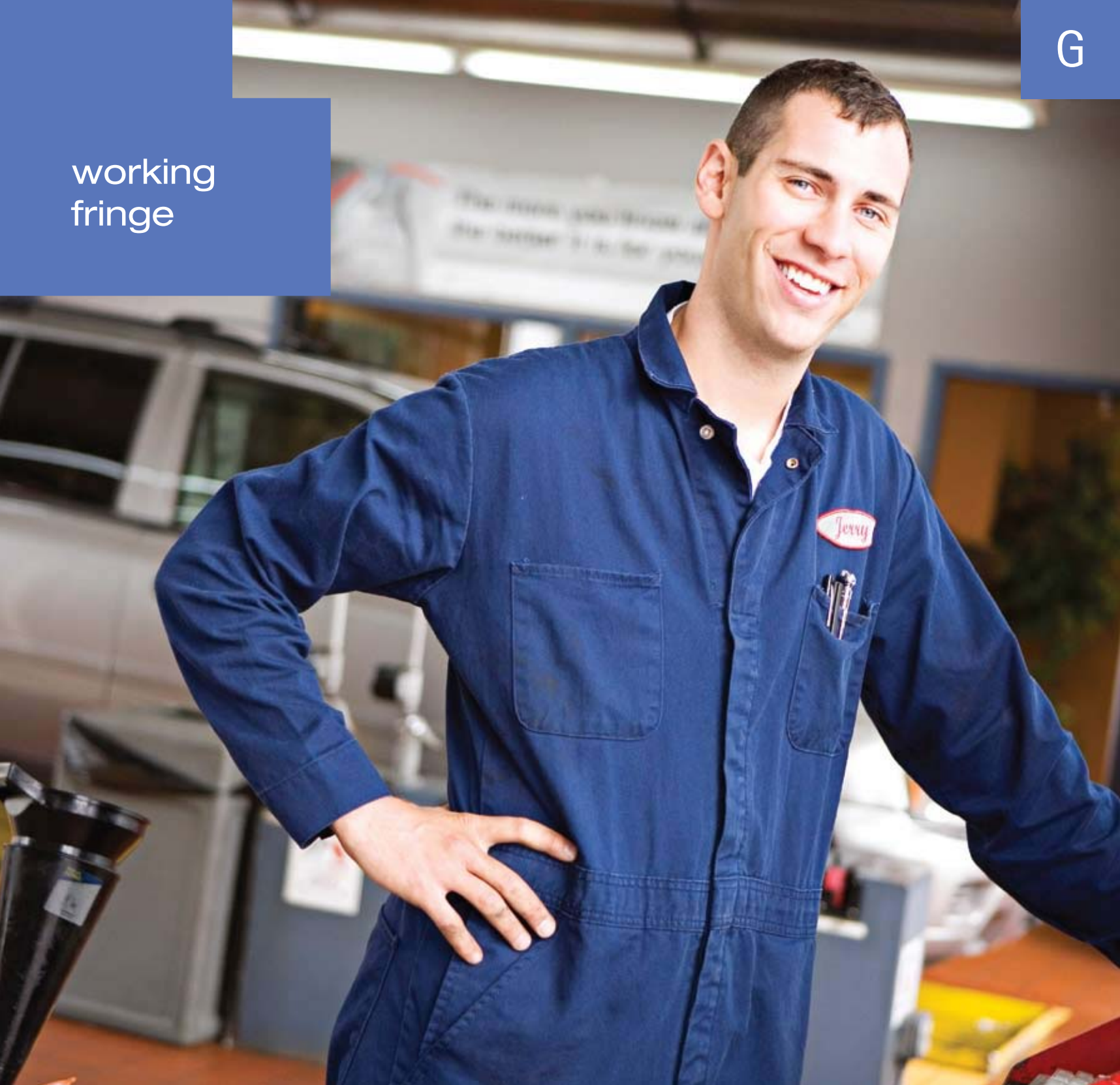


working
fringe





working fringe

MIXED FAMILIES WITH STRETCHED BUDGETS IN OUTER SUBURBS

Working Fringe consist of several household types, some with young school-aged children and some older people. These households contain a mixture of married and defacto couples, along with the occasional single-parent family. They are found in diverse locations, though predominantly in smaller rural townships. House values are low, though owner occupancy is high with a number owned outright.

Tertiary qualifications are not common within the group, and the average household income, at \$46,000 is below average. Common occupations include manufacturing and construction, utilities, and trades. Unemployment is just above average.

