



ACORN Definitions



national
coastal
tourism
academy

•What is ACORN?

- What is ACORN:
- Acorn is a geodemographic segmentation of the UK's population. It segments households, postcodes and neighbourhoods into 6 categories, 18 groups and 62 types.

Acorn provides a detailed understanding of the people who interact with your organisation. It helps you learn about their relationship with you.

This knowledge gives you the opportunity to target, acquire and develop profitable customer relationships and improve service delivery.

- Who uses ACORN?
- A wide range of organisations use Acorn to provide an accurate picture of the needs of their customers and local communities.

Acorn is used to understand consumers' lifestyle, behaviour and attitudes, together with the needs of neighbourhoods and people's public service needs. It is used to analyse customers, identify profitable prospects, evaluate local markets and focus on the specific needs of each catchment and neighbourhood.

You can learn more about your business by adding Acorn codes to a customer database. You can also identify prospects who resemble your best customers.

By assessing the Acorn mix of residents of a local neighbourhood you can define the residents' demand for products and services in any local area – and compare it to any other area in the UK.

ACORN - Categories and Groups

Category	Group	
Affluent Achievers		
1	A	Lavish Lifestyles
	B	Executive Wealth
	C	Mature Money
Rising Prosperity		
2	D	City Sophisticates
	E	Career Climbers
Comfortable Communities		
3	F	Countryside Communities
	G	Successful Suburbs
	H	Steady Neighbourhoods
	I	Comfortable Seniors
	J	Starting Out
Financially Stretched		
4	K	Student Life
	L	Modest Means
	M	Striving Families
	N	Poorer Pensioners
Urban Adversity		
5	O	Young Hardship
	P	Struggling Estates
	Q	Difficult Circumstances

•What is ACORN

- What do the ACORN Categories mean?
- **Category 1: Affluent Achievers**
- Some of the most financially successful people in the UK. Living in wealthy, high status rural, semi-rural and suburban areas. Middle aged or older people predominate, with many empty nesters and wealthy retired. Living as owner occupiers in large houses, which are usually detached with four or more bedrooms. Second property ownership is very common and incomes are well above average. Very well educated, most are employed in managerial and professional occupations, or business owners. Many can afford to spend freely and have built up savings and investments. Confident with new technology, these people are established at the top of the social ladder. They are healthy, wealthy and confident consumers.
- **Category 2: Rising Prosperity**
- Young, well educated, and mostly prosperous people living in major towns and cities. Most are singles or couples, some yet to start a family, others with younger children. Often highly educated professionals moving up the career ladder. Living in converted or modern flats and terraced town houses, some are buying their home, occasionally through some form of shared equity scheme, while others will be renting. Many have good incomes but substantial savings or investments are yet to be built. They are the internet generation, 'early adopters' and smart phone users. They have a cosmopolitan outlook and enjoy their urban lifestyle including eating out in restaurants, theatre, cinema and make the most of the culture and nightlife of the big city.
- **Category 3: Comfortable Communities**
- This category contains much of middle-of-the-road Britain. All life stages are represented in this category. Many areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. There are also comfortably off pensioners, living in retirement areas around the coast and countryside as well as younger couples just starting out. Home ownership is common, mostly semi-detached or detached, and of average value for the region. Incomes are average, some will earn more, the younger people a bit less than average. Those better established might have built up a degree of savings or investments. Employment is in a mix of professional and managerial, clerical and skilled occupations. Most people are comfortably off. They may not be very wealthy, but they have few major financial worries.
- **Category 4: Financially Stretched**
- Housing is terraced or semi-detached, a mix of lower value owner occupied, rented from the council or housing associations. Fewer traditional married couples than usual and more single parents, single, separated and divorced people than average. Incomes are well below average and the majority of people are in lower paid administrative, clerical, semi-skilled and manual jobs. Unemployment and benefit claimants are above average, and credit cards, investments, pensions and savings are uncommon. Some are likely to have been refused credit and some will be having difficulties with debt. Use of new technology shop online and online shopping is lower than average, although many will use the internet socially.
- **Category 5: Urban Adversity**
- This category contains the most deprived areas of the UK. Household incomes are below the national average and benefits claimants are well above the national average. Levels of debt and refused credit is nearly double the national average. Those in work are employed in semi-skilled or unskilled occupations. The housing is a mix of low rise estates, with terraced and semi-detached houses, and purpose built flats, including high rise blocks. Properties tend to be small and some overcrowded. Over half of the housing is rented from the local council or a housing association. There are a large number of single adult households, including many single pensioners, lone parents, separated and divorced people. There are higher levels of health problems in some areas.

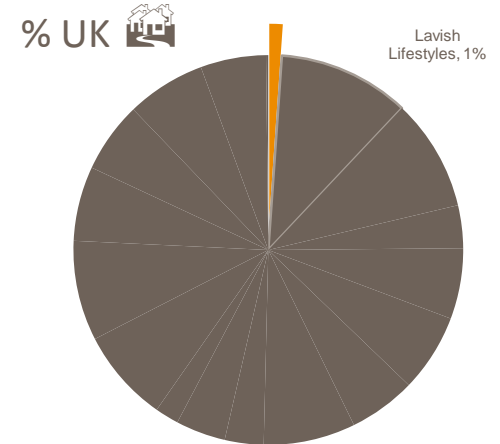
•Category 1: Affluent Achievers

•Group A: Lavish Lifestyles



• Features

- Lavish Lifestyles are the most affluent people in the UK
- Professions include premiership footballers, hedge fund managers, entrepreneurs and high status senior management and professionals
- Many are very well-educated individuals, many are company directors or business owners
- Houses are large and typically worth over £1million, rising to many millions in the South East
- Second property ownership is also common, either abroad or in the UK
- Financially sophisticated, they purchase a wide range of financial products and read the financial pages
- They use the internet for practical research and news-gathering more than for shopping or social activity



