



Groups

Introduction

The Marketer's Segmentation Tool

SONAR is a geo-demographic profiling system. It that divides the population of Great Britain into **80 mutually exclusive groups**. These groups were built by carefully selecting the right information and using sophisticated statistical techniques. More than 1000 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 **lifestage** 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 organised 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.

From the first two characters it is possible to identify the lifestage group and the wealth quartile.

As an example, in the Sonar code A11 – “Metropolitan Young Professionals”. The A represents ‘Young Singles’, and the second digit the wealth quartile 1 the most affluent 25% of the country. .

SONAR Groups

A

A: Young Singles 11.1%

This grouping tends to consist of young singles and childless couples. These clusters are mainly concentrated within our major cities, particularly London, 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 an increase, 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.

A
1
1

A11 – Metropolitan Young Professionals

Percentage of Total Households: 0.4%

Lifestage : A

Wealth Quartile : 1

Wealth Ranking : 2

These mainly city centre neighbourhoods are heavily concentrated in Inner London. They consist of young, hardworking, affluent, business oriented individuals whose career comes before family. The group contains a very high number of professionals working in banking and finance and it also contains significant numbers of self-employed. 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.

A
1
2

A12 – Educational Institutions

Percentage of Total Households: 0.2%

Lifestage : A

Wealth Quartile : 1

Wealth Ranking : 13

This small but unique group consists of localities linked to boarding schools and other residential educational institutions. Over 40% of the population are aged between 12 and 24 years of age. Associated with such institutions are, of course, a core of well educated teachers and support staff.

A
1
3

A13 – Young Single Professionals

Percentage of Total Households: 0.7%

Lifestage : A

Wealth Quartile : 1

Wealth Ranking : 21

This group is heavily concentrated in the South-East, particularly London. They tend to be in their late twenties and early thirties, single or cohabiting, well educated professionals at the beginning of their careers. They are often very career oriented working long hours. Many live in small rented purpose built flats but often enjoy quite an affluent lifestyle if both partners are working. This is a group saving to buy a home and a significant minority now have a mortgage.

A
2
1

A21 – Slightly Older Single Professionals

Percentage of Total Households: 1.0%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 24

This is the second group of well educated professionals and associate professionals living in the capital. They too live in rented flats but this group are far more likely to live in properties that have been converted into flats. Car ownership is well below the national average and the tube or train is a popular means of transport. There are signs that numbers of young children are beginning to rise and this too is a group interested in becoming property owners.

A
2
2

A22 – Settling Down

Percentage of Total Households: 1.1%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 26

These neighbourhoods are concentrated within the Home Counties and Outer London. Many of the residents are still single but many are now married or living with a partner. There are above average numbers 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. Levels of house sale activity are well in excess of the national average

A
2
3

A23 – Terraced Renters

Percentage of Total Households: 0.5%

Lifestage : A

Wealth Quartile : 1

Wealth Ranking : 28

These neighbourhoods are concentrated in the capital. Much of the accommodation consists of terraces and converted flats. Many are employed in professional occupations and have moved to enjoy the job and lifestyle opportunities the Capital provides.

A
2
4

A24 – City Melting Pot

Percentage of Total Households: 1.0%

Lifestage : A

Wealth Quartile : 2

Wealth Ranking : 35

This group is concentrated in our major cities and conurbations, particularly London. These are mixed areas ethnically with all races and creeds present. There are very many young singles aged 25–34 who tend to work in associate professional and lower managerial groups. Accommodation tends to be small flats which are evenly split between purpose built and converted. Tenure is a mix of rented privately, council or housing association and some properties are owned, although the incidence of home ownership is well below the national average.

A
3
1

A31 – New Arrivals – New Beginnings

Percentage of Total Households: 0.5%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 46

With many new arrivals to this country these are ethnically mixed areas with lots of young people trying to gain a foothold into British society. Many are working and studying and others in jobs. These young singles often live in cheaper small one roomed flats in city centres.

A
3
2

A32 – Aspiring Home Owning White Collar

Percentage of Total Households: 0.7%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 51

This is a group that is over represented in the South of England and Scotland. Many are aged 25–34 and single. The numbers in employment are well above the national average and many are well educated and working in lower managerial and associate professional type occupations. Around 88% of the accommodation is small purpose built flats of which just over ½ are rented from a landlord but nearly ½ are being purchased.

