

The **Sonar** Geo-Demographic System

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 neighbourhoods in which they live. It's based on the principle that people living in the same area share similar lifestyles, preferences and behaviour. Potential uses are many and varied, but it does for example, allow you to better understand your customer or prospect base, or assess demand for local services, or optimise catchment areas. A number of different data sources were used to group similar areas together and these include:

- The latest Census data for England, Wales and Scotland
- TRAC Consultancies postcode classification of Wealth
- DWP data on the number of households claiming child benefit
- Land Registry data on Property Prices for the period 2022/2024
- Lower Level Super Output Area data on Properties by Council Tax Band

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

They are also organized into 4 groups representing wealth

Group 1 – Affluent

Group 2 – Comfortable

Group 3 – Less Comfortable

Group 4 - Struggling

This is the second character of the 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 A13 – “Metropolitan Young Professionals”. The A represents ‘Young Singles’, and the second digit the wealth band 1, the most affluent areas of the country. The final digit simply numbers the clusters within the combination of lifestage and wealth group to give each Sonar cluster a unique code. A full description of all Sonar codes follows.

A: Young Singles 15.3%

This group 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. 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 – Inner London Young Professionals

Percentage of Total Households: 1.7%

Lifestage : A

Wealth Quartile : 1

Nearly 2/3 of this group live in Inner London. They tend to be well educated, mobile young professionals, living on their own and drawn by the career opportunities of the capital. It is also a cosmopolitan group drawn from all quarters of the globe. Many live in expensive rented accommodation. Being Inner London property prices are significantly higher than the national average.

A12 – Mobile Young Professionals

Percentage of Total Households: 0.5%

Lifestage : A

Wealth Quartile : 1

This is a group of young, single, hardworking, career-oriented professionals. They are spread over our major conurbations with a significant number living in Inner London. Over 90% live in apartments and the vast majority are renters. This is a highly educated cosmopolitan group with 77% holding degree level or above qualification. For most work is of a professional nature. Geographical mobility is very high as for many this is the transition from studies to work.

A21 – Rising Millenials

Percentage of Total Households: 2.3%

Lifestage : A

Wealth Quartile : 2

This too is a London biased group with many young highly educated professionals. Being London, these are also mixed areas where many rent, mainly private renting, but there is also a significant minority of poorer households renting in the social housing sector.

A22 – Aspiring Home Owners

Percentage of Total Households: 1.6%

Lifestage : A2

Wealth Quartile: 2

This is a geographically spread group of well educated, young professionals and associate professionals who tend to live in rented accommodation, but this is a group interested in becoming property owners and there are a significant number of first-time buyers. Properties tend to be smaller, cheaper, and terraced falling in Council Tax bands B and C.

A31 – City Centre Renters

Percentage of Total Households: 1.3%

Lifestage : A

Wealth Quartile : 2

These areas are geographically spread and are to be found in many of our major cities. There is a significant bias towards cities like Manchester, Bristol, York and Brighton. Given the areas, it is not too surprising to see that students are over represented in this group. Many are private renters living in flats and apartments. Around 53% hold degree or above level qualifications and many are starting their working career of on the first rungs of the professional ladder. There are also above average numbers of students.

A32 – Campus Life

Percentage of Total Households: 1.2%

Lifestage : A

Wealth Quartile : 3

This group consists almost exclusively of young students based in accommodation provided by the university or educational establishment. Around 55% of all people in this group are students in full time education many of whom have come to this country to study.

A41 – Struggling to Get a Foothold

Percentage of Total Households: 3.1%

Lifestage : A

Wealth Quartile : 4

This group is quite spread geographically. Much of the accommodation is small flats that are rented. Many, work in routine and semi-routine occupations and levels of deprivation are a little above the norm.

A42 – Poorer Northern Terraces

Percentage of Total Households: 1.3%

Lifestage : A

Wealth Quartile : 4

There are strong geographical biases to where this group live. The cluster is over represented in the North West, Yorkshire and Humberside, and the East Midlands. Much of the accommodation is rented smaller terraces. Property prices are well below the national average. For many work is to be found in semi and unskilled occupations.

