

# Mosaic Japan

The Consumer Classification for Japan



## **Metropolitan Careerists**

Global Connections  
Clever Capitalists  
Inner City Tokyo  
Corporative Trainees

## **Graduate Newcomers**

Metro White Collar  
Nest Making Families  
Dinky Developments  
Factory Accommodation

## **Campus Lifestyle**

Rural Colleges  
Centres of Learning  
University Challenge  
Town Gown Transition

## **Older Communities**

Nagaya Housing  
Small Town Seniors  
Second Tier Downtown  
Older Suburbs of Big Cities  
Fishing Ports

## **Middle Japan**

Small Service Centres  
Small Time Business  
Micro Communities  
Small Town Periphery  
Middle Ring Suburbs  
Provincial Renters

## **Corporate Success Story**

Suburban Elite  
Conservative Comforts  
Upper Echelons  
Corporative Careerists

## **Burdened Optimists**

Company Towns  
Blue Collar Families  
Small Town Strugglers  
Low White Collar Commuters  
80s Right to Buy/Mixed Tenure

## **Social Housing Tenants**

Welfare Dependency  
Low Income Public Housing  
Public Rented Apartments

## **Blue Collar Owners**

Osaka Terraces  
Original Suburbs  
Factory Towns  
Sprawling Infill  
New Collective Housing  
Artisan Economy

## **Rural Fringe**

Small Service Centres  
Small Town Seniors  
Lowland Rural Fringe  
Rural Rejuvenation

## **Deeply Rural**

Senior Citizen Houses  
Non Farm Rural Areas  
Rural Traditions  
Coast and Mountain  
Ancestral Homelands

# Welcome to Mosaic Japan, a unique classification of Japanese consumers that helps you target, acquire, manage and develop profitable customers.

**Mosaic Japan is a new consumer segmentation system that classifies each one of Japan's 127.4 million consumers into one of 50 distinct consumer segments. The system has been developed by Acton Wins in partnership with Acton International, and Experian a leading global provider of consumer classifications.**

**Experian has been developing consumer segmentations for over 20 years. Mosaic Japan takes its place amongst a global network of Mosaic consumer classifications that cover 25 countries and classify over a billion consumers worldwide.**

## **Mosaic Japan**

Mosaic Japan is a geodemographic segmentation. It classifies consumers according to the type of neighbourhood in which they live, and is based upon the well established principle that when people are deciding where to live they naturally prefer to live amongst people with similar demographics, lifestyles and aspirations to their own.

First created over 20 years ago by Professor Richard Webber, a world leading authority on consumer segmentation, this technique has since been verified and applied throughout the world by many commercial and public sector organisations, where it forms an essential part of their marketing to consumers and individuals.

Mosaic Japan classifies consumers into 50 neighbourhood types aggregated into 11 groups.

It has taken over two years to build by a development team of over 30 researchers, demographers, analysts, statisticians and consultants.

The result is a classification that provides a comprehensive and detailed understanding of the socio-demographics, lifestyles, culture and behaviour of consumers in Japan.

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## Why segment consumers?

In the era of mass consumption and standardised tastes, the profitable business used to be one that could produce reliable and well-designed products at prices the average customer could afford to pay. Profits accrued to companies that could efficiently combine economies of scale with quality production methods.

Today, as lifestyles have become more complex and consumers have become harder to please, mass markets have become fragmented into a number of niche segments catering to the needs of particular sets of consumers.



Some consumers prefer new products with unique and innovative features; others prefer reliable and well-established brands. Some consumers look to eco-friendly, alternative products, whilst others buy primarily on price.

To remain competitive organisations have to obtain a much clearer understanding of who their customers are, where are they located, and where can they find more customers with similar characteristics.

Our proposition is a simple one. The successful company of the future is the one that uses the information it holds on its customers not just for operational purposes but to better understand the market segments in which it is most successful. Knowing this, it can apply segmentation across the entire range of its

strategic marketing activities. This extends from product development and sales performance analysis through to branch location, media buying, direct mail, inserts, door-to-door distribution, telemarketing, e-mail and Internet communication.

## Segmenting customers by type of neighbourhood

Researchers segment markets in many different ways. They may want to find out whether a brand appeals to people who are young or old; married or single; wealthy or poor; skilled or unskilled.

These methods of segmenting consumers have many advantages. But they also have one major limitation: there is no way of immediately linking these segments to a prospect list or customer database.

The alternative is to collect this data by asking customers. But market research is frequently seen as intrusive, expensive, and the information collected is soon out of date. Segmenting consumers by the neighbourhood in which they live, using tools such as Mosaic, is simpler and more practical.

Every consumer in Japan has an address and many thousands of customer addresses are routinely collected by Japanese businesses everyday. Using the link up between a consumer's address and their Mosaic neighbourhood type ensures that every customer record collected can be coded by the type of neighbourhood in which they live.

