

Mosaic Public Sector

Putting the citizen at the heart of government.

Experian's Mosaic Public Sector is the UK's first classification focused on the needs of the citizen, providing a comprehensive view of society enabling policy decisions, communications activity and resource strategies to be applied at the most granular level of geography.

Using data from a wide range of public and private sources, the Mosaic Public Sector classification has been linked to specific data sources from health, education, criminal justice, local and central government. This gives you an unrivalled insight into every citizen in terms of their requirements of these services. Additionally, it provides a 'common currency' that enables the same citizen to be viewed in the same way by all public bodies, thereby assisting joined-up government and partnership working.

The most sophisticated view of the population

Mosaic Public Sector is the latest version of Experian's Mosaic classification that covers the whole of the United Kingdom, classifying consumers into 61 types and 11 groups.

The classification has been devised under the direction of Professor Richard Webber, the world's leading authority on consumer segmentation, and originator of the two most widely used commercial segmentations.

In order to validate Mosaic Public Sector, 1,100 structured sample points around the country were surveyed and photographed. This included 30 minutes of observational research at each location, across 118 postal areas out of 120 in the UK.

The result is a classification that paints a rich picture of UK citizens in terms of their socio-demographics, lifestyles, culture and behaviour to provide you with the most accurate and comprehensive view of citizens and their needs.

How is Mosaic Public Sector built?

Over the last 20 years, Experian has built over 40 segmentation solutions worldwide. This gives us a unique insight into the best sources of data and methodologies to build truly innovative segmentation.

To build Mosaic Public Sector, we took a four-stage approach:

- A detailed analysis of societal trends in the United Kingdom.
- Identification of the most appropriate data sources as inputs.
- A sophisticated proprietary approach to clustering, unique to Experian.
- Extensive fieldwork and market research to assist in the validation and interpretation of the segmentation.

Mosaic Public Sector Data Sources

Quantitative Data

As the UK's largest originators and owners of consumer data, we are in an unrivalled position to draw upon the best mix of data to develop and maintain our segmentation.

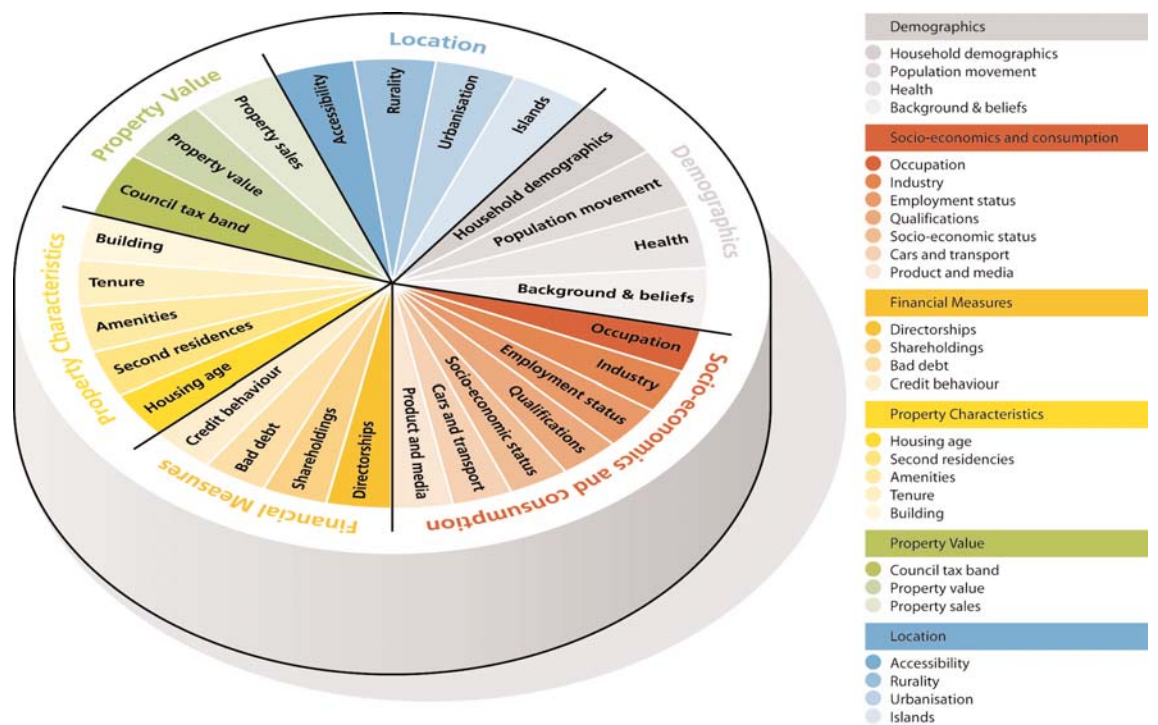
A total of 400 data variables have been used to build Mosaic. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability.