Key Retailers



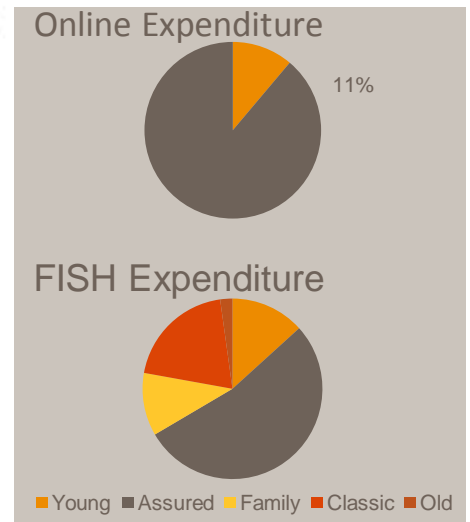
Spending Behaviour



Distribution Map



Clothing & Footwear



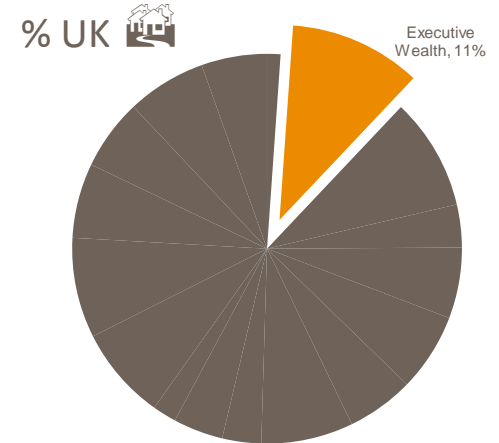
•Category 1: Affluent Achievers

•Group B: Executive Wealth



• Features

- Executive Wealth are wealthy families living in larger detached or semi-detached properties
- Located either in the suburbs, the edge of towns or in semi-rural locations
- Lifestage is a mix of families, some empty nesters and better-off retired couples
- Many families own their home but many will still be repaying a mortgage. Second home ownership is relatively common
- Incomes are good, managerial and professional occupations and company directors are common
- They have multiple bank accounts and credit cards and the incomes to spend relatively freely
- Financially secure with a variety of investments, personal pensions and significant levels of savings
- The internet is used frequently for shopping and current affairs
- Modern technology ownership such as tablet PCs and smartphones is common



Key Retailers



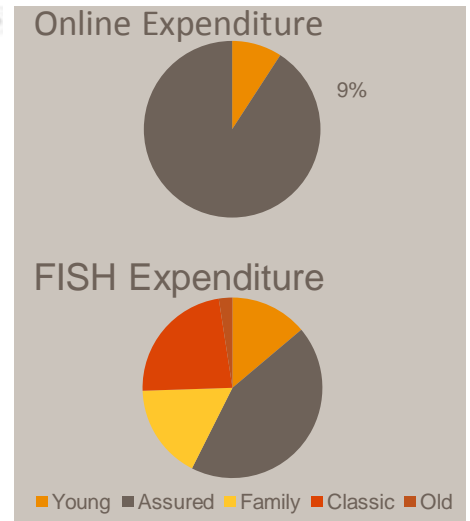
Spending Behaviour



Distribution Map



Clothing & Footwear



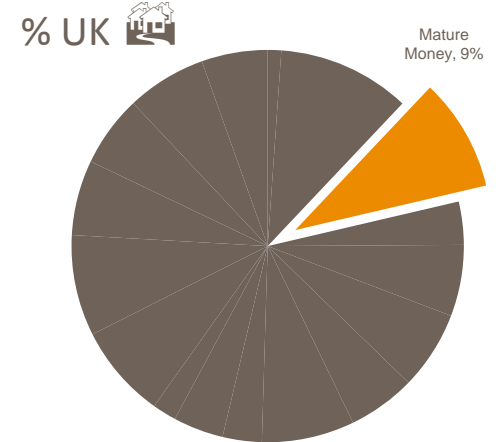
•Category 1: Affluent Achievers

•Group C: Mature Money



• Features

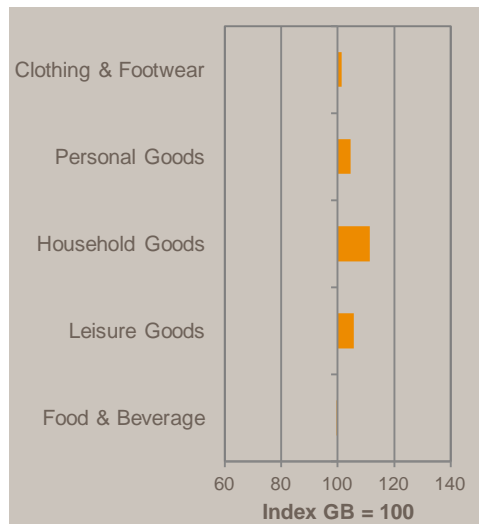
- Mature Money tend to be older empty nesters and retired couples
- Living in larger detached or semi-detached houses or bungalows in rural towns and villages, or in the suburbs of larger towns. Some may have down-sized to live in good quality apartments
- These are high income households, even those who are retired. Employment is typically in managerial and professional roles
- They own their homes outright and have the money to invest in a wide range of financial products and leisure pursuits
- They enjoy gardening, walking, photography, golf, good food and wine and holidays
- They do not generally favour new technology and are unlikely to have a smartphone or tablet PC