This opens up many exciting opportunities to extract valuable insight and research from operational data. For instance, by examining the types of neighbourhood from which it draws its customers, a bank can answer questions such as:

- Which types of customers are most frequently using our products and services?
- How is my customer profile changing over time?
- Which types of neighbourhood borrow and which hold savings accounts?
- In which neighbourhoods are the average balances highest?
- Where are our most loyal customers?
- Which types of customers are most likely to repay and which will default on their loans?



The great benefit of this form of profile analysis is that you can action it directly.

If customers in rural neighbourhoods are the ones least likely to claim on their insurance policies, you can easily target more of your mailing activity at customers or prospects living in rural Mosaic categories. You could give these customers a more valuable incentive than other segments or offer insurance at a discounted rate to improve conversion, safe in the knowledge that these are likely to prove highly profitable customers.

Likewise if you are a retailer, why not use Mosaic as part of your new site acquisition strategy? Avoid the risk of opening a new outlet in a shopping centre visited by the wrong types of shopper and let Mosaic help you identify those centres frequented by your most profitable customers.

## Mosaic Japan

The information selected to build Mosaic Japan was chosen for its ability to distinguish the behaviour of everyone in Japan around a series of key dimensions including demographics, socio-economics, product consumption, financial status, property characteristics, lifestyles and location.

Mosaic Japan classifies consumers into 50 different neighbourhood types that are then aggregated into 11 neighbourhood groups. These groups and types are designed to reflect the socio-cultural diversity of all neighbourhoods in Japan.

Mosaic type 1, Global Connections, is the most affluent of the fifty types, whilst Mosaic type 50, Ancestral Homelands, is the most rural neighbourhood type. Between these two categories are a wide variety of neighbourhood types, each with its own distinctive character, values and behaviours.



## Mosaic in action

Mosaic Japan can be accessed in a number of ways:

### Profiling

If you are unfamiliar with Mosaic you can undertake a test by profiling your customer data using Mosaic. Acton Wins will match Mosaic to your customer data and generate a profile of your customers by each of the Mosaic groups and types. The profile will enable you to identify which Mosaic neighbourhood types are most common amongst your customers to get a better understanding of their demographics and lifestyles.

## Data coding

Alternatively, if you are confident in your use of Mosaic, Acton Wins can append Mosaic codes to your customer file for you to use within your organisation. This enables you to profile new, as well as existing customers and to make selections from your customer database by Mosaic code for direct marketing.



## Name and address selection

Likewise, once you have identified the characteristics of your customers by Mosaic, Acton Wins can help you select prospect names and address by Mosaic type to help target those Mosaic neighbourhoods that match your customer profile, but are not currently customers. This can be used for direct marketing to generate new customers.

## Bureau analysis

Finally, you can commission reports, analysis and maps from our bureau. These can be used to illustrate concentrations of your target Mosaic types for any area in Japan, and to understand the potential of branch locations by demonstrating the size of populations within branch catchments and the geodemographic character of areas served by new branch locations.

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- University Challenge
- Town Gown Transition

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- Nagaya Housing
- Small Town Seniors
- Second Tier Downtown
- Older Suburbs of Big Cities
- Fishing Ports

**Middle Japan**

- Small Service Centres
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- Micro Communities
- Small Town Periphery
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- Provincial Renters

**Corporate Success Story**

- Suburban Elite
- Conservative Comforts
- Upper Echelons
- Corporative Careerists

**Burdened Optimists**

- Company Towns
- Blue Collar Families
- Small Town Strugglers
- Low White Collar Commuters
- 80s Right to Buy/Mixed Tenure

**Social Housing Tenants**

- Welfare Dependency
- Low Income Public Housing
- Public Rented Apartments

**Blue Collar Owners**

- Osaka Terraces
- Original Suburbs
- Factory Towns
- Sprawling Infill
- New Collective Housing
- Artisan Economy

**Rural Fringe**

- Small Service Centres
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**Deeply Rural**

- Senior Citizen Houses
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## Mosaic Japan Groups and Types

Mosaic classifies households in Japan by allocating them to one of 50 types and 11 groups

