Sonar

Geo-Demographic System

Contents

# Introduction

Sonar is a truly unique segmentation system that divides the population of 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:

- **2021 Census data**
- **TRAC Consultancies postcode classification of Wealth**
- **TRAC Consultancies postcode classification on the Presence of Children**
- **Land Registry data on Property Prices and Sales Activity**
- **Lower Level Super Output Area data on Properties by Council Tax Bands**

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.
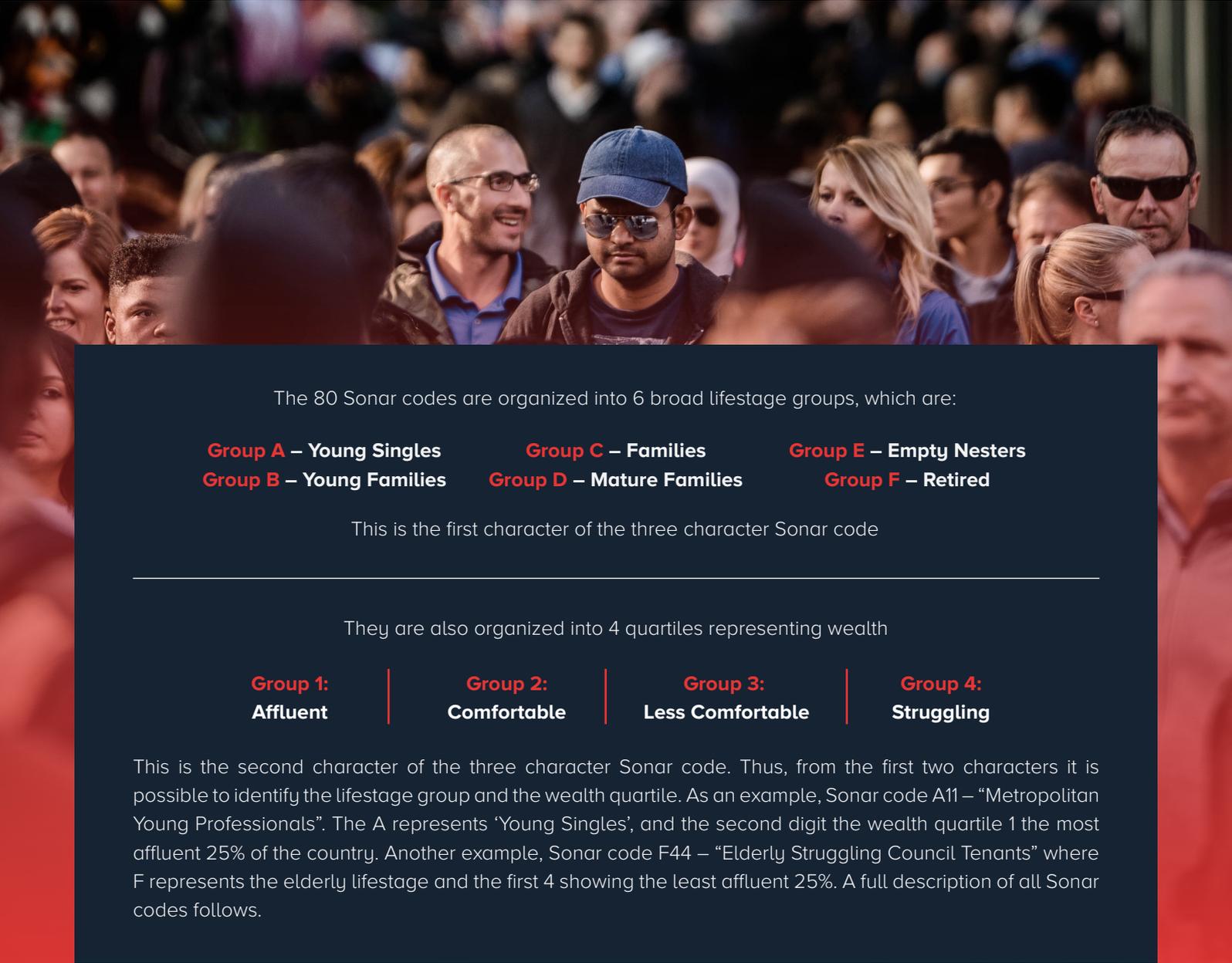
The 80 Sonar codes are organized into 6 broad lifestage groups, which are:

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

This is the first character of the three character Sonar code

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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 – "Metropolitan Young Professionals". The A represents 'Young Singles', and the second digit the wealth quartile 1 the most affluent 25% of the country. Another example, Sonar code F44 – "Elderly Struggling Council Tenants" where F represents the elderly lifestage and the first 4 showing the least affluent 25%. A full description of all Sonar codes follows.

LIFESTAGE GROUP A:

Young Singles 13.8%

This group of clusters 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.

