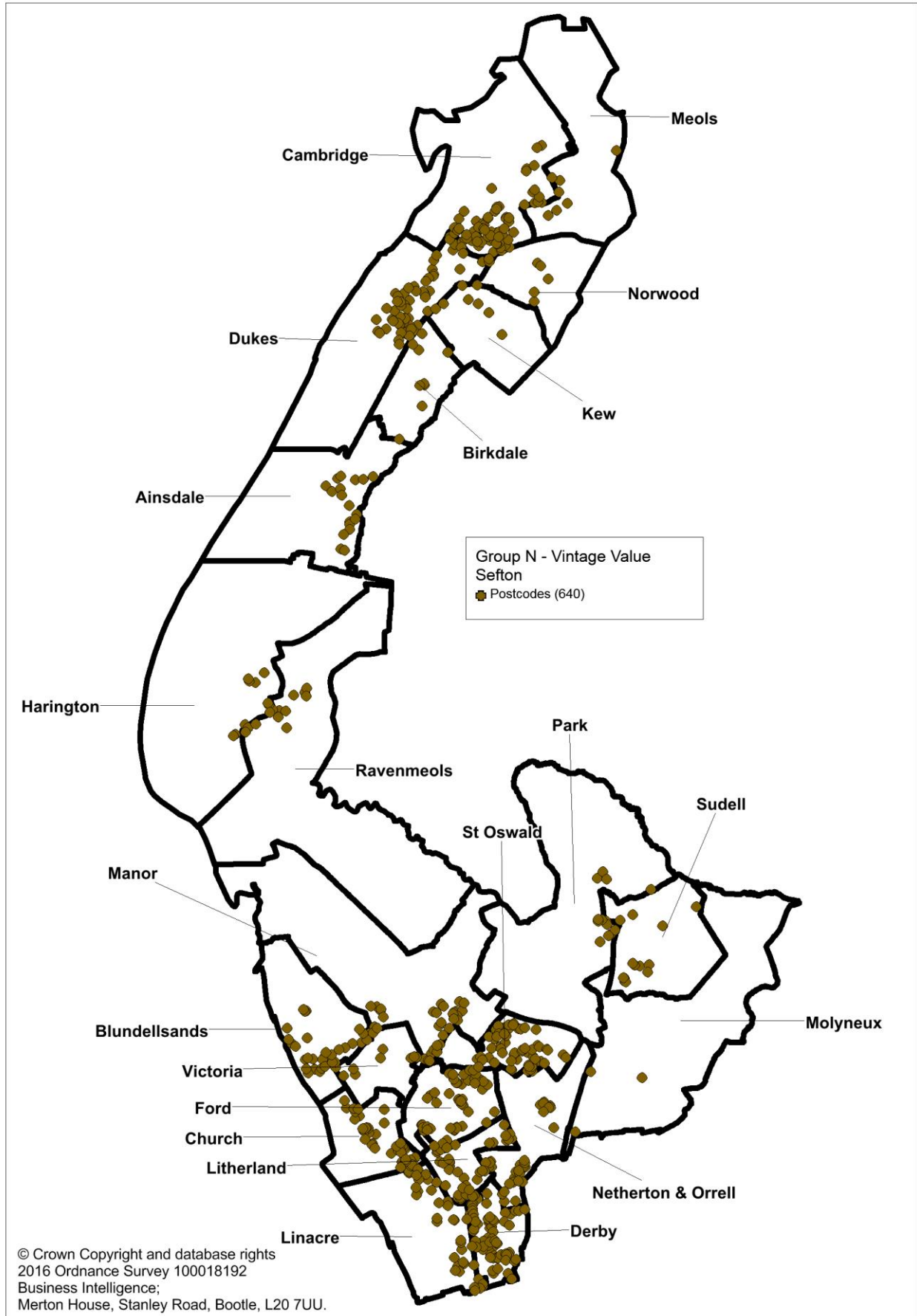
Map 13: Geographical distribution of the Mosaic Group L – *'Transient Renters'*



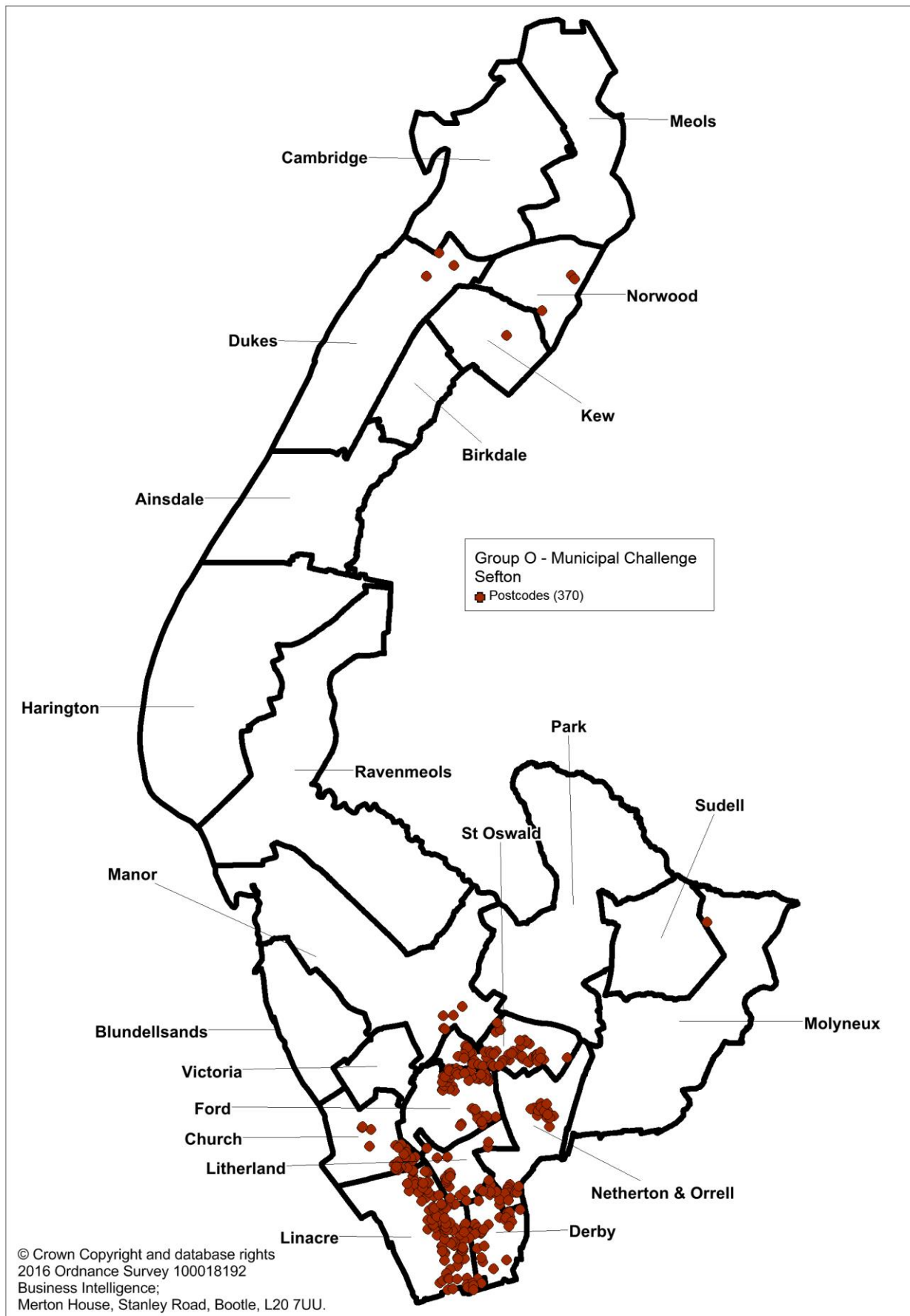
Map 14: Geographical distribution of the Mosaic Group M – *'Family Basics'*



Map 15: Geographical distribution of the Mosaic Group N – ‘Vintage Value’

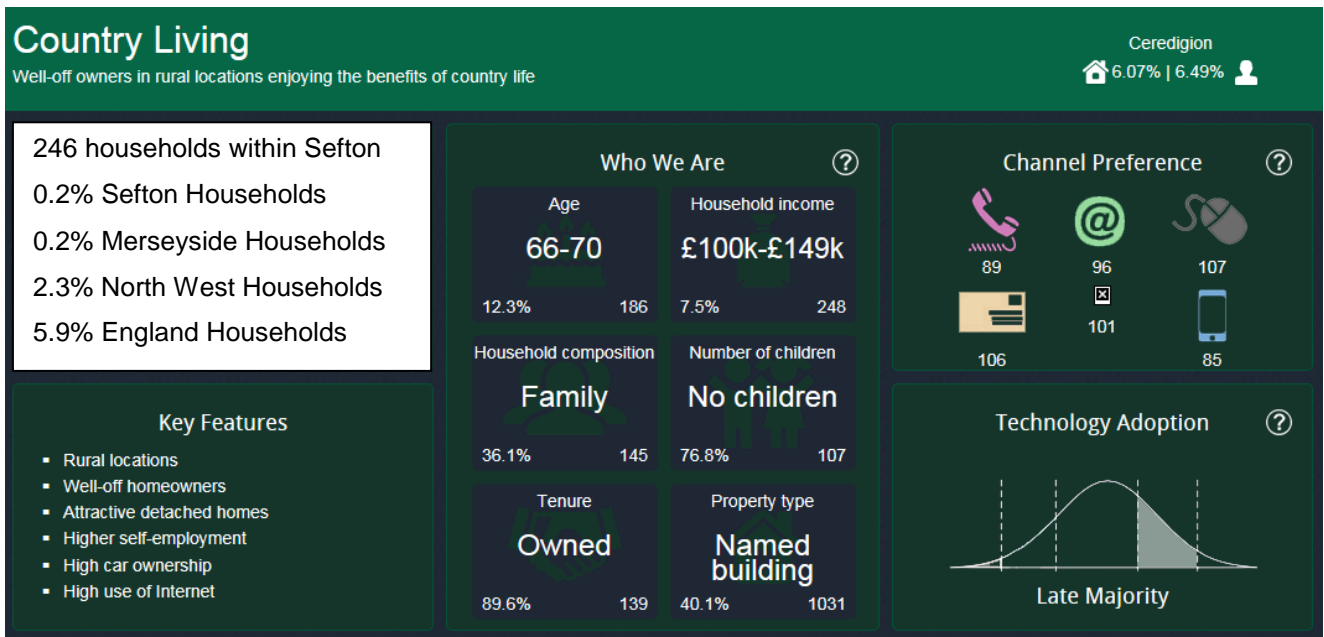


Map 16: Geographical distribution of the Mosaic Group O – ‘Municipal Challenge’



Appendix 2 Mosaic Group Descriptions

Group A Country Living (13.5% of Sefton Households)



Overview

Country Living are well-off homeowners who live in the countryside often beyond easy commuting reach of major towns and cities. Some people are landowners or farmers, others run small businesses from home, some are retired and others commute distances to professional jobs.

