

Group O: Liberal Opinions

Hugo, Tamara, Bernard or Patricia

## Type O63: Urban Cool

Successful city dwellers owning or renting expensive flats in trendy inner urban locations

1.10%  |  1.25%

### Overview

#### Key Features

- Well educated
- Professionals
- Creative jobs
- Work long hours
- High incomes
- Late 30s / early 40s
- Some young children
- Pleasant housing
- Diversity
- Close to cities

#### Rankings

Age 27/67  
 Presence of Children <18 37/67  
 Household Income 4/67  
 Gross Financial Assets 11/67  
 Non-Mortgage Debt 12/67  
 Indebtedness Indicator 57/67  
 Level of Urbanisation 2/67



#### Typical Houses



#### Top Postal Areas

- London (South West) SW
- London (West) W
- London (North West) NW
- London (North) N
- Edinburgh EH

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### Description

#### Overview

Urban Cool are a diverse mix of people at different stages of their life but who are mostly on a good income. It is the diversity and vibrancy that attracts wealthier residents to these neighbourhoods. Very often, streets contain a mix of quite spacious houses, most of which are owner occupied but some still in multiple occupation, and converted flats, some of which are owner occupied and others rented. Neighbourhoods of this sort are common throughout inner London.

The wealthier members of Urban Cool are highly educated and high earning people in their late thirties and early forties, who have moved into up and coming older areas of London and large provincial cities. Working very often in the creative industries and in the professions, these are people who want to live within easy access of places of work and entertainment and choose to live in streets of pre-1914 terraced houses in preference to suburban locations.

Streets were laid out with numbered, terraced houses with small front and back gardens, often with a basement or a third storey which might originally have been occupied by a servant. Many have bay windows set in ornamented stucco. Front gardens are usually too small to accommodate a garage and cars are left on the street. Some entrances are reached up a small flight of steps and some doors contain a separate bell and answer phone for each of the different flats into which these houses have been divided.

When these houses were built, many of them in Victorian times, they would have been built to let to the burgeoning Victorian middle classes. As the middle classes left the inner suburbs of London for the cleaner air, lighter rooms and more spacious gardens of inter war housing, many of these neighbourhoods fell into disrepair. Houses were broken up into multiple occupation and let to single people, poor families, the Irish and other waves of early immigrants on short term tenancies.

With the introduction of smokeless zones and the growth of professional jobs in central London, many of these neighbourhoods have become subject to a process of what is known as "gentrification". Rented houses in multiple occupation have been bought up and renovated by middle class families often at considerable expense and in good taste so as to provide a highly attractive lifestyle choice for London's growing workforce of professionals.

Though many residents work in the public sector and the professions, many are directors of small companies and a high proportion self-employed.

High streets serving these neighbourhoods have also been transformed with an influx of outlets serving the needs of these high income groups. Expensive foreign restaurants, gastro pubs, delicatessens and wine merchants compete with estate agencies and shops supplying a variety of services for refurbishment and redecoration of these new homes. At the same time many of these high streets also serve the needs of other types of local neighbourhood, which are likely to include social housing for low income families including many recent immigrants.

A key feature of Urban Cool is the high proportion of adults who are university educated, and the particularly large number of women in professional occupations. Some of these are single career women, others married with children. Any children who live in these neighbourhoods often belong to families with just one child of pre-school or primary school age. High crime levels and the difficulty of finding a good secondary school cause many parents to move to more distant suburbs as children grow older. Any older residents, on retirement, may move away from these areas realising considerable capital gains when they sell their houses.

Neighbourhoods are cosmopolitan and eclectic in their tastes, and people travel abroad frequently on business and take many European short break holidays. People on short term work assignments from other European countries as well as higher income members of minority ethnic groups are also attracted to these areas. Many contain a significant Jewish population.

Living as they do in mixed areas, often close to large blocks of social housing, residents tend not to be conspicuous in their consumption but rely for their status on the expression of taste. Money is channelled into home ownership and home decoration rather than spent on expensive cars. In general, individuality and authenticity are important brand values, where people are early adopters of new trends and values but are slower to acquire new consumer products.

Most people are adept in the use of information technology in their work and use it at home to acquire information rather than for entertainment. These are not areas where television is watched for many hours a day. By contrast people work long hours and will often be out in the evening, whether enjoying a meal at a local restaurant or supporting the performing arts.

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#### Demographics and Behaviour

##### Who we are

Urban Cool are an ethnically diverse bunch of people, with no one dominant group, rather a mix of many different types. Their ages range between 25 and 55, and they work mainly in the private sector, in professional and managerial roles. All of them have degrees. They are mostly either single people or cohabiting couples, though there are also many houseshares in these areas.

##### Where we live

Urban Cool live in desirable flats in residential parts of inner London. Some of these are newly built flats, while others are conversions of Georgian and Victorian houses. All are very expensive, in council tax bands E, F and G. Some are owned by their occupants, many of whom will have lived here for many years. Others are rented from private landlords, and in these there is some churn of residents. No-one who lives here was born in the area. All of them love the neighbourhood, despite its social problems. These areas are among the most fashionable areas of London, with residential streets clustered around high streets with fashionable shops, trendy pubs and bijou restaurants.

##### How we live our lives

Urban Cool live lifestyles that are full of diverse leisure activities and socialising. They are heavy Internet users, and like to research and organise their leisure activities using online resources. They look up new club nights, read film reviews, subscribe to blogs and podcasts and peruse social networking sites, always looking for new things to do and talk about. They also book event tickets online, manage their DVD rental queue and post back reports of what they've been doing on their Facebook pages. They are often at the forefront of new trends on the web. Mobile phones are another essential tool for their hectic lives, and they spend large amounts of money on arranging social events by phone, sending bite-sized emoticons by text and keeping up to date with mobile email and Internet, all the while making sure they have the latest handset – it is, after all, always on display.

Urban Cool do not spend a lot of time watching television, nor indeed at their homes. After work, they'll often spend an hour in the gym before going out to eat with a friend, and maybe catching a theatre performance or film. Living in London, they get everywhere by public transport or on foot, and most do not even own a car. Many are members of car clubs for when they want to leave the city, but within town they usually just get a cab if they need to, without having to worry about parking. When going on holiday, they want to see exciting places with unusual cultures, whether that means an esoteric festival in Spain or monasteries in Nepal.

They are broadly centrist in their views, and will read one of the FT, Guardian, Independent or Times fairly regularly. Ethical purchasing is a big issue for Urban Cool, and they will always try to buy Fairtrade, and usually organic food as well. The authenticity that comes with these foods is what appeals to them. They also donate regularly to charities, usually ones that help out in humanitarian disasters or help the homeless.

##### How we view the world

Urban Cool are often early adopters of many consumer trends. They like to try out new things and have new experiences as often as possible. This once may have meant they dabbled with recreational drugs. While most no longer take these regularly, and they are more health-conscious now, they are still quite tolerant of drug use. They enjoy taking risks and seizing opportunities, and many would like to start their own business one day. In their employment, as in life, they seek autonomy and responsibility, and they value independence of thought in themselves and others. They would rather be doing an interesting job than one they hated but which was well paid.

Socially and politically, they have broadly left-wing views, and are quite reliable voters for Labour, the Liberal Democrats or the Green party. They are not party animals in the political sense, however, and tend not to get involved with activism, preferring to maintain their own individual positions on issues. They will, however, let politics influence their purchasing behaviour. Many have green energy tariffs, and try to buy environmentally friendly goods where possible. They will also avoid goods from companies that have poor ethical records.

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#### How we get by

Urban Cool have high incomes from their well-paid senior positions in advertising, finance and the media. They work long hours, and many are directors of the companies they work for. Others are self-employed, working as freelancers in the creative industries. Most Urban Cool have their own personal pensions on top of their employer pensions, if they have one. They also pay for personal medical insurance, but otherwise avoid the insurance sector, in favour of building up their own liquid assets which they can control directly. Once they have settled on a financial services provider, they are quite loyal to them, preferring to stick with a good company rather than shop around for better rates.

Many bought their flats in London over a decade ago, when they were still relatively cheap, and watched the property boom come and go while they paid off their relatively small mortgages. They are now sitting on a large pile of savings, which they keep in a variety of places, but particularly unit trusts and equity funds. Many also bought into the buy-to-let boom, and may own one or two flats which they rent out. They are comfortably off, and allow themselves to live enjoyable lifestyles while maintaining their financial security.

### Online Behaviour

This type is very Internet literate, but their usage is focussed on getting things done rather than enjoyment. They are unlikely to 'waste' much time on entertainment sites and social networks, but will browse news, finance, and property websites regularly. Staying in touch is also important to this type – as well as being reliant on email and their Blackberrys or iPhones, they were amongst the first people to adopt Twitter. Websites that appeal to their lifestyle are also popular, from foodie guides and restaurant guides to opinionated blogs.

