

The Sonar Geo-Demographic System

Introduction

Sonar is a truly unique segmentation system that divides Great Britain into 80 mutually exclusive groups according to the types of neighbourhood in which they live. To do this a number of different data sources were used and these include:

- 2001 Census data
- TRAC Consultancies postcode classification of Wealth
- TRAC Consultancies postcode classification of Consumer Activity
- Land Registry data on house prices and sales activity

These sources were carefully examined and key variables that would provide maximum discrimination were chosen to build the classification. A number of different statistical techniques were tested and a huge number of different cluster solutions were built and compared before the final preferred solution was chosen. Sonar is the final result.

The 80 Sonar codes are organized into 6 broad lifestyle groups, which are

- Group A – Young Singles
- Group B – Young Families
- Group C – Families
- Group D – Mature Families
- Group E – Empty Nesters
- Group F – Retired

This is the first character of the three character Sonar code

They are also organized into 4 quartiles representing wealth

- Group 1 – Affluent
- Group 2 – Comfortable
- Group 3 – Less Comfortable
- Group 4 - Struggling

This is the second character of the three character Sonar code

Thus from the first two characters it is possible to identify the lifestage group and the wealth quartile. As an example Sonar Code A11 – Aspiring Entrepreneurs is in Lifestage A (Young Singles) and Wealth Quartile 1, the most affluent 25% of the country. Another example, Sonar Code F42 – Infirm Elders in Council Flats is in Lifestage F (Retired) and Wealth quartile 4 (Struggling). A full description of the Sonar codes follows.

A: Young Singles 13.19%

This grouping tends to consist of young singles and childless couples. These clusters are mainly concentrated within our major cities with many living in rented accommodation or being first time buyers. Because they tend to be young or strongly career oriented, geographical mobility is very high. Again, because of their age, households within this lifestage are often students, of which there has been a large increase since the 1991 Census, or they are just on the first rungs of the career ladder and so do not command top salaries. If some of these households do attain high earnings then this is often because both partners in the relationship are able to hold down full time jobs.

A11 – Aspiring Entrepreneurs

Percentage of Total Households: 1.81%

Lifestage : A
Wealth Quartile : 1
Wealth Ranking : 6

These mainly city centre neighbourhoods are heavily concentrated in Inner London. They consist of young, hard working, affluent, business oriented individuals whose career comes before family. The group contains a very high number of professionals and self-employed businessmen who wholly embrace the ethic of free enterprise. They work hard and they play hard. They are a highly educated, geographically mobile group who tend to live in city centre converted flats and apartments, they make the most of the city life and enjoy going to theatres, restaurants, art galleries and cinemas as well as to the health club.

A12 – Tom Brown’s School Days

Percentage of Total Households: 0.13%

Lifestage : A
Wealth Quartile : 1
Wealth Ranking : 10

This small but unique group consists of localities linked to boarding schools and other residential educational institutions. Over 30% of the population are of secondary school age. Associated with such institutions are, of course, a core of well educated teachers and support staff.

A13 – Young Professionals

Percentage of Total Households: 0.93%

Lifestage : A

Wealth Quartile : 1

Wealth Ranking : 17

This group is heavily concentrated in the South-East, particularly London. They tend to be young, single, well educated professionals at the beginning of their careers. A very high proportion of this group are in full time occupations and in work that is associated with the financial institutions of the capital. Many live in small rented flats but others are beginning to take the first steps towards settling down and are now buying their first home, albeit on a modest scale. These are areas where the housing market is very active and the turnover of properties being purchased is well above the national average.

A21 – Young Private Renters

Percentage of Total Households: 0.48%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 24

Many people in this group are young and single. It is a mix of young professionals and students. Levels of private renting and mobility are very high as is the fluidity of the housing market where there is a very high turnover of properties for sale on the open market.

A22 – Settling Down

Percentage of Total Households: 1.76%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 28

These neighbourhoods are concentrated within the Home Counties and Outer London. Many of the residents are still single but some now live with a partner. There are above average numbers of students but there are also above average numbers of people working full time in professional and associate professional occupations. Many still rent whilst others are now moving on and becoming first time buyers. The properties they are purchasing tend to be small flats and terraced houses. Levels of house sale activity are well in excess of the national average.

A23 - Campus Life

Percentage of Total Households: 0.27%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 33

This group consists of young students based in or near to centres of education and training. These neighbourhoods are often located in the centre of our major cities where accommodation is provided by the university or educational establishment. Levels of mobility are extremely high.

A24 – Off Campus Life

Percentage of Total Households: 0.72%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 34

This is the second cluster that identifies students. These localities are less likely to be halls of residence and the immediate campus environment but rather, the off campus areas where students typically rent. In addition to a large student renters population these areas also contain some older home owners. Much of the property is terraced and expensive reflecting the high prices paid for properties in university towns like Oxford and Cambridge where housing demand exceeds supply.

A25 – Metropolitan Mix

Percentage of Total Households: 1.05%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 37

Heavily concentrated in Inner City areas particularly Central London this is a mixed group financially. It contains a few households with reasonably high household incomes, but for many income levels are much lower. These neighbourhoods contain many singles and young couples living in poor quality rented accommodation. The local authority or housing association provides much of the accommodation but the privately rented market is large as well. These are transient areas with reasonably well educated mobile population who come from diverse ethnic backgrounds.