Core Features

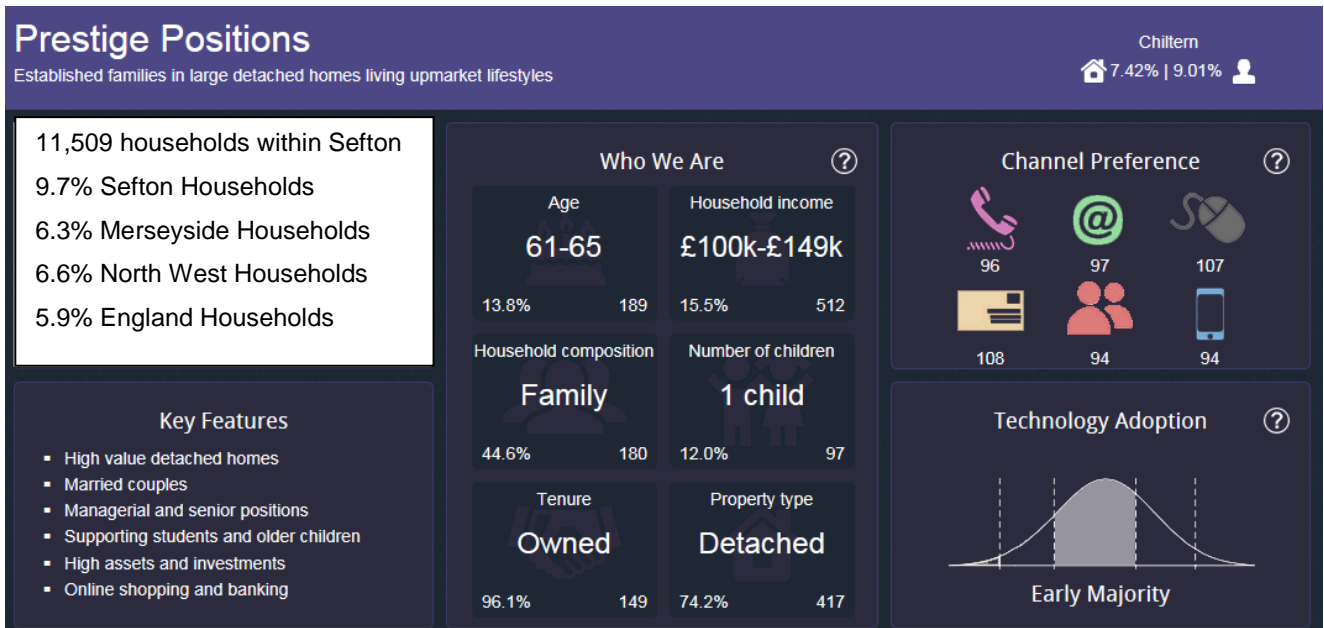
Country Living consists of affluent people who can afford to live in pleasant rural locations surrounded by agricultural landscapes. This population is divided between those still in work and retired people. These people live in attractive, spacious detached homes that are often period properties or named buildings, and the majority are owned. Incomes are good, either derived from occupational pensions, commuting to well-paid professional jobs or running successful farms or their own businesses - Country Living contains the highest proportion of self-employed people of any group. Asset holdings in the form of stocks and shares are high. Living in the least densely populated rural locations means car ownership is high. Most households have at least two cars for tasks from grocery shopping, to doing the school run and commuting to work. Although broadband speeds may be low, the internet is used for practical purposes as it gives this group access to a broader range of products and services than are available locally. The latest technology is not high on their agenda and mobiles aren't used extensively, probably due to less than reliable signals.

Public Sector

On the whole Country Living are a reasonably environmentally aware group and people here are better than average at making the effort to recycle, reduce and re-use. Health among this group is good. Smoking is uncommon and they are the best group of all at eating five portions of fruit and vegetables a day – almost 50 per cent manage to do this. However, they are regular drinkers and the most likely group of all to drink every day. When

it comes to taking part in sport or proactively keeping in shape they are no better than the average. The State Pension aside, Country Living have amongst the least need for support from the state. These rural folk live in areas with the lowest crime rate of all and there is little in the way of anti-social behaviour – Country Living are the most likely to feel that this is not a problem at all. However they do tend to be more concerned about speeding traffic. Not surprisingly, the fear of crime is very low indeed.

Group B Prestige Positions (9.7% of Sefton Households)



Overview

Prestige Positions are affluent married couples whose successful careers have afforded them financial security and a spacious home in a prestigious and established residential area. While some are mature empty-nesters or elderly retired couples, others are still supporting their teenage or older children.

Core Features

Prestige Positions are well-educated couples who have reached senior and managerial positions in companies, or have accomplished professional careers. This is also the group most likely to have achieved success as directors of their own profitable businesses. Prestige Positions live in large family homes even though some of them no longer have children living at home. These are expensive detached properties, frequently with five bedrooms and large mature gardens in easily commutable locations. Of those whose children have grown up many are still offering support, either with a place to live in the family home, or by supporting them through university. For this group the continued financial support of their children is not a problem. Almost all own their own home, many outright and, in addition to sizeable salaries or large pensions, they have a substantial investment portfolio making their financial situation very comfortable. With busy lives to manage many make good practical use of the internet without spending long hours online. In particular they manage bank accounts online, search for savings accounts with the best interest rates, and save time by shopping online. In general, Prestige Positions are attracted to premium brands, are able to afford expensive holidays and are well insured often including private medical insurance.

Public Sector

With their successful careers, Prestige Positions do not require financial support from the state, although a few retired people among them may access their State Pension. Smoking levels within this group are far below average – they are the least likely

of all to smoke – yet in common with other affluent groups they enjoy drinking regularly. Thirty seven per cent of Prestige Positions drink two or three times a week – the largest proportion to do this of any group. However, being more active than many younger groups and more inclined than the average to eat ‘Five a day’, these professional people are in good health. They live in residential areas where the crime rate is low and anti-social behaviour is rare. They are, however, the group most likely to have a burglar alarm and live in an area with a Neighbourhood Watch scheme. Along with Country Living, they are the least likely to fear being a victim of crime. They have good levels of environmental knowledge and are more dedicated than most when it comes to recycling in particular.

Group D Domestic Success (5.1% of Sefton Households)



Overview

Domestic Success are high-earning families who live affluent lifestyles in upmarket homes situated in sought after residential neighbourhoods. Their busy lives revolve around their children and successful careers in higher managerial and professional roles.

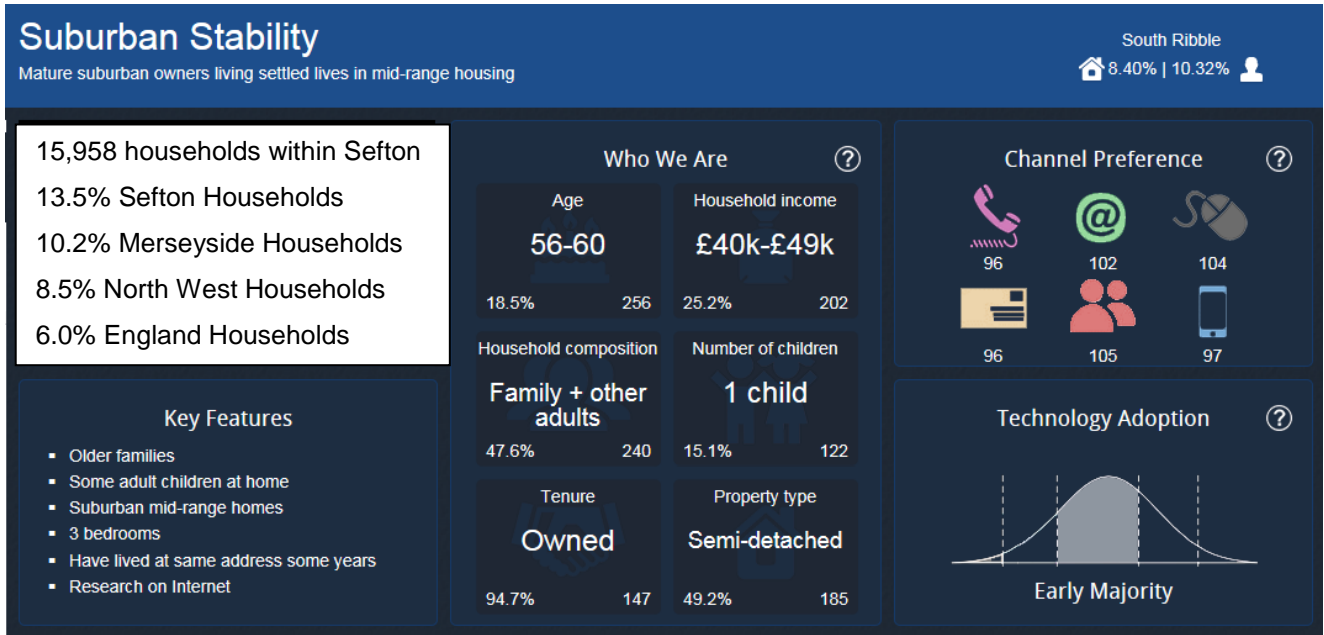
Core Features

Families in Domestic Success are headed by couples typically aged in their late 30s and 40s, many of whom have school age children. Parents in this group are the most likely to have a degree and may have delayed having children until their careers were established. They now live in good-sized three or four bedroom detached properties, owned with a considerable mortgage outstanding. Their lives are now settled and they have very comfortable standards of living. These are homes they can expect to stay in while their children grow up. Company car ownership is high, a benefit of working for well-known organisations or professional firms in sectors such as finance, property, information technology and professional services. Domestic Success are frequent internet users. As well as being constantly connected for work, they enjoy the time-saving convenience of banking, shopping and managing bills online. They love owning the latest technology and, in addition to smartphones, they are the most likely group to own tablets.

Public Sector

Domestic Success is a healthy group and is one of the more active when it comes to taking part in sport and keeping in shape. However, with busy, demanding jobs and many also juggling children and work these families are not always quite as healthy or active as they could be. While far fewer than average smoke, and more than average manage to follow healthy eating guidelines, Domestic Success do drink fairly regularly though rarely every day. The crime rate is below average in the residential neighbourhoods where they live and their fear of crime and of being a victim of crime is correspondingly low. They are a little more knowledgeable than people in general around key environmental issues and are more likely to adopt green behaviours at home. However, they are generally better at recycling and re-using than they are at making efforts to reduce their energy consumption. Domestic Success have low levels of dependency on the state.

