

Mosaic UK

Generation 6

Data Profile



Mosaic UK consumer classification provides a detailed understanding of the demographics, lifestyles, purchasing behaviour, technology adoption, communication channel preferences and location of all individuals and households in the UK.

This latest version of Mosaic UK capitalises on Experian's access to a wealth of new and richly detailed information on all individuals in the UK and the neighbourhoods in which they reside, such as demographics around household structure, lifestage and culture, property and tenure information, economic indicators, census data, term time addresses for students, as well as physical and human geographic insights.

Mosaic UK classifies all individuals, households or postcodes in the United Kingdom into a set of homogeneous lifestyle types. 155 Mosaic person types aggregate into 66 household types and 15 groups, to create a three-tier classification. Mosaic UK is a fully integrated and consistent classification that is easy to implement regardless of whether it is assigned to a person, household address or postcode.

Methodology

Over the last 30 years Experian has established itself as a leading global provider of consumer classifications and analytics.

Our unique combination of consumer insight allied to our understanding of local markets and economies means we can identify the best sources of data and methodologies to build truly innovative segmentation. This latest version of Mosaic UK takes its place amongst a family of consumer segmentations that is available in 30 countries and classifies over a billion

Level	Coverage	Products	Update
			
Postal Sector	England	Local Area Data	Annually
Postcode	Scotland	ConsumerView	Annually
Output Area	Wales	Household Directory	Annually
Person	Northern Ireland	Postcode Directory	Annually
Household		iCoder	Annually

consumers worldwide.

Mosaic UK is built using a four-stage analytical approach:

- **Descriptive:** A detailed analysis to discover the latest societal trends in the UK
- **Diagnostic:** Acquisition and development of the most appropriate data sources required to classify consumers accurately
- **Predictive:** A sophisticated proprietary approach to cluster analysis utilising cutting-edge unsupervised learning techniques.
- **Prescriptive:** Analysis of market research conducted by our partners at Research Now and Kantar Media, as well as online insights provided by hitwise and a specially commissioned survey to identify marketing channel preferences and technology adoption to assist in the validation and interpretation of the segmentation.

Data Components

Classification Data

A total of 332 data elements have been used to build this latest version of Mosaic UK. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability. To be input into the classification, these data must enable accurate identification of, and discrimination between, a wide range of consumer behaviours. It must also monitor change over time to ensure an accurate assignment of a Mosaic UK code to a person, household address or postcode. A further 1500 data elements were used in clustering did not directly affect the solution, but were used as descriptives when evaluating the segmentation.

72 per cent of the information used to build Mosaic UK is sourced from a combination of data that includes Experian's UK ConsumerView Database, which provides consumer demographic information for the UK's 50 million adults and 25 million households. This database is built from an unrivalled variety of privacy-compliant public and Experian proprietary data and statistical models. These include the edited Electoral Roll, Council Tax property valuations, house sale prices, self-reported lifestyle surveys, term time students from HESA, social housing information from NROSH, broadband speed information from OFCOM, and other compiled consumer data.

The remaining 28 per cent of the data are sourced from the 2011 Census which provides highly accurate neighbourhood level information.

All of the information used to build Mosaic is continuously updated. This enables Experian to verify and update the classification annually, and the segmentation has been built in such a way that new data can be added to provide further insight into the Types.

Descriptive Data

The key to understanding the behaviour of each Mosaic UK type is the richness of the descriptive data. Experian owns and sources a number of authoritative sources of media and market research that allows us to build a rich picture of the nation's socio-cultural diversity.

These include:

- Research Now's online panel of 350,000 consumers and their demographic and media consumption
- BMRB's Target Group Index survey of 25,000 adults consumption of products, brands and media
- Experian Hitwise's online competitor intelligence of 8 million internet users

Clustering

Mosaic UK is designed to identify groupings of consumer behaviour for households and postcodes. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography on all 6 populated continents of the world.

The first step is to gather data for all residents and households in the country. This data is then combined with information from other higher levels of geography including postcode and Census Output Areas. All the input variables go through a selection process where they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology; depending on how well they discriminate at differing levels of geography. This 'bottom-up' approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification, and its ability to discriminate.

For the first time, we have built the Mosaic UK types from a primarily household based segmentation affording greater insight at a far more granular level, and enabling a fully-defined household level view of the individuals classified.

Postcode Mosaic UK provides a view of every postcode in terms of the types of households that you will most commonly find within them.

Group and Types

Group, Type and Person Names

Group	Type	Person
A City Prosperity	A01 World-Class Wealth	A01a Charles
		A01b Isabelle
	A02 Uptown Elite	A02a Benedict
		A02b Susannah
	A03 Penthouse Chic	A03a Christian
		A03b Olivia
	A04 Metro High-Flyers	A04a Oliver
		A04b Claudia

Group	Type	Person
B Prestige Positions	B05 Premium Fortunes	B05a Jeremy
		B05b Fiona
		B05c Cameron
		B05d Madeleine
	B06 Diamond Days	B06a Donald
		B06b Margot
	B07 Alpha Families	B07a Giles
		B07b Annabel
	B08 Bank of Mum and Dad	B08a Nigel
		B08b Hilary
		B08c Alexander
		B08d Eleanor
B09 Empty-Nest Adventure	B09a Roger	
	B09b Gillian	
C Country Living	C10 Wealthy Landowners	C10a Richard
		C10b Penelope
		C10c Edward
		C10d Harriet
	C11 Rural Vogue	C11a Declan
		C11b Bethan
		C11c Aidan
		C11d Megan
	C12 Scattered Homesteads	C12a Robin
		C12b Judith
	C13 Village Retirement	C13a Basil
		C13b Myrtle
D Rural Reality	D14 Satellite Settlers	D14a Adrian
		D14b Sally
	D15 Local Focus	D15a Shane
		D15b Tanya
	D16 Outlying Seniors	D16a Cyril
		D16b Marjorie
	D17 Far-Flung Outposts	D17a Angus
		D17b Jessie

Group	Type	Person	
E Senior Security	E18 Legacy Elders	E18a Reginald	
		E18b Betty	
	E19 Bungalow Haven	E19a Arthur	
		E19b Beryl	
	E20 Classic Grandparents	E20a Stanley	
		E20b Mavis	
	E21 Solo Retirees	E21a Wilfred	
		E21b Doris	
	F Suburban Stability	F22 Boomerang Boarders	F22a Brian
			F22b Christine
F22c Andrew			
F22d Kathryn			
F23 Family Ties		F23a Russell	
		F23b Deborah	
		F23c Jack	
		F23d Chloe	
F24 Fledgling Free		F24a Graham	
		F24b Linda	
F25 Dependable Me		F25a Barry	
		F25b Carol	
G Domestic Success		G26 Cafés and Catchments	G26a Dominic
			G26b Katherine
		G27 Thriving Independence	G27a Nick
	G27b Kim		
	G28 Modern Parents	G28a Craig	
		G28b Alison	
	G29 Mid-Career Convention	G29a Simon	
		G29b Joanne	
H Aspiring Homemakers	H30 Primary Ambitions	H30a Matthew	
		H30b Emma	
	H31 Affordable Fringe	H31a Darren	
		H31b Lisa	
	H32 First-Rung Futures	H32a Adam	
		H32b Amy	
	H33 Contemporary Starts	H33a Ben	
		H33b Gemma	
	H34 New Foundations	H34a Brett or Michelle	
	H35 Flying Solo	H35a Luke	
		H35b Lauren	

Group	Type	Person				
I	Family Basics	I36	Solid Economy	I36a	Ricky	
		I36b	Tracey			
		I36c	Billy			
		I36d	Paige			
	I37	Budget Generations	I37a	Kevin		
			I37b	Julie		
			I37c	Connor		
			I37d	Demi		
	I38	Childcare Squeeze	I38a	Wayne		
			I38b	Kelly		
	I39	Families with Needs	I39a	Kyle		
			I39b	Stacey		
	J	Transient Renters	J40	Make Do & Move On	J40a	Lee
J40b					Jade	
J41		Disconnected Youth	J41a	Liam		
			J41b	Chelsea		
J42		Midlife Stopgap	J42a	Steve		
			J42b	Sue		
J43		Renting a Room	J43a	Lukasz		
			J43b	Monika		
K		Municipal Challenge	K44	Inner City stalwarts	K44a	Alfred
					K44b	Rose
	K45	Crowded Kaleidoscope	K45a	Abdi		
			K45b	Asha		
	K46	High Rise Residents	K46a	Jim		
			K46b	Charlene		
	K47	Streetwise Singles	K47a	Scott		
			K47b	Ashley		
	K48	Low Income Workers	K48a	Terrence		
			K48b	Denise		
L	Vintage Value	L49	Dependent Greys	L49a	Walter	
				L49b	Annie	
	L50	Pocket Pensions	L50a	Albert		
			L50b	Elsie		
	L51	Aided Elderly	L51a	Ronald		
			L51b	Peggy		
	L52	Estate Veterans	L52a	Ernest		
			L52b	Maud		
	L53	Seasoned Survivors	L53a	Harold		
L53b			Lily			

Group	Type	Person	
M Modest Traditions	M54 Down-to-Earth Owners	M54a Dennis	
		M54b Maureen	
	M55 Offspring Overspill	M55a Malcolm	
		M55b Janice	
		M55c Carl	
		M55d Vikki	
	M56 Self Supporters	M56a Gary	
		M56b Lynn	
	N Urban Cohesion	N57 Community Elders	N57a Abdul
			N57b Gloria
			N57c Imran
			N57d Yasmin
N58 Cultural Comfort		N58a Ravinder	
		N58b Jaswinder	
		N58c Mandeep	
		N58d Priya	
N59 Asian Heritage		N59a Sajid	
		N59b Shazia	
		N59c Akhtar	
		N59d Parveen	
N60 Ageing Access		N60a Gerald	
		N60b Patricia	
O Rental Hubs		O61 Career Builders	O61a Dan
			O61b Hannah
		O62 Central Pulse	O62a Tom
			O62b Holly
	O63 Flexible Workforce	O63a Marius	
		O63b Agnieszka	
	O64 Bus-Route Renters	O64a Ross	
		O64b Lynsey	
	O65 Learners & Earners	O65a Sam	
		O65b Emily	
	O66 Student Scene	O66a Will	
		O66b Sophie	

Group Descriptions

Group A City Prosperity

Overview

City Prosperity work in high status positions. Commanding substantial salaries they are able to afford expensive urban homes. They live and work predominantly in London, with many found in and around the City or in locations a short commute away. Well-educated, confident and ambitious, this elite group is able to enjoy their wealth and the advantages of living in a world-class capital to the full.

Core Features

City Prosperity are found in senior and well-paid positions in the City's key financial and professional organisations, as well as in high status roles in politics, media and the arts.

Highly educated, very ambitious and focused on their careers, many of this group are single and are less likely than others to have children.

Their homes are luxurious and often found in London's most prestigious neighbourhoods and exclusive City and riverside locations. They are not always the most spacious homes though and are extremely expensive. Around half of these properties are owned, with many rented for, sometimes, astronomically high rents. Homes are often chosen because of their central locations and the easy commutes their locations offer to the office by underground or overground. Car ownership is consequently relatively low.

Constantly connected via their smartphones, work-life takes precedence for many. They spend many hours online and couldn't manage their lives without the internet. Frequent shopping online allows them to buy whatever they want efficiently, and price is less important than time. They shop at upmarket online grocery stores and book multiple trips abroad.

They keep themselves informed with current affairs and read broadsheet newspapers.

Group B Prestige Positions

Overview

Prestige Positions are affluent married couples whose successful careers have afforded them financial security and a spacious home in a prestigious and established residential area. While some are mature empty-nesters or elderly retired couples, others are still supporting their teenage or older children.

Core Features

Prestige Positions are well-educated couples who have reached senior and managerial positions in companies, or have accomplished professional careers. This is also the group most likely to have achieved success as directors of their own profitable businesses.

Prestige Positions live in large family homes even though some of them no longer have children living at home. These are expensive detached properties, frequently with five bedrooms and large mature gardens in easily commutable locations. Of those whose children have grown up many are still offering support, either with a place to live in the family home, or by supporting them through university. For this group the continued financial support of their children is not a problem.

Almost all own their own home, many outright and, in addition to sizeable salaries or large pensions, they have a substantial investment portfolio making their financial situation very comfortable.

With busy lives to manage many make good practical use of the internet without spending long hours online. In particular they manage bank accounts online, search for savings accounts with the best interest rates, and save time by shopping online.

