

the

household

acorn

user

guide

The consumer classification

CACI





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# Acorn is driven by new private and public sector data sources and defines difficult areas with greater precision...



Understanding the needs of consumers and communities is important to both public service and private sector organisations. For those bodies who have a need to gain insights into individual households we have developed Household Acorn to help analyse and understand consumers in order to increase engagement with customers and to deliver successful planning and communication strategies across all channels.

Household Acorn delivers the opportunity to define and deliver appropriate strategies across all service functions, by providing a detailed understanding of the characteristics of households across the UK. For public service organisations dealing with issues such as arrears management, recycling and fire safety, Household Acorn delivers valuable insights.

## What is Household Acorn?

Household Acorn is a geodemographic segmentation of the UK's population at household level which segments households into 6 categories and 62 types. By analysing significant social factors and population behaviour, it provides precise information and an in-depth understanding of different types of households and the people within them.

The segmentation gives a detailed understanding of how people choose to interact with organisations, their relationships with service providers and their preferred communication channels as the rise of digital technologies and economic pressures are reflected in the lifestyles, behaviours and socio-economics of consumers.

In the process of providing an understanding of people and families, Household Acorn describes attributes of their day to day life such as

- ▶ financial circumstances and difficulties
- ▶ income or reliance on benefits
- ▶ degree of health, wellbeing and happiness
- ▶ digital behaviour
- ▶ preferred communication channels
- ▶ circumstances of the immediate neighbourhood
- ▶ leisure and shopping behaviours

A wide range of organisations use Household Acorn to provide an accurate picture of the needs and preferences of their customers and local communities. It is used to analyse customers, identify profitable prospects, evaluate local markets and focus on the specific needs of each catchment and neighbourhood.

# The Household Acorn structure...

6 categories. 57 types (+ 3 not private households).

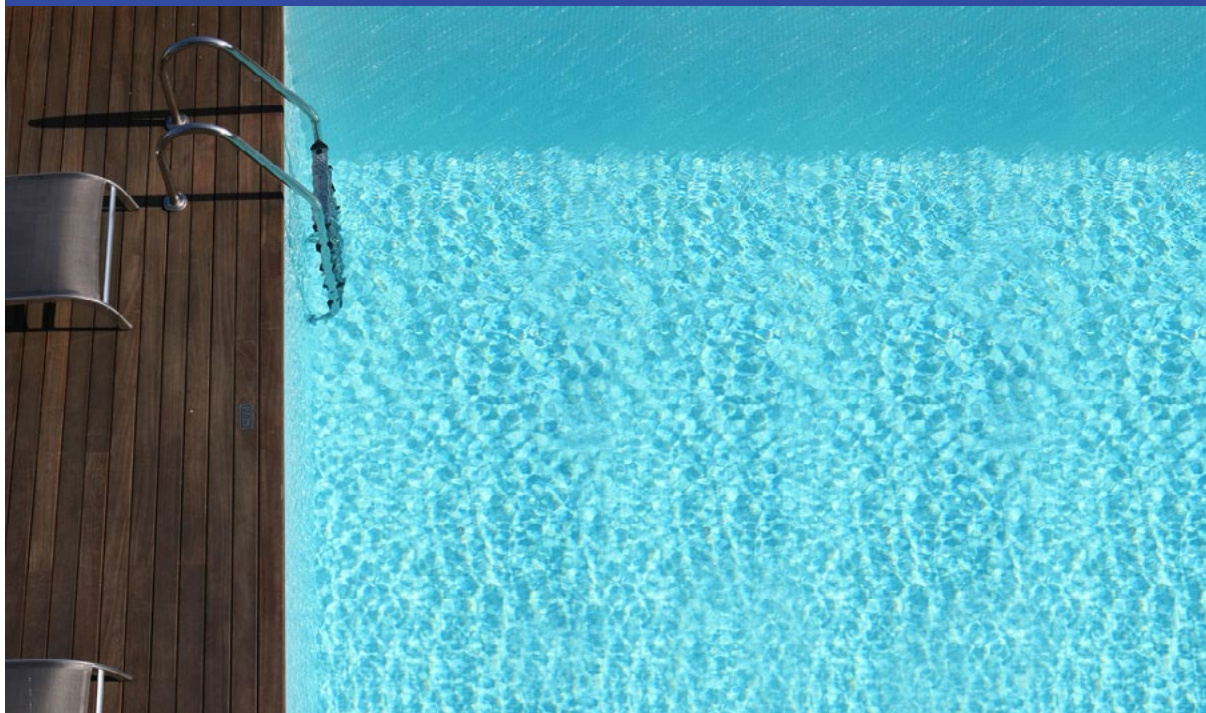
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Category 1

# Affluent Achievers

*Types*

- 1.1 Monied metropolitans
- 1.2 Rich and retired
- 1.3 Young professionals
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- 1.6 Accomplished suburban families
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- 1.11 Affluent elderly



## Category 1

# Affluent Achievers

### Types

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These are some of the most financially successful people in the UK. They live in wealthy, high status rural, semi-rural and suburban areas of the country. Middle aged or older people, the 'baby-boomer' generation, predominate with many empty nesters and wealthy retired. Some neighbourhoods contain large numbers of well-off families with school age children, particularly the more suburban locations.

These people live in large houses, which are usually detached with four or more bedrooms. Some will own homes worth many millions. Other homes are significantly more expensive than the average for their locality. Around one in eight of these families will own a second property. A high proportion of these people are very well educated and employed in managerial and professional occupations. Many own their own business. Incomes are generally well above average. Many can afford to spend freely and frequently and have also built up savings and investments.

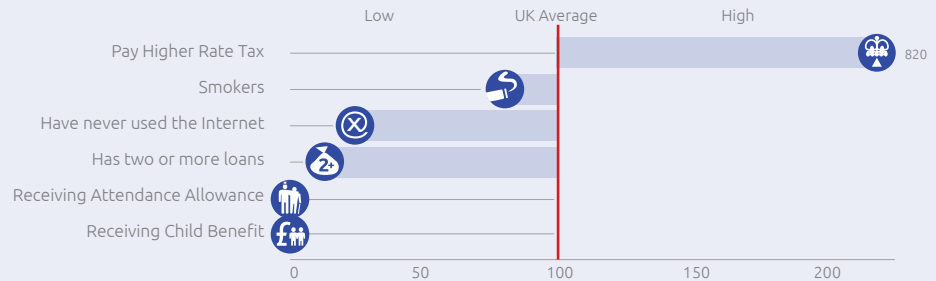
Wealth has also been, or is being, built up through their expensive houses. Most of these people are owner occupiers, with half owning their home outright and the remainder often having significant equity in their homes.

Usually confident with new technology and managing their finances, these people are established at the top of the social ladder. They are healthy, wealthy and confident consumers.



Type 1.1

# Monied metropolitans



These are wealthy couples and families who live in expensive housing, typically in urban areas and mostly in London. A significant proportion of the homes are detached town houses or larger apartments. These are usually larger homes, with perhaps half having five or more bedrooms.

Generally these people will be well-educated with many having degrees or post-graduate qualifications. The majority are social grade A or B, being in highly paid managerial jobs, often company directors, owners or senior executives.

These people can afford to be free and frequent spenders. Many will have built up a significant range of savings and investments. Household incomes are often very high, rarely less than three times the national average and often significantly higher. These households form the highest concentration of higher rate taxpayers in Household Acorn.

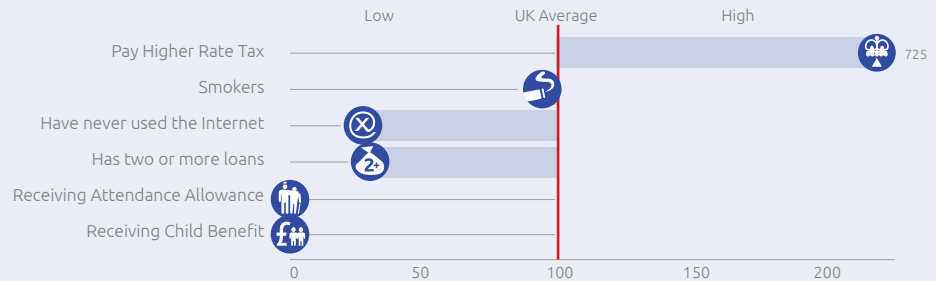
With many being regular internet users nearly all will have accessed the web in the past few days. They can readily afford smartphones (most probably an iPhone), personal media players, games consoles, iPads and similar tablet devices or handheld computers. Their engagement with digital services is more often professional or practical rather than social.

“Expensive housing... company directors... owners... free and frequent spenders... significant savings and investments... smartphones... iPads... personal media players... regular readers of the financial press...”

Many are regular readers of the financial press and tend to be more active managing their money. Few will limit their affairs to a small number of financial institutions. Most will have shopped at John Lewis, Waitrose, M&S or perhaps Sainsbury’s recently.

Type 1.2

# Rich and retired



These are very affluent, often retired, people owning large and expensive housing, either in London or in desirable semi-rural areas. Properties are mostly valued over £2million and have five or more bedrooms. A good proportion will own second properties.

Having, or having had, high level occupations or highly paid jobs they have been successful and financially astute, or can hire advisors who are. Many have a high level of savings and a variety of investments.

“Very affluent... retired...  
expensive housing...  
second homes... successful...  
financially astute...  
savings investments...  
well-educated...  
Waitrose... iPads...”

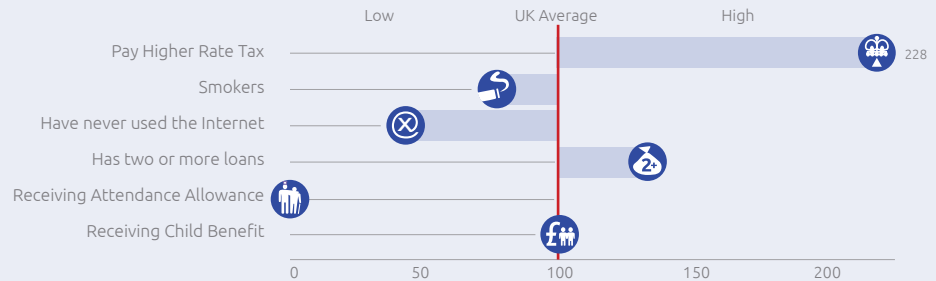
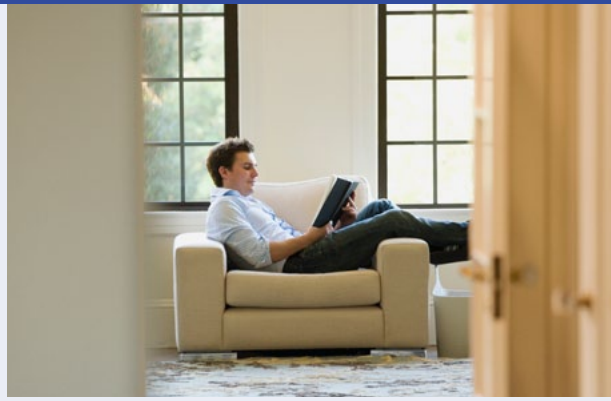
The majority are well-educated. Their incomes, or investment incomes, are very substantially above the national average. Over half will have shopped at Waitrose in the past month or so. Ownership of tablet computers, iPads and handheld computers is at a much higher level than average.

A small proportion might be active internet users. Generally they use the internet for practical purposes such as managing their finances, shopping, booking theatre tickets and reading news, blogs or discussion forums. They will prefer to read broadsheet newspapers. Their online activity is less likely to focus on social networking or entertainment.

Holidays tend to be expensive and many may take a winter break skiing and a number of weekend breaks throughout the year.

Type 1.3

# Young professionals



These aspiring younger singles and couples in their twenties and thirties own or rent flats or houses in relatively upmarket streets amongst neighbours whose careers may be a little further advanced.

They have managerial or white-collar careers, often with incomes well above the national average. Over twice as many as average will be higher rate taxpayers. Savings may well be above average levels and some will have investments in shares, ISA's and similar. However some may equally have loans. Overall these people are less likely to consider themselves to be financially comfortable with more feeling they are just getting by.

“Upmarket streets...  
white-collar managers...  
higher rate taxpayers...  
loans... 'just getting by'...  
active online purchasers...  
post reviews and blogs...  
frequently download apps...  
some anxiety or pressures  
in their life...”

Online they are relatively active researchers and purchasers of most products. This might include loans, credit cards, and other financial services, property, tickets, sports and musical equipment. Exceptions are skincare, fragrances and cosmetics which they research less often than the average.

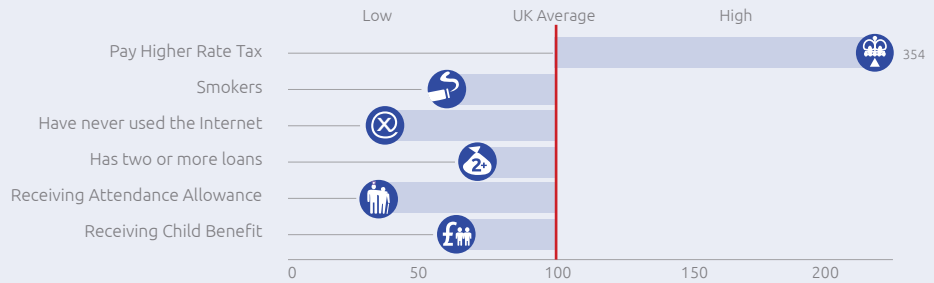
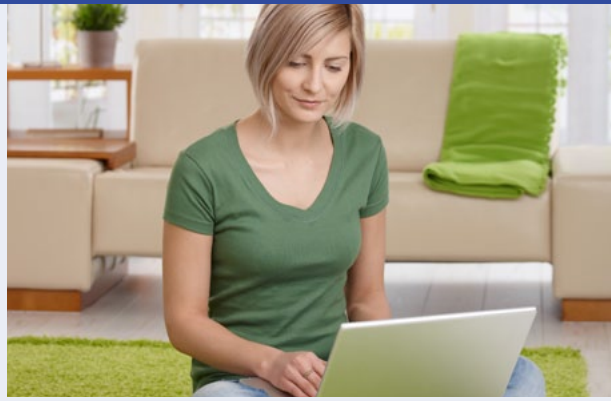
They are more likely than average to share content, to post and read reviews and blogs.

Those using smartphones may be relatively frequent downloaders and users of apps, typically some combination of shopping apps, barcode scanners, reference, news, multimedia, photography, or lifestyle apps. They are more likely to book travel tickets and use Bluetooth facilities for their phone and less likely to vote in reality TV shows.

Although generally healthy and with more than average conscious of the need to eat healthily these people are more likely than average to drink in excess of guidelines and a larger minority than usual might perceive some anxiety or pressures in their life.

Type 1.4

# Detached singles



Singles and couples are more likely than families in these households. Many are aged between 35 and 55 and the proportion of people who have never married or are not living with their spouse is higher than average. Their larger detached houses are usually in more affluent areas and typically purchased with a mortgage although a significant minority will own their home outright.

In these households incomes can often be significantly higher than the national average. They are over three times more likely than average to be higher rate taxpayers. Educational qualifications tend to be higher than average and people are more likely to be in senior professional and managerial occupations.

Generally these households are financially sophisticated and are likely to have levels of savings and investments that are well above average. The majority will have ISAs and other investments. Life policies and pensions are also more prevalent.

The proportion owning iPhones, iPads and other digital technology is well above the norm as is the subscription to media channels. News, financial, and other information apps are likely to be found on their phone or tablet and are also amongst the focus of their online activities. Social media activity is moderate and again might include a business focus on LinkedIn.

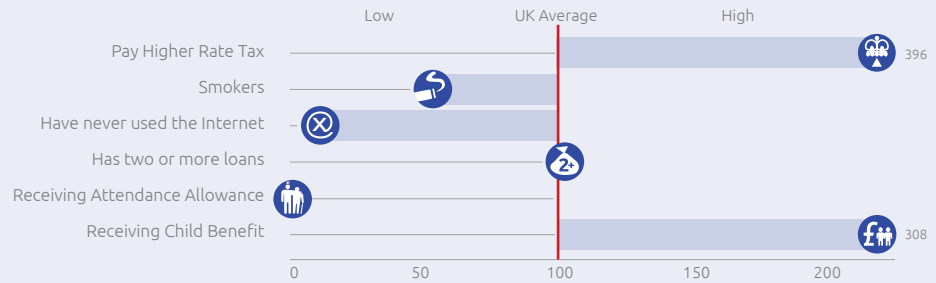
“Separated or never married... mortgage... high incomes... financially sophisticated... ISAs... investments... iPads... healthy happy lives... higher alcohol consumption... ‘five a day’...”

In the main these people lead healthy happy lives. Although regular alcohol consumption may be relatively high, few are obese and more than average achieve the ‘five a day’ healthy eating guidance.

They strongly prefer to be contacted by mail or email channels that give them more control over communication and response.