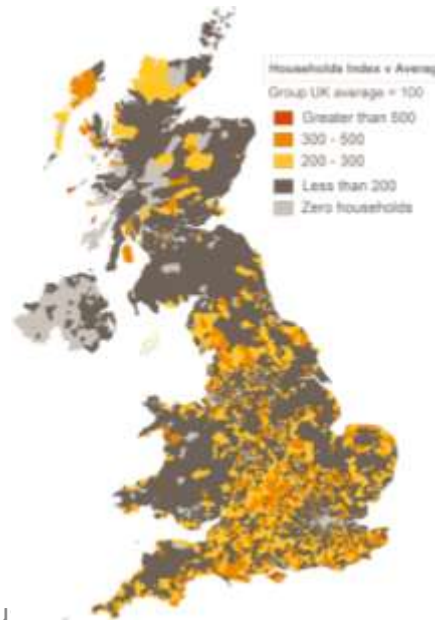
Key Retailers



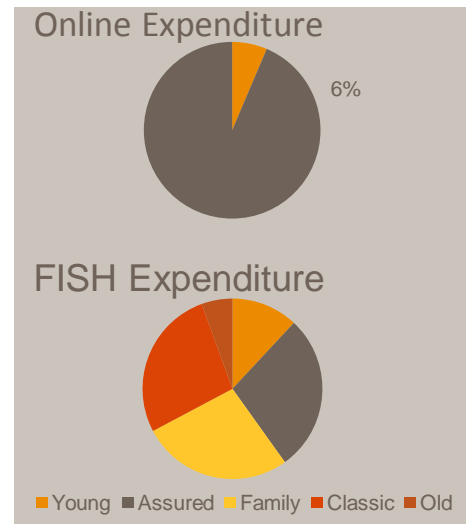
Spending Behaviour



Distribution Map



Clothing & Footwear



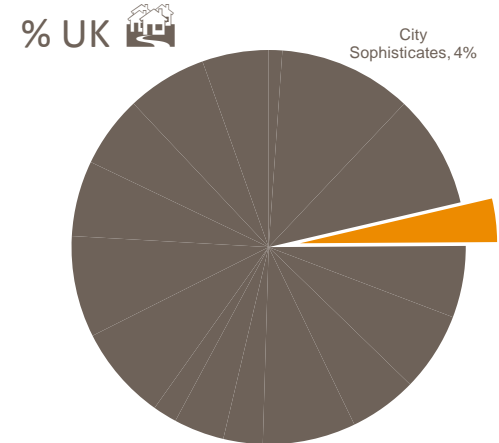
•Category 2: Rising Prosperity

•Group D: City Sophisticates



• Features

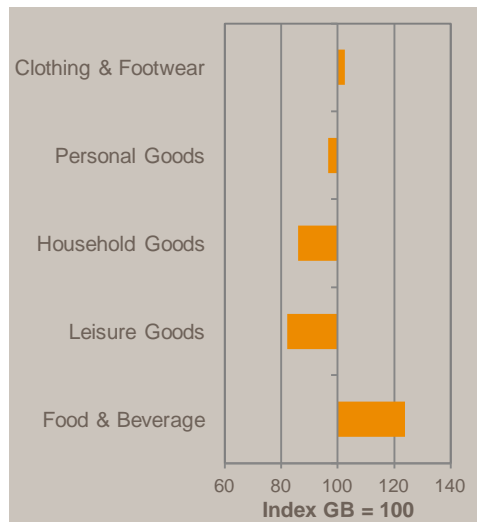
- City Sophisticates are affluent younger people living in and, generally owning, expensive flats in major towns and cities. They enjoy the lifestyle that comes with living in larger cities
- The majority are single people and couples without children
- Many are graduates - occupations tend to be white collar, including senior managerial and professional
- While not all are highly paid, incomes are above the national average. Some people will be utilising overdrafts or making minimum credit cards repayment
- Financially aware, they use online banking, switch accounts, and have multiple cards and accounts
- A number will have built up significant saving accounts or investments in shares
- Ownership of smartphones and tablet devices is double the national average
- Frequent users of the internet for current affairs, shopping and downloading music and films



Key Retailers



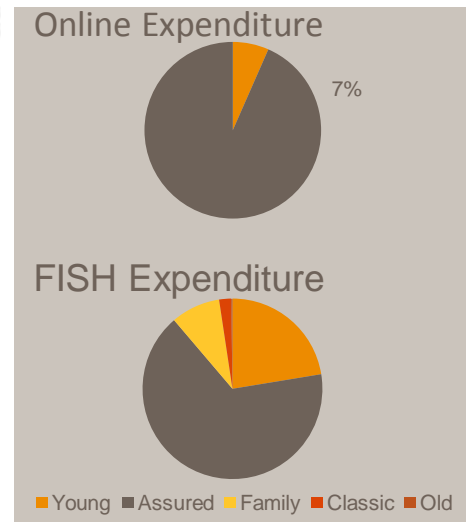
Spending Behaviour



Distribution Map



Clothing & Footwear



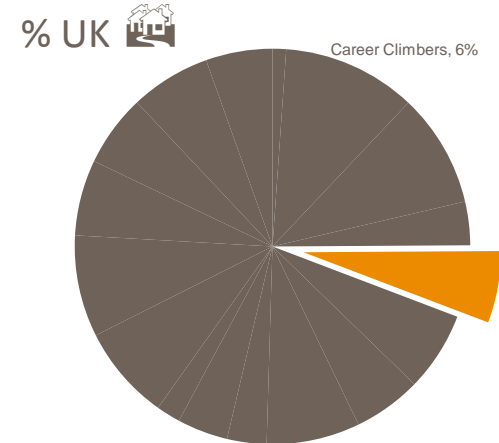
•Category 2: Rising Prosperity

•Group E: Career Climbers



• Features

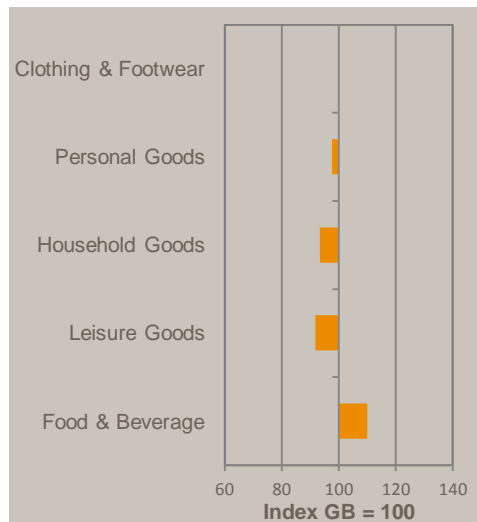
- Career Climbers are younger people, singles, couples and families with young children
- Living in urban locations (frequently London) in flats, apartments and smaller houses, either rented or buying with a mortgage/shared equity scheme
- Overall they have higher qualifications than average and incomes are well above average
- Occupations are commonly white-collar including both managerial and professional roles
- Likely to have loans i.e. student borrowing and mortgage repayments, some have savings, investments and pensions. Disposable income is not very high due to living costs and borrowing
- Confident users of new technology and frequent users of the internet to research purchases, read newspapers, buy and download music
- Ownership of smartphones, media players, tablet PC's and games consoles is high