Group E Suburban Stability (13.5% of Sefton Households)



Overview

'Suburban Stability' are typically mature couples or families, some enjoying recent empty-nest status and others with older children still at home. They live in mid-range family homes in traditional suburbs where they have been settled for many years.

Core Features

Households within 'Suburban Stability' are mostly headed by people aged between 45 and 65. A significant proportion are still supporting adult children who may be studying, looking for work or enjoying their parents help while they save money for their own future. Their typical home is a mid-range traditional three bedroom inter-war or post-war semi-detached house built for families in, what are now, established suburbs. These are settled households, most moved into their homes when their children were young, and the average length of residency is 17 years. Many years employment in a range of lower managerial, supervisory and technical occupations means that 'Suburban Stability' have been able to afford to buy their own homes. Many have paid off the mortgage altogether and others have a relatively small amount left outstanding. Incomes within this group are respectable and lives are generally comfortable, though the pre-retirement empty-nesters will feel considerably better off than those whose adult children have not yet left, or have returned home. These families can feel stretched, particularly when the younger generation are not contributing to the household finances. As a group they are reasonably tech-savvy, though they do not rush to buy the latest gadgets. They access the internet daily via broadband and will use it for researching products and services.

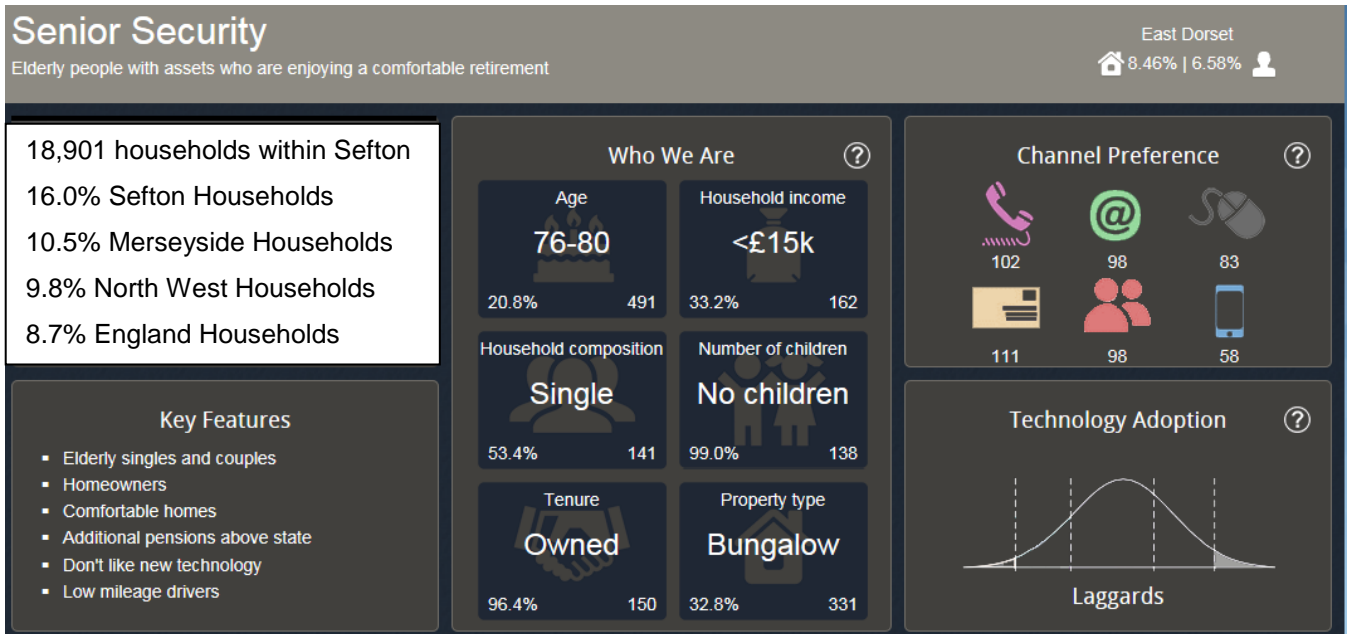
Public Sector

Comprising mainly older working couples and families, 'Suburban Stability' have low levels of dependency on the state for financial support. The established suburbs where these residents live have a lower than average rate of crime compared to the UK as a whole, and instances of anti-social behaviour are rare. People appreciate that they live in a low crime area and accordingly do not generally worry about being a victim of crime. 'Suburban Stability' are generally in good health. They smoke less than people in general and are fairly moderate when it comes to how frequently they drink. On the other hand, their

Confidential

adherence to a 'Five a day' diet is only moderate and their levels of exercise and participation in sport is only a little higher than the norm. Their understanding around key environmental issues is reasonable and they fare a little better than the population as a whole when judged on their green behaviours.

Group F Senior Security (16% of Sefton Households)



Overview

‘Senior Security’ are classified as elderly singles and couples who are still living independently in comfortable homes that they own. Property equity gives them a reassuring level of financial security. This group includes people who have remained in family homes after their children have left, and those who have chosen to downsize to live among others of similar ages and lifestyles.

Core Features

‘Senior Security’ is the most elderly group of all, their average age is 75, and almost all are retired. Some are living with their long-time spouse, but a larger number are now living alone, and women outnumber men. During their working lives ‘Senior Security’ were employed in a range of managerial and intermediate occupations. They had sufficient income to buy their own homes with a mortgage which they have now paid off, leaving them with considerable equity in their homes. These homes are comfortable semi-detached three bedroom houses and bungalows in pleasant suburbs. They are generally very settled, long-standing residents of their local communities and have the longest length of residency of any group, having lived in their homes for nearly 25 years, on average. Though few now have high incomes, most live in reasonable comfort, their state pensions being supplemented by occupational pensions, and they are content with their standard of living. ‘Senior Security’ are not fans of technology; they mostly have a pre-pay mobile for emergencies only and will only replace items when absolutely necessary.

Public Sector

Considering their age, ‘Senior Security’ are still able to enjoy good levels of health. While some do enjoy a regular drink, very few smoke at all and nearly half – over 30 per cent more than the average – eat their ‘Five a day’. In addition, although they no longer take a lot of exercise they do like to stay active and they are the least likely group to think they should do more to improve their health. The crime rate is lower than average where they live, as is anti-social behaviour of all kinds, and this group has a relatively low fear of crime. In contrast to their generally poor levels of understanding when it comes to issues such as climate change and carbon offsetting, ‘Senior Security’ are amongst the most dedicated

Confidential

recyclers, re-users and reducers of energy use. However this tends to be done less out of environmental concern and more through a desire to save money and avoid unnecessary waste. These comfortably-off pensioners have little need for state support apart from drawing their pensions.

Group G Aspiring Homemakers (0.5% of Sefton Households)



Overview

Rural Reality are people who live in rural communities and generally own their relatively low cost homes. Their moderate incomes come mostly from employment with local firms or from running their own small business.

Core Features

Rural Reality are a mix of families, mature couples and older singles living in rural locations in lower cost housing. Some live in developments that have sprung up around villages, others in scattered hamlets or in remote communities. These tend not to be picture-postcard country properties, but more affordable two or three bedroom bungalows, semis or terraces often built post-war or more recently. Seventy per cent of this group own their own homes, while others rent from social landlords. Overall more people are employed than retired. Those employed may work in agriculture and related industries, or in local manufacturing or retail. People are more likely to have lower level supervisory roles, routine and semi-routine jobs than managerial roles. A relatively high proportion of these people are self-employed. Rural Reality are unlikely to use digital technology in their work, and slower broadband speeds can limit internet use at home. However they sometimes use auction sites for buying and selling items, and order groceries from mainstream supermarkets online. Satellite TV is popular as are local newspapers and local radio.

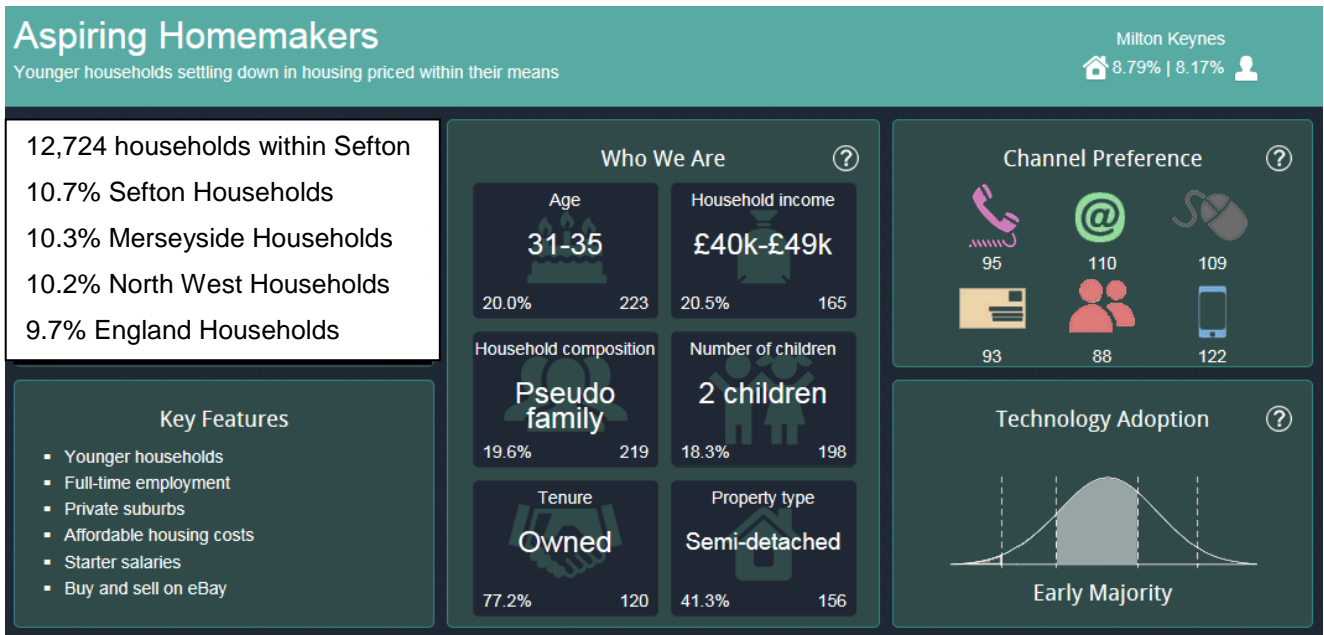
Public Sector

Rural Reality is a group whose green behaviour contrasts somewhat with their level of environmental knowledge. While this group has less understanding of environmental issues than average, they are more likely to reduce energy use, re-use items and shop ethically when it comes to animal testing and the amount of packaging goods have. This largely working age group has average levels of good health. While they are generally less likely to drink and tend not to be smokers, those who do smoke are more likely to be heavy smokers. Fewer people do anything proactive to improve their health, work hard to keep in shape or play sports. Like others in rural areas, Rural Reality experience little crime where they live and they are rarely troubled by anti-social behaviour. Significantly fewer than

Confidential

average have a burglar alarm and they do not tend to worry about being a victim of crime in their homes or when out and about. Although some can find it difficult on their household income, Rural Reality have lower than average need to access support from the state.