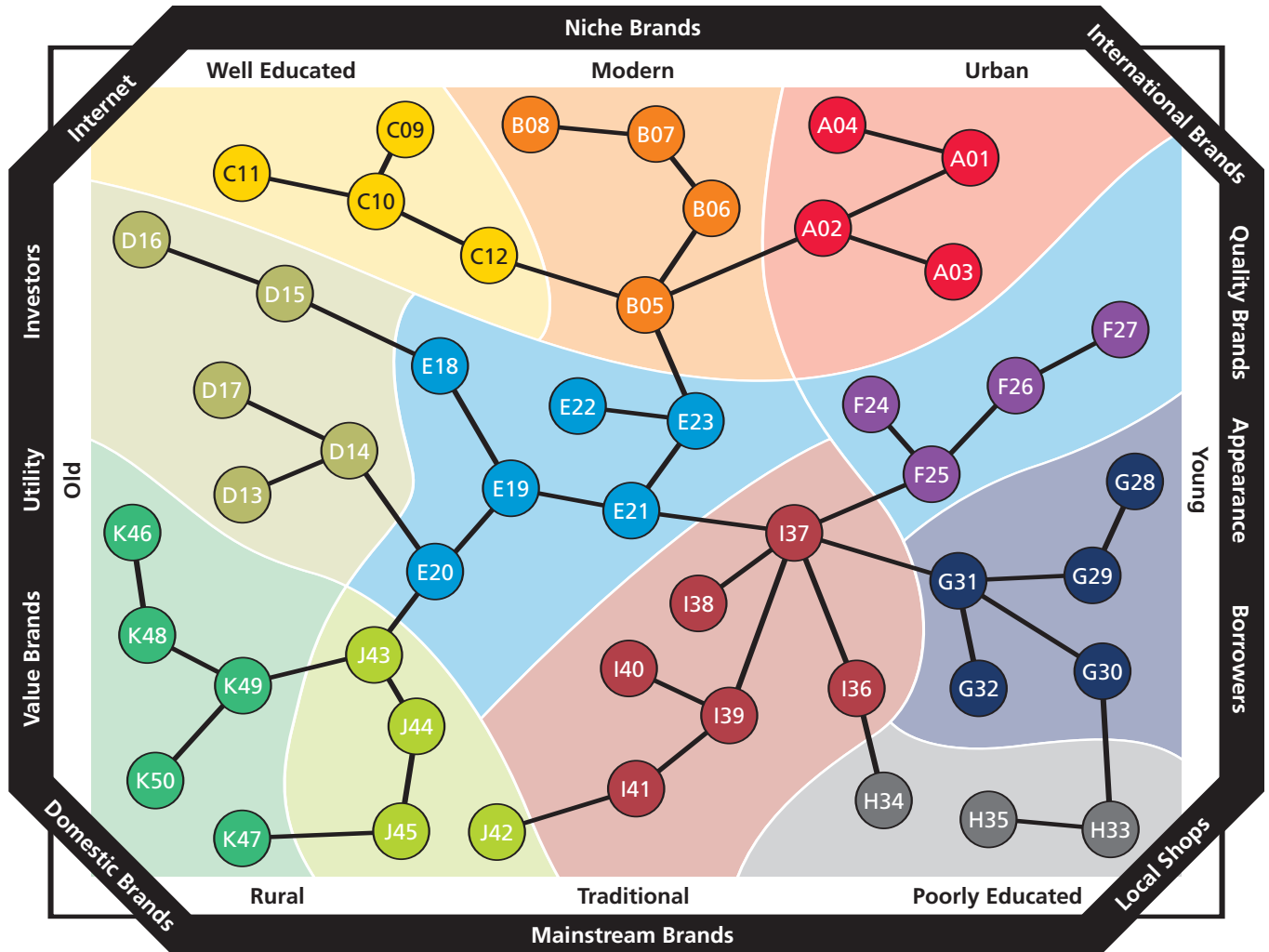
Group	Group Description	% HH	Types	Group Description	% HH
A	Metropolitan Careerists	10.02	A01	Global Connections	2.59
			A02	Clever Capitalists	3.20
			A03	Inner City Tokyo	3.06
			A04	Corporative Trainees	1.17
B	Graduate Newcomers	8.11	B05	Metro White Collar	3.70
			B06	Nest Making Families	2.14
			B07	Dinky Developments	1.89
			B08	Factory Accommodation	0.38
C	Campus Lifestyles	4.07	C09	Rural Colleges	0.17
			C10	Centres of Learning	1.13
			C11	University Challenge	0.35
			C12	Town Gown Transition	2.42
D	Older Communities	7.85	D13	Nagaya Housing	1.27
			D14	Old Town Seniors	2.32
			D15	Second Tier Downtown	1.74
			D16	Older Suburbs of Big Cities	2.26
			D17	Fishing Ports	0.26
E	Middle Japan	19.97	E18	Small Service Centres	3.16
			E19	Small Time Business	3.55
			E20	Micro Communities	2.66
			E21	Small Town Periphery	4.23
			E22	Middle Ring Suburbs	3.33
			E23	Provincial Renters	3.04
F	Corporate Success Story	5.76	F24	Suburban Elite	1.41
			F25	Conservative Comfort	2.47
			F26	Upper Echelons	1.03
			F27	Corporative Careerists	0.85
G	Burdened Optimists	9.43	G28	Company Towns	1.34
			G29	Blue Collar Families	2.09
			G30	Small Town Strugglers	1.80
			G31	Low White Collar Commuters	2.78
			G32	80's Right to Buy/Mixed Tenure	1.42
H	Social Housing Tenants	3.97	H33	Welfare Dependency	1.12
			H34	Low Income Public Housing	2.06
			H35	Public Rented Apartments	0.79
I	Blue Collar Owners	18.64	I36	Osaka Terraces	2.65
			I37	Original Suburbs	5.13
			I38	Factory Towns	2.47
			I39	Sprawling Infill	3.23
			I40	New Collective Housing	2.12
			I41	Artisan Economy	3.04
J	Rural Fringe	7.53	J42	Small Service Centres	1.38
			J43	Small Town Seniors	2.28
			J44	Lowland Rural Fringe	2.05
			J45	Rural Rejuvenation	1.82
K	Deeply Rural	4.63	K46	Senior Citizen Houses	0.34
			K47	Non Farm Rural Areas	1.34
			K48	Rural Traditions	0.93
			K49	Coast and Mountain	1.58
			K50	Ancestral Homelands	0.44



## The Mosaic Family Tree

The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the types and groups, and shows how the Mosaic types relate to each other.