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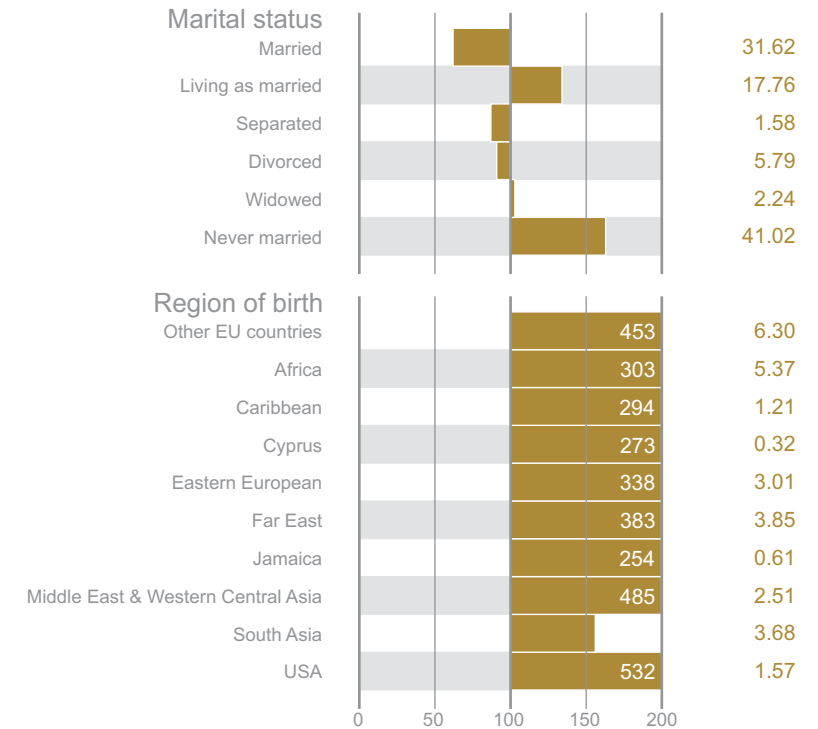
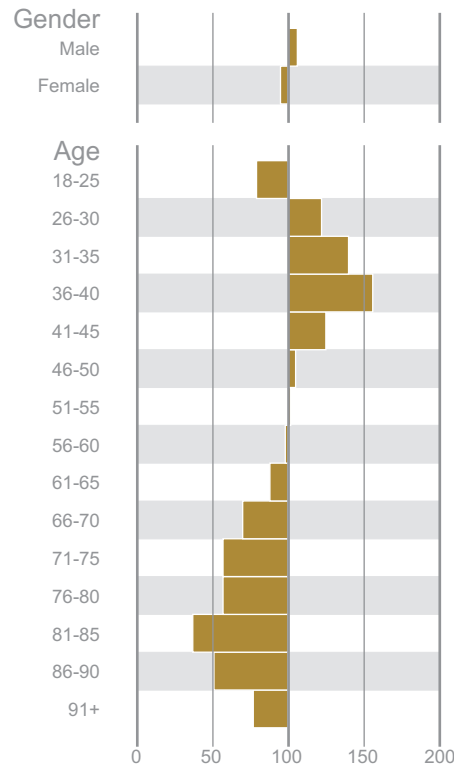
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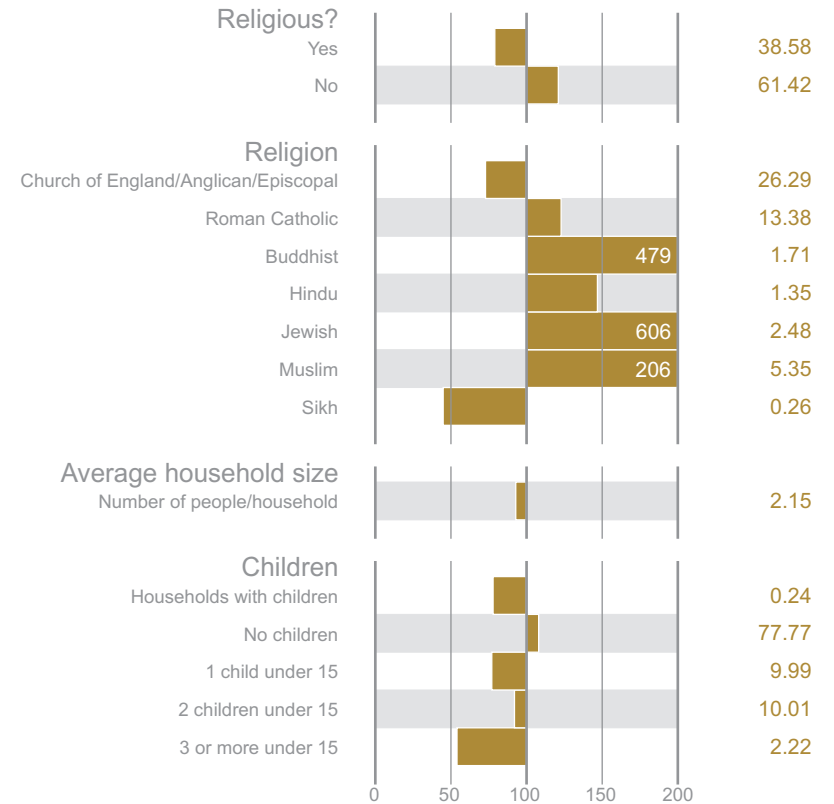
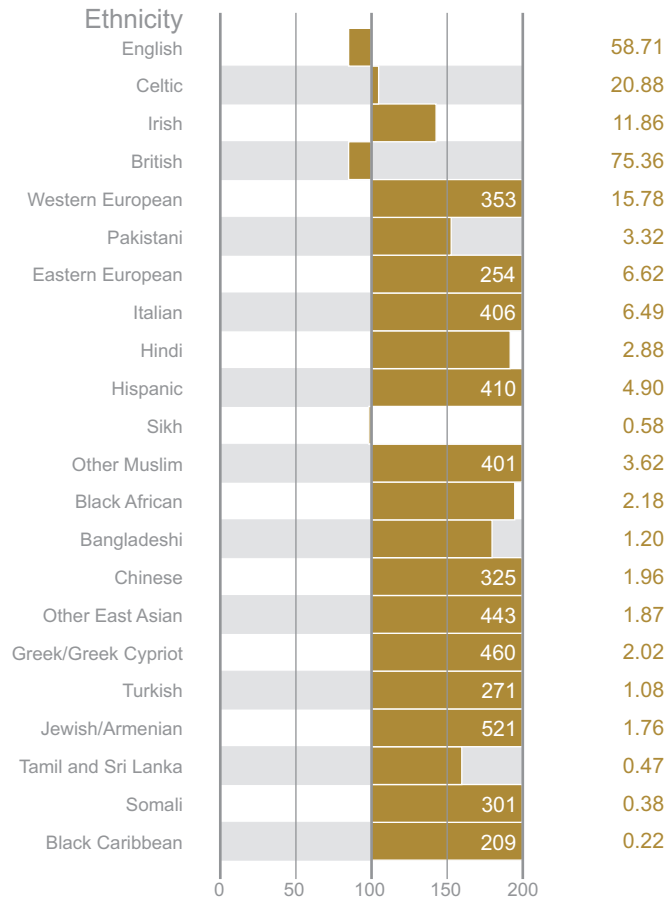
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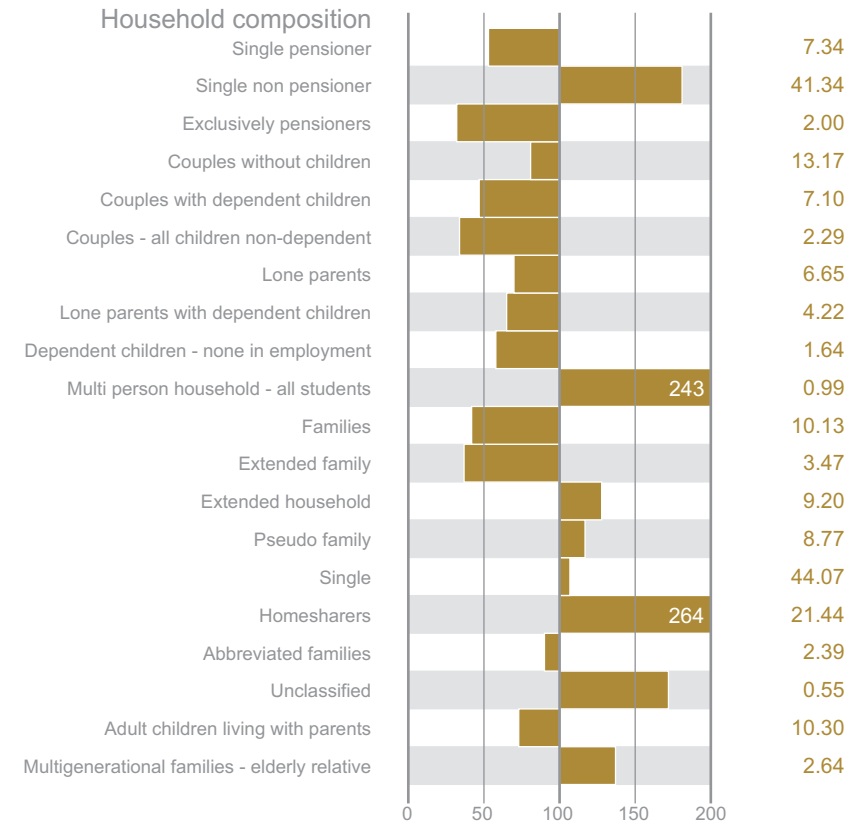
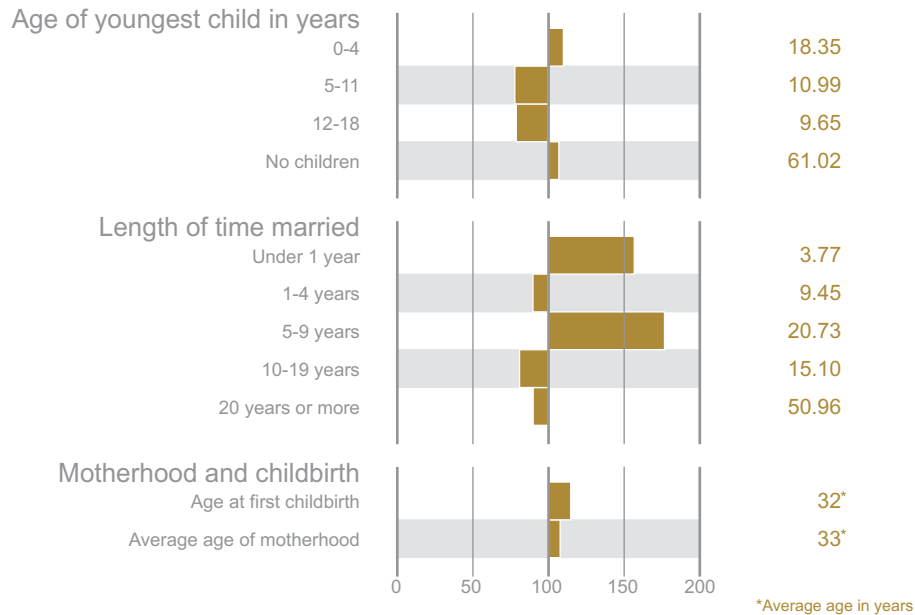
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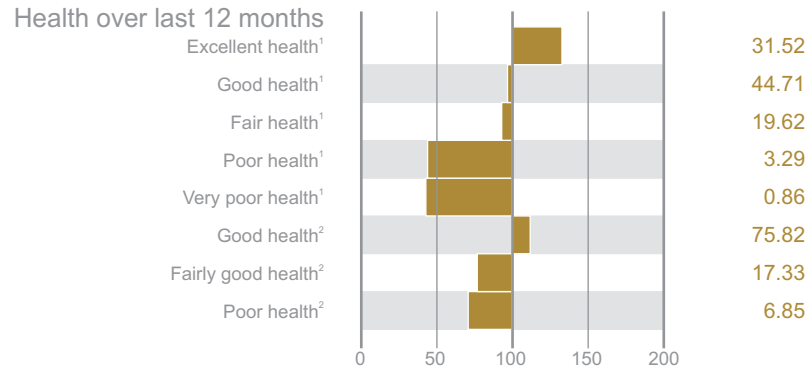
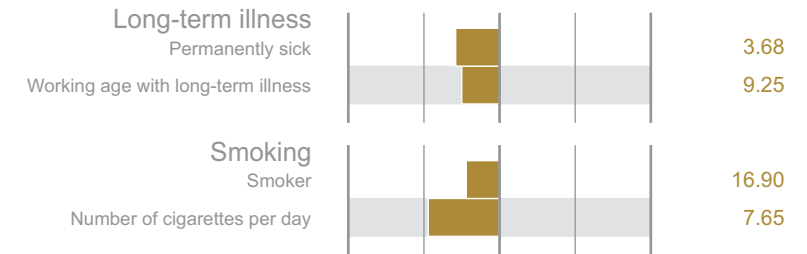
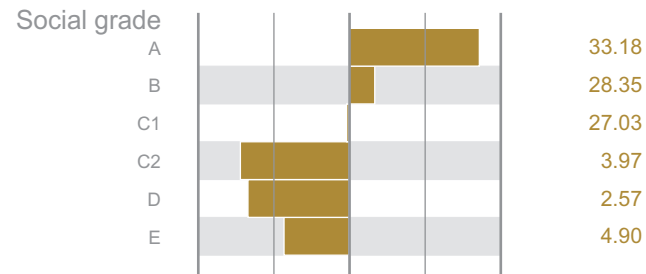
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<sup>1</sup> BHPS data  
<sup>2</sup> Census CYE data

