Harrow Vitality Profiles 2018 - 2019

Experian Mosaic Residents' Profiles

Experian Mosaic Residents' Profiles
Source: Experian (2019)

Residents' profiles are a way of trying to understand and anticipate the different characteristics and needs of the residents of Harrow.

These profiles are based on Experian's Mosaic Public Sector classification, which uses over 450 different data points and condenses them into 15 groups and 66 detailed types. The data is drawn from a wide variety of sources including the British Crime Survey, National Pupil Database, Hospital Episode Statistics and the English Indices of Multiple Deprivation.

It should be noted that this information is an indication of trends across the borough and individual households are not identified.

By far the largest group is 'Urban Cohesion' at 35.5% equating to approximately 33,000 households. This would be expected given the urban nature and wide diversity of Harrow.
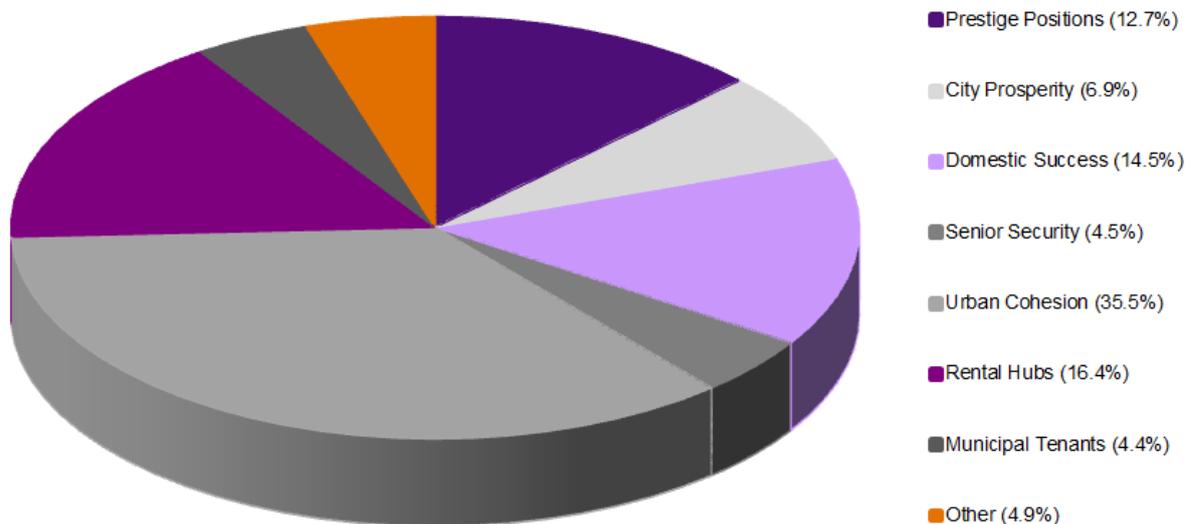
The next most dominant groups are 'Rental Hubs', 'Domestic Success' and 'Prestige Positions', each accounting for between 10-20% of Harrow households, or 11,000 to 16,000 households per group.

Representing between 4-10% of Harrow's households are the groups 'City Prosperity', 'Senior Security' and 'Municipal Tenants'. These are small but distinct groups within the borough and have between 4,000 to 7,000 households per group.
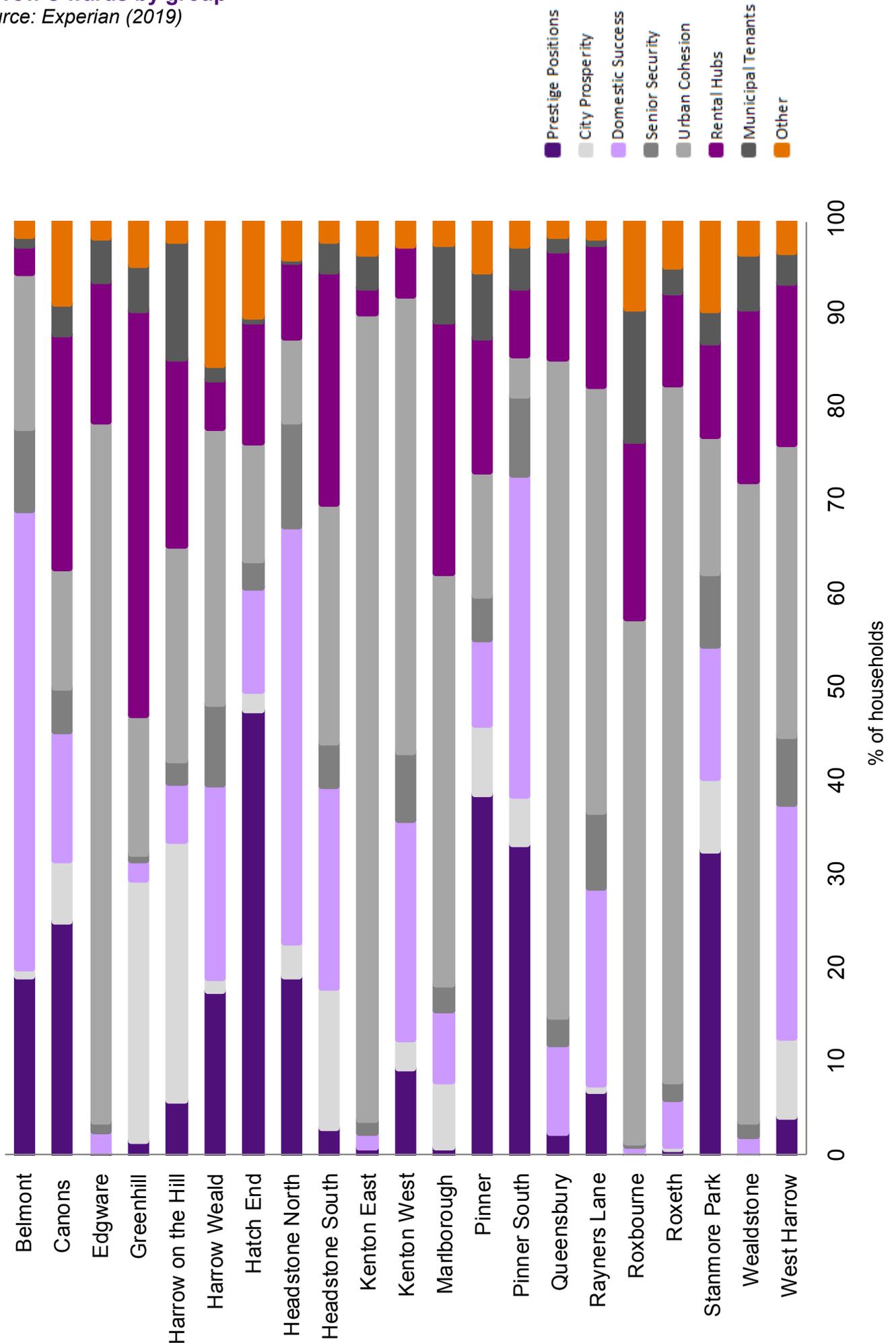
The category 'Other' is composed of all the other groups where the percentage of households is low. These groups are 'Aspiring Home-makers', 'Family Basics', 'Modest Traditions', 'Suburban Stability', 'Transient Renters' and 'Vintage Value'. Of these groups, 'Vintage Value' is the largest with 2.2% of households falling into this group. These tend to be elderly people reliant on support to meet their financial or practical needs. The next largest group is 'Family Basics' at 1.3% of households; these are families living on a tight budget usually owning a modest home or renting from social landlords.

