



**WIRRAL  
INTELLIGENCE  
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# Profile of Wirral: Demographic analysis using Mosaic Public Sector

**Wirral Intelligence  
Service**

**July 2021**

## Profile of Wirral: Demographic analysis using Mosaic Public Sector

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Version History	Date	Author	Reviewer	Actions
1	June 2021	Sarah Kinsella	John Highton Jack Font	Accessibility checks and typos.

### Report Overview

<b>Abstract</b>	Demographic profile of local area using Mosaic Public Sector to better understand the local population and inform local need
<b>Intended or potential audience</b>	Various teams within Wirral Council, including Public Health, Regeneration, Communications etc...

1. The largest Mosaic Group in Wirral is Group E – Senior Security, with 40,802 people or 12.5% of the Wirral population classified as belonging to this group. This group is typically older people with assets, enjoying comfortable retirement suburbs like Wallasey (which has the highest number of residents classified as belonging to this group of any ward in Wirral)
2. Over half of the population of Wirral (57.3%) are classified as belonging to just five of the 15 Mosaic groups, these are: Group B – Prestige Positions, Group E - Senior Security (12.5%); Group H - Aspiring Homemakers (11.1%), Group I - Family Basics (11.2%) and Group J – Transient Renters (12.3%)
3. Four Mosaic groups exist in such small numbers in Wirral, they can mainly be disregarded in analysis concerned with the Wirral population. These are: Group A – City Prosperity (0.0%); Group C – Country Living (0.4%); Group D - Rural Reality (0.1%) and Group N – Urban Cohesion (1.4%); together these 4 groups make up just 1.9% of the Wirral population
4. Compared to the UK overall, Wirral has an over-representation of groups with an older age profile and/or those who have precarious finances
5. Groups which are under-represented in Wirral (compared to the UK overall) are those which are either diverse, rural, very affluent or those who have younger age profiles (e.g. young professionals and student populations)
6. The geographic distribution of the different Mosaic groups in Wirral reinforces very clearly, what is already known about deprivation in Wirral, with the east of Wirral is dominated by deprived groups such as Group J – Transient Renters and Group I – Family Basics. The west of Wirral on the other hand, is dominated by more affluent Mosaic groups, such as Group D – Domestic Success and Group B – Prestige Positions
7. Although the majority of the UK adult population (71.1%) now own a smartphone, this varies considerably; among the most common Mosaic Group in Wirral (Group E - Senior Security), this figure is much lower at only 42.7%
8. Communication preferences vary considerably by Mosaic Group, as does ownership and familiarity with devices such as smartphones and the extent to which people feel comfortable and confident using the internet
9. The Mosaic Group which comprises the largest percentage of the Wirral population (e.g. Group E) are one of the least likely to be tech savvy and/or own smartphones, which has implications for local services

## Contents

<b>Executive Summary .....</b>	<b>3</b>
<b>Contents.....</b>	<b>4</b>
<b>Introduction .....</b>	<b>5</b>
<b>Overview of Wirral using Mosaic .....</b>	<b>5</b>
<b>Detailed information about the most common Mosaic groups in Wirral.....</b>	<b>9</b>
<b>Communication preferences in local Mosaic groups .....</b>	<b>14</b>
<b>Appendices.....</b>	<b>15</b>
<b>Further Reading / Links .....</b>	<b>15</b>

## Introduction

Mosaic is a population classification tool used to segment the population according to the type of neighbourhood in which they live.

It is constructed from a range of data sources including the Census, consumer behaviour and lifestyle factors and is a useful tool for gaining more in-depth population insight.

Mosaic segments the population into 15 Groups (A to O). Table 1 below shows the main Mosaic Groups with their name, colour coding and a short description.

**Table 1:** Short description of the 15 Mosaic groups

Mosaic Group	Short description
<b>A City Prosperity</b>	High status city dwellers living in central locations with high reward careers
<b>B Prestige Positions</b>	Established families in large, detached homes living upmarket lifestyles
<b>C Country Living</b>	Well-off owners in rural locations enjoying the benefits of country life
<b>D Rural Reality</b>	Householders living in less expensive homes in village communities
<b>E Senior Security</b>	Older people with assets who are enjoying a comfortable retirement
<b>F Suburban Stability</b>	Mature suburban owners living settled lives in mid-range housing
<b>G Domestic Success</b>	Thriving families who are busy bringing up children and following careers
<b>H Aspiring Homemakers</b>	Younger households settling down in housing priced within their means
<b>I Family Basics</b>	Families with limited resources who budget to make ends meet
<b>J Transient Renters</b>	Single people renting low-cost homes for the short term
<b>K Municipal Tenants</b>	Urban residents renting high density housing from social landlords
<b>L Vintage Value</b>	Elderly people with limited pension income, mostly living alone
<b>M Modest Traditions</b>	Mature homeowners of value homes enjoying stable lifestyles
<b>N Urban Cohesion</b>	Residents of settled urban communities with a strong sense of identity
<b>O Rental Hubs</b>	Educated young people privately renting in urban neighbourhoods

Mosaic was initially a tool used in the private sector to target goods and services at the consumers most likely to purchase them.

