experian®

Mosaic Romania
The consumer classification for Romania

mosaic

Romania

Welcome to Mosaic Romania, a unique classification of the Romanian population that helps you target, acquire, manage and develop profitable customers.

Mosaic Romania is a completely new consumer segmentation system that classifies each one of Romania's 22 million inhabitants into one of 45 distinct consumer types. The system has been developed by Geo Strategies in partnership with Experian - a leading global provider of consumer classifications.

Experian has been developing consumer segmentations for over 20 years. Mosaic Romania takes its place amongst a global network of Mosaic consumer classifications that covers more than 25 countries and one billion consumers worldwide.

Mosaic Romania

Mosaic Romania is a geo-demographic segmentation. It classifies consumers according to the type of neighbourhood in which they live, and is based on 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 Romania classifies consumers into 45 neighbourhood types aggregated into 10 groups. It has taken two years to build by a development team of over 40 researchers, geographers, surveyors, demographers, analysts, statisticians and consultants. The result is a classification that provides a comprehensive and detailed understanding of socio-demographics, lifestyles, culture and behaviour of the population in Romania.

mosaic™
Romania

Why segment?

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

These methods of segmentation have many advantages. But they also have one major limitation: there is no way of immediately linking these types 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 But market research is frequently seen as intrusive, expensive, and the information is soon out of date. Segmenting customers by the neighbourhood in which they live, using tools such as Mosaic, is more practical and actionable.

Every consumer in Romania has an address and many thousands of addresses are routinely collected by Romanian businesses every day. Using the look-up between a customer's address and their Mosaic neighbourhood type ensures that every customer record 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 customer 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 customer are most likely to repay, and which will default on their loans?

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

If customers in rural neighbourhoods are the ones least likely to claim on their insurance policies, one can easily target more of the mailing activity at customers or prospects living in rural Mosaic categories. One could give these customers a more valuable incentive than other types, or offer insurance at a discounted rate to improve conversion, taking into account that these are more likely to become the most highly profitable customers of the future.

Retailers can use Mosaic as part of a new site acquisition strategy. This can avoid the risk of opening a new outlet in a shopping centre visited by the wrong types of shopper and lets Mosaic helps identify those centres frequented by the most profitable customers.

Public Sector

EU Structural Funds are allocated on the basis of an informed, identified need.

- The Regional Development Fund (ERDF) is aimed at reducing regional disparities.

- The Social Fund (ESF) is aimed at improving education and employment.

- The Cohesion Fund is aimed at reducing economic and social disparities.

- The Agricultural Fund (EAGGF) has as its main objective the development of rural areas.

Targeted appropriately, these funds are directly accessible as a result of Romania's entry to the European Union. Mosaic provides an informed basis for targeting both government and community programs.

- Health: In Romania, 47% of the population live in rural areas, of which over 42% are considered to be impoverished. With Mosaic, resources can be directed to where the propensities for specific diseases are located.

- Police: The majority of serious crime occurs in certain urban communities. By understanding the profile of neighbourhoods, the police can use the right approach and allocate resources appropriately.

- Education: 10.8% of the working-age population is not educated beyond primary school level. Training the trainers in the less fortunate areas will lead to sustainable development.

Mosaic identifies all these neighbourhoods with objective, traceable statistics and defined stereotype behaviours. These can underpin investment policies and ensure that funding and resources are deployed for maximum benefit.

Mosaic Romania

The information built into Mosaic Romania was chosen for its ability to distinguish the behaviour of everyone in Romania around a series of key dimensions including demographics, socio-economics, financial status, property characteristics, location and lifestyle.

Mosaic Romania classifies the population into 45 different neighbourhood types that are aggregated into 10 neighbourhood groups. These groups are designed to reflect the socio-cultural diversity of all neighbourhoods in Romania.

Mosaic type A01, Influence and Leadership, is the most affluent of the 45 types, whilst type J45, Poorest of the Poor, is one of the least affluent neighbourhood types. Between these two categories there are a wide variety of neighbourhoods, each with its own distinctive character, values and behaviour.

Note: As for other CEE countries with a communist legacy, Romania poses a challenge for neighbourhood segmentation. It is only comparatively recently that people have been truly able to determine where they live. This is also associated with the emergence of a nascent middle class which is identified in Mosaic Romania.

Mosaic in action

Mosaic Romania can be accessed in a number of ways:

Profiling - We can undertake a test by profiling a sample of your customer data using Mosaic. We can then match Mosaic to your data and help you see who are your best and worst customers, and also their profile.

Data coding - We can append Mosaic codes to your customer file for you to use within your own organisation. This enables you to profile new, as well as existing customers and to make appropriate selections from your customer database.

Address selection - Once you have identified the characteristics of your customers using Mosaic, we can help you select prospect addresses by Mosaic type to help target neighbourhoods that match your selected customer profile, but which are not yet your customers.

