



**E-Handbook**



## Overview

Mosaic Global is a consistent segmentation system that covers over 284 million of the world's households. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Each have their ghettos of *Metropolitan Strugglers*, suburbs of *Career and Family* and communities of *Sophisticated Singles*. In terms of their values and lifestyles each type of neighbourhood displays strong similarities in whichever country it is found.

Using local data from 16 countries and statistical methods, Experian has identified 10 distinct types of residential neighbourhood, each with a distinctive set of values, motivations and consumer preferences, which can be found in each of the countries.

Mosaic Global uses the data from the national Mosaic classification systems for the following countries:

- Australia
- China (Beijing, Guangzhou, Shanghai)
- Denmark
- Finland
- France
- Germany
- Greece
- Hong Kong
- Netherlands
- New Zealand
- Norway
- Republic of Ireland (ROI)
- Spain
- Sweden
- UK
- USA.

Mosaic Global will be updated to add the following countries once the national Mosaic classification has been finished:

- Austria
- Canada
- Czech Republic
- Italy
- Japan
- Switzerland.

## Methodology

To describe Mosaic Global, we decided upon a set of groups that are consistent across the countries and which could be used as classifications. The Mosaic Global groups are:

- A Sophisticated Singles
- B Bourgeois Prosperity
- C Career and Family
- D Comfortable Retirement
- E Routine Service Workers
- F Hard Working Blue Collar
- G Metropolitan Strugglers
- H Low Income Elders
- I Post Industrial Survivors
- J Rural Inheritance.

(Continued)



## Methodology *(Continued)*

These groups were selected based on many years of experience building and interpreting classifications from around the world.

A set of demographic variables was identified that could be used to allocate each country's Mosaic types to a Mosaic Global group. For example, the proportions of the population under school age and the proportions of the population aged 65 and over.

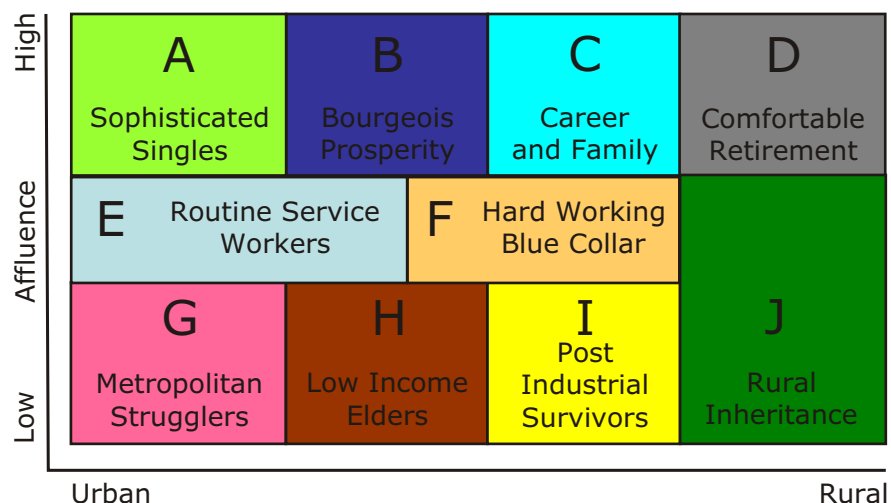
For each Mosaic type in each country, we extracted the Index value for each of these variables (or close matching proxies) from the database that was used to create the national Mosaic classification system. The Index shows how the variable compares with all the other types in that country – not in the world or in the countries for which Mosaic classifications have been built.

A set of rules was created, based on the Index value of the variables, and applied to allocate each national Mosaic type to a Mosaic Global group. For example, we initially divided the Mosaic types which have high proportions of people aged 65+ from those that do not; subsequently sub-dividing these accordingly. The set of rules was adjusted to ensure there was a reasonable proportion of Mosaic types in each Mosaic Global group.

To validate Mosaic Global, offices in each country were advised of the allocation of the Mosaic Global groups and provided with interpretative material. Any Mosaic types that had been inappropriately classified were reallocated.

We then established the household proportion within each country for each Mosaic Global group. We also established the overall household proportion for each Mosaic Global group based on the total household for the countries classified.

We then considered the ordering of the Mosaic Global groups. With the exception of *Group J Rural Inheritance*, we ordered the groups according to the level of affluence: high, medium and low. Within these three bands, we also ordered the groups from urban to rural. Thus, the Mosaic Global groups can be plotted on two dimensions, affluence and urban-rural:



Finally we assigned colours to each Mosaic Global group. For many countries, these colours match the colours of the national Mosaic types which are predominant in the Mosaic Global group. For example, neighbourhoods with old people tend to fall into national Mosaic types which are coloured grey. For this reason, grey is used to denote the Mosaic Global group with the highest proportion of old people, i.e. *Group D Comfortable Retirement*.