Type 1.5

# Flourishing families



Affluent families with school age children are the majority of households in this type. A good number of these families will also be supporting an older child, perhaps at university. They are mostly in professional or managerial occupations and live in large detached houses, usually being purchased with a mortgage. Most households will own two or more cars.

“School age children... professional or managerial occupations... large detached houses... spend freely... savings and investments... private pensions... some borrowing... technologically savvy... happy and healthy... more active social life...”

Most household incomes are well above the national average and a good number will be higher rate taxpayers. A number will also be receiving rent from other property that they own. These families have the money to spend relatively freely on their bank and credit cards.

A significantly higher than average proportion will have high levels of savings and investments. While many might have ISAs, shares, and private pensions some may also be borrowing to make purchases.

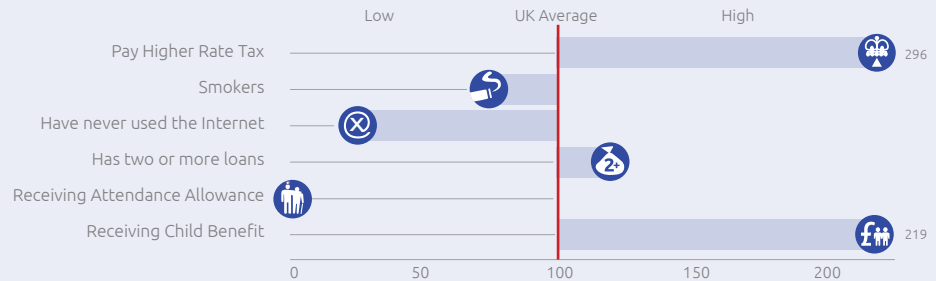
Frequent users of the internet, these people are technologically savvy. Levels of ownership of tablet computers, smart phones, portable media players, games consoles or other technology is well above average.

Sport, lifestyle, music and shopping apps are the more typical downloads on their phone although their phones might be more often used to monitor shares and investments, news and weather. Music, games, emails and social media are the most frequent uses of their smartphones.

Incidence of obesity, high blood pressure and smoking are all lower than average and a high proportion meet healthy eating guidelines. However some will consume moderate to high amounts of alcohol. Families in this type will generally consider themselves to be happy and healthy. They may be members of community or social organisations and have a more active social life than average.

Type 1.6

# Accomplished suburban families



These families typically own semi-detached houses in the suburbs of cities and larger towns across the country. The housing, while not the most expensive, is likely to be valued well above the average house price for the area.

These families tend to be well educated. A high proportion will have degrees. Managerial, professional and other white collar occupations are more usual and the majority of household incomes are above the national average. The proportion paying higher rate tax will be around three times the national average.

Most have the money to spend relatively freely, perhaps using one of their credit cards, although a small number may not pay off their credit card in full each month. Similarly a small minority might feel some slight difficulty repaying debts.

Usually these families have good pension cover, both through their employer and privately. Their house, contents, and pets are likely to be insured and the majority will have life assurance. A proportion of these families will have built up reasonable savings and investments and the majority will take advantage of their ISA allowance.

Often these families prefer to manage their finances online and are more enthusiastic than average in their use of financial comparison sites.

“Higher rate tax... spend relatively freely... good pension cover... savings and investments... financial comparison sites... tablet computers... games consoles... eating out... shopping... only occasionally use social media...”

Ownership of digital electronic devices such as tablet computers, portable media players or games consoles is much higher than average. The majority of adults will have an internet enabled mobile phone.

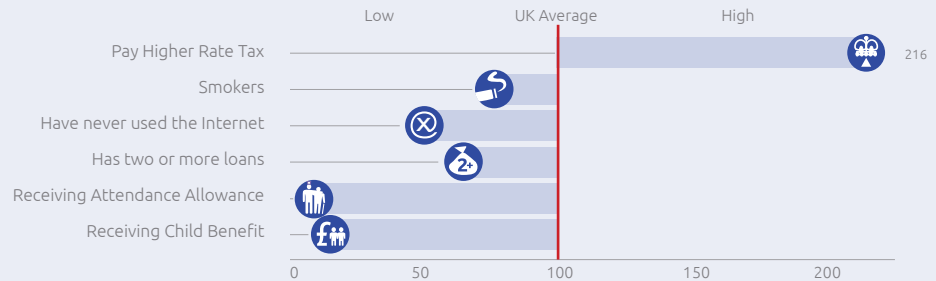
Most of these families will have accessed the internet in the past week. Online activities such as researching financial services, shopping and eating out tend to be done more frequently. While they use social media it tends to be less frequently than average.

Apart from some with moderately high alcohol consumption these families have healthy lifestyles and are usually not requiring any medical treatment.



Type 1.7

# Later-life professionals



These professional couples tend to be around their fifties and usually their children have grown up and perhaps left home. Their homes tend to be larger, many having four or five bedrooms, sometimes on the outskirts of towns.

Household incomes are often significantly above the national average with a high proportion having managerial or professional jobs. With many owning their home outright and others having relatively little time left on their mortgage, the resulting lower outgoings may allow them to be active consumers, with many spending relatively often using their credit cards.

A good proportion might be building up significant savings and investments and a number will own a second home.

Although some own tablets or smartphones many of these professionals never use social media sites. Their phones are more likely to be used to access travel or financial content. They are less likely than average to download apps to their mobile phone, sports or travel guides being the more favoured amongst those who do use apps.

Internet use is similarly focussed towards managing and researching financial services, travel and holidays with eating out, buying wine, and researching shopping also more usual online activities.

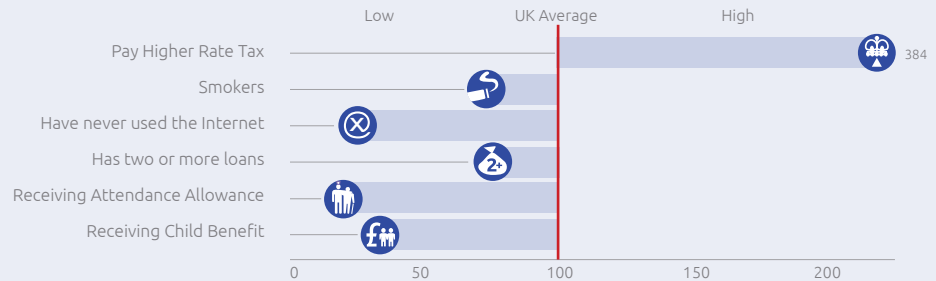
“Professional couples... larger homes... low housing costs... active consumers... second homes... savings and investments... manage finances online... higher cholesterol levels... some taking prescription medicines... good diets... prefer mail or email channels...”

These people may sometimes have high cholesterol levels and some may drink more alcohol than is recommended. Some may be taking prescription medicines and have minor health ailments. However they are likely to have good diets and consider themselves in good health.

They prefer to be contacted by mail or email.

Type 1.8

# Exclusive empty nesters



While most of these older people are still in work a large minority will have retired. Most of the children have left home leaving these couples with plenty of space in their larger detached and semi-detached homes.

“Large homes... own second homes... savings... ISAs... shares... senior managers or professionals... internet shopping... online financial planning... healthy diet... high blood pressure... prescription medicines... high degree of social contact...”

The majority own their houses although some will still have a short time remaining on a mortgage. A good number will also own second homes, abroad or in the UK.

In addition to these assets a number will have built up significant savings and investments. Levels of ownership of ISAs, shares, bonds, and National Savings are all substantially higher than average.

Those still working are likely to be in senior managerial or professional positions and have pensions, through employers and privately. Despite many being retired and living off their pension most household incomes are much higher than the national average.

These wealthy people are not too old to use modern technology. While only half use a mobile phone with access to the internet there is a significant minority making use of tablet devices, to which they may enthusiastically download a number of apps. However this is not for the purpose of social media. In addition to reference, financial and travel apps they download books, sports and entertainment apps.

The majority who do not use apps on mobile devices will use the internet for shopping, buying wine and gardening equipment, financial planning, holidays and days out. They are much less likely to use the internet for buying groceries, sharing content, photos, chat, or similar ‘entertainment’.

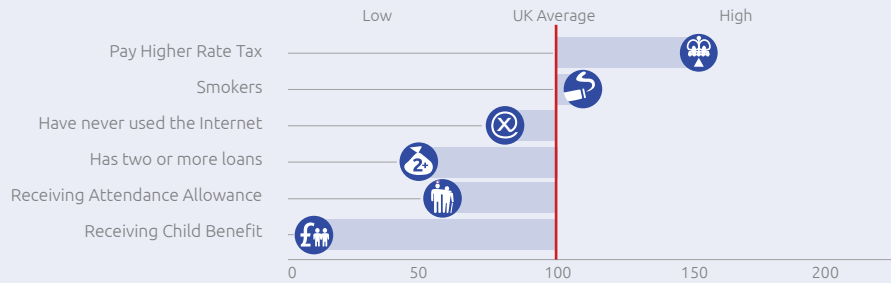
Despite healthy diets, a number of these people might be overweight, have high blood pressure or cholesterol and over half will be taking prescription medicines.

They tend to have a moderately high degree of social contact and most are likely to be active members of some kind of community group or organisation.



Type 1.9

# Middle-aged suburbanites



The majority of these older couples own their large semi-detached houses outright. Their children have mostly left home. A significant minority of these people are retired.

Many will have a high level of savings and investments in bonds, ISAs, National Savings, stocks and shares. Few will have any debts.

These well-off people rarely do social media and are not part of the iPad or iPhone generation. They can easily afford the technology but have better things to do with their time. The majority use a mobile phone without access to the internet. Their use of the internet tends to focus on the practical, monitoring finances, utility accounts, buying holidays and shopping for their garden.

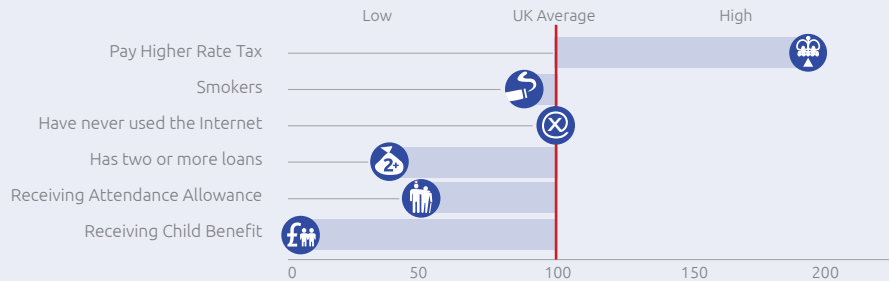
A significant proportion of these people may be being treated for high blood pressure and high cholesterol. Some may have a long term illness of some form and well over half will be taking prescription medicines. A number will drink more than the recommended amounts of alcohol, albeit not to extreme levels.

Emotionally these people are likely to score highly on happiness. More than half are likely to be active in a local community or social group. Most feel their social lives, their finances and their health are more than satisfactory.

“Own houses outright... children left home... high savings... ISAs... National Savings... shares... rarely use social media... online finances... basic phones... high blood pressure... high cholesterol... active in a local community...”

Type 1.10

# Asset-rich retirees



The majority of people in this type are aged over 55 and retired. They have not downsized and live in affluent neighbourhoods of large detached housing. Many of these retirees have high incomes and most own their home. A few will own a second home.

Most will have built up investments and have money in savings accounts. They may own a mix of ISA's shares, bonds, and unit trusts.

“Affluent neighbourhoods... high incomes... savings accounts... ISA's... shares... unit trusts... traditional mobile phones... prefer communication by post... prescription drugs... some long term illness... active in local community or social organisations...”

Generally these retirees do not use the internet particularly frequently (some have never done so) and will focus on practical activities. For example some might manage finances online or checkout their utility provider or local authority website. Some will buy theatre tickets and holidays online. The internet is much less likely to be used for entertainment purposes or for social media.

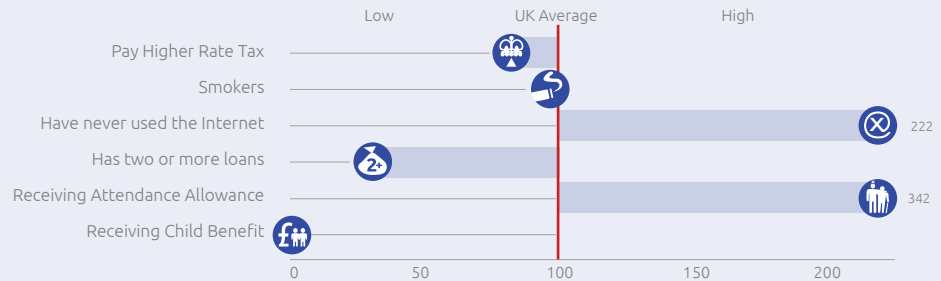
Most tend to prefer a traditional mobile phone to a smartphone and don't own any form of mobile internet technology. They are not keen on being contacted by organisations and prefer communication by post.

Due to their age it is unsurprising that most are taking a number of prescription drugs, possibly to control high blood pressure or cholesterol or possibly for heart conditions. More than half of these retirees will have some form of long term illness, although this will not always limit their activities. Incidences of cancer and diabetes are likely to be well above average as are problems with sight or hearing. Despite this most people might feel relatively satisfied with their health.

Their age does not generally limit these people's social lives. As many as half may be active in some local community or social organisations.

Type 1.11

# Affluent elderly



The majority of these elderly married couples and widowed singles are comfortably retired. They worked in senior managerial or professional jobs and typically their pension provides a household income approaching the national average salary.

Most own their detached or semi-detached homes and often have other significant assets and savings. They are twice as likely to have investments in bonds, shares, and ISAs as well as National Savings accounts. Generally these pensioners will not bother with smartphones and around half will never use the internet. The other half will only do so occasionally, perhaps to research investments, buy books, or send gifts or flowers.

Leisure activities may be relatively sedate and more traditional pastimes such as photography, bird watching, gardening and going to the theatre. A number will subscribe to magazines, possibly on food, cooking, or gardening.

“Comfortably retired... significant assets... shares... ISAs... National Savings accounts... traditional phones... basic internet use... eat healthily ... some long term illness... prescription medicines... high blood pressure... heart and digestive problems...”

They tend to eat healthily and consume moderate amounts of alcohol. Some will have long term illnesses but the majority will consider their health to be good, considering their age. Most will be taking prescription medicines, perhaps for high blood pressure, heart or digestive problems. Although few are currently smokers there may be a number of people who suffer from breathlessness.

Category 2

# Rising Prosperity

*Types*

- 2.12 Young flat buyers
- 2.13 Metropolitan social renters
- 2.14 Socialising metropolitans
- 1.15 Educated urbanites
- 2.16 Rising young families
- 2.17 Cosmopolitan families
- 2.18 Mid-life singles
- 2.19 Retired metropolitans
- 2.20 Retired social renters
- 2.21 Older owners



## Category 2

# Rising Prosperity

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These are generally younger, well educated, and mostly prosperous people living in our major towns and cities. Most are singles or couples, some yet to start a family, others with younger children. Often these are highly educated younger professionals moving up the career ladder.

Most live in converted or modern flats, with a significant proportion of these being recently built executive city flats. Some will live in terraced town houses. While some are buying their home, occasionally through some form of shared equity scheme, others will be renting.

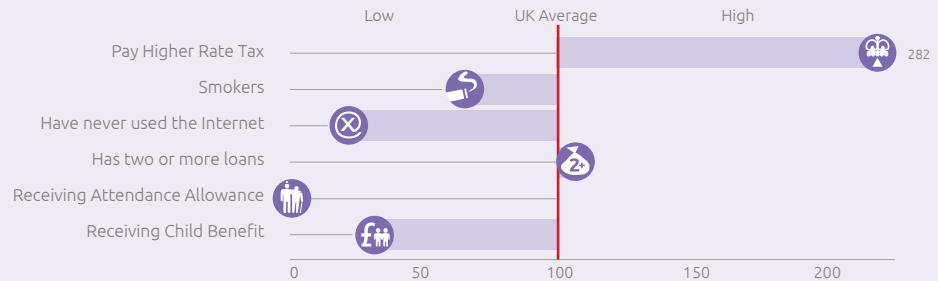
While many have good incomes not all might yet have had time to convert these into substantial savings or investments. They are likely to be financially confident, managing their money and choosing the provider of their financial, or other, services.

They are the internet generation, 'early adopters' most likely to use smart phones and frequently use the internet and new technology.

These people have a cosmopolitan outlook and enjoy their urban lifestyle. They like to eat out in restaurants, go to the theatre and cinema and make the most of the culture and nightlife of the big city.

Type 2.12

# Young flat buyers



Mostly in their twenties and thirties these young singles and couples own or rent smaller flats. Some of these couples may have young children. A high proportion of the flats will have been built in recent years. Shared ownership, while relatively rare, is significantly more likely to occur in these areas than elsewhere as they try to get onto the housing ownership ladder.