It is now also widely used in the public sector to target services at those most in need of them and communicate with people in ways they prefer and are most likely to respond to.

It does this by providing information on the communication methods likely to be preferred and responded to, by different groups of the population. See the next section for how Wirral looks when analysed using Mosaic.

## Overview of Wirral using Mosaic

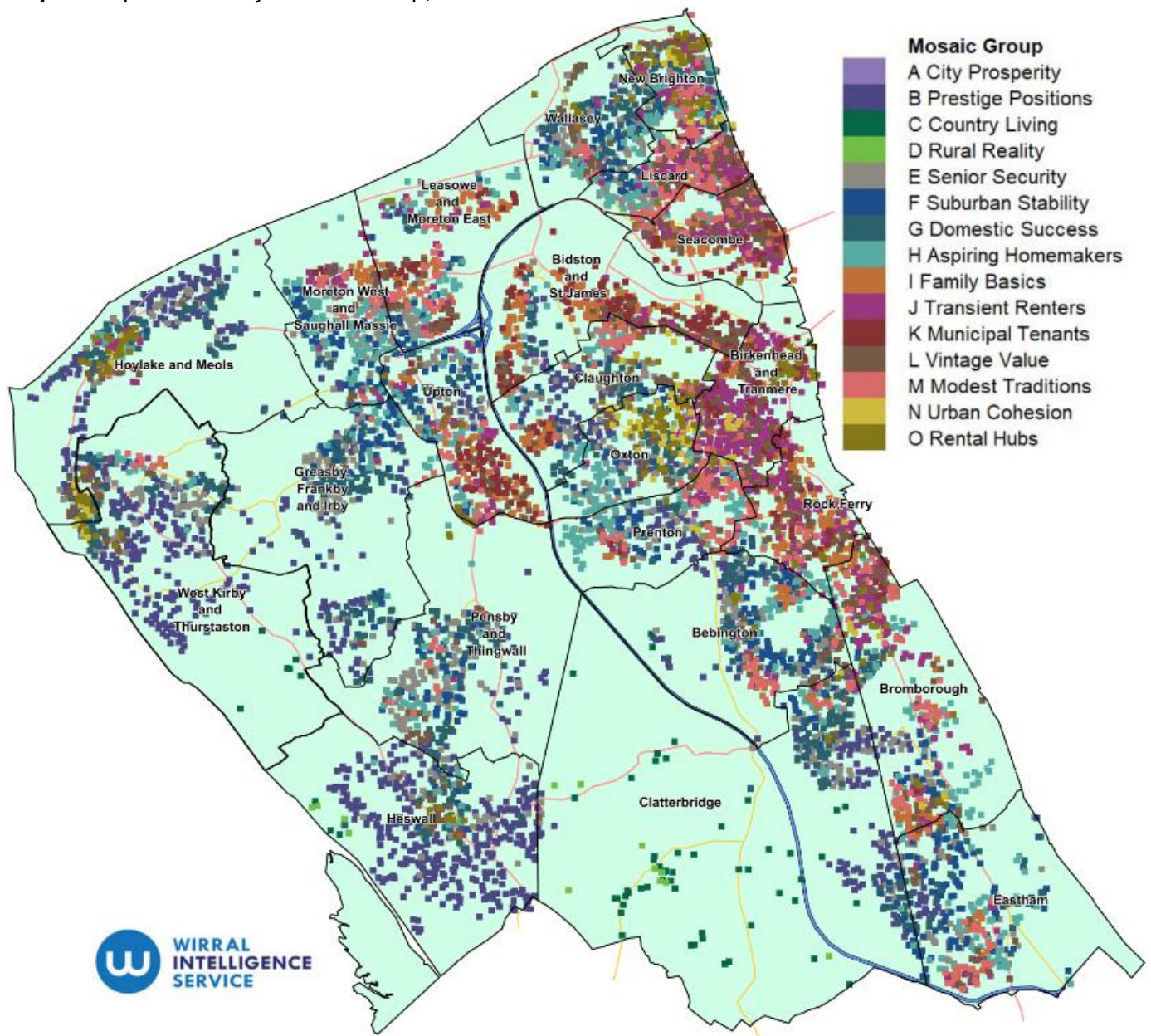
**Map 1** shows how the 15 different Mosaic Groups are distributed across Wirral. For example, it shows that some Mosaic Groups such as Group J - Transient Renters, Group I – Family Basics and Group K – Municipal Tenants tend to be located in the east of the borough (one exception being the Woodchurch and Overchurch estates in Upton ward).