A
3
3

A33 – Metropolitan Council

Percentage of Total Households: 0.9%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 54

Concentrated within London a very high proportion of the housing provision is council or housing associations flats. 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 single parenthood are very high. Levels of wealth and consumer activity are below the national average.

A
3
4

A34 – Campus Life

Percentage of Total Households: 0.4%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 56

This group consists almost exclusively 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.

A
3
5

A35 – Student Enclaves

Percentage of Total Households: 0.7%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 58

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 there are also some older home owners. Much of the property is terraced or converted flats.

A
3
6

A36 – Small Town Renters

Percentage of Total Households: 1.1%

Lifestage : A

Wealth Quartile : 3

Wealth Ranking : 59

This is geographically spread group of slightly older employed singles who live in small cheaper flats. Most of the accommodation is rented from a private landlord but around 30% is in owner occupation (well down on the national average). Employment is quite mixed but unskilled and semi-skilled workers are over represented.

A
4
1

A41 – Struggling to Get a Foothold

Percentage of Total Households: 1.0%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 70

These areas are often to be found in the North and North-West. They are a mix of social housing and private renting. Work is often of a routine or semi-routine nature but levels of deprivation and single parenthood are well above the national average.

A
4
2

A42 – Council Sink Estates

Percentage of Total Households: 0.7%

Lifestage : A

Wealth Quartile : 4

Wealth Ranking : 79

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. The incidence of unemployment, deprivation and family breakdown are extremely high.

B

B: Young Families 14.4%

This grouping 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 or pay a substantial city rent, council accommodation is often the only alternative and here accommodation may be of quite poor quality.

B
1
1

B11 – Young Professional Couples

Percentage of Total Households: 1.0%

Lifestage : B

Wealth Quartile : 1

Wealth Ranking : 9

These neighbourhoods are strongly biased towards the capital, particularly in North-West London. Many live in flats and terraced accommodation and much is still being rented but some is being purchased with a mortgage. Many are in managerial and professional jobs with well over ½ the population within social grade AB. Family formation has still to happen although the incidence of very young children is slightly above the national average.

B
2
1

B21 – Young Military Families

Percentage of Total Households: 0.2%

Lifestage : B

Wealth Quartile : 2

Wealth Ranking : 27

This small 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 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 mobiles, televisions and computers are especially popular. Mobility is extremely high as movement goes with the job.

B
2
2

B22 – First Rungs on the Housing Ladder

Percentage of Total Households: 1.3%

Lifestage : B

Wealth Quartile : 2

Wealth Ranking : 32

Concentrated within the Home Counties and the South East these are areas where there are many couples who have just purchased their first home with a mortgage. There is also a sizeable minority of private renting. Homes tend to be modern terraces or purpose built flats. Children tend to be pre-school aged. Many are working in professional or associate professional type occupations. .

 B
3
1

B31 – Young Home Owning White Collar

Percentage of Total Households: 1.0%

Lifestage : B

Wealth Quartile : 3

Wealth Ranking : 41

Concentrated in North-East London The area is a mix of different ethnic groups and above average numbers of children, particularly pre-school aged children. Housing tends to be either terraced or flats and is split between being owned on a mortgage and private renting. Many are employed in supervisory, clerical and junior managerial roles.

 B
3
2

B32 – Suburban Young Families

Percentage of Total Households: 0.7%

Lifestage : B

Wealth Quartile : 3

Wealth Ranking : 44

Geographically these are areas which are spread throughout the country although these is a small but distinct bias towards the South-East region and areas to the East of London. These are areas where married and co-habiting couples with young children predominate. People tend to be buying their homes which tend to be semi-detached or terraced and in council tax bands B, C or D. Levels of economic activity are high and there are many in lower professional or clerical or junior managerial type jobs..