The majority of these younger households have higher than average incomes. They are roughly three times more likely than average to be higher rate taxpayers. Some will have started to make some investments in shares or ISAs. It is unlikely that they will have accumulated significant savings even though most are managing to save on a regular basis.

While they may generally spend relatively freely using their credit card a significant minority will only repay the minimum amount. Around a third might also be utilising the overdraft facility on their current account. There will be a higher than average minority with loans and unsecured debts.

Ownership of iPads, other tablet devices, and portable media devices will be higher than average. Most will have a smartphone and may well have downloaded a number of free and paid for apps.

They are frequently online managing finances, using financial price comparison sites, buying tickets to the cinema and other entertainment, buying skin and hair care products, and purchasing travel and hotels.

“Smaller flats... new build... some shared ownership... above average incomes... spend freely... overdrafts... some loans... iPads... smartphones... social media... online finances... blogs... online newspapers... films and TV on their laptop... active social lives...”

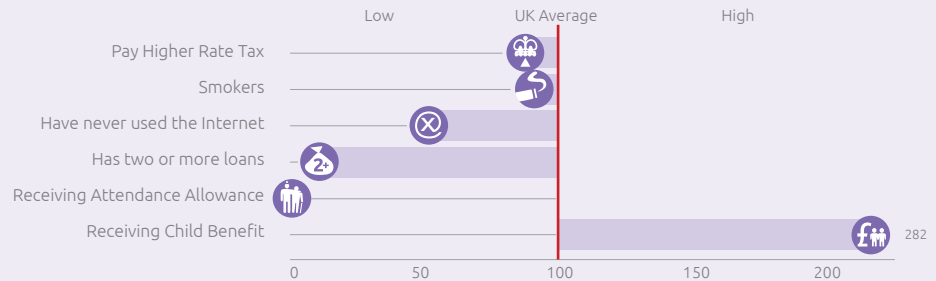
They also take part in discussion forums, upload content, read reviews, blogs and newspapers, and watch TV and films. They also use social media more frequently than average.

Although they generally have a healthy diet they are twice as likely as average to drink in excess of guidelines. While they are less likely to talk to their neighbours regularly they will have active social lives.



Type 2.13

# Metropolitan social renters



The majority of these younger singles and couples are renting small flats from a social housing provider, perhaps in streets where, following right to buy purchases, more of their neighbours now rent privately. Relatively few of the couples are married and getting on for half of these households will have children. There is a high incidence of single parents.

Education levels are mixed. While some have degrees others will have left school with GCSEs. Work is more typically manual or skilled manual. A significant minority are unemployed and/or living on benefits.

Incomes are mostly well below the average, particularly in comparison to others in their streets. They are more likely than average to make use of their overdraft facility and may be struggling with debts. Less than a third of these people will have a credit card.

Some of these households will be receiving rent rebates or allowances. Around half might be in receipt of child benefit.

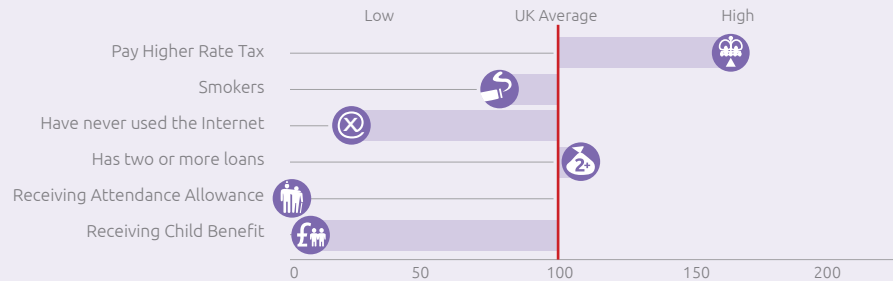
“Social housing flats... single parents... manual or skilled manual jobs... benefits... overdraft... debts... rent rebates... Blackberry... social networking... diabetes, anxiety or depression... smoking...”

Their mobile phone is more likely to be a Blackberry. These are more often used to monitor their social networks and access lifestyle content. Online their activity might include researching loans and other financial services, purchasing event tickets, hair care and skin care products, and purchasing or downloading music and entertainment.

A small proportion of this type will be obese and relatively few manage to meet healthy eating guidelines. There is also some incidence of diabetes, respiratory issues and anxiety or depression. Smoking is more prevalent than average.

Type 2.14

# Socialising metropolitans



In their twenties or early thirties these young singles and couples are starting their white-collar careers. Most are renting smaller flats, most often in London and other large cities. A few may be buying their first home, possibly using a shared equity scheme.

“Young singles and couples...  
 renting... London...  
 white-collar... student loans...  
 refused credit... blogs...  
 online newspapers... tablet  
 computers... apps... social  
 media... film & music...  
 active social lives...”

Most will have A levels and degrees and work in mid-level office or professional jobs. There will also be some students and a few unemployed people. However a number will have good London salaries and overall these people can afford to socialise. Some will have started to build up some small savings. Many will still be repaying student loans and a large minority may be having difficulties with these and other debts. A third may have been refused credit.

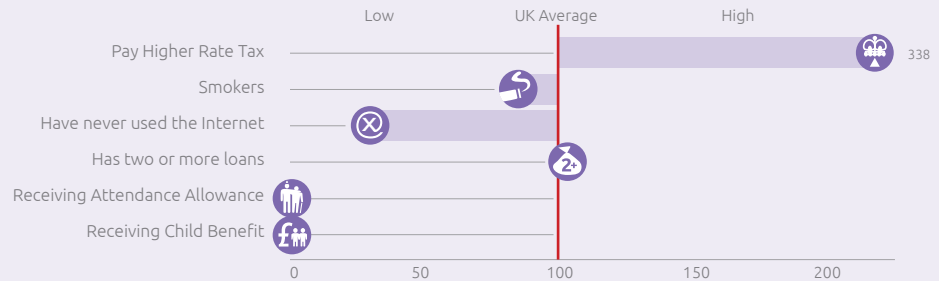
Some may spend a significant time on the internet, often for shopping, managing finances, reading newspapers and taking part in discussion groups or reading blogs. Ownership of smartphones and tablets is likely to be well above the average and they will use their phones extensively. They may have downloaded a number of additional apps to these devices. These will cover a wide range of topics including social media, lifestyle, travel or games.

Although most are in excellent health there might be some problems of anxiety or depression. These urban flat dwellers are less likely to talk with neighbours but have more social contact than average. Many have an interest in music, film and sport and spent a fair amount of their leisure time out with friends.



Type 2.15

# Educated urbanites



The typical Educated Urbanites are singles, or occasionally couples, in their thirties and renting a flat from a private landlord in London or a major city.

The majority will have a degree and be in a white collar job, perhaps in a senior managerial or professional capacity. Their incomes are mostly well above the national average. Many may be financially literate, with multiple bank accounts and credit cards, comfortable managing their affairs online and switching between providers.

A number of these people will have investments in shares and ISAs and may have significant amounts in savings accounts although it is more usual for their savings and investments to be only a little above average.

However living costs, particularly high rents, may be a concern with up to a third of these people just coping financially despite their high incomes.

They use the internet more extensively than others. A high proportion will have mobile internet access through their iPad, tablet, or other handheld devices in addition to their smartphone. These people tend to download more apps than the average person. This is the case with both free and paid for apps and covers most categories of applications for mobile phones.

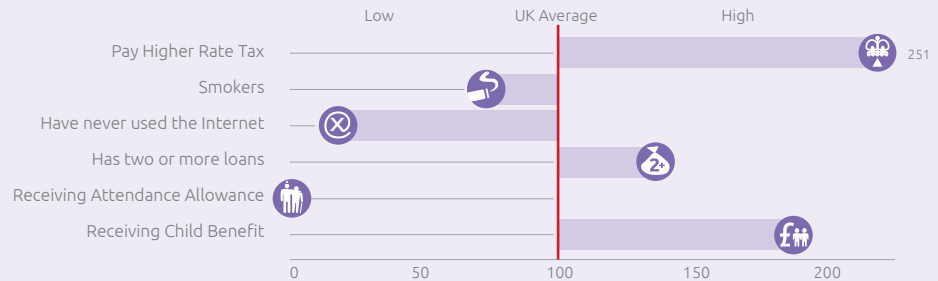
“Singles... renting flats... higher incomes... financially literate... investments... high living costs... just coping financially... often online... iPads... many apps... Skype... news forums... eat healthily...”

Their online activity reflects their status as renters. They don't generally research mortgages, utilities or insurance but do research or purchase credit cards, cosmetics, leisure activities and holidays. Activities such as Skype, sharing content, reading news, blogs and forums, downloading music and watching television are all much more prevalent than the national average.

Eating healthily, moderate drinking and general good health are typical of this type.

Type 2.16

# Rising young families



These are educated families in white-collar occupations usually early in their careers. These families include a higher proportion of the separated, divorced, and unmarried than average. Most will be buying houses with a mortgage. Often this will be a recent mortgage with many years of repayments to run. Nearly all the housing will be post 1970 and roughly half may be estates built in the past decade.

“White-collar... early in career... separated... mortgages... new houses... average income... ISAs... life cover... insurance... student loans... some debt problems... games consoles... occasional social media... poor diet... alcohol...”

Household incomes are more likely to be above the national average and some will be higher rate taxpayers. Most households have two or more cars. Some will have built up savings accounts and have invested in ISAs and occasionally shares. They tend to protect their families with life cover, house insurance and pensions.

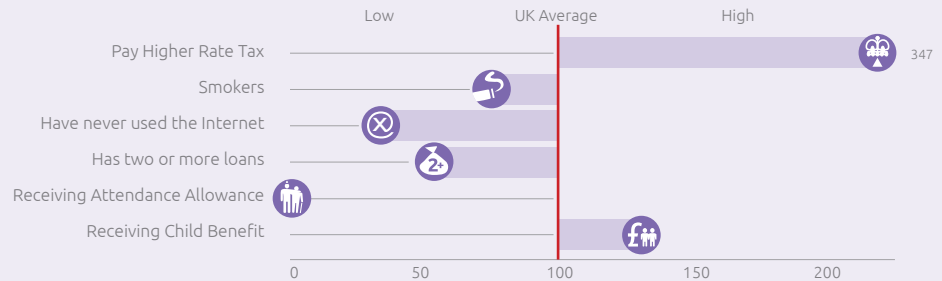
More than average will have multiple credit cards and bank accounts. However the proportion of households who only repay the the minimum balance of the credit card bill may be double the national average. Due to the cost of living, housing costs and the need to repay student loans and other debts a minority of these families may be finding their financial situation rather difficult.

The proportion owning tablet computers and games consoles is above average. Many will have downloaded additional apps to their mobile, possibly paying for a few specialised apps. These may be for activities such as shopping, news, lifestyle and health & fitness. Most will use social media sites although they are less likely to do so on a daily basis.

While generally in good health these families have a higher propensity to drink more alcohol than the recommended amounts and most fail to achieve the recommended diet of fruit and vegetables.

Type 2.17

# Cosmopolitan families



These families and occasionally single parents own or rent in mixed urban areas. Their homes are mostly larger terraced houses in streets where house prices are well above the average and council tax bands are higher.

Many are in white-collar jobs including some managers and senior professional occupations. Roughly half of these people may have a degree. Household incomes are often above the national median and around one in eight may be higher rate taxpayers.

A good number may be financially sophisticated, with some investments in shares and a number of bank accounts that they may well manage or switch online. They are likely to have more savings than average. Online a higher proportion research and purchase leisure activities - tickets, cinema, eating out, travel, and hotels. They are more likely to research financial services and twice as likely as average to take the research through to an online purchase of services. They download music, watch TV and read blogs and newspapers more frequently than average. Social media is more focussed on professional rather than personal activity.

They are more likely than average to download a few apps to their mobile or tablet device with financial, travel and sports content amongst the popular topics with these people.

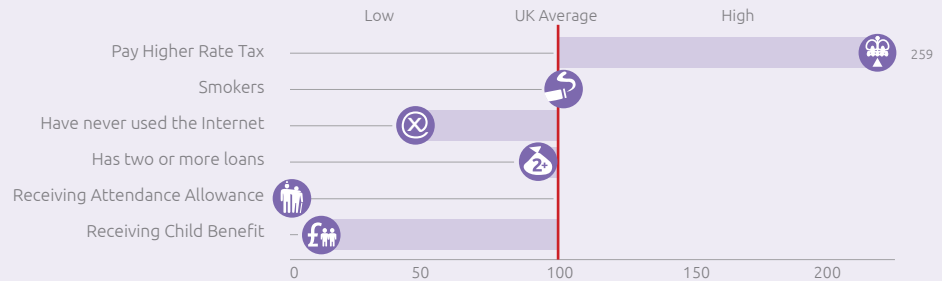
“Larger terraced houses... white-collar... degrees... financially sophisticated... savings... manage money online... LinkedIn... download music... read blogs... broadsheets... healthy lifestyles... five a day...”

Broadly these people lead healthy lifestyles and are much less likely than average to have health problems. Their consumption of fruit and vegetables is high. However a significant minority consume more than the recommended levels of alcohol. While most have higher levels of social activity a small minority might feel isolated.

They are generally receptive to communication by mail or email but much less keen than average on contact by phone, mobile or text. Broadsheets tend to be the favoured source of news and a number will subscribe to magazines.

Type 2.18

# Mid-life singles



People aged between 45 and 65 who are single, separated, or divorced are found significantly more often than usual amongst these households. Occasionally some may be providing financial support to a child living elsewhere.

Occupations are more typically white collar with a number in senior managerial or professional positions. Household incomes are usually above the national average, sometimes significantly so with one in ten paying higher rates of tax.

Ownership of ISAs, shares and bonds is likely to be above average amongst these households. They are more likely to have a pension provision, either privately or through their employer, and to have built up more savings than average. Generally these households are quite satisfied with their jobs and financial prospects.

They can afford tablet computers, iPhones and similar technology but tend not to use their phone to access the internet and download fewer apps than most.

Online activity tends to be focussed, researching finances, booking tickets for leisure activities, reading newspapers or magazines, and finding books. They may use social media sites, but occasionally rather than daily. Keeping up with friends is less likely to be via Facebook, Twitter and the like.

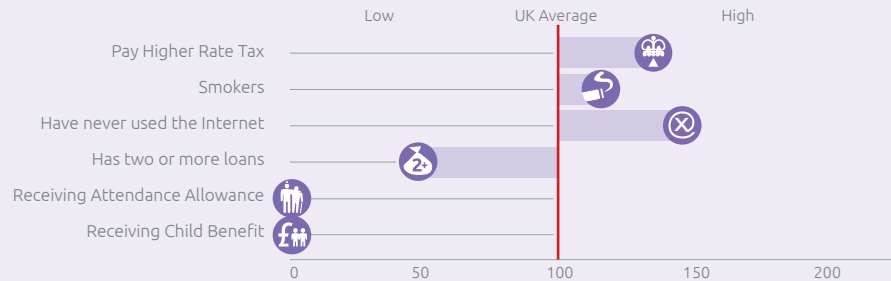
“Flats... urban noise... vandalism... white collar... good financial prospects... shares... pensions... savings... iPhones... little social media... some prescribed medication... cholesterol... overweight...”

Slightly raised cholesterol levels may be an issue for a number of these people and some may be overweight. Some will consume more than the recommended levels of alcohol. Perhaps half will be taking some prescribed medication.

Many live in flats and some may be in neighbourhoods experiencing urban noise, vandalism and environmental issues.

Type 2.19

# Retired metropolitans



A significant proportion of these households are retired or approaching retirement. There may be equal proportions of couples and single, separated, divorced or widowed people.

“Approaching retirement... flats... living comfortably... senior managers... financially aware... only practical internet use... healthy diets... blood pressure... heart medication... urban areas... street noise...”

Generally these people feel that they are living comfortably. They tend to be, or were, in white collar occupations with many in senior managerial or professional positions. Household incomes may be above the national average, occasionally significantly higher.

Although financially aware they are less likely to favour internet and telephone banking and to consider financial comparison sites as a source of information. Other than when managing their investments they are not likely to be switching accounts or providers of financial, telephone or energy services.

Most own flats or occasionally smaller houses, which being in higher priced urban areas may be a significant asset. Most will not own a car.

The internet is used to research practical information, local government and utilities, and for shopping and purchasing holidays. However up to a third of these households may never have used the internet.

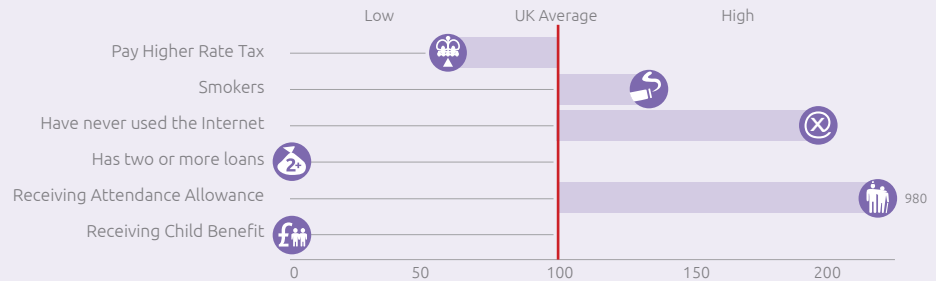
These people tend to eat healthily with low alcohol consumption. Given their age it is to be expected that some might have a limiting long term illness or may be taking prescription medicines for blood pressure or their heart.