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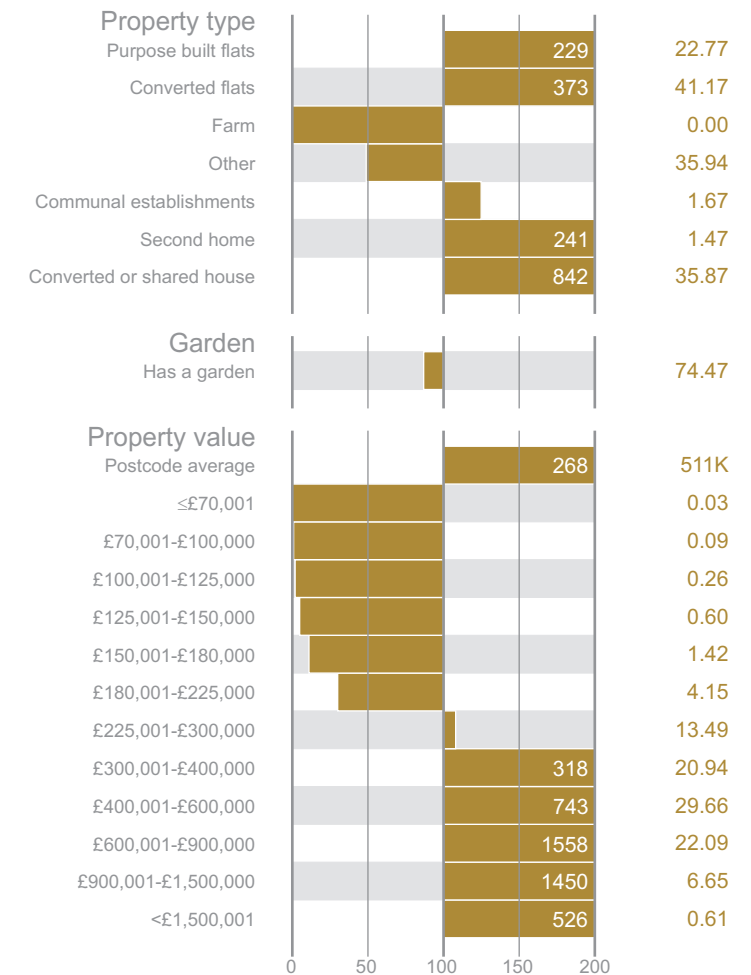
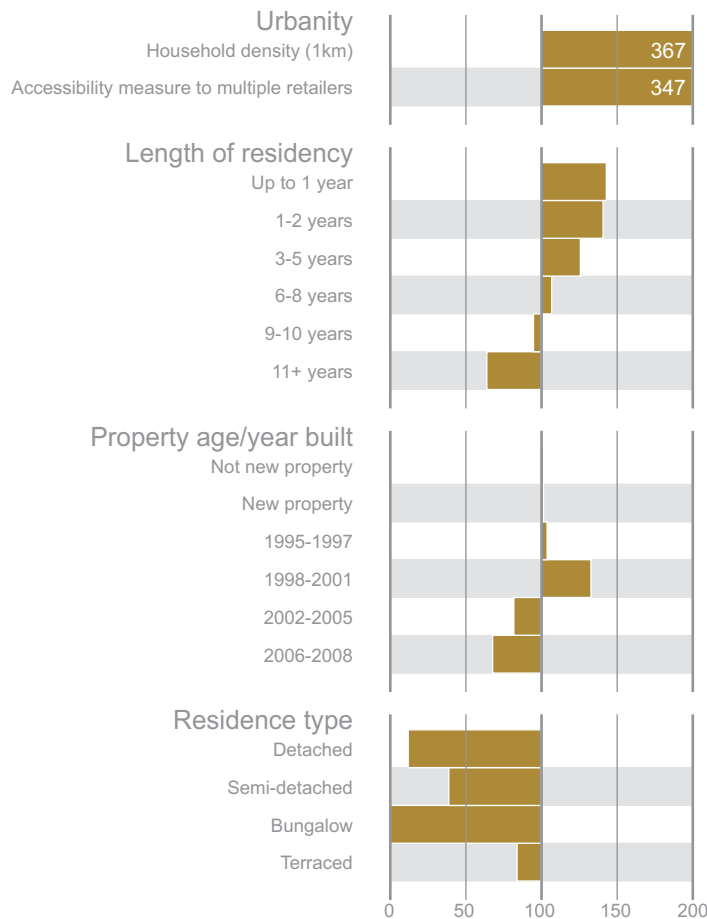
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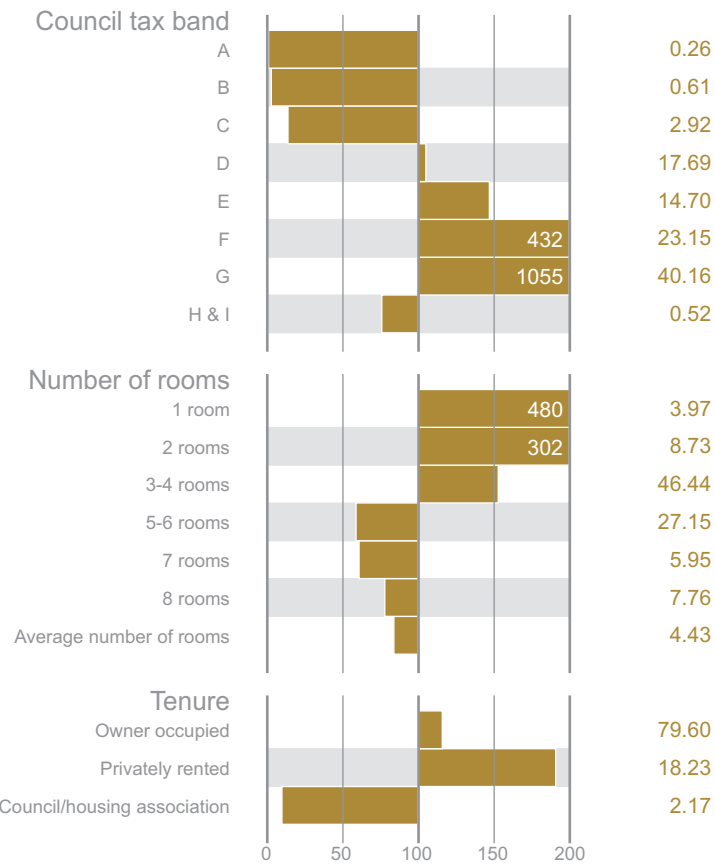
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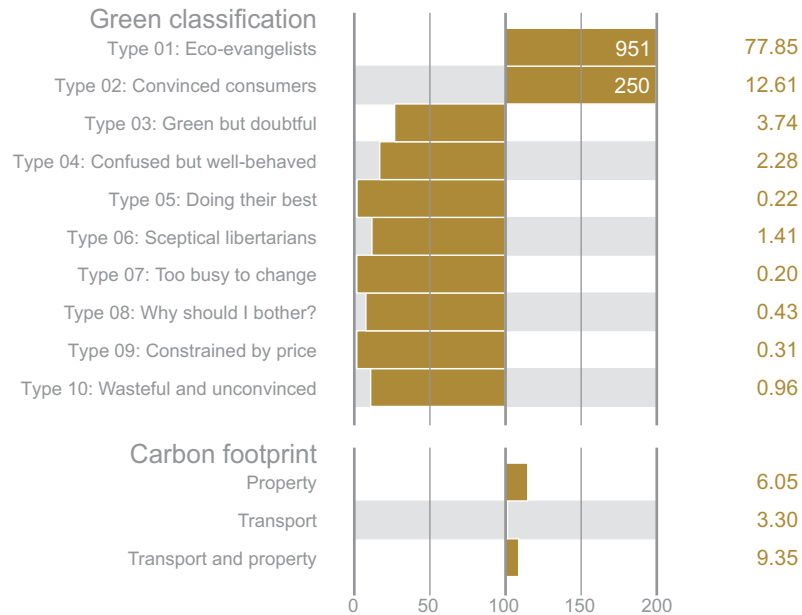
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### How Green we are



