

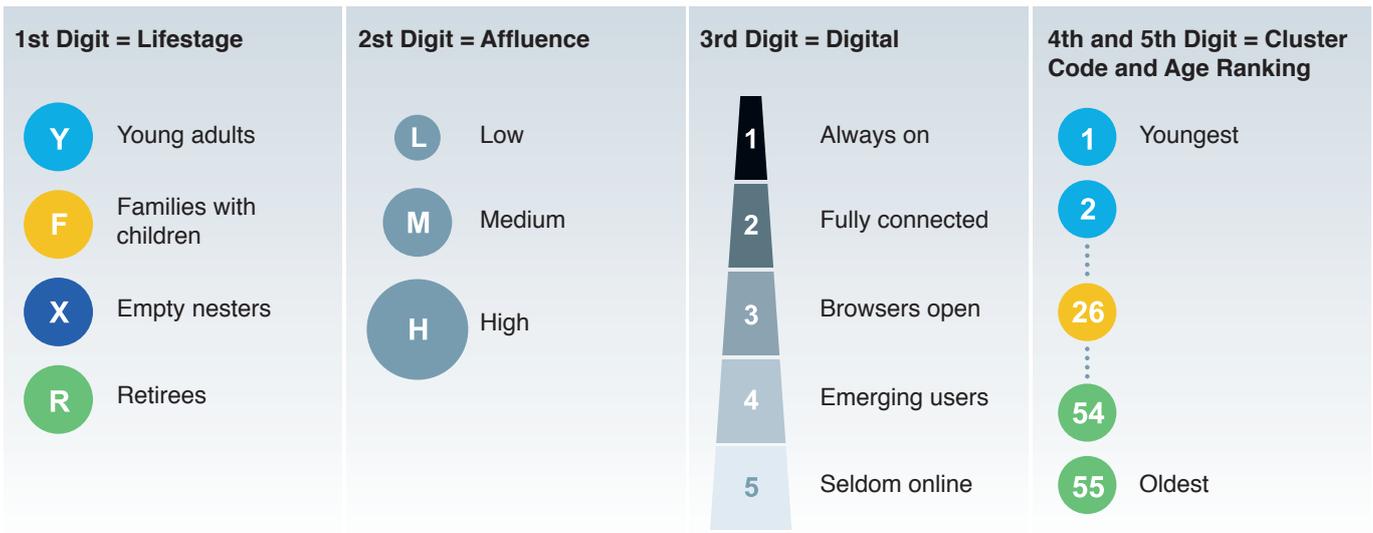
Personicx

Personicx utilises a wealth of demographic, geographical, lifestyle and behavioural information to segment the UK market place into 55 robust clusters, allowing you to effectively understand, target and connect with consumers. As the number of touchpoints continues to grow, digital identities and behaviours evolve. Personicx now includes a vital digital dimension allowing users to plan marketing engagements effectively across channels.

Code Structure

Personicx is a consumer marketing segmentation with 55 clusters, driven by behaviour and structured with a five digit code combining lifestage, affluence, digital activity and age.

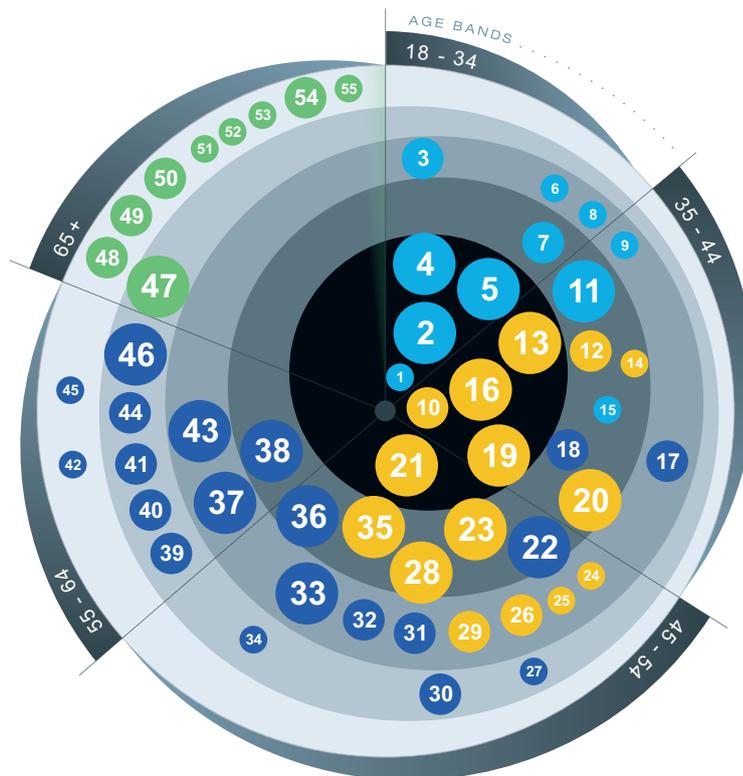
For example: Cluster Code **FM110** breaks in to **F | M | 1 | 10**
 i.e. Families with children, of medium affluence, highly digital, aged between 25-45 years.