# Group A Sophisticated Singles

7.90% 

## Distribution by Country

	% 	Index
Australia	10.40	132
China*	6.13	78
Denmark	14.66	186
Finland	28.65	363
France	20.19	256
Germany	8.21	104
Greece	12.20	155
Hong Kong	2.08	26
Netherlands	11.61	147
New Zealand	7.70	98
Norway	6.43	82
ROI	1.30	16
Spain	11.00	139
Sweden	4.34	55
UK	6.61	84
USA	5.22	66

\*Beijing, Guangzhou, Shanghai



Sweden

*Sophisticated Singles* contains young people, mostly single and well educated, who positively enjoy the variety and stimulation afforded by life in large cities. Typically international in their outlook and with a rich network of personal contacts, they are quick to explore and adopt new social and political attitudes and are important agents of innovation, both in terms of lifestyles and the adoption of consumer products. Most are at the stage of their lives when the development of 'human' capital, i.e. skills, contacts, knowledge, continue to take precedence over the maximization of their incomes or indeed the accumulation of financial assets and much of their income is spent on 'experiences', such as entertainment, eating out, travel, books and magazines, rather than on equipment. They exhibit a variety of household arrangements and typically marry and have children late in their lives. Such people gravitate towards the smarter downtown areas of major cities where they spend short periods of time living in small, rented apartments.

## Neighbourhoods



France

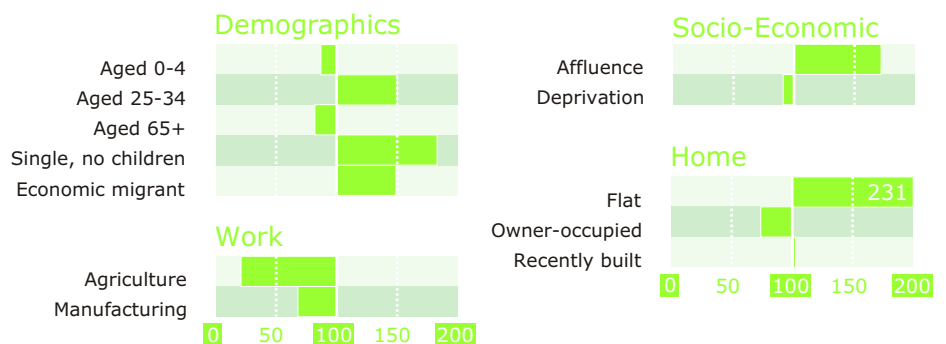


Netherlands



Spain


## Profile



# Group B Bourgeois Prosperity

9.20% 

## Distribution by Country

	% 	Index
Australia	22.40	244
China*	4.11	45
Denmark	11.10	121
Finland	14.81	162
France	7.63	83
Germany	9.55	104
Greece	0.79	9
Hong Kong	4.80	52
Netherlands	10.45	114
New Zealand	6.10	67
Norway	7.95	87
ROI	11.50	126
Spain	5.30	58
Sweden	18.61	203
UK	21.58	236
USA	7.12	78

\*Beijing, Guangzhou, Shanghai



USA

*Bourgeois Prosperity* contains people who have achieved a high level of material comfort. Typically middle to late middle aged, married and with older children, they live in spacious accommodation in traditional, quiet suburban locations. Most of this group will have been born into middle or upper middle income families, have enjoyed the benefit of a good standard of education and will have worked their way up to achieve positions of responsibility in large organizations. A significant minority will own and run their own businesses. People of this sort typically own their own homes and will by this stage in their life have accumulated significant equity in the homes, pensions and investments.

## Neighbourhoods



Denmark

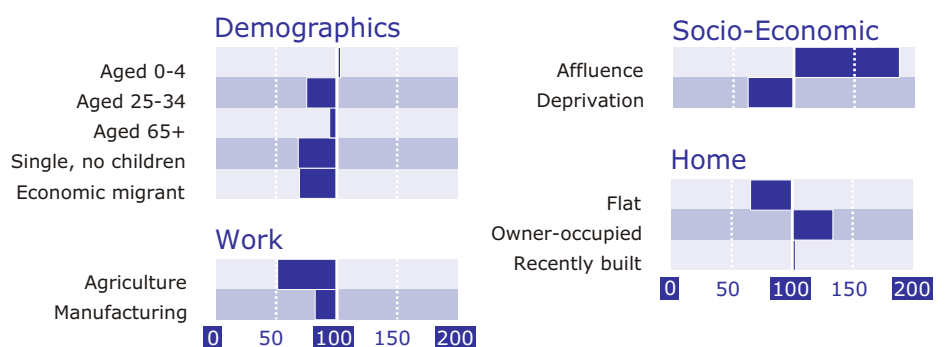


Hong Kong



Spain

## Profile




The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group C Career and Family

8.60% 

## Distribution by Country

	% 	Index
Australia	3.50	41
China*	5.80	67
Denmark	1.43	17
Finland	2.76	32
France	0.74	9
Germany	3.05	35
Greece	0.98	11
Hong Kong	21.70	251
Netherlands	10.15	118
New Zealand	11.30	131
Norway	15.33	178
ROI	8.10	94
Spain	6.20	72
Sweden	7.13	83
UK	9.73	113
USA	12.03	139