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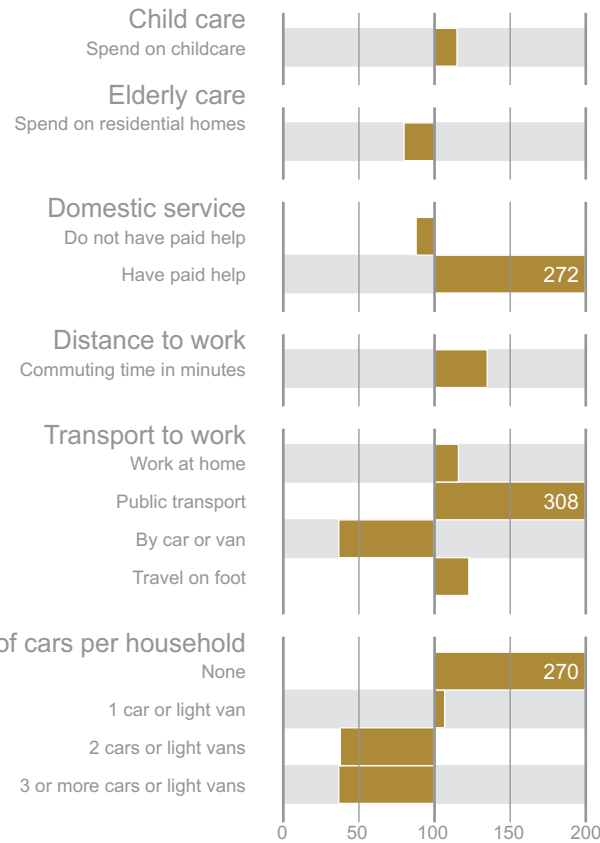
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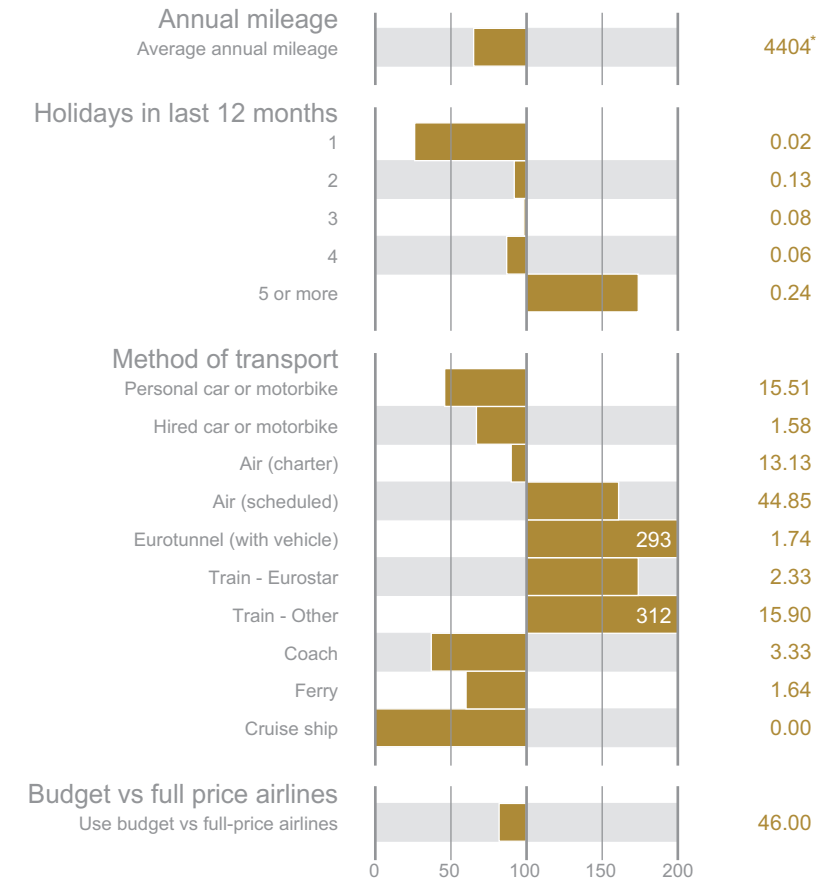
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### How we live our lives



