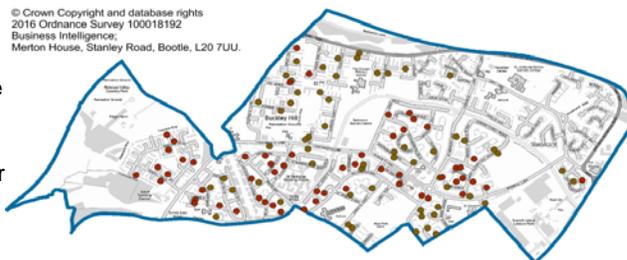


MOSAIC Ward Profile

St Oswald

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 11,400 residents living in 5,300 households across St Oswald. Nearly two thirds (60.9%) of the households in St Oswald ward are classified as belonging to just three of the 15 Mosaic Groups:

Mosaic Group	Mosaic Group Description	St Oswald % / Count	Sefton %	Variance on Sefton
N Vintage Value	Elderly people reliant on support to meet financial or practical needs	32.6% / 1,714	12.7%	19.9%
O Municipal Challenge	Urban renters of social housing facing an array of challenges	28.4% / 1,492	6.0%	22.4%

The two main Mosaic Group profiles of St Oswald show similarities, with both groups residing in socially rented properties and being on very low incomes (<£15), long with and older age range (N 76 - 80 and O 56 - 60). Both Groups are likely to be single with no children. The ward will 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 two types making up over a third (40%) of all households in St Oswald:

Mosaic Type	Mosaic Type Description	St Oswald % / Count	Sefton %	Variance on Sefton
N57 Seasoned Survivors	Deep-rooted single elderly owners of low value properties whose modest homes equity provides some security	20.6% / 1,082	3.4%	17.2%
O62 Low Income Workers	Older social renters settled in low value homes in communities where employment is hard to find	19.4% / 1,021	3.5%	15.9%

The two top types in the ward show some similarities in household make-ups, older single residents (56+) on very low incomes (<£15k) who are not likely to have any children, however, there is a difference when comparing their housing tenure, with O62 residing in social rented houses and N57 residing in small owner occupied houses.

Ward:

St Oswald

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

Rank	Mosaic Public Sector Groups	St Oswald count		Sefton	
			%		%
1	N Vintage Value	1,714	32.58	12.72	
2	O Municipal Challenge	1,492	28.36	5.99	
3	M Family Basics	747	14.20	7.01	
4	K Modest Traditions	361	6.86	7.43	
5	E Suburban Stability	315	5.99	14.08	
6	H Aspiring Homemakers	283	5.38	10.52	
7	F Senior Security	164	3.12	14.59	
8	D Domestic Success	76	1.44	5.20	
9	L Transient Renters	60	1.14	7.47	
10	J Rental Hubs	45	0.86	3.97	
11	B Prestige Positions	4	0.08	9.50	
12	A Country Living	0	0.00	0.21	
13	C City Prosperity	0	0.00	0.00	
14	G Rural Reality	0	0.00	0.49	
15	I Urban Cohesion	0	0.00	0.82	
Total		5,261	100	100	

N Vintage Value



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

O Municipal Challenge



Social renters
Low cost housing
Challenged neighbourhoods
Few employment options
Low income
Mobile phones

Ward:

St Oswald

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	St Oswald		Sefton
		Count	%	%
1	N57 Seasoned Survivors	1,082	20.57	3.35
2	O62 Low Income Workers	1,021	19.41	3.52
3	O63 Streetwise Singles	471	8.95	1.93
4	M53 Budget Generations	427	8.12	1.63
5	N61 Estate Veterans	288	5.47	1.33
6	N60 Dependent Greys	252	4.79	2.18
7	M55 Families with Needs	217	4.12	2.90
8	H31 First-Rung Futures	158	3.00	2.65
9	K48 Down-to-Earth Owners	135	2.57	0.73
10	E21 Family Ties	126	2.39	3.86

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

O62 Low Income Workers



Older households
Renting low cost semi and terraces
Social landlords
Longer length of residence
Areas with low levels of employment
2 or 3 bedrooms

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	St Oswald		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	
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.

