CITIZEN USER GUIDE

GEO-DEMOGRAPHIC PROFILING TOOL

METRIX DATA SCIENCE

Citizen

Citizen is a geo-demographic profiling and segmentation system, designed primarily for use in communications and identifying certain groups of people.

Citizen splits the UK's population into 6 segments and 28 codes. The segment level provides an overall macro view, looking at broad age ranges, demographics, household types and affluence. The first part of the document gives a top level overview of the 6 citizen segments.

The second section of the report gives a more detailed overview of each of the individual 28 Citizen codes, examining factors such as Credit risk, CCJ information, internet usage as well as car ownership, ethnicity and even free school meals, an indicator of deprivation.

Cluster	Code	Code Name
Credit Crunchers	1	Smoking Singles
	2	Council Elders
	3	Tower Block Townies
	4	Peripheral Survivors
	5	Mortgage Misery
	6	Struggling Semis
Winding Down	7	Gardening Grandparents
	8	Farming Villagers
	9	Rural Atolls
	10	Silver Sozzlers
	11	Golden Gardeners
Baby Boomers	12	Super Suburbs
	13	Buoyant
	14	Big Cars
	15	Professional Townies
Urbane Urbanites	16	London Living
	17	Perpetual Students
	18	Espresso Elites
	19	Yummie Mummies
Rank & File	20	Settled Semis
	21	Boil and Bleach
	22	Iceland Mums
	23	Make and Mend
	24	Wilful Workers
Generation X	25	Southern Starters
	26	Older Suburbs
	27	Detached Aspirers
	28	Online Families

Credit Crunchers

The credit crunchers represent 26% of the UK population. The majority are born in the UK but there are high indexes of other ethnicities. It is the least affluent segment. Most will have only basic educational qualifications and when compared with the rest of the UK, many are unemployed or claiming benefits. Those employed are in low skilled or routine jobs.

Credit Crunchers are likely to live in socially rented flats and terraced houses, and pay the lowest bands of council tax. A low proportion own property compared to the rest of the UK and car ownership is extremely low. A high proportion will be eligible for free school meals and most live in urban areas with much higher than average crime rates. Credit crunchers live across the North of England, Scotland and the West Midlands. There is some penetration in 'socially strapped' parts of London too. Their hobbies and interests are reflective of low social demographic, such as bingo and playing the pools, and they are more likely to read tabloid newspapers than the average UK resident. This segment has a high credit risk, high proportion of CCJs and low financial sophistication. They are unlikely to give to charity.

"Credit Crunchers are likely to live in socially rented flats and terraced houses, and pay the lowest bands of council tax".

26%
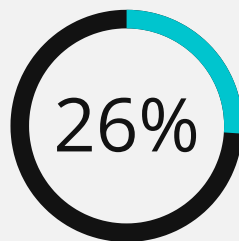
**Credit Crunchers represent 26% of the UK population**

Winding Down

Winding down represents 16% of the UK population. Primarily they are over 60, White British, and mainly married or widowed. Many are retired and those still working are in skilled trade, or senior professional and managerial roles. Living in rural parts of South West and East England, and Wales, they own detached or semi-detached properties. They mainly pay middle council tax bands. Car ownership in this segment is higher than the UK average.

They are likely to read a range of midmarket and quality papers and give to charity. Winding Down has low financial sophistication, a low credit risk, low credit defaults and low CCJs.

"Many are retired and those still working are in skilled trade, or senior professional and managerial roles".

16%
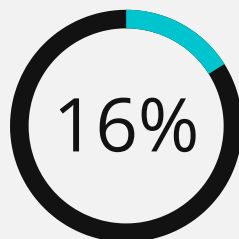
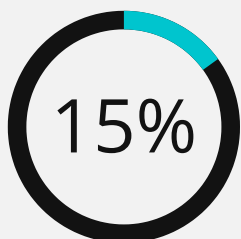**Winding Down represent 16% of the UK population**

Baby Boomers

The Baby Boomers represent 15% of the UK population and are the most affluent of the citizen segments. Aged 45-65 and predominantly married with children, they are the highest earners and the biggest spenders. They are highly educated, and many are in professional roles, often at a senior managerial or director level. There is very low unemployment in this segment. Geographically, Baby Boomers live in the South and East of England. Many live in relatively rural locations and on the peripheries of cities, in areas with low crime rates. Baby boomers own expensive properties and multiple cars, and pay the highest bands of council tax.

They read quality and some midmarket newspapers and give to charity. They have very high financial sophistication, low credit default and CCJs, and are very low credit risk.

"They are the highest earners and the biggest spenders".