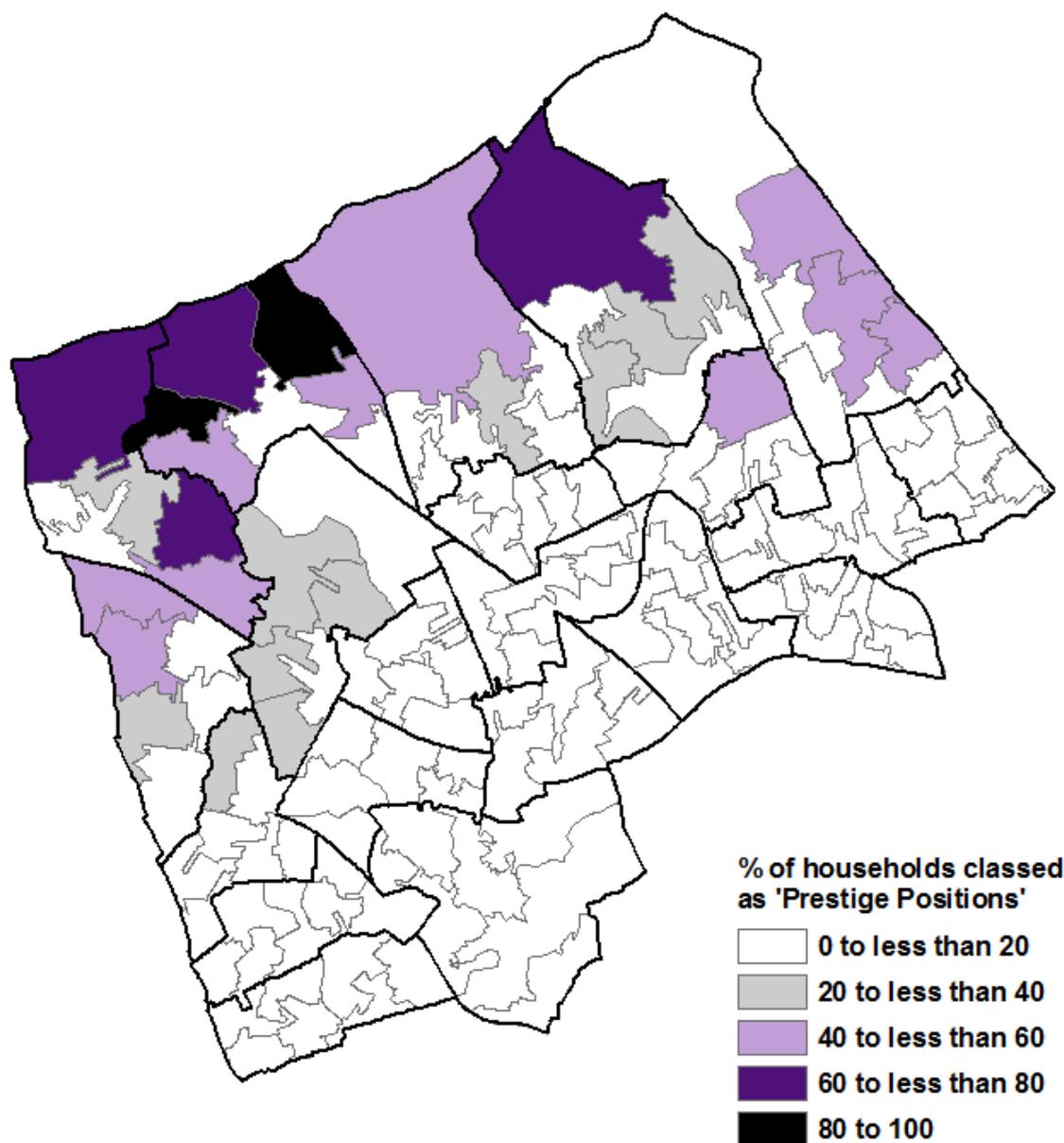## Harrow's households by group
Source: Experian (2019)

- Prestige Positions (12.7%)
- City Prosperity (6.9%)
- Domestic Success (14.5%)
- Senior Security (4.5%)
- Urban Cohesion (35.5%)
- Rental Hubs (16.4%)
- Municipal Tenants (4.4%)
- Other (4.9%)

Harrow's wards by group
Source: Experian (2019)

Legend: Prestige Positions, City Prosperity, Domestic Success, Senior Security, Urban Cohesion, Rental Hubs, Municipal Tenants, Other

% of households

Wards: Belmont, Canons, Edgware, Greenhill, Harrow on the Hill, Harrow Weald, Hatch End, Headstone North, Headstone South, Kenton East, Kenton West, Marlborough, Pinner, Pinner South, Queensbury, Rayners Lane, Roxbourne, Roxeth, Stanmore Park, Wealdstone, West Harrow

'Prestige Positions' Group

Source: Experian (2019)

% of households classed as 'Prestige Positions'

☐	0 to less than 20
☐	20 to less than 40
☐	40 to less than 60
☐	60 to less than 80
☐	80 to 100

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This group is defined by Experian as **'established families in large detached homes living upmarket lifestyles'**.

Key features include:

- High value detached homes
- Married couples
- Managerial and senior positions
- Supporting students and older children
- High assets and investments
- High use of online shopping and banking

'Prestige Positions' Group
Source: Experian (2019)

Experian describes this group as:

"Well-educated couples who have reached senior and managerial positions in companies, or have accomplished professional careers. This is also the group most likely to have achieved success as directors of their own profitable businesses.

'Prestige Positions' live in large family homes even though some of them no longer have children living at home. These are expensive detached properties, frequently with five bedrooms and large mature gardens in easily commutable locations. Of those whose children have grown up many are still offering support, either with a place to live in the family home, or by supporting them through university.

Almost all own their own home, many outright and, in addition to sizeable salaries or large pensions, they have a substantial investment portfolio making their financial situation very comfortable.

They live in residential areas where the crime rate is low and anti-social behaviour is rare. They are, however, the group most likely to have a burglar alarm and live in an area with a Neighbourhood Watch scheme.
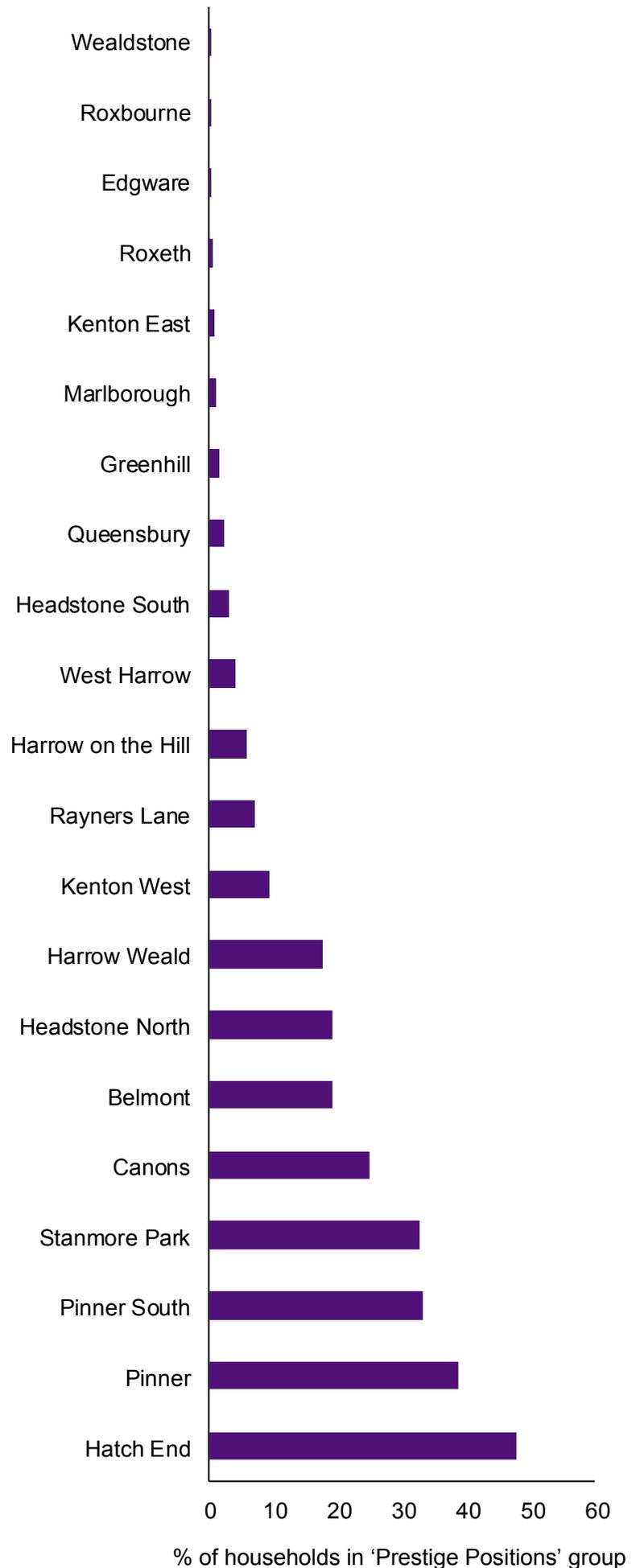
They have good levels of environmental knowledge and are more dedicated than most when it comes to recycling in particular."

