

2022 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 13% 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

District & Borough Profile

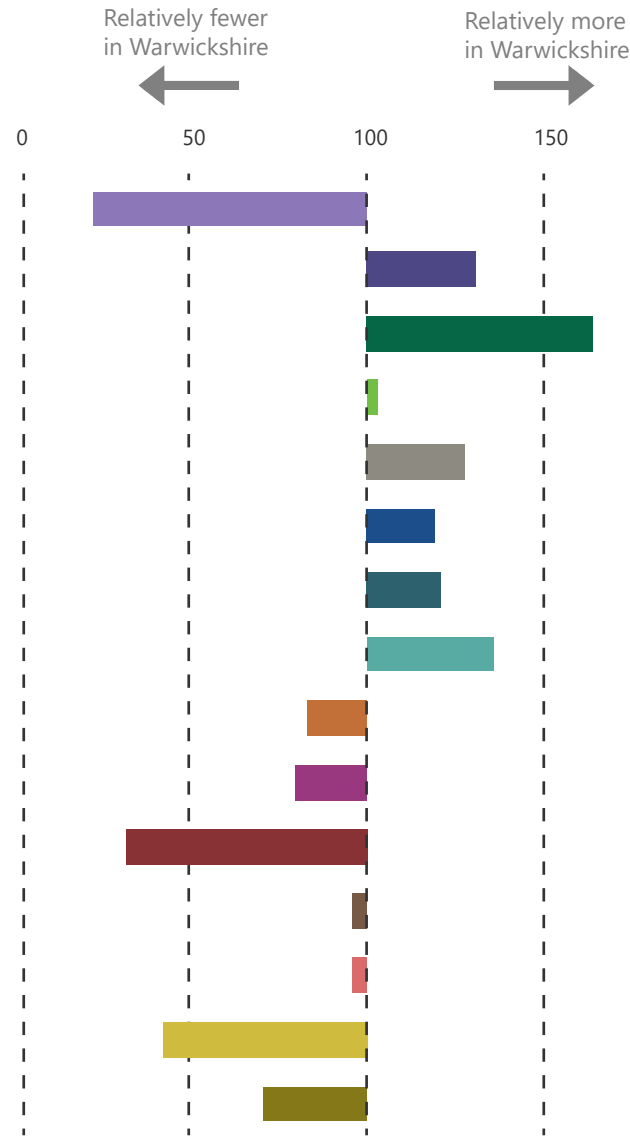
The table below shows the percentage of each Mosaic group in Warwickshire and in each district and borough. The top five most prominent Mosaic Groups within each district and borough are highlighted showing the variation across the county. There is variation across the five districts and boroughs, with **'Group E: Senior Security'** and **'Group H: Aspiring Homemakers'** being in the top 5 across all areas.

	Warwickshire	North Warwickshire Borough	Nuneaton & Bedworth Borough	Rugby Borough	Stratford-on-Avon District	Warwick District
Total no. of households	271,128	29,352	59,751	50,125	64,473	67,427
A City Prosperity	0.9%	0.0%	0.0%	0.2%	0.4%	3.0%
B Prestige Positions	9.8%	5.0%	4.9%	7.6%	11.6%	16.1%
C Country Living	11.0%	12.9%	0.1%	9.4%	27.9%	4.9%
D Rural Reality	6.7%	14.9%	0.2%	4.9%	16.1%	1.4%
E Senior Security	10.6%	10.4%	13.5%	11.2%	8.3%	9.9%
F Suburban Stability	7.8%	11.6%	11.7%	8.8%	4.0%	5.6%
G Domestic Success	9.0%	6.3%	6.9%	10.2%	7.9%	12.1%
H Aspiring Homemakers	12.8%	11.1%	14.9%	16.0%	9.7%	12.3%
I Family Basics	6.6%	5.7%	13.8%	7.0%	1.9%	4.6%
J Transient Renters	4.1%	4.8%	7.6%	7.0%	1.3%	1.4%
K Municipal Tenants	2.2%	2.2%	4.5%	1.9%	0.5%	1.8%
L Vintage Value	6.2%	6.2%	9.0%	6.3%	4.5%	5.2%
M Modest Traditions	4.8%	7.2%	11.2%	4.6%	1.0%	1.7%
N Urban Cohesion	2.0%	0.1%	0.4%	1.2%	1.5%	5.5%
O Rental Hubs	5.6%	1.7%	1.2%	3.9%	3.3%	14.5%

Since 2021, the percentage of **'Group G: Domestic Success'** in Stratford-on-Avon District has decreased by 0.7%, taking it out of top five, replaced by **'Group E: Senior Security'**. Both **'Group E: Senior Security'** and **'Group H: Aspiring Homemakers'** are the groups that have seen most growth in the past year.