Bureau analysis - You can also commission reports, analysis and maps from our bureau. These can be used to illustrate concentrations of your target Mosaic types for any area in Romania, and to understand the potential of branch locations by demonstrating the size of populations within branch catchments and the geo-demographic character of those areas served by new branch locations.
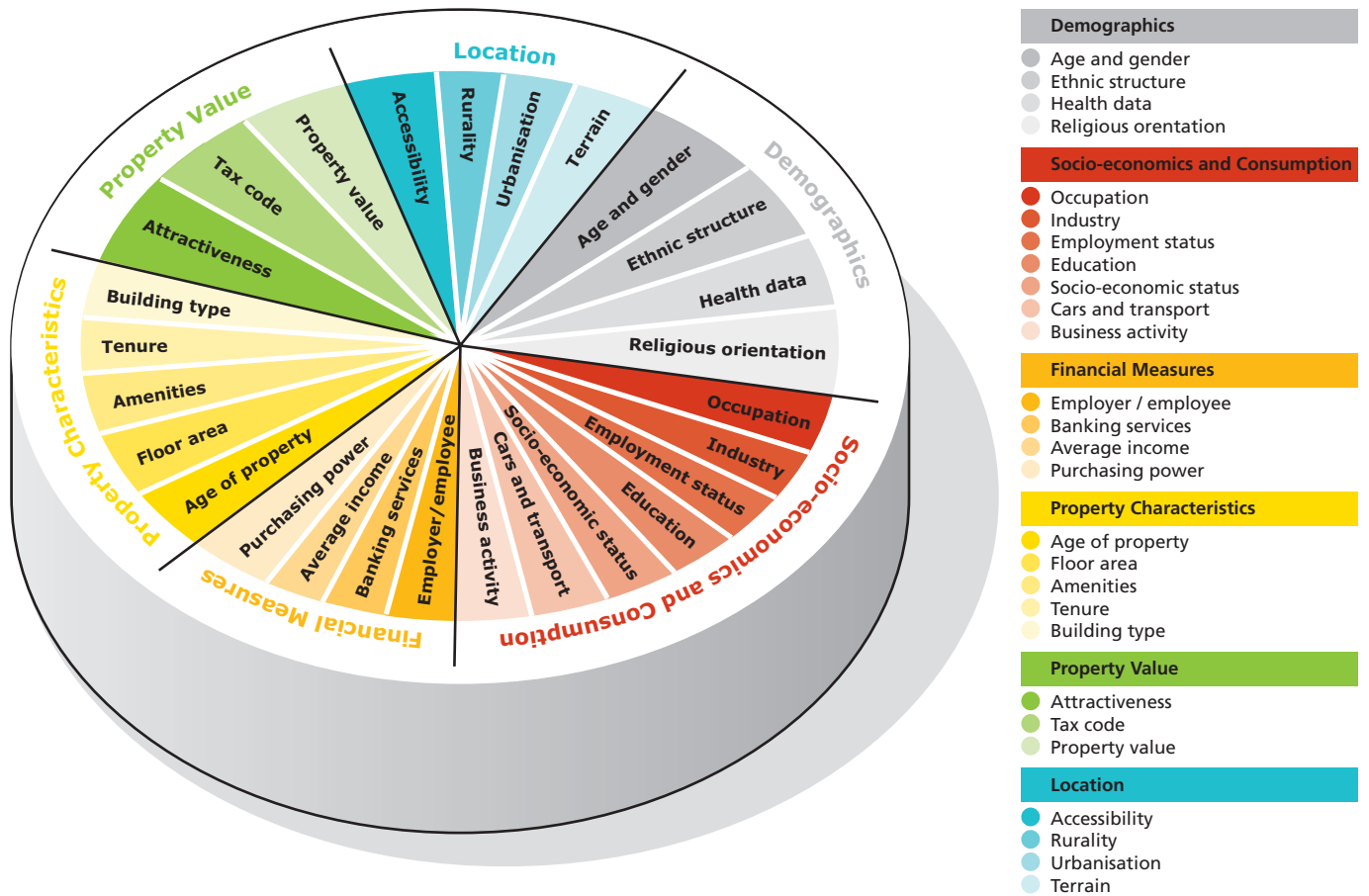
How is Mosaic Romania built?

Over the past 20 years, Experian has built over 40 segmentations worldwide. This gives us a unique insight into the best sources of data and methodologies to build truly innovative segmentation.

To build Mosaic Romania, we took a five-stage approach:

- A detailed analysis of societal trends in Romania.

- Identification of the most appropriate data sources as inputs.

- Development of spatial and non-spatial databases.

- A proprietary approach to clustering unique to Experian.

- Extensive fieldwork to assist in the enrichment, validation and interpretation of the segmentation.

mosaic™
Romania

Mosaic Romania Data Sources

Demographics
- Age and gender
- Ethnic structure
- Health data
- Religious orentation

Socio-economics and Consumption
- Occupation
- Industry
- Employment status
- Education
- Socio-economic status
- Cars and transport
- Business activity

Financial Measures
- Employer / employee
- Banking services
- Average income
- Purchasing power

Property Characteristics
- Age of property
- Floor area
- Amenities
- Tenure
- Building type

Property Value
- Attractiveness
- Tax code
- Property value

Location
- Accessibility
- Rurality
- Urbanisation
- Terrain

Data Components

Quantitative Data

A total of 196 variables have been used to build Mosaic Romania. These have been selected as inputs to the classification based on their spatial resolution, volume, quality, consistency and sustainability.

To be input to the classification, the data must meet one or more of the following criteria:

- Allows identification and description of consumer types that are not necessarily distinguished solely by the use of census data.

- Ensures accuracy of the Mosaic code by either neighbourhood or postcode.

