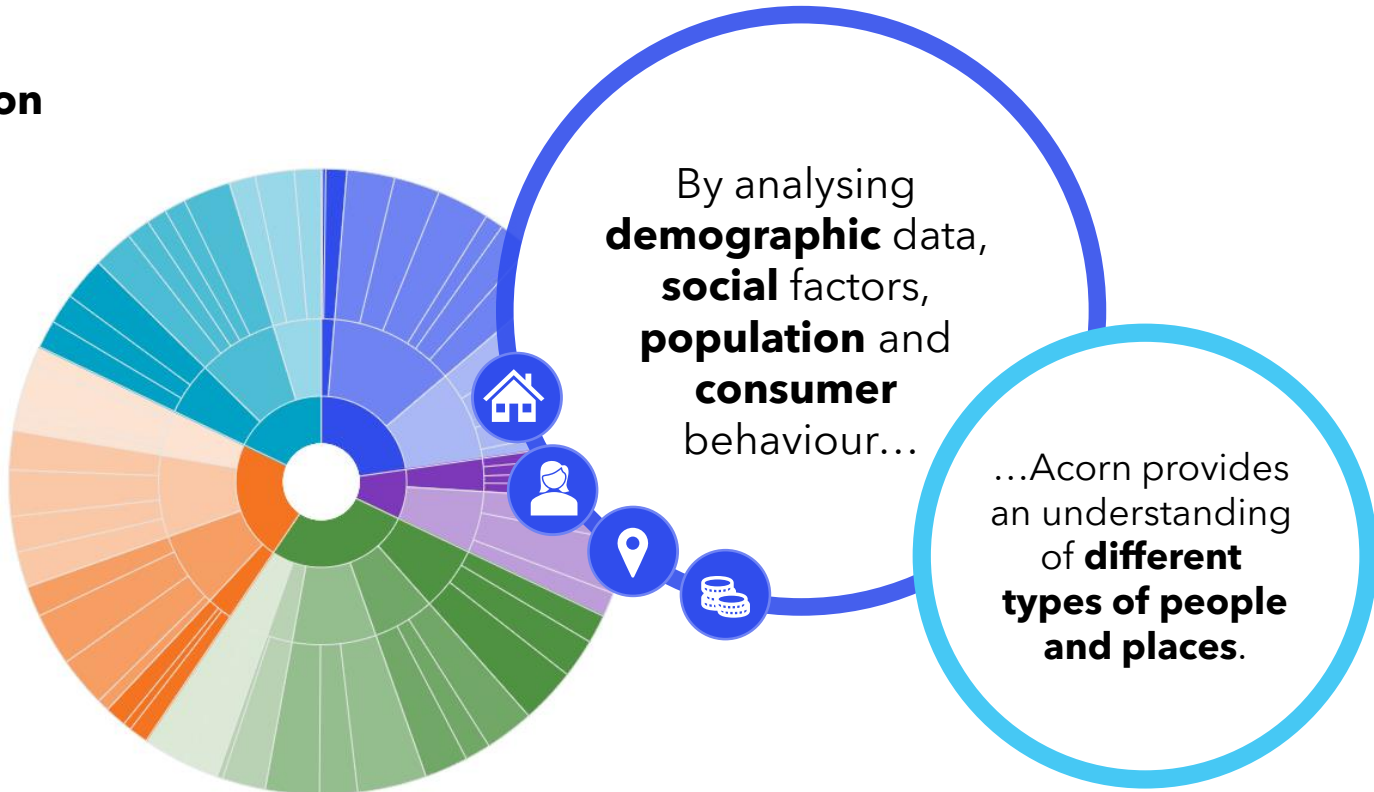# Acorn User Guide

CACI

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What is Acorn?

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

By analysing **demographic** data, **social** factors, **population** and **consumer** behaviour…

…Acorn provides an understanding of **different types of people and places**.

Acorn provides an understanding of different types of people & places

Acorn segments the UK population into:

6 CATEGORIES

18 GROUPS

62 TYPES
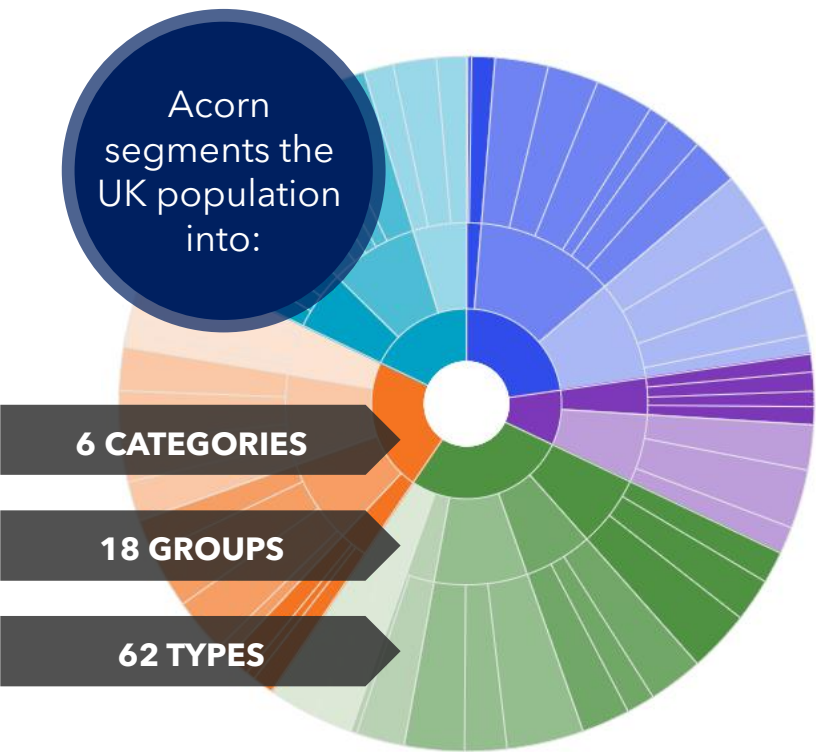
Category	Group		Type
1. Affluent Achievers	A	Lavish Lifestyles	1-3
	B	Executive Wealth	4-9
	C	Mature Money	10-13
2. Rising Prosperity	D	City Sophisticates	14-17
	E	Career Climbers	18-20
3. Comfortable Communities	F	Countryside Communities	21-23
	G	Successful Suburbs	24-26
	H	Steady Neighbourhoods	27-29
	I	Comfortable Seniors	30-31
	J	Starting Out	32-33
4. Financially Stretched	K	Student Life	34-36
	L	Modest Means	37-40
	M	Striving Families	41-44
	N	Poorer Pensioners	45-48
5. Urban Adversity	O	Young Hardship	49-51
	P	Struggling Estates	52-56
	Q	Difficult Circumstances	57-59
6. Not Private Households	R	Not Private Households	60-62

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Acorn category key characteristics

	Category 1 Affluent Achievers	Category 2 Rising Prosperity	Category 3 Comfortable Communities	Category 4 Financially Stretched	Category 5 Urban Adversity
% of UK population	**22.5%**	**9.3%**	**27.0%**	**23.2%**	**16.8%**
Age range	50+	25-49	35+	All ages	25-34
House type	Detached house	Flat or maisonette	Semi-detached or detached	Semi-detached or terraced	Flat or terraced
House tenure	Owned outright	Privately renting	Owned outright or mortgaged	Social renting	Social renting

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Helping increase the volume and value of customers

Enable market sizing projects

Tailor product offerings with the most appropriate message

Optimise branch or retail networks

Acquire and retain the most valuable customers

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

Understand consumers' **channel preferences**

Build **models** and **enhance existing segmentations**

Develop **new propositions** and **products**

Select target audiences for campaign selections

Assess demand for local services

How Acorn is built

1 DATA SOURCES

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

- Open Data
- Government Data
- Commercial Data
- CACI Proprietary Data

2 ANALYSIS

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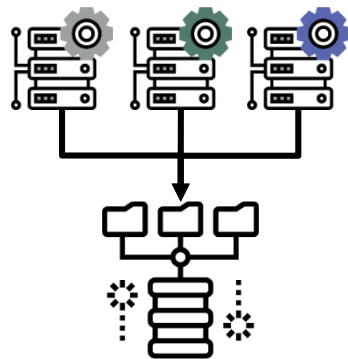
3 ALLOCATION

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

SW19 6DD

SW19 6DE
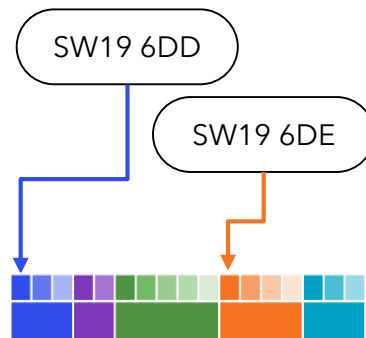
4 ENHANCEMENT

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

Ipsos
- Financial Research Survey
- Online Survey

KANTAR TGi

ISER
INSTITUTE FOR SOCIAL & ECONOMIC RESEARCH

Understanding Society

Office for National Statistics

Crime Survey For England & Wales

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Using the pen portraits

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

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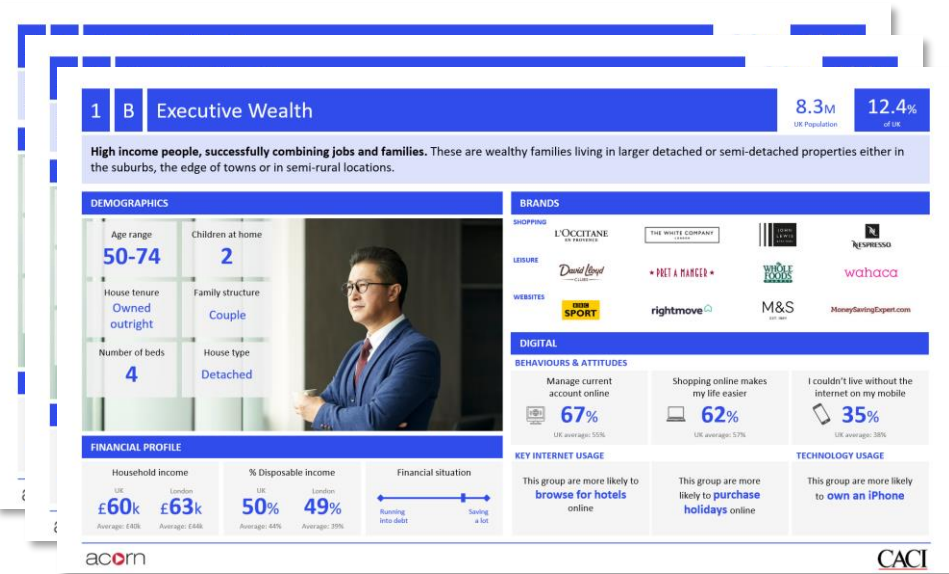
Income & Affluence

