2021 Experian Mosaic Data - Warwickshire Profile

What is Mosaic?

Mosaic is a customer segmentation tool for understanding household and customer types and is built from Experian's UK Consumer Dynamics Database. Mosaic uses a wide range of data to allocate households into one of 15 groups and 66 more detailed types (238 segments in total).

The individuals within these groups and types are similar in specific ways, such as age, interests, lifestage and spending habits.

How is it built?

Mosaic is built using a four-stage approach:
• Analysis of the latest societal trends in the UK
• Acquisition and development of data source required to classify customers
• A proprietary approach to cluster analysis
• Analysis of market research to assist in the validation and interpretation of the segmentation

Data components include:

Classification Data - 440 data elements including data from Experian's UK Consumer Dynamics Database which includes public and Experian proprietary data e.g the edited Electoral Roll; and data sourced from Census current year estimate.

Descriptive Data- helps to understand the behaviour of each Mosaic UK type e.g ONS' annual Expenditure and Family Survey, Research Now's online panel.

How can it help Warwickshire County Council?

Using Mosaic it is possible to help establish the different service needs that Warwickshire residents may have, help identify where specific service needs are located and understand each group's preferred channels of communication.

In turn, this allows for more effective service development, delivery and engagement with our customers.

The tool allows Warwickshire County Council to understand and target customers across a range of channels, allowing the targeting of resources to best effect.
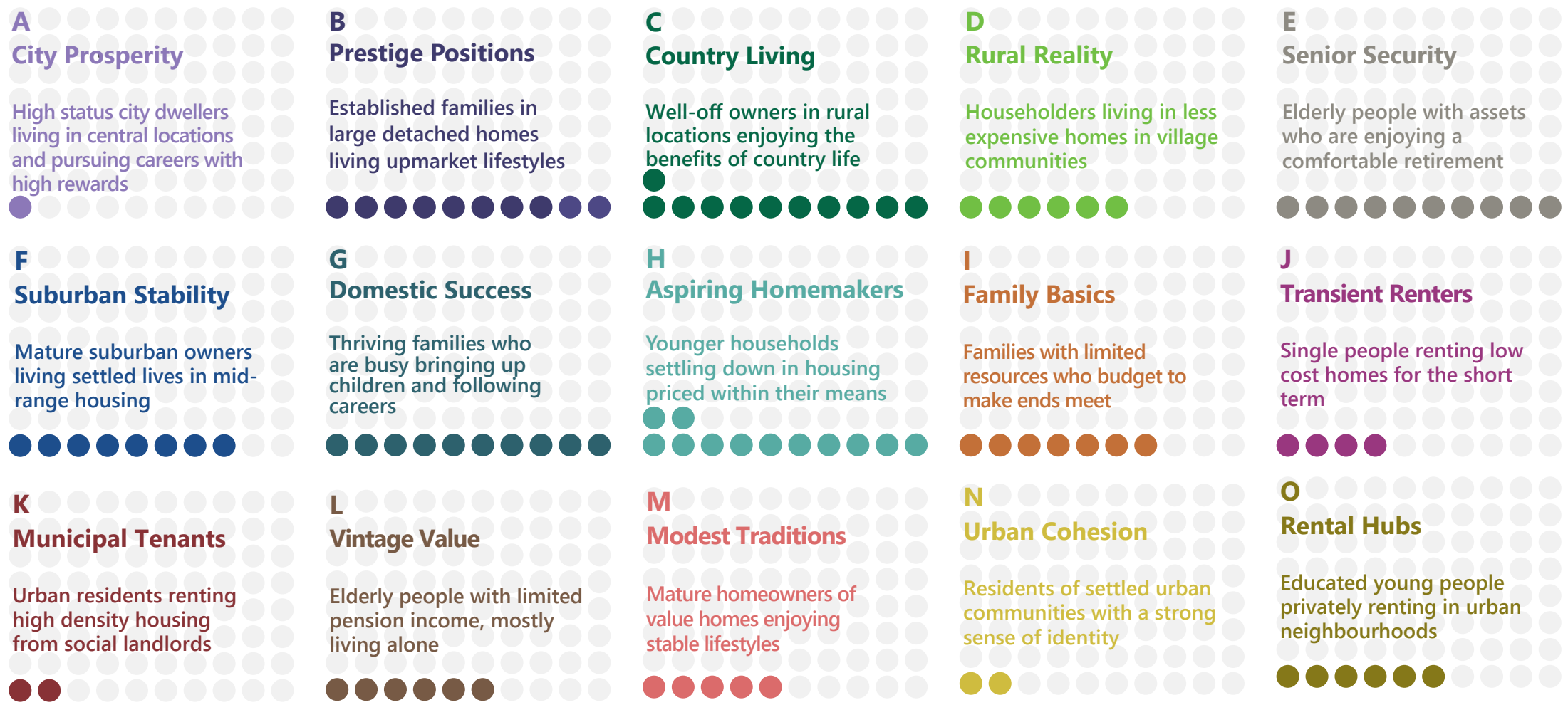
What can it do?

It can help us to enrich what we already know about our customers and put it into a new context to help us to make better decisions about how to communicate with them.

The system aims to consistently segment people according to their characteristics and behaviour and enables the organisation to use the channel of communication that individuals and households are most likely to respond to.

It can help us to understand who our customers are and to understand the context behind decisions they may make; which can be critical where we want to build strong long-term relationships with residents across the county.

Warwickshire Mosaic Data

The graphic below looks at the proportion of Warwickshire households within each Mosaic Group. Across Warwickshire, the most prominent group is 'Group H: Aspiring Homemakers' with 12% of households belonging to this group. The least prominent group is 'Group A: City Prosperity' with only 1 % of households belonging to this group.