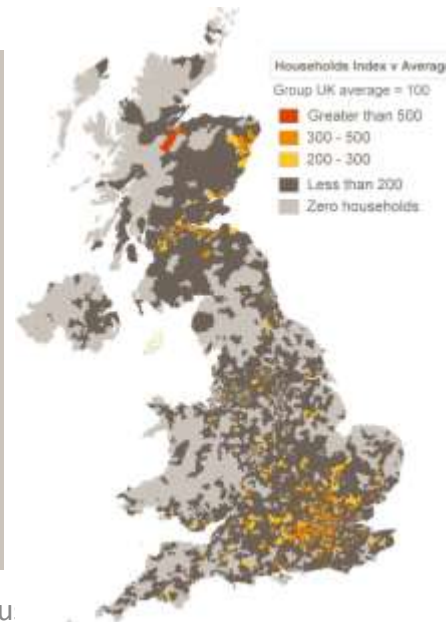
Key Retailers



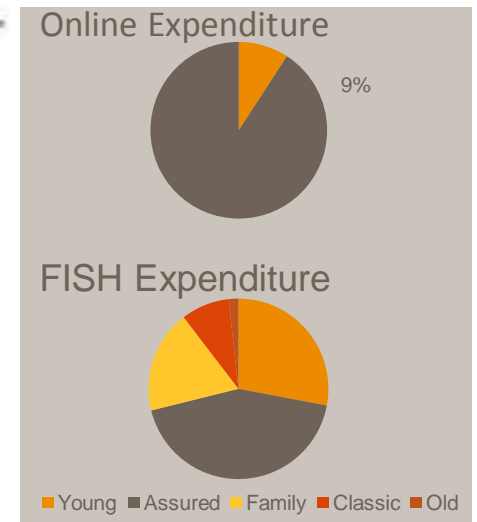
Spending Behaviour



Distribution Map



Clothing & Footwear



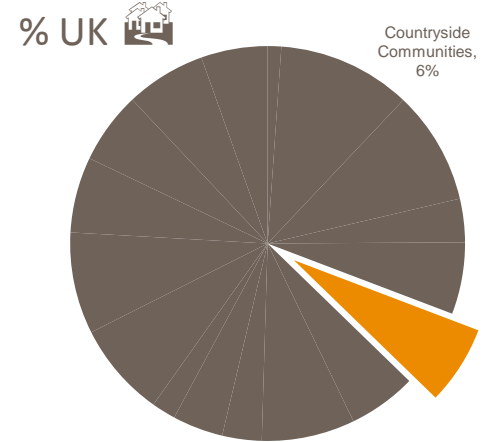
•Category 3: Comfortable Communities

•Group F: Countryside Communities

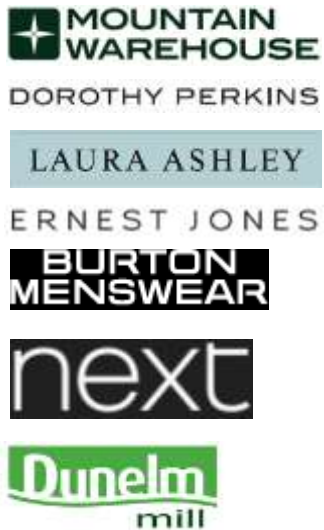


• Features

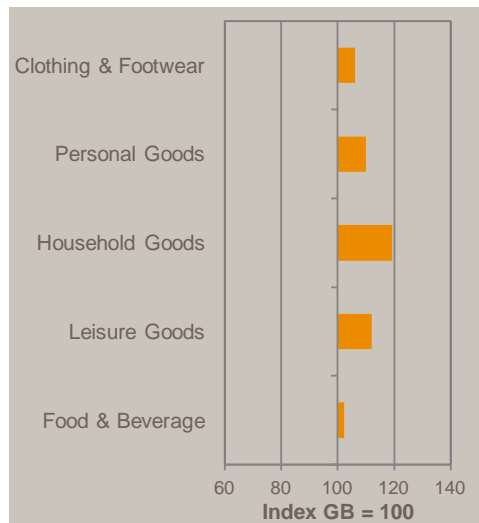
- Countryside Communities live in remote farming areas, smaller villages and housing on the outskirts of smaller towns where population densities are low
- Housing is typically owner occupied, detached or semi-detached, farms and cottages
- Agricultural employment is significant and there are also many other skilled occupations and some professional people
- Overall the mix of people is older than the average
- Incomes might be lower than the national average, but some families will have built up savings and investments and be in a strong financial position compared to those in urban areas
- Leisure interests will reflect the rural locations - walking, wildlife, photography, gardening and food



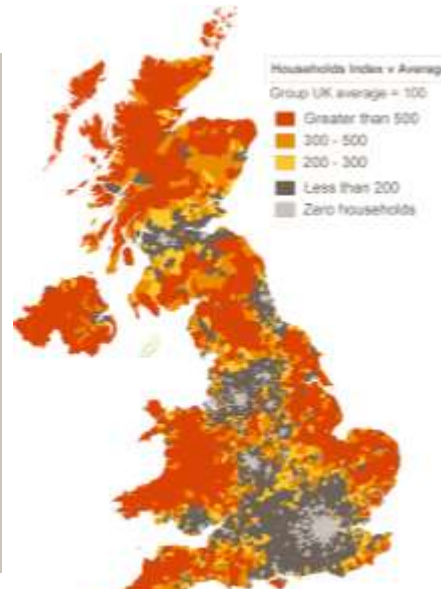
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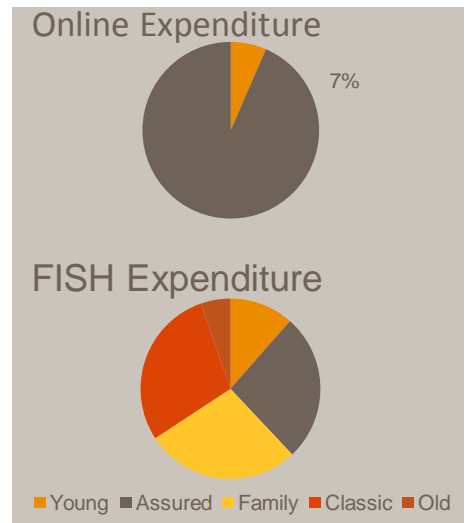
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Distribution Map