In general, Prestige Positions are attracted to premium brands, are able to afford expensive holidays and are well insured often including private medical insurance.

Group C Country Living

Overview

Country Living are well-off homeowners who live in the countryside often beyond easy commuting reach of major towns and cities. Some people are landowners or farmers, others run small businesses from home, some are retired and others commute distances to professional jobs.

Core Features

Country Living consists of affluent people who can afford to live in pleasant rural locations surrounded by agricultural landscapes. This population is divided between those still in work and retired people.

These people live in attractive, spacious detached homes that are often period properties or named buildings, and the majority are owned.

Incomes are good, either derived from occupational pensions, commuting to well-paid professional jobs or running successful farms or their own businesses - Country Living contains the highest proportion of self-employed people of any group. Asset holdings in the form of stocks and shares are high.

Living in the least densely populated rural locations means car ownership is high. Most households have at least two cars for tasks from grocery shopping, to doing the school run and commuting to work.

Although broadband speeds may be low, the internet is used for practical purposes as it gives this group access to a broader range of products and services than are available locally. The latest technology is not high on their agenda and mobiles aren't used extensively, probably due to less than reliable signals.

Group D Rural Reality

Overview

Rural Reality are people who live in rural communities and generally own their relatively low cost homes. Their moderate incomes come mostly from employment with local firms or from running their own small business.

Core Features

Rural Reality are a mix of families, mature couples and older singles living in rural locations in lower cost housing. Some live in developments that have sprung up around villages, others in scattered hamlets or in remote communities.

These tend not to be picture-postcard country properties, but more affordable two or three bedroom bungalows, semis or terraces often built post-war or more recently. Seventy per cent of this group own their own homes, while others rent from social landlords.

Overall more people are employed than retired. Those employed may work in agriculture and related industries, or in local manufacturing or retail. People are more likely to have lower level supervisory roles, routine and semi-routine jobs than managerial roles. A relatively high proportion of these people are self-employed.

Rural Reality are unlikely to use digital technology in their work, and slower broadband speeds can limit internet use at home. However they sometimes use auction sites for buying and selling items, and order groceries from mainstream supermarkets online.

Satellite TV is popular as are local newspapers and local radio.

Group E Senior Security

Overview

Senior Security are elderly singles and couples who are still living independently in comfortable homes that they own. Property equity gives them a reassuring level of financial security. This group includes people who have remained in family homes after their children have left, and those who have chosen to downsize to live among others of similar ages and lifestyles.

Core Features

Senior Security is the most elderly group of all, their average age is 75, and almost all are retired. Some are living with their long-time spouse, but a larger number are now living alone, and women outnumber men.

During their working lives Senior Security were employed in a range of managerial and intermediate occupations. They had sufficient income to buy their own homes with a mortgage which they have now paid off, leaving them with considerable equity in their homes.

These homes are comfortable semi-detached three bedroom houses and bungalows in pleasant suburbs. They are generally very settled, long-standing residents of their local communities and have the longest length of residency of any group, having lived in their homes for nearly 25 years, on average.

Though few now have high incomes, most live in reasonable comfort, their state pensions being supplemented by occupational pensions, and they are content with their standard of living.

Senior Security are not fans of technology; they mostly have a pre-pay mobile for emergencies only and will only replace items when absolutely necessary.

Group F Suburban Stability

Overview

Suburban Stability are typically mature couples or families, some enjoying recent empty-nest status and others with older children still at home. They live in mid-range family homes in traditional suburbs where they have been settled for many years.

Core Features

Households within Suburban Stability are mostly headed by people aged between 45 and 65. A significant proportion are still supporting adult children who may be studying, looking for work or enjoying their parents help while they save money for their own future.

Their typical home is a mid-range traditional three bedroom inter-war or post-war semi-detached house built for families in, what are now, established suburbs. These are settled households, most moved into their homes when their children were young, and the average length of residency is 17 years.

Many years employment in a range of lower managerial, supervisory and technical occupations means that Suburban Stability have been able to afford to buy their own homes. Many have paid off the mortgage altogether and others have a relatively small amount left outstanding.

Incomes within this group are respectable and lives are generally comfortable, though the pre-retirement empty-nesters will feel considerably better off than those whose adult children have not yet left, or have returned home. These families can feel stretched, particularly when the younger generation are not contributing to the household finances.

As a group they are reasonably tech-savvy, though they do not rush to buy the latest gadgets. They access the internet daily via broadband and will use it for researching products and services.

Group G Domestic Success

Overview

Domestic Success are high-earning families who live affluent lifestyles in upmarket homes situated in sought after residential neighbourhoods. Their busy lives revolve around their children and successful careers in higher managerial and professional roles.

Core Features

Families in Domestic Success are headed by couples typically aged in their late 30s and 40s, many of whom have school age children. Parents in this group are the most likely to have a degree and may have delayed having children until their careers were established.

They now live in good-sized three or four bedroom detached properties, owned with a considerable mortgage outstanding. Their lives are now settled and they have very comfortable standards of living. These are homes they can expect to stay in while their children grow up.

Company car ownership is high, a benefit of working for well-known organisations or professional firms in sectors such as finance, property, information technology and professional services.

Domestic Success are frequent internet users. As well as being constantly connected for work, they enjoy the time-saving convenience of banking, shopping and managing bills online. They love owning the latest technology and, in addition to smartphones, they are the most likely group to own tablets.

Group H Aspiring Homemakers

Overview

Aspiring Homemakers are younger households who have, often, only recently set up home. They usually own their homes in private suburbs, which they have chosen to fit their budget.

Core Features

Aspiring Homemakers are typically younger families, couples who are yet to have children, and singles in their 20s and 30s. A good number are setting up homes for the first time. Couples can be married or more likely cohabiting, and where there are children they are usually of nursery or primary school age.

Homes are likely to be semi-detached and terraced properties, modest in size but with three bedrooms and mostly owned; three-quarters of Aspiring Homemakers are in the process of buying their house with a mortgage.

Most Aspiring Homemakers are driven by affordability when it comes to choosing where to live. They select either modest priced housing on newer estates, larger homes in better value suburbs that give them more space, or the least expensive homes in popular suburbs.

The majority of Aspiring Homemakers are in full-time employment with a few part-time workers. The starter salaries they earn mean that most can manage their household budgets, but outgoings can be high so they appreciate the benefits of buying and selling on auction sites. Unsecured loans can help with larger purchases.

They own smartphones, are keen social networkers, manage their bank accounts online and download a large number of apps.

Group I Family Basics

Overview

Family Basics are families with children who have limited budgets and can struggle to make ends meet. Their homes are low cost and are often found in areas with fewer employment options.

Core Features

Typically aged in their 30s and 40s, Family Basics consists of families with school age children, whose finances can be overstretched due to limited opportunities, low incomes and the costs of raising their children. In addition to younger children, some families also continue to support their adult offspring. While many households are headed by a couple providing two incomes, a small proportion are lone parent households.

Homes are typically low value and may be located on estates or in pockets of low cost housing in the suburbs of large cities and towns. They are usually three bedroom terraced or semi-detached houses, often dating from between the wars or from the 1950s and 1960s. Most people have lived in the area for many years.

A proportion of the working families have pushed themselves to buy their low cost homes, but more than half rent their home from social landlords.

Limited qualifications mean that people can struggle to compete in the jobs market, and rates of unemployment are above average. Employment is often in low wage routine and semi-

routine jobs. As a result many families have the support of tax credits, but significant levels of financial stress still exist.

Families will take budget holidays to give the children an opportunity of getting away. Red top newspapers are popular sources of information.

They send a large number of texts every day and are keen social networkers.

Group J Transient Renters

Overview

Transient Renters are single people who pay modest rents for low cost homes. Mainly younger people, they are highly transient, often living in a property for only a short length of time before moving on.

Core Features

Households in this group are typically aged in their 20s and 30s and are either living alone or homesharing. Very few people are married and there are few children.

Properties are often older terraced properties, primarily rented from private landlords with a few social landlords. They include some of the lowest value houses of all, and with tenants moving on quickly and paying low rents, private landlords are often not inclined to invest in improvements.

Many work full-time, however their lower skilled jobs mean that incomes for Transient Renters are often limited. Others may be trying to improve their situation by studying for additional qualifications.

This group are the most reliant on their mobile phones, saying they couldn't manage without them. They are the most prolific texters, and frequently check social networks and download music. They have the lowest use of landlines.

Group K Municipal Challenge

Overview

Municipal Challenge are long-term social renters living in low-value multi-storey flats in urban locations, or small terraces on outlying estates. These are challenged neighbourhoods with limited employment options and correspondingly low household incomes.

Core Features

People in Municipal Challenge are typically of working age. There are some families with children, but most are singles.

Many have been renting their flats for a number of years. These are often multi-storey or high-rise blocks built from the 1960s onwards. Those in houses on estates have been settled there for a long time.

These neighbourhoods suffer from high levels of unemployment, and incomes can be particularly low. Those in work tend to be in manual or low level service jobs. People are the most likely to be finding it difficult to cope on their incomes and they often receive benefits.

Municipal Challenge contains the highest proportion of people without a current account. They have a low take up of financial products but may use short term finance occasionally. Given their income and urban location, car ownership is very low.

Generally, ownership of technology is not high, but mobile phones are important and are the preferred means of contact. On average they spend more time watching television than they do on the internet and they prefer making purchases in local shops than buying online.

Group L Vintage Value

Overview

Vintage Value are elderly people who mostly live alone, either in social or private housing, often built with the elderly in mind. Levels of independence vary, but with health needs growing and incomes declining, many require an increasing amount of support.

Core Features

Vintage Value consists of pensioners with an average age of 74, and most are now living alone. Women outnumber men because of their longer life expectancy.

Some still live in homes they have rented from the council for many years, while others have moved, more recently, into specialised accommodation or small housing developments as their independence has decreased.

Typically people in Vintage Value live in small houses and flats, frequently with one or two bedrooms. While the majority are long-term social renters, a third are owner occupiers – a mix of people who have purchased flats and others who exercised their right to buy their home from the council.

Before they retired Vintage Value often worked in skilled manual occupations or routine jobs. The majority are now dependent on state pensions, only a few have additional income from an occupational pension. As a result, incomes are generally very low, but they spend money carefully to keep within their budgets.

Take up of technology from mobile phones to internet services, is very low and they prefer traditional methods of communications such as post and landline calls. They often watch many hours of television in a week and enjoy listening to local radio.

Group M Modest Traditions

Overview

Modest Traditions are older people living in inexpensive homes that they own, often with the mortgage nearly paid off. Both incomes and qualifications are modest, but most enjoy a reasonable standard of living. They are long-settled residents having lived in their neighbourhoods for many years.

Core Features

Modest Traditions consists of people aged mostly between 46 and 65 who have worked hard to buy their own homes and are now benefiting from that decision. They live in older two or three bedroom terraced or semi-detached homes, some bought from the local council.

They are a combination of single people, married couples and families with grown-up children still living at home. Where children are able to contribute to the family income they are likely to be better off than their neighbours.

Modest Traditions tend to work in lower level jobs, perhaps in skilled trade occupations for which an apprenticeship was as useful as a degree, or in administrative or customer service jobs.

When shopping they tend to be focused on what they want and are not easily distracted. However at the supermarket they are the most likely to notice offers and advertising on trolleys and shelves.

Modest Traditions aren't generally up-to-date with the latest technology but many will have mobiles for basic communication and will make some use of the internet for information.

Group N Urban Cohesion

Overview

Urban Cohesion are settled extended families and older people who live in multi-cultural city suburbs. Most have bought their own homes and have been settled in these neighbourhoods for many years, enjoying the sense of community they feel there.

Core Features

Urban Cohesion contains both families with school age and older children, and older people pre and post retirement. A good proportion are larger families who share their home with elderly parents or other family members.

They live in accessible suburbs close to the centres of larger towns and cities. These are diverse neighbourhoods and a significant proportion of the population is of South Asian origin.

Typical homes are Victorian terraced houses or pleasant semi-detached and terraced houses built between the wars. A minority live in more modern purpose built flats. Often Urban Cohesion's homes are relatively expensive because of their central locations and proximity to London. The majority of people are homeowners, many without the need for a mortgage.

Household incomes overall are moderate, derived from work in lower managerial, intermediate and semi-routine occupations.