A43 – Young Renters in Social Housing

Percentage of Total Households: 2.3%

Lifestage : A

Wealth Quartile : 4

These are poorer areas where levels of unemployment and deprivation are well above the norm. This cluster is heavily over represented in London. Many are living in small flats in the social housing sector. Employment is often in routine and semi-routine occupations. There are significant numbers of lone parent families struggling to make ends meet.

B: Young Families 12.7%

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 Professionals with Families

Percentage of Total Households: 1.4%

Lifestage : B

Wealth Quartile : 1

These neighbourhoods are strongly biased towards London, particularly Outer London. There are many professional family couples. Around 63% are home owners but a given their age a sizeable number have a mortgage. Properties tend to be quite mixed but nearly 40% are terraced, a sizeable minority are Flats. Property prices are high with a median property price is £853,783 and fall with Council Tax bands D and above.

B12 – Young Multi-Cultural Britain

Percentage of Total Households: 0.9%

Lifestage : B

Wealth Quartile : 23

This is a group heavily concentrated within Inner London. These are mixed areas with people from all ethnic backgrounds many of whom have migrated to this country. There is a sizeable minority with an Asian heritage. There is a mix of property ownerships with many buying a property but there are also a minority of private renters. Educational attainment is also mixed, many have degree level qualifications but there are also some with fewer or no qualifications. The same goes for the working occupations there are many in professional roles but there are also some in semi-skilled occupations. Property prices as you might expect given the Inner London bias, are well above the national average.

B21 – Service Sector Employment

Percentage of Total Households: 1.4%

Lifestage : B

Wealth Quartile : 3

Concentrated within Outer London these are the workers that keep the capital running. There is a mix of occupational groups which includes, service sector, white-collar, semi-skilled, as well as professionals. It is also a reasonably well-educated group, drawn from all over the world with many coming from the EU. There are significantly above average numbers of renters. There is also a significant amount of home working. Much of the property is in Council Tax band C and prices are well above the national average.

B22 – New Developments

Percentage of Total Households: 1.6%

Lifestage : B

Wealth Quartile : 2

Geographically this group are spread throughout the country, but not London. These are areas where a disproportionate number of families with young children live. Geographical mobility is well above the norm. Much of the property is in home ownership and most are buying their homes on a mortgage. There are above average numbers of properties in Council Tax bands C and D and prices are just a little below the national average. This is a hard-working group. Many live close to the workplace, and are in Professional, Associate Professional and Supervisory occupations.

B31 – Communal Establishments

Percentage of Total Households: 0.1%

Lifestage : B

Wealth Quartile : 3

This is a very small cluster and consists of a high proportion of institutions. It has been placed in the young-families group broad group solely because there are significantly above average numbers of young children.

B32 – Young Renters in Flats and Terraces

Percentage of Total Households: 1.7%

Lifestage : B

Wealth Quartile : 3

This cluster is spread around the fringes of the Capital. It is over represented in Outer London, the South East, and the East regions. It is mainly renting either in the form of social housing or private renting from a landlord other than the council. There are many young families where the breadwinner is employed in semi or unskilled occupations. Property prices are a little below the national average and tend to be in either Council Tax bands B or C.

B33 – First Steps on the Housing Ladder

Percentage of Total Households: 1.8%

Lifestage : B

Wealth Quartile : 4

This geographically spread group can be found in many of our towns and cities of the South East and South West. Much of the property is semi-detached or terraced. There is a mix of tenures with around 60% in owner occupation and much of that mortgaged but there is also a minority of households renting. Property prices are well below the national average with a median price of £235,842. For many, employment is in lower managerial and semi-routine roles.

B41 – Young Families in Northern Terraces

Percentage of Total Households: 1.5%

Lifestage : B

Wealth Quartile : 4

This geographically spread group are located in many of our Northern regions and, also in parts of Wales. Properties tend to be terraced with a mix of tenures although many homes are being purchased on a mortgage. The properties tend to be a little smaller and fall within Council Tax bands A or B. The median price of properties of £185,240 is well below the national average. Employment is often to be found in Supervisory and Skilled Manual roles.