15% Baby Boomers represent 15% of the UK population

Urban Urbanites

Citizen

> "Predominantly young, single professionals, Urban Urbanites are likely to be educated to degree level or higher and in mid-level professional and technical occupations".

Urban Urbanites represent 6% of the UK population. They are 18-35 year olds and are ethnically diverse. Predominantly young, single professionals, Urban Urbanites are likely to be educated to degree level or higher and in mid-level professional and technical occupations, with a high proportion already at a managerial level. There is also a high penetration of students in this segment. They live in London and surrounding urban areas, predominantly renting a flat in new developments, having been priced out of the property market.

They pay middle bands of council tax and are unlikely to own a car. They are interested in current affairs, eating out, health foods, theatre & culture and further education. They are extremely interested in foreign travel, read quality newspapers and give to charity. Urban Urbanites have high financial sophistication and low CCJs, they are a medium credit risk and have a medium credit default.
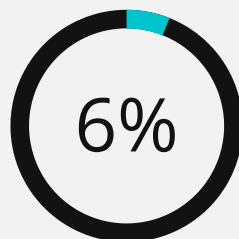
6% Urban Urbanites represent 6% of the UK population

Rank and File

Rank & File represents 17% of the UK population. It is representative of all age ranges and marital statuses. Those is this segment are largely white British. They are skilled/ semi-skilled workers in mid-level roles, who are likely to have only basic formal education qualifications. Geographically located in North England and Northern Ireland, they live in urban cities and towns with high crime rates. They are likely to own terraced or semi-detached properties and possibly a car, and pay the lowest bands of council tax. Most read popular newspapers and are unlikely to give to charity. They have high credit risk, and loan applications are likely to be declined. Rand and File has Medium/high CCJs, high credit default and low financial sophistication.

" They are likely to own terraced or semi-detached properties and possibly a car, and pay the lowest bands of council tax. ".
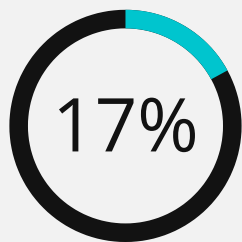
17%   **Rank & File represent 17% of the UK population**

Generation X

Generation X represents 20% of the UK population. Aged from 26-45, they are predominantly White British with high index of Indians and Other Asians. They are mostly educated, some up to degree level and are in mid-level, office roles. Unemployment rates are low when compared to the UK average. Generation X tend to live in urban parts of East and South England.

Many are homeowners and are likely to own one or more cars. They read midmarket newspapers and have varied interests such as exercise and travelling.

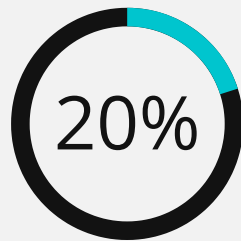They are a low/medium credit risk, have a medium credit default, low CCJs and Medium/high financial sophistication.

"They are mostly educated, some up to degree level and are in mid-level, office roles".

20%

Generation X represent 20% of the UK population

3.0 CITIZEN CODES

The next section gives an overview of each individual code.

Citizen code 1: Smoking Singles	4.4% of UK

Demographics	
Typical age range	18-25
Marital status	Single or separated
Ethnicity	White British, high indexes of Black African and Caribbean
Regional makeup	Live in cities and urban parts of North England, Northern Ireland, and West Midlands
Car ownership	Very low
Housing type and tenure	Mostly socially rented, terraced housing
Council tax band	Mostly band A
Qualification levels	None or very basic formal education
Occupation	Low skill, routine jobs, or housewives
Unemployment	High
Affluence level	Very low
Free school meals	Very high
Crime	Very high
Financial	
Credit risk	Very high. High demand for loans, applications likely to be declined
Credit default	Very high
Financial sophistication	Very low
CCJ	High
Lifestyle	
Online	Bingo sites, social media
Internet Usage	Very high
Hobbies	Bingo playing the pools, crossword puzzles
Typical retail preferences	Iceland, Pound stores
Holidays/ travel	Very low interest
Newspaper readership	Popular newspapers
Donate to charity	Very unlikely

Citizen code 2: Council Elders		2.7% of UK
Demographics		
Typical age range	65+	
Marital status	Widowed, separated or divorced	
Ethnicity	White British, high indexes of Arab and Black African	
Regional makeup	Most live in urban cities in Scotland and North East England	
Car ownership	Very low	
Housing type and tenure	Majority live in socially rented flats	
Council tax band	Mostly band A	
Qualification levels	None or very basic formal education	
Occupation	High index of retirees, those working are in low skill, routine roles	
Unemployment	High	
Affluence level	Very low	
Free school meals	Very high	
Crime	Very high	
Financial		
Credit risk	Medium/high. Loan applications are likely to be declined	
Credit default	Very high	
Financial sophistication	Very low	
CCJ	High	
Lifestyle		
Online	Very little	
Internet Usage	Low	
Hobbies	Grandchildren, bingo, crossword puzzles, playing the pools	
Typical retail preferences	Lidl, discount stores	
Holidays/ travel	Little interest	
Newspaper readership	Popular newspapers	
Donate to charity	Unlikely	