- Is updated annually to ensure change is monitored

- Improves discrimination and allows for the identification of a wide variety of consumer behaviours.

36% of the data used to build the base of Mosaic Romania was sourced from the Romanian Census 2002. Annual updates from the Romanian Institute for Statistics (INS)* are used to revise the data each year. The remaining 64% is derived from European, Romanian public-sector, financial, and industry sources. All of these are combined with a significant array of proprietary spatial, non-spatial, derived and modelled databases.

The information is updated annually and used to replenish our view of the classification each year.

Qualitative Research

A programme of fieldwork and observational research covering the whole of Romania supports Geo Strategies' quantitative data. This was in two parts:

- All main street segments (approximately 120,000 in all) were surveyed in terms of the housing typology, vehicle ownership and general desirability of the neighbourhood.

- Sample points throughout Romania were selected and visited. These were structured to make them representative of Mosaic Romania. The analysis validated the accuracy of Mosaic, and allowed us to build a rich picture of the socio-cultural diversity of Romania's neighbourhoods.

Geo Strategies is a licenced partner of INS

We employ a number of Europe's experts in the fields of consumer psychology, human geography and economics to interpret the classification and provide a detailed understanding of the behaviour of each Mosaic type.

The research also links to a number of authoritative sources of media and market research which build on our understanding of Romania's consumers.

Clustering

Mosaic Romania is designed to identify groupings of consumer behaviour for neighbourhoods and postcodes. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography from around the world.

The first step is to gather data for all neighbourhoods and households in Romania. These data are then combined with information from other levels of geography including census output areas and postcodes. All the input variables go through a selection process where they are tested for discrimination, robustness and their correlation with other variables.

Once the final list of variables has been selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology, depending on how well they discriminate at differing levels of geography.

This 'bottom-up' approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification, and its ability to discriminate and improve the performance of the classification.

Geographical Resolution

Mosaic Romania classifies the population by postcode. This allows you to optimise your use of the segmentation depending on the application.

The classification is identical regardless of whether it is used at district, neighbourhood, postcode or household address level. This ensures continuity and makes the classification easy to implement.
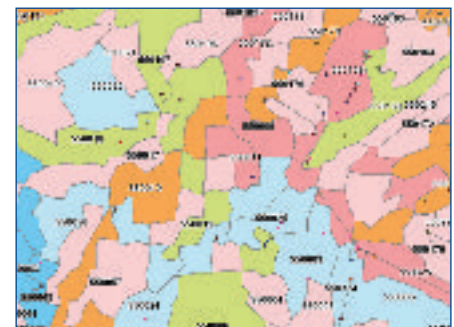
Romanian regions

Romanian counties
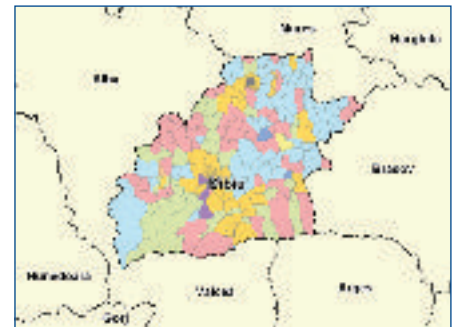
Romanian postcodes

mosaic™
Romania

Mosaic Romania Groups and Types

Mosaic classifies households in Romania by allocating
them to one of 45 types and 10 groups.

| Group	Group Description	% Households	Type	Type Description	% Households
A	Symbols of Success	2.59	A01	Influence and Leadership	0.53
			A02	Mature Elite	0.96
			A03	Corporate High Flyers	1.10
B	Thriving Enterprise	4.42	B04	Restless Traders	1.03
			B05	Touristic Heritage	0.46
			B06	Suburban Ambition	2.09
			B07	High-growth Logistics	0.84
C	Regional Prosperity	5.61	C08	Academic Success	0.69
			C09	Educated Professionals	0.95
			C10	City Entrepreneurs	2.92
			C11	New-wave Energy	1.05
D	Backbone of Romania	7.20	D12	Educated Middle Class	1.81
			D13	Settled Families	0.30
			D14	Office Managers	1.58
			D15	Modest Public Sector	0.86
			D16	Solid Middle Class	1.45
			D17	City-edge Artisans	0.77
			D18	Peripheral Traders	0.43
E	Industrious Life	18.46	E19	Skilled Blue Collar	3.17
			E20	Educated Service Workers	5.01
			E21	Settled Provincial Life	2.83
			E22	Industrial Suburbs	0.60
			E23	Provincial Service Support	2.98
			E24	Declining Industry	3.87
F	Provincial Make-do	15.84	F25	Small Provincial Enterprise	3.16
			F26	Modest Hospitality	0.95
			F27	Small-town Life	5.67
			F28	Daily Grind	4.50
			F29	Mining Strugglers	1.56
G	Life in the Country	9.24	G30	Tidy Villages	5.44
			G31	Grey Old Age	3.30
			G32	Marginal and Needy	0.50
H	Struggling Village Life	3.58	H33	Striving Families	1.14
			H34	Austere Living	1.37
			H35	Edge of the Forest	1.07
I	Old and Poor	17.53	I36	Defence Villages	0.55
			I37	Needy Grandparents	5.42
			I38	Slow Villages	2.23
			I39	Old, Lonely and Poor	3.03
			I40	Painful Poverty	6.30
J	Lowest Horizons	15.54	J41	Marginal but Hopeful	5.98
			J42	Traditional and Multi-cultural	1.85
			J43	Young Roma	2.03
			J44	Burdenend Poverty	0.86
			J45	Poorest of the Poor	4.82

