



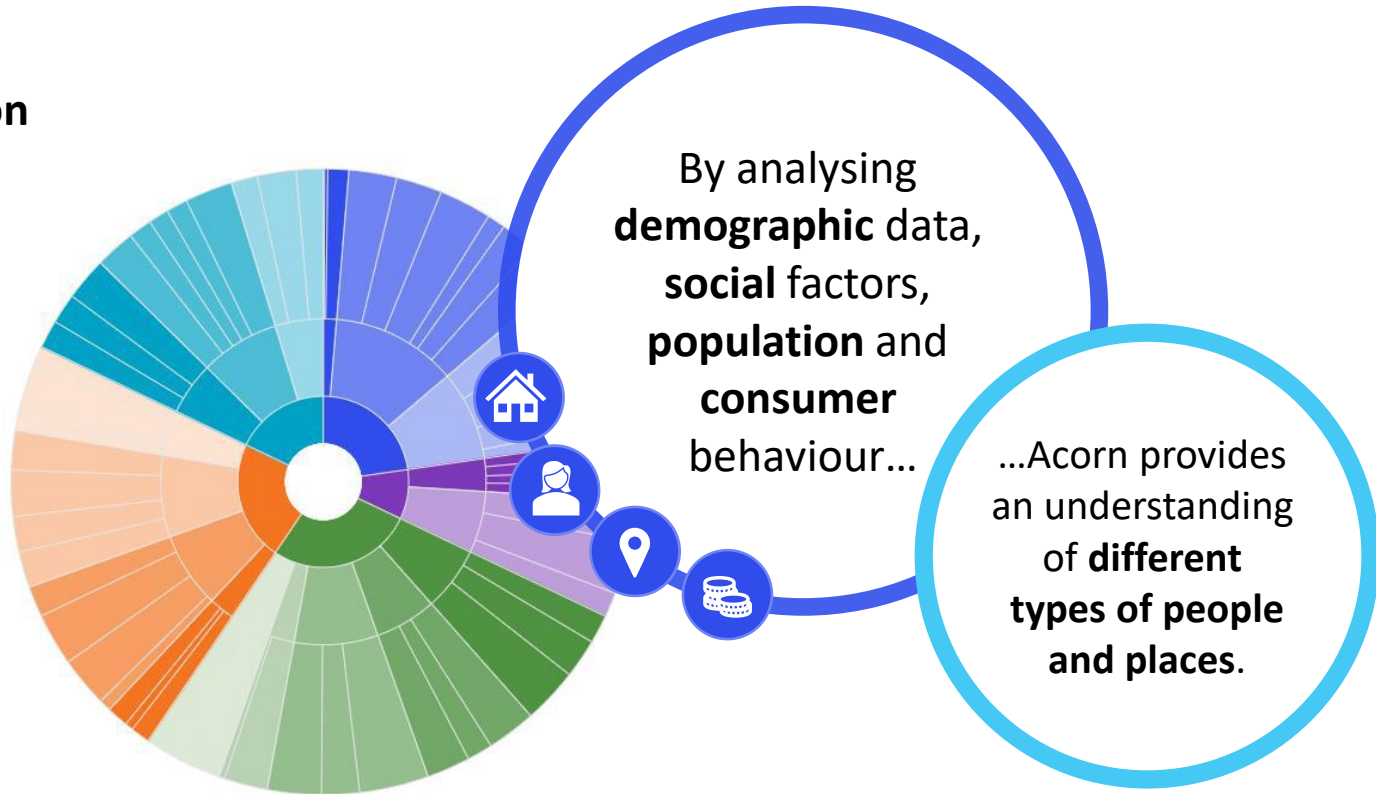
ACORN USER GUIDE

CACI

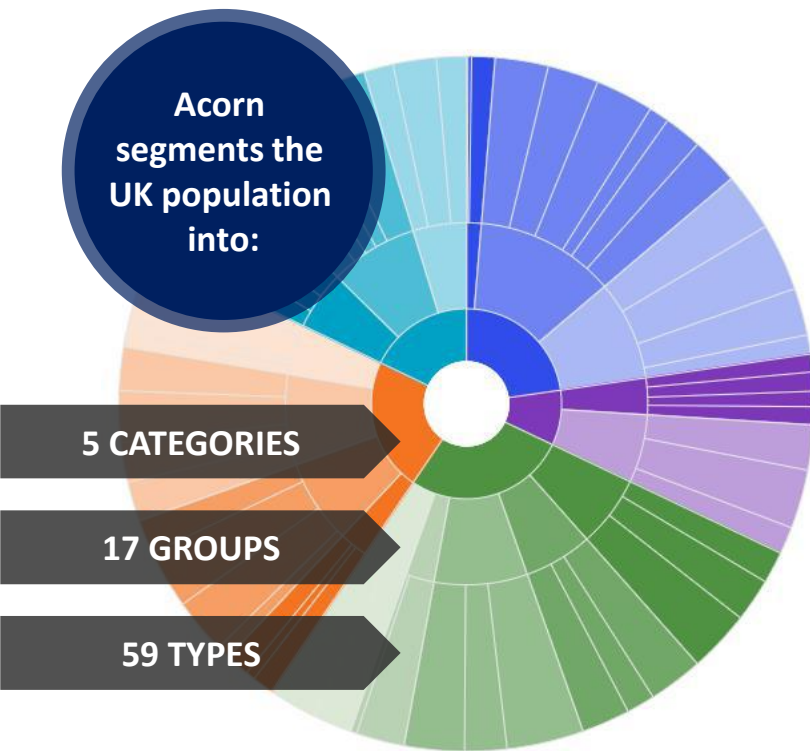
acorn

WHAT IS ACORN?

Acorn is a powerful **consumer classification** tool that segments the **UK population** by postcode.








ACORN PROVIDES AN UNDERSTANDING OF DIFFERENT TYPES OF PEOPLE & PLACES



Category	Group		Type
1. Affluent Achievers	A	Lavish Lifestyles	1-3
	B	Executive Wealth	4-9
	C	Mature Money	10-13
2. Rising Prosperity	D	City Sophisticates	14-17
	E	Career Climbers	18-20
3. Comfortable Communities	F	Countryside Communities	21-23
	G	Successful Suburbs	24-26
	H	Steady Neighbourhoods	27-29
	I	Comfortable Seniors	30-31
	J	Starting Out	32-33
4. Financially Stretched	K	Student Life	34-36
	L	Modest Means	37-40
	M	Striving Families	41-44
	N	Poorer Pensioners	45-48
5. Urban Adversity	O	Young Hardship	49-51
	P	Struggling Estates	52-56
	Q	Difficult Circumstances	57-59

ACORN CATEGORY KEY CHARACTERISTICS

	 Category 1 Affluent Achievers	 Category 2 Rising Prosperity	 Category 3 Comfortable Communities	 Category 4 Financially Stretched	 Category 5 Urban Adversity
<i>% of UK population</i>	22.5%	9.3%	27.0%	23.2%	17.0%
<i>Age range</i>	55+	25-44	35-64	All ages	16-34
<i>House type</i>	Detached house	Flat or maisonette	Semi-detached or detached	Semi-detached or terraced	Flat or terraced
<i>Children at home</i>	0	0	0-2	Mixed	3+
<i>House tenure</i>	Owned outright	Privately renting	Owned outright or mortgaged	Social renting	Social renting

HELPING INCREASE THE VOLUME AND VALUE OF CUSTOMERS



Enable **market** sizing projects



Tailor **product offerings** with the most appropriate message



Optimise branch or retail networks



Acquire and retain the most valuable customers



Deliver services in a more **cost efficient** manner



Understand consumers' **channel preferences**



Build **models** and enhance existing segmentations



Develop **new propositions** and products



Select target audiences for campaign selections



Assess demand for local services

HOW ACORN IS BUILT

1 DATA SOURCES

A variety of GDPR compliant data sources are used in the build of Acorn – from a combination of:

Open Data

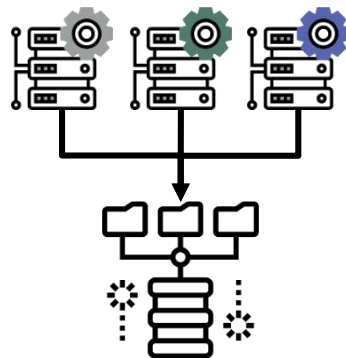
Government Data

Commercial Data

CACI Proprietary Data

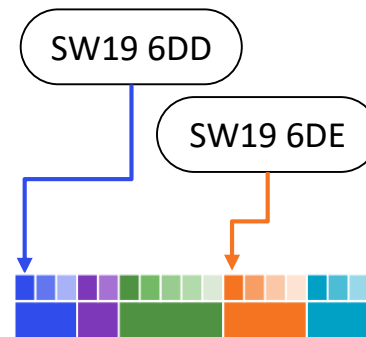
2 ANALYSIS

Statistical techniques are used to best utilise these different types of data to create a postcode level dataset. The Acorn structure is defined through iterative, complex algorithms.



3 ALLOCATION

Machine learning is used to allocate postcodes to the most appropriate Acorn category, group and type.



4 ENHANCEMENT

Profiling using research panels builds out rich insight into each segment.



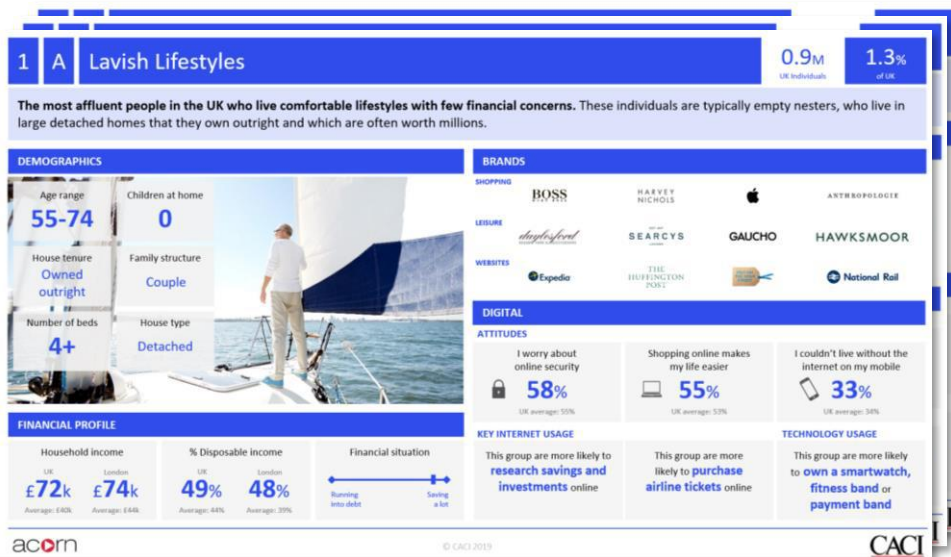
- Financial Research Survey
- Online Survey



Crime Survey
For England & Wales

USING THE PEN PORTRAITS

The purpose of these pen portraits is to **summarise each of the segments** across key **demographics**, **financial** status and **lifestyle** traits.



Acorn contains information relating to many **more attributes** which is available within the **Knowledge Sheet**.



Income & Affluence



Age Range



House Value



Education & Occupation



Preferred Supermarket



Digital Engagement & Social Media



Interests & Hobbies



Financial Attitudes

PEN PORTRAITS



Category 1

Affluent Achievers

Groups

A Lavish Lifestyles
B Executive Wealth
C Mature Money

Types

1-3
4-9
10-13



Category 2

Rising Prosperity

D City Sophisticates
E Career Climbers

14-17
18-20



Category 3

Comfortable Communities

F Countryside Communities
G Successful Suburbs
H Steady Neighbourhoods
I Comfortable Seniors
J Starting Out

21-23
24-26
27-29
30-31
32-33



Category 4

Financially Stretched

K Student Life
L Modest Means
M Striving Families
N Poorer Pensioners

34-36
37-40
41-44
45-48



Category 5

Urban Adversity

O Young Hardship
P Struggling Estates
Q Difficult Circumstances

49-51
52-56
57-59



Category 6

Not Private Households

R Not Private Households

60-62

1

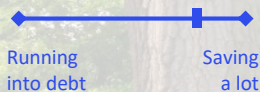
Affluent Achievers

12.0M
UK Adults22.8%
of UK

Age range

55+

Financial situation



Children at home

0

House type

Detached

House tenure

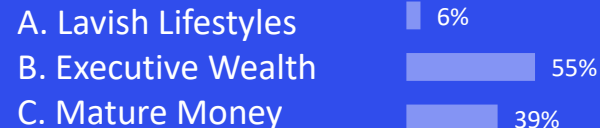
Owned outright

Number of beds

4+

These are some of the most financially successful people in the UK. They live in affluent, high status areas of the country. They are healthy, wealthy and confident consumers.

Acorn Groups within Category 1: Affluent Achievers



Category 1

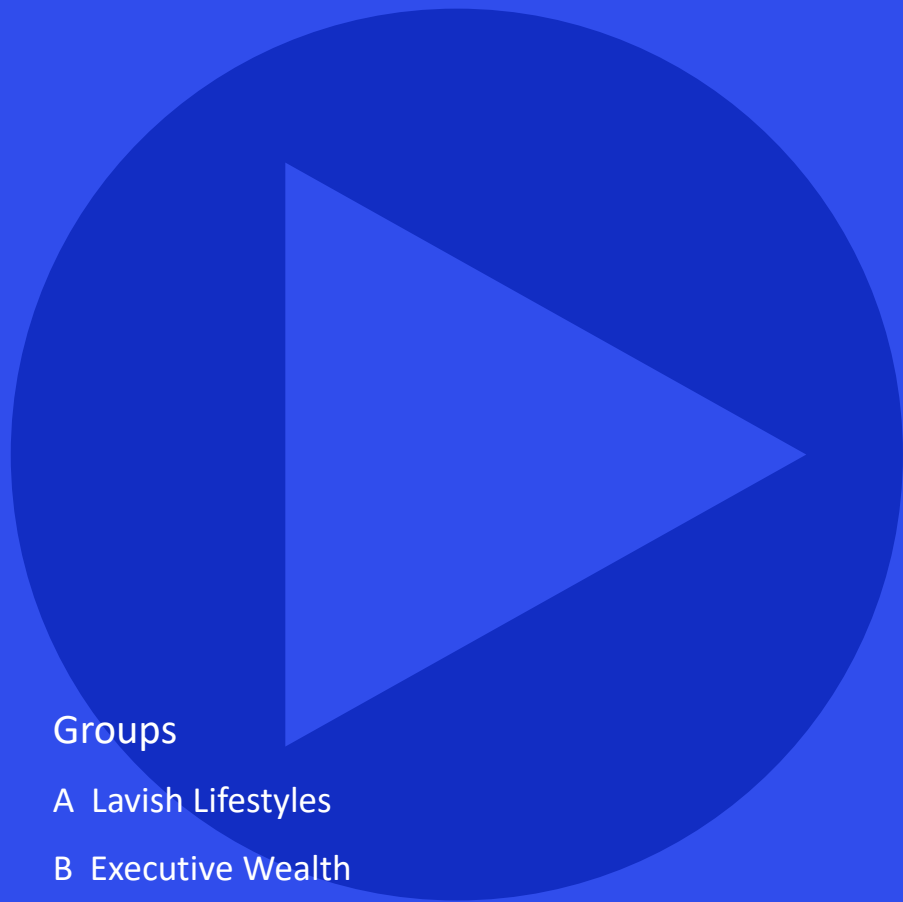
Affluent Achievers

Groups

A Lavish Lifestyles

B Executive Wealth

C Mature Money



1

A

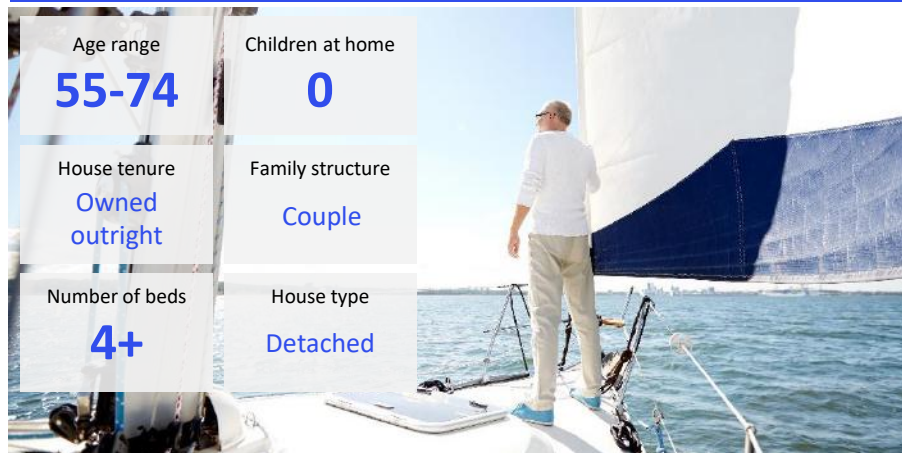
Lavish Lifestyles

0.7M
UK Adults

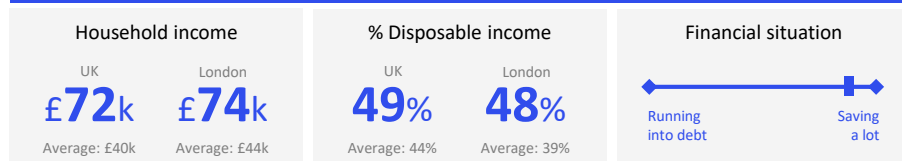
1.3%
of UK

The most affluent people in the UK who live comfortable lifestyles with few financial concerns. These individuals are typically empty nesters, who live in large detached homes that they own outright and which are often worth millions.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING

BOSS

HARVEY
NICHOLS

ANTHROPOLOGIE

LEISURE

EST. 1897
SEARCYS
LONDON

GAUCHO

HAWKSMOOR

WEBSITES

THE
HUFFINGTON
POST

DIGITAL

ATTITUDES

I worry about
online security

**58%**

UK average: 55%

Shopping online makes
my life easier

**55%**

UK average: 53%

I couldn't live without the
internet on my mobile

**33%**

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
**research savings and
investments** online

This group are more
likely to **purchase
airline tickets** online

TECHNOLOGY USAGE

This group are more likely
to **own a smartwatch,
fitness band or
payment band**

1

B

Executive Wealth

6.5M
UK Adults12.3%
of UK

High income people, successfully combining jobs and families. These are wealthy families living in larger detached or semi-detached properties either in the suburbs, the edge of towns or in semi-rural locations.

DEMOGRAPHICS

Age range

45-64

Children at home

2

House tenure

Owned outright

Family structure

Couple

Number of beds

4

House type

Detached

FINANCIAL PROFILE

Household income

UK

£60k

Average: £40k

London

£63k

Average: £44k

% Disposable income

UK

50%

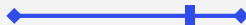
Average: 44%

London

49%

Average: 39%

Financial situation



Running into debt

Saving a lot

BRANDS

SHOPPING

Cath Kidston

THE WHITE COMPANY
LONDONJOHN LEWIS
WHOLE FOOD

Russell & Bromley

LEISURE

M&S
SIMPLY FOOD

★ PRET A MANGER ★

WHOLE FOODS
MARKET

wahaca

WEBSITES

BBC
SPORT

rightmove

M&S
EST. 1884

MoneySavingExpert.com

DIGITAL

ATTITUDES

I worry about
online security

58%

UK average: 55%

Shopping online makes
my life easier

58%

UK average: 53%

I couldn't live without the
internet on my mobile

31%

UK average: 34%

KEY INTERNET USAGE

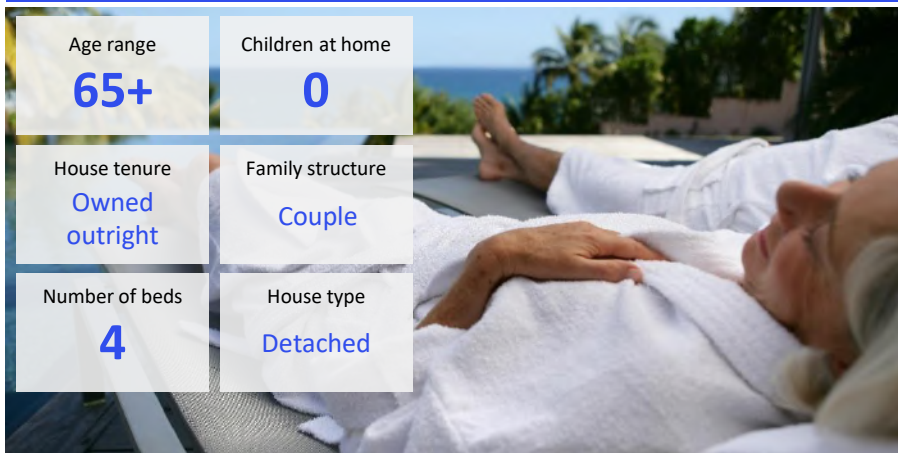
This group are more likely to
browse for hotels
onlineThis group are more
likely to **purchase**
holidays online

TECHNOLOGY USAGE

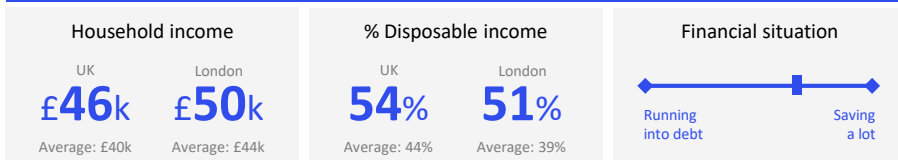
This group are more likely
to **own an iPhone**

Older, affluent people with the money and time to enjoy life. These people tend to be older empty nesters and retired couples. Many live in rural towns and villages, others live in the suburbs of larger towns. They are prosperous and live in larger detached or semi-detached houses or bungalows.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING

LAKELAND

LAURA ASHLEY

JO MALONE
LONDONW
WATSON

LEISURE

B & B
BROWNS

NESPRESSO

PILGRIM'S
FOOTWEARCAFFÈ
NERO

WEBSITES

amazon

MoneySavingExpert.com

M&S
EST. 1894BBC
NEWS

DIGITAL

ATTITUDES

I worry about
online security**58%**

UK average: 55%

Shopping online makes
my life easier**52%**

UK average: 53%

I couldn't live without the
internet on my mobile**26%**

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
research home insurance online

This group are more
likely to **purchase event tickets** online

TECHNOLOGY USAGE

This group are more likely
to **own a tablet**

Category 1

Group A

Lavish Lifestyles



Types

- 1 Exclusive enclaves
- 2 Metropolitan money
- 3 Large house luxury

1

A

1

Exclusive enclaves

51k
UK Adults

0.1%
of UK

These are some of the wealthiest people in the country, including top businessmen, officials, bankers, lawyers and as such they will have significant levels of savings and investments. They live in multi-million pound properties, are likely to have premium bank accounts and are more likely to have investments in shares, unit trusts and bonds.



DEMOGRAPHICS

Couples and empty nesters living in large properties

Age range

45-64

House tenure

Owned outright

House type

Detached

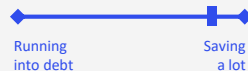
Number of children

0

FINANCIAL SITUATION

Financially sophisticated, the variety and level of expenditure of their shopping is well above average

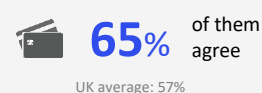
They have a very high level of savings



Household income is very nearly twice the average



I am very good at managing money



DIGITAL

ATTITUDES

Confident users of the internet and engaged in social channels

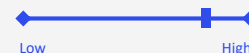
More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

Will own a range of tech gadgets, usually from premium brands

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1

A

2

Metropolitan money

82k
UK Adults

0.2%
of UK

These affluent professionals live in large apartments or town houses in London or other major cities. Most own their homes and have paid off the mortgage. Many will have senior managerial or other professional occupations where six figure salaries are the norm. They will see their home as an asset, and are likely to have investments in shares, savings accounts and be building up a personal pension. They are also likely to have premium bank accounts.



DEMOGRAPHICS

Couples and empty nesters living in large properties

Age range

45-74

House tenure

Owned outright

House type

Detached

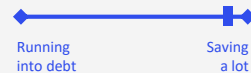
Number of children

0

FINANCIAL SITUATION

Their financial portfolio will be diverse and plans for retirement will probably include investments

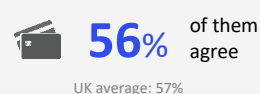
Able to save and will also have significant investments



Household income is almost twice the average



I am very good at managing money



DIGITAL

ATTITUDES Comfortable online, they have the highest online expenditure of all the Acorn Types

More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is well above average



TECHNOLOGY

Tech savvy, they like premium products that make their life easier

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1

A

3

Large house luxury

532k
UK Adults

1.0%
of UK

These empty nesters are living in large detached houses and a significant proportion will have paid off their mortgage. They are likely to have a high level of savings and investments. Those who still work will hold senior managerial and professionals jobs, and they have the money to spend freely and frequently on their credit cards. They can afford frequent and expensive holidays.



DEMOGRAPHICS

Empty nesters, living in large properties

Age range

55-74

House tenure

Owned outright

House type

Detached

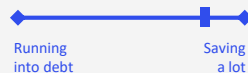
Number of children

0

FINANCIAL SITUATION

With high earnings, they will be saving for retirement and their children's future

Comfortably off, many will have a good level of savings



Household income is very high, well above the average

UK
£71k
Average: £40k

London
£71k
Average: £44k

I am very good at managing money

65% of them agree
UK average: 57%

DIGITAL

ATTITUDES Busy lives, their internet usage is slightly lower than the other types in Acorn Group A

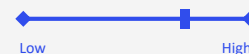
More likely than average to worry about online security

58%
UK average: 55%

Tend to agree that shopping online makes their life easier

57%
UK average: 53%

Their internet usage is well above the average



TECHNOLOGY

Will own a range of the tech gadgets, often from premium brands

Love to buy new gadgets and appliances

36%
UK average: 34%

Streams TV services

60%
UK average: 40%

Owns smartwatch, fitness band or payment band

13%
UK average: 8%

Category 1

Group B

Executive Wealth



Types

- 4 Asset rich families
- 5 Wealthy countryside commuters
- 6 Financially comfortable families
- 7 Affluent professionals
- 8 Prosperous suburban families
- 9 Well-off edge of towners

1

B

4

Asset rich families

1.40M
UK Adults

2.7%
of UK

These affluent professional families tend to be older with a high proportion being retired. However some will be empty nesters or have older independent children living at home. They typically live in large detached houses, and most have paid off their mortgage. There are high levels of savings and investments across a portfolio likely to include stocks and shares, unit trusts and National Savings, and they manage their money carefully.



DEMOGRAPHICS

Older families, some with independent children, and empty nesters, living in large properties

Age range

55-74

House tenure

Owned outright

House type

Detached

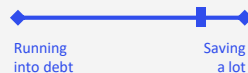
Number of children

2+

FINANCIAL SITUATION

Financially confident, they will use a wide range of financial products

Comfortably off, many will have a good level of savings



Household income is comfortably above the average



I am very good at managing money



DIGITAL

ATTITUDES

Whilst use of the internet is above average, they use it more for convenience

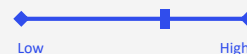
More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY Not typically early adopters, they are more likely to wait until gadgets become cheaper

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1 B 5 Wealthy countryside commuters

1.31M
UK Adults

2.5%
of UK

Wealthy commuters living in semi-rural areas, villages and the fringes of small towns, form the bulk of this type. Properties are either traditional or modern semi-rural developments. These are established neighbourhoods where most of the resident families and older couples tend to have settled for a good number of years. Incomes are mostly higher than average and these households tend to have built up a good level of savings and investments.



DEMOGRAPHICS

Empty nesters in large detached homes

Age range

55+

House tenure

Mortgaged

House type

Detached

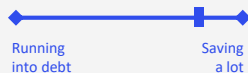
Number of children

0

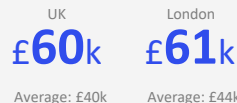
FINANCIAL SITUATION

Able to easily save, they are looking forward to a secure retirement

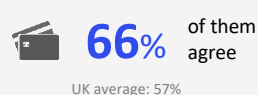
Comfortably off, many will have a good level of savings



Household income is 50% above the UK average



I am very good at managing money



DIGITAL

ATTITUDES Slightly cautious, but comfortable online, spend the least online within Acorn Group B

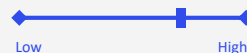
More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

Whilst not at the forefront of tech, they will own premium devices

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1 B 6 Financially comfortable families

1.33M
UK Adults

2.5%
of UK

These are well-off working families, with school-aged children. Many of these families live in modern estates of relatively large detached houses and will commute for their jobs, typically earning above the national average. The majority have a mortgage and, whilst a number may have built up savings and investments, for some this might be limited by outgoings, mortgage payments and other borrowing.



DEMOGRAPHICS

Families with school-age children living in large properties

Age range

45-64

House tenure

Mortgaged

House type

Detached

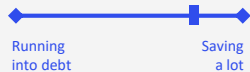
Number of children

2

FINANCIAL SITUATION

Whilst incomes are well above average, their mortgage payments may be proportionally high

Able to save, despite high outgoings



Household income is comfortably above the average

UK
£58k
Average: £40k

London
£61k
Average: £44k

I am very good at managing money



66%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

Frequent users of the internet, they embrace the convenience it brings

More likely than average to worry about online security



58%

UK average: 55%

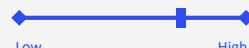
Most agree that shopping online makes their life easier



60%

UK average: 53%

Their internet usage is well above the average



TECHNOLOGY Likely to have plenty of tech in the house, including top of the range games consoles

Love to buy new gadgets and appliances



36%

UK average: 34%

Streams TV services



46%

UK average: 40%

Owns smartwatch, fitness band or payment band



11%

UK average: 8%

1

B

7

Affluent professionals

460k
UK Adults

0.9%
of UK

These households are usually located centrally in towns and in the outer areas of large cities in streets combining a high proportion of higher priced flats and apartments set amongst larger houses. However, there are rural pockets of Affluent professionals in the national parks and in coastal locations. The residents tend to be well educated and most incomes will be comfortably above average. Some will have built up above average levels of savings and have investments.



DEMOGRAPHICS

Empty nesters living in, or on the outskirts of, metropolitan areas

Age range

45-64

House tenure

Owned outright

House type

Detached

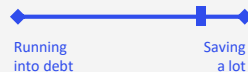
Number of children

0

FINANCIAL SITUATION

Free spending, with a good level of disposable income, some may have high mortgage payments

Able to save, despite high outgoings



Household income is comfortably above the average

UK
£59k
Average: £40k

London
£62k
Average: £44k

I am very good at managing money

66% of them agree
UK average: 57%

DIGITAL

ATTITUDES

Frequent users of the internet, they spend the most online within Acorn Group B

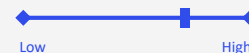
More likely than average to worry about online security

58%
UK average: 55%

Tend to agree that shopping online makes their life easier

58%
UK average: 53%

Their internet usage is well above the average



TECHNOLOGY

They have an above average take up of tech devices, but may wait before buying

Love to buy new gadgets and appliances

33%
UK average: 34%

Streams TV services

45%
UK average: 40%

Owns smartwatch, fitness band or payment band

11%
UK average: 8%

1 B 8 Prosperous suburban families

926k
UK Adults

1.8%
of UK

These older families and empty nesters will typically live in streets of larger semi-detached or detached houses. A good number are in professional or managerial jobs with salaries well above the national average. These families are financially secure - a high proportion will have paid off the mortgage on their home and the remainder will have a relatively short term left on their mortgage. They may have a mix of savings plans, unit trusts and ISAs. Some will have investments in stocks and shares and National Savings.