Conversely, Mosaic Groups such as Group B – Prestige Positions and Group G - Domestic Success appear mainly in the more affluent south and west of the borough (although again, an exception is in Wallasey ward, which has a high proportion of these Mosaic Groups).

One of the four most common Mosaic Groups in Wirral – Group H – Aspiring Homemakers, is more geographically widespread than many, and is found across the borough in many wards.

The more rural areas of the borough in and around Clatterbridge and Pensby & Thingwall wards, are (unsurprisingly) dominated by Group C – Country Living and Group D – Rural Reality (although these groups both make up a tiny proportion of the Wirral population). See **Map 1** below, which shows each of the 8,000 postcodes in Wirral (Mosaic uses postcode to assign Mosaic Group. Group is indicated by the colour associated with that Mosaic Group – see Map legend key for more detail).

**Map 1:** Map of Wirral by Mosaic Group, 2021

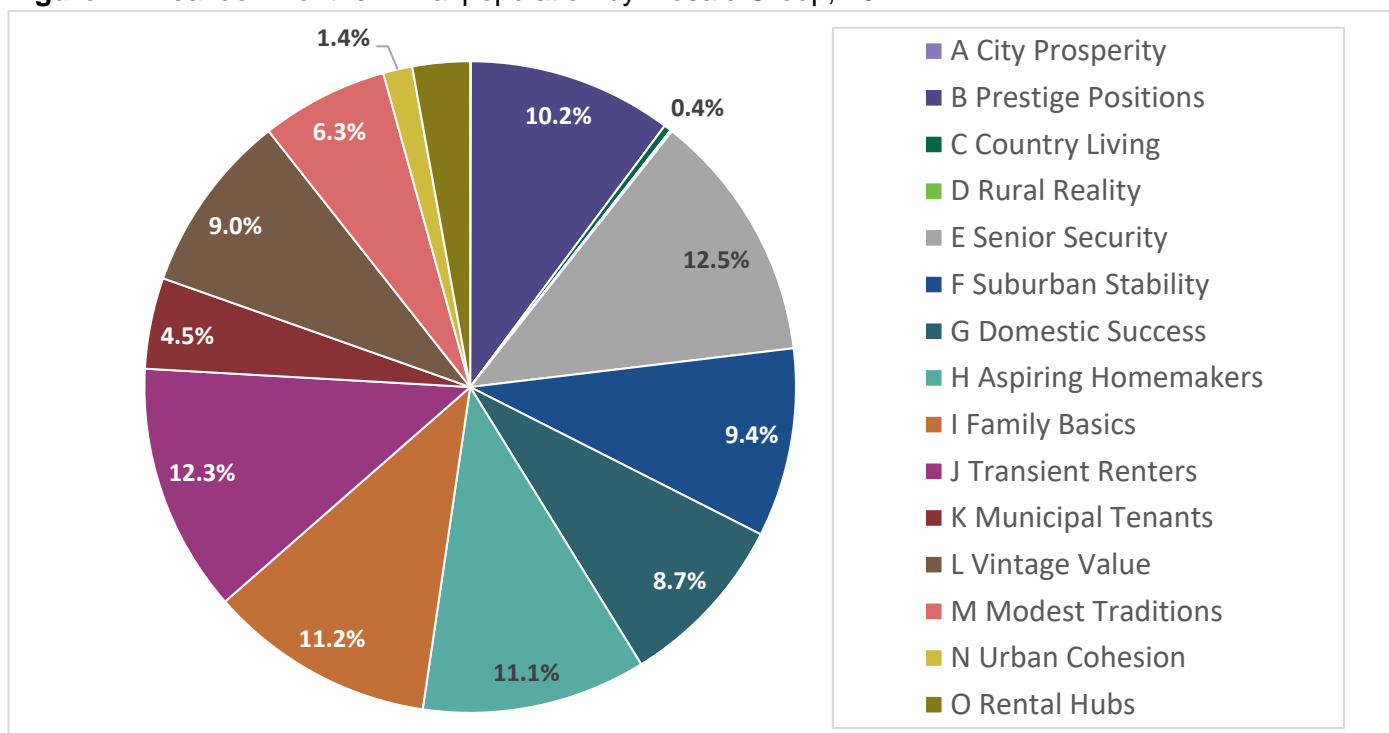


**Table 2** and **Figure 1** show the breakdown of the Wirral population by Mosaic Public Sector in further detail. The actual number of residents (and percentage of the overall population each group comprises) is displayed in **Table 1**, while the same information is shown more visually in **Figure 1**.

