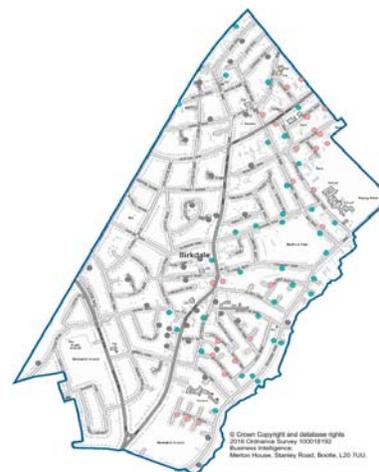


MOSAIC Ward Profile

Birkdale

Introduction

Experian Mosaic is a classification tool used to categorise the population according to the type of neighbourhood in which they live. It is constructed from a range of sources including the Census, consumer behaviour, financial and lifestyle factor data. It is a useful tool for gaining more in-depth insight into lifestyles and behaviour of the population. Mosaic segments the population into 15 Groups (A-O) and 66 Types.



Ward Summary

There are approximately 13,900 residents living in 5,500 households across Birkdale. Over half (52%) of the households in Birkdale ward are classified as belonging to just three of the 15 Mosaic Groups:

Mosaic Group	Mosaic Group Description	Birkdale % / Count	Sefton %	Variance on Sefton
H Aspiring Homemakers	Younger households settling down in housing priced within their means	19.2% / 1,070	10.5%	8.7%
F Senior Security	Older people with assets who are enjoying a comfortable retirement	16.4% / 913	14.6%	1.8%
K Modest Traditions	Mature homeowners of value homes enjoying stable lifestyles	16.4% / 912	7.4%	9.0%

The Mosaic Group profile of Birkdale indicates that a majority of households within the ward are owner occupied properties. The incomes shown by the three groups vary, with Group H having a reasonable income (£40 - 49k), compared to the other two groups who have lower incomes (<£15 to £29k). The age range for these groups is also vastly different ranging from 31 - 35 (Group H) to 76 - 80 (Group F). There is a minimal number of younger and working age people in the ward requiring possible intervention or support.

The groups can be further broken-down into more specific categories called Types, with four types making up nearly a half (46%) of all households in the ward:

Mosaic Type	Mosaic Type Description	Birkdale % / Count	Sefton %	Variance on Sefton
H30 Affordable Fringe	Settled families with children owning modest 3-bed semis in areas of more affordable housing	13.4% / 749	5.8%	7.6%
K47 Offspring Overspill	Lower income owners whose adult children are still striving to gain independence meaning space is limited	12.7% / 708	5.1%	7.6%
F23 Solo Retirees	Senior singles whose reduced incomes are satisfactory in their affordable but pleasant owned homes	10.0% / 558	4.6%	5.4%
B06 Bank of Mum and Dad	Well-off families in up market suburban homes where grown-up children benefit from continued financial support	9.9% / 549	2.4%	7.5%

The top four types specify that a high majority of households within the ward are owner occupied however these vary in both size and value. The age bands within the groups range from 41 up to 80. Two of the types (H30 and B06) have a reasonable to high level of income (£40k -£99k). In contrast to this the two remaining types (F23 and K47) provides a different picture with residents tending to have lower incomes (<£15k to £39k). There is a similar pattern of low levels of younger and working age people requiring possible intervention or support in the ward.

Your area or file:

Birkdale

This page ranks the Mosaic Public Sector Groups in your area by percentage. Following this is a description of the top three groups.

Rank	Mosaic Public Sector Groups	Birkdale		Sefton	
		Count	%	Comp.	%
1	H Aspiring Homemakers	1,070	19.19	12,558	10.52
2	F Senior Security	913	16.37	17,420	14.59
3	K Modest Traditions	912	16.36	8,875	7.43
4	B Prestige Positions	865	15.51	11,341	9.50
5	E Suburban Stability	786	14.10	16,818	14.08
6	D Domestic Success	590	10.58	6,214	5.20
7	N Vintage Value	208	3.73	15,193	12.72
8	L Transient Renters	110	1.97	8,925	7.47
9	M Family Basics	94	1.69	8,371	7.01
10	J Rental Hubs	28	0.50	4,735	3.97
11	A Country Living	0	0.00	250	0.21
12	C City Prosperity	0	0.00	0	0.00
13	G Rural Reality	0	0.00	582	0.49
14	I Urban Cohesion	0	0.00	985	0.82
15	O Municipal Challenge	0	0.00	7,149	5.99
Total		5,576	100	119,416	100