A26 – First Time Buyers

Percentage of Total Households: 0.56%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 40

These neighbourhoods are concentrated within the South-East of England. They contain many young singles in full time employment. Being younger, educational attainment levels are slightly above the national average and many are employed in associate professional and administrative type occupations. This group contains a high proportion of people who are keen to take the first step on the property ladder and buy their first home on a mortgage. Although small, the proportion buying their home in some form of shared arrangement is also well above the national average and shows that people in these areas are keen to take the first steps on the property ladder as soon as possible. Properties tend to be small flats. The level of housing activity in these areas is extremely high.

A31 – Terraced Overcrowding

Percentage of Total Households: 1.66%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 46

These neighbourhoods are concentrated in the capital. Very many residents were born outside of the UK with a very high proportion coming from the Indian sub-continent and the Caribbean Islands. Much of the accommodation consists of small terraces and flats. Levels of overcrowding are well above the national average.

A32 – Young Blue Collar

Percentage of Total Households: 0.40%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 52

These neighbourhoods are concentrated in the major cities of Scotland and the North, particularly Glasgow. Many work in routine and semi-routine occupations (production line type work). Unemployment and marital breakdown are well above the national average. Accommodation is largely small flats, which are rented mainly through the council. For such a young group the proportion reporting health problems is very high. Levels of car ownership and consumer activity are well below the average.

A41 – The Cosmopolitan Capital

Percentage of Total Households: 0.81%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 60

These neighbourhoods are concentrated in major cities like London and Birmingham. These are diverse areas with a very high proportion of black and other ethnic groups. Housing provision is largely the domain of local authorities and housing associations and consists mainly of small purpose built flats. Overcrowding and unemployment levels are amongst the highest in the country.

A42 – Social Housing

Percentage of Total Households: 0.60%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 63

Geographically these neighbourhoods are quite scattered. They contain a high proportion of young single parents with pre-school aged children. A very high proportion of the housing provision is by housing associations and others who provide social housing. Much of the housing is of a reasonable standard and levels of overcrowding and amenity provision are reasonable. Nevertheless these are areas where real hardship exists and where levels of unemployment and people having never worked are very high. Levels of wealth and consumer activity are well below the national average.

A43 – Overcrowded High Rise

Percentage of Total Households: 1.20%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 64

These neighbourhoods are concentrated within the capital. They contain many post war high rise apartments owned by local authorities and housing associations. These are heterogeneous multi-racial areas. Levels of overcrowding are amongst the highest in the land as are the incidence of poverty and deprivation.

A44 – Council Sink Estates

Percentage of Total Households: 0.56%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 74

These neighbourhoods are most likely to be found in the major cities of the North and Scotland, particularly Glasgow. Much of the property is local authority owned flats, which are run down and neglected. There are many young children aged 0-4 living in households where the incidence of unemployment, deprivation and family breakdown are extremely high.

A45 – Lone Parent Hardship

Percentage of Total Households: 0.25%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 76

This cluster is heavily concentrated in and around Glasgow, but is not exclusive to Scotland. Levels of unemployment are extremely high as are the numbers of people who have never worked. These are areas where the incidence of poverty and family breakdown are very high leaving many single mothers to care for the children as best they can. Considering the age of the population, a very high proportion report that they are not in good health.

B: Young Families 18.13%

This young family group tends to consist of families where many of the children are still young. This is often a stage in life, which is difficult financially. It may be difficult for both partners to work and it is often the case that the main breadwinner is still quite young and not commanding a very high salary or wage. Moreover, there could be a mortgage to pay as well as all the new and additional costs associated with feeding and clothing the family. For those who cannot afford a place of their own council accommodation is often the only alternative and here family accommodation may be of quite poor quality.

B11 – Affluent Young Professionals

Percentage of Total Households: 1.00%

Lifestage : B
Wealth Quartile : 1
Wealth Ranking : 7

These neighbourhoods contain significant concentrations of well educated professionals in their thirties and early forties with young children. This group enjoy a very comfortable lifestyle where it is common to have both partners working, although one partner maybe part-time. Being recent movers to their current spacious detached properties, this group are located in the most desirable and expensive out of town areas. Many of these areas are within easy reach of a good road network and two and three car households are common. Turnover in house sales are very high making these areas where consumer activity is extremely high.

B12 – Young Professionals with Pre-School Children

Percentage of Total Households: 1.27%

Lifestage : B
Wealth Quartile : 1
Wealth Ranking : 20

These neighbourhoods are scattered geographically. They contain many couples with one or two children often of pre-school age, as well as above average numbers of couples who do not yet have children. Many are in their late twenties or early thirties. These areas contain many smaller detached properties as well as some semi-detached and it is common for both partners to be working in professional or white collar type occupations to pay the mortgage. Car ownership is well above the national average as are levels of property sales and consumer activity.

B13 – New Housing Developments

Percentage of Total Households: 0.42%

Lifestage : B
Wealth Quartile : 1
Wealth Ranking : 22

These neighbourhoods are concentrated in new developments in the suburbs around some of our major towns and cities. This group is strongly over represented in the principal Scottish cities of Glasgow and Edinburgh. The areas contain many couples in their thirties and early forties with children. These are hard working areas where it is common for both partners to work, which allows for a reasonable comfortable and a high level of consumer spending. Many work in lower managerial, intermediate and supervisory type occupations and are buying their new property on a mortgage.

B21 – Terraced Start Ups

Percentage of Total Households: 1.17%

Lifestage : B
Wealth Quartile : 2
Wealth Ranking : 23

These neighbourhoods are concentrated in outer London and some of the suburbs of our larger cities. There is strong English bias. The neighbourhoods contain many singles and couples with a single child aged 0-4. Many are in their twenties and early thirties, quite well educated, and in full time managerial and supervisory employment. Many are now buying their home for the first time and these tend to be smaller terraced properties. Property prices tend to reflect the strong London bias and are well above the national average as is the level of property sales.