Age Range

House Value

Education & Occupation

Preferred Supermarket

Digital Engagement & Social Media

Interests & Hobbies

Financial Attitudes

Pen Portraits

		Groups	Types
Category 1 **Affluent Achievers**		A Lavish Lifestyles	1-3
		B Executive Wealth	4-9
		C Mature Money	10-13
Category 2 **Rising Prosperity**		D City Sophisticates	14-17
		E Career Climbers	18-20
Category 3 **Comfortable Communities**		F Countryside Communities	21-23
		G Successful Suburbs	24-26
		H Steady Neighbourhoods	27-29
		I Comfortable Seniors	30-31
		J Starting Out	32-33
Category 4 **Financially Stretched**		K Student Life	34-36
		L Modest Means	37-40
		M Striving Families	41-44
		N Poorer Pensioners	45-48
Category 5 **Urban Adversity**		O Young Hardship	49-51
		P Struggling Estates	52-56
		Q Difficult Circumstances	57-59
Category 6 **Not Private Households**		R Not Private Households	60-62

12.1M UK Adults   **22.8%** of UK

Age range

55+

House type

Detached

Financial situation

Running into debt ———●——— Saving a lot

House tenure

Owned outright

Children at home

0

Number of beds

4+

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

Acorn Groups within Category 1: Affluent Achievers

A. Lavish Lifestyles   ▌ 6%
B. Executive Wealth   54%
C. Mature Money   40%

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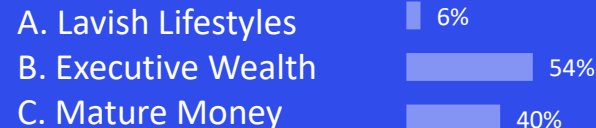
Category 1

Affluent Achievers

Groups

A Lavish Lifestyles

B Executive Wealth

C Mature Money

1 A Lavish Lifestyles

0.7M UK Adults

1.3% of UK

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

Age range 45-74	**Children at home** 0
House tenure Owned outright	**Family structure** Couple
Number of beds 4+	**House type** Detached

FINANCIAL PROFILE

Household income

UK £74k — Average: £40k

London £77k — Average: £46k

% Disposable income

UK 46% — Average: 43%

London 41% — Average: 29%

Financial situation

Running into debt ——————— Saving a lot
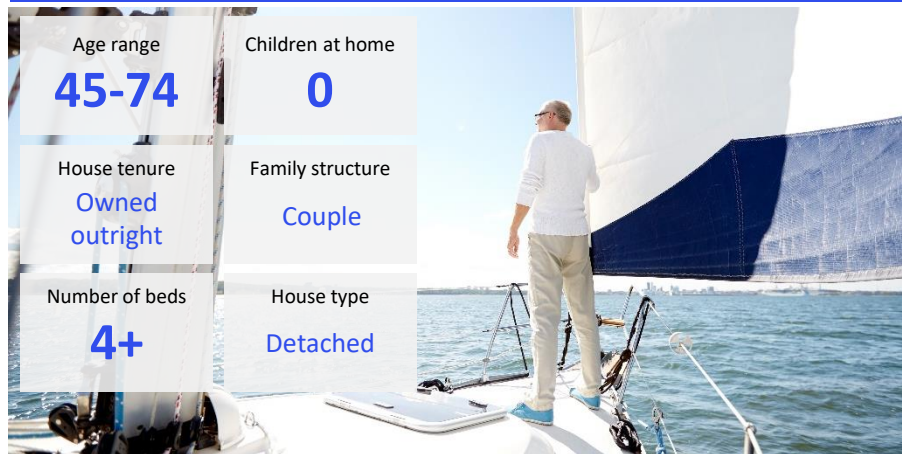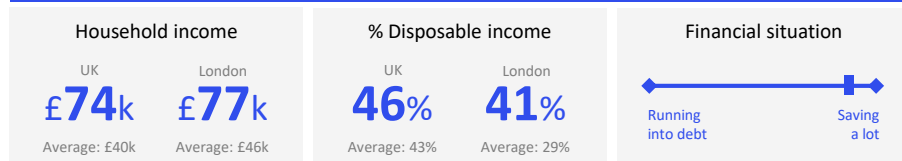
BRANDS

SHOPPING

BOSS HUGO BOSS · HARVEY NICHOLS · Apple · ANTHROPOLOGIE

LEISURE

daylesford ORGANIC FARM GLOUCESTERSHIRE · SEARCYS LONDON · GAUCHO · HAWKSMOOR

WEBSITES

rightmove · BBC NEWS · NOT ON THE HIGH STREET · JOHN LEWIS & PARTNERS

DIGITAL AND TECH

ATTITUDES

I worry about online security
60%
UK average: 59%

Shopping online makes my life easier
62%
UK average: 62%

I love the ease of using chat bots to get answers
28%
UK average: 28%

TOP BEHAVIOURS

Highest online shopping expenditure

Book a holiday online

Visit LinkedIn

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

CORE DEMOGRAPHICS

Age range	Children at home
45-64	**2**

House tenure	Family structure
Owned outright	Couple

Number of beds	House type
4	Detached

FINANCIAL PROFILE

Household income

UK	London
£**59**k	£**63**k
Average: £40k	Average: £46k

% Disposable income

UK	London
46%	**40**%
Average: 43%	Average: 29%

Financial situation

Running into debt ←————————→ Saving a lot

BRANDS

SHOPPING

Cath Kidston   THE WHITE COMPANY LONDON   JOHN LEWIS   Russell&Bromley

LEISURE

M&S SIMPLY FOOD   ★ PRET A MANGER ★   WHOLE FOODS MARKET   wahaca

WEBSITES

BBC SPORT   rightmove   M&S EST. 1884   MoneySavingExpert.com

DIGITAL AND TECH

ATTITUDES

I worry about online security	Shopping online makes my life easier	I love the ease of using chat bots to get answers
62%	**65**%	**28**%
UK average: 59%	UK average: 62%	UK average: 28%

TOP BEHAVIOURS

Own an iPhone	Research holidays online	Purchase financial products online

1 C Mature Money

4.9M UK Adults   **9.2%** of UK

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

CORE DEMOGRAPHICS

Age range **55+**	Children at home **0**
House tenure **Owned outright**	Family structure **Couple**
Number of beds **4**	House type **Detached**

FINANCIAL PROFILE

Household income

UK **£47k**
London **£51k**

Average: £40k   Average: £46k

% Disposable income

UK **51%**
London **44%**

Average: 43%   Average: 29%

Financial situation

Running into debt ——————— Saving a lot
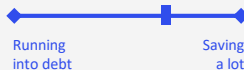
BRANDS

SHOPPING

LAKELAND   LAURA ASHLEY   JO MALONE LONDON   Waterstones

LEISURE

BAR & BRASSERIE BROWNS ESTABLISHED 1973   NESPRESSO   PIZZA EXPRESS   CAFFÈ NERO

WEBSITES

BBC goodfood   MoneySavingExpert.com   M&S EST. 1884   BBC NEWS

DIGITAL AND TECH

ATTITUDES

I worry about online security **62%**	Shopping online makes my life easier **59%**	I love the ease of using chat bots to get answers **26%**
UK average: 59%	UK average: 62%	UK average:28%

TOP BEHAVIOURS

BBC iPlayer **Use BBC iPlayer**	**Own a tablet**	**Buy wine and alcohol online**

Category 1

Group A

Lavish Lifestyles

Types

1 Exclusive enclaves

2 Metropolitan money

3 Large house luxury

1 A 1 Exclusive enclaves

0.07m UK Individuals **0.1%** of UK

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

FINANCIAL SITUATION

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

They have a very high level of savings

Running into debt — Saving a lot

Household income is very nearly twice the average

UK	London
£82k	£84k
Average: £40k	Average: £46k

I am very good at managing money

75% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Confident users of the internet and engaged in social channels

More likely than average to worry about online security

69%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

64%

UK average: 47%

Owns smartwatch, fitness band or payment band

19%

UK average: 12%

DEMOGRAPHICS

Couples and empty nesters living in large properties

Age range	House tenure	House type	Number of children
45-64	**Owned outright**	**Detached**	**2**

1 A 2 Metropolitan money

0.11m UK Individuals

0.2% of UK

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

FINANCIAL SITUATION

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

Able to save and will also have significant investments

Running into debt — Saving a lot

Household income is almost twice the average

UK	London
£78k	**£79k**
Average: £40k	Average: £46k

I am very good at managing money

66% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

61%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

80%

UK average: 47%

Owns smartwatch, fitness band or payment band

19%

UK average: 12%

DEMOGRAPHICS

Couples and empty nesters living in large properties

Age range	House tenure	House type	Number of children
45-64	**Owned outright**	**Detached**	**2**

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1 A 3 Large house luxury

0.69m UK Individuals

1.0% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is very high, well above the average

UK	London
£72k	**£73k**
Average: £40k	Average: £46k

I am very good at managing money

67% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

57%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

Low — High

DEMOGRAPHICS

Empty nesters, living in large properties

Age range	House tenure	House type	Number of children
45-74	**Owned outright**	**Detached**	**0**

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

Love to buy new gadgets and appliances

31%

UK average: 36%

Streams TV services

64%

UK average: 47%

Owns smartwatch, fitness band or payment band

19%

UK average: 12%

Category 1

Group B

Executive Wealth

Types

4 Asset rich families

5 Wealthy countryside commuters

6 Financially comfortable families

7 Affluent professionals

8 Prosperous suburban families

9 Well-off edge of towners

Asset rich families

1.72m UK Individuals

2.6% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£55k	**£58k**
Average: £40k	Average: £46k

I am very good at managing money

71% of them agree

UK average: 57%
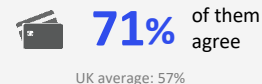
DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

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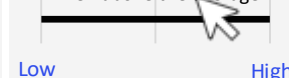
TECHNOLOGY — *Not typically early adopters, they are more likely to wait until gadgets become cheaper*

Love to buy new gadgets and appliances

31%

UK average: 36%

Streams TV services

44%

UK average: 47%

Owns smartwatch, fitness band or payment band

15%

UK average: 12%

DEMOGRAPHICS

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

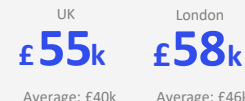| Age range	House tenure	House type	Number of children
55-74	**Owned outright**	**Detached**	**0**

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1 B 5 Wealthy countryside commuters

1.63m UK Individuals

2.4% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is 50% above the UK average

UK	London
£60k	**£62k**
Average: £40k	Average: £46k

I am very good at managing money

67% of them agree

UK average: 57%
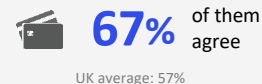
DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

35%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

18%

UK average: 12%

DEMOGRAPHICS

Empty nesters in large detached homes

Age range	House tenure	House type	Number of children
45-74	**Mortgaged**	**Detached**	**0**

