

Parents on good incomes who own mid-range homes on streets popular with families



## Key Features

- Cosmopolitan families
- Modern city homes
- Semi-detached housing
- Young children
- Modest incomes
- Mortgaged



Family Focus are couples who bought the best family home they could afford when they settled down. Their lives revolve around doing the best for their growing families and providing a stable domestic environment.

Many families in this group bought their homes not long after they were built. They include young families in brand-new estates; growing families with school-age children, living in properties built in the 1990s and 2000s; and mature families with adult children or empty nests, living in properties built in the 1970s and 1980s.

Though not extravagant in style or space, their mid-priced properties provide all the elements a family needs – a residential street in a suburban environment, a garden for children to play in, sufficient bedrooms and neighbours at a similar stage of life. These semi-detached and terraced homes are usually still being paid for with a mortgage, with younger families owing a large amount and older families owning a greater proportion of equity.

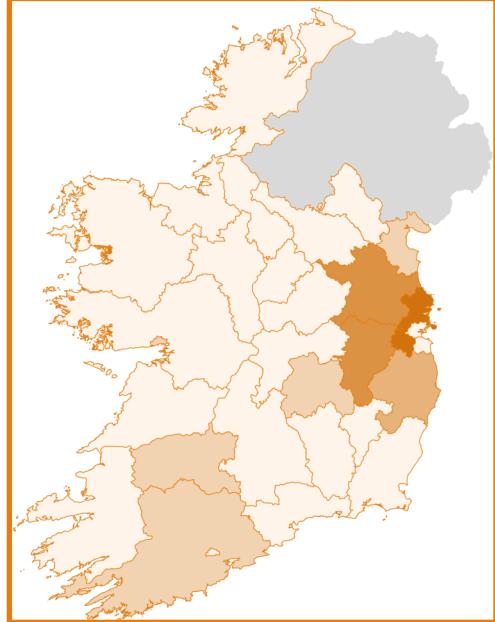
Many households have two earners, and parents juggle the needs of their children with the demands of work. Early commutes to occupations in a range of non-manual and skilled manual roles are common. Older parents with fewer outgoings may be able to afford to work a smaller number of hours between them.

They earn decent salaries that provide a reasonable disposable income for a family. They use their money sensibly to cover the many expenses of raising children, looking for good deals and not spending unnecessarily.

Cars are important for ferrying children around and getting to work. They are therefore chosen carefully, with factors such as reliability, practicality and cost taken into consideration.

With mortgage payments representing a significant cost for many, saving up for purchases takes time. Loans might be used for cars and larger expenses, but use of credit is generally minimised.

All have good access to the internet through home computers and smartphones. They use the web to find good deals and to research purchases. Their age determines how much they use their smartphones to keep in touch, with some younger parents highly committed to updating their social networks and more mature parents leaving this to their children.



### Mosaic Types:

F15 New Estate Families

F16 Connected Families

F17 Settled Suburbanites

### For further information

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