B22 – Young Military Families

Percentage of Total Households: 0.20%

Lifestage : B
Wealth Quartile : 2
Wealth Ranking : 26

This group consists of neighbourhoods located in or near to military bases. They are dependent upon the military for their livelihood. The population tends to consist of young families, often with 2 or 3 children, living in accommodation that is provided with the job. They do not have to worry about mortgage repayments and this gives them a little money to spend, white electrical goods such as computers, televisions, videos and DVD players are especially popular. Mobility is extremely high as movement goes with the job.

B31 – Mortgaged Tiny Terraces

Percentage of Total Households: 2.71%

Lifestage : B
Wealth Quartile : 3
Wealth Ranking : 44

In some ways these are transitional areas as younger families are replacing older residents. These are areas where unemployment is low and nearly all families have at least one adult in full time employment. Property prices are close to the national average but levels of property sales are above the national average.

B32 – Blue Collar Families

Percentage of Total Households: 2.92%

Lifestage : B
Wealth Quartile : 3
Wealth Ranking : 47

These neighbourhoods are spread across the North, South Wales and the Midlands. They are localities within easy reach of the cities. Above average numbers are employed in lower supervisory, semi-routine and routine occupations. These are mainly family areas with above average numbers of couples with two or three children. Much of the property is smaller, cheaper and either semi-detached or terraced. Many homes are being purchased on a mortgage. Levels of wealth and consumer activity are below the national average

B33 – Larger Families

Percentage of Total Households: 1.02%

Lifestage : B
Wealth Quartile : 3
Wealth Ranking : 55

These neighbourhoods are strongly represented in North London, East Manchester, Bradford and Birmingham. These are ethnically diverse areas where many were born outside of the United Kingdom and come from the Indian sub-continent. Much of the housing is either semi-detached or terraced. Levels of home ownership are close to the national average but because of the London bias house prices are well above the national average. Families, particularly larger families are common and the average number of children per household is well above the national average. Employment is often found in the transport, manufacturing, hotel and wholesale industries. Work is often unskilled or semi-skilled. Levels of car ownership are slightly above the national average but levels of wealth and consumer activity fall well below the average.

B34 – Council Home Owning

Percentage of Total Households: 1.65%

Lifestage : B
Wealth Quartile : 3
Wealth Ranking : 57

These neighbourhoods are concentrated in East London and South Wales. What makes these areas unique is the housing provision, which is a mix of local authority, housing associations and the open market. Much of the accommodation is terraced or semi-detached. These are old council heartlands where a sizeable number have exercised the right to buy. These localities contain significantly above average numbers of children. Many are employed in semi-skilled and unskilled type occupations. Levels of unemployment and overcrowding are high and well above the national average but are not amongst the very highest.

B41 – Poorer Renters

Percentage of Total Households: 1.16%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 61

These neighbourhoods are concentrated in the North. They contain above average numbers of young people in their twenties and early thirties. The average number of children per household is below the national average but the numbers of families with young pre-school aged children is above the average and likely to increase rapidly. There is a sizeable minority group of older residents, which probably accounts for the above average numbers reporting health problems. Much of the accommodation is either rented from a housing association or rented privately. The accommodation often consists of small flats or terraced houses. Many are in semi or unskilled occupations and levels of wealth and consumer activity are well below the national average.

B42 – Asian Extended Families

Percentage of Total Households: 0.64%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 69

These are areas concentrated in many of our Northern cities. The ethnic mix is diverse where many were born outside of the United Kingdom and come from Muslim backgrounds. Family values are strong with clearly defined gender roles. Children, particularly pre-school aged children, are common. Work is often found in the manufacturing and service sectors of industry with jobs in sales, machine operatives and elementary type occupations. Much of the housing stock in these neighbourhoods is Victorian and terraced which by modern standards is quite poorly appointed and often lacks amenities such as central heating. Because of the relatively modest size of some homes and the size of the family, overcrowding is relatively common

B43 – Struggling Families

Percentage of Total Households: 1.12%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 70

These neighbourhoods are spread throughout the old industrial heartlands of this country. Many are still employed in semi-routine and routine type jobs in the manufacturing sector. Levels of unemployment and overcrowding are well above the national average but are not amongst the very highest in the country. These areas contain above average numbers of families with children in mainly local authority accommodation. Many homes are terraced or semi-detached with four or five rooms.

B44 – Benefit Dependent Families

Percentage of Total Households: 0.80%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 77

This group is heavily concentrated in areas like Glasgow, Liverpool, and Birmingham. It contains some of the poorest people in the country. Wealth levels are very low and well below the national average. In many of the families with children there is no wage earner. Properties are overwhelmingly council owned and levels of overcrowding and unemployment, are extremely high. These areas contain many large families with lots of young children. Single parent families are common. In short these are areas with few assets, no hope and plenty of mouths to feed. Life is a struggle.

B45 – Terraced Industrial Heartlands

Percentage of Total Households: 2.05%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 80

These neighbourhoods are concentrated in the old industrial heartlands of the North and North-East. These are poor, run down areas. Much of the property in these areas is council owned and terraced. Overcrowding is not that high but above average numbers of properties lack amenities such as central heating. Educational attainment levels are very low and many are unemployed and have never worked. There are many single parents often with two or more children and many children live in households where no adult is in employment. Work where it is available is often unskilled (routine or semi-routine).