Note: The new Personicx solution is available at Individual, Household and Postcode level, depending on your requirements. Therefore cluster codes in your data may be pre-fixed with I, H or P to denote the level of solution.

The Personicx Eye

The dimensions of the code structure are used to plot the clusters and visualises how the unique segments relate to each other and the rest of the UK.





Code	Name	Lifestage	Age	Affluence	Household Income	Digital
YL101	Born Digital	Young Adults	18-30	Low	£15,000-£35,000	Always on
YH102	Going Places	Young Adults	18-30	High	£40,000+	Always on
YM303	Urban Casuals	Young Adults	18-40	Medium	£15,000-£35,000	Browsers Open
YH104	Early Achievers	Young Adults	18-40	High	£50,000+	Always On
YH105	Keen to be Seen	Young Adults	18-40	High	£25,000-£75,000	Always On
YL306	Urban Essentials	Young Adults	18-45	Low	Up to £15,000	Browsers Open
YM207	Thirty-Somethings	Young Adults	25-45	Medium	£20,000-£50,000	Fully Connected
YL308	Red Top Renters	Young Adults	18-45	Low	Up to £20,000	Browsers Open
YL309	Mobile Pedestrians	Young Adults	25-45	Low	£10,000-£25,000	Browsers Open
FM110	Bright Futures	Families with Children	25-45	Medium	£25,000-£75,000	Always On
YH211	Smart Ambitions	Young Adults	25-45	High	£50,000+	Fully Connected
FM212	Penny-Wise Parents	Families with Children	25-45	Medium	£20,000-£50,000	Fully Connected
FH113	Cash Rich Catchments	Families with Children	25-45	High	£50,000+	Always On
FL214	Family Values	Families with Children	25-45	Low	Up to £25,000	Fully Connected
YL215	Popular Culture	Young Adults	25-45	Low	£5,000-£30,000	Fully Connected
FH116	Switched-On and Savvy	Families with Children	25-50	High	£50,000+	Always On
XM317	Urban Melting Pot	Empty Nesters	25-50	Medium	£20,000-£50,000	Browsers Open
XM218	Flying Solo	Empty Nesters	25-50	Medium	£15,000-£40,000	Fully Connected
FH119	Work-Life Balance	Families with Children	30-50	High	£25,000-£75,000	Always On
FH220	Sporty Families	Families with Children	30-50	High	£30,000-£75,000	Fully Connected
FH121	Established Elite	Families with Children	35-55	High	£50,000+	Always On
XH222	Life Begins at 40	Empty Nesters	40-55	High	£30,000-£75,000	Fully Connected
FH223	Smart Money	Families with Children	40-55	High	£35,000-£75,000	Fully Connected
FL324	Parents Under Pressure	Families with Children	40-55	Low	£5,000-£25,000	Browsers Open