**Table 2:** Breakdown of the Wirral population by Mosaic Group, 2021

Mosaic Group	Number	Percentage (%)
A City Prosperity	115	0.0%
B Prestige Positions	33,222	10.2%
C Country Living	1,183	0.4%
D Rural Reality	282	0.1%
E Senior Security	40,802	12.5%
F Suburban Stability	30,658	9.4%
G Domestic Success	28,586	8.7%
H Aspiring Homemakers	36,412	11.1%
I Family Basics	36,747	11.2%
J Transient Renters	40,397	12.3%
K Municipal Tenants	14,781	4.5%
L Vintage Value	29,352	9.0%
M Modest Traditions	20,669	6.3%
N Urban Cohesion	4,743	1.4%
O Rental Hubs	9,335	2.9%

**Figure 1:** Breakdown of the Wirral population by Mosaic Group, 2021



**Note(s):** Groups A, C, D each make up <1% of the Wirral population

As **Table 2** and **Figure 1** show, over half of the population of Wirral (57.3%) are classified as belonging to just five out of the 15 Mosaic groups, these are: Group B – Prestige Positions, Group E - Senior Security (12.5%); Group H - Aspiring Homemakers (11.1%), Group I - Family Basics (11.2%) and Group J – Transient Renters (12.3%).

It should also be noted that four Mosaic groups exist in such small numbers in Wirral, they can mainly be disregarded in analysis concerned with the Wirral population. These are: Group A – City Prosperity (0.0%); Group C – Country Living (0.4%); Group D - Rural Reality (0.1%) and Group N – Urban Cohesion (1.4%); together these 4 groups make up just 1.9% of the Wirral population.

The largest Mosaic Group (Group E – Senior Security) comprises 40,802 people or 12.5% of the Wirral population. This group is typically older people with assets, enjoying comfortable retirement suburbs like Wallasey (which has the highest number of residents classified as belonging to this group of any ward in Wirral).

**Detailed information on the five largest Mosaic Groups in Wirral (all of which comprise more than 10% of the Wirral population) can be found in the next section.**



# Detailed information about the most common Mosaic groups in Wirral

**B**

## Prestige Positions

Established families in large detached homes living upmarket lifestyles

7.89% | 9.20%



**Who We Are**

<b>Age</b>	<b>Household income</b>
56-65 166   24.2%	£100k-£149,999 478   19.8%
<b>Household composition</b>	<b>Number of children</b>
Family 184   43.2%	No children 106   77.3%
<b>Tenure</b>	<b>Residency type</b>
Owned 152   97.1%	Detached 378   80.0%