Mosaic Migration helps to determine the probable location paths of different Mosaic types and how households might move through the Mosaic Family Tree over time. This analysis is useful for understanding the origin, stability and aspirations of the people within each Mosaic type.



## Complementary data

**In addition to Mosaic Japan, we offer two more detailed classifications: Mosaic Japan Segments and Mosaic Japan Factors.**

### Mosaic Japan Segments

Mosaic Japan Segments offers a more detailed segmentation beyond the 50 types and 11 groups provided in the standard classification. It provides you with an additional 213 sub types, which have been created from a distillation of the underlying data used to build Mosaic Japan. The data is useful for detailed segmentation of customers and for more advanced, complex analysis. Mosaic Japan Segments enable you to compile your own segmentation solution for a specific target audience whilst retaining the link with Mosaic Japan.

### Mosaic Japan Factors

Mosaic Japan Factors is a distillation of the underlying data used to build Mosaic Japan summarised into five continuous variables that are ideal for statistical modelling. The variables are mature/young, rural/urban, nuclear family/complex and extended family, students/workers, poor/wealthy. These are available for appending to customer files and may be used for advanced statistical modelling.

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# Mosaic Global

Mosaic is a method of classifying consumers that has been applied to more than 20 countries throughout the world. Each country classification is unique and is intended to reflect the distinctive socio-demographic lifestyles of consumers in that region.

However, Experian has realised that there are neighbourhood types that are common across many regions of the world. For example neighbourhoods of sophisticated, international

system that covers over 284 million of the world's households. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Using local data from 16 countries and statistical methods, Experian has identified ten distinct types of residential neighbourhood, each with a distinctive set of values, motivations and consumer preferences, which can be found in each of the countries.

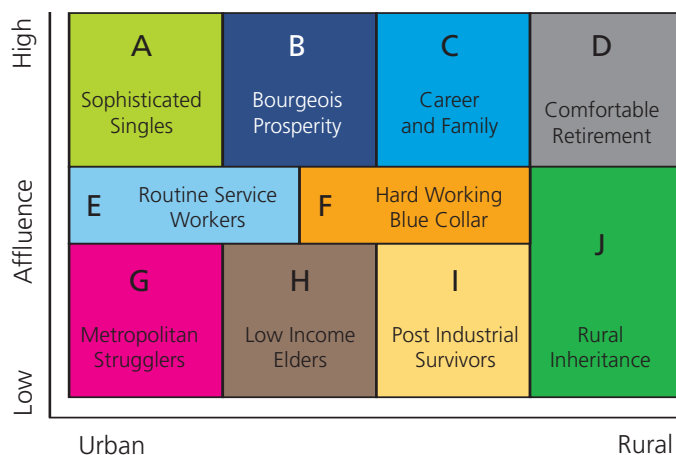
Using these 10 groups, an increasing number of global organisations are identifying their



populations living on high incomes in small, rented apartments who spend disproportionately on luxury branded clothes, eating out, international travel and fashion accessories can be found in most of the world's major cities.

customers' common demographic and lifestyle characteristics across all of the markets in which they operate. Mosaic Global provides organisations with a consistent framework to profile, identify and target customers, and offers an effective method to ensure consistency of communication throughout the world.