A11 – Highly Educated Young Professionals

Percentage of Total Households: 0.7%

Lifestage: A

Wealth Quartile: 1

These are mainly city centre neighbourhoods concentrated in our major conurbations. They consist of young, hardworking, individuals on the first rungs of their career ladder. The group contains a very high number of professionals working in hi-tech industries, they are a highly educated, geographically mobile group with significant numbers coming from abroad, particularly from the EU. They tend to live in rented city centre 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 – Inner London Young Professionals

Percentage of Total Households: 2.2%

Lifestage: A

Wealth Quartile: 1

This is another group of well educated, mobile young professionals often living and working in inner London drawn by the career opportunities of the capital. Many live in expensive rented accommodation. Being inner London, property prices are significantly higher than the national average.

A13 – Settling Down

Percentage of Total Households: 3.6%

Lifestage: A

Wealth Quartile: 1

This group is heavily concentrated in London. They tend to be in their late twenties and thirties. Many are in professional and technical occupations and are well educated. Many are still renting, but many are saving to buy a home and a significant minority now have a mortgage.

A21 – Aspiring Home Owners

Percentage of Total Households: 1.7%

Lifestage: A

Wealth Quartile: 2

This is another group of well educated, young professionals and associate professionals, living in the South East and South West. They tend to live in rented flats and terraces, but this too is a group interested in becoming property owners and there is a significant number of households buying a property on a mortgage.

A22 – Young Renters

Percentage of Total Households: 1.5%

Lifestage: A

Wealth Quartile: 2

These neighbourhoods are geographically spread and are to be found in many of our cities and towns. There are significant numbers of students and young professionals in rented accommodation. Property prices are well above the national average. The number of recent migrants to this country is well above the norm.

A23 – Campus Life

Percentage of Total Households: 0.2%

Lifestage: A

Wealth Quartile: 2

This group consists almost exclusively of young students based in accommodation provided by the university or educational establishment. This is a very small group but over 80% live in communal establishments, and nearly 55% of all people in this group are students in full time education. It is not surprising to see that the group contains a very high proportion of people who have come to the country to study.

A24 – Student Enclaves

Percentage of Total Households: 0.2%

Lifestage: A

Wealth Quartile: 2

This is the second cluster that identifies students. These are localities where 75% of the population are full time students concentrated within our major conurbations. The vast majority live in rented accommodation.

A31 – City Melting Pot

Percentage of Total Households: 2.3%

Lifestage: A

Wealth Quartile: 3

This group is concentrated in our major cities and conurbations, particularly London. These are mixed areas ethnically. Accommodation tends to be in social renting and terraced. Many work in service sector and elementary type occupations. Levels of unemployment are well above the national average.

A41 – Struggling to Get a Foothold

Percentage of Total Households: 1.3%

Lifestage: A

Wealth Quartile: 4

These areas are often to be found in the East-Midlands, Yorkshire and Humberside, and the North-West. Much of the accommodation is rented and in Council Tax band A. Work is often of a routine or semi-routine nature but levels of deprivation and single parenthood are well above the national average.

LIFESTAGE GROUP B:

Young Families 11.7%

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 nursery provision and caring for 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.

B11 – Young Professional Families

Percentage of Total Households: 2.2%

Lifestage: B

Wealth Quartile: 1

These neighbourhoods are strongly biased towards the South East, East Anglia and the East Midlands. Many are first time buyers, buying their home on a mortgage. Properties tend to be detached or semi-detached and in areas where prices are a little cheaper. Many are in professional and intermediate professional type jobs. There are significantly above average numbers of young children.

B31 – Multi-Cultural Britain

Percentage of Total Households: 1.1%

Lifestage: B

Wealth Quartile: 3

These neighbourhoods are spread throughout the country but there is a sizeable group in Outer, but not Inner London. Much of the property is semi-detached. Sizeable numbers are home owners buying their property on a mortgage, but there is also a sizeable minority in the private rented sector. Property prices are a little below the national average. Many are in professional and intermediate professional type jobs, but there is also a sizeable minority in less skilled occupations. There are significantly above average numbers of children, particularly young children.

B32 – First Rungs of the Housing Ladder

Percentage of Total Households: 2.4%

Lifestage: B

Wealth Quartile: 3

Geographically these are areas which are spread throughout the country, but not 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 A, B, and C. Levels of economic activity are high and there are many in lower professional or clerical or junior managerial type jobs. Median property price in 2022 was £226,000.

B33 – The London Service Sector

Percentage of Total Households: 0.9%

Lifestage: B

Wealth Quartile: 3

Concentrated within Outer London, these are the workers that keep the capital running. Employed in transport, the service sector and white collar occupations, they keep the capital going. Much of the housing is terraced and spread between home ownership, council, and private renting. Property prices are below the London norm with a median property price of £334,000.