Comparison to the UK

Mosaic Group	Warwickshire	UK	Index
Total no. of households	271,128	30,378,533	
A City Prosperity	0.9%	4.1%	21
B Prestige Positions	9.8%	7.4%	132
C Country Living	11.0%	6.6%	165
D Rural Reality	6.7%	6.5%	103
E Senior Security	10.6%	8.3%	128
F Suburban Stability	7.8%	6.5%	120
G Domestic Success	9.0%	7.3%	122
H Aspiring Homemakers	12.8%	9.4%	136
I Family Basics	6.6%	7.9%	83
J Transient Renters	4.1%	5.2%	79
K Municipal Tenants	2.2%	6.7%	32
L Vintage Value	6.2%	6.5%	96
M Modest Traditions	4.8%	5.0%	96
N Urban Cohesion	2.0%	4.8%	43
O Rental Hubs	5.6%	7.7%	72



In Warwickshire, out of the 15 Mosaic groups, seven groups have a higher index than the national average, indicating their dominance in the area (where the index is more than 100). The group **'C: Country Living'** has the highest over-representation. On the other hand, eight Mosaic groups have a lower index in Warwickshire compared to the UK average, with **'A: City Prosperity'** being the most under-represented group.

Furthermore, two Mosaic groups, **'N: Urban Cohesion'** and **'K: Municipal Tenants'**, are significantly under-represented in Warwickshire, with only 2.0% of households belonging to **'N: Urban Cohesion'** compared to 4.8% nationally and 2.2% belonging to **'K: Municipal Tenants'** compared to 6.7% across the UK.

The distribution of Mosaic groups in Warwickshire is reflective of the county's predominantly affluent and rural 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.

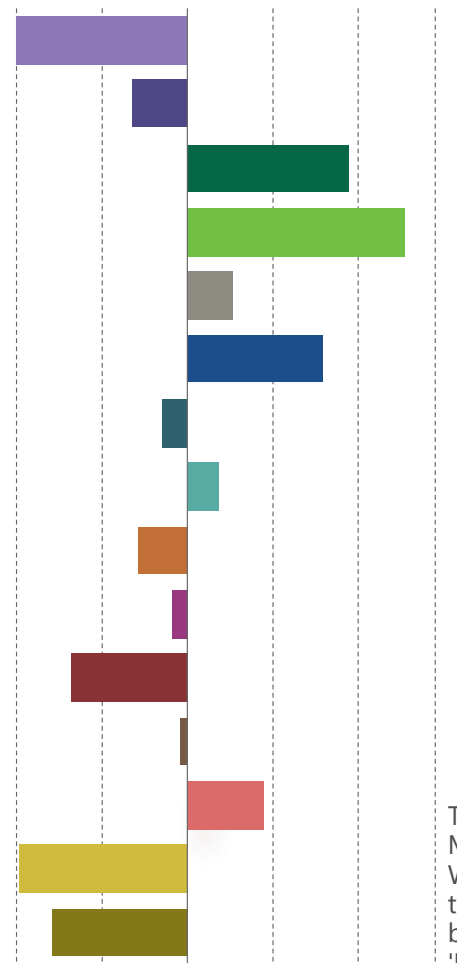
North Warwickshire Borough Profile

Mosaic Group	North Warwickshire	UK
Total no. of households	29,352	30,378,533
A City Prosperity	<0.05%	4.1%
B Prestige Positions	5.0%	7.4%
C Country Living	12.9%	6.6%
D Rural Reality	14.9%	6.5%
E Senior Security	10.4%	8.3%
F Suburban Stability	11.6%	6.5%
G Domestic Success	6.3%	7.3%
H Aspiring Homemakers	11.1%	9.4%
I Family Basics	5.7%	7.9%
J Transient Renters	4.8%	5.2%
K Municipal Tenants	2.2%	6.7%
L Vintage Value	6.2%	6.5%
M Modest Traditions	7.2%	5.0%
N Urban Cohesion	0.1%	4.8%
O Rental Hubs	1.7%	7.7%