Many are technology fans and they like to have up-to-date gadgets and phones. They often use them extensively and have the second highest mobile phone bills of any group. Mobile and SMS are their communications preferences for most marketing contacts with organisations. However, they are more cautious about purchasing online.

Group O Rental Hubs

Overview

Rental Hubs contains predominantly young, single people in their 20s and 30s who live in urban locations and rent their homes from private landlords while in the early stages of their careers, or pursuing studies.

Core Features

Rental Hubs represent an eclectic mix of students and young people with budding careers and more mundane starter roles. They live in urban locations in housing that attracts many young people, and most have yet to settle down with a partner or in a home of their own.

Rental Hubs are usually found in or close to the centres of the UK's major cities. They are four times more likely than average to rent their home from a private landlord, with a minority purchasing their homes as a first step on the housing ladder.

Homes are purpose-built developments of small flats or older terraces. Around half of Rental Hubs have been at their address for two years or less.

In addition to students, those in Rental Hubs work in administrative and technical roles or are climbing the corporate ladder in professional or managerial roles. A smaller proportion works in lower supervisory jobs or in service roles in bars, restaurants or hotels, particularly in London.

Having grown up in a digital environment, these people are used to accessing news and information via their digital devices and Rental Hubs have a very high level of smartphone ownership. The internet is the first port of call for information; they are very active on social networking sites and spend a lot of time online. They are less likely to spend much time watching television.

They are generally ambitious, keen to further their positions and adventurous in trying new things. They are likely to take note of an organisation's ethical and environmental credentials.

Type Descriptions

Group A City Prosperity

Type A01 World-Class Wealth

Overview

World-Class Wealth are the most affluent group in UK society. Almost exclusively found in London, they live in extremely expensive city homes or apartments in grand terraces in elite central London locations. At the pinnacle of their careers, with positions as senior partners in City firms or successful company owners, they enjoy privileged lifestyles moving in high status circles.

Core Features

World-Class Wealth are people for whom money is no object. They are highly educated, having gained masters degrees and doctorates from leading universities. They now occupy top positions in the City's banks and other financial institutions as well as other highly skilled and qualified professions.

Having built up extensive portfolios of stocks and shares, they are global investors. Their multi-million pound period mansion terraces or luxury apartments are beyond the reach of all but their compatriots.

This elite type is expert in handling multiple demands on their limited time. They are well connected online and on the go, and they enjoy having the very latest in consumer tech.

They have sophisticated tastes, choosing prestige brands that reflect their status, and have similarly high standards and expectations when it comes to service.

They are frequent international travellers both for business and leisure, opting for expensive and exclusive holidays abroad.

World-Class Wealth also includes wealthy global buyers and highly accomplished temporary residents from around the world, notably elsewhere in Western Europe and East Asia.

Group A City Prosperity

Type A02 Uptown Elite

Overview

Uptown Elite are high status professional families owning expensive and elegant homes alongside equally successful neighbours in upmarket and accessible inner suburbs. Here they are able to enjoy city life in style and comfort.

Core Features

Often aged between 45 and 65, Uptown Elite are high status families with older or adult children living in smart city suburbs, where expensive property prices exclude all but the most successful. Parents work in the professions or may hold high profile positions as writers, academics or journalists. Children are now in their teenage years, at university or beyond, and spare rooms may now accommodate working children unable to afford London property prices.

This highly qualified and high earning urban elite has benefited from a university education, long employment in professional, creative and knowledge industries, and the appreciating value of their homes. Life is extremely comfortable.

Homes are typically very smart, period terraced properties. Three quarters of Uptown Elite own their own home, just under half of these with a mortgage. The others rent privately.

Busy lives and familiarity with technology result in a high take up of online services. Grocery shopping, booking entertainment and keeping up-to-date with the latest news are all regularly done over the internet.

Uptown Elite are the most likely to be a member of a charity organisation. Famine relief charities in particular enjoy their support and they are three times more likely than average to donate to appeals of this kind.

Products, services and brands are often chosen based on ethical considerations. Almost 70 per cent believe it's important for companies to act ethically, and they are the most likely of all to pay more for environmentally friendly products.

Type A03 Penthouse Chic

Overview

Penthouse Chic are young, highly successful City workers renting in prestige locations in central London. Spectacular salaries from demanding jobs in the City pay for their premium-priced flats and their work hard, play hard lifestyles.

Core Features

Almost exclusively found in central London, these young people are typically aged under 35 and can afford to live on their own in apartments in very expensive locations. Working long, often unsocial hours, with leisure time correspondingly limited, most are focused on their careers and are yet to settle down with a partner.

Penthouse Chic rent their luxury apartments in purpose built residential developments, converted warehouses or subdivided period buildings from private landlords for, often, exorbitant amounts. Given the amount of time they spend at work, their homes are chosen for their proximity to their office and are frequently found along the banks of the Thames and around Canary Wharf.

This cosmopolitan type is highly educated – most have degrees, many at post-graduate level – and now often earns astronomical salaries from jobs with City firms and financial institutions. Penthouse Chic also contains a large number of nationals from other European countries, attracted to the opportunities for high earnings and career progression.

These are among the most connected and ‘always-on’ consumers of all. Use of smartphones, wifi hotspots and the internet is extremely frequent and most things are done on the go or online, from banking and trading stocks and shares to accessing social media, news alerts, gambling, listening to music or watching videos on their mobiles.

The limited leisure time they do enjoy is often spent socialising in bars and restaurants, frequently still with work colleagues – Penthouse Chic are the biggest consumers of champagne of any type.

Type A04 Metro High-Flyers

Overview

Metro High-Flyers are highly educated and ambitious 20 and 30-somethings renting expensive apartments, either on their own or with a partner. They are busy forging successful careers living in highly commutable suburbs of inner London and other economically thriving and upmarket cities.

Core Features

These ambitious high-flying graduates, typically from one of the UK’s leading universities, are aged between 26 and 35 and are most common in the wealthy suburbs of the capital, easily commutable to jobs in the City and central London.

Yet to marry, they live alone or with partners in expensive private rented properties, often in neighbourhoods of large Victorian terraced houses now converted into luxury one and two

bedroom apartments. They enjoy the cosmopolitan lifestyle and diversity that living in major cities offers.

Highly educated, many have Masters in addition to their Bachelor degrees. They are now focusing on their careers, holding managerial positions in financial services, information technology and communications as well as working for the City's professional firms. They enjoy good incomes, significantly above average considering their ages, but are yet to start building up savings in the form of stocks and shares.

These people are digitally-connected and highly tech-savvy consumers. They access the internet several times a day, often on the go via their smartphones. Digital communication is a way of life for them, and they show a strong preference for receiving information, especially from banks and retailers, via email.

Group B Prestige Positions

Type B05 Premium Fortunes

Overview

Premium Fortunes are influential married couples and families with teenage children living in distinctive, spacious homes in elite commuter enclaves. Substantial incomes and a portfolio of investments are testament to their successful careers in business or as directors of their own thriving companies.

Core Features

Premium Fortunes comprises people primarily aged 46 to 55. They have been extremely successful in their careers, often as directors and senior managers in organisations with household names and international reputations in sectors such as finance, property, information technology and communications. Highly driven and intrinsically optimistic, others have set up their own businesses, some of which can be sizeable companies.

They live in extremely expensive detached properties with mature, expansive gardens often with teenagers still at home and older children studying at university. These homes are on exclusive streets in the most sought after and prestigious commuter communities. With spacious rooms, upwards of five bedrooms and extensive grounds, Premium Fortunes rely on domestic help to keep home and garden clean and tidy.

Substantial household incomes mean that levels of property ownership and savings and investments are high, but with such expensive properties a good number of families are still paying mortgages. The goods they buy for their homes, children and themselves will be premium brands which they can readily afford.

Living around the outer edges of cities, Premium Fortunes need cars for most journeys, and families tend to own multiple cars, including one for their older children.

The younger household members contribute to a high mobile phone spend and they make extensive use of email.

Type B06 Diamond Days

Overview

Diamond Days are affluent, older retired couples, no longer financially responsible for younger generations. They have yet to downsize from the substantial family homes they bought many years ago. In addition to owning what are now highly desirable properties in prime locations, successful careers and careful investment in stocks and shares have made them financially secure.

Core Features

Diamond Days comprises very well-off retired people, predominantly aged 66 or older, with many well into their 70s and early 80s. Despite their advanced years, they still choose to live in detached family homes, which, often with upwards of five bedrooms, are rather large for their present needs. Most paid off the mortgage some time ago on these now expensive homes.

This outright ownership of substantial homes and high value investments are a result of long and successful careers, often in large corporations in higher managerial positions or in the professions, and contribute to Diamond Days' innate sense of well-being and financial security.

Diamond Days are in relatively good health, have strong interests in the local community and can look forward to a long life. They still own and drive a car and are able to enjoy frequent holidays, favouring short breaks abroad.

Traditional taste, values and good manners are important. They often consider themselves religious and are generous donors to a variety of charitable causes.

They are also conservative in their use of new technology and would much rather speak on a landline than a mobile phone.

Type B07 Alpha Families

Overview

Alpha Families are high-achieving married couples mostly in their 40s, living fast-track lives advancing their careers, their financial security and the progress of their school-age children.

Core Features

Alpha Families are typically married couples, both with professional careers, predominantly aged between 36 and 50 living with their pre-school or primary school aged children.

These affluent families live in sought after locations in high value spacious, detached homes, most with four bedrooms or more. Almost all of these homes are owned, the majority with a substantial amount left to pay on the mortgage.

High outgoings are matched by equally large salaries. With two working parents, household incomes are amongst the highest in the country. They hold senior managerial positions with well-known companies or work in the professions, and their jobs frequently come with company cars which they drive long distances both for work and leisure.

The challenge of maintaining a work-life balance while advancing their careers and spending quality time together as a family means that these busy Alpha Families live their lives at a hectic pace. Adept at multi-tasking as they are, there are still not enough hours in the day for them to get everything done.

As a result as many tasks as possible are done online, from grocery shopping and banking – often with an online rather than a traditional bank – to researching financial products, finding holidays and buying toys for the children.

Alpha Families are also good markets for the latest digital technology, holidays abroad, as well as expensive cycling gear and the latest road bikes.

Group B Prestige Positions

Type B08 Bank of Mum and Dad

Overview

Bank of Mum and Dad are well-off families in upmarket suburban homes, whose older children are still living at home, benefiting from the continued financial support of their middle aged parents.

Core Features

Bank of Mum and Dad comprises married couples typically aged 50 to 65 whose adult children, generally aged 18 to 25, are still enjoying the comfort of their childhood home and the lifestyle and financial support their parents offer them.

With combined high salaries from continued employment in senior positions, Bank of Mum and Dad have now almost paid off the mortgage on their quality four bedroom detached homes.

Their homes are expensive, often fairly modern and, given the income available and the presence of tech-savvy young adults in the household, are well equipped with an array of digital and consumer technology from smartphones, HD and smart TVs to MP3s, laptops and tablets.

The search for entertainment the whole family can enjoy together means that frequent trips to the cinema are popular.

Grocery shopping is generally done at upmarket supermarkets where they are likely to opt for well-known brands. However, catering for the needs of their extended family, Bank of Mum and Dad often find it easier to grocery shop online.

Group B Prestige Positions

Type B09 Empty-Nest Adventure

Overview

Empty-Nest Adventure are mature, married couples, aged 56 and over, living in very comfortable detached homes. Their children have now left home, giving these couples the opportunity to fully enjoy their empty-nest status.

Core Features

Empty-Nest Adventure comprises married couples aged between their mid 50s and early 70s, who continue to live in their long-term family home in relatively affluent neighbourhoods. With their children now having left home, they are able to enjoy a very comfortable standard of living.

Most live in spacious, expensive, four bedroom detached homes in stable neighbourhoods where there has been little change over the 20 or so years they have been there. These are generally in upmarket commuter locations, within easy reach of places with good job opportunities and home to larger companies. Empty-Nest Adventure have the highest proportion of home ownership of any type and, by this stage in their lives, most own their homes outright.

Around half of Empty-Nest Adventure are now retired, and some work part-time. Those still in full-time employment earn very good salaries working in managerial and professional occupations, or as directors of both small and large businesses. Retired empty nesters will likely enjoy the benefits of an occupational pension, supplemented by income from investment in stocks and shares.

Whatever their employment status, they are now comfortably off and many are still building up their savings.

These couples make the most of this stage of life by treating themselves to numerous short breaks in the UK, mainly booking these holidays online, and buying new cars.