A
City Prosperity
High status city dwellers living in central locations and pursuing careers with high rewards

B
Prestige Positions
Established families in large detached homes living upmarket lifestyles

C
Country Living
Well-off owners in rural locations enjoying the benefits of country life

D
Rural Reality
Householders living in less expensive homes in village communities

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

F
Suburban Stability
Mature suburban owners living settled lives in mid-range housing

G
Domestic Success
Thriving families who are busy bringing up children and following careers

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

I
Family Basics
Families with limited resources who budget to make ends meet

J
Transient Renters
Single people renting low cost homes for the short term

K
Municipal Tenants
Urban residents renting high density housing from social landlords

L
Vintage Value
Elderly people with limited pension income, mostly living alone

M
Modest Traditions
Mature homeowners of value homes enjoying stable lifestyles

N
Urban Cohesion
Residents of settled urban communities with a strong sense of identity

O
Rental Hubs
Educated young people privately renting in urban neighbourhoods

Percentages have been rounded up or down to the nearest whole percent.

● = 1% of Warwickshire households

The table below shows the percentage of each Mosaic group in Warwickshire and in each district and borough. The top five most prominent Mosaic Groups within each district and borough are highlighted showing the variation across the county. There is variation across the five districts and boroughs, with only '**Group H: Aspiring Homemakers**' being in the top five across all areas.
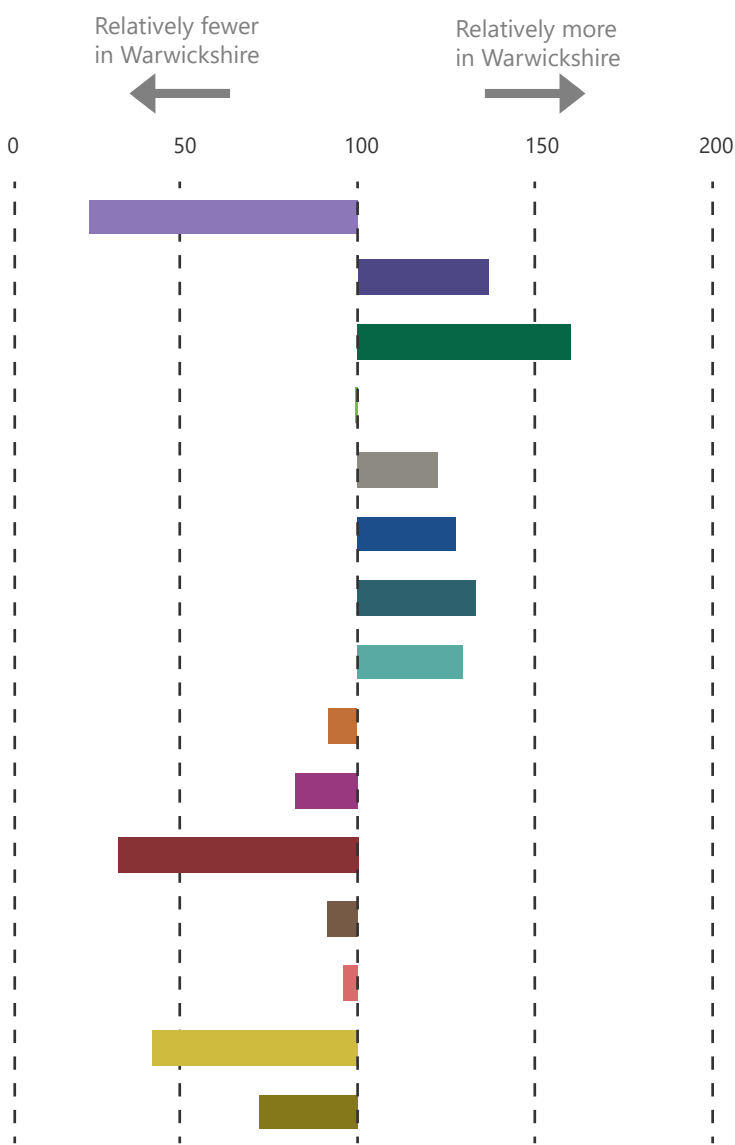
		Warwickshire	North Warwickshire Borough	Nuneaton & Bedworth Borough	Rugby Borough	Stratford-on-Avon District	Warwick District
	Total no. of households	**266,785**	**28,954**	**58,833**	**49,384**	**63,016**	**66,598**
A	City Prosperity	0.9%	0.0%	0.0%	0.2%	0.4%	3.1%
B	Prestige Positions	9.9%	5.1%	4.8%	7.7%	12.0%	16.1%
C	Country Living	10.9%	12.8%	0.1%	9.2%	28.1%	4.8%
D	Rural Reality	6.5%	14.2%	0.2%	4.8%	15.7%	1.3%
E	Senior Security	10.0%	9.8%	12.9%	10.5%	8.0%	9.2%
F	Suburban Stability	8.1%	12.1%	11.9%	9.0%	4.3%	5.8%
G	Domestic Success	9.6%	6.8%	7.3%	10.9%	8.6%	12.6%
H	Aspiring Homemakers	12.5%	10.9%	14.8%	15.5%	9.2%	12.0%
I	Family Basics	7.0%	6.4%	14.6%	7.3%	2.2%	5.0%
J	Transient Renters	4.3%	4.8%	7.6%	7.9%	1.2%	1.4%
K	Municipal Tenants	2.2%	2.2%	4.5%	2.0%	0.5%	1.7%
L	Vintage Value	5.9%	6.0%	8.6%	6.1%	4.3%	4.9%
M	Modest Traditions	4.6%	7.0%	11.2%	4.1%	1.0%	1.6%
N	Urban Cohesion	2.0%	0.1%	0.3%	1.2%	1.4%	5.4%
O	Rental Hubs	5.6%	1.7%	1.1%	3.8%	3.2%	15.1%

Since 2019, the percentage of '**Group J: Transient Renters**' in Rugby Borough has decreased by 1.7%, taking it out of the top five, replaced by '**Group C: Country Living**'. In Stratford-on-Avon District, '**Group G: Domestic Success**' has seen an increase of 0.9%, taking it into the top five, replacing '**Group E: Senior Security**'.