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\*Average number of miles

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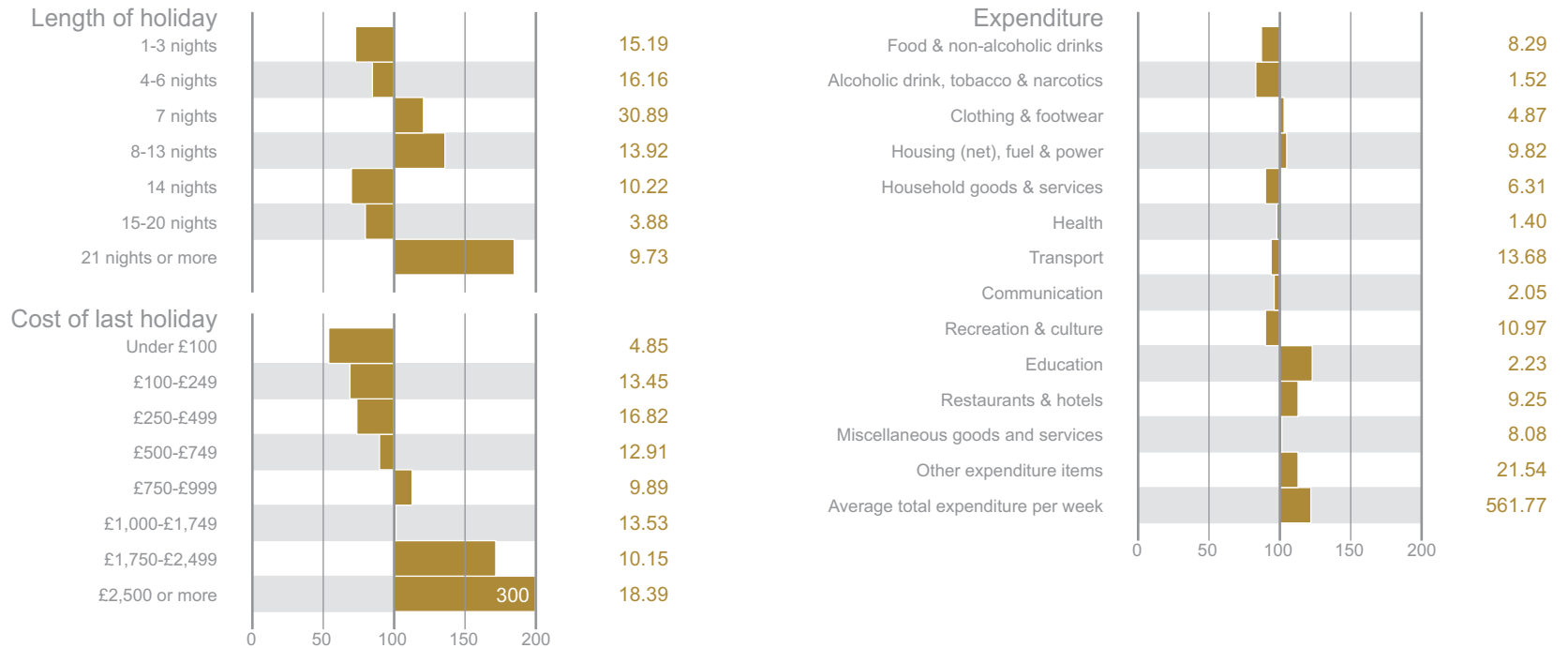
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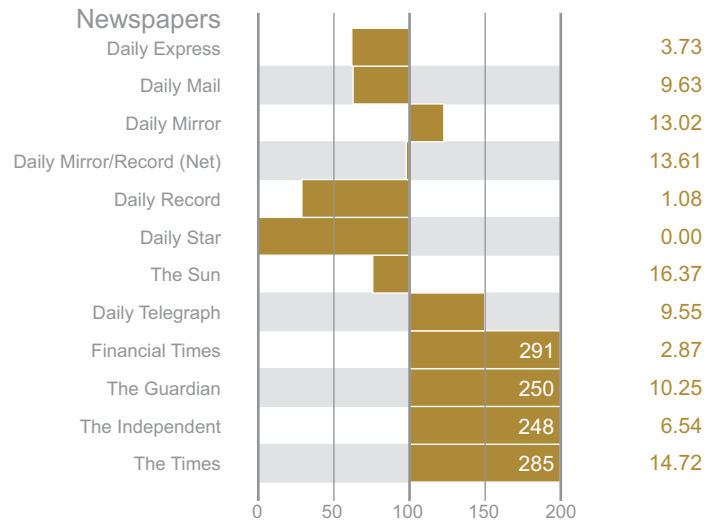
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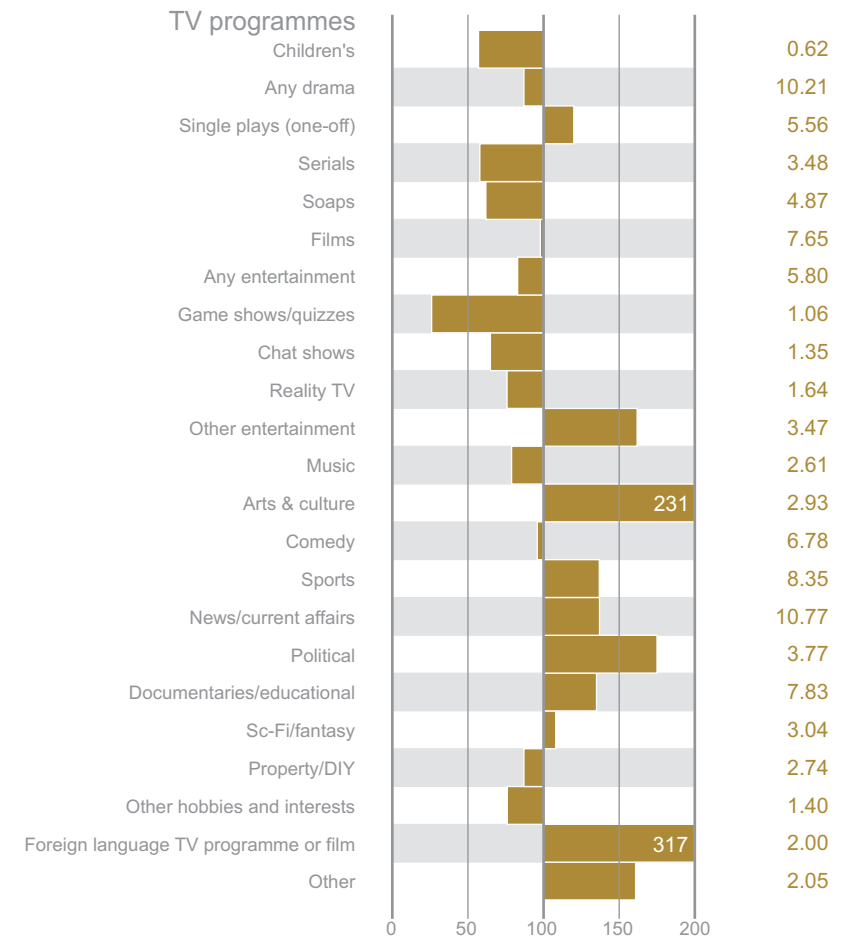
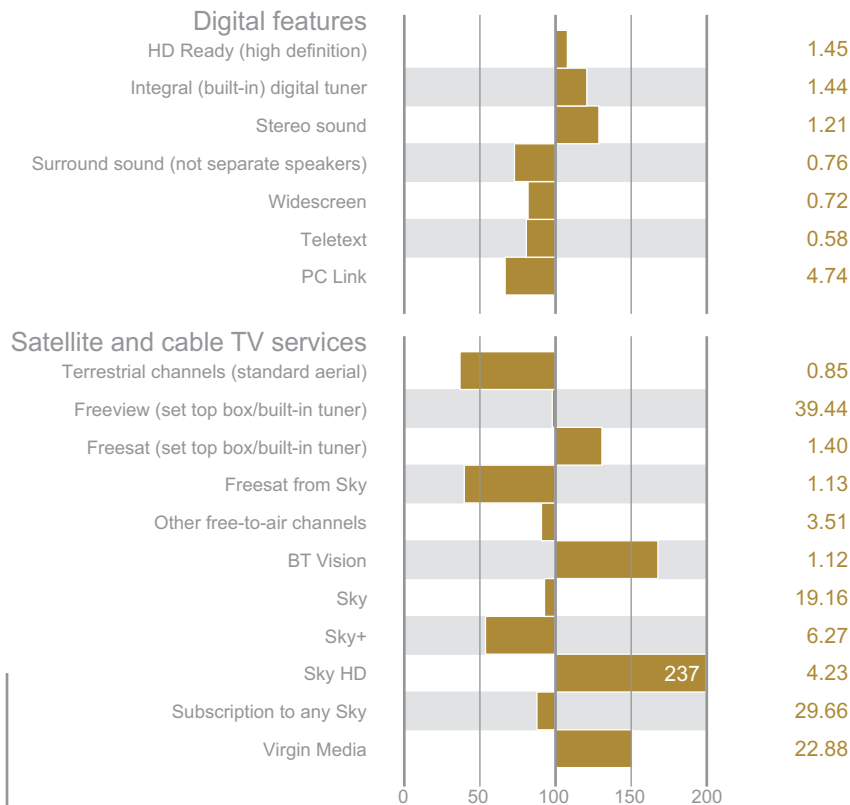
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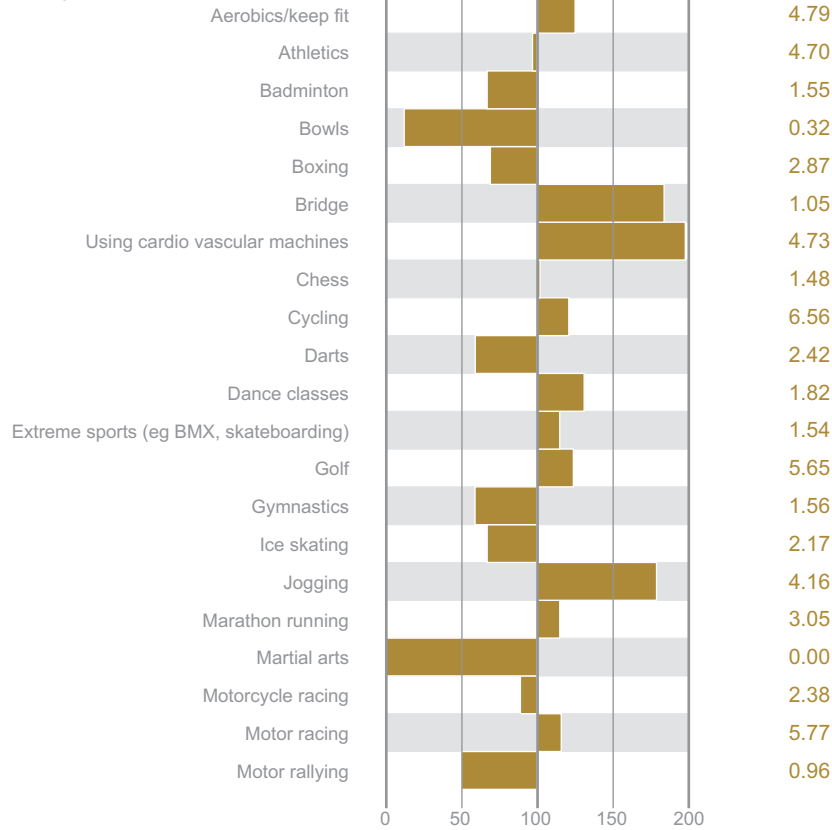
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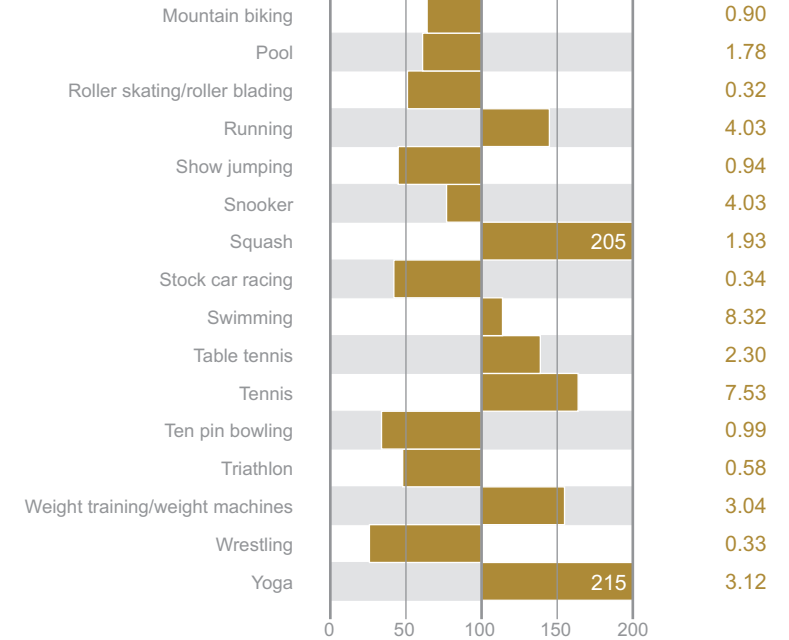
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### How we live our lives