B
3
3

B33 – Affordable Mortgaged Terraces

Percentage of Total Households: 1.8%

Lifestage : B

Wealth Quartile : 3

Wealth Ranking : 53

These are areas near our major motorways. Much of the accommodation is newer small terraced properties with many first time buyers. Family formation is just beginning and there are slightly more children of pre-school age than average. It is probable that affordability is an issue and being close to major road networks has depressed prices making the properties within the range for a group who would not otherwise get on the housing ladder. Many are in skilled occupations and there are many 1 car households.

B
4
1

B41 – Poorer Renters

Percentage of Total Households: 1.1%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 61

These neighbourhoods are concentrated in Outer London. They contain above average numbers of young people in their twenties and early thirties. The average number of children per household is above the national average particularly for families with young pre-school aged children. There is a sizeable population for just about all ethnic groups with a very sizable group coming from the Indian sub-continent. Much of the accommodation is rented flats. The accommodation often consists of larger flats. Many are in semi or unskilled occupations and levels of wealth and consumer activity are well below the national average

B
4
2

B42 – Northern Terraces

Percentage of Total Households: 1.6%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 63

With a strong bias towards the North these are areas where much of the housing is small and terraced and in council tax band A.. It is split between being brought on a mortgage and private renting. There are above average numbers of young couples with pre-school aged children. Many are employed in skilled and unskilled occupations but the numbers out of work is well in excess of the national average.

B
4
3

B43 – Suburban Mix

Percentage of Total Households: 1.2%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 66

These are suburban areas with a mix of residents by age. There are some older singles as well as younger couples. In general there are fewer children than average but the group does contain slightly above average numbers of very young children. Most of the housing is council owned flats in council tax bands A and B. There are fewer than average workers in employment and those that are tend to be semi-skilled and unskilled.

B
4
4

B44 – Young Blue Collar Families

Percentage of Total Households: 1.4%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 68

These neighbourhoods are spread across the North, and the Midlands. They are localities with young families. Above average numbers are employed in semi-routine and routine occupations. Much of the property is smaller, cheaper and terraced. Many homes are rented although there is a sizeable group who are buying their home on a mortgage. Levels of wealth and consumer activity are below the national average.

B
4
5

B45 – Struggling Migrants

Percentage of Total Households: 1.2%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 72

These neighbourhoods are heavily biased towards the capital and in particular North-West London. There are many migrants who came to this country in the nineties from all parts of the world with very many from the Indian sub-continent. Although the area contains many singles about 40% of all households have children and just over 20% have pre-school aged children. Most of the property is council owned flats and the incidence of unemployment and single parenthood are well in excess of the norms. These are areas where people are struggling.

B
4
6

B46 – It's a Hard Life

Percentage of Total Households: 1.2%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 78

These neighbourhoods are concentrated in the old industrial heartlands of the North and Midlands. There is a very strong bias towards the North-West. These are poor, run down areas. Much of the property in these areas is council owned and either terraced or semi-detached. Most of the properties fall within council tax band A. Overcrowding is not that high but the properties tend to be run down and poorly cared for. Educational attainment levels are very low and many are unemployed and have never worked. There are many single parents and many children live in households where no adult is in employment. Work where it is available is often unskilled.

B
4
7

B47 – Benefit Dependent Single Parents

Percentage of Total Households: 0.6%

Lifestage : B

Wealth Quartile : 4

Wealth Ranking : 80

Heavily biased towards Scotland and the eastern periphery of Glasgow these are poor run down areas where few are in employment and fewer still in stable relationships. There are many single parents reliant upon benefits. Housing is overwhelmingly council owned small flats. By all measures of deprivation these are extremely poor areas where life is a real struggle.

C

C: Families 17.1%

This grouping tends to consist of families. 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 a rise in 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 a little and it possible for the wife to re-enter the labour market. For these reasons many of the groups within this life stage are prosperous and enjoy very full and active lives.

C11

C11 -Affluent Young Families in Town Houses

Percentage of Total Households: 1.0%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 6

These neighbourhoods are amongst the most prosperous in the country and they are mainly, but not exclusively, located within the prosperous West, South-West and North-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 it is not always essential to have many cars.

C12

C12 - Hardworking Couples with Families

Percentage of Total Households: 0.6%

Lifestage : C

Wealth Quartile : 1

Wealth Ranking : 11

These are prosperous areas where it is common to have both partners working to provide the best for their children and to support a material lifestyle. Much of the property is spacious, detached with well kept gardens. Nearly all of it is mortgaged and in council tax bands E and F, property prices are well above the average. Many are well educated and in professional occupations. Two car households are the norm.