Although they are influenced by price, Working Fringe only buy products they know and trust, including stores' own brands or the brands they have grown up with. This reluctance to try new things is highlighted by the fact they are the most likely to buy the same food every week.

Working Fringe frequently enter competitions and use coupons. They will go out of their way to find a bargain to help stretch their incomes further. One luxury is beer, particularly New Zealand brands, which is often consumed with mates. Wine is less popular than with other consumers. These people also enjoy fast food.

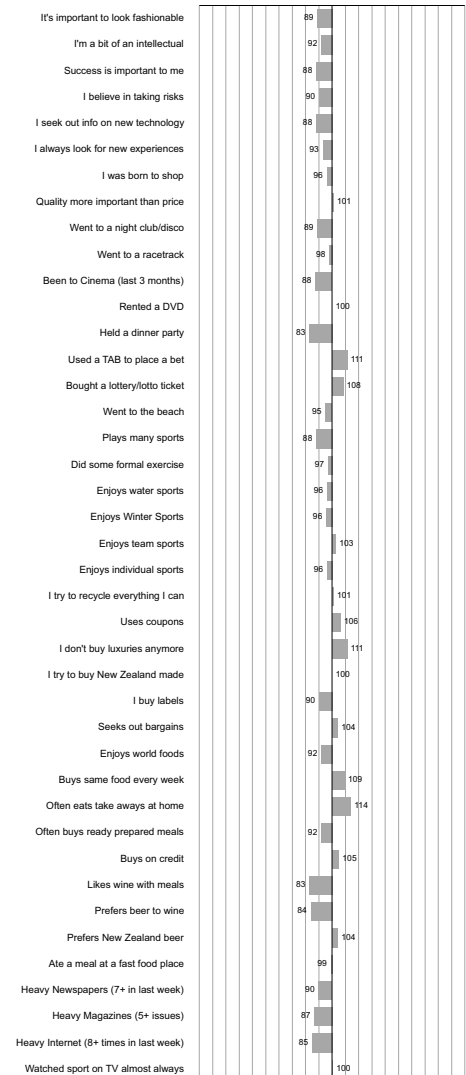
Unlike some other Mosaic Groups, Working Fringe are not interested in fashion, or in expensive restaurants which they believe are a waste of money. They do not buy luxuries, though are happy to use interest-free credit when they do purchase items.

Working Fringe are sceptical about issues such as globalisation, believing they have yet to see any benefits from the so-called, "global community". New technology is not found particularly interesting or important, and as such, Internet usage is below average.

MOSAIC PROFILE



ROY MORGAN SINGLE SOURCE SURVEY



manufacturing clans

MULTICULTURAL AREAS OF MAINLY BLUE-COLLAR EMPLOYMENT IN URBAN AREAS

Manufacturing Clans include more Maori and Pacific Islanders than are found in other Working Fringe households. 28% are of Maori ethnicity, and 26% classify themselves as Pacific Islanders. Household income is just over \$53,000, with an 8% unemployment rate. Manufacturing Clans have the highest percentage of people driving a car to work.

That work will be as tradesmen, machine operators and technicians in the manufacturing, transport and information industries. Qualification levels are lower than average with over a third having no qualifications at all. Manufacturing Clans contain many young families and over 60% are less than 35 years old, with almost 20% primary and secondary aged children.

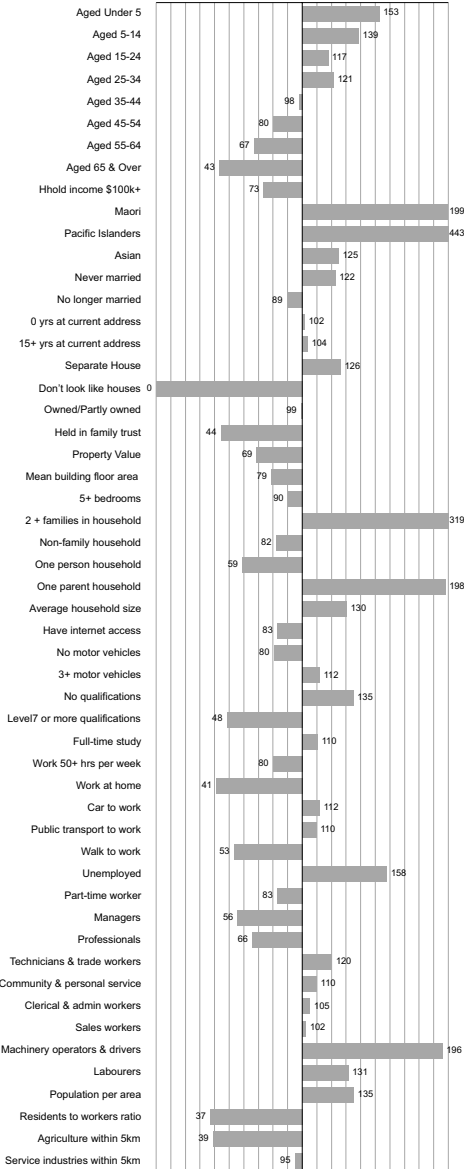
House values are low, with an average property value of just \$260,000, and houses are significantly smaller than average, with a mean floor area of just over 117 square metres. It is not unusual to find extended families living in these homes. They have the highest percentage of households with two or more families. As well as the second highest number of people per household. Over a quarter of these homes are single parent households.