A significant minority might experience noise from the street or from neighbours otherwise they tend to be happy.



Type 2.20

# Retired social renters



The majority of these people are aged over 55, often retired, and renting their homes from a social housing provider.

Relatively low educational qualifications are more typical of these people, many of whom are of an age to have left school before 16 and so have no formal qualifications.

Household incomes are usually below, often well below, the average. The majority may not earn sufficient to pay tax. They tend to share the traditional financial attitudes of their parents and are less likely to favour modern forms of banking. They are significantly less likely than average to have borrowing or savings, or any form of investment. While most may feel they are coping financially a few may find difficulties in getting by.

Almost half of these people will never use the internet. These people are less likely to own a smartphone or to subscribe to television services beyond the basic freeview channels.

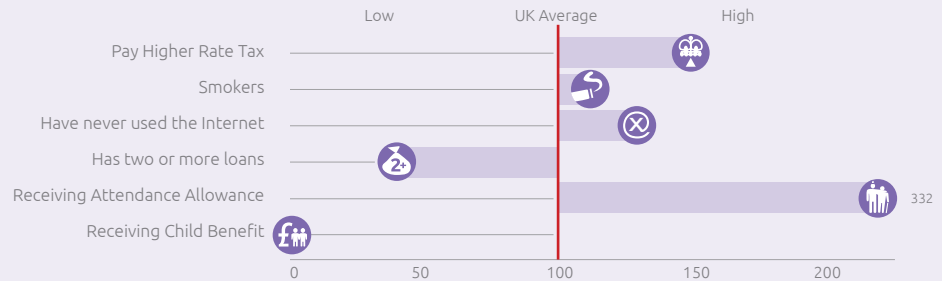
A high proportion, possibly over a third, may consider themselves to be in bad or very bad health. Around half may have some form of limiting long term illness. Similar numbers may be taking three or more prescription medicines. The incidence of dental problems may be above average.

“Often retired... social housing... low educational qualifications... low earning, no tax... traditional financial attitudes... don’t use the internet... bad health... limiting long term illness... high blood pressure... prescription medicines... poor diets... obesity...”

Some may consume more than the recommended levels of alcohol. Around a third may consume little fruit and vegetables on a regular basis. A significant minority of these people may be obese. Approximately a third might have been diagnosed with high blood pressure.

Type 2.21

# Older owners



The majority of these home owners are likely to be aged over 55 and retired. Mostly their properties are owned outright and priced above the national average. Some of the houses might be relatively large.

“Home owners... traditional banking... financially aware... good pensions... shares... ISAs... traditional contact channels... infrequent internet... broadsheets... photography... charity... voluntary work... healthy eating... prescription medicines...”

Those still working may earn high salaries while those retired tend to have incomes similar to the average working household. A higher than usual proportion of these people will have university degrees. Given their age they may have studied at a time when fewer people went to university.

Financially these people are more likely to prefer traditional forms of banking and may keep up with the financial pages of their broadsheet newspapers or their magazines and monitor their shares, ISAs and other investments. They prefer traditional modes of contact - personal visits, post, or occasionally landline phone.

They tend to be infrequent users of the internet and a number have never bothered going online. Similarly they have little interest in modern technology. Mobile phones, where owned, are less likely to feature internet access.

Eating healthily is more prevalent amongst these households, whose alcohol consumption tends to be low. Due to their age there may be some limiting long term illnesses and a higher than average proportion taking prescription medicines for blood pressure, heart or gastric problems.

Popular leisure activities might include photography, wildlife, charity and voluntary work.

Category 3

# Comfortable Communities

*Types*

- 3.22 Cosy young families
- 3.23 Young families in terraces
- 3.24 Suburban large families
- 3.25 Terrace owning families
- 3.26 Green-belt families
- 3.27 Young families in semis
- 3.28 Contented families and couples
- 3.29 Rural pensioners
- 3.30 Contented elderly
- 3.31 House-proud pensioners
- 3.32 Terrace-owning pensioners





### Category 3

# Comfortable Communities



This category contains much of middle-of-the-road Britain, whether in the suburbs, smaller towns or the countryside.

#### *Types*

- 3.22 Cosy young families
- 3.23 Young families in terraces
- 3.24 Suburban large families
- 3.25 Terrace owning families
- 3.26 Green-belt families
- 3.27 Young families in semis
- 3.28 Contented families and couples
- 3.29 Rural pensioners
- 3.30 Contented elderly
- 3.31 House-proud pensioners
- 3.32 Terrace-owning pensioners

All lifestyles are represented in this category. Many areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. There are also comfortably off pensioners, living in retirement areas around the coast or in the countryside and sometimes younger couples just starting out on their lives together.

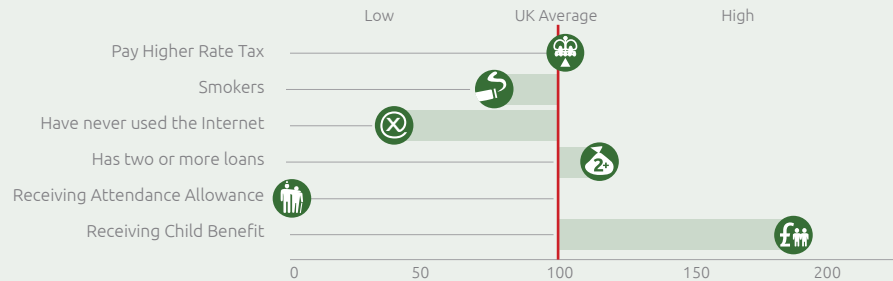
Generally people own their own home. Most houses are semi-detached or detached, overall of average value for the region. Incomes overall are average, some will earn more, the younger people a bit less than average. Those better established might have built up a degree of savings or investments.

Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.

Most people are comfortably off. They may not be very wealthy, but they have few major financial worries.

Type 3.22

# Cosy young families



Young couples with children form the majority of households in this type. Pre-school children are particularly prevalent and the parents are more likely to be aged under 35. Most live in three or four bedroom semi-detached or detached houses, which they are buying with a mortgage or sometimes renting from a private landlord.

Managerial, professional or administrative and skilled jobs are typical. Household incomes range around the national average.

These people adopt modern forms of banking. Many dislike branches, preferring internet banking, and use financial comparison sites. They are more likely than average to consider switching their financial, telecommunications, and energy providers.

“Pre-school children... managerial or administrative jobs... average incomes... internet banking... financial comparison sites... ISAs... life policies... games consoles... smartphones... less social media... good health... alcohol... struggle with five a day...”

Some may have built up a level of savings and invested in ISAs. They are more likely than average to have some form of life policy. The majority are repaying a mortgage. They are more likely than average to also have other borrowings, which some will be finding a burden to repay. Perhaps a third may have used their overdraft facility recently. While most may feel they are doing fine a minority might be having some difficulties with their finances.

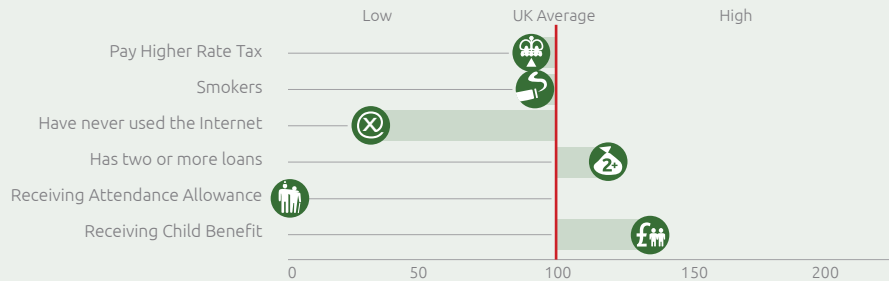
New technology is likely to be found in these homes. Level of ownership of games consoles, portable media players, and tablet computers are all above average. They are more likely to subscribe to satellite or cable services and use smartphones and other devices with internet access.

These people are much more receptive to communications by email, text, or even personal visits, but are much less happy with communication by post. They access social media sites less frequently than the average.

Generally these people are in good health, however they are likely to drink more alcohol than recommended and less likely to eat the suggested five a day fruit and vegetables.

Type 3.23

# Young families in terraces



More of these parents are aged under 35 than older and a larger proportion have a pre-school age child. A number may be single parents. Many live in smaller terraced or semi-detached houses, some of which will have been newly built in the past decade. Over half may be renting from a private landlord.

Household incomes are likely to be around the national average, sometimes a little higher. A level qualifications are more typical, although some might have degrees and some only GCSE's. White-collar, skilled and skilled manual jobs are all likely amongst these households.

These families are more likely to feel they are in some financial difficulties rather than feel they are doing comfortably. They are less likely than average to have investments and more likely to have loans. A number may be struggling to make repayments on their borrowing.

Their likelihood of owning new technology such as games consoles or smartphones, and to subscribe to cable or satellite services, is above average. More apps than average might be downloaded to their phones and they are typically more frequent users of social media than average.

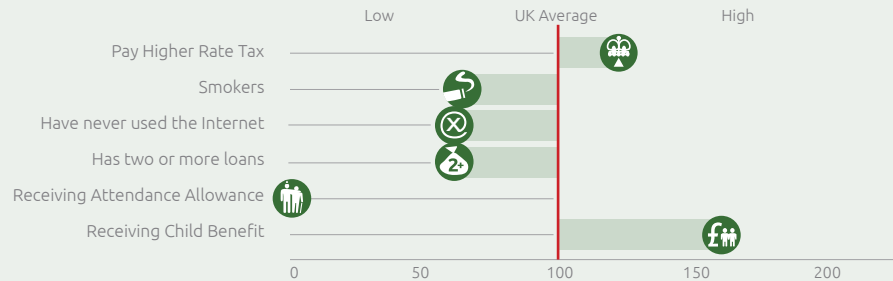
“Pre-school age child... single parents... smaller houses... average incomes... white-collar... skilled manual jobs... some difficulties financially... loans... new technology... social media... responsive to text adverts... internet shopping...”

Use of the internet may be more frequent and more intensive than average. In addition to their finance, loans, utility providers, they might buy fragrances and cosmetics and research larger purchases. Groceries, music, cinema tickets and other leisure purchases may also be made online.

Some may be more responsive than average to text advertisements or competitions and generally these families find email communications acceptable.

Type 3.24

# Suburban large families



These tend to be larger households. Many are younger families, sometimes with many children. There may also be some extended families and groups of singles, perhaps students, sharing. Overall elderly people are less often found in these households.

While the majority are buying their, typically semi-detached house, with a mortgage there may also be a significant number renting. The housing is more often of pre or post-war construction. Some of the accommodation may be cramped for the size of family. Occasionally the houses are in poor repair, and sometimes in neighbourhoods experiencing street noise.

“Many children... extended families... mortgage... semi-detached house... street noise... part-time working... few investments... some difficulty getting by financially... good health... some diabetes...”

Incomes are more often above average although there will be a higher than usual level of part-time working. These families are more likely than average to actively manage or switch their financial accounts. Relatively few are likely to have investments in shares or bonds or to have sums in savings accounts. Up to a third may be having some difficulty getting by financially and some may have difficulties with debt repayments or the cost of housing.

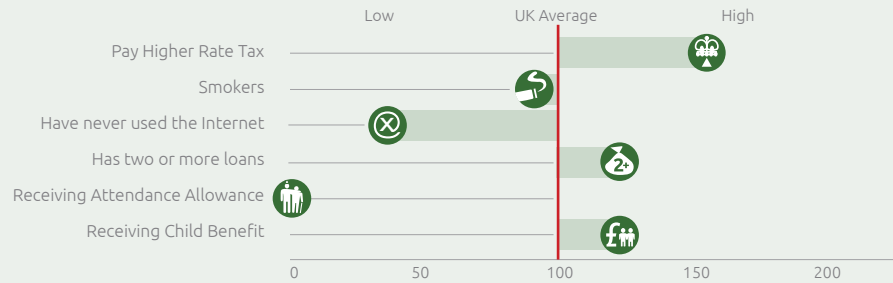
While these families do not have a high ownership of new technology generally there may be many using smartphones, particularly iPhones and Blackberry. These people tend to download a higher than usual number of apps to their phones and make above average use of social media.

While generally in good health, a few might have raised cholesterol levels and the prevalence of diabetes might well be above the national average. There might be a high proportion of non-smokers and low alcohol consumption.



Type 3.25

# Terrace owning families



These families and young couples live in smaller homes, often terraced houses. Typically they will be buying their home with a mortgage, with many years left to run.

Many might be in white-collar occupations. Incomes tend to be above the average. A number might be paying higher rates of tax. These families are more likely to have life cover, insurance, pensions and some savings but less likely to have investments. They may trust and use price comparison sites and open or switch financial accounts online. Spending on credit cards may be relatively frequent, however most might consider describe their financial situation as coping or 'getting by' and a minority might experience some financial difficulties.

Ownership of tablets, smartphones and other internet enabled devices is higher than average amongst these households. Their internet use is varied with some propensity to purchase leisure, tickets and clothing online.

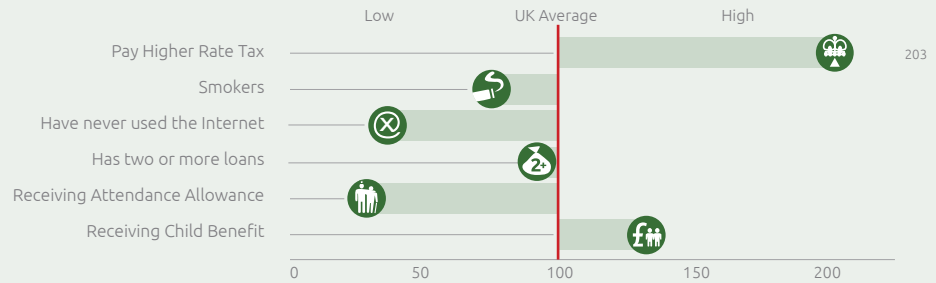
“Mortgage... white-collar... some high rate tax... life cover... insurance... pensions... some financial difficulties... smartphones... LinkedIn... professional associations... social groups related to children... smoking... alcohol... less good diet...”

Social media usage is average with professional or business use being the primary focus for some. These families show no marked partiality for any particular communications channel but may be members of professional associations or social groups, often related to their children's activities.

Health is generally good although some lifestyles may include smoking, consumption of alcohol above recommended levels and low consumption of fruit and vegetables. A few may use alternative medicines.

Type 3.26

# Green-belt families



Most of these families live in detached houses, often in semi-rural areas, villages and the edges of smaller towns. Most of the children are older although there will be some families with pre-school children. Some may have older children who have left home or are at university.

Household incomes are likely to be above average with a number paying higher-rate tax. Generally these people are in white-collar managerial or professional occupations although there will be some skilled workers. Most of these families will have a mortgage but a good number will have managed to own their home outright.

Generally feeling financially comfortable these families may spend relatively freely on credit cards although some may make use of their overdraft or make the minimum payment on their credit card. They are more likely than average to have investments in shares and ISAs and to have life cover, pensions and perhaps a good level of savings. They may well use price comparison sites and are comfortable carrying out finances online.

They may own a variety of internet-enabled technology including games consoles and may well subscribe to a range of TV channels. Financial products, wine, hair care, and fragrances are among the more typical online purchase of these households.

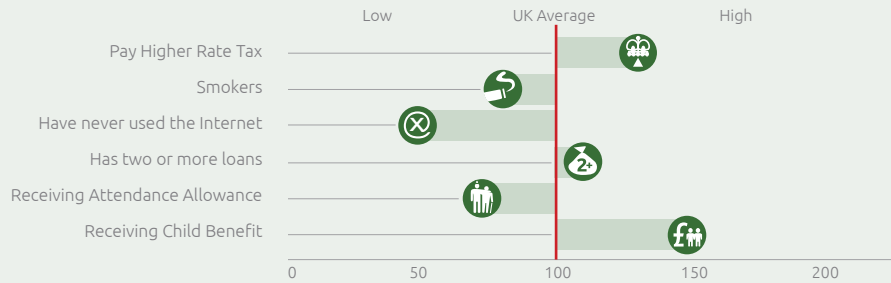
“Semi-rural areas... older children... mortgages... average incomes... financially comfortable... life cover... pensions... savings... games consoles... online banking... digital communication channels... good health... some obesity... active socially...”

While generally they consider themselves to be in good health some of these families might be over-weight and alcohol consumption may exceed the recommended levels. A number might have raised cholesterol levels.