DEMOGRAPHICS

Families with older children and empty nesters living in large properties

Age range

45-54

House tenure

Owned outright

House type

Semi-detached

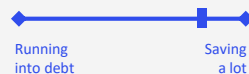
Number of children

2

FINANCIAL SITUATION

With high earnings, they will be saving for retirement and their children's future

Comfortably off, many will have a good level of savings



Household income is 50% above the UK average

UK
£63k
Average: £40k

London
£64k
Average: £44k

I am very good at managing money



64%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

Frequent users of the internet, they embrace the convenience it brings

More likely than average to worry about online security



58%

UK average: 55%

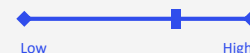
Tend to agree that shopping online makes their life easier



58%

UK average: 53%

Their internet usage is above the average



TECHNOLOGY

They have an above average take up of tech devices, but may wait before buying

Love to buy new gadgets and appliances



31%

UK average: 34%

Streams TV services



45%

UK average: 40%

Owns smartwatch, fitness band or payment band



11%

UK average: 8%

1 B 9 Well-off edge of towners

1.06M
UK Adults

2.0%
of UK

These are wealthy couples with school age children or whose children have left home. Employment is largely in senior managerial and professional occupations. They typically live in larger detached houses that are more expensive than other property in the neighbourhood. These neighbourhoods tend to be new-build estates on the outskirts of towns and cities. The majority of household incomes are likely to be significantly higher than the national average and these families may have built up savings accounts and investments.



DEMOGRAPHICS

Families with school-age and older children living in large properties

Age range

45-64

House tenure

Mortgaged

House type

Detached

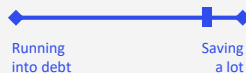
Number of children

2

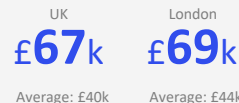
FINANCIAL SITUATION

With a good level of disposable income, they are able to set money aside in savings and investments

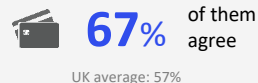
Comfortably off, many will have a good level of savings



Household income is very high, well above the UK average



I am very good at managing money



DIGITAL

ATTITUDES Frequent users of the internet, online spend is amongst the highest of all the Acorn Types

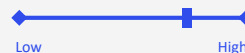
More likely than average to worry about online security



Most agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

They are the most tech-engaged within Acorn Group B

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 1

Group C

Mature Money



Types

- 10 Better-off villagers
- 11 Settled suburbia, older people
- 12 Retired and empty nesters
- 13 Upmarket downsizers

1

C

10

Better-off villagers

1.51M
UK Adults

2.9%
of UK

These older couples, with some families, live in the larger, more expensive housing found in villages and the edges of small towns. This will include a fair number of old traditional properties. Incomes are above average. Many will have paid off their mortgage and have built up good savings and investments in some mix of bonds, shares, unit trusts and ISAs. A fair number are well-qualified and have professional or managerial jobs, or did so before they retired.



DEMOGRAPHICS

Empty nesters and families with older children, living in large properties

Age range

55-74

House tenure

Owned outright

House type

Detached

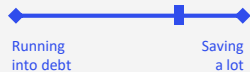
Number of children

0

FINANCIAL SITUATION

Expenditure is the highest of all the Types within Acorn Group C

Many will have a good level of savings



Household income is comfortably above the average

UK **£53k** London **£54k**
Average: £40k Average: £44k

I am very good at managing money

62% of them agree
UK average: 57%

DIGITAL

ATTITUDES

They have by far the highest levels of online spend within Acorn Group C

More likely than average to worry about online security

58%
UK average: 55%

Tend to agree that shopping online makes their life easier

55%
UK average: 53%

Their internet usage is above the average



TECHNOLOGY

They are unlikely to have the latest tech in their homes

Love to buy new gadgets and appliances

28%
UK average: 34%

Streams TV services

40%
UK average: 40%

Owns smartwatch, fitness band or payment band

9%
UK average: 8%

1 C 11 Settled suburbia, older people

1.62M
UK Adults

3.1%
of UK

Many of the residents in these streets of predominantly semi-detached houses are pensioners or nearing retirement age. They tend to have good educational qualifications and work or have worked in professional or managerial occupations. Overall incomes are higher than average although the incomes of those with pensions will be less than those in employment. Most will own their home outright. Often financially astute, they might have a mix of savings and investments.



DEMOGRAPHICS

Retired couples, living in properties with 3+ bedrooms

Age range

65+

House tenure

Owned outright

House type

Semi-detached

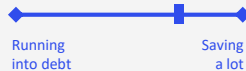
Number of children

0

FINANCIAL SITUATION

They are likely to have a mix of different savings products

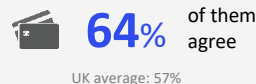
Comfortably off, many will have a good level of savings



Household income is comfortably above the average



I am very good at managing money



DIGITAL

ATTITUDES

Despite being older, their online spend is above the average for the UK

More likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is around the average



TECHNOLOGY

Comfortable with technology, they will own a range of devices

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1 C 12 Retired and empty nesters

1.20M
UK Adults

2.3%
of UK

These streets are typically dominated by older people, with the majority of the population usually aged over 55. Many will have settled here for a number of years, although there is still a relatively active housing market as newcomers retire to these areas. It is more usual that, prior to retirement, many will have had senior managerial or professional occupations. The majority own their home outright. Quite a high proportion will own shares or bonds and have built up reserves in savings accounts, cash ISAs and national savings.



DEMOGRAPHICS

Retired and empty nester couples, living in larger properties

Age range

55+

House tenure

Owned outright

House type

Detached

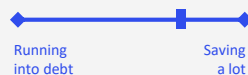
Number of children

0

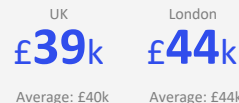
FINANCIAL SITUATION

They have the highest level of disposable income of the Types within Acorn Group C

Having paid off the mortgage, they are able to save



Household income is around the average



I am very good at managing money



DIGITAL

ATTITUDES Of all Acorn Types, they have the second highest level of concern over internet security

More likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is around the average



TECHNOLOGY

They are more likely to find new technology confusing

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



1

C

13

Upmarket downsizers

542k
UK Adults

1.0%
of UK

A significant number of these small flats are owned by pensioners, with middle-aged professionals and managers usually owning the rest of the housing. There are also a significant proportion who privately rent. These upmarket flats typically occur in coastal resorts, other areas to which folk often retire, and recent purpose-built developments of homes for older people.



DEMOGRAPHICS

Retired couples and singles, living in properties with 1 or 2 bedrooms

Age range

65+

House tenure

**Owned outright
or rented**

House type

**Flat or
maisonette**

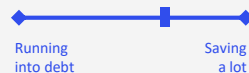
Number of children

0

FINANCIAL SITUATION

They are likely to have a good private pension which allows them to lead a comfortable life

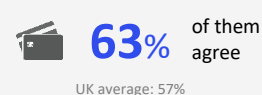
Comfortably off, many will
have a good level of savings



Household income is
a little below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Whilst most will use the internet regularly, online spend is below the UK average

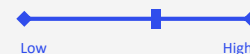
More likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
above the average



TECHNOLOGY

Likely to own several devices, but typically wait until the technology is established

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



2

Rising Prosperity

5.0M
UK Adults9.4%
of UK

Age range

25-44

Financial situation



Children at home

0

House type

Flat or
maisonette

House tenure

Privately
renting

Number of beds

1-2

These are generally younger, well educated, professionals moving up the career ladder, living in our major towns and cities. Singles or couples, some are yet to start a family, others will have younger children.

Acorn Groups within Category 2: Rising Prosperity

D City Sophisticates 37%

E Career Climbers 63%

Category 2

Rising Prosperity



Groups

D City Sophisticates

E Career Climbers

Younger individuals enjoying the city lifestyle with lots of opportunities to socialise and spend. These affluent younger people generally rent flats in major towns and cities. Whilst incomes are well above average, their level of disposable income is restricted due to high rents.

DEMOGRAPHICS

Age range

25-44

Children at home

0

House tenure

Privately
renting

Family structure

Single

Number of beds

1

House type

Flat or
maisonette

FINANCIAL PROFILE

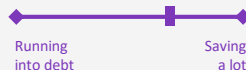
Household income

UK London
£52k £53k
Average: £40k Average: £44k

% Disposable income

UK London
28% 27%
Average: 44% Average: 39%

Financial situation



BRANDS

SHOPPING



COS

REISS

MOLTON BROWN
LONDON

LEISURE



wahaca



WEBSITES



ASOS

BuzzFeed

DIGITAL

ATTITUDES

I worry about
online security**54%**

UK average: 55%

Shopping online makes
my life easier**64%**

UK average: 53%

I couldn't live without the
internet on my mobile**47%**

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
**browse for
restaurants** online

This group are more
likely to **take out a
loan** online

TECHNOLOGY USAGE

This group are more likely
to **own an iPhone**

Younger singles and couples, some with young children, living in more urban locations. They live in flats, apartments and smaller houses, which they will be renting. They will have started saving what they can in order to put down a deposit on a house in the future.

DEMOGRAPHICS

Age range

25-44

Children at home

1

House tenure

Privately
renting

Family structure

Couple with
children

Number of beds

1-2

House type

Flat or
maisonette

FINANCIAL PROFILE

Household income

UK

£47k

London

£44k

Average: £40k

Average: £44k

% Disposable income

UK

36%

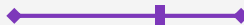
Average: 44%

London

32%

Average: 39%

Financial situation

Running
into debtSaving
a lot

BRANDS

SHOPPING



FRENCH CONNECTION

ALDO



LEISURE



wagamama



WEBSITES



Zoopla



DIGITAL

ATTITUDES

I worry about
online security

55%

UK average: 55%

Shopping online makes
my life easier

64%

UK average: 53%

I couldn't live without the
internet on my mobile

44%

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
research mortgages
onlineThis group are more
likely to **purchase**
airline tickets online

TECHNOLOGY USAGE

This group are more likely
to **own a smartwatch**,
fitness band or
payment band

Category 2

Group D

City Sophisticates



Types

- 14 Townhouse cosmopolitans
- 15 Younger professionals in smaller flats
- 16 Metropolitan professionals
- 17 Socialising young renters

2 D 14 Townhouse cosmopolitans

404k
UK Adults

0.8%
of UK

These are people living in expensive terraced properties, or renting converted flats in older buildings. There may be a mix of age groups with a younger emphasis. Nearly everyone will earn more than the national average, many a good deal more. Many will work in white-collar occupations, with high proportions of managers and professionals. Generally financially aware, they are more likely to have a range of investments in shares, bonds, ISAs or unit trusts and in addition, a good proportion will have significant savings accounts.



DEMOGRAPHICS

Singles and couples, living in larger terraces and flats

Age range

25-44

House tenure

Privately
renting

House type

Terraced

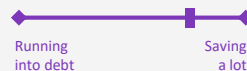
Number of children

0

FINANCIAL SITUATION

They have the highest level of disposable income within Acorn Group D, and are able to spend freely

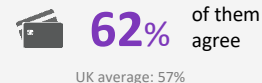
Comfortably off, many will
have a good level of savings



Household income is high,
well above the average



I am very good at
managing money



DIGITAL

ATTITUDES Whilst the internet is important to them, their usage is the lowest within Acorn Group D

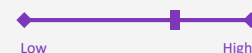
Less likely than average to
worry about online security



Most agree that shopping
online makes their life easier



Their internet usage is
well above the average



TECHNOLOGY

Will own a range of quality devices, often from premium brands

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



2 D 15 Younger professionals in smaller flats

623k
UK Adults

1.2%
of UK

These expensive small flats are occupied by younger professional singles and couples. Shared equity ownership is relatively high. These are areas with a high proportion of people aged under 35 years. In addition to singles and couples there will be some households with pre-school children. There may be a high turnover of people in these streets, partly due to the renting and partly because people may move to larger accommodation as their fast-moving career, and family, develops.



DEMOGRAPHICS

Singles and couples, in 1 or 2 bedroom flats

Age range

25-44

House tenure

Privately
renting

House type

Flat or
maisonette

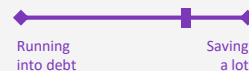
Number of children

0

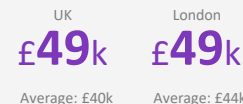
FINANCIAL SITUATION

They have the lowest level of disposable income within the group, with high outgoings on rent

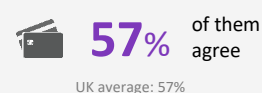
Savings are likely to be used
to put down a deposit



Household income is
above the average



I am very good at
managing money



DIGITAL

ATTITUDES

They have the highest online spend of the Types within Acorn Group D

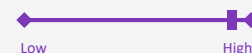
Less likely than average to
worry about online security



Most agree that shopping
online makes their life easier



Their internet usage is
highest within the group



TECHNOLOGY

Highly engaged with tech, they are likely to own the latest gadgets

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band

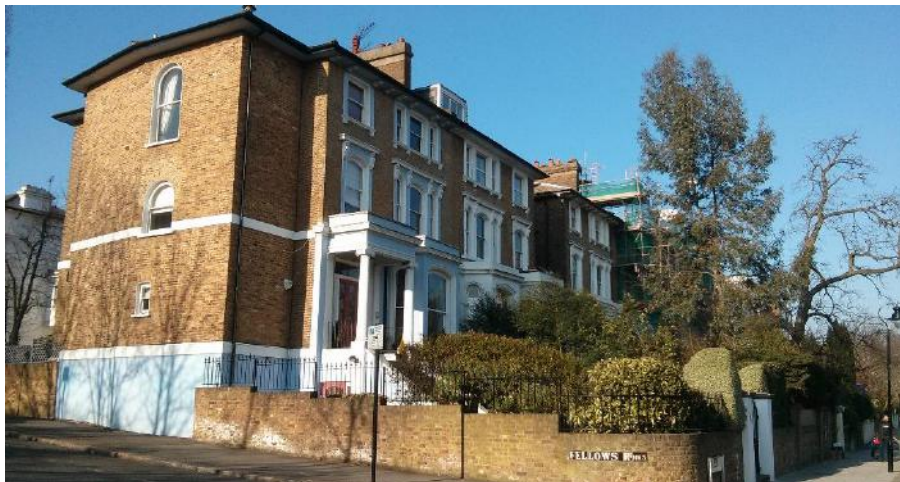


2 D 16 Metropolitan professionals

381k
UK Adults

0.7%
of UK

These tend to be younger professional people and while there is a higher level of private renting than average some will be buying their flat with a mortgage. Generally these singles and couples will work in professional and managerial occupations. Many incomes are well above the national average, although slightly less so above the London average. While financially aware, with many having multiple bank accounts and credit cards, the proportion making the minimum repayment on their card is much higher than average.



DEMOGRAPHICS

Singles and couples, some with pre-school aged children, living in a mix of property sizes

Age range

35-44

House tenure

Privately
renting

House type

Flat or
maisonette

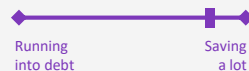
Number of children

0

FINANCIAL SITUATION

Likely to have a range of savings and investments

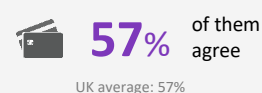
Comfortably off, many will have a good level of savings



Household income is 50% above the UK average



I am very good at managing money



DIGITAL

ATTITUDES The internet is integral to their day to day life, they are highly engaged with social media

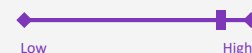
Less likely than average to worry about online security



Most agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

Will own a range of tech devices, often from premium brands

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



2 D 17 Socialising young renters

484k
UK Adults

0.9%
of UK

These young singles and sharers are living active urban social lifestyles in cities and towns. Most are privately renting flats as a single occupier or couple, however there is also significantly higher than average level of rented property where there are house-sharers. While having degrees and executive jobs, their incomes will not generally be a corresponding amount above the average income.