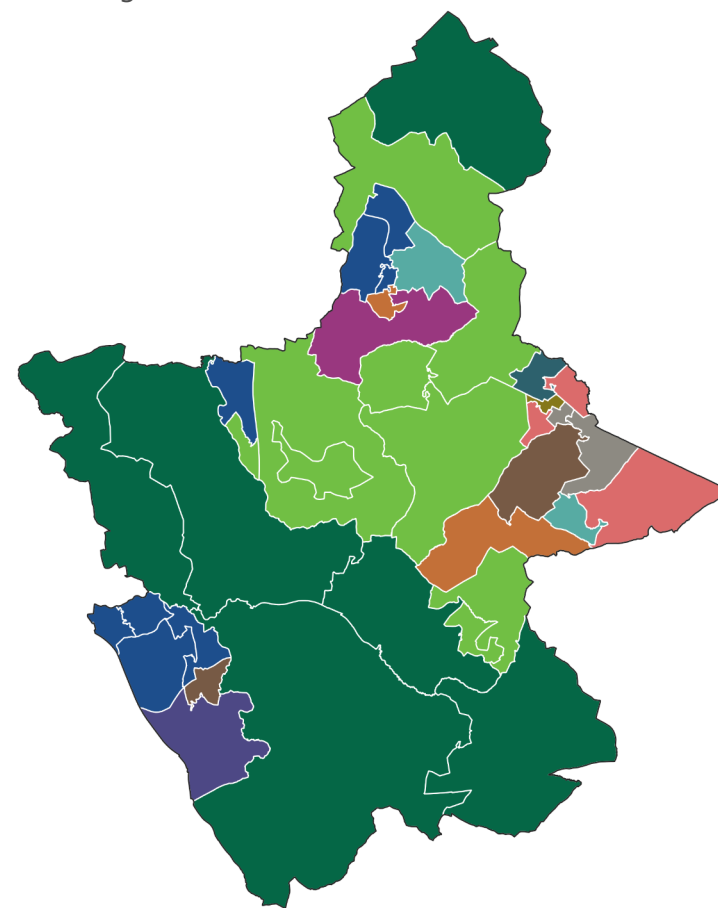
Index of 100 = same as UK percentage.
 Above 100 indicates that higher levels of these groups are residing in North Warwickshire Borough, below 100 indicates that there are lower levels of these groups residing in North Warwickshire Borough.

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).

0 50 100 150 200 250



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. The data reveals that the largest proportion of households in the borough are classified under the Mosaic group **'D: Rural Reality'**, which accounts for 14.9% of households. This represents a 0.7 percentage point increase compared to the previous year. **'A: City Prosperity'** accounts for the least (<0.05%), with **'N: Urban Cohesion'** close behind (0.1%).

Key Features of Group: D

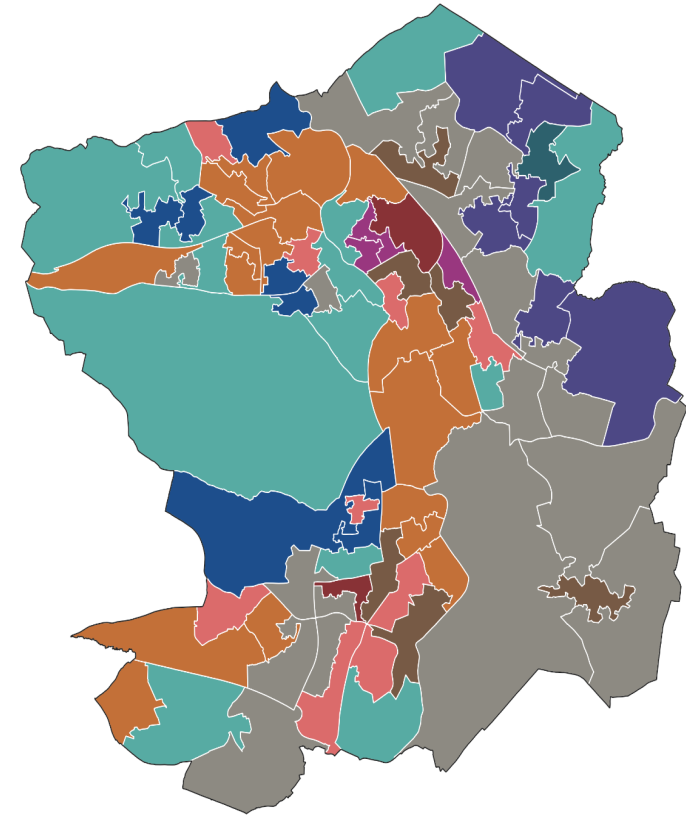
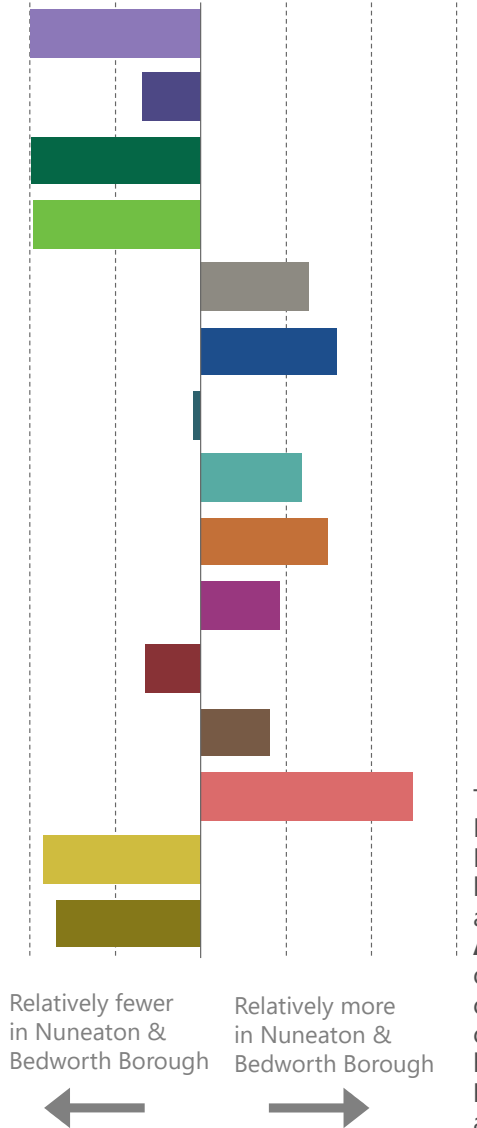
- Rural areas
- Oil/solid fuel central heating
- Internet at home
- Free mobile phone apps
- Watch TV
- Comprehensive car insurance