The Mosaic Romania Family Tree

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

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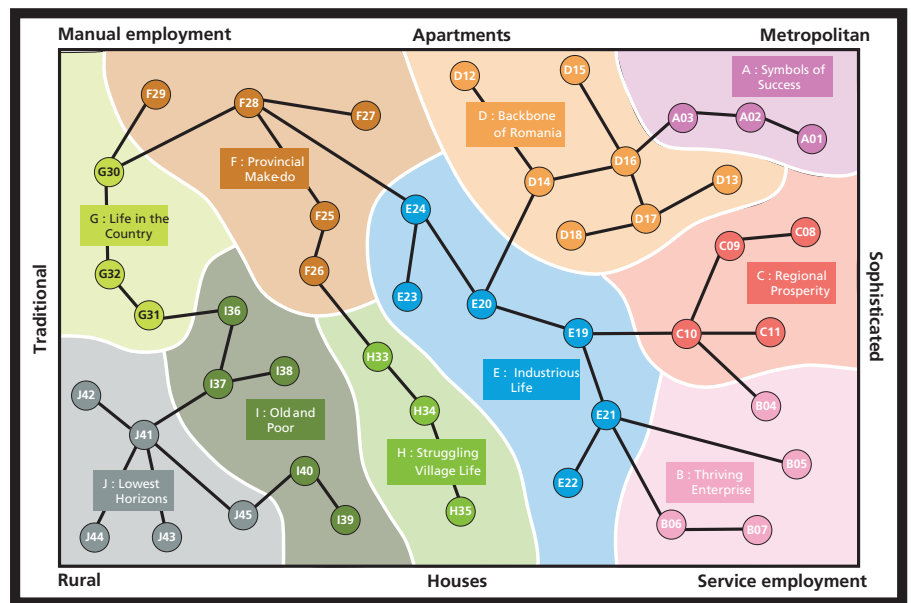
Complementary data

In addition to Mosaic Romania, we offer an alternative form of segmentation based on continuous variables.

The factors retain approximately 56% of the information from the original variables and are available for appending to customer files. They may be used for advanced statistical modelling.

Mosaic Romania Factors

Mosaic Romania Factors are a distillation of the underlying data used to build Mosaic Romania summarised into four continuous variables that are ideal for statistical modelling. The variables are:

• Urban High Education / Rural Low Education

• Old / Young

• Romanian / Non-Romanian

• Unemployed / Employed

In general, Mosaic is more appropriate for profiling but, when investigating a one-dimensional characteristic (such as wealth), a factor score can be even more accurate for targeting.
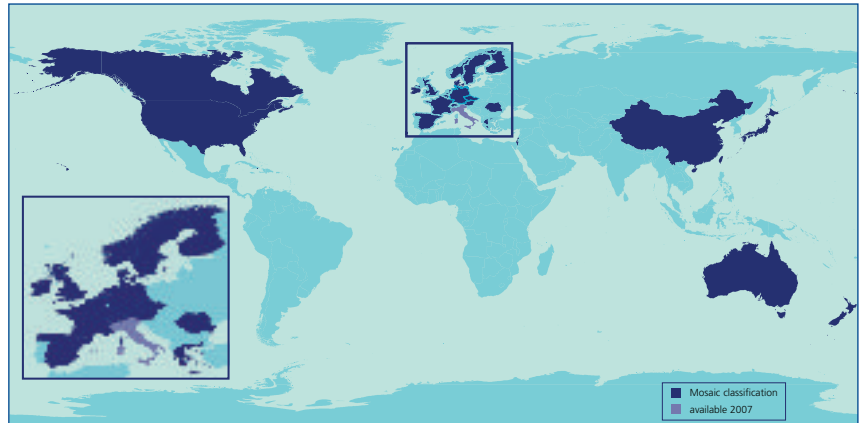
Disposable income

Mosaic Global

Mosaic is a method of classifying consumers that has been applied in more than 25 countries throughout the world. Each country classification is unique and is intended to reflect the distinctive socio-demographic lifestyle 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, people 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.
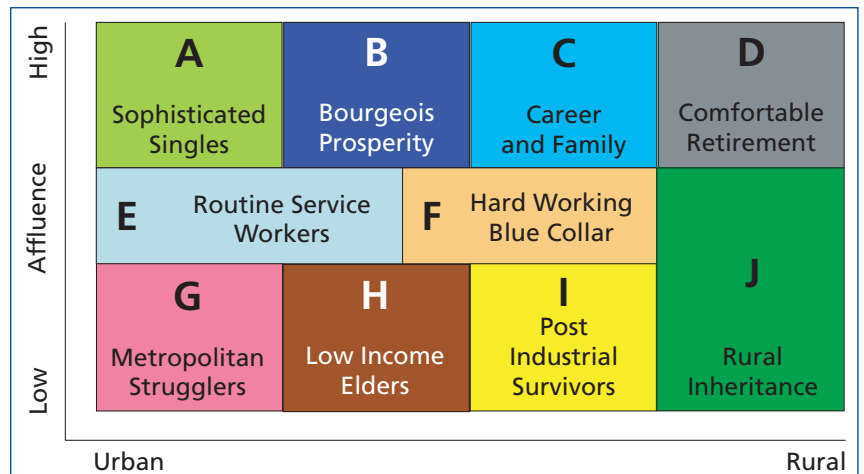
Mosaic Global is a consistent segmentation system that covers over one billion of the world's households. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Using local data from more than 25 countries and statistical methods, Experian has identified 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 ten groups, an increasing number of global organisations are identifying their characteristics across all 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.