Clothing & Footwear



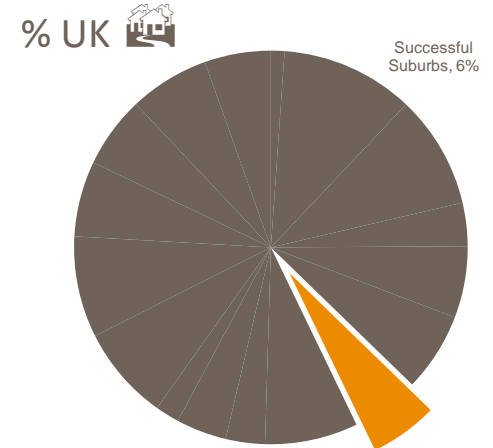
•Category 3: Comfortable Communities

•Group G: Successful Suburbs



• Features

- Successful Suburbs are home-owning families living comfortably in stable areas in suburban and semi-rural locations that make up much of Middle Britain
- Housing is three or four bedroom detached and semi-detached of an average value for the locality
- Families might include young children, teenagers or even young adults, some are empty nesters
- Incomes are of average levels or above. Many have A level or higher qualifications
- Employment is in a range of occupations, including middle management and clerical roles, as well as shop work and skilled manual work
- Most will have some savings and some will have company or private pensions. The more affluent will have good company cars
- Internet use is occasional rather than heavy although, their phones are more likely to have internet capability than not



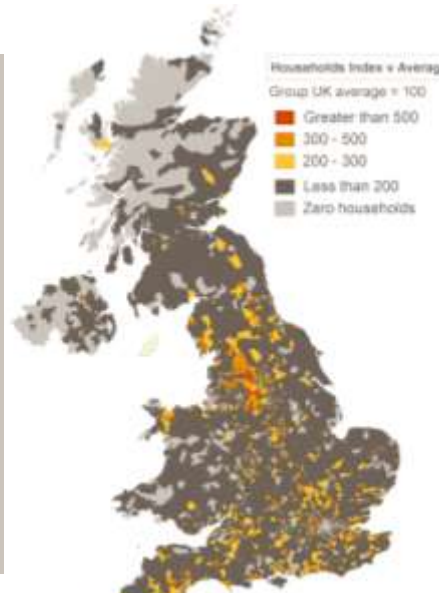
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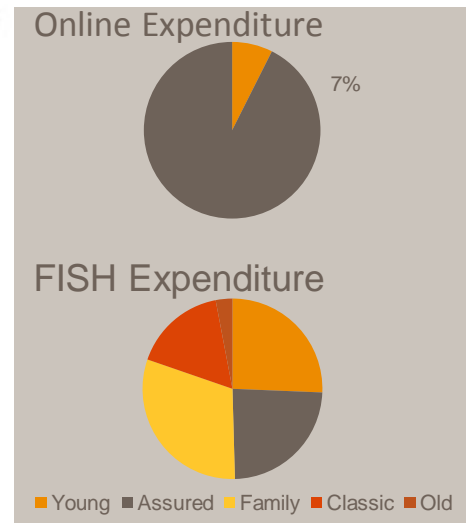
Spending Behaviour



Distribution Map



Clothing & Footwear



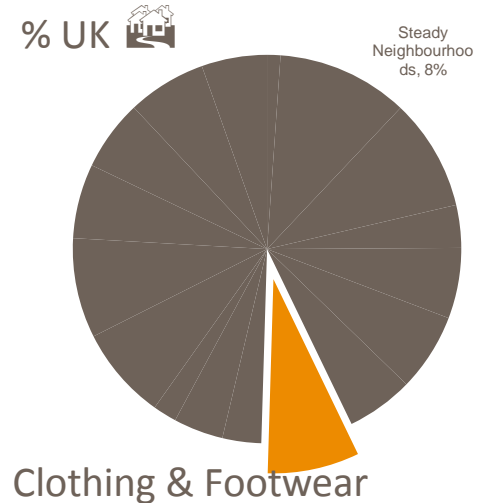
•Category 3: Comfortable Communities

•Group H: Steady Neighbourhoods



• Features

- Steady Neighbourhoods are home-owning families, often middle-aged, living comfortably in suburban and urban locations, forming the bedrock of many towns across Britain
- Owners of mainly older, lower priced, three bedroom terraced or semi-detached homes
- Families might include young children, teenagers or young adults. Some are empty nesters
- GCSE and A level qualifications are typical although some have degrees. Household incomes are around the national average
- Employment is a range of middle management and clerical or shop work and semi-skilled manual work
- Interaction with financial services broadly mirrors the national average. Most have some small savings
- Internet use is not extensive or regular. They are more likely to read a tabloid than a broadsheet