12.8%, or one in eight, of all Harrow's households fall within Experian's 'Prestige Positions' group. This is much higher than the national average rate of 7.4%.

The wards to the north of the borough have the highest concentration. Over 30% of all households in Stanmore Park, Pinner South, Pinner and Hatch End fall within this group.
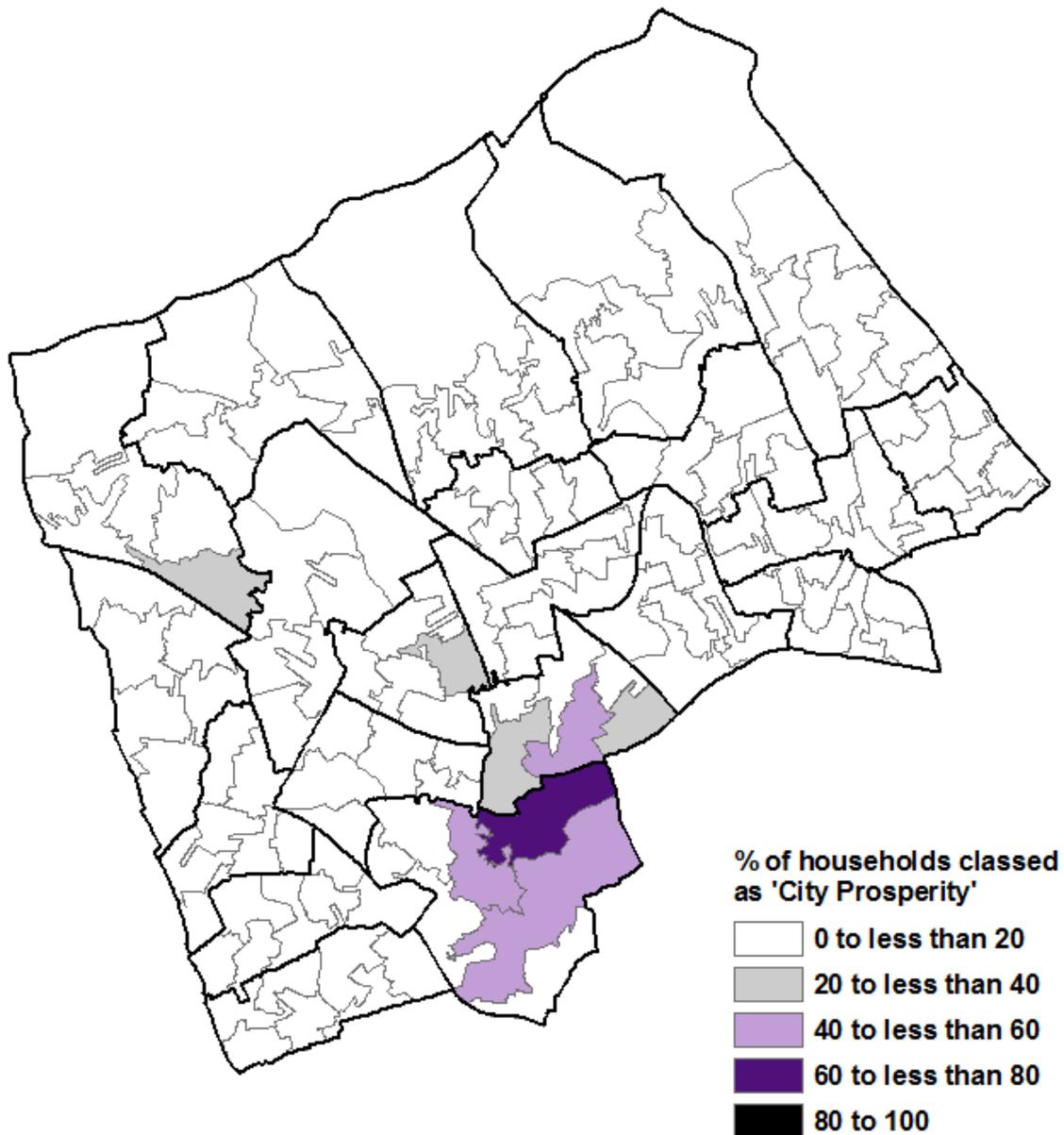
There are 12 LSOAs where over 50% of households fall within this group, with the highest level at 94% which is located in the west of Hatch End ward.

Wealdstone, Roxbourne and Edgware wards all have less than 0.5% of total households in this group. There are 28 LSOAs which have no households in this group.

% of households in 'Prestige Positions' group

'City Prosperity' Group

Source: Experian (2019)

% of households classed as 'City Prosperity'

- ☐ 0 to less than 20
- ☐ 20 to less than 40
- ☐ 40 to less than 60
- ☐ 60 to less than 80
- ■ 80 to 100

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This group is defined by Experian as **'high status city dwellers living in central locations and pursuing careers with high rewards'**.

Key features include:

- High value properties
- Central city areas
- High status jobs
- Low car ownership
- High technology adoption

'City Prosperity' Group
Source: Experian (2019)

Experian describes this group as:

"Highly educated, very ambitious and focused on their careers. This group often hold senior and well-paid positions in the City's key financial and professional organisations, as well as in high status roles in politics, media and the arts. Many in this group are single and are less likely than others to have children.

Their homes are luxurious and often found in London's most prestigious neighbourhoods. They are not always the most spacious homes however and are extremely expensive. Homes are often chosen because of their central locations and the easy commutes their locations offer. Car ownership is consequently relatively low. Smartphone and internet usage is high.

Despite living in prestigious neighbourhoods and luxurious developments, the areas where 'City Prosperity' live do experience the highest levels of reported crime of all. Robbery and vehicle crimes, in particular, occur more frequently here.
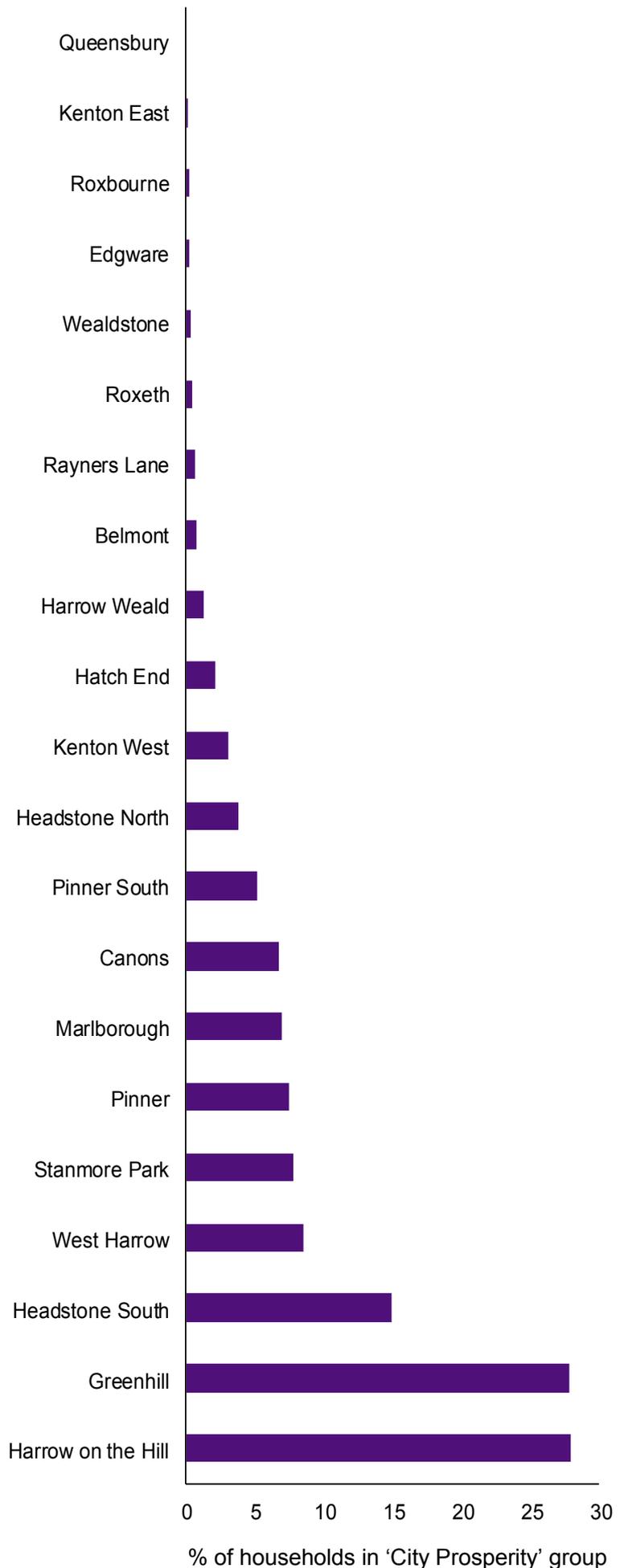
Their understanding of environmental issues is significantly greater than most, and while they do recycle, reduce and buy ethically, their green behaviour does not always match this level of knowledge."