**Advert Response Channel**

95	107	105
91	84	103

**Household Technology**

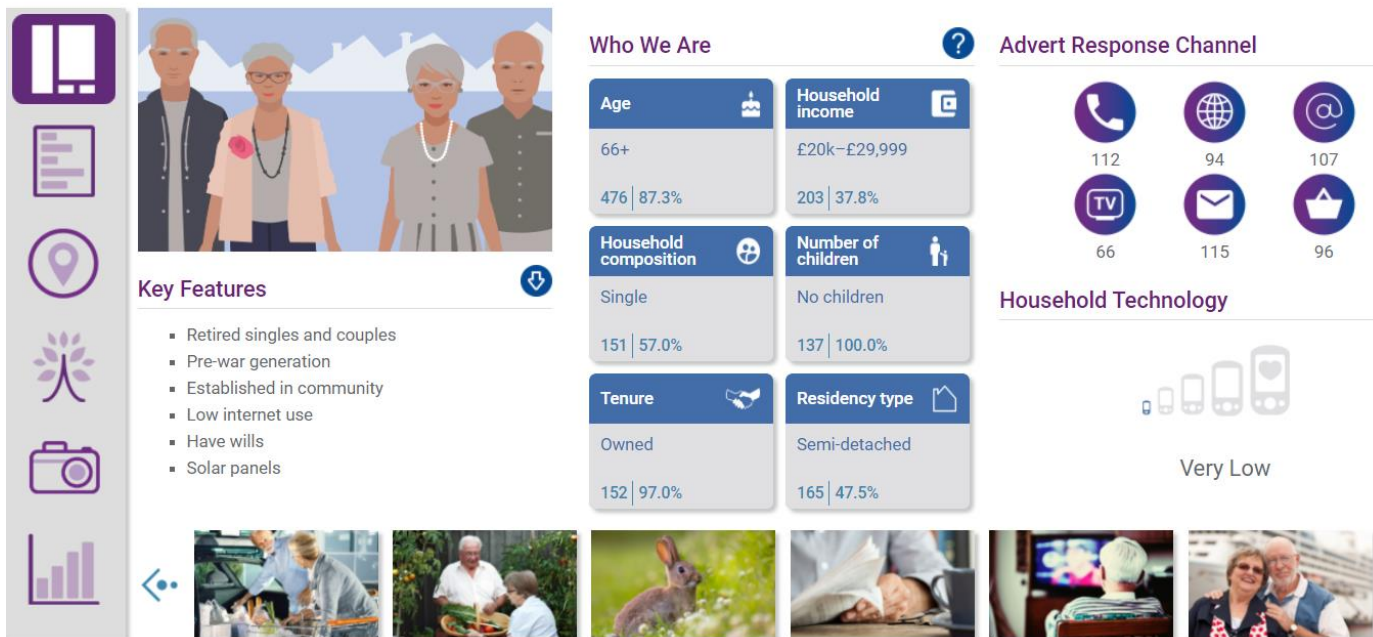
Medium

Listen to digital radio in car  
 The Times University degree or higher Sainsbury's  
 Sports/hobbies club member Detached National Trust member  
 Very high affluence Online maps/route planning Business and finance  
 Owned home BBC app News/current affairs TV programmes  
 Watch 10-20 hours of TV/week Baby boomers 5+ bedrooms  
 Watch <15 minutes online video/week Married  
 Lived here 11+ years Home built 1980-1999

Prestige Positions are affluent families who live in spacious homes within sought-after neighbourhoods. Most householders are married couples – some are older and no longer have dependants, others have children or young adults to support. Many have lived in their high-status homes for many years. Their homes have a substantial market value situated in attractive streets with four or five bedrooms the norm.

These highly educated residents have achieved success in their careers. Many work in managerial, professional and director roles earning excellent salaries. They have money to set aside for investment and look out for financial options with good returns. Some can afford to cut back on work, either to look after family or in anticipation of retirement, and some are already enjoying generous pensions. Not all feel expert on the internet, but they use it regularly as a convenient source of information and news, and as a practical way to manage finances and shop for tickets and holidays. They often own more than one car, usually financed from savings.

**Prestige Positions make up 10.2% of the Wirral population. West Kirby & Thurstaston wards have the highest concentrations of residents classified as belonging to this Mosaic Group in Wirral.**



Newspapers and magazines  
**Pre-war generation** Daily Mail **Age 66+**  
 Low household income Watch <15 minutes online video/week  
**Owned home Elderly single** Home built 1955–1979  
 National Trust member **Semi-detached Retired** Sainsbury's **3 bedrooms**  
 Social networking once/day Listen to digital radio in home  
**News/current affairs TV programmes Lived here 11+ years**  
**No qualifications** Not very internet savvy

Senior Security are retired homeowners of pensionable age who live in pleasant suburbs. Some are married but many now live alone due to being widowed. They have been settled in their current homes for many years.

With decent pension incomes in addition to the basic state provision, most have a comfortable financial situation that leaves some money available for extras. They also have a good amount of savings that they can draw on when necessary. These tend to be invested in ISAs, Premium Bonds and sometimes in shares. These financially cautious retirees almost always pay off credit card bills in full and are highly likely to have made a will. They usually run a sensible car purchased with savings. Their mid-range homes may be semi-detached or detached houses or bungalows and typically have three bedrooms. Many homeowners enjoy taking care of their gardens. The mortgage was paid off some years ago.

The internet is not heavily used, and residents access it most often to send email and look for specific information (rather than surfing more generally, as many younger people do for example). They are more likely to use landline phones for calls and tend to be less confident with new technology. Many still regularly read physical newspapers and television is an important source of entertainment. They usually drive to the supermarket or local independent stores on a weekday. Some choose to spend their retirement hours getting involved and volunteering with organisations locally.

**Senior Security make up 12.5% of the Wirral population. Wallasey and Pensby & Thingwall wards have the highest concentrations of residents classified as belonging to this Mosaic Group in Wirral**

### Key Features

- Families with young children
- 3 bedrooms
- High outstanding mortgages
- Internet via smartphone
- Texts and photos on smartphone
- Order from takeaways

### Who We Are

Age	Household income
26-35 198   38.4%	£40k-£49,999 255   30.2%
Household composition	Number of children
Pseudo family 217   22.9%	1 262   32.9%
Tenure	Residency type
Owned 119   76.2%	Semi-detached 149   42.9%

### Advert Response Channel

Phone: 72	Web: 113	Email: 103
TV: 95	Mail: 91	Shopping: 105

### Household Technology

Medium

8+ hours at work per day

Millennials A levels Children age 0-4

Use mobile phone/device for VOD Home built 2010+ Lived here 1-3 years

Own games console 3 bedrooms Smartphone/mobile

Very internet savvy Play games on smartphone Age 26-35 Children's TV programmes Watch 10-20 hours of TV/week

Semi-detached Movies Employed full-time

Mid-range household income Instant messaging

Aspiring Homemakers are young people in their twenties and thirties who are putting down roots in pleasant homes. Many have moved in recently, whilst others have lived there for a few years and are beginning to settle. Households are a mix of young couples and single people. Around two-thirds have started families and have young children.