Nuneaton & Bedworth Borough Profile

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).

Mosaic Group	Nuneaton & Bedworth	UK
Total no. of households	59,751	30,378,533
A City Prosperity	0.0%	4.1%
B Prestige Positions	4.9%	7.4%
C Country Living	0.1%	6.6%
D Rural Reality	0.2%	6.5%
E Senior Security	13.5%	8.3%
F Suburban Stability	11.7%	6.5%
G Domestic Success	6.9%	7.3%
H Aspiring Homemakers	14.9%	9.4%
I Family Basics	13.8%	7.9%
J Transient Renters	7.6%	5.2%
K Municipal Tenants	4.5%	6.7%
L Vintage Value	9.0%	6.5%
M Modest Traditions	11.2%	5.0%
N Urban Cohesion	0.4%	4.8%
O Rental Hubs	1.2%	7.7%

0 50 100 150 200 250



The map above illustrates the most prevalent Mosaic group in each LSOA in Nuneaton & Bedworth Borough. The data shows that the largest proportion of households in the borough are classified under the Mosaic group '**H: Aspiring Homemakers**', accounting for 14.9% of households. '**I: Family Basics**', follows closely behind with 13.8% of households. In contrast, the Mosaic group '**A: City Prosperity**' has no representation in the area, with groups **C, D, and N** accounting for the least representation at 0.1%, 0.2%, and 0.4%, respectively.

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

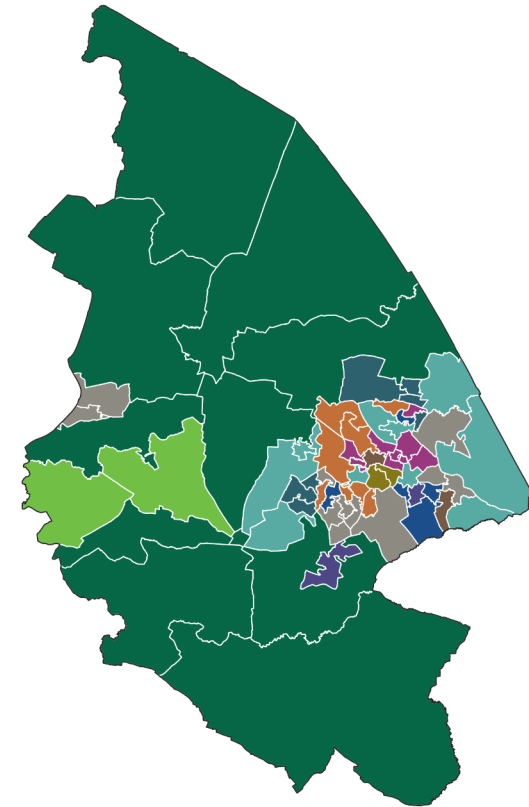
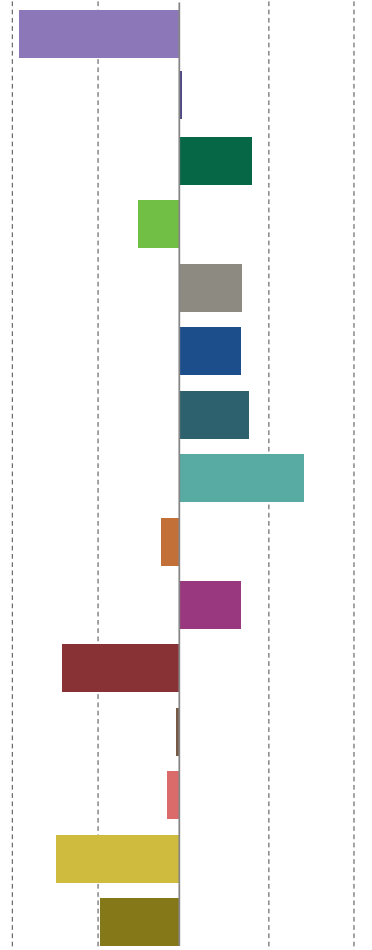
Index of 100 = same as UK percentage.
Above 100 indicates that higher levels of these groups are residing in Nuneaton & Bedworth Borough, below 100 indicates that there are lower levels of these groups residing in Nuneaton & Bedworth Borough.