Group H Aspiring Homemakers (10.7% of Sefton Households)



Overview

'Aspiring Homemakers' are younger households who have, often, only recently set up home. They usually own their homes in private suburbs, which they have chosen to fit their budget.

Core Features

'Aspiring Homemakers' are typically younger families, couples who are yet to have children, and singles in their 20s and 30s. A good number are setting up homes for the first time. Couples can be married or more likely co-habiting, and where there are children they are usually of nursery or primary school age. Homes are likely to be semi-detached and terraced properties, modest in size but with three bedrooms and mostly owned; three-quarters of Aspiring Homemakers are in the process of buying their house with a mortgage. Most Aspiring Homemakers are driven by affordability when it comes to choosing where to live. They select either modest priced housing on newer estates, larger homes in better value suburbs that give them more space, or the least expensive homes in popular suburbs. The majority of 'Aspiring Homemakers' are in full-time employment with a few part-time workers. The starter salaries they earn mean that most can manage their household budgets, but outgoings can be high so they appreciate the benefits of buying and selling on auction sites. Unsecured loans can help with larger purchases. They own smartphones, are keen social networkers, manage their bank accounts online and download a large number of apps.

Public Sector

'Aspiring Homemakers' have a lower than average need to rely on the state for financial assistance. Aspiring Homemakers are in reasonable health. Only a small proportion, around a fifth, of people smoke, and those that do are more likely to be light smokers. While it is rare for them to drink every day, they do consume alcohol regularly, with nearly a third of this group having a drink two or three times a week. They are one of the poorest groups with regards to eating five portions of fruit and vegetables a day and although they are more active than people in general, they are on the whole less so than some other better-off young people and working families. Crime is lower than average where 'Aspiring Homemakers' live, and they perceive fewer problems than the population in general with

Confidential

anti-social behaviour in their local communities. They feel safe in the suburbs and on the new estates where they live and worry less than average about being a victim of crime. They know a reasonable amount about environmental issues, without being especially knowledgeable, but are not always inclined to be particularly green at home.

Group I Urban Cohesion (0.8% of Sefton Households)



Overview

Urban Cohesion are settled extended families and older people who live in multi-cultural city suburbs. Most have bought their own homes and have been settled in these neighbourhoods for many years, enjoying the sense of community they feel there.

Core Features

Urban Cohesion contains both families with school age and older children, and older people pre and post retirement. A good proportion are larger families who share their home with elderly parents or other family members. They live in accessible suburbs close to the centres of larger towns and cities. These are diverse neighbourhoods and a significant proportion of the population is of South Asian origin. Typical homes are Victorian terraced houses or pleasant semi-detached and terraced houses built between the wars. A minority live in more modern purpose built flats. Often Urban Cohesion’s homes are relatively expensive because of their central locations and proximity to London. The majority of people are homeowners, many without the need for a mortgage. Household incomes overall are moderate, derived from work in lower managerial, intermediate and semi-routine occupations. Many are technology fans and they like to have up-to-date gadgets and phones. They often use them extensively and have the second highest mobile phone bills of any group. Mobile and SMS are their communications preferences for most marketing contacts with organisations. However, they are more cautious about purchasing online.

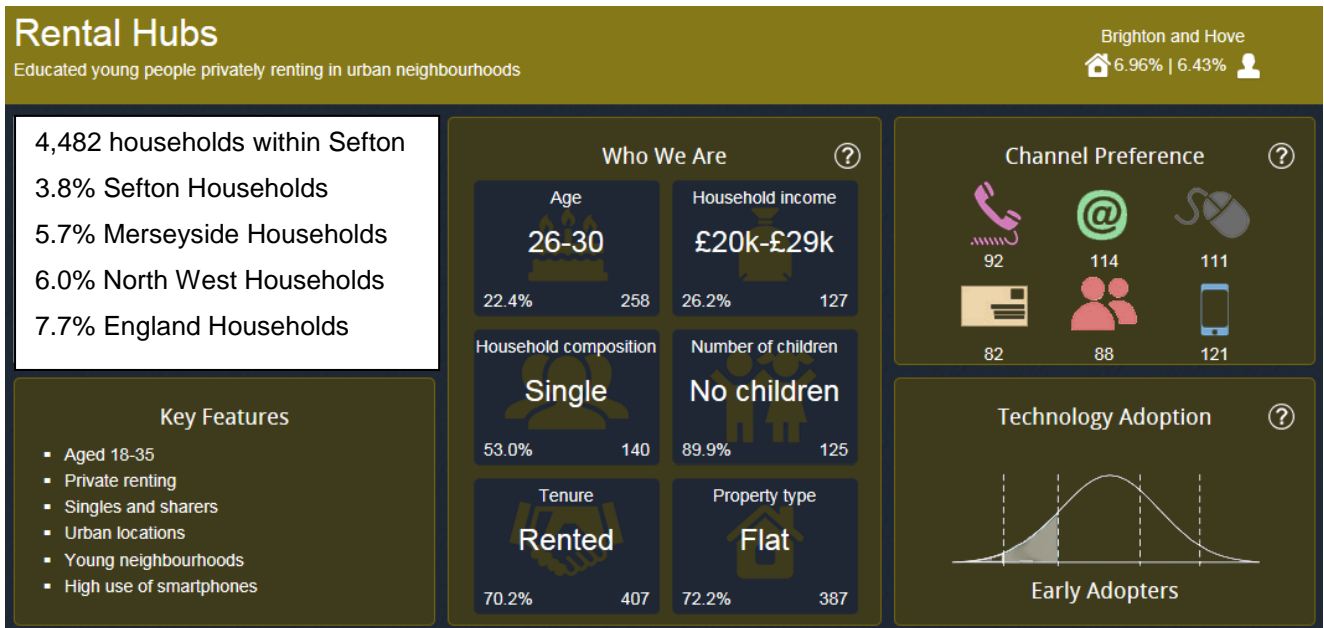
Public Sector

Overall, the urban areas where people in this group live experience the highest crime rate of all. Robbery, drugs crime, violent crimes and vehicle crime are all more likely to be reported here than elsewhere. The fear of crime amongst Urban Cohesion is also higher than average. While it is still an issue they are less likely than some other groups to be very troubled by anti-social behaviour. Urban Cohesion have a slightly above average dependence on the state for support, but are significantly less likely than others to access disability allowances or the State Pension. They are in reasonably good health and although fewer than average smoke, those that do are more likely to be heavy smokers. As a group, they are less likely to drink than any other group. While they are better than

Confidential

average at participating in sport and taking exercise, overall they do not undertake high levels of activity. Urban Cohesion have reasonable levels of knowledge with regards to the environment, but are slightly less green than average in their behaviours. They are more likely to be environmentally friendly where being so can save them money.

Group J Rental Hubs (3.8% of Sefton Households)



Overview

Rental Hubs contains predominantly young, single people in their 20s and 30s who live in urban locations and rent their homes from private landlords while in the early stages of their careers, or pursuing studies

Core Features

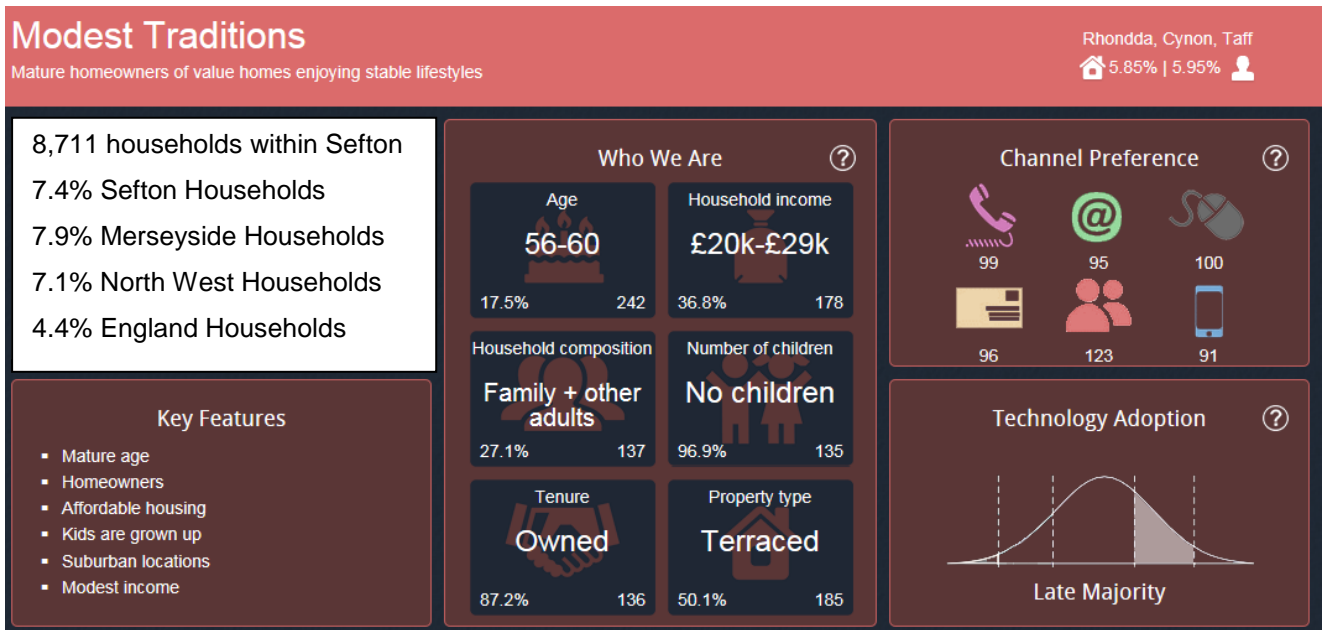
Rental Hubs represent an eclectic mix of students and young people with budding careers and more mundane starter roles. They live in urban locations in housing that attracts many young people, and most have yet to settle down with a partner or in a home of their own. Rental Hubs are usually found in or close to the centres of the UK’s major cities. They are four times more likely than average to rent their home from a private landlord, with a minority purchasing their homes as a first step on the housing ladder. Homes are purpose-built developments of small flats or older terraces. Around half of Rental Hubs have been at their address for two years or less. In addition to students, those in Rental Hubs work in administrative and technical roles or are climbing the corporate ladder in professional or managerial roles. A smaller proportion works in lower supervisory jobs or in service roles in bars, restaurants or hotels, particularly in London. Having grown up in a digital environment, these people are used to accessing news and information via their digital devices and Rental Hubs have a very high level of smartphone ownership. The internet is the first port of call for information; they are very active on social networking sites and spend a lot of time online. They are less likely to spend much time watching television. They are generally ambitious, keen to further their positions and adventurous in trying new things. They are likely to take note of an organisation’s ethical and environmental credentials.