To be input into the classification, the data must meet one or more of the following criteria:

- Allows identification and description of consumer segments that are not necessarily distinguished solely by the use of Census data.
- Ensures accuracy of the Mosaic code by either household address or postcode.
- Updated annually to ensure change is monitored.
- Improves discrimination and allows for the identification of a wide range of consumer behaviours.

54 per cent of the data used to build Mosaic Public Sector is sourced from the 2001 Census. The remaining 46 per cent is derived from our Consumer Dynamics Database, which provides coverage of all of the UK's 46 million adult residents and 23 million households. It includes the edited Electoral Roll, Experian Lifestyle Survey information, and Consumer Credit Activity, alongside the Post Office Address File, Shareholders Register, House Price and Council Tax information and ONS local area statistics.

All of this information is updated annually and used to replenish our view of the classification each year.



Qualitative Research

A programme of fieldwork and observational research covering the whole of the UK supports Experian's quantitative data. This validates the accuracy of Mosaic on the ground, and allows us to build a rich picture of the socio-cultural diversity of the nation's neighbourhoods.

We employ a number of the UK's leading experts in the fields of consumer psychology, human geography and economics to interpret the classification and provide a detailed understanding of the behaviour of each of the Mosaic types.

The research also includes links to a number of authoritative sources of media and market research, which build on our understanding of UK consumers. These include BMRB's Target Group Index (TGI), MORI's Financial Research, Expenditure and Food Survey (EFS), Forrester's Technographics and Internet User Monitor, and Experian Lifestyle data.

Mosaic Public Sector also brings together a range of key public sector datasets and research surveys, including the British Crime Survey, Hospital Episode Statistics, Index of Multiple Deprivation, National Pupil Database and Health Survey for England.

Clustering

Mosaic Public Sector is designed to identify groupings of citizen behaviour for households and postcodes. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography.

The first step is to gather data for all residents and households in the country. This data is then combined with information from other higher levels of geography including postcode and Census Output Areas. All the input variables go through a selection process where they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology, depending on how well they discriminate at differing levels of geography.

This 'bottom-up' approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification, and its ability to discriminate. It allows for the optimisation of data and creates a classification that is truly best of breed.

Geographical Resolution

Mosaic Public Sector classifies citizens by household or by postcode. This allows you to optimise your use of the segmentation depending on its application.

The classification is identical regardless of whether it is used at a postcode or household address level. This ensures continuity and makes the classification easy to implement.

Mosaic Public Sector Groups and Types

Mosaic classifies households in the United Kingdom by allocating them to one of 61 types and 11 groups.