Group C Country Living

Type C10 Wealthy Landowners

Overview

Wealthy Landowners are the moneyed owners of highly desirable country houses located in sought after villages in some of the UK's finest countryside. Generally married couples over the age of 45 with older children, this well-heeled country set is a combination of rural grandees, successful farmers and affluent business people.

Core Features

Wealthy Landowners live in attractive properties in rural locations. In addition to well-off farmers and the traditional rural gentry, Wealthy Landowners also includes a number of people who have opted for a second home and a country lifestyle after making money from a professional, entrepreneurial, banking or even a celebrity career. A high number are directors of their own businesses. They are typically older families, with high incomes and very comfortable standards of living, and their grown-up children may well still be living with them in their substantial homes.

These detached properties are high value, character homes often built before 1870, with some more modern grand designs. Some 15 per cent are called Farms and this will also include country estates and large expansive second homes as well as successful working farms. Nearly two-thirds of Wealthy Landowners own their homes outright.

Car ownership is high reflecting their rural locations and country lifestyles and they are likely to own several cars. They are also the most likely type to own a horse.

Wealthy landowners are the most inclined to take holidays and short breaks abroad each year, spending significant amounts on them and splashing out on luxury experiences.

Group C Country Living

Type C11 Rural Vogue

Overview

Rural Vogue are country-loving families with children, pursuing an ideal of rural living in comfortable, detached village homes. As parents they have made a definite lifestyle choice to give their children a village upbringing in a rural setting and are prepared to commute some distance to work to realise this.

Core Features

These families comprise married couples aged 36 to 55 with mostly pre-school or primary school children. One partner often works part-time and the school run is a part of their daily lives.

Their homes are often older village properties or newer homes of modern design with at least four bedrooms, and given the idyllic settings their homes are, not surprisingly, quite expensive. Beyond the reach of gas mains they are often heated by oil.

Although few may have been born in the local community, they are now settled into the village way of life.

Household incomes are good with families able to live comfortably and they are content with their standard of living. Incomes come from self-employment, above average within this type, or from working for larger employers in towns and cities a considerable commute away. Living far from jobs, amenities and high streets, Rural Vogue are dependent on their cars and clock up high mileage in the course of their employment or when accessing services.

They enjoy the community spirit of village life, belonging to charitable organisations, sports and social clubs. Rural Vogue are animal lovers who make the most of their country locations, having the highest levels of pet ownership, particularly dogs.

Group C Country Living

Type C12 Scattered Homesteads

Overview

Scattered Homesteads are comfortable mature households living deep in the countryside, a considerable distance from the nearest towns and cities. Appreciating the solitude of these isolated rural locations, they live in hamlets or, more often, in stand-alone properties set within agricultural landscapes.

Core Features

Scattered Homesteads are older, married couples aged 50-plus, without children at home. They work in agriculture and associated agricultural businesses and many are self-employed. This type contains the highest levels of people who work at home.

Their older properties, often pre-1870, are remote, frequently some distance to the nearest neighbour, and are typically larger, detached homes. Some are smallholdings and, reflecting

their isolated settings, Scattered Homesteads are the most likely to live in a named building, rather than a home with a conventional address.

Homes are of reasonable value, and although incomes are not particularly high, Scattered Homesteads are comfortably off, having capital tied up in land, businesses or their property, which most of them now own outright.

Scattered Homesteads are not particularly interested in technology, and internet use is low. Two-thirds own a dog, whether for companionship, security or as a working animal, amongst the highest for any type, and they are likely to support animal charities.

Living fairly simple lives and disliking waste, they are naturally environmentally conscious, and will make efforts to cut down on water and energy use, and recycle and reuse items where they can.

Group C Country Living

Type C13 Village Retirement

Overview

Village Retirement are couples and singles aged 65-plus, who have chosen to move to the country for their retirement. They now live in village locations, within thriving communities that are still large enough to give them access to the local amenities they require for their everyday living and social needs.

Core Features

Village Retirement consists of a mix of married couples and now single people. Almost all are aged 65 or over and re-located to enjoy the pleasures of village life when they were no longer in full-time work. Many have been rural retirees for some time; three-quarters have lived at their present address for more than 11 years.

These villages are usually large enough to support such amenities as a village store, pub, post office, chemist and doctor's surgery.

Bought with the proceeds from the sale of the family home, Village Retirement's present homes are still fairly spacious three or four bedroom properties, and can be a mix of styles from older period detached homes to more recently built bungalows.

This type is dependent on its occupational pensions and savings, so incomes are not as high as some others enjoying country living. But, having been well-educated and enjoying long careers in higher managerial and professional positions, Village Retirement are comfortably-off.

Now their ample leisure time is spent playing golf – they are the most likely type to do so – enjoying cricket, doing charity work and taking holidays in the UK.

While not exactly technophobes – they do use the internet and email, but their ownership of consumer technology is relatively low – they prefer more traditional methods, such as post, to receive communications.

Type D14 Satellite Settlers

Overview

Satellite Settlers are older working age people, mostly without children, living in their own pleasant homes in expanding developments around larger villages. These locations still benefit from good transport links to nearby towns and cities.

Core Features

Satellite Settlers are mature households aged mostly between 45 and 65, half of whom are living alone. Children have mostly left home, although a few households may still have one of their grown-up children with them.

They live in pleasant three-bedroom homes often on developments that have sprung up around larger villages where expansion has occurred to meet demand. Many are detached properties with some bungalows and semi-detached homes. Eighty per cent of Satellite Settlers own their own homes, and half of these do so without a mortgage.

Mainly working full-time, with a few who have opted for part-time work perhaps as they approach retirement age, Satellite Settlers enjoy a reasonable standard of living and the majority can manage on their incomes.

The more qualified among them have been through further or higher education and work in lower managerial and intermediate occupations. A good proportion of Satellite Settlers are self-employed.

With some shops and local amenities within walking distance, and others an easy bus or train ride away, people shop for small amounts regularly, but may travel to the nearest out of town supermarket for a larger weekly shop.

Type D15 Local Focus

Overview

Local Focus are families living in affordable village homes in rural communities who are reliant on the local economy for employment, often working in skilled trades. Homes are a mixture of owned and rented houses, but are not the character properties found elsewhere in the village.

Core Features

Local Focus are families typically with children of primary school age or younger. Parents are often aged 36 to 45, but some are younger than this, still in their 20s and early 30s and perhaps looking to stay in the local community where they have grown up.

People tend to live in unassuming two or three-bedroom homes in the village, typically terraced houses or semis, often on a small council estate or in a recent development of low cost housing. These are affordable properties and not the period, character homes that can attract more wealthy incomers to these villages.

Although there is a mix of tenure, on the whole home ownership is below average, particularly in areas where house prices are beyond the reach of local salaries.

While few people have higher level qualifications – apprenticeships and vocational qualifications are more common – Local Focus are often skilled tradespeople working locally across a range of sectors as well as more traditional rural industries.

Living long distances from larger towns and cities, shopping options are limited, and Local Focus are often dependent on local convenience stores for grocery shopping.

With incomes lower than average and savings limited, people can sometimes struggle to make ends meet.

Group D Rural Reality

Type D16 Outlying Seniors

Overview

Outlying Seniors are retired people living in inexpensive housing in out of the way locations such as in larger villages or small market towns. Incomes are low and people rely on their state pensions to fund their modest lifestyles.

Core Features

This type contains pensioners who live in low cost housing in small communities where they have been for many years. They are more likely to be married, but some are single, having perhaps lost their partner.

Homes are a mix of bungalows, semis and terraces with two or three bedrooms, of fairly low value, due in part to their less accessible location. They are likely to be owner occupiers with a minority renting from a social landlord, and to have lived at the same address for 20 years on average.

The majority of Outlying Seniors are already retired. Their working lives are more likely to have been spent in lower supervisory roles. Not many will have benefited from an occupational pension or been able to build up many savings and now their incomes are low. Nevertheless, they are careful with their finances and are not as stretched financially as some other retired people, nor some other rural residents.

As they often live some distance from major supermarkets, they are likely to shop regularly at smaller-format supermarkets and local stores.

While they are infrequent users of the internet, they do have digital TV. However they are the most likely type to wait until their TV and other equipment is worn out before upgrading. This attitude is reflected in how they want companies to interact with them. They dislike marketing approaches and are the most likely of all to say they do not wish to be contacted with offers or promotions.

Group D Rural Reality

Type D17 Far-Flung Outposts

Overview

Far-Flung Outposts are people who live in the remotest parts of the UK, furthest away from shops and public services with long travel times to larger towns and cities. These isolated

communities, where neighbours are few yet supportive, have generally ageing populations alongside a smaller number of younger families with children.

Core Features

Primarily found in the Highlands and Islands of Scotland and mid-Wales, Far-Flung Outposts live in remote but attractive locations. There are few young people in these areas as they move away to access further education or broader job opportunities, and the families that do make their homes here generally have primary school aged children.

Their homes are fairly large, older detached homes or bungalows – a large proportion will have a name rather than a number – yet properties are inexpensive due to the remoteness of the location.

Far-Flung Outposts tend to have lower level vocational qualifications. In addition to full-time supervisory and technical roles in agriculture, forestry, fishing and quarrying, many residents have a portfolio of part-time roles in order to earn a living.

People are used to travelling considerable distances to access healthcare services, shopping centres and public transport hubs and many favour using motorcycles or commercial vehicles to get around. Far-Flung Outposts are also the most likely type to own a boat.

Not surprisingly broadband access in these areas is low, and residents rely heavily on Sky Digital for TV viewing.

Group E Senior Security

Type E18 Legacy Elders

Overview

Legacy Elders are time-honoured pensioners, mostly living alone in their own very comfortable suburban homes and enjoying the financial security that comes with outright ownership and a good final salary pension.

Core Features

Legacy Elders are people well into retirement, many of whom are living alone in comfortable and now valuable family homes bought many decades ago for what would now seem a very small amount. With an average age of 78, they are the most elderly type, but still being in reasonable health, have postponed the decision to downsize.

Often four-bedroom detached homes on spacious and now mature plots, these properties are really too large for their present needs. They are found in good quality suburban neighbourhoods commonly within commuting distance of larger cities. Almost all Legacy Elders own their homes and have paid off the mortgages.

Though current incomes may appear relatively modest, outgoings are generally low and their final salary pension from professional jobs tops up their income so that finances are comfortable.

Knowledge and understanding of the latest technology is low, as is internet use. Legacy Elders prefer to keep up-to-date with news and current affairs by reading a broadsheet rather than going online.

Despite their age, most still drive for social engagements or to go shopping, although these days only very locally. They are also the most likely type to belong to a religious organisation and are among the most generous donors to charities.

Group E Senior Security

Type E19 Bungalow Haven

Overview

Bungalow Haven describes communities of peace-seeking elderly couples and singles who appreciate the calm of bungalow estates designed with older residents in mind. The similar interests and attitudes their neighbours share are part of the appeal of these locations to these ageing people.

Core Features

Bungalow Haven comprises retired people, almost all of whom are aged 66 or over and with an average age of 73. These are neighbourhoods where elderly people live in practical two or three bedroom bungalows with modest gardens often built post war in the 1950s and 1960s. Almost all own their homes outright.

This type is evenly divided between those who are still married and those who are now alone. Some residents who are still married may be fulfilling a caring role for partners, but most consider themselves in good health and are comfortable or coping on their retirement incomes.

They have some familiarity with the internet but are only light users, perhaps using Skype to keep in touch with family. Their approach to technology is entirely practical and they favour the value and cost-effectiveness of simpler products such as pre-pay mobile phones. And, while they might research products online, they much prefer to actually buy in store, enjoying more personal service and dealing with a friendly face.

Group E Senior Security

Type E20 Classic Grandparents

Overview

Classic Grandparents are lifelong couples in standard suburban homes living comfortably on their pensions and able to enjoy their retirement through their grandchildren and hobbies such as gardening.

Core Features

Classic Grandparents are retired couples with a lifetime of shared experience and they now have grown-up children and grandchildren. They continue to live in the suburban semis and bungalows they bought some time ago when their families were younger. Having paid off their mortgages they are comfortably off, although their household income in retirement is modest.

In their working lives, apprenticeships and vocational qualifications were a common route to lower managerial, administrative or manual occupations in manufacturing, utilities and the public sector.

Now in retirement, Classic Grandparents are usually still well enough to maintain homes and gardens, drive, involve themselves in the local community and look after grandchildren. They take frequent holidays in the UK, perhaps in a caravan or motorhome.