C: Families 16.99%

This Lifestage tends to consist of family groups. It contains many middle aged couples with children of school age. For professional and white collar groups this is a time of life, which often represents peak earnings because they now hold quite senior and responsible positions. It is also a time when the burdens of looking after the family are easing and it possible for the wife to re-enter the labour market. For these reasons many of the groups within this lifestage are prosperous and enjoy very full and active lives.

C11 – Wealthy Young Families in Town Houses

Percentage of Total Households: 0.46%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 1

These neighbourhoods are amongst the most prosperous in the country and they are mainly, but not exclusively, located within the prosperous West and South-West of London. The group is almost exclusively made up of hard working, middle aged, affluent, well educated, professionals and senior managers. This is also a very family centred group where it is common to see households with quite large families with many children of pre-secondary school age. Properties in these areas are very expensive and the level of property sales is well above the national average. Car ownership is above the national average as well, but living in crowded London means that car ownership is not quite the necessity that it may be in other neighbourhoods.

C12 – Affluent Family Suburbs

Percentage of Total Households: 0.70%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 3

These neighbourhoods are strongly biased towards the prosperous and leafy suburbs of the South-East and the fringes of London. Many in these areas commute to the capital where they work in professional and managerial type occupations. There are many families with two or three school aged children. Because the children are at school it is quite common for both partners to work and this allows for a prosperous and affluent lifestyle. Properties tend to be large, spacious, and detached. Property prices are well above the national. Levels of car ownership and consumer activity are well above the national average.

C13 – Hardworking Entrepreneurs

Percentage of Total Households: 0.88%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 4

This is another extremely prosperous group with many well educated, successful business owners and professionals. For this group, work and a career often come before the family and so many have delayed family formation until they are a bit older, family sizes tend to be quite small. These neighbourhoods are concentrated within the more affluent parts of the Home Counties, properties tend to be larger and detached with spacious gardens. Property prices are amongst the highest in the country as is car ownership. These are busy families who work hard and are keen to adopt labour saving strategies by shopping on the internet or by mail order.

C14 – Commuting Life

Percentage of Total Households: 1.36%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 8

These are fairly prosperous areas with above average numbers of well educated professionals concentrated in Outer London and other city suburbs. They also contain above average numbers of older singles. This group tend to be well educated hard working professionals working in city jobs. Properties tend to be a mix of terraced houses and flats, which are either being purchased on a mortgage or owned outright. Property prices reflect the London bias and are well above the national average. Levels of property sales are also slightly above the national average, which indicates that the housing market is fairly active.

C15 – Suburban Semi's

Percentage of Total Households: 1.45%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 21

With a strong Outer London, and particularly East London bias these are semi-detached suburban areas where much of the housing was built between the two wars. These are strong family areas where above average numbers of children live. Many work in professional, associate professional or white collar type occupations. Much of the housing is semi-detached and in owner occupation with a mix of both home owners and mortgagees. House prices reflect the bias towards the expensive South-East and are well above the national average. Car ownership is also well above the national average.

C21 – White Collar Mortgagees

Percentage of Total Households: 1.61%

Lifestage : C
Wealth Quartile : 2
Wealth Ranking : 31

These are suburban areas where there are many white collar families. They are also areas where it is common for both partners to work to finance a level of consumer activity which is well above the national average. Much of the property is either semi-detached or detached and is overwhelmingly owner occupied and being paid for by a mortgage.

C41 – Big Brood Estates

Percentage of Total Households: 3.02%

Lifestage : C
Wealth Quartile : 4
Wealth Ranking : 62

These are neighbourhoods where large families are common. Housing is commonly provided by local authorities but a sizeable number are home owners and buying their home on a mortgage having exercised the right to buy. Many are employed in skilled, semi-skilled and unskilled occupations. These neighbourhoods contain a mix of housing provided by the council and others where the right to buy has been exercised.

C42 – Struggling Homeowners

Percentage of Total Households: 3.12%

Lifestage : C
Wealth Quartile : 4
Wealth Ranking : 65

These neighbourhoods are concentrated in the North-West and North-East regions. These are areas where semi-skilled and unskilled families have saved hard to buy their home. Most of the property in these areas is small and terraced. Property prices are well below the national average but the turnover in properties is a little higher.

C43 – Transitional Blue Collar

Percentage of Total Households: 2.05%

Lifestage : C

Wealth Quartile : 4

Wealth Ranking : 71

These neighbourhoods are concentrated in the suburban areas of the North-West, much of the housing is local authority owned terraced properties. These are transitional areas where there is a group of older couples and singles for whom the family has grown up but these are also areas where younger couples are now beginning to move in. Employment for many is in semi-skilled and unskilled occupations. These are relatively poor areas where levels of wealth, consumer activity, and car ownership are well below the national average and measures of deprivation such as unemployment and the proportion reporting a limiting long term illness are well above the national average.

C44 – Post War Council Semi's

Percentage of Total Households: 2.34%

Lifestage : C

Wealth Quartile : 4

Wealth Ranking : 72

These neighbourhoods are concentrated within the industrial North and North-East of Britain. A very high proportion of the properties are post war local authority owned semi-detached. These estates were built to house the blue collar workers in our manufacturing heartlands in the fifties and sixties. Some of the homes are now in owner occupation as the tenants have exercised the right to buy. The population in these areas is now mixed as younger families have replaced many of the older inhabitants, although above average numbers of older retired people still remain.

D – Mature Families 19.83%

This is a group of older couples and singles where the family is now growing up. They are areas where the teenagers make up a high proportion of the all the children present. This is a group where for many of the middle aged couples earnings are at their lifetime peak and this allows for a reasonably prosperous and comfortable lifestyle.