FL325	Cash Strapped	Families with Children	40-55	Low	Up to £25,000	Browsers Open
FM326	Home Pride	Families with Children	40-55	Medium	£20,000-£50,000	Browsers Open
XL427	High Street Traditions	Empty Nesters	40-60	Low	£5,000-£25,000	Emerging Users
FH228	Professional Portfolio	Families with Children	40-60	High	£50,000+	Fully Connected
FM329	Prudent Families	Families with Children	40-60	Medium	£20,000-£50,000	Browsers Open
XM430	Simple Life	Empty Nesters	40-60	Medium	£15,000-£35,000	Emerging Users
XM331	Britain's Backbone	Empty Nesters	40-60	Medium	£20,000-£50,000	Browsers Open
XM332	Good Value	Empty Nesters	40-60	Medium	£20,000-£50,000	Browsers Open
XH333	Wealthy, Worldly and Wise	Empty Nesters	40-65	High	£50,000+	Browsers Open
XL434	Low Cash Low Credit	Empty Nesters	40-65	Low	Up to £15,000	Emerging Users
FH235	Successful Living	Families with Children	45-60	High	£40,000+	Fully Connected
XH236	Rich Reserves	Empty Nesters	45-65	High	£50,000+	Fully Connected
XH337	Mature Money	Empty Nesters	50-65	High	£30,000-£75,000	Browsers Open
XH238	Cultural Connoisseurs	Empty Nesters	50-70	High	£40,000+	Fully Connected
XM439	Salt of Society	Empty Nesters	50-70	Medium	£15,000-£40,000	Emerging Users
XM440	Winding Down	Empty Nesters	50-70	Medium	£15,000-£40,000	Emerging Users
XM441	Contented Comforts	Empty Nesters	50-75	Medium	£15,000-£35,000	Emerging Users
XL542	Offline Tenants	Empty Nesters	50-75	Low	Up to £20,000	Seldom Online
XH343	Mortgage-Free Jet Set	Empty Nesters	55-75	High	£40,000+	Browsers Open
XM444	Frugal Generation	Empty Nesters	55-75	Medium	£10,000-£30,000	Emerging Users
XL545	Social Conscience	Empty Nesters	55-75	Low	£5,000-£25,000	Seldom Online
XH446	Country Life	Empty Nesters	55-75	High	£25,000-£75,000	Emerging Users
RH447	Golden Years	Retirees	55+	High	£25,000+	Emerging Users
RM548	Community Spirited	Retirees	60+	Medium	£15,000-£35,000	Seldom Online
RM549	Prudent in Retirement	Retirees	60+	Medium	£10,000-£30,000	Seldom Online
RM550	Active Grandparents	Retirees	60+	Medium	£5,000-£25,000	Seldom Online
RL551	Traditional Tabloids	Retirees	65+	Low	Up to £15,000	Seldom Online
RL552	Restricted Retirement	Retirees	65+	Low	£5,000-£20,000	Seldom Online
RL553	Thrifty Pensioners	Retirees	65+	Low	Up to £15,000	Seldom Online
RM554	Conservative Volunteers	Retirees	70+	Medium	£5,000-£25,000	Seldom Online
RL555	Green Fingered Grandparents	Retirees	70+	Low	£5,000-£20,000	Seldom Online