Citizen code 3: Tower Block Townies		2.7% of UK
Demographics		
Typical age range	18-35	
Marital status	Single	
Ethnicity	High indexes of multiple ethnicities outside of White British	
Regional makeup	Live in London and urban areas of Scotland	
Car ownership	Very low	
Housing type and tenure	Most live in socially rented flats	
Council tax band	Mostly in band B or C	
Qualification levels	None or qualifications up to GCSE's	
Occupation	Low skill, roles in sales and services, or students	
Unemployment	High	
Affluence level	Low	
Free school meals	High	
Crime	Very high	
Financial		
Credit risk	High. Loan applications are likely to be declined	
Credit default	Very high	
Financial sophistication	Very high	
CCJ	High	
Lifestyle		
Online	For price comparison sites	
Internet Usage	Very high	
Hobbies	Health foods, music, crossword puzzles, mail order shopping	
Typical retail preferences	Iceland, Money Shop	
Holidays/ travel	Little interest	
Newspaper readership	Popular newspapers	
Donate to charity	Quite likely, preference is children's and international charities	

Citizen code 4: Peripheral Survivors	4.6% of UK

Demographics	
Typical age range	No dominant age range
Marital status	Frequently separated, divorced, or widowed
Ethnicity	White British, high index of White Gypsy
Regional makeup	High penetration living on the outskirts of towns in the West Midlands, North-East and East of England
Car ownership	Low
Housing type and tenure	Majority live in terraced and semi-detached houses that are either owned or socially rented
Council tax band	Mostly in Band A and B
Qualification levels	None or very basic formal education qualifications
Occupation	Ranges from unskilled, routine jobs to more skilled trade occupations or Housewives
Unemployment	High
Affluence level	Low
Free school meals	High
Crime	High
Financial	
Credit risk	Medium/high, demands for loans are mostly declined
Credit default	High
Financial sophistication	Very low
CCJ	High
Lifestyle	
Online	Price comparison sites
Internet Usage	Medium
Hobbies	Bingo, crossword puzzles, grandchildren, playing the pools
Typical retail preferences	Peacocks and Tesco
Holidays/ travel	Little interest
Newspaper readership	Popular newspapers
Donate to charity	Unlikely

Citizen code 5: Mortgage Misery	5.8% of UK

Demographics	
Typical age range	26-45
Marital status	Single or separated/ divorced
Ethnicity	White British, high indexes of Back African, Bangladeshi, Pakistani
Regional makeup	Urban cities and suburbs in North England, the West Midlands, and Northern Ireland
Car ownership	Low
Housing type and tenure	Mostly live in privately or socially rented terraced houses, some ownership
Council tax band	Mostly band A
Qualification levels	None or very basic formal education qualifications
Occupation	Low skill, routine, sales and service jobs, or housewives
Unemployment	High
Affluence level	Low
Free school meals	High
Crime	Very high
Financial	
Credit risk	High, demands for loans are mostly declined
Credit default	Very high
Financial sophistication	Medium
CCJ	High
Lifestyle	
Online	For social media and email
Internet Usage	High
Hobbies	Bingo, crossword puzzles
Typical retail preferences	Tesco, Lidl
Holidays/ travel	Little interest
Newspaper readership	Popular newspapers
Donate to charity	Very unlikely

Citizen code 6: Struggling Semis	5.0% of UK
Demographics	
Typical age range	No dominant age range
Marital status	Varied
Ethnicity	White British
Regional makeup	Mostly living in urban conurbations in North England and the Midlands
Car ownership	Low
Housing type and tenure	Live in socially rented or owned semi-detached properties
Council tax band	Mostly in band A or B
Qualification levels	None or very basic formal education qualifications
Occupation	Low/medium skill jobs such as electricians and sales reps
Unemployment	High
Affluence level	Low/medium
Free school meals	Medium/high
Crime	High
Financial	
Credit risk	Medium/high, demands for loans are mostly declined
Credit default	Very high
Financial sophistication	Very low
CCJ	High
Lifestyle	
Online	For Facebook and photo sharing
Internet Usage	Medium
Hobbies	Crossword puzzles, grandchildren, pets, playing the pools
Typical retail preferences	Tesco, Lidl
Holidays/ travel	Little interest
Newspaper readership	Popular newspapers
Donate to charity	Unlikely