Public Sector

While the young people in Rental Hubs are more likely than most to say they would pay more for environmental goods or make lifestyle changes to benefit the environment, in reality their green credentials are limited. They are less likely than the norm to recycle, save on energy and water use or re-use items. People in this group have a relatively low financial dependency on the state, apart from a few who access Job Seeker’s Allowance.

Being young, they are in good health; there are more smokers among them than average, but most tend to be light smokers. They do tend to drink, but are not the most frequent drinkers and they try to keep in shape, being more likely than most to play sports. The urban and student areas where they live have a far higher crime rate than average, with robberies twice as often reported here. People are more likely to have issues with anti-social behaviour, especially noisy neighbours and rowdy behaviour. However, Rental Hubs' fear of crime is in marked contrast to this; they worry less than the population in general about being a victim of crime.

Group K Modest Traditions (7.4% of Sefton Households)



Overview

Modest Traditions are older people living in inexpensive homes that they own, often with the mortgage nearly paid off. Both incomes and qualifications are modest, but most enjoy a reasonable standard of living. They are long-settled residents having lived in their neighbourhoods for many years.

Core Features

Modest Traditions consists of people aged mostly between 46 and 65 who have worked hard to buy their own homes and are now benefiting from that decision. They live in older two or three bedroom terraced or semi-detached homes, some bought from the local council. They are a combination of single people, married couples and families with grown-up children still living at home. Where children are able to contribute to the family income they are likely to be better off than their neighbours. Modest Traditions tend to work in lower level jobs, perhaps in skilled trade occupations for which an apprenticeship was as useful as a degree, or in administrative or customer service jobs. When shopping they tend to be focused on what they want and are not easily distracted. However at the supermarket they are the most likely to notice offers and advertising on trolleys and shelves. Modest Traditions aren't generally up-to-date with the latest technology but many will have mobiles for basic communication and will make some use of the internet for information.

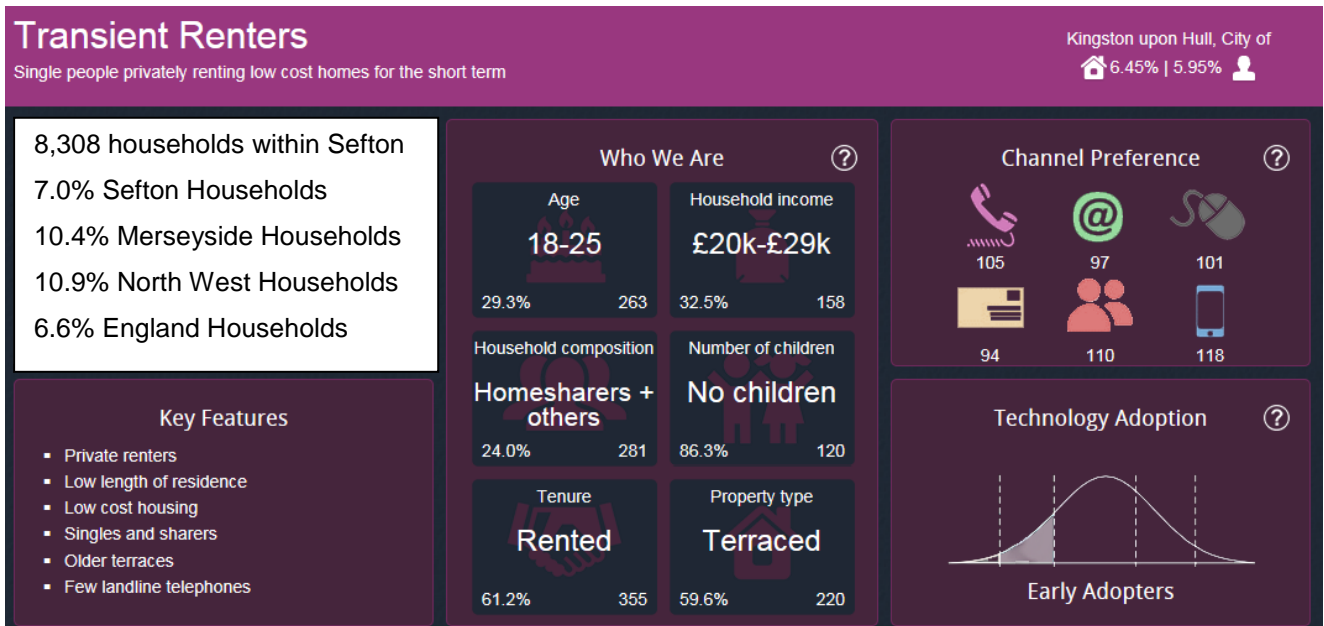
Public Sector

Modest Traditions are a group with an above average level of dependency on the state for financial support. This group suffers less from poor health than other lower income groups and families, although their health is average at best. They are more likely to smoke than is typical amongst the population as a whole, but are infrequent drinkers. Modest Traditions are not particularly active, they don't exercise much or take part in sport. While these generally older people have lower levels of knowledge than most when it comes to the environment, they do show some tendency for being environmentally friendly and recycling, re-using or reducing energy waste. In the neighbourhoods where Modern Traditions live the crime rate is a little above average and there are issues with anti-social behaviour. Their concern around being a victim of crime is fairly typical of the country as a whole. However,

Confidential

this group is amongst the least likely to feel confident in the fairness and effectiveness of the criminal justice system.

Group L Transient Renters (7.0% of Sefton Households)



Overview

Transient Renters are single people who pay modest rents for low cost homes. Mainly younger people, they are highly transient, often living in a property for only a short length of time before moving on.

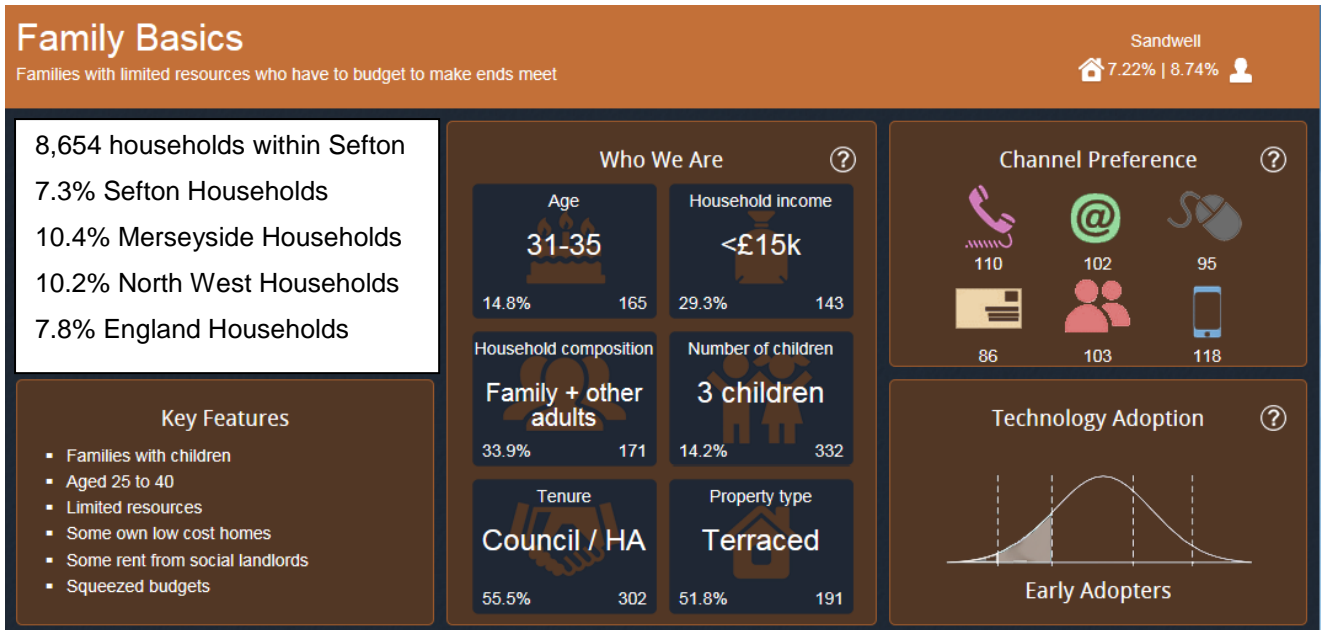
Core Features

Households in this group are typically aged in their 20s and 30s and are either living alone or homesharing. Very few people are married and there are few children. Properties are often older terraced properties, primarily rented from private landlords with a few social landlords. They include some of the lowest value houses of all, and with tenants moving on quickly and paying low rents, private landlords are often not inclined to invest in improvements. Many work full-time, however their lower skilled jobs mean that incomes for Transient Renters are often limited. Others may be trying to improve their situation by studying for additional qualifications. This group are the most reliant on their mobile phones, saying they couldn't manage without them. They are the most prolific texters, and frequently check social networks and download music. They have the lowest use of landlines.

Public Sector

The generally young singles and homesharers in this group have high levels of dependency on the state for support, in particular with benefits to help them find employment or to supplement their low incomes. Levels of poor health are higher than average, and this group contains the highest proportion of people who smoke. They enjoy a drink, although they are by no means the most regular drinkers. However, they are the least likely of all to follow health advice around eating enough fruit and vegetables. This group is more likely to take part in sport than keep fit by other forms of exercise, although they are not especially active at either. This is the least environmentally conscious group of all, and with other challenges to face, comparatively little focus is given to helping the environment. Crime is above average where Transient Renters live and they are one of the groups most likely to experience issues with anti-social behaviour. As a result, the fear of crime within this group is also higher than amongst the population in general.

Group M Family Basics (7.3% of Sefton Households)



Overview

Family Basics are families with children who have limited budgets and can struggle to make ends meet. Their homes are low cost and are often found in areas with fewer employment options.