Most have bought homes that are attractive to younger buyers. They are sensibly priced below the national average, but mortgage payments still make a significant dent in these owners' monthly finances. A smaller number of residents rent from private landlords. Housing is modestly sized and a mix of styles, some modern and some dating from older eras.

Residents earn mid-range salaries in a variety of occupations. Most work full-time but a number may work part-time or take career breaks when their children are small. While their incomes are respectable and have potential for future growth, outgoings are often considerable. Some households take out loans, perhaps for modest cars or home improvements, but they are likely to be mindful of their credit status and many put aside savings when circumstances allow.

Free time is precious for many as they work long hours to establish themselves in their careers, and family commitments may fill the weekends. They use the internet as their main source of information, accessing it frequently via their smartphones. They do a lot of messaging, check social networks, and look for bargains online, buying clothes, footwear, and children's toys.

**Aspiring Homemakers comprise 11.1% of the Wirral population. Moreton West and Saughall Massie and Oxtton wards have the highest concentrations of residents classified as belonging to this Mosaic Group in Wirral.**

### Who We Are

Age	Household income
36-45 163   30.0%	£30k-£39,999 182   27.9%
Household composition	Number of children
Family + other adults 149   26.7%	1 266   33.4%
Tenure	Residency type
Council/HA 310   56.9%	Terraced 188   49.4%

### Advert Response Channel

Phone 122	Globe 90	@ 101
TV 139	Envelope 102	Shopping bag 99

### Household Technology

High

Generation X Student/unemployed Own games console Pet dog  
Council/HA home Use mobile phone/device for VOD Play games on smartphone  
Games apps Very low affluence Facebook online videos  
No qualifications Movies 3 bedrooms Age 36-45  
Lived here 4-10 years Social networking Children age 5-11  
Terraced Children's TV channels Home built 1946-1954

Family Basics are households bringing up children, who have limited incomes and budget carefully. Most adults are aged in their twenties, thirties, and forties. Many live as couples, others are single. Children are aged from pre-school years to adulthood.

Residents live in low-cost family homes that are terraced or semi-detached houses, typically with three or fewer bedrooms. Many of these affordable homes are rented from local authorities or housing associations; others have been purchased with a mortgage. Housing typically dates from the middle part of the twentieth century and is often found within estates of similar properties.

Adults in employment earn modest wages from a range of lower-level jobs. Not everyone works full-time – some work part-time or stay at home to look after children, and some are studying or looking for work. With low disposable incomes and many priorities competing for cash, parents work hard to make their money stretch as far as possible. They shop carefully, looking for bargains and buying budget ranges. A credit card is sometimes used to spread payments, and some may take out loans.

Smartphones are used extensively for communication and social media is checked regularly. Parents are experts at finding value for money online and searching for discount opportunities. For entertainment, households often have multiple TV sets and games consoles.

**Family Basics comprise 11.2% of the Wirral population. Bidston & St. James and Seacombe wards have the highest concentrations of residents classified as belonging to this Mosaic Group in Wirral.**

### Who We Are

Age	Household income
26-35 184   35.6%	£20k-£29,999 184   34.2%
Household composition	Number of children
Single 128   48.3%	1 200   25.1%
Tenure	Residency type
Rented 355   63.1%	Terraced 217   57.2%

### Advert Response Channel

Phone: 127	Globe: 87	@: 100
TV: 127	Envelope: 121	Shopping bag: 113

### Key Features

- Young singles and homesharers
- Millennials
- Rent low value terraces
- Internet via smartphone
- High social networking
- Don't use landlines

### Household Technology

High

**Employed full-time**  
 Children's TV programmes Very internet savvy **Rented home**  
 Very low affluence **Millennials** Play games on smartphone  
**Lived here 1-3 years** Asda **Social networking apps**  
 Home built 1871-1919 **Terraced** Social networking  
 Age 26-35 **Movies** Vocational qualifications **2 bedrooms**  
 8+ hours at work per day **Young singles/homesharers**  
**Own games console**

Transient Renters are young single people in their twenties and thirties who rent affordable living spaces. Levels of movement are high, and most residents have only been living at their address for a few years or less. Some live alone while others share with housemates or partners. A minority of households include a young child.