C
2
1

C21 – Commuting Life

Percentage of Total Households: 1.2%

Lifestage : C

Wealth Quartile : 2

Wealth Ranking : 22

These are fairly prosperous areas with above average numbers of well educated professionals concentrated in the suburbs of our major conurbations. They contain many couples in the thirties and forties with children. This group tend to be well educated hard working professionals working in city jobs to which the commute. Properties tend to be a detached and spacious which are being purchased on a mortgage. Properties tend to fall into council tax bands D and E and well above the national average. Levels of property sales are also above the national average, which indicates that the housing market is fairly active.

 C
2
2

C22 – White Collar Mortgagees

Percentage of Total Households: 2.6%

Lifestage : C

Wealth Quartile : 2

Wealth Ranking : 36

Concentrated in the North-West and Yorkshire & Humberside these are areas where much of the housing is semi-detached. The vast majority is owner occupied, usually with a mortgage. There are slightly larger numbers of household where the married couple have just one child but there are also older couples as well. Many within these areas are in lower managerial, associate professional and administrative occupations. Property prices are above the national average.

 C
2
3

C23 – School Aged Children

Percentage of Total Households: 1.9%

Lifestage : C

Wealth Quartile : 2

Wealth Ranking : 38

Spread throughout the Midlands and Northern regions these are areas where the vast majority are home owners often buying with a mortgage. The properties tend to be semi-detached and in council tax band C. The numbers of school aged children is well above the national average. Many are in white collar or skilled occupations.

C
3
1

C31 – Smaller Communities

Percentage of Total Households: 1.8%

Lifestage : C

Wealth Quartile : 3

Wealth Ranking : 50

These areas are over represented in the North of the country. The residents are quite mixed by age with a slight nod towards younger couples with families although there is also a slight over representation of older residents. Housing is also spread with a mix of home owners, social renting and private renting. If properties are in owner occupation then they are more likely to be residents buying their home on mortgage. Many of the properties are terraced and in council tax bands A and B. Many are employed in skilled and semi-skilled occupations. Property prices are well below the national average.

C
3
2

C32 – Suburban Semi's

Percentage of Total Households: 1.8%

Lifestage : C

Wealth Quartile : 3

Wealth Ranking : 55

These neighbourhoods are heavily concentrated in the South-East they are suburban areas with many semi-detached and terraced properties in council tax band C. Much of the housing is in owner occupation but there is also above average numbers of council tenants. There are above average numbers of families but there are also quite a few older residents. There are many in service sector occupations and skilled and unskilled jobs. Car ownership is a little lower than the national average.

C
3
3

C33 – Struggling Home Owners

Percentage of Total Households: 2.2%

Lifestage : C

Wealth Quartile : 3

Wealth Ranking : 57

These neighbourhoods are concentrated in the North-West, South Wales, and North-East regions. These are areas where semi-skilled and unskilled families have saved hard to buy their home to bring up their family. Most of the property in these areas is small and terraced and in council tax bands A or B. Property prices are well below the national average but the turnover in properties is a little higher.

**C
4
1****C41 – Asian Extended Families**

Percentage of Total Households: 1.1%

Lifestage : C

Wealth Quartile : 4

Wealth Ranking : 64

These neighbourhoods are concentrated in the North-West and around Birmingham. These are neighbourhoods where large families are common. Housing tends to be larger terraced properties with some in owner occupation but there are above average numbers of both council properties and private renters as well. Many are employed in unskilled and sem-skilled occupations but levels of unemployment, over-crowding and deprivation are all well above the norm.

**C
4
2****C42 – Families in Council Overspill**

Percentage of Total Households: 1.2%

Lifestage : C

Wealth Quartile : 4

Wealth Ranking : 73

On the fringes of our major conurbations these are localities where the housing is council owned terraced or semi-detached properties in council tax band B. There are above average numbers of children of all ages. Many are employed in service sector occupations and many fall with Social Grades D and E. These are areas where making ends meet is a struggle.