Comparison to the UK

Mosaic Group		Warwickshire	UK	Index
	Total no. of households	266,785	30,043,866	
A	City Prosperity	0.9%	4.2%	22
B	Prestige Positions	9.9%	7.2%	137
C	Country Living	10.9%	6.8%	161
D	Rural Reality	6.5%	6.6%	99
E	Senior Security	10.0%	8.1%	123
F	Suburban Stability	8.1%	6.3%	127
G	Domestic Success	9.6%	7.2%	133
H	Aspiring Homemakers	12.5%	9.6%	130
I	Family Basics	7.0%	7.7%	91
J	Transient Renters	4.3%	5.2%	82
K	Municipal Tenants	2.2%	6.6%	32
L	Vintage Value	5.9%	6.5%	91
M	Modest Traditions	4.6%	4.9%	95
N	Urban Cohesion	2.0%	4.7%	42
O	Rental Hubs	5.6%	7.8%	72

Relatively fewer in Warwickshire ← → Relatively more in Warwickshire

0   50   100   150   200

Of the 15 Mosaic groups, there are six groups that are more dominant in Warwickshire when compared to the national average (where the index is more than 100). '**C: Country Living**' is the most over-represented group.

Nine of the 15 Mosaic groups are less dominant in Warwickshire when compared to the UK average. In Warwickshire, '**A: City Prosperity**' is the most under-represented group.

Also highly under-represented: 2.0% of households belong to '**N: Urban Cohesion**' compared to 4.7% nationally, and only 2.2% belong to '**K: Municipal Tenants**' compared to 6.6% across the UK.

The distribution of Mosaic groups across the county is indicative of its rural and broadly affluent nature.

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Warwickshire, below 100 indicates that there are lower levels of these groups residing in Warwickshire.

North Warwickshire Borough Profile

Mosaic Group		North Warwickshire	UK
Total no. of households		**28,954**	**30,043,866**
A	City Prosperity	<0.05%	4.2%
B	Prestige Positions	5.1%	7.2%
C	Country Living	12.8%	6.8%
D	Rural Reality	14.2%	6.6%
E	Senior Security	9.8%	8.1%
F	Suburban Stability	12.1%	6.3%
G	Domestic Success	6.8%	7.2%
H	Aspiring Homemakers	10.9%	9.6%
I	Family Basics	6.4%	7.7%
J	Transient Renters	4.8%	5.2%
K	Municipal Tenants	2.2%	6.6%
L	Vintage Value	6.0%	6.5%
M	Modest Traditions	7.0%	4.9%
N	Urban Cohesion	0.1%	4.7%
O	Rental Hubs	1.7%	7.8%

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in North Warwickshire Borough, below 100 indicates that there are lower levels of these groups residing in North Warwickshire Borough.

Of the 15 Mosaic groups, there are six groups where, compared to the national average, there are relatively higher levels living in North Warwickshire Borough (where the Index is more than 100).

Relatively fewer in North Warwickshire ←

Relatively more in North Warwickshire →
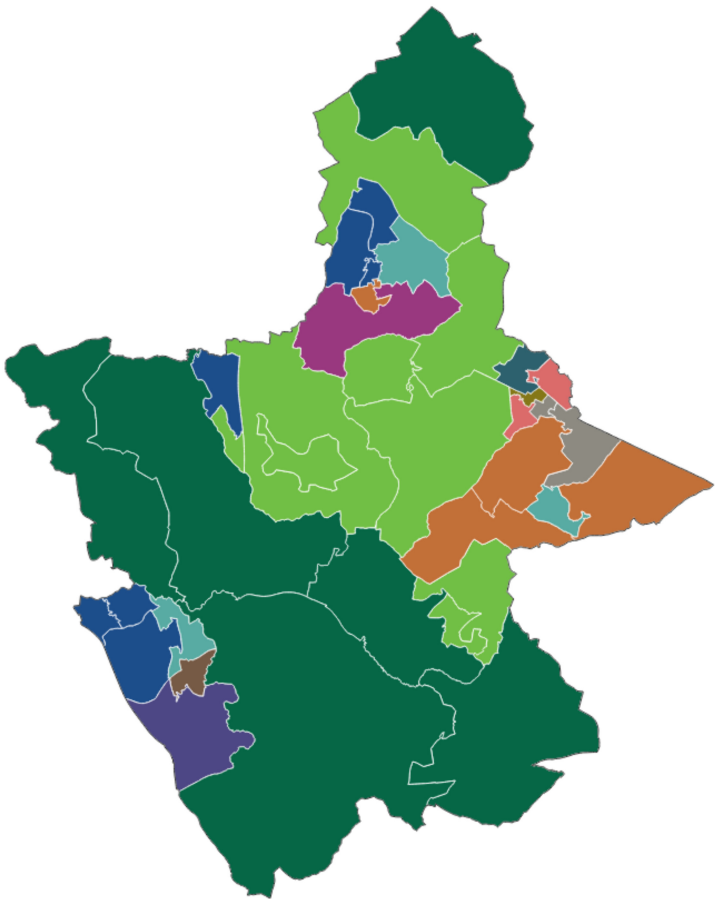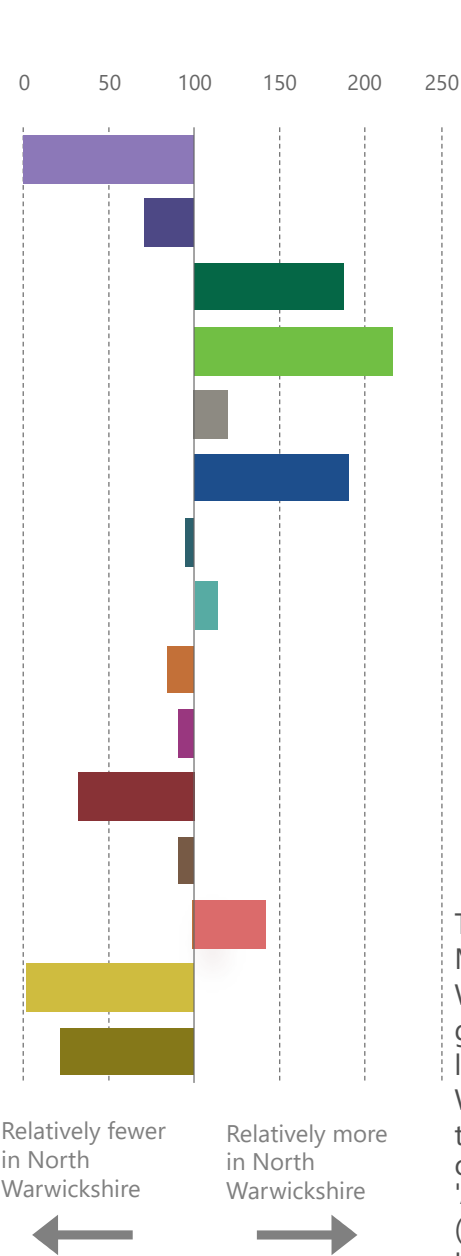
The map above shows the most prominent Mosaic group in each LSOA in North Warwickshire Borough. Overall, the Mosaic group '**D: Rural Reality**' accounts for the largest proportion of households in North Warwickshire Borough (14.2%). Compared to 2019, this is an increase of 1.7%, overtaking group '**F: Suburban Stability**'. '**A: City Prosperity**' accounts for the least (<0.05%), with '**N: Urban Cohesion**' close behind (0.1%).