Core Features

Typically aged in their 30s and 40s, Family Basics consists of families with school age children, whose finances can be overstretched due to limited opportunities, low incomes and the costs of raising their children. In addition to younger children, some families also continue to support their adult offspring. While many households are headed by a couple providing two incomes, a small proportion are lone parent households. Homes are typically low value and may be located on estates or in pockets of low cost housing in the suburbs of large cities and towns. They are usually three bedroom terraced or semi-detached houses, often dating from between the wars or from the 1950s and 1960s. Most people have lived in the area for many years. A proportion of the working families have pushed themselves to buy their low cost homes, but more than half rent their home from social landlords. Limited qualifications mean that people can struggle to compete in the jobs market, and rates of unemployment are above average. Employment is often in low wage routine and semi-routine jobs. As a result many families have the support of tax credits, but significant levels of financial stress still exist. Families will take budget holidays to give the children an opportunity of getting away. Red top newspapers are popular sources of information. They send a large number of texts every day and are keen social networkers.

Public Sector

Living on tight budgets, the often overstretched families in Family Basics depend on higher than average levels of financial assistance from the state. They are one of the most likely groups to need to top up their incomes with Income Support. With other priorities to focus on, this group is one of the least likely to recycle or re-use items or particularly try to save energy or water. Their level of environmental knowledge is also lower than most. The areas of low cost housing where Family Basics live have a crime rate that is just slightly higher than average, but these residents are more than twice as likely to feel that anti-social behaviour is a problem in their neighbourhood. Their fear of being a victim of crime is also

Confidential

higher than the norm and they are the group with the least confidence in the police and in the Criminal Justice System. Poor health is more common here than amongst the general population, with people more likely to smoke and less likely to follow a healthy diet, exercise or play sport to keep in shape. Parents in this group do enjoy a drink, but do so less often than many others.

Group N Vintage Value (12.2% of Sefton Households)



Overview

'Vintage Value' are elderly people who mostly live alone, either in social or private housing, often built with the elderly in mind. Levels of independence vary, but with health needs growing and incomes declining, many require an increasing amount of support.

Core Features

'Vintage Value' consists of pensioners with an average age of 74, and most are now living alone. Women outnumber men because of their longer life expectancy. Some still live in homes they have rented from the council for many years, while others have moved, more recently, into specialised accommodation or small housing developments as their independence has decreased. Typically people in 'Vintage Value' live in small houses and flats, frequently with one or two bedrooms. While the majority are long-term social renters, a third are owner occupiers – a mix of people who have purchased flats and others who exercised their right to buy their home from the council. Before they retired 'Vintage Value' often worked in skilled manual occupations or routine jobs. The majority are now dependent on state pensions, only a few have additional income from an occupational pension. As a result, incomes are generally very low, but they spend money carefully to keep within their budgets. Take up of technology from mobile phones to internet services, is very low and they prefer traditional methods of communications such as post and landline calls. They often watch many hours of television in a week and enjoy listening to local radio.

Public Sector

Although levels of independence and income vary within this group, 'Vintage Value' do in general have a higher than average level of dependency on the state for financial assistance. The areas of housing in which they typically live have a slightly higher crime rate than average, and residents do experience some issues with anti-social behaviour. While these elderly people tend to feel safe at home and are only a little more worried than average about being a victim of crime generally, they are the most likely to feel unsafe if out alone at night. 'Vintage Value' suffer the most from poor levels of health. They smoke only a little more than average, but almost half of those that do are heavy or medium smokers. However, they drink less often than other groups and are better than many at eating five portions of fruit and vegetables a day. These days they rarely take any exercise. They are

Confidential

the least environmentally aware group. However, while they tend not to recycle they are willing to do things that save them money, such as re-using items and cutting down on their energy use.

Group O Municipal Challenge (5.9% of Sefton Households)



Overview

Municipal Challenge are long-term social renters living in low-value multi-storey flats in urban locations, or small terraces on outlying estates. These are challenged neighbourhoods with limited employment options and correspondingly low household incomes.

Core Features

People in Municipal Challenge are typically of working age. There are some families with children, but most are singles. Many have been renting their flats for a number of years. These are often multi-storey or high-rise blocks built from the 1960s onwards. Those in houses on estates have been settled there for a long time. These neighbourhoods suffer from high levels of unemployment, and incomes can be particularly low. Those in work tend to be in manual or low level service jobs. People are the most likely to be finding it difficult to cope on their incomes and they often receive benefits. Municipal Challenge contains the highest proportion of people without a current account. They have a low take up of financial products but may use short term finance occasionally. Given their income and urban location, car ownership is very low. Generally, ownership of technology is not high, but mobile phones are important and are the preferred means of contact. On average they spend more time watching television than they do on the internet and they prefer making purchases in local shops than buying online.

Public Sector

Living in areas of high levels of unemployment and with low incomes, Municipal Challenge are in need of a high degree of financial assistance from the state. They are the most likely group to access Job Seeker’s Allowance, Income Support and benefits related to disability and incapacity. Some have health issues, and levels of poor health are only higher among the very elderly. Significantly more people than average smoke and Municipal Challenge are the most likely – over two and a half times as likely in fact – to be heavy smokers. While they drink less than average, they also have amongst the lowest levels of exercise and fewer than average follow a healthy diet. They live in areas where the level of crime is high, although not always the very highest. Common crimes are across the board, from public disorder through to robbery and violent crime. Municipal Challenge are the most likely to

Confidential

think crime and anti-social behaviour has increased a lot and is a big problem in their neighbourhood. They are also the most likely to be worried about being a victim of crime. The environment and trying to be green is not really a concern for this group.

Appendix 3 Sefton Mosaic Type Table

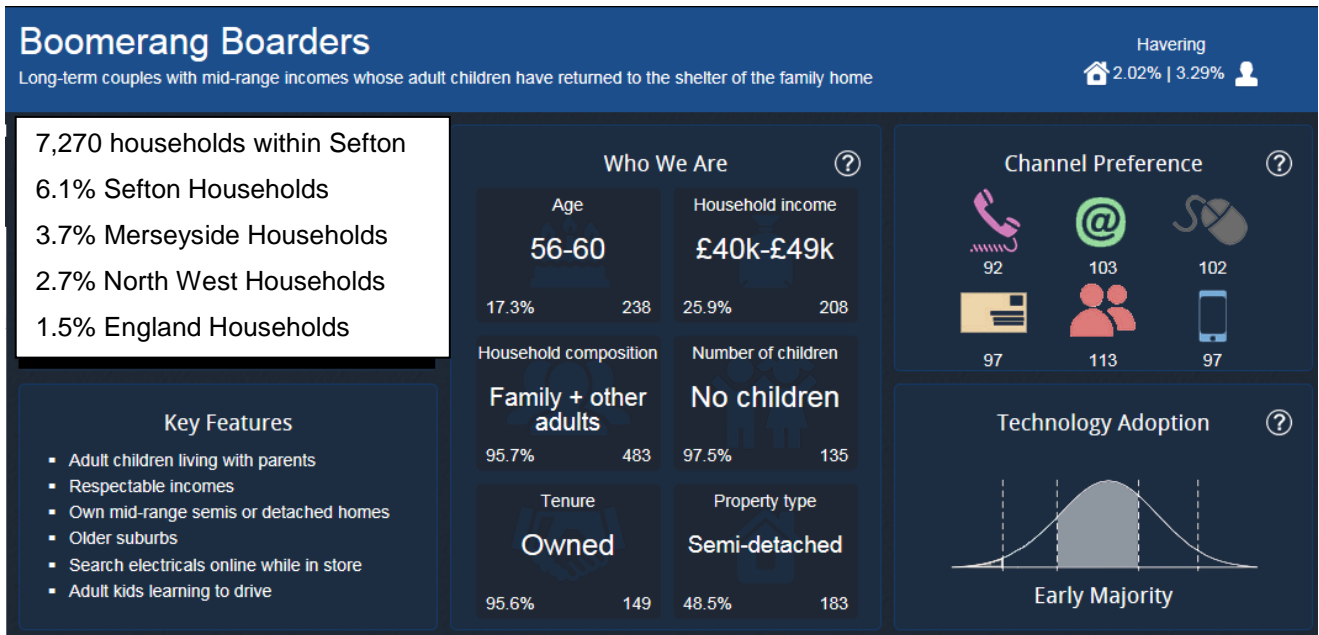
Table 3: Distribution of Mosaic types in Sefton compared to Merseyside, the North West and England					
Mosaic Type	Sefton Count	Sefton %	Merseyside %	North West %	England %
A01 - Rural Vogue	4	0.00%	0.02%	0.27%	0.80%
A02 - Scattered Homesteads	18	0.02%	0.01%	0.15%	1.01%
A03 - Wealthy Landowners	131	0.11%	0.09%	1.13%	1.91%
A04 - Village Retirement	93	0.08%	0.08%	0.70%	2.13%
B05 - Empty-Nest Adventure	4,325	3.65%	1.89%	2.18%	1.58%
B06 - Bank of Mum and Dad	2,703	2.28%	1.17%	1.41%	1.39%
B07 - Alpha Families	1,234	1.04%	0.68%	1.20%	1.52%
B08 - Premium Fortunes	755	0.64%	0.41%	0.67%	0.98%
B09 - Diamond Days	2,492	2.10%	1.31%	1.17%	1.36%
C10 - World-Class Wealth	0	0.00%	0.00%	0.01%	0.68%
C11 - Penthouse Chic	0	0.00%	0.00%	0.00%	0.66%
C12 - Metro High-Flyers	0	0.00%	0.02%	0.07%	1.84%
C13 - Uptown Elite	0	0.00%	0.05%	0.16%	1.59%
D14 - Cafés and Catchments	185	0.16%	0.22%	0.63%	1.96%
D15 - Modern Parents	638	0.54%	1.14%	2.22%	1.83%
D16 - Mid-Career Convention	3,053	2.58%	1.58%	2.25%	2.21%
D17 - Thriving Independence	2,178	1.84%	1.32%	1.59%	2.03%
E18 - Dependable Me	2,870	2.42%	1.92%	2.02%	1.11%
E19 - Fledgling Free	1,291	1.09%	1.20%	1.38%	1.12%
E20 - Boomerang Boarders	7,270	6.14%	3.72%	2.72%	1.53%
E21 - Family Ties	4,527	3.82%	2.44%	2.37%	2.24%
F22 - Legacy Elders	4,052	3.42%	2.00%	1.74%	1.81%
F23 - Solo Retirees	6,709	5.66%	3.70%	2.75%	1.94%
F24 - Bungalow Haven	4,263	3.60%	1.88%	2.74%	3.05%
F25 - Classic Grandparents	3,877	3.27%	3.12%	2.58%	1.93%
G26 - Far-Flung Outposts	0	0.00%	0.00%	0.00%	0.03%
G27 - Outlying Seniors	62	0.05%	0.02%	0.28%	1.59%
G28 - Local Focus	0	0.00%	0.00%	0.23%	1.52%
G29 - Satellite Settlers	485	0.41%	0.18%	1.03%	2.32%
H30 - Affordable Fringe	6,678	5.64%	4.58%	4.50%	2.75%
H31 - First-Rung Futures	3,261	2.75%	2.47%	2.42%	1.40%
H32 - Flying Solo	687	0.58%	0.39%	0.57%	0.77%
H33 - New Foundations	142	0.12%	0.22%	0.25%	0.46%
H34 - Contemporary Starts	171	0.14%	0.51%	0.80%	1.59%
H35 - Primary Ambitions	1,785	1.51%	1.40%	1.71%	2.74%
I36 - Cultural Comfort	0	0.00%	0.00%	0.14%	1.45%
I37 - Community Elders	0	0.00%	0.00%	0.35%	1.48%
I38 - Asian Heritage	0	0.00%	0.04%	2.36%	1.26%
I39 - Ageing Access	906	0.76%	1.15%	0.64%	1.29%
J40 - Career Builders	250	0.21%	0.40%	0.95%	1.54%
J41 - Central Pulse	20	0.02%	1.94%	1.75%	1.07%
J42 - Learners & Earners	0	0.00%	1.17%	0.95%	0.86%
J43 - Student Scene	0	0.00%	0.48%	0.43%	0.37%
J44 - Flexible Workforce	55	0.05%	0.09%	0.25%	1.66%
J45 - Bus-Route Renters	4,157	3.51%	2.36%	1.69%	2.17%
K46 - Self Supporters	1,757	1.48%	2.62%	3.26%	1.37%
K47 - Offspring Overspill	5,945	5.02%	3.53%	2.54%	1.98%
K48 - Down-to-Earth Owners	1,009	0.85%	1.49%	1.25%	1.08%
L49 - Disconnected Youth	1,307	1.10%	1.27%	1.23%	0.82%