B42 – Council Sink Estates

Percentage of Total Households: 2.3%

Lifestage : B

Wealth Quartile : 4

These neighbourhoods are heavily concentrated in our major conurbations and particularly in the North West. Much of the property is social renting. Average property prices are well below the national average, and nearly all are in Council Tax band A. The incidence of unemployment, deprivation, and family breakdown are extremely high.

C: Families 15.6%

This grouping 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. However, for others life is more of a struggle with more mouths to feed it can be a struggle.

C11 – The Capital's Professional Tech Workers

Percentage of Total Households: 0.7%

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 at £591,437. Much of the property is semi-detached with 5 or 6 rooms. Much of the property is in owner occupation with about 44% of households owning outright, and about 41% still paying off the mortgage. There is a small private rented sector as well. Many are highly educated professionals who work within the city. About a quarter of the population were born outside of the UK with many of these coming from either the Middle East or the EU.

C12 – Commuting Couples

Percentage of Total Households: 0.8%

Lifestage : C

Wealth Quartile: 1

These are prosperous areas in the South East and East Anglia where it is common on to have both partners working to provide the best for their children and to support a material lifestyle. Much of the housing stock is detached or semi-detached. Much of the housing stock is in owner occupation, which is evenly split between owning and paying off the mortgage. Property prices are well above the average with a median property price £482,300. 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 as many are commuters. Levels of car ownership are very high.

C13 – Upwardly Mobile Professionals

Percentage of Total Households: 0.5%

Lifestage : C

Wealth Quartile: 1

These are prosperous areas which are fairly spread geographically. Properties tend to be semi-detached. Around 90% are in owner occupation with just over 48% owning their property. Much of the property is in Council Tax band D and has a median price of £426,098. There are significant numbers of highly educated professionals in a mix of higher and lower managerial positions who are working their way up the career ladder. Two car households are the norm.

C14 – Rising Northern Professionals

Percentage of Total Households: 0.6%

Lifestage : C

Wealth Quartile: 1

With a strong North West 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 86% 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 median property price of £426,098 is significantly above the norm.

C21 – Middle Class Families in Semi's

Percentage of Total Households: 0.7%

Lifestage : C

Wealth Quartile: 2

With a strong bias towards the South East and the fringes of Outer London these are suburban areas where there are many semi-detached properties. About 80% of properties are in owner occupation but there is a small portion of private renters. Around 80% of households are home owners with a small majority still paying off the mortgage. There is a real spread of occupations with a slight bias towards professional and managerial roles. Median Property prices were well above the national average at £463,544.

C22 – Outer London Terraces

Percentage of Total Households: 0.6%

Lifestage : C

Wealth Quartile: 2

With a strong bias towards Outer London these are suburban areas where there are many terraced properties. About 76% of properties are in owner occupation and there is also a small private rented sector as well. Around 42% of households are buying their home on a mortgage. There is a real spread of occupations with a slight bias towards professionals. Being London biased property prices are well above the national average at £465,040 and the group also contains a minority of residents born outside of the UK.

C23 – White Collar Families

Percentage of Total Households: 0.9%

Lifestage : C

Wealth Quartile: 2

This is a cluster spread across the country outside of London and the South East. Around 80% of the properties are owner occupied and around 46% of households are mortgagees. Much of the housing stock is detached and with a reasonable number of bedrooms. Many properties are in Council Tax bands C and D and median property prices are a little below the national average at £269,467. Occupations are mixed as are educational qualifications.

C24 – Home Counties Suburbia

Percentage of Total Households: 1.9%

Lifestage : C

Wealth Quartile: 2

This is a cluster strongly over represented in the South of the country, and in the South East in particular. There is a mix of properties but few flats, and a mix of occupations but few unskilled workers. Owner occupation is the norm and many have a mortgage. Median property prices were £302,693 and most were in Council Tax bands B or C or D.

C31 – Inner City Ethnic Mix

Percentage of Total Households: 0.4%

Lifestage : C

Wealth Quartile: 3

This cluster is strongly over represented in both Inner and Outer London with around 76% living in the capital. There are many who were born outside of the UK . Property prices, as you would expect, are well above the norm at £453,834. There are many private renters as well as a sizeable minority of home owners. Educational attainment levels are mixed with both unqualified and degree level residents present in the cluster. There are above average numbers of large families.