6.9% of all households in Harrow are classified by Experian as 'City Prosperity'. This is almost twice the average national rate of 3.6%.

This group is predominantly clustered around Harrow on the Hill and Harrow Town Centre, and accounts for 28% and 27.9% of households in Harrow on the Hill and Greenhill wards respectively.
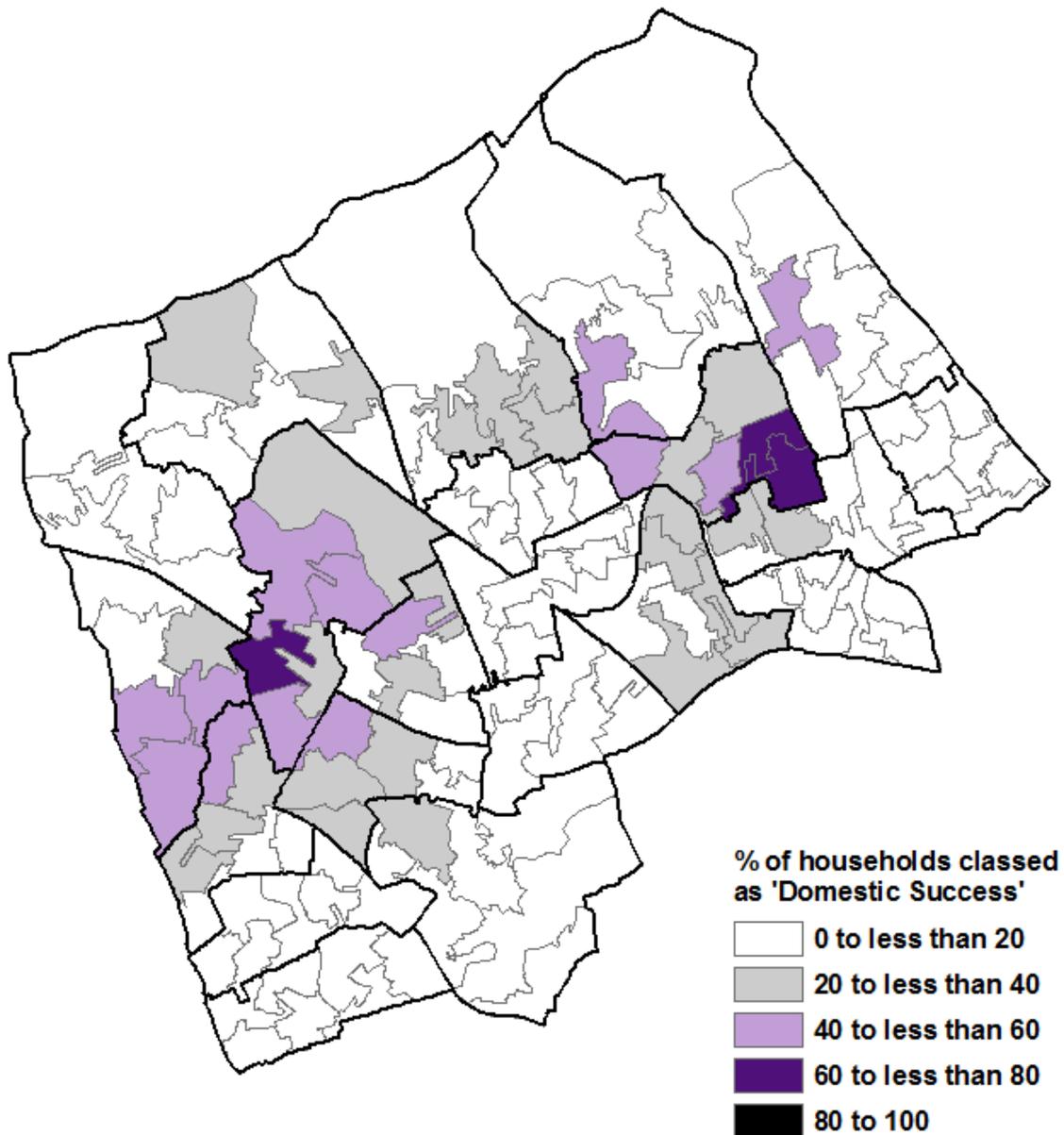
There are four LSOAs where over 50% of households fall within this group, with the highest level at 72.5% in the LSOA in the north of Harrow on the Hill ward.

Eight wards have less than 1% of total households in this group, with Queensbury ward having none.

% of households in 'City Prosperity' group

'Domestic Success' Group

Source: Experian (2019)

% of households classed as 'Domestic Success'

☐	0 to less than 20
☐	20 to less than 40
☐	40 to less than 60
☐	60 to less than 80
☐	80 to 100

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This group is defined by Experian as **'thriving families who are busy bringing up children and following careers'**.

Key features include:

- Families with children
- Upmarket suburban homes
- 3 or 4 bedrooms
- High internet use
- Own new technology

'Domestic Success' Group
Source: Experian (2019)

Experian describes this group as:

"Couples typically aged in their late 30s and 40s, many of whom have school age children. Parents in this group are the most likely to have a degree and may have delayed having children until their careers were established. They now live in good-sized three or four bedroom detached properties, owned with a considerable mortgage outstanding. Their lives are now settled and they have very comfortable standards of living. These are homes they can expect to stay in while their children grow up.

Company car ownership is high, a benefit of working for well-known organisations or professional firms in sectors such as finance, property, information technology and professional services. They are high internet users and often own the latest technology.