Financially comfortable families

1.76m UK Individuals

2.6% of UK

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

FINANCIAL SITUATION

Whilst incomes are well above average, their mortgage payments may be proportionally high
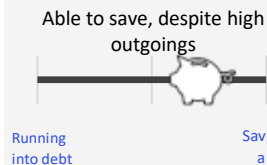
Able to save, despite high outgoings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£56k	**£60k**
Average: £40k	Average: £46k

I am very good at managing money

66% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

61%

UK average: 59%

Tend to agree that shopping online makes their life easier

65%

UK average: 62%

Their internet usage is well above the average

Low — High
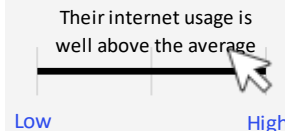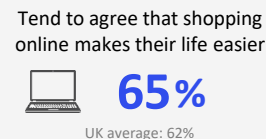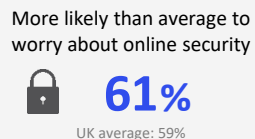
TECHNOLOGY

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

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

19%

UK average: 12%

DEMOGRAPHICS

Families with school-age children living in large properties

Age range	House tenure	House type	Number of children
35-64	**Mortgaged**	**Detached**	**2**

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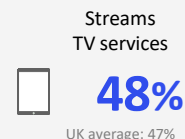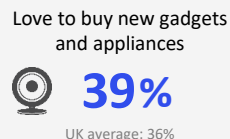
1 B 7 Affluent professionals

0.59m UK Individuals

0.9% of UK

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

FINANCIAL SITUATION

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

Able to save, despite high outgoings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£60k	**£63k**
Average: £40k	Average: £46k

I am very good at managing money

66% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Tend to agree that shopping online makes their life easier

65%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

18%

UK average: 12%

DEMOGRAPHICS

Families and empty nesters living in, or on the outskirts of, metropolitan areas

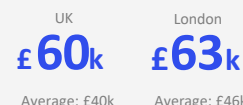| Age range	House tenure	House type	Number of children
35-54	**Owned outright**	**Detached**	**0**

1 B 8 Prosperous suburban families

1.22m UK Individuals

1.8% of UK

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

DEMOGRAPHICS

Families with older children and empty nesters living in large properties

Age range	House tenure	House type	Number of children
45-64	**Owned outright**	**Semi-detached**	**2**

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is more than 50% above the UK average

UK **£63k** — Average: £40k

London **£64k** — Average: £46k

I am very good at managing money

64% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Most feel that shopping online makes their life easier

65%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

32%

UK average: 36%

Streams TV services

51%

UK average: 47%

Owns smartwatch, fitness band or payment band

18%

UK average: 12%

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Well-off edge of towners

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is vey high, well above the UK average

UK	London
£66k	**£68k**
Average: £40k	Average: £46k

I am very good at managing money

68% of them agree

UK average: 57%
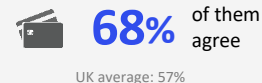
DIGITAL

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

More likely than average to worry about online security

64%

UK average: 59%

Most feel that shopping online makes their life easier

69%

UK average: 62%

Their internet usage is well above the average

Low — High

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
45-64	**Mortgaged**	**Detached**	**2**

TECHNOLOGY   They are the most tech-engaged within Acorn Group B

Love to buy new gadgets and appliances

37%

UK average: 36%

Streams TV services

49%

UK average: 47%

Owns smartwatch, fitness band or payment band

24%

UK average: 12%

Category 1

Group C

Mature Money

Types

10 Better-off villagers

11 Settled suburbia, older people

12 Retired and empty nesters

13 Upmarket downsizers

1 C 10 Better-off villagers

1.90m UK Individuals

2.8% of UK

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

FINANCIAL SITUATION

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

Many will have a good level of savings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£54k	**£55k**
Average: £40k	Average: £46k

I am very good at managing money

67% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to feel that shopping online makes their life easier

63%

UK average: 62%

Their internet usage is above average

Low — High

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
55-74	**Owned outright**	**Detached**	**0**

TECHNOLOGY

They are unlikely to have the latest tech in their homes

Love to buy new gadgets and appliances

30%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

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

DEMOGRAPHICS

Retired couples, living in properties with 3+ bedrooms

Age range	House tenure	House type	Number of children
65+	**Owned outright**	**Semi-detached**	**0**

FINANCIAL SITUATION

They are likely to have a mix of different savings products

Comfortably off, many will have a good level of savings
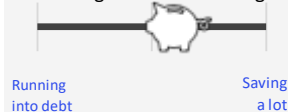
Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£50k	**£53k**
Average: £40k	Average: £46k

I am very good at managing money

67% of them agree

UK average: 57%
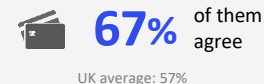
DIGITAL

ATTITUDES

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

More likely than average to worry about online security

63%

UK average: 59%

Less likely to feel that shopping online makes their life easier

59%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

Comfortable with technology, they will own a range of devices

Love to buy new gadgets and appliances

29%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

1 C 12 Retired and empty nesters

1.37m UK Individuals

2.0% of UK

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

FINANCIAL SITUATION

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

Having paid off the mortgage, they are able to save

Running into debt — Saving a lot

Household income is around the average

UK **£39k**
Average: £40k

London **£44k**
Average: £46k

I am very good at managing money

72% of them agree

UK average: 57%
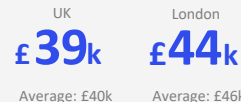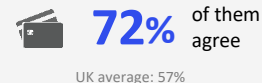
DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to feel that shopping online makes their life easier

52%

UK average: 62%

Their internet usage is well below the average

Low — High

DEMOGRAPHICS

Retired and empty nester couples, living in larger properties

Age range	House tenure	House type	Number of children
55+	**Owned outright**	**Detached**	**0**

TECHNOLOGY

They are more likely to find new technology confusing

Love to buy new gadgets and appliances

26%

UK average: 36%

Streams TV services

35%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

0.65m
UK Individuals

1.0%
of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is a little below the average

UK	London
£38k	**£42k**
Average: £40k	Average: £46k

I am very good at managing money

63% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to feel that shopping online makes their life easier

59%

UK average: 62%

Their internet usage is above average

Low — High

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

Love to buy new gadgets and appliances

30%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
55+	**Owned outright or**	**Flat or maisonette**	**0**

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Category 2

Rising Prosperity

Groups

D City Sophisticates

E Career Climbers

1.9M
UK Adults

3.7%
of UK

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

CORE DEMOGRAPHICS

Age range **25-44**	Children at home **0**
House tenure **Privately renting**	Family structure **Single**
Number of beds **1**	House type **Flat or maisonette**

FINANCIAL PROFILE

Household income

UK **£54**k
Average: £40k

London **£54**k
Average: £46k

% Disposable income

UK **23**%
Average: 43%

London **20**%
Average: 29%

Financial situation

Running into debt ————————— Saving a lot

BRANDS

SHOPPING
TOMMY HILFIGER | COS | REISS | MOLTON BROWN LONDON

LEISURE
YO! sushi | itsu eat beautiful | wahaca | Pho

WEBSITES
airbnb | Spotify | asos | BuzzFeed

DIGITAL AND TECH

ATTITUDES

I worry about online security
60%
UK average: 59%

Shopping online makes my life easier
68%
UK average: 62%

I love the ease of using chat bots to get answers
31%
UK average:28%

TOP BEHAVIOURS

Post online ratings / reviews online

Book travel and holidays online

Social media: Pinterest, Insta and Twitter

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3.1M
UK Adults

5.8%
of UK

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

CORE DEMOGRAPHICS

Age range
25-44

Children at home
1

House tenure
Privately renting

Family structure
Couple with children

Number of beds
1-2

House type
Flat or maisonette

FINANCIAL PROFILE

Household income

UK
£**47**k
Average: £40k

London
£**45**k
Average: £46k

% Disposable income

UK
35%
Average: 43%

London
24%
Average: 29%

Financial situation
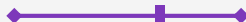
Running into debt ◆————■————◆ Saving a lot

BRANDS

SHOPPING
MICHAEL KORS | FRENCH CONNECTION | ALDO | TED BAKER LONDON

LEISURE
wasabi sushi & bento | wagamama | FRANCO MANCA sourdough pizza | las IGUANAS EAT LATIN • DRINK LATIN

WEBSITES
Expedia | Zoopla | IKEA | netmums

DIGITAL AND TECH

ATTITUDES

I worry about online security
59%
UK average: 59%

Shopping online makes my life easier
68%
UK average: 62%

I love the ease of using chat bots to get answers
32%
UK average: 28%

TOP BEHAVIOURS

Buy domestic appliances online

Reads blogs online

Loves to buy new gadgets and tech

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Category 2

Group D

City Sophisticates

Types

14 Townhouse cosmopolitans

15 Younger professionals in smaller flats

16 Metropolitan professionals

17 Socialising young renters

2 D 14 Townhouse cosmopolitans

0.52m UK Individuals

0.8% of UK

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

DEMOGRAPHICS

Singles and couples, living in larger terraces and flats

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Terraced**	**0**

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is high, well above above the average

UK	London
£66k	**£66k**
Average: £40k	Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

57%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

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0.76m
UK Individuals

1.1%
of UK

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

FINANCIAL SITUATION

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

Savings are likely to be used to put down a deposit

Running into debt — Saving a lot

Household income is above the average

UK	London
£50k	**£50k**
Average: £40k	Average: £46k

I am very good at managing money

60% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

60%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

DEMOGRAPHICS

Singles and couples, in 1 or 2 bedroom flats

Age range	House tenure	House type	Number of children
18-44	**Privately renting**	**Flat or maisonette**	**0**

TECHNOLOGY

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

57%

UK average: 47%

Owns smartwatch, fitness band or payment band

21%

UK average: 12%

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2 | D | 16 | Metropolitan professionals

0.47 m
UK Individuals

0.7 %
of UK

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

FINANCIAL SITUATION

Likely to have a range of savings and investments

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is more than 50% above the UK average

UK	London
£63k	**£63k**
Average: £40k	Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Most agree that shopping online makes their life easier

70%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

45%

UK average: 36%

Streams TV services

63%

UK average: 47%

Owns smartwatch, fitness band or payment band

16%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Flat or maisonette**	**0**