B41 – New Arrivals, New Beginnings

Percentage of Total Households: 1.0%

Lifestage: B

Wealth Quartile: 4

Heavily biased towards major conurbations in the regions of Yorkshire and Humberside and the Midlands. There are many young families and many seeking a new life. Employment is often in the manufacturing sector. Property prices are well below the national average with a median price in 2022 of £139,000, and housing is a mix of owner occupation, private renting and council.

B42 – Council Sink Estates

Percentage of Total Households: 1.7%

Lifestage: B

Wealth Quartile: 4

These neighbourhoods are most likely to be found in our major conurbations. Much of the property is council owned social housing. Average property prices are well below the national average. The incidence of unemployment, deprivation and family breakdown are extremely high.

B43 – Northern Terraces

Percentage of Total Households: 1.7%

Lifestage: B

Wealth Quartile: 4

With a strong bias towards the North, particularly North-West. These are areas where much of the housing is small and terraced and in council tax band A. Much of the housing is socially rented and terraced with a very high portion falling into the 'Other Social Rented' group. Employment for many is in Routine and Semi-Routine occupations. There are above average numbers of young couples with pre-school aged children. Levels of deprivation are high.

B44 – Established Asian Communities

Percentage of Total Households: 0.7%

Lifestage: B

Wealth Quartile: 4

Heavily biased towards our major conurbations, these are areas proud of their history and tradition. There are many young families. Employment is often in the manufacturing sector. Property prices are well below the national average and housing, much of which is terraced, is a mix of owner occupation, private renting, and council. Levels of deprivation are well above the norm on and the overall measure of deprivation which counts unemployment, overcrowding, lack of education and ill health shows a significant over representation in these areas.

LIFESTAGE GROUP C:

Families 16.5%

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 more senior and responsible positions. It is also a time when the burdens of looking after the family are easing a little and it is sometimes possible for both partners to re-join the labour market. For these reasons many of the groups within this life stage are a little more prosperous and enjoy very full and active lives.

C11 – The Capital's Professional Tech Workers

Percentage of Total Households: 0.5%

Lifestage: C

Wealth Quartile: 1

Over represented in Outer London to a significant degree, these are areas where property prices are well above the norm even much of the property is semi-detached. Median price in 2022 was £601,000. Much of the property is in owner occupation, although there's a small private rented sector as well. Many are professionals and work within the city.

C12 – Hard Working Couples

Percentage of Total Households: 2.5%

Lifestage: C

Wealth Quartile: 1

These are prosperous areas in Outer London and the South East 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 housing stock is terraced or semi-detached. Nearly all the housing stock is in owner occupation with a very high number of mortgagees. Property prices are well above the average with a median property price in 2022 of £457,000. This is a highly educated group with many in professional occupations. With the rise in home working, this is a group who have been a principal beneficiary.

C13 – Rural Property Owning

Percentage of Total Households: 1.3%

Lifestage: C

Wealth Quartile: 1

These are prosperous more rural areas in the South East. Properties tend to be detached or semi-detached. Around 80% are in owner occupation with just over a half being mortgagees. Much of the property is spacious with well-kept gardens. Property prices in 2022 show a median price of £425,000. There are significant numbers of professionals and being quite rural car ownership levels are extremely high. Many are in council tax bands E and F. Many are well educated and in professional occupations. Two car households are the norm.

C21 – Eastenders

Percentage of Total Households: 1.3%

Lifestage: C

Wealth Quartile: 2

This cluster is strongly over represented in Essex, Kent and parts of Outer London. Much of the housing stock is semi-detached or terraced and in Council Tax band D. Median property prices in 2022 was £453,000. In terms of occupations this is quite a diverse group with reasonable numbers working in all sectors of the economy.

C22 – Rising Northern Professionals

Percentage of Total Households: 0.7%

Lifestage: C

Wealth Quartile: 2

With a strong Northern bias these are areas where there are many well educated young professionals and people in technical occupations. Levels of owner occupation are extremely high with 88% of all properties falling within this group. The split between owning outright and owning on a mortgage is roughly 50:50. Much of the property is semi-detached and the 2022 median property price was £307,000.

C23 – White Collar Suburban Neighbourhoods

Percentage of Total Households: 1.8%

Lifestage: C

Wealth Quartile: 2

This cluster is over represented in the South East and the East of England. These are areas with a higher than average number of people who are social renters. Many of the properties are in Council Tax band C and the median property price in 2022 was £308,000. A little below the national average. Many are employed in the service sector; these are also above average numbers in unskilled and semi-skilled occupations. There are signs that many are struggling with significantly above average numbers of lone parents, and unemployed.

C31 – Home Owning Northern Suburbia

Percentage of Total Households: 1.1%

Lifestage: C

Wealth Quartile: 3

This cluster is over represented in the North, just over 80% of properties are in owner occupation with a large number buying their home on a mortgage. Many of the properties are semi-detached and smaller. Most are in Council Tax band B, with a 2022 median property price of £308,000. Just below the national average. Households in the cluster are spread quite broadly across the occupational groups with perhaps a slight bias towards the service sector.