Manufacturing Clans feel that the world is changing too, much and place family life above striving for materialistic success. Being very ethnically diverse, their culture is very important to them. They believe children should learn obedience and respect for authority.

There is little time for breakfast in Manufacturing Clan households, and takeaway food is often bought for taste and convenience. They prefer strong drinks to beer, and do not drink wine very much. Supermarkets are chosen for their low prices of seafood, free samples and whether there is a lotto outlet.

Low incomes influence the brands they choose, they are more likely to buy cheaper store brands over more exclusive brands. They enjoy shopping, however do not often buy luxuries. Price is more important than fashion. This price sensitivity means Manufacturing Clans are very willing to search for bargains, and they use coupons often. They commonly use interest-free credit and lay-by to buy the things they want.

Manufacturing Clans do not read magazines or newspapers very often preferring to watch television. They love to watch and play rugby and netball, and also enjoy watching other sports on television such as car racing, fishing and basketball. They are also likely to play the pokies or go to the casino or TAB. They are very light Internet users, downloading music and entering competitions.



Top Districts – Manukau City, Waitakere City, Hamilton City, Lower Hutt City & Christchurch City
 Top Suburbs – Mangere East, Wainuiomata Central, Ranui, Clover Park, Papatoetoe West, Massey West, Flaxmere, Manurewa Central, Mangere Central & Clendon Park



mortgaged endeavour

BLUE COLLAR CORE, MANUFACTURING AND TRADE FAMILIES WITH MORTGAGES

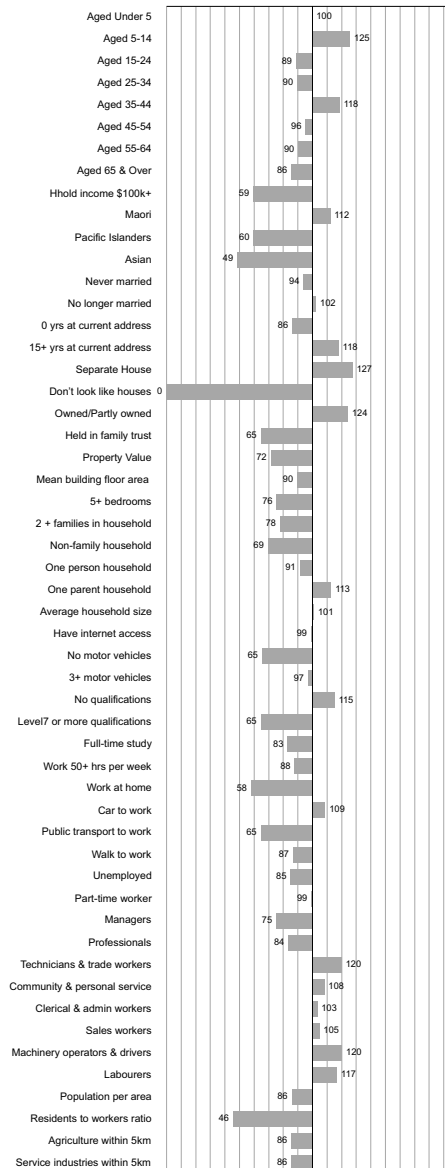
Mortgaged Endeavour are family households with school-aged children. Typically aged 35-44, they make up the largest group of New Zealand households. Working as technicians, machine operators, community workers and in areas of public administration, median household income is below average at \$50,000 per annum.

Relative to the rest of the Working Fringe group, Mortgaged Endeavour own their own homes, working hard to pay-off the mortgage. Their homes are found in provincial areas, with an average capital value of approximately \$271,000. If anything, their houses are slightly larger than most of the Working Fringe group, with the mean floor area nearing 133 square metres.