The crime rate is below average in these residential neighbourhoods.
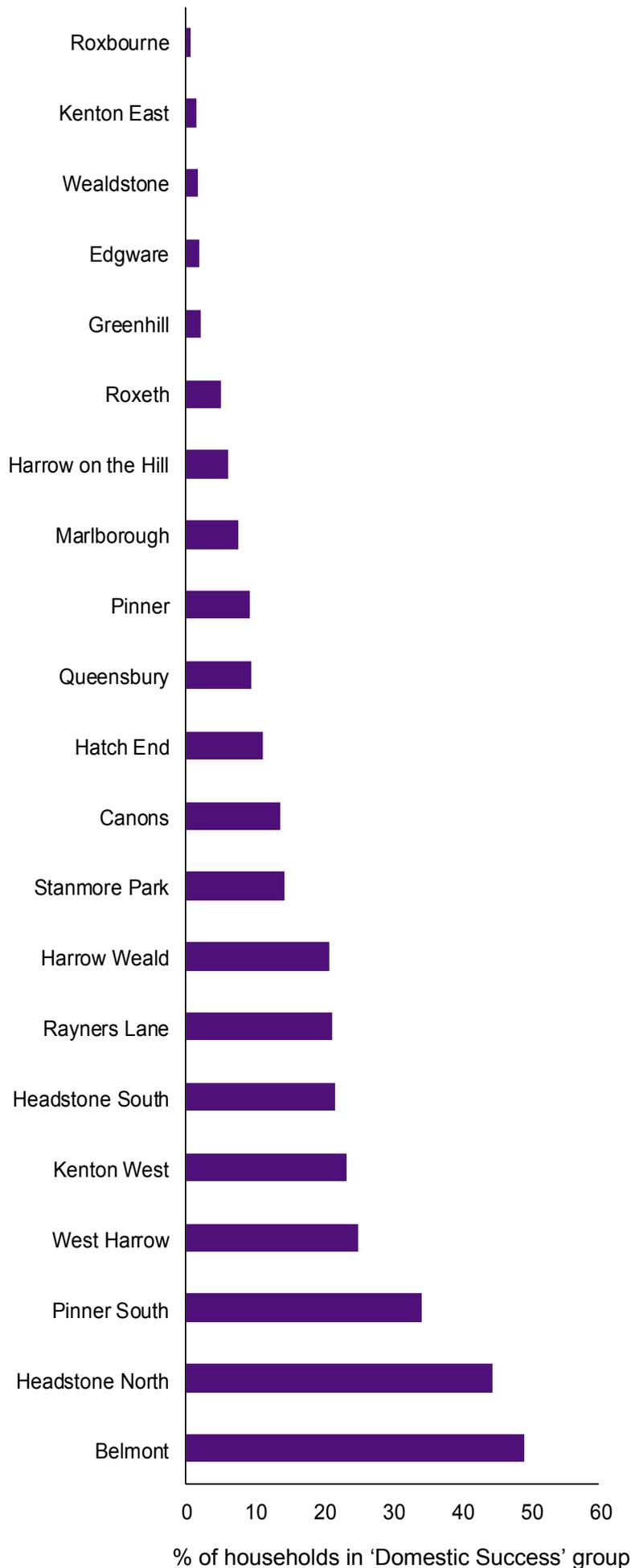
They are a little more knowledgeable than people in general around key environmental issues and are more likely to adopt green behaviours at home. However, they are generally better at recycling and re-using than they are at making efforts to reduce their energy consumption".

The 'Domestic Success' group is indicative of 14.5% of households in Harrow. This is over twice the national average rate of 6.9%.

These types of households tend to be concentrated in two clusters relatively centrally in the borough, one to the east around Belmont and one to the west around North Harrow. Over 40% of all households in Belmont and Headstone North fall within this group.
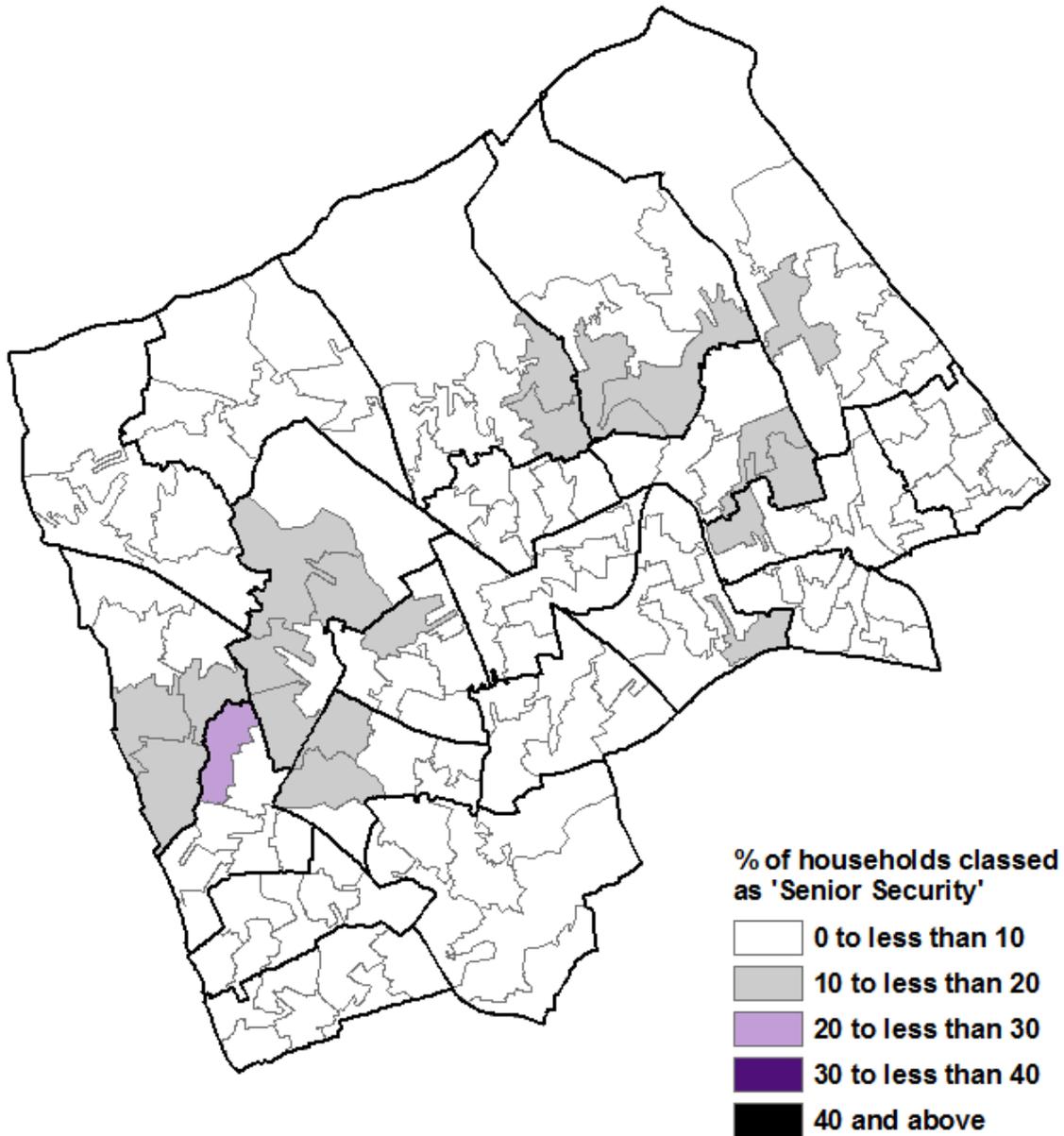
There are 12 LSOAs where over 50% of households fall within this group, with the highest level at 66.8% which is located in the south of Belmont ward.

Roxbourne, Kenton East, Wealdstone and Edgware wards have less than 2% of all households in this group. There are 13 LSOAs which have no households in this group.

% of households in 'Domestic Success' group

'Senior Security' Group

Source: Experian (2019)

% of households classed as 'Senior Security'

- ☐ 0 to less than 10
- ☐ 10 to less than 20
- ☐ 20 to less than 30
- ☐ 30 to less than 40
- ■ 40 and above

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This group is defined by Experian as **'elderly people with assets who are enjoying a comfortable retirement'**.

Key features include:

- Elderly singles and couples
- Homeowners
- Comfortable homes
- Additional pensions above state
- Don't like new technology
- Low mileage drivers

'Senior Security' Group
Source: Experian (2019)

Experian describes this group as:

"Elderly singles and couples who are still living independently in comfortable homes that they own. Property equity gives them a reassuring level of financial security.

'Senior Security' is the most elderly group of all, their average age is 75, and almost all are retired. Some are living with their long-time spouse, but a larger number are now living alone; women outnumber men.

During their working lives 'Senior Security' were employed in a range of managerial and intermediate occupations. They had sufficient income to buy their own homes with a mortgage which they have now paid off, leaving them with considerable equity in their homes. These homes are comfortable semi-detached three bedroom houses and bungalows in pleasant suburbs. They are generally very settled, long-standing residents of their local communities and have the longest length of residency of any group, having lived in their homes for nearly 25 years, on average.

Most live in reasonable comfort, their state pensions being supplemented by occupational pensions, and they are content with their standard of living.

'Senior Security' are not fans of technology; they will only replace items when absolutely necessary. They are dedicated recyclers and re-users, which tends to be more through a desire to save money and avoid unnecessary waste rather than a concern for the environment".