Map of worldwide Mosaic coverage

Mosaic Global groups

Mosaic Romania Groups and Types

Group A: Symbols of Success

Răzvan and Andreea
2.59% of Romanian Households
(Types 1 – 3)

Symbols of Success are people who are well established in their careers and are in the very top income brackets. They represent both old and new money, equally the well-connected former leaders and the new movers and shakers of Romania, both in the public and commercial sectors. They comprise high net-worth individuals whose wealth is well above average and rising.

These are highly educated people whose affluence and status have afforded them the best in terms of housing and career options. Family lives are often complex. Mature couples with independent children are common, but so are divorcees and single person households. Often cash-rich and time-poor, they are status-driven but also have solid values. A driving force is to provide for their children in the best possible terms of education and opportunities.

Symbols of Success neighbourhoods comprise the most desirable districts of Bucharest lived in by like-minded contemporaries engaged in decision-making and management positions within both government and industry. These are well established, exclusive districts which include up-market property ranging from feature houses with, or in, extensive green areas, to premium quality blocks located in downtown Bucharest. Homes tend to be well-appointed and spacious.

The more mature types, associated with political, cultural and academic communities, are conservative in their every day choices. For the younger generation however, growing western influence has built an appetite for international brands, cosmopolitan leisure activities and foreign travel. Symbols of Success are strongly competitive and conscious of their public image. The purchase of premium commodities such as imported cars, luxury and high-tech goods are well recognised as status boosters.

Top spenders and consumers of financial services, Symbols of Success are active and speculative accumulators of wealth in the form of land, property, art, and more recently stocks and shares in private companies.

Group B: Thriving Enterprise

Mădălin and Natalia
4.42% of Romanian Households
(Types 4-7)

Thriving Enterprise contains both mature and young families with an entrepreneurial spirit and dynamic way of life. They are relatively well educated and have adjusted to the market economy; they are versatile and highly connected.

This group is ethnically diverse and lives in well-defined geographical areas in the hinterland of major metropolitan areas such as Constanta, Bucharest, other major transport hubs, and also in prime tourist locations. They live in areas of superior quality housing with good access to infrastructure and have a higher quality of life enhanced by the availability of land.

Thriving Enterprise are typically employed in the high-growth areas of transport and logistics, and also in construction, retail and the hospitality sector. These people tend to be skilled labourers and in addition to being employees, often start their own business ventures. Highly motivated and resourceful, families will do everything in their power to ensure that their business is successful. The drive to increase wealth and status is paramount.

These people are aspirational, value material possessions highly, and are a significant consumer category. Tastes and preferences tend to be a reflection of their life stage and can range from an inclination towards ostentation, to a more discrete approach. Older generations are associated with a more conservative outlook, whilst the young take a more liberated view with cosmopolitan tastes and an international outlook.

The tendency towards a traditional cash-based economy is being eroded as this group becomes an increasing consumer of personal financial services. With the spreading uptake of bank accounts and cards, comes an interest in additional financial products. These people are likely to be interested in credit options in order to finance consumer spending and new business ventures.

Group C: Regional Prosperity

Septimiu and Codruța
5.61% of Romanian Households
(Types 8-11)

Regional Prosperity represents a socially heterogeneous group of working age urban intellectuals tied together by high levels of education and resourcefulness. Found in dynamic regional cities, this group includes the drivers of the modern economy outside Bucharest, and represents the potential for further sustainable market growth.

Small cosmopolitan families and singles typify this group, which also contains some ethnic diversity. These people are extremely active in the educational, cultural and financial sectors as well as being self-employed and involved in free-lancing activities. Particularly prevalent in university towns, this group contains both young and mature professionals who are keen to climb the career ladder.

Regional Prosperity people can be found living in the most desirable districts of large provincial cities. These cities are acting as the driving force of regional economic growth, becoming highly attractive locations for investment due to the balance between the quality of the environment, housing and lifestyles. Standards of living are generally high, with a large proportion of this group residing in good quality housing.

Regional Prosperity includes dynamic, self-reliant, highly-motivated people who have adapted well to new social and economic situations. Their outlook is thoroughly modern and this is illustrated by their consumer choices and spending habits. Much of their personal equity is represented by their property. They are plugged-into the national economy, preferring high-tech goods and, where possible, foreign imports or branded items. A strong work ethic is the result of these peoples' desire to become high achievers and to be able to afford up-market housing, more modern cars and the latest technology.

Banking activity amongst this group is relatively high and some have modest share investments. Most people are moving towards card transactions rather than traditional cash payments. There remains massive potential for growth in the financial services sector as these people are receptive to new products and have the desire to increase their quality of life still further.