Citizen code 7: Gardening Grandparents		8.3% of UK
Demographics		
Typical age range	60+	
Marital status	Married or widowed	
Ethnicity	White British	
Regional makeup	Spread across rural towns and villages in Wales and England, excluding London and the South-East	
Car ownership	Medium/ high	
Housing type and tenure	Own semi-detached or detached properties	
Council tax band	Band C, D or E	
Qualification levels	UK average	
Occupation	High proportion of retirees, those still working are in skilled trades, professional or managerial roles	
Unemployment	Low	
Affluence level	Medium/high	
Free school meals	Medium	
Crime	Low	
Financial		
Credit risk	Low	
Credit default	Low	
Financial sophistication	Low	
CCJ	Very low	
Lifestyle		
Online	Low usage, for news and information	
Internet Usage	Low	
Hobbies	The National Trust, collectibles, gardening, grandchildren, hiking	
Typical retail preferences	Tesco, local shops	
Holidays/ travel	Quite interested	
Newspaper readership	Midmarket newspapers	
Donate to charity	Likely, preference for religious and community charities	

Citizen code 8: Farming Villagers

1.6% of UK

Demographics

Typical age range	56-75
Marital status	Married
Ethnicity	White British
Regional makeup	Remote rural areas with high a penetration of farms, mostly in Wales and South-West England. Also, in North and East England
Car ownership	High/ very high
Housing type and tenure	Majority own detached properties
Council tax band	Band D, E or F
Qualification levels	UK average
Occupation	High proportion of retirees, otherwise self-employed in skilled trades, such as farming, or senior managerial roles
Unemployment	Low
Affluence level	Medium
Free school meals	Low/medium
Crime	Very Low

Financial

Credit risk	Low
Credit default	Very low
Financial sophistication	Low
CCJ	Very low

Lifestyle

Online	Low usage, used to purchase gifts
Internet Usage	Low
Hobbies	Fine arts & antiques, The National Trust, pets, the environment
Typical retail preferences	Local shops
Holidays/ travel	Low/medium interest
Newspaper readership	Midmarket or quality newspapers
Donate to charity	Likely, preference for animal or community and charities

Citizen code 9: Rural Atolls		1.5% of UK
Demographics		
Typical age range	60+	
Marital status	Married or widowed	
Ethnicity	White British	
Regional makeup	Spread across rural villages and remote countryside's in Wales, Scotland, and South-West England	
Car ownership	Medium	
Housing type and tenure	Own mostly detached properties	
Council tax band	Band C or D or E	
Qualification levels	UK average	
Occupation	High penetration of retirees, those still working are in skilled trades, professional or managerial roles	
Unemployment	Low	
Affluence level	Medium	
Free school meals	Low/medium	
Crime	Low	
Financial		
Credit risk	Low	
Credit default	Medium	
Financial sophistication	Very low	
CCJ	Very low	
Lifestyle		
Online	Very Low usage	
Internet Usage	Low	
Hobbies	The environment, hiking, religion, photography, pets, grandchildren	
Typical retail preferences	Local shops	
Holidays/ travel	Little interest	
Newspaper readership	Midmarket newspapers	
Donate to charity	Likely	

Citizen code 10: Silver Sozzlers	3.6% of UK

Demographics	
Typical age range	65+
Marital status	Married or widowed
Ethnicity	White British
Regional makeup	Spread across towns and rural villages in Anglia and South England, excluding London
Car ownership	Medium
Housing type and tenure	Own mostly detached properties
Council tax band	Band C or D or E
Qualification levels	UK average
Occupation	Mostly retirees, those still working are in professional or managerial roles
Unemployment	Low
Affluence level	Medium/high
Free school meals	Low/medium
Crime	Low
Financial	
Credit risk	Very low
Credit default	Very low
Financial sophistication	Low
CCJ	Very low
Lifestyle	
Online	Very Low usage
Internet Usage	Very Low
Hobbies	Grandchildren, The National Trust, hiking, fine art & antiques
Typical retail preferences	Farmers markets, Waitrose
Holidays/ travel	Little interest
Newspaper readership	Midmarket and quality newspapers
Donate to charity	Very likely, preference for religious and community charities