\*Beijing, Guangzhou, Shanghai



Netherlands

*Career and Family* contains people in good careers who are very much at the nest making stage of lives. Typically in their late twenties to their early forties, married and with young children, they tend to live in new private estates in outer suburbs of economically successful cities from which they commute by car to work in high technology jobs in large, progressive companies, often in modern office parks. Many of this group will be enjoying greater material prosperity than their parents' generation. Typically in jobs requiring specialist technical or professional skills, they can often find it a challenge to meet the combined responsibilities of career and family. Many households have two full time workers and people often commute long distances to work. Newly built homes are decorated in modern styles, people undertake leisure activities as a family and children as well as parents are often early adopters of latest consumer products especially those incorporating new technologies.

## Neighbourhoods



Australia

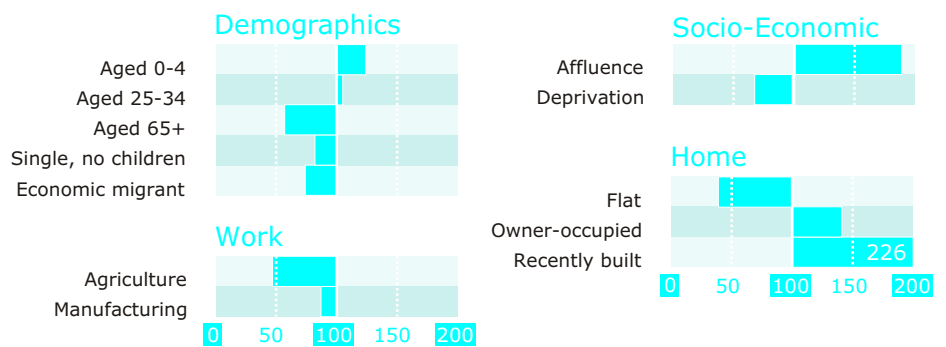


Hong Kong



UK

## Profile



The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group D Comfortable Retirement

2.90% 

## Distribution by Country

	% 	Index
■ Australia	2.00	70
■ China*	0.00	0
■ Denmark	6.95	243
■ Finland	3.11	109
■ France	5.43	190
■ Germany	2.67	93
■ Greece	5.60	196
■ Hong Kong	0.00	0
■ Netherlands	12.84	449
■ New Zealand	3.30	115
■ Norway	5.75	201
■ ROI	3.90	136
■ Spain	1.20	42
■ Sweden	2.54	89
■ UK	3.54	124
■ USA	2.19	77

\*Beijing, Guangzhou, Shanghai



France

*Comfortable Retirement* are typically people who are retired or close to retirement, who have accumulated significant financial assets, and who now want to enjoy an active retirement in a pleasant physical environment and in the company of people of similar life stage and social attitudes. Typically living in suburban locations, in tourist regions or near the ocean, sometimes in apartments but very often in single storey accommodation, these people will often have re-located to their current home on retirement and now tend to live some distance away from their grown up children. Often enthusiastic gardeners, supporters of the arts and charities, they are confident in engaging with other members of their local community and often lead active social lives. Their homes are often full of furniture, pictures and household equipment from earlier stages of their lives and relatively more of their expenditure goes on the purchase of services than on consumer durables. Management of their financial assets is a major source of consumer interest. They often purchase by mail order but appreciate personal contact when they visit shops.

## Neighbourhoods



Finland

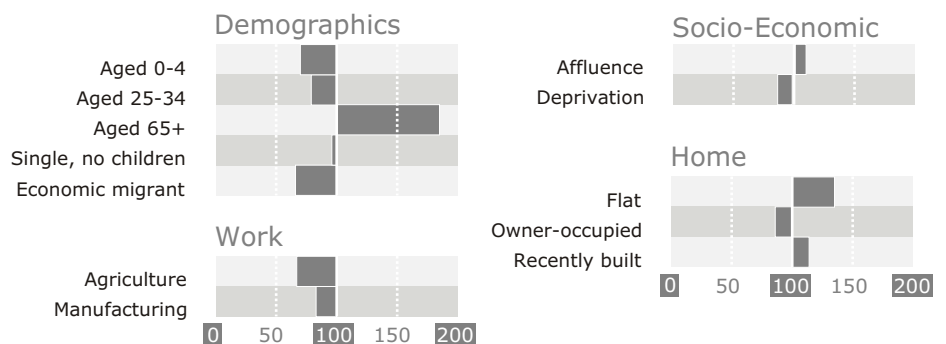


Greece



Netherlands

## Profile




■ The bar in the charts shows the average Index for each variable.  
See **Supporting Notes** for further details.