H Aspiring Homemakers



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

F Senior Security



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

K Modest Traditions



- Mature age
- Homeowners
- Affordable housing
- Kids are grown up
- Suburban locations
- Modest income

Your area or file:

Birkdale

This page identifies the top ten Mosaic Public Sector types in your area ranked on percentage. Following this is a description of the top three types

Rank	Mosaic Public Sector Types	Birkdale		Sefton
		Count	%	%
1	H30 Affordable Fringe	749	13.43	5.75
2	K47 Offspring Overspill	708	12.70	5.05
3	F23 Solo Retirees	558	10.01	4.56
4	B06 Bank of Mum and Dad	549	9.85	2.35
5	D17 Thriving Independence	335	6.01	1.95
6	E21 Family Ties	311	5.58	3.86
7	F22 Legacy Elders	298	5.34	3.44
8	D16 Mid-Career Convention	255	4.57	2.54
9	E18 Dependable Me	239	4.29	2.85
10	E20 Boomerang Boarders	236	4.23	6.29

H30 Affordable Fringe



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

K47 Offspring Overspill



Pre-retirement
 Families with adult children
 Individual incomes not high
 Better off if children are contributing
 Own 3 bed semis and terraces
 Bills can become a struggle

F23 Solo Retirees



Elderly singles
 Small private pension
 Long length of residence
 Own a suburban semi or terrace
 Keep bills down by turning things off
 Don't like new technology

B06 Bank of Mum and Dad



Married couples aged 50-65
 Adult children at home
 High salaries from senior positions
 Quality 4 bed detached homes
 Mortgage nearly paid off
 Use technology practically

Profile Reports Explained:



A profile report allows you to understand the characteristics of a citizen / prospect file or a geographical catchment, compared to a comparison file or area.

For more information please refer to the Mosaic Segmentation Portal at <http://www.segmentationportal.com>.

Your area/file:
The number of records in your chosen area that fall within each Mosaic group.

Your area/file percentage:
The number of records in your chosen area that fall within each Mosaic group as a percentage of the total in your area.

Comparison area/file percentage:
The number of records in your chosen comparison area that fall within each Mosaic group as a percentage of the total in the comparison area.

Mosaic Public Sector Groups	Birkdale		Sefton
	Count	%	%
A Country Living	1,481	29.52	15.46
B Prestige Positions	932	18.58	3.28
C City Prosperity	343	6.84	0.10
D Domestic Success	492	9.81	5.53
E Suburban Stability	170	3.39	5.49
F Senior Security	211	4.21	4.21
G Rural Reality	0	0.00	18.08
H Aspiring Homemakers	62	1.24	10.72
I Urban Cohesion	48	0.96	0.70
J Rental Hubs	108	2.15	3.80
K Modest Traditions	152	3.03	4.00
L Transient Renters	237	4.72	8.10
M Family Basics	718	14.31	6.08
N Vintage Value	63	1.26	6.11
O Municipal Challenge	0	0.00	2.13
Total	5,017	100	100



Mosaic Public Sector Data Sources

Data Sources

A total of 332 data elements have been used to build Mosaic Public Sector. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability. A further 1500 data elements were used in clustering did not directly affect the solution, but were used as descriptives when evaluating the segmentation.

72 per cent of the information used to build Mosaic Public Sector is sourced from a combination of data that includes Experian's UK ConsumerView Database, which provides consumer demographic information for the UK's 50 million adults and 25 million households. This database is built from an unrivalled variety of privacy-compliant public and Experian proprietary data and statistical models. These include the edited Electoral Roll, Council Tax property valuations, house sale prices, self-reported lifestyle surveys, term time students from HESA, social housing information from NROSH, broadband speed information from OFCOM, and other compiled consumer data.

The remaining 28 per cent of the data are sourced from the 2011 Census which provides highly accurate neighbourhood level information. All of the information used to build Mosaic is continuously updated. This enables Experian to verify and update the classification annually, and the segmentation has been built in such a way that new data can be added to provide further insight into the types.



The Mosaic Family Tree

The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the Types and Groups, and shows how the Mosaic Types relate to each other.

Mosaic Migration helps to determine the probable location paths of different Mosaic Types and how households might move through the Mosaic Family Tree over time. This is useful for understanding the origin, stability and aspirations of the people within each Mosaic Type.