Code	Name	Lifestage	Description
YL101	Born Digital 	Young Adults	Predominantly low income young singles, many of whom still live with their parents and are students, unemployed, or in first jobs. They may have access to a car and holiday in Europe when they can. They have high internet and social media use often on a mobile/tablet device, streaming music, watching films and gaming online and like to spend on gadgets. They are social, active and enjoy fashion, music and film and probably use voucher websites. This group read fashion and gossip magazines aimed at young adults and are interested in health and fitness and looking good for a night out.
YH102	Going Places 	Young Adults	Young adults doing well enough to sustain a reasonable standard of living while some may still be cushioned by their parents. Likely to be studying, training or in first few years of work. There are probably a number of cars in the household and they enjoy holidays. They are well immersed online streaming music, watching films, gaming, scanning voucher sites and networking socially. This often takes place on mobile or tablet, which is the best way to contact them, and spend on gadgets is high. They read style and gossip magazines and are interested in sport, going out and fashion.
YM303	Urban Casuals 	Young Adults	This group are "starting out"; young singles some of whom may still live with their parents. They display high internet and social media use, often on mobile device and use the internet for socialising and leisure e.g. online gaming. They are open to most digital marketing channels but aren't taking life too seriously. In the prime of their lives, living it up, so looking and feeling good and staying in touch is what is important to them.
YH104	Early Achievers 	Young Adults	This group are well on the road to success. Financially very comfortable, with a combination of assets, affordable credit use and luxury cars. Tech savvy, early adopters, they use an array of devices to consume media, keep in touch and run their work and social lives. Mobile devices always to hand, this is a good way to engage them. They also read broadsheets and magazines, such as The Independent, FT and Cosmo. They stay fit and enjoy travelling, are very charitable, donating to environmental and homeless charities and supermarket spend is high as they favour quality brands.
YH105	Keen to be Seen 	Young Adults	A group of twenty-somethings in their early years of work, therefore ranging from first jobs to those already enjoying success, so in the main they are financially comfortable. They may have a car or borrow their parents'. They are always online and use social media through a variety of touchpoints, surfing comparison and voucher sites and keeping up to date with the news. Image is important, so Apple and premium brands are popular and they're best contacted via mobile or social networks. They are active, enjoy sports, fashion, films, music and travel and donate to environmental causes.
YL306	Urban Essentials 	Young Adults	These individuals typically rent, vary in age and are a mix of students, unemployed or in lower income jobs. They are unlikely to own a car or regularly donate to charity. They use the internet and social media, but aren't tech addicts and don't shop online extensively. Price comparison and voucher sites hold no interest but they will accept digital marketing through mainstream channels. They read tabloids and popular magazines and are interested in gaming, films and music and many try to keep fit. They typically shop at Iceland and Asda where spend is low.
YM207	Thirty-Somethings 	Young Adults	Starting to settle down and get on the property ladder, this group are in skilled jobs with modest incomes and very unlikely to have a car. They spend what they can afford on high tech products; smartphones, tablets, consoles and the latest TVs as they enjoy media and popular culture. They can be found shopping for food or clothes online or bargain hunting on eBay or Gumtree. Alternatively, they spend time organising their social life which includes sports, fashion, cinema, having dinner or a night out. They may read the likes of Metro and fashion or gossip magazines.
YL308	Red Top Renters 	Young Adults	Primarily low income renters who vary in age considerably and comprise a mixture of workers, students and jobseekers. They are most likely to have pre-pay contracts and use their phones more for social and leisure purposes. They might enjoy a flutter on the horses or entering prize draws and competitions and read popular newspapers and magazines. Sport or cycling may feature and some enjoy fishing although downtime is probably spent enjoying a pint, watching films or listening to music. They are likely to give to the homeless, have pets and use loyalty cards.
YL309	Mobile Pedestrians 	Young Adults	Urban singles, mostly living in flats and terraces, some may still be with their parents. Smartphones are the must-have gadget that is pivotal to staying in touch, so they buy the best they can afford, with Apple, Samsung and HTC among the favourites. They are fans of sports, films, music and gaming and likely to shop at Iceland and Asda. They read the tabloids, Metro and popular magazines such as Heat.
FM110	Bright Futures 	Families with Children	This group are busy working hard and transitioning into their next lifestage. They are moving on at work, becoming homeowners and parents, but still remaining social and getting out and about. They have a bit of savings and credit to help along the way. While they like quality brands, they are also conscientious consumers who are value driven and e-mail is the best way to catch them in a spare moment. Unsurprisingly, new technology is a godsend as it enables them to manage their life, squeeze in the gym, catch up on the gossip or research the next project.
YH211	Smart Ambitions 	Young Adults	Financially comfortable couples and single professionals, renting flats in prestigious urban areas primarily in the South. They are online at home and on the move via PC, TV or smartphone where they shop, keep in touch, manage life and stream TV, films and music. Most likely they read broadsheets, possibly online, and quality magazines such as Marie Claire, Men's Health and The Economist. They like premium food and wine, shopping at Waitrose and Sainsbury's, sometimes online, and outside work they are active, enjoying sports, cultural activities, current affairs and socialising.