They are less likely to use social media although they may be happy to receive communication by email. They are relatively active socially with a majority being members of social groups or clubs.

Type 3.27

# Young families in semis



The majority of these households are families and couples with children, including a relatively high proportion of separated or divorced parents. Typically they live in three bedroom houses in neighbourhoods of relatively lower priced housing. Most will be buying with a mortgage but around a quarter renting from a private landlord.

“Many separated or divorced parents... lower priced neighbourhoods... white collar... second jobs... coping financially... overdraft... pensions... life cover... games consoles... smartphone apps... alcohol consumption... less healthy lifestyles...”

While a few might be temporarily unemployed most are in white collar professional and executive roles earning above average household incomes. A number may be receiving maintenance or alimony payments from an absent partner. Some will have taken a second job to supplement their income. A few might be higher rate tax payers.

In general these families will be coping financially, although few would describe themselves as comfortably off. However a noticeable minority might be finding their financial situation difficult.

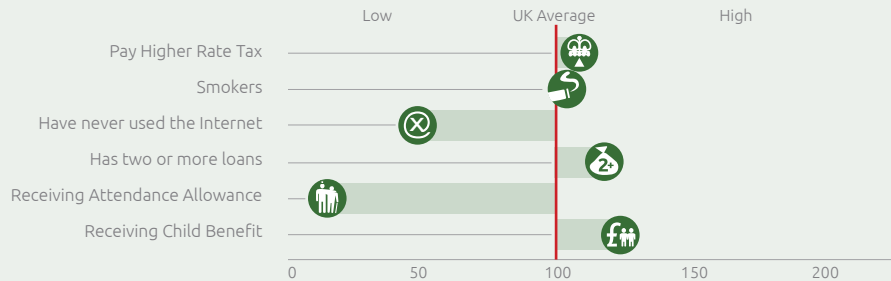
They tend to spend more than average on their credit cards, although some will not be making the full repayments. Some will make use of their overdraft from time to time. A few will have built up some unsecured debts. A greater number will have built up a small level of savings with some small investments. These households are more likely than average to have a pension and life cover.

More frequent users of the internet, they might research days out for the children, holidays, household furnishings and housing. They download apps to their smartphone more than average and may be more responsive to mobile marketing communications. Ownership of game consoles may be more prevalent than average.

Overall these families consume more alcohol than average. Although there will be a mix of dietary habits, low consumption of fruit and vegetables is more likely. Despite these lifestyle behaviours they are likely to be in good health.

Type 3.28

# Contented families and couples



Married couples with older school age children are more typical of the households in this type. Many live in three or four bedroom semi-detached homes. While mortgages are more common many will own their home outright. A high proportion of these families will own two or more cars.

Employment is a mix of professional, administrative and skilled manual jobs. Household incomes tend to be above the national average. Some will have investments and built up moderate savings. Borrowing will mostly be limited to the mortgage.

They may subscribe to TV packages, and own games consoles, smartphones and other devices with internet access, although in general these facilities are not used extensively.

Generally they are less likely than average to use social networking sites and these families are not particularly keen users of the internet. Reviews and blogs may be read occasionally, and they may do an average amount of online shopping.

There may be a slight preference for communications by email although they are less likely to respond to digital marketing.

“Married couples... older children... semi-detached homes... two or more cars... above average incomes... moderate savings... less internet use... generally good health... some obesity... raised cholesterol...”

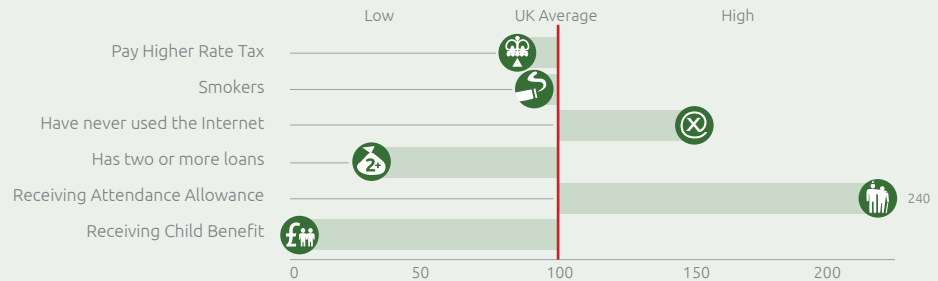
They are more likely to read tabloid than broadsheet newspapers and some may subscribe to women’s, travel or home and gardening magazines. Propensity to shop by mail order is above average.

Although most consider themselves in good health their lifestyles may lead to a number of these people being overweight, and some will have high cholesterol levels.



Type 3.29

# Rural pensioners



These older couples and widowed singles tend to live in areas of relatively low population density, sometimes where there is agricultural employment. Most own large detached houses.

“Low population density... large houses... comfortable financially... investments... National Savings... traditional TV channels ... ‘fair’ health... obesity... high blood pressure... prescription medicines... healthy lifestyles... happy...”

The majority will be retired, while those still working are more likely to have managerial or professional jobs. Many will have investments in stocks and shares, bonds, ISAs and have a significant level of savings in bank and National Savings accounts.

Usually they prefer a standard mobile phone to a smartphone. These people are not likely to download apps or use social networking sites. A significant minority will not use the internet at all. Those who do go online tend to focus on practical things such as managing their finances and household utilities, or on shopping for gardening equipment, plants, electrical goods, wine, and holidays.

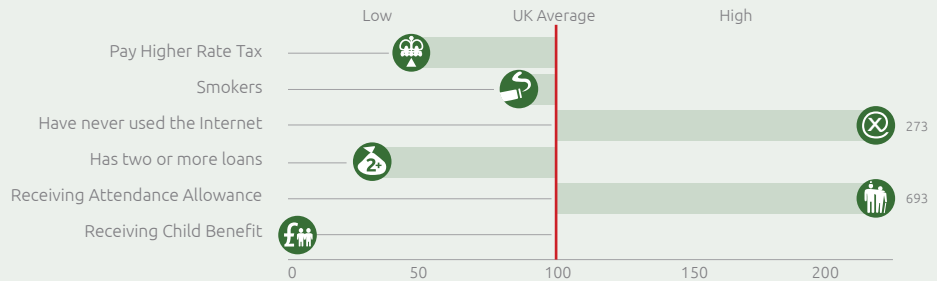
Most are happy with standard TV channels.

Health issues such as obesity, high blood pressure, and dental problems, may occur in some households, and most people will be taking prescription medicines. A relatively high proportion will feel their health is only fair, or even bad. However their lifestyle may be healthy with a high consumption of fruit and vegetables and a low consumption of alcohol.

Despite any health concerns these people tend to be relatively happy and most feel comfortable financially. Most may be active members of some form of social club or organisation.

Type 3.30

# Contented elderly



The vast majority of these people are elderly singles, or sometimes couples, retired, aged over 65, and generally with private means in addition to a state pension.

The majority will own their homes. Often they will have downsized to accommodation intended solely for the elderly, usually one or two bedroom apartments. Often these will be developments offering some communal facilities, often including restaurants, laundrettes, hairdressers and the like. There may be additional facilities appropriate to their age and possibly some form of support or assistance.

“Elderly singles... private means... apartments for the elderly... investments and savings... financially literate... traditional attitude to finances... healthy lifestyles... high blood pressure... prescription medicines... long term illnesses...”

Many will have investments and savings and tend to have a more traditional attitude to finances. While financially literate they prefer bank branches and advisors from a few trusted institutions rather than comparison sites. The majority will never have used the internet.

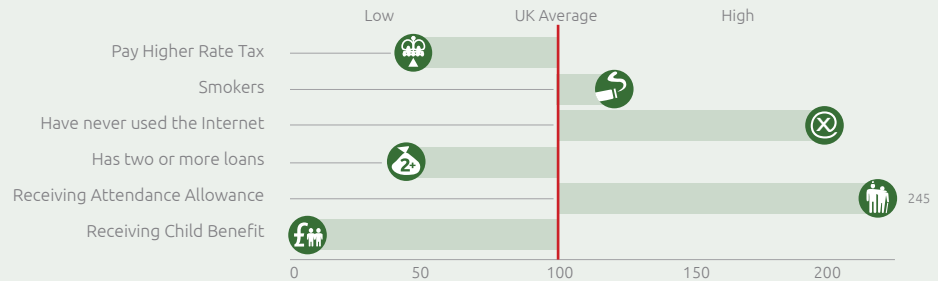
A good many of these people may have been diagnosed with high blood pressure and are likely to be taking a number of prescription medicines, often for their heart, digestion or glands. Long term illnesses and problems with sight or hearing may be prevalent.

Leisure activities may be more sedate in nature, birdwatching, theatre, crafts, charity work and reading. Magazine subscriptions may be common, perhaps for titles covering food, cooking, health or gardening. Their newspaper might be the daily Telegraph or Daily Mail. Some may take coach tours or cruise holidays.

It is likely that most eat relatively healthily, drink moderately and few smoke, although some may have been regular smokers in the past.

Type 3.31

# House-proud pensioners



These retired couples and older people, often living off a private pension often own semi-detached houses and bungalows. Many will have left school before or at the age of 16 and so there may be a higher than usual proportion with apprenticeships, school certificates or no formal educational qualifications.

They tend to have traditional attitudes to finances, to spend moderately, and to have insurance cover. Most will have some form of investments, cash ISAs and savings accounts. Communications by phone or by personal visits are preferred to letters.

Being older, many feel in poor to fair health and suffering some pain. Many may take a variety of prescription medicines for blood pressure, heart conditions and similar. A number may experience breathing difficulties. Although they tend to eat healthily some are likely to be overweight.

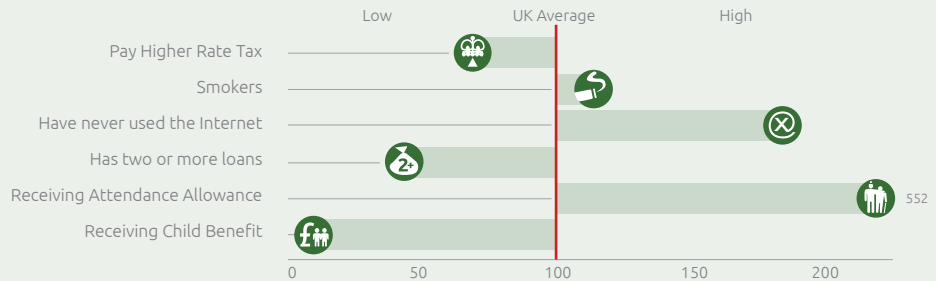
“Retired couples... private pension... traditional attitudes to finances... spend moderately... investments... savings accounts... poorer health... prescription medicines... religious groups... frequent social interaction...”

Moderately active social lives are typical of these households. A good proportion will be members of some kind of social, community, or religious group and frequently they like to talk with neighbours.

Few will use the internet and then mainly for practicalities such as managing finances or household utilities, or shopping for their garden.

Type 3.32

# Terrace-owning pensioners



The majority of these home-owning households will be aged over 55, with many over 75. They live in smaller, often older, terraced, houses. Most will be settled having lived in their home for ten years or more.

“Smaller older houses... low incomes... attendance allowance... traditional attitudes to money... poor health... diabetes... breathing problems... good level of social contact... voluntary work... traditional channels of communication...”

Most will be living off less than the average household income, typically from an annuity or widow’s pension and a number may receive attendance allowance. Some may be caring for their partner.

For a significant minority of these older people, poor health may limit their daily activities. Diabetes, breathing problems and difficulties with sight or hearing may be more common than usual, as might be problems with heart or blood pressure.

Generally these pensioners may have a good level of social contact, enjoy talking regularly with neighbours, meeting people and being members of some social group or organisation. Voluntary work, arts and crafts, gardening and the environment might be amongst their interests.

They are more likely to subscribe to magazines about their interests and may regularly take a TV publication. Cruises or coach tours are amongst their preferred style of holiday.

Traditional attitudes to money might be matched by a preference for traditional channels of communication, letter or phone.

Category 4

# Financially Stretched

*Types*

- 4.33 Student flats
- 4.34 Student terraces
- 4.35 Young renters in flats
- 4.36 Squeezed singles and couples
- 4.37 Squeezed young families
- 4.38 Renting young families
- 4.39 Struggling social renting families
- 4.40 High occupancy families
- 4.41 Conventional middle-agers
- 4.42 Rooted pensioners
- 4.43 Elderly in terraced estates
- 4.44 Post-industrial pensioners
- 4.45 Elderly in semi-detached estates
- 4.46 Pensioners in socially rented flats



## Category 4

# Financially Stretched

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- 4.46 Pensioners in socially rented flats



This category contains a mix of traditional areas of Britain. Housing is often terraced or semi-detached, a mix of lower value owner occupied housing and homes rented from the council or housing associations, including social housing developments specifically for the elderly. This category also includes student term-time areas. There tends to be fewer traditional married couples than usual and more single parents, single, separated and divorced people than average.

Incomes tend to be well below average. Although some have reasonably well paid jobs more people are in lower paid administrative, clerical, semi-skilled and manual jobs. Apprenticeships and O levels are more likely educational qualifications. Unemployment is above average as are the proportions of people claiming other benefits.

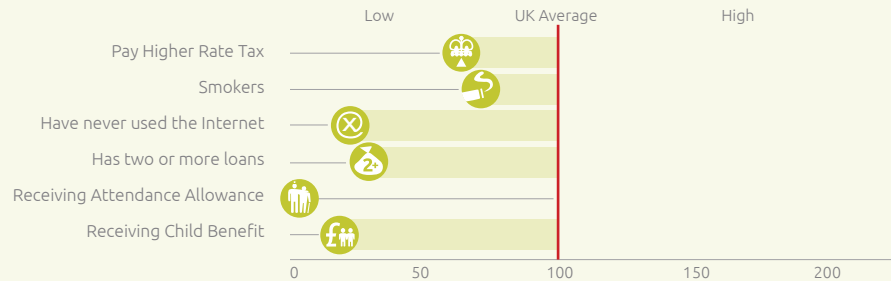
People are less likely to engage with financial services. Fewer people are likely to have a credit card, investments, a pension scheme, or much savings. Some are likely to have been refused credit. Some will be having difficulties with debt. These people are less likely than average to use new technology or to shop online or research using the internet, although will use the internet socially.

Overall, while many people in this category are just getting by with modest lifestyles a significant minority are experiencing some degree of financial pressure.



Type 4.33

# Student flats



These low cost flats are mostly occupied by young single people, often under 30, and they may be students or recent graduates. Many of these people will have A levels or a degree.

“Purpose-built student accommodation... streets of privately rented flats... unsecured debts... comfortable financially... frequently use social media... share content... buy online... download music... stream TV... sports... films... going out...”

Most housing may be purpose-built student accommodation or on streets with high proportions of privately rented flats. Many of the flats will have been converted from larger houses and share amenities.

Those in work may be in professional or junior white-collar jobs. Perhaps half will not earn enough to pay tax. There may also be a higher than usual proportion unemployed. Some might have a significant level of unsecured debts. However most will feel comfortable financially.

Ownership of smartphones will be well above average, as will the proportion owning tablet and hand-held computers. The majority will use social media sites, generally on a frequent basis. They also access the internet with their phone and are much more likely than average to have downloaded a range of apps.

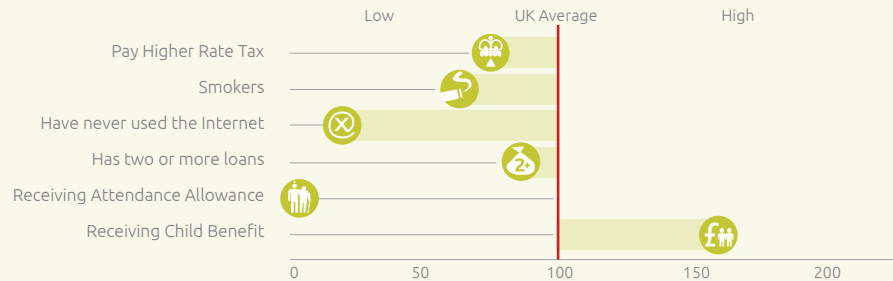
Being regular internet users, they are generally comfortable with researching and buying goods. Groceries, music, cosmetics and clothes might be bought online. They are more likely to regularly share content, download music, read blogs, stream TV, and play games online. Some may gamble online. Most will read newspapers online rather than buying a paper.

Their interests may focus around sports, films and going out. Some may regularly go to the gym to attend exercise, dance or similar classes.



Type 4.34

# Student terraces



Around half of those renting and sharing these old terraced houses may be students. Other young people will usually make up the remainder of those renting in the same, sometimes ethnically mixed, streets. A high proportion is aged under 25 and the vast majority under the age of 35.

Due to the sharing of amenities such as kitchens and bathrooms a significant minority of this housing is registered as Houses in Multiple Occupation and monitored by local authorities to ensure safety.