Key Features of Group: D

- Rural areas
- Oil/solid fuel central heating
- Internet at home
- Free mobile phone apps
- Watch TV
- Comprehensive car insurance

Mosaic Group		Nuneaton & Bedworth	UK
Total no. of households		58,833	30,043,866
A	City Prosperity	None	4.2%
B	Prestige Positions	4.8%	7.2%
C	Country Living	0.1%	6.8%
D	Rural Reality	0.2%	6.6%
E	Senior Security	12.9%	8.1%
F	Suburban Stability	11.9%	6.3%
G	Domestic Success	7.3%	7.2%
H	Aspiring Homemakers	14.8%	9.6%
I	Family Basics	14.6%	7.7%
J	Transient Renters	7.6%	5.2%
K	Municipal Tenants	4.5%	6.6%
L	Vintage Value	8.6%	6.5%
M	Modest Traditions	11.2%	4.9%
N	Urban Cohesion	0.3%	4.7%
O	Rental Hubs	1.1%	7.8%

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Nuneaton & Bedworth Borough, below 100 indicates that there are lower levels of these groups residing in Nuneaton & Bedworth Borough.

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Of the 15 Mosaic groups, there are eight groups where, compared to the national average, there are relatively higher levels living in Nuneaton & Bedworth Borough (where the Index is more than 100).

Relatively fewer in Nuneaton & Bedworth Borough

Relatively more in Nuneaton & Bedworth Borough
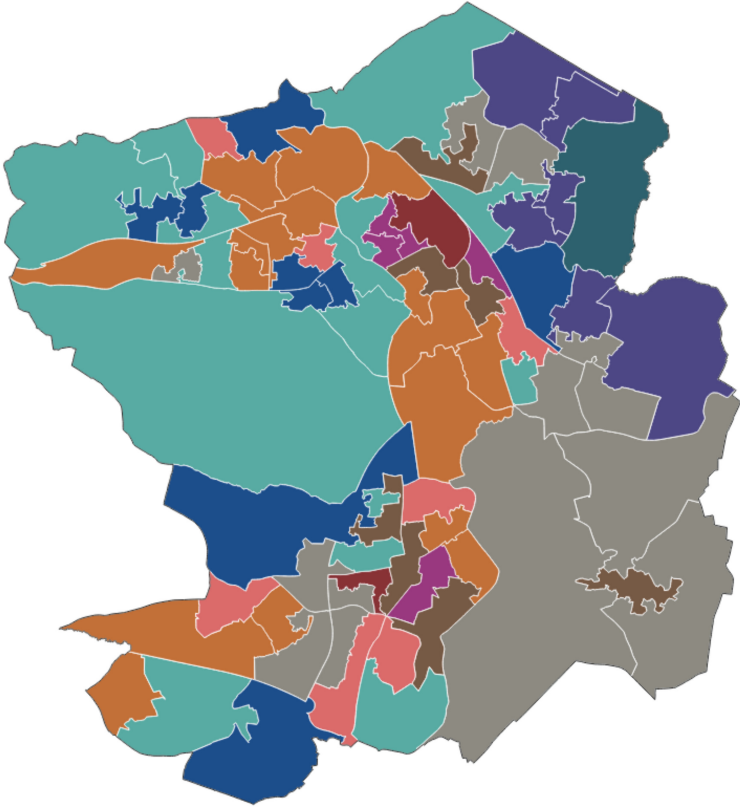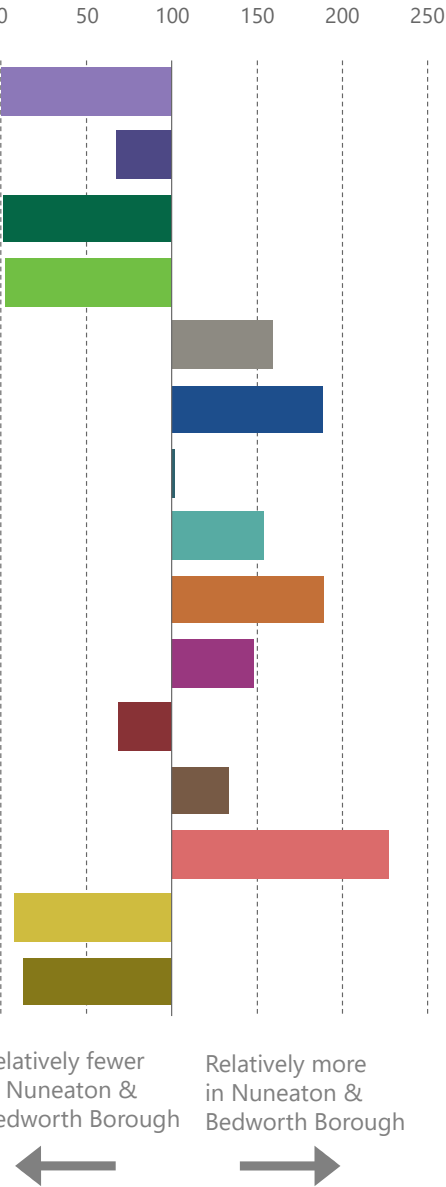
The map above shows the most prominent Mosaic group in each LSOA in Nuneaton & Bedworth Borough. Overall, the Mosaic group '**H: Aspiring Homemakers**' accounts for the largest proportion of households in Nuneaton & Bedworth Borough (14.8%), with '**I: Family Basics**', the 2019 dominant group, close behind (14.6%) whilst '**A: City Prosperity**' accounts for the least (None), with groups **C, D** and **N** close behind (0.1% 0.2% and 0.3%).