C32 – Hard Up Social Renters

Percentage of Total Households: 2.5%

Lifestage: C

Wealth Quartile: 3

Other than London, this cluster is reasonably spread throughout the country. Many are in social renting where both terraced properties and purpose built flats are over represented. The median property price in 2022 was £177,000. Nearly all of the housing stock is in Council Tax bands A or B. Many are in routine and semi-routine occupations. Deprivation is high with above average numbers of lone parents and unemployed people. Levels of disability are also well above the norm.

C41 – Struggling Service Sector Workers

Percentage of Total Households: 1.0%

Lifestage: C

Wealth Quartile: 4

Levels of economic activity amongst residents is well above the norm. Many are working in the service sector. Levels of owner occupation are a little below whilst levels of private renting are above the national average. Much of the property is terraced and in Council Tax band B. Median property prices are well below the national average and stand at £217,000 in 2022.

C42 – Couples in Conurbations

Percentage of Total Households: 1.1%

Lifestage: C

Wealth Quartile: 4

These are conurbations with a mix of tenures. Much of the property is semi-detached and in Council Tax bands B or C. The 2022 median property price was £209,000 which is well below the national figure. Many are employed in routine and semi-routine type occupations.

C43 – Just Getting By

Percentage of Total Households: 0.7%

Lifestage: C

Wealth Quartile: 4

Over represented in the North West and parts of Yorkshire and Humberside these are neighbourhoods where hard working couples are struggling to make ends meet. Levels of private renting are well above the national average, however home ownership at only just below the national average and stands at 62%. Much of it is people buying their home on a mortgage. Properties tend to be small and terraced with most falling into Council Tax bands A or B. Median property price was £155,000 in 2022. Levels of economic activity are above the norm implying that both partners are working with many employed within the service sector, or in routine occupations.

C44 – Hard Pressed Service Sector

Percentage of Total Households: 1.0%

Lifestage: C

Wealth Quartile: 4

Over represented in all Northern Regions, these are areas where people are struggling. Many are in service sector, routine or semi-routine jobs. Much of the property is smaller semi-detached. Levels of home ownership are only slightly lower than the norm, but property prices are significantly lower. Median property price in 2022 was £147,000.

C45 – Blue Collar Renters

Percentage of Total Households: 1.0%

Lifestage: C

Wealth Quartile: 4

These are areas where deprivation and hardship are extremely high. Employment is largely in unskilled and semi-skilled occupations and many of these areas are to be found in the conurbations of the North West, and Yorkshire and Humberside. There are significant numbers of lone parents, and health levels given the age of the population are high. Unemployment is also well above the norm.

LIFESTAGE GROUP D:

Mature Families 17.7%

This is a group of older couples and singles where the family is 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 earnings are at their lifetime peak and this allows for a reasonably prosperous and comfortable lifestyle.

D11 – Wealthy Professionals with Children

Percentage of Total Households: 1.5%

Lifestage: D

Wealth Quartile: 1

These neighbourhoods are concentrated within the South-East with a noticeable bias towards the M4 and M3 corridors, and to parts of South-West and North-West London. They are settled, prosperous areas where many well qualified professionals, senior managers, and successful businessmen live with their families. Properties tend to be expensive with a median price in 2022 of £864,000. They tend to be larger homes. Levels of home working are well above the norm. These are areas where levels of wealth and consumer activity are well above the national average.

D12 – South East Professionals

Percentage of Total Households: 0.8%

Lifestage: D

Wealth Quartile: 1

Heavily concentrated within the South-East, this is another group of affluent well educated professionals with children. In this case the children tend to be a little older and the levels of affluence are not quite as high. Properties are mainly detached with a median property price in 2022 of £680,000. Properties are almost all in owner occupation with most owning their home outright. Levels of home working are high in this group too and it seems that the pandemic has allowed professional groups more than any other to benefit from modern technology.

D13 – Outer London Professionals

Percentage of Total Households: 0.7%

Lifestage: D

Wealth Quartile: 1

Concentrated in Outer London, this is another highly educated professional group. Properties tend to be semi-detached and being London, rather expensive. Median property prices in 2022 was £658,000. Owner occupation is predominant with 90% of all properties in this category and 48% of all properties are owned outright. In occupation terms this group is strongly biased towards professional occupations.

D14 – Affluent Suburbia

Percentage of Total Households: 1.0%

Lifestage: D

Wealth Quartile: 1

Geographically these neighbourhoods are concentrated in the South-East and parts of East Anglia. Properties tend to be semi-detached with 5 rooms. Median property prices in 2022 was £445,000. Many are professionals and intermediate occupational groupings there are also above average numbers in administrative type jobs as well. These are reasonably affluent areas.