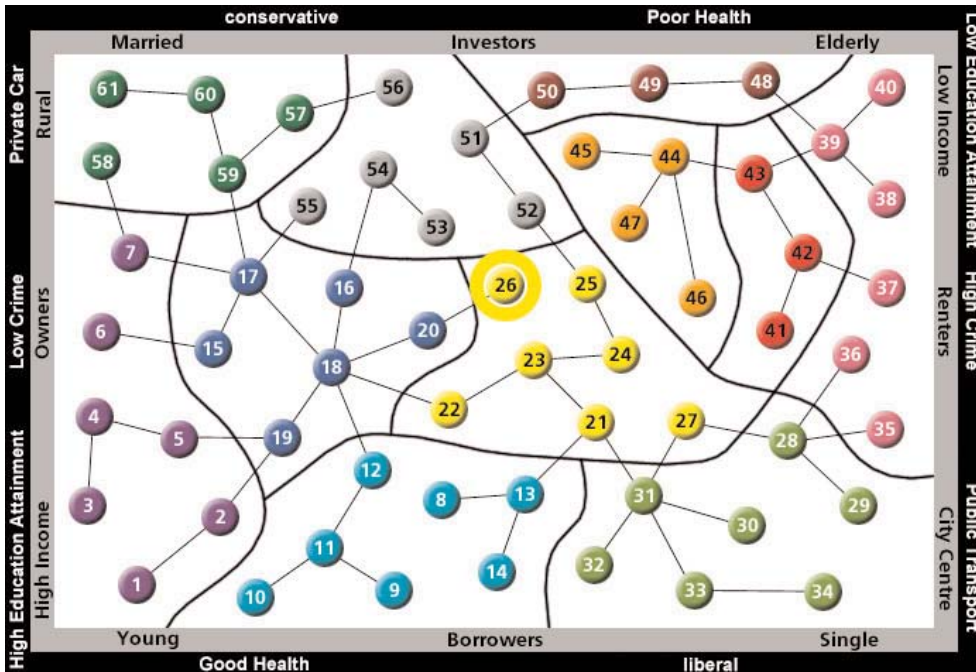
Group	Mosaic Group Description	Type	Mosaic Type Description
A	Symbols of Success Career professionals living in sought-after locations	A01	Financially successful people living in cosmopolitan inner city locations
		A02	Highly educated senior professionals, many working in the media, politics and law
		A03	Successful managers living in very large houses in outer suburban locations
		A04	Financially secure couples, many close to retirement, living in sought-after suburbs
		A05	Senior professionals and managers living in the suburbs of major regional centres
		A06	Successful, high-earning couples with new jobs in areas of growing high-tech employment
		A07	Well paid executives living individually-designed homes in rural environments
B	Happy Families Younger families living in newer homes	B08	Families and singles living in developments built since 2001
		B09	Well-qualified couples typically starting a family on a recently built private estate
		B10	Financially better off families living in relatively spacious modern private estates
		B11	Dual income families on intermediate incomes living on modern estates
		B12	Middle income families with children living in estates of modern private homes
		B13	First generation owner occupiers, many with large amounts of consumer debt
		B14	Military personnel living in purpose-built accommodation
C	Suburban Comfort Older families living in suburbia	C15	Senior white collar workers, many on the verge of a financially secure retirement
		C16	Low density private estates, now with self-reliant couples approaching retirement
		C17	Small business proprietors living in low density estates in smaller communities
		C18	Inter-war suburbs, many with less strong cohesion than they originally had
		C19	Singles and childless couples increasingly taking over attractive older suburbs
		C20	Suburbs sought-after by the more successful members of the Asian community
D	Ties of Community Close-knit, inner city and manufacturing town communities	D21	Mixed communities of urban residents living in well-built, early 20th century housing
		D22	Comfortably off manual workers living in spacious but inexpensive private houses
		D23	Owners of affordable terraces built to house 19th century heavy industrial workers
		D24	Low income families living in cramped Victorian terraced housing in inner city locations
		D25	Centres of small market towns and resorts containing many hostels and refuges
		D26	Communities of lowly paid factory workers, many of them of South Asian descent
		D27	Inner city terraces attracting second generation Londoners from diverse communities
E	Urban Intelligence Educated, young, single people living in areas of transient populations	E28	Neighbourhoods with transient singles living in multiply occupied large old houses
		E29	Economically successful singles, many living in small inner London flats
		E30	Young professionals and their families who have 'gentrified' older terraces in inner London
		E31	Well-educated singles and childless couples colonising inner areas of provincial cities
		E32	Singles and childless couples in small units in newly-built private estates outside London
		E33	Older neighbourhoods increasingly taken over by short term student renters
		E34	Halls of residence and other buildings occupied mostly by students
F	Welfare Borderline People living in social housing with uncertain employment in deprived areas	F35	Young people renting hard to let social housing, often in disadvantaged inner city locations
		F36	High density social housing, mostly in inner London, with high levels of diversity
		F37	Young families living in upper floors of social housing, mostly in Scotland
		F38	Singles, childless couples and older people living in high rise social housing
		F39	Older people living in crowded apartments in high density social housing
		F40	Older tenements of small private flats often occupied by highly disadvantaged individuals
G	Municipal Dependency Low income families living in estate-based social housing	G41	Families, many single parent, in deprived social housing on the edge of regional centres
		G42	Older people living in very large social housing estates on the outskirts of provincial cities
		G43	Older people, many in poor health from work in heavy industry, in low rise social housing
H	Blue Collar Enterprise Upwardly mobile families living in homes bought from social landlords	H44	Manual worker, many close to retirement, in low rise houses in ex-manufacturing towns
		H45	Older couples, mostly in small towns, who now own houses once rented from the council
		H46	Residents in 1930s and 1950s London council estates, now mostly owner-occupiers
		H47	Social housing, typically in 'new towns', with good job opportunities for the poorly qualified