The Experian group 'Senior Security' makes up 4.5% of all households in Harrow, lower than the average national rate of 8.5%.
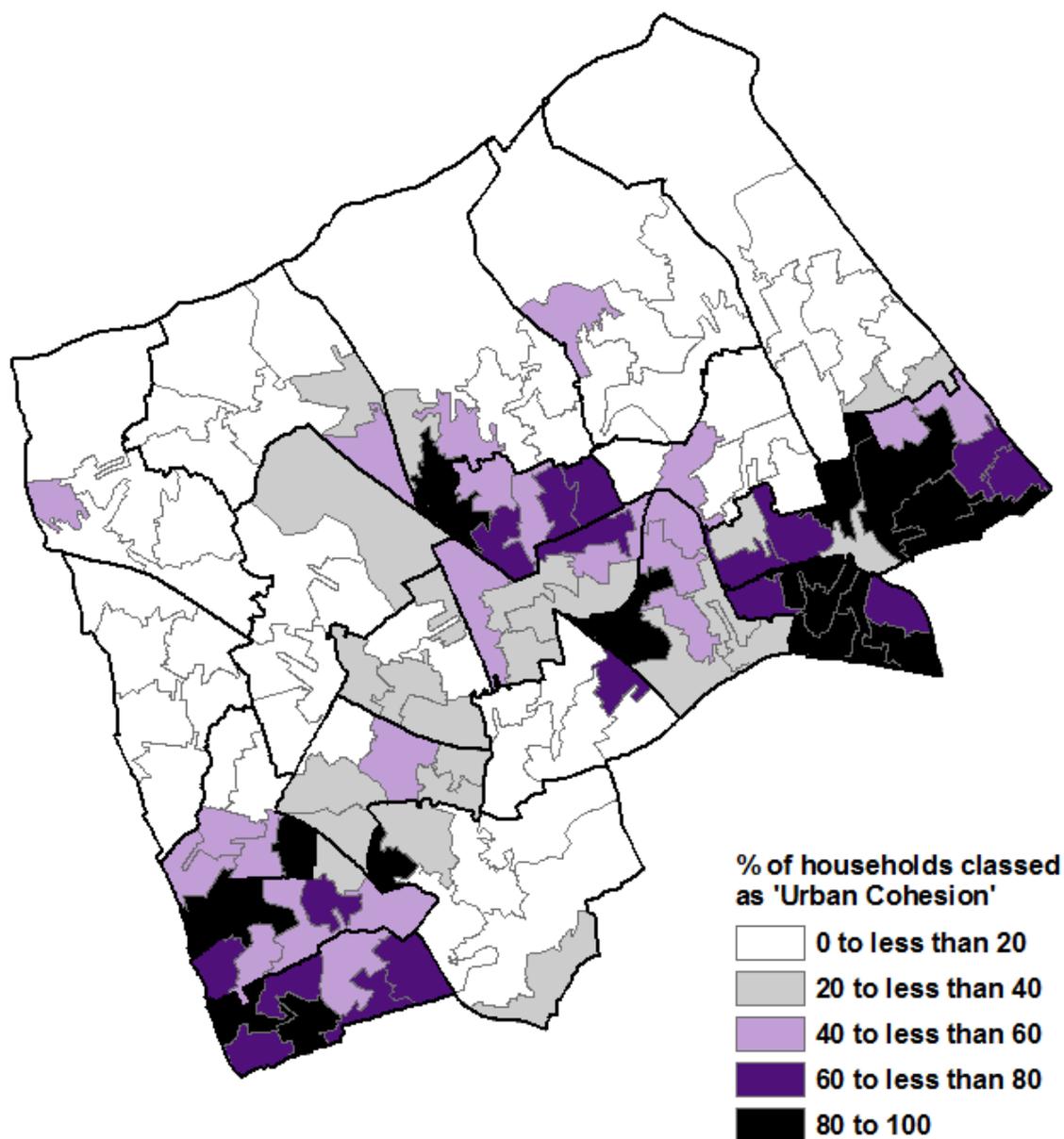
This group is dispersed around the central belt of the borough, in similar areas to the 'Domestic Success' group. Headstone North has the highest proportion with 11.3% of all households in this ward being classed as 'Senior Security'.

There are six LSOAs where over 15% of households fall within this group, clustered around North Harrow and south east of Stanmore. The LSOA with the highest level of 22.8% is located in the north of Rayners Lane ward. Only six LSOAs have no households within this group.

% of households in 'Senior Security' group

'Urban Cohesion' Group

Source: Experian (2019)

% of households classed as 'Urban Cohesion'

☐	0 to less than 20
☐	20 to less than 40
☐	40 to less than 60
☐	60 to less than 80
■	80 to 100

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This group is defined by Experian as **'residents of settled urban communities with a strong sense of identity'**.

Key features include:

- Settled extended families
- City suburbs
- Multicultural
- Own 3 bedroom homes
- Sense of community
- Younger generation love technology

'Urban Cohesion' Group
Source: Experian (2019)

Experian describes this group as:

"Families with school age and older children, and older people pre and post retirement. A good proportion are larger families who share their home with elderly parents or other family members.

They live in accessible suburbs close to the centres of larger towns and cities. These are diverse neighbourhoods and a significant proportion of the population is of South Asian origin. Typical homes are Victorian terraced houses or pleasant semi-detached and terraced houses built between the wars. Often their homes are relatively expensive because of their central locations and proximity to London. The majority of people are homeowners, many without the need for a mortgage. Household incomes overall are moderate, derived from work in lower managerial, intermediate and semi-routine occupations.
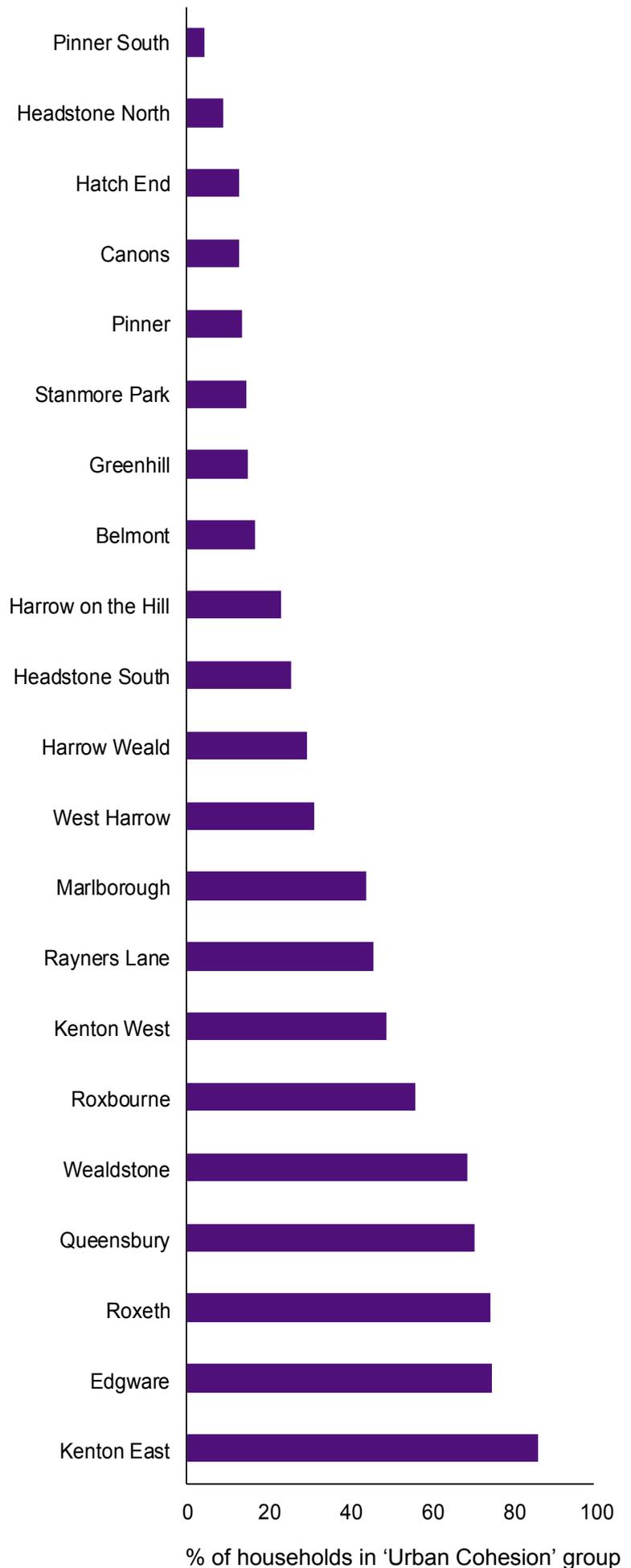
Overall, the urban areas where people in this group live tend to experience higher crime rates. Fear of crime is also higher than average. This group are likely to be slightly less green than average in their behaviours.