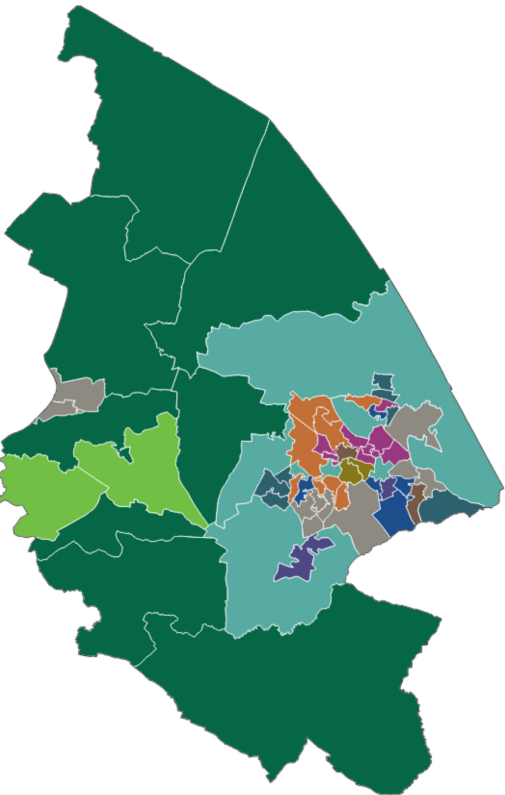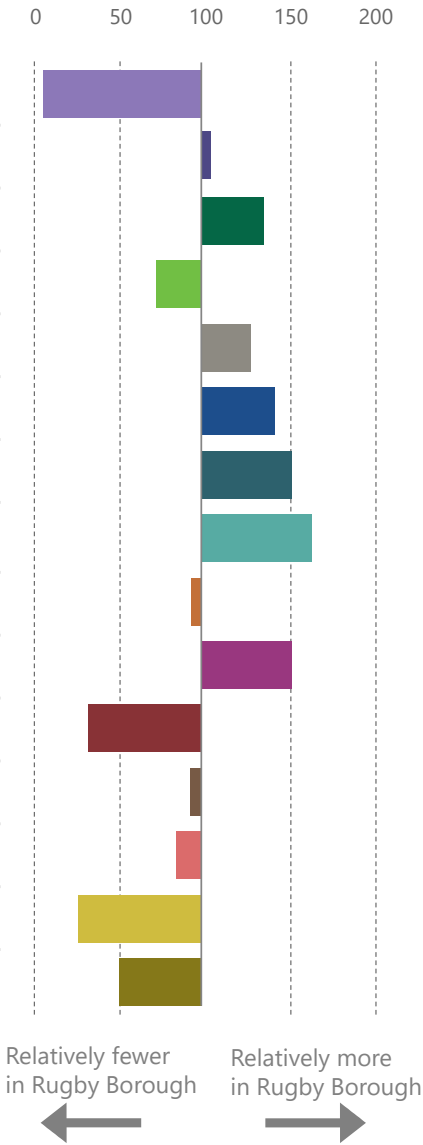**Key Features of Group: H**

- Families with young children
- Three bedrooms
- High outstanding mortgages
- Internet via smartphone
- Texts and photos on smartphone
- Order from takeaways

Mosaic Group		Rugby	UK
Total no. of households		49,384	30,043,866
A	City Prosperity	0.2%	4.2%
B	Prestige Positions	7.7%	7.2%
C	Country Living	9.2%	6.8%
D	Rural Reality	4.8%	6.6%
E	Senior Security	10.5%	8.1%
F	Suburban Stability	9.0%	6.3%
G	Domestic Success	10.9%	7.2%
H	Aspiring Homemakers	15.5%	9.6%
I	Family Basics	7.3%	7.7%
J	Transient Renters	7.9%	5.2%
K	Municipal Tenants	2.0%	6.6%
L	Vintage Value	6.1%	6.5%
M	Modest Traditions	4.1%	4.9%
N	Urban Cohesion	1.2%	4.7%
O	Rental Hubs	3.8%	7.8%

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Rugby Borough, below 100 indicates that there are lower levels of these groups residing in Rugby Borough.

