

acorn

the smarter consumer classification



User Guide

Contents

ACORN USER GUIDE INTRODUCTION			1-12
1	WEALTHY ACHIEVERS	Types	13
A	Wealthy Executives	1 Wealthy Mature Professionals, Large Houses 2 Wealthy Working Families with Mortgages 3 Villages with Wealthy Commuters 4 Well-Off Managers, Larger Houses	14 15 16 17 18
B	Affluent Greys	5 Older Affluent Professionals 6 Farming Communities 7 Old People, Detached Homes 8 Mature Couples, Smaller Detached Homes	19 20 21 22 23
C	Flourishing Families	9 Older Families, Prosperous Suburbs 10 Well-Off Working Families with Mortgages 11 Well-Off Managers, Detached Houses 12 Large Families and Houses in Rural Areas	24 25 26 27 28
2.	URBAN PROSPERITY	Types	29
D	Prosperous Professionals	13 Well-Off Professionals, Larger Houses and Converted Flats 14 Older Professionals in Suburban Houses and Apartments	30 31 32
E	Educated Urbanites	15 Affluent Urban Professionals, Flats 16 Prosperous Young Professionals, Flats 17 Young Educated Workers, Flats 18 Multi-Ethnic Young, Converted Flats 19 Suburban Privately Renting Professionals	33 34 35 36 37 38
F	Aspiring Singles	20 Student Flats and Cosmopolitan Sharers 21 Singles and Sharers, Multi-Ethnic Areas 22 Low-Income Singles, Small Rented Flats 23 Student Terraces	39 40 41 42 43
3.	COMFORTABLY OFF	Types	45
G	Starting Out	24 Young Couples, Flats and Terraces 25 White-Collar Singles and Sharers, Terraces	46 47 48
H	Secure Families	26 Younger White-Collar Couples with Mortgages 27 Middle-Income, Home-Owning Areas 28 Working Families with Mortgages 29 Mature Families in Suburban Semis 30 Established Home-Owning Workers 31 Home-Owning Asian Family Areas	49 50 51 52 53 54 55
I	Settled Suburbia	32 Retired Home Owners 33 Middle-Income, Older Couples 34 Lower Incomes, Older People, Semis	56 57 58 59
J	Prudent Pensioners	35 Elderly Singles, Purpose-Built Flats 36 Older People, Flats	60 61 62
4.	MODERATE MEANS	Types	63
K	Asian Communities	37 Crowded Asian Terraces 38 Low-Income Asian Families	64 65 66
L	Post-Industrial Families	39 Skilled Older Families, Terraces 40 Young Working Families	67 68 69
M	Blue-collar Roots	41 Skilled Workers, Semis and Terraces 42 Home-Owning Families, Terraces 43 Older People, Rented Terraces	70 71 72 73
5.	HARD-PRESSED	Types	75
N	Struggling Families	44 Low-Income Larger Families, Semis 45 Low-Income, Older People, Smaller Semis 46 Low-Income, Routine Jobs, Terraces and Flats 47 Low-Income Families, Terraced Estates 48 Families and Single Parents, Semis and Terraces 49 Large Families and Single Parents, Many Children	76 77 78 79 80 81 82
O	Burdened Singles	50 Single Elderly People, Council Flats 51 Single Parents and Pensioners, Council Terraces 52 Families and Single Parents, Council Flats	83 84 85 86
P	High-Rise Hardship	53 Old People, Many High-Rise Flats 54 Singles and Single Parents, High-Rise Estates	87 88 89
Q	Inner City Adversity	55 Multi-Ethnic, Purpose-Built Estates 56 Multi-Ethnic, Crowded Flats	90 91 92

Insight into customers and consumers

Understanding the needs of consumers, customers, and people in communities is important to both private sector and public service organisations. These organisations seek to analyse and understand consumers in order to increase engagement with their customers and to deliver successful marketing strategies.

The changes in modern society, whether social, economic, political or technological, can be seen in the lifestyles, behaviours and socio-economics of consumers.

What is ACORN?

ACORN is a geodemographic segmentation of the UK's population. It segments small neighbourhoods, postcodes, or consumer households into 5 Categories, 17 Groups and 56 Types. By analysing significant social factors and population behaviour, it provides precise information and an in-depth understanding of the different types of people in every part of the UK.

This user guide looks at each ACORN type across a wide range of the demographic, behavioural and attitudinal attributes. These illustrations of each type provide an overview of the wider range of topics for which information is available.

In this way ACORN provides understanding of the people who interact with your organisation. It helps you learn the who, what, where, when, how and why of their relationship with you. This in turn can help you to target, acquire, manage and develop profitable relationships and improve business results. The classification also gives a better understanding of places and the people who use them.

Using ACORN

Retailers, financial organisations and over 200 public sector organisations use CACI data to provide an accurate picture of the needs of their customers and local communities.

ACORN is used to understand customers' lifestyle, behaviour and attitudes, or the needs of neighbourhoods and people's public service needs. It is used to analyse customers, identify profitable prospects, evaluate local markets and focus on the specific needs of each local community.

You can learn more about your customers' behaviour and identify prospects who most resemble your best customers by adding ACORN codes to a customer database. Such an understanding of the ACORN characteristics of a market can also be used to drive effective customer communication strategies.

By assessing the ACORN mix of residents of a local neighbourhood you can define the residents' demand for products and services in any local area – and compare it to any other area in the country. This supports strategic decisions on branch or store networks.

How can you use ACORN?

ACORN is licensed from CACI as a dataset of postcodes coded by ACORN Category, Group and Type. We can also provide our InSite profiling and mapping tool to assist in the use of the ACORN classification.

InSite enables the user to compare individual postcodes to an area or national base profile to give an understanding of how your customers compare to the general population.

InSite is a simple to use and flexible neighbourhood analysis tool using GIS techniques. It pulls together data from many sources to deliver comprehensive knowledge on any given neighbourhood, and to communicate this knowledge through reports and maps.

Our consultants have experience in applying ACORN to a range of issues. If you wish to discuss the most appropriate classification for your needs please contact us.

How ACORN is built

We use a specialist team of CACI experts to develop our classifications. No other UK organisation has as many people with experience in developing and applying geodemographic classification tools.

ACORN is built from a combination of government data and consumer research data. Specifically we pull together census data, many millions of lifestyle survey records and other data sets. Over 400 variables are used to build ACORN and describe the different ACORN types.

Of these variables, 30% were sourced from the Census. The remaining variables were derived from CACI's lifestyle databases and other sources. (Where data about an individual has been used the individual has given permission for its use in marketing and analysis).

The process of building ACORN and keeping it up to date has a number of stages.

The first stage uses government census data. We use 35 demographic variables from the census; data such as the age profile, house type, house size, educational attainment, ethnicity, social class, occupation, unemployment, car ownership and so on. Using this information we group census Output Areas into a number of types using a technique called multivariate classification.

The second stage uses some 8 million records from lifestyle surveys provided by individuals and reclassify any postcodes where this data shows that a postcode is substantially different from its surrounding census Output Area.

Thirdly, we consider further publicly available government information and our lifestyle surveys to identify whether an area has changed since the census.

Each postcode is re-assessed annually in terms of its ACORN type designation. Updating is primarily a case of repeating the second and third stages of the above process. We also take account of feedback from our clients and directly from members of the public who have viewed their ACORN code using websites such as www.upmystreet.com.

We build descriptions for the resulting types by looking at the lifestyle behaviour of the millions of adults who have filled in surveys in recent years as well as the census data for the Output Area. We also use information from a wide range of market research surveys. We code these by our 56 ACORN types and look at the average behaviour in the type. It is important to note that the description is of the average characteristics of the type across all of the UK.

More details are available in CACI's ACORN Technical guide, which is available on request. This guide describes the methodology behind ACORN, the data used, and the process by which ACORN is regularly updated.

Specialist ACORNs

For a general understanding of the demographic attributes of postcodes, ACORN meets the requirements of many organisations. However, we also recognise the specialist needs of analysts in key public policy areas and the unique nature of some geographical areas. As a result we have developed classifications for public policy areas with particular needs. For Scotland, Ireland and metropolitan areas we have classifications that reflect their distinctiveness. We also have ACORNs for Europe and for specific industry sectors.

PeopleUK

People UK extends ACORN's understanding of people and places to a more detailed level by classifying the lifestyles behaviours and socio-economics of individual adult consumers or of their households

FinancialACORN

FinancialACORN is a version of ACORN optimised to provide more detailed understanding of consumers' financial behaviour. It offers financial service organisations an enhanced means of understanding their customers.

Fresco

Fresco extends FinancialACORN to a more detailed level by classifying individual adult consumers or their households, and provides more detailed understanding in terms of financial holdings, financial behaviour, and attitudes relating to financial services.

HealthACORN

HealthACORN identifies current and future health issues. This analysis allows managers to quantify demand for services and to promote lifestyle changes to at-risk groups. It enables PCTs and local authorities to focus on 'upstream' issues as well as supporting people with existing health problems.

EducationACORN

EducationACORN provides a unique insight into the attributes of school communities and the influence on pupils' needs and educational performance.

Specialist ACORNs

GreenACORN

GreenACORN is an individual level classification tool that groups people by their attitudes and behaviours to green issues - their choices, their thoughts, their motivations and barriers. While some consumers demand more responsibility from organisations, there are other consumers who need encouragement to adopt a greener lifestyle.

SocialSceneACORN

SocialSceneACORN focuses on the eating-out and on-trade drinks market. The classification uniquely reflects the significance of food in this market and the move away from wet-led venues.

MetropolitanACORN

MetropolitanACORN provides further segments below ACORN type level. Its focus is on those metropolitan areas where most of the local authority's residents fall within a few ACORN types to provide a more detailed understanding of the needs of these complex communities.

EuroACORN

EuroACORN provides consumer understanding in a consistent benchmark across the countries of Europe.

ScottishACORN

ScottishACORN provides a classification of postcodes in terms of data specific and relevant to Scotland.

IrishACORN

IrishACORN provides a classification of postcodes in terms of data specific and relevant to Ireland.

We also develop classifications focusing on specific dimensions. CACI has created a range of postcode classifications that give the best targeting on a single dimension and are easy to apply.

StreetValue

StreetValue reports on average house value at postcode level.

PayCheck

PayCheck reports on average household income and equivalised income at postcode level.

Detailed information is available on these classifications at www.caci.co.uk.

Characteristics of ACORN Types

Represented as an index against the UK average

CATEGORY I												
Types	Group A				Group B				Group C			
	01	02	03	04	05	06	07	08	09	10	11	12
The housing market												
Average value of mortgage	216	119	159	136	124	126	120	86	120	101	100	90
Mortgages taken out with loan to value over 90%	18	38	31	28	27	43	43	49	42	63	49	56
Interest only mortgages	136	93	123	111	116	113	113	101	103	86	97	90
Buy to let mortgages	19	16	28	15	19	25	40	28	27	28	24	25
First time buyers	21	28	33	24	26	44	45	42	41	51	41	88
Finance												
Has investments of over £20,000	294	171	224	204	220	150	179	135	161	124	133	123
Has ISA	229	168	186	181	183	128	152	129	166	133	135	121
Has Unit Trusts	306	183	226	198	207	139	170	117	183	123	124	102
Has stocks and shares	213	193	173	177	160	126	138	113	156	152	132	109
Always pays credit card balance in full	164	132	145	145	150	122	137	126	135	116	123	76
Has been refused credit in the past	42	54	53	47	45	62	60	57	59	67	59	78
Has had difficulty in making credit/loan payments	46	60	57	54	45	70	57	55	61	69	65	85
Unsecured debt greater than £15,000	73	112	76	81	64	88	70	68	84	118	86	144
Education and work												
School children achieving good GCSEs	147	134	134	134	133	119	127	111	138	122	118	107
Children - Unauthorised absence from school	39	41	46	43	45	49	48	65	47	49	55	69
Claiming jobseekers allowance	38	48	51	46	48	47	57	71	50	60	70	9
Rate of increase in unemployment	139	137	135	134	123	118	122	119	119	134	127	104
Internet use												
Checks prices online	152	166	129	131	112	109	105	89	131	144	108	91
Uses internet banking	160	171	142	136	109	106	108	80	135	147	107	99
Uses internet for gambling	73	90	71	72	70	51	75	75	76	99	81	159
Uses internet for online games	57	87	59	61	45	65	56	51	63	93	68	134
Reads newspapers online	132	123	114	113	108	107	103	91	117	113	101	105
Uses internet to plan travel	226	201	176	190	155	126	124	114	154	154	139	116
Buys books on the internet	158	148	139	133	117	122	116	90	128	130	109	119
Buys groceries on the internet	112	128	105	99	84	95	90	70	104	123	92	81
Buys clothes on the internet	127	138	117	117	101	119	104	88	109	132	108	123
Buys home furnishings on the internet	184	188	145	145	108	163	109	79	135	151	108	90
Buys music on the internet	126	136	115	114	98	104	99	82	114	128	101	102
Buys plants/bulbs etc. on the internet	161	139	147	144	139	174	131	118	124	125	123	121
Buys health supplements on the internet	128	120	118	116	112	116	111	98	113	114	106	120
Buys wine on the internet	226	206	177	169	148	121	134	94	144	155	114	104
Levels of spending												
Food and non-alcoholic beverages	115	107	112	112	114	106	111	112	110	104	109	103
Alcoholic beverages and tobacco	89	84	92	88	92	95	95	90	87	88	88	97
Restaurants and hotels	110	106	104	103	99	94	96	92	105	105	96	85
Recreation and culture	126	122	122	122	120	113	112	111	110	119	114	90
Clothing and footwear	119	124	110	114	107	105	103	98	117	118	107	135
Furnishings, household equipment and routine maintenance	146	133	137	137	136	120	128	127	132	130	128	95
Education	210	216	173	179	141	144	128	103	177	175	142	42
Health	153	125	145	141	136	103	125	120	121	120	125	85
Preferred channels												
Contact - Mail	99	94	98	96	97	97	99	103	98	97	98	95
Contact - Phone	90	85	95	98	98	104	103	101	97	90	99	104
Contact - Email	132	160	135	127	120	102	112	97	119	140	115	101
Contact - Face to face	76	88	71	81	100	72	84	88	74	92	84	106
Order - Post	94	119	113	124	122	122	128	107	91	112	92	95
Order - Phone	112	126	122	128	120	124	125	111	104	115	108	105
Order - Online	154	132	135	121	118	117	109	124	145	119	133	132
Environment												
Uses a compost bin	176	148	184	193	172	189	135	146	134	87	143	100
Recycles glass and bottles	137	124	136	154	48	81	69	100	168	97	146	100
Regularly buy eco-friendly products	170	113	185	142	98	169	65	106	134	142	110	100
Health												
Smokers	65	61	77	75	79	86	87	96	84	71	88	80
Person in household diabetic	80	73	80	86	93	100	94	108	78	75	93	222
Hospital admissions with heart failure	66	25	87	66	110	70	130	137	86	28	89	8
Perceived crime and local neighbourhood issues												
Noisy neighbours or loud parties	92	86	97	86	88	55	61	65	63	99	88	382
People being attacked or harassed due to skin colour	26	91	54	25	37	0	28	40	148	15	37	0
People using or dealing drugs	53	65	46	50	59	72	63	75	52	62	73	61
Teenagers hanging around on the street	65	120	55	79	64	26	61	71	97	129	97	35
Vandalism, graffiti, deliberate damage to property	125	94	90	101	86	39	97	93	131	112	80	62
Ever felt unsafe because of the behaviour of other people in pubs or bars	90	98	53	55	77	57	58	59	77	108	50	100
Have had something stolen from their car	96	55	80	79	77	51	51	54	105	106	68	154
Ever had force used against themselves	33	76	93	61	32	32	41	76	95	80	86	100

DETAILED SCORES

Characteristics of ACORN Types

Represented as an index against the UK average

CATEGORY 2												
Types	Group D		Group E					Group F				
	13	14	15	16	17	18	19	20	21	22	23	
The housing market												
Average value of mortgage	188	138	215	203	89	154	130	102	118	75	98	
Mortgages taken out with loan to value over 90%	33	55	46	59	151	90	111	102	104	176	102	
Interest only mortgages	125	117	140	147	115	132	130	117	119	106	113	
Buy to let mortgages	62	75	122	194	217	173	234	193	143	176	247	
First time buyers	52	72	100	129	174	162	163	125	146	162	138	
Finance												
Has investments of over £20,000	222	196	193	196	106	94	132	101	65	58	101	
Has ISA	178	163	136	130	79	70	101	84	59	56	75	
Has Unit Trusts	253	198	168	164	86	66	110	72	57	49	61	
Has stocks and shares	160	154	124	118	86	79	106	89	63	69	68	
Always pays credit card balance in full	143	133	123	119	82	87	98	82	83	75	72	
Has been refused credit in the past	75	72	112	116	128	162	124	119	153	143	113	
Has had difficulty in making credit/loan payments	72	68	111	125	129	163	114	115	151	134	123	
Unsecured debt greater than £15,000	92	83	111	113	126	136	134	142	134	112	188	
Education and work												
School children achieving good GCSEs	140	134	115	100	93	97	119	98	95	89	95	
Children - Unauthorised absence from school	60	59	100	126	148	145	90	139	139	146	98	
Claiming jobseekers allowance	62	65	81	79	116	132	48	112	157	155	60	
Rate of increase in unemployment	104	116	95	90	85	82	102	93	83	92	97	
Internet use												
Checks prices online	149	127	125	120	110	92	131	113	99	79	135	
Uses internet banking	170	142	170	180	124	124	148	120	99	83	129	
Uses internet for gambling	105	93	167	216	124	180	148	121	138	122	170	
Uses internet for online games	102	85	173	236	141	208	165	158	165	128	182	
Reads newspapers online	150	115	149	151	118	143	109	121	121	91	131	
Uses internet to plan travel	139	123	101	86	54	69	90	81	70	58	86	
Buys books on the internet	165	137	163	162	113	126	136	130	107	84	144	
Buys groceries on the internet	144	118	157	153	141	144	165	165	133	101	195	
Buys clothes on the internet	123	110	117	109	100	103	123	123	99	89	153	
Buys home furnishings on the internet	182	148	159	161	128	108	166	136	94	86	137	
Buys music on the internet	137	119	140	140	125	126	139	139	113	96	155	
Buys plants/bulbs etc. on the internet	134	120	108	87	65	80	94	88	85	71	92	
Buys health supplements on the internet	128	117	127	125	105	115	123	121	115	91	135	
Buys wine on the internet	215	172	201	204	113	116	149	115	87	69	114	
Levels of spending												
Food and non-alcoholic beverages	109	108	113	114	103	108	108	99	106	100	94	
Alcoholic beverages and tobacco	98	102	111	127	140	112	117	113	96	118	102	
Restaurants and hotels	144	131	176	193	149	162	150	126	135	116	118	
Recreation and culture	109	117	95	96	107	81	110	104	79	98	102	
Clothing and footwear	132	116	141	139	112	125	119	109	118	97	112	
Furnishings, household equipment and routine maintenance	117	116	108	105	95	89	107	97	89	91	90	
Education	235	176	237	215	127	192	158	149	178	109	171	
Health	105	131	102	104	94	83	121	92	79	89	83	
Preferred channels												
Contact - Mail	86	97	99	106	101	105	100	94	99	106	99	
Contact - Phone	96	96	81	74	85	80	91	96	88	96	83	
Contact - Email	161	121	160	123	137	137	119	106	133	95	108	
Contact - Face to face	81	67	76	71	80	64	62	115	84	71	135	
Order - Post	102	80	67	68	66	76	70	71	84	55	88	
Order - Phone	107	91	72	61	64	76	62	71	78	55	89	
Order - Online	118	111	86	68	73	97	81	71	69	105	108	
Environment												
Uses a compost bin	105	79	79	120	70	148	73	86	61	140	93	
Recycles glass and bottles	115	89	153	100	98	119	94	179	81	17	100	
Regularly buy eco-friendly products	233	180	221	169	127	193	175	240	29	117	240	
Health												
Smokers	80	78	91	88	88	106	69	82	100	105	65	
Person in household diabetic	66	78	73	66	70	99	72	80	126	102	81	
Hospital admissions with heart failure	62	101	57	42	46	68	44	53	89	109	25	
Perceived crime and local neighbourhood issues												
Noisy neighbours or loud parties	148	88	114	155	157	88	149	162	86	139	73	
People being attacked or harassed due to skin colour	130	0	360	126	237	348	124	426	508	174	128	
People using or dealing drugs	55	57	61	77	108	134	53	95	93	117	73	
Teenagers hanging around on the street	38	73	52	53	70	61	52	52	86	59	72	
Vandalism, graffiti, deliberate damage to property	202	156	139	125	74	132	136	110	143	104	56	
Ever felt unsafe because of the behaviour of other people in pubs or bars	154	98	36	51	219	180	122	217	114	104	207	
Have had something stolen from their car	137	117	216	132	202	187	112	156	172	179	161	
Ever had force used against themselves	79	69	72	33	117	79	145	204	112	115	426	

Characteristics of ACORN Types

Represented as an index against the UK average

CATEGORY 3													
Types	Group G		Group H						Group I			Group J	
	24	25	26	27	28	29	30	31	32	33	34	35	36
The housing market													
Average value of mortgage	84	110	98	101	79	90	72	116	77	80	75	112	99
Mortgages taken out with loan to value over 90%	146	103	104	72	94	63	116	61	54	69	100	100	89
Interest only mortgages	93	102	88	97	82	88	79	114	110	89	88	137	109
Buy to let mortgages	106	111	62	43	27	27	40	86	45	31	46	211	92
First time buyers	147	128	101	71	72	56	94	102	52	58	87	149	96
Finance													
Has investments of over £20,000	80	105	94	117	76	100	58	91	119	106	66	116	104
Has ISA	96	100	111	123	105	125	86	88	117	125	82	90	97
Has Unit Trusts	82	106	97	118	85	113	66	79	109	110	69	104	99
Has stocks and shares	108	102	126	122	115	117	84	73	97	109	82	95	101
Always pays credit card balance in full	91	98	100	114	100	116	95	110	119	119	99	106	106
Has been refused credit in the past	105	104	88	74	77	66	85	106	61	61	89	107	96
Has had difficulty in making credit/loan payments	103	99	84	77	82	68	86	103	48	59	84	81	86
Unsecured debt greater than £15,000	120	126	129	90	112	86	92	107	53	72	81	87	88
Education and work													
School children achieving good GCSEs	103	111	113	116	104	119	93	116	110	113	98	115	112
Children - Unauthorised absence from school	90	88	65	60	69	60	89	96	71	59	86	82	80
Claiming jobseekers allowance	109	66	71	86	85	63	90	113	52	69	85	51	96
Rate of increase in unemployment	119	108	128	124	124	118	111	94	111	120	110	104	107
Internet use													
Checks prices online	119	127	134	109	111	106	89	117	64	86	78	86	95
Uses internet banking	132	137	145	112	112	104	84	107	56	84	73	86	98
Uses internet for gambling	125	123	112	90	98	74	87	112	58	67	82	102	101
Uses internet for online games	125	142	111	84	80	54	69	113	30	46	70	84	92
Reads newspapers online	95	112	102	99	107	103	89	132	73	87	81	86	94
Uses internet to plan travel	97	95	125	123	130	120	91	96	75	104	78	62	84
Buys books on the internet	109	130	124	112	102	97	81	113	62	82	76	93	101
Buys groceries on the internet	117	148	133	97	97	87	81	123	50	69	74	105	99
Buys clothes on the internet	112	127	129	108	112	94	92	108	60	82	83	84	96
Buys home furnishings on the internet	119	145	146	111	98	92	73	110	55	74	69	94	98
Buys music on the internet	121	133	129	106	106	95	86	112	59	79	79	93	99
Buys plants/bulbs etc. on the internet	92	109	111	120	102	102	90	98	94	97	94	86	100
Buys health supplements on the internet	104	117	112	105	102	98	92	129	80	91	86	98	101
Buys wine on the internet	107	135	133	116	92	89	65	84	64	78	67	92	98
Levels of spending													
Food and non-alcoholic beverages	98	100	97	100	97	102	97	106	108	102	99	105	101
Alcoholic beverages and tobacco	99	95	90	90	86	86	88	81	92	90	95	103	98
Restaurants and hotels	116	112	110	99	96	100	89	115	88	94	88	97	99
Recreation and culture	111	106	116	111	109	107	102	86	104	108	99	96	101
Clothing and footwear	102	105	105	98	104	102	94	113	83	95	88	83	92
Furnishings, household equipment and routine maintenance	102	102	107	103	97	103	94	94	104	102	93	93	96
Education	82	97	100	94	91	97	77	125	45	74	59	56	76
Health	114	114	120	122	107	119	107	92	118	122	101	112	111
Preferred channels													
Contact - Mail	100	98	99	100	97	100	99	96	102	100	101	108	100
Contact - Phone	94	101	92	99	102	102	106	89	111	108	107	109	99
Contact - Email	118	112	115	111	109	100	90	123	69	84	91	68	106
Contact - Face to face	83	97	93	67	99	94	99	146	93	99	94	53	72
Order - Post	92	89	112	97	107	103	71	142	116	117	125	108	44
Order - Phone	91	98	109	103	107	102	69	129	114	112	116	105	48
Order - Online	110	135	115	121	110	101	74	81	106	96	69	95	41
Environment													
Uses a compost bin	55	100	71	144	93	106	95	101	127	95	115	102	104
Recycles glass and bottles	94	93	142	92	67	81	108	170	51	58	86	72	100
Regularly buy eco-friendly products	33	123	72	164	64	95	89	72	33	89	112	392	44
Health													
Smokers	90	81	76	94	96	99	112	76	108	104	113	84	94
Person in household diabetic	72	74	68	85	87	87	96	139	126	96	109	117	99
Hospital admissions with heart failure	49	56	34	90	49	97	108	95	236	140	175	186	167
Perceived crime and local neighbourhood issues													
Noisy neighbours or loud parties	120	119	143	74	101	79	105	107	48	87	86	82	111
People being attacked or harassed due to skin colour	32	247	84	17	44	61	43	767	51	54	45	145	79
People using or dealing drugs	77	59	73	102	86	74	106	100	60	77	109	62	73
Teenagers hanging around on the street	111	75	119	98	149	126	117	87	72	111	98	79	94
Vandalism, graffiti, deliberate damage to property	116	162	97	104	102	89	103	92	86	89	86	105	115
Ever felt unsafe because of the behaviour of other people in pubs or bars	76	131	109	51	121	89	129	95	16	97	80	96	86
Have had something stolen from their car	106	164	93	87	94	117	108	151	23	72	69	73	94
Ever had force used against themselves	83	108	86	80	121	76	125	123	45	60	110	80	121

DETAILED SCORES

Characteristics of ACORN Types

Represented as an index against the UK average

Types	Group K		Group L		Group M		
	37	38	39	40	41	42	43
CATEGORY 4							
The housing market							
Average value of mortgage	71	74	89	70	75	60	66
Mortgages taken out with loan to value over 90%	113	129	106	179	140	199	185
Interest only mortgages	85	90	90	81	84	78	87
Buy to let mortgages	83	132	56	62	68	120	121
First time buyers	182	185	100	151	125	159	161
Finance							
Has investments of over £20,000	54	44	76	36	58	47	41
Has ISA	46	43	95	55	75	60	51
Has Unit Trusts	39	37	91	42	64	53	49
Has stocks and shares	31	32	102	62	79	63	59
Always pays credit card balance in full	75	74	98	70	88	77	75
Has been refused credit in the past	139	146	88	131	102	117	130
Has had difficulty in making credit/loan payments	147	153	92	140	102	116	126
Unsecured debt greater than £15,000	111	117	110	120	101	109	105
Education and work							
School children achieving good GCSEs	80	83	103	73	91	81	80
Children - Unauthorised absence from school	125	135	83	141	99	126	141
Claiming jobseekers allowance	188	201	102	152	136	145	158
Rate of increase in unemployment	72	75	111	105	109	99	93
Internet use							
Checks prices online	90	84	107	88	89	81	76
Uses internet banking	65	70	108	78	87	79	72
Uses internet for gambling	94	99	96	122	102	100	110
Uses internet for online games	132	126	98	144	101	110	121
Reads newspapers online	105	102	114	102	88	93	82
Uses internet to plan travel	51	53	108	81	82	66	53
Buys books on the internet	87	83	104	82	87	79	75
Buys groceries on the internet	117	114	106	98	92	94	89
Buys clothes on the internet	95	91	107	103	97	93	85
Buys home furnishings on the internet	78	73	104	71	79	73	70
Buys music on the internet	88	88	109	101	94	90	85
Buys plants/bulbs etc. on the internet	76	75	101	87	91	76	73
Buys health supplements on the internet	129	118	101	90	92	89	85
Buys wine on the internet	50	52	92	60	70	60	60
Levels of spending							
Food and non-alcoholic beverages	88	89	98	92	95	91	93
Alcoholic beverages and tobacco	64	70	82	86	106	111	123
Restaurants and hotels	75	79	105	88	94	88	89
Recreation and culture	79	76	99	94	99	91	88
Clothing and footwear	94	92	102	92	93	92	88
Furnishings, household equipment and routine maintenance	75	74	99	84	92	86	82
Education	102	85	83	59	60	55	46
Health	63	70	103	83	100	89	85
Preferred channels							
Contact - Mail	105	107	101	97	99	103	105
Contact - Phone	88	87	92	104	103	104	100
Contact - Email	94	94	108	97	92	76	75
Contact - Face to face	162	152	118	111	112	123	110
Order - Post	61	99	94	105	92	97	101
Order - Phone	61	100	93	102	90	91	98
Order - Online	49	111	97	93	85	77	86
Environment							
Uses a compost bin	110	52	95	49	86	61	48
Recycles glass and bottles	159	89	145	91	81	122	54
Regularly buy eco-friendly products	83	115	78	71	59	81	74
Health							
Smokers	81	83	101	123	111	118	119
Person in household diabetic	221	179	85	110	97	96	108
Hospital admissions with heart failure	109	109	72	69	103	91	112
Perceived crime and local neighbourhood issues							
Noisy neighbours or loud parties	184	110	70	95	91	106	150
People being attacked or harassed due to skin colour	416	522	128	137	86	77	134
People using or dealing drugs	178	159	85	114	98	142	124
Teenagers hanging around on the street	58	103	128	139	118	104	104
Vandalism, graffiti, deliberate damage to property	43	47	116	120	108	95	88
Ever felt unsafe because of the behaviour of other people in pubs or bars	306	67	124	80	98	135	136
Have had something stolen from their car	28	176	148	80	79	156	110
Ever had force used against themselves	247	71	68	148	95	145	118

Characteristics of ACORN Types

Represented as an index against the UK average

Types	Group N						Group O			Group P		Group Q	
	44	45	46	47	48	49	50	51	52	53	54	55	56
CATEGORY 5													
The housing market													
Average value of mortgage	69	65	62	59	56	63	67	56	61	67	60	122	116
Mortgages taken out with loan to value over 90%	158	170	207	218	233	208	179	233	241	201	228	137	147
Interest only mortgages	76	76	77	75	64	73	85	71	83	104	92	124	124
Buy to let mortgages	45	48	57	72	57	61	77	77	101	165	139	193	189
First time buyers	144	150	170	193	215	206	165	214	216	207	223	220	225
Finance													
Has investments of over £20,000	32	28	30	25	17	22	27	18	24	21	24	39	37
Has ISA	52	46	46	38	29	33	36	27	30	24	27	34	32
Has Unit Trusts	38	36	34	32	22	24	36	25	21	32	23	32	28
Has stocks and shares	56	51	50	44	33	37	47	34	38	39	36	44	39
Always pays credit card balance in full	71	71	67	60	51	49	68	53	51	62	51	66	64
Has been refused credit in the past	127	130	145	150	171	176	148	168	188	180	189	204	205
Has had difficulty in making credit/loan payments	130	124	148	152	176	186	130	170	187	144	188	213	214
Unsecured debt greater than £15,000	102	90	103	109	109	124	86	102	119	81	106	127	143
Education and work													
School children achieving good GCSEs	75	79	70	66	59	59	80	63	67	76	70	83	82
Children - Unauthorised absence from school	135	125	158	163	193	195	135	183	191	171	196	163	157
Claiming jobseekers allowance	121	120	162	180	191	181	168	210	175	185	202	169	188
Rate of increase in unemployment	104	101	98	90	88	93	94	85	86	80	80	76	74
Internet use													
Checks prices online	77	66	79	67	65	72	56	58	65	46	57	73	77
Uses internet banking	66	57	61	56	49	56	49	46	50	38	46	71	71
Uses internet for gambling	107	96	110	107	115	146	85	101	115	73	99	175	171
Uses internet for online games	108	96	132	128	128	166	87	120	140	67	113	210	227
Reads newspapers online	84	73	91	84	79	93	63	72	81	60	68	92	101
Uses internet to plan travel	67	51	63	49	40	53	36	33	43	21	29	44	50
Buys books on the internet	71	59	71	62	56	69	51	52	59	39	50	82	88
Buys groceries on the internet	83	72	89	80	84	95	63	73	88	57	75	107	117
Buys clothes on the internet	92	75	94	81	81	97	59	68	76	41	59	74	83
Buys home furnishings on the internet	59	50	63	51	45	52	48	42	50	40	45	63	66
Buys music on the internet	84	70	92	74	72	88	60	65	81	49	68	91	95
Buys plants/bulbs etc. on the internet	82	71	77	69	64	73	59	59	54	43	47	58	61
Buys health supplements on the internet	82	74	80	76	75	81	65	69	70	52	63	92	101
Buys wine on the internet	51	44	55	43	37	46	42	37	41	34	38	63	61
Levels of spending													
Food and non-alcoholic beverages	91	92	89	88	83	83	94	87	85	97	90	98	94
Alcoholic beverages and tobacco	104	116	126	117	111	102	130	127	129	155	148	117	102
Restaurants and hotels	81	81	88	78	70	71	82	74	83	84	87	116	104
Recreation and culture	89	86	91	81	75	78	81	75	80	76	80	66	64
Clothing and footwear	86	81	87	85	80	83	77	79	83	72	79	97	100
Furnishings, household equipment and routine maintenance	80	80	76	74	66	64	76	69	66	72	69	66	62
Education	42	29	31	33	34	42	18	24	30	10	19	51	66
Health	73	72	56	61	49	51	68	54	42	65	53	57	49
Preferred channels													
Contact - Mail	102	102	96	101	104	103	105	105	104	109	105	104	95
Contact - Phone	102	108	109	105	104	98	104	102	101	99	97	89	89
Contact - Email	81	73	89	70	63	73	71	55	79	74	80	112	126
Contact - Face to face	126	118	96	123	144	138	106	153	119	87	120	116	144
Order - Post	110	100	93	83	81	116	92	82	111	82	67	60	95
Order - Phone	103	95	90	80	77	103	88	77	95	73	64	58	91
Order - Online	76	86	77	69	80	60	65	69	41	51	52	57	105
Environment													
Uses a compost bin	76	72	35	62	79	25	93	59	84	112	43	58	78
Recycles glass and bottles	85	80	67	95	41	89	119	83	89	100	107	49	47
Regularly buy eco-friendly products	82	72	74	45	54	85	156	33	51	270	58	56	18
Health													
Smokers	129	132	138	134	138	133	130	138	129	134	130	121	110
Person in household diabetic	117	118	95	120	122	137	132	131	102	141	117	149	162
Hospital admissions with heart failure	114	195	42	114	128	72	300	166	68	295	112	117	87
Perceived crime and local neighbourhood issues													
Noisy neighbours or loud parties	103	101	185	91	146	192	80	132	222	110	146	165	128
People being attacked or harassed due to skin colour	67	116	41	192	121	78	98	32	270	178	118	475	338
People using or dealing drugs	158	141	111	177	211	194	115	180	187	122	206	135	151
Teenagers hanging around on the street	120	115	133	124	120	114	116	122	107	101	78	99	134
Vandalism, graffiti, deliberate damage to property	88	94	109	92	100	100	90	85	78	72	110	128	70
Ever felt unsafe because of the behaviour of other people in pubs or bars	130	111	60	171	122	151	71	105	153	221	224	87	107
Have had something stolen from their car	82	103	107	146	110	156	104	111	28	122	62	152	161
Ever had force used against themselves	165	126	108	98	201	191	108	111	76	146	166	106	80



Category I

Wealthy Achievers

Group A: Wealthy Executives
Group B: Affluent Greys
Group C: Flourishing Families

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

These people live in large houses, which are usually detached with four or more bedrooms. Almost 90% are owner-occupiers, with half of those owning their home outright. They are very well educated and most are employed in managerial and professional occupations. Many own their own business.

Car ownership is high, with many households running two or more cars. Incomes are high, as are levels of savings and investments.

These people are established at the top of the social ladder; they are healthy, wealthy and confident consumers.





Titleist
1

Group A

Wealthy Executives

Type 1: Wealthy Mature Professionals, Large Houses

Type 2: Wealthy Working Families with Mortgages

Type 3: Villages with Wealthy Commuters

Type 4: Well-Off Managers, Larger Houses

These are some of the most affluent people in the UK. They live in wealthy high-status suburban, rural and semi-rural areas of the country. Houses tend to be large and detached with four or more bedrooms. Many are owned outright. Those who have not already paid off their mortgage are most likely to have high-value mortgages yet still have significant equity in their home. About one in six of these families will own a second home.

These are very well-educated individuals with high levels of academic qualifications. Most are employed in senior managerial and professional occupations or are running their own businesses. Although levels of unemployment are the lowest in the country, the rate of increase is more rapid than elsewhere. Households are a mix of middle-aged families, empty nesters and wealthy retired. Their teenage children tend to achieve some of the better exam grades in the country.

Car ownership is very high with most households having two or more cars, one of which is likely to be a high-value company car. These families are twice as likely as average to employ a home help for cleaning and ironing.

Fully a third of the people in this group are likely to have been educated at a public or grammar school and most people will have stayed at school beyond the age of 16. Unsurprisingly given their education and occupations,

incomes are high as are levels of savings and investments. More than 5% of all their income is derived from investments, although this is likely to have declined due to lower interest rates and share prices.

These consumers are financially sophisticated and purchase a wide range of financial products. They spend more than most on their home and their recreation. Despite the recession, the amount they spend on clothes shopping has increased. Whether through private medicine, health supplements or other therapies, they spend more on their health than other groups. They also spend a lot on school and university education for their children.

While they are less willing to cut their use of cars or planes to help the environment, they tend to be pro-environment. They believe climate change is relevant to them and are less likely to require a financial incentive for green behaviour. They may use eco-friendly products and might have fitted energy-saving bulbs throughout their homes. More than half will compost their garden or kitchen waste.