Rugby Borough Profile

Mosaic Group	Rugby	UK
Total no. of households	50,125	30,378,533
A City Prosperity	0.2%	4.1%
B Prestige Positions	7.6%	7.4%
C Country Living	9.4%	6.6%
D Rural Reality	4.9%	6.5%
E Senior Security	11.2%	8.3%
F Suburban Stability	8.8%	6.5%
G Domestic Success	10.2%	7.3%
H Aspiring Homemakers	16.0%	9.4%
I Family Basics	7.0%	7.9%
J Transient Renters	7.0%	5.2%
K Municipal Tenants	1.9%	6.7%
L Vintage Value	6.3%	6.5%
M Modest Traditions	4.6%	5.0%
N Urban Cohesion	1.2%	4.8%
O Rental Hubs	3.9%	7.7%

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).

0 50 100 150 200



The map displays the most prominent Mosaic group in each LSOA in Rugby Borough. According to the data, the Mosaic group **'H: Aspiring Homemakers'** constitutes the largest proportion of households in Rugby Borough, representing 16.0% of households. In contrast, the Mosaic group **'A: City Prosperity'** has the least representation in the area, accounting for only 0.2% of households, followed by N urban cohesion 1.2% and municipal tenant 1.9%.

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

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.

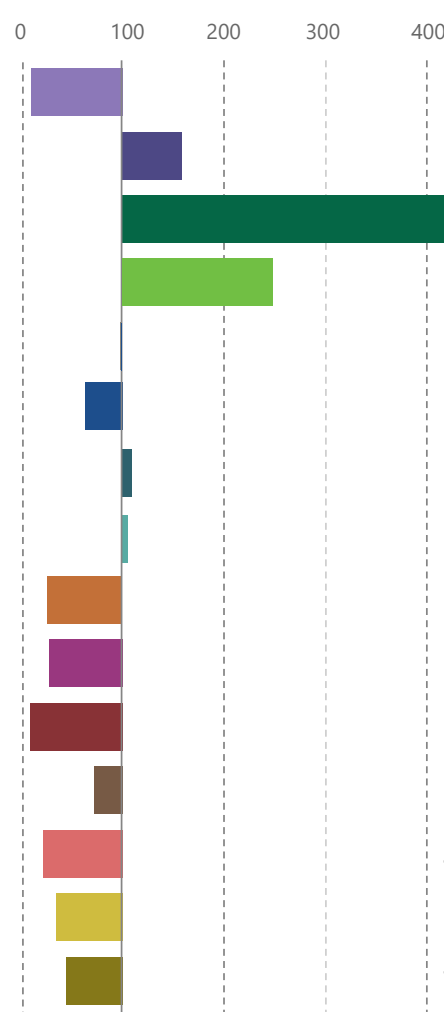
Relatively fewer in Rugby Borough ← → Relatively more in Rugby Borough