DEMOGRAPHICS

Singles and couples, typically in a 1 or 2 bedroom flat

Age range

25-44

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

0

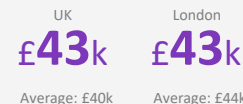
FINANCIAL SITUATION

They will be spending and saving less than the other types within Acorn Group D

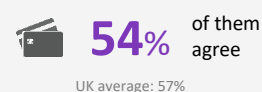
They may be saving to put down a deposit on a home



Household income is above the average



I am very good at managing money



DIGITAL

ATTITUDES

The internet is integral to their day to day life, use of social media is high

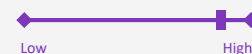
Less likely than average to worry about online security



Most agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

Highly engaged with tech, they are likely to own the latest gadgets

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 2

Group E

Career Climbers



Types

18 Career driven young families

19 First time buyers in small, modern homes

20 Mixed metropolitan areas

2 E 18 Career driven young families

1.04M
UK Adults

2.0%
of UK

These are younger couples and families with young children, often buying their house with a mortgage. Usually these are in urban locations in large towns and cities across the country. Overall incomes tend to be well above average, reflecting the urban locations. Although they are more likely than average to have some savings, investments and pensions, others are more likely to have loans, perhaps the residue of student borrowing and mortgage repayments.



DEMOGRAPHICS

Couples with pre-school aged children, typically in a larger house

Age range

25-44

House tenure

Mortgaged

House type

Detached

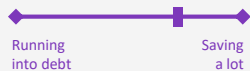
Number of children

2

FINANCIAL SITUATION

Have the highest level of disposable income when compared to other types within Acorn Group E

Comfortably off, many will have a good level of savings



Household income is comfortably above the average

UK
£53k
Average: £40k

London
£57k
Average: £44k

I am very good at managing money

57% of them agree
UK average: 57%

DIGITAL

ATTITUDES

The internet is integral to their day to day life, use of social media is average

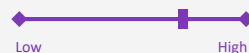
More likely than average to worry about online security

58%
UK average: 55%

Most agree that shopping online makes their life easier

64%
UK average: 53%

Their internet usage is well above the average



TECHNOLOGY

Highly engaged with tech, they are likely to own the latest gadgets

Love to buy new gadgets and appliances

40%
UK average: 34%

Streams TV services

49%
UK average: 40%

Owns smartwatch, fitness band or payment band

12%
UK average: 8%

2 E 19 First time buyers in small, modern homes

1.43M
UK Adults

2.7%
of UK

Singles and couples in their twenties and thirties are typical of these areas. They will own or rent the small flats that form the majority of the housing. There will be a high turnover of residents in these streets. These are areas where accommodation is cheaper than elsewhere in the vicinity and designed for people on the first steps of the property ladder and those renting whilst getting a deposit together. Many of these people have professional or white-collar careers and their incomes are above average.



DEMOGRAPHICS

Singles and couples, many with pre-school aged children, typically in a 1 or 2 bedroom flat

Age range

25-44

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

1

FINANCIAL SITUATION

Their spending and savings levels will be restricted by high outgoings

Savings levels may decrease as they take on a mortgage



Household income is above the UK average

UK London
£43k **£44k**
Average: £40k Average: £44k

I am very good at managing money

57% of them agree
UK average: 57%

DIGITAL

ATTITUDES

The internet is integral to their day to day life, use of social media is high

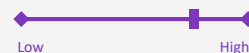
Less likely than average to worry about online security

54%
UK average: 55%

Most agree that shopping online makes their life easier

64%
UK average: 53%

Their internet usage is well above the average



TECHNOLOGY

Highly engaged with tech, they are likely to own the latest gadgets

Love to buy new gadgets and appliances

40%
UK average: 34%

Streams TV services

48%
UK average: 40%

Owns smartwatch, fitness band or payment band

11%
UK average: 8%

2 E 20 Mixed metropolitan areas

602k
UK Adults

1.1%
of UK

Usually privately rented, accommodation is a mix of smaller flats and some larger terraced housing, perhaps shared by a number of adults. These people tend to be younger and in professional or managerial employment, with few elderly people living in these streets. These neighbourhoods might sometimes be likened to buffer zones between areas of contrasting affluence or desirability. People may aspire to better housing but, for a variety of reasons, cannot afford it.



DEMOGRAPHICS

Younger couples with pre-school aged children, there will also be some shared households

Age range

25-44

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

1

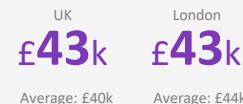
FINANCIAL SITUATION

Their spending and savings levels will be restricted by proportionately high rent

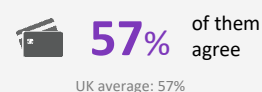
They may be saving to put
down a deposit on a home



Household income is
above the UK average



I am very good at
managing money



DIGITAL

ATTITUDES The internet is integral to their day to day life, engagement with social media is very high

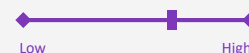
Have an average likelihood to
worry about online security



Most agree that shopping
online makes their life easier



Their internet usage is
above the average



TECHNOLOGY

Highly engaged with tech, they are likely to own a range of gadgets

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



3

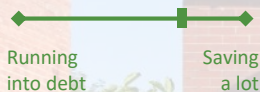
Comfortable Communities

14.4M
UK Adults27.3%
of UK

Age range

35-64

Financial situation



Children at home

0-2

House type

Semi-detached
or detached

House tenure

Owned outright
or mortgaged

Number of beds

3-4

This category contains much of middle-of-the-road Britain, whether in the suburbs, smaller towns or the countryside. They are stable families and empty nesters in suburban or semi-rural areas.

Acorn Groups within Category 3: Comfortable Communities



Category 3

Comfortable Communities



Groups

F Countryside Communities

G Successful Suburbs

H Steady Neighbourhoods

I Comfortable Seniors

J Starting Out

Older people with leisure interests reflecting rural locations. These are areas of the lowest population densities in the country, ranging from remote farming areas to smaller villages and housing on the outskirts of smaller towns.

DEMOGRAPHICS

Age range

65+

Children at home

0

House tenure

Owned outright

Family structure

Couple

Number of beds

4

House type

Detached



FINANCIAL PROFILE

Household income

UK
£42k
Average: £40k

London
n/a
Average: £44k

% Disposable income

UK
53%
Average: 44%

London
n/a
Average: 39%

Financial situation



BRANDS

SHOPPING

LAKELAND



Specsavers

Clarks

LEISURE



CAFFÈ NERO



CAFÉ ROUGE

WEBSITES

ebay

M&S
EST. 1884

GOV.UK

DIGITAL

ATTITUDES

I worry about online security



57%

UK average: 55%

Shopping online makes my life easier



53%

UK average: 53%

I couldn't live without the internet on my mobile



25%

UK average: 34%

KEY INTERNET USAGE

This group are more likely to **browse for gardening products** online

This group are more likely to **purchase home insurance** online

TECHNOLOGY USAGE

This group are more likely to **subscribe to Sky TV**


Home-owning families living comfortably in stable areas in suburban and semi-rural locations. They mainly live in three or four bedroom detached and semi-detached homes of an average value for the locality.

DEMOGRAPHICS



Age range 35-54	Children at home 2
House tenure Mortgaged	Family structure Couple with children
Number of beds 4	House type Detached

FINANCIAL PROFILE

Household income UK £48k Average: £40k	Household income London £51k Average: £44k
% Disposable income UK 48% Average: 44%	% Disposable income London 43% Average: 39%
Financial situation  Running into debt ————— Saving a lot	

BRANDS

SHOPPING



ERNEST JONES



LEISURE



PREZZO



WEBSITES



GoCompare

ticketmaster



DIGITAL

ATTITUDES

I worry about online security



56%

UK average: 55%

Shopping online makes my life easier



53%

UK average: 53%

I couldn't live without the internet on my mobile



32%

UK average: 34%

KEY INTERNET USAGE

This group are more likely to **browse for holidays** online

This group are more likely to **purchase car insurance** online

TECHNOLOGY USAGE

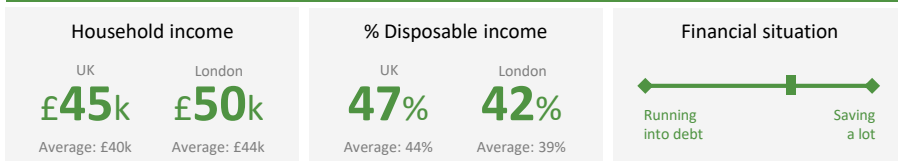
This group are more likely to **own a videogame console**

These working families form the bedrock of many towns across Britain. These home-owning families, often middle-aged, are living comfortably in suburban and urban locations.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING

RADLEY
LONDON

schuh

FATFACE

joules

LEISURE

IGUANAS
EAT LATE • DRINK LATE

Pizza Hut

Bella Italia
Pasta • Pizza • Grill

Zizzi

WEBSITES

Quidco

THE NATIONAL LOTTERY

Groupon

sky

DIGITAL

ATTITUDES

I worry about
online security**56%**

UK average: 55%

Shopping online makes
my life easier**54%**

UK average: 53%

I couldn't live without the
internet on my mobile**33%**

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
research days out
onlineThis group are more
likely to **purchase**
home insurance
online

TECHNOLOGY USAGE

This group are more likely
to **watch TV on**
demand through their
TV set

Older people with sufficient investments and pensions for a secure future. These established communities are generally made up of retired and older empty nester couples. The majority will have paid off their mortgage and own their homes outright.

DEMOGRAPHICS

Age range

65+

Children at home

0

House tenure

Owned
outright

Family structure

Single or
Couple

Number of beds

2

House type

Semi-detached

BRANDS

SHOPPING

Bonmarché

shoezone

M&S
EST. 1984

Dunelm

LEISURE

M&S
SIMPLY
FOOD

GREGGS

giardino
celebrating 50th

WEBSITES

compare
themarketTHE NATIONAL
LOTTERY

NHS

BBC
NEWS

DIGITAL

ATTITUDES

I worry about
online security

57%

UK average: 55%

Shopping online makes
my life easier

44%

UK average: 53%

I couldn't live without the
internet on my mobile

20%

UK average: 34%

FINANCIAL PROFILE

Household income

UK
£31k
Average: £40k

London
£29k
Average: £44k

% Disposable income

UK
60%
Average: 44%

London
69%
Average: 39%

Financial situation



KEY INTERNET USAGE

Whilst internet usage is below average, this group are more likely to **browse for DIY products** online

Whilst internet usage is below average, this group are more likely to **purchase car insurance** online

TECHNOLOGY USAGE

This group are more likely to **watch terrestrial TV on a digital set**

Young couples and early career climbers in their first homes. Younger couples in their first home, starting a family, and others who are at an early stage of their career form a substantial proportion of the households in these areas.

DEMOGRAPHICS

Age range

25-44

Children at home

1

House tenure

Mortgaged

Family structure

Couple with children

Number of beds

2

House type

Terraced

FINANCIAL PROFILE

Household income

UK

£43k

London

£46k

Average: £40k

Average: £44k

% Disposable income

UK

40%

London

36%

Average: 44%

Average: 39%

Financial situation



Running into debt

Saving a lot

BRANDS

SHOPPING

OFFICE

SKECHERS

Range
Home, Leisure & Garden

MANGO

LEISURE

FRIDAYS

SUBWAY



PREZZO

WEBSITES



Zoopla

ticketmaster

compare the market

DIGITAL

ATTITUDES

I worry about online security



56%

UK average: 55%

Shopping online makes my life easier



57%

UK average: 53%

I couldn't live without the internet on my mobile



39%

UK average: 34%

KEY INTERNET USAGE

This group are more likely to **research home insurance** online

This group are more likely to **purchase clothes and accessories** online

TECHNOLOGY USAGE

This group are more likely to **own a videogame console**

Category 3

Group F

Countryside Communities



Types

21 Farms and cottages

22 Older couples and families in rural areas

23 Owner occupiers in small towns and villages

3

F

21

Farms and cottages

773k
UK Adults

1.5%
of UK

These are rural communities and the population has an older age profile with an above average proportion of both empty nesters and retirees. The majority of housing is likely to be detached and of a good size, with a high proportion owned outright, although some will be rented. Household incomes tend to be higher than average and more of this type than usual will have good savings, pension schemes, and investments. Due to their remoteness, the majority of homes may be heated using oil or coal.



DEMOGRAPHICS

Older couples with no children, living in larger properties

Age range

65+

House tenure

Owned outright

House type

Detached

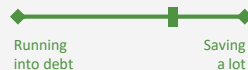
Number of children

0

FINANCIAL SITUATION

With a range of savings and investments, they have planned for a secure retirement

Comfortably off, many will have a good level of savings



Household income is above the UK average

UK
£43k
Average: £40k

London
n/a

I am very good at managing money

63% of them agree

UK average: 57%

DIGITAL

ATTITUDES Increasing availability of broadband means these households are becoming more reliant

More likely than average to worry about online security

57%

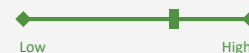
UK average: 55%

Tend to agree that shopping online makes their life easier

53%

UK average: 53%

Their internet usage is above the average



TECHNOLOGY

Tech ownership is generally around the UK average

Love to buy new gadgets and appliances

26%

UK average: 34%

Streams TV services

35%

UK average: 40%

Owns smartwatch, fitness band or payment band

8%

UK average: 8%

3 F 22 Older couples and families in rural areas

955k
UK Adults

1.8%
of UK

These older households typically live in large detached houses or bungalows in more sparsely populated areas. Some of these homes will be recently built rural developments. They own their homes outright, or are buying with a mortgage. Most will heat their homes with oil or coal rather than electricity or mains gas. A significant proportion of this type is found in Northern Ireland and Wales. Household incomes are often above average and these households tend to have a fair amount of savings, ISAs and a range of investments.



DEMOGRAPHICS

Older couples, and some families, living in larger properties

Age range

65-74

House tenure

Owned outright

House type

Detached

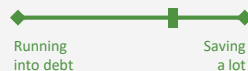
Number of children

0

FINANCIAL SITUATION

With a range of savings and investments, they have planned for a secure retirement

Comfortably off, many will have a good level of savings



Household income is above the UK average

UK
£45k
Average: £40k

London
n/a

I am very good at managing money



61%

of them agree

UK average: 57%

DIGITAL

ATTITUDES Online spend is higher than average, which may be reflective of their isolated location

More likely than average to worry about online security



58%

UK average: 55%

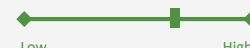
Tend to agree that shopping online makes their life easier



56%

UK average: 53%

Their internet usage is above the average



TECHNOLOGY

Tech ownership is generally a little above the UK average

Love to buy new gadgets and appliances



33%

UK average: 34%

Streams TV services



39%

UK average: 40%

Owns smartwatch, fitness band or payment band



10%

UK average: 8%

3 F 23 Owner occupiers in small towns and villages

1.64M
UK Adults

3.1%
of UK

These are older and retired couples living in smaller detached and semi-detached housing developments in villages and small towns. For most their children will have grown up and left home. Incomes are mixed, some households will be well above the UK average income while others may be a fair bit below the average. In general these families will have built up a little more savings than the average. Homes are owned outright or being bought with a mortgage with only part of its term left to run.



DEMOGRAPHICS

Older couples with no children, living in 3 or 4 bedroom properties

Age range

65+

House tenure

Owned outright

House type

Detached

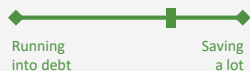
Number of children

0

FINANCIAL SITUATION

Disposable income is the lowest of types within Acorn Group F

Comfortably off, many will have a good level of savings



Household income is average

UK
£40k
Average: £40k

London
n/a

I am very good at managing money



61%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

Some of the households in this Acorn Type will have very low usage of the internet

More likely than average to worry about online security



57%

UK average: 55%

Less likely to feel that shopping online makes their life easier



51%

UK average: 53%

Their internet usage is around the average



TECHNOLOGY

Tech ownership is generally below UK average

Love to buy new gadgets and appliances



28%

UK average: 34%

Streams TV services



39%

UK average: 40%

Owns smartwatch, fitness band or payment band



8%

UK average: 8%

Category 3

Group G

Successful Suburbs



Types

24 Comfortably-off families in modern housing

25 Larger family homes, multi-ethnic areas

26 Semi-professional families, owner occupied neighbourhoods

3 G 24 Comfortably-off families in modern housing

1.42M
UK Adults

2.7%
of UK

Older families and empty nesters are the usual residents in these streets of modern detached houses found in towns across the country. Some may have paid off their mortgage and own their house. Generally household incomes are above the national average. They are more likely than average to have built up investments. These might be any combination of ISAs, shares, bonds or unit trusts. It is also likely that a good number might have built up sums in savings accounts.