D21 – Comfortable Rural Families

Percentage of Total Households: 0.8%

Lifestage: D

Wealth Quartile: 2

These neighbourhoods are geographically more diffuse but there is an over representation of this group in the South-East. They are quite affluent more rural areas where the children are a little older. This is a group with many professionals. Owner Occupation is the norm with nearly 88% of all households falling in that category with 52% of households still paying off the mortgage. Properties tend to be detached and the median property price in 2022 was £439,000. Levels of car ownership are also well above the norm.

D22 – Multi-Ethnic Service Sector

Percentage of Total Households: 1.4%

Lifestage: D

Wealth Quartile: 2

Concentrated in Outer London these are mixed area ethnically with many in white collar and lower managerial jobs. There are slightly above average numbers who are self-employed. Much of the housing stock is semi-detached or terraced. Although many are owner occupiers, there are also above average levels of private renting. Median property prices in 2022 was £417,000 with most properties falling in Council Tax band D.

D23 – Suburban White Collar

Percentage of Total Households: 0.6%

Lifestage: D

Wealth Quartile: 2

Biased towards the South-East and East Anglia, this is another group of slightly older and reasonably prosperous families. Many work in associate professional and technical roles, admin and secretarial, and skilled trades. Nearly 88% of all properties are in owner occupation and most own their property outright. Properties are mainly in Council Tax band D and the median property price in 2022 was £386,000, which is well above the national average.

D24 – New Developments

Percentage of Total Households: 1.3%

Lifestage: D

Wealth Quartile: 2

These are mainly village type areas where the countryside is close to hand. They are often within commuting distance of our major conurbations and above average numbers do commute, but with home working to hand this number has fallen back in recent times. They consist of married couples with children of all ages. Many are employed in professional, and white collar occupations. It is common to find both partners working to provide a reasonably prosperous lifestyle and so levels of affluence are above the national average. Nearly all the accommodation is in owner occupation with a mix of outright owners and those still paying off the mortgage. Housing is a mix of detached and semi-detached properties and the median property price in 2022 was £349,000.

D25 – Small Town Southern England

Percentage of Total Households: 1.3%

Lifestage: D

Wealth Quartile: 2

With a strong bias towards Southern Britain these are areas with a mix of semi-detached and terraced properties. The vast majority are owner occupied with a median property price of £316,000 in 2022. Just a shade above the national average. In occupational terms these areas are spread across all types, although there is a slight bias towards skilled.

D26 – Comfortable Couples

Percentage of Total Households: 1.0%

Lifestage: D

Wealth Quartile: 2

These communities are spread across our Northern and Midland regions. Much of the property is slightly larger and detached. It is nearly all in owner occupation with the majority being mortgagees. In 2022 the median property price was £296,000 which is just below the national average. It is common for both partners to work now that the family is a little older with many working in lower managerial and white collar type occupations.

D31 – Service Sector Conurbations

Percentage of Total Households: 0.9%

Lifestage: D

Wealth Quartile: 3

Concentrated in the North West and the Midlands, these are areas where owner occupation is well above the norm. Properties tend to be semi-detached and the median price in 2022 was £262,000. In occupation terms there is a bias towards Lower Managerial and Supervisory roles as well as routine and semi-routine.

D32 – Northern Small Towns

Percentage of Total Households: 1.6%

Lifestage: D

Wealth Quartile: 3

Clustered in the North these are areas close to the countryside. Most of the property is semidetached with some terraced as well. Again, home ownership is very common with just over 75% in owner occupation and with a small majority owned outright. Properties tend to be cheaper and in 2022 the median property price was £236,000. Employment is spread across all occupational groupings.

D33 – Just Coping Suburbia

Percentage of Total Households: 2.5%

Lifestage: D

Wealth Quartile: 3

This is a geographically diffuse suburban group, the group is represented in all regions except for London. Properties tend to be privately rented flats and terraces in Council Tax bands A or B. The median property price in these areas was £217,000 in 2022 which is well below the national average. Many work locally in relatively low paid service sector jobs such as caring, catering and sales.

D41 – Midland Social Renters

Percentage of Total Households: 1.2%

Lifestage: D

Wealth Quartile: 4

Concentrated in the Midlands, these are areas which are mixed ethnically, and where levels of deprivation and hardship are well above the average. Much of the housing stock is terraced or semidetached. Poor health is also well above the national average with around 41% of households reporting a disability. Median property price in these areas in 2022 was £100,000. Social renting is common with levels well above the national average. For many, employment is to be found in routine or semi routine occupations.

D42 – Deprived Blue Collar

Percentage of Total Households: 1.1%

Lifestage: D

Wealth Quartile: 4

Concentrated in our Northern cities much of the housing is terraced. Nearly all properties are in Council Tax band A with a median 2022 property price of £140,000. Social renting is common, levels are well above the national average. Levels of deprivation are also extremely high, and it is common for households to report a household member as suffering a disability. For many, employment is to be found in routine or semi routine occupations.

