MOSAIC Ward Profile Derby

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 12,800 residents living in 5,900 households across Derby. Over half (55.5%) of the households in Derby ward a classified as belonging to just two of the 15 Mosaic Groups:

Mosaic Group	Mosaic Group Description	Derby % / Count	Sefton %	Variance on Sefton
M Family Basics	Families with limited resources who have to budget to make ends meet	28.4% / 1,676	7.0%	21.4%
N Vintage Value	Elderly people reliant on support to meet financial or practical needs	27.1% / 1,603	12.7%	14.4%

The two main Mosaic Group profile of Derby show similarities, with both groups residing in socially rented properties and being on very low incomes (<£15k), however, the age profile of the groups is vastly different with Group M being aged between 31 - 35 compared to the older ages seen in Group N (76 - 80). The ward will definitely have a demand for intervention or support across all age groups.

The groups can be further broken-down into more specific categories called Types, with three types making up over a third (40.0%) of all households in the ward:

Mosaic Type	Mosaic Type Description	Derby % / Count	Sefton %	Variance on Sefton
N57 Seasoned Survivors	Deep-rooted single elderly owners of low value properties whose modest home equity provides some security	13.9% / 823	3.4%	10.5%
M54 Childcare Squeeze	Younger families with children who own a budget home and are striving to cover all expenses	12.7% / 750	2.1%	10.6%
L50 Renting a Room	Transient renters of low cost accommodation often within subdivided older properties	12.4% / 732	2.9%	9.5%

The two of the top three types show some similarities in household make-ups, with Type N57 and L50 having low incomes (<£15k - 19k), and having no children, however the age range and housing ownership vary, Type N57 older people aged 76 - 80 living in privately owned properties, compared to Type L50 younger people aged 26 - 30 living in privately rented properties. In contrast to this Type M54, have a slightly better income (£30k - 39k), are aged between 31 and 35, live in owner occupied houses and often have four or more children.





Ward:

Derby

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

Rank		Mosaic Public Sector Groups	Derby Count	/ %	Sefton
INAIIK		mosaic Fubile Sector Groups	Count	/0	76
1	M	Family Basics	1,676	28.35	7.01
2	N	Vintage Value	1,603	27.11	12.72
3	L	Transient Renters	1,098	18.57	7.47
4	0	Municipal Challenge	546	9.24	5.99
5	K	Modest Traditions	401	6.78	7.43
6	F	Senior Security	205	3.47	14.59
7	Н	Aspiring Homemakers	168	2.84	10.52
8	Ε	Suburban Stability	135	2.28	14.08
9	J	Rental Hubs	80	1.35	3.97
10	Α	Country Living	0	0.00	0.21
11	В	Prestige Positions	0	0.00	9.50
12	С	City Prosperity	0	0.00	0.00
13	D	Domestic Success	0	0.00	5.20
14	G	Rural Reality	0	0.00	0.49
15	ı	Urban Cohesion	0	0.00	0.82
	Tot	al	5,912	100	100

M Family Basics



Families with children Aged 25 to 40 Limited resources Some own low cost homes Some rent from social landlords Squeezed budgets N Vintage Value



Elderly
Living alone
Low income
Small houses and flats
Need support
Low technology use

Derby

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

			Derby			Sefton
Rank		Mosaic Public Sector Types	Count	%		%
1	N57	Seasoned Survivors	823	13.92	3,996	3.35
2	M54	Childcare Squeeze	750	12.69	2,492	2.09
3	L50	Renting a Room	732	12.38	3,441	2.88
4	M55	Families with Needs	695	11.76	3,464	2.90
5	N60	Dependent Greys	661	11.18	2,603	2.18
6	O62	Low Income Workers	445	7.53	4,200	3.52
7	M53	Budget Generations	231	3.91	1,949	1.63
8	L49	Disconnected Youth	189	3.20	1,022	0.86
9	L51	Make Do & Move On	177	2.99	990	0.83
10	F25	Classic Grandparents	173	2.93	3,548	2.97

N57 Seasoned Survivors



Very elderly
Most are living alone
Longest length of residence (29 years)
Modest income
Own mostly 2 or 3 bed terraces
Retired from routine / semi-skilled jobs

L50 Renting a Room



Singles and homesharers
Short term private renters
Low rent accommodation
Often Victorian terraces
Most likely to get a lift to work
Low wage occupations

M54 Childcare Squeeze



Married or cohabiting couples Likely to have pre-school children Outgoings high in proportion to income Own low value homes Both parents working Unsecured personal loans

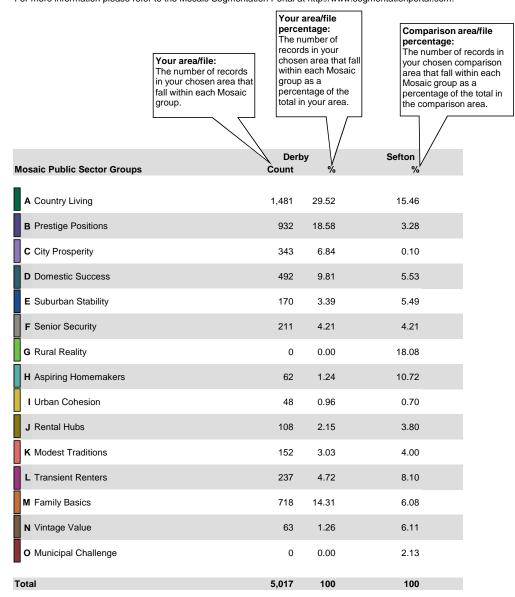


Profile Reports Explained:



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.



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 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.