Group D: Backbone of Romania

Niculae and Floriana
7.20% of Romanian Households
(Types 12-18)

Backbone of Romania represents the middle classes and encompass a wide spectrum of social typologies. Typically living in urban areas and providing labour for the emerging service industries, this group acts as a key element in the direction of future Romanian society post EU Accession.

These people are relatively well educated, to high school level and higher. There is balanced demographic representation, particularly in working age categories and older. Predominantly of Romanian ethnicity, these are the second generation urban settlers whose origins are rural. This group incorporates an interesting mixture of professionals, routine service workers and increasing levels of entrepreneurs and employers. This mixture of workers provides the fuel for all aspects of urban growth and is characteristic of contemporary Romania.

Backbone of Romania people tend to live in good-to-medium quality properties in established neighbourhoods in major towns and cities. Due to their migrant heritage, it is also common for this group to reside in apartment blocks that were constructed between 1965 and 1980 to house the influx of workers from the countryside.

Not as ambitious as other service professionals in Romania, this group tends to have more modest and conservative spending habits. They are careful consumers and are not generally in the market for high-status goods and services; rather their interest is in quality and value for money. An important purchase to these people is the family car: whether new or second hand, they now tend to be widespread.

Financially aware, this group is increasingly moving from the cash economy to the uptake of bank accounts and cards. They are likely to both save a proportion of their earnings and also to use loans for improving their property or investing in new vehicles. The economic prospects of this group are linked to the privatisation process and the continued development of new businesses in Romania's towns and cities.

Group E: Industrious Life

Viorel and Ionela
18.46% of Romanian Households
(Types 19-24)

Industrious Life includes people who are part of a relatively compact and homogenous group that is typified by employment in the industrial sector and related services. These people tend to live in small and medium sized provincial towns, or at the periphery of larger urban areas.

Here there is a good, healthy mix of predominantly working age people. Families tend to be medium sized, with two or three children. They have an average educational level, to secondary and high school, although there is a small percentage of university graduates who are employed mainly as professionals in the technical fields. The majority of people are industrial employees, although some ambitious family heads are likely to handle two jobs, with additional entrepreneurial activity to supplement incomes.

Industrious Life people tend to live in regional towns or in areas near to industrial complexes on the outskirts of major cities. In Bucharest they live in buildings built after the 1977 earthquake and have moderate-to-low comfort levels. Living conditions are often characterised by high density, with multiple generations present in the same dwelling. Often, housing in these industrial quarters is further away from central facilities and transport networks.

Not as receptive to change as some other urban groups, these people tend to have a conformist attitude to all aspects of daily life. Consumption is relatively low in these neighbourhoods as people mainly buy just what necessity and income dictate. Budgets can just about cope with daily necessities but can be undermined by larger items such as utility bills.

In general, banking activity remains low for this group, although there are moves towards salaries being paid directly into bank accounts. Cash is, and will for some time, remain an important component of daily life.

Group F: Provincial Make-do

Maftei and Anamaria
15.84% of Romanian Households
(Types 25-29)

Provincial Make-do includes those people who are mainly found in small-to-medium sized provincial towns with a tradition in processing industries. They tend to live in relatively low density conditions, merging urban with rural lifestyles. Industrial restructuring in recent years has brought many of these communities face-to-face with high unemployment and mixed living standards.

People of working age predominate, along with high numbers of retirees not playing an active part in the local economy. Ethnic diversity is common, and education levels range from poor to modest. These people are likely to be the descendents of the legacy working-class whose origins lay in the rural areas and who moved to the cities in the 1960s to fuel industrial expansion. Employment tends to be in processing industries, mining, routine services and occasional hospitality.

Living standards are below the country average and these people struggle on low incomes to pay their utility bills. Living conditions are modest, with a prevalence of low-comfort blocks of apartments and semi-rural houses. They care for their houses and environment; despite the low incomes, neighbourhoods rarely show signs of neglect.

The general ethos of Provincial Make-do ranges from dynamism to un-ambition, though all people within this group are severely limited in their choices through a lack of financial resources. Consumption is very much on a 'needs-must' basis, often with only the most basic goods being purchased on a regular basis. Old Dacia cars are the most common form of transport in these areas.

A key feature that distinguishes this group from other urban communities is the fact that the cash economy still dominates. Investments and card transactions are very rare for this group.

Group G: Life in the Country
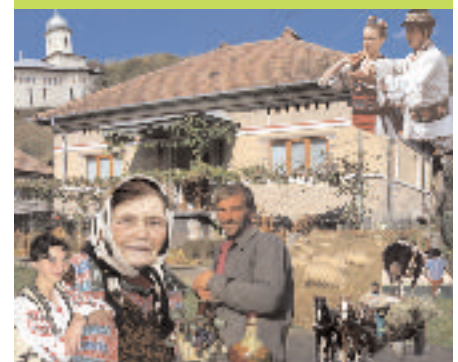
Tănase and Joița
9.24% of Romanian Households
(Types 30-32)

Life in the Country is characterised by the age profile of young and old, but with a deficit of those of working age due to outward-migration. These areas are therefore lacking in the dynamism associated with an economically active population; a slow pace of life is the norm.

Educational levels among this group are generally low with most people seldom graduating from high school. The dominant ethnicity is Romanian, but a mix of ethnicities can be found in some areas. Since the majority of working-age people have migrated to the towns and cities for work, the remaining occupations are very much agriculture-based with only a few small industrial plants located in the immediate environment. Earnings tend to be low, and daily life centres around the production of home-grown goods.