C32 – Blue Collar Midlanders

Percentage of Total Households: 1.7%

Lifestage : C

Wealth Quartile: 3

This cluster is over represented in the Midlands. Many of the properties are in Council Tax band A or B with a median property price of £197,253. Below the national average. All tenure types are represented with about 63% in owner occupation, 24% social renting and 13% private renting. Many are employed in the service sector and occupations like caring, there are also significant numbers in both semi and unskilled occupations.

C41 – Hard Up Social Renters

Percentage of Total Households: 2.2%

Lifestage : C

Wealth Quartile: 4

This is a group with a strong bias towards the conurbations of Scotland and Wales. Around 43% are social renters. There is a mix of property types although the number of detached properties is well below the national average. The median property price is £205,104 . Many are in routine and semi-routine occupations. Deprivation is high with above average numbers of lone parents and unemployed people.

C42 – Large Families

Percentage of Total Households: 1.1%

Lifestage : C

Wealth Quartile: 4

This is a group where large sometimes multigenerational families live. Much of the housing stock is privately rented and terraced. Employment is often in semi and unskilled occupations . The median property price is £169,638.

C43 – Just Getting By

Percentage of Total Households: 1.3%

Lifestage : C

Wealth Quartile: 4

Over represented in our northern regions, these are neighbourhoods where hard-working couples are struggling to make ends meet. Properties tend to smaller terraces with most in Council Tax band A. . Around 54% of properties are owner occupied, many have a mortgage. Around 25% are social renters and a further 20% are privately rented. The median property price was £164,607. Many are employed in semi or unskilled occupations. Measures of deprivation whilst not the highest in the country are above the norm and there is also a sizeable number of lone parents.

C44 – Hard Pressed Service Sector

Percentage of Total Households: 0.9%

Lifestage : C

Wealth Quartile: 4

Over represented in all Northern Regions particularly the North East these are areas where people are struggling. Many are in service sector, routine or semi-routine jobs. Much of the property is smaller and semi-detached and in Council Tax band A. Median property price is £144,786. On all the measures of hardship and deprivation this cluster is well above the norm.

C45 – Blue Collar Social Renters

Percentage of Total Households: 1.3%

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. Much of the property is small and terraced, 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. Property prices are significantly below the national average at £138,494

D: Mature Families 15.6%

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: 1.7%

Lifestage : D

Wealth Quartile : 1

These neighbourhoods are concentrated within the South-East and some of the more spacious and pleasant Outer London Boroughs. 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 £657,121 and are typically in Council Tax bands F and G. They tend to be larger homes. They are a hard-working group, and levels of home working are well above the norm.

D12 – South East Professionals

Percentage of Total Households: 1.6%

Lifestage : D

Wealth Quartile : 1

Heavily concentrated within the South-East, this is another group of affluent, highly educated professionals with children. Properties are a mix of detached, terraced and semi-detached with a median property price is £432,917 . Levels of home working are high in this group and it seems that the pandemic has allowed professional groups more than any other to benefit from modern technology.

D13 – Professionals with Older Teenaged Children

Percentage of Total Households: 0.7%

Lifestage : D

Wealth Quartile : 1

Spread throughout the country other than London and the South East, this is a group of slightly older professionals and supervisory workers where the children have almost grown up, in fact some could have already left the nest. Properties tend to be detached, spacious and in Council Tax bands D or E or F. Median property price is \$377,596. Home ownership in these areas is extremely high but many are still paying off the mortgage.

D14 – Detached Northern Suburbia

Percentage of Total Households: 0.4%

Lifestage : D

Wealth Quartile : 1

With a strong bias towards the North East, North West, Yorkshire and Humberside and the East Midlands these are reasonably urban areas where much of the property is detached. Levels of home ownership are extremely high although most are still paying off the mortgage. Median property price was £284,743 with many properties in Council Tax bands D or E. In occupational terms many are employed in either white collar or professional type roles.