Along with many of their generation, they have traditional views, preferring the familiar and known, avoiding risks and always discussing major decisions with their partners. This is also a type yet to fully embrace new or digital technology and the internet. They have very low levels of mobile phone and internet usage, favouring basic handsets which are pre-pay and they are the least likely type to own a smartphone.

Group E Senior Security

Type E21 Solo Retirees

Overview

Solo Retirees are elderly singles still able to live independently, whose incomes, though reduced in recent years, give them a satisfactory standard of living. Well into their retirement, they live in their affordable but pleasant owned homes.

Core Features

Solo Retirees are almost exclusively pensioners who are in their 70s or older. They have been married, raised a family and are now on their own. Two thirds are female and many have lived in their homes for a very long time, 27 years on average, perhaps even bringing up their children here.

These properties are reasonably priced three bedroom detached bungalows, terraces and semis of fairly standard design located in pleasant suburbs and now almost all owned outright.

Most Solo Retirees attained some qualifications, and working lives were mostly spent in lower managerial or intermediate roles that offered or allowed them to afford a small private pension. This is now used to supplement their state pension and, although their income has fallen since they have been on their own, with modest outgoings they are able to live quite comfortably. One way they tend to keep their bills down is by switching things off when they are not in use and they will only rarely upgrade furniture or items such as fridges or washing machines.

Solo Retirees are not generally fans of new technology. Ownership of items such as smartphones and tablets is low as is any internet usage.

Group F Suburban Stability

Type F22 Boomerang Boarders

Overview

Boomerang Boarders are long-term couples approaching retirement age with mid-range incomes living in pleasant suburban homes, whose grown-up children have either returned to or have never left the family home.

Core Features

Boomerang Boarders are extended families typically headed by adults aged 56 – 65 whose careers have been in intermediate and administrative roles for which technical qualifications were as useful as a university degree. With long careers and combined household incomes that are comfortable though not excessive, they have been able to buy the family homes they've lived in for many years. Properties are traditional three bedroom semis or sometimes detached homes in established suburbs.

Their young adult children may have returned home after studying at college or university, others will have chosen to save money by undertaking a local course of study while living at the family home. Yet others, unable to get on the property ladder themselves, enjoy the benefits of a high level of disposable income by staying on with their parents. They contribute to the overall household income while potentially saving for a deposit.

With these younger family members influencing the whole household, these are fairly tech-savvy homes. They are frequent internet users, like new technology and own PCs, tablets and above all laptops, but are reluctant to pay a premium to get the very latest tech gadgets. They are adept comparison shoppers and will often search for items, especially electricals, online whilst in store.

Group F Suburban Stability

Type F23 Family Ties

Overview

Family Ties are middle aged couples with teenage and adult children still living at home, often studying or looking for work. Parents earn mid-range salaries and own their homes, but prolonged support of their children can put a strain on household finances.

Core Features

Parents of Family Ties are mostly aged between 41 and 55, and are likely to have adult children aged 18 to 25 at home, and at least one other child under 18, typically still at secondary school. A few have an elderly relative living with them.

Most people live in inter or post war, three bedroom semi-detached homes that are reasonably priced and were built with families in mind. Home ownership is high within Family Ties, but the mortgage is generally yet to be paid off.

Household incomes can be comfortable where adult children are able to contribute to the family finances. Parents themselves earn reasonable salaries from lower managerial and intermediate roles. However, where children are still studying or looking for work, supporting them all can cause financial stress.

Leisure time is spent watching TV via a digital or cable provider, surfing the internet and for children, playing on games consoles.

Type F24 Fledgling Free

Overview

Fledgling Free are mature empty nesters, approaching retirement with respectable incomes. They are enjoying having more space and an even better standard of living since their children have grown up and left the family home.

Core Features

Fledgling Free consists of couples who are married - this is the most likely type to be so – and aged 50 to 65. They have been together for many years in the house they are likely to have bought soon after their first child arrived. On average, they have lived at their address for 18 years and now their children have grown up and left home they are enjoying an era when reduced commitments and continued income provide a good standard of living.

One partner may now be working part-time or have taken early retirement, but many still work full-time. They earn respectable incomes, although on the whole they are not highly educated – relatively few have degrees or attended university.

They work in lower managerial and administrative roles and intermediate occupations where their long term experience is valued.

They own their three-bedroom usually semi-detached homes, which although not particularly high value, now only have small mortgages remaining on them.

Fledgling Free are not particularly interested in technology or owning the latest gadgets, the additional disposable income they now enjoy is perhaps more likely to be spent on holidays or taking up a new hobby.

Type F25 Dependable Me

Overview

Dependable Me are mature singles who live alone in the traditional suburbs of towns and cities. Mostly aged 50 or above, they are self-reliant and have lived in their homes for a good number of years while working in intermediate occupations.

Core Features

In contrast to the transient areas popular with other singles, Dependable Me are instead settled in traditional neighbourhoods of families with children, in homes where they may have lived for over 15 years.

Overwhelmingly single and in equal numbers of men and women, they tend to be aged between 50 and 65 and are either in full-time employment or are recently retired. Where Dependable Me are still in employment, they generally work in administrative, sales or service roles. With one wage-earner, household incomes are often lower than those of their neighbours.

Their employment has been sufficient for them to buy and build up some modest equity in property. Almost all of Dependable Me own their own homes, typically lower value, three-

bedroom semi-detached properties on private estates. If the home is not yet owned outright, the mortgage is a small proportion of the current value of the house.

Group G Domestic Success

Type G26 Cafés and Catchments

Overview

Cafés and Catchments are affluent families with growing children who can afford to live in upmarket housing within city environs. These families have good incomes and enjoy comfortable middle class lives, while enjoying the proximity to professional jobs and access to shopping, leisure and entertainment that living within a city gives them.

Core Features

Cafés and Catchments describes professional married couples in their late 30s and early 40s bringing up their school age children in pleasant family homes in attractive city suburbs. This type is the most likely in this group to have children aged 12-17, although many will also have younger children. Living in areas popular with well-educated families and with access to good schools, they have aspirations of their children going on to study at a good university.

Almost all of this type own their property with a mortgage, and their homes tend to be older, three or four bedroom suburban semi-detached homes.

Parents are likely to have a degree or post-graduate qualification and to work in property, financial services, information technology or professional services.

Leading busy lives and adept at juggling multiple tasks, they are confident in their use of technology and are heavy users of the internet at home and at work, frequently making purchases online. This is a fertile market for digital products.

Cafés and Catchments are also environmentally aware, particularly when it comes to recycling.

Group G Domestic Success

Type G27 Thriving Independence

Overview

Thriving Independence are well-qualified, older singles with comfortable incomes from professional occupations. Typically aged 36-plus, they live in good quality homes in pleasant commuter suburbs that are popular with families.

Core Features

Thriving Independence describes professional people primarily aged between 36 and 60, who are single and live alone, with a few cohabiting. Hardly any have children living with them permanently, although some may have children from previous relationships staying with them from time to time.

Most have lived in their current homes for a relatively short time. Unlike younger singles, Thriving Independence have chosen to live in typical three bedroomed detached or semi-detached family homes in an established residential suburb. The majority own these homes

with a mortgage, but some do rent from private landlords. These properties are of reasonable value, good quality and can include both modern and some older pre-war housing.

Usually university educated, Thriving Independence are well qualified and incomes are good, earned largely from full-time employment. This type is a key part of the middle management bedrock of large companies, many of which will be household names in financial services, information technology, property or retail.

Although they are not technophiles who seek out the very latest gadgets, they're comfortable with technology and are high users of email and the internet.

They are a good target market for everything travel-related, being likely to take multiple short breaks at home and, more usually, abroad. Energy efficient products could be well-received as this type is the most likely to take positive steps to reduce their energy use.

Group G Domestic Success

Type G28 Modern Parents

Overview

Modern Parents are busy, double-income families juggling the demands of school age children and careers. Typically married couples, they live in modern detached homes of good design and quality, on newer estates or streets popular with similar families.

Core Features

Typically aged 36-45, Modern Parents are generally married with one or two children who are often under five or of primary school age. Both parents work, one may well work part-time, and most will be educated to degree level. They work for larger companies in finance, retail or manufacturing in higher managerial or technical roles or may be working their way up in education, healthcare or professional practices.

Homes are commonly on modern, good quality housing developments, arranged around small cul-de-sacs, attractive to families. Houses tend to be detached though not on a large plot, and well-designed to provide four bedrooms. They moved into these homes between four and ten years ago, perhaps around the time children were born, and enjoy living alongside neighbours at a similar lifestage. Ninety five per cent of Modern Parents own their home, most with a significant amount remaining on their mortgage.

Modern Parents are most likely to own two cars, used for getting to work, ferrying children around and weekend shopping.

With both parents and children competent at using technology, these families are the most likely to own a tablet. Smartphone ownership is similarly high; over 90 per cent of households have one. Adept at internet searching, people frequently use online aggregator sites to find and research the best financial deals or find holidays.

Type G29 Mid-Career Convention

Overview

Mid-Career Convention are professional married couples bringing up their young children in mid-market homes in traditional suburbs. Within reasonable commuting distance of jobs in a large town or city, these families live alongside older neighbours and are in the process of buying their own homes.

Core Features

Mid-Career Convention families are headed by married couples or cohabiting partners typically in their late 30s and 40s. Almost all of these couples have children and two-thirds have two or more, predominantly of primary school age or under. Homes are good sized detached or semi-detached properties with a least three bedrooms, sometimes four, on developments that sprung up from the mid 1950s onwards.

With school age children, these homeowners are fairly settled and working hard to pay off their outstanding mortgages – very few live in rented properties. Many commute by car to nearby towns and cities, working in professional and managerial roles in large companies, the public sector or education.

With good qualifications and solid, well-paid jobs, Mid-Career Convention enjoy above average household incomes, though not all feel comfortably off given the many expenses of family life.

Their busy lives and growing families mean they are frequent online shoppers, particularly for groceries, while planning for the future means that financial products, such as life cover, are important to them.

Type H30 Primary Ambitions

Overview

Primary Ambitions are aspiring young families who have sought out affordable homes in better neighbourhoods which are manageable within the family budget given their good household incomes. Having lived there for a number of years, they may now be out-growing these homes which were chosen because of their proximity to good schools and nurseries for their children.

Core Features

The typical Primary Ambitions family is headed by parents aged in their 30s, who often cohabit rather than marry. They have one or two children who attend local nurseries and primary schools, and their homes, although the cheaper properties in their neighbourhoods, were chosen when they were first-time buyers perhaps because of the good schools in the location.

Properties tend to be three-bedroom terraced or occasionally semi-detached homes and 90 per cent are owned with a mortgage. With most having lived there for between four and ten years and children growing up, they may now be considering how to acquire more space.

Both parents work and many have degrees, meaning they earn decent household incomes from jobs in lower managerial and lower professional roles and are motivated in their careers by the prospect of increasing their earnings further.

When not at work, Primary Ambitions are the most likely type of all to take short breaks away from home.

They are regular internet users making many purchases online and are likely to keep in touch with friends on social networks.

Group H Aspiring Homemakers

Type H31 Affordable Fringe

Overview

Affordable Fringe are settled families with school age children who live in modest but comfortable properties in affordable suburbs, where people are generally able to buy a larger house for less money.

Core Features

Headed by slightly older married couples in their late 30s and 40s, Affordable Fringe typically live in suburban homes some distance from the centre of cities or in towns that are further away from the large cities.

With their school age children, they are settled in the neighbourhood and most have lived at their address for five years or more. Homes are modest three bedroom semi-detached family properties and are in affordable areas where money goes further, allowing them to buy a larger property than would be the case elsewhere. Most are working to pay off their mortgage.

Educational attainments are less likely to be degree level, and Affordable Fringe are likely to be employed in lower supervisory and administrative roles. Employment is stable though with the majority in full-time work and most of the remainder working part-time.

They spend moderate amounts of time online and use the internet for shopping, particularly to find the best prices. They also use auction sites for buying and selling.

They enjoy taking the children to the cinema but are also fond of a night in with a Chinese takeaway. Satellite children's channels are popular on the TV.

As with many families, cats and dogs are popular, however, perhaps at the request of their growing children, they are also likely to own a small pet such as a rabbit or guinea pig.

Group H Aspiring Homemakers

Type H32 First-Rung Futures

Overview

First-Rung Futures are pre-family young couples and singles who have bought good value homes with space to grow in established neighbourhoods. Their neighbourhoods are often more traditional than these young newcomers.