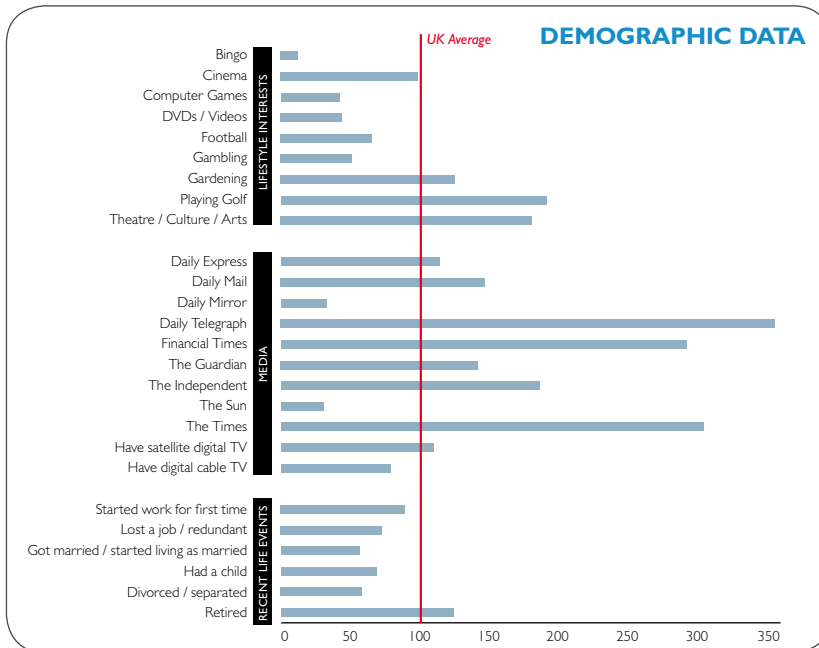
They read the quality broadsheets and are likely to take two or more holidays a year.

In short, these are consumers with the money and the space to enjoy very comfortable lifestyles.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	1.1%	6
Private rented	3.9%	43
Owned outright	47.3%	159
Owned with mortgage/loan	45.3%	114
Work		
Higher managerial and professional occupations	20.7%	230
Lower managerial and professional occupations	26.9%	133
Intermediate occupations	7.6%	86
Small employers and own account workers	9.1%	132
Lower supervisory and technical occupation	2.6%	35
Semi-routine occupations	4.7%	42
Routine occupations	1.7%	20
Families		
Couple with children	37.9%	90
Couple without children	62.1%	107
Lone parent family	4.8%	29



Type I: Wealthy Mature Professionals, Large Houses

This type contains the most affluent people in the UK. They live in wealthy, high-status suburban and semi-rural neighbourhoods, particularly in the Home Counties. Most are highly qualified professionals, senior executives and business owners, often in their 40s and 50s.

Unemployment is traditionally very low, but there has been an increase of nearly five times as many managers signing on for jobseeker's allowance. While unemployment was only a quarter of the national average, it has now risen to half the average.

They live in large detached houses with four or more bedrooms, many of which are owned outright. Otherwise these home owners are typically repaying some of the biggest mortgages in the country. Some may be minimising repayments with interest-only mortgages. Mortgages are small compared to the price of the house, so the majority are in little danger of negative equity during the recession. A relatively high proportion of these families own a second home, abroad or in the UK.

Relatively few live in locations offering easy access to public transport. These households often have more than two cars, at least one of which is likely to be a high-value company car.

Unsurprisingly, given their affluence and occupations, these are financially sophisticated individuals, investing directly in stocks and shares as well as unit trusts, bonds and other forms of investments.

These are likely to be confident users of the internet and there may be multiple PCs in the home. They buy items such as wine, books and furnishings online. They may do their finances online, and will check prices online before they purchase offline.

Golf is a popular leisure pursuit. Two holidays a year are common, perhaps one long-haul destination and a week on the ski slopes. These consumers

have a well-developed interest in the arts, classical music, opera and jazz, as well as enjoying fine wine and gourmet food. They may subscribe to magazines on topics such as homes, gardening, food and cooking.

These areas are more likely to have Neighbourhood Watch schemes and the most likely to say that neighbours look after each other, although residents generally consider their neighbourhood to be a safe place. Typically, people perceive the biggest risk they face will be having their house broken into. Few of these residents will ever have been subjected to aggressive or violent behaviour.

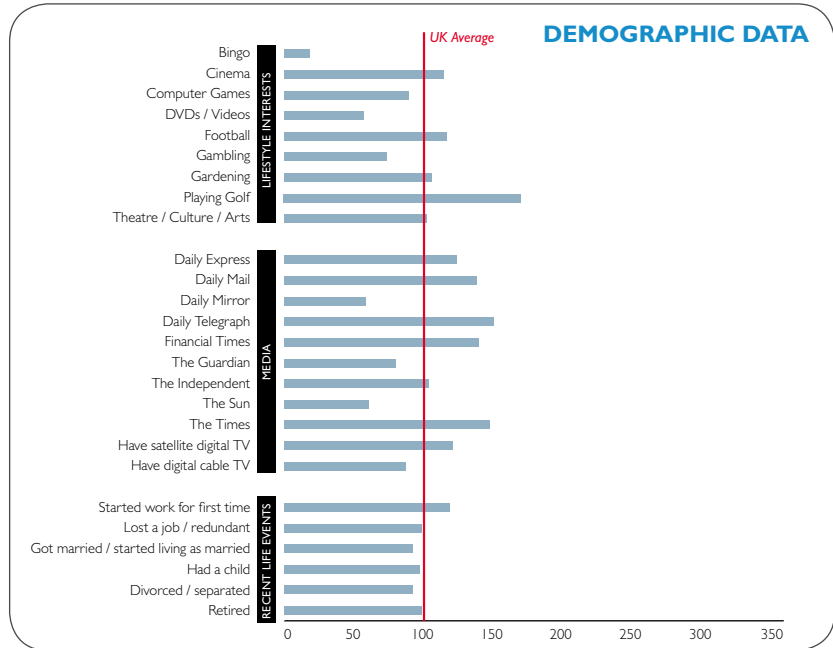
Schoolchildren in these neighbourhoods, on average, achieve significantly better exam results. Parents encourage their children to do well and the proportion attaining five good GCSEs or Scottish Highers is generally the highest in the country.

This type is found in large numbers in the Home Counties, especially in South Buckinghamshire (Slough), Surrey (Kingston and Guildford), Hertfordshire (Watford and St Albans) and Cheshire (Macclesfield).



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	1.5%	9
Private rented	2.5%	28
Owned outright	24.0%	81
Owned with mortgage/loan	70.6%	178
Work		
Higher managerial and professional occupations	17.7%	196
Lower managerial and professional occupations	30.6%	152
Intermediate occupations	11.5%	130
Small employers and own account workers	6.9%	100
Lower supervisory and technical occupation	5.5%	76
Semi-routine occupations	7.7%	69
Routine occupations	3.5%	43
Families		
Couple with children	54.9%	131
Couple without children	45.1%	78
Lone parent family	7.2%	42



Type 2: Wealthy Working Families with Mortgages

These are affluent families, with school-age children, enjoying a good lifestyle. They are found throughout the UK. Schoolchildren in these neighbourhoods typically achieve significantly better exam results than average. The proportion attaining five good GCSEs or Scottish Highers is high.

Employment is largely in senior managerial and professional occupations, and many of the households in this type have both adults working. Their large detached houses, usually with four or more bedrooms, are mortgaged rather than owned outright. These areas reacted quickly to the recession with an immediate decline in new borrowing, however latterly mortgages have been slightly more readily available than average. A number will own second homes. The mortgages are usually for relatively high amounts, and with lower interest rates these families may feel they are better off financially.

Car ownership is high with two or more cars common. Cars are likely to be large, new, company-owned and relatively expensive models.

These affluent families have high levels of savings, including ISAs, stocks and shares and unit trusts. They will use brokers for making their investments as well as buy direct, often using the internet. They have good pension provision, either company or private, and most have private medical insurance.

The internet is a key item for these families. They use it for careers and job planning, education, researching products, home finance, making leisure bookings and making a large variety of purchases online. They particularly favour the online channel for both receiving communications and carrying out administrative tasks.

Popular newspapers are the Telegraph and Times, including their Sunday versions, as well as the Financial Times and Daily Mail.

They lead an active lifestyle, enjoying walking, playing golf and going to the gym. These consumers enjoy drinking wine, which they often buy by the case through mail order. They also enjoy eating out in restaurants on a regular basis. More than usual might be vegetarian.

They will often purchase computer games from Amazon or Game, beat 'em up, golf, football, management and quiz genres being among those favoured. Musically bands such as Take That, Akon and The Killers may be popular; as are TV comedy DVDs, Sex and the City being a particular favourite in 2008.

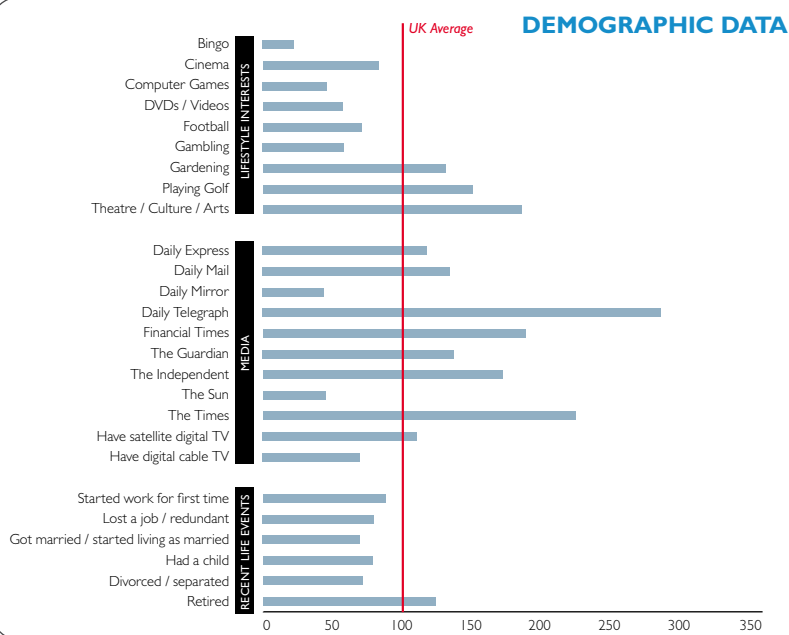
Compared to other wealthy neighbourhoods, there is less perception of a tight-knit community where neighbours look out for each other: These independent families do not particularly bother with Neighbourhood Watch schemes. They already feel that their neighbourhood is safe and have few fears of crime.

These families are found throughout the UK including in Reading, Milton Keynes, Northampton, Warrington and parts of Northern Ireland.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	3.2%	18
Private rented	7.0%	78
Owned outright	42.4%	143
Owned with mortgage/loan	43.4%	109
Work		
Higher managerial and professional occupations	17.2%	191
Lower managerial and professional occupations	26.7%	132
Intermediate occupations	7.8%	88
Small employers and own account workers	10.8%	157
Lower supervisory and technical occupation	4.0%	56
Semi-routine occupations	6.2%	56
Routine occupations	3.0%	36
Families		
Couple with children	34.7%	83
Couple without children	65.3%	113
Lone parent family	5.7%	34



Type 3: Villages with Wealthy Commuters

This type is made up of wealthy people living in rural villages, predominantly in the Shire Counties of England. Given the rural nature of these areas, there is some agricultural employment, but most residents are affluent, well-educated professional people employed in senior managerial positions. There are also more working from home in this type.

In this wealthy type, unemployment has traditionally been very low, however the recession has brought a larger-than-average increase in unemployment, including a quadrupling of the number of unemployed managers.

Residents tend to be older; aged 45 plus, with fewer children and more retired people. The few schoolchildren in these neighbourhoods typically achieve significantly better exam results than average.

Housing is spacious, with four or more bedrooms, mostly detached and at the upper end of the property price ladder. Reflecting the older age profile, more properties are owned outright than being bought on a mortgage. The mortgages are of higher value than average and the owners have a significant equity in their home, again reflecting the older age profile. A relatively high proportion will be using interest-only mortgages, presumably having some independent repayment vehicle among their investments. A significant number of these families will own a second home.

Relatively few of these residents live in locations offering easy access to public transport. Car ownership is high, with more people commuting by car than by rail. Two or more cars per household is common, with high-value cars being the norm.

These are financially astute householders, with high levels of ownership of stocks and shares, unit trusts and guaranteed income bonds. Their less than central locations may, in part, be the reason for higher purchasing of mail order products, in particular those relating to home interiors, gardening,

clothing, food and drink. Similarly, the internet is used to research and purchase financial products as well as cars, holidays and other products.

Leisure interests include walking, bird watching, the fine arts, antiques, classical music and the opera. Membership of the National Trust is also popular.

These people are substantially more likely than average to believe that they are part of a local community and that their neighbours will participate in community issues.

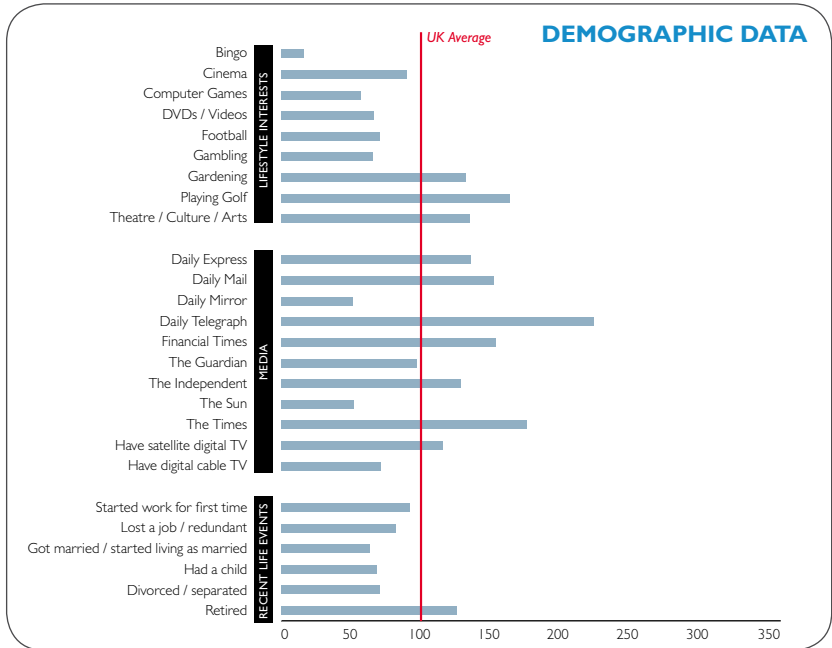
Favoured newspapers tend to be the Telegraph, Times and Financial Times.

This type is found throughout the Shire Counties, especially in Oxfordshire, Cambridgeshire (Great Shelford), Gloucestershire (Nailsworth), Warwickshire, Surrey (Farnham, Virginia Water), Berkshire (Cookham, Bourne End), as well as in West Midlands (Hagley), Hampshire and Sussex.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	1.8%	11
Private rented	3.3%	37
Owned outright	41.0%	138
Owned with mortgage/loan	51.5%	129
Work		
Higher managerial and professional occupations	14.6%	162
Lower managerial and professional occupations	26.4%	131
Intermediate occupations	9.5%	107
Small employers and own account workers	10.1%	146
Lower supervisory and technical occupation	4.9%	68
Semi-routine occupations	7.4%	66
Routine occupations	3.6%	44
Families		
Couple with children	39.0%	93
Couple without children	61.0%	105
Lone parent family	6.3%	37



Type 4: Well-Off Managers, Larger Houses

These are affluent people living in smaller towns and villages throughout the UK. Most are highly qualified professionals and managers with some self-employed. Although unemployment is very low, twice as many of these managers are now claiming jobseekers allowance, compared to the beginning of the recession. Car ownership is high, with many households having two or more cars. Company cars are common and are likely to be of high value.

Although these neighbourhoods contain some retired couples or couples where the children have left home, many households are families with children. Parents are usually supportive of their education and children typically achieve more good GCSE or Scottish Higher passes than average.

These well-off people are financially secure with high levels of savings and investments. They are likely to hold stocks and shares and invest in ISAs and unit trusts. They have a good pension which may be company-provided or private. They also have private medical insurance.

Families often live in large detached houses with four or more bedrooms, which may be owned outright or being bought on a mortgage. The mortgages are of higher value than average and the owners will typically have significant equity in their home. Levels of remortgaging have been higher than usual as these families astutely sought the best deal.

Lower interest rates mean that many of these families will feel that they have more disposable income. They may be spending more on clothing despite the recession, and may be benefiting from better deals on household equipment and home furnishings.

Levels of PC ownership is high and the internet is used extensively for shopping, banking and researching future purchases.

These individuals can afford good holidays both in Europe and further afield, including the USA and Canada. They are likely to go skiing and enjoy

computers, photography and playing golf. Eating out in restaurants is a regular occurrence as is a general interest in food and wine.

These are areas that feel safe and quiet. The majority of people in these areas are likely to emphatically believe that they are part of a community where neighbours look out for each other.

Newspaper readership is largely of the broadsheets, particularly the Telegraph, Times and Financial Times.

This type is found in many counties including Hampshire (Fareham, Basingstoke), Cheshire (Congleton) and Essex (Maldon, Brentwood) as well as in Northern Ireland (Lisburn, Antrim).



Group B Affluent Greys

Type 5: Older Affluent Professionals

Type 6: Farming Communities

Type 7: Old People, Detached Homes

Type 8: Mature Couples, Smaller Detached Homes

These people tend to be older empty nesters and retired couples. Many live in rural towns and villages, often in areas where tourism is important. Others live in the countryside where the economy is underpinned by agriculture.

The Affluent Greys are prosperous, live in detached homes and many have two cars. Over the past five years, more of these people have been buying one, or more, second homes and now nearly one in six families will do so. Employment is typically in managerial and professional roles. Given the rural locations, there is also a significant number of farmers. Unemployment is low but rising faster than average, with skilled trades being badly hit.

These are high-income households and even those who have retired have good incomes. Since it contains older people, it is unsurprising that 10% of the income of this group is in the form of a pension – a significantly greater proportion than any other group. A further 12% of income comes from benefits of one form or another; perhaps for carers, the disabled, and incapacity benefit. Across the group as a whole benefit income is double the income derived from investments.

The majority own their homes outright, and with no mortgage to pay are able to invest their money in a wide range of financial products. A few, perhaps a

quarter, still have a mortgage, but these are rarely recent mortgages so they are among the least likely to be in negative equity. The recession has had less of an effect on the housing market in these areas.

In their leisure time they enjoy gardening and golf. They appreciate good food and wine and will go on regular holidays. They are likely to have cut back on spending during the recession, perhaps buying cheaper rather than fewer clothes. Some of the high spending, often by mail order, on gardening and furnishing the home may also have been curtailed.

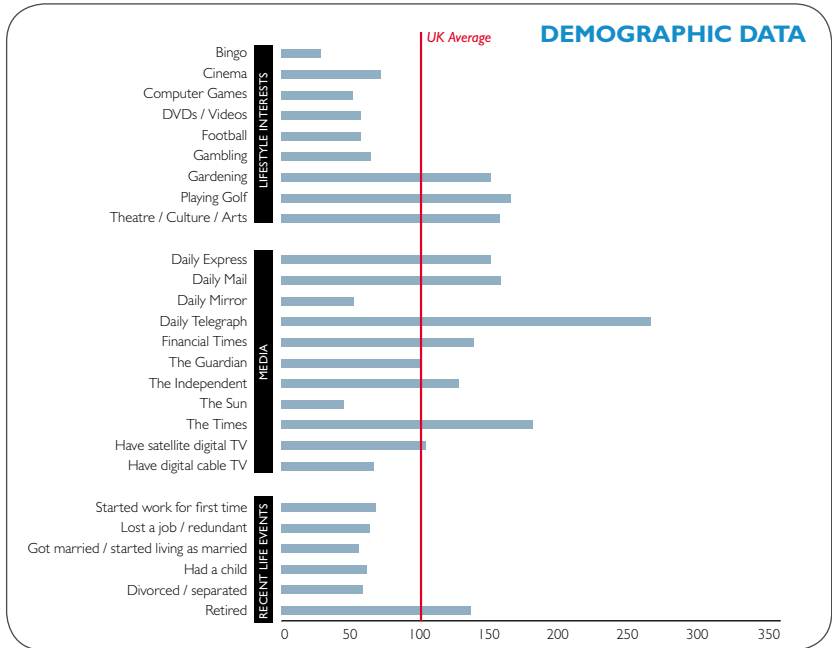
Since they live further away from shopping facilities or their place of work, it is not surprising their environmental concern does not include a willingness to cut down on their use of the car. They tend to conserve energy, recycle and probably compost their garden waste.

These older, affluent people have the money and the time to enjoy life.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	1.4%	8
Private rented	3.0%	34
Owned outright	54.3%	183
Owned with mortgage/loan	39.1%	98
Work		
Higher managerial and professional occupations	12.4%	137
Lower managerial and professional occupations	23.6%	117
Intermediate occupations	8.3%	94
Small employers and own account workers	9.5%	137
Lower supervisory and technical occupation	4.5%	62
Semi-routine occupations	7.1%	63
Routine occupations	3.3%	41
Families		
Couple with children	27.8%	66
Couple without children	72.2%	124
Lone parent family	5.9%	35



Type 5: Older Affluent Professionals

These people typically live in villages within commuting distance of major towns, or more rural villages where they choose to retire. They live in large detached houses and most have paid off their mortgage. Since people living here, or aspiring to live here, have good incomes, and those with mortgages have significant equity in their homes, they have had less difficulty obtaining a mortgage should they so desire. As a result the housing market in these neighbourhoods has been significantly less slow, and may even have started to recover.

Households are typically couples over the age of 45. They will often have children who have left home. Those who have yet to leave will typically do well in their exams, achieving much better-than-average results.

They are a highly qualified type and those that are working tend to be high earners in professional and managerial jobs. A few may have faced redundancy as a result of the recession. However, 26% of people have now retired and are very comfortably off.

Given the nature of where they live and their affluence, car ownership is high. The majority of households have at least two cars and the main car is usually expensive and bought as new.

These people are financially astute and have the highest uptake of ISAs. They also invest significantly in stocks and shares, high-interest accounts and guaranteed income bonds. Although low interest rates and a decline in the stock market may mean these investments may earn less than in previous years, their monthly credit card spend remains relatively high.

In their leisure time these people like golf, hill walking and gardening. Their social life tends to be home-based, where they enjoy having a glass of wine rather than going out to restaurants. They like to spend their money on holidays. They travel abroad regularly, either to the Mediterranean or

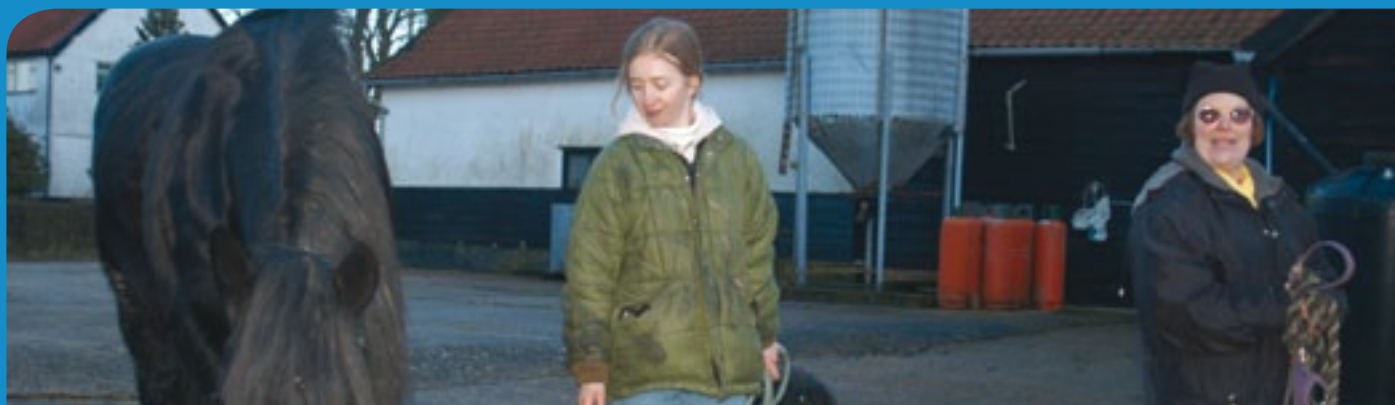
long-haul for their main holiday. They also take winter sun and weekend breaks. Most are happy to research and book their holidays online.

Indeed the internet is used by many to make purchases of books and CDs, and to research and monitor their financial investments. Some spend significant amounts buying luxury food, wine, clothes and home furnishings mail order.

These are avid Daily and Sunday Telegraph readers, with readership levels for these journals at twice the national average.

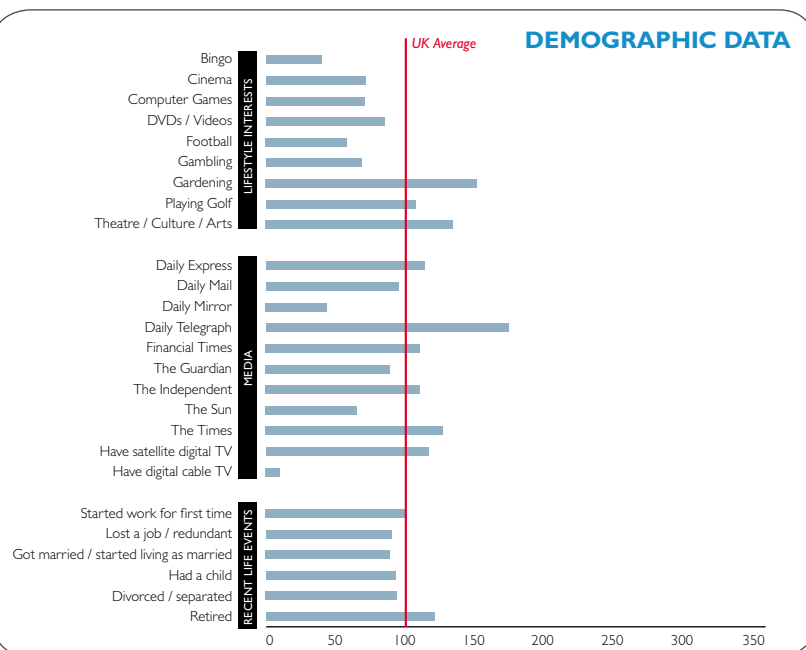
Most people feel their neighbourhoods are safe, perhaps because the majority use the car whenever they are going out. Generally fear of crime is likely to be low. Their biggest fear may be their home being broken into.

Geographically, these neighbourhoods are found in Hampshire (New Forest), Dorset (Christchurch), Nottinghamshire (Rushcliffe), the Isle of Wight and Ceredigion in Wales.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	4.5%	26
Private rented	13.2%	146
Owned outright	42.6%	144
Owned with mortgage/loan	31.8%	80
Work		
Higher managerial and professional occupations	8.9%	98
Lower managerial and professional occupations	20.2%	100
Intermediate occupations	5.6%	63
Small employers and own account workers	20.4%	296
Lower supervisory and technical occupation	5.6%	77
Semi-routine occupations	9.7%	87
Routine occupations	5.3%	65
Families		
Couple with children	33.5%	80
Couple without children	66.5%	115
Lone parent family	5.2%	31



Type 6: Farming Communities

These communities are found in some of the most rural areas of Britain, where the economy is underpinned by agriculture.

People tend to be between 45 and 65, with older children, many of whom have left home. Generally these teenagers will have achieved better-than-average exam results.

Many household incomes are modest but some have high earnings. They live in large detached houses and farms. Exceptionally few of these people have easy and frequent access to public transport services. They need access to cars and owning more than two cars is the norm.

Over the years many will have accumulated amounts in ISAs, unit trusts, savings accounts and so on, although not all have a great deal of spare money for financial investments. They are also happy to use credit cards, and some may be high spenders.

Nearly one in five people is an agricultural worker, and as might be expected with agricultural employment, for many their working day is very long. Nearly 30% work 49+ hours per week. Unemployment has traditionally been low, however the number claiming jobseeker's allowance has doubled.

Their spare time is limited, but they are interested in wildlife and the environment and enjoy hobbies such as angling, cricket, arts and crafts, gardening and hiking. They do not go out socially very often and they appear to rely on the telephone for social contact as well as business, as their bills are very high. Home entertainment might include classical or country music, and reading magazines on cars, cooking and gardening.

Again, given the year-round demands of the agricultural business, these people do not go on many holidays and will often just fit in trips within the UK and Ireland or take holidays in the winter. Frequently shopping is done

online or by mail order; with high spending on books, DVDs, healthcare, clothing, food and drink.

They rely on TV and radio for news, but when they do read papers they tend to prefer the Daily and Sunday Telegraph.

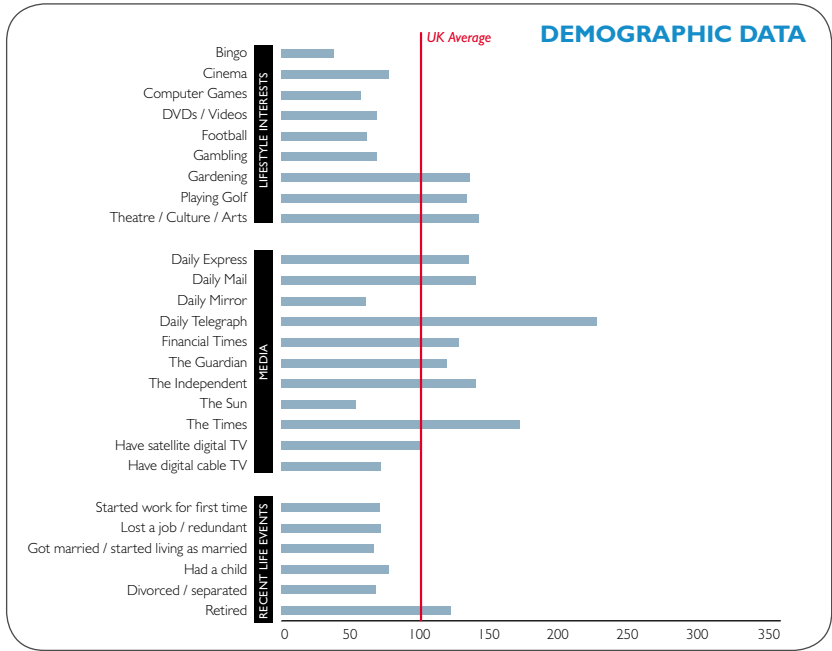
These areas may include some of the closer communities in the country. The majority of people feel that neighbours look out for each other and share the same values. Crime and fear of crime appear to have less effect on people's lives than anywhere else.

There is a strong presence of Farming Communities in the Scottish Borders, Mid-Wales, Shropshire, Cumbria and the South-West of England.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	5.6%	32
Private rented	6.9%	77
Owned outright	47.5%	160
Owned with mortgage/loan	36.2%	91
Work		
Higher managerial and professional occupations	11.8%	131
Lower managerial and professional occupations	23.4%	116
Intermediate occupations	7.7%	88
Small employers and own account workers	10.3%	149
Lower supervisory and technical occupation	5.2%	72
Semi-routine occupations	7.8%	70
Routine occupations	4.3%	52
Families		
Couple with children	29.5%	70
Couple without children	70.5%	122
Lone parent family	7.7%	46



Type 7: Old People, Detached Homes

These people live in prosperous areas, often where tourism is important and holiday homes are popular. The overall population is relatively old, with more than 35% aged over 65 and twice the national average level of over-85s.

Most households are older couples, although the number of single pensioners is also relatively high. While there are high numbers of retired householders, residents who do work tend to be in well-paid senior management and professional occupations or work in agriculture.

These are affluent people and they tend to live in detached homes with three or four bedrooms. Since these areas are quite sought-after, the housing market has suffered less badly than average. Those who are already retired are to a great extent protected from the recession. Others, who may be approaching retirement, will fear that their pensions have suffered and their savings and investments are offering much lower returns than anticipated.

They like to take advice on their financial affairs and have a range of investments in stocks and shares, unit trusts and high-interest accounts. They are also comfortable using credit cards, preferring to pay off the balance each month.

Given the rural feel to some of these neighbourhoods, there is a need for a car, and householders generally have access to at least one vehicle and in many cases two or more. They are less keen on the effort of visiting shopping centres, and buy quite a lot of things by mail order. Gardening equipment, plants, healthcare products, clothing, books and luxury food items are all purchased in this manner.

This type appreciate good food and wine and enjoy eating out on a regular basis. They also enjoy hobbies such as golf and gardening and visiting National Trust properties.

Like other types within the group, they choose to read the Daily and Sunday Telegraph and may subscribe to gardening magazines. Some will read newspapers online, although they do not use the internet extensively other than to buy wine or plants, to plan trips and to keep in contact with friends.

It is probable that people consider there to be a close community of broadly shared values in these areas. Neighbourhood Watch schemes are well supported. Although residents are less likely to have been victims of any crime, they tend to feel crime is increasing and that the courts are too lenient, particularly with youth crime.

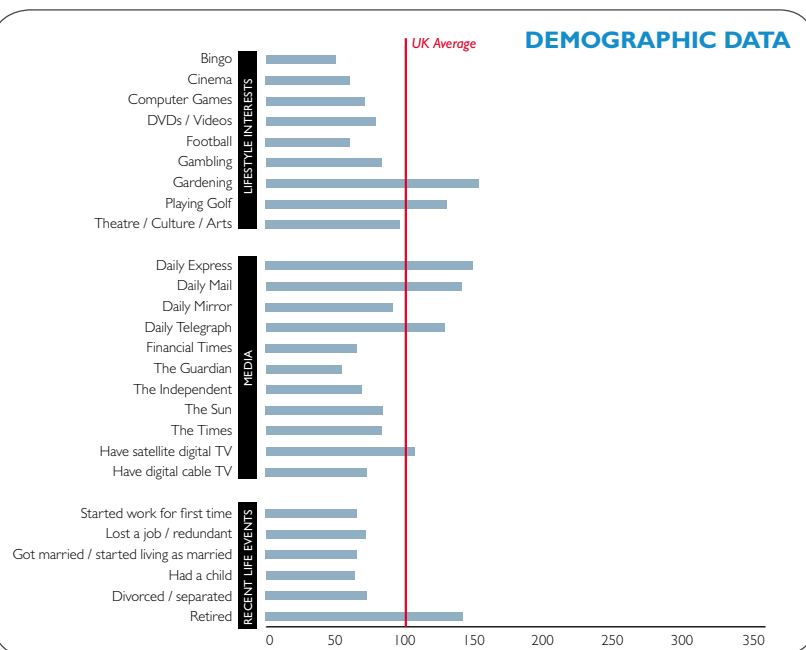
Being older, some people may have health issues; perhaps difficulties in managing stairs or walking distances.

Rural areas with smaller market towns are the main locations for this type. This includes Somerset, the Cotswolds and the Lake District.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	3.4%	20
Private rented	3.5%	39
Owned outright	50.9%	171
Owned with mortgage/loan	39.7%	100
Work		
Higher managerial and professional occupations	6.6%	74
Lower managerial and professional occupations	18.6%	92
Intermediate occupations	8.5%	97
Small employers and own account workers	8.6%	125
Lower supervisory and technical occupation	7.5%	104
Semi-routine occupations	11.1%	99
Routine occupations	7.2%	87
Families		
Couple with children	28.2%	67
Couple without children	71.8%	124
Lone parent family	8.4%	50



Type 8: Mature Couples, Smaller Detached Homes

These people live in well-established areas within towns and villages which are remote from the major conurbations.

Typically aged between 45 and 75, these households tend to be mainly "empty nesters" and retired couples. Many have settled in these areas for their retirement.

The majority of homes are detached houses and bungalows. These tend to be three-bedroom properties and are smaller and of lower value than those within other affluent areas. The fact that many own their own home outright, or have long-established mortgages, is indicative of the established nature of these areas.

This group have typically worked in middle management or supervisory roles. Although unemployment has recently doubled in these areas, it remains lower than average. They invest their money in products such as ISAs and they save regularly. They are cautious with credit and their use of credit cards is relatively low.

While they are not rich they have moderate savings and investments, and more money to spend now that their children have left home and they have little or no mortgage to pay. They buy gardening and health products by mail order, spending more than the average person. Recent lower interest from their savings may in part lead to a prudent slight reduction in the amount they spend on clothes.

They like to go on holiday. Cruises, coach tours and motoring holidays are more popular, though some will also take packaged holidays in Europe.

Like the other types with a similar age profile, they are keen gardeners and read home and gardening magazines. Some may like angling, walking and have an interest in wildlife. They are more likely to prefer classical, easy listening or folk music and to watch comedy and drama on television.

They are more likely to use the internet for browsing and planning travel than for shopping. While they use the internet and mobile phones, these people might be happy with traditional channels of communication.

They prefer to get their news from TV and radio, rather than newspapers. However, when they do choose a paper it tends to be the Daily Mail or Daily Express.

The vast majority enjoy living in these areas. They feel their neighbours are willing to help and that people will participate in organisations for the benefit of the community. While only half of these areas have Neighbourhood Watch schemes these are well supported, with the majority of residents taking part.

There is a high concentration of these neighbourhoods in areas such as Lincolnshire (Spalding), Norfolk (Heacham, Watton) and the Scottish Islands. Pockets may also be found on the South Coast, for example in Whitfield, Rottingdean or Ferndown.



Group C Flourishing Families

- Type 9: Older Families, Prosperous Suburbs
- Type 10: Well-Off Working Families with Mortgages
- Type 11: Well-Off Managers, Detached Houses
- Type 12: Large Families and Houses in Rural Areas

These are wealthy families with mortgages. They live in established suburbs, new housing developments around commuter towns, and villages and rural areas. Houses tend to be detached or larger semi-detached properties often with four bedrooms.

While these are generally family areas, there are also some empty nesters and better-off retired couples. Parents may encourage schoolwork and children tend to achieve better-than-average exam grades.

Flourishing Families are younger than other affluent groups, so most households are still likely to be making mortgage repayments. About half are likely to have remortgaged at some time, seeking better deals. They prudently tend to prefer repayment mortgages to tying up other investments. There are some signs that, after a sharp fall, some people, particularly first-time buyers, are starting to take out mortgages in these areas.

During the recession, lower interest rates offer them more disposable income, some of which may be used to pay off any debt more quickly. They are spending less on items but might be buying more frequently, so their overall spending is actually increasing.