D15 – Comfortable Rural Families

Percentage of Total Households: 0.8%

Lifestage : D

Wealth Quartile : 1

These neighbourhoods are to be found in more rural areas where families have chosen the country life. Most of the property is Detached and falls with Council Tax bands C or D or E. Property prices are above the national average at £340,980. Home ownership is also well above the national average with just over 86% being in owner occupation and 46% of all properties are owned outright. There are many in professional roles.

D21 – Hardworking Comfortable Mortgagees

Percentage of Total Households: 1.1%

Lifestage : D

Wealth Quartile : 2

These neighbourhoods are geographically diffuse and spread throughout the country other than London. They are more rural areas where much of the housing stock is Detached or Semi-Detached. Around 73% of all properties are owner occupied and around 54% are mortgagees. The median property price is £297,495. There are significant numbers of well-educated professionals and people in supervisory roles. Two car ownership is well above the norm as it is common for both partners to work.

D22 – Enterprising Asian Communities

Percentage of Total Households: 0.9%

Lifestage : D

Wealth Quartile : 2

Concentrated in Outer London and the South East these are mixed areas with above average numbers born outside of the UK. Many are in white collar and lower managerial jobs. There are above average numbers who are self-employed. Much of the housing stock is semi-detached and in Council Tax band D. Median property price is £401,281 with most properties in Council Tax band D.

D23 – Cheaper Home Ownership

Percentage of Total Households: 1.0%

Lifestage : D

Wealth Quartile : 2

Biased towards the North this is a group where home ownership (76%) with mortgagees (44%). There is a small minority private rented sector. Property prices are well below the national average at £224,734 with most in Council Tax bands B and C. . Many are employed in lower managerial and intermediate occupations.

D31 – Southern England Smaller Towns and Villages

Percentage of Total Households: 1.5%

Lifestage : D

Wealth Quartile : 3

These communities spread across Southern England. Home ownership is close to the national average but there is also a minority group of both social and private renting. Median property price is £298,186 which is a little bit below the national average. The occupations of residents is also mixed with a slight bias towards admin, secretarial and skilled trades.

D32 – Feeling the Pinch Families

Percentage of Total Households: 0.8%

Lifestage : D

Wealth Quartile : 3

Clustered in the South East and East Anglia these are areas where much of the property is terraced and property ownership figures are close to the national average. The median property price is close to the national average at £304,577. There is a real mix of occupations but with slightly fewer professionals. Levels of deprivation are close to the norm but there are slightly above average numbers of lone parents.

D33 – Metropolitan Service Sector

Percentage of Total Households: 1.3%

Lifestage : D

Wealth Quartile : 3

Concentrated in Outer London and the South East these are areas where there are many terraced properties split between social renting (42%) and home owning (40%). There are above average numbers born outside of the UK, with many coming from the EU. Many are employed in service sector occupations which are commonly semi-routine or routine. Property prices reflect the South East bias to the cluster and the median price was £342,614. Levels of deprivation like unemployment are above the norm.

D34 – Just Coping Ex-Council

Percentage of Total Households: 1.4%

Lifestage : D

Wealth Quartile : 3

This is a geographically diffuse suburban group. It is biased towards areas where much of the housing stock was sold off to tenants. Ownership at present is a mix of home ownership and social renting. Much of the housing stock is semi-detached or terraced and within Council Tax bands A or B. Median property price is £212,668.

D41 – Established Asian Communities

Percentage of Total Households: 0.6%

Lifestage : D

Wealth Quartile : 4

Heavily biased towards our major conurbations outside of London, these are areas proud of their history and tradition. There are many families often quite large. Households can sometimes be multigenerational with a tradition of caring for the elderly . 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 (54%), private (29%) and social renting (16%). There is a sizeable well-educated minority. Levels of deprivation are well above the norm

D42 – Midland Social Renters

Percentage of Total Households: 0.8%

Lifestage : D

Wealth Quartile : 4

Concentrated in the Midlands these are densely populated conurbations. Much of the housing stock is smaller semi-detached properties with a median price well below the national average of £166,066. There is a mix of property ownership with a little over ½ in owner occupation and around 30% in social renting, which is well above the national average. There is also a mix of occupations with unskilled, skilled, and supervisory workers all living within this cluster. Levels of unemployment are higher than the national average. There is also a minority group of young students.