DEMOGRAPHICS

Older families and some empty nesters, living in larger properties

Age range

55-74

House tenure

Owned outright

House type

Detached

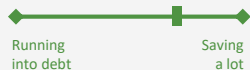
Number of children

2

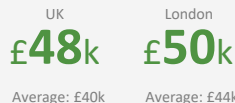
FINANCIAL SITUATION

They have a high level of disposable income, enabling them to save easily

Comfortably off, many will have a good level of savings



Household income is above the average



I am very good at managing money



64%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

Online expenditure is the highest of Acorn Types within Acorn Group G

More likely than average to worry about online security



56%

UK average: 55%

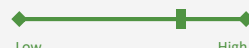
Tend to agree that shopping online makes their life easier



53%

UK average: 53%

Their internet usage is well above the average



TECHNOLOGY

Likely to own several devices, but typically wait until the technology is established

Love to buy new gadgets and appliances



31%

UK average: 34%

Streams TV services



42%

UK average: 40%

Owns smartwatch, fitness band or payment band



9%

UK average: 8%

3 G 25 Larger family homes, multi-ethnic areas

605k
UK Adults

1.1%
of UK

These are stable middle class neighbourhoods often found in suburban areas of larger towns and cities. Families living in larger semi-detached houses are typical of these streets. Children will be from all age groups, pre-school, primary and secondary school. These are comfortably off families with above average incomes. They generally prefer to put money into investments rather than savings. A number of these families will have taken out loans and a few might be having some difficulties with repayment.



DEMOGRAPHICS

Families with children of varying ages, living in 3+ bedroom properties

Age range

55-64

House tenure

Privately
renting and
mortgaged

House type

Semi-
detached

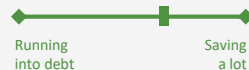
Number of children

3+

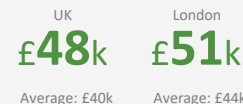
FINANCIAL SITUATION

These are typically larger families and this means high levels of outgoings

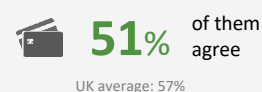
Money put aside is more likely to be put into investments



Household income is above the average



I am very good at managing money



DIGITAL

ATTITUDES Whilst they are frequent internet users, online spend is typically well below the average

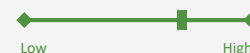
Have an average likelihood to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY

Likely to own several devices, and more likely to choose a premium brand

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



3

G

26

Semi-professional families, owner occupied neighbourhoods

1.21M
UK Adults

2.3%
of UK

Found in villages and on the edge of towns, these are streets of younger couples and families occupying average priced, often terraced, houses, which will be mortgaged or owned outright. While more than average of these couples are well educated and in managerial occupations, these streets will contain a broad mix of people. Most have above average incomes. They generally have modest savings and some investments.



DEMOGRAPHICS

Couples and families with children of varying ages, living in 3 or 4 bedroom properties

Age range

25-34

House tenure

Mortgaged

House type

Terraced

Number of children

2

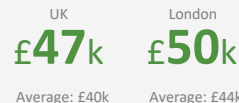
FINANCIAL SITUATION

They are likely to use a wide range of financial products

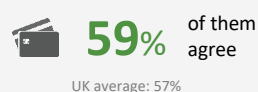
Most will have a modest level of savings



Household income is above the average



I am very good at managing money



DIGITAL

ATTITUDES Less likely to be contributors on social media but their online spend is above the average

More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY Likely to own several devices, but typically wait until the technology is established

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 3

Group H

Steady Neighbourhoods



Types

27 Suburban semis, conventional attitudes

28 Owner occupied terraces, average income

29 Established suburbs, older families

3 H 27 Suburban semis, conventional attitudes

1.88M
UK Adults

3.6%
of UK

These are stable middle class neighbourhoods where most people have lived for a significant time. There is likely to be an older age profile with a mix of older families, with some empty-nester couples and retirees. Housing in these streets often comprises a high proportion of three bedroom semi-detached properties, either being bought with a mortgage or owned outright. Incomes are around the national average.



DEMOGRAPHICS

Couples and families with school-aged children, living in 3 bedroom properties

Age range

45-54

House tenure

Owned outright

House type

Semi-detached

Number of children

2

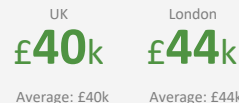
FINANCIAL SITUATION

Despite having a good level of disposable income, they are generally not high spenders

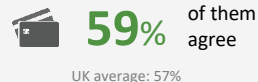
Most will have a modest level of savings



Household income is average



I am very good at managing money



DIGITAL

ATTITUDES

Internet usage is more for practical purposes rather than online shopping

More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is around the average



TECHNOLOGY

With an average usage of tech, they are not early adopters

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



3 H 28 Owner occupied terraces, average income

956k
UK Adults

1.8%
of UK

Typically found in towns and urban areas this Acorn type is home to a mix of working families with children. These people have worked hard to own their terraced houses. It is likely that the family will have two wage earners, typically managers, office or clerical workers plus some skilled workers. Family incomes are above the national average. While most can afford to save money, a few might be finding debts to be a heavy burden on the household.



DEMOGRAPHICS

Couples with children of a wide age range, living in 3+ bedroom properties

Age range

35-44

House tenure

Mortgaged

House type

Terraced

Number of children

2

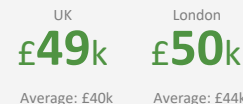
FINANCIAL SITUATION

High outgoings across a number of categories mean that disposable income is relatively lower

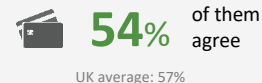
Most will have a modest level of savings



Household income is above the average



I am very good at managing money



DIGITAL

ATTITUDES

Online expenditure is well above the average

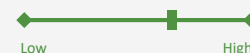
More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY

They will typically own a number of devices, tending to go for premium brands

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



3 H 29 Established suburbs, older families

1.43M
UK Adults

2.7%
of UK

These are suburbs where households tend to be families with secondary school children. The majority of families own their semi-detached houses and a good proportion will have paid off the mortgage. Incomes tend to be above average. Generally these families manage to save on a regular basis although with low interest rates reducing any income from their savings some of these people may be feeling less well-off than in the past.



DEMOGRAPHICS

Couples with older children, living in 3 or 4 bedroom properties

Age range

35-54

House tenure

Mortgaged

House type

Semi-detached

Number of children

2

FINANCIAL SITUATION

They generally have a good level of disposable income, but some will have taken out loans

Most will have a modest level of savings



Household income is comfortably above the average

UK
£50k
Average: £40k

London
£52k
Average: £44k

I am very good at managing money



60%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

Likely to have busy lives, this is reflected in their below average internet usage

More likely than average to worry about online security



56%

UK average: 55%

Tend to agree that shopping online makes their life easier



54%

UK average: 53%

Their internet usage is below the average



TECHNOLOGY

They will own a range of devices, with games consoles being particularly prevalent

Love to buy new gadgets and appliances



32%

UK average: 34%

Streams TV services



40%

UK average: 40%

Owns smartwatch, fitness band or payment band



8%

UK average: 8%

Category 3

Group I

Comfortable Seniors



Types

30 Older people, neat and tidy neighbourhoods

31 Elderly singles in purpose-built accommodation

3

I

30

Older people, neat and tidy neighbourhoods

1.13M
UK Adults

2.1%
of UK

These established communities are likely to have a high proportion of older residents, including a large number of retirees. Property tends to be semi-detached or detached houses. The majority will have paid off their mortgage and own their homes outright. Since their children tend to have left home and they have little or no mortgage left to pay, many will have a reasonable disposable income. They may also have some investments for security in their old age.



DEMOGRAPHICS

Older retired couples and singles living in 2 or 3 bedroom properties

Age range

65+

House tenure

Owned
outright

House type

Semi-
detached

Number of children

0

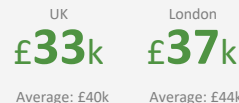
FINANCIAL SITUATION

With a traditional view of finances, they have made good provision for their retirement

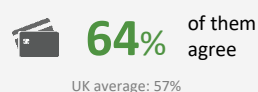
Most will have a modest
level of savings



Household income is
below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Around one in five of them won't use the internet at all

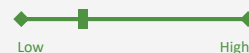
More likely than average to
worry about online security



Unlikely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

They are likely to find new technology confusing

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



The great majority of people living in these streets are retired, many of them aged 75 or over. Most own flats many of which are part of purpose-built schemes restricted to older residents. Many of the more recently developed retirement houses and villages fall in this type. A large proportion of the pensioners are widowed and/or live alone. Although their pension income tends to be below the income of the average household, these investments, and good pensions and annuities, mean these retirees may feel relatively well-off.



DEMOGRAPHICS

Older retired singles, with some couples, living in 1 or 2 bedroom properties

Age range

65+

House tenure

Owned outright

House type

Flat or maisonette

Number of children

0

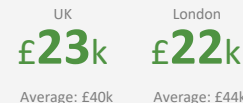
FINANCIAL SITUATION

With a traditional view of finances, they have made good provision for their retirement

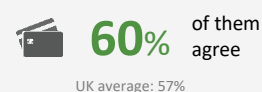
Most will have a modest level of savings



Household income is well below the average



I am very good at managing money



DIGITAL

ATTITUDES

Around one in five of them won't use the internet at all

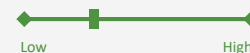
More likely than average to worry about online security



Unlikely to feel that shopping online makes their life easier



Their internet usage is below the average



TECHNOLOGY

They are likely to find new technology confusing

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 3

Group J

Starting Out



Types

32 Educated families in terraces, young children

33 Smaller houses and starter homes

3

J

32

Educated families in terraces, young children

1.04M
UK Adults

2.0%
of UK

These are younger couples generally at earlier stages of their careers. Some have started a family and these streets tend to have young rather than school age children. Household incomes tend to be above the average. While most houses tend to be rented from a private landlord, a good number will be owner occupied, being bought with recent mortgages with many years to run. Some might have loans and unsecured borrowing in addition to their mortgage.



DEMOGRAPHICS

Singles and couples, some with children, living in 2 bedroom properties

Age range

25-44

House tenure

Privately
renting

House type

Terraced

Number of children

1

FINANCIAL SITUATION

Their rent or mortgage takes up a high proportion of outgoings

Most will have a modest
level of savings



Household income is
above the average

UK
£43k
Average: £40k

London
£46k
Average: £44k

I am very good at
managing money

58% of them agree
UK average: 57%

DIGITAL

ATTITUDES

Whilst comfortable using the internet, their online spend is below the average

Have an average likelihood to
worry about online security

55%
UK average: 55%

Tend to agree that shopping
online makes their life easier

57%
UK average: 53%

Their internet usage is
around the average



TECHNOLOGY

Engaged with tech and likely to own a number of devices

Love to buy new gadgets
and appliances

35%
UK average: 34%

Streams
TV services

49%
UK average: 40%

Owns smartwatch, fitness
band or payment band

9%
UK average: 8%

3 J 33 Smaller houses and starter homes

1.13M
UK Adults

2.1%
of UK

These are younger couples and families who own smaller lower-value homes, generally in towns or the outskirts of cities. Houses are often semi-detached. A proportion may be recently built houses designed for the starter end of the market and there may be some element of shared equity ownership. Household incomes tend to be a little higher than average, often as a result of there being two full time salaries. Some will have savings in the form of an ISA or a modest savings account.



DEMOGRAPHICS

Couples, some with children, living in 3 bedroom properties

Age range

25-44

House tenure

Mortgaged

House type

Semi-detached

Number of children

1

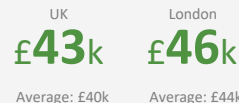
FINANCIAL SITUATION

Whilst generally comfortable with their outgoings, some will have taken out loans

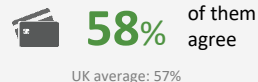
Most will have a modest level of savings



Household income is above the average



I am very good at managing money



DIGITAL

ATTITUDES

They typically have below average engagement with social media

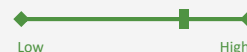
More likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is well above the average



TECHNOLOGY

Engaged with tech and likely to own a number of devices

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



4

Financially Stretched

12.1M
UK Adults23.0%
of UK

Age range

All ages

House type

Semi-detached
or terraced

Financial situation



House tenure

Social renting

Children at home

Mixed

Number of beds

1-3

This category contains a mix of traditional areas of Britain, including social housing developments specifically for the elderly. It also includes student term-time areas.

Acorn Groups within Category 4: Financially Stretched



Category 4

Financially Stretched

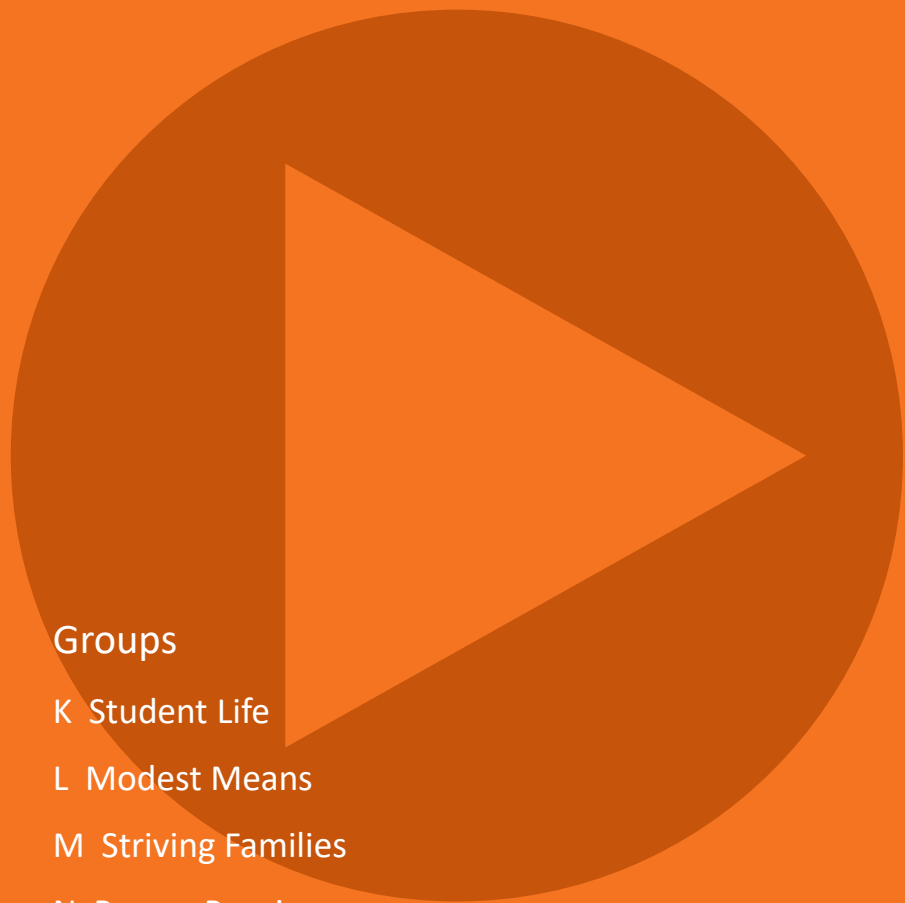
Groups

K Student Life

L Modest Means

M Striving Families

N Poorer Pensioners



4

K

Student Life

1.5M
UK Adults2.9%
of UK

Students and young people with little income living in halls of residence or shared houses. These are areas dominated by students and young people, often recent graduates. At least half of the people here, usually more, are studying.