Incomes are good, since many have managerial and professional occupations. These are the occupations that have suffered less from the rising unemployment in these areas. However, despite the rise, unemployment remains below average. Many will have cars, pensions and health

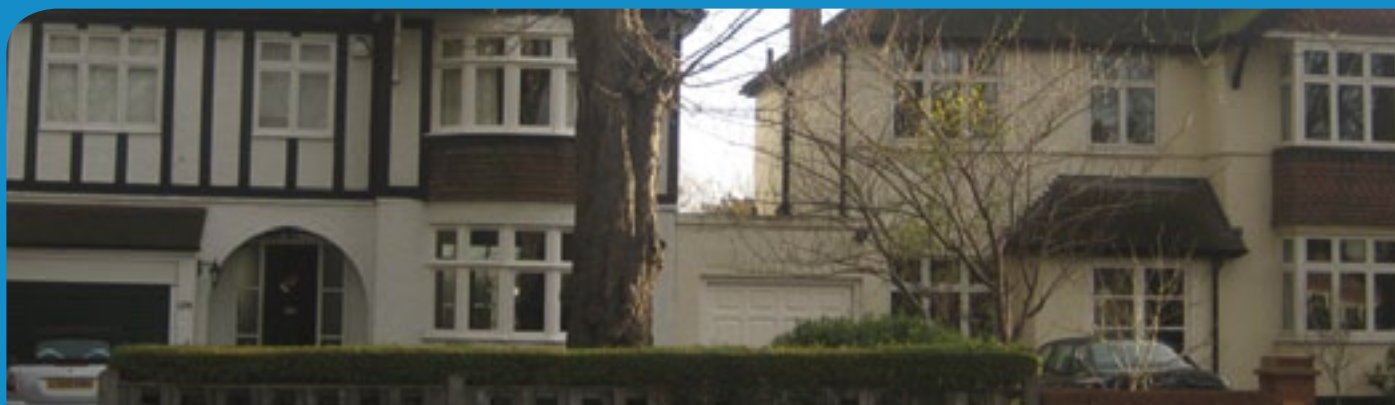
cover provided by their employer. Car ownership is high and many of these families will have two or more cars. These families are usually financially secure, with many having a variety of savings and investments.

This group has significantly increased its investment in property. Since the turn of the century the proportion of people with a second home has doubled to about 14%. This is probably due to people switching from more traditional forms of saving and investment, since the income they earn from these has declined over the same period.

They take regular holidays, including long-haul, skiing and summer sun. Some people are quite active, enjoying sports, playing golf or going to the gym. A number enjoy the countryside through activities such as walking or bird-watching. Taking the family to the cinema is also a favourite pastime. They spend more on pop music and multimedia entertainment than most, and buy from supermarkets more often than other groups. PC ownership is common and they are comfortable with new technology.

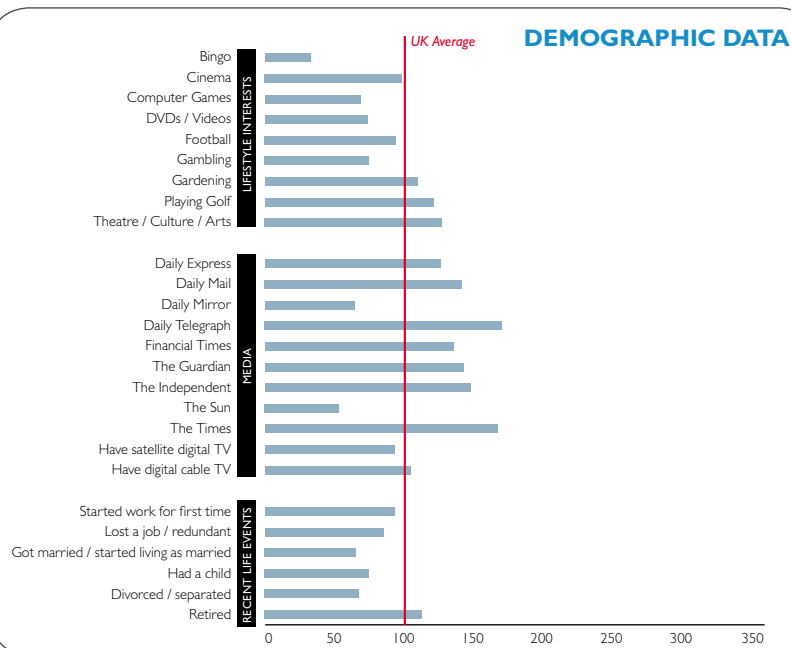
Generally they tend to be satisfied with their lives. In these families the woman tends to do the bulk of the cooking, although the man is likely to consider he shares the cooking.

These are high-income people, successfully juggling jobs and families.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	2.4%	14
Private rented	4.0%	45
Owned outright	38.4%	129
Owned with mortgage/loan	52.7%	132
Work		
Higher managerial and professional occupations	14.8%	164
Lower managerial and professional occupations	27.2%	135
Intermediate occupations	10.3%	116
Small employers and own account workers	7.4%	107
Lower supervisory and technical occupation	4.7%	66
Semi-routine occupations	7.2%	65
Routine occupations	3.4%	41
Families		
Couple with children	43.7%	104
Couple without children	56.3%	97
Lone parent family	9.6%	57



Type 9: Older Families, Prosperous Suburbs

These are established suburbs, housing larger professional families, with some empty nesters and retired. Children tend to be older, including some home-based students.

Homes are typically semi-detached and family incomes are high. Some will own second homes. This is the type most likely to have remortgaged, seeking either better rates or to withdraw equity for purchasing cars, holidays and similar items. Despite this most will have retained sufficient equity to have weathered house price falls.

Adults are well educated, to A-level or degree level. People usually have managerial and professional jobs. The recession has led to a doubling of people claiming jobseeker's allowance, with a disproportionate part of that increase being managers. However unemployment still remains well below the national average.

They are PC-literate, finding a variety of uses for the internet. In addition to the usual purchasing of books, DVDs and wine they may well book holidays, research purchases and plan their careers online. It might not be only the children playing games online. Puzzles, management and strategy games may be popular, as may more action-oriented car racing and FPS games.

These families are financially secure. They may have a mix of savings plans, unit trusts and ISAs. Some will also have investments in stocks and shares. Those who are charitably minded extend this financial awareness to their giving, using tax-efficient covenants.

Food shopping is done in stores such as Waitrose, Sainsbury's and Marks & Spencer. Clothing is often bought in M&S, department stores or by mail order, while women may visit Next or French Connection. Although they may buy less-expensive clothing items, they are buying more of them, and so maintaining their spending during the recession.

Holiday locations are varied, covering Europe, America and further afield. Skiing is popular and people take the occasional weekend break. Leisure activity is varied. Many enjoy evenings at the theatre. Some play golf while others exercise at the gym. Others have an interest in antiques, wine, eating out or current affairs.

These communities are the heartland of the broadsheet newspapers. They may also read magazines on sport, travel, homes or gardening.

These are secure neighbourhoods. The majority of people feel these are places where people share similar values. They feel safe in their homes and walking around their neighbourhood at night, and are less worried they might become a victim of crime.

Parents encourage their children to do well and the proportion attaining good GCSEs is significantly above the national average.

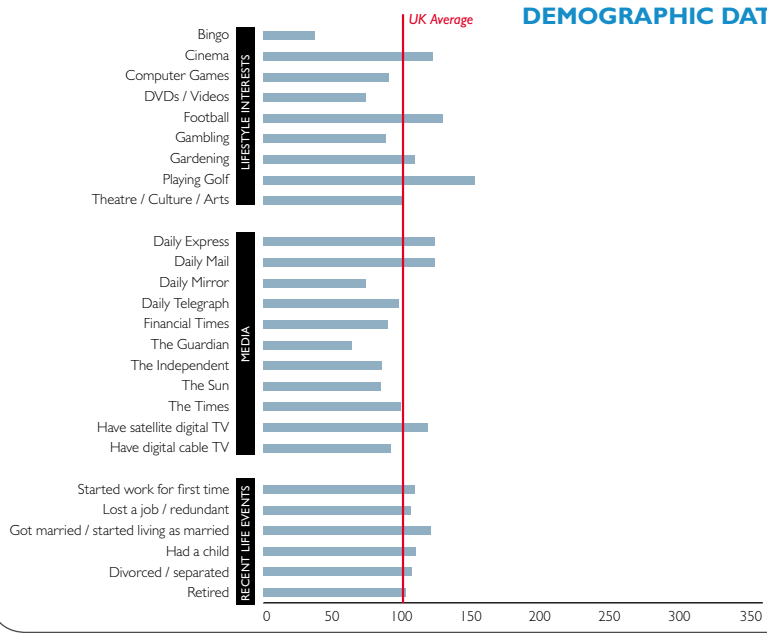
This type may be found more frequently in Outer London suburbs such as Bromley, Harrow, Kingston upon Thames, Sutton and Croydon, as well as towns such as St Albans.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	2.7%	16
Private rented	3.7%	41
Owned outright	22.4%	75
Owned with mortgage/loan	69.2%	174
Work		
Higher managerial and professional occupations	13.6%	151
Lower managerial and professional occupations	29.3%	145
Intermediate occupations	12.4%	140
Small employers and own account workers	6.4%	93
Lower supervisory and technical occupation	7.7%	107
Semi-routine occupations	9.7%	87
Routine occupations	5.4%	65
Families		
Couple with children	50.7%	121
Couple without children	49.3%	85
Lone parent family	9.1%	54

DEMOGRAPHIC DATA



Type 10: Well-Off Working Families with Mortgages

These are neighbourhoods of young well-off commuter families, with many pre-school and primary school children.

These families often live in relatively large detached houses and generally have a long time left on their mortgage. Despite the size of these mortgages, most have some equity in their home and relatively few will have borrowed so extensively that falling house prices have put them into negative equity.

However, they have good incomes and feel able to afford such long-term commitments. These individuals are likely to be in their 30s and tend to be professionals and managers with company pensions and company healthcare. They drive to work in company cars. Unemployment is low in these neighbourhoods, but the rise in managers claiming jobseeker's allowance means it is increasing particularly rapidly.

These families are financially aware. Where possible they will have regular savings plans and invest in stocks and shares. A child savings plan may cater for the children's future. They have credit cards with high credit limits, but their spending is not high.

The internet is a popular channel for financial services, with e-banking fairly common with these households. Online activity is high generally, whether shopping, booking leisure activity, playing games or the children's education.

Although they may buy less-expensive clothing items during the recession, they are buying more of them and so maintaining their level of spending. Mail order spending is high, particularly on food, wine and children's merchandise.

These are young active people, taking part in aerobics, playing golf and going skiing. For entertainment they eat out, read magazines, watch DVDs and go to the cinema. In addition to the usual thrillers and comedy, these families like to watch sci-fi, kids' animation and more serious drama.

The older schoolchildren in these neighbourhoods typically achieve much better-than-average GCSE or Scottish Higher results.

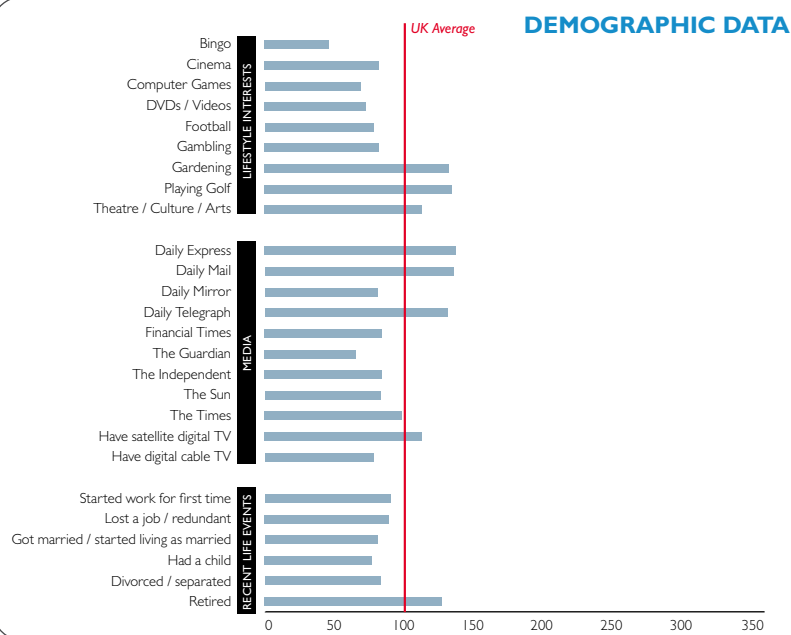
People feel relatively safe walking after dark, although relatively few in these areas do so on a regular basis, most preferring to drive. A higher proportion than average will have some concern that their car might be stolen. Otherwise their fear of crime is broadly the same level as the national average. Actual levels of crime are more likely to be below average.

Given the commuter nature of this type, they are often found in satellite towns around major conurbations, such as Northampton, Milton Keynes, Reading, Swindon and Crewe.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	4.4%	25
Private rented	3.8%	43
Owned outright	39.3%	132
Owned with mortgage/loan	49.9%	125
Work		
Higher managerial and professional occupations	9.7%	107
Lower managerial and professional occupations	22.8%	113
Intermediate occupations	9.8%	110
Small employers and own account workers	9.2%	133
Lower supervisory and technical occupation	7.4%	102
Semi-routine occupations	10.4%	93
Routine occupations	6.5%	79
Families		
Couple with children	38.2%	91
Couple without children	61.8%	107
Lone parent family	8.7%	51



Type 11: Well-Off Managers, Detached Houses

These well-off people live in established towns and villages.

People tend to be a little older; with households being a mix of couples with older children, empty nesters with some retired people. They live in large detached houses and many people have paid off all or a substantial part of their mortgage. As a result, their high-value homes are significant financial assets, even if they are not always in the most expensive areas of the country.

High family incomes support a good lifestyle. Two or more cars are common, at least one being a pricier new model. There is also money left over for investments in guaranteed income bonds, regular savings plans and high-interest investments. Some householders will have a private pension plan.

Surprisingly given the relative affluence of these neighbourhoods, a few people may have been in arrears on mortgage repayments at some time in the past. There has been a tendency to remortgage more often than average, switching to more attractive rates or possibly withdrawing some equity.

In general these families will spend a little more than average, particularly on household furnishings, recreation and clothing. While the recession may mean they buy less-expensive clothes, they may shop more frequently.

This is a gentler, traditional lifestyle, with outdoor activities such as golf, gardening, bird watching, hiking and visits to places of interest such as stately homes. Families eat out only from time to time. At home there is interest in good food or wines and subscriptions to magazines, such as Good Housekeeping.

Schoolchildren in these neighbourhoods typically achieve better exam results than average. The proportion attaining five good GCSE or Scottish Highers tends to be above the national average.

Readership of the Daily Express and Telegraph reflects these families' more-traditional values. They are likely to listen to Radio 2 and Radio 4.

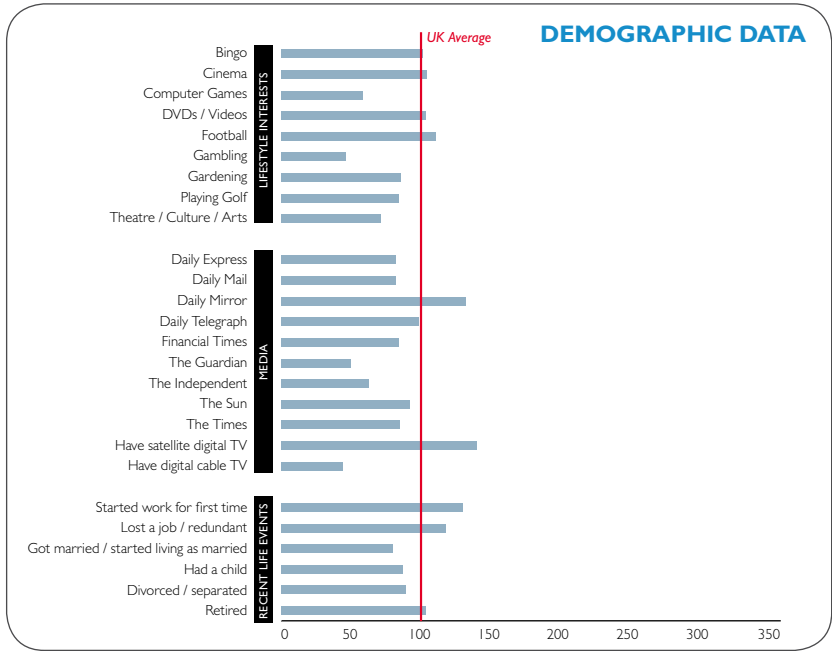
The vast majority of residents enjoy living in their local neighbourhood. They may feel they are part of a close community with helpful neighbours. It is likely that the quality of life of most people is little affected by fear of crime.

This type is most often found in East Anglia, North Yorkshire and Leicestershire.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	3.5%	20
Private rented	4.8%	53
Owned outright	45.5%	153
Owned with mortgage/loan	41.9%	105
Work		
Higher managerial and professional occupations	5.5%	61
Lower managerial and professional occupations	20.1%	100
Intermediate occupations	8.6%	98
Small employers and own account workers	16.5%	239
Lower supervisory and technical occupation	7.9%	109
Semi-routine occupations	12.4%	111
Routine occupations	13.4%	163
Families		
Couple with children	51.6%	123
Couple without children	48.4%	83
Lone parent family	10.9%	65



Type 12: Large Families and Houses in Rural Areas

These are large families living in sparsely populated rural communities, particularly in Northern Ireland. There are many children, particularly teenagers.

Many live in large detached houses, often with four or more bedrooms. These families have often paid off their mortgage or have only a few years left of making repayments. Financially, investments and regular savings plans are popular, although there are also some people anticipating the need for a loan in the future.

Car ownership is a necessity in these rural areas and levels of car ownership are correspondingly high.

These are strongly religious areas. Religious activity is one of their specific interests and these areas have the highest levels of Christianity as the main active faith. There is a relatively strong charitable interest in these communities. Giving to disabled, disaster relief and third-world groups is particularly favoured.

Children tend to achieve better exam results than average, although results might differ by gender to a greater extent than is typical for these levels of achievement.

Recreational activity includes many rural pursuits. Walking, angling, gardening and wildlife are all popular interests, although perhaps the children prefer the cinema or their computer. They take fewer holidays than families of similar affluence and may prefer less-standard styles of holiday.

With fewer major shopping centres in the more remote areas, a lot of shopping is done on the internet and by mail order. TV and magazines are regular forms of entertainment with food, cooking, celebrity and health being popular topics. Folk and gospel music are more popular than more-modern

styles. Spending on clothing is relatively high and increasing, particularly spend on children's wear.

There are mixed attitudes to crime in these areas. For some there is a degree of fear when walking at night in these remote places. Others feel their neighbourhood has no problems.

In addition to the heavy concentrations of these households in Northern Ireland, they are also found in the Outer Hebrides, the Orkneys, Shetland and other northern parts of Scotland.



Category 2

Urban Prosperity

Group D: Prosperous Professionals
Group E: Educated Urbanites
Group F: Aspiring Singles

These are well-educated and mostly prosperous people living in our major towns and cities. They include both older wealthy people living in the most exclusive parts of London and other cities, and highly educated younger professionals moving up the corporate ladder. This category also includes some well-educated but less-affluent individuals, such as students and graduates in their first jobs.

The wealthier people tend to be in senior managerial or professional careers and live in large terraced or detached houses, with four or more bedrooms. Some of the younger professionals may be buying or renting flats. The less affluent will be privately renting.

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





Group D

Prosperous Professionals

Type 13: Well-Off Professionals, Larger Houses and Converted Flats
Type 14: Older Professionals in Suburban Houses and Apartments

These are the most prosperous people living in our main cities. They are very well educated and tend to be employed in senior managerial and professional occupations. Bonuses are more likely to be a part of people's income than in any other group. One in ten earns more than 10% of their income as bonuses. Working unpaid overtime is more frequent in this group than any other.

Households are a mix of families, couples, singles and some retired. Given the urban nature of these areas, property is a mix of terraced and detached houses, and converted and purpose-built flats. The houses tend to be large, with four or more bedrooms, perhaps half being built before 1930. Some of the flats are occupied by young professionals sharing.

Over 80% of the housing is owner-occupied, with mortgages tending to be larger than in any other areas. During 2008, the numbers of new mortgages declined significantly, although the numbers of mortgages with high loan-to-value ratios maintained a broadly constant level.

These are affluent neighbourhoods, so car ownership is high even if travel to work is often by public transport. Incomes are high and these individuals have high levels of savings and investments. Technologically sophisticated, they regularly use the internet for financial services, as well as buying other products and services.

They spend relatively large amounts on clothes and restaurants. More than half live within a mile of where they do food shopping, and a third might walk to do their shopping. They are more likely to buy eco-friendly products and to want to help the environment. Despite such measures hitting themselves, they tend to believe car users and people who fly should contribute towards the cost of environmental damage through higher taxes.

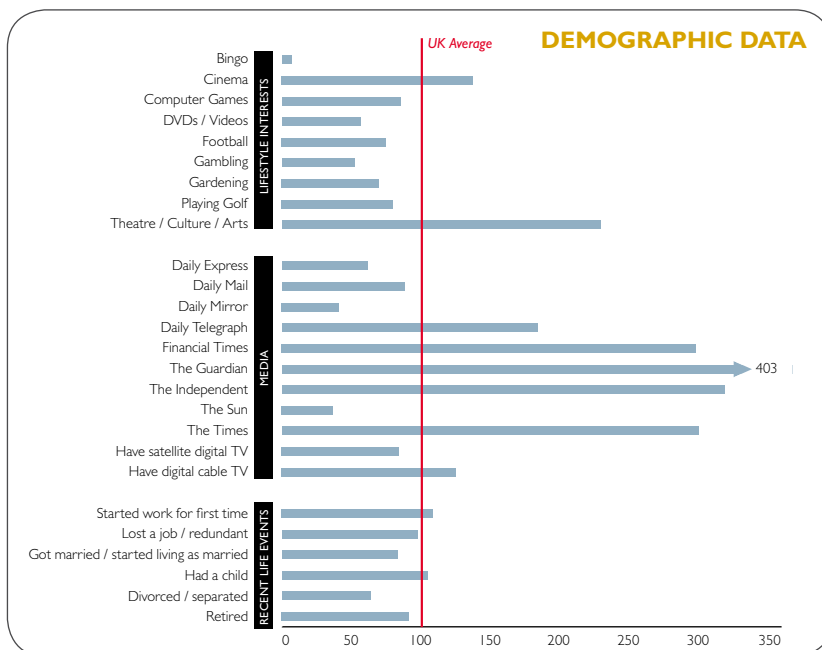
They read the major broadsheets and have a cosmopolitan outlook, being interested in theatre, the arts, classical music and eating out in good restaurants. People who have given up smoking are more often found in this group than others. Rock and classical music are more popular, and pop less so, than anywhere else. They are four times more likely than average to employ a home help to do their cleaning.

Having chosen an urban lifestyle, these consumers have the money and education to make the most of what our big cities have to offer.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	3.3%	19
Private rented	13.1%	146
Owned outright	34.2%	115
Owned with mortgage/loan	46.1%	116
Work		
Higher managerial and professional occupations	22.9%	254
Lower managerial and professional occupations	29.7%	147
Intermediate occupations	7.1%	81
Small employers and own account workers	6.3%	91
Lower supervisory and technical occupation	2.6%	36
Semi-routine occupations	4.5%	40
Routine occupations	2.2%	27
Families		
Couple with children	46.4%	110
Couple without children	53.6%	92
Lone parent family	11.6%	69



Type 13: Well-Off Professionals, Larger Houses and Converted Flats

These are predominantly well-off professional people living in urban areas of the UK. Most are well-educated individuals in professional and managerial occupations, but there are also students and young singles starting out on their careers.

Houses tend to be large, with four or more bedrooms, often in Georgian and Victorian terraces. Many are owner-occupied by professional couples and families. There are also high levels of converted flats, some of which are privately rented. The younger singles in these areas will often be sharing flats and houses.

These homeowners are typically repaying some of the biggest mortgages in the country. Some may also own second homes. Despite having a tendency to remortgage more than other types, it is likely that the mortgage remains small compared to the price of their house, so the vast majority were in less danger of negative equity during the recession. Some may be minimising repayments with interest-only mortgages.

Car ownership is high, reflecting the wealthy nature of these neighbourhoods, but due to their urban location, travel to work is mostly by public transport.

Incomes tend to be high, with many residents earning well over £50,000 a year. They are financially aware and have high levels of savings and investments, are willing to accept above-average investment risk and to switch their service provider whenever appropriate. They also have high levels of credit card usage.

They spend substantially more than average on their children's education. Schoolchildren in these neighbourhoods typically achieve significantly better exam results than average.

These technologically sophisticated consumers make great use of the internet for financial services as well as buying other products and services. Spending on clothes is high, and may even have increased during the recession.

They enjoy the arts, including theatre, classical music, opera and the cinema. The most widely read newspapers are the Guardian, Independent, Times and Observer. Foreign travel and skiing are popular leisure activities.

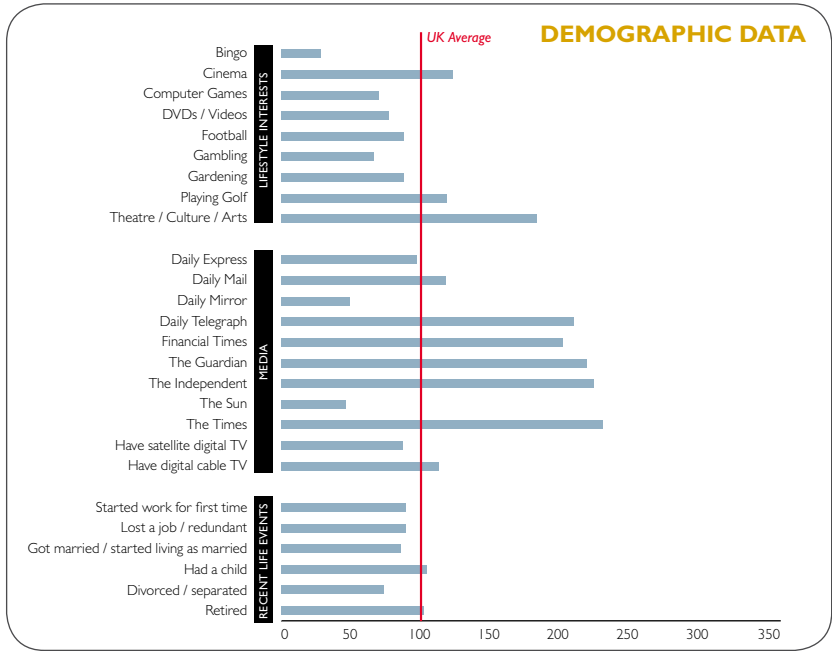
In these urban areas twice as many residents will complain about problems of drunkenness, vandalism, street begging and abandoned cars. The proportion of residents knowing of neighbours who have been burgled will be well above the average, and a high percentage of these people will consider poverty to be among the major causes of crime.

This type is found in many urban areas of the UK, but particularly in London (Wandsworth, Ealing, Barnet, Richmond and Merton), Edinburgh and university towns such as Durham, Oxford and Cambridge also have high concentrations of this type.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	4.5%	26
Private rented	11.6%	129
Owned outright	37.3%	126
Owned with mortgage/loan	43.1%	108
Work		
Higher managerial and professional occupations	18.8%	209
Lower managerial and professional occupations	28.7%	142
Intermediate occupations	8.5%	96
Small employers and own account workers	7.3%	105
Lower supervisory and technical occupation	3.9%	54
Semi-routine occupations	5.8%	52
Routine occupations	2.8%	34
Families		
Couple with children	36.6%	87
Couple without children	63.4%	109
Lone parent family	9.7%	58



Type 14: Older Professionals in Suburban Houses and Apartments

These are affluent people living in largely suburban areas. Households tend to be a mixture of couples, families and singles, but with fewer children and more retired people than the UK as a whole.

Those schoolchildren that do live in these neighbourhoods do well, typically achieving significantly better exam results than average. Adults tend to be well educated and employed in senior managerial and professional occupations. Although white-collar unemployment has increased, it remains lower than average.

Car ownership is high with two cars very common. One of the cars is likely to be a high-value company car.

Property is a mixture of houses and flats. The houses tend to be large, with four or more bedrooms, with slightly more semi-detached than detached and terraced. Flats are a mixture of purpose-built and converted, some of which are privately rented. Reflecting the slightly older age profile of the people in this type, more of the houses are owned outright.

The housing market in these neighbourhoods, although declining has been slightly more buoyant than average, perhaps because those who live, or wish to live, here have good incomes and substantial deposits for a mortgage.

These affluent individuals have high levels of savings and investments and high incomes. They also have high credit card limits and high credit card usage. They make investments using financial advisers and brokers, as well as going directly through the internet. Internet banking is very common.

Many will buy specialist wine and food by mail order or over the internet. They also buy a lot of rock, classical and jazz music, often buying CDs from specialist outlets rather than mainstream retailers. They purchase more digital downloads than most other people.

Generally these areas have fewer problems than average, however some residents may still complain about drunken or rowdy behaviour, or racial harassment. People in these areas may tend to feel the police are too tough on young offenders, but overall have confidence in their local police.

All the major broadsheets are read and interests include fine arts and antiques, theatre and good food and wine. Eating out is also popular.

This type is well represented in Outer London (Bromley, Barnet, Esher, Weybridge and Kingston upon Thames) and Manchester (Trafford), Glasgow (Milngavie), Stirling and Home County towns such as Guildford and St Albans.



Group E

Educated Urbanites

- Type 15: Affluent Urban Professionals, Flats
- Type 16: Prosperous Young Professionals, Flats
- Type 17: Young Educated Workers, Flats
- Type 18: Multi-Ethnic Young, Converted Flats
- Type 19: Suburban Privately Renting Professionals

These young people are highly qualified. The majority live in flats in our major cities, many of which might have been built pre-1930.

Most are in professional and managerial roles and many are working hard to further their careers. Jobs are relatively secure, unemployment in these areas is rising less rapidly than elsewhere. People have high incomes and bonuses. Those who have been working for some time, will be buying their flats and making other financial investments. One in ten may own a second home. The others are renting and have high disposable incomes.

Mortgages are large and about a third of home owners in this group purchased their home in the years of peak house prices preceding the recession. However, many in this group will have a sufficient cushion to avoid negative equity.

They cut back their spending during the recession, usually by purchasing lower-priced items rather than reducing the number of things they buy.

One significant purchase they may make is an expensive car. However many prefer to use public transport, particularly for travelling to work. Their day-to-day activities may be quite local. About 60% live within a mile of where they shop for food. Nearly half will walk or cycle to do their main food shopping.

This group are also the most likely to buy their wine and groceries online. They use the internet extensively for shopping, financial services, social networking and playing games.

Educated Urbanites take full advantage of living in the city and go out regularly. They enjoy restaurants and bars and are interested in the cinema, theatre and the arts. They are well informed about current affairs, often reading news online, and are keen readers of the Guardian, Financial Times and Independent. They read magazines, particularly on topics such as films, music, computers and men's style.

This group will spend significant amounts on travel and take frequent holidays. They are very likely to go on long-haul trips and will either ski or seek the sun in the winter.

Relatively few in this group will have become overweight over the past few years. There are relatively high proportions of vegetarians and people who have given up smoking in recent years.

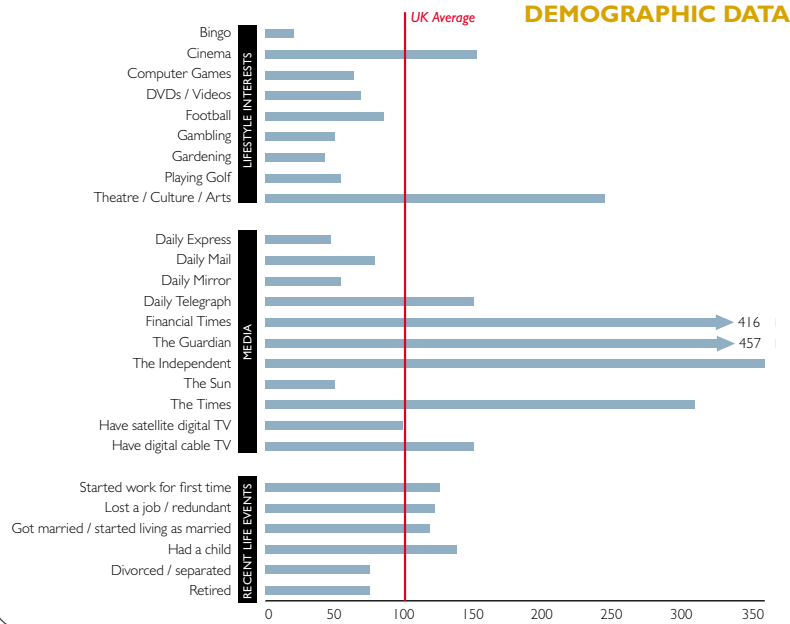
These young people have the world at their feet and plenty of money to enjoy it.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	8.5%	49
Private rented	24.6%	274
Owned outright	25.7%	86
Owned with mortgage/loan	36.5%	92
Work		
Higher managerial and professional occupations	23.8%	265
Lower managerial and professional occupations	31.9%	158
Intermediate occupations	7.5%	85
Small employers and own account workers	6.1%	88
Lower supervisory and technical occupation	2.8%	38
Semi-routine occupations	4.3%	39
Routine occupations	2.4%	30
Families		
Couple with children	38.0%	91
Couple without children	62.0%	107
Lone parent family	15.6%	92

DEMOGRAPHIC DATA



Type 15: Affluent Urban Professionals, Flats

These people live in affluent urban areas, where large attractive houses have often been converted into flats. While many do own their home, the proportion of rented accommodation is relatively high.

Those owning their home are likely to be repaying some of the largest mortgages in the country, and a fair number will also own a second property. About half will be minimising repayments with interest-only mortgages. The housing market in these neighbourhoods generally slowed very promptly at the start of the recession. However most householders are sufficiently well established to avoid negative equity.

People in this type are very highly qualified: one in four has postgraduate and professional qualifications. They work in professional and senior managerial occupations, with many spending very long hours at work. In these areas unemployment has traditionally been slightly lower than average. More recently unemployment has increased, particularly hitting those in professional, managerial and white-collar employment.

Most residents are either young singles or couples. There are very few children and those that are there tend to be under five, which suggests that young families move on from these areas.

They invest in a broad range of products including high-interest accounts, ISAs and stocks and shares. They are comfortable using the internet to do their financial research and regularly switch provider of financial services when better deals are available.

As one of the highest earning types, they have relatively high disposable incomes. They are generally high spenders and spend more than average on clothing and footwear, although this may have been curtailed a little during the recession.

They are the type most likely to go skiing in the winter and then take at least one other holiday, which is often long-haul. As well as planning their holidays online, they shop extensively on the internet for food and wine, health supplements, historical or biographical books and items for their flats.

When at home they take advantage of the range of theatre and arts available to them from living in the city. They also enjoy good food and wine both at home and in restaurants. Food may be bought at Waitrose, Sainsbury's or Marks & Spencer.

They are interested in current affairs and are very likely to buy a daily paper, which they probably read as they commute to work. They usually choose from the Guardian, Independent, Times and Financial Times. At the weekend they like the Sunday Times and Observer.

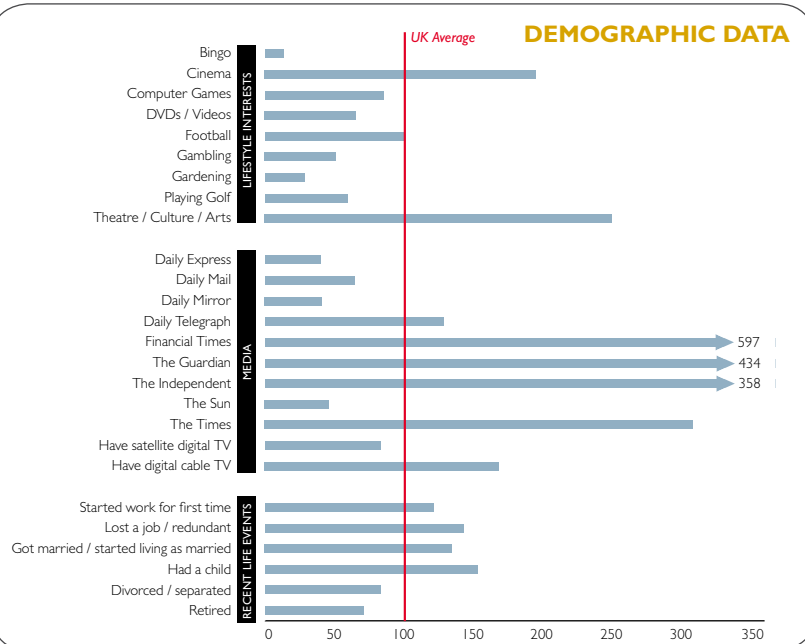
Residents are more likely than average to expect they will become a victim of crime, particularly that they might be burgled or be attacked. There may be occasional problems with noise, rubbish, vandalism, rowdy behaviour and people being intimidated.

This type is found primarily in London (Wandsworth, Hammersmith and Fulham, Merton, Lambeth, Kensington and Chelsea, Richmond upon Thames and Ealing), as well as in Oxford, Cambridge and Edinburgh.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	10.8%	62
Private rented	35.6%	397
Owned outright	19.2%	65
Owned with mortgage/loan	28.0%	70
Work		
Higher managerial and professional occupations	26.0%	288
Lower managerial and professional occupations	32.3%	160
Intermediate occupations	7.1%	81
Small employers and own account workers	5.5%	79
Lower supervisory and technical occupation	2.7%	37
Semi-routine occupations	4.0%	35
Routine occupations	2.1%	25
Families		
Couple with children	25.2%	60
Couple without children	74.8%	129
Lone parent family	14.8%	88



Type 16: Prosperous Young Professionals, Flats

These young people live in urban areas in purpose-built and converted flats.

This group has the highest levels of people aged 25-29. They are very highly qualified and are making their way up the career ladder in the professions and managerial roles. They earn high salaries. During the recession unemployment in these areas did not increase as much as the national average, but there was an increase in unemployment among managers and professionals.

Forty per cent of people live alone. There are also high numbers sharing larger properties. They are more often renting rather than buying, however a proportion may own a second property, possibly abroad. Buy-to-let landlords have invested particularly heavily in these areas.

These people are keen readers and have wide interests which include art, music, the theatre and cinema. They will often eat out in restaurants and pubs. They really like to travel abroad and will take the full range of holidays including winter sun and snow, weekend breaks, activity holidays and long-haul trips.

Given their high incomes they do invest some of their money in a broad range of investments. They are keen users of credit cards for their purchases, with high monthly spend but with correspondingly high credit limits.

They spend more than average on clothing and footwear, although this may have curtailed a little during the recession. Food may be bought at Waitrose, Sainsbury's or Marks & Spencer. They are twice as likely to use services such as ordering their groceries online for home delivery and the internet for shopping.

This type more closely follow current affairs than any other, and use the internet to research and read newspapers. Access to commuter services is at its best in these neighbourhoods and they may also buy a daily paper to

read on the way to work, choosing from the Financial Times, Guardian and Independent.