Core Features

First-Rung Futures are singles and couples aged from their mid-20s to mid-30s, who have often not yet married or had children, but are still planning for the future by buying a home that gives them space to grow.

They have purchased semis and terraces with two or three bedrooms that represent good value for money in a pleasant suburb that would have traditionally been blue collar, where homes are more affordable. Compared to many of their neighbours, First-Rung Futures are relative newcomers, most having lived in their homes for less than four years.

They often have higher level technical qualifications that mean they earn individual incomes around the national average from their full-time jobs. Many of these people work in lower managerial, administrative and intermediate occupations.

They tend to rely on mobiles rather than landlines to keep in touch and are active online, downloading a wide range of apps and buying and selling on auction sites.

They regularly participate in a range of sports and may belong to a club or gym. Non-drivers are often taking lessons.

Group H Aspiring Homemakers

Type H33 Contemporary Starts

Overview

Contemporary Starts are fashion conscious younger couples and singles in their 20s and 30s setting up home in neighbourhoods attractive to themselves and their peers. Most do not yet have children and are instead focusing on building their careers. This type also includes military bases.

Core Features

Contemporary Starts tend to be aged 26 to 35 and are single or cohabiting. A few have one child under the age of five.

They live on new-build developments located further away from urban centres, in more affordable two-bedroom homes. Those that have been able to put together a deposit have bought their own homes but many rent from private landlords. Shared ownership schemes are also a good option for Contemporary Starts.

This type includes military bases and military personnel who are housed in accommodation provided by the Services. Others are young professionals working full-time in lower managerial and technical roles or sales and customers service.

Individual incomes tend to be between £20,000 and £30,000 which allow for a reasonable standard of living. But to maximise their spending power they are attracted to bargains and will use auction sites to track them down. The internet is often used to buy DVDs and for day to day online banking. They are more likely to be influenced by advertisements on TV.

Type H34 New Foundations

Overview

New Foundations are people who live in a brand new home with a newly designated postcode on a development that will often include a mix of housing styles. These people are often younger and single but all on these new developments have recently moved in.

Core Features

New Foundations are typically singles and cohabiting couples often under the age of 35. They live in new developments which range from greenfield sites on the edge of existing towns or villages which typically attract young couples and families, to small blocks of apartments built on brownfield sites designed to appeal to young, single people.

In terms of ownership these new homemakers are split between those who own their property with a mortgage and those who rent from a private landlord. A proportion of these homes are also owned by housing associations.

Household incomes tend to be average and earned working in a variety of administrative roles or in skilled or semi-skilled self-employment. Not having built up savings, New Foundations are likely to feel financially stretched by the costs of setting up a new home. As a result spending on items considered luxuries, such as holidays, may be limited.

Type H35 Flying Solo

Overview

Flying Solo are young singles living in homes in affordable but pleasant suburbs. In contrast to many other young people, they do not live in shared houses or flats but instead live on their own, or occasionally with a partner, in what are traditionally family neighbourhoods.

Core Features

Flying Solo are young people who are predominantly aged between 18 and 25. They are mostly single, though some may cohabit, and most are without children. The majority have moved into their homes during the past couple of years; two and a half years is the average length of residency.

Flying Solo are split between owners and private renters. Given the small number of years they have had to earn and save, those who have purchased their homes may have had help putting together a deposit.

They tend to opt for good value semi-detached and terraced properties and chose to live in family suburbs rather than areas that attract high numbers of other young people.

They earn starter salaries working in administrative and intermediate roles that give them a level of financial security and a standard of living that most are content with for now – Flying Solo are the most likely to say they are enjoying life and are not worried about the future.

Not surprisingly, this youthful working group are lovers of technology. Almost all own laptops and they spend a great deal of time surfing the internet. They are the most likely to say they

couldn't manage without their mobile, are constantly checking for messages and will visit social network sites several times a day.

Group I Family Basics

Type I36 Solid Economy

Overview

Solid Economy are stable families with children renting better quality homes from social landlords. Rather than living on the largest council estates, these families are more likely to be found in smaller pockets of social housing in more advantaged areas.

Core Features

Solid Economy are typically headed by adults in their mid 30s to mid 50s. Families are large, commonly with two or more children and are sometimes headed by lone parents. They are stable households with adults mainly in employment and most families have lived at their address for several years. Their homes are usually 3 bedroomed terraces or semi-detached houses and are typically part of small developments of social housing.

Although overall educational attainment is below average, most adults are able to find work, often in lower wage service industry roles or in industries such as retail. As a result the finances of Solid Economy are also reasonably stable. But with household incomes below average, unexpected bills can sometimes be a struggle. Family finances are topped up with child benefits and tax credits and most feel it is difficult to cope on their incomes, and aspire to a better standard of living. Some use credit cards to afford larger purchases but all are price conscious.

They send a lot of texts and some keep in touch on social networks. They don't frequently shop using the internet but go online for entertainment such as bingo.

Group I Family Basics

Type I37 Budget Generations

Overview

Budget Generations are over-stretched families who are supporting adult children as well as younger children, and sometimes looking after an elderly parent. These extended families are a mix of ex-council owners and those still renting, but all have lived in their homes for some time.

Core Features

Budget Generations are low income families typically headed by adults aged between 40 and 55. Most of these families have adult children living with them and they also have younger, often teenage, children. This type also includes some families who have an elderly parent living with them.

Most families have been in their homes for a considerable length of time – on average 14 years, with 70 per cent living there for 11 years or more. Often found in the UK's traditional industrial heartlands, Budget Generations live in low value 3 bedroom properties which are older terraced housing or on council estates. Around half have bought their homes, while others rent from a social landlord.

Unemployment in these areas is high and many of those in work have less secure jobs than they did in the past as local industries have declined. With few qualifications, Budget Generations generally find work in semi-routine and routine occupations paying relatively low wages.

With larger households and low household incomes, paying the bills can become a struggle and these areas suffer from high levels of financial stress. Price is therefore a driving factor in any purchasing decision.

Group I Family Basics

Type I38 Childcare Squeeze

Overview

Childcare Squeeze are families with younger children, who have stretched themselves to buy a low value home. Although both parents are often working their incomes are not high, so meeting household bills and childcare costs can be a challenge.

Core Features

Childcare Squeeze families are headed by married or cohabiting couples in their 30s and 40s, usually with at least one child of pre-school or primary school age.

Keen to get on the property ladder, almost eighty per cent of Childcare Squeeze own their homes. These couples have had to stretch themselves financially to buy their semi-detached ex-council homes or small terraces even though they are inexpensive properties.

Employment levels are good and they are less likely to suffer unemployment compared to other families on similarly restricted budgets. But with lower level qualifications, Childcare Squeeze do not generate high incomes and are more likely to be employed in routine and semi-routine occupations.

Their outgoings, including household bills and childcare costs, are high in proportion to their income. As a result families may struggle to make ends meet and need to use unsecured personal loans from time to time to help cover all their expenses. Working tax credit and child benefit will have a positive effect on their budgets.

They are likely to have smartphones which they will use to check social media, and keep in touch by texting.

Group I Family Basics

Type I39 Families with Needs

Overview

Families with Needs are parents with children who live in low value council homes on municipal estates on the edge of large towns and cities. High unemployment and low wages make these some of the most deprived areas in the country and result in many families needing support.

Core Features

Families with Needs are typically headed by adults aged between 26 and 45 with many households having several children, often of primary school age or under. Parents are often cohabiting and a fifth of homes are headed by lone parents.

These homes are small, socially rented terraces and semis located on large, peripheral council estates. With car ownership low, there is a reliance on buses to reach shops, colleges or workplaces.

On average people tend to have lived at their address for at least seven years, and when families do move it is often within the local community.

With education often completed at GCSE level, gaining skills and experience to compete successfully in the jobs market can be a challenge. As a result, these areas have some of the highest numbers of children living in homes with no adult in employment. Those in work often have semi-routine or routine occupations, or have trained in a skilled trade.

Families with Needs often require support with a range of benefits and are the most likely to experience financial stress.

People tend to rely on mobiles for communication rather than landlines and they send many texts.

Group J Transient Renters

Type J40 Make Do & Move On

Overview

Make Do & Move On are younger singles and couples who are yet to settle down, making interim homes in rented properties. They are found in inexpensive neighbourhoods around towns and cities, but will not remain at this address long before moving on.

Core Features

Make Do & Move On are young adults, typically in their late 20s and early 30s, who are living alone or with a cohabiting partner. As yet without children, this is very much a home for now and almost half will stay for less than three years before moving on.

Their homes are two or three bedroom terraces found in low value areas of towns and cities. Two-thirds of these homes are rented, either from private landlords, the council or housing associations, while the remainder are owned.

Typically with lower levels of education, Make Do & Move On work in administrative or semi-routine roles. Incomes are below average but, since rents and property are relatively cheap, most are able to cope financially.

In addition, many make their money go further and supplement their income by buying and selling goods on auction sites.

Make Do & Move On are dependent on their mobiles to keep in touch, using texts frequently and checking social media. They play games online and download music.

Group J Transient Renters

Type J41 Disconnected Youth

Overview

Disconnected Youth are young people aged 25 or below who are endeavouring to gain a foothold in the world of employment while renting low value flats and terraced houses. A mix of social and private renters, Disconnected Youth also includes some young single parents.

Core Features

Disconnected Youth comprises young people aged under 25 living on their own in low income areas where employment options are limited. A minority are single parents with usually just one child.

Homes are low cost, one or two-bedroom terraces or purpose built flats, rented from private landlords, the council or housing associations. Most are fairly recent residents, having moved in less than three years ago.

Education is usually to secondary school level and for those in work wages are often low. Access to work isn't helped by low car ownership and they are the least likely to have a driving licence.

Given their transience, inexperience and low incomes, these young people have difficulty building up a credit history and access to mainstream credit is low.

Disconnected Youth are the least likely to have a landline and instead rely on their mobiles for communication, being avid texters and preferring to contact companies via their phones. They will look for clothes online and read health and beauty reviews. Leisure time is often spent playing on games consoles.

Group J Transient Renters

Type J42 Midlife Stopgap

Overview

Midlife Stopgap are working single people who are privately renting short-term affordable homes. Sometimes living with other homesharers, they do not have children and their length of residence at this address is likely to be low.

Core Features

Midlife Stopgap are older people, typically aged between 35 and 55, renting small, affordable homes from private landlords. They don't live with children and they've usually lived in the property for less than three years.

Homes can often be shared with other adults, tend to have two or three bedrooms and are generally Victorian or Edwardian terraced properties.

While Midlife Stopgap are typically in full-time employment, they have diverse roles, levels of responsibility and levels of educational attainment and work in variety of industries.

While some are able to cope on their incomes, others find it more difficult to do so. Although their present situation is fairly transient, they have ambitions for the future. A good proportion

of Midlife Stopgap view their work as a career rather than a job and want to move up the career ladder.

They are moderate users of the internet and will download music and place sports bets online.

The reasons for this type's current status are varied. They may be making a fresh start following work opportunities, renting while looking for a home to buy, or making a new home after the end of a relationship.

Group J Transient Renters

Type J43 Renting a Room

Overview

Renting a Room are people who are renting low value accommodation often in subdivided older properties. These houses can be poorly maintained and are likely to be rented on a short-term basis.

Core Features

Renting a Room consists of people predominantly aged 26 to 45, who are transient renters of low cost accommodation from private landlords. They can be single or homesharers, living in low value terraced housing or larger houses that may have been adapted as bedsits. There tends to be more men than women within this type.

These homes are mostly older properties and are often found in areas immediately around the centre of cities. They can also be former guesthouses in declining seaside towns where temporary job opportunities exist. With rents cheap and a high turnover of occupiers, landlords can be unwilling to invest in upgrading these properties and they may be poorly maintained.

Renting a Room is an eclectic mix of ethnicities. While many are British, the younger people are more likely than average to be from Eastern Europe.

The majority are in work, in low paid jobs which do not require formal qualifications. Renting a Room are the most likely to share a lift to their place of work rather than drive themselves or take public transport.

Group K Municipal Challenge

Type K44 Inner City Stalwarts

Overview

Inner City Stalwarts are long-term renters, typically aged over 55 and often single, who live in centrally-located inner city social housing, usually in London. Now pensioners or approaching retirement, these long standing older residents have witnessed many changes in their local communities.