D11 – Professionals with Older Families

Percentage of Total Households: 1.41%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 2

These neighbourhoods are concentrated within the South-East with a noticeable bias towards the M4 and M3 corridors. They are settled, prosperous areas with many well educated professionals, senior managers and successful businessmen. Properties tend to be expensive, larger detached homes and many, but not all, have now paid off the mortgage. These are areas where levels of wealth and consumer activity are well above the national average.

D12 – Professionals in Modern Developments

Percentage of Total Households: 0.90%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 11

These are commuting areas where a good road infrastructure allows for commuting over quite long distances. These neighbourhoods contain above average numbers of couples in their forties and fifties with teenaged children. As the children are now largely independent it is common for both partners to be working, although this could well be part time work for one partner, in professional, managerial and even white collar occupations. Properties tend to be larger and detached. They also tend to be quite new well appointed properties. Nearly all of the properties in these areas is in owner occupation. Property prices are significantly above the national average. These are fairly settled areas now and the level of turnover in properties is close to the national average. Car ownership is quite high, very few homes lack a car.

D13 – Green Belt Expansion

Percentage of Total Households: 1.93%

Lifestage : D
Wealth Quartile : 1
Wealth Ranking : 14

Geographically these neighbourhoods are quite spread. They tend to consist of many married couples with older children. Many are in professional and managerial type occupations. Much of the property is either detached or semi-detached with a mix of both home owning and still purchasing on a mortgage. Much of the property is reasonably spacious and property prices are markedly above the national average. These are reasonably affluent and consumer oriented areas.

D14 – Books and Bagels

Percentage of Total Households: 0.91%

Lifestage : D
Wealth Quartile : 1
Wealth Ranking : 15

These neighbourhoods are concentrated in the North-West London and parts of South Manchester. They are city neighbourhoods with a rich ethnic mix. They consist of many middle aged couples with older children and some older singles and some retired couples. This is a very well educated group with many professionals, senior managers and businessmen. Many work in the city based jobs but many are also employed in education and the arts. Much of the property is Victorian and semi-detached which is spacious and well appointed. Levels of wealth and consumer activity are well above the national average.

D15 – Small Town Professionals

Percentage of Total Households: 1.49%

Lifestage : D
Wealth Quartile : 1
Wealth Ranking : 16

These are small town neighbourhoods are quite spread across the country. These are reasonably affluent and prosperous areas with many older couples with teenage children. These are settled stable areas which value tradition and community. There are above average numbers of professionals and businessmen as well as those in white collar and skilled trades. Because the children are a little older it is common for both partners to work, although for this work is often part-time. Much of the housing is detached and split between home owning and still buying on a mortgage. Property prices are well above the national average, which is in part a reflection of the increasing popularity of our old historic towns. These are quietly prosperous areas where levels of consumer activity are well above the national average.

D16 – Hardworking Materialists

Percentage of Total Households: 1.77%

Lifestage : D
Wealth Quartile : 1
Wealth Ranking : 18

These neighbourhoods are concentrated in England with a bias towards the South-East of the country. These are reasonable prosperous areas with many working in professional, associate professional and white collar type occupations. These localities contain above average numbers of families with children where both parents work. Much of the property is detached, prices are slightly higher than the national average and the level of activity in the housing market is significantly higher than the national average. Levels of wealth, consumer activity and car ownership are all above the national average.

D21 – Farming Families

Percentage of Total Households: 1.31%

Lifestage : D
Wealth Quartile : 1
Wealth Ranking : 35

These neighbourhoods are rural areas spread throughout the South-West, Wales and Lowland Scotland. These are areas where many older couples in their forties and fifties who depend upon agriculture for their livelihood live. Farming is a family business and it is common for both partners to work long hours. This does cause tensions and the proportion of adults on their second marriage is significantly higher than the average. In general these are not family areas although the proportion of households with two or more older children is slightly higher than the national average. Properties tend to be detached and larger than average although the proportion lacking amenities is well above the national average. The value of such properties is below the national average as is the turnover in property sales. As you would expect the need for transport in such areas is paramount and the level of car ownership is well above the national average. Moreover, the relative isolation of such areas means that this is a group for whom shopping is not easy and who therefore purchase goods and services by post and increasingly the internet.

D22 – White Collar Semi’s

Percentage of Total Households: 2.46%

Lifestage : D
Wealth Quartile : 2
Wealth Ranking : 38

These are suburban neighbourhoods where many are white collar couples with teenaged children live. These are areas where many live in thirties built semi-detached properties. Much of the property is owner occupied and mortgaged but a sizeable minority have now paid off the mortgage. Property prices are a little below the national average. Car ownership and consumer activity are above the national average.

D23 – Village Life

Percentage of Total Households: 1.36%

Lifestage : D
Wealth Quartile : 2
Wealth Ranking : 42

These are mainly village type areas where the countryside is close to hand. Many of these neighbourhoods are in the South-West and East of the country. The age composition to these neighbourhoods is quite varied with a mix of both older and younger people but married couples with children are slightly over represented when compared to the national average. There are above average numbers of skilled tradesman and people working in agriculture and there are also above average numbers of self-employed. Much of the property is detached or semi-detached most of which is in owner occupation but a sizeable minority is rented and goes with the job (tied cottages). Car ownership levels are well above the national average.