Almost 18% have been living at their current address for over 15 years, understandably preferring things to stay the same. A car is important to their lifestyle as they are likely to drive to work. They often use finance to buy things that they want. They are light internet users, often only for banking. They do not read newspapers or magazines much, preferring television.

They like tough physical activity and take part in outdoor pursuits such as hunting, fishing and martial arts.

They think of their home as a haven, and are therefore private individuals. They prefer renting a DVD or video rather than going to the cinema, however for a good night out, they often go to the local pub for live entertainment and a good New Zealand beer. Takeaways are popular for convenience. Supermarkets with low prices especially for meat, seafood and delicatessen products are popular.



Top Districts – Christchurch City, Waitakere City, Dunedin City, Lower Hutt City & New Plymouth District

Top Suburbs – Stokes Valley, Wainuiomata Central, New Brighton North, Leamington, Pukekohe Central, Rangiora, Redwood, Totara Park, Pukehangī & Richmond



freehold fringe

WORKING FAMILIES THAT OWN THEIR HOME
OUTRIGHT, LIVING IN TOWNS

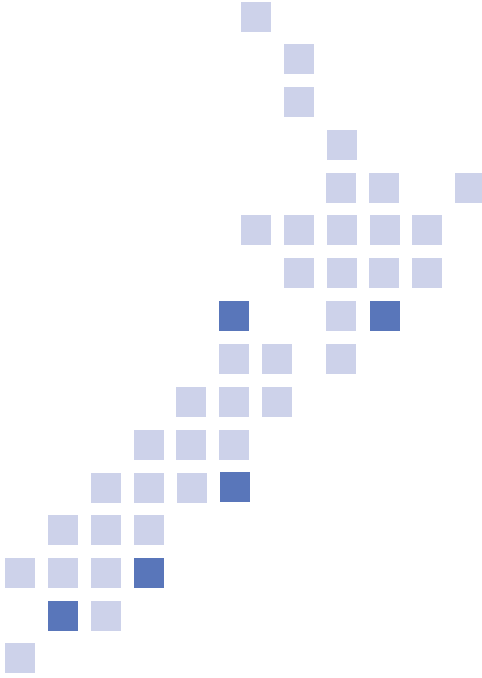
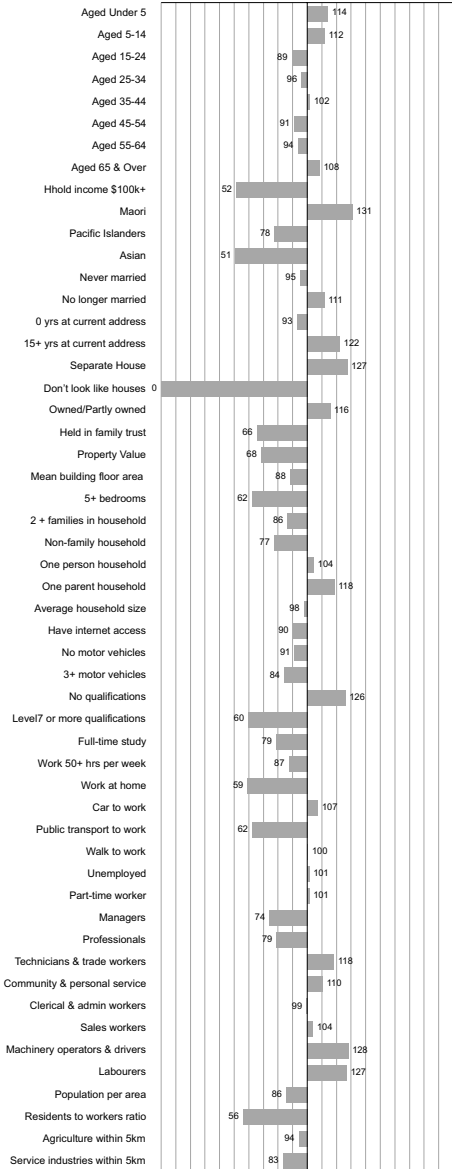
Freehold Fringe are predominantly family households not easily identified by age. They live in and own well-kept, smaller-sized houses. Home ownership is above average, typical value \$259,000 with a high percentage owning their home outright. Almost 20% have lived at their current address for more than 15 years. Houses are located in smaller towns in the North and South Island.

Education level is low, with 32% having no qualification at all. They work as technicians and tradesmen in the smaller provincial towns. The average household income is approaching \$44,000 per annum. Incomes being below average, holidays are taken within New Zealand rather than overseas. Many drive to work, more due to remoteness of their location than preference.