DEMOGRAPHICS

Age range

20-34

Children at home

0

House tenure

Privately
renting

Family structure

Single

Number of beds

4+

House type

Flat or
maisonette

FINANCIAL PROFILE

Household income

UK

£32k

London

£34k

Average: £40k

Average: £44k

% Disposable income

UK

26%

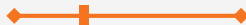
London

17%

Average: 44%

Average: 39%

Financial situation

Running
into debtSaving
a lot

BRANDS

SHOPPING

flying tiger
copenhagenKIKO
MILANO

LEISURE

TORTILLA
The 100% Gluten Free Flour TortillaY!Y!
SUSHI

WEBSITES

ASOS



JUST EAT

BuzzFeed

DIGITAL

ATTITUDES

I worry about
online security

53%

UK average: 55%

Shopping online makes
my life easier

62%

UK average: 53%

I couldn't live without the
internet on my mobile

46%

UK average: 34%

KEY INTERNET USAGE

This group are more likely to
**browse for event
tickets** onlineThis group are more
likely to **purchase
travel tickets** online

TECHNOLOGY USAGE

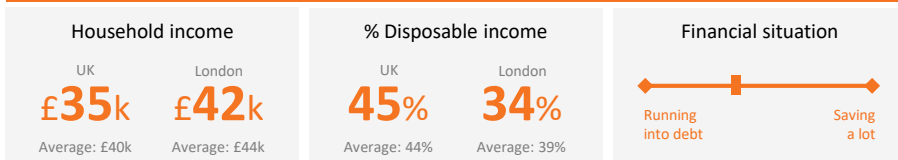
This group are more likely
to **watch TV on
demand on a laptop**

Younger families in smaller homes with below average incomes. Those located in London have a significantly lower level of disposable income when compared to this group across the rest of the country.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING



NEW LOOK

LEISURE



WEBSITES



DIGITAL

ATTITUDES

I worry about online security



54%

UK average: 55%

Shopping online makes my life easier



50%

UK average: 53%

I couldn't live without the internet on my mobile



33%

UK average: 34%

KEY INTERNET USAGE

Whilst internet usage is below average, this group are more likely to **research loans** online

Whilst internet usage is below average, this group are more likely to **purchase toys** online

TECHNOLOGY USAGE

This group are more likely to **subscribe to Sky TV**

Struggling families on limited incomes in urban areas. These low income families typically live on traditional low-rise estates. Relatively high numbers of children are typical and there may be high numbers of single parents.

DEMOGRAPHICS

Age range

25-44

Children at home

3+

House tenure

Social
renting

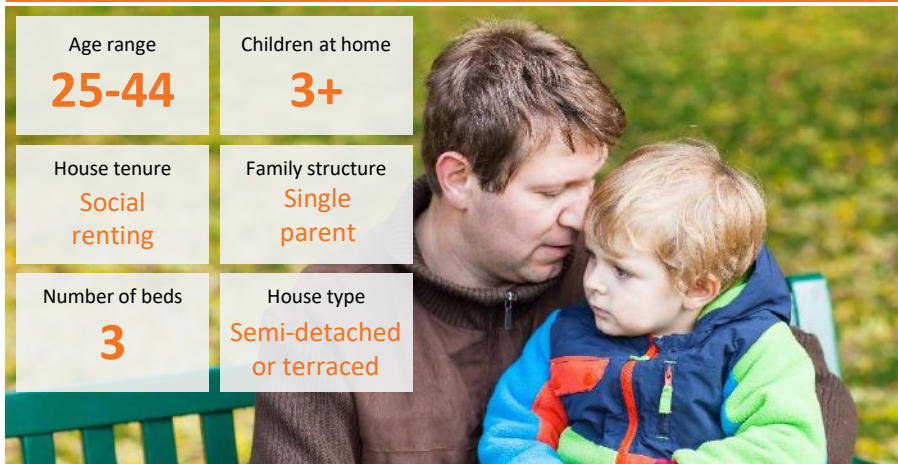
Family structure

Single
parent

Number of beds

3

House type

Semi-detached
or terraced

FINANCIAL PROFILE

Household income

UK
£32k
Average: £40k

London
£37k
Average: £44k

% Disposable income

UK
41%
Average: 44%

London
37%
Average: 39%

Financial situation



BRANDS

SHOPPING



PRIMARK

PEACOCKS



LEISURE



WEBSITES



DIGITAL

ATTITUDES

I worry about
online security

54%

UK average: 55%

Shopping online makes
my life easier

49%

UK average: 53%

I couldn't live without the
internet on my mobile

32%

UK average: 34%

KEY INTERNET USAGE

Whilst internet usage is below average, this group are more likely to **browse for computer games** online

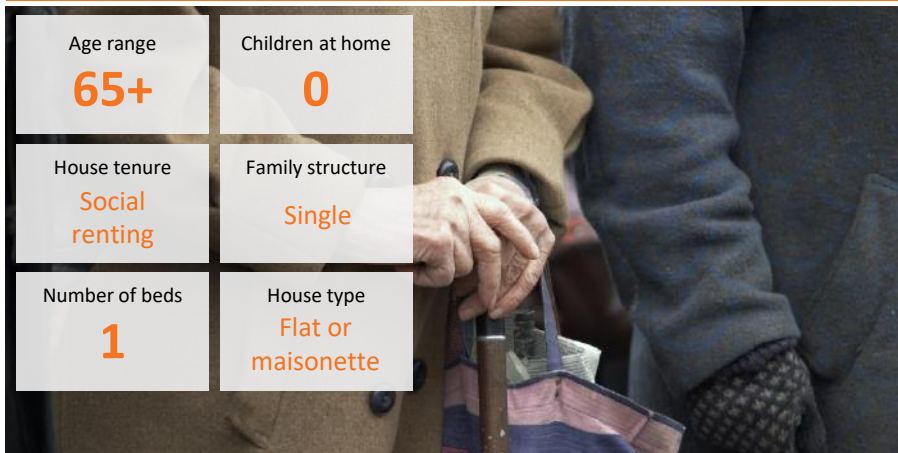
Whilst internet usage is below average, this group are more likely to **purchase toys** online

TECHNOLOGY USAGE

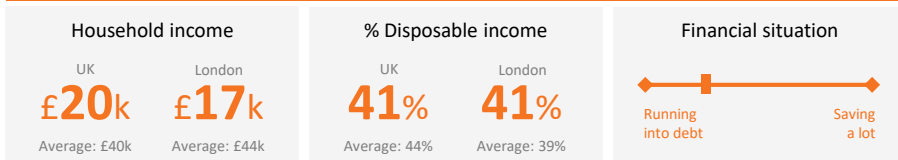
This group are more likely to **watch TV on demand on a mobile**

Older people and pensioners, the majority of whom live in social housing. The majority are renting social housing but there are a few who own their home or rent privately. Properties are mainly flats or maisonettes, but there will be some smaller bungalows or semi-detached houses.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING


Iceland

LEISURE



WEBSITES



DIGITAL

ATTITUDES

I worry about online security


53%

UK average: 55%

Shopping online makes my life easier


44%

UK average: 53%

I couldn't live without the internet on my mobile


29%

UK average: 34%

KEY INTERNET USAGE

Whilst internet usage is below average, this group may **research utilities online**

Whilst internet usage is below average, this group may **purchase electrical appliances online**

TECHNOLOGY USAGE

This group are more likely to **subscribe to Sky TV**

Category 4

Group K

Student Life



Types

34 Student flats and halls of residence

35 Term-time terraces

36 Educated young people in flats and tenements

4 K 34 Student flats and halls of residence

604k
UK Adults

1.1%
of UK

This Acorn type comprises of halls of residence, purpose-built private sector student accommodation and streets with high proportions of privately rented student flats. Many of the flats will have been converted from larger houses and the residents will still share amenities. A high proportion will be aged under 25 and very few children will live in the same streets. Most will be single.



DEMOGRAPHICS

Young, single people, sharing flats

Age range

16-34

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

Several low earners in the household, whose incomes combine to provide the household average

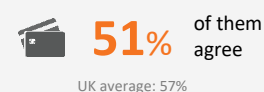
Unlikely to have any
significant level of savings



Household income is
well below the average



I am very good at
managing money



DIGITAL

ATTITUDES The internet is an essential part of their daily lives, mainly accessed through their mobile

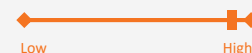
Less likely than average to
worry about online security



Most agree that shopping
online makes their life easier



Their internet usage is the
highest of all the Acorn types



TECHNOLOGY

They will have many devices and be using the latest tech

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



4

K

35

Term-time terraces

224k
UK Adults

0.4%
of UK

Typically around half of the people renting and sharing these terraced houses are students. Other people rent or own in the same, sometimes ethnically mixed, streets. Overall the vast majority of people are under the age of 35. Many of the residents will be sharing amenities such as kitchens and bathrooms. Incomes are low, both for the students and their neighbours.



DEMOGRAPHICS

Young, single people, sharing 4 or 5 bedroom properties

Age range

16-34

House tenure

Privately
renting

House type

Terraced

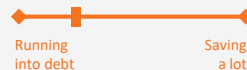
Number of children

0

FINANCIAL SITUATION

Unlikely to have passed credit checks, many will utilise the overdraft facility on their bank account

Some might be having
problems with debt



Household income is
below the average

UK
£34k
Average: £40k

London
£44k
Average: £44k

I am very good at
managing money

49% of them agree
UK average: 57%

DIGITAL

ATTITUDES The internet is an essential part of their daily lives, mainly accessed through their mobile

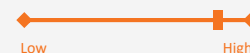
Less likely than average to
worry about online security

53%
UK average: 55%

Most agree that shopping
online makes their life easier

66%
UK average: 53%

Their internet usage is
well above the average



TECHNOLOGY

They will have many devices and be using the latest tech

Love to buy new gadgets
and appliances

53%
UK average: 34%

Streams
TV services

45%
UK average: 40%

Owns smartwatch, fitness
band or payment band

9%
UK average: 8%

4

K

36

Educated young people in flats and tenements

716k
UK Adults

1.4%
of UK

Singles and couples renting flats are often found in these urban cosmopolitan areas. Some owner occupiers might be purchasing under a shared equity scheme. This is often lower cost housing priced well below the average for the areas and has been attractive to landlords over the years. Fewer of these young people have been able to afford to purchase themselves. Due to the level of new developments and the high level of renters, these areas experience a high turnover of people, and of ownership of the flats.



DEMOGRAPHICS

Young, single people, living in 1 or 2 bedroom properties

Age range

25-44

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

Incomes are lower due to these people being in the early stages of their careers

Unlikely to have any
significant level of savings



Household income is
well below the average

UK
£32k
Average: £40k

London
£34k
Average: £44k

I am very good at
managing money



51%

of them
agree

UK average: 57%

DIGITAL

ATTITUDES Whilst they spend more time online than many, their online spend is well below average

Less likely than average to
worry about online security



53%

UK average: 55%

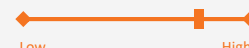
Most agree that shopping
online makes their life easier



61%

UK average: 53%

Their internet usage is
well above the average



TECHNOLOGY

They will have many devices and be using the latest tech

Love to buy new gadgets
and appliances



44%

UK average: 34%

Streams
TV services



44%

UK average: 40%

Owns smartwatch, fitness
band or payment band



9%

UK average: 8%

Category 4

Group L

Modest Means



Types

37 Low cost flats in suburban areas

38 Semi-skilled workers in traditional neighbourhoods

39 Fading owner occupied terraces

40 High occupancy terraces, culturally diverse family areas

4 L 37 Low cost flats in suburban areas

606k
UK Adults

1.2%
of UK

These small one or two bedroom flats are often infill developments in streets of terraced or semi-detached housing. These may be relatively transient areas with higher than average turnover of occupants. Whilst most are renting, a good number will have bought. As entry-level housing the residents tend to have a younger age profile. However the low cost of the property also attracts the separated and divorced. Occupations, sometimes part-time, tend to be clerical or skilled manual employment and incomes are below the average.



DEMOGRAPHICS

A mix of singles and couples, living in 1 or 2 bedroom properties

Age range

25-34

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

1

FINANCIAL SITUATION

Generally these people are coping financially

Unlikely to have any
significant level of savings



Household income is
below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Whilst their internet usage is below average, they enjoy time spent online

Less likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

They are tech engaged but can't afford premium brands

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



4

L

38

Semi-skilled workers in traditional neighbourhoods

1.34M
UK Adults

2.5%
of UK

These are streets with generally terraced or sometimes semi-detached houses. Whilst 25-34 year olds are the most prevalent age group, there will also be a mix of middle-aged and older households. Working people are typically employed in skilled or semi-skilled jobs and in clerical or office jobs. A number may own their modest home outright while most others will be buying with a mortgage.



DEMOGRAPHICS

A mix of singles and couples, some with younger children, living in 2 or 3 bedroom properties

Age range

25-44

House tenure

Owned outright

House type

Terraced

Number of children

2

FINANCIAL SITUATION

Generally these people are coping financially

Unlikely to have any significant level of savings



Household income is well below the average



I am very good at managing money



DIGITAL

ATTITUDES

While some will go online regularly, about one in ten will have never done so

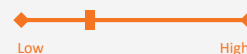
Less likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is below above the average



TECHNOLOGY

They will own devices at the cheaper end of the scale

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



4 L 39 Fading owner occupied terraces

1.43M
UK Adults

2.7%
of UK

The residents in these streets of mostly older, terraced housing are typically families and single parents. There will be a mix of privately renting households and those who are buying their homes. Many of these people are in routine, semi-routine or skilled occupations. Some will be in more managerial roles, some may perhaps be separated or divorced and so unable to afford housing more usually associated with their jobs.



DEMOGRAPHICS

A mix of singles and couples, many with younger children, living in 2 or 3 bedroom properties

Age range

25-34

House tenure

Privately
renting

House type

Terraced

Number of children

1

FINANCIAL SITUATION

Generally these people are coping financially, but use of loans is higher than average

Unlikely to have any
significant level of savings



Household income is
well below the average

UK London
£35k £40k
Average: £40k Average: £44k

I am very good at
managing money

54% of them agree
UK average: 57%

DIGITAL

ATTITUDES Typically these people use the internet sporadically, with some completely unengaged

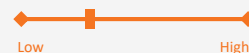
Have an average likelihood to
worry about online security

55%
UK average: 55%

Less likely to feel that shopping
online makes their life easier

50%
UK average: 53%

Their internet usage is
below the average



TECHNOLOGY

They will own several devices, with use of games consoles being above average

Love to buy new gadgets
and appliances

33%
UK average: 34%

Streams
TV services

40%
UK average: 40%

Owns smartwatch, fitness
band or payment band

7%
UK average: 8%

4

L

40

High occupancy terraces, culturally diverse family areas

690k
UK Adults

1.3%
of UK

This particularly low-cost terraced housing is characterised by many young families from a range of cultures. The relatively large families and the level of shared rented accommodation make this some of the more crowded housing in the country. There might be a number of first time buyers and buy-to-let landlords who have bought into some of the cheapest properties in the locality. People more often have routine, manual, and junior administrative jobs.



DEMOGRAPHICS

Sharers and families with school-aged children, living in 3 bedroom properties

Age range

16-34

House tenure

Privately
renting

House type

Terraced

Number of children

3+

FINANCIAL SITUATION

Despite the low incomes some of these families will have some small level of savings and investments

Unlikely to have any
significant level of savings



Household income is
well below the average

UK
£34k
Average: £40k

London
£44k
Average: £44k

I am very good at
managing money

54% of them agree
UK average: 57%

DIGITAL

ATTITUDES

Online spend is low, but they are active contributors to social media

Less likely than average to
worry about online security

53%
UK average: 55%

Less likely to feel that shopping
online makes their life easier

50%
UK average: 53%

Their internet usage is
below the average



TECHNOLOGY

Tech ownership is more likely to be focussed on their mobiles

Love to buy new gadgets
and appliances

44%
UK average: 34%

Streams
TV services

42%
UK average: 40%

Owns smartwatch, fitness
band or payment band

7%
UK average: 8%

Category 4

Group M

Striving Families



Types

- 41 Labouring semi-rural estates
- 42 Struggling young families in post-war terraces
- 43 Families in right-to-buy estates
- 44 Post-war estates, limited means

4 M 41 Labouring semi-rural estates

865k
UK Adults

1.6%
of UK

These are generally small estates of ex-council and social housing in villages and semi-rural settings. Much of the housing is semi-detached social housing although a significant amount has been purchased under right to buy. These tend to be areas for families and single parents, with some older empty nesters, and so there may be a higher than average proportion of schoolchildren. Most people will have skilled, semi-skilled or routine jobs.