Most incomes are low, both for the students and their neighbours, some of whom may be claiming Jobseeker's Allowance. In addition to student loans other borrowing is above average. A number may have recently utilised the overdraft facility on their bank account. These people often switch their financial accounts. They are unlikely to have insurance cover or much savings.

They are very comfortable online and spend many hours each week accessing the internet. Ownership of new technology is particularly high. Their mobile is likely to access the internet - iPhones, Android and Blackberry devices are all popular. Many will own some form of hand held computer, tablet or iPad, and some form of portable media player. They are more likely to pay for things using their phone's mobile barcode scanner. They also frequently download music and share pictures.

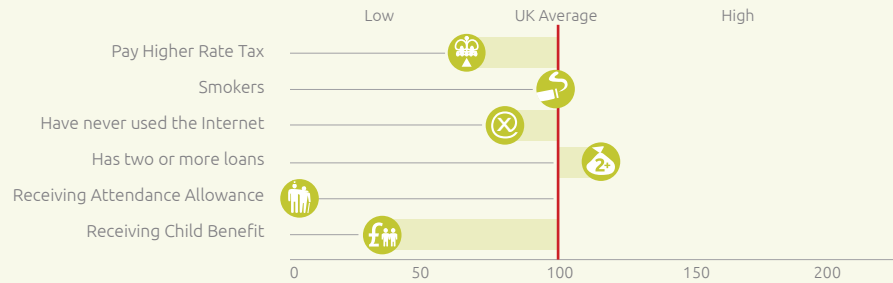
“Old terraced houses... sharing amenities... low incomes... ethnically mixed... Jobseeker's Allowance... borrowing... overdrafts... comfortable online... new technology... contact by email or text... high alcohol consumption...”

They prefer to be contacted by email or text, in preference to other channels and are more likely than average to respond to text or phone advertising and to read promoted tweets.

Student lifestyles are more typical of these people so consumption of fruit and vegetables may be relatively low and consumption of alcohol is likely to be high.

Type 4.35

# Young renters in flats



These singles and couples are renting flats in urban cosmopolitan areas, either privately or from a social housing provider. A few may be single parents.

A significant proportion of these flats may have been built over the past decade. Some converted flats might be registered as Houses in Multiple Occupation.

This may be lower cost housing priced well below the average for the areas that has been attractive to landlords over the years. Not many of these young people are able to afford to purchase themselves although a few might be owner occupiers purchasing under a shared equity scheme. Due to the high level of renters, these households move frequently and are in areas with a transient population.

Most incomes are below average since these young people are at earlier stages in their career. The number claiming benefits is likely to be higher than average.

Most have no credit card and some may be using the overdraft facility on their bank account. A number might have unsecured debts, student loans and other borrowing, which they are finding it difficult to repay. Few will have built up investments or savings.

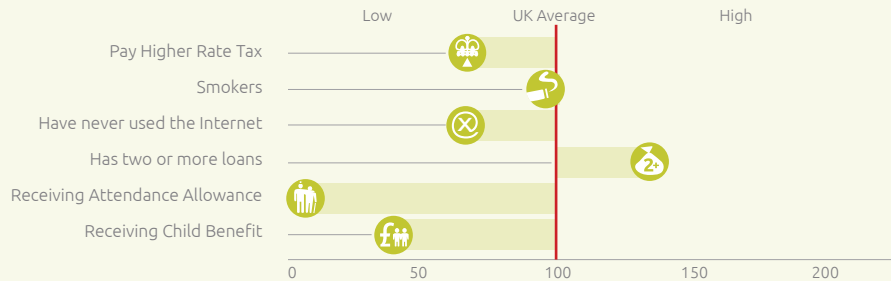
“Urban cosmopolitan areas... some single parents... houses in multiple occupation... transient population... early stages in career... claiming benefits... overdraft... unsecured debts... active online... download apps... active social lives...”

These young people spend more time online than many, while also having active social lives. They are more likely to have smart phones through which they may access the internet. They download more apps to their phone than most, with the emphasis likely to be on shopping, lifestyle, entertainment, or social media. Finances may also be managed using their phone.

They are likely to use fast food outlets and coffee shops. The convenience of online shopping may be attractive to some, as well as reading newspapers and watching television online.

Type 4.36

# Squeezed singles and couples



These couples, singles and separated people own or rent small homes, usually terraced houses. A number may have young children.

A mix of occupations is most likely, including administrative jobs, skilled and semi-skilled workers. Unemployment amongst these households might be above the average.

“Renting... unemployment... average incomes... under financial pressure... loans... repayment difficulties... games console... cinema... football... celebrity magazines... obesity... unhealthy lifestyle... smoking... less happy...”

Household incomes tend to be around or a little above the national average. Few will have significant savings. They are more likely than average to have loans. A number may have substantial borrowing and be having some difficulty meeting the repayments. A large minority of these people may feel under financial pressure.

Their mobile phone is more likely to have internet access than not although they are not prolific users of the internet. They may use the internet slightly more for social media, although some may shop on eBay and use price comparison sites.

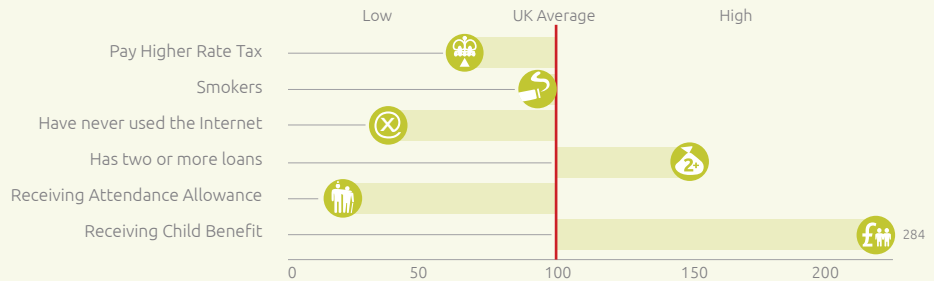
Their preferred channel of communication is by post but they tend to respond to text or internet advertising more often than most.

Around a third may own a games console. Leisure interests may include cinema, TV, computer games, and football. Some may read celebrity magazines or male style magazines.

The proportion who are obese may be relatively high. They drink more than average and are less likely to consume much fruit or vegetables. The proportion of smokers is also higher than average. A number may have a low score on the happiness index.

Type 4.37

# Squeezed young families



These families tend to be mortgaging smaller terraced or semi-detached houses. Employment might be a mix of skilled, semi-skilled and white-collar jobs. Household incomes tend to be around or a little above the average.

More than average numbers of families may be borrowing money, some with multiple loans and a number may be having difficulties keeping up with the repayments. A third of these families may be making use of their overdraft facility. They may make infrequent use of credit cards, which might have a low balance. They are more likely than average to only make the minimum repayment. Few will have investments or savings.

Most will own smartphones and a number will use games consoles to access the internet. They will use the internet more often than average, perhaps shopping for toys, computer games, or days out. Taking part in online forums, uploading content, downloading music, reading blogs and watching videos are among the activities likely to be favoured by these families. The majority might access social media sites weekly, or more frequently.

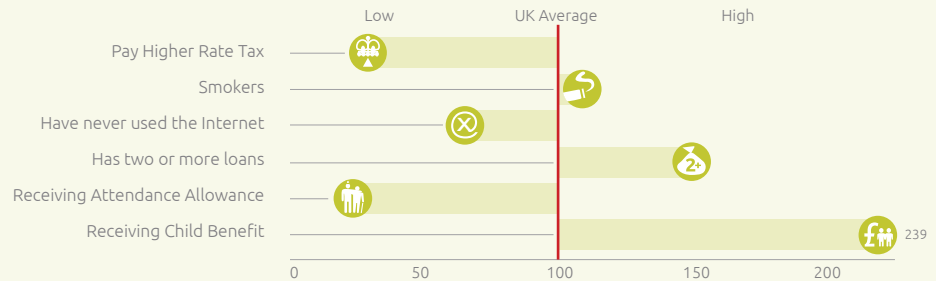
They are more likely than average to read promoted tweets, and follow a brand on social media sites. They also tend to be receptive to email, text or phone communications.

“Mortgages... small houses... average incomes... difficulties with loan repayments... overdraft... little savings... games consoles... online forums... blogs... streaming video... social media sites... smokers... overweight... regular social contact...”

Occasionally these families may be overweight and women may consume more than the recommended levels of alcohol. The proportion of smokers might be higher than average. Most are likely to have regular social contact and they are more likely than average to be in some form of social or community group, possibly related to their children.

Type 4.38

# Renting young families



These younger parents might typically have a couple of young children. Most rent their small houses from a local authority, housing association or private landlord.

“Young parents... rent small houses... skilled or unskilled work... low incomes... not earning enough to pay tax... high unemployment... loans... ‘just getting by’... health issues... unhealthy lifestyles...”

Employment is more likely to be skilled manual work, semi-skilled or unskilled. Most household incomes will be lower than the national average, frequently much lower. Approaching half of these people might not earn enough to pay tax. The unemployment rate amongst these families may approach double the national average.

They are less likely to keep up with financial news, or to have a credit card, and more likely to save for specific purposes.

few will have much in the way of savings or investments. These families are more likely than average to have loans and possibly a fifth might be having difficulties with the repayments. ‘Just getting by’, or worse, might characterise nearly half of these families.

Health issues that may be over-represented amongst these families include anxiety, depression and asthma. They typically drink more than the recommended level of alcohol and most eat less fruit and vegetables. They are twice as likely as usual to be smokers.

These families do not use the internet as extensively as others of a similar age. In addition to PC’s and smartphones they may use games consoles or portable media devices with internet connection. More frequent online activity may include commenting on blogs, gaming, and downloading software and phone apps. They use social media sites at least on a weekly basis.

Their smartphone browsing activity might include topics such as entertainment, games, shopping, gambling and auction sites.

Although typically they say they prefer traditional communication channels, some may be likely to reply to text adverts and read promoted tweets.



Type 4.39

# Struggling social renting families



Families with school age or grown up children, including a number of single parents are typical of these households. Mostly they live in two or three bedroom terraced or semi-detached houses rented from a social housing provider.

Most jobs are likely to be semi-skilled or unskilled. Household incomes are more likely to be below the national average. A large minority may not earn sufficient to pay tax. Many of these families may be barely getting by financially. Perhaps one in five might be having difficulty with debts.

Some may use social media regularly and may use their phone to take and exchange pictures, download music, and watch video clips.

With the exception of computer games and phones they are less likely to shop online. Internet is more likely to be used uploading and sharing images and content and watching YouTube. Some may gamble online and a number may frequent online auction sites.

Leisure interests might include angling, bingo, gambling and computer games. Ownership of games consoles will be above average. Although most have daily contact with others few are members of social groups or organisations.

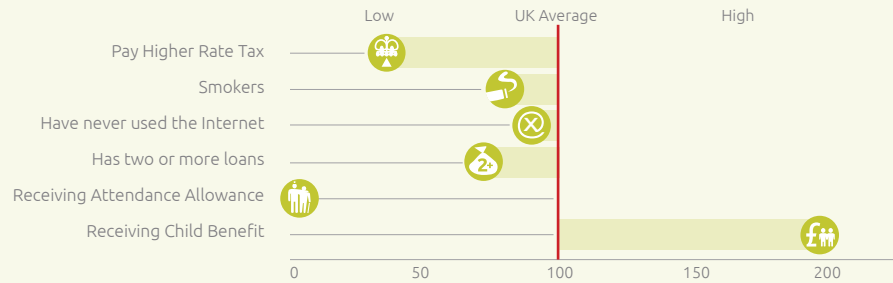
“School age children... some single parents... smaller social housing... below average incomes... barely getting by financially... social media... obesity... raised cholesterol... less healthy diet...”

Levels of obesity may be higher than average, as might the proportion with raised cholesterol levels. Consumption of fruit and vegetables is likely to be below average. A significant minority may consider their health to be poor.

The proportions expressing dissatisfaction with their social life, their income, their housing, and their life overall will be above average.

Type 4.40

# High occupancy families



Younger families with many children are typical of this type. Generally more than half might be of families of Asian origin with some East European immigrants and single parents.

Often these families will be living in particularly low-cost older terraced housing, equally likely to be owned or rented from a private landlord. For some families the accommodation may be cramped. Household incomes are likely to be well below average and people more often have routine, manual, and junior administrative jobs. There may be higher than average numbers claiming housing benefit, income support and Jobseeker's Allowance. Relatively few women work and they are likely to be concentrating on bringing up their young families. Few of these families will have any savings and investments. Equally some might have borrowed money.

These neighbourhoods may be likely to show a high level of worry about crime. Concern about being the subject of racist attacks might be significantly higher than the national average. Wider concerns might be fears about walking after dark and the risk of physical attack. Most might be relatively cautious or untrusting of others.

Generally lifestyles appear healthy with high consumption of fruit and vegetables and little alcohol consumption. However cooking may include frying and a higher use of fats and the incidence of diabetes and asthma is likely to be higher than usual.

“Many children... cramped low-cost accommodation... low incomes... housing benefit... Jobseeker's Allowance... concern about crime... diabetes... asthma... isolation... smartphones... apps... frequently update social media...”

A few may experience a high degree of isolation. Overall these families are less likely to be part of local community or social groups.

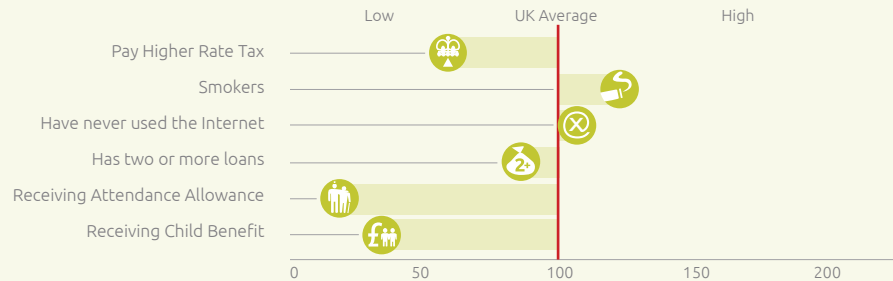
A number of these people might download many apps and use smartphones extensively. Phone use that might be more frequent includes entering competitions, listening to music or the radio, or playing games. They tend to be more likely than usual to respond to or download advertising. They are more likely than many to interact with a brand's social media pages.

The use of social media may be more frequent than average. Compared to many people they maintain their status, send messages, and upload content and pictures on a regular basis.



Type 4.41

# Conventional middle-agers



These middle-aged couples usually own three-bedroom terraced or semi-detached homes, in streets where house prices are lower than average. Many may be approaching retirement and generally their children will have left home.

They may work in administrative or skilled manual jobs and household incomes tend to be around the national average. They are more likely than average to have some form of pension provision, either privately or through their employer.

“Home owners ... below average house prices... children left home... average incomes... pension provision... cautious finances... insured... prescription medicine... less healthy diet... obesity... diabetes...”

These families may adopt a cautious approach to finances, tending to insure themselves and their properties. They are slightly more likely than average to have savings and investments. Financially most will feel, if not comfortable, that they are getting by.

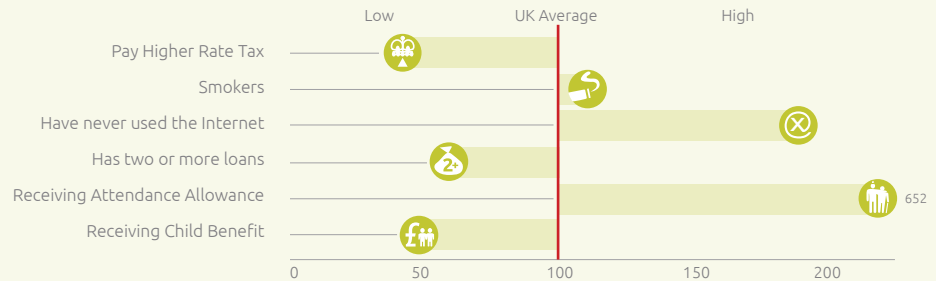
Not all will have a mobile phone with internet capability and may well use social media less often than average. Internet use is also lighter than average although insurance and gifts may be organised online.

Similarly they are less likely to read newspapers online, read or write blogs, or take part in online discussion forums. Instead they may read the Sun, Daily Mirror, Daily Star or Daily Record. Their varied range of leisure interests might include angling, bingo, wildlife, photography, or gambling.

The incidence of obesity, diabetes, high blood pressure, and raised cholesterol levels amongst these couples is likely to be above average. A large minority might be taking a number of prescription medicines. Their lifestyles may include more alcohol consumption and less fruit and vegetables than recommended.

Type 4.42

# Rooted pensioners



Generally these are pensioners and older single people often living in traditional terraced housing or flats. They have typically lived in their home for many years and the surrounding street may have been purchased by landlords and rented to students, young people or poorer families.

Household incomes are likely to be below average. Some of the pensioners only have the state pension while those in employment are usually in low-paid unskilled jobs. A number might receive attendance allowance, disability living allowance, or carer's allowance. Relatively few might have significant savings or investments. While most are probably getting by financially a number might be in some difficulty.