The lifestyles of these people mean that most might regularly be walking alone at night. Only a minority fear being mugged or attacked. While physical or sexual assault is likely to be the greater fear of people living in these areas, they are less likely than average to actually have experienced violence, and more likely to have experienced some form of theft. They are twice as likely to have had items stolen from their person.

People are more likely to be "green", taking items to be recycled and using eco-friendly products.

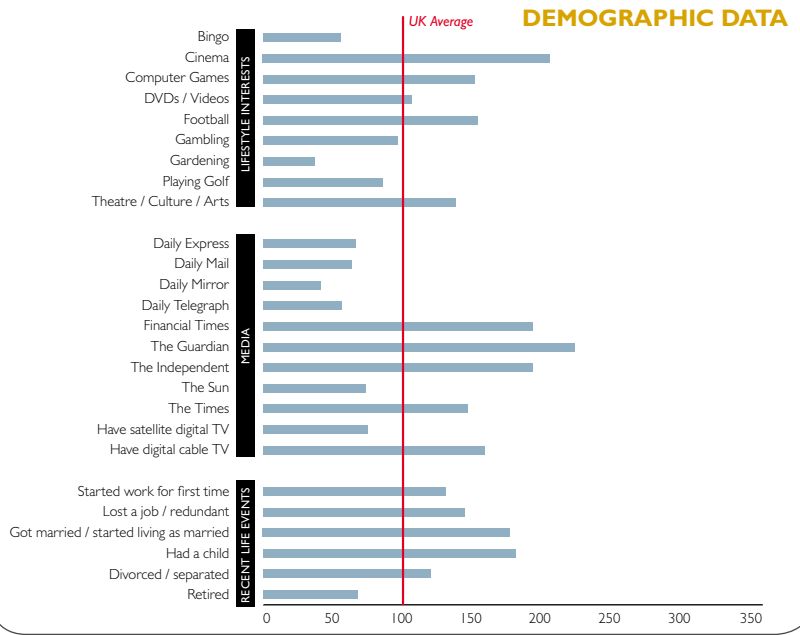
This type is found primarily in Inner London in Westminster, Camden, Islington, Wandsworth, Hammersmith and Fulham, as well as in Brighton, Bristol, Glasgow and Edinburgh.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	19.2%	110
Private rented	30.7%	342
Owned outright	13.9%	47
Owned with mortgage/loan	29.3%	74
Work		
Higher managerial and professional occupations	13.6%	151
Lower managerial and professional occupations	25.4%	126
Intermediate occupations	9.6%	109
Small employers and own account workers	4.4%	63
Lower supervisory and technical occupation	5.5%	77
Semi-routine occupations	7.8%	69
Routine occupations	5.1%	62
Families		
Couple with children	25.3%	60
Couple without children	74.7%	129
Lone parent family	19.0%	112

DEMOGRAPHIC DATA



Type 17: Young Educated Workers, Flats

There are many young people in their 20s in these densely populated areas. Most are working, but there is also a significant number of students. The majority live on their own in small flats, which will be either purpose-built or conversions. Given this type is often found in Scotland, tenements will also be common.

The recession hit these areas fairly hard in that, while most people rent, many are buying their flat and have a recent mortgage for a large part of the value. The inability of first-time buyers to borrow, even if they wished to purchase, means the housing market may have trapped some in negative equity. For others, the recession might lower rents or lower interest rates, and opportunities to overpay their mortgage to reduce debt, or to build up savings for the future.

These young people are well qualified, with levels of NVQs, A-levels and degrees well above average. They are early in their careers and have modest incomes, which should continue to rise. Unemployment is higher than average but is currently rising less rapidly than the national average. They are unlikely to yet have any substantial financial investments and some may be paying off significant loans.

The majority of this type have very good access to public transport services. Living close to the centre of activity, in terms of both their work and recreation, there is little need for access to a car. Public transport, cycling and walking are the main options for getting around.

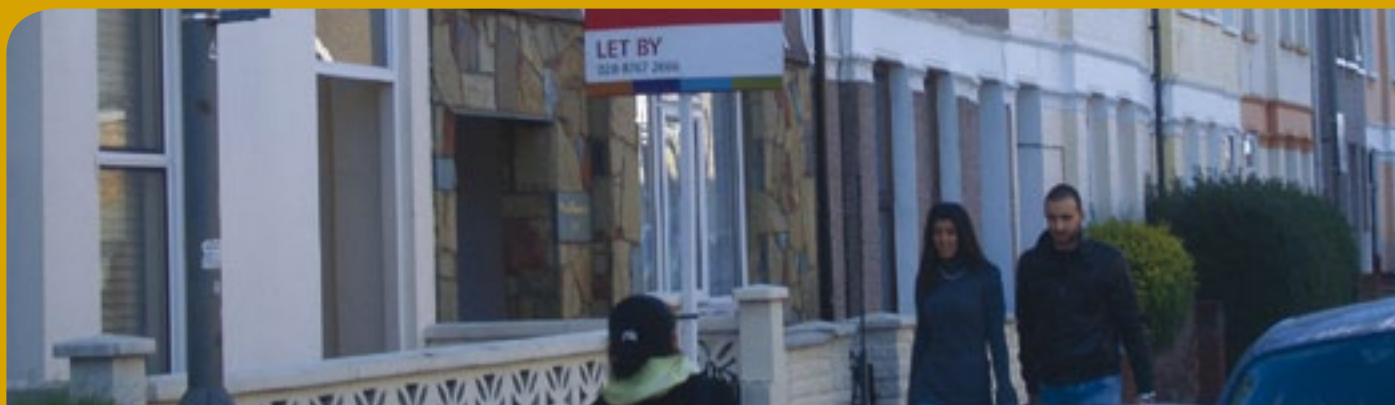
Self-improvement and education are important to this group and they devote free time to both. They are busy people and enjoy socialising in bars, clubs and restaurants on a regular basis. They enjoy going to the cinema and at home playing computer games, reading science fiction, detective fiction and thrillers, and listening to music.

The internet, and internet cafés, are used extensively to research their purchases, to organise their social life, for banking, playing games online, buying groceries, wine and music. Text and internet are their preferred channels of communication.

They do not buy many newspapers preferring to read their news online, but the Guardian and Independent are more popular.

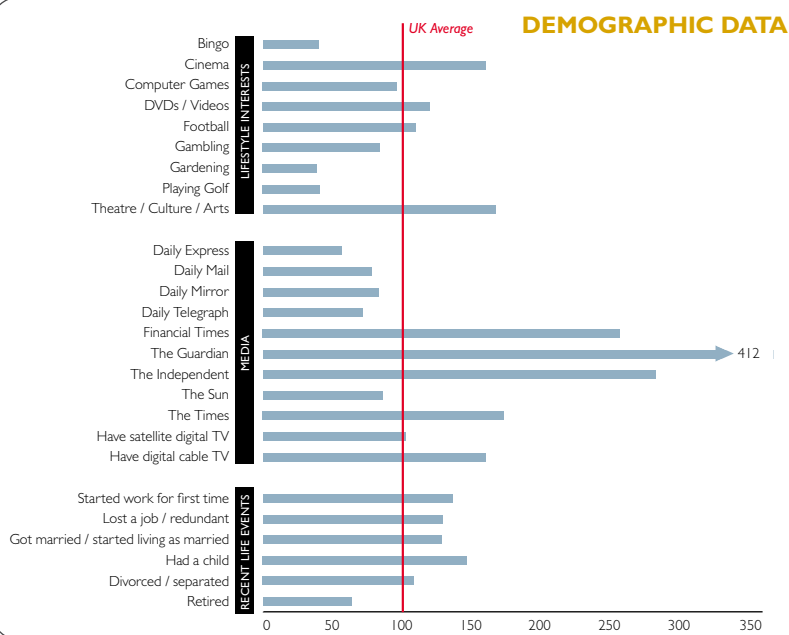
These are not terribly close communities due to the frequency of people moving in and out of the neighbourhood. Some residents will find loud parties, drunkenness and litter to be problems. Over a third of residents are worried that they will become a victim of crime. The chances of finding somebody who has had a mobile phone or something stolen from their person is over double the national average.

This type is found in Scottish cities such as Edinburgh, Glasgow, Aberdeen and Dundee, and in English towns such as Brighton, Cambridge, Bath and Southampton.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	25.9%	149
Private rented	27.3%	303
Owned outright	14.3%	48
Owned with mortgage/loan	27.2%	68
Work		
Higher managerial and professional occupations	14.4%	160
Lower managerial and professional occupations	26.7%	132
Intermediate occupations	8.7%	98
Small employers and own account workers	5.4%	78
Lower supervisory and technical occupation	4.3%	60
Semi-routine occupations	7.4%	66
Routine occupations	4.4%	54
Families		
Couple with children	42.7%	102
Couple without children	57.3%	99
Lone parent family	28.7%	170



Type 18: Multi-Ethnic Young, Converted Flats

These young multi-ethnic communities are primarily found in London, with many living in houses which have been converted into flats.

Most people are in their 20s and 30s and there are only a few, very young children. The population is diverse. On the whole they are well qualified. Many are in professional and managerial jobs, with good incomes. Others have lower-level qualifications and are likely to be office and clerical staff. There is also a significant number of students. Unemployment is relatively high, but is increasing less rapidly than many other neighbourhoods.

The majority of people are renting their homes privately, perhaps from landlords utilising buy-to-let mortgages, property tends to be expensive in these neighbourhoods. However, there is also a high proportion living in housing association property.

Public transport is by far the most popular method of travelling to work or study. Residents are also happy to walk and only a minority see the need to have a car.

At this stage in their lives, this type are not really thinking about investing their money. They will spend their spare money on travel and will take long-haul trips as well as European holidays. Most spend a lot on drink and eating out and to a lesser extent clothing, which they may have cut back on during the recession.

They are easiest to communicate with by SMS or email and dislike the telephone or having to visit in person. The internet is a key element of their life. They bank, gamble, play games, plan holidays, read newspapers and organise their leisure activities online. They also buy groceries, wine, home furnishings, books, DVDs and music online.

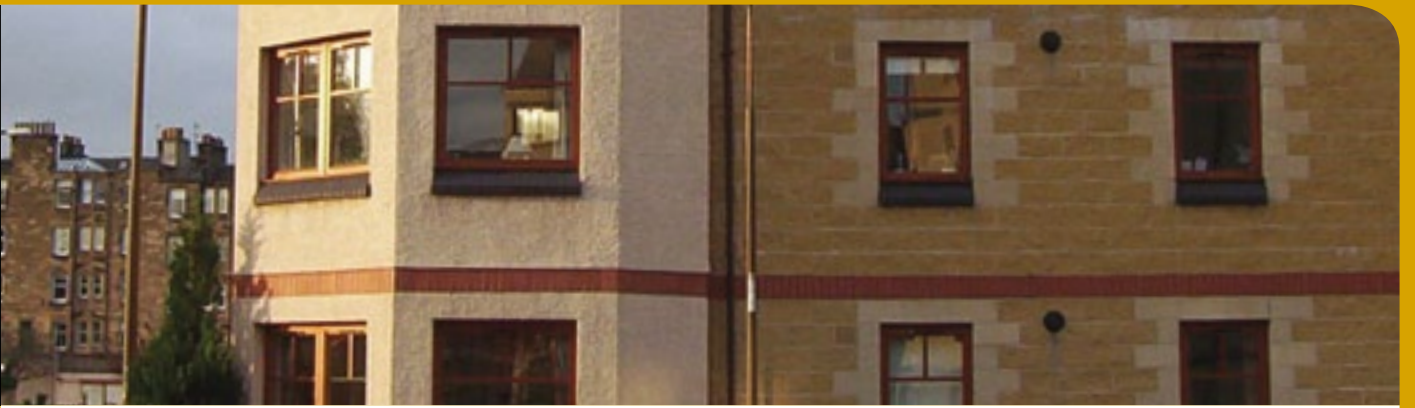
They like exercise and sport as well as more contemplative pursuits such as the theatre, the arts and self-improvement classes. They are also very interested in current affairs and read the Guardian and Independent as they commute to work.

These people tend to be use eco-friendly products and recycle, and are keen to do more to help the environment. A relatively high proportion are vegetarian or avoid red meat. They prefer to eat healthily and may purchase organic produce. Some may be into alternative health therapies.

Residents in these urban areas may be more likely than elsewhere in the country to experience problems such as noisy parties, rowdy behaviour, litter, being pestered/intimidated or begging at cashpoints.

Relatively high proportions think it fairly likely that they will be mugged or robbed. Despite all this they are more likely to believe that crime has fallen in recent years and have greater confidence that the police will be there when needed.

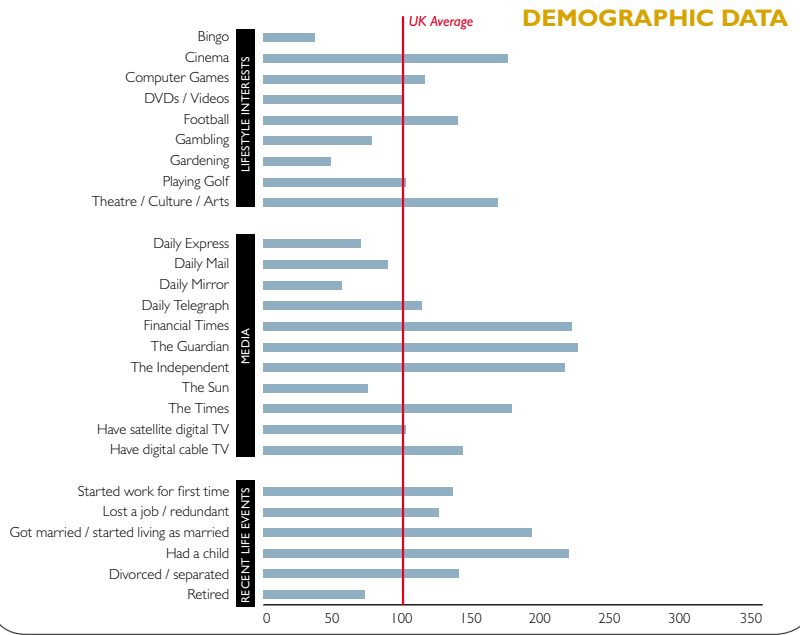
This type is almost exclusively a London phenomenon, with high concentrations in most Inner and Outer London boroughs.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	8.7%	50
Private rented	23.5%	261
Owned outright	25.3%	85
Owned with mortgage/loan	37.4%	94
Work		
Higher managerial and professional occupations	18.8%	209
Lower managerial and professional occupations	29.5%	146
Intermediate occupations	9.6%	108
Small employers and own account workers	5.9%	86
Lower supervisory and technical occupation	4.6%	63
Semi-routine occupations	6.2%	55
Routine occupations	3.4%	41
Families		
Couple with children	29.8%	71
Couple without children	70.2%	121
Lone parent family	14.6%	87

DEMOGRAPHIC DATA



Type 19: Suburban Privately Renting Professionals

These young people have made a lifestyle choice to reside close enough to the major conurbations to obtain the benefits of the city without living in its centre. In their 20s and early 30s, they are well educated and are developing their careers in professional and managerial jobs. Incomes are usually well above average, but some are struggling to repay large debts.

They are living in purpose-built flats in attractive suburbs and satellite towns. Many are still renting, although a third are purchasing their homes. A particularly high proportion of landlords have used buy-to-let mortgages to invest in these areas. Similarly a number of people here may own a second property in the UK or abroad.

Those buying will have larger mortgages with more being interest-free or self-certification. Mortgages are more likely to be recent and for a substantial proportion of the property's value, a combination likely to be a source of worry in the declining property market that has hit these neighbourhoods harder than average.

They use diverse means to get around. Where possible they will travel to work by public transport, by bike or on foot. However, the majority do have a car and will often buy new, expensive models.

These people are very comfortable using the internet in all aspects of their life. They much prefer communications by text or internet to telephones or visiting in person. They use financial services, gamble, play games, plan holidays and organise their leisure activities online. They also make a wide variety of purchases such as gifts, groceries, wine, home furnishings, books, DVDs and music online. For holidays, the USA, Canada and other long-haul destinations are popular; as are weekend breaks and winter snow holidays. In their spare time they enjoy the cinema, sport and exercise. They also like spending their

money on shopping for clothes and eating out. Music and film magazines may be widely read.

They are interested in current affairs and while they tend to read mainly the broadsheet papers, they show no bias to any particular title. Relatively few currently make the effort to recycle and some consider it difficult to become more environmentally friendly. However, they are more likely to regularly buy eco-friendly products.

Some residents are likely to consider loud parties, drunken or rowdy behaviour and intimidating behaviour to be a problem.

People are less likely than average to consider their neighbourhood a close community. In the unlikely event that these areas have a Neighbourhood Watch scheme, fewer than a third of households are likely to be members.

This type is found in Richmond upon Thames, Sutton, Rickmansworth and Bromley in Outer London, and in Cheltenham, Leamington Spa, Salford, Reigate, St Albans and Guildford.



Group F

Aspiring Singles

Type 20: Student Flats and Cosmopolitan Sharers
Type 21: Singles and Sharers, Multi-Ethnic Areas
Type 22: Low-Income Singles, Small Rented Flats
Type 23: Student Terraces

Aspiring Singles are young and live in urban or suburban locations, frequently around London. There are large numbers of both students and well-qualified young people who have recently finished their studies and started working. Unemployment is high but rising less fast than in other neighbourhoods.

Most live in rented flats, both purpose-built and converted, although one in four will be a first-time buyer.

The flats tend to be small, typically one or two bedrooms, and be located in basements or above shops. While many single people live alone, there are also people sharing larger properties such as terraced houses. These are quite mobile populations with a high turnover of residents.

Many are struggling to repay loans and possibly credit card debts. Those buying flats may have stretched their finances to borrow enough to afford their property. Some will have self-certified income mortgages. Over the past five years the proportion of this group's income that derives from benefits has slowly increased.

Despite all this, they appear to spend as much as they used to before the recession. The majority of their clothing is bought from supermarkets or stores such as Primark.

People lead urban lifestyles and may listen to a little more urban and dance music than some other groups. Like most young people, they enjoy going out with friends to pubs and clubs in the evenings. They are highly confident with new technology and are likely to be regular users of the internet for gaming and gambling.

Cars are relatively rare, so transport is by bus, train, tube or walking. Fewer than a third will drive to work. A significant majority do their main food shopping on foot.

Some of these young people may have health problems in the future. Over the past few years perhaps one in seven has become overweight. There are more smokers and more people than usual will have taken up smoking in the past five years.

Readership of liberal broadsheet newspapers such as the Guardian, Independent and Observer is high.

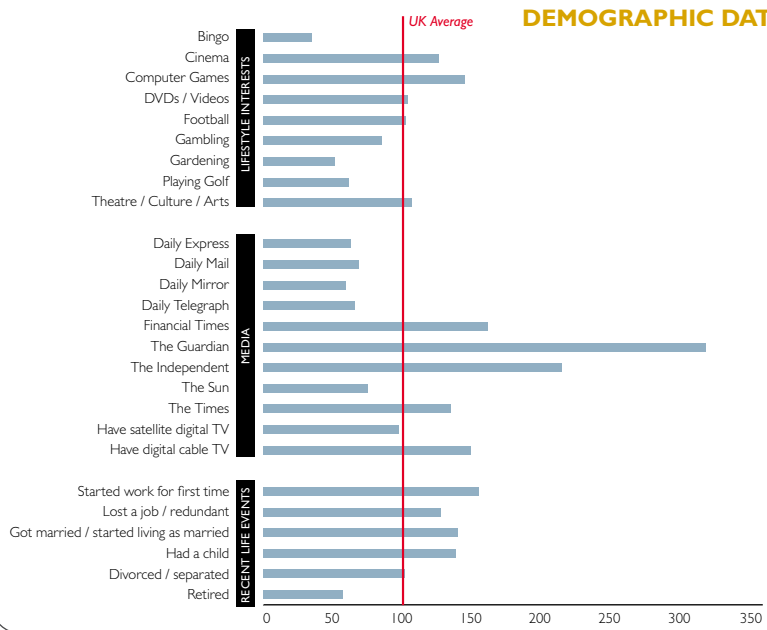
Many of these active young people are likely to develop well-paid careers in the future.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	13.4%	77
Private rented	32.2%	358
Owned outright	19.1%	64
Owned with mortgage/loan	29.5%	74
Work		
Higher managerial and professional occupations	9.7%	108
Lower managerial and professional occupations	19.1%	95
Intermediate occupations	7.2%	81
Small employers and own account workers	4.6%	67
Lower supervisory and technical occupation	4.6%	63
Semi-routine occupations	7.4%	66
Routine occupations	4.8%	59
Families		
Couple with children	41.2%	98
Couple without children	58.8%	101
Lone parent family	2.1%	125

DEMOGRAPHIC DATA



Type 20: Student Flats and Cosmopolitan Sharers

These are cosmopolitan areas of shared flats and bedsits.

Households tend to be young single people renting small one or two-bedroom flats, which may be purpose-built or converted. About a third are student households. There will typically be a relatively high proportion of landlords utilising a buy-to-let mortgage. The small number of home owners includes a high proportion of first-time buyers, more likely to be at risk of negative equity.

This is a fast-changing environment with a high turnover of occupancy. Living close to places of work and study; travel is mainly by foot or public transport. Relatively few of these people own a car.

Spending was probably not cut back during the recession. Housing, energy and communications costs form a large part of their outgoings, but clothing and leisure are also significant.

This is the computer-literate generation. Text and email are preferred channels for contact. They use the internet for browsing, gaming, gambling, for social activity and to make many purchases and book holidays. There may be high spend on interactive media and games with many playing interactive games on their computers.

These people have plans and aspirations. They like to embrace the latest technology – but don't yet have the financial means to do so. Some are making use of an overdraft, and a number are struggling with large debts. Their phone bills are large and their credit card limits low. They will switch to seek better rates and interest-free periods on their debt.

Lifestyles are active, socially and physically. Exercise, dance and sport are popular. In the evenings they go the theatre, cinema or clubbing. More relaxing moments are spent listening to music, watching DVDs or reading books or magazines.

They are more likely to use eco-friendly products and profess to being keen to do more to help the environment. Some will eat healthy foods and take vitamin supplements, but many choose to eat fast food and take-aways for convenience.

These people are interested in current affairs. While news may be followed online, they are also readers of the Guardian, Observer, Independent and Times.

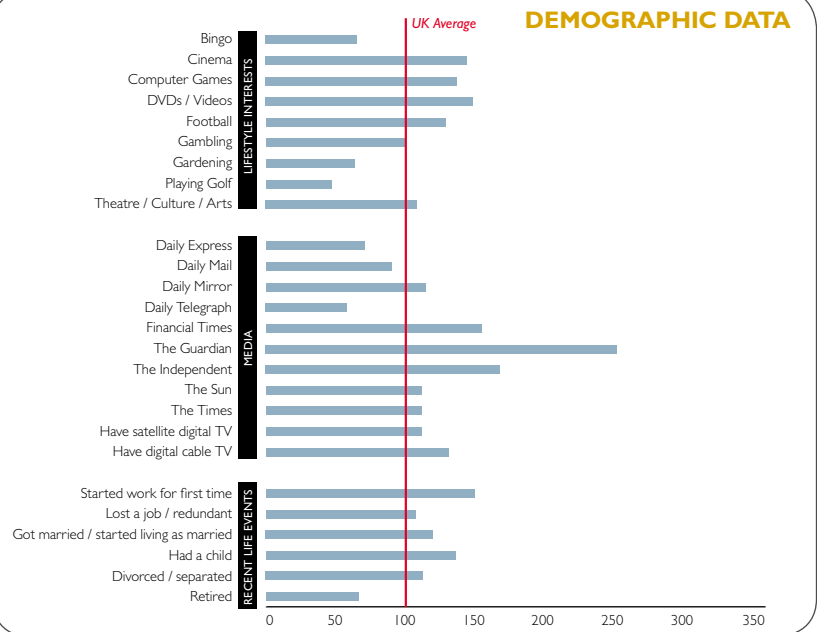
People are less likely to feel their neighbourhood is a close community. Few think neighbours would do anything if somebody was being attacked. A particularly high proportion of residents feel that racial attacks are a problem in their neighbourhood, and people are twice as likely to have been the victim of an attack in the past.

University towns such as Oxford, Cambridge and Edinburgh are the main geographical locations for this type, who are also found in places such as Brighton, Canterbury, Nottingham, Newcastle and Lancaster.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	21.4%	123
Private rented	17.8%	198
Owned outright	20.3%	68
Owned with mortgage/loan	35.7%	90
Work		
Higher managerial and professional occupations	8.9%	98
Lower managerial and professional occupations	21.0%	104
Intermediate occupations	9.6%	108
Small employers and own account workers	5.5%	80
Lower supervisory and technical occupation	5.7%	80
Semi-routine occupations	10.1%	90
Routine occupations	6.4%	78
Families		
Couple with children	50.4%	120
Couple without children	49.6%	86
Lone parent family	29.0%	172



Type 21: Singles and Sharers, Multi-Ethnic Areas

These are metropolitan white-collar populations with high concentrations of ethnic minorities.

The accommodation is small, often only one or two bedrooms. About 35% of the population is black or Asian. Both minorities occur in broadly equal proportions across this type.

People are generally younger, typically under 40. There are some single parents, but most households are single people renting and sharing flats or terraced houses, although about a third might be buying with a mortgage.

For many in these areas the recession led to cheaper housing costs in the form of lower rents and lower interest rates. Some of the few owners might now be in negative equity. Although historically, relatively few have fallen into arrears, they are significantly more likely than average to have self-certified their income when obtaining their mortgage.

The level of education is above average and jobs tend to be managerial or clerical. Levels of students, people working in the public sector and unemployment are all somewhat above the national average. Although unemployment is higher than average, it increased less rapidly than average during the recession.

These people do not need cars given their urban lifestyles. Instead, they will get about by walking and using public transport. They tend to go to coffee shops and lunch in pubs or restaurants on a regular basis. They may also spend time in an art gallery or going to the theatre.

Interests include cricket, cinema, watching DVDs. They may use the internet for games or gambling. Urban, dance, jazz and gospel music may be popular in these neighbourhoods. Reading, and sometimes religious activity, also play a part in their leisure activities. They have some interest in current affairs and might be readers of the Financial Times, Guardian, Observer or Independent.

They will use channels such as telephone, internet and mobile phone for shopping, banking and social activities. They tend to dislike having to visit branches. Financial provider may be switched more frequently than average.

Many have significant secured or unsecured debt and many have consolidated their loans. A number have been refused credit. They may have been sold insurance protecting them against things such as loss of income.

Many residents in these areas do not feel there is a close community and few expect their neighbours to be "neighbourly". A significant minority consider racial or religious harassment to be a problem in their area. One in five residents may say they are very worried of becoming a victim of crime. A similar proportion may be worried about being raped or physically attacked by strangers.

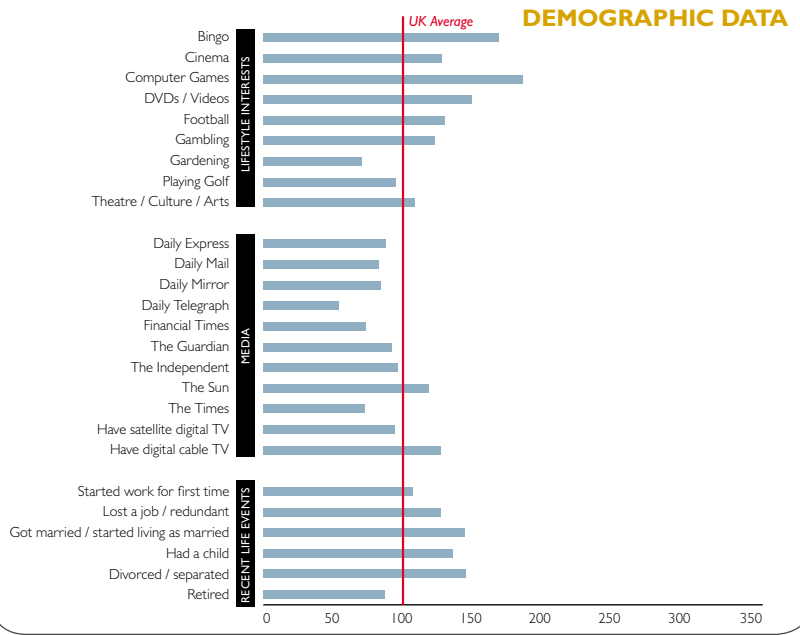
This type is mainly found in Inner London and outer metropolitan areas such as Waltham Forest, Haringey, Newham, Brent, Greenwich, Croydon and Redfield.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	19.6%	113
Private rented	24.3%	270
Owned outright	20.7%	70
Owned with mortgage/loan	29.8%	75
Work		
Higher managerial and professional occupations	6.1%	68
Lower managerial and professional occupations	19.0%	94
Intermediate occupations	8.9%	100
Small employers and own account workers	7.3%	105
Lower supervisory and technical occupation	8.2%	114
Semi-routine occupations	12.7%	114
Routine occupations	9.7%	118
Families		
Couple with children	36.9%	88
Couple without children	63.1%	109
Lone parent family	23.2%	137

DEMOGRAPHIC DATA



Type 22: Low-Income Singles, Small Rented Flats

These neighbourhoods are largely composed of single people, both young and old.

About 20% of the people in these areas are in their 20s, but 10% are over 75, well above the national average. The dominant characteristic is the single person renting a small flat, although a minority will be buying with a mortgage. These will tend to be first-time buyers. These housing transactions and new mortgages have virtually ceased and some people may be stuck in negative equity and unable to sell. There may also be some communal establishments such as nursing homes.

Incomes are quite low. People have average educational qualifications. Their relatively routine jobs are in shops and offices and there is some unemployment. Although unemployment is higher than average in these neighbourhoods, it has increased less rapidly than average recently. For these people the recession may have led to cheaper housing costs in the form of lower rents.

With the elderly contributing to higher-than-average numbers of people with long-term illnesses, these areas are beginning to experience some need for social services.

While the younger people aspire to gold cards, interactive TV and telephone banking, the reality is they have low limits on their credit cards, some will have unsecured loans, and be struggling to repay sizeable debts. Others may have been refused credit. Their spending on food is low. Few people own a car, with those who do paying high insurance premiums. Most get about on foot, by bike or public transport.

The pub is a relatively popular place for eating, either at lunchtime or in the evening. Leisure interests might include cinema, football and gambling. At home they might unwind by listening to music, watching DVDs, playing

computer games or reading. They may use the internet for games or gambling. Music genres that are popular in these neighbourhoods include dance, urban and country.

Many will find noise outside their house to be a big problem. Litter and drunkenness are other problems cited by a relatively high proportion of these people. About 17% of people in this type have never heard of Neighbourhood Watch schemes.

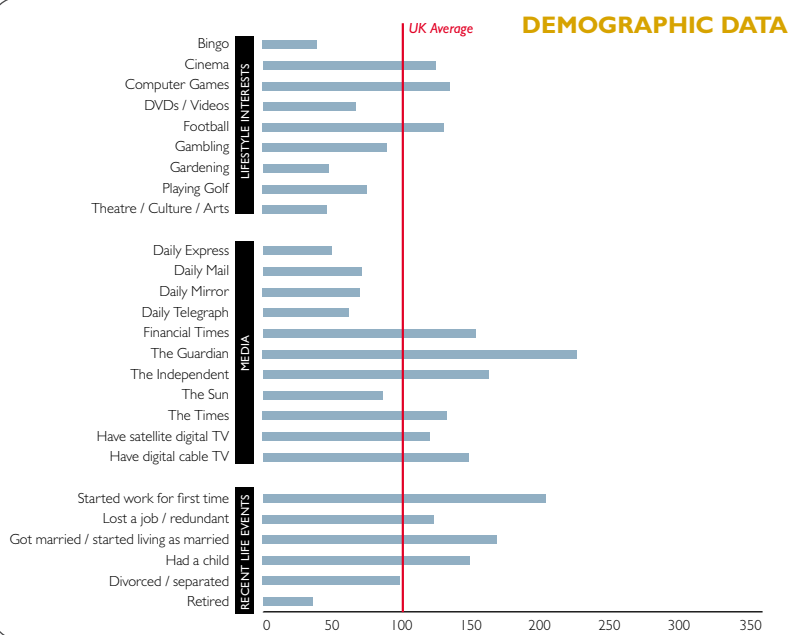
Given the smaller housing, they spend a large amount on heating and fuel. They are already trying to cut down on their use of gas, electricity and water. A number of those who have tried to recycle have found it difficult to keep up and some are, at best, ambivalent to environmental issues.

Geographically this type occurs in various locations including Canterbury, seaside towns such as Folkestone, Hastings, Skegness and Scarborough, and Scottish towns such as Montrose, Dunoon, Leven and Gourock.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	13.2%	76
Private rented	31.8%	354
Owned outright	12.6%	43
Owned with mortgage/loan	16.3%	41
Work		
Higher managerial and professional occupations	7.1%	79
Lower managerial and professional occupations	18.6%	92
Intermediate occupations	8.8%	100
Small employers and own account workers	2.3%	33
Lower supervisory and technical occupation	5.2%	72
Semi-routine occupations	6.9%	61
Routine occupations	4.2%	52
Families		
Couple with children	58.1%	138
Couple without children	41.9%	72
Lone parent family	13.0%	77



Type 23: Student Terraces

This type contains very high proportions of younger people and it is rare to find many people over the age of 45. Students account for 38% of adults living in these areas during term time. This is over five times the national average. Married quarters in the vicinity of military areas may also house these concentrations of young people.

Over half the housing stock in these areas is terraced housing and the number of converted flats is also higher than average. Many are privately rented and the larger dwellings offer shared accommodation. The small instances of owner-occupancy will often be first-time buyers unable to afford better locations. This type has a relatively transient population and there are correspondingly high levels of vacant property.

People often participate in exercise and sport, with football and rugby among the popular activities. Long-haul holidays are popular but often done on a budget, including backpacking. Leisure activities include visiting the cinema and an interest in fashion and clothes.

They are more likely to use eco-friendly products and profess to being keen to do more to help the environment.

The recession had little impact on their spending and may even have increased slightly. Although housing, energy and communications costs form a relatively large part of their outgoings, clothing and leisure are a significant part of their spending. They are more likely to buy in shops or online rather than mail order.

These are people very open to the uses of all new technology. They are confident using the internet for home finance, for buying books, clothes, DVDs and CDs, and for researching and booking travel online.

This is reflected in the high spend on interactive media and games, and the numbers playing interactive games on their computers.

People in these areas have relatively little fear of crime. In contrast to this lack of fear, about one in eight people may have experienced violence and one in six considers it fairly likely they will be attacked or physically assaulted in the future. They are the most likely to have had their mobile phone stolen. Over a third think it fairly likely they will be burgled in the coming year.

University towns such as Oxford and Cambridge have high concentrations of this type, as do other large population centres such as Leeds, Nottingham, Cardiff and Southampton. They are also found in more remote areas such as Salisbury.



Category 3

Comfortably Off

- Group G: Starting Out
- Group H: Secure Families
- Group I: Settled Suburbia
- Group J: Prudent Pensioners

This category contains much of middle-of-the-road Britain. Most people are comfortably off. They may not be wealthy, but they have few major financial worries.

All life stages are represented in this category. Younger singles and couples, just starting out on their careers, are the dominant group in some areas. Other areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. Comfortably-off pensioners, living in retirement areas around the coast or in the countryside, form the other main group in this category.

Most people own their own home, with owner-occupation exceeding 80%. Most houses are semi-detached or detached. Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.

These are the home-owning, stable areas of modern Britain.





Group G Starting Out

Type 24: Young Couples, Flats and Terraces

Type 25: White-Collar Singles and Sharers, Terraces

These are younger adults, many just starting out on their careers. Many are in their 20s and early 30s. There are a lot of students and young singles in their first jobs, as well as young couples and some young families with children under five.

Housing is a mix of smaller terraced houses, with two or three bedrooms, and converted and purpose-built flats. Many of the houses are being bought on a first mortgage, but renting from private landlords is also common. Many of the students and young single professionals in this group will be house or flat sharers.

Some will have had to take out extra debt to cope with difficulties with housing costs. This has become more frequent in this type, as first-time buyers have had to cope with the increases in house prices and rents since the turn of the century. A few may become a couple of months in arrears on their housing costs.

This group has more owners who have taken a mortgage out in the years just preceding the recession. The fall in house prices means that some of these may be in negative equity.

Most of the individuals are well educated to A-level and degree standard. They will often be employed in lower managerial, professional and clerical occupations and are on the first rungs of the corporate ladder. In these neighbourhoods the unemployment in these

occupations is rising faster than average but is still not high. Most of the women in this group work full time.

Most households have a car, with some having two. Incomes tend to be good and some will have moderate savings or investments. Their spending is not particularly high, housing and communications costs being a large part of their income. They spend more than average on eating out and clothing. As a response to the recession they bought clothes of a lower price, although since they purchased more frequently, spending may have increased.

They enjoy sport and exercise and may visit the gym regularly. Leisure time is also spent watching TV, going to pubs and restaurants and listening to music. The Guardian, Independent and Observer are popular newspapers.

Although broadly satisfied with life as a whole, some will be dissatisfied with their household income and wish they had more time for leisure. These couples are more likely than any other group to say they share the cooking.

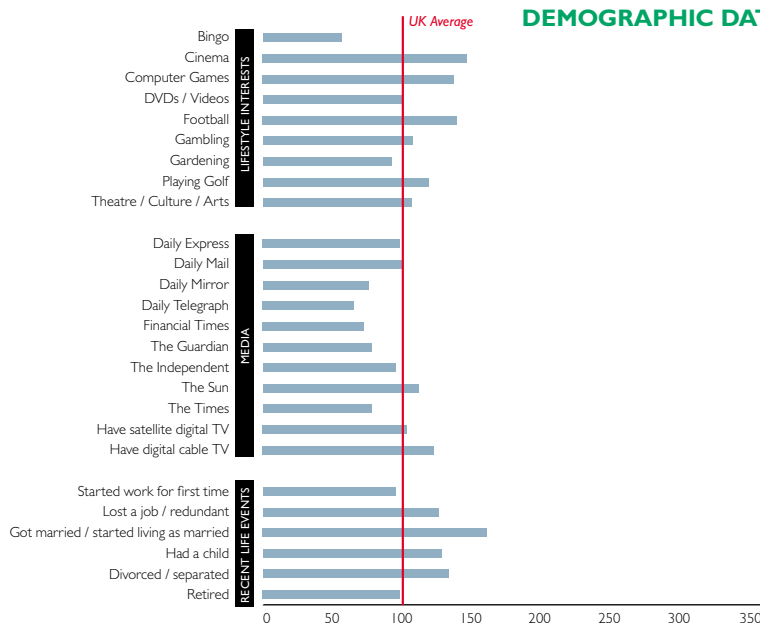
These young people are just starting out, but have the education and ambition to succeed in life.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	7.7%	44
Private rented	12.6%	140
Owned outright	19.3%	65
Owned with mortgage/loan	56.0%	141
Work		
Higher managerial and professional occupations	10.4%	116
Lower managerial and professional occupations	26.7%	132
Intermediate occupations	12.9%	146
Small employers and own account workers	5.7%	83
Lower supervisory and technical occupation	9.3%	129
Semi-routine occupations	11.5%	103
Routine occupations	7.8%	95
Families		
Couple with children	39.4%	94
Couple without children	60.6%	104
Lone parent family	15.7%	93

DEMOGRAPHIC DATA



Type 24: Young Couples, Flats and Terraces

Property is mostly small terraced houses and purpose-built flats, usually with one or two bedrooms. Some are privately rented but many are being bought on a first mortgage. These mortgages were often taken out more recently, and for a high proportion of the value of the property, suggesting that there may be a relatively high level of negative equity in these areas. Many of the landlords may be making use of buy-to-let mortgages. In these neighbourhoods the credit crunch more seriously affected the ability to get mortgages and the housing market slowed even more than nationally.