Confidential

L50 - Renting a Room	2,919	2.46%	6.10%	4.85%	2.12%
L51 - Make Do & Move On	968	0.82%	2.17%	2.61%	1.44%
L52 - Midlife Stopgap	3,114	2.63%	1.97%	2.26%	2.23%
M53 - Budget Generations	1,862	1.57%	1.71%	1.42%	1.29%
M54 - Childcare Squeeze	2,869	2.42%	2.82%	3.52%	1.61%
M55 - Families with Needs	3,375	2.85%	4.35%	4.66%	2.42%
M56 - Solid Economy	548	0.46%	0.24%	0.57%	2.51%
N57 - Seasoned Survivors	3,556	3.00%	5.09%	3.25%	1.22%
N58 - Aided Elderly	4,813	4.06%	1.68%	1.00%	1.22%
N59 - Pocket Pensions	1,968	1.66%	1.18%	1.44%	1.62%
N60 - Dependent Greys	2,544	2.15%	3.26%	2.46%	1.18%
N61 - Estate Veterans	1,578	1.33%	1.97%	1.34%	1.34%
O62 - Low Income Workers	3,944	3.33%	8.38%	4.11%	1.70%
O63 - Streetwise Singles	2,346	1.98%	2.07%	2.05%	1.37%
O64 - High Rise Residents	729	0.62%	0.57%	0.63%	0.48%
O65 - Crowded Kaleidoscope	0	0.00%	0.02%	0.05%	1.36%
O66 - Inner City Stalwarts	0	0.00%	0.14%	0.09%	1.09%

Appendix 4 Mosaic Type Descriptions - Five Most Common in Sefton

Type E20 - Boomerang Borders (6.1% of Sefton Households)



Overview

'Boomerang Borders' are long-term couples approaching retirement age with mid-range incomes living in pleasant suburban homes, whose grown-up children have either returned to or have never left the family home.

Core Features

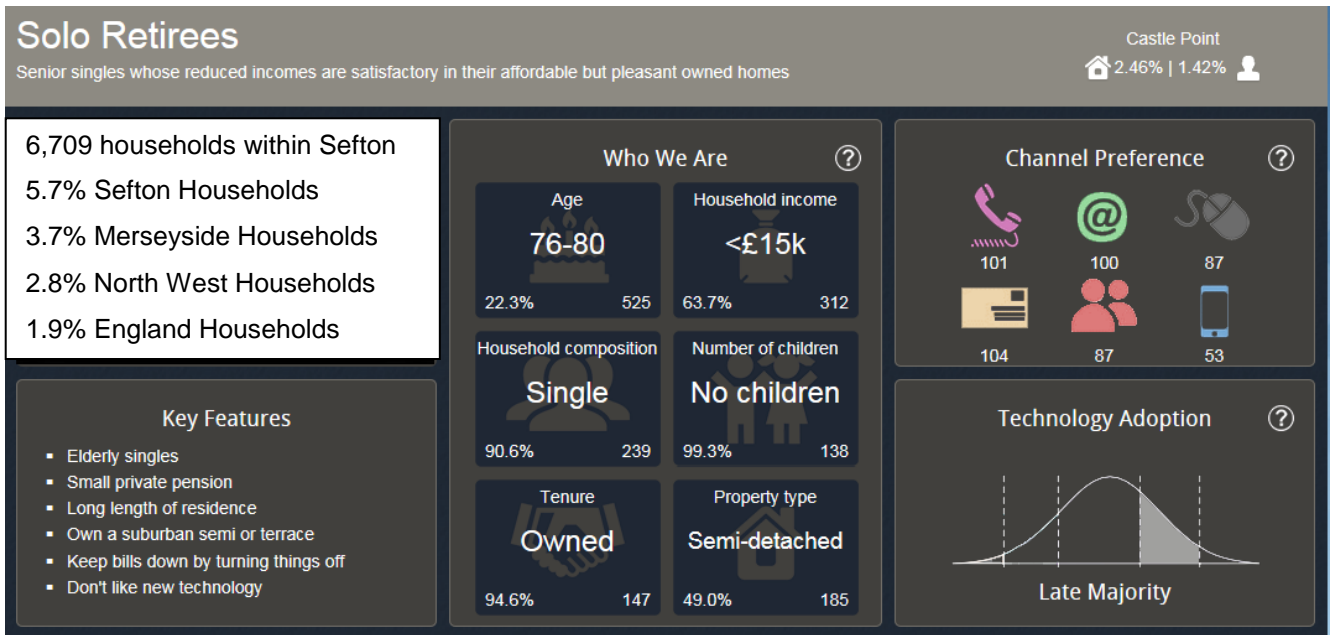
'Boomerang Borders' are extended families typically headed by adults aged 56 – 65 whose careers have been in intermediate and administrative roles for which technical qualifications were as useful as a university degree. With long careers and combined household incomes that are comfortable though not excessive, they have been able to buy the family homes they've lived in for many years. Properties are traditional three bedroom semis or sometimes detached homes in established suburbs. Their young adult children may have returned home after studying at college or university, others will have chosen to save money by undertaking a local course of study while living at the family home. Yet others, unable to get on the property ladder themselves, enjoy the benefits of a high level of disposable income by staying on with their parents. They contribute to the overall household income while potentially saving for a deposit. With these younger family members influencing the whole household, these are fairly tech-savvy homes. They are frequent internet users, like new technology and own PCs, tablets and above all laptops, but are reluctant to pay a premium to get the very latest tech gadgets. They are adept comparison shoppers and will often search for items, especially electricals, online whilst in store.

Public Sector

Aside from some who receive the State Pension, 'Boomerang Borders' are considerably less likely than average to access benefits of any kind. They are not particularly proactive in terms of exercising or taking part in sport, with less than a quarter saying they do a lot to keep in shape, slightly below average compared to people in general. However, 'Boomerang Borders' are in reasonably good shape health wise. Over 80 per cent say they are in very good or good health. In addition, they drink only slightly more frequently

than average, tend not to smoke and are slightly more likely than average to follow a 'Five a day' eating regime. They live in areas where crime rates are below average for all types of offence and do not feel that problems such as noisy neighbours, littering, speeding traffic or general anti-social behaviour is a problem in their neighbourhoods. Not surprisingly, their fear of crime is also lower than average. *'Boomerang Boarders'* are slightly greener and more environmentally aware than the general population, but could not be considered particularly committed in this area.

Type F23 - Solo Retirees (5.7% of Sefton Households)



Overview

'Solo Retirees' are elderly singles still able to live independently, whose incomes, though reduced in recent years, give them a satisfactory standard of living. Well into their retirement, they live in their affordable but pleasant owned homes.

Core Features

'Solo Retirees' are almost exclusively pensioners who are in their 70s or older. They have been married, raised a family and are now on their own. Two thirds are female and many have lived in their homes for a very long time, 27 years on average, perhaps even bringing up their children here. These properties are reasonably priced three bedroom detached bungalows, terraces and semis of fairly standard design located in pleasant suburbs and now almost all owned outright. Most 'Solo Retirees' attained some qualifications, and working lives were mostly spent in lower managerial or intermediate roles that offered or allowed them to afford a small private pension. This is now used to supplement their state pension and, although their income has fallen since they have been on their own, with modest outgoings they are able to live quite comfortably. One way they tend to keep their bills down is by switching things off when they are not in use and they will only rarely upgrade furniture or items such as fridges or washing machines. 'Solo Retirees' are not generally fans of new technology. Ownership of items such as smartphones and tablets is low as is any internet usage.