Mosaic Global is a consistent segmentation

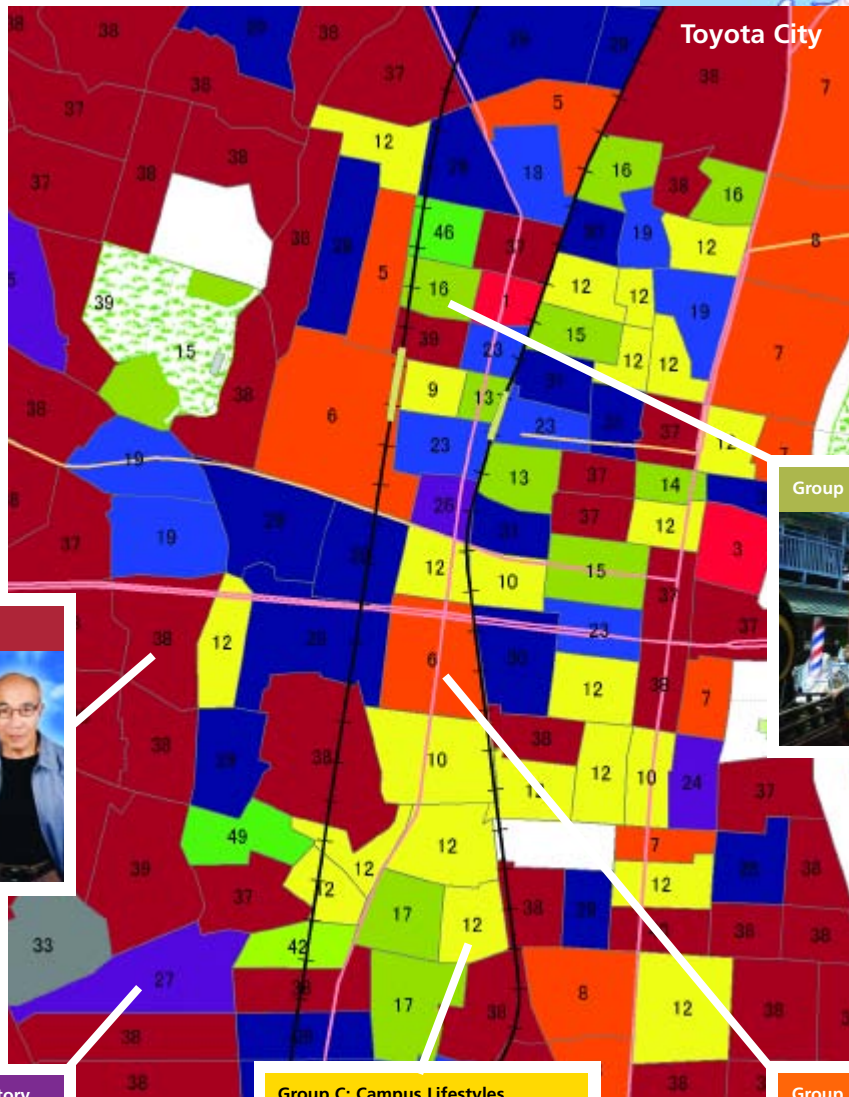




# Sample Mosaic groups and types

## Central area of Toyota City in Aichi Prefecture

Each group is classified in the same colour scheme as in Mosaic Japan and is then subdivided into coded types



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## Mosaic Japan Groups and Types

### Group A: Metropolitan Careerists



Metropolitan Careerists tend to be under forty and earn a very high income. Many of them fall into the top tax bracket.

#### **10.02% of Japanese households (Types 01 - 04)**

Metropolitan Careerists often live in expensive apartments in the central areas of large cities, and many residents of the central Tokyo area are found in this group. They are highly educated and many have a good command of foreign languages. They enjoy holidays abroad and international interactions are a common part of their lives.

These young people are open-minded and willing to explore beyond conventional ways of thinking. They are aware of the importance of high-quality lifelong learning and are always interested in new trends. Their awareness of fashions and trends are important skills, which they use in their professional occupations - working in fashion, marketing, international trading, real estate and finance.

This group also consists of many childless, middleaged couples. These people are also wealthy and are making the most of the cultural opportunities on offer in an international city environment.

There is a trend towards later marriages and there are quite a few unmarried couples. Most female Metropolitan Careerists have good careers and they tend to have children later in life.

Because of high land prices, few people can afford a detached house in these neighbourhoods and most Metropolitan Careerists live in rented apartments. Small living space is part of the reason why most leisure activities take place outside the home: shopping at luxury stores, dining out at smart restaurants, going to the cinema, the theatre and museums, and travelling abroad.

Metropolitan Careerists have a strong awareness of fashion and purchase luxury products. They shop in small-size independent stores, which boast a unique range of products as well as excellent customer service.

### Group B: Graduate Newcomers



Young families with children living in modern apartments in the new residential areas of small cities and the suburbs of large cities.

#### **8.11% of Japanese households (Types 05-08)**

Graduate Newcomers consists mainly of young families, although there are also single households. Women are more likely than average to be housewives.

Typically they have a good educational background from universities and graduate schools. They now work for blue-chip firms in service sectors as white-collar employees, or they have a professional career. Graduate Newcomers have highly professional skills and earn a decent salary. However, expensive housing costs are often a financial burden. While many live in rented detached houses or own small-scale apartments, some live in corporate housing.

There is unlikely to be a strong sense of community in these neighbourhoods since most residents have moved here recently and will move out after a short period. There are very few long term residents or older people who are deeply rooted in the community.

Graduate Newcomers are climbing up the property ladder, and financial products such as mortgages and home improvement loans would appeal to them.

Graduate Newcomers prefer a modern lifestyle to a traditional one. They are always looking to the future and have an international perspective. As most are familiar with using information technologies, they have fully embraced the Internet, and actively use online automated services to save time and money. They are interested in novel high-tech electronic appliances, and spend a lot on recreational gadgets such as audio-visual equipment. Some of the young people are singles with lots of money and time at their disposal.

### Group C: Campus Lifestyles



Campus Lifestyles are found in relatively small towns, where college or graduate students live. These areas are sometimes research centres.

**4.07% of Japanese households (Types 09-12)**

Neighbourhoods of Campus Lifestyles are found in towns that have developed around university campuses or other research institutes. People typically live in student dormitories, small apartment blocks and lodging houses, which offer the smallest living areas of all the Mosaic Groups.