There are higher-than-average levels of qualifications at GCSE and A-level and degree qualifications are in line with the national average. Most women in this type work full time. Employment is predominantly in lower managerial and professional occupations, as well as in clerical, supervisory and some retail jobs.

In the past, unemployment was below average in these areas, however these workers are relatively early in their careers and have suffered disproportionately with the increase in unemployment.

Household income is likely to be above average and regular savings plans and ISAs are common. Some may have their savings in an offset mortgage account. Others might still have loans to repay. The internet is used for buying insurance and other financial products. Switching provider of financial products, whether cards, insurance or bank accounts, is more common.

The internet is also widely used shopping for books, DVDs and clothes, gambling and playing games. Other leisure interests include the cinema, computer games, rock and pop music, pubs, DVDs, magazines, eating out as well as sports and exercise.

Generally these people are very satisfied with their life. A small minority within this type might feel their quality of life is significantly affected by crime.

Compared to the national average, fewer of these people anticipate that they themselves might suffer crime in the future. Residents are less likely to consider their neighbourhood to be a strong community and these areas are relatively unlikely to operate a Neighbourhood Watch scheme.

While superficially green and willing to recycle, they don't bother with eco-friendly products and are less likely to fit energy-saving light bulbs.

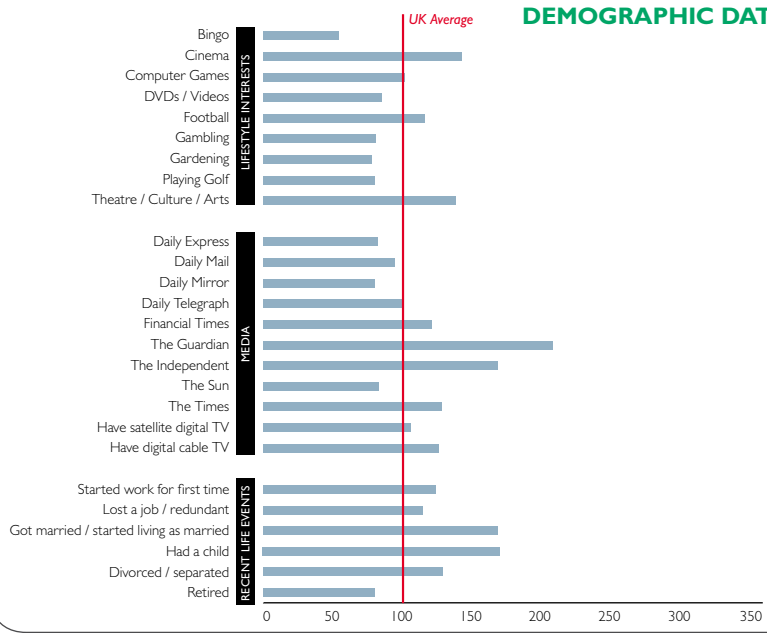
This type is found in large numbers in Outer London (Hillingdon, Sutton) as well in towns such as Milton Keynes, Basildon, Colchester, Watford and Livingston.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	6.1%	35
Private rented	15.5%	172
Owned outright	27.9%	94
Owned with mortgage/loan	46.6%	117
Work		
Higher managerial and professional occupations	12.9%	144
Lower managerial and professional occupations	26.8%	133
Intermediate occupations	9.8%	111
Small employers and own account workers	6.4%	93
Lower supervisory and technical occupation	6.3%	88
Semi-routine occupations	9.1%	81
Routine occupations	5.7%	70
Families		
Couple with children	39.0%	93
Couple without children	61.0%	105
Lone parent family	17.1%	101

DEMOGRAPHIC DATA



Type 25: White-Collar Singles and Sharers, Terraces

This type is a mixture of young professionals and students in prosperous provincial towns and cities. Households are a mix of singles, couples and flat and house sharers.

Residents are mostly in their 20s and early 30s. There are high proportions of couples who have either recently married, started a family or changed jobs. They are well educated, usually to A-level and degree standard. The older individuals in this type are often already in successful professional and managerial careers. Others are in lower managerial roles, as well as clerical occupations. Some work in the education and healthcare sectors. Unemployment is relatively low but doubled during the recession. The term-time student population in this type is above average.

Most of the housing is terraced with some converted flats. Most households have two or three bedrooms. Purpose-built flats are rarer. Renting from a private landlord is higher than the national average, but many are buying their properties on a mortgage.

There are more first-time buyers in these neighbourhoods. Many mortgages are fairly recent with a high loan-to-value ratio, so there may be some risk of negative equity. A few people will have self-certified their income to obtain a mortgage. A high proportion of the landlords in these areas will be utilising buy-to-let mortgages.

The credit crunch may have damped their enthusiasm for switching credit card or mortgage provider, but not their enthusiasm for shopping. While their housing costs are high, reduced interest rates and lower rents have allowed greater disposable income. They are spending as much on clothing as in previous years, more on children's wear.

Car ownership is in line with the national average, with most households having one and some households having two cars. Despite this, most residents use public transport, cycle or walk when travelling to work.

These individuals are slightly higher than average holders of savings and investment products such as ISAs, unit trusts and stocks and shares. They are also likely to use the internet for savings accounts to source credit cards, and frequently order a wide variety of goods.

Their preferred newspapers are the Guardian, Independent and Observer. They are likely to have cable TV and are keen on exercise and sport as well as the cinema, theatre, music and the arts. Spend on music and multimedia entertainment is high.

People living in these areas consider them relatively safe. Fewer than usual have particularly strong fears in relation to crime.

Towns where this ACORN type can be found include York, Swindon, Bristol, Reading, Macclesfield, Lancaster, Hertford, Norwich and Cardiff.



Group H

Secure Families

- Type 26: Younger White-Collar Couples with Mortgages
- Type 27: Middle-Income Home-Owning Areas
- Type 28: Working Families with Mortgages
- Type 29: Mature Families in Suburban Semis
- Type 30: Established Home-Owning Workers
- Type 31: Home-Owning Asian Family Areas

This group comprises home-owning families living comfortably in stable areas in suburban and semi-rural locations. They mainly live in three-bedroom semi-detached homes and are less likely to have moved home in recent years.

Families might include young children, teenagers or even young adults who have not yet left home. The school children tend to get slightly better-than-average exam results. These areas will also include some empty nesters. Within this group, there are also some neighbourhoods with high numbers of comfortably-off Asian families.

People are employed in a range of occupations, including middle management and clerical roles. Over the past few years a small but increasing proportion may have been paid bonuses in addition to their income. There are also reasonable numbers of shop workers and skilled manual workers. Incomes are at least of average levels and many earn well above the national average.

Although fewer than half feel able to save from their current earnings, most people in this group have some small savings and would consider themselves financially prudent. The more affluent will have good company cars and will have built up somewhat greater levels of savings and investments.

Reaction to the recession was to sit tight. With lower interest rates there is less need to remortgage to seek better deals. Both men and women cut back on the amount of clothes they buy. Spending on alcohol and tobacco is below average. They may enjoy leisure activities such as golf, eating out and gardening.

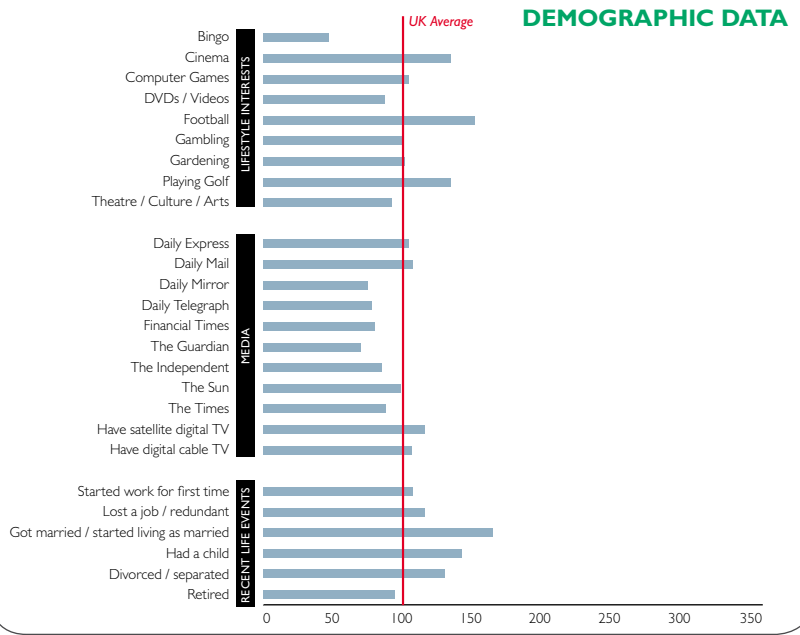
These are the stable suburban families that make up much of middle Britain.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	4.5%	26
Private rented	6.8%	75
Owned outright	20.2%	68
Owned with mortgage/loan	65.3%	164
Work		
Higher managerial and professional occupations	12.0%	134
Lower managerial and professional occupations	28.3%	140
Intermediate occupations	12.9%	146
Small employers and own account workers	5.9%	86
Lower supervisory and technical occupation	8.8%	123
Semi-routine occupations	10.7%	96
Routine occupations	6.7%	82
Families		
Couple with children	45.5%	108
Couple without children	54.5%	94
Lone parent family	12.2%	73

DEMOGRAPHIC DATA



Type 26: Younger White-Collar Couples with Mortgages

These are suburban communities of young families, often living in New Towns.

Generally aged in their late 20s or early 30s, these couples are likely to have just started or be starting a family. There are many pre-school children. Their houses are typically mortgaged semis with two or three bedrooms.

Mortgages are typically for larger-than-average amounts and are quite likely to have been for a substantial proportion of the value of the house. The credit crunch meant few new mortgages are being offered for property in these neighbourhoods, and they were less able to switch lender in the way they used to do.

Many are likely to have seen significant reductions in their equity as house prices have fallen, although lower interest rates may have given some of these families more disposable income.

People are employed as middle managers, office and clerical staff. The more senior have company cars. The company also provides health cover and a pension scheme, which might be supplemented by a private pension.

Traditionally these neighbourhoods experience low unemployment, but the numbers claiming jobseeker's allowance increased during the recession, and although still below average, unemployment is increasing faster here than elsewhere.

Incomes are well above average. Some might make small investments in stocks and shares and in ISAs and may start a child savings plan. Others may have taken out car loans or other secured borrowing. Starting a family is a time to be prudent and the mortgage is likely to be covered by a mortgage protection plan. For the same reason these families may well have taken out life cover and accident insurance.

They may use a mixture of store and credit cards for their shopping and are likely to frequently switch provider. Credit card spending is regularly quite high. Some may have reduced their spending on eating out and clothing, and put off spending on household furnishings. They frequently buy and research a wide range of goods online, and are likely to prefer this channel for financial services and other activities. Mail order shopping is quite frequent, particularly for children's goods. Again the internet is the preferred channel.

Europe is a popular destination for holidays, given many have small children. Being younger they participate in exercise and sport and gym membership is common. They go to the cinema fairly frequently. At home they watch satellite TV and DVDs or listen to rock or pop music. Some will read celebrity, men's style, motor or film magazines.

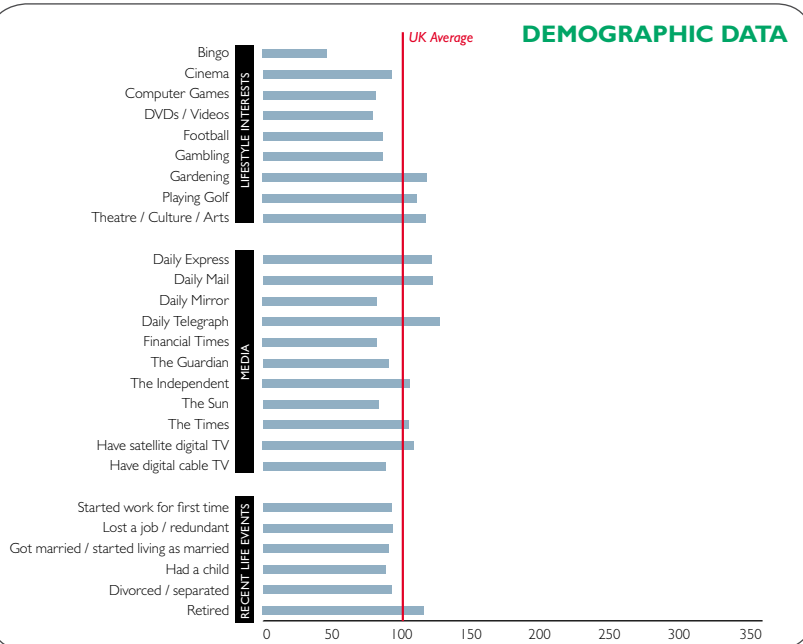
People in these neighbourhoods are likely to feel fairly safe. Fewer than usual are likely to be worried about having their car stolen, house broken into or being attacked or intimidated.

This type is found in Milton Keynes, Stevenage, Swindon, Chelmsford, Guildford and Hemel Hempstead.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	8.7%	50
Private rented	6.4%	71
Owned outright	34.0%	115
Owned with mortgage/loan	47.4%	119
Work		
Higher managerial and professional occupations	10.6%	118
Lower managerial and professional occupations	23.7%	118
Intermediate occupations	9.4%	106
Small employers and own account workers	8.9%	129
Lower supervisory and technical occupation	7.2%	100
Semi-routine occupations	10.2%	91
Routine occupations	6.5%	80
Families		
Couple with children	39.3%	93
Couple without children	60.7%	105
Lone parent family	10.9%	65



Type 27: Middle-Income Home-Owning Areas

These are comfortably-off middle-aged people living outside major towns.

The children of these middle-aged couples may have flown the nest, thereby allowing the parents a comfortable lifestyle. Family incomes are good and there is plenty of room in their three or four-bedroom houses. With a couple of cars on the drive, these managers and skilled workers are, generally, free from major financial worries.

Many have paid off their mortgages; others may have prudently protected their futures with mortgage protection policies, life cover and accident insurance. Modest investments will have been carefully spread across ISAs, unit trusts and high-interest accounts. They will be preparing for their retirement with a private pension.

Reaction to the recession was quick, house moves and spending reduced more rapidly than average. Typically there is sufficient equity in their home to protect against falls in house prices, and low interest rates allow extra money for saving or overpaying the mortgage.

These people tend to spend more on recreation, culture and health. They are reasonably confident online, where a range of goods might be purchased. Mail order shopping might include clothing, home furnishings, garden equipment, food and wine. It is more likely than usual to find people who use their Nectar or Tesco clubcard.

Traditionally these neighbourhoods experience low unemployment. During the recession the number claiming jobseeker's allowance increased faster than many other areas, but remain lower than average.

Fresh air suits these people. They play golf, go walking and bird-watching. As a result of these interests their donations are more likely to support environmental or wildlife charities. Weekend visits to places of interest mean they are likely to have taken out membership of the National Trust.

These are Daily Telegraph and Daily Express readers and may read motoring, sport or gardening magazines.

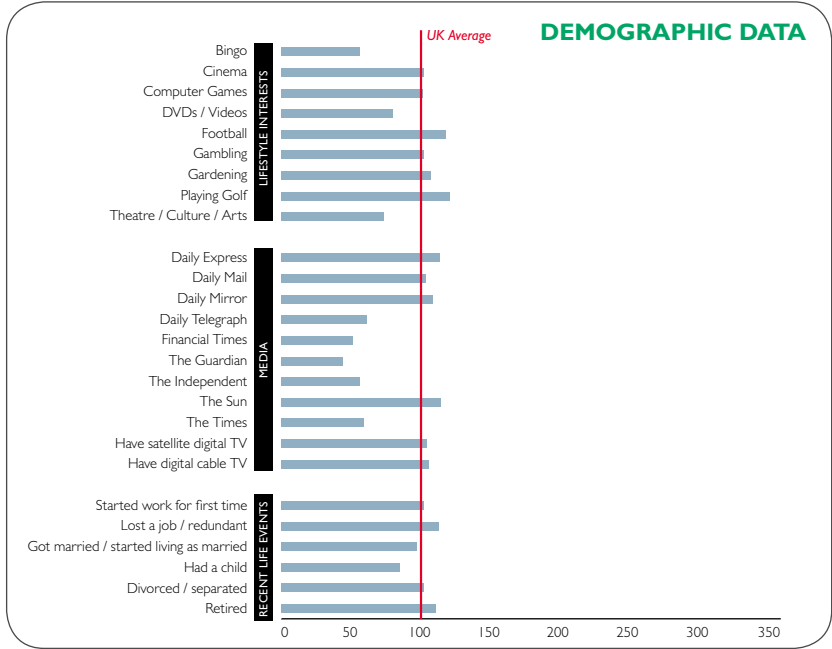
Residents are more likely to consider these to be close communities where people share the same values. These are felt to be safe areas and people tend to think it fairly unlikely they will themselves be a victim of crime.

This type is found in many parts of the country including Halifax, Huddersfield, Stroud, Blaby, Stevenage and Cambridge.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	5.6%	32
Private rented	3.5%	39
Owned outright	25.2%	85
Owned with mortgage/loan	63.2%	159
Work		
Higher managerial and professional occupations	7.5%	83
Lower managerial and professional occupations	22.4%	111
Intermediate occupations	11.9%	135
Small employers and own account workers	6.5%	94
Lower supervisory and technical occupation	10.2%	141
Semi-routine occupations	13.8%	123
Routine occupations	9.3%	114
Families		
Couple with children	50.2%	120
Couple without children	49.8%	86
Lone parent family	13.0%	77



Type 28: Working Families with Mortgages

These are family suburbs in relatively prosperous post-industrial areas.

Households tend to be larger families often with primary school children. They are typically buying their three or four-bedroom semi-detached house on a mortgage. Mortgages are typically of lower-than-average amounts with a higher-than-average proportion being remortgages. The proportion of higher loan-to-values possibly suggests equity release has been used for other purchases. A small number of these families' mortgages may have been in arrears in the past.

Incomes are above average. These people either work in middle management or clerical jobs, or have a skilled trade. The main income is often supplemented by women working part time. Some may have loans, even unsecured debt as high as £15,000, but fewer say they have difficulties with repayments.

Traditionally these neighbourhoods experienced low unemployment. More recently the number claiming jobseeker's allowance has increased faster than average, including among the white-collar workers. Now unemployment is above average.

Most will have made adequate pension provision through company or private schemes, and many will have been sold mortgage protection insurance. Many are likely to save regularly, perhaps into a child savings plan. Some will own stocks and shares they have acquired through demutualisation and privatisation.

With low interest rates reducing any income from savings, increased unemployment and the decline in the stock market, some of these people may be feeling less well-off than in the past.

Leisure activities include golf, going to the cinema, watching TV and listening to music. Rock and pop are usually their preferred genres. Package holidays

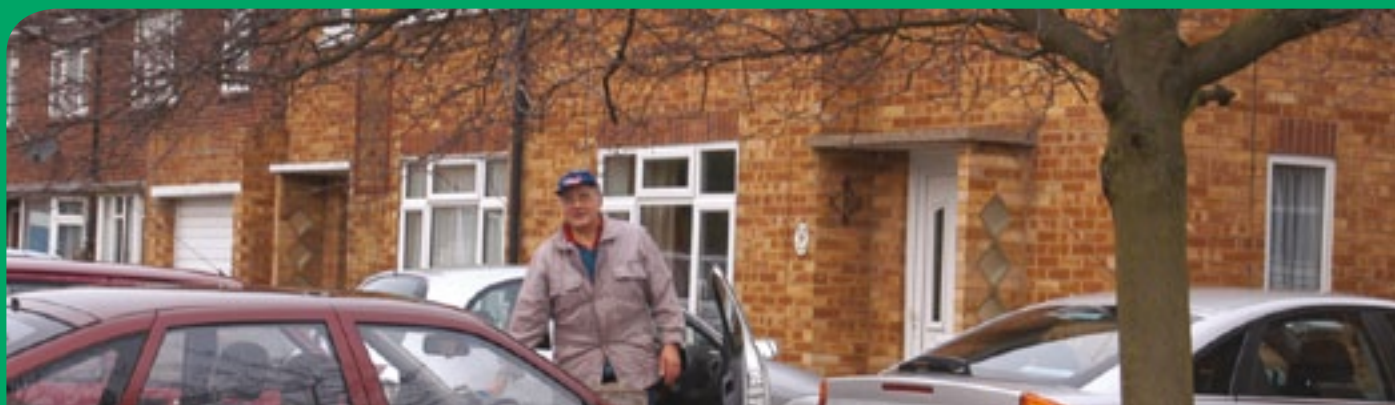
to Europe and the Mediterranean are popular but many will holiday at home, perhaps in self-catered accommodation.

With larger families the food bill is relatively high, so price is important and stores such as Asda are popular.

Many families will have a home PC, which may be used by the children for education and playing computer games. Some shop online and also use the internet to research purchases. Over recent years more have chosen to use the internet as a financial channel and for ordering from catalogues. Some may be regularly selling goods on eBay.

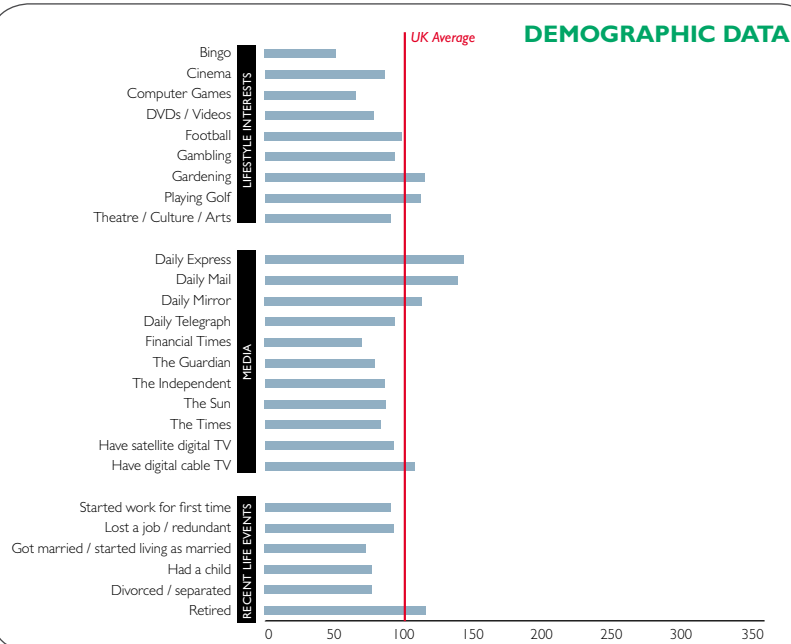
People may be more likely to think that crime has increased in their local area. Although they are more concerned than average they are less likely to have actually experienced crime. Some may worry about teenagers and graffiti.

These neighbourhoods are scattered across the UK, although they are found in the greatest concentrations in post-industrial areas such as Wigan, Blaby, Newport Pagnell, Dumbarton, Motherwell, Londonderry and Antrim.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	2.9%	17
Private rented	3.2%	35
Owned outright	39.1%	132
Owned with mortgage/loan	53.1%	133
Work		
Higher managerial and professional occupations	8.6%	96
Lower managerial and professional occupations	22.5%	111
Intermediate occupations	11.9%	134
Small employers and own account workers	6.9%	99
Lower supervisory and technical occupation	7.8%	108
Semi-routine occupations	10.7%	96
Routine occupations	6.2%	76
Families		
Couple with children	41.3%	98
Couple without children	58.7%	101
Lone parent family	11.9%	70



Type 29: Mature Families in Suburban Semis

Empty nesters and couples with older children give a firmly middle-aged feel to this type.

Homes tend to be semi-detached and employment is more likely to be in office or clerical jobs. Many women work part time now that their children are older or have left home. This supplements the family income, so earnings are above average.

The teenage children tend to achieve better-than-average exam results, with reasonably good pass levels in English and Maths.

Over time these families have built up investments in ISAs, stocks and shares or in a savings account. Some have paid off their mortgage, so have equity in their house. The majority still have a mortgage and are more likely than most to have remortgaged, either to release equity or for lower interest rates. A small number may have self-certified their income for these mortgages. The company pension is an important provision for the later years of these householders' lives.

They are more comfortable with the more-traditional face-to-face contact at a bank branch, or using the post to buy by mail order, rather than using direct channels such as the internet.

While this type are not usually prolific online purchasers, there is a good chance their holidays are booked online. They have the money to take regular holidays, perhaps a winter sun break as well as a summer holiday. These people watch a lot of TV, but also enjoy golf, gardening and an occasional meal out in a restaurant.

They tend to spend a little more than average, particularly on health, home furnishings and clothing, although they are likely to have cut back during the recession.

Car ownership is above average with a mid-range family saloon a popular choice. About a third of households can afford to run two cars.

These are often quiet suburban neighbourhoods with few concerns about crime. They have some worries that crime at large has risen slightly, but their fear of crime and anti-social behaviour is generally close to the national average.

The Daily Express and Daily Mail are the most popular newspapers. They may also read women's magazines or magazines on travel or gardening.

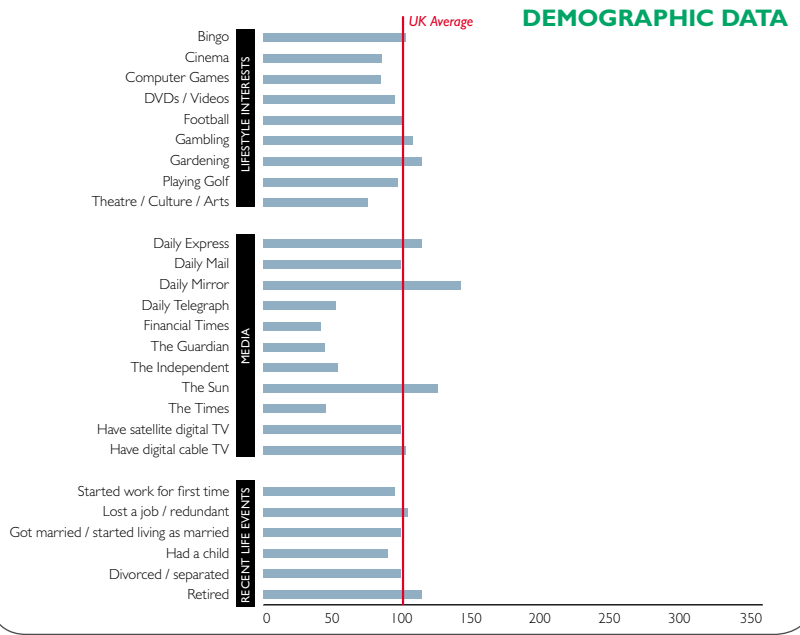
This type is found in Outer London in Bexley, Havering and Sutton as well as in Dartford, Watford, Stockport, Solihull and the Wirral.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	8.4%	48
Private rented	4.5%	50
Owned outright	34.1%	115
Owned with mortgage/loan	50.3%	126
Work		
Higher managerial and professional occupations	5.2%	58
Lower managerial and professional occupations	17.1%	85
Intermediate occupations	9.7%	110
Small employers and own account workers	6.3%	91
Lower supervisory and technical occupation	10.1%	140
Semi-routine occupations	14.8%	132
Routine occupations	11.2%	137
Families		
Couple with children	41.8%	99
Couple without children	58.2%	100
Lone parent family	14.7%	87

DEMOGRAPHIC DATA



Type 30: Established Home-Owning Workers

These traditional blue-collar neighbourhoods contain predominantly married couples, families with older children and some empty nesters.

Formal educational qualifications are below average. People tend to work in routine occupations in manufacturing and retail in a mixture of skilled, semi-skilled and manual jobs. Family incomes are average and the main income is often supplemented by female part time working.

In the past, unemployment was below average in these areas, however these workers have suffered a disproportionate increase in unemployment, particularly among skilled trades. These neighbourhoods now typically have above-average proportions on jobseeker's allowance.

Smaller semi-detached houses, usually with two or three bedrooms, are most common and account for two thirds of the housing stock in this type. Half of householders are buying their property on a mortgage with another third owning outright. House prices and thus mortgages are lower than average. Some tend to remortgage, seeking better rates or equity withdrawal. A number have been in arrears on their mortgages in the past.

Most households have access to a car but usually a smaller, inexpensive model, possibly bought second-hand.

A high proportion of clothes are bought from supermarkets, stores such as Primark or from mail-order catalogues, which are used more than average. They are likely to have cut back on their clothes shopping as a result of the recession. They are less likely to shop online, or to research prices before shopping in stores. Food might be bought at Asda or Morrisons.

These people are likely to take one main holiday a year, probably a package holiday to the Mediterranean or a camping or caravanning holiday in the UK.

Watching TV is a popular leisure activity, as is going to the cinema and sometimes bingo. Doing the football pools, gardening and visiting the pub are also common. People are more likely than average to be smokers and to play the Lottery.

Compared to the national average, more might feel that the police do not understand the needs of their community and they lack confidence that police will be there when needed. This above-average fear of crime may be exacerbated by some having less confidence that they could rely on their neighbours. They believe that crime is on the increase and that court sentences are too lenient.

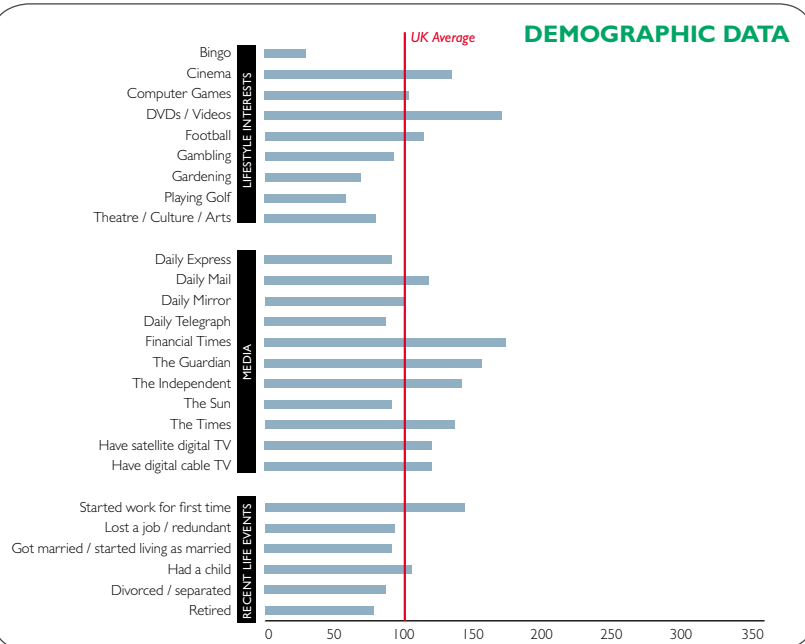
Tabloids newspapers are favoured reading and some may read women's magazines or romance novels.

This type is found in Wolverhampton, Dudley, Darlington, Stoke, Rotherham and Mansfield.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	6.0%	34
Private rented	10.9%	121
Owned outright	31.8%	107
Owned with mortgage/loan	47.8%	120
Work		
Higher managerial and professional occupations	9.6%	107
Lower managerial and professional occupations	20.0%	99
Intermediate occupations	10.0%	114
Small employers and own account workers	6.9%	101
Lower supervisory and technical occupation	5.7%	79
Semi-routine occupations	10.0%	90
Routine occupations	6.3%	76
Families		
Couple with children	49.1%	117
Couple without children	50.9%	88
Lone parent family	17.7%	105



Type 31: Home-Owning Asian Family Areas

These are areas of traditional suburban semi-detached housing that are home to many Asian families. Almost 40% of the people in this type are Asian.

There are many children and young people in their 20s and fewer elderly and retired than the UK as a whole.

Houses are typically three-bedroomed and are often relatively expensive, but incomes are also comfortably above average. Most houses are being bought on a mortgage, typically of an above-average amount, but many are owned outright. There are more first-time buyers than average, also more people remortgaging, many with self-certification and offset mortgages. People are more likely than average to own a second home. All this suggests some might have concerns about lower house prices.

Online channels are preferred over visiting bank branches. People in these neighbourhoods are slightly more likely to switch financial providers.

Adults' levels of qualification tend to be above average and there are some professional and managerial jobs. A number of people are self-employed. In recent years the level of unemployment in these areas has moved above the national average.

Education and self-improvement are important in these neighbourhoods, which also house a number of students. The home PC is primarily used for education, reference and careers. Overall children in these areas achieve average exam results, with girls outperforming to a greater extent than usual, notably in maths and science.

Holiday flights tend to be farther afield than Europe, perhaps to the USA and Asia to visit family and friends. These people also make regular international phone calls and quarterly telephone bills are high.

Religious activities play an important part in people's free time. There is a mix of recreational pursuits including exercise and sports, going to the cinema, watching DVDs, fashion and the arts. Spending on multimedia entertainment is relatively low, a third of all music and DVDs may be purchased from supermarkets.

People show an interest in current affairs. They often read news online, use the internet at work and make use of internet cafés. Also readership of the Guardian and Independent is stronger than elsewhere. They may also read business and science magazines.

People in these neighbourhoods have a strong sense of family. They have significant concerns that crime results from breakdown in the family and they tend to stay in at night due to family responsibilities.

They have a high fear of crime compared to many other neighbourhoods. Their traditional values are reflected by their confidence in the criminal justice system, although they tend to have less confidence in the police.

This type is found in London in Harrow, Hounslow, Barnet and Brent, in Slough, in Stretford in Manchester and in the Midlands in Leicester, Wolverhampton and Birmingham.



Group I Settled Suburbia

Type 32: Retired Home Owners
Type 33: Middle-Income, Older Couples
Type 34: Lower Incomes, Older People, Semis

These established communities are made up of empty nesters and retired older couples. Property tends to be two and three-bedroom semi-detached houses and bungalows. Many own their homes outright.

Mortgages are more likely to be approaching the end of their term, so there is hardly any chance of houses falling into negative equity. After following the national picture during the recession, the mortgage market in 2009 started to show signs of more activity than average.

The working population are in a mix of lower management, supervisory, manufacturing and retail jobs. They earn modest salaries and significant numbers of women work part time to boost the overall household income. Unemployment is lower but increasing more rapidly than average.

Broadly these people feel comfortable, with fewer feeling themselves to have financial difficulties. However some may expect their financial situation to get worse. Since they were never high spenders, the recession did not lead them to make significant cuts.

Given that their children tend to have left home and they have very little mortgage left to pay, many will have a reasonable disposable income. They may also have some investments for security in their old age. Lower

income due to low interest rates and a lower stock market are likely to be a concern for these people.

They like to go on holiday and will typically enjoy UK and European holidays, in both winter and summer. For many gardening is their most important leisure activity.

Climate change is perceived to be too far in the future to be a worry to many of these people. While they might avoid waste and recycle, they are less likely to buy eco-friendly or fair trade products and may feel they do enough environmentally.

While most people get their news from the TV, the Daily Mail is the most popular newspaper.

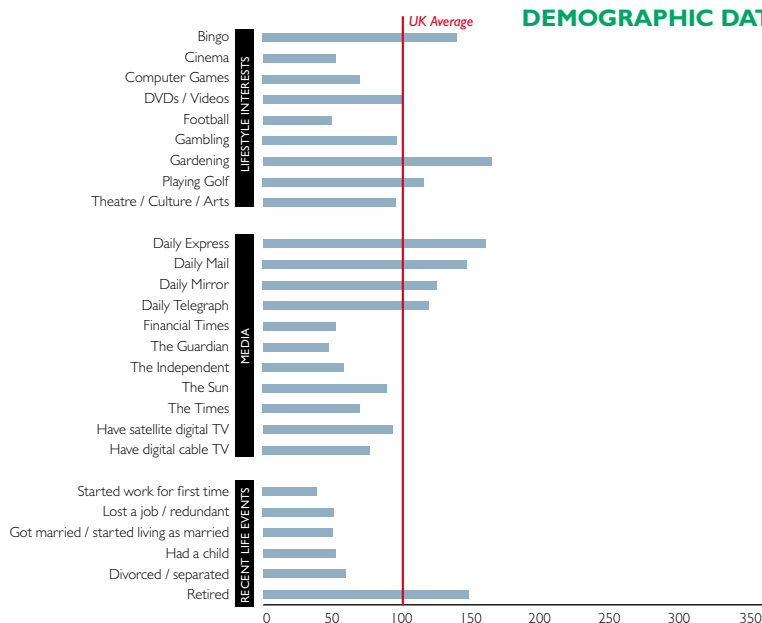
These older people have enough to feel secure about their future.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	3.6%	21
Private rented	3.9%	44
Owned outright	62.9%	212
Owned with mortgage/loan	26.7%	67
Work		
Higher managerial and professional occupations	5.0%	55
Lower managerial and professional occupations	14.7%	73
Intermediate occupations	7.4%	84
Small employers and own account workers	6.9%	100
Lower supervisory and technical occupation	6.6%	91
Semi-routine occupations	10.4%	93
Routine occupations	6.9%	85
Families		
Couple with children	17.4%	41
Couple without children	82.6%	143
Lone parent family	8.4%	50

DEMOGRAPHIC DATA



Type 32: Retired Home Owners

Most of the people in this type are over 60 and no longer work. As a result they have modest incomes but they are comfortably off.

Typically they live in bungalows with two or three bedrooms. The vast majority of them own their homes outright, some will have mortgages. Throughout the recession this type seemed more ready or able to renew mortgages and early 2009 saw a sharp rise.

With fewer having a mortgage to pay, these people can afford reasonable spending and are less likely to have cut back as a result of the recession. Credit cards are used prudently for shopping, and generally paid off in full each month. They are happy to spend more on their main car, which they take care of and put in their garage every night.