Code	Name	Lifestage	Description
FM212	Penny-Wise Parents 	Families with Children	These working families with young children are comfortable as long as they are cautious spenders and indulge only occasionally. Financial priorities tend to be more immediate, some may have child saving plans. When their busy day is over they're keen to relax together, read a magazine and enjoy time with friends, virtually or in person. As they're price sensitive they aren't usually the first to adopt new technologies, but as soon as they become affordable they're seen as a worthwhile investment for the family. They are most likely to respond to e-mail.
FH113	Cash Rich Catchments 	Families with Children	Affluent families and nesting couples in prime locations for good schools and jobs. A full and extensive financial portfolio, luxury cars and the latest gadgets make their "on the go" lifestyle more comfortable. They stay up to date by reading broadsheets, magazines and through news sites, Twitter and LinkedIn. They keep fit by playing sports, cycling or hitting the gym and when possible the slopes. Downtime orientates around nice food, wine and culture, a hard earned holiday, dinner out and being sociable. They will donate to charities close to home and those further afield.
FL214	Family Values 	Families with Children	These are working families living in the suburbs with children at school. They have to be financially conscientious and most don't have a car. They are online most of the time, usually via their smartphones, social networking, gaming and streaming films or music. They shop at Asda or Iceland, sometimes online, and often use loyalty cards. These individuals prefer light hearted press and magazines such as The Sun, Heat and Grazia. They may enter a prize draw and if they had more money, they'd probably treat themselves to some gadgets, fashion and going out.
YL215	Popular Culture 	Young Adults	Single city renters with below average incomes, but managing as they have no dependents. This segment are truly multi-channel; happily immersed online and on the phone texting, chatting, e-mailing and networking. They keep up with the gossip, browse and shop online, but also enjoy the thrill of shopping in person. They primarily read magazines and tabloids, but also the likes of Metro. Some have cars and they are very likely to donate to all manner of charities. Other interests include fashion, cinema, music and the arts.
FH116	Switched-On and Savvy 	Families with Children	Dual income, professional families who own detached homes with a bias to the South, have a high disposable income and a healthy financial portfolio. They purchase online and via mail order but prefer to be contacted via e-mail. Cars and gadgets are a must for their highly active and "always on" lifestyle, be it listening to music, watching films, banking, shopping, bargain hunting, keeping in touch with the news or friends and sports. They enjoy quality food and wine and shop at the likes of Sainsbury's, Tesco, Waitrose and M&S. Most likely to read broadsheets but enjoy the odd magazine.
XM317	Urban Melting Pot 	Empty Nesters	Typically two or three co-habiting adults sharing terraces and flats, some of whom have children. They are unlikely to have a car, but they do enjoy some sports and prefer to be contacted via text or e-mail. Probably have a mortgage and maybe loan or savings of sorts, but not extensive financial products. Frequently online and often via their mobile, they shop, enjoy TV, music and films, visit sites such as Gumtree and update their social networks. They are likely to shop at Asda, M&S or Tesco and read papers such as The Guardian and Metro.
XM218	Flying Solo 	Empty Nesters	Multi-adult households, who rent flats and terraces with a mixture of occupations and ages. Money isn't a priority for this group who are more interested in being active, keeping up with the world and enjoying life. They use digital media as a means of communication and are happy to be contacted through this channel with offers. Online throughout the day via smartphones and PC for researching, shopping and staying in touch. They also like magazines and read the press and sometimes give to the homeless.
FH119	Work-Life Balance 	Families with Children	Dual income families who live out of town and have two cars. This segment are financially comfortable and are increasingly planning for the future as the children become older. New media is invaluable to their demanding lifestyles, as well as forming an important part of quality family time. They are fit and active, sociable and up to date with popular culture. Grocery spend is relatively high and takes place either online for convenience or at major supermarkets. They use price comparison and voucher sites as required and are most likely to respond to e-mail marketing.
FH220	Sporty Families 	Families with Children	Married professionals or middle managers, with children, living in detached and semi-detached houses with two cars. Financially comfortable and can afford the occasional over indulgence. They own a cross section of financial products and are frequently online for social and practical purposes. They probably shop at Aldi or Asda, sometimes online, and prefer brands such as Apple and HTC for their phones. Active lifestyles, they are interested in sports, particularly if they involve socialising and take European holidays.
FH121	Established Elite 	Families with Children	Successful families, living in large detached houses with children growing up. This is the most affluent segment who have a financial cushion of savings and investments. They are the biggest indulgers in gadgets, prefer e-mail marketing and use new media extensively alongside more traditional channels like press and magazines. Time online is spent on practical tasks to enable them to enjoy the lifestyle they have created and their broad range of interests. Quality is important and this is reflected in the food, wine, clothes, holidays and cars they purchase.
XH222	Life Begins at 40 	Empty Nesters	This group are in well paid jobs living in large houses in rural areas. Financially stable from working hard and years of spending wisely, now provides a good standard of living and the opportunity to indulge a little more on cars, nice food and wine, holidays and gadgets. Multi-channel, they are frequently online checking the news, comparison sites and paying bills, as well as shopping and keeping in touch. They prefer e-mail marketing, use mail order and read broadsheets. A very charitable segment who are environmentally aware and have extensive interests and lifestyles.