Core Features

Inner City Stalwarts are older people, over 55, who often live on their own. The low income service jobs in which they are, or were once, employed mean that buying their own home was not an affordable option, and eight out of ten Inner City Stalwarts rent their flats from the

council or a housing association. Now that they are older, they get by on a combination of lower wages or pensions, supported by benefits.

Flats are usually small, one-bedroomed homes in post-war purpose-built blocks often found in traditionally low income areas of inner London and other major cities. The market value of these flats, particularly those in London can now be relatively high because of their central locations.

Unlike other local residents, Inner City Stalwarts have lived in their homes for many years. Over this time, they have seen their neighbourhoods change and become increasingly diverse. While Inner City Stalwarts come from a range of backgrounds, they are more likely to be White British than their multi-cultural, younger neighbours.

They read newspapers and watch TV to stay informed and are less likely to use the internet widely.

Group K Municipal Challenge

Type K45 Crowded Kaleidoscope

Overview

Crowded Kaleidoscope are families with children who live in small and often overcrowded flats rented from social landlords in inner city areas, particularly London. A high number of residents were born outside of the UK.

Core Features

Often these families do not live in traditional nuclear family structures. Adults are typically aged 45 or under and two-thirds have children, ranging from nursery to secondary school age. Many households are headed by a single parent and can also include elderly parents and other homesharers. Since homes are typically one or two bedroom flats, living conditions can be cramped. A significant proportion of the adults were not born in the UK, and there is a diverse mix of people from countries all around the world.

While trying to get into regular employment, incomes are significantly lower than the national average with higher levels of unemployment. Those in employment can earn reasonable incomes thanks, in particular, to the plentiful job opportunities in central London. Others rely on jobs with high turnover paying little more than the minimum wage.

These neighbourhoods are well served by public transport and people can get by without a car - people travel to work by bus.

Despite the challenges faced, these are reasonably settled communities and residents do not frequently move on, with most people having lived in their homes for between four and ten years.

Crowded Kaleidoscope often shop at local markets and independent stores as well as high street supermarkets. They like new technology and many have a smartphone. They will use the internet to listen to music, watch videos, check cinema listings and look for jobs.

Type K46 High Rise Residents

Overview

High Rise Residents are people living in high rise council flats in urban locations, both single people and a few homesharers, where income levels are low and levels of need are high.

Core Features

High Rise Residents consists of people of varying ages, mainly living alone in small flats. They have been renting their homes for some time, often for more than four years. Few households have children present and High Rise Residents has the highest male skew of any type.

Flats have one or sometimes two bedrooms and are part of multi-storey developments often built in the 1960s and 1970s in most large cities. A few may be rented from private landlords, but the majority remain social properties.

Incomes are very low, with people working in routine occupations, and High Rise Residents are considerably more likely to suffer unemployment compared to the average. People need to shop around to find the cheapest prices on many items and some plan in advance what they intend to buy. Products such as insurance are not a priority, and High Rise Residents are more likely to consider themselves in poor health.

Car ownership is low; this is the least likely type of all to own a car.

They enjoy watching the television and although some make use of the internet, others are not online.

Type K47 Streetwise Singles

Overview

Streetwise Singles are hard-pressed single people renting very low value social flats and searching for opportunities. Without the benefit of many qualifications, their options are often limited.

Core Features

Streetwise Singles are people aged between 25 and 55 who are financially hard-up. They tend to live alone but some do share their homes, though it's unusual for children to be living here.

They live in very low cost properties, in fact the lowest value homes of any type. These are generally one bedroomed, purpose-built flats rented from the council or other social landlord and often in urban and fringe locations. Despite the poor quality of these homes, most Streetwise Singles have lived at their address for between four and ten years.

For many reasons, there is a shortage of opportunities for Streetwise Singles to move on or move up. Education is limited and many have no, or only very low qualifications. They live in areas that suffer from high unemployment. Those that do work are in low-paid routine and semi-routine jobs. Half of Streetwise Singles households say they are struggling to make ends meet.

They often spend a good amount of time watching television and enjoy music channels if they are available. Regional newspapers are popular.

Group K Municipal Challenge

Type K48 Low Income Workers

Overview

Low Income Workers are older social renters still of working age, who are settled in low value homes in communities where employment opportunities are hard to find. Now post-family, they are a mix of singles and married couples.

Core Features

Low Income Workers contains older post-family singles and couples aged predominantly between 50 and 65.

They rent very low value semi-detached and terraced properties from social landlords. Although the majority of homes have three bedrooms, they are of low value due to their location. People are settled in their homes with over sixty per cent of Low Income Workers having lived in their home for more than 11 years, and 15 years the average length of residency.

While around a third of this type work full-time, a similar number are struggling to find work. A minority have retired already. Living in areas with high levels of unemployment, and with few qualifications, opportunities are hard to come by. Low Income Workers are the most likely type to work in manual jobs offering low pay.

Adding to their challenges, there are a disproportionate number of carers within this type. They are the most likely of all to be providing up to 50 hours or more of unpaid care each week.

A favourite form of entertainment is television and these are often heavy TV viewers. Many haven't been able to keep up with modern technology.

Group L Vintage Value

Type L49 Dependent Greys

Overview

Dependent Greys are ageing social renters with high levels of need, living in tiny homes within small centrally-located developments of flats and terraces. Most are single and are pensioners or people close to retirement whose working lives have been spent in low wage jobs.

Core Features

Dependent Greys are older people, mostly in their 60s and older, who now live alone in compact accommodation in urban areas, with high levels of need. Many Dependent Greys are widowed, have never married or are divorced.

Homes are very small, yet practical, one-bedroom flats which are rented from the council or a housing association, often purpose built in the mid 1950s to the 1970s in these city locations.

Education levels for Dependent Greys are particularly low, which has resulted in working lives spent in lower wage, high turnover jobs perhaps in construction, retail or manufacturing sectors. As a result, household incomes are low amongst those still of working age as well as those in retirement who rely on state pensions, and there is a need to depend on a range of benefits.

Although Dependent Greys are not the oldest type – their average age is 68 – they are vulnerable to illness and poor health.

They are unlikely to spend time online though some have mobile phones to keep in touch. Car ownership is low but their urban location means buses are a useful method of transport.

Group L Vintage Value

Type L50 Pocket Pensions

Overview

Pocket Pensions are penny-wise elderly singles living in small developments of compact social homes designed to meet the needs of elderly people. They are still able to live independently and are not yet in need of sheltered accommodation.

Core Features

Pocket Pensions consists of single pensioners who rent their small homes from the council. Over 60 per cent of these pensioners are women. They live in small estates of low value housing with one or sometimes two bedrooms, designed with elderly needs in mind. Half of these homes are bungalows, and most of the remainder are low-rise flats.

There are fewer long term residents in these locations and most Pocket Pensions have moved in to this housing within the last ten years.

Incomes are low, often limited to the state pension and other benefits, after careers that were spent working in routine and semi-routine occupations. However, Pocket Pensions are inherently thrifty and most are able to manage on their tight budgets.

These people are most likely to say that they don't like new technology. Use of the internet and watching digital or cable TV is very limited but they are particularly keen viewers of ITV1. They prefer traditional contact methods from banks and other organisations they deal with such as landline telephone calls or visiting branches.

Group L Vintage Value

Type L51 Aided Elderly

Overview

Aided Elderly are people who live in specialised accommodation designed for elderly people, including retirement homes and small complexes of purpose built flats. Some require care while others live comparatively independently but value the reassurance of on-site assistance in case of need.

Core Features

Aided Elderly are mostly aged in their late 70s or older with quite a few people in their 90s. Most are living alone, many are widowed, and there is a high proportion of single females.

Homes are mostly purpose-built fairly modern flats with one or two bedrooms, within private communities. They can be of a reasonable value due to their location in good suburbs and the specific nature of their design which caters to the needs of a particular market. Two-thirds of residents are owner occupiers, having downsized from their own larger homes due to their advancing years.

Disposable incomes vary, with a number likely to enjoy income from an occupational pension in addition to their state pension. For these individuals the move to a smaller property was necessitated by declining health rather than financial factors.

Aided Elderly do not feel confident with technology and are the least likely to own a mobile phone. While some may go online it is usually when someone can show them what to do. They prefer to keep up-to-date with the world by watching TV news channels and reading newspapers.

Group L Vintage Value

Type L52 Estate Veterans

Overview

Estate Veterans are elderly, long-standing social renters of council homes who are likely to have lived in council accommodation almost all their lives. Living in typical social housing rather than accommodation designed for the elderly, they have seen their neighbourhoods change over the many years they have been there.

Core Features

Estate Veterans contains older people, whose average age is 75, many of whom have been council tenants all their lives and still live in the homes where they brought up their children. They have the second longest length of residency of any type and on average Estate Veterans have been at their present address for almost 25 years. These homes are two or three bedroom semi-detached or terraced properties with gardens.

They are often living alone on larger estates with some challenges. Their local communities contain people with a mix of ages and while many of their neighbours have purchased their council homes, Estate Veterans have not been able or inclined to become homeowners themselves, and instead remain long-term social renters.

These days they get by on a state pension supplemented by other statutory entitlements. They are careful with money, buying supermarket own brands and saving up for items when necessary.

Estate Veterans have largely been left behind by technology and can feel confused by computers. Apart from mobiles, ownership of technology items is low. They prefer to arrange insurance over the phone and like to be able to do one thing at a time.

Group L Vintage Value

Type L53 Seasoned Survivors

Overview

Seasoned Survivors are deep-rooted elderly owners of low value terraces in communities in which they may have lived for much of their adult life. Now in their later retirement, the modest equity they have in their homes provides some security for their future needs.

Core Features

Seasoned Survivors consists of elderly people, mainly in their 70s and 80s with an average age of 77, who are long-term residents of their local communities. Most are now living alone, and women outnumber men.

They have the longest length of residency of any type, having lived in their home, on average, for 29 years. Their neighbourhoods contain a mix of ages, and neighbours may well be younger families.

Their homes are traditional two or three bedroom terraced properties with some semi-detached homes which Seasoned Survivors own outright. Although properties are of low value, the modest equity Seasoned Survivors have built up over the years does give them some security and more options for care as time goes on.

Incomes are modest, most having long retired from routine and semi-skilled jobs, but Seasoned Survivors are careful with their money and manage to keep on top of their finances, getting by on their state pensions. They often shop at local markets and prefer paying for purchases with cash.

Group M Modest Traditions

Type M54 Down-to-Earth Owners

Overview

Down-to-Earth Owners are older married couples who have lived in the affordable homes which they now own for many years. Many Down-to-Earth Owners have retired, while others, still working in manual and routine jobs, are working towards retirement.

Core Features

Down-to-Earth Owners contains married people at, or approaching, retirement age who are owner occupiers. A number will have used right-to-buy legislation to purchase the council house they were formerly renting and it's not uncommon for people to have lived in their homes for 25 years. Any children have long since left the family home.

These homes are ordinary semi-detached or terraces in low value areas. They are relatively inexpensive properties, attracting people of all ages alongside these older long-term residents.

Down-to-Earth Owners have spent their working lives in administrative, manual or routine occupations. Whether still working or retired, household incomes are below average and some will receive benefits such as pension credits and disability allowances.

Despite this, Down-to-Earth Owners live within their means and feel they are able to cope on their incomes.

They enjoy watching TV but are less likely to have kept up with new technology since the younger generation are not around to teach them.

Group M Modest Traditions

Type M55 Offspring Overspill

Overview

Offspring Overspill are lower income older couples whose grown-up children continue to live in the well-kept family home. Parents have worked hard to buy their home but their children are finding it tough to gain independence and find suitable job opportunities.

Core Features

Offspring Overspill consists of older parents aged 50 and over, who have lived for a long time in their current home – on average almost 20 years. Most Offspring Overspill have their adult children still living with them at home. This younger generation have generally finished school but are often not in further education.

The majority of these hard working residents own their own value-for-money three-bedroom semi-detached and terraced properties, which although not particularly expensive are often one of the better homes in the neighbourhood. Most have paid off their mortgages or have only a small amount outstanding.

Overspill Offspring have few assets other than the home they live in and as individual incomes are not high those with children to support financially can find it a struggle to pay all the bills. Where children are in employment and able to contribute to the family finances, households are better off.

These householders are more technologically up-to-date than their compatriots whose children have left home.

Group M Modest Traditions

Type M56 Self Supporters

Overview

Self Supporters are hard-working, mature singles, who have bought and now own their low-cost terraced and semi-detached properties. With one salary to cover living expenses and pay the bills, they try to live within their means and budget accordingly.