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Flat or maisonette**	**0**

FINANCIAL SITUATION

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

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

Running into debt — Saving a lot

Household income is above the average

UK	London
£45k	**£45k**
Average: £40k	Average: £46k

I am very good at managing money

60% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY
Highly engaged with tech, they are likely to own the latest gadgets
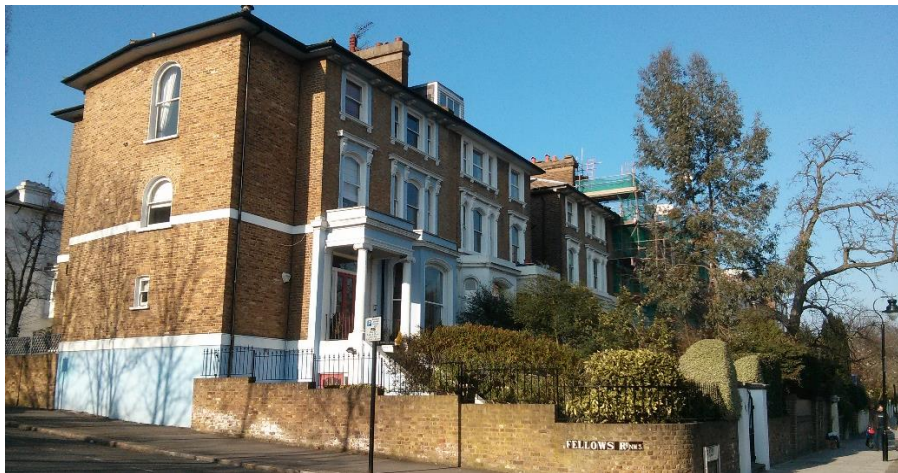
Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

57%

UK average: 47%

Owns smartwatch, fitness band or payment band

15%

UK average: 12%

Category 2

Group E

Career Climbers

Types

18 Career driven young families

19 First time buyers in small, modern homes

20 Mixed metropolitan areas

Career driven young families

1.40m
UK Individuals

2.1%
of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£52k	**£56k**
Average: £40k	Average: £46k

I am very good at managing money

59% of them agree

UK average: 57%
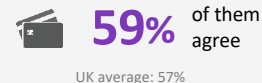
DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

53%

UK average: 47%

Owns smartwatch, fitness band or payment band

20%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Mortgaged**	**Detached**	**2**

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First time buyers in small, modern homes

1.77m UK Individuals

2.6% of UK

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

FINANCIAL SITUATION

Their spending and savings levels will be restricted by high outgoings

Savings levels may decrease as they take on a mortgage
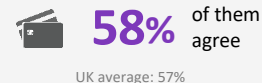
Running into debt — Saving a lot

Household income is above the UK average

UK	London
£44k	**£45k**
Average: £40k	Average: £46k

I am very good at managing money

58% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Around the average to worry about online security

59%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

56%

UK average: 47%

Owns smartwatch, fitness band or payment band

16%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Flat or maisonette**	**0**

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0.77m
UK Individuals

1.1%
of UK

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

FINANCIAL SITUATION

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

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

Running into debt — Saving a lot

Household income is above the UK average

UK	London
£45k	**£45**k
Average: £40k	Average: £46k
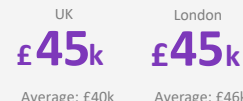
I am very good at managing money

58% of them agree

UK average: 57%

DIGITAL

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

Around the average to worry about online security

59%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

61%

UK average: 47%

Owns smartwatch, fitness band or payment band

12%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Flat or maisonette**	**1**

3 Comfortable Communities

14.4M UK Adults   **27.2%** of UK

Age range

35-64
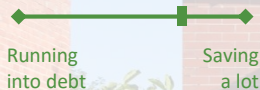
House type

Semi-detached or detached

Financial situation

Running into debt ← → Saving a lot

House tenure

Owned outright or mortgaged

Children at home

0-2

Number of beds

3-4

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

Acorn Groups within Category 3: Comfortable Communities

F Countryside Communities	24%
G Successful Suburbs	23%
H Steady Neighbourhoods	29%
I Comfortable Seniors	9%
J Starting Out	15%

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CACI

Category 3

Comfortable Communities

Groups

F Countryside Communities

G Successful Suburbs

H Steady Neighbourhoods

I Comfortable Seniors

J Starting Out

3.4M UK Adults

6.4% of UK

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

CORE DEMOGRAPHICS

Age range	Children at home
55-74	**0**

House tenure	Family structure
Owned outright	Couple

Number of beds	House type
4	Detached

BRANDS

SHOPPING

LAKELAND | JOHN LEWIS | Specsavers | Clarks

LEISURE

PIZZA EXPRESS | CAFFÈ NERO | Zizzi | CAFÉ ROUGE

WEBSITES

ebay | Money Super Market | M&S EST. 1884 | GOV.UK

DIGITAL

ATTITUDES

I worry about online security
62%
UK average: 59%

Shopping online makes my life easier
62%
UK average: 62%

I love the ease of using chat bots to get answers
26%
UK average: 28%

TOP BEHAVIOURS

Research sportswear or equipment online

Buy domestic appliances online

Wait until tech becomes cheaper before purchasing

FINANCIAL PROFILE

Household income

UK	London
£**42**k	n/a
Average: £40k	Average: £46k

% Disposable income

UK	London
51%	n/a
Average: 43%	Average: 29%

Financial situation

Running into debt ——————◆—————— Saving a lot

3 G Successful Suburbs

3.3M UK Adults

6.2% of UK

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

CORE DEMOGRAPHICS

Age range	Children at home
35-64	**2**

House tenure	Family structure
Mortgaged	Couple with children

Number of beds	House type
4	Detached

FINANCIAL PROFILE

Household income

UK	London
£**48**k	£**51**k
Average: £40k	Average: £46k

% Disposable income

UK	London
46%	**38**%
Average: 43%	Average: 29%

Financial situation

Running into debt ————————— Saving a lot

BRANDS

SHOPPING

mamas &papas   ERNEST JONES   CRABTREE & EVELYN LONDON   Dunelm

LEISURE

Ed's Easy Diner   Nando's   PREZZO   CHIQUITO

WEBSITES

tripadvisor   GoCompare   ticketmaster   Money Super Market

DIGITAL

ATTITUDES

I worry about online security	Shopping online makes my life easier	I love the ease of using chat bots to get answers
60%	**62**%	**26**%
UK average: 59%	UK average: 62%	UK average: 28%

TOP BEHAVIOURS

Owns an iPhone	Buy wine and alcohol online	Own a videogame console

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3 | H | Steady Neighbourhoods

4.2M UK Adults
8.0% of UK

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

CORE DEMOGRAPHICS

Age range	Children at home
35-64	**2**

House tenure	Family structure
Mortgaged	Couple with children

Number of beds	House type
3	Semi-detached

FINANCIAL PROFILE

Household income

UK	London
£**45**k	£**50**k
Average: £40k	Average: £46k

% Disposable income

UK	London
46%	**38**%
Average: 43%	Average: 29%

Financial situation

Running into debt ←———————→ Saving a lot
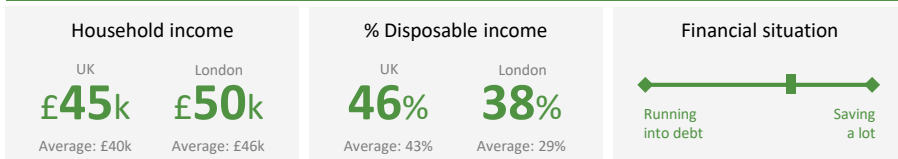
BRANDS

SHOPPING
RADLEY LONDON   schuh   FATFACE   Joules

LEISURE
las IGUANAS EAT LATIN / DRINK LATIN   Pizza Hut   Bella Italia Pizza ♥ Pasta ♥ Grill   Zizzi ITALIA

WEBSITES
Quidco   THE NATIONAL LOTTERY   GROUPON   sky

DIGITAL

ATTITUDES

I worry about online security	Shopping online makes my life easier	I love the ease of using chat bots to get answers
59%	**62**%	**26**%
UK average: 59%	UK average: 62%	UK average:28%

TOP BEHAVIOURS

Research days out online	Watch TV via set-top box	Owns a tablet

3 | I | Comfortable Seniors

1.3M UK Adults   **2.5%** of UK

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

CORE DEMOGRAPHICS

Age range **65+**	Children at home **0**
House tenure **Owned outright**	Family structure **Single or Couple**
Number of beds **2**	House type **Semi-detached**

FINANCIAL PROFILE

Household income

UK **£32k**
Average: £40k

London **£30k**
Average: £46k

% Disposable income

UK **57%**
Average: 43%

London **51%**
Average: 29%

Financial situation

Running into debt — Saving a lot

BRANDS

SHOPPING
Bonmarché   shoezone   M&S EST. 1884   Dunelm

LEISURE
M&S SIMPLY FOOD   GREGGS   café giardino naturally good.

WEBSITES
compare the market   THE NATIONAL LOTTERY   NHS   BBC NEWS

DIGITAL

ATTITUDES

I worry about online security
62%
UK average: 59%

Shopping online makes my life easier
55%
UK average: 62%

I love the ease of using chat bots to get answers
20%
UK average: 28%

TOP BEHAVIOURS

Lighter internet usage

Tend to find computers confusing

Many prefer to use cash when shopping

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3 | J | Starting Out

2.2M UK Adults

4.2% of UK

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

CORE DEMOGRAPHICS

Age range **25-44**	Children at home **1**
House tenure Mortgaged	Family structure Couple with children
Number of beds **3**	House type Terraced

FINANCIAL PROFILE

Household income

UK	London
£**43**k	£**47**k
Average: £40k	Average: £46k

% Disposable income

UK	London
39%	**32**%
Average: 43%	Average: 29%

Financial situation

Running into debt — Saving a lot

BRANDS

SHOPPING

OFFICE SKECHERS ®Range *Home, Leisure & Garden* MANGO

LEISURE

TGI FRIDAYS SUBWAY (Pizza Express) PREZZO

WEBSITES

NOT ON THE HIGH STREET Zoopla ticketmaster compare the market

DIGITAL

ATTITUDES

I worry about online security	Shopping online makes my life easier	I love the ease of using chat bots to get answers
60%	**63**%	**28**%
UK average: 59%	UK average: 62%	UK average: 28%

TOP BEHAVIOURS

Researching domestic appliances	Researching consumer tech (eg laptops)	Managing personal finance online

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3 | F | 21 Farms and cottages

0.93m UK Individuals

1.4% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is above the UK average

UK **£43k**

London **n/a**

Average: £40k

I am very good at managing money

62% of them agree

UK average: 57%
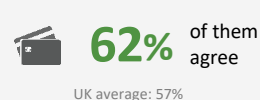
DIGITAL

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

More likely than average to worry about online security

62%

UK average: 59%

Tend to agree that shopping online makes their life easier

64%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY — Tech ownership is generally around the UK average

Love to buy new gadgets and appliances

27%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

Older couples with no children, living in larger properties

Age range	House tenure	House type	Number of children
55+	**Owned outright**	**Detached**	**0**

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3 | F | 22 | Older couples and families in rural areas