D43 – Seaside Hardship

Percentage of Total Households: 1.0%

Lifestage : D

Wealth Quartile : 4

Spread amongst our coastal towns this is a group where hardship and deprivation are an everyday feature of life. Most are social renters and employment where it is to be found is unskilled. Unemployment is well above the norm as are the number of single parents and measures of overcrowding.

E: Empty Nesters 19.7%

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: 1.3%

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 £1.3 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: 1.2%

Lifestage : E

Wealth Quartile : 1

This is a group of older affluent professionals heavily concentrated within the South-East region who like the country life and the benefits that 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 is £836,746. 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: 1.1%

Lifestage : E

Wealth Quartile : 1

Concentrated within the South East this is also a very affluent group. These neighbourhoods tend to consist of home owning, older professionals. Many of the properties are detached, spacious and well appointed. Property prices in these areas is £511,275 which is well above the norm.

E14 – Agricultural Business

Percentage of Total Households: 0.8%

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 of £526,262, 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: 0.6%

Lifestage : E

Wealth Quartile : 1

These are settled areas in the South East and East Anglia with many slightly older couples with traditional values. There are above average numbers in managerial, professional and supervisory occupations. Almost 90% of properties are in owner occupation and nearly 55% of all households own their home. Much of the property is detached with seven or more rooms and falls within Council Tax bands F,H or H. Median property price is £478,273.

E16 – Rural Seclusion

Percentage of Total Households: 1.2%

Lifestage : E

Wealth Quartile : 1

This is a geographically diverse rural cluster, although there is a bias towards the South East. These 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 well above the national average at £439,965 and falling into Council Tax bands F,G,H. Being rural levels of car ownership are high.

E21 – Farming Communities

Percentage of Total Households: 1.1%

Lifestage : E

Wealth Quartile : 2

Geographically these neighbourhoods are to be found in the more rural parts of the country, particularly the East of England and the South West. 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 £337,298. The occupations of this group are quite varied with many small employers and skilled trades. Being quite rural levels of car ownership are extremely high and there is a reasonable number of commuters.

E22 – Suburban Semi's

Percentage of Total Households: 0.9%

Lifestage : E

Wealth Quartile : 2

These neighbourhoods are spread throughout the country with a slight bias towards the South East and parts of Scotland and Wales. Again, much of the housing stock is in owner occupation with around 53% of households owning their home outright whilst around 36% are still paying off the mortgage. Properties tend to be reasonably small and to fall into Council Tax band D with a median property price of £351,206. Many work, in lower managerial and intermediate type occupations. e.

E23 – Comfortable Small Town

Percentage of Total Households: 2.6%

Lifestage : E

Wealth Quartile : 2

These neighbourhoods are spread throughout the country with perhaps a slight bias towards the South East. They are small town, large village communities where people know one another. Again, much of the housing stock is in owner occupation with a minority of private renting. reasonable spread across detached, semi-detached and terraced type properties. Median property prices is £327,690 which is a little above the national average. There is a reasonable spread across occupational groups, but the preponderance are white collar and professional type occupations. There is also a significant minority highly educated group and an above average incidence of home working.

E24 – Seaside Bungalows

Percentage of Total Households: 0.9%

Lifestage : E

Wealth Quartile : 2

This is a cluster that is geographically spread across the North-West, the South East and East Anglia. It is concentrated in seaside areas. Much of the property is detached bungalow with 3 and sometimes 4 bedrooms. Prices are a little above the national average and tend to fall into Council Tax bands C and D. There is a mix of occupations but many work in professional, supervisory and skilled occupations. There is a highly educated minority. There is also a bias towards two or more car ownership.

E25 – Northern Conurbations

Percentage of Total Households: 0.7%

Lifestage : E

Wealth Quartile : 2

This is a cluster strongly biased towards the North-West region and parts of Yorkshire and Humberside . It contains many semi-detached properties. These tend to be quite modest in size and prices are a little below the national average. Nearly all are in owner occupation with just over 50% of all households owning their property outright and a further 39% buying on a mortgage. For many, employment is to be found in lower managerial, administrative and professional roles. Two car ownership is well above the norm.

