

# Blue Collar Enterprise

## Upwardly mobile families living in homes bought from social landlords



Blue Collar Enterprise comprises people who, though not necessarily very well educated, are practical and enterprising in their orientation. Many of these people live in what were once council estates but where tenants have exercised their right to buy. They own their cars, provide a reliable source of labour to local employers and are streetwise consumers. Tastes are mass market rather than individualistic and focus on providing comfort and value to family members.



### Who We Are

<b>Age</b>	45-64 (22.62%)
<b>Marital Status</b>	Married (49.02%)
<b>Household Composition</b>	Couples, dependent children (21.28%)
<b>Length of Residency</b>	9+ years (53.55%)
<b>Health</b>	Poor diet Inactive lifestyle



### Our Education

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



### Our Work Lives

<b>Occupations</b>	Skilled trades Manufacturing and mining
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### Our Finances

<b>Household Income</b>	£7,500 - £13,499
<b>Benefits</b>	Disability Living Allowance
<b>Indebtedness</b>	Medium



### Where We Live

<b>Type of Property</b>	Semi-detached house
<b>Council Tax Bands</b>	Bands A-B
<b>Home Ownership</b>	Own with mortgage
<b>House Value</b>	£100k
<b>Location</b>	Small/medium towns



### Our Home Lives

<b>Car ownership</b>	1 car
<b>Travel &amp; holidays</b>	Self catering
<b>Leisure Interests</b>	Grandchildren Bingo
<b>Media</b>	High TV viewing The Sun



### Weltanschauung "How We View the World"

<b>Our Neighbourhood</b>	Average place to live Neighbours go own way
<b>Charities</b>	Cancer research Children
<b>Crime</b>	Anti-social behaviour
<b>Environment</b>	Concerned
<b>Fear of Redundancy</b>	Not at all concerned

## Education

The majority of adults in Blue Collar Enterprise left education with few, if any, qualifications. Only 14% went past 'O' level, and just 8% have a degree, which is well under half the national average. Children in Blue Collar Enterprise achieve only moderate educational success. Whilst considerably below typical rates nationally, throughout their education they do manage to outperform children in areas of Welfare Borderline and Municipal Dependency. However, many fail to reach the levels needed to find well paid jobs or to proceed to further and higher education.

## Health

These people do not tend to have a good diet, and they take insufficient exercise. They are heavy smokers, but are much less excessive in their alcohol consumption. Consequently, respiratory diseases are perhaps more of a problem than liver disease. Mental health is not a major problem, perhaps due to the relatively stable working and home lives that these people enjoy. Levels of teenage pregnancies are a concern, but do not reach the levels found in some other Mosaic groups.

## Crime

These people have a fairly neutral attitude to crime; indeed their fear of most types of crime virtually mirrors the national picture. Anti-social behaviour is an issue to many, but not to the same extent as experienced by those living in the inner cities and larger council estates. Unlike many of the high crime Mosaic groups, where most offences occur in the home, in these neighbourhoods the problems occur immediately outside the home. This reflects that anti-social behaviour is more of a concern than domestic violence or burglary.

## Finances

In recent years Blue Collar Enterprise has become a much more sophisticated user of financial services. Most now have mortgages and credit cards and many of them have personal loans and long term tax efficient savings accounts. Many also speculated with privatisation issues. The management of their financial accounts has now shifted from door-to-door collection and local branches to call centres. People have learned to assume the trustworthiness of different financial services companies and now recognise that they can benefit from shopping around for the best rates. Many of this Group do not pay income tax, but many others do pay at the basic rate. There is therefore only a moderate level of reliance on the state for support. Rates of council tax nonpayment are reflective of the national picture, indicating a general ability to manage their money.

## Environmental Issues

As with many aspects of the lives of Blue Collar Enterprise, their contribution to CO emissions from both the home and their car are close to what is found on average across the country. However, they do not show particular concern for the environment. It is likely that the double glazing that may have been fitted was for reasons of appearance and reduced bills rather than any consideration of the beneficial impact they would have on the environment. Similarly, the fact that they are likely only to own one car and to drive below average miles annually is primarily a reflection of finances and lifestyle rather than environmental concern.

## Receptive to:

TV, Telemarketing, Red top newspapers

## Unreceptive to:

Internet, Telephone advice lines, Magazines, Broadsheets