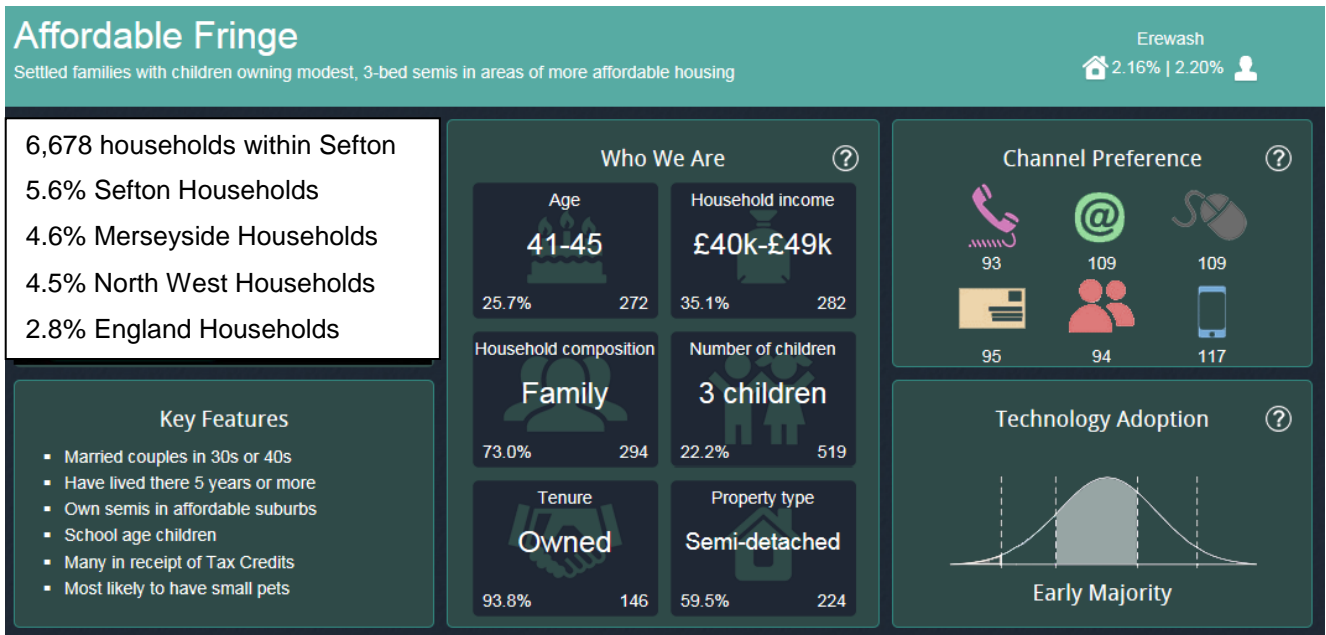
Public Sector

'Solo Retirees' are similar to their Senior Security counterparts in having a lower than average dependency on the state than people in general, despite their advancing years. These older people do not tend to smoke, and their alcohol consumption is typical of the population overall, though a slightly higher proportion than average do drink every day. While they are more likely than average to follow a healthy eating regime, exercise and sport no longer feature in their day to day activities. The crime rate in the pleasant suburbs where 'Solo Retirees' live is low, but Solo Retirees are more likely than others in this group to think that both crime and anti-social behaviour in general has increased a lot in their neighbourhoods. However, they are personally only slightly more likely to worry about

Confidential

becoming a victim of crime. Levels of environmental knowledge are lower than the norm in this type, but although they are less willing to make major lifestyle changes to benefit the environment, they are better than average at recycling and reducing energy.

Type H30 - Affordable Fringe (5.6% of Sefton Households)



Overview

'Affordable Fringe' are settled families with school age children who live in modest but comfortable properties in affordable suburbs, where people are generally able to buy a larger house for less money.

Core Features

Headed by slightly older married couples in their late 30s and 40s, 'Affordable Fringe' typically live in suburban homes some distance from the centre of cities or in towns that are further away from the large cities. With their school age children, they are settled in the neighbourhood and most have lived at their address for five years or more. Homes are modest three bedroom semi-detached family properties and are in affordable areas where money goes further, allowing them to buy a larger property than would be the case elsewhere. Most are working to pay off their mortgage. Educational attainments are less likely to be degree level, and 'Affordable Fringe' are likely to be employed in lower supervisory and administrative roles. Employment is stable though with the majority in full-time work and most of the remainder working part-time. They spend moderate amounts of time online and use the internet for shopping, particularly to find the best prices. They also use auction sites for buying and selling. They enjoy taking the children to the cinema but are also fond of a night in with a Chinese takeaway. Satellite children's channels are popular on the TV. As with many families, cats and dogs are popular, however, perhaps at the request of their growing children, they are also likely to own a small pet such as a rabbit or guinea pig.

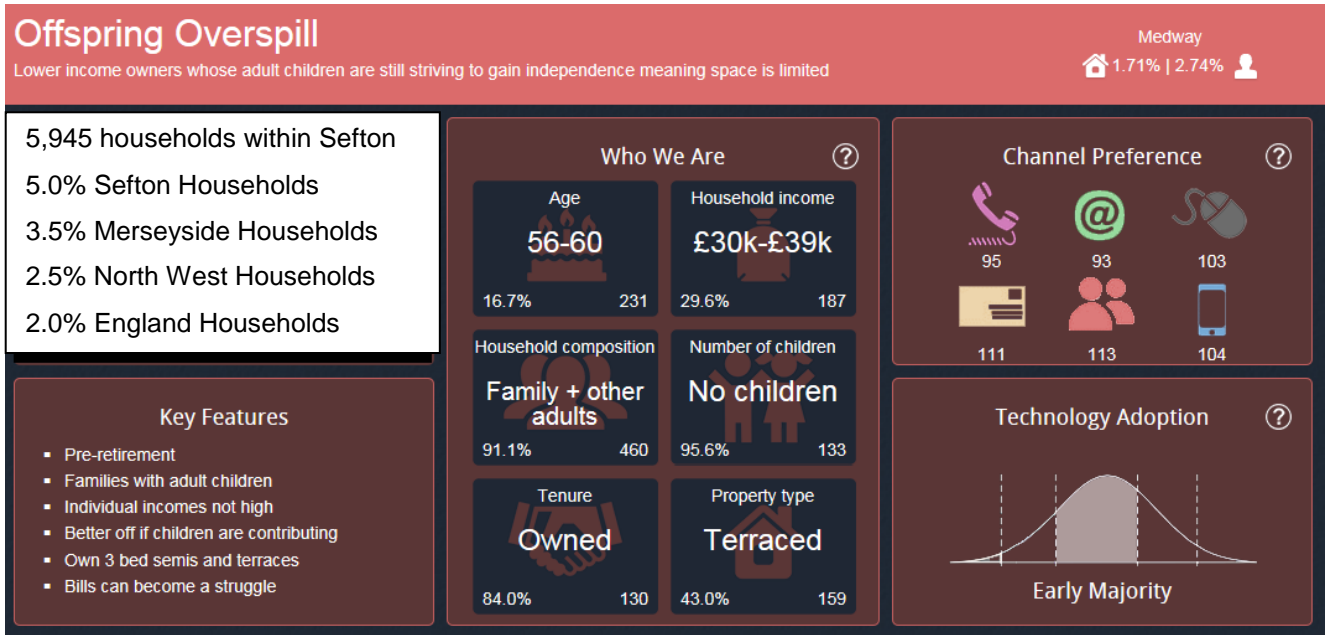
Public Sector

Health levels amongst 'Affordable Fringe' families are typical of the population in general and although they are far less likely to smoke, they are fairly regular and above average drinkers. They do take more exercise than many, but like most types only a minority eat their 'Five a day'. Crime is below average in the suburbs where they live, and they do not experience many problems in their neighbourhoods with anti-social and nuisance behaviour. Their fear of crime is fairly typical for the country as a whole; they worry slightly more than average about being a victim of crime with their main fear being around having

Confidential

personal items stolen from them when out and about. While they would not claim to be the most knowledgeable about environmental issues, they are slightly better than average when it comes to being green, without being particularly proactive in this area. *'Affordable Fringe's'* dependency on the state for financial support is below the norm.

Type K47 - Offspring Overspill (5.0% of Sefton Households)



Overview

'Offspring Overspill' are lower income older couples whose grown-up children continue to live in the well-kept family home. Parents have worked hard to buy their home but their children are finding it tough to gain independence and find suitable job opportunities.

Core Features

'Offspring Overspill' consists of older parents aged 50 and over, who have lived for a long time in their current home – on average almost 20 years. Most Offspring Overspill have their adult children still living with them at home. This younger generation have generally finished school but are often not in further education. The majority of these hard working residents own their own value-for-money three-bedroom semi-detached and terraced properties, which although not particularly expensive are often one of the better homes in the neighbourhood. Most have paid off their mortgages or have only a small amount outstanding. 'Offspring Overspill' have few assets other than the home they live in and as individual incomes are not high those with children to support financially can find it a struggle to pay all the bills. Where children are in employment and able to contribute to the family finances, households are better off. These householders are more technologically up-to-date than their compatriots whose children have left home.

Public Sector

While they are not heavily reliant on the state, 'Offspring Overspill' are a little more likely than average to access benefits. They tend to rely on Income Support and Disability Allowance in particular more than the population in general. These are not especially healthy households. They smoke a little more and eat less fruit and vegetables than average, although their drinking habits are in line with the norm. However, only 20 per cent of these families – significantly fewer than is typical – are active with sport or otherwise keeping in shape. Like others in this group, 'Offspring Overspill' make some effort to be green, but are not particularly committed and they have lower levels of knowledge when it comes to issues such as carbon offsetting and climate change. These families live in areas with average rates of crime overall and their fear of crime is similarly in line with the rest of the population. They are less troubled by anti-social behaviour in their local areas, but are

Confidential

more likely to be concerned about speeding traffic and rubbish and litter than people in general. This is one of the least likely types to feel they can influence policing in their local areas.

Type N58 - Aided Elderly (4.1% of Sefton Households)



Overview

'Aided Elderly' are people who live in specialised accommodation designed for elderly people, including retirement homes and small complexes of purpose built flats. Some require care while others live comparatively independently but value the reassurance of on-site assistance in case of need.

Core Features

'Aided Elderly' are mostly aged in their late 70s or older with quite a few people in their 90s. Most are living alone, many are widowed, and there is a high proportion of single females. Homes are mostly purpose-built fairly modern flats with one or two bedrooms, within private communities. They can be of a reasonable value due to their location in good suburbs and the specific nature of their design which caters to the needs of a particular market. Two-thirds of residents are owner occupiers, having downsized from their own larger homes due to their advancing years. Disposable incomes vary, with a number likely to enjoy income from an occupational pension in addition to their state pension. For these individuals the move to a smaller property was necessitated by declining health rather than financial factors. 'Aided Elderly' do not feel confident with technology and are the least likely to own a mobile phone. While some may go online it is usually when someone can show them what to do. They prefer to keep up-to-date with the world by watching TV news channels and reading newspapers.

Public Sector

Apart from their State Pension, 'Aided Elderly' are far less dependent on the state than their old aged counterparts, being considerably less likely to access benefits, including those around incapacity and disability. Levels of crime tend to be around or below average in the areas in which Aided Elderly live, and their fear of crime is significantly below average. Living as they often do in specialist accommodation in small private complexes, they do not experience much in the way of anti-social and nuisance behaviour and they are less likely than average and considerably less likely than other elderly people to worry about being a victim of crime. Few in this type smoke, but they are more likely to drink more frequently than others – particularly when compared to other elderly types. Again, compared to their

peers and indeed to people in general they are better at ensuring they eat five portions of fruit and vegetables a day. *'Aided Elderly'* will make the effort to reduce their energy and water use, although this is probably driven by thriftiness as much as a concern for the environment, since they are average in terms of green behaviours such as recycling and minimising packaging.