# Group E Routine Service Workers

9.30% 

## Distribution by Country

	% 	Index
Australia	3.80	41
China*	25.61	277
Denmark	3.37	36
Finland	0.00	0
France	17.40	188
Germany	16.18	175
Greece	17.22	186
Hong Kong	24.11	261
Netherlands	13.20	143
New Zealand	3.50	38
Norway	8.23	89
ROI	21.10	228
Spain	13.60	147
Sweden	11.40	123
UK	11.35	123
USA	3.53	38

\*Beijing, Guangzhou, Shanghai



Hong Kong

*Routine Service Workers* are typically people of middle incomes but at various stages in their life cycle who tend to live in older houses in established suburbs and who typically work in intermediate white collar service jobs and office functions which involve a daily commute to the town or city centre. Working both in large cities and small towns, these neighbourhoods typically accommodate clerical workers, secretaries, shop-workers, sales people, hair-dressers, proprietors of local service businesses whose jobs involve contact with consumers but seldom a very high level of technical knowledge. Whilst some of these people will be owner occupiers of modest suburban houses, others will rent apartments in mid market neighbourhoods. Members of this group tend to be relatively well informed about social trends and well adjusted to their work and neighbourhood. However they are seldom at the cutting edge of innovation, preferring social contacts and security to the challenge of entrepreneurship or of new ideas.

## Neighbourhoods



Germany

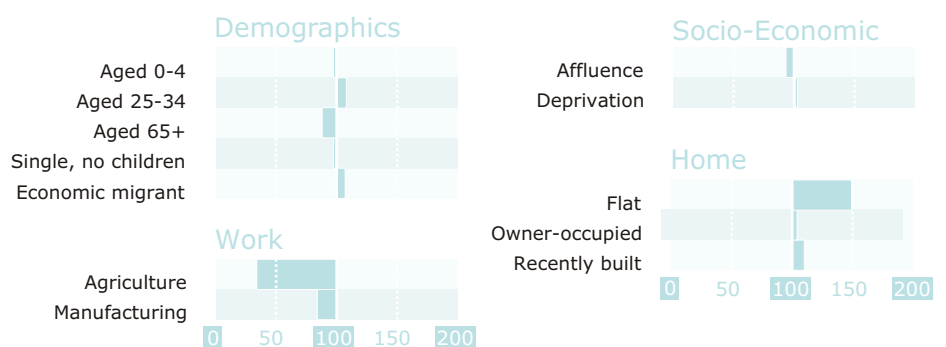


Norway



ROI

## Profile




The bar in the charts shows the average Index for each variable. See *Supporting Notes* for further details.



# Group F Hard Working Blue Collar

10.90% 

## Distribution by Country

	% 	Index
Australia	18.90	174
China*	0.00	0
Denmark	21.69	200
Finland	3.27	30
France	13.40	123
Germany	11.44	105
Greece	10.81	99
Hong Kong	0.00	0
Netherlands	11.15	103
New Zealand	24.00	221
Norway	14.43	133
ROI	2.40	22
Spain	5.40	50
Sweden	5.59	51
UK	4.68	43
USA	12.85	118

\*Beijing, Guangzhou, Shanghai



UK

*Hard Working Blue Collar* are typically families on average or slightly lower than average incomes whose competence lies in their craft or practical manual skills rather than in their 'intellectual' know how. Many of these people will not have shone at school but will have had the sense of personal responsibility and applied skills to achieve a reasonably good standard of living in occupations such as a technical engineer, an overseer in a garage, a fitter or installer. In a post industrial economy these skills are in increased demand. Whilst some of this group will traditionally have rented their homes from city councils, an increasing number will have become first time owners, whether in cheaper older properties or in newer estates developed by national house builders. Such people tend to be married and to have children and to devote much of their leisure time to home improvement, much of which they undertake themselves. They enjoy outdoor rather than intellectual leisure pursuits and a key target audience for most mass market brands. They are well equipped with domestic appliances but tend to purchase cheaper models and brands. This group has conservative social attitudes and dislikes 'benefit cheats'.

## Neighbourhoods



Australia

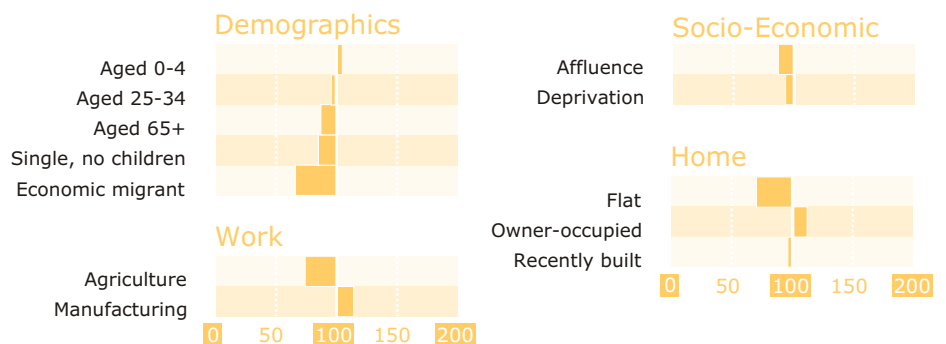


Denmark



Spain

## Profile




The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group G Metropolitan Strugglers

