

## Key Features

- Large single parent families
- Local authority renters
- Low disposable income
- Elementary occupations
- Short commutes
- Small charitable donations



Budgeting Families are working hard to make income cover outgoings. Funds are limited, and, with large families common, there are many expenses. They are skilful at making a little go a long way and finding the best bargains.

Adults are often in their twenties, thirties or forties. Many are single. Most households have school-age children, often in higher than average numbers. Residents tend to settle in these neighbourhoods for some time.

They live in very low-cost houses that are usually rented from local authorities. These properties are in residential estates found in city suburbs or larger towns. Homes may be small, and larger families may find their living spaces quite crowded.

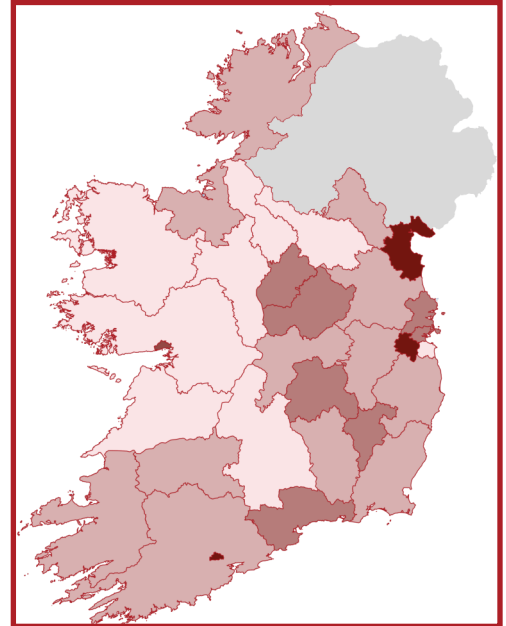
Those in employment typically make short commutes to semi-skilled or low-skilled jobs in the local area. These might be in caring, leisure or customer service roles or elementary jobs in processing. The number of adults in work is low, with many unable to work through unemployment or ill health or because they are looking after children.

Low wages and low levels of employment make household budgets tight. These people look for economical options to lower grocery bills and other essential expenses. They don't spend much on going out, and holidays aren't an option for many. Even with careful budgeting, some households struggle to keep up with bill payments.

They don't have many financial products, preferring to keep matters straightforward when they can. Some may look for options to spread large payments, perhaps using a loan. Bills that aren't fixed and can be reduced when money isn't available, such as pay-as-you-go phone services, are useful.

Their smartphones may serve as their principal means of accessing the internet. They look for bargains and discount vouchers online and may search auction sites to source low-cost items. Their phones are also used extensively for games and communication.

Television is a popular source of information and entertainment, and many have premium channels.



### Mosaic Types:

I24 Family Effort

I25 Thrifty Young Parents

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