They may be more prolific mail-order shoppers, some spending highly on clothes, gardening or health products. A high proportion will take vitamins or dietary supplements. Typically they will order goods by phone or post, since they tend to be occasional users of the internet for browsing rather than online shopping.

They also like to look after their homes and for many gardening is their main hobby. Other pastimes include walking, arts and crafts, as well as visiting grand houses and gardens. They have lunch in the pub sometimes and will occasionally go out to restaurants in the evening.

Their financial futures are fairly secure with investments in ISAs, unit trusts and guaranteed income bonds. They spend their money in shops such as Marks & Spencer, where they buy food and clothes. They have the money to take regular holidays, sometimes packaged holidays in Europe but with some preferring motoring holidays in the UK.

These people do not read many newspapers, but when they do, they will almost certainly pick the Daily Mail or Daily Express, or subscribe to magazines on subjects such as food or gardening and the Radio Times.

These people feel part of a close-knit community and are more likely to feel confident that neighbours will help each other. While they generally feel safe going out at night, many may not do so, typically because of poor health, commitments to spouses and a preference to stay in.

There may be a feeling that crime results from too lenient sentencing and a lack of discipline in schools. They might believe that the criminal justice system is weighted too much towards the rights of those accused rather than victims of crime.

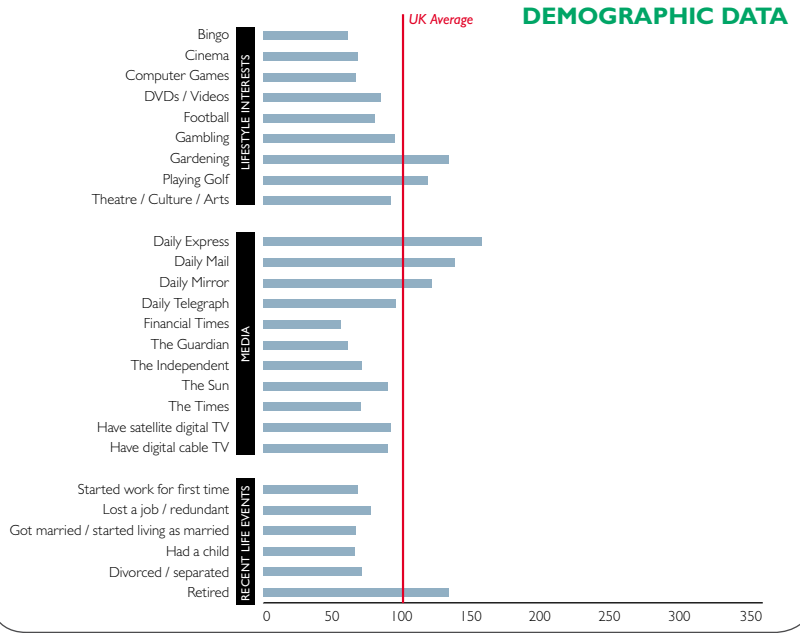
Seaside and rural areas are, for the most part, where the bulk of these communities are found, in particular in Clacton-on-Sea, Skegness, Prestatyn, and parts of Dorset, Devon, Sussex, Norfolk and the Isle of Wight.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	2.9%	17
Private rented	2.9%	32
Owned outright	47.2%	159
Owned with mortgage/loan	44.9%	113
Work		
Higher managerial and professional occupations	7.0%	78
Lower managerial and professional occupations	19.5%	97
Intermediate occupations	10.3%	116
Small employers and own account workers	6.8%	98
Lower supervisory and technical occupation	8.2%	114
Semi-routine occupations	11.3%	101
Routine occupations	7.3%	89
Families		
Couple with children	32.2%	77
Couple without children	67.8%	117
Lone parent family	10.4%	61

DEMOGRAPHIC DATA



Type 33: Middle-Income, Older Couples

The majority of people in these areas are couples, who have finished bringing up their families and their children are now independent. Although one in five has retired, the rest are still working which gives them enough money to enjoy life.

Most of these people live in three-bedroom detached and semi-detached houses and bungalows. Nearly half of them own their homes outright and the rest have only a short time to run on the mortgage. Falling house prices are unlikely to bring worries of negative equity, rather, combined with lower share prices and interest rates, they raise people's concerns about money for their retirement.

Most people work in lower managerial and supervisory roles. There are also relatively high numbers of women working part time now that their families have grown up. Unemployment is significantly below average but also rising faster than average.

With reasonable household incomes, these couples will invest their money wisely in ISAs, stocks, shares and high-interest accounts. They usually have one or two cars and will spend at least £5,000 on the main car. Traditional and prudent, they might have joint bank accounts, be regularly saving and be fully insured for buildings, contents, health and car breakdowns.

They spend more than average on healthcare and buy gardening, clothing and health products by mail order: Marks & Spencer, Debenhams and Next Directory take the largest shares of clothing spend by value. Supermarkets and stores such as Primark take a significant share of purchases of smaller-value items.

They enjoy summer and winter holidays including packaged holidays, cruises, motoring holidays and weekend breaks in the UK and Europe. They eat out on a regular basis. Their interests might include golf, wildlife or photography. Many

are keen gardeners. They are more likely to have a conservatory and keep their car in a garage.

In these communities, people are more likely to be confident that neighbours will help them and have common values. They tend to be less worried about crime than the national average, with more concern in relation to minor crimes than violence or anti-social behaviour.

Some may feel sentencing is too lenient and that the justice system leans more toward the accused rather than the victim of crime.

When they are at home they like to watch TV, and many have subscribed to satellite channels. They may also like to listen to light classical music. They are not particularly keen readers of newspapers but will tend to choose the Daily Express and Daily Mail.

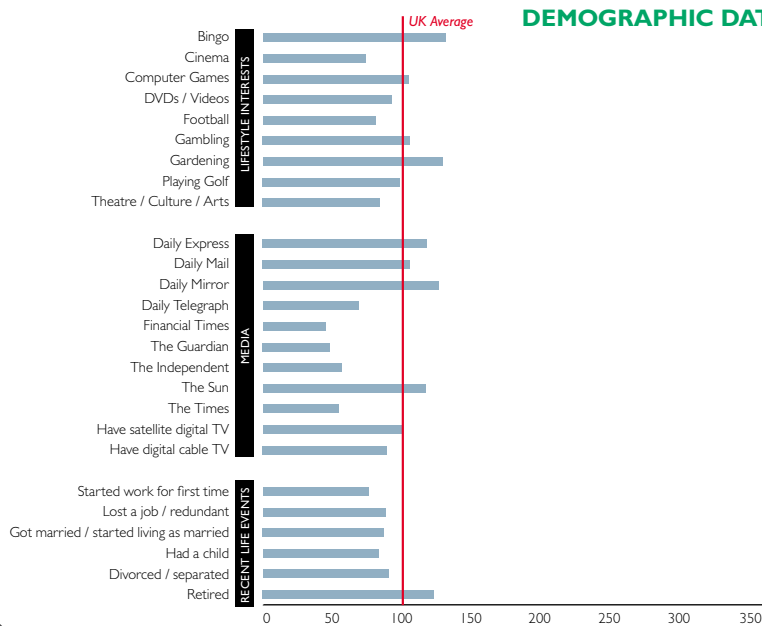
This type is found throughout the UK in towns such as Southend-on-Sea, Gloucester, Congleton in Cheshire and Wyre in Lancashire.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	16.3%	94
Private rented	5.4%	60
Owned outright	36.9%	124
Owned with mortgage/loan	37.1%	93
Work		
Higher managerial and professional occupations	5.2%	57
Lower managerial and professional occupations	16.2%	80
Intermediate occupations	8.1%	92
Small employers and own account workers	7.1%	103
Lower supervisory and technical occupation	8.9%	123
Semi-routine occupations	13.2%	118
Routine occupations	10.2%	124
Families		
Couple with children	33.6%	80
Couple without children	66.4%	115
Lone parent family	14.0%	83

DEMOGRAPHIC DATA



Type 34: Lower Incomes, Older People, Semis

These are areas with older established communities. There are high numbers of single pensioners and the rest are older or retired couples. There are very few children as most have grown up and left home.

Most people live in semi-detached houses or bungalows with two or three bedrooms. There is a real mix of tenure, which splits fairly evenly across owned outright, owned with a mortgage and renting from a housing association. Mortgages are likely to be long-standing and few are likely to be in danger of negative equity despite falling house prices.

A third of families are retired. The remainder work in manufacturing, retail and other routine occupations. Fewer than average claim jobseeker's allowance, although this has been rising. Like other types with a similar age profile, there are significant numbers of women working part time, which ensures they have a modest level of disposable income. They tend to have one car, which is relatively inexpensive, and they have limited investments in a range of products, as well as private and company pensions.

When they go on holiday they like to take their caravan or go on coach tours or perhaps a motoring holiday in the UK. Careful drivers, they typically have a long no-claims bonus.

They enjoy going to the pub for a meal. Otherwise simple pastimes such as gardening, pets and wildlife are popular.

While the recession and low interest rates mean they earn less from their savings, the high proportion living on retirement annuities mean spending levels did not decline significantly.

They have always been reasonably frugal when shopping for food and clothing. Among other items they buy clothing, plants and health products by mail order, prize draws and free offers being an incentive for some. Fewer are

online and the internet is not a favoured channel. They dislike being contacted in person but may prefer the landline telephone.

People in these areas may feel less safe than average going out. They feel safe at home but fear their homes will be broken into. They may be concerned about rising crime, and both leniency in sentencing and a lack of police are seen as significant causes of crime. Paradoxically they are unlikely to feel that their local neighbourhood has problems with crime or anti-social behaviour.

These householders read the Sun, Daily Mirror and Daily Express.

This type is found in parts of Norfolk, Lincolnshire, Northumberland and Dorset as well as in towns such as Scarborough, King's Lynn and Blackpool.



Group J Prudent Pensioners

Type 35: Elderly Singles, Purpose-Built Flats

Type 36: Older People, Flats

These are comfortably-off retired people found in many seaside towns and elsewhere around the country. There are many over-75s as well as younger retired. A lot of the households are pensioner couples or singles. Retirement homes are also common.

Much of the housing in these areas is flats, either converted or low-rise purpose-built. Many are owner-occupied and often of high value; others are privately rented. Holiday homes are also common.

Residents tend to be well educated and employment for those who are not retired tends to be in managerial and professional occupations.

Most of the people in this group have a comfortable standard of living, having provided for their old age with above-average levels of savings and investments. The retired are grateful to have taken out annuities prior to the recession, while those nearing retirement will be worried about the poor economic climate and lower value of their savings and investments.

Despite this they are spending just as much on clothing as before the recession. They may shop by mail order but are unlikely to be internet shoppers. These couples are the most likely to do the grocery shopping together.

Although predominantly of retirement age, householders are far from inactive. They are prepared

to take on charity and voluntary work, and show a marked propensity to be members of bodies such as the National Trust. Many have an interest in fine art and antiques or have hobbies such as photography or arts and crafts.

In recent years a higher proportion than usual have had success in giving up smoking. Relatively few are overweight.

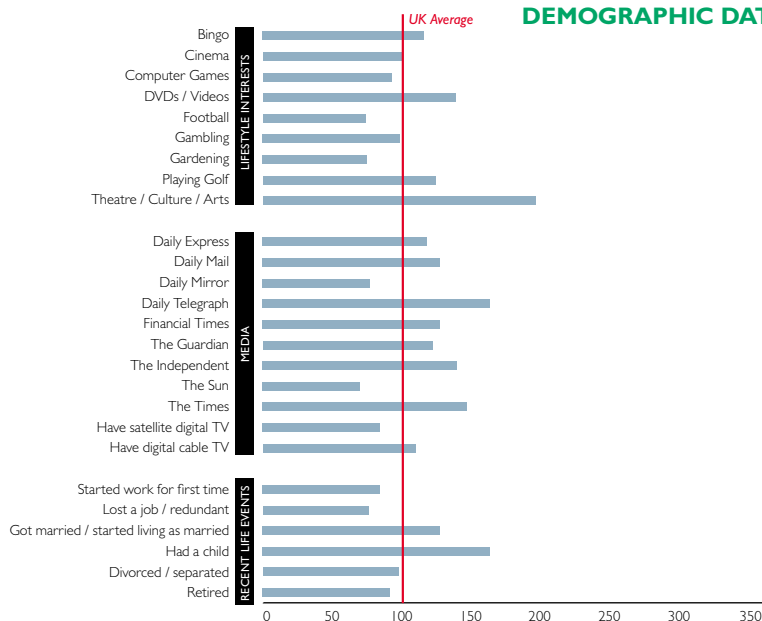
These Prudent Pensioners have provided a comfortable retirement for themselves.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	13.2%	76
Private rented	14.5%	161
Owned outright	44.3%	149
Owned with mortgage/loan	23.1%	58
Work		
Higher managerial and professional occupations	10.2%	113
Lower managerial and professional occupations	21.7%	107
Intermediate occupations	7.7%	87
Small employers and own account workers	7.6%	110
Lower supervisory and technical occupation	5.2%	73
Semi-routine occupations	7.7%	69
Routine occupations	4.5%	55
Families		
Couple with children	21.5%	51
Couple without children	78.5%	135
Lone parent family	12.7%	75

DEMOGRAPHIC DATA



Type 35: Elderly Singles, Purpose-Built Flats

This type contains the highest proportion of households with residents over the age of 75. Half of households in this type are pensioners. Many are living alone, although some are living in retirement homes.

The main type of housing is one and two-bedroom flats, most of which are purpose-built and low-rise. Many properties are owned outright, but some are privately rented. Holiday homes are also a feature of these neighbourhoods. There may also be a small number of younger first-time buyers who have moved into these areas in recent years. A high proportion of mortgages are likely to be interest-only. Given the above-average loan-to-value ratios, perhaps these buyers are stretching themselves financially.

Working residents tend to be relatively well qualified, often employed in senior managerial and professional occupations.

As might be expected with a large elderly population, car ownership is low relative to the UK as a whole. Ownership of mobile phones is well below average and many have never used the internet.

Most of the residents in this type are comfortably off and have provided for their old age with above-average levels of investments in ISAs, unit trusts and guaranteed income bonds.

These people tend to be high spenders on mail-order clothing and health-related products. It is likely they will prefer to place orders through traditional channels such as post or telephone, paying by cheque. They have traditional financial views and may avoid loans. Happy to purchase using credit or store cards, they will typically pay off the cards fully each month, although this may be slightly less certain in recent times.

Individuals in this type are likely to engage in charitable and voluntary work. They are also interested in music, the arts and antiques. Good food and wine are enjoyed as is eating out, especially for lunch.

Residents are typically positive about their neighbours and their local community. They are likely to believe people will look out for their neighbours and will get on with each other. They feel safe at home and while there are concerns about noise outside their home, they have few worries about crime. Many are keen to do more to help the environment.

Popular newspapers are the Times, Telegraph, Daily Express and Daily Mail.

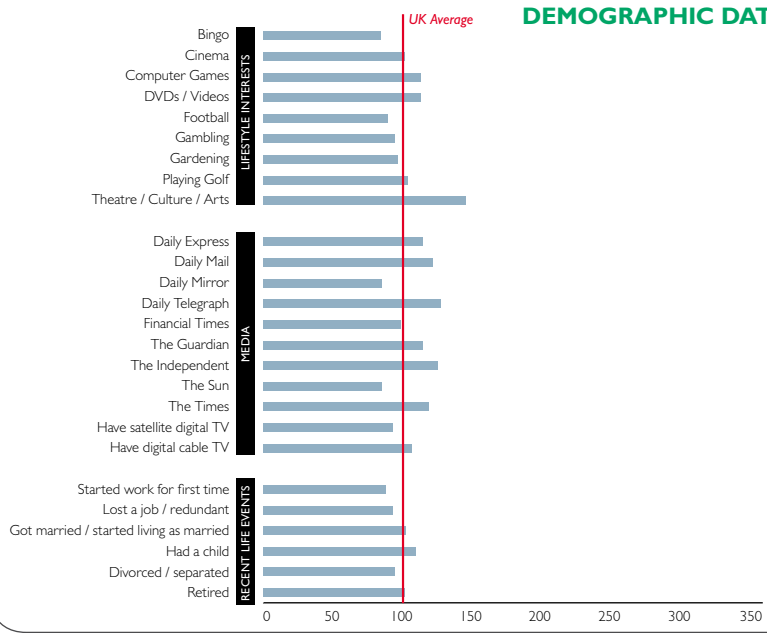
This type is found on the South Coast in Bournemouth, Worthing, Torbay, Southport, Scarborough, Bexhill and Brighton.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	12.6%	72
Private rented	11.9%	132
Owned outright	35.2%	119
Owned with mortgage/loan	35.8%	90
Work		
Higher managerial and professional occupations	9.5%	105
Lower managerial and professional occupations	22.5%	112
Intermediate occupations	9.0%	102
Small employers and own account workers	8.5%	124
Lower supervisory and technical occupation	6.7%	93
Semi-routine occupations	9.7%	87
Routine occupations	6.2%	76
Families		
Couple with children	33.9%	81
Couple without children	66.1%	114
Lone parent family	13.6%	81

DEMOGRAPHIC DATA



Type 36: Older People, Flats

This type has a distinctly older profile and is found throughout the UK. There are more people over 65 and fewer children than the national average. One third of households are pensioners in this type. Single pensioner households are very common, with retired couples also present in high numbers.

Educational qualifications of the adults tend to be slightly higher than the national average, especially at degree level. The children will typically achieve better-than-average GCSE exam results. The working population in these areas tends to be in lower and senior managerial and professional occupations. Unemployment is lower than average, but started to rise more quickly.

There is a reasonable level of car ownership, including company cars, but there are fewer households with more than one car.

Housing is mixed but with a higher proportion of low-rise purpose-built and converted flats than the national average. Many are privately rented but some are owned outright. The minority who are buying are likely to have long-established mortgages and to have a fair amount of equity, so the recession had less direct effect on these neighbourhoods.

Income levels are broadly in line with the national average, with holdings of investment products (ISAs, unit trusts and stocks and shares) slightly above average. People are cautious, regularly paying off their credit cards and avoiding borrowing, and generally comfortably off without having large amounts of spare cash.

Spending has not changed significantly as a result of the recession. Marks & Spencer takes the largest and increasing share of clothing shopping for both men and women. They buy clothing, plants and healthcare products by mail order. Some may be regular though not prolific users of the internet.

Leisure interests include fine art and antiques, self-improvement and education, reading and walking. Membership of the National Trust is common.

The Daily Express, Daily Mail and Telegraph are the most popular newspapers in this type.

These people generally feel safe and comfortable with few worries about crime. They tend not to go out after dark, but that may be an age-related choice rather than fear. While some might perceive occasional problems with teenagers and vandalism, it is unlikely these will be seen as a major problem. Their main concerns are about neighbourhood noise.

This type is found in seaside towns such as Lytham St Anne's, Southend-on-Sea and Worthing, in the Isles of Scilly and the Isle of Wight as well as in the Cotswolds, Argyll and Bute, Harrogate and Bexley in Outer London.



Category 4

Moderate Means

Group K: Asian Communities
Group L: Post-Industrial Families
Group M: Blue Collar Roots

This category contains much of what used to be the industrial heartlands of Britain. Many people are still employed in traditional, blue-collar occupations. Others have become employed in service and retail jobs as the employment landscape has changed.

In the better-off areas, incomes are in line with the national average and people have reasonable standards of living. However, in other areas, where levels of qualifications are low, incomes can fall below the national average. There are also some isolated pockets of unemployment and long-term illness.

This category also includes some neighbourhoods with very high concentrations of Asian families on low incomes.

Most housing is terraced, with two or three bedrooms, and largely owner-occupied. It includes many former council houses, bought by their tenants in the 1980s.

Overall, the people in this category have modest lifestyles, but are able to get by.





Group K

Asian Communities

Type 37: Crowded Asian Terraces
Type 38: Low-Income Asian Families

These are poor urban areas where poorly paid young people and a relatively high concentration of Asian families are key characteristics. These young families live in the terraced streets of many major cities, including Birmingham, Bradford and London.

There are lots of children in these families and there are the highest levels of children under the age of five. There may also be a number of students and first-time buyers living in the low-cost housing in these areas. Quite a number may have self-certified their income in order to obtain a mortgage, and since they borrowed a large proportion of the value of their property, some can be expected to be in negative equity. Significantly this group appear to have been slow to accept the recession, with new mortgage lending falling away only in the latter parts of 2008.

Overall, qualification levels tend to be low and unemployment levels are high. The number claiming jobseeker's allowance is double the national average, but rising more slowly during the recession than in any other group. People typically work in routine manual roles or in the retail sector, and typically work more overtime than average. However most women tend to be at home bringing up their young families.

The combination of high unemployment, many children and the low incomes of those in work, means that over

a third of the total income of these streets comes in the form of benefits such as jobseeker's allowance, child benefit, housing benefit and tax credits.

With low incomes and large families to support, there is little discretionary spend. Those who take out loans will often find repayments to be a heavy burden, and a large proportion of these people find their financial situation difficult.

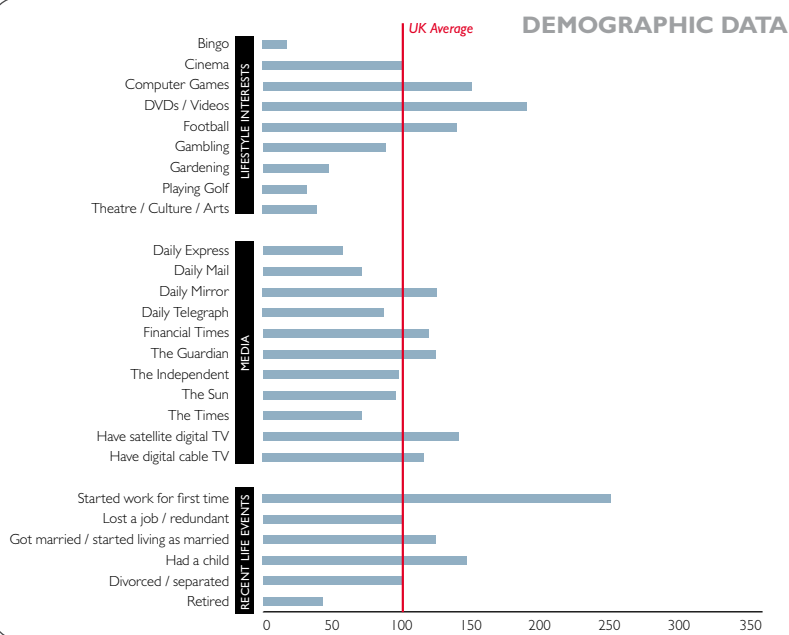
They rarely go on holiday and rely on home-based entertainment, perhaps subscribing to cable TV to extend their viewing choice. In their leisure time these young people enjoy the cinema, DVDs, computer games and cookery. They spend more than any other group on home multimedia entertainment. Less ability to afford broadband connections, and possibly generational differences, may be the reasons for frequent use of internet cafés.

Like all young families, these Asian Communities are striving to create a bright future for their children.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	18.4%	106
Private rented	14.9%	166
Owned outright	28.8%	97
Owned with mortgage/loan	32.1%	81
Work		
Higher managerial and professional occupations	4.0%	44
Lower managerial and professional occupations	9.4%	47
Intermediate occupations	5.4%	62
Small employers and own account workers	5.4%	79
Lower supervisory and technical occupation	4.5%	63
Semi-routine occupations	10.9%	97
Routine occupations	9.1%	111
Families		
Couple with children	65.2%	155
Couple without children	34.8%	60
Lone parent family	21.9%	130



Type 37: Crowded Asian Terraces

This type is characterised by very high numbers of young Asian families living in older terraced housing in our major towns and cities. Within this type 70% of people are Asian. There are also high numbers of students sharing rented accommodation and some first-time buyers. Overall, the relatively large families and the number of students sharing, make these houses some of the most crowded in the country.

These areas of low-priced housing have some of the highest concentrations of first-time buyers, and a high proportion might have self-certified their incomes. This type reacted much more slowly to the recession in that, until late 2008, significantly more new mortgages were completed in these neighbourhoods than average.

Unemployment levels are much higher than average. Although these areas have some of the highest numbers claiming jobseeker's allowance, the recession caused less increase in unemployment here than elsewhere. Qualification levels are low and where people do work, they are in routine manual jobs or working in the retail sector. Very few women work and are likely to be concentrating on bringing up their young families. This type has the highest number of children under the age of four.

Incomes are low and with families to support there is little to spend on anything but the essentials. They will buy their food at Asda and Morrisons. The supermarkets and retailers such as Primark and Matalan are used for a significant proportion of their clothes shopping.

These poor neighbourhoods will include people who are struggling to repay loans and credit card debt. Minimum card payments and loan consolidation are more frequent than usual. A number of people here may have been refused credit.

Their religion is very important to them and religion-related activities provide much of their social contact. At home many have cable TV for greater viewing choice, including some Asian channels.

They are unlikely to go on holiday often, but when they do, long-haul trips, perhaps to visit family, are popular.

These neighbourhoods are likely to show a high level of concern about crime. Worries about being the subject of racist attacks are typically over four times the national average and are higher than usual relating to crimes such as mugging, robbery and rape. Wider concerns are illustrated by the proportion expressing fears about walking after dark and the risk of physical attack.

As many as 7% might have personally experienced force or violence in the past, a higher proportion than in any other ACORN type.

The most popular newspapers are the Daily Mirror, Guardian and Independent.

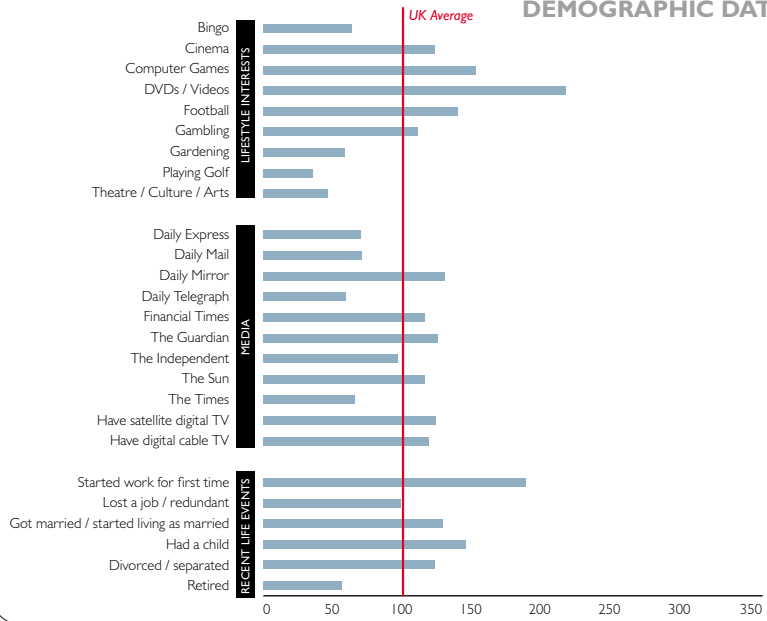
Very high concentrations of these neighbourhoods are found in Bradford, Southall, Blackburn, East London and Birmingham.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	22.5%	129
Private rented	15.1%	168
Owned outright	26.3%	89
Owned with mortgage/loan	31.4%	79
Work		
Higher managerial and professional occupations	4.3%	48
Lower managerial and professional occupations	11.6%	57
Intermediate occupations	6.7%	76
Small employers and own account workers	5.2%	75
Lower supervisory and technical occupation	5.8%	81
Semi-routine occupations	12.6%	113
Routine occupations	10.8%	131
Families		
Couple with children	59.5%	142
Couple without children	40.5%	70
Lone parent family	26.7%	158

DEMOGRAPHIC DATA



Type 38: Low-income Asian Families

It is mainly young Asian families who live in these old terraced streets in some of our major towns and cities. The rest of the population in this type is ethnically diverse. Living alongside these families is a 12% student population sharing rented accommodation.

There are very few people with qualifications and unemployment levels are high. Although these areas have some of the highest numbers claiming jobseeker's allowance, there has been proportionately less of an increase in unemployment here as a result of the recession. For women in these areas their primary occupation is bringing up their families. There is also a significantly high number of single parents and for them, work may not be a practical option.

Incomes are low and most people are working in either manufacturing or the retail sector. Some families will have both secured and unsecured loans and be struggling to cope with debts and credit card repayments. Relatively few people pay their credit card in full every month. Some may have been refused credit in the past.

These are low-cost housing areas and the tenure divides evenly between those who own their property outright, have a mortgage and are renting social housing. The mortgagees are biased towards first-time buyers, and a high proportion might have self-certified their incomes. This type reacted much more slowly to the recession. In these neighbourhoods significantly more new mortgages than average were being taken out until late 2008. Whether due to prudence or salesmanship, a relatively high proportion may have income protection and/or mortgage protection cover.

With low incomes, car ownership is low and people rely on public transport or walking. Price is key to their choice of food retailer. There is very little money for luxuries although cable TV, DVDs and the cinema are popular.

They may be more likely than average to use internet cafés, which may in part be why they are less likely to shop online.

Holidays are a rarity, but these people will tend to relax by exercising, playing sport, cooking or shopping for clothes. Primark and Asda have recently been taking a greater share of these people's clothing shopping, although catalogues are the largest retailers in terms of spend.

A higher-than-usual proportion of people in these areas fear a range of crimes such as physical attack, mugging, rape, break-ins and theft, with racial attacks being of particular concern. There is a relatively high expectation of being a victim of crime. A number have concerns about anti-social behaviour with regards to noise, drugs and being pestered in the street.

These areas have a relatively high incidence of diabetes and asthma.

These people read a range of papers, but the Daily Mirror is by far the most popular.

This type is found in Southall in London, Leicester, Blackburn and Birmingham.



Group L

Post-Industrial Families

Type 39: Skilled Older Families, Terraces

Type 40: Young Working Families

Twenty years ago, these would have been traditional blue-collar areas. Now with the decline of heavy industry, people are quite likely to work in office or clerical jobs and in shops.

Most households are traditional families with school-age children. They generally live in three-bedroom terraced houses, which tend to be at the cheaper end of the housing market. Most families are owner-occupiers, but a number rent their houses from the council.

Incomes are more likely to be about the national average. Spending on credit cards is low and people are careful with their money. Mortgages are often covered by a mortgage protection policy and levels of remortgaging are high. Many will also switch utility provider in order to get the best deal.

A higher proportion of these home owners took out new mortgages just prior to the recession, and with higher loan-to-value ratios, the result of falls in house prices is that some are likely to be in negative equity.

A few may have been in arrears on their mortgage in the past and some may have additional debt from loans or credit cards. Ten per cent of these families were finding their financial situation difficult, even before the recession. They have cut back on the amount they spend, for example by buying fewer new clothes.

Unemployment is both above average and increasing faster than average, particularly among skilled trades and industrial workers.

Most families can afford to run a car and to take a holiday every year, often a package holiday to the Mediterranean. Cable and satellite TV is popular, as are computer games and sports such as football and rugby.

There are more smokers than average, and they are less likely to give up smoking.

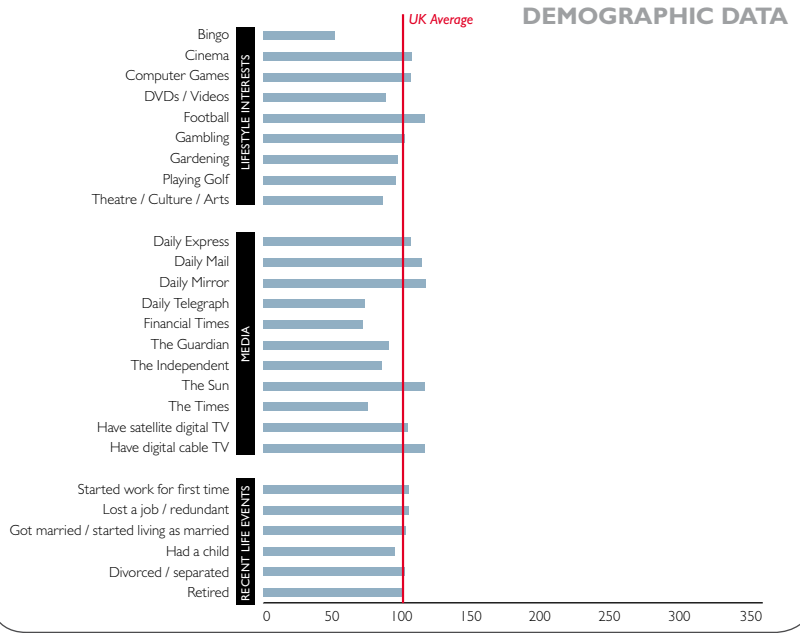
These are cautious consumers who are successfully adapting to the changing nature of employment in the UK.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	5.2%	30
Private rented	6.6%	73
Owned outright	30.5%	103
Owned with mortgage/loan	55.0%	138
Work		
Higher managerial and professional occupations	7.5%	84
Lower managerial and professional occupations	21.5%	106
Intermediate occupations	11.4%	130
Small employers and own account workers	6.8%	99
Lower supervisory and technical occupation	8.7%	121
Semi-routine occupations	12.3%	110
Routine occupations	8.1%	99
Families		
Couple with children	46.9%	112
Couple without children	53.1%	92
Lone parent family	16.1%	95

DEMOGRAPHIC DATA



Type 39: Skilled Older Families, Terraces

In some ways these areas exemplify the changing pattern of economic life over the past ten or twenty years.

Once blue collar areas, they are now home to office and clerical workers in addition to skilled workers. It is likely that the family will have two wage earners and with unemployment relatively low overall, family incomes are around the national average.

With a mix of people living in these streets, there are relatively few pensioners and more families with children. Educationally the children may well achieve more qualifications than their parents, although exam performance in this type may still be below average.

These people have worked hard to own their three bedroom terraced houses. Remortgaging is more frequent than average. Some of these remortgages are likely to have involved equity withdrawal since there are few first time buyers but higher loan to value ratios. Other remortgages will have chased lower interest rates. They may similarly switch utility provider seeking the best deals.

Since the recession reduced the opportunities for switching mortgages and for equity withdrawal some families are under some financial stress. However, some were sold mortgage protection and so may be protected against misfortunes in the future.

These households have always been careful with money and have recently had to become more so. Purchasing power may be limited, although they spend more time and money online than they did a few years ago. Spending on credit cards is low and a range of loyalty cards are used. However most households will run at least one car and take regular holidays in Europe and the Mediterranean.

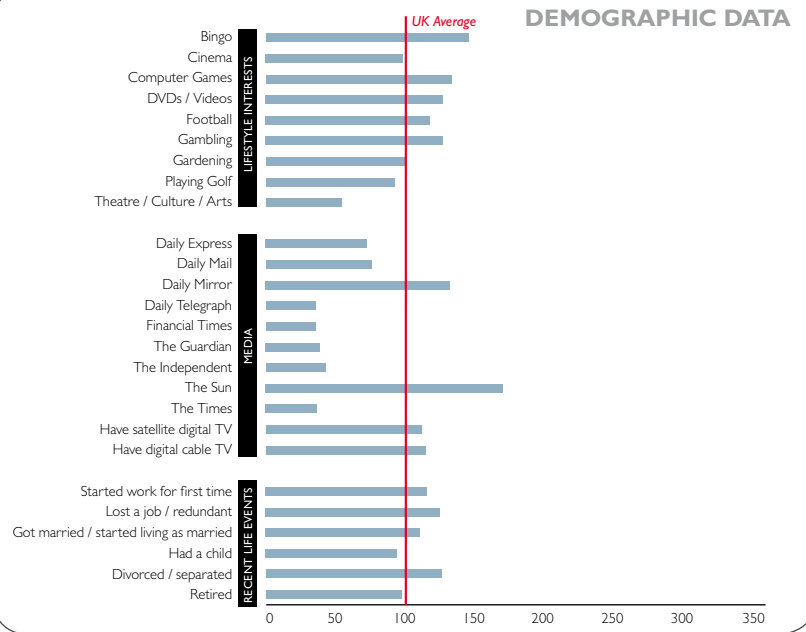
Cable TV is popular as are sports like football and rugby. In these predominantly White British areas there is sense of feeling secure in the home while having some concerns about their local area. Some may feel concerned about mugging or attacks as well as burglary/vandalism whilst they are out. A higher than usual proportion of residents might report being the victims of theft from cars and damage to cars. Some may exaggerate the view that crime has increased.

These types are found in Coventry, Stevenage, Gosport and outer London suburbs such as Enfield, Sutton, Dartford and Romford.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	27.1%	156
Private rented	5.8%	64
Owned outright	19.1%	64
Owned with mortgage/loan	44.2%	111
Work		
Higher managerial and professional occupations	3.8%	42
Lower managerial and professional occupations	14.4%	71
Intermediate occupations	8.9%	100
Small employers and own account workers	5.2%	76
Lower supervisory and technical occupation	10.5%	146
Semi-routine occupations	16.8%	150
Routine occupations	14.2%	174
Families		
Couple with children	51.9%	124
Couple without children	48.1%	83
Lone parent family	24.5%	145



Type 40: Young Working Families

Young families living on estates in New Towns make up most of this type.

Most families are two parents with school-age children, but there are also significant numbers of single parents.

Few adults have formal educational qualifications beyond a few GCSEs. While children tend to outperform their parents in this regard, school achievement still tends to be lower than average. There will typically be a larger-than-usual gender gap in exam results, with girls doing better than boys. There may be occasional issues with truancy.

Employment prospects tend to be in the manufacturing, construction and retail sectors. As a result, family incomes are lower than the national average. Unemployment and part time working are above average and rising at a faster rate in these areas.

Accommodation is mostly three-bedroom terraced houses, some rented from the council or housing associations and slightly more privately owned. Where houses are owned they tend to be lower priced. The proportion of first-time buyers is likely to be above average and mortgages typically have high loan-to-value ratios. Since a larger proportion of mortgages may also have been in arrears, there may be some people in danger of repossession.

People are careful with spending. Food might be bought at Asda or the Co-op. Many other items are purchased through catalogues, although this can result in higher-than-average levels of bad debt.

Some may have a number of unsecured loans in addition to their mortgage. Some may be having difficulties coping with repayments on their loan or credit card debt.

Typically these families will run only a single car, probably bought second-hand. However a motorbike or scooter might act as a second vehicle.

Horsing racing, doing the football pools, angling and bingo are all popular, as is watching cable and satellite TV, and computer games online.

Some residents, typically one in seven, might feel very unsafe when out after dark, fearing in particular that they may be attacked. Some may also have concerns about being pestered in the street, break-ins and damage to vehicles.

A high proportion of people lack confidence in judges, magistrates and the police. Many think crime is increasing, and also think sentencing is lenient.

The highest concentration of Young Working Families is found in places such as Telford, Stevenage, Harlow, Basingstoke and Basildon.