18.50% 

## Distribution by Country

	% 	Index
Australia	5.00	27
China*	23.00	124
Denmark	13.25	72
Finland	9.53	52
France	6.13	33
Germany	16.96	92
Greece	8.45	46
Hong Kong	26.08	141
Netherlands	7.99	43
New Zealand	9.10	49
Norway	5.73	31
ROI	2.70	15
Spain	3.80	21
Sweden	26.02	141
UK	15.97	86
USA	24.60	133

\*Beijing, Guangzhou, Shanghai



Sweden

*Metropolitan Strugglers* contain people who live in less sought after neighbourhoods in large population centres and who often battle against high levels of crime, drug addiction and social disorder as well as difficult physical environments. Often poorly paid in low skill service jobs such as office cleaners, parking attendants, security staff, transport workers, these people are seldom able to afford to buy their own homes and typically live in cramped rented apartments, very often in social housing schemes. Here those that are employed and who have partners and children are typically mixed in with a significant minority of others who may have lost their jobs, who do not have the skills to get a job, ex-offenders and drug addicts as well as single parents and people in transient household arrangements. The presence of these minorities often causes the most ambitious members of the community to leave, resulting in the continuing social decline of these neighbourhoods. These are areas where many households don't have access to a car, where consumer credit is hard to come by and where it is often difficult to find retail outlets other than those that appeal to the discount market.

## Neighbourhoods



Germany

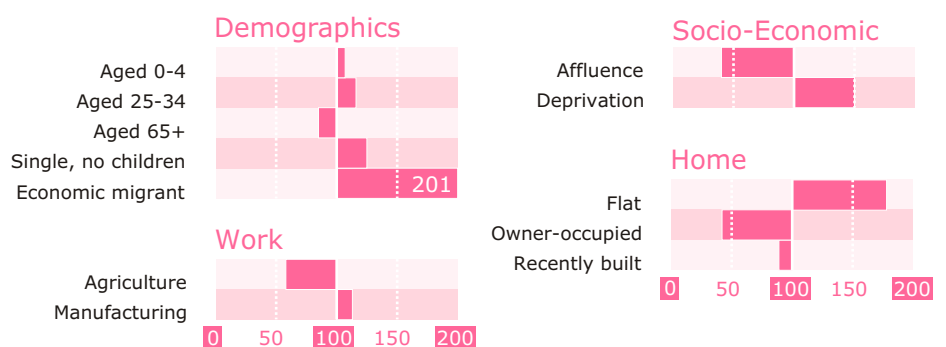


Norway



ROI

## Profile




The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group H Low Income Elders

6.20% 

## Distribution by Country

	% 	Index
Australia	4.20	68
China*	4.94	80
Denmark	5.12	83
Finland	8.89	144
France	2.84	46
Germany	6.96	113
Greece	2.97	48
Hong Kong	9.49	154
Netherlands	8.93	145
New Zealand	4.60	75
Norway	9.09	147
ROI	7.70	125
Spain	11.70	190
Sweden	10.25	166
UK	4.39	71
USA	6.05	98

\*Beijing, Guangzhou, Shanghai



Germany

*Low Income Elders* are typically people who are retired or close to retirement, who have accumulated few if any financial assets and who are now almost entirely reliant on modest state pensions for their income. Typically renting small houses or apartments, whether from private landlords or from the public sector, they content themselves with very modest lifestyles devoid of all but the most basic luxuries. Many of these people struggle to find the means to pay for their utilities, particularly fuel, and have few financial resources to fall back on in times of emergency. However brought up in times when money was scarce, most of this group are content with modest pleasures and gain satisfaction from watching the television, conversations with neighbourhoods or with local shop-keepers, visits from grown up children, an occasional cigarette and from participating in competitions and lotteries. Their tastes in food are traditional and they prefer old established and trusted brands. Few people are computer literate and hardly any access the internet.

## Neighbourhoods



China

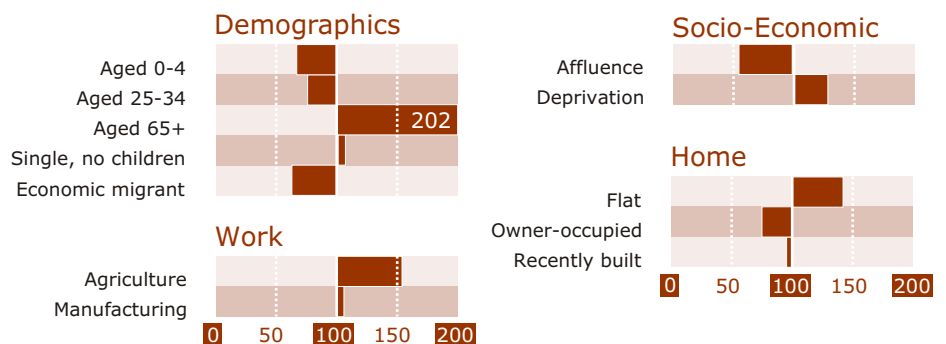


Finland



UK

## Profile




The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group I Post Industrial Survivors