Stratford-on-Avon District Profile

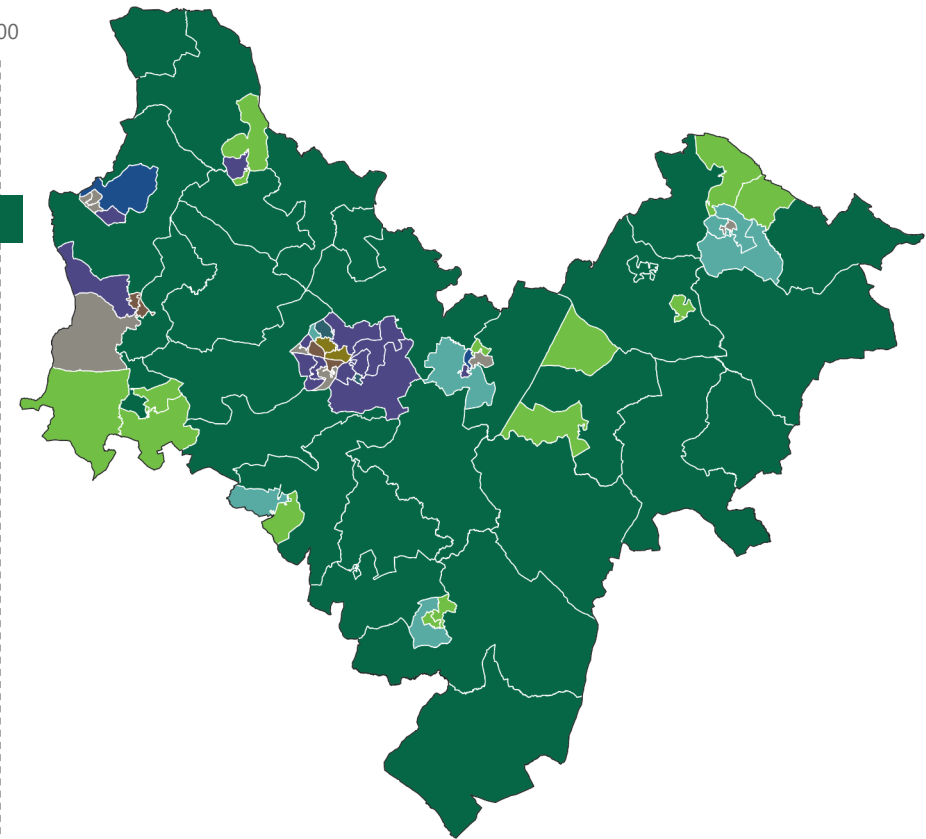
Of the 15 Mosaic groups, there are four groups where, compared to the national average, there are relatively higher levels living in Stratford-on-Avon District (where the Index is more than 100).

Mosaic Group	Stratford-on-Avon	UK
Total no. of households	64,473	30,378,533
A City Prosperity	0.4%	4.1%
B Prestige Positions	11.6%	7.4%
C Country Living	27.9%	6.6%
D Rural Reality	16.1%	6.5%
E Senior Security	8.3%	8.3%
F Suburban Stability	4.0%	6.5%
G Domestic Success	7.9%	7.3%
H Aspiring Homemakers	9.7%	9.4%
I Family Basics	1.9%	7.9%
J Transient Renters	1.3%	5.2%
K Municipal Tenants	0.5%	6.7%
L Vintage Value	4.5%	6.5%
M Modest Traditions	1.0%	5.0%
N Urban Cohesion	1.5%	4.8%
O Rental Hubs	3.3%	7.7%

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.



← 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 (27.9%), whilst '**A: City Prosperity**' accounts for the least (0.4%), with '**K: Municipal Tenants**' close behind (0.5%).