Group M

Blue Collar Roots

Type 41: Skilled Workers, Semis and Terraces
Type 42: Home-Owning Families, Terraces
Type 43: Older People, Rented Terraces

These are communities where most employment is in traditional blue-collar occupations. Families and retired people predominate with some young singles and single parents.

Most properties are terraced houses with two or three bedrooms. Many are being bought on a mortgage although renting from both private landlords and local authorities and housing associations is common in some areas.

House prices are relatively low and one in four homeowners is a first time buyer. In general people have less equity in their homes than average and more than usual moved home recently. During the recession people were less willing, or less able, to take out new mortgages in these areas. It is likely some are in negative equity and unable to sell up. The buy to let landlords in these areas might have similar problems. Over 15% of households are having difficulty with their housing costs.

Levels of educational qualifications tend to be low. Most employment is in factory and other manual occupations. There are many shopworkers as well. Incomes range from moderate to low and unemployment is higher than the national average, as is long term illness, and the proportion of income derived from benefits is gradually increasing. There are pockets of deprivation in this group.

Car ownership is below the national average and cars tend to be lower value and often bought second hand. Some of the better off areas within this group have modest levels of savings and investments but many find it hard to save regularly from modest incomes. There are some households with high levels of debt.

Spending on clothing is being cut back, both in the prices paid and the volume purchased. Half of all clothing is bought from supermarkets, Primark or Matalan.

The tabloid press is favoured reading and interests include angling, computer games, bingo, gambling, football as well as watching TV and going to the pub.

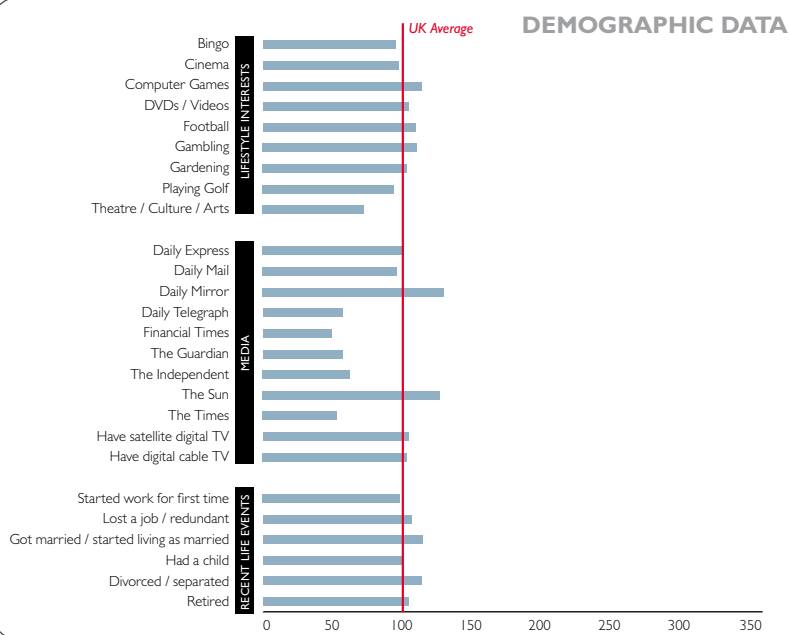
This group contains a higher than average proportion of people who have taken up smoking in the past five years. Children are significantly more likely than average to eat crisps, sweets and fizzy drinks. More children than usual say their friends use illegal drugs.

These people have a modest lifestyle but most are able to get by.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	12.8%	74
Private rented	7.5%	83
Owned outright	30.5%	103
Owned with mortgage/loan	45.7%	115
Work		
Higher managerial and professional occupations	5.6%	62
Lower managerial and professional occupations	18.0%	89
Intermediate occupations	9.4%	106
Small employers and own account workers	6.7%	97
Lower supervisory and technical occupation	9.6%	134
Semi-routine occupations	14.1%	126
Routine occupations	10.9%	133
Families		
Couple with children	41.8%	99
Couple without children	58.2%	100
Lone parent family	17.2%	102



Type 41: Skilled Workers, Semis and Terraces

Shop workers and skilled blue-collar workers employed in manufacturing and other manual occupations make up the bulk of households in these areas. The age profile is similar to the UK as a whole, with a mixture of singles, couples, families and retired people.

Housing is predominantly terraced and semi-detached, with relatively few flats and detached houses. Houses are relatively small, usually with two or three bedrooms. Most are buying their property on a mortgage, although there are some renting privately.

There are more first-time buyers in these neighbourhoods borrowing a large proportion of the value of their house. Some will have self-certified their income to obtain their mortgage. So while those renting may recently have profited from reduced rents, those with a recent mortgage are at risk of negative equity.

Traditionally these neighbourhoods had average unemployment. However in recent years the numbers claiming jobseeker's allowance have increased, and continue to increase, significantly more than average.

Incomes are moderate rather than low. This is reflected in slightly lower-than-average holdings of ISAs and stocks and shares, which are likely to be demutualisation and privatisation stocks.

Consumers in this type use the internet, although not extensively for making purchases. They are much more likely to use a traditional bank branch to make financial transactions than the internet or other direct channels. There is a similar preference towards the traditional channels of post or telephone for making mail-order purchases.

Car ownership is in line with the UK average, with about 75% of households owning a car. Cars are likely to be lower-value models, often bought second-hand.

Interests include camping and caravanning, angling, bingo and the pub. Cable TV subscriptions are also above average for this group.

Preferred newspapers include the Daily Mirror and Sun, with the Sunday Mirror, News of the World and People at weekends.

There are signs that some in this type are unhappy with their lot. They are twice as likely to say that they don't enjoy living in their area.

People tend to lack confidence in the police, believing that sentences are too lenient and that crime is rising. Some may be worried by anti-social behaviour in their neighbourhoods and may have concerns about going out after dark.

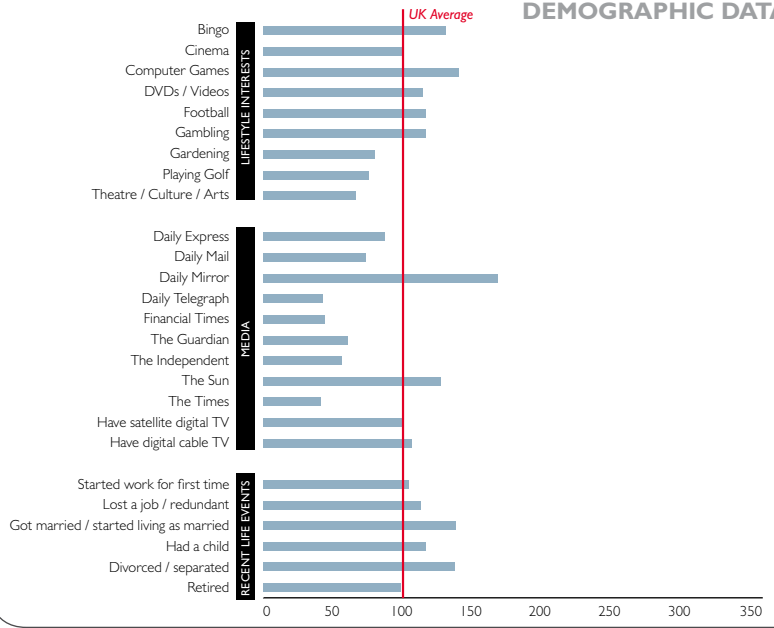
This type is found throughout the UK including in Blackpool, Stevenage, Crawley, Neath Port Talbot, Harlow and the Wear Valley.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	8.4%	48
Private rented	11.9%	132
Owned outright	30.8%	104
Owned with mortgage/loan	45.6%	115
Work		
Higher managerial and professional occupations	3.9%	44
Lower managerial and professional occupations	15.3%	76
Intermediate occupations	8.8%	100
Small employers and own account workers	5.3%	76
Lower supervisory and technical occupation	10.1%	140
Semi-routine occupations	15.8%	141
Routine occupations	13.5%	165
Families		
Couple with children	45.8%	109
Couple without children	54.2%	93
Lone parent family	21.9%	130

DEMOGRAPHIC DATA



Type 42: Home-Owning Families, Terraces

Young families with two children under ten, living in small older terraced housing, characterise this type. Adults tend to be in the 20-40 age group with fewer older and retired people. There are also reasonable numbers of single-parent households.

This is the ACORN type with the highest incidence of terraced housing. The houses tend to be small, with two or sometimes three bedrooms, and at the lower end of the house price scale. Seventy per cent of households are owner-occupiers, with most buying on a mortgage. Most of the remainder are renting from private landlords, with a smaller proportion renting from the local authority.

There will be a significant proportion of first-time buyers and many, recent, mortgages with high loan-to-value ratios. A few of these will be buy-to-let mortgages taken out by prospective landlords, who may well have lost significantly on their property venture. The housing market in these areas is likely to have stagnated, since the volume of mortgages taken out during the recession fell by a factor of three.

Most of the employment is in blue-collar jobs in manufacturing, mining and other manual occupations, with shop workers also common. Levels of unemployment have risen faster than average, with the minority white-collar professional workers in these neighbourhoods experiencing a significant increase in the numbers claiming jobseeker's allowance.

Levels of educational qualifications are generally low. Car ownership is below the national average and many people travel to work on foot or cycle.

Incomes are on the low side, so there is little scope for investments and savings. Use of credit cards is below average and it is less usual for the full amount to be paid off each month.

Leisure interests include camping, angling, bingo, horseracing and rugby, as well as watching cable TV and going to the pub. Some use the internet although, with the exception of gambling, they are less likely to make transactions over the web.

Popular newspapers include the Daily Mirror and Daily Sport and their Sunday equivalents as well as the Daily Star.

People in this type of neighbourhood have some concerns about walking alone after dark, with worries about physical attacks. They fear car crime, break-ins and aspects of anti-social behaviour. Some may feel that sentencing is too lenient and have less confidence in their local police than average.

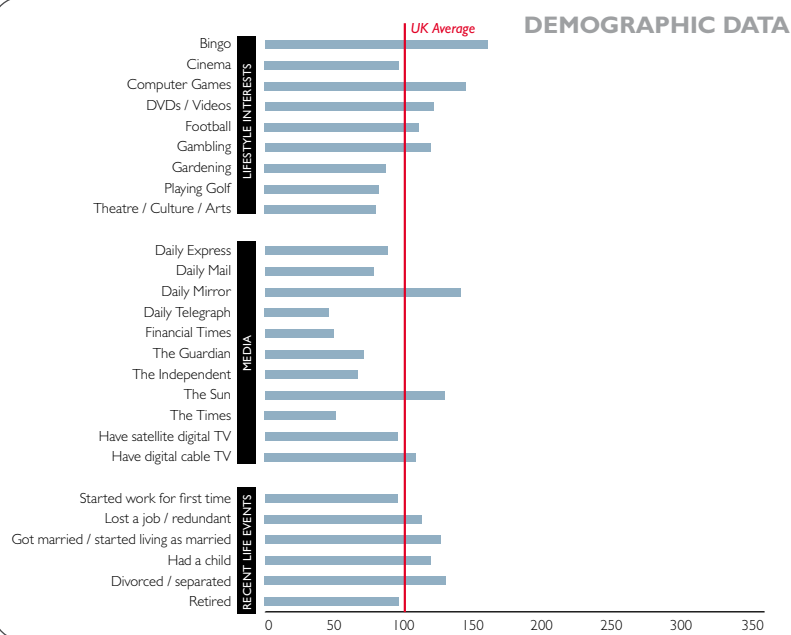
They are less likely to support strong actions to protect the environment, perhaps needing a financial incentive to be "green" and the reassurance that others are already doing such actions.

This type is largely found in former mining, industrial and manufacturing areas of Wales and Northern England. Examples include Merthyr Tydfil, Rhonda, Burnley, Barrow-in-Furness and Halifax.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	23.5%	135
Private rented	13.2%	147
Owned outright	25.0%	84
Owned with mortgage/loan	33.2%	84
Work		
Higher managerial and professional occupations	4.3%	47
Lower managerial and professional occupations	15.2%	76
Intermediate occupations	8.2%	93
Small employers and own account workers	5.6%	81
Lower supervisory and technical occupation	9.0%	125
Semi-routine occupations	14.3%	128
Routine occupations	12.1%	148
Families		
Couple with children	40.1%	96
Couple without children	59.9%	103
Lone parent family	23.8%	141



Type 43: Older People, Rented Terraces

This type has a high proportion of older people, particularly those over 75. There are fewer families with young children in these neighbourhoods, although there are some single parents. Single-person households are most common and many are pensioners.

Most residents live in small old terraced houses, with only two or three bedrooms. Some live in flats, mostly low-rise purpose-built. There is a higher proportion of residents renting compared to the UK as a whole. Many rent from private landlords, but local authority and housing association property is also important. About a quarter of households are owner-occupied. These include a high number of first-time buyers. When combined with those who have remortgages, the loan-to-value ratios are likely to be much higher than average. So the prospect of negative equity looms for some.

Those people in work tend to be shop workers or employed in manual and factory jobs. However, unemployment is 40% above the national average and long-term illness 60% higher than the UK as a whole.

Car ownership is low and public transport, cycling and walking tend to be the main modes of travel.

Incomes are low and there is little scope for savings and investments. Take-up of credit cards is low, but some find it hard to manage and levels of debt are above average relative to income.

People are less likely to be environmentally conscious, less likely to conserve energy and less likely to recycle. Leisure interests include angling, horseracing, bingo, watching cable TV, listening to music and going to the pub. A few will spend time on the internet, although few make any significant purchases online. Popular newspapers are the Daily Mirror, Daily Star and Sun.

These are not always popular neighbourhoods. Although a minority, a high proportion of people are likely to say they do not like living in their area. As with other types with a high proportion of elderly people, they are more likely to notice anti-social behaviour such as noise, rubbish, vandalism and drunkenness.

They seem to feel a relatively high dissatisfaction about the police. Judges and magistrates also come in for some criticism. People tend to have a disproportionate fear of crime relative to the actual risks.

This type is found predominantly in Northern English towns such as Oldham, Workington, Ashton-under-Lyne, Liverpool, Huddersfield and Gateshead as well as in Belfast and some towns in the South including Basildon.



Category 5 Hard-Pressed

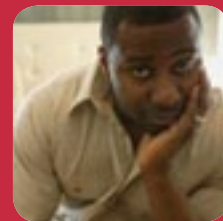
- Group N: Struggling Families
- Group O: Burdened Singles
- Group P: High-Rise Hardship
- Group Q: Inner-City Adversity

This category contains the poorest areas of the UK. Unemployment is well above the national average. Levels of qualifications are low and those in work are likely to be employed in unskilled occupations. Household incomes are low and there are high levels of long-term illness in some areas.

Housing is a mix of low-rise estates, with terraced and semi-detached houses, and purpose-built flats, including high-rise blocks. Properties tend to be small and there is much overcrowding. More than 50% of the housing is rented from the council or a housing association.

There are a large number of single-adult households, including many single pensioners and lone parents. In some neighbourhoods, there are high numbers of black and Asian residents.

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





Group N Struggling Families

- Type 44: Low-Income Larger Families, Semis
- Type 45: Low-Income, Older People, Smaller Semis
- Type 46: Low-Income, Routine Jobs, Terraces and Flats
- Type 47: Low-Income Families, Terraced Estates
- Type 48: Families and Single Parents, Semis and Terraces
- Type 49: Large Families and Single Parents, Many Children

These are low-income families living on traditional low-rise estates. While most rent their homes from the council or a housing association, some have bought their houses.

Estates will usually be either terraced or semi-detached. Two-bedroom properties are more typical but the larger families may be housed in three-bedroom properties. Either way there may be an element of overcrowding. On some estates there are high numbers of single parents, while on others there are more elderly people.

Some people may be in poor health. General health problems, for example with climbing stairs, or walking any distance, may approach the levels found in areas with older populations. There are many smokers.

Since house prices are low, the few home owners will include a number of first-time buyers as well as those who have bought their council house. Many will have borrowed most of the value of their home and some may now be in negative equity. There is a high level of mortgage arrears.

Incomes are low and unemployment high. Jobs reflect the general lack of educational qualifications and are in factories, shops and other manual occupations.

A combination of large families, illness, single parents, high unemployment and low incomes means that a significant proportion of the total income comes from benefits such as jobseeker's allowance, child benefit, housing benefit and carer's allowances.

There are fewer cars than most other areas. Money is tight and shopping tends to focus on cheaper stores and catalogues.

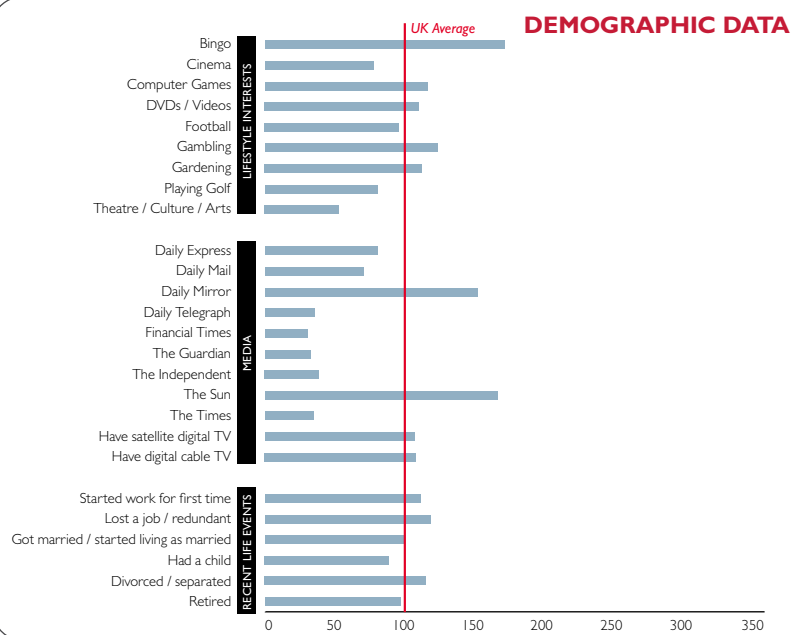
Visiting the pub, betting, football pools, bingo and the Lottery are the principal leisure activities.

These hard-pressed families are struggling to get by in an otherwise affluent Britain.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	31.8%	183
Private rented	4.5%	50
Owned outright	23.3%	79
Owned with mortgage/loan	36.1%	91
Work		
Higher managerial and professional occupations	3.5%	39
Lower managerial and professional occupations	12.6%	62
Intermediate occupations	7.0%	80
Small employers and own account workers	5.5%	80
Lower supervisory and technical occupation	9.8%	135
Semi-routine occupations	16.1%	144
Routine occupations	14.6%	178
Families		
Couple with children	48.9%	116
Couple without children	51.1%	88
Lone parent family	24.4%	145



Type 44: Low-Income Larger Families, Semis

Households tend to be families with a number of school-age children, but there is quite a number of single-parent families. Home to all these families will often be a three-bedroom, semi-detached property rented from the council or a housing association, or sometimes being bought with a mortgage.

Roughly a tenth of these mortgages will have been in arrears at some time, however most are unlikely to be in danger of negative equity unless house prices fall significantly.

Incomes are well below average, with some families earning less than £10,000. Most work is typically routine, in a factory or some other manual occupation, and jobs reflect the general lack of educational qualifications. Unemployment is higher than average and rose during the recession, with particular impact on the more skilled trades and more technical jobs in these neighbourhoods.

Many supplement their income with a number of loans. Since money is tight, the payment facilities offered by catalogue shopping are an attraction in these areas, although the levels of bad debt on mail order may be higher than average. People with a car will own a low-value second-hand vehicle. Shopping may be done in Morrisons, and holidays may well be at a caravan park or a campsite.

Few leisure activities seem affordable. Angling is popular and people will spend time listening to music or watching television. The Lottery, football pools and bingo may be popular. The newspaper is generally a tabloid.

Children in these areas tend, overall, to achieve poorer exam results. Relatively high proportions of pupils leave school with no GCSE passes. In some places there may be some truancy and its associated issues.

These neighbourhoods may lack community cohesion. Fewer than average think neighbours helpful or that people of different backgrounds get on well together. Some people lack satisfaction with their life overall.

Some spend a lot of time with worries and some feel less positive about themselves.

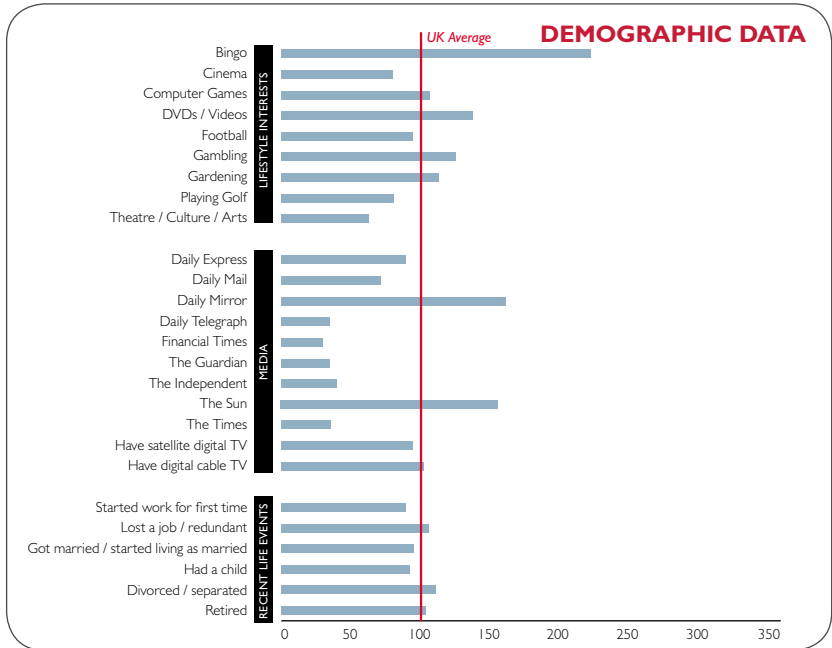
More people than usual consider car crime, drugs, break-ins and drunkenness to be problems in their neighbourhood. These fears are backed up by a relatively high level of reports of violence and personal robbery.

The Black Country and South Yorkshire are the main places for these communities, although they generally crop up in most urban areas. Towns such as Doncaster, Barnsley, Dudley, Wrexham and Ballymoney are typical.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	37.0%	213
Private rented	4.4%	49
Owned outright	23.2%	78
Owned with mortgage/loan	30.0%	75
Work		
Higher managerial and professional occupations	3.4%	37
Lower managerial and professional occupations	12.1%	60
Intermediate occupations	6.9%	79
Small employers and own account workers	5.0%	72
Lower supervisory and technical occupation	9.1%	127
Semi-routine occupations	14.9%	133
Routine occupations	13.2%	161
Families		
Couple with children	41.7%	99
Couple without children	58.3%	101
Lone parent family	23.5%	139



Type 45: Low-Income, Older People, Smaller Semis

These council properties house an older population with significant health problems.

In these areas the retired are unlikely to have any pension provision beyond that provided by the state. Working people will be in routine jobs in shops, on the factory floor or in other manual occupations. This results in low incomes.

Whether due to their age or previous work, a number of people suffer from long-term illness.

The housing is small, usually one or two bedrooms. It is generally rented from the council or a housing association. Fewer than half of these households have a car of any sort.

With so little spare money, spending is limited to a funeral plan, playing bingo and the Lottery, betting and going to the pub. These people are unlikely to be frequent high-street shoppers, preferring to buy clothing, plants and gifts from low-end catalogues by mail order. Leisure activities are similarly limited. Some may do a little gardening or go fishing. Coach tours may be popular holidays.

In this type there is a fear of crime and concerns for personal safety. While many may have worries that too few police is a cause of crime, some feel that the police are not doing a good job. Some might feel unsafe going out after dark. However reasons for staying in may be illness and willingness to watch TV rather than their fears.

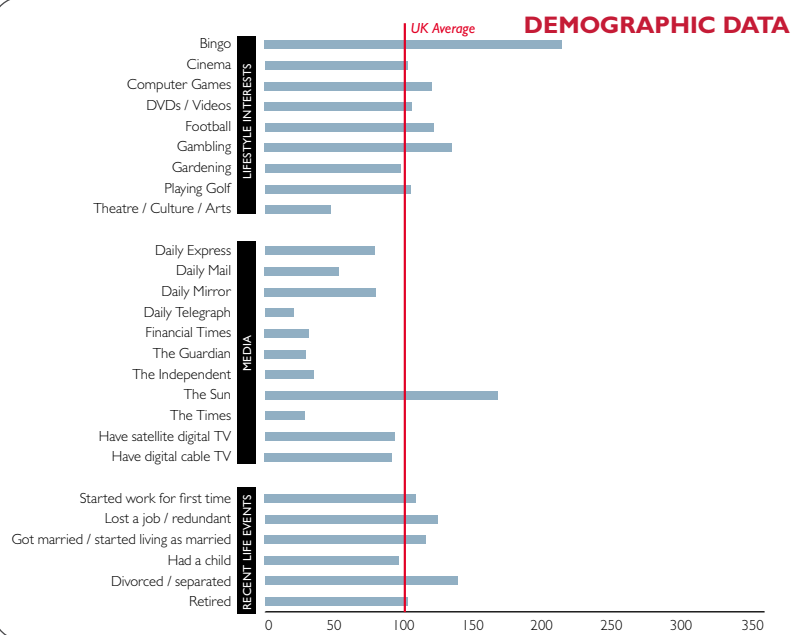
These older people tend to dislike waste, so some seek to conserve energy or recycle. However this may not extend to broader environmental concerns, which some perceive as long term and less relevant.

This type can be found across the country, but main concentrations are in the West Midlands and the North-East in towns such as Wolverhampton, Walsall and Dudley, Durham, Newcastle upon Tyne and Sunderland.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	40.9%	235
Private rented	4.7%	53
Owned outright	16.7%	56
Owned with mortgage/loan	32.6%	82
Work		
Higher managerial and professional occupations	3.3%	37
Lower managerial and professional occupations	13.1%	65
Intermediate occupations	8.3%	94
Small employers and own account workers	4.6%	67
Lower supervisory and technical occupation	10.0%	138
Semi-routine occupations	16.9%	151
Routine occupations	15.0%	183
Families		
Couple with children	49.1%	117
Couple without children	50.9%	88
Lone parent family	28.3%	167



Type 46: Low-Income, Routine Jobs, Terraces and Flats

These are council estates housing young families and singles. Many of the families are single-parent households.

Incomes are low. People have few if any educational qualifications and their routine jobs are in shops and factories. Unemployment is high and increasing a little faster than the national average. Despite the overall youthfulness of these areas, there are a number of people suffering long-term illness.

People generally live in terraced houses and purpose-built low-rise flats. They are typically two-bedroom and thus quite crowded for the size of household. Homes are mostly rented from either the council or a housing association, although a minority are being bought with a mortgage. These are often first-time buyers who borrowed a large proportion of the property's value and some may now be in danger of negative equity. A number may be in arrears or have been in the past.

People in this type are on tight budgets and food bills are low relative to the size of the families. Shopping is more often done at Asda, Somerfield or the Co-op. However children are given the odd fast-food treat. Phone bills are much smaller than average and people make use of the finance options of catalogue shopping.

A number may be having difficulties repaying loans or credit card debt. Betting and the Lottery are perceived to offer the chance of more money and a better standard of living.

Leisure activities are restricted to low-cost activities such as angling, bingo, listening to music and watching television. There is some uptake of cable TV and digital television.

Children in these families tend, overall, to achieve poorer exam results. In some of these areas, relatively high proportions of pupils leave school with no GCSE passes. Levels of truancy are likely to be well above average.

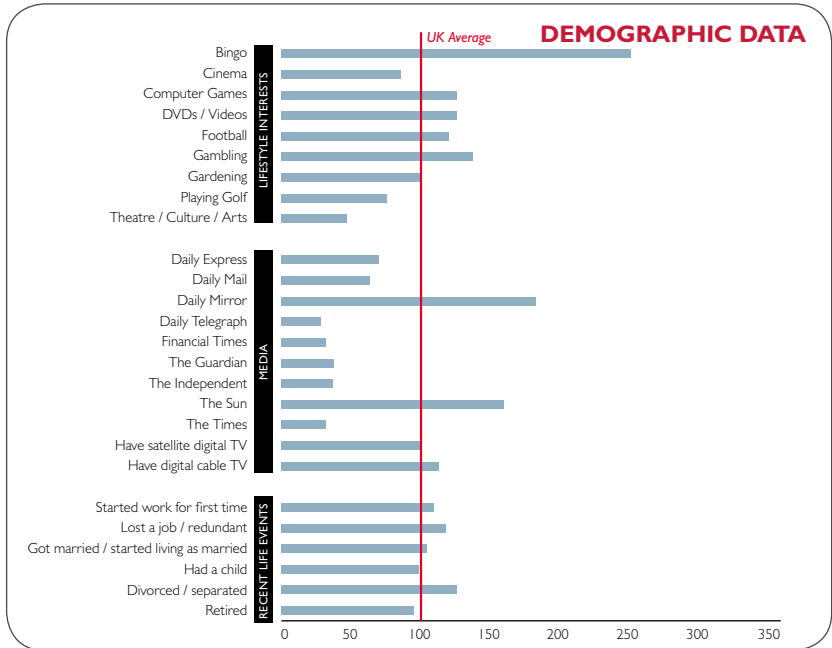
Confidence in the police is lower than average. As many as one in seven residents may feel very worried that they might become a victim of crime. Neighbourhood Watch schemes are rare and people feel few of their neighbours take part in organisations for the benefit of the community. In some of these areas there may be problems of drug dealing, intimidation and vandalism.

The biggest concentrations of this type are in Scotland, for example Cowdenbeath, Alloa and Glenrothes. Other places with high levels include Nottingham, Harlow, Corby and Norwich.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	38.0%	218
Private rented	5.6%	62
Owned outright	20.3%	68
Owned with mortgage/loan	31.6%	79
Work		
Higher managerial and professional occupations	2.5%	28
Lower managerial and professional occupations	10.7%	53
Intermediate occupations	7.1%	80
Small employers and own account workers	4.1%	60
Lower supervisory and technical occupation	9.0%	126
Semi-routine occupations	16.3%	146
Routine occupations	15.0%	183
Families		
Couple with children	49.4%	118
Couple without children	50.6%	87
Lone parent family	31.9%	189



Type 47: Low-Income Families, Terraced Estates

These are poor families in low-rise estates.

In these estates there are nearly as many single parents as traditional two-parent families. There are many school-age children and families are larger than average. There are also some couples whose children have left home.

There may well be significantly greater-than-average gender disparity in the educational achievement of children in these areas. Levels of truancy and persistent absence are also likely to be well above average. One might anticipate up to five times as many children as average to leave school with no GCSE passes and overall exam performance will be significantly below average.

Housing is usually low-rise council terraces, perhaps three-bedroom, but still crowded for the size of family.

To be earning anything approaching an average income is rare. Long-term unemployment is high and as with the country overall, increased markedly during the recession. Employment is routine factory or manual work. Travel is on foot or by public transport since few own a car.

With money tight, food shopping might be in stores such as Aldi. Clothes might be bought at Asda, New Look or sometimes from catalogues. In common with other low-income types, the pub, betting, football pools, Lottery and bingo are common activities and entertainments. One luxury might be cable TV.

These families tend to be less interested in "green" issues. They are less likely to recycle and to have ever considered cutting back to save energy or protect the environment.

The majority of residents are likely to feel their neighbourhood suffers problems of teenagers hanging around. Litter, graffiti, vandalism and drugs may also be of concern. Residents are three times more likely than average to have had their vehicle stolen. They may well be of the view that one of the

causes of crime is too few police. A significant minority feel the police do not understand these neighbourhoods, and have little confidence in the police.

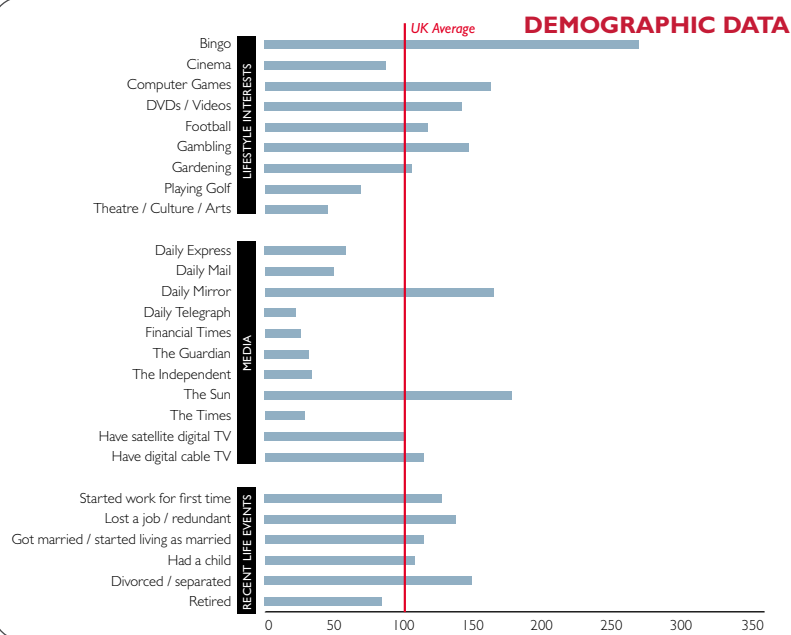
Overall these families feel they have more worries in their lives.

This type can be found throughout the country, including in Motherwell, Knowsley, Dagenham, Hartlepool and Sunderland.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	56.4%	324
Private rented	4.8%	53
Owned outright	13.7%	46
Owned with mortgage/loan	19.6%	49
Work		
Higher managerial and professional occupations	2.0%	22
Lower managerial and professional occupations	8.8%	43
Intermediate occupations	5.6%	64
Small employers and own account workers	3.5%	51
Lower supervisory and technical occupation	8.5%	118
Semi-routine occupations	16.4%	146
Routine occupations	16.3%	199
Families		
Couple with children	57.9%	138
Couple without children	42.1%	73
Lone parent family	38.8%	230



Type 48: Families and Single Parents, Semis and Terraces

These are large families living in semi-detached council housing.

Many families have three or more children and half of all families are headed by a single parent. Housing is generally two or three-bedroom council semis and terraces.

In some of these areas one may find the highest proportions of pupils leaving school with no GCSE passes. These may well be areas where children have some of the poorest exam performance, with girls outperforming boys more than elsewhere. Levels of truancy and persistent absence are also likely to be particularly high.

Incomes are very low and a fifth of families feel in need of a loan. Where there is paid work, it tends to be routine jobs in nearby factories or shops. Unemployment is among the highest of any type and has doubled in the past few years, tending to have a greater impact on those in skilled trades.

Some have no credit card, others have been refused credit in the past. People tend to have loans and some will have difficulties with the repayments. There is little money for fashion shopping. Cheaper clothing is bought from discount stores and supermarkets. Mail-order shopping is less popular, with the exception of gifts and gadgets, however these purchases are three times more likely to result in bad debts.

Travel to work is on foot or by public transport. Car ownership is very low. Leisure activities include fishing, betting, computer games, listening to music and cookery, although take-away and fast food are consumed more than average. The Sun, Daily Mirror and Daily Star are all relatively popular reading.

The few mortgages that exist in these areas are often poorer first-time buyers seeking the only place they can afford. They are three times more likely than average to have been in arrears in the past. Since they borrowed a substantial proportion of the value of the property, and these less-desirable

areas for owners are more likely to have lost value, some are likely to be in negative equity.

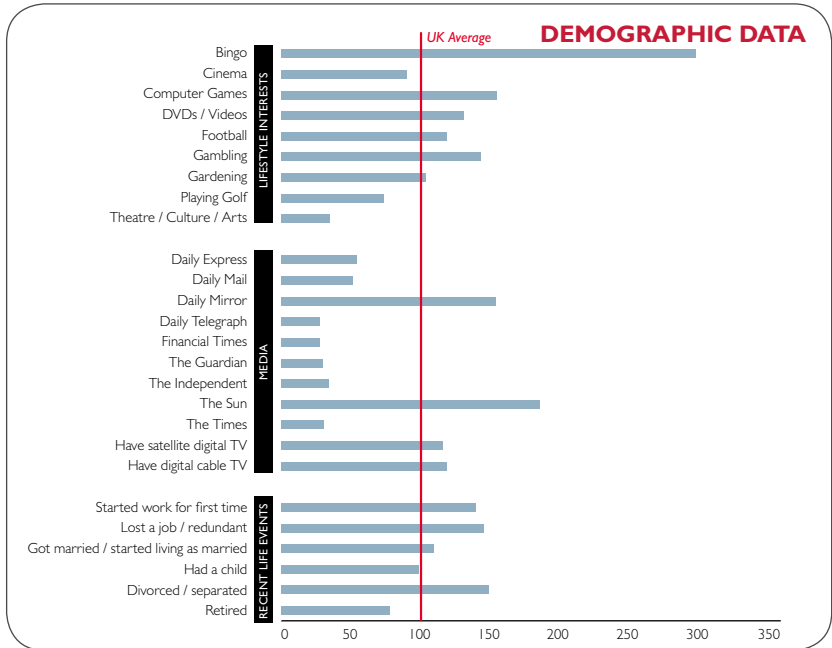
Residents are more likely to consider their neighbourhood has a problem with drugs. Although fear of crime is no higher than usual, there is a higher expectation that crime will occur. People here are twice as likely to have experienced violence and many residents may consider it at least a little unsafe to walk around the area at night.

This type is often found in former industrial cities in the North and North-East such as Newcastle upon Tyne, Middlesbrough and Sunderland. Examples elsewhere in the country include Wrexham, Nottingham and Wolverhampton.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	54.6%	314
Private rented	4.8%	53
Owned outright	12.1%	41
Owned with mortgage/loan	23.4%	59
Work		
Higher managerial and professional occupations	2.4%	27
Lower managerial and professional occupations	9.8%	49
Intermediate occupations	6.0%	68
Small employers and own account workers	4.3%	62
Lower supervisory and technical occupation	9.2%	128
Semi-routine occupations	17.4%	156
Routine occupations	17.1%	209
Families		
Couple with children	64.1%	153
Couple without children	35.9%	62
Lone parent family	39.3%	233



Type 49: Large Families and Single Parents, Many Children

These are some of the poorest young families in the country. These neighbourhoods have exceptionally high numbers of children and a young age profile. The level of single parents is three times the national average.

Levels of truancy and absence are likely to be particularly high. Some of these children may achieve the poorest exam results, and some of these areas may have the highest proportions of pupils leaving school with no GCSE, or equivalent, passes.

Housing is mainly three-bedroom terraces, or sometimes semis, mostly rented from the council. For the larger families, this means some overcrowding. Perhaps one in 20 might be first-time buyers able to afford only less-desirable locations. They are more likely to have been in arrears in the past and some perhaps are in negative equity.