While Campus Lifestyles is characterised by students and young researchers, its academic atmosphere also attracts older generations. The percentage of foreigners is comparatively high. Most people are aged between 15 and 24 and most are single. Because of this demographic composition, the turnover in the local resident population is always dynamic with people constantly moving in and out.

These are not good customers of luxury goods or expensive products, although bookstores catering for graduate students, CD stores, travel agents and smart cafes have potential. As most people are unmarried, shops and other facilities catering for infants are uncommon. Similarly the lack of detached houses with gardens, means there are few residents who enjoy DIY, gardening and dog-walking.

Campus Lifestyles are not heavy viewers of TV. They spend more time on outdoor activities as well as reading books, listening to music and watching DVDs. However they are very interested in fashion. They prefer clothes made of natural fibres such as cotton, and casual styles such as jeans and T-shirts. Mass market shops that sell the latest trends at a reasonable price are common.

### Group D: Older Communities



Typical inner areas of small or middle sized cities, where many old people over sixty have lived for more than twenty years.

**7.85% of Japanese households (Types 13-17)**

After young families with children have moved out, the parents have remained in the older traditional houses, which often need improvement. People are not necessarily retired elders but include the middle-aged and seniors who appreciate the convenience of local shops and other facilities that are indispensable to their daily lives.

Generally speaking, Older Communities have strong local community ties and there is an active exchange among the residents. Local shops and pubs are the hub of the community and provide an excellent opportunity for social interaction. There is often a friendly relationship between shop owners and their customers. Most residents work in the local retail and service sectors, while a few work in factories that require long commuting trips.

There is a mixture of small old detached houses, modern two-family homes and small-scale apartments. In inner areas of smaller towns, two-story Nagaya and small detached houses are dominant. Although the percentage of rented accommodation is high, some own their property, which was inherited from their parents. Very few have mortgages.

Despite the low income level of local residents, Older Communities boast a good standard of living thanks to low prices and lots of support facilities. The percentage of women who have jobs is higher than average. Gardening and playing with grandchildren are the favourite hobbies of the older generations.

Groceries and commodities are bought in local shops. Travel agencies and hair salons have more potential in Older Communities than bookstores and CD shops. People prefer to cook at home, and take care of plants in their gardens, rather than dining out and going to flower shops. Technical knowledge, manual skills and traditional wisdom are much more valued than knowledge in IT and trends.

### Group E: Middle Japan



A balanced mixture of different types of people, including young families and middle-age families, living in typical Japanese towns.

**19.97% of Japanese households (Types 18-23)**

Typically, Middle Japan neighbourhoods are found in small towns in the countryside. These towns are often local commercial centres, serving the surrounding agricultural areas. These areas are neither urban nor rural.

Land prices are low and it is therefore easy to afford accommodation. There are significant numbers of households with small children as well as those who live on a pension. Young generations tend to move out to larger cities to explore job opportunities and higher education. Consequently there are relatively few young or single people living in these areas.

People work as teachers, doctors, civil servants, white-collar workers, service professionals who serve the local community, and shop owners.

Many live in detached houses, often enjoying extensive leafy gardens thanks to their suburban location. Quite a few houses have their own vegetable gardens. Most people own their houses, and demand for mortgages is generally low.

The composition of the local population rarely changes, and most people in the local community know each other. People tend to be politically and socially conservative. Big landowners are likely to be powerful figures in the local community, and much emphasis is put on harmonious relationships within the community through communal events. This established community often leads to exclusive attitudes towards newcomers and outsiders, although temporary guests are warmly welcomed.

In terms of clothing, Middle Japan does not tend to follow trends and values the quality of products more than appearances.

In Middle Japan, the skills for indigenous industry with local traditions have been long kept and passed down from generation to generation.



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## Group F: Corporate Success Story



Employees of well-established corporations, who have worked their way up the ranks and obtained a certain level of social status.

### 5.76% of Japanese households (Types 24-27)

Corporate Success Story are found in exclusive residential districts in the suburbs of medium and large cities. These districts are often the status symbol of the high social classes. Most are married and own a large detached house with an extensive garden, and enjoy a very comfortable standard of living.

Many households consist of nuclear families with a young generation of business executives. Many have young children who go to nursery, primary schools and secondary schools. These people live in relatively new areas which were developed in the last 10 years, and have a low population density.

Corporate Success Story also consists of successful business people who have almost reached the top level of companies. These people live in relatively old residential areas developed between the 1970s and 1990s, in houses which have the most impressive gardens of all the Mosaic Groups. Their children have left home, but children and grandchildren are still an important focus of their lifestyle, providing a topic of conversation with their friends and neighbours.

Although their financial capability easily allows these people to afford holidays abroad, they prefer to relax at home and take care of their beautiful gardens. They also prefer the relaxed comfortable atmosphere and their larger houses, rather than the excitement of living in a luxury apartment in the city centres.

Corporate Success Story sometimes enjoy leisure activities and dining at good restaurants but prefer purchasing material goods such as furniture, decorative figurines and paintings. Many women, even if they have a good educational background, tend to be traditional housewives and very few continue working after marriage.

## Group G: Burdened Optimists



Families in their 30s and 40s that have recently moved into detached houses and apartments in new residential areas to raise their children.