**C
4
3****C43 – Post War Council**

Percentage of Total Households: 1.7%

Lifestage : C

Wealth Quartile : 4

Wealth Ranking : 77

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 terraced properties. These estates were built to house the blue collar workers in our manufacturing heartlands in the fifties and sixties. The majority of properties are rented from the council but a few 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 some older residents still remain. Many are in social grades D and E and there is a very high proportion of residents not in employment. On all measures of deprivation these areas score well above the national average.

D

D – Mature Families 21.8%

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.

D
1
1

D11 – Wealthy Professionals with Children

Percentage of Total Households: 0.6%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 1

These neighbourhoods are concentrated within the South-East with a noticeable bias towards the M4 and M3 corridors and parts of South-West and North West London. They are settled, prosperous areas with many well educated professionals, senior managers and successful businessmen live with their families. Properties tend to be expensive (nearly 80% are in council tax bands G or above), larger detached homes and most have now paid off the mortgage. These are areas where levels of wealth and consumer activity are well above the national average.

D
1
2

D12 – Professionals with Children

Percentage of Total Households: 1.0%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 5

This is another group of affluent older, well educated professionals with children. In this case the children tend to be a little younger and the levels of affluence are not as high. Located in the leafy suburbs of our major cities this group is also biased towards the same parts of London. Properties are mainly detached but there is also a few semi-detached. Properties are almost all in owner occupation but again this is a group with a sizeable number of mortgagees. In this case most of the properties are in council tax bands F or above.

D
1
3

D13 – Green Belt Expansion

Percentage of Total Households: 1.9%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 16

Geographically these neighbourhoods are quite spread but tend to be either on the periphery of our major cities or spread throughout the South-East. 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.

D
1
4

D14 – Semi-Rural Communities

Percentage of Total Households: 2.3%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 17

Geographically these neighbourhoods are spread throughout England but they are reasonably close to larger towns and cities. They tend to consist of couples who commute and older more established residents. Many are in professional and managerial type occupations although there is also above average numbers in administrative type jobs as well. To get to work many commute and nearly all households have at least one car. 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 in council tax bands D or E and is reasonably spacious. Property prices are markedly above the national average.

D
1
5

D15 – Hard Working Families

Percentage of Total Households: 1.9%

Lifestage : D

Wealth Quartile : 1

Wealth Ranking : 20

These neighbourhoods are concentrated in England with a bias towards the South-East. These are reasonably prosperous areas with many working in professional, associate professional and white collar type occupations. These localities contain above average numbers of families with school aged children and it is common for both parents to work. Much of the property is detached or semi-detached in council tax bands D or E and mortgaged, prices are higher than the national average and the level of activity in the housing market is significantly higher as well.

D
2
1

D21 - Outer London Professionals

Percentage of Total Households: 1.1%

Lifestage : D

Wealth Quartile : 2

Wealth Ranking : 23

This group are heavily concentrated within outer London. There are many semi-detached properties which are owned, both owned outright and buying on a mortgage. There are significantly above average numbers of families with school aged children. These tend to be reasonably spacious properties with 6 or more rooms in council tax band E. Many work in professional, lower professional and white collar type occupations within the capital.

D
2
2

D22 - White Collar Suburbia

Percentage of Total Households: 1.7%

Lifestage : D

Wealth Quartile : 2

Wealth Ranking : 39

These are suburban neighbourhoods where many white collar couples with school aged 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 above the national average with many in council tax band D. Car ownership is a little above the national average.

D
3
1

D31 - New Developments

Percentage of Total Households: 1.2%

Lifestage : D

Wealth Quartile : 3

Wealth Ranking : 45

These are mainly village type areas where the countryside is close to hand. They are often within commuting distance of our major conurbations. They consist of married couples with children of all ages. Many are employed in white collar and skilled occupations and it is very common to find both partners working to provide a reasonably prosperous lifestyle and so levels of affluence are above the national average. Nearly all of the accommodation is in owner occupation but more are still paying off the mortgage rather than have paid it all off. Housing is a mix of semi-detached, terraced and some detached. Most is council tax bands C & D. Car ownership is significantly above the norm and many use the car to commute to work.