Life in the Country people can usually be found living in the archetypal Romanian village, with its related traditions and lack of extreme poverty. Locations are often hilly and mountainous, with these areas most likely to be the subject of improvements during the coming years due to increased tourism and the associated investment. Living conditions are generally reasonable as people look after their properties well and do everything possible to increase comfort. Modest Bed-&-Breakfast and rural tourism initiatives are associated with this Group.

This social group has stuck firmly to the traditional moral values of the countryside. Consumption is relatively low as much of the daily needs are covered by home grown produce. These people are fairly conservative in their tastes, but often save for goods such as kitchen appliances which improve their quality of life. Cars tend to be second hand and it is common to use carts for the transport of both people and goods.

Group H: Struggling Village Life

Iozsef and Aniko
3.58% of Romanian Households
(Types 33-35)

Struggling Village Life comprise a rural group which is characterised by small, ethnically mixed communities with a prevalent Hungarian population. Despite being typically located in areas with good access to natural resources, austerity and privation are prevalent in these areas.

Although relatively balanced demographically, the number of children and elderly are high. Large families are common, particularly within Roma communities, and education levels are generally very low, with most people achieving only primary and, seldom, secondary school status. Agriculture and low-value rural occupations dominate; some modest mining activity is also present. Incomes are low, with unemployment and subsistence living common.

This group tends to own very modest inherited or self-built property and also livestock. They make a modest living by working the land and servicing low value, intermittent jobs. Houses are small, basic and often in significant need of improvement. Due to large, multi-generation families residing in the same dwelling, conditions are frequently cramped.

Below average incomes and basic living conditions mean that Struggling Village Life people consume only the most basic of goods and services. Self-sufficiency in terms of food is common, and it is unlikely that these residents will make frequent trips to the nearest town. Car ownership is rare and the use of carts is the norm.

This is a cash society, with people regularly using barter as a way of exchanging goods. Positive changes which might occur are through agricultural investment and, possibly, an increase in tourism. Stabilising the local economy can be achieved by creating large numbers of jobs and re-vamping the local mining potential within these communities. The ramifications of EU accession may enable this group to recover after a long period of struggle and deprivation.

Group I: Old and Poor

Chiriac and Floricica
17.53% of Romanian Households
(Types 36-40)

Old and Poor people tend to live in 'time capsule' villages which are present in this most dominant rural group in Romania. Communities are generally small, and often far from the nearest major urban areas. Located throughout the country, these settlements range from better-off island communities, to the most deprived villages in Moldova.

All age groups are present, but there is often a high ratio of elderly residents, particularly in areas where the young have migrated to find work. Romanian ethnicity is most common, though ethnic diversity is present in some parts of the country. Education levels are universally low. Primary education is the norm, as are high levels of those with little or no formal education. The predominant occupation is agriculture and traditional rural industry, with most people living at a subsistence level. Seasonal employment is common, though poorly paid, and many are unemployed or live on derisory pensions.

Living standards are generally low, with poverty rates well above the national average. Housing is rudimentary, with the most remote and isolated communities often cut off from basic utilities. Often, the landscape is attractive and, despite the fact that the inhabitants survive on limited means, Old and Poor are house-proud and run-down housing is rare. Incidence of old age and poverty-related diseases are a feature of these areas.

Despite widespread ownership of land, the lack of a skilled workforce and e.g. tractors means that these assets are not being used to full potential. People tend to live hand-to-mouth, allowing for only the most basic levels of self sufficiency and limited consumption. Very old vehicles are the most common, and basic forms of transport such as horse and cart are the main options available.

High levels of investment would be needed, particularly in the infrastructure, to move these people out of poverty. Until then, the economic and social problems associated with deprivation will persist.

Group J: Lowest Horizons

Gheorghe and Măriuca
15.54% of Romanian Households
(Types 41-45)

Lowest Horizons includes that group of people living in severe poverty in the Romanian countryside. These people are close to nature, living simple lives in very basic conditions, often isolated from any form of modern-day shops, services or transport networks.

The demography of these communities is often unbalanced, resulting from out-migration of the working age population to urban areas and abroad, leaving the very young and old who remain behind. The majority are Romanian, although some pockets of Roma and other ethnicities exist in certain regions. Education levels are among the lowest in the country, with most only reaching primary school and many having no formal education. Employment therefore tends to be exclusively in agriculture and rural pastimes, with some people managing to supplement their income by family members repatriating money from abroad.

Living conditions for Lowest Horizons people are basic in the extreme. Houses often lack basic utilities such road access and running water. Properties tend to be small, and living conditions are frequently cramped. Old age and poverty-related disease are prevalent. Despite the location of some of these villages in unspoilt, often magnificent settings, it is as though time has stopped and living conditions remain similar to those experienced a hundred years ago - or more.

Traditional moral values common to the Romanian countryside play an important role in daily life. Social networks are strong and often the exchange of goods between people takes place with no accompanying money transaction. Consumerism is not associated with these people, who often just scrape by on a hand-to-mouth subsistence level. Car ownership is uncommon, with traditional rural transport methods such as horse and cart being used in most situations.

A brighter future for this group is only possible if investment in the infrastructure is made along with some attempt to diversify from subsistence agriculture. Considering the location of many of those within this group, there is a potential for tourism.