Code	Name	Lifestage	Description
FH223	Smart Money 	Families with Children	Dual income households in well paid, skilled jobs with detached homes, two kids at secondary school, large financial portfolios and two or more cars. This group are among those most likely to shop around for a deal and are likely to DIY, buy at mainstream supermarkets and while they own lots of gadgets and mobiles, are not early adopters. They are fully connected and use the internet extensively, but also still enjoy magazines, occasional papers, mail order and a day shopping. Quality family time on weekends and holidays is important and a chance to catch up and have some fun.
FL324	Parents Under Pressure 	Families with Children	Married or co-habiting adults with older children, this segment typically own or are council tenants of three bed semis and terraces. Financial pressures are driven by low incomes, but they endeavour to manage. Without the means, they do not shop extensively, groceries being one of the largest outgoings, so they favour value brands such as Asda, Morrisons and Iceland. Animals lovers who also donate to children's charities, maybe go fishing, enter competitions or even the lottery. Internet use is moderate, mostly to research products and keep in touch with friends and family.
FL325	Cash Strapped 	Families with Children	These are low income city and suburban families with children growing up for whom life is not easy. Low paid jobs or job seekers struggling to make ends meet. Potentially at risk of poor credit offerings and likely to pay over the odds to mobile providers as most won't be eligible for better value contracts. They use loyalty cards and vouchers provide valuable discounts to make expenditure go further. Similarly, value supermarkets such as Iceland and Asda are popular. Lifestyle is limited but they may have pets, enjoy a bit of gaming, reading tabloids and the odd gossip magazine.
FM326	Home Pride 	Families with Children	Middle income families established in three or four bedroom homes. Whilst they don't have a lot to spare they have spent wisely over the years, living within their means and seeking value. Life is starting to get more comfortable as the children grow up, but they are more likely to start thinking about their longer term financial future than indulge. If they do though, it might be on mobiles and gadgets or the house and the family. They have a slight preference for e-mail marketing, but as they're not impulsive, the right product and offer is important. Sites like eBay and Gumtree appeal.
XL427	High Street Traditions 	Empty Nesters	A mixed age group who rent or own terraces and semis and may have a car. They have modest incomes, with an average standard of living, low levels of savings and possibly a credit card. They use the internet regularly, but aren't extensive users and err to more traditional forms of communication for keeping in touch and shopping. They read tabloids and gossip magazines and shop locally at the likes of Asda, Iceland and Morrisons. They may have pets and support animal welfare charities and enjoy a bit of DIY, puzzle solving, prize draws and the odd flutter. Some may have grandchildren.
FH228	Professional Portfolio 	Families with Children	Married professionals living in three or four bed detached houses with older children and luxury cars. High incomes enable a good standard of living with an established financial portfolio. They read broadsheets and use a variety of media devices to shop, keep on top of admin and in touch with the world. They also like to go shopping and use mail order but will often research purchases first. Music, film and theatre are popular pastimes, as are holidays, golfing, skiing and sports. Quality food and wine is important, so they shop at the likes of Waitrose and Sainsbury's.
FM329	Prudent Families 	Families with Children	Families with older children in semis in the suburbs and working hard in mid income vocational and skilled jobs. They like taking holidays and own two cars. Standard of living is comfortable, but disposable income is moderate, so they spend wisely and seek value at the likes of Asda and via sites such as eBay. They own a variety of gadgets and are online primarily for practical reasons. Tabloids and gossip magazines are a means of keeping up with the world around them and they also donate to charity. Pets feature, as well as football and playing the lottery.
XM430	Simple Life 	Empty Nesters	A mostly married group, with some singles and grown up children. They live in urban areas and are very unlikely to own a car. Modest incomes from skilled employment combined with prudent lifestyles, enable them to manage. Enjoying the simple things, they are not really into shopping or surfing the net and as such have few strong preferences, maybe shop online occasionally or at M&S for something special. They enjoy reading gossip magazines and using their mobile or the internet to keep in touch.
XM331	Britain's Backbone 	Empty Nesters	This cluster are predominantly married homeowners of bungalows, semis or terraces. They're working hard in skilled jobs from a mix of management, clerical, services and trade positions. Though income isn't high and their financial portfolio doesn't extend far beyond necessities, this segment is conscientious and manage to provide for themselves. When online they may shop, sort the bills or go onto Facebook. They don't tend to read the press or magazines much and shop at the likes of Asda.
XM332	Good Value 	Empty Nesters	These middle aged, middle income couples are homeowners living in semis and terraces with a couple of cars. They are working hard and looking forward to paying the mortgage off in the future. Savvy shoppers who favour the likes of Aldi, Morrisons, Asda, eBay and price comparison sites. Media extends to PCs, tablets, TV subscriptions and latest TVs for their entertainment and that of extended family. They like to read tabloids and gossip magazines, enjoy sports such as football, golfing and horse racing, play the lottery and enjoy a pint. Donate to charities and enjoy holidays in Europe.
XH333	Wealthy, Worldly and Wise 	Empty Nesters	These married professionals live in detached houses in rural and urban areas with luxury cars. They are financially very comfortable and starting to think about retirement. Being media savvy they access the internet across various devices for business, domestic and leisure. Still living life to the full, they are likely to be found travelling, on the slopes or the golf course, keeping fit or relaxing with friends and family at the theatre, gallery or nice restaurant. They are not heavy consumers of social media or magazines and prefer quality supermarkets, foods and wine.