D
3
2

D32 – Established Migrants

Percentage of Total Households: 1.1%

Lifestage : D

Wealth Quartile : 3

Wealth Ranking : 47

These areas are over represented in nearly all the major conurbations but this is most marked in London. Many of the migrants have come from the Indian sub-continent. Much of the housing is in owner occupation with both home owners and mortgagees. There is also a sizeable private rented stock which is above the norm. There is an above average number of people in these areas who have never worked and for those in work employment many fall in the semi-skilled and unskilled social grades D and E. Most properties are in council tax bands C and D

D
3
3

D33 – Northern Semi's

Percentage of Total Households: 2.4%

Lifestage : D

Wealth Quartile : 3

Wealth Ranking : 48

These areas are most likely to be on the fringes of our Northern and Midland cities. Nearly all of the housing is semi-detached in council tax band B. Nearly all of the housing is in owner occupation with slightly more being mortgaged than owned outright. There are above average numbers of households with school aged children but there are also other older residents as well. These areas contain above average numbers of skilled workers with a sprinkling of white collar workers as well.

D
3
4

D34 – Getting By

Percentage of Total Households: 2.5%

Lifestage : D

Wealth Quartile : 3

Wealth Ranking : 60

This is a second suburban area which is predominately dominated by semi-detached properties. The bias is more towards the Midlands and these are less affluent areas. . Again there above average numbers of children, but the numbers of single parents is also above the national average. Housing in these areas is cheaper with many properties in council tax band A. Many are employed semi-routine and routine occupations although levels of unemployment are also above the national average.

D
4
1

D41 – Large Families

Percentage of Total Households: 1.6%

Lifestage : D

Wealth Quartile : 4

Wealth Ranking : 62

Heavily concentrated within outer London these are fairly run down areas. Around 44% of all households have children and 20% of households are lone parents. These are well above the norm. Many are in social grades D and E (semi and unskilled). Many have found employment in the service sector. There are significant numbers in just about all of the ethnic groups. Much of the housing is smaller, terraced and semi-detached properties much of which is council owned but there is a sizeable number of home owning mortgagees. Levels of over-crowding are well above average even though much of the property is in council tax band C.

D
4
2

D42 – Post Industrial Areas

Percentage of Total Households: 1.7%

Lifestage : D

Wealth Quartile : 4

Wealth Ranking : 71

These areas are concentrated within the old industrial heartlands of the North-East and Yorkshire & Humberside. There are many lone parents and some struggling families with children. Many are employed in semi-skilled and unskilled occupations and manufacturing is still an important source of employment. There are significant numbers of unemployed and educational attainment levels are very low and well below the norm. Much of the housing is either semi-detached or terraced and run by the council.

D
4
3

D43 – Council Right to Buy

Percentage of Total Households: 0.6%

Lifestage : D

Wealth Quartile : 4

Wealth Ranking : 75

These neighbourhoods are mainly concentrated within the old industrial belt of Scotland. They are mainly terraced or semi-detached areas which were council owned. Many of the properties are still run and maintained by the council but just over ½ have exercised the right to buy and are now buying the property on a mortgage, some are now home owners. There are many semiskilled and unskilled workers. Levels of unemployment and deprivation are very high.

E

E – Empty Nesters 16.8%

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.

E
1
1

E11 – Well Established Professionals

Percentage of Total Households: 1.1%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 3

These are affluent suburban areas concentrated within Outer London particularly to the West of the capital. They contain many older well educated couples in higher managerial and professional occupations. These areas also contain above average numbers of businessmen. For many in this group retirement looms and there are already above average numbers of people who have made this decision, but on balance 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. Properties tend to be expensive, larger, detached properties in keeping with these leafy suburban areas. Levels of car ownership are amongst the highest in the country.

E
1
2

E12 – Country Life

Percentage of Total Households: 1.9%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 4

This is a group of older affluent professionals who like rural country life and the benefits this environment gives them. Properties tend to be large and detached. Many are still economically active with a high incidence of self-employment. Levels of car ownership are well above the norm.

E
1
3

E13 – Bricks and Mortar Assets

Percentage of Total Households: 1.2%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 8

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.