Key Features of Group: C

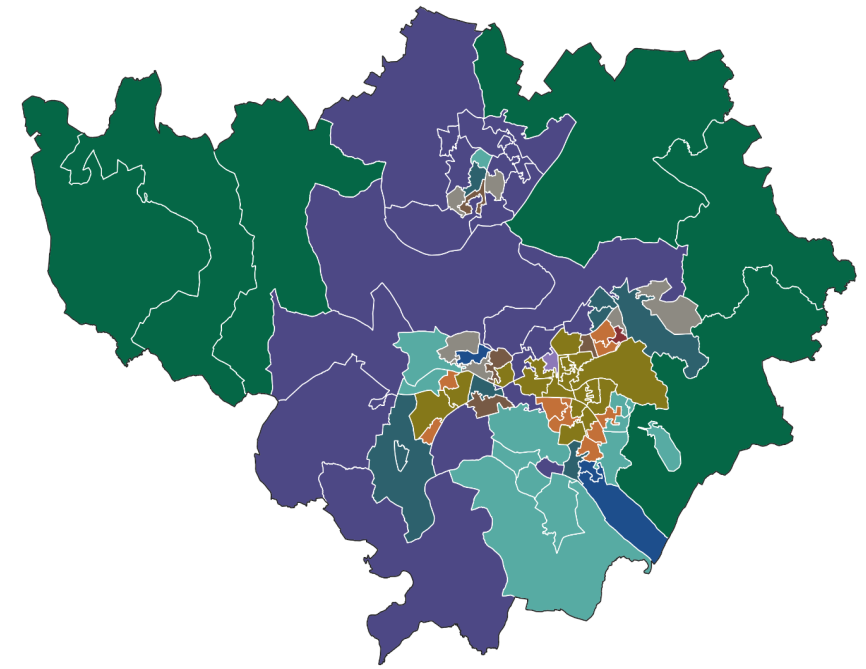
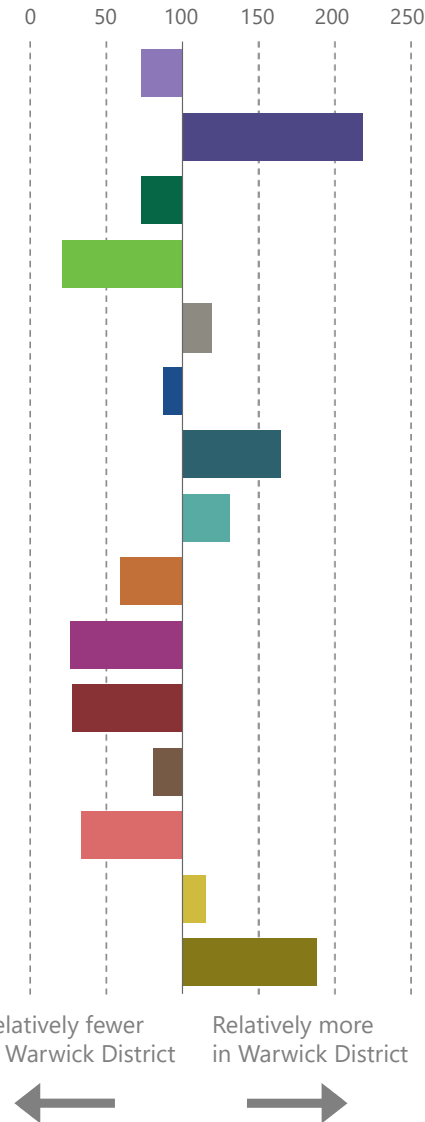
- Rural locations
- Own old, detached houses
- Electronic money transfers
- Garden or allotment
- Oil central heating
- High environmental impact gap

Warwick District Profile

Mosaic Group	Warwick District	UK
Total no. of households	67,427	30,378,533
A City Prosperity	3.0%	4.1%
B Prestige Positions	16.1%	7.4%
C Country Living	4.9%	6.6%
D Rural Reality	1.4%	6.5%
E Senior Security	9.9%	8.3%
F Suburban Stability	5.6%	6.5%
G Domestic Success	12.1%	7.3%
H Aspiring Homemakers	12.3%	9.4%
I Family Basics	4.6%	7.9%
J Transient Renters	1.4%	5.2%
K Municipal Tenants	1.8%	6.7%
L Vintage Value	5.2%	6.5%
M Modest Traditions	1.7%	5.0%
N Urban Cohesion	5.5%	4.8%
O Rental Hubs	14.5%	7.7%

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.

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.



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%). It is followed by **'O: Rental Hubs'** which represents 14.5% of households. **'D: Rural Reality'** and **'J: Transient Renters'** both have the least representation among the Mosaic groups in Warwick District, with each accounting for 1.4% of households.

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.