DEMOGRAPHICS

Couples and single parents, with school aged children, living in 3 bedroom properties

Age range

35-44

House tenure

Social
renting

House type

Semi-
detached

Number of children

3+

FINANCIAL SITUATION

Financially these families are generally coping as they tend to spend within their means

Some might be having
problems with debt



Household income is
well below the average



I am very good at
managing money



DIGITAL

ATTITUDES

The majority will not use the internet extensively

More likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally below average

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



4 M 42 Struggling young families in post-war terraces

951k
UK Adults

1.8%
of UK

Mostly terraced houses, these streets generally contain families and single parents. There are more children here than in the average street. There is a mix of owner occupiers and a high proportion who rent social housing. Some housing may have been council properties purchased under right to buy. Jobs are more likely to be skilled, semi-skilled or routine. Unemployment might be slightly above the average. Some will have been refused credit.



DEMOGRAPHICS

Couples and single parents, with school aged children, living in 3 bedroom properties

Age range

35-44

House tenure

Social
renting

House type

Terraced

Number of children

3+

FINANCIAL SITUATION

Some may have taken out loans, and not all will be managing with the repayments

Unlikely to have any
significant level of savings



Household income is
below the average

UK London
£36k £36k
Average: £40k Average: £44k

I am very good at
managing money

53% of them agree
UK average: 57%

DIGITAL

ATTITUDES

They spend the most online of the Types within Acorn Group M

Less likely than average to
worry about online security

54%
UK average: 55%

Less likely to feel that shopping
online makes their life easier

49%
UK average: 53%

Their internet usage is
below the average



TECHNOLOGY

Tech ownership is typically around the average, devices may be from value brands

Love to buy new gadgets
and appliances

34%
UK average: 34%

Streams
TV services

42%
UK average: 40%

Owns smartwatch, fitness
band or payment band

8%
UK average: 8%

4 M 43 Families in right-to-buy estates

1.19M
UK Adults

2.3%
of UK

These are streets, often of semi-detached houses, typically housing a mix of families, single parents and some couples. There will be a mix of those who rent social housing and some who are buying their home. Some of the private housing may have been council houses purchased under right to buy. Jobs are more likely to be skilled, semi-skilled or routine, with a higher than usual percentage claiming benefits.



DEMOGRAPHICS

Couples and single parents, with school aged children, living in 3 bedroom properties

Age range

16-44

House tenure

Social
renting

House type

Semi-
detached

Number of children

3+

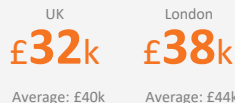
FINANCIAL SITUATION

They are likely to use a very limited number of financial services

Unlikely to have any
significant level of savings



Household income is
well below the average



I am very good at
managing money



DIGITAL

ATTITUDES More likely to be engaging with social media, their online spend is well below average

Less likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



4 M 44 Post-war estates, limited means

1.11M
UK Adults

2.1%
of UK

These streets are made up of families, single parents, and some who are separated or divorced. Many will be renting smaller two or three bedroom houses, often terraced, often post war, from a social housing provider, but some will own their homes. For those in employment jobs are in skilled or semi-skilled manual work or clerical or administrative jobs. The proportion claiming benefits is well above the average.



DEMOGRAPHICS

Couples and single parents, with school aged children, living in 2 or 3 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Terraced

Number of children

3+

FINANCIAL SITUATION

Whilst generally just getting by, some may have a poor credit history

Some might be having
problems with debt



Household income is
well below the average

UK
£26k
Average: £40k

London
£30k
Average: £44k

I am very good at
managing money



53%

of them
agree

UK average: 57%

DIGITAL

ATTITUDES

Their online spend is the lowest within Acorn Group M

Less likely than average to
worry about online security



54%

UK average: 55%

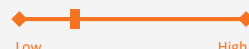
Less likely to feel that shopping
online makes their life easier



47%

UK average: 53%

Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets
and appliances



32%

UK average: 34%

Streams
TV services



39%

UK average: 40%

Owns smartwatch, fitness
band or payment band



6%

UK average: 8%

Category 4

Group N

Poorer Pensioners



Types

- 45 Pensioners in social housing, semis and terraces
- 46 Elderly people in social rented flats
- 47 Low income older people in smaller semis
- 48 Pensioners and singles in social rented flats

4

N

45

Pensioners in social housing, semis and terraces

301k
UK Adults

0.6%
of UK

The majority of the small housing in most of these streets will be social rented accommodation. In some of these streets there will be a high proportion of flats or houses in sheltered or retirement developments that cater exclusively for older people in social housing, and that incorporate design features and/or services to meet their needs. The remainder are streets with high concentrations of older people.



DEMOGRAPHICS

Single and couple retirees, living in 1 or 2 bedroom properties

Age range

65+

House tenure

Social
renting

House type

Terraced

Number of children

0

FINANCIAL SITUATION

Most will be living off their state pension, with little in the way of savings

They are likely to be just making ends meet



Household income is less than half the average

UK
£16k
Average: £40k

London
£18k
Average: £44k

I am very good at managing money



52%

of them agree

UK average: 57%

DIGITAL

ATTITUDES

They find computers confusing and around half will not be using the internet

Less likely than average to worry about online security



53%

UK average: 55%

Unlikely to feel that shopping online makes their life easier



41%

UK average: 53%

Their internet usage is well below the average



TECHNOLOGY

Whilst they might have a mobile, they have little interest in the latest tech

Love to buy new gadgets and appliances



24%

UK average: 34%

Streams TV services



30%

UK average: 40%

Owns smartwatch, fitness band or payment band



3%

UK average: 8%

4 N 46 Elderly people in social rented flats

363k
UK Adults

0.7%
of UK

The majority of these streets will contain flats which are social rented in sheltered or retirement accommodation that caters exclusively for older people, incorporating design features and services to meet their needs. The remainder are streets with high concentrations of older people in flats. The vast majority of these retirees live alone, but there will be some couples. A higher than usual proportion will be claiming benefits, perhaps relating to disabilities.



DEMOGRAPHICS

Single retirees, living in 1 bedroom properties

Age range

65+

House tenure

Social
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

They have a traditional attitude to money and stay within their means so few will have any debts

Unlikely to have any
significant savings



Household income is
below half the average

UK London
£12k £15k
Average: £40k Average: £44k

I am very good at
managing money



52% of them agree

UK average: 57%

DIGITAL

ATTITUDES

They will use the internet only sporadically, and might require help

Less likely than average to
worry about online security



53%

UK average: 55%

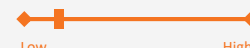
Unlikely to feel that shopping
online makes their life easier



36%

UK average: 53%

Their internet usage is
well below the average



TECHNOLOGY

Whilst they might have a mobile, they have little interest in the latest tech

Love to buy new gadgets
and appliances



30%

UK average: 34%

Streams
TV services



21%

UK average: 40%

Owns smartwatch, fitness
band or payment band



4%

UK average: 8%

4 N 47 Low income older people in smaller semis

1.10M
UK Adults

2.1%
of UK

Smaller, often semi-detached houses are typical of these streets. They are equally likely to be rented from the council or housing association as to be owner occupied. Older people are more prevalent in these areas, with more retired people than average. There is often a higher than usual number of pensioners relying solely on the state pension. There may also be some working people in semi-skilled or routine jobs; in shops, clerical jobs, on the factory floor, or in manual occupations.



DEMOGRAPHICS

Retirees, living in 2 or 3 bedroom properties

Age range

75+

House tenure

Social
renting

House type

Semi-
detached

Number of children

0

FINANCIAL SITUATION

They have a traditional attitude to money and stay within their means so few will have any debts

Unlikely to have any
significant savings



Household income is
well below the average

UK
£25k
Average: £40k

London
£30k
Average: £44k

I am very good at
managing money



52%

of them
agree

UK average: 57%

DIGITAL

ATTITUDES

They will use the internet only sporadically, and might require help

Less likely than average to
worry about online security



53%

UK average: 55%

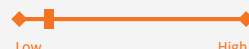
Unlikely to feel that shopping
online makes their life easier



44%

UK average: 53%

Their internet usage is
well below the average



TECHNOLOGY

Whilst they might have a mobile, they have little interest in the latest tech

Love to buy new gadgets
and appliances



30%

UK average: 34%

Streams
TV services



30%

UK average: 40%

Owns smartwatch, fitness
band or payment band



4%

UK average: 8%

4 N 48 Pensioners and singles in social rented flats

640k
UK Adults

1.2%
of UK

These are areas with many older people, with most living in purpose built flats. They will typically be renting, usually from a social housing provider. Around a third may own their home. Often preferring a more sedate life, some will have issues with their health. The number claiming benefits is well above the average.



DEMOGRAPHICS

Retirees, living in 1 or 2 bedroom properties

Age range

65+

House tenure

Social
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

Few need to interact with mainstream financial services providers

Unlikely to have any
significant savings



Household income is
half the UK average

UK London
£20k £23k
Average: £40k Average: £44k

I am very good at
managing money



52% of them agree

UK average: 57%

DIGITAL

ATTITUDES

They will use the internet only sporadically, and might require help

Less likely than average to
worry about online security



53%

UK average: 55%

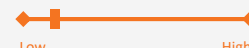
Unlikely to feel that shopping
online makes their life easier



44%

UK average: 53%

Their internet usage is
well below the average



TECHNOLOGY

Whilst they might have a mobile, they have little interest in the latest tech

Love to buy new gadgets
and appliances



31%

UK average: 34%

Streams
TV services



30%

UK average: 40%

Owns smartwatch, fitness
band or payment band



4%

UK average: 8%

5 Urban Adversity

8.5M
UK Adults

16.1%
of UK

Age range

25-34

Financial situation



Children at home

3+

House type

Flat or terraced

House tenure

Social renting

Number of beds

1-2

This category contains the most deprived areas of towns and cities across the UK. Household incomes are low, nearly always below the national average.

Acorn Groups within Category 5: Urban Adversity



Category 5

Urban Adversity

Groups

O Young Hardship

P Struggling Estates

Q Difficult Circumstances



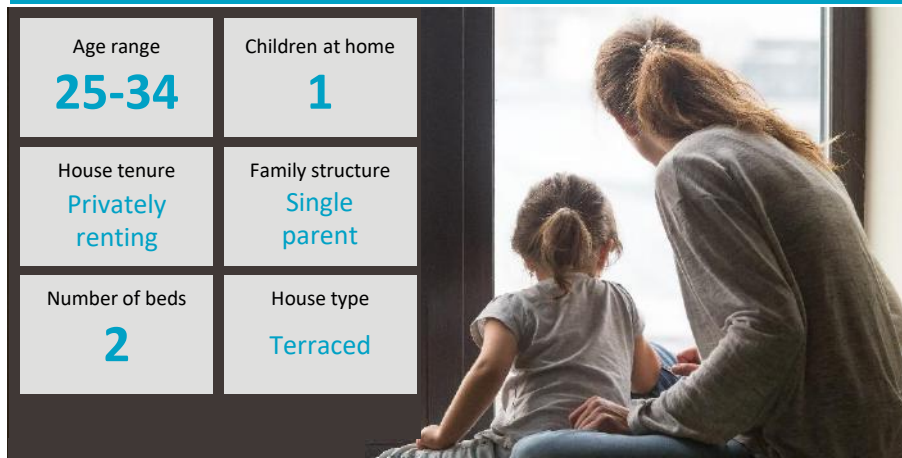
5 O Young Hardship

2.7M
UK Adults

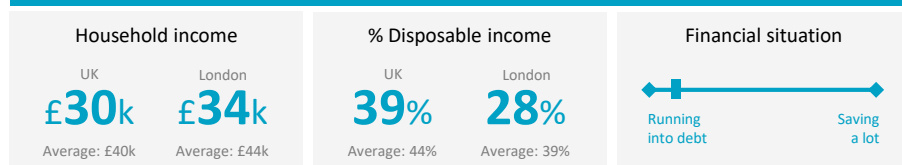
5.2%
of UK

People with a modest lifestyle who may be struggling in the economic climate. Younger people are more prevalent in these streets. Some might be first time buyers and it is usual for mortgages to have many years left to run.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING



LEISURE



WEBSITES

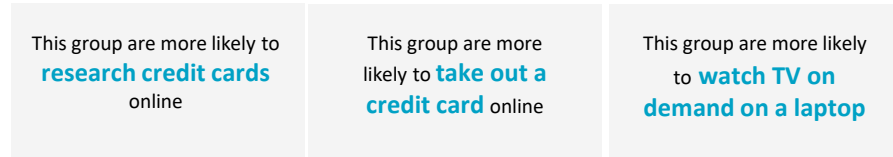


DIGITAL

ATTITUDES

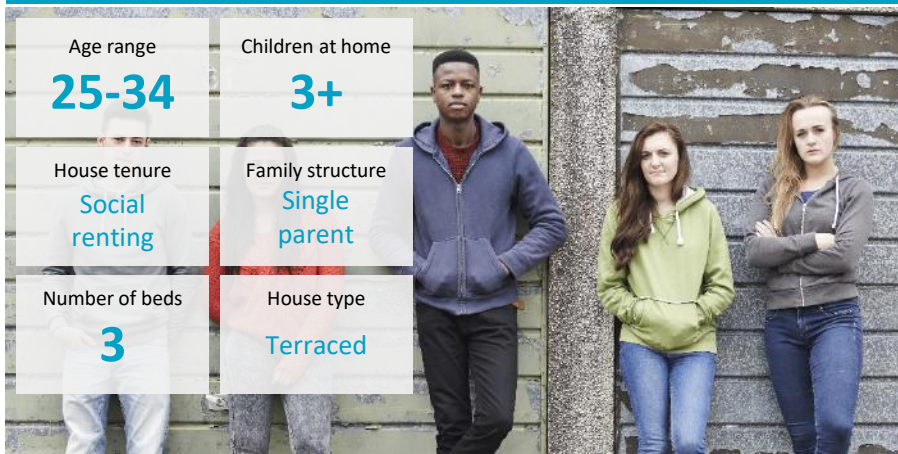


KEY INTERNET USAGE

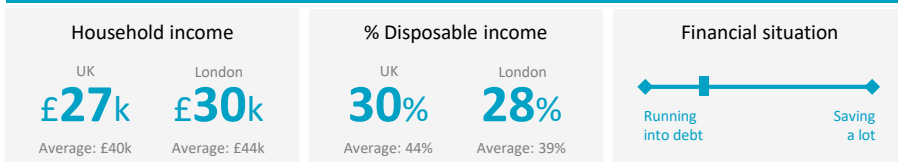


Large, low income families surviving with benefits. These are low income families living on traditional urban estates where most will rent their homes from the council or housing association.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING



claire's

SPORTS
DIRECT.COM

Iceland

LEISURE



GREGGS

WEBSITES



JUST EAT

sky sports

DIGITAL

ATTITUDES

I worry about online security



52%

UK average: 55%

Shopping online makes my life easier



51%

UK average: 53%

I couldn't live without the internet on my mobile



37%

UK average: 34%

KEY INTERNET USAGE

Whilst internet usage is below average, this group are more likely to **browse for video games** online

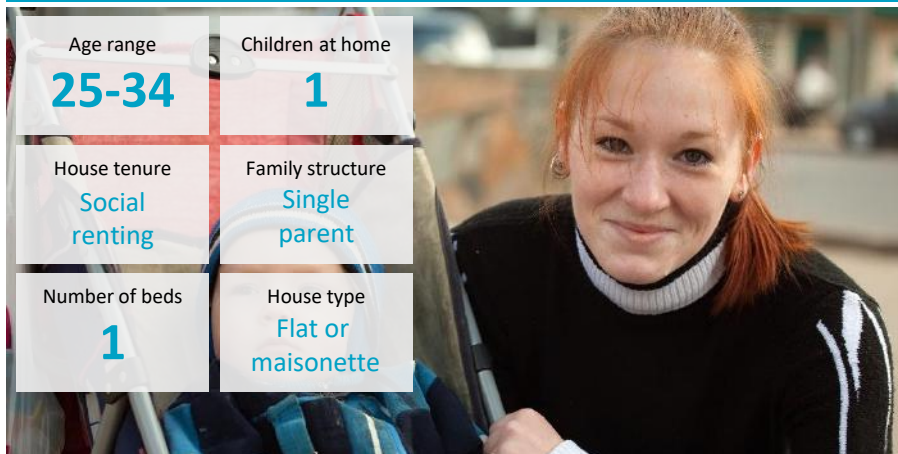
Whilst internet usage is below average, this group are more likely to **buy electronic goods** online

TECHNOLOGY USAGE

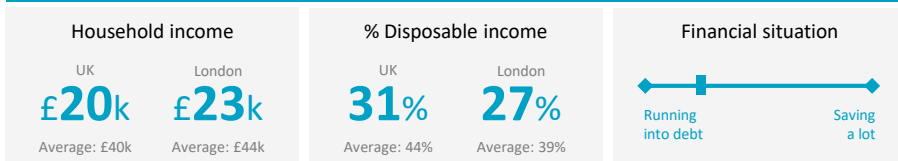
This group are more likely to **watch TV on demand on a mobile**

Young adults, many of whom are single parents, enduring hardship. Generally these are streets with a higher proportion of younger people. The bulk of the housing is flats rented from the council or housing association although there may also be some socially rented terraced housing.