E
1
4

E14 – Prosperous Town Professionals

Percentage of Total Households: 1.9%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 12

These are neighbourhoods where many older people in towns live. There are above average numbers in managerial, professional and skilled trades as well as above average numbers of selfemployed. Much of the property is detached with seven or more rooms and owned outright. Property prices are higher than the national average

E
1
5

E15 – Agricultural Business

Percentage of Total Households: 2.0%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 10

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 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. The level of car ownership is very high.

E
1
6

E16 – Rural Small Holdings

Percentage of Total Households: 1.0%

Lifestage : E

Wealth Quartile : 1

Wealth Ranking : 14

These are remoter rural areas where farming and owning your own small holding predominate. These are areas where older couples work hard to keep the business going. Properties tend to be detached with a higher than average Council Tax band but the wealth is tied up in the business. Being remote levels of car ownership are very high.

E
2
1

E21 – Comfortable Couples

Percentage of Total Households: 2.6%

Lifestage : E

Wealth Quartile : 2

Wealth Ranking : 29

These neighbourhoods are concentrated in the East Anglia 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 semidetached properties in council tax bands C and D. Property prices are a little above the national average as is car ownership.

E
2
2

E22 – Late Middle Aged White Collar

Percentage of Total Households: 0.6%

Lifestage : E

Wealth Quartile : 2

Wealth Ranking : 30

This is a group heavily concentrated in the fringes of the major Scottish conurbations and the Capital. Housing tends to be mainly semi-detached and detached in owner occupation and in council tax bands D and E. Many are employed in lower managerial and intermediate occupations.

E
2
3

E23 – Settled Middle England

Percentage of Total Households: 2.1%

Lifestage : E

Wealth Quartile : 2

Wealth Ranking : 31

These neighbourhoods have a strong bias towards the suburban areas, particularly of the NorthWest 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 in council tax band C with a mix of both mortgagees and home owners. Prices are slightly above the national average as is car ownership.

E
3
1

E31 – Suburban Small Semi's

Percentage of Total Households: 1.7%

Lifestage : E

Wealth Quartile : 3

Wealth Ranking : 42

Geographically these neighbourhoods are to be found in the suburban parts of our major conurbations. and consist of many small semi-detached properties in owner occupation. Many have paid off the mortgage but others are still in the process of doing so. This is a group that have had to work hard in service sector type and semi-skilled occupations to achieve a modestly comfortable standard of living. Levels of car ownership are higher than average.

E
4
1

E41 – Post War Housing Developments

Percentage of Total Households: 0.7%

Lifestage : E

Wealth Quartile : 4

Wealth Ranking : 67

This is a group heavily concentrated in Scotland where much of the accommodation is small (4 to 5 rooms) terraced houses in council tax bands B and C. Many are home owners having purchased their homes from the council with a sizeable minority still paying off the mortgage. There is also a high proportion who still rent from the council. Even though the family have left home many are still economically active and tend to work in the service sector or in semi-skilled or unskilled trades.

F

F – Retired 18.9%

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.

F
1
1

F11 – Long Standing Professionals

Percentage of Total Households: 0.8%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 7

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 expensive spacious accommodation some of whom have reached retirement age but who have chosen to continue working. Property prices are amongst the highest in the country. This group have accumulated quite sizeable savings and levels of wealth are well above the national average.

F
1
2

F12 – Affluent Seaside Elders

Percentage of Total Households: 1.0%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 15

These neighbourhoods are concentrated along the coastlines of Britain, particularly along the South coast. They consist of many elderly professional couples who have moved to the area upon retirement. Properties tend to be detached, often bungalows, which are owned outright. 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.

F
1
3

F13 – Rural Retreats

Percentage of Total Households: 1.4%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 18

These neighbourhoods are over represented England, particularly but not exclusively in the West and South-West of England. These are sought after rural areas which contain many elderly retired couples as well as some slightly younger still working business owners and professionals. Properties tend to be quite large and detached with land. This is an active and healthy group who still drive a car and look after the garden.

F
1
4

F14 – Affluent Elders in Flats and Maisonettes

Percentage of Total Households: 0.7%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 19

Geographically these are residential areas on the fringes of our major town and cities, with quite a strong bias towards areas to the West and North of London. There are many aged residents living alone – (around 53% of households) but there is also a sizeable group of younger professionals. Levels of home ownership particularly for flats is well above the norm.