1.20m UK Individuals

1.8% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is above the UK average

UK **£43k** | London **n/a**

Average: £40k

I am very good at managing money

62% of them agree

UK average: 57%
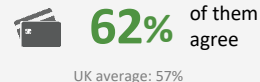
DIGITAL

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

More likely than average to worry about online security

64%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY
Tech ownership is generally a little above the UK average

Love to buy new gadgets and appliances

31%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

16%

UK average: 12%

DEMOGRAPHICS

Older couples with no children, living in larger properties

Age range	House tenure	House type	Number of children
45-74	**Owned outright**	**Detached**	**0**

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2.06m
UK Individuals

3.1%
of UK

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

FINANCIAL SITUATION

Disposable income is the lowest of types within Acorn Group F

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is average

UK
£40k

London
n/a

Average: £40k

I am very good at managing money

62% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to agree that shopping online makes their life easier

60%

UK average: 62%

Their internet usage is below the arverage

Low — High

TECHNOLOGY

Tech ownership is generally below UK average

Love to buy new gadgets and appliances

31%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

13%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
65+	**Owned outright**	**Detached**	**0**

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Category 3

Group G

Successful Suburbs

Types

24 Comfortably-off families in modern housing

25 Larger family homes, multi-ethnic areas

26 Semi-professional families, owner occupied neighbourhoods

3 G 24 Comfortably-off families in modern housing

1.81m UK Individuals

2.7% of UK

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

FINANCIAL SITUATION

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

Comfortably off, many will have a good level of savings

Running into debt — Saving a lot

Household income is above the average

UK	London
£48k	**£51k**
Average: £40k	Average: £46k

I am very good at managing money

65% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

15%

UK average: 12%

DEMOGRAPHICS

Older families and some empty nesters, living in larger properties

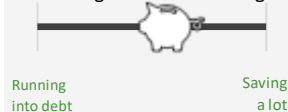| Age range	House tenure	House type	Number of children
55-74	**Owned outright**	**Detached**	**2**

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3 | G | 25 Larger family homes, multi-ethnic areas

0.81m UK Individuals

1.2% of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting and**	**Semi-detached**	**3+**

FINANCIAL SITUATION

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

Money put aside is more likely to be put into investments
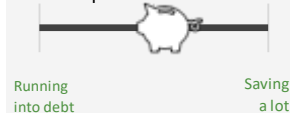
Running into debt — Saving a lot

Household income is above the average

UK **£48k** London **£51k**

Average: £40k   Average: £46k

I am very good at managing money

61% of them agree

UK average: 57%
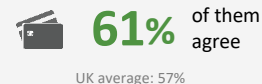
DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Tend to agree that shopping online makes their life easier

63%

UK average: 62%

Their internet usage is well above the average

Low — High

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

Love to buy new gadgets and appliances

44%

UK average: 36%

Streams TV services

54%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

Semi-professional families, owner occupied neighbourhoods

1.53m
UK Individuals

2.3%
of UK

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

FINANCIAL SITUATION

They are likely to use a wide range of financial products

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is above the average

UK	London
£47k	**£50k**
Average: £40k	Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%
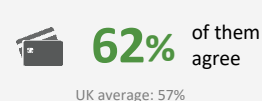
DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is above average

Low — High

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

Love to buy new gadgets and appliances

33%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

17%

UK average: 12%

DEMOGRAPHICS

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

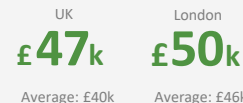| Age range	House tenure	House type	Number of children
35-54	**Mortgaged**	**Terraced**	**1**

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3 H 27 Suburban semis, conventional attitudes

2.33m UK Individuals

3.5% of UK

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

FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is average

UK	London
£40k	**£45k**
Average: £40k	Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
45-64	**Owned outright**	**Semi-detached**	**2**

DIGITAL

ATTITUDES

Internet usage is more for practical purposes rather than online shopping

Around the average to worry about online security

59%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

13%

UK average: 12%

acorn

3 | H | 28 Owner occupied terraces, average income

1.27m UK Individuals

1.9% of UK

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

FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is above the average

UK **£49k** — Average: £40k

London **£51k** — Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Online expenditure is well above the average

Around the average to worry about online security

59%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is above average

Low — High
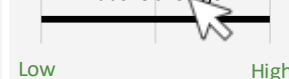
TECHNOLOGY

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

Love to buy new gadgets and appliances

37%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

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

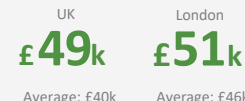| Age range	House tenure	House type	Number of children
35-54	**Mortgaged**	**Terraced**	**2**

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3 H 29 Established suburbs, older families

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

FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is comfortably above the average

UK	London
£49k	**£52k**
Average: £40k	Average: £46k

I am very good at managing money

62% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

57%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

33%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
45-64	**Mortgaged**	**Semi-detached**	**2**

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Category 3

Group I

Comfortable Seniors

Types

30 Older people, neat and tidy neighbourhoods

31 Elderly singles in purpose-built accommodation

3 | I | 30 Older people, neat and tidy neighbourhoods

1.29m UK Individuals

1.9% of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
65+	**Owned outright**	**Semi-detached**	**0**

FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is below the average

UK	London
£34k	**£38k**
Average: £40k	Average: £46k

I am very good at managing money

65% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to agree that shopping online makes their life easier

55%

UK average: 62%

Their internet usage is well below the average

Low — High
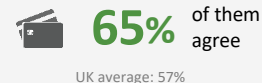
TECHNOLOGY

They are likely to find new technology confusing

Love to buy new gadgets and appliances

31%

UK average: 36%

Streams TV services

36%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

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3 | I | 31 Elderly singles in purpose-built accommodation

0.21m UK Individuals **0.3%** of UK

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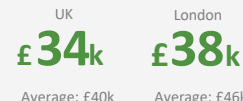
FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£24k	**£23k**
Average: £40k	Average: £46k

I am very good at managing money

64% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

62%

UK average: 59%

Less likely to agree that shopping online makes their life easier

55%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

23%

UK average: 36%

Streams TV services

36%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
65+	**Owned outright**	**Flat or maisonette**	**0**

Category 3

Group J

Starting Out

Types

32 Educated families in terraces, young children

33 Smaller houses and starter homes

3 J 32 Educated families in terraces, young children

1.31m UK Individuals

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

FINANCIAL SITUATION

Their rent or mortgage takes up a high proportion of outgoings

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is above the average

UK	London
£44k	**£47k**
Average: £40k	Average: £46k

I am very good at managing money

59% of them agree

UK average: 57%
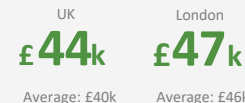
DIGITAL

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

More likely than average to worry about online security

60%

UK average: 59%

Tend to agree that shopping online makes their life easier

64%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY   Engaged with tech and likely to own a number of devices

Love to buy new gadgets and appliances

36%

UK average: 36%

Streams TV services

53%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Terraced**	**1**

3 J 33 Smaller houses and starter homes

1.51m
UK Individuals

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

FINANCIAL SITUATION

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

Most will have a modest level of savings

Running into debt — Saving a lot

Household income is above the average

UK	London
£43k	**£47k**
Average: £40k	Average: £46k

I am very good at managing money

59% of them agree

UK average: 57%
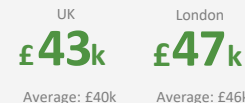
DIGITAL

ATTITUDES

They typically have below average engagement with social media

More likely than average to worry about online security

60%

UK average: 59%

Tend to agree that shopping online makes their life easier

63%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY

Engaged with tech and likely to own a number of devices

Love to buy new gadgets and appliances

36%

UK average: 36%

Streams TV services

49%

UK average: 47%

Owns smartwatch, fitness band or payment band

15%

UK average: 12%

DEMOGRAPHICS

Couples, some with children, living in 3 bedroom properties

Age range	House tenure	House type	Number of children
25-44	**Mortgaged**	**Semi-detached**	**1**

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4 Financially Stretched

12.2M UK Adults

23.1% of UK

Age range
All ages

House type
Semi-detached or terraced

Financial situation
Running into debt ←——|———→ Saving a lot

House tenure
Social renting

Children at home
Mixed

Number of beds
1-3

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

Acorn Groups within Category 4: Financially Stretched

Group	Percentage
K Student Life	13%
L Modest Means	34%
M Striving Families	34%
N Poorer Pensioners	20%

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Category 4

Financially Stretched

Groups

K Student Life

L Modest Means

M Striving Families

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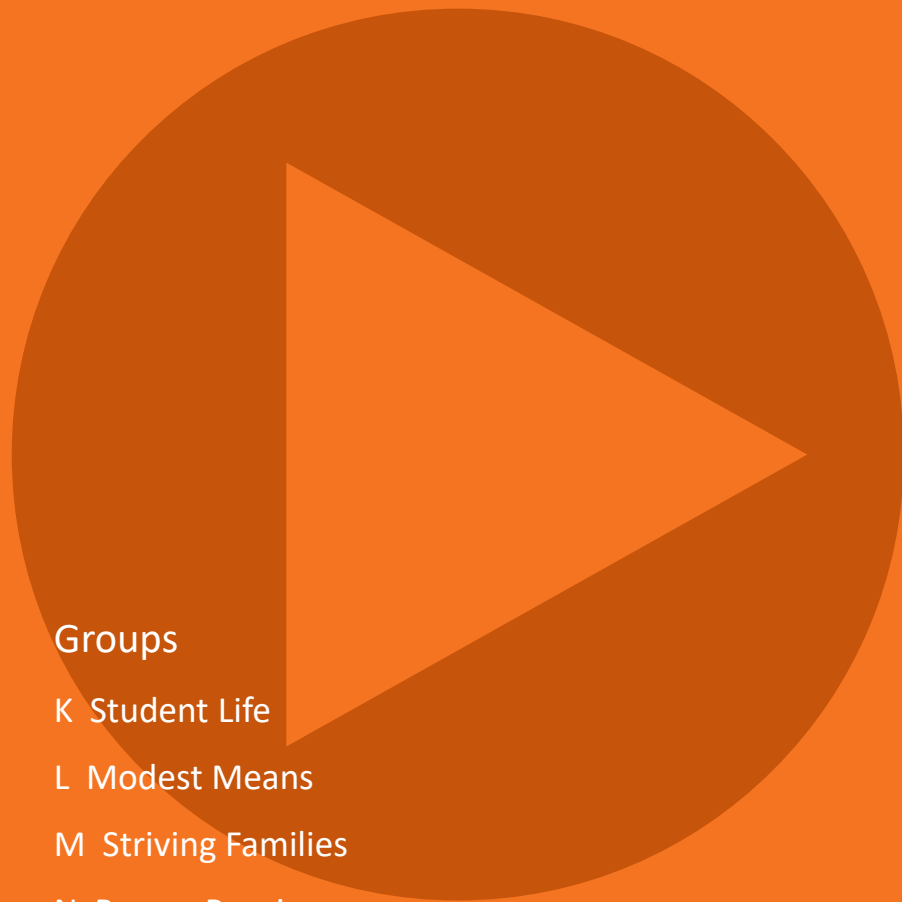
Students and young people with little income living in halls of residence or shared houses. These are areas dominated by students and young people, often recent graduates. At least half of the people here, usually more, are studying.