D31 – Hardworking Double Income Families

Percentage of Total Households: 1.96%

Lifestage : D
Wealth Quartile : 3
Wealth Ranking : 43

These neighbourhoods are concentrated within the regions of the Midlands, North-West and Yorkshire and Humberside. These consist of many couples with children, mainly older children. Many are employed in intermediate, lower supervisory, semi-routine and routine occupations in manufacturing, wholesale and construction. This is a group where it is common for both partners to work in order to provide a comfortable lifestyle for the family. A very high proportion of properties in these areas is semi-detached and either being paid for by a mortgage or owned outright. House prices are a little above the national average but levels of consumer activity and car ownership are well above.

D32 – Getting By

Percentage of Total Households: 2.72%

Lifestage : D
Wealth Quartile : 3
Wealth Ranking : 51

These are areas with above average numbers of skilled and semi-skilled workers with older children. They are concentrated within Yorkshire and Humberside, North, the Midlands and South Wales. Many of the properties are inexpensive, smaller semi-detached homes. Much of the property is owner occupied with a mix of both mortgagees and home owners.

D33 – Post Industrial Regeneration

Percentage of Total Households: 0.71%

Lifestage : D
Wealth Quartile : 3
Wealth Ranking : 53

These neighbourhoods are concentrated within Scotland, the North-East and the North-West. They are not prosperous areas but nor are they areas where deprivation and unemployment are particularly high, in fact the proportion of people in work is above the national average. Many work in skilled and semi-skilled occupations. The housing tends to be small, terraced and owner occupied. Many households have a car but few have multiple cars.

D41 – Council Right to Buy

Percentage of Total Households: 0.90%

Lifestage : D
Wealth Quartile : 4
Wealth Ranking : 67

These neighbourhoods are mainly concentrated within the old industrial belt of Scotland. They are mainly terraced areas which were council owned. Many of the properties are still run and maintained by the council but a sizeable number have exercised the right to buy and are now buying the property on a mortgage, a few are now home owners. There are many skilled, semi-skilled and unskilled workers. Levels of unemployment and deprivation are high but these neighbourhoods fall short of being amongst the most deprived.

E – Empty Nesters 16.46%

In general this is an extremely affluent group. These are people who whilst close to retirement are still working and they are largely free from the children. This gives them the freedom to undertake major home improvements, go on that long planned for special holiday or buy that new car. It is also a chance to renew those long abandoned hobbies and interests. However, not everybody is so comfortable and this group also contains some poorer clusters.

E11 – Established Professionals

Percentage of Total Households: 0.70%

Lifestage : E
Wealth Quartile : 1
Wealth Ranking : 5

These are affluent suburban areas concentrated within Outer London and the South-East. They contain many older well educated couples in higher managerial and professional occupations. These areas also contain above average numbers of businessmen. This is still a very career oriented group many of whom work long hours. They are a group at the peak of their professional careers. Families have now largely grown up and left home. The number of students living away from home is nearly three times the national average. Properties tend to be expensive, larger, detached properties in keeping with these leafy suburban areas. Levels of car ownership and well amongst above the national average but not as high as some more rural neighbourhoods.

E12 – Bricks and Mortar Assets

Percentage of Total Households: 1.60%

Lifestage : E
Wealth Quartile : 1
Wealth Ranking : 12

This is an affluent group who tend to live within commuting distance of our major conurbations, particularly London, and who are dependent upon the city for their livelihoods but who are attracted to country living. They enjoy many of the features of modern living and wish to combine that with the space and freedom of the countryside. These neighbourhoods tend to consist of home owning, middle aged professionals where some still have older children. Many of the properties are detached, very spacious and well appointed, with large gardens. Property prices in these areas are extremely high and these desirable properties are sought after but not easy to obtain on the open market. They tend to be owner occupied where the owner has now paid off the mortgage. Levels of wealth and affluence are high.

E13 – Ambridge Revisited

Percentage of Total Households: 1.31%

Lifestage : E
Wealth Quartile : 1
Wealth Ranking : 13

These neighbourhoods are concentrated in England. They are rural areas spread throughout East Anglia, the South Coast, the South West and westerly parts of the Midlands. Farming is a major occupation and it is mainly carried out by older couples in their forties, fifties and sixties. These are reasonable prosperous greenbelt areas where an above average number of professionals and senior managers also live. Much of the property is larger, detached and well appointed. Many own their home. Property prices are significantly above the national average, but the turnover in properties for sale on the open market, is significantly lower than average. These are settled areas where traditional values and a strong community spirit thrive. In keeping with the rural nature of these communities the level of car ownership is very high.

E21 – Settled Middle England

Percentage of Total Households: 1.92%

Lifestage : E
Wealth Quartile : 2
Wealth Ranking : 30

These neighbourhoods have a strong bias towards the suburban areas, particularly of the North-West and Yorkshire and Humberside. There are many working couples in late middle age and there are above average numbers in managerial and intermediate type occupations working in the public sector. Properties in these areas are most likely to be semi-detached with a mix of both mortgagees and home owners. Prices are slightly above the national average as is car ownership.

E22 – Cosy Couples

Percentage of Total Households: 2.26%

Lifestage : E
Wealth Quartile : 2
Wealth Ranking : 32

These neighbourhoods are concentrated in the North East, North West and Midlands. They are areas where many couples in late middle age live. . These are settled, comfortably off areas, where many still work in white collar and skilled occupations but there are also above average numbers of retired couples. There is a mix of detached and semi-detached properties much of which is fairly new and well appointed. Property prices are a little above the national average as is car ownership.