#### Sport and leisure activities



#### Sports and leisure activities, cont...



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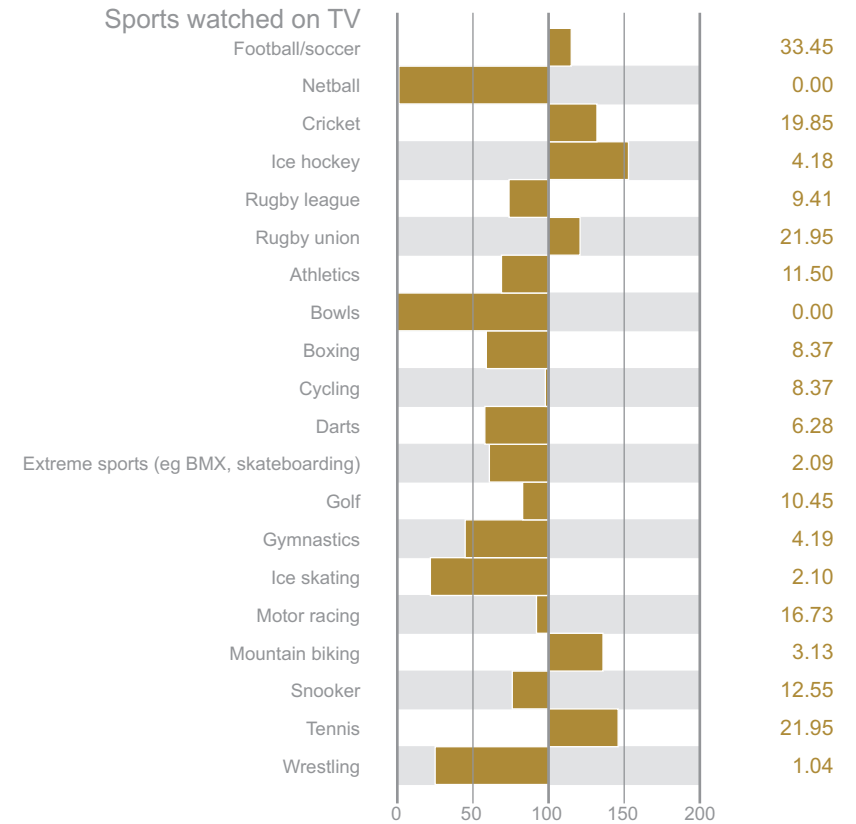
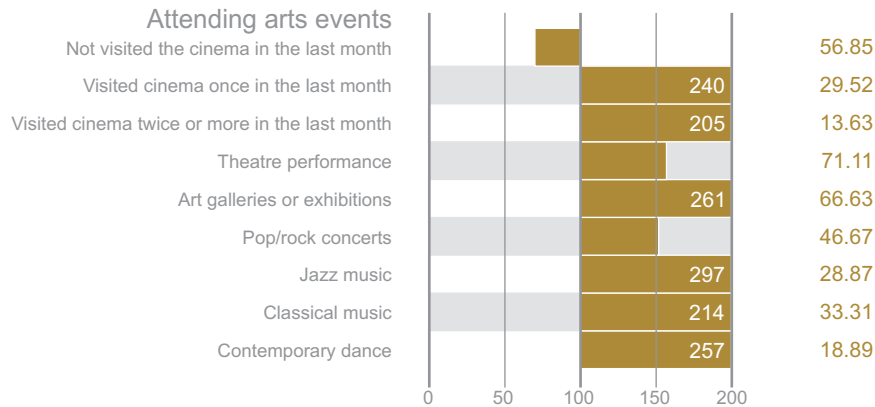
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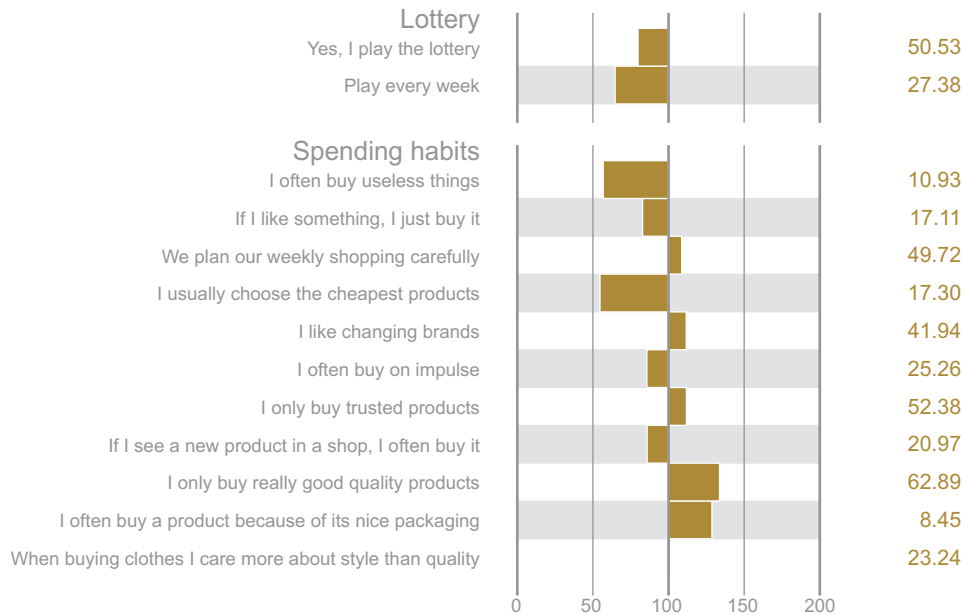
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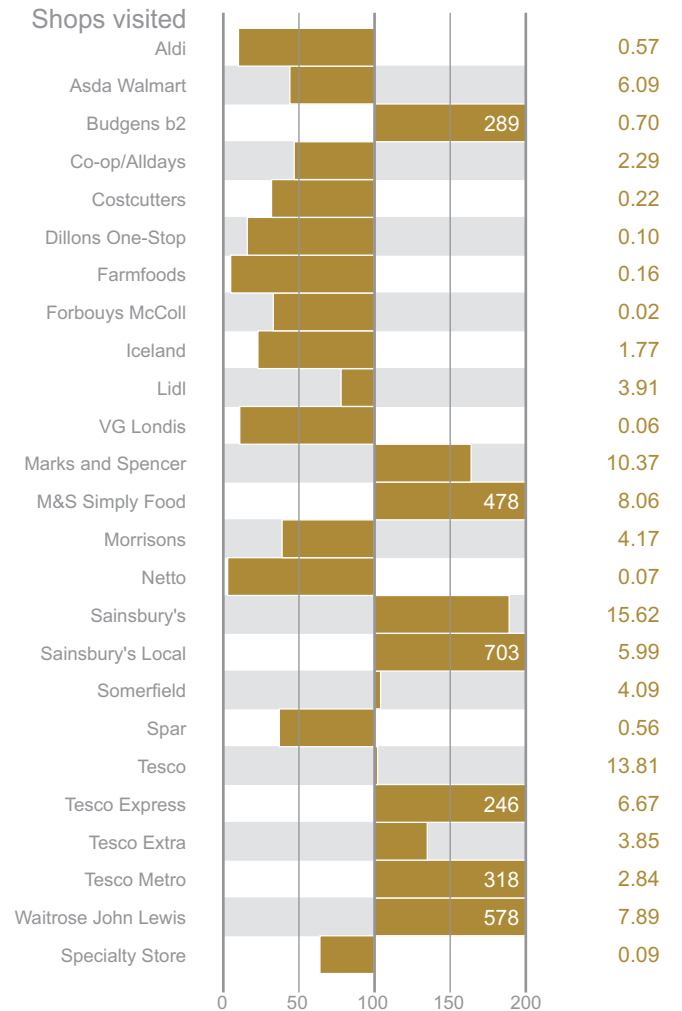
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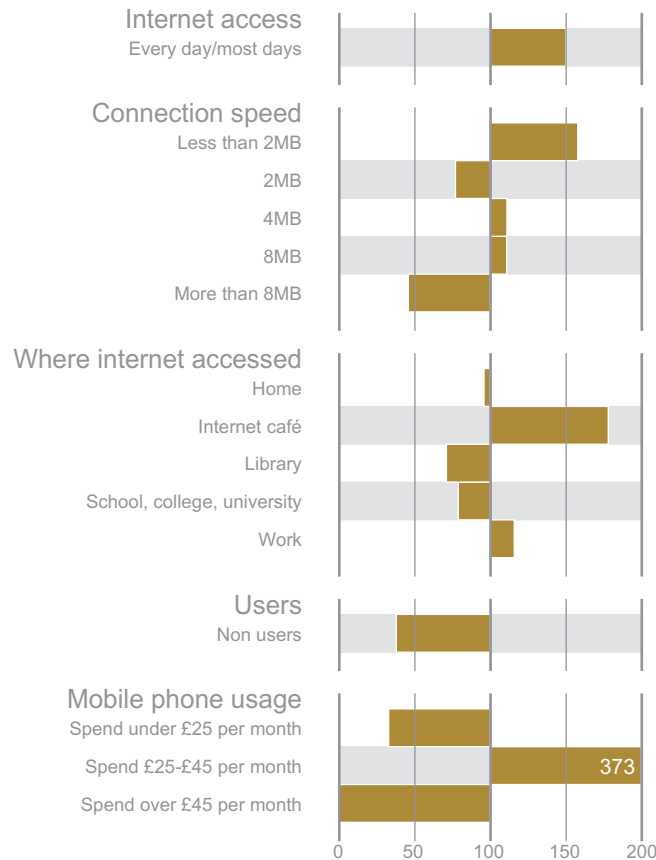
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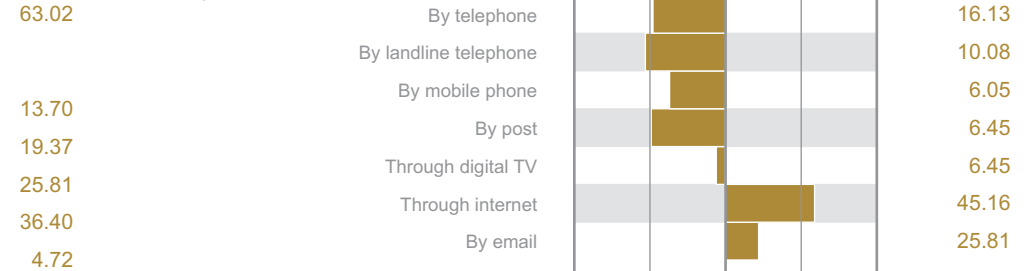
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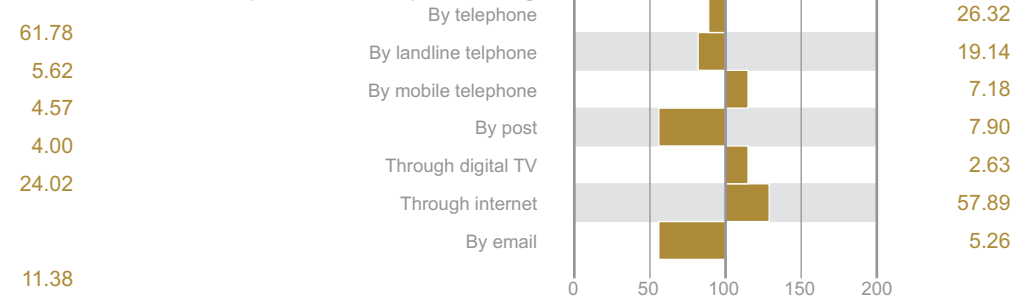
### How we communicate