They are unlikely to make much use of new technology. Most will not have a mobile phone of any kind and are less likely than average to use cable or satellite TV.

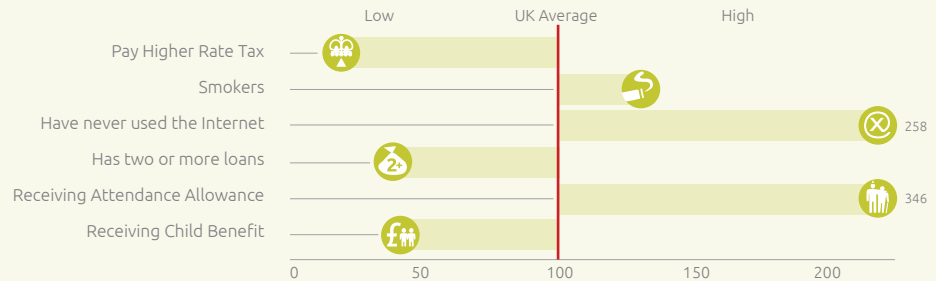
A significant minority of these older people might consider themselves disabled and many may have been diagnosed with a limiting long term illness. The incidence of diabetes and high blood pressure may be higher than average with nearly half taking medicines for a heart condition.

“Traditional housing... lived in their home for many years... low paid jobs... few savings... getting by financially... no mobile phone... long term illness... diabetes... high blood pressure... some isolation... little contact with neighbours...”

There may be some degree of isolation. They are less likely than average to be members of community or social groups and tend to speak with neighbours less frequently than the norm. A few might feel isolated and rarely have contact with neighbours.

Type 4.43

# Elderly in terraced estates



Over half of these older people are likely to be retired. While most are couples there are also many widowed and divorced single people. Most live in smaller houses, rented from councils or housing associations.

The majority of household incomes will be well below the national average with perhaps a quarter living solely off their state pensions. Most of these households do not earn enough to pay tax.

“Smaller houses... social renting... low incomes... state pensions... traditional financial attitudes... few savings... no mobile phone... watch TV... obesity... smokers... prescription medicines... long term illness... rarely speak with neighbours ...”

Traditional financial attitudes are typical of these people, with very few being comfortable with the thought of borrowing money. They are likely to have a bank account but unlikely to use a credit card. Having savings, and especially investments, is also unlikely.

The majority have never used the internet and many will not use a mobile phone. They tend to watch traditional TV channels and are less likely to subscribe to cable or satellite services.

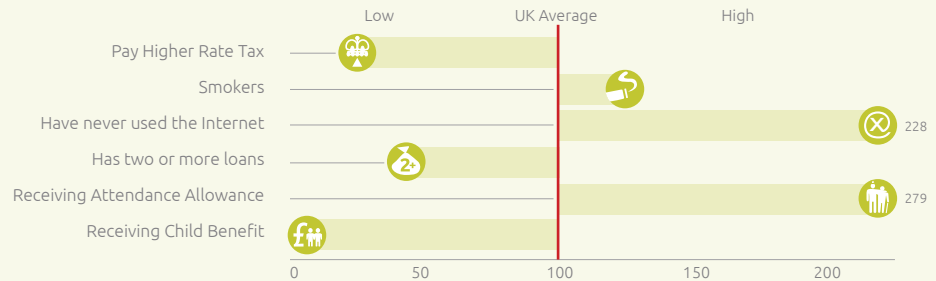
A significant minority of these people might be overweight or obese. Similar numbers may have been diagnosed with high blood pressure. The incidence of diabetes is likely to be above average. Their diet tends to include relatively few portions of fruit and vegetables. A higher than average proportion will be smokers with many more having been smokers in the past.

These households tend to consider their health to be at best 'fair' and might be taking three or more prescription medicines, possibly including cardio-vascular, gastrointestinal, or respiratory medicine. A large minority may have a limiting long term illness.

Overall these people are less likely to participate in local community groups although some pensioner focussed groups might be an exception. A few may experience a degree of isolation, rarely speaking with their neighbours.

Type 4.44

# Post-industrial pensioners



The majority of these older people own terraced housing, more typically in areas of the country traditionally associated with heavy industry. These households are also found in post-war council estates where property was purchased under right to buy legislation.

The majority are retired, while those in work may have manual jobs of a skilled or semi-skilled nature. Most household incomes are well below the national average. A number may receive attendance allowance or disability benefits.

A number may take some interest in the financial news, while on the whole financial attitudes tend to be traditional. Many will have some savings, perhaps a National Savings account, an ISA or some money in a traditional bank savings account.

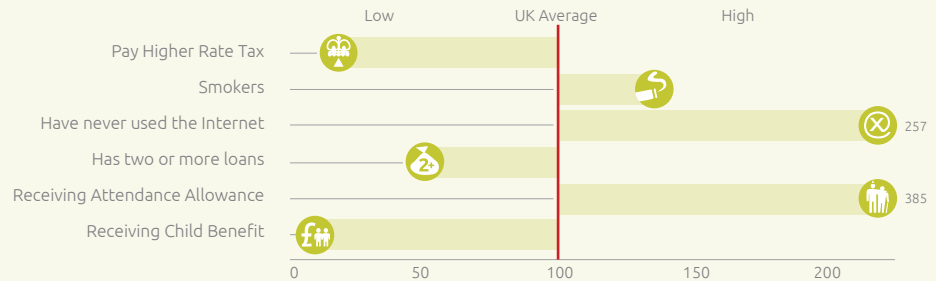
Around half of these pensioners will not use the internet, while those that do will go online less frequently. Similarly the minority with internet enabled mobile phones tend to rarely use the facility. Their requirements are of a practical nature rather than entertainment, for example, understanding local government services, insurance or purchasing goods for their garden.

“Terraced housing... right to buy... attendance allowance... traditional financial attitudes... some savings... infrequent internet use for practical purposes... health issues...”

There may be some health issues amongst these households. The proportion over-weight or with high cholesterol, blood pressure and suchlike will be above average. Many might consider themselves of fair or poor health. There will be people with dental problems, hearing difficulties or sight problems. A higher than usual proportion will suffer shortness of breath.

Type 4.45

# Elderly in semi-detached estates



The majority of these households are retired singles or couples, with a large proportion aged over 75, although there will be some older people still in work. They may rent from a social housing provider or may have bought their homes, which are often semi-detached.

Many are of an age to have left school before the age of 16 and so may have no formal education qualifications. Others might have apprenticeships, school certificates and technical qualifications.

“Retired singles or couples... many left school before the age of 16... apprenticeships... low incomes... low savings... little financial activity... traditional TV channels... obesity... less healthy diet... poor health...”

Household incomes are low. Most will be below £20,000 with over a third below £10,000. Around one in five might be living solely off their state pension. Other than a small level of savings and perhaps a National Savings account or an ISA these people have little financial activity.

Few of these elderly people use the internet and tend not to use modern technology beyond standard television channels.

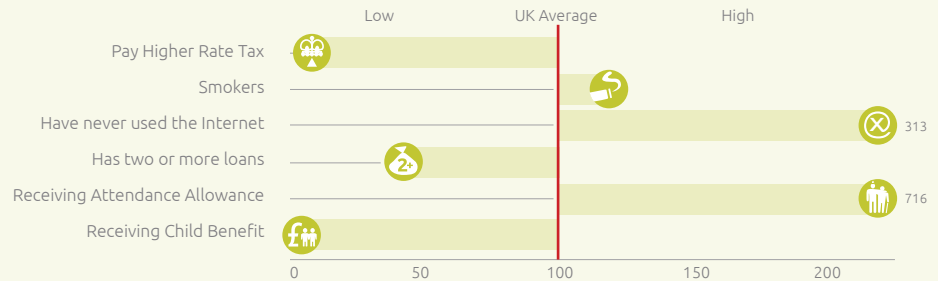
Levels of social contact are generally high although few of these older people are active in social groups or organisations.

Approaching half of these people might have high blood pressure and experience breathlessness. Perhaps a third might be obese. Their diet is less likely to include the recommended five portions of fruit or vegetables.

A large minority will consider themselves to be in poor health. Most will be taking two or more prescription medicines and illness may limit their daily activities.

Type 4.46

# Pensioners in socially rented flats



Many of these pensioners are living in social rented flats catering exclusively for older people incorporating design features and services to meet their needs. Most of these people live alone, a high number being single, widowed or divorced.

A higher than usual proportion will be claiming benefits, perhaps relating to disabilities. With most having left school prior to the school leaving age being raised to 16, few have any formal qualifications in the form of GCSE standard or above.

Around a third are likely to be living off only the state pension, and consequently incomes are well below average, less than £10,000 for perhaps half of these households.

Few will have much savings or investments to supplement their pension. The great majority will not use a credit card, preferring cash or cheques. In keeping with this traditional attitude to money few will have any debts.

“Social rented accommodation for elderly... live alone... disability benefits... few formal qualifications... very low incomes... traditional finances... long term illness... sight, hearing and dental problems...”

There might be a high incidence of long term illness and health issues such as high blood pressure, diabetes, depression, heart problems, respiratory and digestive complaints. Sight, hearing and dental problems might also be prevalent.

Category 5

# Urban Adversity

*Types*

- 5.47 Younger privately rented adversity
- 5.48 Younger social renting adversity
- 5.49 Deprived multicultural renters
- 5.50 Poorer social renting families
- 5.51 Deprived younger families
- 5.52 Struggling owner occupier families
- 5.53 Older people in social rented estates
- 5.54 Struggling older owners
- 5.55 Retired couples in socially rented estates
- 5.56 Deprived elderly renters
- 5.57 Deprived older people renting flats





## Category 5

# Urban Adversity



This category contains the most deprived areas of large and small towns and cities across the UK. Household incomes are low, nearly always below the national average. The level of people having difficulties with debt or having been refused credit approaches double the national average. The numbers claiming Jobseeker's Allowance and other benefits is well above the national average. Levels of qualifications are low and those in work are likely to be employed in semi-skilled or unskilled occupations.

The housing is a mix of low rise estates, with terraced and semi-detached houses, and purpose built flats, including high rise blocks. Properties tend to be small and there may be overcrowding. Over half of the housing is rented from the local council or a housing association. There is some private renting. The relatively small proportion of the housing is owner occupied is generally of low value. Where values are influenced by higher urban property prices these are still lower value relative to the location.

There are a large number of single adult households, including many single pensioners, lone parents, separated and divorced people. There are higher levels of health problems in some areas.

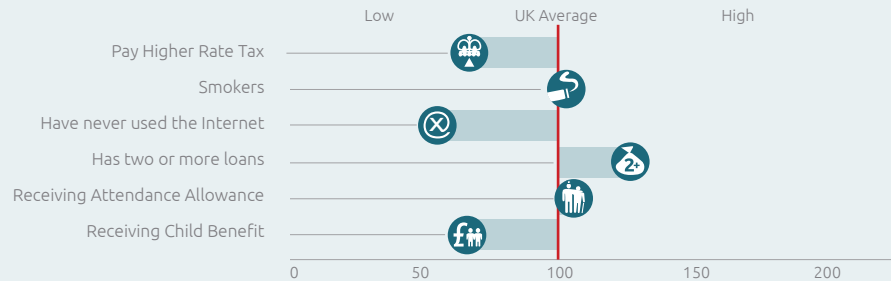
These are the people who are finding life the hardest and experiencing the most difficult social and financial conditions.

### Types

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Type 5.47

# Younger privately rented adversity



These young couples and singles mostly rent small purpose built flats from a private landlord or occasionally a housing association. A few will be buying their flat, perhaps under a shared equity scheme, possibly promoted by the developer. A relatively high proportion of the housing is newly built.

Incomes are more likely to be below the national average. While a number of these young people are well-educated they tend to be at an early stage of their white-collar career. Moreover a similar number might be in unskilled or semi-skilled jobs, possibly in service industries. Unemployment is typically double the national average.

A significant minority might have built up debts, from loans or credit cards, and many might be having difficulty meeting the repayments. While most may be coping financially the proportion in financial difficulties may be double the norm.

They go online more frequently than most and are also likely to have a smartphone to which they may have downloaded books or music and lifestyle, photography and travel apps. They may use their phone to carry out financial transactions. The majority will access social media at least weekly and regularly share content and images.

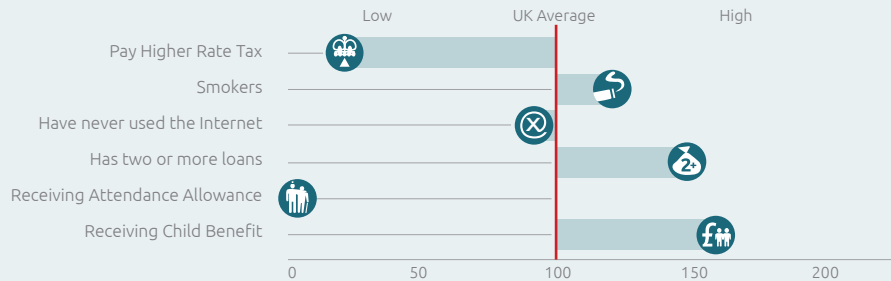
“Small purpose built flats... lower incomes... early stage of career... unemployment... loan or credit card debt... some financial difficulties... smartphone... regular social media... active socially... alcohol... smoking... poor diet...”

They do most things online and may regularly take part in discussion forums, read and write blogs, and read digital versions of newspapers and magazines.

Their lifestyle tends to be quite social and typically includes more alcohol than recommended and a diet with less fruit and vegetables than 5 a day. A high proportion might be smokers. Most tend to consider their health good, not excellent, however there may be a small number in poor health possibly obese, with breathing issues, or suffering from anxiety or depression.

Type 5.48

# Younger social renting adversity



Young singles, single parents, and some couples are typical of these households. Most live in social rented flats, sometimes in high rise blocks.

Incomes are well below the national median with perhaps half of these households earning less than £10,000. A third might be living solely off state benefits. Unemployment is generally three times the national average. Otherwise most will be in unskilled or semi-skilled manual work.

“Young singles... single parents... social rented flats... low incomes... state benefits... very high unemployment... debt repayments... social media... interact with brands... follow celebrities... poor health... poor diet... some isolation...”

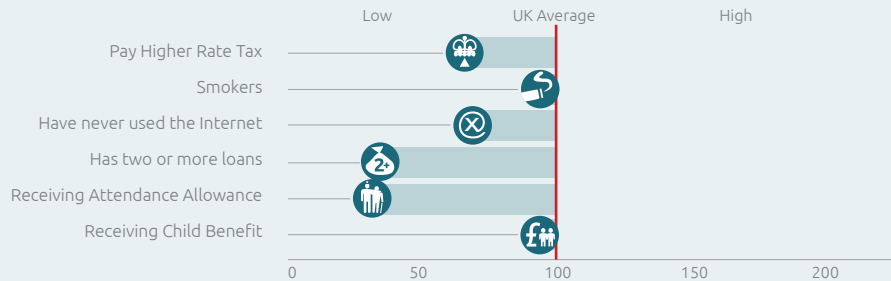
Few are in a good financial situation. While most may be getting by there are a good number in some difficulties. The proportion in debt is above the norm, some will have multiple loans, and many will be struggling to meet repayments.

Although they only spend an average time online they are active users of social media, which around three-quarters may use more than weekly. They may regularly keep their profile updated and upload photos or play games. They are particularly likely to interact with brands and follow celebrities. Their smartphone is more likely to be a Blackberry than an iPhone.

Fewer than usual consider their health to be good and few score highly on the happiness index. While not especially likely to drink too much, their diet rarely includes much fruit or vegetables and a high proportion will be smokers. A small minority might be obese, suffer from breathlessness, or depression. A significant minority might suffer a degree of isolation, rarely talking with neighbours or being part of social or community groups.

Type 5.49

# Deprived multicultural renters



The majority of these households are found in urban areas where they are usually renting small flats from a social housing provider. A proportion of these will be in high-rise blocks. They may be single people, sometimes single parents, or couples with children. There will often be many people from different ethnic backgrounds. The large numbers of children may make households amongst the most overcrowded in the UK.

Unemployment tends to be above average and there may be three times the usual level of people claiming Income Support. The working population tends to be employed in semi-skilled or routine jobs where the skill levels required are relatively low.

With low incomes and living in the city, car ownership is low and people are more likely to use public transport. Some of these households may have significant problems with debt. However most are coping financially.

While more than average will own a smartphone it is more likely to be a Blackberry than an iPhone. They do not visit social networking sites a more than average but might have some propensity to follow celebrities or brands.

“Urban areas... social housing... ethnic mix... overcrowded... Income Support... low incomes... coping financially... some debt problems... overweight... smokers... vandalism in neighbourhood...”