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Of the 15 Mosaic groups, there are seven groups where, compared to the national average, there are relatively higher levels living in Rugby Borough (where the Index is more than 100).

Relatively fewer in Rugby Borough ← → Relatively more in Rugby Borough

The map above shows the most prominent Mosaic group in each LSOA in Rugby Borough. Overall, the Mosaic group '**H: Aspiring Homemakers**' accounts for the largest proportion of households in Rugby Borough (15.5%), whilst '**A: City Prosperity**' accounts for the least (0.2%).

Key Features of Group: H

- Families with young children
- Three bedrooms
- High outstanding mortgages
- Internet via smartphone
- Texts and photos on smartphone
- Order from takeaways

Stratford-on-Avon District Profile

Mosaic Group		Stratford-on-Avon	UK
Total no. of households		63,016	30,043,866
A	City Prosperity	0.4%	4.2%
B	Prestige Positions	12.0%	7.2%
C	Country Living	28.1%	6.8%
D	Rural Reality	15.7%	6.6%
E	Senior Security	8.0%	8.1%
F	Suburban Stability	4.3%	6.3%
G	Domestic Success	8.6%	7.2%
H	Aspiring Homemakers	9.2%	9.6%
I	Family Basics	2.2%	7.7%
J	Transient Renters	1.2%	5.2%
K	Municipal Tenants	0.5%	6.6%
L	Vintage Value	4.3%	6.5%
M	Modest Traditions	1.0%	4.9%
N	Urban Cohesion	1.4%	4.7%
O	Rental Hubs	3.2%	7.8%

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Stratford-on-Avon District, below 100 indicates that there are lower levels of these groups residing in Stratford-on-Avon District.

Of the 15 Mosaic groups, there are four groups where, compared to the national average, there are relatively higher levels living in Stratford-on-Avon District (where the Index is more than 100).

Relatively fewer in Stratford-on-Avon District

Relatively more in Stratford-on-Avon District
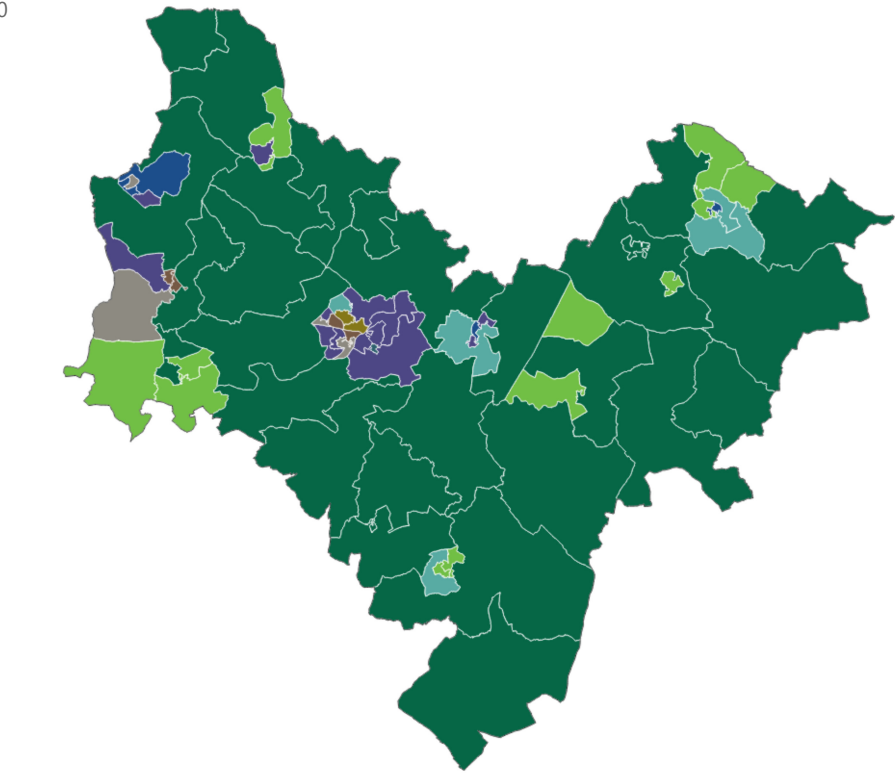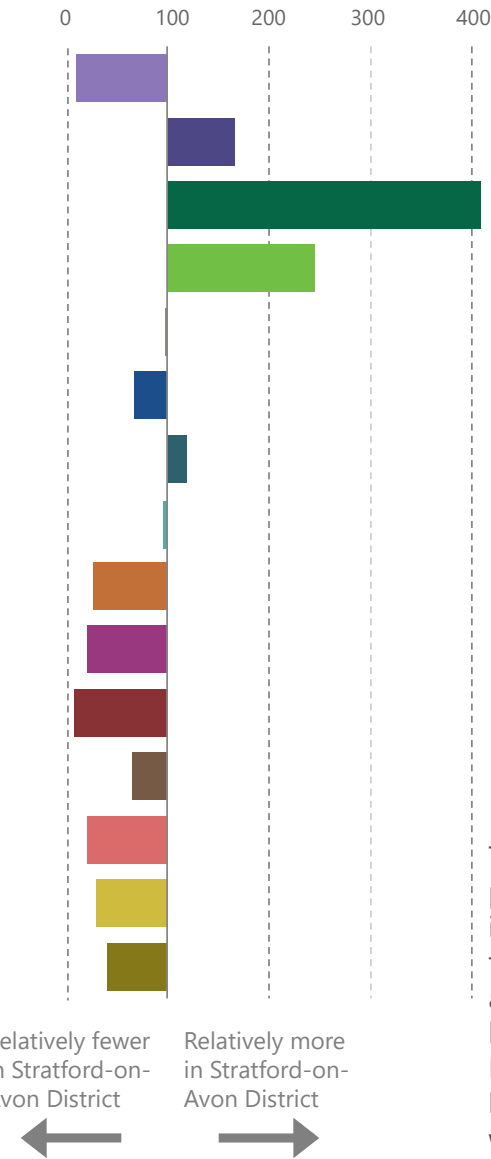
The map above shows the most prominent Mosaic group in each LSOA in Stratford-on-Avon District. Overall, the Mosaic Group '**C: Country Living**' accounts for the largest proportion of households in Stratford-on-Avon District (28.1%), whilst '**A: City Prosperity**' accounts for the least (0.4%), with '**K: Municipal Tenants**' close behind (0.5%).