Citizen code 11: Golden Gardeners	0.8% of UK

Demographics	
Typical age range	65+
Marital status	Married or widowed
Ethnicity	White British
Regional makeup	Spread across rural towns and remote villages in Wales, Scotland and the South-West, East and North-East of England
Car ownership	Medium/ high
Housing type and tenure	Own or privately rent detached properties or flats
Council tax band	Band C, D or E
Qualification levels	UK average
Occupation	High penetration of retirees, in skilled trade jobs, such as farmers, or in professional and managerial roles
Unemployment	Low
Affluence level	Medium/high
Free school meals	Low/Medium
Crime	Low
Financial	
Credit risk	Low
Credit default	Medium
Financial sophistication	Low
CCJ	Very low
Lifestyle	
Online	Very Low usage
Internet Usage	Very low
Hobbies	The environment, gardening, The National Trust, religion, photography, pets
Typical retail preferences	Local shops, Tesco
Holidays/ travel	Some interest
Newspaper readership	Midmarket newspapers
Donate to charity	Likely

Citizen code 12: Super Suburbs	5.2% of UK
Demographics	
Typical age range	46-65
Marital status	Married with children
Ethnicity	White British
Regional makeup	South and East of England, live outside of London in towns and villages
Car ownership	Very high
Housing type and tenure	Majority own property, mostly detached houses
Council tax band	Mostly in band E, F or G
Qualification levels	Mostly educated to degree level or higher
Occupation	Skilled professionals, managers, directors or senior officials
Unemployment	Low
Affluence level	High
Free school meals	Low
Crime	Very low
Financial	
Credit risk	Very low
Credit default	Very low
Financial sophistication	High
CCJ	Very low
Lifestyle	
Online	Use for online grocery shopping and purchasing gifts
Internet Usage	High
Hobbies	Current affairs, fine art & antiques, theatre & culture, the environment, gourmet food and wine
Typical retail preferences	Sainsbury's
Holidays/ travel	Interested
Newspaper readership	Midmarket and quality newspapers
Donate to charity	Highly likely

Citizen code 13: Buoyant

2.4% of UK

Demographics

Typical age range	36-65
Marital status	Married
Ethnicity	White British high indexes of Indian, Arab, and Other Asian
Regional makeup	Live in urban areas of London, the North-West and North East of England and Scotland
Car ownership	Very high
Housing type and tenure	Majority own property, mostly detached houses
Council tax band	Mostly in band D, E or F
Qualification levels	Mostly educated to degree level or higher
Occupation	Professionals, ranging from administrative to senior managerial and director roles
Unemployment	Low
Affluence level	Very high
Free school meals	Low/medium
Crime	Low

Financial

Credit risk	Very low
Credit default	Very low
Financial sophistication	High
CCJ	Very low

Lifestyle

Online	For charity giving
Internet Usage	High
Hobbies	Current Affairs, religion, theatre & culture, the National Trust
Typical retail preferences	Waitrose, Sainsbury's, Majestic Wine
Holidays/ travel	Interested
Newspaper readership	Midmarket and quality newspapers
Donate to charity	Highly likely

Citizen code 14: Big Cars		5.9% of UK
Demographics		
Typical age range	46-75	
Marital status	Married	
Ethnicity	White British	
Regional makeup	South of England, live outside of London in rural towns and villages	
Car ownership	Very high	
Housing type and tenure	Majority own property, mostly detached houses	
Council tax band	Mostly in band E, F or G	
Qualification levels	Mostly educated to degree level or higher	
Occupation	Professionals, managers, directors or senior officials	
Employment	Low	
Affluence level	Very high	
Free school meals	Very low	
Crime	Very low	
Financial		
Credit risk	Very low	
Credit default	Very low	
Financial sophistication	High	
CCJ	Very low	
Lifestyle		
Online	High for luxury goods	
Internet Usage	Medium	
Hobbies	Fine art, antiques, theatre and culture, golf, gourmet food and wine	
Typical retail preferences	Waitrose and Majestic Wine	
Holidays/ travel	Interested	
Newspaper readership	Midmarket and quality newspapers	
Donate to charity	Highly likely	

Citizen code 15: Professional Townies	1.5% of UK

Demographics

Typical age range	Flat
Marital status	Married
Ethnicity	White British, high indexes for Arab, Chinese and White Other
Regional makeup	Live in urban areas of London, South East England and Scotland
Car ownership	Very high
Housing type and tenure	Majority own property but may also rent, mostly flats and terraced houses
Council tax band	Mostly in band D E or F
Qualification levels	Mostly educated to degree level or higher
Occupation	Professionals and technical roles, high proportion of managers and directors
Unemployment	Low
Affluence level	Very high
Free school meals	Low/medium
Crime	Low/medium

Financial

Credit risk	Very low
Credit default	Very low
Financial sophistication	High
CCJ	Very low