F
2
1

F21 – Comfortable Couples Still in the Family Home

Percentage of Total Households: 1.9%

Lifestage : F

Wealth Quartile : 2

Wealth Ranking : 25

These are reasonably prosperous areas where many older couples still live in the family home. Many are home owners living in detached and semi-detached properties. They are still able to look after the home and many are two car households. Many were in professional occupations and are still in reasonably good health.

F
2
2

F22 – On the Move

Percentage of Total Households: 1.7%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 33

Geographically these are quite diverse areas with many older home owning couples. There is a sizeable number who are in employment in professional and intermediate type occupations but many have retired and still live in the family home. Properties tend to fall into council tax bands C and D.

F
2
3

F23 – Scottish Small Town Communities

Percentage of Total Households: 0.5%

Lifestage : F

Wealth Quartile : 2

Wealth Ranking : 34

This cluster is heavily concentrated in Scotland. These areas can best be described as older small town communities. There is a mix of home owners, council tenants and private renters. Properties tend to be in the lower council tax bands.

F
2
4

F24 – Settled White Collar Couples

Percentage of Total Households: 1.5%

Lifestage : F

Wealth Quartile : 1

Wealth Ranking : 37

These are predominately suburban and small town neighbourhoods where many retired couples live. Many are in their late sixties and older and many couples have been married for a very long time. Much of the property is detached or semi-detached and owned outright. These are stable settled communities where church and community values are important.

F
2
5

F25 – Seaside Seniors

Percentage of Total Households: 0.7%

Lifestage : F

Wealth Quartile : 2

Wealth Ranking : 40

These neighbourhoods are concentrated along the coastlines of Britain, particularly 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 but around 35% have health problems.

F
3
1

F31 – Aged Small Town Communities

Percentage of Total Households: 1.0%

Lifestage : F

Wealth Quartile : 3

Wealth Ranking : 43

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. Car ownership is well below the national average.

F
3
2

F32 – Older Home Owning Blue Collar

Percentage of Total Households: 2.1%

Lifestage : F

Wealth Quartile : 3

Wealth Ranking : 49

These neighbourhoods are concentrated in the West Midlands, Yorkshire & Humberside and the North West. There are many older home owners living in small semi-detached properties. Council tax bands A,B and C predominate

F
3
3

F33 – Struggling Widowers

Percentage of Total Households: 0.6%

Lifestage : F

Wealth Quartile : 3

Wealth Ranking : 52

These are areas where many elderly widowers live. There is a preponderance of properties which are socially rented and the accommodation tends to be small purpose build flats in Council Tax bands A and B.

F
4
1

F41 – Aged Overspill Estates

Percentage of Total Households: 1.2%

Lifestage : F

Wealth Quartile : 4

Wealth Ranking : 65

These neighbourhoods are quite spread geographically, with a bias towards central Scotland, the North West and areas East of London. The population tends to live in modest semi-detached, terraced and purpose built flats much of which is Social Renting. Levels of health need are quite high. Property prices are well below the national average as is car ownership.

F
4
2

F42 – Retired Blue Collar

Percentage of Total Households: 2.3%

Lifestage : F

Wealth Quartile : 4

Wealth Ranking : 69

These neighbourhoods tend to be concentrated in the old industrial heartlands. They contain many retired couples and widowers living in council owned terraced and semi-detached cheaper property. Many used to work in manufacturing and 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 common.

F
4
3

F43 – Homes for the Elderly

Percentage of Total Households: 0.3%

Lifestage : F

Wealth Quartile : 4

Wealth Ranking : 74

These are urban neighbourhoods where many 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. With such an elderly population it is not surprising to find that the level of health care need is very high with nearly 60% of the population reporting some degree of limiting long term illness.

F
4
4

F44 – Elderly Struggling Council Tenants

Percentage of Total Households: 1.4%

Lifestage : F

Wealth Quartile : 4

Wealth Ranking : 76

Many live in run down local authority owned small flats. These are many aged residents living alone. Levels of health care need are very high.