12.20% 

## Distribution by Country

	% 	Index
Australia	16.80	137
China*	9.80	80
Denmark	7.82	64
Finland	21.42	175
France	9.37	77
Germany	6.48	53
Greece	15.48	127
Hong Kong	7.90	65
Netherlands	4.88	40
New Zealand	16.50	135
Norway	17.16	140
ROI	16.10	132
Spain	19.30	158
Sweden	2.89	24
UK	16.84	138
USA	12.83	105

\*Beijing, Guangzhou, Shanghai



China

*Post Industrial Survivors* are typically people on low incomes who live in older properties, mostly single family houses rather than flats, in provincial towns traditionally dependent on coal, steel and chemicals. The people typically work in poorly paid manual occupations which provide few opportunities for advancement. Many of them are worried about losing their jobs and about the difficulty of finding other sources of employment whilst a significant minority do not work either from unemployment, sickness or disability. Such neighbourhoods typically contain an older than average population profile, with few young single people but large numbers of widows and widowers. These neighbourhoods tend to be particularly close knit and parochial in their outlook, suspicious of outsiders and slow to adopt new social behaviours as well as innovatory products or services. Typically people know and can rely on their neighbours in times of need; children and extended families often live within a short distance; people walk to local shops rather than drive to modern retail parks and shoppers select old established brands from familiar product categories. People are poorly travelled, take few holidays and seldom read about what happens in other countries.

## Neighbourhoods



Greece

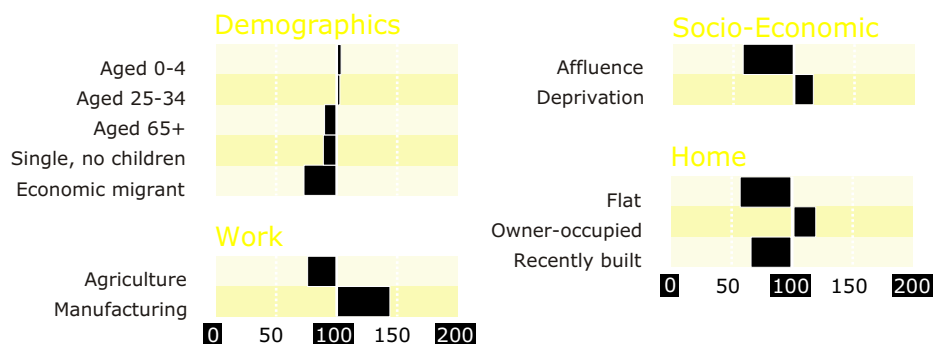


New Zealand



Norway

## Profile




The bar in the charts shows the average Index for each variable. See **Supporting Notes** for further details.

# Group J Rural Inheritance

14.60% 

## Distribution by Country

	% 	Index
Australia	13.30	91
China*	20.60	141
Denmark	14.60	100
Finland	7.56	52
France	16.49	113
Germany	18.59	127
Greece	25.53	174
Hong Kong	3.85	26
Netherlands	8.84	60
New Zealand	14.20	97
Norway	8.26	56
ROI	25.30	173
Spain	22.50	154
Sweden	11.22	77
UK	5.32	36
USA	13.98	95

\*Beijing, Guangzhou, Shanghai



Australia

*Rural Inheritance* contains people who live variously in the countryside, the outback or the prairie, essentially too far away from major centres of employment to attract large number of commuters with urban aspirations and lifestyles. Residents rely for their income on a mixture of agriculture, fishing, forestry and viniculture, servicing the needs of travelers and tourists and, occasionally, on employment in power plants, military bases and other facilities more suited to rural than city locations. Such communities contain people of all ages and income groups, many of whom if not self employed work directly for owner managers. Often wealth is tied up in the land and the distinction between business and consumer expenditure is blurred. In these neighbourhoods we find very high levels of property ownership, whether of homes, cars, kitchen appliances, garden equipment, and a high level of self sufficiency. By contrast these are not areas where people regularly eat in restaurants, have their clothes dry cleaned, their lawns mown, their children tutored or their cars valeted. These are neighbourhoods where people know and trust their neighbours and where informal contacts are often more influential than large scale advertising.