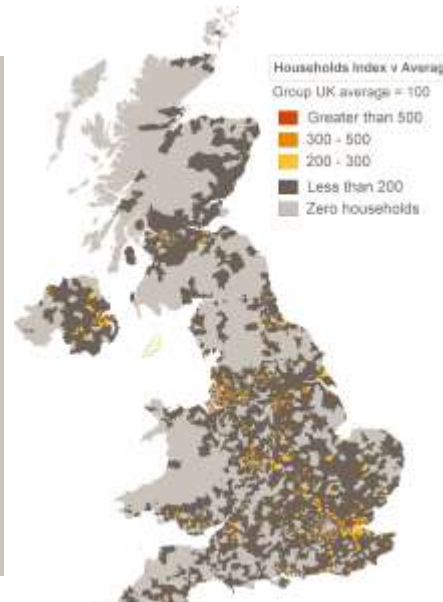
Key Retailers



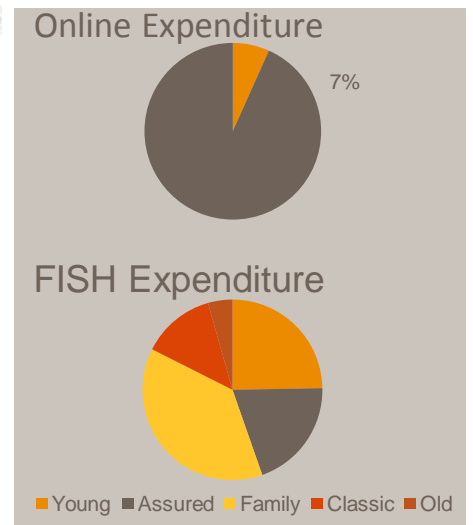
Spending Behaviour



Distribution Map



Clothing & Footwear



•Category 3: Comfortable Communities

•Group I: Comfortable Seniors

• Features

- Comfortable Seniors are communities made up of retired and older empty nester couples
- Property tends to be two and three bedroom semi-detached houses, bungalows and some smaller purpose-built flats. These will typically be slightly below the average value for the area, The majority will have paid off their mortgage and own their homes outright
- The working population are in a mix of middle, lower management and supervisory jobs while some of the pensioners might have had more senior roles. Incomes are relatively modest
- Many will have a reasonable disposable income. They may also have some investments for security in their old age
- Internet use is sporadic for practical purposes such as email and purchasing travel tickets. New technology is unlikely to attract these people

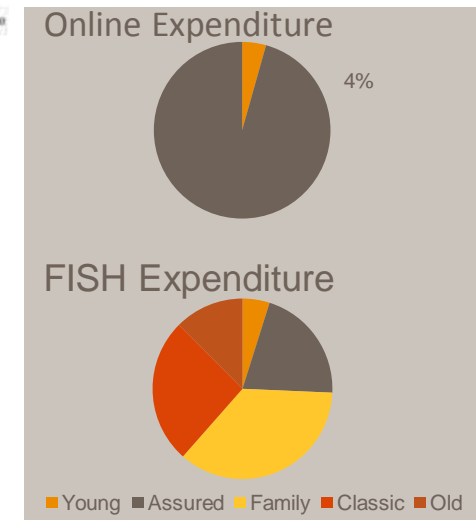
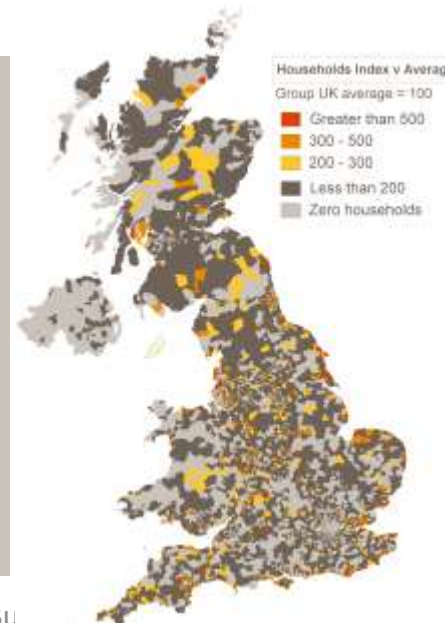


Key Retailers

Spending Behaviour

Distribution Map

Clothing & Footwear



•Category 3: Comfortable Communities

•Group J: Starting Out



• Features

- Starting Out are younger couples in their first home, starting a family, and others who are at an early stage of their career
- Some are still renting but most will be buying their home with a mortgage.
- Junior executive jobs and other white collar or professional occupations are typical. Household incomes tend to be above average. Outgoings are high with their mortgage and an active social life
- Having saved up a deposit and accruing student debt means housing is usually lower cost. Terraced or smaller semi-detached homes are typical
- This is the internet generation and they spend more time online than average
- New technology including smartphones and tablet computers might be popular



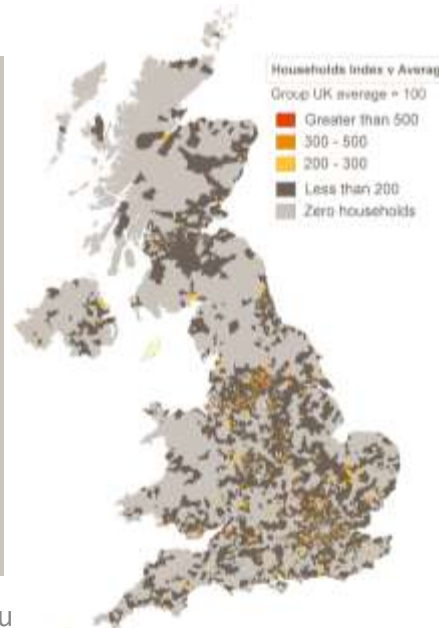
Key Retailers



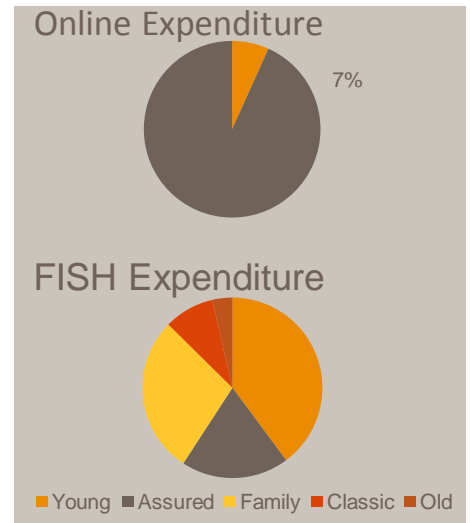
Spending Behaviour



Distribution Map



Clothing & Footwear

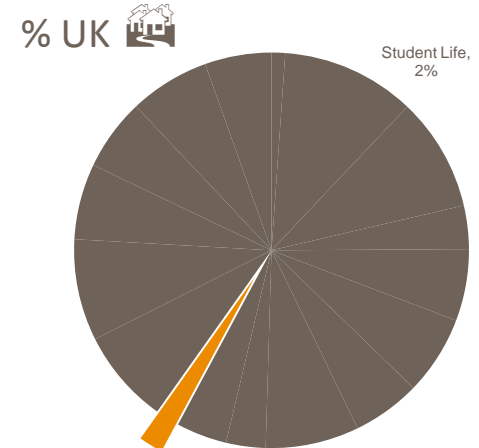


•Category 4: Financially Stretched

•Group K: Student Life

• Features

- Student Life consists of areas dominated by students and young people, often recent graduates
- At least half of the people, are studying. Students will be living in a hall of residence or in flats or shared houses
- There will be little in the way of incomes other than to fund their time at university. Some will be utilising overdrafts or be building up debts
- Internet use is likely to be extensive whether for their studies, or leisure purposes. They go online to research their purchases, download music, stream TV or videos and play games
- Ownership of smartphones tablet and hand-held computers will be well above average
- Their interests may focus around social and leisure activities. In addition to the broadsheet newspapers, film, computing, educational and style magazines may be their preferred reading matter