E31 – Modest Home Owning

Percentage of Total Households: 0.9%

Lifestage : E

Wealth Quartile : 3

This is a geographically spread urban group where there are many smaller semi-detached properties. Property prices are £257,055 which is well below the national average. Around 84% of properties are in home ownership and many own their home. For many employment is to found in supervisory and skilled manual occupations.

E32 – Middle England

Percentage of Total Households: 1.2%

Lifestage : E

Wealth Quartile : 3

This cluster is reasonably spread throughout the country, but with a bias towards villages and small towns . There is a mix of semi-detached and detached properties concentrated within Council Tax bands B and C. Prices are well below the national average. Many properties are owner occupied with around 44% of all households owning their home and 37% still paying off the mortgage. There is also a reasonable spread of occupations with many in lower managerial, supervisory, and skilled manual occupations.

E33 – Struggling Service Sector

Percentage of Total Households: 1.8%

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 terraced. Around 60% of properties are in owner occupation which is a little below the national average and around 36% are owned outright. There is also a certain amount of private renting . Nearly all properties are in Council Tax bands A or B and median property price is £200,828. Well below the national average. Many have found employment in customer service, sales, and service sector type jobs.

E41 – Hard Pressed Settled Couples

Percentage of Total Households: 1.1%

Lifestage : E

Wealth Quartile : 4

Geographically dispersed across the urban North West, Yorkshire and Humberside, East Midlands and West Midlands. 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. The overall level of owner occupation is 83%. Most of the property is semi-detached and falls within Council Tax band B. Properties tend to be smaller with an average median price of £194,165. Well below the national average. These are areas where the cost of living crisis does have a very real impact.

E42 – Beneficiaries of the Right to Buy

Percentage of Total Households: 1.3%

Lifestage : E

Wealth Quartile : 4

This cluster is over represented in the North West, Yorkshire and Humberside, and Wales. Much of the accommodation is flats many of which have been purchased by the occupants. Around 32% being owned outright and 28% still paying off the mortgage. There is also a minority of privately rented homes. Property prices are significantly below the national average at £123,585 and nearly all are in Council Tax band A. Levels of unemployment and deprivation are well above the norm.

E43 – Old Industrial Heartlands

Percentage of Total Households: 1.0%

Lifestage : E

Wealth Quartile : 4

Geographically over represented in Northern and Midland regions this cluster is to be found in the old industrial heartlands and mining areas that were once the proud drivers of the industrial revolution. Much of the property is social renting and mostly by the council. There is also a minority of homes in owner occupation, much is either semi-detached or terraced. Properties tend to be smaller and mainly fall within Council Tax band A. Property prices are amongst the cheapest in the country. 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.

F: Retired 20.9%

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 health issues and inadequate resources to pay for anything but life's essentials.

F11 – Affluent Retired Senior Professionals

Percentage of Total Households: 0.9%

Lifestage : F

Wealth Quartile : 1

Concentrated in the South East and some of the more desirable neighbourhoods surrounding our major cities these are areas with some of the most expensive properties in the country. Median property price in was just over £564,000 and 63% of all properties were in Council Tax bands F,G,H or I. Properties tend to be detached and spacious as the family have long since left home. 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. Although this is a retirement group there is also a minority of commuters.

F12 – Traditional Affluent Elders

Percentage of Total Households: 1.2%

Lifestage : F

Wealth Quartile : 1

This is another affluent group with a strong bias towards the South East and South West. Over 92% of the group are owner occupiers and the vast majority have paid off the mortgage. There are many spacious detached properties and prices are well above the national average. This is an older group with traditional values. Health issues whilst still reasonable low, are beginning to rise.

F13 – Settled Retired Professionals and White-Collar Workers

Percentage of Total Households: 0.6%

Lifestage : F

Wealth Quartile : 1

Spread geographically this is a group of reasonably comfortable retired couples. Levels of owner occupation are extremely high at round 90%. There are many detached properties, usually with 4 or more bedrooms. Many properties tend to be in Council Tax band E and property prices are above the national average.