I	Twilight Subsistence Older people living in social housing with high care needs	I48	Older people living in small council and housing association flats
		I49	Low income older couples renting low rise social housing in industrial regions
		I50	Older people receiving care in homes or sheltered accommodation
J	Grey Perspectives Independent older people with relatively active lifestyles	J51	Very elderly people, many financially secure, living in privately-owned retirement flats
		J52	Better off older people, singles and childless couples in developments of private flats
		J53	Financially secure and physically active older people, many retired to semi-rural locations
		J54	Older couples, independent but on limited incomes, living in bungalows by the sea
		J55	Older people preferring to live in familiar surroundings in small market towns
		J56	Neighbourhoods with retired people and transient singles working in the holiday industry
K	Rural Isolation People living in rural areas far from urbanisation	K57	Communities of retired people and second homers in areas of high environmental quality
		K58	Well off commuters and retired people living in attractive country villages
		K59	Country people living in still agriculturally active villages, mostly in lowland locations
		K60	Smallholders and self-employed farmers, living beyond the reach of urban commuters
		K61	Low income farmers struggling on thin soils in isolated upland locations

The Mosaic Public Sector Family Tree

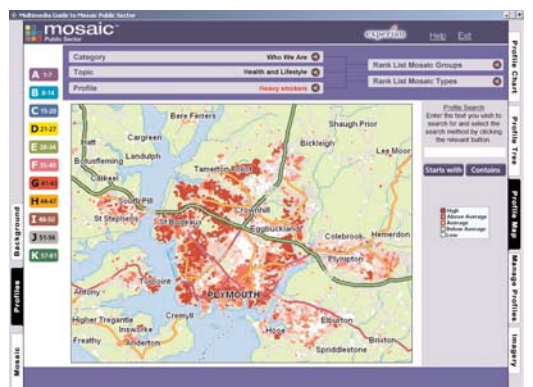
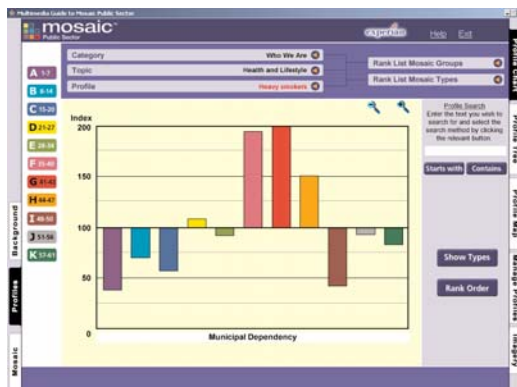
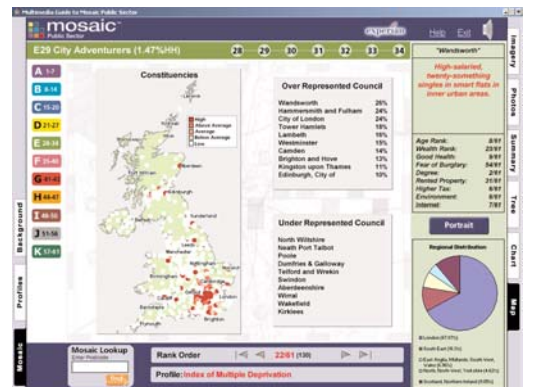
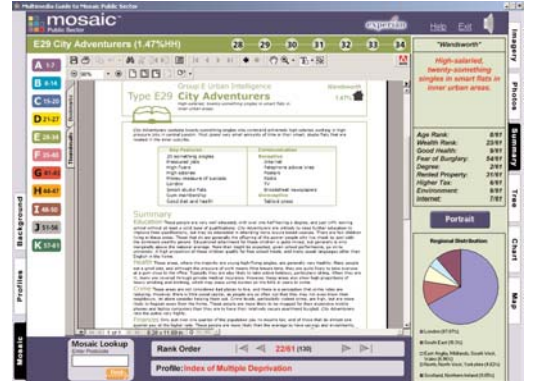
The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the types and groups, and shows how the Mosaic Public Sector types relate to each other. Mosaic migration helps to determine the probable location paths of different Mosaic Public Sector types and how households might move through the Mosaic Public Sector Family Tree over time.