 Telephone-mobile

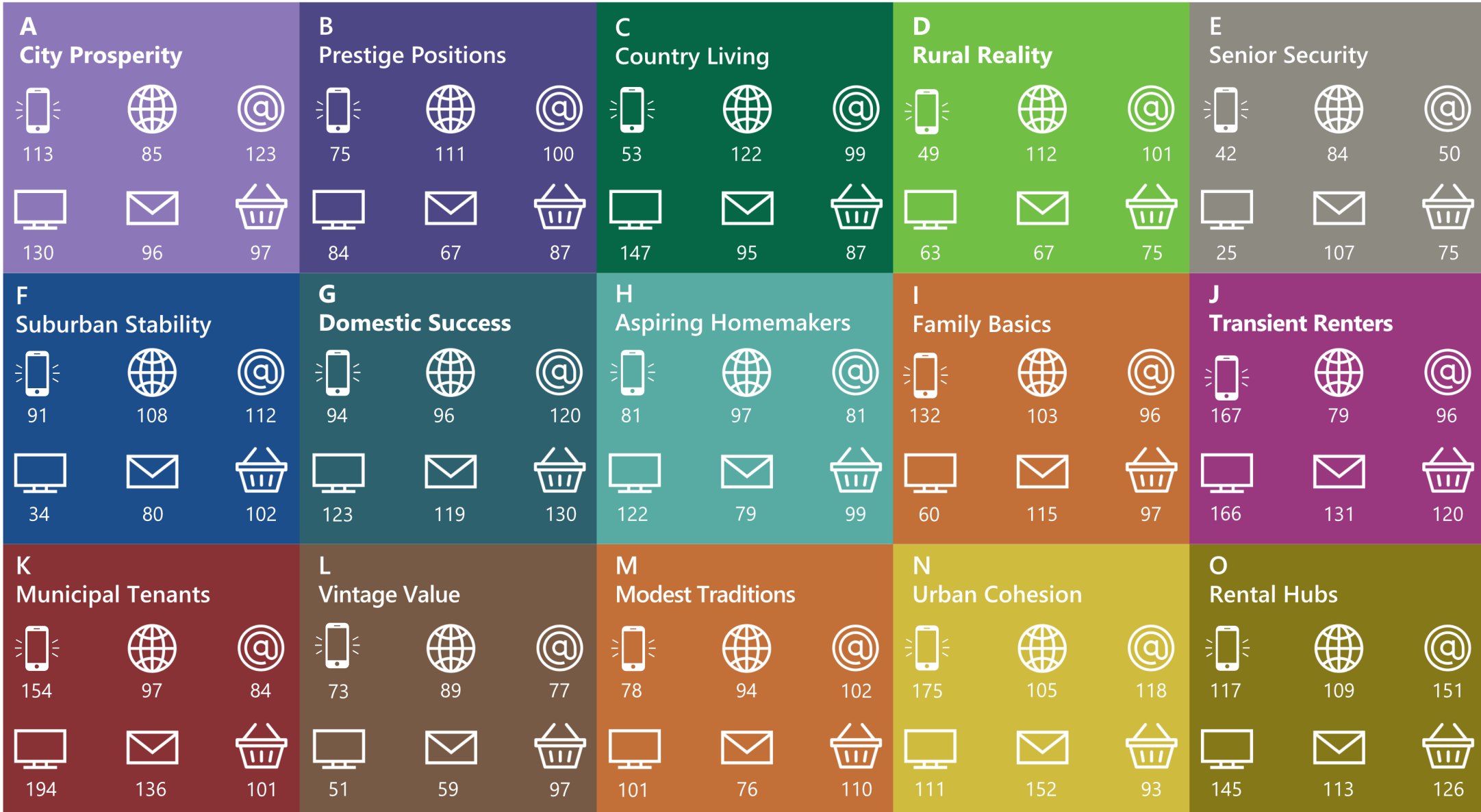
 Internet

 Email

 Digital Television

 Post

 In store



Examples of Use

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

1

2

3



AIM



HOW



OUTCOME

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.

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.

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.

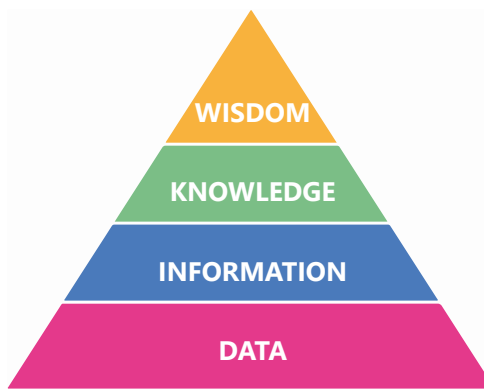
Two Mosaic group sub-types accounted for 41% of the areas with highest levels of fuel poverty. Common characteristics of these groups were household with: occupants aged 18-30, a low household income, no children, rented accommodation and living in terraced housing. Understanding the characteristics 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
- Financial resilience
- Profiling victims of accidental dwelling fires



Current & Future work

Current work where the Mosaic dataset is being used includes:

- Community Safety Partnership Strategic Assessments
- Digital inclusion
- Supporting targeting of Levelling Up interventions
- Supporting targeted recruitment of the Voice of Warwickshire panel

Potential areas of work:

- Targeting consultation & engagement activity
- Understanding behaviour to target educational activities e.g. recycling
- Corporate transformation projects



Warwickshire
JSNA



Contact Details

For further information please contact:
Business Intelligence
Enabling Services

businessintelligence@warwickshire.gov.uk