LIFESTAGE GROUP E:

Empty Nesters 21.4%

In general, this is a fairly affluent and growing group. These are people who whilst close to retirement are by and large still working and they are largely free from the children. Many have now paid off the mortgage and this gives them the freedom to undertake major home improvements, go on that long planned for special holiday, or help the kids financially. It is also a chance to renew those neglected hobbies and interests. However, not everybody is affluent, and this group does also contain some poorer clusters.

E11 – Expensive Properties

Percentage of Total Households: 0.4%

Lifestage: E

Wealth Quartile: 1

These are extremely affluent suburban areas concentrated within the Home Counties. They contain many older, and well educated, couples in higher managerial and professional occupations. These areas also contain above average numbers of businessmen. This is a group who enjoy their work and many work long hours. Properties are spacious, luxurious, with a median price in excess of £1.9 million although a sizeable minority do have a mortgage. The incidence of second home ownership is also very high. These are some of the most expensive and sought after areas in the country.

E12 – Country Life

Percentage of Total Households: 0.8%

Lifestage: E

Wealth Quartile: 1

This is a group of older affluent professionals who like the country life and the benefits this environment gives them, but they are also in easy reach of the capital. The best of both worlds perhaps. Properties tend to be large and detached and very expensive. Median property prices in 2022 was £968,000. Many are still economically active with a high incidence of self-employment. Levels of car ownership are well above the norm.

E13 – Well Established Professionals

Percentage of Total Households: 0.7%

Lifestage: E

Wealth Quartile: 1

Concentrated within the South East and parts of outer London this is also a very affluent group. These neighbourhoods tend to consist of home owning, older professionals. Many of the properties are detached, very spacious and well appointed, with large gardens. Property prices in these areas are extremely high with a median price in 2022 of £959,000 making these desirable properties highly sought after, but not easy to obtain on the open market.

E14 – Agricultural Business

Percentage of Total Households: 0.9%

Lifestage: E

Wealth Quartile: 1

These are rural areas spread throughout East Anglia, the South East, the South West. 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 with a median price in 2022 of £624,000, 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.

E15 – Prosperous Couples

Percentage of Total Households: 0.8%

Lifestage: E

Wealth Quartile: 1

These are settled areas in the South East and East Anglia with above average numbers in managerial and professional occupations. These are small town or more areas where many older people. There are above average numbers in managerial, professional and associate professional occupations. Much of the property is detached with seven or more rooms and owned outright. Property prices are much higher than the national average with a median property price in 2022 of £510,000.

E16 – Rural Bricks and Mortar Assets

Percentage of Total Households: 1.0%

Lifestage: E

Wealth Quartile: 1

This is a geographically diverse rural cluster, although there is a bias towards the South East. These areas are reasonably prosperous areas with above average numbers of professionals and hard working small employers. Levels of home ownership are well above the national average. Properties tend to be detached and spacious with property prices in 2022 of £492,000. Being remote levels of car ownership are very high.

E21 – Settled Middle England

Percentage of Total Households: 0.8%

Lifestage: E

Wealth Quartile: 2

These neighbourhoods are spread throughout the country with perhaps a slight bias towards the South East. Again, much of the housing stock is in owner occupation with a reasonable spread across detached, semi-detached, and terraced type properties. Median property price in 2022 was £415,000, well above the national average.

E22 – Affluent Small Town

Percentage of Total Households: 1.9%

Lifestage: E

Wealth Quartile: 2

These neighbourhoods are spread throughout the country with perhaps a slight bias towards the South East. These are small town, large village communities where people know one another. Again, much of the housing stock is in owner occupation with a reasonable spread across detached, semi-detached, and terraced type properties. Median property prices in 2022 was £415,000, well above the national average. There is a reasonable spread across occupational groups but the preponderance are white collar and professional type occupations.

E31 – Rural Life

Percentage of Total Households: 0.9%

Lifestage: E

Wealth Quartile: 3

Geographically these neighbourhoods are to be found in the more rural parts of the country. Levels of owner occupation are high, and many have paid off the mortgage. Properties are a mainly a mix of detached and semi-detached. Property prices are above the national average with a median house price in 2022 of £346,000. The occupations of this cluster are quite varied with many working in service sector and skilled trades. Being quite rural levels of car ownership are extremely high.

E32 – Older Mortgagees

Percentage of Total Households: 1.1%

Lifestage: E

Wealth Quartile: 3

This group is reasonably spread throughout the country, with the exception of London. Property types are reasonably diverse although terraced accommodation is most prevalent. Many properties are owner occupied although the proportion who still have a mortgage is surprisingly high given the lifestage of this group. Median property prices in 2022 was £247,000 which is below the national average with most properties falling into Council Tax bands B and C. On terms of employment there are many white collar and lower managerial workers.