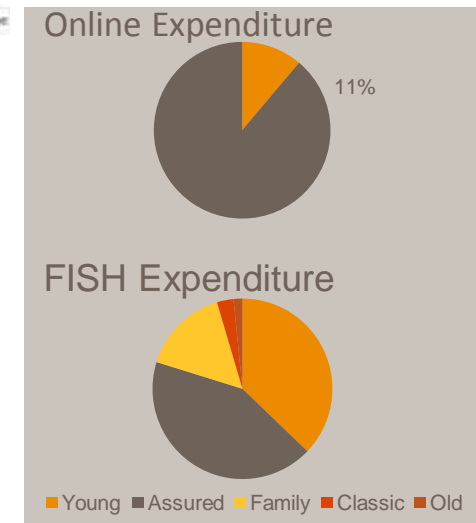
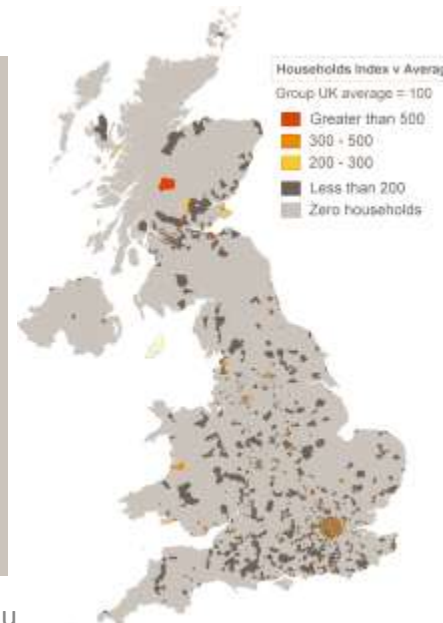
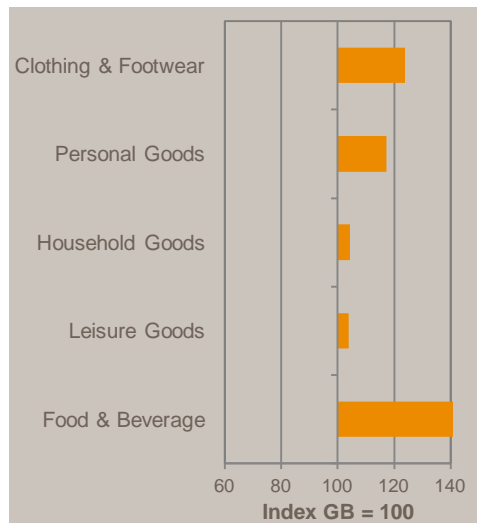


Key Retailers

Spending Behaviour

Distribution Map

Clothing & Footwear

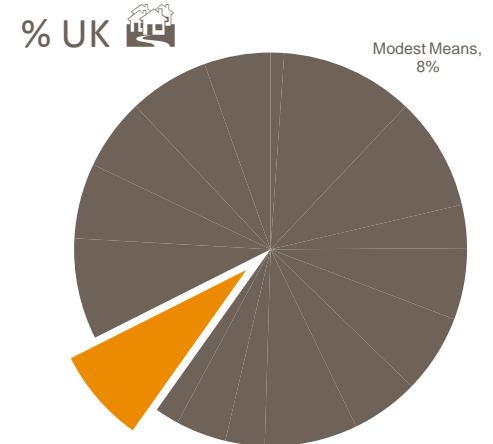


•Category 4: Financially Stretched

•Group L: Modest Means

• Features

- Modest Means own or rent smaller, older, inexpensive terraced housing and flats
- The mix of families is likely to include singles, couples with children and single parents. The age profile may tend to be younger than average
- Incomes are likely to be well below the national average. Jobs reflect a mix of educational qualifications that are generally lower than average. There may be average levels of investments and savings, however a few people may be having difficulties keeping up with loan repayments
- Unemployment may well be above average. In addition to Jobseeker's Allowance the proportion of people claiming other benefits, is likely to be above average
- Shopping tends towards cheaper stores, fast food, burgers, fried chicken and traditional baked goods
- Football, DVD's, betting, bingo and the lottery are amongst the more common leisure activities