Code	Name	Lifestage	Description
XL434	Low Cash Low Credit 	Empty Nesters	This segment is a mixture of couples and singles, often renting flats and terraces in built-up areas. Primarily manual workers and housewives who are among the lowest income groups. Many are struggling financially, don't have the means to transact online and live month by month. They shop on a budget at Iceland, Lidl or Asda. Without the means, they don't have many hobbies or luxuries like a car and probably don't even spend on the lottery. Like to read The Star and The People, and prefer to be contacted by post, phone or text and use mail-order.
FH235	Successful Living 	Families with Children	Older married families living in large detached houses in rural areas with two or more cars. They work in professional and service occupations, earning good salaries and have invested in their future over the years. They go online to food shop at Sainsbury's, Tesco and Waitrose, pay bills and do banking, but primarily keep in touch via e-mail and text. Interested in current affairs, they read broadsheets and donate generously to charities at home and abroad. They own gadgets and have a range of hobbies spanning sports, travel, food and wine and the arts.
XH236	Rich Reserves 	Empty Nesters	This is the second most affluent group, made up of professionals well established in large detached homes, with a robust financial portfolio and luxury cars. They buy food from Waitrose and Sainsbury's and read broadsheets. Frequently online via an array of devices and increasingly using their smartphones more extensively. Likely to be on LinkedIn, use comparisons sites and stream music and TV and much prefer to receive marketing promotions and communicate in the form of e-mail. Extensive lifestyles including travel, culture and various sports, outdoor and social activities.
XH337	Mature Money 	Empty Nesters	Professional couples whose grown up children have mainly fled the large detached family home. High levels of financial cushion and planning mean they enjoy a good standard of living. However they aren't frivolous, owning two cars and bargain hunting online e.g. on holidays abroad. More LinkedIn than Facebook, they prefer e-mail to social networks and are "followers" when it comes to technology rather than early adopters. Well educated makes for broadsheets, current affairs and cultural interests. They also enjoy time at home, in the garden and relaxing with friends and family.
XH238	Cultural Connoisseurs 	Empty Nesters	These professionals are married, living in large detached homes in rural areas and have planned their finances adequately for retirement. A tech savvy group who use all channels to suit their needs. They shop online, in-store and via mail order, researching online or via magazines. They bank, book holidays and pay bills online or by phone. LinkedIn and e-mail are favourites for communication, and broadsheets and the internet for news. They spend on food and wine, active and cultural interests, cars and travel and donate generously to charities.
XM439	Salt of Society 	Empty Nesters	Married couples living in suburban areas who own one or two cars and may still be supporting older children. They mostly work in skilled trades or in medical or educational jobs and are a very charitable group. Having always lived within their means, they enjoy a good standard of living. Some use the internet occasionally, but via PC rather than smartphone. They prefer traditional channels and read popular press. Morrisons is the supermarket of choice and they enjoy the simple things in life, like the outdoors and time with the family.
XM440	Winding Down 	Empty Nesters	These couples are or were working in medical, education or skilled office and manual jobs. Many have paid their mortgage off and own a couple of cars and are now able to focus on topping up pensions and looking forward to retirement. They may go online sporadically to pay a few bills or check prices. They've never tended to buy what they don't need and favour value supermarkets such as Morrisons, Lidl, Aldi and Asda. They enjoy spending time with the grandchildren or in the garden and donate to charities. They don't tend to read much press and have no strong marketing preference.
XM441	Contented Comforts 	Empty Nesters	Married homeowners inhabiting semis, bungalows and detached houses in rural areas and suburbs. They're predominantly craftsmen, tradesmen and manual workers with average incomes, many of whom are starting to retire. Paying off the mortgage has enabled them to move one step closer to retirement. If they are to indulge, it will most likely be on a holiday in the sun, the grandchildren, the home or car. Generally they've not tended to embrace new technology and they are more offline than on.
XL542	Offline Tenants 	Empty Nesters	This segment is one of the least affluent groups with low standards of living, made up of housewives, manual workers and retirees, primarily in local authority accommodation. Preferring to be contacted via phone, post or in person, if they have a mobile it's probably only for talking and they're unlikely to be online. They are charitable, favouring animal welfare and elderly causes. They may have a small car, but don't go much beyond the local high street and shops. In their spare time they like to read The Star or The People and are interested in betting, prize draws and competitions.
XH343	Mortgage-Free Jet Set 	Empty Nesters	Around retirement age, this group own detached rural houses, two cars and have investments in place for the future. Some still enjoy working as professionals, in management, teaching or in medicine. Grocery spend is high and they're keen readers of broadsheets and mid-market press. Work has kept them technically up to date and happy to use the internet extensively for the likes of holidays, banking and shopping but not social networking. With a broad view of the world, they get out and about and enjoy travel, golf and wine and are likely to support a wide range of charities.
XM444	Frugal Generation 	Empty Nesters	Approaching or recently retired from skilled manual or vocational work, this group have earned average incomes. A combination of couples and singles, homeowners and renters of flats and terraced houses in urban areas, many with grandchildren. A healthy income is the result of settled mortgages and a life of prudence and contentment with the simpler things. Most don't need or own a car, they don't tend to consume popular culture or new media and grocery shopping is driven by what they need rather than what they can afford. They rely on the news or papers to know what's going on.