Applications

Mosaic can be used to understand virtually all vertical markets within both the public sector and within the private sector.

Public Sector

- Policy making
- Regional government
- Health
- Education
- Police
- Military
- Fire & rescue

Private Sector

- Advertising
- Automotive
- Construction
- Drinks
- Financial services
- Grocery
- Leisure
- Market research
- Media
- Property
- Retail
- Telecoms
- Utilities

Whatever your needs, we can provide the information to identify new prospects and the targeted market expertise to turn them into customers. Mosaic provides the spatial infrastructure to turn data into intelligence, whether it be for policy making, regional development, marketing or logistics.

Sector 6

Visualisation

To illustrate the classification and make Mosaic Romania easy to interpret, we have created a set of comprehensive support materials.

Mosaic Romania E-Handbook

This is a detailed electronic guide that provides a background to the typology and lists the variables used to build the classification, a key to the structure of the groups and types, and detailed illustrations of the demographic and lifestyle characteristics of each neighbourhood.

Bucharest

Mapping

We have comprehensive mapping for Romania including:

- Roads and land use *
- Street mapping *
- Boundaries
- Postcode mapping
- Demographic maps
- Topographic maps
- Thematic maps
    Education
    Health
    Employment
    Banking
    Automotive
    Telecommunications
- Bespoke maps on demand

The mapping for Romania can be supplied with Mosaic, as part of MicromarketerG3, or separately for GIS applications.

* Geo Strategies is a world-wide Navteq partner.

mosaic™
Romania

Delivery

Data Directories

Mosaic Romania Directory is a database of Mosaic codes for all Romania's postcodes. Customer files can be enriched with a Mosaic code by simply matching the postcode* from a customer record to the Mosaic directory.

* Geo Strategies is the spatial partner for Posta Romana

Mosaic Romania Factors are a distillation of the underlying data used to build Mosaic Romania summarised into four continuous variables that are ideal for statistical modelling. The variables are Urban High Education/Rural Low Education, Old/Young, Romanian/non-Romanian and Unemployed/Employed.

Drive times
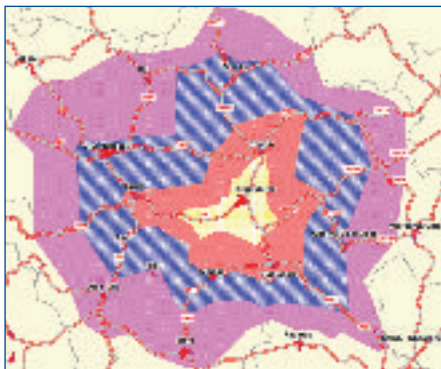
Software

MicromarketerG3

Micromarketer Generation3 is an integrated geographical analysis tool that provides customer profiling, catchment (trade area) definition, sales territory analysis, data modelling, mapping and visualisation in an easy-to-use software application. Available for use on your desktop PC, or using data available across a network, Micromarketer Generation3 provides you with access to the very latest in geographical analysis technology.

Bureau services

Access to Geo Strategies and Experian's expertise and the family of Mosaic classifications is also available through Geo Strategies' bureau service.

Geo-coding Addresses

GeoMatch is based on a uniquely formatted and compressed data file of addresses in Romania inclusive of their Mosaic Romania code. Text matching of customers' addresses with GeoMatch allows each customer record to be enriched with the appropriate Mosaic Romania code. This ensures that customer records can be coded with Mosaic as a fully integrated service.

Data Analysis and Modelling

Our bureau services provide customer profiles, catchment analysis reports and maps using any of our segmentation and local area data. Our data modelling teams undertake more detailed and predictive modelling and consumer analysis.

Contact us:

T: **+44 (0) 1223 205 080**

E: **mosaic@geo-strategies.com**

About Experian

Experian's Business Strategies Division provides an understanding of consumers, markets and economies in the UK and around the world, past, present and future. Its focus is consumer profiling and market segmentation, retail property analysis, economic forecasting and public policy research, supporting businesses, policy makers and investors in making tactical and strategic decisions. As part of the Experian group, it has access to a wealth of research data and innovative software solutions. The division's economic research team is devoted to analysing national, regional and local economies for a range of public and private sector clients. Its statisticians, econometricians, sociologists, geographers, market researchers and economists carry out extensive research into the underlying drivers of social, economic and market change.

About Geo Strategies

Geo Strategies was founded in 1993 and has become the leading supplier of geographic and geo-marketing intelligence for Central and Eastern Europe.
Their core expertise is built around geo-spatial data products, analytical and modelling tools, consumer segmentation, bespoke data services, consultancy, training, and project management.
This expertise has been developed according to internationally recognised best practices and methodologies, to which significant innovation / value is being added to make it relevant and actionable in the local context. Mosaic Romania, the national consumer segmentation framework, is the latest development.

Geo Strategies Ltd
St. John's Innovation Centre
Cowley Road
Cambridge
CB4 0WS
UK

T: 44 (0) 1223 205 080
F: 44 (0) 1223 205 081
E: mosaic@geo-strategies.com

Experian Ltd
Embankment House
Electric Avenue
Nottingham
NG80 1EH
UK

T: 44 (0) 115 968 5151
F: 44 (0) 115 968 5003

www.mosaic.geo-strategies.com