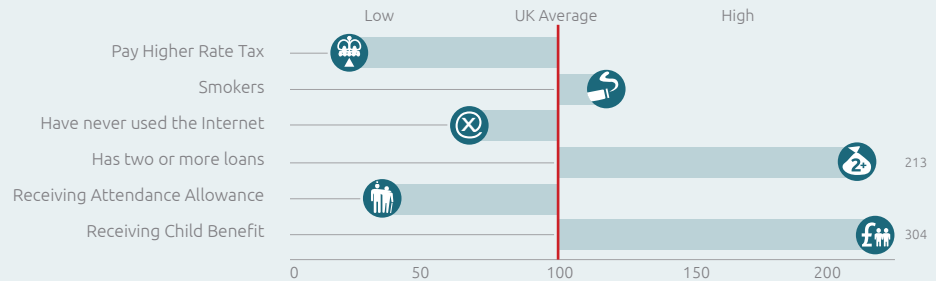
Generally these households do not score highest on the happiness index and the general health of some is poor. Possibly as many as a third of these people might be overweight or obese and the incidence of diabetes is likely to be above average. Diets tend to be reasonably healthy and most drink relatively little alcohol. However the proportion of smokers might be well above average.

These residents might be significantly more likely to feel there are issues of vandalism or crime around their neighbourhoods.



Type 5.50

# Poorer social renting families



These couples and lone parents are mostly renting smaller terraced or semi-detached homes from the council or a housing association. There will tend to be many school age children living on these estates. Most will work in unskilled or semi-skilled jobs and most household incomes will be well below the national average. Unemployment might be more than double the national average.

“Smaller homes... unskilled jobs... unemployment... loans... difficulty getting by financially... games consoles... smartphones... social media... follow celebrities... crime and vandalism concerns... smokers... health issues...”

Few households will have much savings and a number might have one or more loans. A minority might have problems paying their rent at times, occasionally needing to borrow. Many of these families might find some difficulty getting by financially.

The proportion subscribing to cable or satellite TV may also be above average. Ownership of games consoles is likely to be well above average and generally people might have a smartphone.

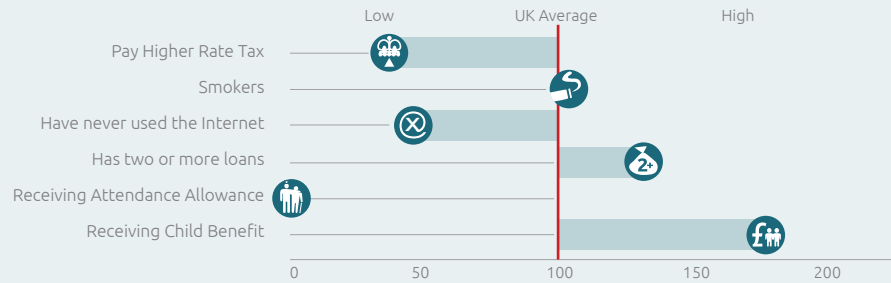
These families tend to be amongst the more frequent users of social media sites. They update their status and profile regularly and frequently send messages and look at their friends' content. They are more likely than most to follow celebrities, 'like' products or brands and respond to advertising.

Some may experience noise or have concerns about crime and vandalism in their neighbourhood. Some accommodation might be of low quality with issues of condensation, damp, or poor heating.

A significant minority might suffer from breathlessness. Asthma may also be a problem for some. There is likely to be a high proportion of smokers. Diets are less likely to include the recommended levels of fruit and vegetables and there may be some who are obese.

Type 5.51

# Deprived younger families



These households are couples, lone parents and occasionally single people. There will be a high number of pre-school children. They tend to live in terraced houses, some of which might be shared, or in flats. Most are renting from a private landlord or occasionally a housing association. They are sometimes in neighbourhoods where there are issues with noise, vandalism or crime.

Generally they are employed in low skilled jobs with incomes below the average. Unemployment is well above average.

While comfortable with modern modes of banking most have little in the way of savings and do not use financial services, other than loans. Some of these families will be having problems repaying debt and might have been refused credit in the past. However the majority are managing to get by financially.

Generally their health is good. A few may suffer from asthma. A small number might be obese. Few regularly consume much fruit and vegetables, some may drink more than the recommended levels of alcohol, and the proportion that are smokers is likely to be well above the average.

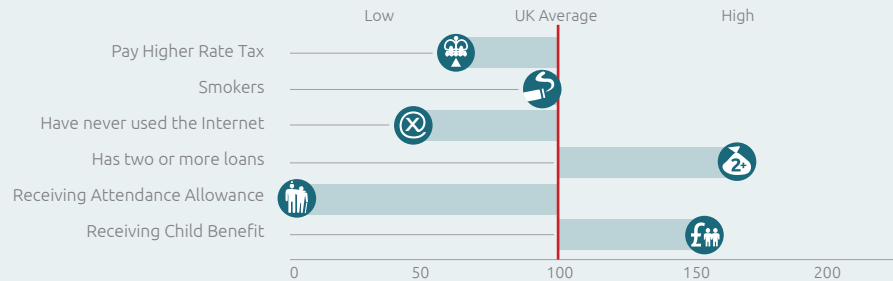
“Pre-school children... private landlord... low skill jobs... unemployment... some noise, vandalism or crime... some debt... getting by financially... regular users of social media...”

Many own smartphones or may go online more frequently than average. These families tend to be regular users of social media, both to socialise and to look for jobs. They interact with products and brands online and might read advertising tweets or texts.



Type 5.52

# Struggling owner occupier families



These couples and single parents mostly live in small terraced or occasionally semi-detached houses, with typically 2 to 3 bedrooms. These properties are usually at the lower end of the market for the area and most of these families will be buying their home, although a significant minority may be renting from a private landlord.

“Cramped accommodation... some vandalism and crime... average income... just coping financially... loans... game consoles... gambling... online shopping... less healthy lifestyles...”

Sometimes the accommodation will be cramped for the size of family. It may be in neighbourhoods that are noisy or where there might be some issues with vandalism and crime.

Household incomes generally range around the national average. These families may be just coping financially. People might be in junior white-collar or other skilled jobs. Some may receive tax credits or disability allowance. The proportion with loans is likely to be above average. A number might have some form of life insurance policy.

These families are more likely than average to own game consoles, and perhaps a tablet computer or portable media player. They are also more likely to subscribe to cable or satellite TV services.

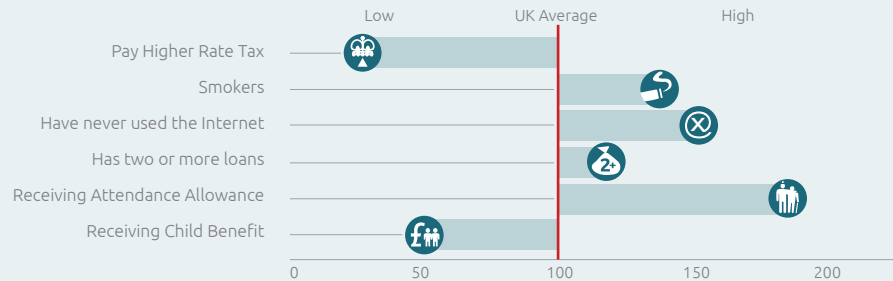
They go online a little more often than average, perhaps researching loans, mortgages, gambling, or shopping for toys or days out.

While they may own smartphones they do not tend to use many apps, perhaps tending to topics such as multimedia, education and sport. They may be more likely to respond to online advertising on their phone and may access social media sites more often than average.

Generally these families will have few health issues, but their lifestyles may lead to future problems. The proportion that smoke is above average and they may drink more than the recommended level of alcohol.

Type 5.53

# Older people in social rented estates



These are older couples, separated and divorced people whose children often no longer live with them. Most are renting social housing, mostly terraced houses but sometimes flats or semi-detached houses. Some may live in estates where there are problems with noise from the street or neighbours and some problems with crime or vandalism.

Household incomes will usually be substantially below the national average. Educational qualifications tend to be low and jobs tend to be unskilled or semi-skilled, either in the service sector or manual work. The rate of long term unemployment might be double the average and a significant minority of these households are not working and living off state benefits. The proportions receiving income support, disability allowance and housing benefit may all be high.

Apart from the occasional loan these people rarely interact with the financial services industry. They tend to have low savings and few investments. Some may be in financial difficulties and most may be barely 'getting by'.

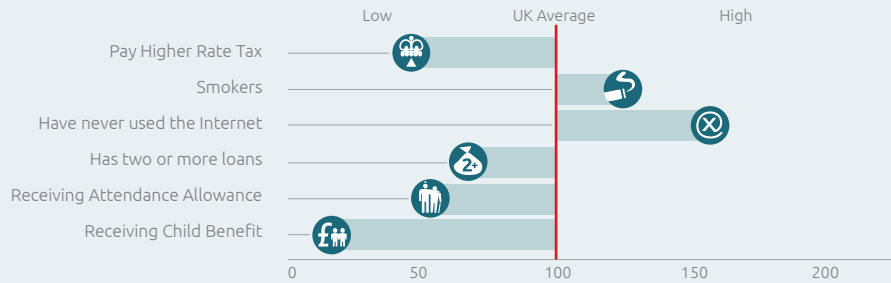
“Children left home... street noise... low incomes... high unemployment... housing benefits... some financial difficulties... poor diets... obesity... limiting illness...”

A higher than average proportion may be obese and diets are less likely to include the recommended amount of fruit and vegetables. The incidence of diabetes may be above average and a number will have problems of breathlessness. The majority of these people may feel that illness limits some of their daily activities.

They are less likely to use the internet much, if at all but they may subscribe to cable TV services.

Type 5.54

# Struggling older owners



Older couples and singles, mostly aged over 55, form much of this type. They are owner occupiers typically living in terraced houses or flats, often some of the lowest priced in the area, possibly ex-council housing. Some may feel their local neighbourhood has environmental issues or problems with crime or noise.

Employment is typically in skilled or semi-skilled manual jobs or in the service sector. Household incomes are generally below the national average and most are coping financially although they may not have much spare money. A relatively low proportion will have any form of pension provision. Few will have significant savings or investments but perhaps half will have paid off their mortgage.

They are less likely to have a smart phone and most will not use the internet extensively, perhaps for occasional researching and online shopping. Most rarely use social media. Traditional leisure activity such as bingo and betting may be preferred. Many subscribe to cable TV.

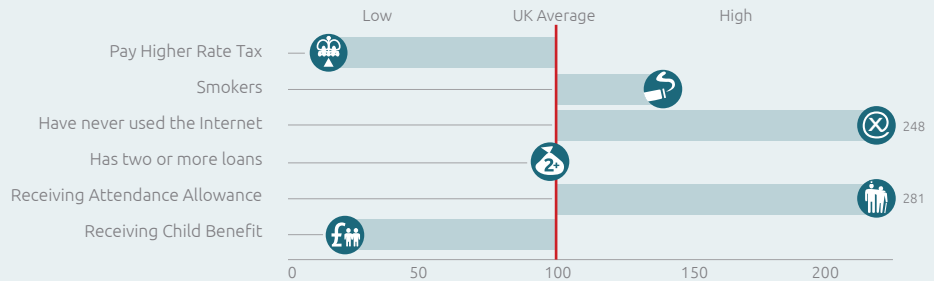
“Low priced housing... crime or noise problems... little spare money... little use of internet... traditional leisure activities... diabetes... high blood pressure...”

The incidence of obesity and diabetes is likely to be higher than average and a large minority might have been diagnosed with high blood pressure.

Healthy lifestyles and diet might be mixed with only some eating sufficient fruit and vegetables with some men drinking more than the recommended level of alcohol.

Type 5.55

# Retired couples in socially rented estates



Older people over the age of 55, mostly retired, form most of this type. Although some have a private pension a high proportion of these people have retired with only the state pension to support them. The majority are renting their home from a social housing provider.

“State pension... benefits... modest needs... financial difficulties... fair health... long term illness... heart problems... breathlessness... noisy neighbourhood...”

Household incomes are low. The majority may have insufficient income to reach the threshold to pay tax. Beyond a current account these people are less likely to interact with financial services. They tend to have little savings. Some may receive incapacity benefit, employment and support allowance, attendance allowance, or housing benefit.

Although generally their needs are modest a few may be finding it difficult to get by financially.

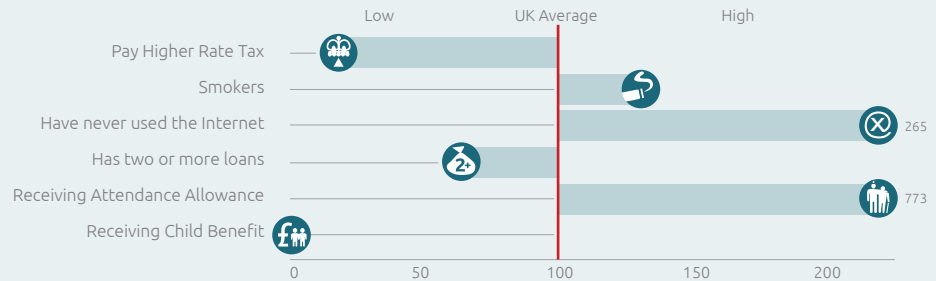
Most have never used the internet. Generally they do not use newer technology, although some may subscribe to cable TV services.

The majority of these people will consider their health to be at best fair and many may have a long term illness. A high proportion may be obese. Many will be prescribed medication for high blood pressure. The incidence of heart problems, breathlessness and other conditions may be well above the average.

Some may consider their neighbourhood or neighbours to be noisy and a significant number are concerned about crime and vandalism in their area.

Type 5.56

# Deprived elderly renters



The majority of these are single person households, mostly elderly and retired, frequently widowed or divorced. While some own their home, many rent mostly from a social housing provider but occasionally from a private landlord.

Household incomes are low, mostly below £10,000. The majority do not have sufficient income to reach the taxable threshold. Few have much savings or investments. Some may receive a pension from a previous employer, or previous employer of their spouse. Some may also receive a war widow's pension. A high proportion might receive attendance allowance or disability living allowance.

Many might have a longstanding illness that limits their activities and most will be taking prescription medicines, possibly for blood pressure, heart, gastro-intestinal or respiratory conditions. The incidence of breathlessness, diabetes and obesity is well above average.

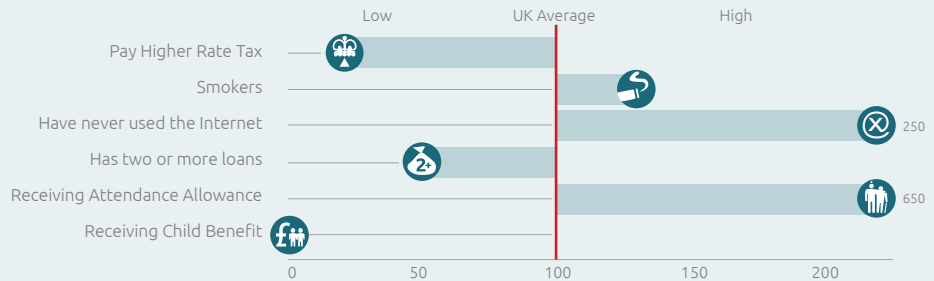
“Widowed or divorced...  
attendance allowance...  
disability living allowance...  
prescription medicines...  
longstanding illness...  
relatively happy...”

Although some may be being treated for depression in general these people are relatively happy.

They prefer traditional channels of communication and may be happy to be visited by appropriately authorised people.

Type 5.57

# Deprived older people renting flats



These single elderly people mostly live in smaller flats, sometimes in high-rise blocks. They mostly rent from a social housing provider. Household incomes tend to be particularly low, mostly below £10,000 often dependent on state pensions. Few have much savings.

“Small flats... social housing... very low incomes... few savings... isolation... worries about vandalism... smokers... prescription medicines... obesity... depression... restricted lives...”

Isolation may be a problem for a few of these people, some who only have infrequent contact with others. Some may worry about vandalism and crime in their local neighbourhood.

The proportion of smokers is likely to be higher than the norm.

Taking many prescription medicines is typical for these elderly people. A high proportion may take drugs for a heart problem. Levels of obesity are likely to be well above average. The incidence of diabetes, cancer and depression are also likely to be high.

Most might feel their health is at best fair and a number might feel less happy with life. These people’s lives are restricted by income, health and a lack of community involvement.



Category 6

# Not Private Households

*Types*

- 6.60 Active communal population
- 6.61 Inactive communal population
- 6.62 Business addresses without resident population

## Category 6

# Not Private Households

Type 60: Active communal population

Type 61: Inactive communal population

Type 62: Business addresses without resident population



These are postcodes where the bulk of the residents are not living in private households. This covers broadly three circumstances.

## Type 60: Active communal population

These people may be in communal establishments yet still consumers to some degree. This includes defence establishments, for example people living on military bases. Although military married quarters is generally not communal accommodation so it will be classified in one of the other Acorn types according to the characteristics of the residents.

It also includes hotels and other holiday accommodation. 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.

## Type 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.

## Type 62: Business addresses 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 with no residents.



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