E23 – Small Town Business

Percentage of Total Households: 1.43%

Lifestage : E
Wealth Quartile : 2
Wealth Ranking : 39

These are neighbourhoods where many older people in small towns live. Many are in business and work long hours but there are also above average numbers in managerial, professional and skilled trades. Much of the property is older and a mix of types with a slight bias towards terraced and flats. There are many home owners, but there are also a sizeable number of properties to rent as well. Property prices tend to be slightly higher than the national average.

E31 – Traditional Values

Percentage of Total Households: 1.62%

Lifestage : E
Wealth Quartile : 3
Wealth Ranking : 49

These neighbourhoods are concentrated in the Midlands and the North-West. They consist of many older couples where traditional Christian values and a sense of the past are quietly important. Many work in skilled and semi-skilled occupations in manufacturing, although others have now retired. Much of the property is semi-detached and owned outright. Property prices are below the national average, as is housing turnover.

E32 – End of the Line – New Beginnings

Percentage of Total Households: 1.74%

Lifestage : E
Wealth Quartile : 3
Wealth Ranking : 50

These neighbourhoods are concentrated in the old car producing areas of the Midlands, Essex and the North West. Many are employed in skilled and semi-skilled jobs in manufacturing and construction. Much of the housing in these areas is either small semi-detached or terraced properties. Most of the accommodation is owner occupied and is a mix of buying on a mortgage and owned. Prices are well below the national average as is housing turnover.

E33 – Older Service Sector Workers

Percentage of Total Households: 2.06%

Lifestage : E
Wealth Quartile : 3
Wealth Ranking : 59

These neighbourhoods are predominantly council built properties where many are still owned by the council but where a significant minority have exercised the right to buy. These areas contain above average numbers of retired people and also people in skilled, personal service, machine operatives and elementary occupations in service industries and construction. Property prices are significantly below the average, as is the level of housing turnover. Although these are areas of relatively full employment they are relatively poor areas where levels of wealth and consumer activity are well below the national average.

E41 – Run Down Provincial High Rise

Percentage of Total Households: 0.71%

Lifestage : B
Wealth Quartile : 4
Wealth Ranking : 75

These neighbourhoods are concentrated in major cities like Glasgow, Manchester and Birmingham. Much of the accommodation is post war council high rise flats which are small and run down. Levels of unemployment and the proportion of adults who have never worked are very high as is the incidence of marital breakdown. These areas contain many older residents and also some in their twenties and thirties. The numbers reporting health problems is well above the national average. Levels of car ownership, consumer activity and wealth are very low and well below the national average.

E42 – Hard Up and Hard Pressed

Percentage of Total Households: 1.11%

Lifestage : E
Wealth Quartile : 4
Wealth Ranking : 78

This is an older group of singles and couples where many are over the age of fifty-five. This is also an area where some younger lone parents live and where the number of school aged children is close to the national average. Much of the accommodation is local authority owned small purpose built flats. These are quite deprived and run down areas where the level of unemployment is over twice the national average and marital breakdown common. Car ownership and consumer activity are well below the national average.

F – Retired 15.4%

This group of clusters consists of older people who have retired. This is one of the fastest growing sections of the population. On retirement many couples face a choice, do they move to a more desirable area or do they stay in the home in which they have lived for many years? Some choose to move and live out retirement in another area, often by the sea or close to family, but others remain in the family home either through choice or expediency. This is one of the key differences between the groups. Another is household composition: does more than one person still live in the family home and how active are they? Can they still maintain the home and garden and do they still run a car? Financially, this group are often portrayed as affluent because they have paid off the mortgage and their children have all grown up but the reality is that for all too many old age is a struggle with inadequate resources to pay for anything but life's essentials.

F11 – Older Professionals

Percentage of Total Households: 1.66%

Lifestage : F
Wealth Quartile : 1
Wealth Ranking : 9

These areas are concentrated around the suburban fringes of our major cities. This is a group where the family have long since grown up and left home but where the parents still live. These areas contain many business owners and professionals living in spacious detached accommodation some of whom have reached retirement age but who have chosen to continue working. These areas contain many home owners and property prices are amongst the highest in the country. Many have lived in their home for many years and house sales activity is well below the national average. Levels of car ownership are very high with many two or three and even four car families. This group have accumulated quite sizeable savings and levels of wealth and consumer activity are still well above the national average.

F12 – Affluent Elders

Percentage of Total Households: 0.85%

Lifestage : F
Wealth Quartile : 1
Wealth Ranking : 19

These neighbourhoods contain many people over the age of 75. These are reasonably affluent areas with a mix of properties, some retirement flats, as well as some detached and semi-detached properties. These are also areas where many in the working population are in professional and managerial type occupations.

F21 – Scenic Retreats

Percentage of Total Households: 1.17%

Lifestage : F
Wealth Quartile : 2
Wealth Ranking : 25

These neighbourhoods are over represented England, particularly but not exclusively in the West and South-West of England. They contain many elderly retired couples as well as some younger still working professionals. These are quite sought after small town and semi-rural areas, often by the coast, where property prices are significantly higher than average and where there are a number of second homes. Properties tend to be quite large and detached with spacious well appointed gardens. This is an active and healthy group who still drive a car and look after the garden.

F22 – On the Move

Percentage of Total Households: 0.80%

Lifestage : F
Wealth Quartile : 2
Wealth Ranking : 27

These neighbourhoods are concentrated within the Home Counties and London. They contain a very high proportion over the age of seventy-five who live alone. However, they also contain a smaller number of much younger well educated, single, professionals and managers who are moving in as properties become available in the market place. Much of the accommodation is flats many of which are owned but there is a sizeable share of the market which is rented. Properties are slightly above the national average in price but relatively cheap for the South-East. These are areas where the housing market is very active and the turnover of properties is well above the national average.