## Neighbourhoods



China

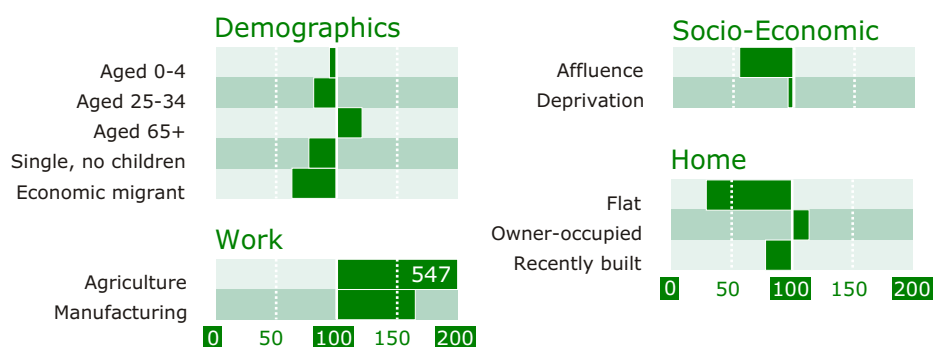


France



Sweden

## Profile





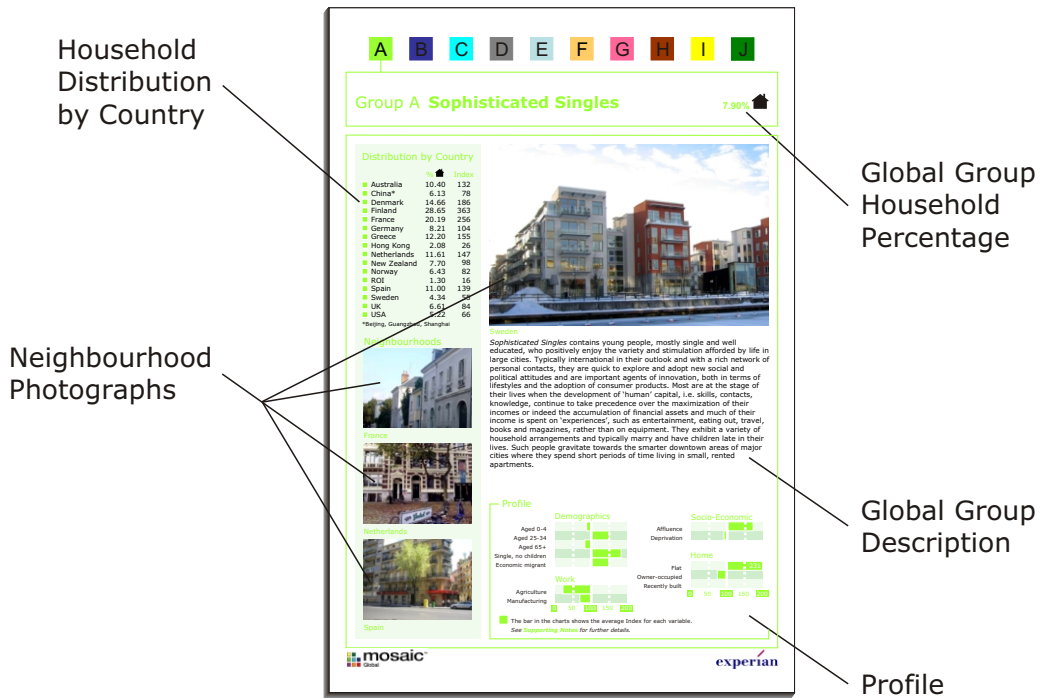
# Mosaic Global Lookup

	A	B	C	D	E	F	G	H	I	J
Australia:	A03, A05, D11, D12, D13, E16	A01, A02, A04, B06, B07, C10, E15, F18	C09	J35, J36	F17	C08, F19, F21, F22, I30, I31	D14, G23, G24	G26, J37, J38	G25, H27, H28, I29, I32, I33, I34	F20, K39, K40, K41
China*:	A02, F17, J33	A04	A01, A03, A05, E15	None	B06, B07, B08, C09, D11, D12, F18, F19, F20	None	D14, E16, G22, H24, J34	C10, D13	G21, G23	H25, H26, H27, H28, I29, I30, I31, I32
Denmark:	E18, E19, F20, F21, F22	A01, A02, B05, B09	B03	D15, H25, H27	B04, I29	B06, B07, B08, C11, C12, D16	D17, G23, G24, I28	C14, H26	C10, C13	J30, J31, J32, J33, J34
Finland:	C10, D11, D12, E13, E14, E15, E16, E17, F18	A01, A02, A03, C09, H28	B07	F21	None	H26	G22, G24, G25	F19, F20, I32	B04, B05, B06, G23, H27	B08, I29, I30, I31, I33
France:	A01, A02, A03, A04, A06, B10, E19, G26, G27, H28, H29, H30	A05, B07, B08, B09, C12, E18	B11	F23, F24	C13, D16, E20, E21, E22, F25, I31, L42	D14, D15, D17, K37	I32, J33, J34, J35, J36	L45	K38, K39, K40, K41, L44	L43, M46, M47, N48, N49, N50, N51, N52
Germany:	A01, C11, D16, E21	A02, A03, B04, B05, I33	B06, B08	I36	B07, C09, C10, C12, E19, F22	E18, H28, H29, I34	D13, D14, D15, E17, E20	F24, I32	F23, H27, H30	G25, G26, H31, I35, J37, J38
Greece:	A03, A04, C08, C09, C10, E22	A01	A02	B05, B06	B07, C11, C12, D18, E21, E26	C13, D14, D16, D17, E24	E25	G32	D15, D19, D20, E23, F29	F27, F28, G30, G31, G33
Hong Kong:	B06, C11	A01, B05	A02, A03, A04, C07, C09, D14	None	C08, C10, E16, F18, F19, F20	None	G21, G22, G23, H24, H25, H26	I27, I28, I29, J30	D13, E17	D12, D15
Netherlands:	A01, A02, A03, A04, B06, B07	F20, F21, I36, I37, I38, I40	D11, D12, E14, F18	B05, E15, G28, H31, J41	C09, F19, G22, G25	E13, G23, G26, G27	C08, C10, E17	E16, J42, J43, J44	G24, H32	H29, H30, H33, H34, H35, I39
New Zealand:	A03, C08, C09, C11, C12	A01, B04, B07	A02, B05, B06, D13	H27	C10, I29	D14, E15, E16, E17, F19, G23	E18, I30, I32	H28, I31	F20, F21, F22, G24, G25	H26, J33, J34, J35, J36, J37, K38
Norway:	F20, F21	A01, F22	A02, A03, C09, C10, C11, H28	B04, E17	D13, D14, D15, D16	B05, B06, B07, C12	G26, H29	E18, E19, G25	C08, G23, G24, H27, I30	I31, I32, I33, I34
ROI:	D10	A01, C09	A02, B03, B04, C08	C06, J30	C07, D11, D12, D13, F18, H24	F17	D14, E15	G22, J31	B05, E16, F19, G20, G21	H23, H25, I26, I27, I28, J29, J32
Spain:	A02, C08, D11, D12, F19, F20	A01, B04, B06	A03, B05, D13, D14	M45, M46	C07, C09, F21, F23, G24, G25, I32, N48	C10, F22, H27	I33, I34	E15, E16, E17, E18, M44	H26, H28, H29, H30, H31, J35, J36, K38	J37, K39, K40, L41, L42, L43, M47