### 9.43% of Japanese households (Types 28-32)

Burdened Optimists mostly live and work in middlesized towns as office workers for the service industry and utility companies. Although they have qualifications and skills that are useful for their jobs, they are not on the fast track to promotion. They may, however, reach middle management positions.

Although their wage is not less than the average, accommodation costs are a large burden for them. While some Burdened Optimists purchase their own home with a mortgage, others live in rented apartments or corporate housing. Long commuting hours characterise the life of Burdened Optimists as their home and office are far apart.

The population growth rate is higher than the national average. There are few dual income households as most have small children to look after. Consequently they tend to have a hard time making ends meet and taking additional loans to finance their life is common practice. However, sometimes it is hard to repay these loans on their salary as they are often newly married, have recently set up a home and also have expenses related to bringing up and educating children.

Burdened Optimists keep their spending in check and often need to compromise between their real financial situation and their dreams of materialistic affluence. Products with market potential are those that appeal to Burdened Optimists' inner yearnings for celebrity. They are attracted by fame and have a strong desire to move up to a better life-stage. However, their limited disposable income means they are looking for affordable prices rather than celebrity prices.

Strong sellers are mass-market fashions, high-tech gadgets at low prices and attractive modern furniture. Low-end cars, children's clothes and toys also sell well.

### Group H: Social Housing Tenants



Low wage earners living in large cities in middle to large apartment blocks of social housing developed by local authorities.

#### **3.97% of Japanese households (Types 33-35)**

Social Housing Tenants live in areas with a very high population density. Most rent their homes from their local authorities while others co-own collective housing.

Most people do not have a high educational background and generally work in simple menial labour jobs that require only basic skills. There are more unemployed people than average, as well as foreign economic migrants. There are also significantly more lone-parent households and divorced people.

Most of the social housing was built in the 1970s, a period of high economic growth when similar developments sprung up all over Japan. Although the original homes were designed to cater for families with children, current residents are likely to be old couples, who continue living here after their children have left home. The original residents who moved into this area when they were in their thirties, are now reaching retirement age. Most are likely to stay here because they do not have a reason or the necessary funds to move out. Consequently, the percentage of retirees in this area is expected to increase rapidly in the next decade.

In these neighbourhoods, there are a number of small local shops such as off-licenses and tobacconists as well as discount stores catering for poorer families. The older generations tend to shop locally and to think lower prices are more important than the quality and choice of products.

### Group I: Blue Collar Owners



Small industrial towns whose main business is in the manufacturing industry and many residents are skilled workers in local factories.

#### **18.64% of Japanese households (Types 36-41)**

Blue Collar Owners do not have a high educational background but they do have useful manual skills. Their economy depends totally on manufacturing. The unemployment rate is low and most residents are skilled workers with a firm job base. Special work related skills are passed on to younger generations. These manual skills are also transferable to other aspects of their lives, such as roofing repairs. DIY is common, and the network of friends and acquaintances provides them with much more than employing builders.

Most live in low-density detached houses, although there are some dense areas where low-rise housing is attached to factories. The low price of property means that they can own their homes.

Although Blue Collar Owners have a typical mixture of ages, lots of couples marry young and have more children than average. Traditional family values are deeply rooted in these communities. People rarely move in and out of these areas, and most people have lived in the same place since they were children. This cultivates very strong bonds and an emotional attachment to the community. Neighbours and relatives who live nearby support each other.

Few have an interest in the outside world, especially in different cultures and foreign countries. They rarely have any exposure to the sophisticated urban culture of large Japanese cities, or the opportunity to travel abroad. Few restaurants serve foreign cuisine, and international news is seldom a popular topic of conversation. They spend most of their spare time at home watching TV, which is their only hobby.

### Group J: Rural Fringe



Periphery of cities or areas close to provincial cities, where many residents work in the agricultural industry.

#### **7.53% of Japanese households (Types 42-45)**

Rural Fringe is one of two Mosaic groups in which many people work in agriculture, although some households earn a living from other sectors such as forestry and fishing.

The living environment of Rural Fringe appears very comfortable and attractive to those who live in urban centres. They have extensive land and spacious housing which easily accommodates two, or sometimes three, families under the same roof. Often, middle-aged parents with older, secondary school age children continue living in their parents' home. Consequently the demand for housing is low, and few people have a mortgage. Typically heads of household are older than the national average and nearing retirement. Rural Fringe neighbourhoods have a very small elderly single population, and apartments for single households are uncommon.

In Rural Fringe, there are lots of land owners who have inherited property. Most property is large enough to run a small-scale rice farm or fruit cultivation. Others have made a fortune by selling idle land to developers.

By comparison with Group K (Deeply Rural), Rural Fringe is more accessible to urban commercial facilities and public services. This allows some to run their own small businesses such as tourist fruit farms. Other opportunities include commuting to urban areas to work and taking on the family business.

Most people are proud of their skills and occupational ability. They spend lots of time taking care of their home and garden and seldom go out to restaurants or pursue leisure activities. Although they don't have a very high educational background, most people are good at economising on spending and therefore have decent savings. When shopping, practicality and price are more important than the presentation of the products. Car ownership is high.