Accommodation is rented in low-value properties, usually terraced houses, or flats. They are often found in locations close to urban centres, while some are situated in inexpensive neighbourhoods around cities and towns. Most are rented from private landlords; smaller numbers are rented from local authorities or housing associations.

Many residents work full-time and earn relatively low wages in technical, semi-routine or routine occupations. Some may be studying or looking for work. Their day-to-day budgets are limited, and with very few savings to fall back on, some people may take out low-value loans. They make use of public transport rather than owning a car and look for affordable options when shopping.

Using the internet is second nature to these young people and they are frequently online. They rely heavily on their smartphones for communication, and frequently send messages and check social media. Many don't have a landline. They also go online to search for job opportunities, watch videos and play games and they have a relatively high likelihood of noticing internet advertising.

**Transient Renters comprise 12.3% of the Wirral population. Birkenhead & Tranmere and Seacombe wards have the highest concentrations of residents classified as belonging to this Mosaic Group in Wirral.**

## Communication preferences in local Mosaic groups

The fifteen Mosaic Groups have differing preferences regarding how they prefer to be communicated with. This information can enable services to target and communicate with residents in the way they are most likely to respond to. In the current climate of financial challenge, Mosaic can be a useful tool, as it allows organisations to disseminate information only to those who may find it relevant and/ or useful. Different Mosaic Groups have varying levels of access to different devices.

It is also worth noting that overall, most people are more likely to respond to an emotive message which mention their family (with a smaller emphasis on facts, risks, or likelihoods). So, for example, in the case of Group E (highly likely to be retired), appeals related to being able to continue to enjoy their retirement, independence and spending time with their children and grandchildren would be more likely to resonate than highlighting future ill health due to inactivity.

**Table 3:** Ownership of smartphone by common Mosaic Groups; % compared to national %

Topic	Variable	National	B	E	H	I	J
<b>Technology owned (or accesses)</b>	Smartphone	71.1%	69.8%	42.7%	87.2%	84.0%	83.0%

Source: Mosaic Grand Indices, 2021

As **Table 3** shows, the majority of the UK adult population (71.1%) now own a smartphone. This varies greatly by Mosaic Group, however. As the table shows, Group E (Senior Security) are much less likely than average to own a smartphone, likely to be because they are an older Mosaic Group and age is a large determinant of ownership of technology. This is noteworthy, as a large percentage (12.5%) of the Wirral population are comprised of this group, so the fact that only 42.7% are unlikely to own a smartphone means this group will be unable to download apps, or follow links sent via text to book appointments etc. Of the 4 most common Mosaic Groups in Wirral listed above, Group H (Aspiring Homemakers) were most likely to own a smartphone (with 87.2% likely to own one).

**Table 4:** Self-reported internet 'savviness' by common Mosaic Groups; % compared to national %

Topic	Variable	National	B	E	H	I	J
<b>Internet savviness</b>	Very internet savvy	29.2%	26.5%	9.6%	38.6%	33.1%	37.8%
<b>Internet savviness</b>	Fairly internet savvy	56.4%	60.8%	62.6%	52.9%	57.8%	54.8%
<b>Internet savviness</b>	Not very internet savvy	12.2%	11.6%	23.3%	7.5%	6.7%	4.2%
<b>Internet savviness</b>	Not internet savvy at all	2.2%	1.1%	4.5%	1.0%	2.5%	3.2%

Source: Mosaic Grand Indices, 2021.

Note: Figures may not sum to 100% exactly due to rounding

**Table 4** (self-reported internet 'savviness', or confidence in using the internet) shows a similar picture to owning a smartphone. Most of the groups common in Wirral were more likely to consider themselves 'very' internet savvy compared to the national average; *except for* Group E – Senior Security, who considered themselves much less likely than average to be internet savvy.

**Table 5:** Likelihood of responding to adverts by common Mosaic Groups; % compared to national %

Topic	Variable	National	B	E	H	I	J
<b>Respond to adverts</b>	Telephone (landline)	6.6%	7.0%	8.4%	5.0%	6.1%	6.3%
<b>Respond to adverts</b>	Telephone (mobile)	8.0%	7.3%	6.4%	7.6%	10.1%	10.4%
<b>Respond to adverts</b>	Internet	46.0%	49.2%	43.1%	51.9%	41.3%	40.2%
<b>Respond to adverts</b>	Email	14.1%	14.8%	15.1%	14.5%	14.2%	14.1%
<b>Respond to adverts</b>	Digital television	1.6%	1.5%	1.1%	1.5%	2.2%	2.0%
<b>Respond to adverts</b>	Post	4.9%	4.1%	5.6%	4.4%	5.0%	5.9%
<b>Respond to adverts</b>	In-store	25.1%	25.9%	24.1%	26.5%	24.9%	28.4%