CORE DEMOGRAPHICS

Age range	Children at home
18-24	**0**

House tenure	Family structure
Privately renting	**Single**

Number of beds	House type
4+	**Flat or maisonette**

FINANCIAL PROFILE

Household income

UK
£33k
Average: £40k

London
£36k
Average: £46k

% Disposable income

UK
26%
Average: 43%

London
16%
Average: 29%

Financial situation

Running into debt — Saving a lot

BRANDS

SHOPPING
CeX · flying tiger copenhagen · H&M · KIKO MILANO

LEISURE
Ed's Easy Diner · TORTILLA · McDonald's · YO! sushi

WEBSITES
asos · Spotify · JUST EAT · BuzzFeed

DIGITAL

ATTITUDES

I worry about online security
58%
UK average: 59%

Shopping online makes my life easier
68%
UK average: 62%

I love the ease of using chat bots to get answers
44%
UK average: 28%

TOP BEHAVIOURS

Love to buy new gadgets and appliances

Research beauty online

Social media: Snapchat, YouTube and TikTok

4.1M UK Adults

7.7% of UK

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

CORE DEMOGRAPHICS

Age range **25-44**	Children at home **3+**
House tenure **Privately renting**	Family structure **Single parent**
Number of beds **3**	House type **Terraced**

BRANDS

SHOPPING
The Works — M&Co — The Range Home, Leisure & Garden — NEW LOOK

LEISURE
Harry Ramsden's EST. 1928 — KFC — Frankie & Benny's — GREGGS

WEBSITES
ebay — sky — Argos — LAD BIBLE

DIGITAL

ATTITUDES

I worry about online security **58%**
UK average: 59%

Shopping online makes my life easier **61%**
UK average: 62%

I love the ease of using chat bots to get answers **32%**
UK average: 28%

TOP BEHAVIOURS

Moderate internet usage

Uploads original content on social media

TV catch up via ITV hub

FINANCIAL PROFILE

Household income
UK **£35k** — London **£42k**
Average: £40k — Average: £46k

% Disposable income
UK **45%** — London **32%**
Average: 43% — Average: 29%

Financial situation
Running into debt ————————— Saving a lot

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

CORE DEMOGRAPHICS

Age range **25-44**	Children at home **3+**
House tenure **Social renting**	Family structure **Single parent**
Number of beds **3**	House type **Semi-detached or terraced**

BRANDS

SHOPPING £ pound Stretcher · PRIMARK · PEACOCKS · savers HEALTH HOME BEAUTY

LEISURE J D WETHERSPOON · BURGER KING · M (McDonald's) · GREGGS

WEBSITES ebay · sky · very · hotukdeals

DIGITAL

ATTITUDES

I worry about online security
58%
UK average: 59%

Shopping online makes my life easier
60%
UK average: 62%

I love the ease of using chat bots to get answers
29%
UK average: 28%

TOP BEHAVIOURS

Moderate internet use

Below average social media use – apart from TikTok

Use of Direct.Gov website

FINANCIAL PROFILE

Household income

UK **£33**k
Average: £40k

London **£38**k
Average: £46k

% Disposable income

UK **41%**
Average: 43%

London **35%**
Average: 29%

Financial situation

Running into debt —————●————— Saving a lot

Poorer Pensioners

2.4M UK Adults

4.5% of UK

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

CORE DEMOGRAPHICS

Age range	Children at home
65+	**0**

House tenure	Family structure
Social renting	**Single**

Number of beds	House type
1	**Flat or maisonette**

BRANDS

SHOPPING
The Works · Poundland · b&m · Iceland

LEISURE
GREGGS · Harry Ramsden's · Harvester

WEBSITES
NHS · GOV.UK · Argos · MECCA

DIGITAL

ATTITUDES

I worry about online security	Shopping online makes my life easier	I love the ease of using chat bots to get answers
56%	**57%**	**24%**
UK average: 59%	UK average: 62%	UK average:28%
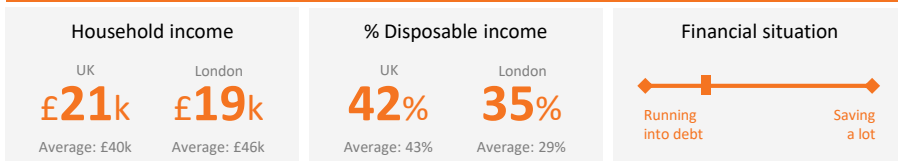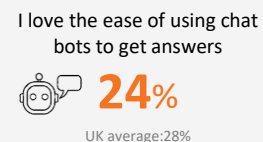
TOP BEHAVIOURS

1 in 4 have never used the internet	**Least likely of all groups to own a tablet or smartphone**	**Around half will use Facebook (probably with some help)**

FINANCIAL PROFILE

Household income		% Disposable income		Financial situation
UK	London	UK	London	
£21k	**£19k**	**42%**	**35%**	Running into debt ——— Saving a lot
Average: £40k	Average: £46k	Average: 43%	Average: 29%	

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Category 4

Group K

Student Life

Types

34 Student flats and halls of residence

35 Term-time terraces

36 Educated young people in flats and tenements

| 4 | K | 34 | Student flats and halls of residence | 0.71m UK Individuals | 1.1% of UK |

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

FINANCIAL SITUATION

Several low earners in the household, whose incomes combine to provide the household average
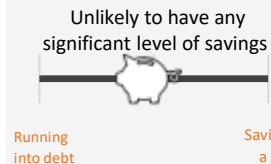
Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£32k	£36k
Average: £40k	Average: £46k

I am very good at managing money

58% of them agree

UK average: 57%

DIGITAL

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

More likely than average to worry about online security

61%

UK average: 59%

Most agree that shopping online makes their life easier

71%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY — They will have many devices and be using the latest tech

Love to buy new gadgets and appliances

47%

UK average: 36%

Streams TV services

72%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

Young, single people, sharing flats

Age range	House tenure	House type	Number of children
18-24	**Privately renting**	**Flat or maisonette**	**0**

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4 K 35 Term-time terraces

0.25m UK Individuals

0.4% of UK

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

FINANCIAL SITUATION

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

Some might be having problems with debt

Running into debt — Saving a lot

Household income is below the average

UK	London
£35k	**£45k**
Average: £40k	Average: £46k

I am very good at managing money

49% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

58%

UK average: 59%

Most agree that shopping online makes their life easier

70%

UK average: 62%

Their internet usage is well above the average

Low — High

TECHNOLOGY
They will have many devices and be using the latest tech

Love to buy new gadgets and appliances

48%

UK average: 36%

Streams TV services

64%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

DEMOGRAPHICS

Young, single people, sharing 4 or 5 bedroom properties

Age range	House tenure	House type	Number of children
18-24	**Privately renting**	**Terraced**	**0**

4　K　36　Educated young people in flats and tenements

0.90m UK Individuals

1.3% of UK

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

FINANCIAL SITUATION

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

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£33k	**£36k**
Average: £40k	Average: £46k

I am very good at managing money

53% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

58%

UK average: 59%

Most agree that shopping online makes their life easier

68%

UK average: 62%

Their internet usage is well above the average

Low — High

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
18-34	**Privately renting**	**Flat or maisonette**	**1**

TECHNOLOGY　*They will have many devices and be using the latest tech*

Love to buy new gadgets and appliances

47%

UK average: 36%

Streams TV services

63%

UK average: 47%

Owns smartwatch, fitness band or payment band

14%

UK average: 12%

Category 4

Group L

Modest Means

Types

37 Low cost flats in suburban areas

38 Semi-skilled workers in traditional neighbourhoods

39 Fading owner occupied terraces

40 High occupancy terraces, culturally diverse family areas

4 L 37 Low cost flats in suburban areas

0.79m UK Individuals

1.2% of UK

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

FINANCIAL SITUATION

Generally these people are coping financially

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is below the average

UK	London
£35k	**£38k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

58%

UK average: 59%

Tend to agree that shopping online makes their life easier

63%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

They are tech engaged but can't afford premium brands

Love to buy new gadgets and appliances

35%

UK average: 36%

Streams TV services

47%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Flat or maisonette**	**1**

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Semi-skilled workers in traditional neighbourhoods

1.67 m UK Individuals

2.5 % of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-64	**Owned outright**	**Terraced**	**2**

FINANCIAL SITUATION

Generally these people are coping financially

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£35k	**£39k**
Average: £40k	Average: £46k

I am very good at managing money

55% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

58%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is below the arverage

Low — High

TECHNOLOGY They will own devices at the cheaper end of the scale

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

47%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

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Fading owner occupied terraces

1.84m UK Individuals

2.7% of UK

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

FINANCIAL SITUATION

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

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£35k	**£41k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

58%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is below the arverage

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

33%

UK average: 36%

Streams TV services

47%

UK average: 47%

Owns smartwatch, fitness band or payment band

12%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Terraced**	**2**

High occupancy terraces, culturally diverse family areas

1.02m UK Individuals

1.5% of UK

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

FINANCIAL SITUATION

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

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£34k	**£44k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

57%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

Tech ownership is more likely to be focussed on their mobiles

Love to buy new gadgets and appliances

44%

UK average: 36%

Streams TV services

59%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
18-44	**Privately renting**	**Terraced**	**3+**

Category 4

Group M

Striving Families

Types

41 Labouring semi-rural estates

42 Struggling young families in post-war terraces

43 Families in right-to-buy estates

44 Post-war estates, limited means

4 | M | 41   Labouring semi-rural estates

1.11 m UK Individuals **1.7 %** of UK

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

FINANCIAL SITUATION

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

Some might be having problems with debt

Running into debt — Saving a lot

Household income is well below the average

UK	London
£37k	**£40k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

The majority will not use the internet extensively

Less likely than average to worry about online security

58%

UK average: 59%

Less likely to agree that shopping online makes their life easier

60%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

Tech ownership is generally below average

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

40%

UK average: 47%

Owns smartwatch, fitness band or payment band

10%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
35-64	**Social renting**	**Semi-detached**	**3+**

4 | M | 42 Struggling young families in post-war terraces

1.31m UK Individuals

1.9% of UK

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

FINANCIAL SITUATION

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

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is below the average

UK	London
£37k	**£38k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

More likely than average to worry about online security

60%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

37%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

13%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-44	**Social renting**	**Terraced**	**3+**

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4 | M | 43 Families in right-to-buy estates

1.61m UK Individuals

2.4% of UK

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

FINANCIAL SITUATION

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

Unlikely to have any significant level of savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£33k	**£39k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

57%

UK average: 59%

Less likely to agree that shopping online makes their life easier

60%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY
Tech ownership is generally below the average