## Metropolitan Careerists

Global Connections

Clever Capitalists

Inner City Tokyo

Corporate Trainees

**Graduate Newcomers**

Metro White Collar

Nest Making Families

Dinky Developments

Factory Accommodation

**Campus Lifestyle**

Rural Colleges

Centres of Learning

University Challenge

Town Gown Transition

**Older Communities**

Nagaya Housing

Small Town Seniors

Second Tier Downtown

Older Suburbs of Big Cities

Fishing Ports

**Middle Japan**

Small Service Centres

Small Time Business

Micro Communities

Small Town Periphery

Middle Ring Suburbs

Provincial Renters

**Corporate Success Story**

Suburban Elite

Conservative Comforts

Upper Echelons

Corporate Careerists

**Burdened Optimists**

Company Towns

Blue Collar Families

Small Town Strugglers

Low White Collar Commuters

80s Right to Buy/Mixed Tenure

**Social Housing Tenants**

Welfare Dependency

Low Income Public Housing

Public Rented Apartments

**Blue Collar Owners**

Osaka Terraces

Original Suburbs

Factory Towns

Sprawling Infill

New Collective Housing

Artisan Economy

**Rural Fringe**

Small Service Centres

Small Town Seniors

Lowland Rural Fringe

Rural Rejuvenation

**Deeply Rural**

Senior Citizen Houses

Non Farm Rural Areas

Rural Traditions

Coast and Mountain

Ancestral Homelands

## Group K: Deeply Rural



**People living in agricultural villages, which are remote from urban areas and sometimes totally isolated from the outside world.**

### **4.63% of Japanese households (Types 46-50)**

In Deeply Rural, agriculture is a significant source of local employment, with a mixture of large-scale mechanised agriculture and traditional small-scale farming. Most people start work at the end of their compulsory education.

There is a substantial population over 70, while those over 100 are very over-represented. Deeply Rural neighbourhoods suffer from depopulation as the younger generations move to cities seeking job opportunities. The shortage of a young working population sometimes forces the elderly to support themselves.

Although housing and land has been inherited from parents, these people do not have much disposable income. People live a traditional lifestyle, with little interest in the latest fashions, health and beauty products, or foreign brands. They follow a traditional diet, and most ingredients are bought from familiar local shops.

Deeply Rural is found mainly in Hokkaido, Shikoku, Kyusyu and the Sea of Japan side of the Honsyu (the main island). These are remote corners of Japan, and most people do not have access to urban commercial facilities, public services and entertainment. These are not ideal places for commuters.

The geographical location of Deeply Rural means that the residents are not easily reached by marketing media such as posters and leaflets. The products available in local shops are limited and tend to be expensive because of the little competition. Consequently, mail order and catalogue sales are popular, and people are very interested in discount products available through home shopping.

This type is found in areas of low population growth and density. It is particularly over-represented in Nagasaki but also Hokkaido, Aomori, Wakayama, Kochi and Oita.



## About Experian Ltd

Experian is a global leader in providing value-added information solutions to organisations and consumers.

Experian provides information, analytics, decision-making solutions and processing services. Using its comprehensive understanding of individuals, markets and economies, it helps organisations to find, develop and manage customer relationships to make their businesses more profitable.

Experian promotes greater financial health and opportunity among consumers by enabling them to understand, manage and protect their personal information, helping them control financial aspects of key life events and make the most advantageous financial decisions.

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## About Acton Wins Co., Ltd

Acton Wins was founded in Osaka in 1988 under the former name of Wins. Its main business was to handle high school students' data. Then the company added high school graduates to the database. From the late 1990s to 2000, it built up various customer lists for catalogue shopping and compiled lists. At the moment, the company manages a total of 120 million records.

In 2001, the company was associated with Acton International, which is an American company specialising in direct marketing. It then changed the company name to Acton Wins Co., Ltd. With this business alliance, it established the business structure to offer various direct marketing services including media production and dispatch services, in addition to existing direct mailing list services. Recently, it has been enjoying a high reputation with clients, not only in the area of data processing and client management services but also various developments of data products, which improve the information value and accuracy of the database.

In line with the globalisation of the business, Acton Wins has been developing state of the art multinational data and information services, and continues to achieve this by strengthening its business affiliation with Experian and Acton International.

## About Acton International Co., Ltd

Founded in 1968 as a membership catalogue operation in Nebraska, Acton International, Ltd has developed into one of the leading global providers of direct marketing services. Since its foundation, the company has been offering direct marketing services, not only to corporations in the U.S., but also to European, Middle Eastern, Latin American, Pac Rim, and Asian companies.

In addition to its traditional services, which include database development, media production for catalogue shopping, list services and data processing, it now is actively engaged in internet-advertising.

Whether the marketing requirement is for a simple, yet high-impact postcard, complex full mail package, or the development of an intensive, multi-media digital marketing programme, Acton will develop a programme which yields the most customers at the lowest acquisition cost.



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