Source: Mosaic Grand Indices, 2021

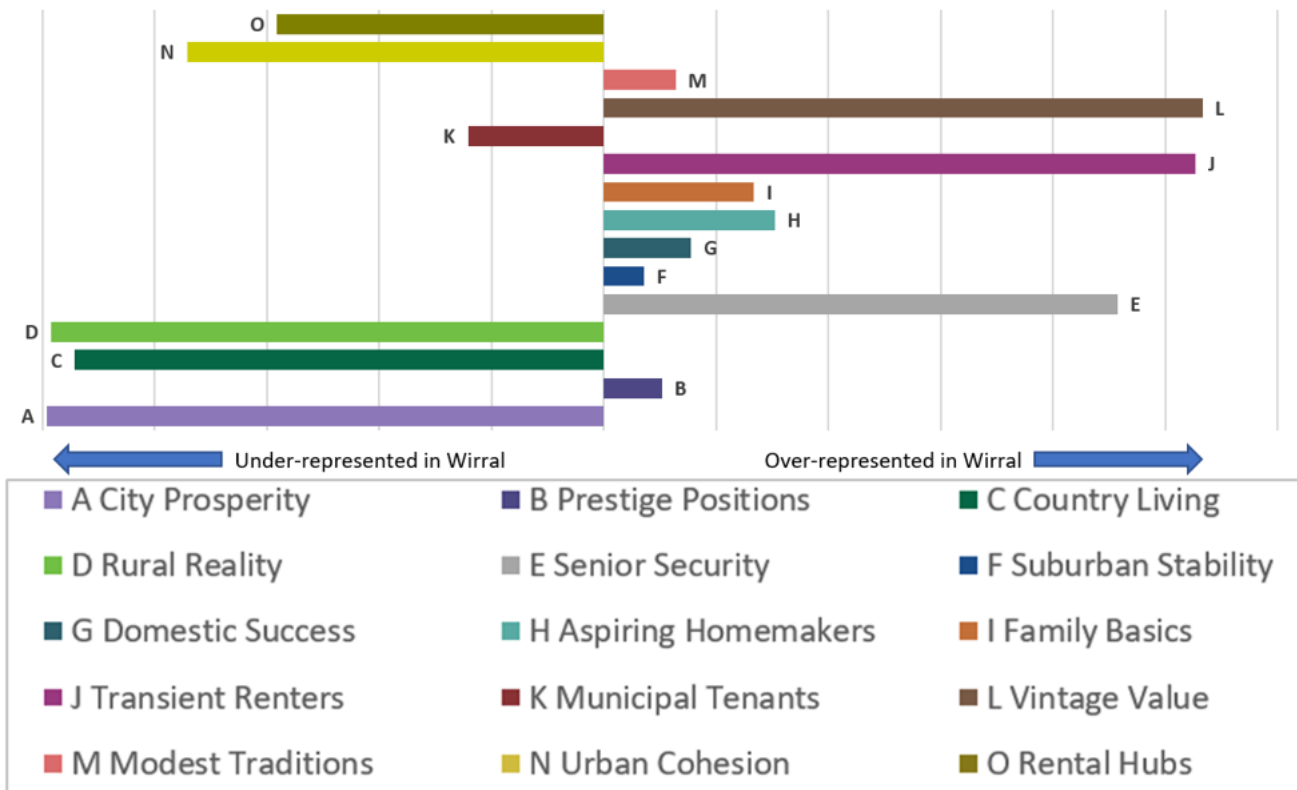
Note: Figures will not sum to 100% as respondents can choose multiple channels

As **Table 5** shows, the channel with the highest likelihood of responding to adverts for all the Mosaic Groups common in Wirral was ‘internet’ followed by instore adverts.

## Appendices

**Figure 2** below shows how the Wirral population (by Mosaic Group) compares to UK population. Groups to the right of the central line (over-represented in Wirral), are MORE common in Wirral than they are in the UK overall. Groups to the left (under-represented in Wirral) are LESS common in Wirral than they are nationally.

**Figure 2:** Mosaic Groups in Wirral compared to UK overall



As **Figure 2** shows, Wirral is very different to the UK overall (UK has much larger %'s of Groups L, J and E and much smaller %'s of groups O, N, D, C and A). Groups O and N are more diverse Mosaic Groups, which Wirral does not have in any great numbers. Wirral does, however, have a larger proportion of older people than is the case nationally (hence Group E being the most common group in Wirral). Another large group in Wirral is Group J - Transient Renters, indicating that Wirral has a substantial proportion of younger people living more financially precarious lives than is the case in the UK overall.

## Further Reading / Links

Wirral JSNA: <https://www.wirralintelligenceservice.org/>

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