Lifestyle

Online	For charity giving
Internet Usage	Medium
Hobbies	Current Affairs, fine arts & antiques, gourmet food and wine
Typical retail preferences	Sainsbury's, John Lewis
Holidays/ travel	Interested
Dining out	Appreciate and live close to good restaurants
Donate to charity	Highly likely preference for Religious, Human and Community charities

Citizen code 16: London Living	1.9% of UK
Demographics	

Typical age range	25-36
Marital status	Single
Ethnicity	High indexes for multiple ethnicities
Regional makeup	Live in urban conurbations of London
Car ownership	Low
Housing type and tenure	High penetration of private renting, mostly flats and terraced houses
Council tax band	Mostly in band C D or E
Qualification levels	Mostly educated to degree level or higher
Occupation	In professional and technical roles, some are managers and directors, also a high proportion of students
Unemployment	Low
Affluence level	Medium
Free school meals	Low/medium
Crime	Medium/high
Financial	
Credit risk	Low/medium
Credit default	Medium
Financial sophistication	Very high
CCJ	Low
Lifestyle	
Online	For shopping, gifts holidays and social networking
Internet Usage	Very high
Hobbies	Current Affairs, health foods, theatre & culture, jogging & exercise, further education
Typical retail preferences	Tesco
Holidays/ travel	Interested
Newspaper readership	Midmarket and quality newspapers
Donate to charity	Likely, preference for international and children's charities

Citizen code 17: Perpetual Students

0.6% of UK

Demographics

Typical age range	18-25
Marital status	Single
Ethnicity	High indexes for multiple ethnicities
Regional makeup	Live in urban cities and towns outside of London
Car ownership	Very low
Housing type and tenure	Majority privately rent flats or terraced houses
Council tax band	Band A and B
Qualification levels	Mostly have A-Levels, high proportion have a degree
Occupation	Student, those in roles are usually in entry level professional positions
Unemployment	Low
Affluence level	Low/medium
Free school meals	Medium/high
Crime	High

Financial

Credit risk	Medium
Credit default	Medium
Financial sophistication	High
CCJ	Medium

Lifestyle

Online	For shopping, gifts holidays and social networking
Internet Usage	Very high
Hobbies	Current Affairs, health foods, computing, jogging & exercise, further education, eating out
Typical retail preferences	Lidl, Amazon
Holidays/ travel	Interested
Newspaper readership	Quality newspapers
Donate to charity	Quite likely, preference for international and children's charities

Citizen code 18: Espresso Elites	2.6% of UK

Demographics

Typical age range	26-35
Marital status	Single or in a partnership
Ethnicity	High indexes for multiple ethnicities
Regional makeup	Live in London and surrounding urban areas
Car ownership	Very low
Housing type and tenure	Majority privately rent flats
Council tax band	Band A and B
Qualification levels	Mostly educated to degree level or higher
Occupation	In professional and technical roles, many are managers and directors, high proportion of students
Unemployment	Low
Affluence level	Medium
Free school meals	Medium/high
Crime	High

Financial

Credit risk	Low/medium
Credit default	Medium
Financial sophistication	Very high
CCJ	Low

Lifestyle

Online	For online banking and shopping
Internet Usage	Very high
Hobbies	Fine art & antiques, health foods, theatre & culture, eating out, current affairs
Typical retail preferences	Sainsbury's
Holidays/ travel	Very interested
Newspaper readership	Quality newspapers
Donate to charity	Very likely

Citizen code 19: Yummie Mummies		1.4% of UK
Demographics		
Typical age range	18-45	
Marital status	Varied	
Ethnicity	High indexes for White Other, Arab, Chinese, and other Asian	
Regional makeup	Live in city suburbs in London and the South-East and East of England	
Car ownership	Medium	
Housing type and tenure	Most privately rent or own flats and semi-detached properties	
Council tax band	Mostly C D or E, over index for higher brackets	
Qualification levels	Mostly educated to degree level or higher	
Occupation	In professional and technical roles, many are managers and directors, high proportion of students	
Unemployment	Low	
Affluence level	Medium/high	
Free school meals	Medium	
Crime	Low/medium	
Financial		
Credit risk	Low	
Credit default	Low	
Financial sophistication	Very high	
CCJ	Very low	
Lifestyle		
Online	For shopping	
Internet Usage	High	
Hobbies	Gourmet food and wine, health foods, theatre & culture, further education, the National Trust	
Typical retail preferences	Sainsbury's	
Holidays/ travel	Very interested	
Newspaper readership	Quality newspapers	
Donate to charity	Likely, high index for children and international charities	