### Channel preferences - communication



### Channel preferences - purchasing



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Index 12.48%

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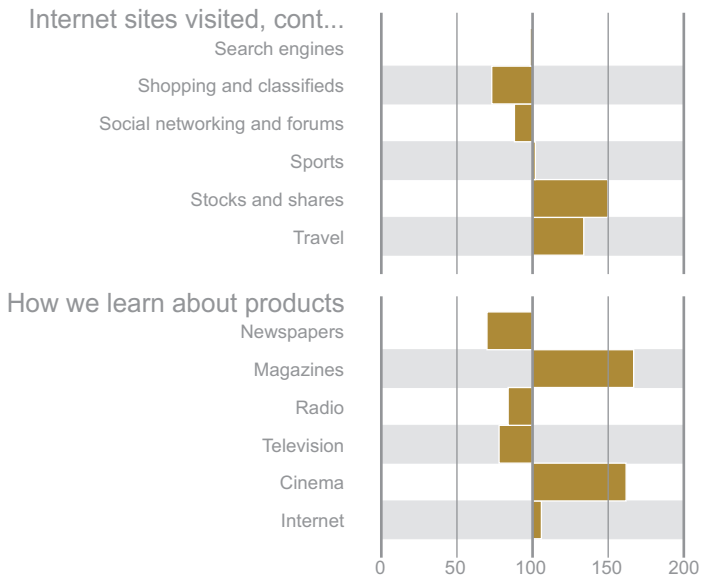
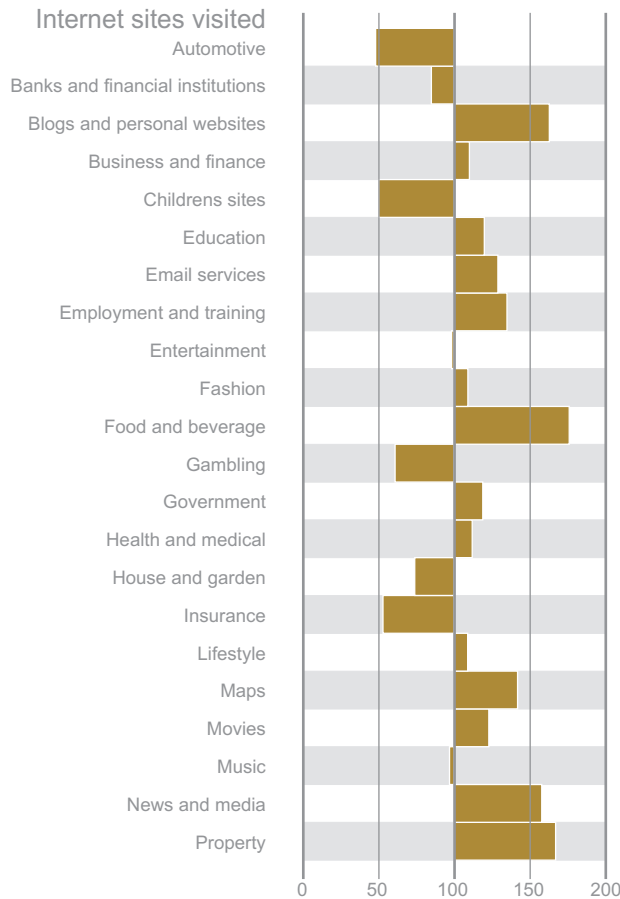
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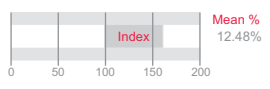
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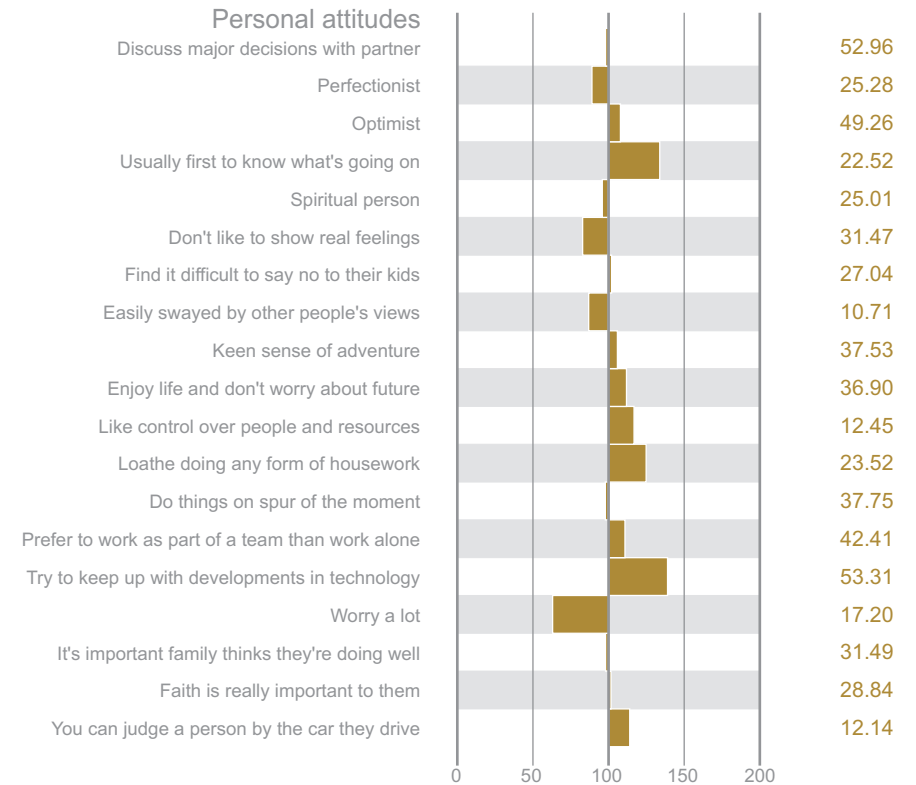
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### How we view the world



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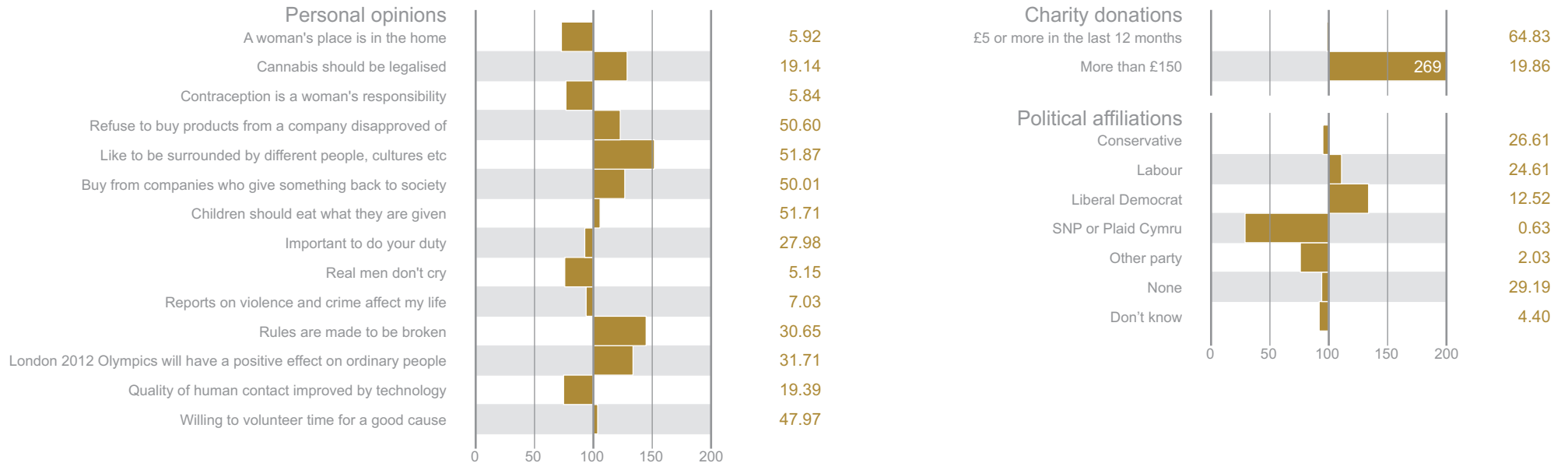
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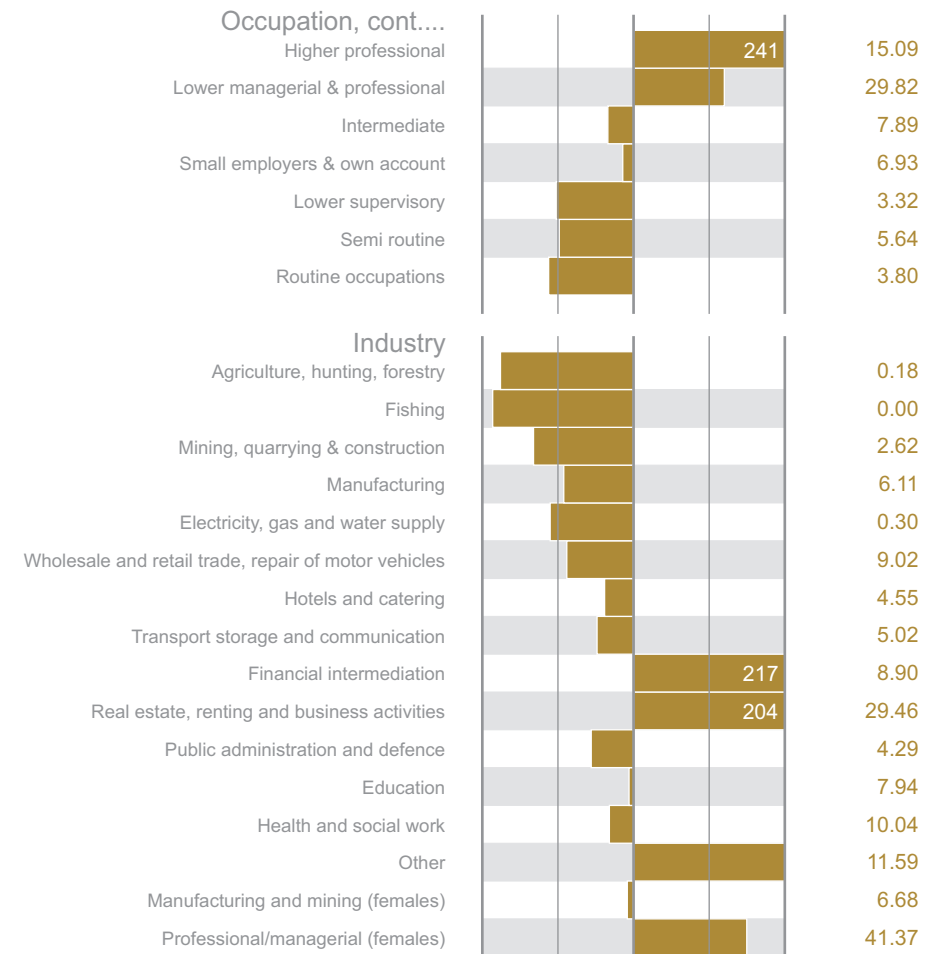
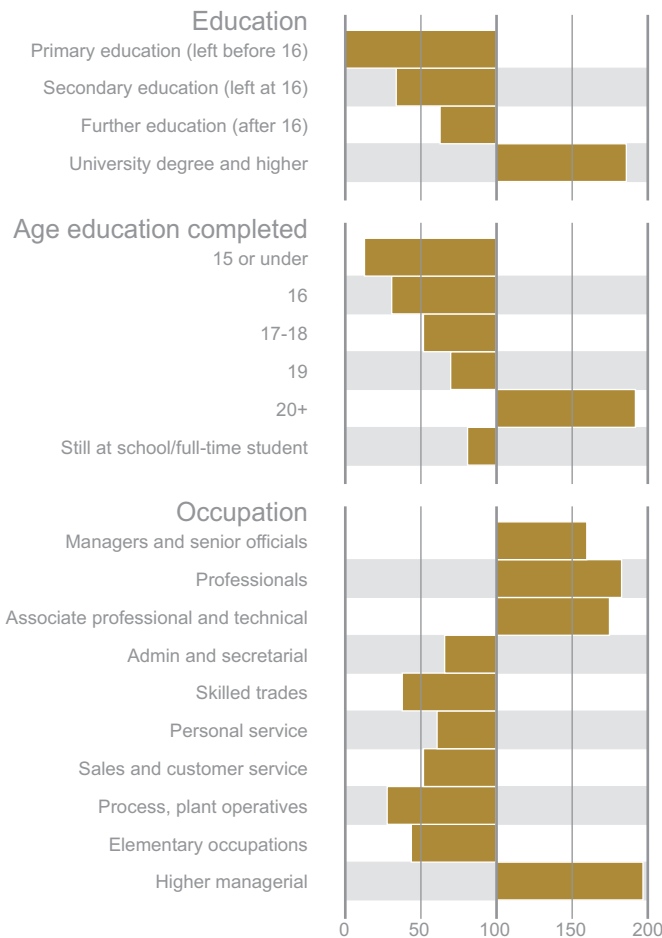
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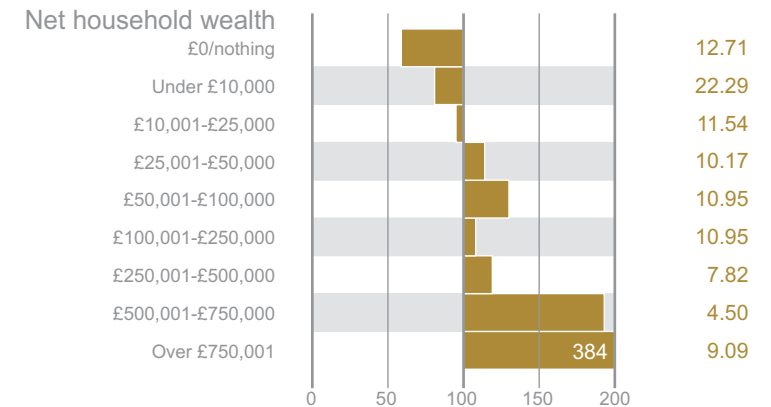
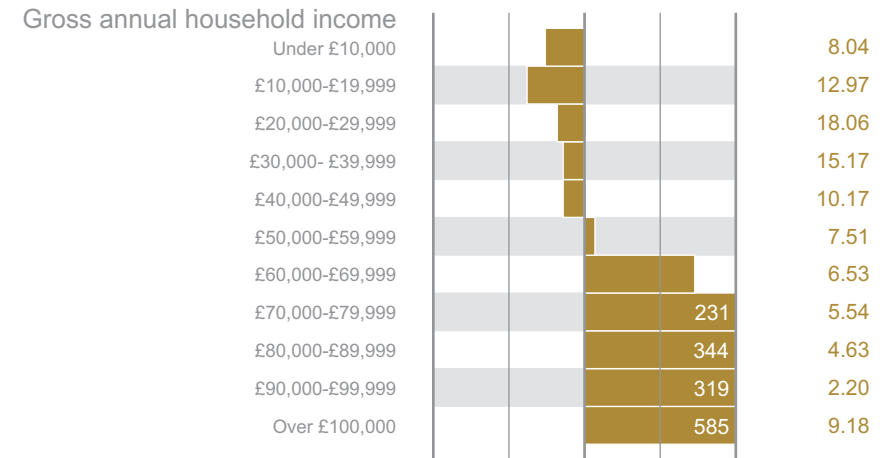
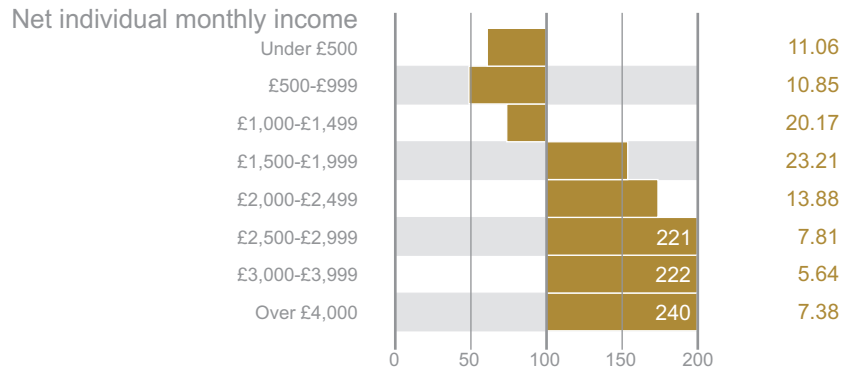
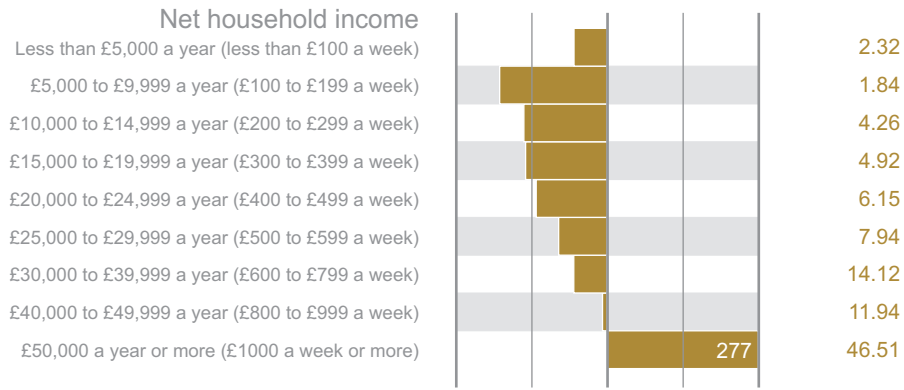
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Successful city dwellers owning or renting expensive flats in trendy inner urban locations

