

# Municipal Dependency

## Low income families living in estate-based social housing



Municipal Dependency mostly contains families on lower incomes who live on large municipal council estates where few of the tenants have exercised their right to buy. Often isolated in the outer suburbs of large provincial cities, Municipal Dependency is characterised as much by low aspirations as by low incomes. Here people watch a lot of television and buy trusted mainstream brands from shops that focus on price rather than range or service.



### Who We Are

<b>Age</b>	25-44 (26.97%)
<b>Marital Status</b>	Single (40.64%)
<b>Household Composition</b>	Lone parent (16.29%)
<b>Length of Residency</b>	9+ years (43.60%)
<b>Health</b>	Bad diet, smokers Inactive lifestyle



### Our Education

<b>Adults</b>	No qualifications
<b>Children</b>	Below average



### Our Work Lives

<b>Occupations</b>	Unemployed Process/plant operators
--------------------	---------------------------------------



### Our Finances

<b>Household Income</b>	Under £7,499
<b>Benefits</b>	Income Support
<b>Indebtedness</b>	High



### Where We Live

<b>Type of Property</b>	Terraced house
<b>Council Tax Bands</b>	Band A
<b>Home Ownership</b>	Public rented
<b>House Value</b>	£70k
<b>Location</b>	Outer suburbs



### Our Home Lives

<b>Car ownership</b>	No access to car
<b>Travel &amp; holidays</b>	Self catering
<b>Leisure Interests</b>	Pop music Bingo
<b>Media</b>	The Sun High TV viewing



### Weltanschauung "How We View the World"

<b>Our Neighbourhood</b>	Bad place to live Neighbours go own way
<b>Charities</b>	Children Pets
<b>Crime</b>	Anti-social behaviour
<b>Environment</b>	Not concerned
<b>Fear of Redundancy</b>	Very concerned

## Education

Educational attainment in Municipal Dependency are especially low, with over half of the adults having no formal qualifications. Only 10% have reached 'A' level standard or above. It is therefore unsurprising that their children display the lowest level of education attainment of any of the Mosaic groups. By the time they reach sixteen, the proportion of children achieving 5 or more GCSE passes at Grades A to C is only half the national average. University admissions are extremely low. There is a high proportion of children with special needs, but few have the disadvantages that come from not having English as the language spoken at home.

## Health

This Group has the worst lifestyle of all, and consequently can tend to suffer from poor health. They have a bad diet, and are heavy smokers and beer drinkers; in addition they do insufficient exercise. It is interesting to note that although they do suffer from heart, liver and respiratory diseases, it is not to the same extent as those in Welfare Borderline. Similarly mental illness is above average, but not as commonplace as in some other Mosaic groups.

## Crime

Levels of crime and anti-social behaviour are high in these neighbourhoods, although racist incidents are less likely than in the inner cities. Violent crime is a particular issue. Repeat victimisation is relatively commonplace, and it is quite likely that the offender is known to the victim. Because of this the police are relatively successful in apprehending the offender; nevertheless, the local populace have little faith in the police.

## Finances

Municipal Dependency tends to manage money on a weekly rather than a monthly basis. They often still receive their incomes in cash, rather than as

payments which go direct to current accounts. Finances have to be budgeted over the week rather than the month or year. Few people have access to significant savings – long term investments are most likely to take the form of premium bonds or other National Savings products which can be purchased at local Post Offices, a channel that many use to pay their bills. Whilst many residents enjoy the use of credit cards there is a substantial minority who, on account of County Court Judgments, are unable to obtain credit from mainstream providers. They therefore rely on secondary market operators who typically charge very high rates of interest. In summary, balancing budgets is by far a more important issue for the majority of Municipal Dependency than long term financial planning. This Group has the highest proportion of people not paying income tax, and consequently has significant up-take of state benefits. However, up-take is less than in Welfare Borderline. Non-payment of council tax is often an issue.

## Environmental Issues

These people generally have no concern for the environment. Whilst perhaps they have insufficient money to contribute financially to addressing environmental issues, they seem unwilling to do simple tasks such as recycling. The fact that they do not tend to be high contributors to vehicle emissions owes more to the very low level of car ownership than it does to careful driving and economical vehicles.

## Receptive to:

TV, Posters, Telemarketing, Drop-in centres

## Unreceptive to:

Internet, Magazines, Newspapers, Telephone advice lines