The Experian group "Urban Cohesion" is by far the largest group within Harrow, accounting for 35.5% of all households. Harrow is the archetypal example of Experian's 'Urban Cohesion' group and the borough has the highest percentage of this group of any local authority in the UK. For comparison, the average UK rate is 4.8%.

'Urban Cohesion' accounts for the majority of households in the south east and south west of the borough, and around Wealdstone District Centre. Kenton East has 86.5% of households classified as 'Urban Cohesion' and five other wards have over 50% of households in this group.
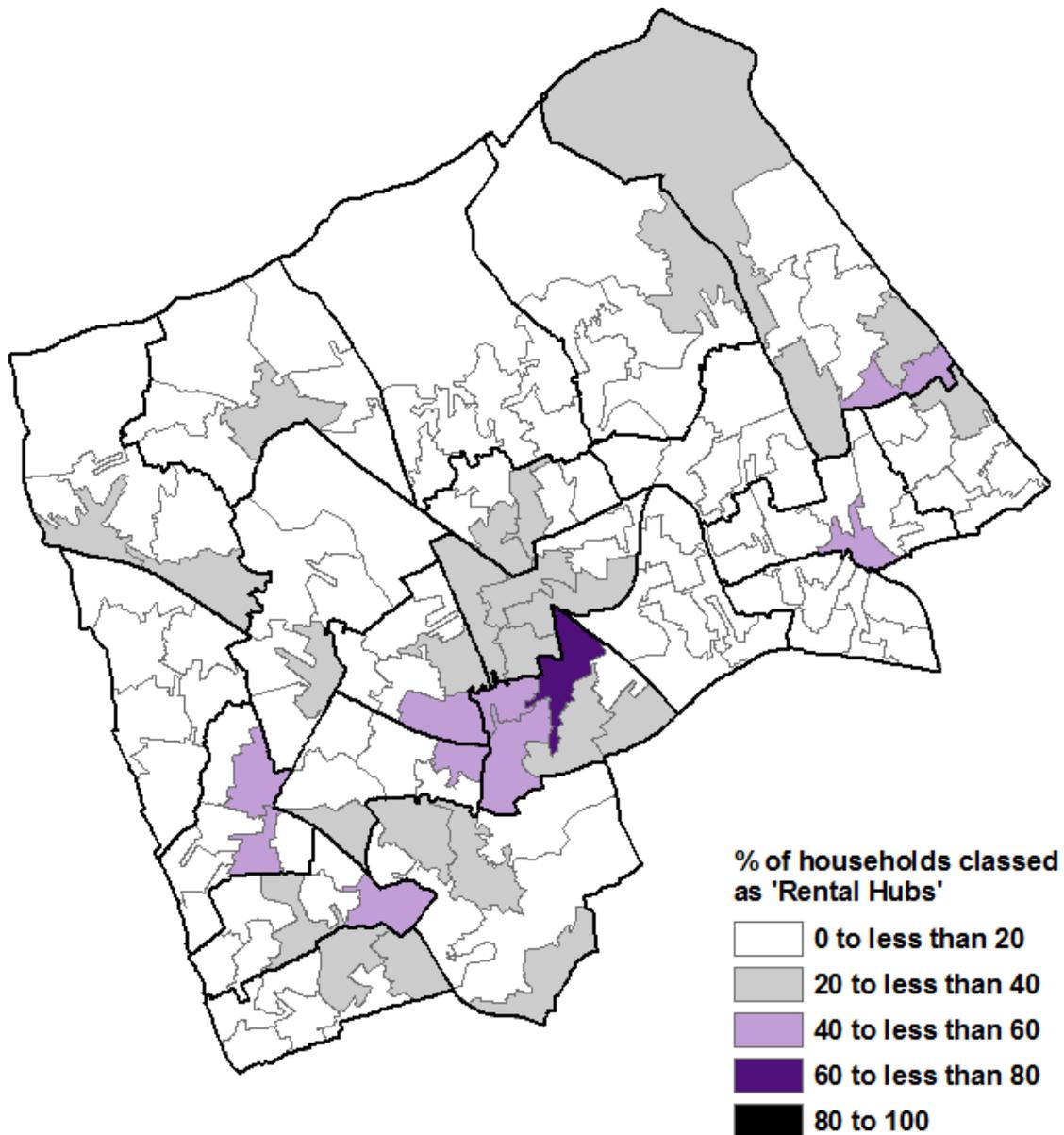
There are 26 LSOAs where over 75% of households fall within this group, 12 of which have a rate of over 90%. One LSOA, in Edgware ward, has a 100% 'Urban Cohesion' profile.

All but two wards (these being Pinner South and Headstone North) have at least 10% of total households in this group . There are just five LSOAs which have no households in this group; these are located in Hatch End, Headstone North, Pinner and Pinner South wards.

% of households in 'Urban Cohesion' group

'Rental Hubs' Group

Source: Experian (2019)

% of households classed as 'Rental Hubs'

- ☐ 0 to less than 20
- ☐ 20 to less than 40
- ☐ 40 to less than 60
- ☐ 60 to less than 80
- ■ 80 to 100

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This group is defined by Experian as **'educated young people privately renting in urban neighbourhoods'**.

Key features include:

- Aged 18 - 35
- Private renting
- Singles and sharers
- Urban locations
- Young neighbourhoods
- High use of smartphones

'Rental Hubs' Group
Source: Experian (2019)

Experian describes this group as:

"Predominantly young, single people in their 20s and 30s who live in urban locations and rent their homes from private landlords while in the early stages of their careers, or pursuing studies.

'Rental Hubs' live in urban locations in housing that attracts many young people, and most have yet to settle down with a partner or in a home of their own. Homes are purpose-built developments of small flats or older terraces. There is a relatively high turn-over of tenants. Crime rates tend to be higher than average, with anti-social behaviour sometimes an issue in these areas.
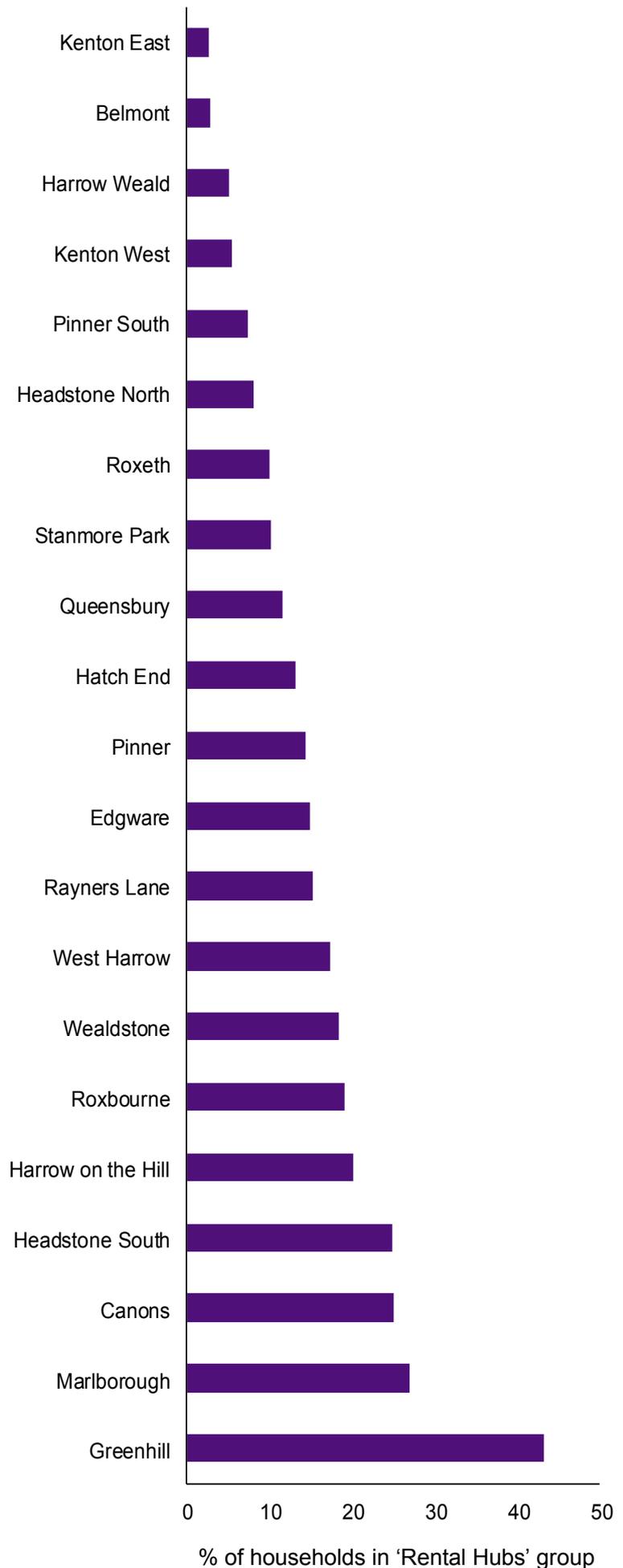
'Rental Hubs' have a very high level of smartphone ownership. The internet is the first port of call for information; they are very active on social networking sites and spend a lot of time online.