1.10%  |  1.25%

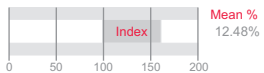
### Our financial circumstances



**Understanding Charts**

Unless otherwise stated, charts show the Index and Mean %.

The Index is shown as a bar, and the Mean % is shown to the right:



Group O: Liberal Opinions

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## Supporting Notes

These pages have been designed to help you understand the essence of each of the groups and types. We have sought 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. The descriptive pages are necessarily subjective and are intended to highlight key issues rather than to be comprehensive.

We have taken account of a wealth of information from both census and non census sources - such as the electoral register, shareholder and directors' lists, and local levels of council tax. This information is supplemented with information from market research surveys which can be cross tabulated by Mosaic, including the ONS Annual Expenditure and Family Survey, University of Essex's British Household Panel Survey, Research Now's online panel, YouGov's specialist financial survey, GfK NOP's Financial Research Survey, BMRB's Target Group Index Survey, Experian Hitwise's online competitor intelligence, the National Readership Survey and the British Crime Survey.

We have also made use of information cross tabulated by Mosaic from Experian's lifestyle questionnaires. To complement this formal information there is of course a large body of knowledge, accumulated over the years, on the relationship between customer behaviour and previous versions of Mosaic which has been used to support the patterns highlighted in these pages.

In building a picture of each of these categories this wealth of statistical information has been enhanced by a comprehensive series of visits to each of the different types of neighbourhood. Likewise much of the historic context which is contained within these portraits results from many decades of geodemographic analysis and of visits to assess the vitality of different regions.

### **Caveats**

Clearly not every postcode matches exactly to just one of the groups and types. These descriptions are therefore what sociologists would describe as 'ideal types', pure examples to which individual cases approximate only with various degrees of exactness. They focus on the statistical bias of a type of neighbourhood, on the demographic categories which are more numerous there than elsewhere in the area and which give the neighbourhood its distinctive character. In addition, because the boundaries of postcodes and census output areas do not exactly match boundaries in housing type, it is inevitable that addresses close to the boundary of many output areas may in certain cases not appear to have been allocated to the most suitable category. There are cases too where the same types of neighbourhood will contain people of similar character and behaviour but living in very different types of accommodation according to where in the area they may live.

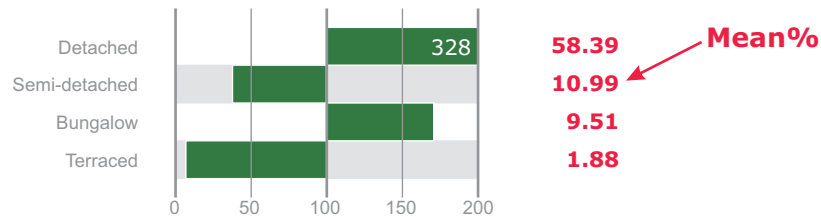
## Supporting Notes

### Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe the UK segments. The variables are grouped together by category. For each group, the charts show the Mean% and Index for each variable.

#### Understanding Mean% and Index

**Mean%** show the percentage of this group/type with this characteristic. For example, consider Residence Type for Group C:

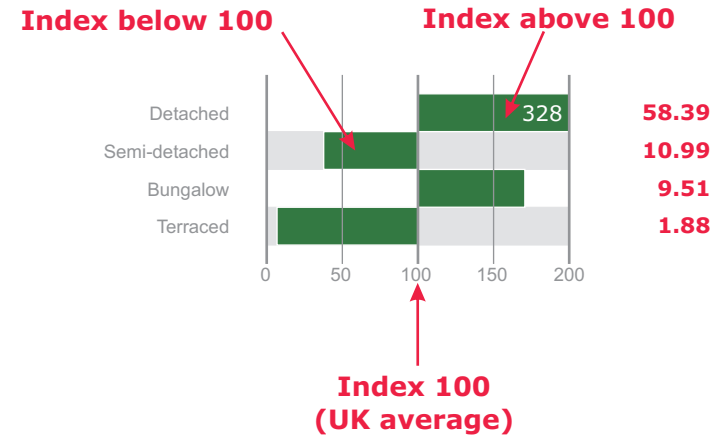


This shows that:

- 58.39% of Group C have a detached house
- 10.99% of Group C have semi-detached house
- 9.51% of Group C have a bungalow
- 1.88% of Group C have a terraced house

The **Index** shows how the variable compares with all households in the UK. An **Index of 100** is the average. An **Index greater than 100** shows that this variable is over-represented when compared with the average. An **Index less than 100** shows that this variable is under-represented when compared with the 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.