This analysis is useful for understanding the origin, stability and aspirations of the people within each Mosaic Public Sector type.



Bringing Mosaic Public Sector to Life

Experian has pioneered visualisation tools to provide our clients with sophisticated applications to drive understanding of analysis. The Multimedia Guide to Mosaic Public Sector contains full descriptions for every group and type, with particular emphasis on key public sector issues such as education, health, crime, finance and the environment and access to over 150 profiles.



Public Service Transformation and Effective Resource Planning

There is a notable move towards public services that are designed around citizens and based on their specific needs and behaviours. Different groups of citizens require differing services and will respond through different channels and messages. The needs of some key groups, such as older people, are best understood holistically, with strategies delivered through joined-up partnership rather than each service working in isolation.

We believe that customer insight is the key to allowing resources to be maximised through targeting the right services and communications to the right communities, starting at the lowest geographic level - household and postcode. This drives efficiency and ensures value-for-money.

Mosaic Public Sector is used extensively across the public sector for a wide variety of applications, including:

- **Targeting deprivation and tackling inequality** - By providing full postcode level estimates of deprivation, we can identify smaller pockets of poverty that are not captured by the standard Indices of Deprivation. Mosaic Public Sector allows a detailed assessment of likely needs and potential remedies. This understanding has already be linked to issues such as access to services, practice-based commissioning, life expectancy, neighbourhood policing strategies, educational achievements and social housing needs.
- **Benefit targeting and revenue assurance** - Many Local Authorities are now using Mosaic Public Sector to help to achieve their benefit take-up targets, by identifying those households that should be claiming benefits but currently are not. By only targeting those households that are likely to be eligible they are able to reduce costs, raise response rates and increase awareness of entitlement. Conversely, understanding the 'can't payers' versus the 'won't payers' and developing appropriate strategies for each group has a significant effect on revenue recovery.
- **Benchmarking and performance measurement** - Only by understanding the socio-demographic composition of a local area can performance be measured fairly and realistic targets set. Mosaic Public Sector is used to profile a wide range of relevant aspects, from teenage pregnancy to violent crime, or from obesity to educational attainment. This enables an organisation to gauge its performance against its population and compare itself to similar organisations, whilst setting expectations that are relevant.
- **Resource planning** - In order to deploy scarce resources in a focused and cost-effective manner it is essential to understand and quantify the neighbourhoods that are likely to place the biggest demand on resources. From demand for healthcare facilities, crime prevention, recycling facilities or educational need, Mosaic Public Sector has been applied to gain in-depth understanding to enable resources to be targeted with greater accuracy at postcode or household level.
- **Communications strategies** - Communicating with citizens is becoming increasingly important to ensure that they understand the public services being offered and the options for accessing those services. Mosaic Public Sector drives personalised communications strategies and allows for accurate response measurement of any channel interaction or campaign.

About Mosaic Public Sector

Mosaic Public Sector is Experian's sector specific socio-demographic segmentation system, which is completely unique in the marketplace. Like Mosaic, the new segmentation has 11 groups and 61 types but includes more public sector-focused segment descriptions. Mosaic Public Sector is the only segmentation system available at household level. It enables public sector organisations to apply policy decision, communications activity and resource strategies at the most granular level of geography.

To find out more please visit www.business-strategies.co.uk/publicsector

About Business Strategies

Experian's Business Strategies Division provides an unrivalled understanding of consumers, markets and economies in the UK and around the world, past, present and future. It leads the market in consumer profiling and market segmentation, economic forecasting and public policy research, supporting businesses, policy makers and investors in making tactical and strategic decisions. As part of the Experian group, it has access to a wealth of research data and innovative software solutions. The division's economic research team is one of the largest in the country, devoted to analysing national, regional and local economies for a range of public and private sector clients. Its statisticians, econometricians, sociologists, geographers, market researchers and economists carry out extensive research into the underlying drivers of social, economic and market change.

To find out more please visit www.business-strategies.co.uk

About Experian

Experian is a global leader in providing information solutions to organisations and consumers. It is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California. Its 12,000 people in 27 countries support clients in more than 60 countries. Annual sales exceed £1.4bn.

To find out more please visit www.experian.co.uk