Code	Name	Lifestage	Description
XL545	Social Conscience 	Empty Nesters	This modest group, who don't have a lot to spare, are one of the most charitable groups and donate to all kinds of causes extensively. A combination of homeowners and renters of flats and terraces, they are interested in culture and the environment around them as well as their families. They are heading towards retirement, which they will undoubtedly spend looking out for others. They live within their means, rarely over indulge, and have invested in a pension along the way. Uninterested in new media or brands, they keep abreast by reading tabloids and mid-market press.
XH446	Country Life 	Empty Nesters	Well educated and successful, this group live in detached homes in the country and own a number of cars. Financially comfortable, they read broadsheets, are well travelled and up on current affairs. They enjoy their rural habitat and give generously to charities. They are also interested in culture and the arts, fine food and wine. Having worked hard, they look forward to a comfortable and active retirement. On and offline in terms of media, but may be too remote to fully benefit.
RH447	Golden Years 	Retirees	Married homeowners living in detached houses in rural and suburban areas. Winding down or in retirement, these individuals have their finances in order, future planned and looking forward to enjoying the fruits of their labour. They prefer traditional channels such as mail order, phone or face to face but may use the internet occasionally or own gadgets like Sat Nav. They read mid-market papers, broadsheets, and home magazines and shop at the likes of Sainsbury's and Waitrose. This charitable group enjoy outdoor activities, holidays and spending time with the grandchildren.
RM548	Community Spirited 	Retirees	Married, retired owners of detached houses out of town. Thoughtful financial and life planning has fostered a comfortable retirement. Generally they would shop in-store, probably use a travel agent to book a holiday, bank at the branch or through an advisor, though they are dabbling with PCs and the internet. Highest readership of mid-market press such as The Mail/Telegraph and shop at Morrisons or Sainsbury's. Likely activities include charity work, gardening, reading, looking after the grandchildren or birdwatching and they are probably members of the National Trust.
RM549	Prudent in Retirement 	Retirees	This group of married retirees living in rural and suburban areas have reasonable pensions as a result of a responsible financial history. They own their homes and outgoings are low so they can enjoy a comfortable retirement and they have probably made a will. They don't tend to buy online or via mail order and infrequently use the internet. They are likely to own a car but don't go far, perhaps down to Lidl or Morrisons or to visit the high street. The Express and The Mail are favourite newspapers and interests include crosswords, birdwatching, gardening and the grandchildren.
RM550	Active Grandparents 	Retirees	Married homeowners living in bungalows and semis. Low outgoings supported by financially stable pensions, savings and investments make for a comfortable standard of living. Traditionalists, they bank at their branch and receive/organise bills, utilities and insurance by the post or phone. They are online but not extensively and read mid-market press or tabloids. A mobile group who get out and about in the car and shop at Morrisons or the local supermarket. They donate generously to the likes of local hospices and elderly causes and enjoy time with grandchildren and outdoors.
RL551	Traditional Tabloids 	Retirees	A large proportion of council tenants in one or two bedroom properties. Have always lived within their means and unlikely to have had credit or loans. They are not into new technology and prefer to read a newspaper to keep up to date. Shop for what they need locally, probably at the Co-op. Many own a car, even though they don't go far unless on holiday or to visit the grandchildren. They support the needy by donating their time and money, particularly to charities associated with the elderly and palliative care.
RL552	Restricted Retirement 	Retirees	This group of retired couples are likely to own their bungalows or semis and most still drive. They are offline and very traditional; purchases are made in person or directly where possible, maybe a little via mail order. They may use credit cards occasionally, but will always pay off their monthly balance in full. Pensions are modest and they shop at local or value based supermarkets, such as Morrisons. They read papers such as The Mirror and The Sport and primarily spend time with the grandchildren, gardening and doing puzzles.
RL553	Thrifty Pensioners 	Retirees	Retired couples and widows living alone, most of whom are renting flats with one or two bedrooms. Pension income is just enough to support their low outgoings. They are unlikely to have credit cards and may have a handful of savings here and there. They shop frugally and locally for groceries and sometimes use mail order. Most are offline and don't have a car or venture far. They give generously to charity considering their incomes and look forward to seeing the grandchildren.
RM554	Conservative Volunteers 	Retirees	One of the oldest segments, they are financially stable with pensions and investments and occupy the family home which they own. They are still very active in the community and maintain their interests in the arts and current affairs. They enjoy UK holidays, probably still drive, but shop locally where possible. Traditional values hold strong and they give generously to charities, go to church and look forward to seeing the grandchildren. Day-to-day life involves looking after the house, gardening and reading and they are not interested in new technology.
RL555	Green Fingred Grandparents 	Retirees	These older retired homeowners have enough money to live off and a little to spare, so life is comfortable. They own a variety of financial products, a store card, and a credit card which they always pay off in full. Being the oldest group they are not interested in technology products beyond a basic mobile and rarely access the internet, preferring to purchase goods in person, via mail order or over the phone. They probably shop at the Co-op and are a very charitable group who enjoy spending time with their grandchildren, gardening and solving crosswords and puzzles.

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