Sweden:	A01, A02	G21, G22, G23, H25, H26, I27, I30, I31, J32, J33	G24, I28, I29, K36	D11	B03, B04, C05, E16	E17, J34	C06, C07, C08, D12, E14, E15, F18, F19, F20	D09, D10, D13, K35	K37	L38, L39, L40, L41, L42
UK:	A01, A02, E28, E29, E30, E33, E34	A03, A04, A05, A07, C15, C16, C17, C18, C19, J52	A06, B09, B10, B11, B12, B14	J51, J53, J54	B08, C20, D21, D27, E31, E32, H45, J56	B13, J55	D25, F35, F36, F37, F38, F39, G41, G42, G43, H47	F40, I48, I49, I50	D22, D23, D24, D26, H44, H46	K57, K58, K59, K60, K61
USA:	B02, H01	A01, A04, B03, C01, E04	A02, A03, A05, A06, A07, B01, B04	E03, E06	C03, L03	B05, B06, C02, C05, I03, I04	E01, F02, F04, H02, H03, H04, J02, J03, J04, J05, K01, K02, K03, K04, K05, K06, L01, L02	D02, E05, J01	C04, D01, D04, F01, F03, F05, G02	D03, E02, G01, G03, G04, I01, I02, I05

\*Beijing, Guangzhou, Shanghai

# Supporting Notes

Each group page of this handbook is divided into sections as shown by the annotated diagram below.



## Global Group Household Percentage

This is the number of households within the group expressed as a percentage of the total number of households covered by Mosaic Global.

## Household Distribution by Country

The number of households within each country for each group is expressed as a percentage of the total number of households within the country.

An Index is also given for each country showing whether the country is under- or over-represented within that group. An Index lower than 100 means that the country is under-represented within that group, while an Index above 100 means that the country is over-represented within that group.

## Neighbourhood Photographs

Photographs are provided showing typical neighbourhoods in 4 countries.

## Global Group Description

A brief description is provided to highlight the key features which make each group distinctive and which would be useful to bear in mind when devising communications or treatment strategies targeted at them.

(Continued)

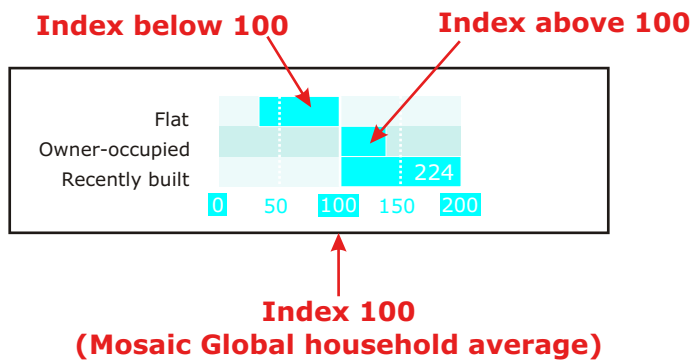
## Supporting Notes *(Continued)*

### Profile

Charts are used to show the average group Index from all countries for each of the variables used to build and describe Mosaic Global groups. The variables are grouped together by the categories: Demographics, Work, Socio-Economic, and Home.

The Index shows the average value for all global households in the group for the variable. An Index of 100 is the Mosaic Global average. An Index greater than 100 shows that this variable is over-represented compared to the global average. An Index less than 100 shows that this variable is under-represented compared to the global average.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.