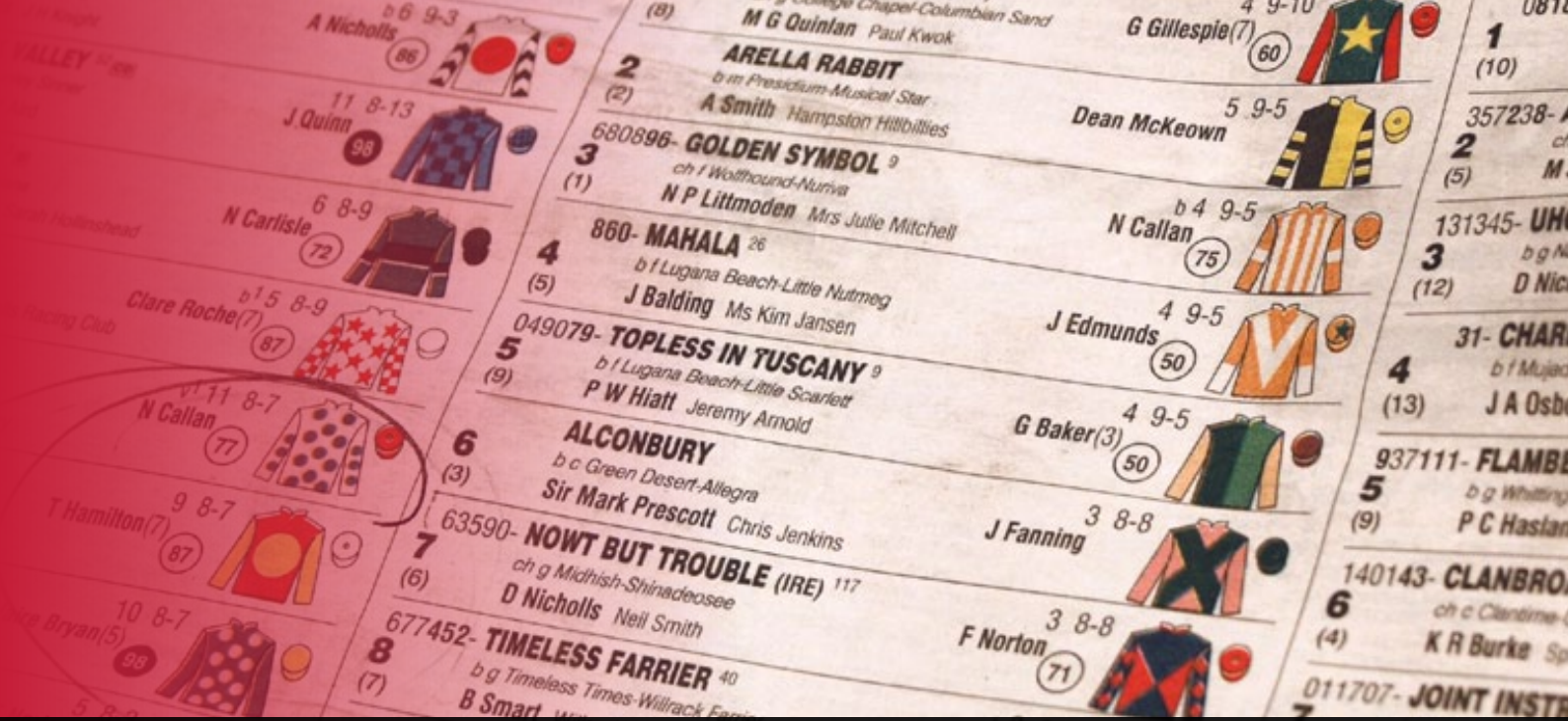
Unemployment is very high with a significant number of young people never having worked. It has doubled in the past few years. With many single parents not working, the number of wage earners is low and so, inevitably, are incomes. A number of households are in debt, often with multiple unsecured loans. Many are likely to be having difficulties with repayments, some despite having consolidated their debts.

These are less likely to be confident and secure neighbourhoods. Fewer people than usual feel satisfied with their lives and more than usual might lack a positive self-image. Fear of crime affects the quality of life for as many as one in five residents, and only half feel their local streets are safe at night. People in these areas are three times more likely to have had their car stolen. The police are held in low esteem by a greater proportion of the population than elsewhere.

People have to be careful shoppers. Clothes come from supermarkets, street markets or catalogues. Like other younger people, what spare money they do

have is spent on going out to pubs, cinema, DVDs and nightclubs. Otherwise they spend their time at home watching TV, gambling online or playing computer games.

This type is found in most major urban centres including Londonderry, Motherwell, Falkirk, Newport, Ipswich and Walsall.



Group O Burdened Singles

Type 50: Single Elderly People, Council Flats
 Type 51: Single Parents and Pensioners, Council Terraces
 Type 52: Families and Single Parents, Council Flats

This urban group is characterised by high numbers of single adults. These include single pensioners, young singles and lone parents.

They tend to live in purpose-built flats or small terraced houses, the majority of which are rented from the council or a housing association. A minority are being bought on a mortgage. These low-value properties will house many first-time buyers, and mortgages will be a large proportion of the value. There may be a number in negative equity, and a higher-than-usual level of mortgages in arrears.

The working population is employed in routine, manual and retail occupations. However, with high numbers of pensioners and single parents, many people are not working and the overall level of household incomes is very low. Unemployment levels are well above average. There is much long-term illness, reflecting the relatively high numbers of older people.

The high unemployment, low incomes of those in work plus high numbers of single parents and pensioners, mean that benefits form a significant element of the total income of these areas.

With such low incomes, these households have little if any discretionary spend. Working paid overtime to stretch incomes is quite common. A number might

have significant debts, from loans or credit cards. When they borrow money, these people are much more likely to find repayments a heavy burden. During the recession they cut back significantly on the amount of non-essentials they bought

They are unlikely to have cars and rely on public transport. About one in five does their main food shopping by bus, although they travel by train on rare occasions. Leisure activities are very limited and will include going for the occasional drink, watching TV and DVDs, playing bingo and placing a bet at the bookies.

Over the past five years or so perhaps 10% of this group will have become overweight. Children are significantly more likely than average to consume crisps, sweets and fizzy drinks.

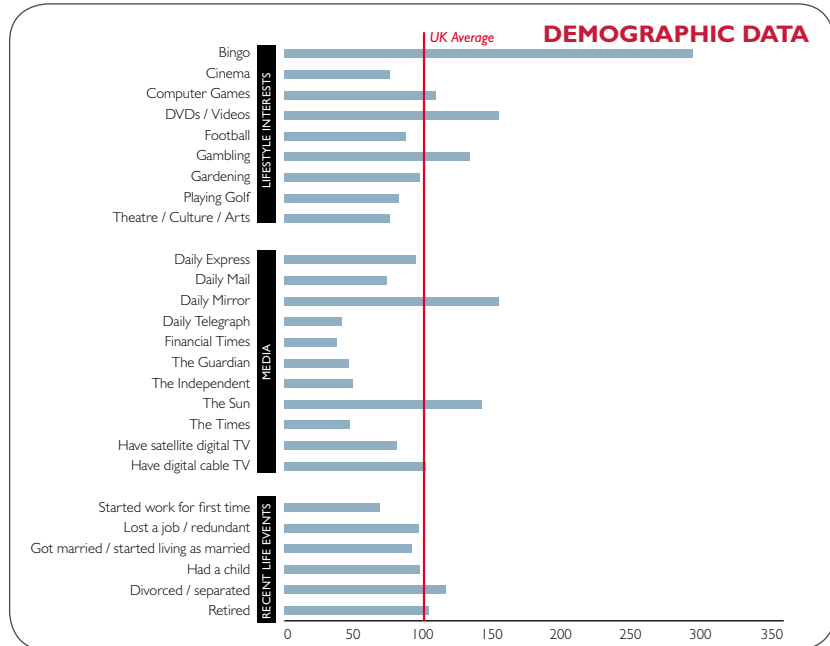
In general more people in this group spend time worrying about things.

Whether they are adults living alone or single-parent families, life can be difficult for these people.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	48.4%	278
Private rented	6.7%	75
Owned outright	18.1%	61
Owned with mortgage/loan	20.2%	51
Work		
Higher managerial and professional occupations	3.6%	40
Lower managerial and professional occupations	12.4%	62
Intermediate occupations	6.9%	78
Small employers and own account workers	4.6%	67
Lower supervisory and technical occupation	8.0%	111
Semi-routine occupations	13.3%	119
Routine occupations	11.6%	141
Families		
Couple with children	35.2%	84
Couple without children	64.8%	112
Lone parent family	24.1%	142



Type 50: Single Elderly People, Council Flats

There are high numbers of pensioners in these areas, renting purpose-built flats. More than 40% of the population is over 60 and every other age group is under-represented. Almost one in three people in this type is a single pensioner, and unsurprisingly levels of long-term illness are double the national average.

For those of an economically active age, unemployment is relatively high and people tend to work in routine jobs in manufacturing and retail. The average household income levels for these areas are among the lowest in the whole country. Fewer than usual will have a credit card, while more will have been refused credit. Some might be having difficulties repaying debts.

Housing in these neighbourhoods is typically small, one or two-bedroom, purpose built-flats rented from the council or a housing association. Very few people have access to a car and they rely on public transport, walking and occasional taxis to get around.

These people have little discretionary spend. They may go on coach tours but tend not to go on holiday, but will go to bingo and buy Lottery scratch cards. Although not high spenders they will buy from catalogues, where the convenience of delivery to the home is probably as attractive as the ability to spread payments. Health products, clothing, books and children's goods are typical purchases. Being more traditionally minded, they will prefer to pay by cash or cheque and order by post. Few will have ever used the internet.

In these areas fewer people feel safe, whether walking at night or during the day. Over a third of residents are likely to say that they do not go out nowadays for fear of being attacked. They are more likely than average to believe that crime has risen a lot in recent years.

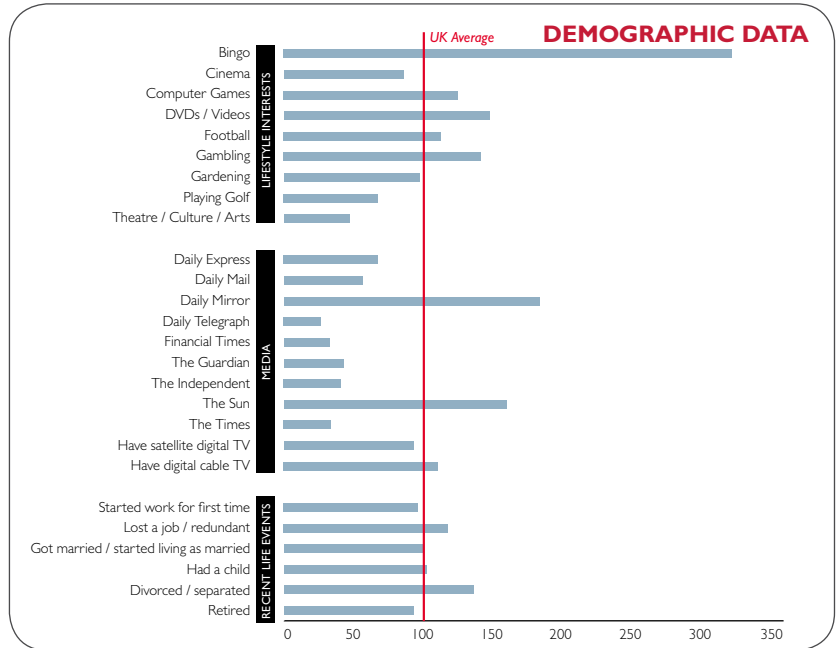
When they buy a paper, it is most likely to be the Daily Mirror, Sun and Sunday Mirror at the weekend.

While found throughout the country, this type is found in primarily in towns such as Chesterfield, Carlisle, Durham, Mansfield, Cowdenbeath and Wakefield.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	54.8%	315
Private rented	6.0%	67
Owned outright	14.6%	49
Owned with mortgage/loan	18.8%	47
Work		
Higher managerial and professional occupations	2.2%	25
Lower managerial and professional occupations	9.4%	46
Intermediate occupations	6.0%	68
Small employers and own account workers	3.3%	48
Lower supervisory and technical occupation	8.0%	111
Semi-routine occupations	15.3%	136
Routine occupations	14.8%	180
Families		
Couple with children	48.1%	115
Couple without children	51.9%	89
Lone parent family	36.4%	216



Type 51: Single Parents and Pensioners, Council Terraces

These are areas with high numbers of single pensioners living alongside many single parents. The age breakdown of the population is unusual because overall there are high numbers of both people over 60 and children under 16.

Fewer children than average are likely to achieve good GCSE results, and in some areas one may find a high proportion of pupils leaving school with no GCSE passes at all. Girls outperform boys to a greater extent than usual. Levels of truancy and persistent absence are likely to be high.

People live in council or housing association properties. These tend to be small terraced houses and flats, typically found in urban estates. Unemployment levels are high, recently increasing to the highest proportion claiming jobseeker's allowance of any ACORN type. Typical occupations include manufacturing and other more-routine jobs.

These neighbourhoods are less likely to be seen as close communities where neighbours share values and look out for each other's families.

With high numbers of single pensioners and single parents, overall income levels are low. This type has the lowest level of qualifications of all ACORN types, which means there is little chance of these areas becoming more prosperous.

With such low incomes it is not surprising that the majority of these people do not have a car and public transport is essential to them. However, for many, access to public transport is less good than it might be.

With any spare money they may go to bingo or place an occasional bet at the bookies. With the exception of watching television, home is less likely to be a place for entertainment, fewer than average have ever used the internet and they prefer to drink in the pub. If they do manage a holiday, they may choose a coach tour or caravan break in the UK.

A sizeable minority of residents feel unsafe walking after dark and may not go out for fear of being mugged. Getting on for a half of people might feel at least a little worried about becoming a victim of crime. The local police may be regarded less well than in other types of area.

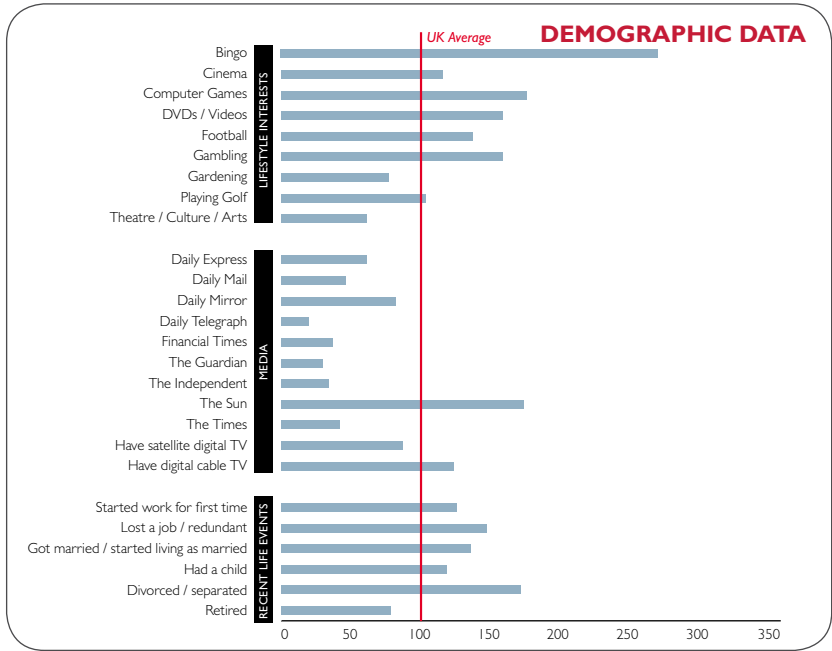
When they buy a paper their particular favourites are the Daily Mirror, Star, Sun and News of the World.

Many towns and cities will have some neighbourhoods of this type, but concentrations are found in Newcastle, Sunderland, Belfast, Liverpool and Greater Manchester.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	59.6%	342
Private rented	4.6%	52
Owned outright	10.6%	36
Owned with mortgage/loan	17.9%	45
Work		
Higher managerial and professional occupations	2.5%	28
Lower managerial and professional occupations	10.9%	54
Intermediate occupations	7.3%	83
Small employers and own account workers	3.6%	52
Lower supervisory and technical occupation	8.3%	115
Semi-routine occupations	16.9%	151
Routine occupations	14.9%	182
Families		
Couple with children	58.1%	138
Couple without children	41.9%	72
Lone parent family	43.9%	260



Type 52: Families and Single Parents, Council Flats

This type is really found in significant numbers only in Scotland and in particular, Glasgow.

The vast majority of people live in purpose-built flats including traditional Scottish tenements. They are small one or two-bedroom properties and will be mostly rented from the council or housing associations. A few mortgages exist in these areas, including first-time buyers only able to afford lower-value flats, but are three times more likely to have been in arrears in the past.

The population is young and there are many school-age children with young parents. The level of single parents is one of the highest in the country. With such young families, many women are fully occupied looking after their children.

These are areas where children may achieve poorer exam results. Across this type fewer than one in 20 children achieves five Higher passes. Levels of truancy and persistent absence are likely to be high.

Although unemployment has increased less rapidly than average, these areas traditionally had more unemployment and still have high numbers claiming jobseeker's allowance and many long-term unemployed.

Those that are working are in routine factory, manual or retail occupations and overall income levels are among the lowest in the country. They have to consider their budgets when shopping for food and retailers such as Asda or the Co-op may be where they choose to go. Some may buy mail-order goods from the traditional catalogue companies, so that they can spread their payments. More than usual might be late with their payments.

It is possible these households may have debts from multiple unsecured loans or have consolidated loans. Some may be having difficulties making repayments on these debts.

With the limited money they are likely to have left, they will occasionally relax by going to the pub or a nightclub for a drink, going to bingo or placing a bet. Otherwise for many, computer games or their interest in their local football team is one of the things that matter most to them.

Perhaps as many as one in ten people's quality of life might be severely affected by the fear of crime. People may feel unsafe after dark, primarily because they are afraid to go out on their own. About a quarter are likely to believe that crime has increased a lot in recent years.

Teenagers, noisy neighbours, drugs and abandoned cars might be a big problem for some in this type of area. It is much more likely than average for residents to have had their vehicle or mobile phone stolen.

Their most popular paper is the Daily Record, followed by the Sun and News of the World. TV is important to many and cable TV is popular.

In addition to Renfrew, Airdrie, Johnstone, Clydebank and Linwood in Glasgow, this type is found in West Dunbartonshire, Dundee, Aberdeen and Edinburgh.

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Group P

High-Rise Hardship

Type 53: Old People, Many High-Rise Flats

Type 54: Singles and Single Parents, High-Rise Estates

These communities have very high numbers of older residents, especially over-65s. There are very few traditional families and middle-aged people. There are also fewer children in this group overall, although some areas contain high numbers of single parents with children under five. More than 60% of households contain only one adult. These can be single people, single pensioners or lone parents.

More than 75% of households live in purpose-built flats, mostly rented from the local authority or housing associations. Flats are small, usually one or two bedrooms, and frequently in high-rise blocks often built in the 60s or 70s. There are very low levels of owner-occupation.

These are relatively deprived neighbourhoods, containing some of the UK's highest levels of unemployment and long-term illness. Mobility problems with climbing stairs and walking are twice as likely in this group. Those in work are likely to be employed in manual and factory jobs or work in shops. Over the past few years they have needed to work more paid overtime to make ends meet.

The combination of high unemployment, pensioners, single parents and the low incomes of those in work means that benefits are a significant contributor to the income in these streets. Only a little over half

of the total income of this group comes from paid employment. Many more people than usual will be having difficulties repaying loans or credit card debts, and using the services of debt consolidators.

Educational qualifications, incomes and car ownership are all low. Fewer than 5% of these people are likely to have stayed at school beyond the age of 16. This is partly due to the school leaving age of the times being lower for many elderly residents, and partly the educational levels of the younger residents.

Leisure interests include computer games, football, gambling, bingo and going to the pub. The tabloids are favoured reading.

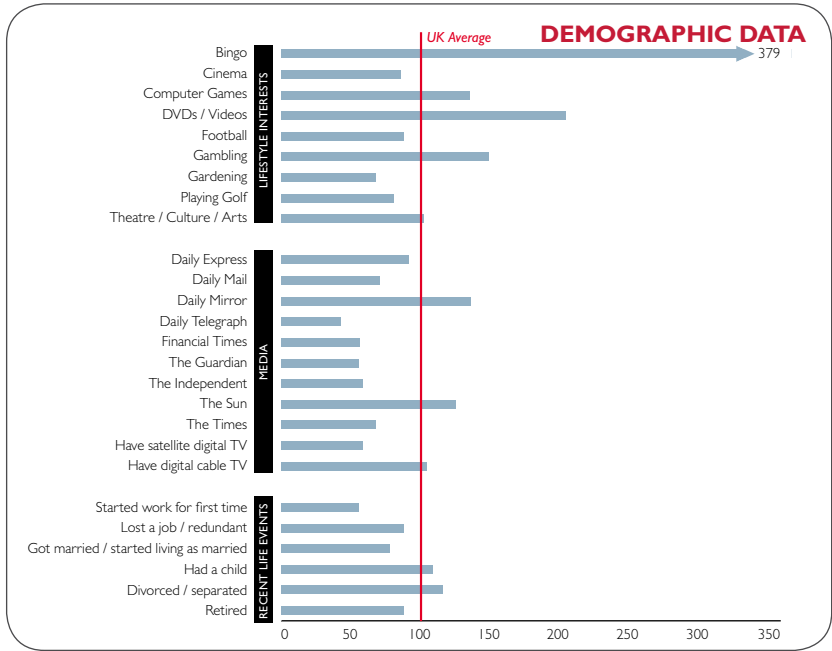
Having the older generation's aversion to waste, they are likely to make the effort to take items to be recycled. They will seek to conserve water and energy, particularly where this saves money, but otherwise may be less "green" than average.

These people are enduring hardship and for them, life is a struggle.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	66.2%	381
Private rented	8.8%	98
Owned outright	9.9%	34
Owned with mortgage/loan	7.4%	18
Work		
Higher managerial and professional occupations	3.6%	40
Lower managerial and professional occupations	11.3%	56
Intermediate occupations	5.7%	65
Small employers and own account workers	3.5%	50
Lower supervisory and technical occupation	6.1%	85
Semi-routine occupations	10.5%	94
Routine occupations	9.5%	117
Families		
Couple with children	23.6%	56
Couple without children	76.4%	132
Lone parent family	26.2%	155



Type 53: Old People, Many High-Rise Flats

This type contains the largest numbers of elderly people, mostly living in blocks of flats. There are few children and young people. Almost 50% of residents are over 60, with very high proportions of the over-75s. Most households are single-person, particularly single pensioners, often retired widows.

These neighbourhoods have a high population density because of the type of housing they contain. Nearly 75% of residents live in purpose-built flats rented from the local authority or housing associations. Many flats are in high-rise blocks. There are very low levels of owner-occupation. Flats are small, mostly one or sometimes two-bedroom. A couple of years ago a few first-time buyers bought flats in these areas. During the recession this trend dropped to a much greater extent than the national housing market.

These are relatively deprived neighbourhoods, with long-term illness three times the national average and unemployment higher than the norm, despite high levels of retirement. Incomes are very low, with few people having any savings. Some people will have borrowed and be having difficulty repaying their debts. Others may have been refused credit.

Car ownership is low, with most residents dependent on public transport and walking to get around. Most people in these areas walk to do their food shopping.

These older people may buy from catalogues, in particular they purchase relatively high amounts of health products by mail order. Many have never used the internet or possessed a mobile phone. Fewer than average will have a credit card.

Given the older generation's aversion to waste, they are likely to make an effort to take items to be recycled. They will seek to conserve water and energy, particularly where this saves money, but otherwise may be less "green" than average.

People have few enjoyments other than bingo, horseracing and going to the pub. There tend to be more smokers than average. Some may like folk or traditional dance music. Others may take coach-tour holidays.

Nuisance neighbours and drunk or rowdy behaviour may be more frequent complaints in these areas and there is less perception of a community spirit. It is less likely that Neighbourhood Watch schemes currently operate in these areas.

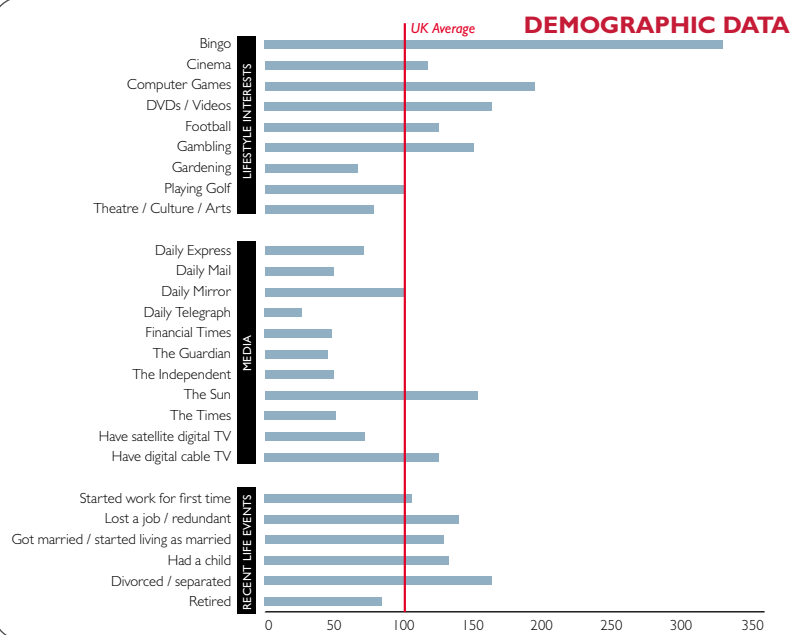
They tend to read newspapers such as the Daily Mirror, Sun and Daily Record.

This type is found in Glasgow, Aberdeen, Inverclyde and Dundee in Scotland, and in Newcastle upon Tyne, Liverpool, Nottingham, Manchester, Sheffield and Wolverhampton in England.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	64.0%	368
Private rented	7.8%	86
Owned outright	9.5%	32
Owned with mortgage/loan	11.4%	29
Work		
Higher managerial and professional occupations	3.0%	33
Lower managerial and professional occupations	11.4%	56
Intermediate occupations	7.1%	80
Small employers and own account workers	3.5%	51
Lower supervisory and technical occupation	7.5%	105
Semi-routine occupations	15.1%	135
Routine occupations	13.5%	165
Families		
Couple with children	45.7%	109
Couple without children	54.3%	94
Lone parent family	40.0%	237



Type 54: Singles and Single Parents, High-Rise Estates

This type is mostly singles of different age groups, living in blocks of flats, especially in Scotland. Single-person households predominate. They are a mixture of young adults, single parents with children under five and retired people. More than average may separate or divorce and there are relatively few traditional families and middle-aged people.

Unemployment is the highest of any ACORN type. These areas have some of the highest numbers claiming jobseeker's allowance and people are more likely than average to have lost a job in the past year. In addition to unemployment, long-term illness is also very high.

Those in work are likely to be employed in shops and in manual and factory jobs. This reflects the generally low levels of qualifications in this type. Incomes are low and people have very low levels of savings. Some have difficulty making credit card or loan repayments, others have consolidated loans, and some have been refused credit in the past. The few who purchase mail order are over twice as likely to default on payments.

Car ownership is understandably low as well, with most people dependent on public transport and walking, particularly for their food shopping, which is often local, perhaps the Co-op. Seventy-five per cent of residents live in purpose-built flats, mostly rented from the local authority. Flats are small, usually one or two-bedroom, and many are in tower blocks.

Horsing, football, bingo, arcade/action multimedia games, watching DVDs and listening to rock and pop music are popular leisure interests.

Favourite clothing retailers are Primark, Asda, Tesco, Marks & Spencer and Matalan, with M&S and New Look taking the dominant part of spending on women's wear.

Fewer than average have a mobile phone. The Daily Record, Sun and News of the World are popular newspapers.

They are less likely to give thought to changing their behaviour in order to help the environment, although they may broadly support "green" measures that mostly affect people other than themselves, for example car owners.

Confidence in the police may be more polarised in these areas, with those with strongest confidence outnumbering those with less confidence. It is possible that nearly half the people feel there is a problem with teenagers hanging around the streets. Drugs, litter and noisy neighbours may also be problems in some cases. Perhaps 5% of residents will have experienced violence and roughly a third think it fairly likely they will be attacked or mugged.

People are less likely to feel their neighbours will offer support or share their values.

This type is most heavily concentrated in Scotland, in Glasgow and Dundee in particular. In England it can be found in Plymouth, Bristol and Sheffield.



Group Q

Inner-City Adversity

Type 55: Multi-Ethnic, Purpose-Built Estates
Type 56: Multi-Ethnic, Crowded Flats

These are densely populated urban areas with a young multi-ethnic population, primarily in and around London. Twenty-five per cent of the population is black and 14% is Asian. Households are typically students, young singles and young families, often single parents.

They live in small flats in purpose-built blocks and normally rent them from the council, a housing association or buy-to-let landlords. A few will have purchased in these areas and some of these may have bought at a bad time. They were slower to notice the recession and may be in negative equity.

Unemployment levels are almost double the national average, although increasing less rapidly than anywhere else in the country. The working population is mostly employed in routine, manual occupations, but more recently some office and public sector workers may have moved into these areas. There is also a significant student population. Household incomes are very low with many earning less than £10,000 per annum. Single parenthood, unemployment and low incomes mean that benefits provide a significant proportion of the total income.

There is little money left for discretionary spending, particularly for those with young families. More than half may be finding repayments on loans to be something of a burden, with a quarter having

significant difficulty. Spending during the recession was significantly curtailed.

Car ownership is very low and everyone is dependent on public transport. Most live close to their workplace and food shopping is often done on foot or by bus.

Like other young people they are interested in music, cinema, DVDs, computer games, football, shopping and fashion. They are interested in current affairs and while tabloids are most popular, significant numbers read the Guardian and Independent.

This group has a high proportion of smokers and the highest proportion of people who have become overweight over the past few years.

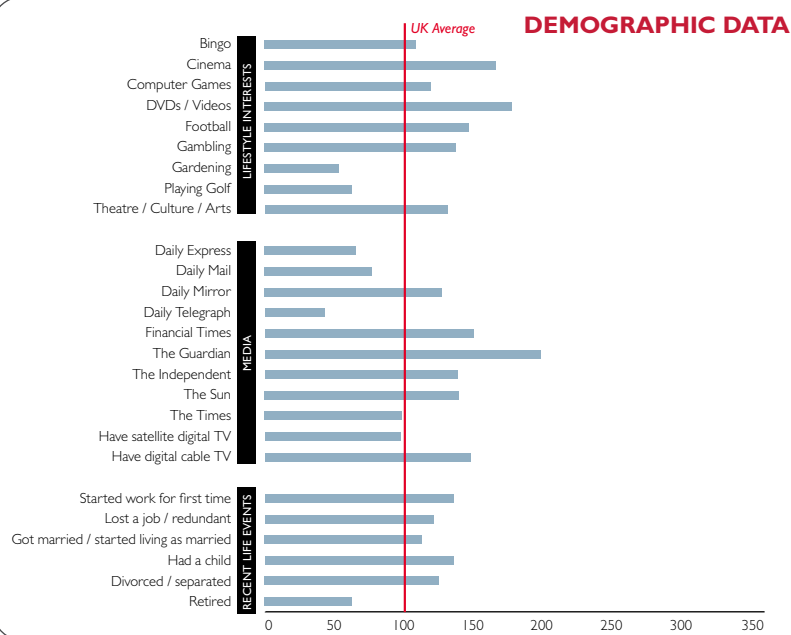
Fewer than average are satisfied with their life and a number may spend a lot of time worrying about things.

These young multi-ethnic communities maintain a sense of vibrancy despite obvious hardship.



DEMOGRAPHIC FEATURES

	Percent	UK Index
Housing		
Social rented	58.9%	338
Private rented	13.6%	151
Owned outright	8.9%	30
Owned with mortgage/loan	13.5%	34
Work		
Higher managerial and professional occupations	7.4%	82
Lower managerial and professional occupations	17.9%	88
Intermediate occupations	8.1%	92
Small employers and own account workers	4.5%	66
Lower supervisory and technical occupation	5.5%	76
Semi-routine occupations	11.0%	98
Routine occupations	7.1%	86
Families		
Couple with children	53.8%	128
Couple without children	46.2%	80
Lone parent family	42.0%	249



Type 55: Multi-Ethnic, Purpose-Built Estates

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. More than 20% of the population in this type are Afro-Caribbean.

They rent their small, one and two-bedroom flats from the council and housing associations and there is a high degree of overcrowding. Almost 60% of households are single people, including some single pensioners. There are average levels of children but more than half of them live in single-parent households.

These children's school achievement tends, overall, to be below average and there may be some problems with truancy. However, few children leave school with no exam passes at all.

These areas have some of the highest numbers claiming jobseeker's allowance and a significant proportion have been looking for work for some time. The recession caused proportionately, less increase in unemployment here than elsewhere. Employment tends to be in low-skilled occupations and incomes are low. Students form 10% of the population in these areas.

Nike dominates sales of men's and children's wear, taking about a third of all purchases. More money is spent on women's dresses and shoes and men's trainers than any other clothing items. Recently people are making fewer and cheaper purchases.

Like most young people they are interested in music, mostly urban and pop genres. Wrestling and "first-person shooter" multimedia game genres are more popular. They may also have an interest in gambling and arts such as community theatre. Many have good access to public transport and can thus participate in the life of the city.

Drugs, noisy neighbours, drunken behaviour, vandalism and rubbish may well be issues for residents of these urban neighbourhoods.

Crime might have more of an impact on the residents' quality of life in these areas. More feel afraid to walk in the neighbourhood after dark. Relatively high proportions might be worried about being mugged, raped or attacked, perhaps due to the colour of their skin. In these areas the chances of finding somebody who has had something stolen from their person are much higher than average.

Incomes are low and people in this type may be in debt and have difficulty repaying loans or making minimum payments on their credit card bills. A number have been refused credit in the past. Fewer than usual purchase from catalogues, but they are more likely to default on payments for the goods.

Like all urban types, newspapers are popular. Readership is diverse and includes the Sun, Daily Mirror, Daily Sport, Guardian and Independent.

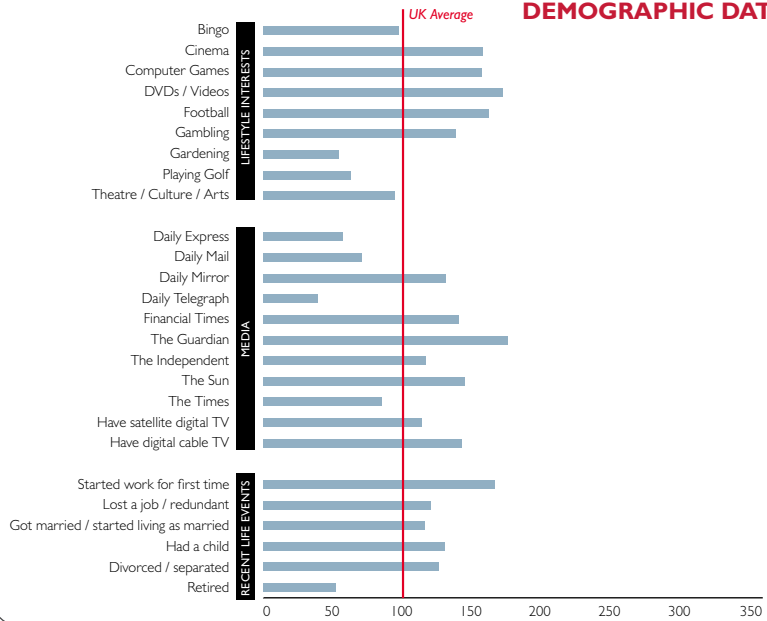
This type is mostly found in Inner London, in areas such as Southwark, Hackney, Lambeth and Tower Hamlets. There are also similar areas in central Birmingham.



DEMOGRAPHIC FEATURES

Housing	Percent	UK Index
Social rented	58.2%	334
Private rented	13.1%	146
Owned outright	9.0%	30
Owned with mortgage/loan	14.4%	36
Work		
Higher managerial and professional occupations	5.8%	64
Lower managerial and professional occupations	15.2%	75
Intermediate occupations	7.5%	85
Small employers and own account workers	4.2%	61
Lower supervisory and technical occupation	5.6%	78
Semi-routine occupations	11.8%	105
Routine occupations	7.6%	93
Families		
Couple with children	62.5%	149
Couple without children	37.5%	65
Lone parent family	43.4%	257

DEMOGRAPHIC DATA



Type 56: Multi-Ethnic, Crowded Flats

These urban areas contain large numbers of young, multi-ethnic families, many of whom are single-parent families. This type has very high numbers of under-fives. A quarter of people are Afro-Caribbean and 10% are Bangladeshi. There is also a significant student population sharing flats.

Seventy per cent of the housing is purpose-built blocks of flats. The flats tend to have one or two bedrooms and are rented from the council or housing associations. The large numbers of children living in these small flats make these homes the most overcrowded in the UK.

Unemployment levels are high, although given the large numbers of lone parents with children under school age, a high proportion of people are not on the job market at all.

Although these areas have some of the highest proportions claiming jobseeker's allowance, the recession caused proportionately less increase in unemployment here than elsewhere. The working population tends to be employed in retail jobs and basic occupations where the skill levels required are relatively low.

With low incomes and living in the city, car ownership levels are low and people use public transport. Money is primarily spent on the children and there is little left for luxuries. A third of all clothing is often bought from Primark, Peacocks or Marks & Spencer, with Tesco or Debenhams taking the largest share of spending on women's wear. Spending declined significantly during the recession, as a function of both fewer and cheaper purchases.

This type is less likely to purchase things by mail order. However those who do so are much more likely than average to default on payments for the goods.

Many people may have been refused credit in the past. They are more likely to make minimum payments on their credit cards, twice as likely to have

unsecured loans of over £15,000 and more likely to be struggling to repay such debts.

Religion is an important part of the social life of some of the ethnic minority population. About half avoid red meat and there is a higher-than-usual proportion of vegetarians.

They read newspapers and the Mirror, Guardian and Independent are popular. They may also have cable TV at home and other interests include buying clothes, online gambling and gaming. Preferred styles of music include hip-hop, soul, gospel and new age.

Compared with elsewhere in the country, more people may say they feel dissatisfied with their lives and more feel negatively about themselves. Relatively few people might say they enjoy living in these neighbourhoods.

These areas have the largest proportion of residents who feel attacks and harassment due to skin colour are a major local problem. Drugs, intimidation and noisy neighbours are also more likely to be cited as problems in these sorts of neighbourhood. Although relatively few people think the police are doing a particularly poor job, they are more likely to be found in these areas than anywhere else in the country.

This type is almost exclusively found in London in areas such as Tower Hamlets, Hackney and Southwark. The only other place with significant numbers outside London is central Birmingham.

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