E33 – Home Owning Village Life

Percentage of Total Households: 2.0%

Lifestage: E

Wealth Quartile: 3

This is a reasonably rural group concentrated in the South Yest, Yorkshire and Humberside and the East Midlands. Over 85% of properties are in owner occupation and around a half of all households own their home outright. Much of the property is detached or semi-detached and like the last group median house prices in 2022 are £247,000. As is typical of many rural communities, occupations are varied. There are some professionals, some white collar, slightly above average numbers of skilled works and slightly below average numbers of unskilled.

E41 – Commuting White Collar

Percentage of Total Households: 1.7%

Lifestage: E

Wealth Quartile: 4

Other than London this cluster is spread throughout the country. In age terms the group contains fewer residents aged 65 or over and fewer children than average. Many, work in lower managerial and intermediate type occupations. Commuting to work is quite common as these are areas slightly apart from the workplace. Although home working is growing very quickly and to some extent it is for this group as well, many need to be at a specific workplace. Over 77% of properties in this cluster are in owner occupation of which around 44% are still paying off the mortgage. This is more to do with the relatively young age of the residents. The median property price in 2022 was £265,000 with most properties falling into Council Tax B, C and D.

E42 – Struggling Service Sector

Percentage of Total Households: 2.6%

Lifestage: E

Wealth Quartile: 4

A reasonably diffuse group geographically this cluster is to be found in just about all our major conurbations. Much of the property is semi-detached. Around 56% of properties are in owner occupation which is a little below the national average. Private renting is below average levels as well which means that social renting is at levels well above the norm. Nearly all properties are in Council Tax bands A or B and median property prices in 2022 was £218,000. Well below the national average. In occupation terms many have found employment in customer service, sales, plant processing and elementary jobs. Levels of car ownership are well below the average with around one quarter of all households lacking a car.

E43 – Settled Couples

Percentage of Total Households: 1.5%

Lifestage: E

Wealth Quartile: 4

Geographically dispersed this is a group well established into their local community. They tend to be a little older and have therefore managed to buy their home although a sizeable minority still have a mortgage. Property can be either semi-detached or terraced with a sizeable number also detached. Properties tend to be smaller with an average median price in 2022 of £213,000. Well below the national average. These are areas where the cost of living crisis does have a very real impact.

E44 – Older Blue Collar Workers

Percentage of Total Households: 1.1%

Lifestage: E

Wealth Quartile: 4

This cluster is over represented in South Wales, the North, and Yorkshire and Humberside. These are the terraced heartlands of our old industrial age. Many now work in the service sector, but there are also many in routine and semi-routine occupations. Many are owner occupiers. Property prices are well below the national average with a median price in 2022 of £134,000.

E45 – Old Industrial Heartlands

Percentage of Total Households: 3.0%

Lifestage: E

Wealth Quartile: 4

Geographically over represented in Northern and Midland regions this cluster is to be found in conurbations surrounding our major cities. Much of the property is social renting and mostly by the council. There are very few detached properties, but all other property types are to be found. Accommodation tends to be small and mainly falls within Council Tax band A. Property prices are amongst the cheapest in the country with a 2022 median property price of £126,000. Many work in unskilled type occupations and levels of car ownership are well below the norm. Levels of deprivation are amongst the highest in the country.

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 and health issues to deal with.

F11 – Affluent Retired Senior Professionals

Percentage of Total Households: 0.6%

Lifestage: F

Wealth Quartile: 1

Concentrated in the South East and South West these are areas with some of the most expensive properties in the country. In 2022 median property price for this group was just over £690,000. More than double the national average. Properties tend to be detached and spacious. Many were managers, directors, business owners and senior professionals. This group have accumulated quite sizeable savings and levels of wealth are well above the national average.

F12 – Affluent Retirees

Percentage of Total Households: 0.6%

Lifestage: F

Wealth Quartile: 1

This too is an extremely affluent retirement group. Geographical it is more spread throughout the country. In 2022 median property price for this group was just over £550,000. Well above the national average. Properties tend to be detached and spacious. Again, there are many professionals and levels of wealth are well above the national average.

F13 – Affluent Elders

Percentage of Total Households: 0.5%

Lifestage: F

Wealth Quartile: 1

This is another affluent group which is reasonably spread throughout the country. Over 92% of the group are home owners living in spacious detached properties. Median property prices in 2022 was £574,000. Levels of educational attainment are significantly above the norm as is the number of professionals.

F14 – Agricultural Business

Percentage of Total Households: 1.2%

Lifestage: F

Wealth Quartile: 1

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.

F21 – Rural Retreats

Percentage of Total Households: 0.7%

Lifestage: F

Wealth Quartile: 2

These areas are over represented in the South-West of England. These are sought after rural areas which contain many elderly retired couples as well as some slightly younger working farming groups. Properties tend to be quite large and detached with land. This is an active and healthy group who still drive a car and enjoy the pleasures of rural life.

F22 – Older Small Town Couples

Percentage of Total Households: 0.8%

Lifestage: F

Wealth Quartile: 2

This is a geographically diverse group of settled seniors living in small town and large village settlements. They are well established figures in the community and tend to live in slightly larger detached properties. Property prices are slightly above the national average and in council tax bands D and E. They still own and drive a car and enjoy the communities in which they live.