Key Features of Group: C

- Rural locations
- Own old, detached houses
- Electronic money transfers
- Garden or allotment
- Oil central heating
- High environmental impact gap

Warwick District Profile

Mosaic Group		Warwick District	UK
Total no. of households		**66,598**	**30,043,866**
A	City Prosperity	3.1%	4.2%
B	Prestige Positions	16.1%	7.2%
C	Country Living	4.8%	6.8%
D	Rural Reality	1.3%	6.6%
E	Senior Security	9.2%	8.1%
F	Suburban Stability	5.8%	6.3%
G	Domestic Success	12.6%	7.2%
H	Aspiring Homemakers	12.0%	9.6%
I	Family Basics	5.0%	7.7%
J	Transient Renters	1.4%	5.2%
K	Municipal Tenants	1.7%	6.6%
L	Vintage Value	4.9%	6.5%
M	Modest Traditions	1.6%	4.9%
N	Urban Cohesion	5.4%	4.7%
O	Rental Hubs	15.1%	7.8%

Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Warwick District, below 100 indicates that there are lower levels of these groups residing in Warwick District.

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Of the 15 Mosaic groups, there are six groups where, compared to the national average, there are relatively higher levels living in Warwick District (where the Index is more than 100). Nine of the 15 Mosaic groups are less prominent in Warwick District when compared with the UK average.

Relatively fewer in Warwick District ←

Relatively more in Warwick District →
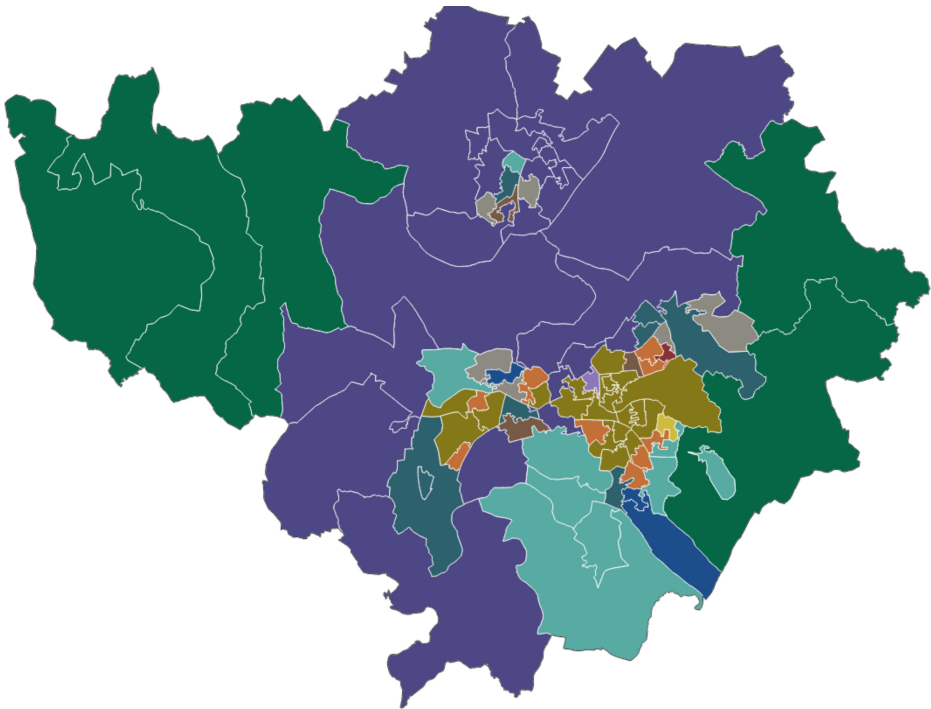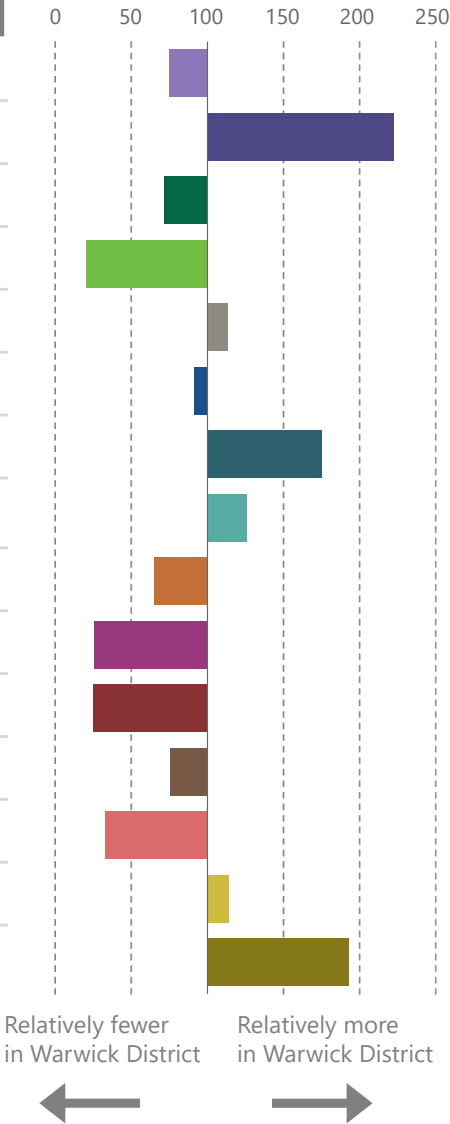
The map above shows the most prominent Mosaic group in each LSOA in Warwick District. Overall, the Mosaic Group '**B: Prestige Positions**' accounts for the largest proportion of households in Warwick District (16.1%). The 2019 dominant group '**O: Rental Hubs**' has fallen by 1.6%, but is still very high compared to the rest of Warwickshire. '**D: Rural Reality**' accounts for the least (1.3%), with '**J: Transient Renters**' close behind (1.4%).