Freehold Fringe have very strong, traditional views. They don't enjoy taking risks, usually buy the same products every week, and are unwilling to try new products or brands. Being conservative, they are the least likely to wear clothes purely for the purpose of being noticed. They believe the world is changing too fast to keep up with and are concerned that the fundamental values of society are under threat. They also believe that globalisation brings more problems than it solves, and are not interested in the knowledge economy or information superhighway.

Freehold Fringe like to cook a traditional meal at home and have relatively low consumption of frozen or pre-prepared meals, preferring the classic Kiwi meal. Eating out at expensive restaurants and buying imported beer are seen as a waste of money. They are concerned about their health, increasingly choosing low fat options.

Freehold Fringe have average readership of magazines and newspapers, enjoying the free local paper for community news. They prefer to watch the evening news on television to keep up to date with what's happening. Freehold Fringe enter competitions in newspapers and magazines and redeem their coupons to get discounts. Favourite sports to watch on television are cricket, trotting and car rallying.



Top Districts – Christchurch City, Tasman District, Dunedin City, Masterton District & Invercargill City

Top Suburbs – Motueka, Wainuiomata Central, Solway, Richmond, Hoon Hay, Turangi, Feilding South, Matamata, Thames & Levin East



Enduring roots

WORKING FAMILIES THAT OWN THEIR HOME OUTRIGHT, LIVING IN TOWNS

Enduring Roots is a mix of older retirees and some families aged 45-54, with over a quarter being single person homes. Household income is below average at just \$44,000, with work as machine operators, labourers and drivers in the manufacturing and agriculture industries common. Qualification levels are low.

The majority live in small mainland towns where house values are low, averaging just \$258,000. Although many own their own homes, a few still struggle with a mortgage. They buy takeaways often as they believe expensive restaurants are a waste of money. Frozen and prepared meals are common on busy days otherwise they prefer a traditional home cooked meal finished off with a classic New Zealand beer. Houses are valued and looked after for the privacy and peace they give. They often stay in the same house for 15 years or more.

Enduring Roots are concerned by the pace of change in the world. They do not enjoy taking risks, and believe corruption is a major problem in today's society. They think they would have trouble coping with a demanding career and as such don't think material success is important. They don't often buy luxuries any more and don't feel it important to look fashionable or to buy labels. Finance is used frequently. They play at the pokies and buy a lotto ticket regularly.

Supermarkets are chosen where they offer discounts on petrol, low meat prices and good weekly specials. This group takes part in a variety of sports and is particularly keen on fishing, tennis and pool. They are light Internet users but struggle to keep up with technology as they believe it is changing too fast. They often use force to get things done.

Relaxation and rest are the prime reasons for taking holidays, which are normally taken within New Zealand and often organised by someone else.



Top Districts – Christchurch City, Dunedin City, New Plymouth District, Timaru District & Invercargill City

Top Suburbs – Motueka, Waimataitai, Westport, Hokitika, Avondale, Kingswell, Mosgiel, Temuka, Newfield & Te Aroha



working families

OLDER TRADES AND LABOURERS IN CHANGING LOW-PRICED REGIONAL AREAS

Working Families are young families aged 25 to 34. At 20%, the proportion of Maori is high. They tend to live in smaller homes located in lower valued areas in the suburbs of larger provincial cities. They own their own homes though still have a mortgage to pay off. At \$238,000 the mean capital value is the second lowest of all Mosaic Types. Working Families will have lived in these homes for a long time, with almost 20% for more than 15 years.

Over a third of the Type have no qualifications and the median household income is only \$41,000. Working Families tend to work in manual occupations, with few involved in skilled, technical positions.

Working Families feel that they are being left behind in a fast-changing world, spending most of their money on their homes and their young children, many can't afford to buy luxury items any more. However, they are heavy users of credit. Only half have Internet access, and those that do are only light users.

Money also influences the food they eat, with the same, value-priced meals being bought each week. They often buy takeaways as those with a young family don't have time for cooking. Working Families are price sensitive, often buying items that are discounted or are associated with a competition.

Working Families aren't driven by success, their priority being their family. They rarely go shopping and when they have planned a holiday, keep them active and often choose a popular New Zealand weekend spot. When they do go out, it is usually to a pub for a beer or live entertainment or to the racetrack. They don't read a lot, instead preferring to watch sports on television.



Top Districts – Christchurch City, New Plymouth District, Invercargill City, Hamilton City & Palmerston North City
 Top Suburbs – New Brighton North, Wainuiomata Central, Highbury, Bexley, Tikipunga, Solway, Levin South, Pukekohe Central, Redwoodtown & Oakland