F23 – Aged Home Owners

Percentage of Total Households: 0.6%

Lifestage: F

Wealth Quartile: 2

This is an aged group over represented in the South East and South West. Home ownership is extremely high and property prices are above the national average. Properties tend to be detached bungalows in Council Tax bands D and E. Health needs are increasing for this group and the numbers reporting being disabled are well above the national average. That being said many still drive and car ownership is still a little above the national average.

F24 – Older White Collar

Percentage of Total Households: 1.1%

Lifestage: F

Wealth Quartile: 2

Spread geographically this is a group of reasonably comfortable retired white collar couples. Levels of owner occupation are extremely high at round 90%. There are many detached properties, usually bungalow's with 4 to 5 rooms, in Council Tax band D. Prices are close to the national average.

F25 – Hill Farming

Percentage of Total Households: 0.6%

Lifestage: F

Wealth Quartile: 2

This is the most sparsely populated group in the country and is concentrated in Wales and the South West. Many are self-employed farmers and people associated with the industry. Much of the property is detached and in house price terms well above the national average. This is probably attributed to the fact that valuations take into account the land associated with the property.

F26 – Older Residents in Flats

Percentage of Total Households: 3.3%

Lifestage: F

Wealth Quartile: 2

Geographically this is a diverse group although there is a distinct bias towards the South East and South West. Nearly 36% of households report there is a least one person who is registered as disabled in the household and nearly 50% are single person households. Properties are split between owner occupation, social and private renting. There are above average numbers of flats and a sizeable number in sheltered housing. Property prices are more or less on the national average.

F31 – Older Couples in Semi's

Percentage of Total Households: 1.1%

Lifestage: F

Wealth Quartile: 3

Over represented in the North West and the West Midlands this cluster has a slight bias towards white collar workers in intermediate occupations. Much of the housing is Semi-Detached in owner occupation. Many are in Council Tax band C with four to five rooms. In 2022 the median property price was £308,000 which is slightly below the national average.

F32 – Farming Communities

Percentage of Total Households: 0.9%

Lifestage: F

Wealth Quartile: 3

These are rural areas with a high proportion of retired and elderly couples. The areas also contain older hard working economically active farmers and skilled workers. Properties tend to be detached and spacious and close to the national average in price terms.

F33 – Small Town Retirement

Percentage of Total Households: 1.2%

Lifestage: F

Wealth Quartile: 3

This cluster is spread geographically. The population tends to live in modest owned bungalows and semi's. These are quite settled communities where it is quite common for the family to live near one another and look after the older relatives. Property prices are a little below the national average. Car ownership is well above the national average.

F34 – Midland Hamlets

Percentage of Total Households: 1.0%

Lifestage: F

Wealth Quartile: 3

Clustered in the Midlands these are areas outside of the major conurbations. Much of the property is in owner occupation and detached or semi-detached with four or five rooms. Property prices are below the national average with a median price in 2022 of £254,000. About one third of all households are single person and about 42% are couples. There is a slight bias towards white collar occupational groups.

F35 – Long Standing Communities

Percentage of Total Households: 0.8%

Lifestage: F

Wealth Quartile: 3

Much of the housing is semi-detached and over represented in the North East and North West. The properties tend to be four or five room semi's which are owned by the residents. These are settled communities where everyone knows each other. Prices are lower than the national average with a median price in 2022 of £251,000.

F41 – Homes for the Elderly

Percentage of Total Households: 0.3%

Lifestage: F

Wealth Quartile: 4

These are concentrated within small towns and urban areas, with large numbers of elderly residents living in small flats or sheltered accommodation. Downsizing has happened and although they are likely to own their own home these are not affluent areas. 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 over 35% of the population reporting they are disabled.

F42 – Retired Blue Collar Home Owners

Percentage of Total Households: 1.1%

Lifestage: F

Wealth Quartile: 4

These is geographically spread group. Homes are mainly owned and either semi-detached or detached. They tend to be smaller properties and prices are well below the national average. This is quite an elderly group with significant numbers of people now living alone. Health care needs are quite high with significant numbers suffering disabilities and indifferent health.

F43 – Council Right to Buy Beneficiaries

Percentage of Total Households: 0.9%

Lifestage: F

Wealth Quartile: 4

This is a group clustered in our Northern Conurbations who have benefitted from the right to buy policies of old. These tend to be semi-detached and in Council Tax band B. Property prices are well below the national average with a median price in 2022 of £187,000.

F44 – Aged Social Renters

Percentage of Total Households: 1.6%

Lifestage: F

Wealth Quartile: 4

This is a group where many rent their homes from either the council or other groups classified as social renters. These are run down poor areas where levels of deprivation and ill health are high. Property prices are well below the national average as is car ownership.

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