Key Features of Group: B

- Own large, detached houses
- Highly educated
- High discretionary income
- Garden or allotment
- Pay credit cards in full
- Breakdown cover

Advert Response Channels

The below graphic looks at the Mosaic Groups and the communication channels they typically respond to. The number below each icon shows how the variable compares with all households in the UK. A score greater than 100 shows that households in this Group are more likely than average to respond to adverts using this means of communication.

Legend: 📞 Telephone 🌐 Internet @ Email 🖥 Digital Television ✉ Post 🛒 In store

Group	Telephone	Internet	Email	Digital Television	Post	In store
A City Prosperity	106	88	102	168	95	72
B Prestige Positions	95	107	105	91	84	103
C Country Living	62	104	94	84	83	105
D Rural Reality	77	120	93	72	91	88
E Senior Security	112	94	107	66	115	96
F Suburban Stability	84	105	100	78	85	113
G Domestic Success	82	112	98	75	63	111
H Aspiring Homemakers	72	113	103	95	91	105
I Family Basics	122	90	101	139	102	99
J Transient Renters	127	87	100	127	121	113
K Municipal Tenants	121	88	98	111	103	93
L Vintage Value	133	87	94	85	137	108
M Modest Traditions	77	105	99	92	95	101
N Urban Cohesion	131	92	102	145	136	87
O Rental Hubs	103	101	101	116	113	90

An Overview of Experian Mosaic the Household Classification Tool

Examples of Use

The below case studies provide examples of how Mosaic has been used locally.

|	**1**	**2**	**3**
AIM	To understand the characteristics of people who resided in households where Warwickshire Fire and Rescue activity was prominent.	To explore any relationship between positive COVID-19 cases and Mosaic groups to inform communication strategies - where to target messages and who to target.	To understand and help target households in Warwickshire who are known to be fuel poor and entitled to support.
HOW	A layer of 250 square meter tiles was added to a map of incidents, taken from FireCrest data, across the country. Each tile was given the label of the dominant Mosaic group for that area.	Data on households with positive cases of COVID-19 confirmed by Public health England was joined with Mosaic household data. The proportions of cases in each Mosaic group were compared to determine those groups more likely to have positive cases of COVID-19. A Pearson correlation was used to explore individual Mosaic variables that were over-represented in cases.	Lower super outputs areas (LSOAs) in Warwickshire known to have 20% or more of their households in fuel poverty were matched with the Mosaic dataset to determine the most dominant Mosaic group in these LSOAs. Characteristics of the Mosaic groups with households who were more likely to be in fuel poverty were profiled.
OUTCOME	It is envisioned that this will help Warwickshire Fire and Rescue to better target their prevention activity. This includes safe and well checks and sending out useful information (targeted campaigns). The Mosaic group can be used to choose the best form of communication according to the table on page 10.	Mosaic groups with a higher proportion of COVID-19 cases were more likely to be households of families with children (under 18). COVID-19 communications most relevant to the identified Mosaic groups were recommended for Wards in Warwickshire where there are higher number of households in these Mosaic groups. Other variables associated with risk of infection were also identified including type of benefits received and frequency of usage of social networks.	Two Mosaic group sub-types accounted for 41% of the areas with highest levels of fuel poverty. Common characteristics of these groups were household with: occupants aged 18-30, a low household income, no children, rented accommodation and living in terraced housing. Understanding the characteristics informed an approach to tackling fuel poverty and communication methods for targeting the identified Mosaic groups were recommended.

Next Steps

Other previous work

Previous research and intelligence projects which have also used Mosaic include:

- Warwickshire Fire & Rescue Risk Profile

- Warwickshire Drug & Alcohol Needs Assessment

- Loneliness and Social Isolation Needs Assessment

- Child & Adolescent Mental Health Needs Assessment

- Targeted Community Safety Profiles

- National Child Measurement Programme (NCMP)

- Hilltop & Caldwell Area Financial Inclusion Profile

- Place-based joint strategic needs assessments

- Warwickshire Trading Standards 'Rogue Trader' zones

WISDOM

KNOWLEDGE

INFORMATION

DATA

Warwickshire **JSNA**

Warwickshire County Council
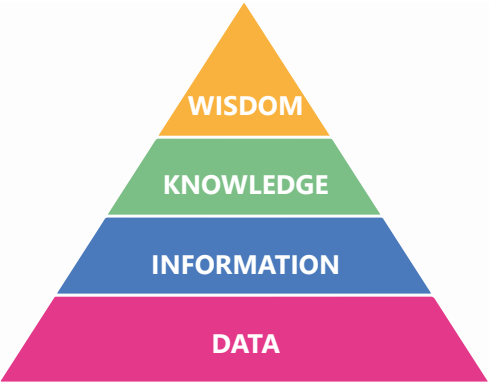
Current & Future work

Current work where the Mosaic dataset is being used includes:
- Financial resilience
- Community Safety Partnership Strategic Assessments
- Profiling victims of of accidental dwelling fires
- Digital inclusion

Potential areas of work:
- Targeting consultation & engagement activity
- Understanding behaviour to target educational activities e.g. recycling
- Corporate transformation projects

Contact Details

For further information please contact:
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