Citizen code 20: Settled Semis		4.3% of UK
Demographics		
Typical age range	Representative of all age ranges	
Marital status	Married	
Ethnicity	White British, high indexes for Pakistani and Indian	
Regional makeup	Largely live in cities and towns in North England and the Midlands	
Car ownership	Medium	
Housing type and tenure	Most own semi-detached properties	
Council tax band	Mostly B or C	
Qualification levels	Average, relatively high index of no qualifications	
Occupation	Mid-skilled jobs in skilled trades, sales or assembly and operation	
Unemployment	Average	
Affluence level	Low/medium	
Free school meals	Medium/high	
Crime	Low/medium	
Financial		
Credit risk	Medium	
Credit default	High	
Financial sophistication	Low	
Lifestyle		
Online	Some	
Internet Usage	Medium	
Hobbies	Gardening, Grandchildren, playing the pools, DIY	
Typical retail preferences	Lidl, Tesco	
Holidays/ travel	Not interested	
Newspaper readership	Popular newspapers	
Donate to charity	Possibly	

Citizen code 21: Boil and Bleach

4.1% of UK

Demographics

Typical age range	Representative of all age ranges
Marital status	Representative of all statuses
Ethnicity	White British
Regional makeup	Largely live in urban cities and towns outside of London, East England, and Scotland
Car ownership	Low
Housing type and tenure	Majority either privately rent or own terraced or semi-detached properties
Council tax band	Mostly A B or C
Qualification levels	High index of no or very basic qualifications
Occupation	Mid-skilled jobs in skilled trades, or assembly and operation e.g., factory workers
Unemployment	Average
Affluence level	Low/medium
Free school meals	Medium/high
Crime	Medium

Financial

Credit risk	Medium/high, loan applications likely to be declined
Credit default	High
Financial sophistication	Low
CCJ	Medium

Lifestyle

Online	Some
Internet Usage	Medium
Hobbies	Collectibles, playing the pools, grandchildren
Typical retail preferences	Tesco
Holidays/ travel	Not interested
Newspaper readership	Popular newspapers
Donate to charity	Possibly

Citizen code 22: Iceland Mums	4.3% of UK
Demographics	
Typical age range	18-35
Marital status	Single, over index of separated and divorced
Ethnicity	White British high indexes for Bangladeshi and Pakistani
Regional makeup	Largely live in urban cities and towns in North England, Northern Ireland, and Wales
Car ownership	Low
Housing type and tenure	Majority privately rent or own terraced properties
Council tax band	Mostly A or B
Qualification levels	High index of no or very basic formal qualifications
Occupation	Low skill, routine jobs in factories, sales and services or housewives
Unemployment	High
Affluence level	Low
Free school meals	Medium/high
Crime	High
Financial	
Credit risk	Medium/high, high demand for loans, applications likely to be declined
Credit default	High
Financial sophistication	Low
CCJ	Medium
Lifestyle	
Online	For online competitions
Internet Usage	Very high
Hobbies	Bingo, crossword puzzles, music
Typical retail preferences	Iceland, Pound stores, Money Shop
Holidays/ travel	Not interested
Newspaper readership	Popular newspapers
Donate to charity	Possibly

Citizen code 23: Make and Mend	1.2% of UK

Demographics	
Typical age range	18-35
Marital status	Single, over index of separated and divorced
Ethnicity	White British high index for White Other
Regional makeup	Largely live in urban cities and towns in Scotland and South England excluding London.
Car ownership	Very low
Housing type and tenure	Majority privately rent flats
Council tax band	Mostly band A or B
Qualification levels	Basic formal qualifications
Occupation	Low skill, routine jobs in factories or service roles such as carers
Unemployment	High
Affluence level	Low
Free school meals	High
Crime	High

Financial	
Credit risk	High, high demand for loans, applications likely to be declined
Credit default	Very high
Financial sophistication	Medium
CCJ	High

Lifestyle	
Online	for price comparison websites
Internet Usage	Very high
Hobbies	Health foods, crossword puzzles, music
Typical retail preferences	Tesco, Pound stores
Holidays/ travel	Little interest
Newspaper readership	Popular newspapers
Donate to charity	Possibly

Citizen code 24: Wilful Workers		2.7% of UK
Demographics		
Typical age range	36-65	
Marital status	Married with child	
Ethnicity	White British high index for White Other	
Regional makeup	Largely live in rural areas of Scotland, Northern Ireland, the East and South West of England	
Car ownership	High	
Housing type and tenure	Largely owned detached properties	
Council tax band	Mostly band B, C or D	
Qualification levels	Basic formal qualifications, apprenticeships	
Occupation	Skilled trades such as an electrician and routine jobs in factories	
Unemployment	Low	
Affluence level	Low/medium	
Free school meals	Medium/high	
Crime	High	
Financial		
Credit risk	High, high demand for loans, applications likely to be declined	
Credit default	Medium	
Financial sophistication	Very Low	
CCJ	Low	
Lifestyle		
Online	for price comparison websites	
Internet Usage	Medium	
Hobbies	Collectibles, gardening, pets, the environment	
Typical retail preferences	Tesco	
Holidays/ travel	Not interested	
Newspaper readership	Popular and midmarket newspapers	
Donate to charity	Possibly	