F23 – Settled Retired White Collar

Percentage of Total Households: 1.56%

Lifestage : F
Wealth Quartile : 2
Wealth Ranking : 29

These are predominately suburban and small town neighbourhoods where many retired couples live. Many are in their late fifties and older and many couples have been married for a very long time. Much of the property is detached and owned outright. These are stable settled communities where church and community values are important. These are reasonable prosperous areas where car ownership is well above the national average. Property prices are significantly above the national average but property turnover is well below.

F24 – Elders in Retirement Flats

Percentage of Total Households: 0.39%

Lifestage : F
Wealth Quartile : 2
Wealth Ranking : 36

These neighbourhoods are concentrated in the coastal and tourist areas of the England. They are sought after areas where people have purchased holiday homes. Many of the residents are now quite elderly, and many are now widowed and have health problems. Much of the accommodation is purpose built flats for the elderly. These tend to be owned outright. Properties tend to be quite expensive and sales levels are well above the average.

F25 – Seaside Seniors

Percentage of Total Households: 1.80%

Lifestage : F
Wealth Quartile : 2
Wealth Ranking : 41

These neighbourhoods are concentrated along the coastlines of Britain, particularly along the South coast. They consist of many elderly couples who have moved to the area upon retirement. Many were skilled blue collar workers and tradesmen and they have moved to a part of the country that has fond memories for them and which will give them the quality of life they desire. Properties tend to be detached, often bungalows, which are owned outright. These are settled areas where levels of property sales are slightly below the average. This is still an active group who can maintain their home, look after the garden and drive a car, levels of car ownership are well above the national average.

F31 – Ageing Home Owners

Percentage of Total Households: 0.89%

Lifestage : F
Wealth Quartile : 3
Wealth Ranking : 45

These neighbourhoods contain a mix of properties, detached, semi-detached and flats. Much of the property is owned but as the population ages the proportion living alone increases and for some maintaining the home and garden is becoming a bit of a struggle. Property prices are significantly above the national average but the turnover in properties is still a little below.

F32 – Settled Seaside Elders

Percentage of Total Households: 0.77%

Lifestage : F
Wealth Quartile : 3
Wealth Ranking : 48

This group of neighbourhoods are concentrated, but not exclusively, along our coastlines and in our seaside resorts. The population in these areas is quite elderly with a mix of couples and widowers, there are few children. The health needs of this group are quite high and growing. Home ownership is very high and much of the property is detached or semi-detached houses and bungalows. Property prices are well above the national average. For some of the younger members of these neighbourhoods affordable accommodation is problematic and a sizeable number live in caravans. These are very settled areas with a strong Anglican tradition and a low turnover of properties

F33 – Poorer Elders and Younger Service Sector Workers

Percentage of Total Households: 0.85%

Lifestage : F
Wealth Quartile : 3
Wealth Ranking : 54

These neighbourhoods are concentrated in London, the North-West and Scotland. They contain many elderly retired people and also a few young singles in their twenties and early thirties working in the service industries like hotels and catering. Much of the housing is flats which are provided by council or housing associations but the levels of private renting are also well above the national average.

F34 – Aged Small Town Communities

Percentage of Total Households: 1.30%

Lifestage : F
Wealth Quartile : 3
Wealth Ranking : 56

These neighbourhoods are quite spread geographically. The population tends to live in modest terraces and flats. These are quite settled communities where it is quite common for the family to look after older relatives. Levels of health need are quite high. Property prices are well below the national average as is the level of turnover in properties. Car ownership and wealth are well below the national average.

F35 – Struggling Council Flat Elders

Percentage of Total Households: 0.88%

Lifestage : F
Wealth Quartile : 3
Wealth Ranking : 58

These neighbourhoods have a very aged and ailing population. Many are aged over 75 with health problems. Many live in small council and housing association run flats. Levels of car ownership and consumer activity are very low.

F41 – Retired Blue Collar

Percentage of Total Households: 0.81%

Lifestage : F
Wealth Quartile : 4
Wealth Ranking : 66

These neighbourhoods are concentrated in the old industrial belt of Scotland. They contain many retired couples and widowers living in council owned terraced and semi-detached property. Many used to work in the old industrial industries of mining and steel. This is still a relatively young group and many still own and run a car but health problems are very common with around 1/3 reporting limiting long term illnesses.

F42 – Infirm Elders in Council Flats

Percentage of Total Households: 0.75%

Lifestage : F
Wealth Quartile : 4
Wealth Ranking : 68

These are poor and quite run down localities where the proportion of elderly people living alone is significantly above the national average. The need for health care provision is extremely high and is over twice the overall national average.

F43 – Homes for the Elderly

Percentage of Total Households: 0.32%

Lifestage : F
Wealth Quartile : 4
Wealth Ranking : 73

These are urban neighbourhoods where very many elderly people are living in small flats for the elderly. Much of accommodation is provided by local authorities and others providing specialist care. The proportion of people aged over 75 is extremely high as is the proportion of widowers and people living on their own. The average age for residents in these areas is just over 65. With such an elderly population it is not surprising to find that the level of health care need in these areas is very high with some 57% of the population reporting a limiting long term illness.

F44 – High Rise Elders

Percentage of Total Households: 0.60%

Lifestage : F
Wealth Quartile : 4
Wealth Ranking : 79

Many people in these areas live in local authority run high rise flats. These areas contain many people aged over 65 living alone. Levels of health care need are very high with around 46% of the population reporting limiting long term illness.