They are generally ambitious, keen to further their positions and adventurous in trying new things. They are likely to take note of an organisation's ethical and environmental credentials. However, they are less likely than the norm to recycle, save on energy and water use or re-use items".

The Experian group 'Rental Hubs' are typical of 16.4% households within Harrow - the second largest group after 'Urban Cohesion'. Harrow has over twice the UK average rate of households in this group.
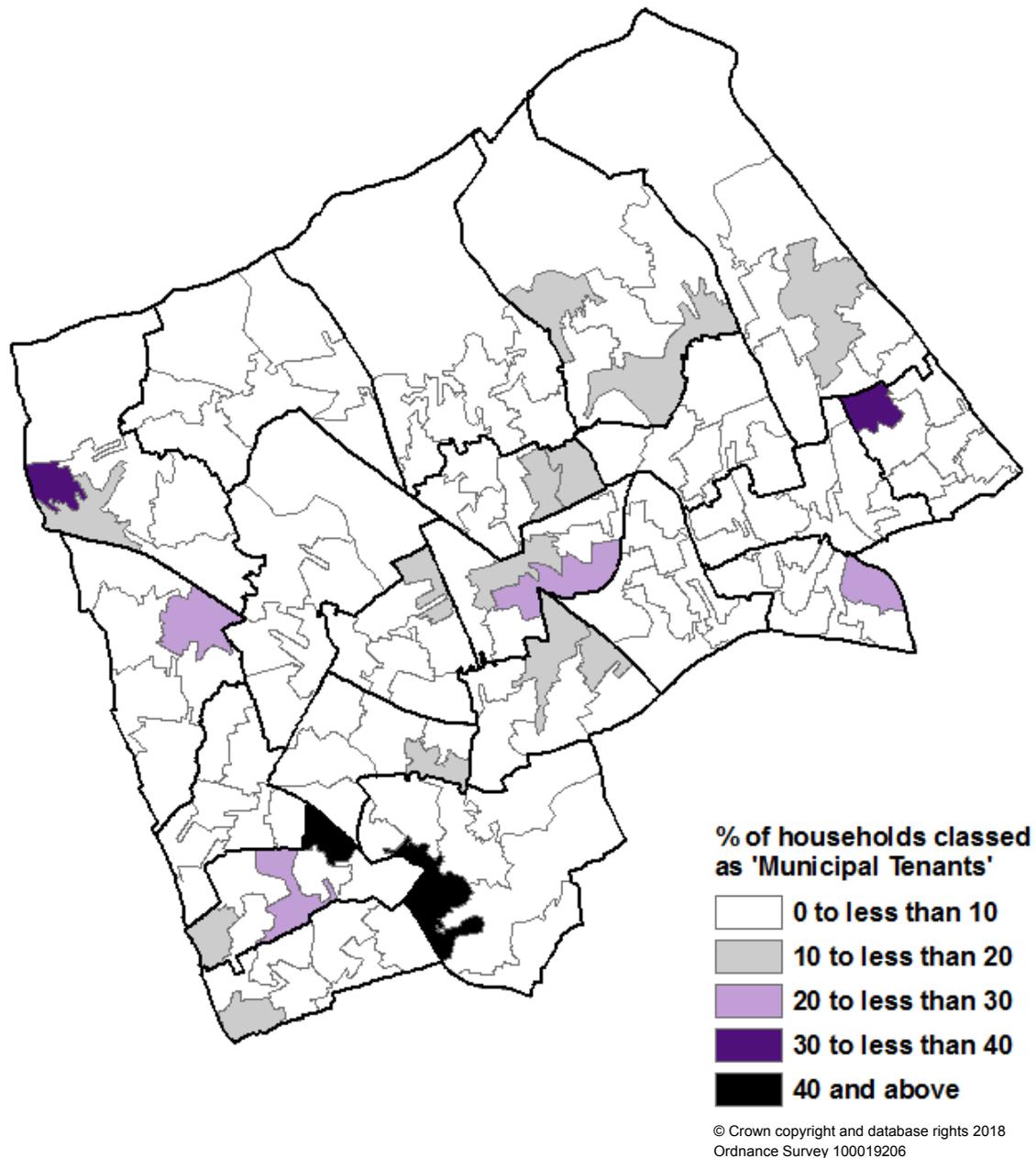
This group is relatively widely dispersed across the borough with higher concentrations around urban centres and transport hubs. Greenhill has significantly more households in this group than other wards (43.3%) as would be expected given that Harrow Town Centre falls within this ward.

There are four LSOAs where over 50% of households fall within this group, with the highest level at 69% in the LSOA which stretches between Harrow & Wealdstone Station and Harrow Town Centre. Two wards - Kenton East and Belmont - have less than 3% of total households in this group. There are 25 LSOAs which have no households in this group.

% of households in 'Rental Hubs' group

'Municipal Tenants' Group

Source: Experian (2019)

% of households classed as 'Municipal Tenants'

☐	0 to less than 10
☐	10 to less than 20
☐	20 to less than 30
☐	30 to less than 40
☐	40 and above

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This group is defined by Experian as **'urban residents renting high density housing from social landlords'**.

Key features include:

- Social renters
- Low cost housing
- Challenged neighbourhoods
- Few employment options
- Low income
- Shop locally

'Municipal Tenants' Group
Source: Experian (2019)

Experian describes this group as:

"Long-term social renters living in low-value multi-storey flats in urban locations, or small terraces on outlying estates. These are challenged neighbourhoods with limited employment options and correspondingly low household incomes.

People in 'Municipal Tenants' are typically of working age. There are some families with children, but most are singles. Many have been renting their flats for a number of years. These are often multi-storey or high-rise blocks built from the 1960s onwards. Those in houses on estates have been there for a long time.

These neighbourhoods suffer from high levels of unemployment, and incomes can be particularly low. Those in work tend to be in manual or low level service jobs. People are the most likely to be finding it difficult to cope on their incomes and they often receive benefits.

Car and technology ownership is not high. On average they spend more time watching television than they do on the internet and they prefer making purchases in local shops than buying online.

They live in areas where the level of crime is high, although not always the very highest. 'Municipal Tenants' are the most likely to think crime and anti-social behaviour has increased a lot and is a big problem in their neighbourhood. They are also the most likely to be worried about being a victim of crime".

'Municipal Tenants' are a small but significant group accounting for approximately 4.4% of Harrow's households. This is lower than the national average rate of 6.5%.

There are pockets of high rates of households falling into this group, coinciding with the location of council or housing association housing estates. Two LSOAs have rates of greater than 50% located to the east of Harrow on the Hill ward and in the north of Roxbourne ward.

All wards except Kenton West have some households classed as 'Municipal Tenants'. There are 73 LSOAs which have no households in this group.

% of households in 'Municipal Tenants' group