Citizen code 25: Southern Starters

Demographics

Typical age range	26-45
Marital status	Representative of all statuses
Ethnicity	White British high index for other ethnicities
Regional makeup	Live in urban areas of London, South England, and Yorkshire
Car ownership	Medium
Housing type and tenure	Largely owned or privately rented terraced properties
Council tax band	Mostly band B, C or D
Qualification levels	Mostly have A-Levels or a degree level qualification
Occupation	In mid-level professional and technical roles
Unemployment	Low
Affluence level	Medium
Free school meals	Medium
Crime	Medium

Financial

Credit risk	Medium, loan applications likely to be declined
Credit default	Medium/high
Financial sophistication	Medium/ high
CCJ	Low

Lifestyle

Online	High for insurance and price comparison websites
Internet Usage	High
Hobbies	Fashion, jogging & exercise, music, eating out
Typical retail preferences	Sainsbury's
Holidays/ travel	Medium interest
Newspaper readership	Midmarket newspapers
Donate to charity	Possibly

Citizen code 26: Older Suburbs

6.6% of UK

Demographics

Typical age range	36-55
Marital status	Married with child
Ethnicity	White British high index for Indian
Regional makeup	Live in suburban parts of London, South-East and North-West England and Northern Ireland
Car ownership	High
Housing type and tenure	Mostly own semi-detached properties
Council tax band	Mostly band B, C or D
Qualification levels	Mostly have GCSEs or A-Level qualifications, some have degrees, apprenticeships
Occupation	In mid-level professional and technical roles
Unemployment	Low
Affluence level	Medium/high
Free school meals	Medium
Crime	Low/medium

Financial

Credit risk	Low/medium, loan applications likely to be granted
Credit default	Low
Financial sophistication	Medium
CCJ	Low

Lifestyle

Online	Moderate
Internet Usage	High
Hobbies	DIY, further education, eating out, golf, computing,
Typical retail preferences	Sainsbury's, Debenhams
Holidays/ travel	Interested
Newspaper readership	Midmarket newspapers
Donate to charity	Quite likely

Citizen code 27: Detached Aspirers	6.6% of UK

Demographics

Typical age range	36-65
Marital status	Married with child
Ethnicity	White British high index for Indian
Regional makeup	Live in cities, towns and villages in South and East England, and Northern Ireland
Car ownership	High
Housing type and tenure	Mostly own detached properties
Council tax band	Mostly band D, E or F
Qualification levels	Mostly have formal qualifications, often educated to degree level
Occupation	In professional and technical roles, high proportion are managers and directors
Unemployment	Low
Affluence level	High
Free school meals	Low/medium
Crime	Low/medium

Financial

Credit risk	Low/medium, loan applications likely to be granted
Credit default	Low
Financial sophistication	Medium
CCJ	Very low

Lifestyle

Online	For internet shopping
Internet Usage	Medium
Hobbies	DIY, jogging & exercise, computing, further education
Typical retail preferences	Waitrose
Holidays/ travel	Interested
Newspaper readership	Midmarket newspapers
Donate to charity	Quite likely

Citizen code 28: Online Families		1.6% of UK
Demographics		
Typical age range	26-35	
Marital status	Representative of married and single statuses	
Ethnicity	White British high index of Black, Asian, Indian and White Other	
Regional makeup	Live in London, and urban cities in South-East and East England, and Scotland	
Car ownership	Low	
Housing type and tenure	Mostly privately rent or own flats	
Council tax band	Mostly band B, C or D	
Qualification levels	Mostly educated to degree level	
Occupation	In professional and technical roles, some managers and directors	
Unemployment	Average	
Affluence level	Medium	
Free school meals	Low/medium	
Crime	Medium	
Financial		
Credit risk	Low/medium, loan applications likely to be declined	
Credit default	High	
Financial sophistication	high	
CCJ	Medium	
Lifestyle		
Internet Usage	Very High	
Direct mail	Medium usage, used to purchase medium value products	
Online	For education and social media	
Hobbies	Current affairs, fashion, health foods, jogging & exercise, theatre & culture, further education, eating out	
Typical retail preferences	Sainsbury's	
Holidays/ travel	Interested	
Newspaper readership	Midmarket and Quality newspapers	
Donate to charity	Likely	