F14 – Scenic Retirees

Percentage of Total Households: 1.0%

Lifestage : F

Wealth Quartile : 1

This too is a reasonably affluent retirement group. Geographically it is spread, although the counties of Cornwall, Wiltshire, Dorset and Somerset are over represented within this cluster. Many have downsized and moved to live in quieter more rural areas. Most properties are detached and owned outright. Many are in Council Tax bands D and E and property prices are well above the national average.

F21 – Farming Communities

Percentage of Total Households: 1.0%

Lifestage : F

Wealth Quartile : 2

These are rural areas with a high proportion of elderly couples. There are many older hard working economically active farmers and skilled workers. Properties tend to be detached and spacious and well above the national average in price terms, probably because of the land that goes with the property.

F22 – Older Comfortable Couples

Percentage of Total Households: 1.3%

Lifestage : F

Wealth Quartile : 2

This is a group where elders have downsized and moved. Prices here are a little cheaper and with a median price of £336,000 this is close to the national average. Many properties are bungalows and fall within Council Tax band D.

F23 – Hill Farming

Percentage of Total Households: 1.1%

Lifestage : F

Wealth Quartile : 2

This is the most sparsely populated group in the country and is concentrated in Wales, the North of Scotland 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.

F24 – Longstanding Couples

Percentage of Total Households: 1.2%

Lifestage : F

Wealth Quartile : 2

Much of the property consists of detached 3 or 4 bedroomed homes. Around 57% of all households own their home outright whilst 32% are still paying off the mortgage. Prices are close to the national average. Occupationally this cluster still has a minority of working households and employment tends to be in lower managerial and intermediate roles.

F31 – Rural Couples

Percentage of Total Households: 0.6%

Lifestage : F

Wealth Quartile : 3

This cluster is biased towards more rural areas. Much of the property is detached and in owner occupation. Around 80% of all properties are in owner occupation but there are a few households in the rented sector. Properties tend to be in Council Tax bands C and D and the median property price is slightly above the national average at £325,675

F32 – Affordable Downsizing

Percentage of Total Households: 1.1%

Lifestage : F

Wealth Quartile : 3

This cluster is biased towards the East of England and the South West. Much of the property is detached bungalows with 3 bedrooms and in Council Tax band C. Property prices median is £280,648 which is below the national average.

F33 – Older Couples and Widowers

Percentage of Total Households: 1.5%

Lifestage : F

Wealth Quartile : 3

This cluster is spread geographically with a mix of single and two person households. The proportion of the population past retirement age is just over 50%. Properties tend to be a mix of detached and semi-detached smaller properties concentrated in Council Tax bands B and C. Most own their properties and median property prices are nearly £275,000. Health issues are beginning to affect this group with 42% of all households having a disabled resident.

F34 – Older Right to Buy Beneficiaries

Percentage of Total Households: 1.1%

Lifestage : F

Wealth Quartile : 3

This is also a cluster with a strong northern bias. Around 88% are home owners with a around 57% owning their property. There is a sizeable minority still paying off the mortgage. Much of the real estate is semi-detached and in Council Tax band c. Median property prices are well below the national average at £250,637.

F35 – Urban Fringe

Percentage of Total Households: 1.3%

Lifestage : F

Wealth Quartile : 3

This cluster is spread geographically, but the North West, Yorkshire and Humberside and East Midlands are over represented. . The population tends to live in modest semi-detached properties which they own. Much of the property is in Council Tax band B and prices are well below the national average. These are settled communities where the residents have lived for many years,

F41 – Struggling Elders in Flats

Percentage of Total Households: 3.4%

Lifestage : F

Wealth Quartile : 4

There are many single person households within this cluster. Whilst there are many elders there is also a minority of younger households. Owner occupation is the norm with many owning their home outright but there is also a minority group of private renters. Much of the property is in Council Tax bands A or B or C. There is a real mix of properties. Prices tend to be well below the national average. In occupational terms many in these areas work in Supervisory or Admin but there is also a Skilled Trade group as well.

F42 – Home Alone Social Renters

Percentage of Total Households: 3.6%

Lifestage : F

Wealth Quartile : 4

This is a group where 60% of all households are single persons living on their own often in small flats owned by the council. Poverty and deprivation are high and many have health issues. Property prices are well below the national average as is car ownership.

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