DEMOGRAPHICS



FINANCIAL PROFILE



BRANDS

SHOPPING



LEISURE

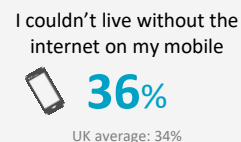


WEBSITES



DIGITAL

ATTITUDES



KEY INTERNET USAGE

Whilst internet usage is below average, this group are more likely to **browse for video games** online

Whilst internet usage is below average, this group are more likely to **take out a loan** online

TECHNOLOGY USAGE

This group are less likely to **use contactless payments**

Category 5

Group 0

Young Hardship



Types

49 Young families in low cost private flats

50 Struggling younger people in mixed tenure

51 Young people in small, low cost terraces

5 O 49 Young families in low cost private flats

856k
UK Adults

1.6%
of UK

The majority of these young people are living in purpose built blocks of flats, with some in houses that have been converted into flats. While some are buying these flats, sometimes with shared equity, a significant number are privately renting. There may be a mix of different family structures - couples, families with young children, single parents and single people, some of whom may be supporting children who live elsewhere.



DEMOGRAPHICS

Singles and couples, mostly without children, living in 1 or 2 bedroom properties

Age range

25-34

House tenure

Privately
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

There is unlikely to be much spare cash for significant levels of spending, or for saving

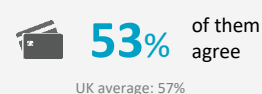
They are more likely to be
running into debt



Household income is
well below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Frequent users of the internet, they will be engaged with social media

Less likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
well above the average



TECHNOLOGY

Tech ownership is typically around the average, devices may be from value brands

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



5 O 50 Struggling younger people in mixed tenure

793k
UK Adults

1.5%
of UK

These singles and couples live in some of the lower cost terraced housing and flats in their locality. There is some renting, both private and social, and nearly all the owned housing is well below the median price. There are more young people and pre-school children than average. The proportion claiming benefits is well above average.



DEMOGRAPHICS

Young families and single parents, living in 1 or 2 bedroom properties

Age range

25-34

House tenure

Privately
renting

House type

Flat or
terraced

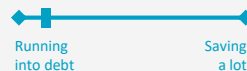
Number of children

1

FINANCIAL SITUATION

Few will have significant savings and some may have issues with debt repayment

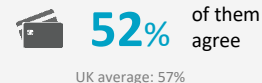
They are more likely to be running into debt



Household income is below the average



I am very good at managing money



DIGITAL

ATTITUDES

They have the highest level of online spend within Acorn Group O

Less likely than average to worry about online security



Tend to agree that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY

Tech ownership is typically around the average, devices may be from value brands

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



5 O 51 Young people in small, low cost terraces

1.08M
UK Adults

2.1%
of UK

These are streets of mostly terraced housing where there are a high proportion of younger people. Many of these residents are single, or single parents and couples who will have young children. Many of these young people will be renting from a private landlord and some will be buying their home with a mortgage. There may be a significant proportion of first time buyers. The numbers claiming benefits is well above the average. Those in employment tend to be lower paid, in junior office work, or unskilled or semi-skilled manual jobs.



DEMOGRAPHICS

Singles and couples, with young children, living in 2 bedroom properties

Age range

25-34

House tenure

Privately
renting

House type

Terraced

Number of children

1

FINANCIAL SITUATION

Generally people will be coping with their debt but a few may be having difficulty

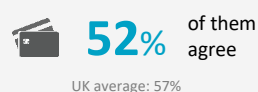
They are more likely to be running into debt



Household income is below the average



I am very good at managing money



DIGITAL

ATTITUDES

Given their age profile, they are online less frequently than might be expected

Less likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is above the average



TECHNOLOGY

They are not typically major adopters of new technology

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 5

Group P

Struggling Estates



Types

- 52 Poorer families, many children, terraced housing
- 53 Low income terraces
- 54 Multi-ethnic, purpose-built estates
- 55 Deprived and ethnically diverse in flats
- 56 Low income large families in social rented semis

5 P 52 Poorer families, many children, terraced housing

921k
UK Adults

1.7%
of UK

These are poor families in low-rise estates. There are many school age children and families are larger than average. There are also some couples whose children have left home. Housing is usually low-rise council terraces, perhaps three bedrooms, but still crowded for the size of family. Employment is typically routine factory, retail or manual work. Long-term unemployment is high.



DEMOGRAPHICS

Families with school-aged children, living in smaller 3 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Terraced

Number of children

3+

FINANCIAL SITUATION

A significant proportion maybe having difficulty in paying for their housing

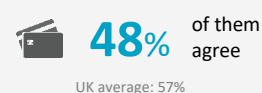
They are more likely to be running into debt



Household income is well below the average



I am very good at managing money



DIGITAL

ATTITUDES

Given their age profile, they are online less frequently than might be expected

Less likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is below the average



TECHNOLOGY

They are less likely to purchase the latest tech

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Usually found in towns and cities, these streets are a mix of socially rented housing, right to buy owners and private renters. The residents tend to be younger, with a high proportion of single parents and families, some with many children. Incomes tend to be significantly below the national median with a high proportion claiming benefits. Those in employment are more likely to have junior administrative, semi-skilled or routine jobs.



DEMOGRAPHICS

Young families in 3 bedroom properties

Age range

25-34

House tenure

**Privately
renting**

House type

Terraced

Number of children

3+

FINANCIAL SITUATION

Financial activity is limited, few will have much in savings

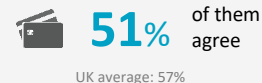
Some might be having
problems with debt



Household income is
below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to
worry about online security



Tend to agree that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Addicted to their mobiles, they are tech savvy

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



5 P 54 Multi-ethnic, purpose-built estates

563k
UK Adults

1.1%
of UK

These are some of the most densely populated urban areas in the country and are characterised by a young, multi-ethnic population living in purpose-built blocks of flats, some of which are high rise. Most rent their small flats from the council and housing associations although there is some renting from private landlords. Generally these are younger people. Many are single and there may be a relatively high level of single parents and fewer traditional couples.



DEMOGRAPHICS

Younger singles and single parents, living in 1 or 2 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Flat or
maisonette

Number of children

1

FINANCIAL SITUATION

A number of them will have two or more jobs in order to increase their income

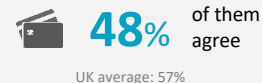
Some might be having
problems with debt



Household income is
below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to
worry about online security



Most agree that shopping
online makes their life easier



Their internet usage is
above the average



TECHNOLOGY

Addicted to their mobiles, they are tech savvy

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



5 P 55 Deprived and ethnically diverse in flats

473k
UK Adults

0.9%
of UK

Often these areas of younger people will house many children. There may be higher than usual concentrations of couples with young children, single parents and single people. Because of the low housing cost there may also be some students in these areas. These people tend to live in smaller flats, most rented from the council or housing association. A proportion of these will be in high-rise blocks. The large numbers of children living in these small flats make these homes the most overcrowded in the UK.



DEMOGRAPHICS

Singles and couples, many with children, living in 2 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Flat or
maisonette

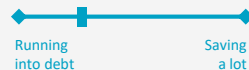
Number of children

3+

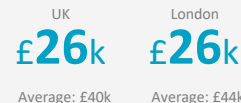
FINANCIAL SITUATION

Just getting by, disposable income is the lowest of the Types within Acorn Group P

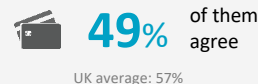
Some might be having
problems with debt



Household income is
well below the average



I am very good at
managing money



DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to
worry about online security



Tend to agree that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



5

P

56

Low income large families in social rented semis

969k
UK Adults

1.8%
of UK

These are large families, mostly living in semi-detached or terraced council housing, perhaps in post-war estates. Many families have three or more children and a large number are headed by a single parent. Unemployment is typically double the national average and there may be high rates of benefits. Where there is paid work, it tends to be routine jobs in nearby factories or shops.



DEMOGRAPHICS

Couple and single parent families, living in 3 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Semi-
detached

Number of children

3+

FINANCIAL SITUATION

Many have been refused credit in the past

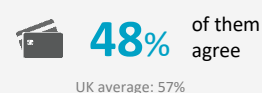
They are more likely to be running into debt



Household income is well below the average



I am very good at managing money



DIGITAL

ATTITUDES

Engaged with social media, contributing frequently

Less likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is below the average



TECHNOLOGY

Tech ownership is generally below the average, they might own a games console

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



Category 5

Group Q

Difficult Circumstances



Types

57 Social rented flats, families and single parents

58 Singles and young families, some receiving benefits

59 Deprived areas and high-rise flats

5 Q 57 Social rented flats, families and single parents

698k
UK Adults

1.3%
of UK

The vast majority of these people live in purpose built flats and older tenement buildings, mostly rented from the council or housing associations. The population includes many young people and school age children with young parents. Unemployment is about the national level and there will be high numbers claiming benefits. Those that are working are in routine manual, office, or retail occupations and overall income levels are low.



DEMOGRAPHICS

Couple and single parent families, living in smaller 1 or 2 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Flat or
maisonette

Number of children

1

FINANCIAL SITUATION

Some of these families are living entirely from state benefits

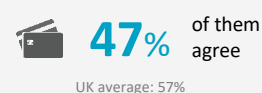
They are more likely to be running into debt



Household income is well below the average



I am very good at managing money



DIGITAL

ATTITUDES

Online expenditure is extremely low and social media usage is around average

Less likely than average to worry about online security



Less likely to feel that shopping online makes their life easier



Their internet usage is below the average



TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets and appliances



Streams TV services



Owns smartwatch, fitness band or payment band



5 Q 58 Singles and young families, some receiving benefits

845k
UK Adults

1.6%
of UK

Much of the housing in these streets is rented from a social housing provider. A great deal is terraced and there are also many flats. While there are people across all working ages these streets usually tend to have a younger age profile. There are high numbers of single people and single parents with young children. Jobs, where available, are generally routine and low paid, well below the national average. The level of people claiming benefits is substantially higher than average.



DEMOGRAPHICS

Singles and single parent families, living in smaller 1 or 2 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Terraced

Number of children

1

FINANCIAL SITUATION

Interaction with the financial services industry is rare

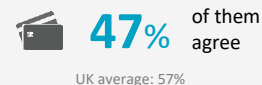
Some might be having
problems with debt



Household income is
half the UK average



I am very good at
managing money



DIGITAL

ATTITUDES

Online expenditure is extremely low and social media usage more limited

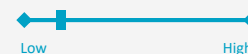
Less likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



5 Q 59 Deprived areas and high-rise flats

740k
UK Adults

1.4%
of UK

Single elderly people and young single parents are both found more frequently than average in these flats. Most of the flats are rented from the council or social housing provider, although a few will be owned. The properties in this type will tend to be mid-rise and high-rise buildings often in cities and larger towns. The numbers claiming benefits is well above the national average.



DEMOGRAPHICS

Singles and single parent families, living in smaller 1 or 2 bedroom properties

Age range

25-34

House tenure

Social
renting

House type

Flat or
maisonette

Number of children

0

FINANCIAL SITUATION

These areas include some of the greatest concentrations of people with lowest incomes

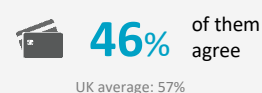
Some might be having
problems with debt



Household income is
below half the average



I am very good at
managing money



DIGITAL

ATTITUDES

Online expenditure is extremely low and social media usage is around average

Less likely than average to
worry about online security



Less likely to feel that shopping
online makes their life easier



Their internet usage is
below the average



TECHNOLOGY

Tech ownership is generally well below average

Love to buy new gadgets
and appliances



Streams
TV services



Owns smartwatch, fitness
band or payment band



6

Not Private Households

684k
UK Individuals

1.3%
of UK

These are postcodes where the bulk of the residents are not living in private households. The category forms a single group, R – Not private households, which is sub-divided into three types.

Acorn Types within Category 6: Not Private Households

- 60 Active communal population
- 61 Inactive communal population
- 62 Business areas without resident population

Category 6

Not Private Households

Groups

R Not Private Households

Types

6.R.60 Active communal population

6.R.61 Inactive communal population

6.R.62 Business addresses without residential population



These are postcodes where the bulk of the residents are not living in private households.

The category forms a single group, R: Not private households, which is sub-divided into three types:

60 Active communal population –

Generally this is accommodation that may be unoccupied for part of the year, or where the people living in the accommodation regularly change. Other active communal accommodation might include hostels, children's homes, refuges and local authority accommodation for travellers.

61 Inactive communal population –

These people may be in communal establishments but unlikely to be active consumers. This includes care homes, hospitals, and other medical or nursing establishments where due to their health, the residents are unlikely to get out and about to function as regular consumers. It also includes prisons.

62 Business areas without resident population –

These are postcodes where we believe there is no regular resident population. An example of this might be a business or industrial park.

RESOURCES & SUPPORT

REAL TIME DATA CODING API



The API enables you to code up new customer records with Acorn **instantaneously** for immediate onboarding as well as **providing insight across digital applications** for content personalisation and messaging.

The benefits of CACI's API include:

- Automated, real-time coding via API
- No retention of client data on CACI systems
- Encrypted end-to-end process
- Personalise interactions from first registration
- Integrate marketing components and interfaces directly with API

USE ACORN KNOWLEDGE TO GAIN EXTENSIVE INSIGHTS

▶ public.tableau.com/profile/caci.ltd



Key features:

- ✓ **Interactive dashboard** with a wealth of information on Acorn
- ✓ Discover **segment summaries** at all levels of Acorn - Category, Group & Type
- ✓ **Compare characteristics** across the Acorn segments
- ✓ Select **core Acorn types** and **compare traits**
- ✓ **Raw data** look ups for the detail

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If you have any questions regarding the content of these pages,
please get in touch with your regular CACI contact, or email
ACORN_Support@caci.co.uk



The consumer classification

CACI