Core Features

Predominantly aged between 46 and 65, this self-reliant type tends to be single, and living alone without children at home. There are more men than women within Self Supporters and they tend to be settled in their homes; the average time spent at their current address is more than 14 years.

They live in small, affordable two or three bedroom homes, usually terraced properties that fit their limited budgets. The vast majority own their own homes rather than renting them and almost 60 per cent have managed to pay off their mortgages.

Typically with lower level qualifications, Self Supporters work full-time and earn incomes from administrative, skilled trade or routine jobs.

While some do suffer financial stress and find it difficult to manage on their single household incomes, the majority are able to budget so that they are able to balance income and expenditure, adapting their spend to their economic situation. Accordingly, they are unlikely to take many holidays.

Self Supporters are less inclined to read newspapers and are likely to use Freeview to watch TV. They tend to prefer dealing with companies face-to-face in a branch setting.

Group N Urban Cohesion

Type N57 Community Elders

Overview

Community Elders are established older households who own city homes in multi-cultural neighbourhoods. Long-settled members of these communities, some have adult children still living at home.

Core Features

Community Elders consist of people aged 55-plus, many already retired, who have lived in their present homes for some time, often twenty years or more. Some are now widowed, others continue to live with their spouses. Around a third of these extended households will have an adult child still living with their parents.

They continue to live in their inter-war city terraces and semi-detached homes, most usually with three-bedrooms and now of above average value due to their accessible city location. Home ownership is high and mortgages have often been paid off.

Community Elders live in culturally diverse neighbourhoods and are themselves more likely to be of South Asian origin. Household income levels depend on whether people have retired, although in general these are households that live comfortably within their means. Those that are still in employment are in a range of roles, with a good number self-employed.

They shop in high street supermarkets and are inclined towards ethical products. They are light internet users but are unlikely to purchase online, and try to keep up with developments in technology even if they require some help to do so.

Group N Urban Cohesion

Type N58 Cultural Comfort

Overview

Cultural Comfort are thriving families with good incomes, enjoying comfortable lifestyles living in multi-cultural city suburbs where there are high proportions of people of South Asian backgrounds. Due to the location, housing is expensive in these urban residential areas.

Core Features

Members of Cultural Comfort are mostly aged 35 to 55 and married, typically with school age children. They are often extended families who will also have an elderly parent living with them.

They live in neighbourhoods of semi-detached and terraced suburban homes usually with three bedrooms which, because of their locations in pleasant city suburbs, are reasonably

expensive. Seventy per cent of Cultural Comfort own their homes – many with no or only a comparatively small mortgage. People are settled in these neighbourhoods and have lived, on average, at the same address for 8 years.

Incomes and lifestyles are comfortable thanks to good levels of education and full-time jobs. Employment is often in their own small business.

Cultural Comfort like to be amongst the first to have new consumer technology; they are the most likely group to have a smart TV with almost half of this type owning one. However they are light TV viewers spending more time on the internet. They are fans of online gaming, frequently do their grocery shopping online and read online reviews before making purchases for their homes and gardens.

Group N Urban Cohesion

Type N59 Asian Heritage

Overview

Asian Heritage are extended families with children, in neighbourhoods with a strong South Asian tradition. Living in low cost Victorian terraces in tightly knit communities, family members may include elderly parents as well as adult children at university studying from the parental home.

Core Features

Asian Heritage is characterised by larger families often with several children. Households can also include children in further or higher education as well as elderly parents, who live alongside other children ranging in age from under-fives to teenagers.

Homes are inexpensive, close-packed Victorian terraces usually with three bedrooms and are a mix of owned and rented, usually from private landlords. A significant proportion of those that own their homes do so outright without a mortgage. Quite a number of residents here also manage without the need for a current account.

Employment status is varied, from those who have full or part-time jobs or are full-time students, to those who stay at home and have never worked and a smaller proportion who are unemployed. When people do have jobs, they are generally in low paid routine occupations in transport or food service.

These are neighbourhoods with a strong sense of community where many families are of Pakistani or Bangladeshi origin and cultural traditions and faith are important. Once settled, residents do not tend to move on; a significant number have lived in their homes for over ten years.

Asian Heritage like new technology and the younger generation leads the way in enjoying the latest gadgets, using smartphones and laptops to listen to music online.

Type N60 Ageing Access

Overview

Ageing Access describes people approaching or beyond pensionable age, many single, who enjoy living in small yet well-appointed homes in pleasant inner suburbs that afford them good accessibility to local amenities and cultural events.

Core Features

With an average age of 63, Ageing Access are often retired and happily settled in their smart, if small homes in busy inner suburbs, with many having lived in their present property for over 15 years. Typically single, living alone and without children, they value the easy access these locations give them to social groups and organisations, leisure and entertainment opportunities, and prefer to shop locally rather than shop online.

Homes themselves are tasteful but simple one and two bedroom flats and terraces, sometimes converted from large Victorian or Edwardian houses, and are likely to be neat and well kept.

Although incomes are not high, those who have retired have some additional pension income and most people own their homes.

Ageing Access have often attained reasonable qualifications – almost half went on to further or higher education – and have backgrounds in lower level managerial or professional occupations, as well as academia. Now in retirement they are happy and feel comfortable with their standard of living.

They read broadsheet newspapers and donate generously to charities, often environmental or overseas development.

Group O Rental Hubs

Type O61 Career Builders

Overview

Career Builders are well-educated, motivated singles and couples in their late 20s and 30s progressing well in their careers and earning respectable salaries. Typically still renting, they commute from homes in upmarket city suburbs.

Core Features

Career Builders are young people educated to degree level who are establishing themselves in professions such as accountancy and law or in managerial roles within the financial services, information services, technology and communications industries.

With good incomes and good prospects, they can afford to live in well-appointed one or two bedroom apartments or small houses in desirable suburbs within easy commuting distance of their full-time roles in the city centre. While some have bought their properties, the majority rent from private landlords. They are more settled than other young people who rent – it is not uncommon for them to have lived at the same address for a number of years.

Although household incomes are above average, this career-focused type claims to be just getting by on their salaries rather than being comfortably off; with student loans to repay,

deposits to save and social lives to fund it is likely their incomes don't stretch as far as they would like. They aspire to earn more, perhaps by one day starting their own business.

Despite their settled homes and jobs, Career Builders consider themselves cosmopolitan; they enjoy mixing with people from different cultures and backgrounds and have a keen sense of adventure.

They are highly savvy when it comes to technology and the internet, are regular users of email and frequently go online to shop for groceries, manage their finances and pay utility bills.

Group O Rental Hubs

Type O62 Central Pulse

Overview

Central Pulse are entertainment-seeking, smart young singles renting contemporary city centre flats in vibrant locations close to jobs and nightlife. These young professionals, though earning good graduate starter salaries, are not yet ready to buy or settle down.

Core Features

Central Pulse are predominantly under 35 and single and can often afford to live alone rather than having to share.

The vanguard of the regeneration of urban areas in and around the centres of larger cities, Central Pulse live in flats in new build residential developments and apartments in recently converted warehouses. As such, they may well be living alongside fairly run down areas, yet to be redeveloped. All are highly likely to be recent residents with the average length of residence just 3 years.

Many have degrees and now earn good graduate-level starter salaries as they begin their climb up the corporate ladder, working for businesses in the city centre in sectors such as banking and financial services, information and communications. Their salaries are spent on the many shopping, leisure and entertainment opportunities right on their doorsteps and keeping up-to-date with the latest consumer technology.

Central Pulse are the most frequent cinema goers and enjoy shopping as a leisure activity. As consumers they are highly connected, particularly via their mobile phones, which are used for frequent texting, accessing social media and comparing prices in store. Despite their proximity to shops they still regularly buy from websites. They spend a lot of time online and are most likely to say they couldn't manage without the internet.

Group O Rental Hubs

Type O63 Flexible Workforce

Overview

Flexible Workforce are young self-starters prepared to move to follow worthwhile incomes from service sector jobs. Comprising singles and homesharers privately renting flats in city centres, particularly London with its thriving service economy, these young people come from a range of ethnic backgrounds.

Core Features

Typically aged in their late 20s and 30s, Flexible Workforce live in highly transient areas alongside other relatively short-term renters. A combination of single households and homesharers, 70 per cent rent from private landlords and will tend to stay at an address for between one and three years before moving on.

They live in one and two bedroom flats, either purpose-built or older properties converted into smaller, more rentable flats and bedsits. These are in reasonably high value locations from which they can easily commute to jobs in the city centre.

Although many are educated to degree level, Flexible Workforce tend to be employed in intermediate service and support sector roles where they can earn reasonable but not high incomes. They have made progressing at work a priority and many dream of one day owning their own businesses.

From a range of backgrounds, this type includes people of South Asian origin as well as people who have more recently relocated, particularly from Eastern Europe.

They are big fans of technology and highly connected via their smartphones, particularly for banking, checking prices online while in store and keeping up-to-date with job opportunities. They are more inclined to respond to email offers and notice internet ads but they also believe you have to be careful about the quality of things you buy on the internet, and are not loyal to particular shops.

Group O Rental Hubs

Type O64 Bus-Route Renters

Overview

Bus-Route Renters are singles who rent low cost flats, further away from city centre amenities and often on main roads. Predominantly rented from private landlords on short lets, these homes can be unmodernised and of poor quality.

Core Features

Bus-Route Renters are typically aged between 25 and 40 and tend to live alone. Their one or two bedroom flats, are mostly rented for a few years before they move on. Sixty per cent of these properties are rented from private landlords. Since they can be in need of modernisation and are often located on busy roads, they are less attractive than other flats popular with young people and rents are therefore relatively cheap.

Most Bus-Route Renters are employed, but household incomes are fairly low. In general they have a lower level of education with only a minority having degrees, and work in administrative, service or manual jobs.

They are less up-to-date with technology than other young renters but rely on their mobiles for communication and send a lot of texts, particularly at weekends. They go online for entertainment – listening to music and placing online bets.

Type O65 Learners & Earners

Overview

Learners & Earners describes residents of the university fringe, where students and older residents live and socialise in cosmopolitan locations close to universities and colleges. While undergraduates and postgraduate students are a high proportion of the population, they are mixed with older residents who may also have connections to the university.

Core Features

Learners & Earners are a mix of undergraduate students who share rooms in houses close to universities, recent graduates who have stayed on at university for further studies or have moved to the area with graduate jobs, and older people, sometimes with university positions, whether academic or administrative. All are content to live in these vibrant, lively locations, with inexpensive restaurants and lively night-time entertainment, in close proximity to the university or college.

Learners & Earners are common in cities whose university is close to the city centre. Typically aged under 45, the majority are single, whether living alone or with other homeshares, with fewer families living here.

They live in either Victorian terraced houses, sometimes with a shared kitchen and bathrooms suited to students, or smaller two or three bedroom terraces or flats that meet the needs of researchers or academics. Two-thirds of people rent their home privately.

They are highly likely to use a mobile for communication rather than a landline, and prefer to be contacted this way. They are particularly likely to respond to poster advertisements they've seen but also notice cinema and internet advertising. They are reliant on the internet for information, spending a considerable amount of time online, and will frequently check for messages.

Type O66 Student Scene

Overview

Student Scene are full-time students, mostly on undergraduate courses, who live in high density student accommodation close to universities and colleges. They live in traditional halls of residence, privately-built student complexes or on residential streets where students dominate the local population.

Core Features

Student Scene consists of young people, the majority well under 25, who homeshare with fellow students in highly transient student areas.

These homes can be student halls on campus, purpose built complexes of studio apartments, or student lets, often in areas of Victorian housing within easy walking distance of the university. Almost all are rented properties and over 60 per cent of Student Scene will have lived there for a year or less. Most will have a second address at their parents' home.

An increasing number in Student Scene are from overseas reflecting the growth in students from regions such as South East Asia attending UK universities and colleges, as well as those from other European countries.

Their incomes are low but spending power can be boosted by part-time jobs and money from their parents in addition to student loans.

Limited incomes don't however restrict their ownership of technology. They have the highest ownership of smartphones, many have laptops and they can't wait to get their hands on the latest technology. Internet usage is very high and they are the most prolific users of social media. They also make the most of texting and messaging to keep their mobile phone bills low.

Optimistic, open to new ideas and with liberal opinions, these students often judge brands on the basis of their environmental and ethical reputations. They are the most likely of all to believe in corporate responsibility and that organisations should also give something back to society.