Love to buy new gadgets and appliances

38%

UK average: 36%

Streams TV services

44%

UK average: 47%

Owns smartwatch, fitness band or payment band

10%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-54	**Social renting**	**Semi-detached**	**3+**

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1.43m UK Individuals

2.1% of UK

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

FINANCIAL SITUATION

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

Some might be having problems with debt

Running into debt — Saving a lot

Household income is well below the average

UK **£26k** | London **£32k**
Average: £40k | Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Their online spend is the lowest within Acorn Group M

Less likely than average to worry about online security

58%

UK average: 59%

Less likely to agree that shopping online makes their life easier

58%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets and appliances

36%

UK average: 36%

Streams TV services

41%

UK average: 47%

Owns smartwatch, fitness band or payment band

10%

UK average: 12%

DEMOGRAPHICS

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

Age range

25-34

House tenure

Social renting

House type

Terraced

Number of children

3+

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Category 4

Group N

Poorer Pensioners

Types

45 Pensioners in social housing, semis and terraces

46 Elderly people in social rented flats

47 Low income older people in smaller semis

48 Pensioners and singles in social rented flats

Pensioners in social housing, semis and terraces

0.34m UK Individuals

0.5% of UK

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

FINANCIAL SITUATION

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

They are likely to be just making ends meet

Running into debt — Saving a lot

Household income is less than half the average

UK	London
£17k	**£21k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

57%

UK average: 59%

Less likely to agree that shopping online makes their life easier

52%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

27%

UK average: 36%

Streams TV services

32%

UK average: 47%

Owns smartwatch, fitness band or payment band

5%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
65+	**Social renting**	**Terraced**	**0**

Elderly people in social rented flats

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

FINANCIAL SITUATION

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

Unlikely to have any significant savings

Running into debt — Saving a lot

Household income is below half the average

UK	London
£**12**k	£**16**k
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

52%

UK average: 59%

Less likely to agree that shopping online makes their life easier

49%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

32%

UK average: 47%

Owns smartwatch, fitness band or payment band

7%

UK average: 12%

DEMOGRAPHICS

Single retirees, living in 1 bedroom properties

Age range	House tenure	House type	Number of children
65+	**Social renting**	**Flat or maisonette**	**0**

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

FINANCIAL SITUATION

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

Unlikely to have any significant savings

Running into debt — Saving a lot

Household income is well below the average

UK	London
£26k	**£32k**
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DEMOGRAPHICS

Retirees, living in 2 or 3 bedroom properties

Age range	House tenure	House type	Number of children
65+	**Social renting**	**Semi-detached**	**0**

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

57%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

34%

UK average: 36%

Streams TV services

38%

UK average: 47%

Owns smartwatch, fitness band or payment band

7%

UK average: 12%

0.81m
UK Individuals

1.2%
of UK

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

FINANCIAL SITUATION

Few need to interact with mainstream financial services providers

Unlikely to have any significant savings

Running into debt — Saving a lot

Household income is half the UK average

UK	London
£21k	**£24**k
Average: £40k	Average: £46k

I am very good at managing money

54% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

57%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

35%

UK average: 36%

Streams TV services

39%

UK average: 47%

Owns smartwatch, fitness band or payment band

7%

UK average: 12%

DEMOGRAPHICS

Retirees, living in 1 or 2 bedroom properties

Age range	House tenure	House type	Number of children
65+	**Social renting**	**Flat or maisonette**	**0**

5 | Urban Adversity

8.4M UK Adults
15.9% of UK

Age range
25-34

House type
Flat or terraced

Financial situation
Running into debt — Saving a lot

House tenure
Social renting

Children at home
3+

Number of beds
1-2

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

Acorn Groups within Category 5: Urban Adversity

O Young Hardship — 32%
P Struggling Estates — 41%
Q Difficult Circumstances — 27%

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5 O Young Hardship

2.7M UK Adults

5.2% of UK

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

CORE DEMOGRAPHICS

Age range **25-44**	Children at home **1**
House tenure **Privately renting**	Family structure **Single parent**
Number of beds **2**	House type **Terraced**

BRANDS

SHOPPING
Pound Stretcher · Poundland · b&m · The Works

LEISURE
Harvester · KFC · Krispy Kreme Doughnuts · Pizza Hut

WEBSITES
Gumtree · very · Argos · Hungry Horse

DIGITAL

ATTITUDES

I worry about online security **56%** UK average: 59%	Shopping online makes my life easier **61%** UK average: 62%	I love the ease of using chat bots to get answers **29%** UK average: 28%

TOP BEHAVIOURS

Wait until tech becomes cheaper before purchasing	**Take part in online groups / forums**	**Research beauty online**

FINANCIAL PROFILE

Household income	% Disposable income	Financial situation
UK **£30k** Average: £40k / London **£35k** Average: £46k	UK **38%** Average: 43% / London **26%** Average: 29%	Running into debt ———— Saving a lot

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5 P Struggling Estates

3.4M UK Adults

6.5% of UK

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

CORE DEMOGRAPHICS

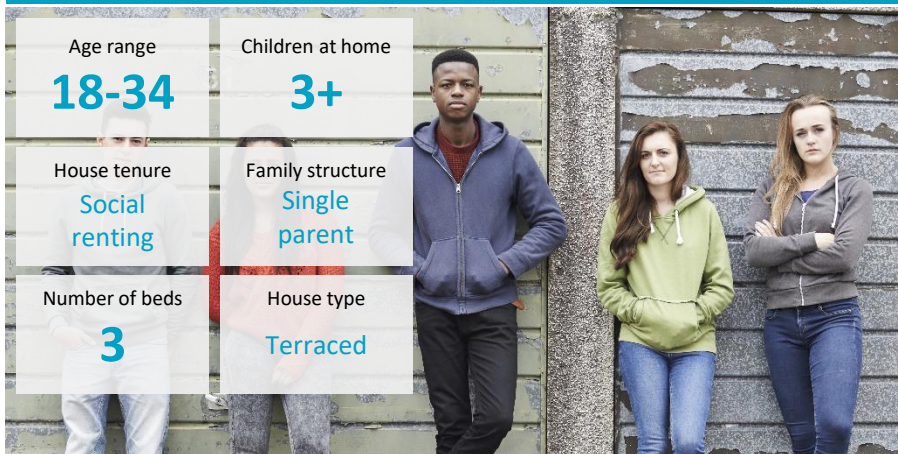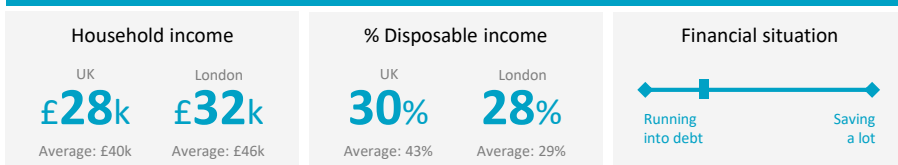|	
Age range 18-34	**Children at home** 3+
House tenure Social renting	**Family structure** Single parent
Number of beds 3	**House type** Terraced

FINANCIAL PROFILE

Household income
UK **£28**k
Average: £40k

London **£32**k
Average: £46k

% Disposable income
UK **30**%
Average: 43%

London **28**%
Average: 29%

Financial situation
Running into debt ————————— Saving a lot

BRANDS

SHOPPING
JD   claire's   SPORTS DIRECT.com   Iceland

LEISURE
McDonald's   KFC   J·D·WETHERSPOON   GREGGS

WEBSITES
HUNGRY HORSE   very   JUST EAT   sky sports

DIGITAL

ATTITUDES

I worry about online security
56%
UK average: 59%

Shopping online makes my life easier
61%
UK average: 62%

I love the ease of using chat bots to get answers
29%
UK average: 28%

TOP BEHAVIOURS

Watching TV / videos on YouTube

Love to buy new gadgets and appliances

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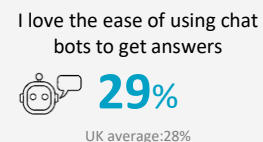
5 Q Difficult Circumstances
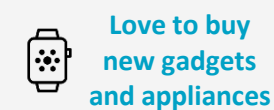
Young adults, many of whom are single parents, enduring hardship. Generally these are streets with a higher proportion of younger people. The bulk of the housing is flats rented from the council or housing association although there may also be some socially rented terraced housing.

CORE DEMOGRAPHICS

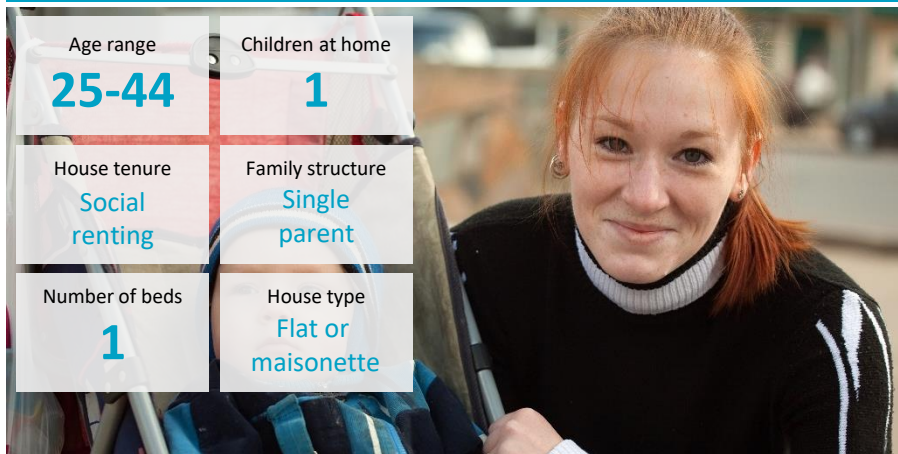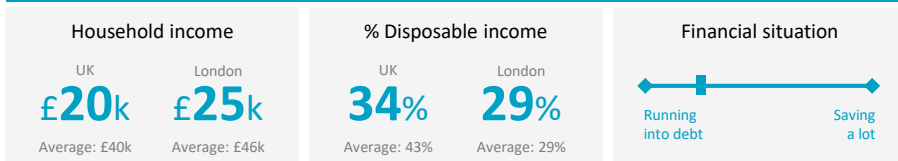|	
Age range 25-44	**Children at home** 1
House tenure Social renting	**Family structure** Single parent
Number of beds 1	**House type** Flat or maisonette

FINANCIAL PROFILE

Household income
UK £20k — Average: £40k
London £25k — Average: £46k

% Disposable income
UK 34% — Average: 43%
London 29% — Average: 29%

Financial situation
Running into debt ——— Saving a lot

BRANDS

SHOPPING — Pound Stretcher · Poundland · wilko · TJ HUGHES

LEISURE — McDonald's · BURGER KING · J D Wetherspoon · GREGGS

WEBSITES — Argos · very · Hungry Horse · Gumtree

DIGITAL

ATTITUDES

I worry about online security
56%
UK average: 59%

Shopping online makes my life easier
59%
UK average: 62%

I love the ease of using chat bots to get answers
29%
UK average: 28%

TOP BEHAVIOURS

Around 1 in 5 won't have used the internet recently

Below average social media use – apart from TikTok and Snapchat

Watching TV / videos on YouTube

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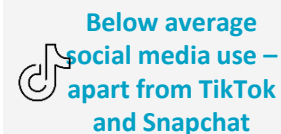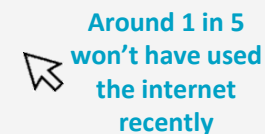
Category 5

Group O

Young Hardship

Types

49 Young families in low cost private flats

50 Struggling younger people in mixed tenure

51 Young people in small, low cost terraces

5 O 49 Young families in low cost private flats

1.04m UK Individuals

1.5% of UK

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

FINANCIAL SITUATION

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

They are more likely to be running into debt
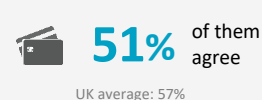
Running into debt — Saving a lot

Household income is well below the average

UK	London
£29k	**£33k**
Average: £40k	Average: £46k

I am very good at managing money

51% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Privately renting**	**Flat or maisonette**	**0**

Struggling younger people in mixed tenure

1.02m
UK Individuals

1.5%
of UK

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

FINANCIAL SITUATION

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

They are more likely to be running into debt

Running into debt — Saving a lot

Household income is below the average

UK	London
£32k	**£36k**
Average: £40k	Average: £46k

I am very good at managing money

51% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

55%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

41%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Privately renting**	**Flat or terraced**	**1**

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Young people in small, low cost terraces

1.40m UK Individuals

2.1% of UK

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

FINANCIAL SITUATION

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

They are more likely to be running into debt

Running into debt — Saving a lot

Household income is below the average

UK	London
£29k	**£36k**
Average: £40k	Average: £46k

I am very good at managing money

52% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is above average

Low — High

TECHNOLOGY

They are not typically major adopters of new technology

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

11%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Privately renting**	**Terraced**	**1**

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Category 5

Group P

Struggling Estates

Types

52 Poorer families, many children, terraced housing

53 Low income terraces

54 Multi-ethnic, purpose built estates

55 Deprived and ethnically diverse in flats

56 Low income large families in social rented semis

Poorer families, many children, terraced housing

1.31m UK Individuals

2.0% of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Social renting**	**Terraced**	**3+**

FINANCIAL SITUATION

A significant proportion maybe having difficulty in paying for their housing

They are more likely to be running into debt

Running into debt — Saving a lot

Household income is well below the average

UK	London
£24k	**£30k**
Average: £40k	Average: £46k

I am very good at managing money

51% of them agree

UK average: 57%

DIGITAL

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is well below the average

Low — High
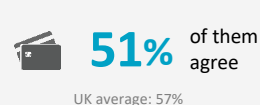
TECHNOLOGY — They are less likely to purchase the latest tech

Love to buy new gadgets and appliances

40%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

9%

UK average: 12%

0.75m
UK Individuals

1.1%
of UK

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

FINANCIAL SITUATION

Financial activity is limited, few will have much in savings

Some might be having problems with debt

Running into debt — Saving a lot

Household income is below the average

UK	London
£37k	**£38k**
Average: £40k	Average: £46k

I am very good at managing money

51% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to worry about online security

56%

UK average: 59%

Tend to agree that shopping online makes their life easier

62%

UK average: 62%

Their internet usage is below the arverage

Low — High

TECHNOLOGY

Addicted to their mobiles, they are tech savvy

Love to buy new gadgets and appliances

40%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

9%

UK average: 12%

DEMOGRAPHICS

Young families in 3 bedroom properties

Age range	House tenure	House type	Number of children
25-44	**Privately renting**	**Terraced**	**3+**

Multi-ethnic, purpose-built estates

0.73m UK Individuals

1.1% of UK

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

FINANCIAL SITUATION

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

Some might be having problems with debt

Running into debt — Saving a lot

Household income is below the average

UK	London
£30k	**£30k**
Average: £40k	Average: £46k

I am very good at managing money

53% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to worry about online security

58%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is below the arverage

Low — High

TECHNOLOGY

Addicted to their mobiles, they are tech savvy

Love to buy new gadgets and appliances

41%

UK average: 36%

Streams TV services

48%

UK average: 47%

Owns smartwatch, fitness band or payment band

7%

UK average: 12%

DEMOGRAPHICS

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

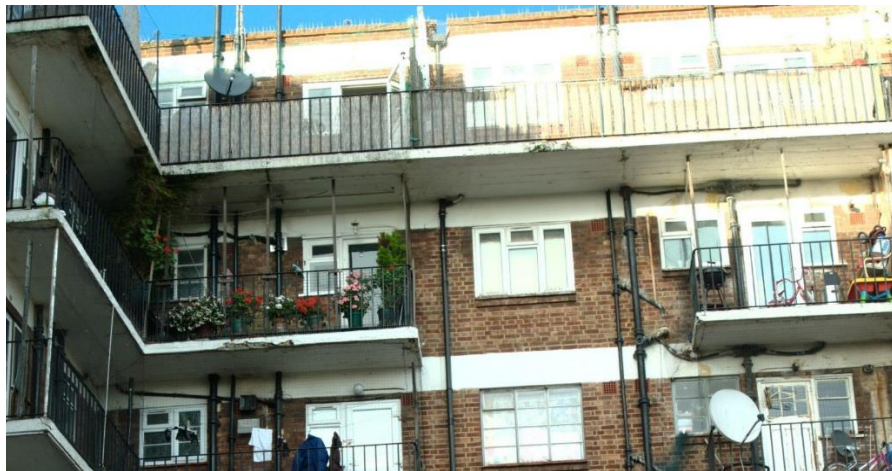| Age range	House tenure	House type	Number of children
25-44	**Social renting**	**Flat or maisonette**	**3+**

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Deprived and ethnically diverse in flats

0.68m
UK Individuals

1.0%
of UK

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

FINANCIAL SITUATION

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

Some might be having problems with debt

Running into debt — Saving a lot

Household income is well below the average

UK	London
£28k	**£28k**
Average: £40k	Average: £46k

I am very good at managing money

49% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Highly engaged with social media, contributing regularly

Less likely than average to worry about online security

55%

UK average: 59%

Most agree that shopping online makes their life easier

66%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets and appliances

42%

UK average: 36%

Streams TV services

51%

UK average: 47%

Owns smartwatch, fitness band or payment band

9%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
18-44	**Social renting**	**Flat or maisonette**	**3+**

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Low income large families in social rented semis

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

DEMOGRAPHICS

Couple and single parent families, living in 3 bedroom properties

Age range	House tenure	House type	Number of children
25-34	**Social renting**	**Semi-detached**	**3+**

FINANCIAL SITUATION

Many have been refused credit in the past

They are more likely to be running into debt

Running into debt — Saving a lot

Household income is well below the average

UK	London
£26k	**£32k**
Average: £40k	Average: £46k

I am very good at managing money

50% of them agree

UK average: 57%

DIGITAL

ATTITUDES

Engaged with social media, contributing frequently

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

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

Love to buy new gadgets and appliances

40%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

9%

UK average: 12%

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Category 5

Group Q
Difficult Circumstances

Types

57 Social rented flats, families and single parents

58 Singles and young families, some receiving benefits

59 Deprived areas and high-rise flats

Social rented flats, families and single parents

0.97 m
UK Individuals

1.4 %
of UK

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

FINANCIAL SITUATION

Some of these families are living entirely from state benefits

They are more likely to be running into debt

Running into debt — Saving a lot

Household income is well below the average

UK
£24k
Average: £40k

London
£27k
Average: £46k

I am very good at managing money

49% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

61%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

8%

UK average: 12%

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Social renting**	**Flat or maisonette**	**1**

5 Q 58 Singles and young families, some receiving benefits

1.12m UK Individuals

1.7% of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Social renting**	**Terraced**	**3+**

FINANCIAL SITUATION

Interaction with the financial services industry is rare

Some might be having problems with debt

Running into debt — Saving a lot

Household income is around half the UK average

UK	London
£21k	**£27k**
Average: £40k	Average: £46k

I am very good at managing money

49% of them agree

UK average: 57%
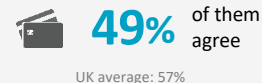
DIGITAL

ATTITUDES

Online expenditure is extremely low and social media usage more limited

Less likely than average to worry about online security

55%

UK average: 59%

Less likely to agree that shopping online makes their life easier

59%

UK average: 62%

Their internet usage is well below the average

Low — High

TECHNOLOGY

Tech ownership is generally below the average

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

46%

UK average: 47%

Owns smartwatch, fitness band or payment band

8%

UK average: 12%

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0.91m
UK Individuals

1.3%
of UK

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

DEMOGRAPHICS

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

Age range	House tenure	House type	Number of children
25-34	**Social renting**	**Flat or maisonette**	**0**

FINANCIAL SITUATION

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

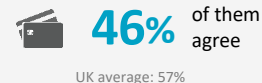Some might be having problems with debt

Running into debt ——— Saving a lot

Household income is below half the average

UK	London
£17k	**£21**k
Average: £40k	Average: £46k

I am very good at managing money

46% of them agree

UK average: 57%

DIGITAL

ATTITUDES

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

Less likely than average to worry about online security

56%

UK average: 59%

Less likely to agree that shopping online makes their life easier

57%

UK average: 62%

Their internet usage is well below the average

Low ——— High

TECHNOLOGY

Tech ownership is generally well below average

Love to buy new gadgets and appliances

39%

UK average: 36%

Streams TV services

45%

UK average: 47%

Owns smartwatch, fitness band or payment band

7%

UK average: 12%

Category 6

Not Private Households

Groups

R Not Private Households

Types

6.R.60 Active communal population
6.R.61 Inactive communal population
6.R.62 Business addresses without residential population

790K UK Adults

1.5% of UK

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

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

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

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

62 Business areas without resident population –
These are postcodes where we believe there is no regular resident population.
An example of this might be a business or industrial park.

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Resources and Support

Access real-time insight to improve personalisation

REAL TIME DATA CODING API

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

The benefits of CACI's API include:

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

CACI

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Use Acorn Knowledge to gain extensive insights

▶ public.tableau.com/profile/caci.ltd

Available Online & in Excel

Key features:

✓ **Interactive dashboard** with a wealth of information on Acorn

✓ Discover **segment summaries** at all levels of Acorn - category, group & type

✓ **Compare characteristics** across the Acorn segments

✓ Select **core Acorn types** and **compare traits**

✓ **Raw data** look ups for the detail

Have any questions? Get in contact

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

The consumer classification