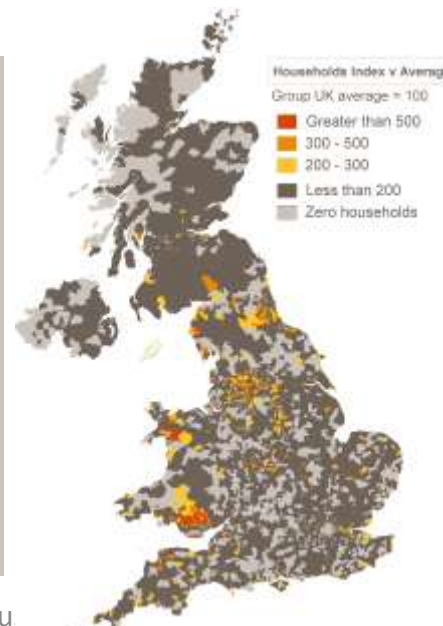
Key Retailers



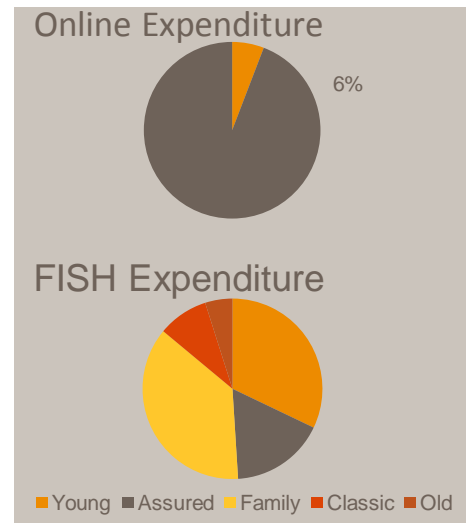
Spending Behaviour



Distribution Map



Clothing & Footwear

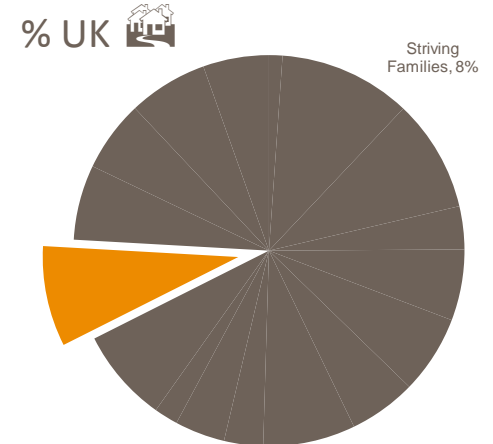


•Category 4: Financially Stretched

•Group M: Striving Families

• Features

- Striving Families are low income families typically living on traditional low-rise estates. Many rent their homes from the council or housing association, some have bought their houses
- Housing typically either terraced or semi-detached with two or three bedrooms. Relatively high numbers of children are typical and there may be high numbers of single parents
- Incomes are well below average and unemployment and benefit claimants are above average. Jobs may reflect the general lack of educational qualifications
- Many have been refused credit and a few may be having difficulties keeping up with loan repayments
- With the exception of games consoles and TV's these people are less likely to purchase the latest technological goods. Shopping tends to focus on cheaper stores and catalogues.
- Visiting the pub, computer games, DVD's, betting, bingo and the lottery are common leisure activities



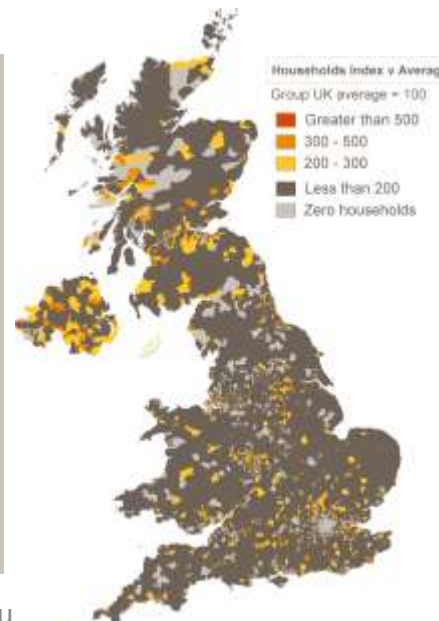
Key Retailers



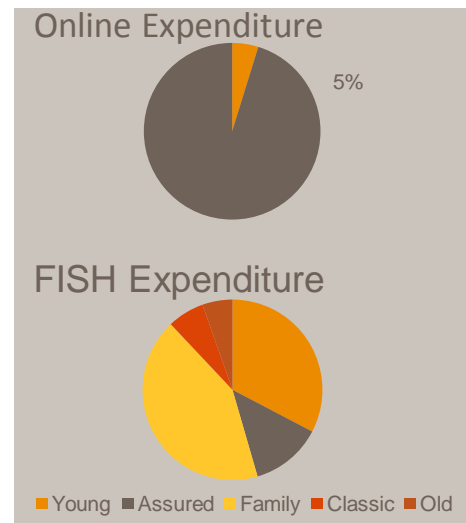
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Distribution Map



Clothing & Footwear

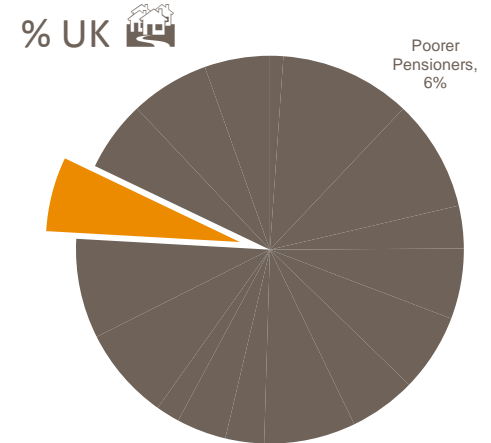


•Category 4: Financially Stretched

•Group N: Poorer Pensioners

• Features

- Poorer Pensioners are pensioners and older people. The majority are renting social housing but there are a few who own their home or rent privately
- Some will not have extensive qualifications, because they would have left school before the age of 16
- Those of working age are in semi-skilled or manual jobs, in shops or administrative roles
- Household incomes are well below average, benefit claimants are higher than average. The incidence of health issues will be higher than usual
- They have little requirement for financial services products and most will not have a credit card
- Angling, bingo, gambling and television may attract these people's leisure time
- New technology holds no interest, many will never have used the internet, or have a mobile phone with more than basic functionality



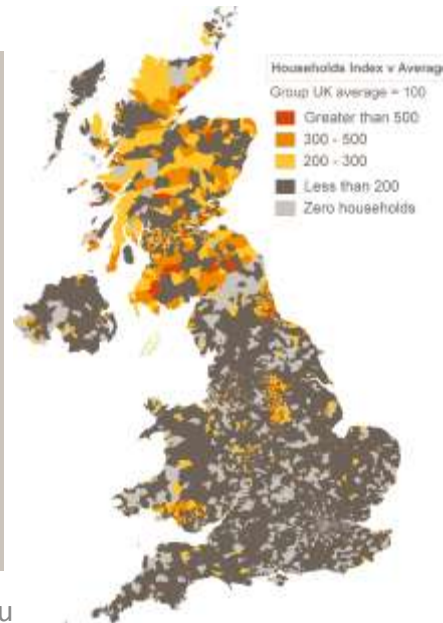
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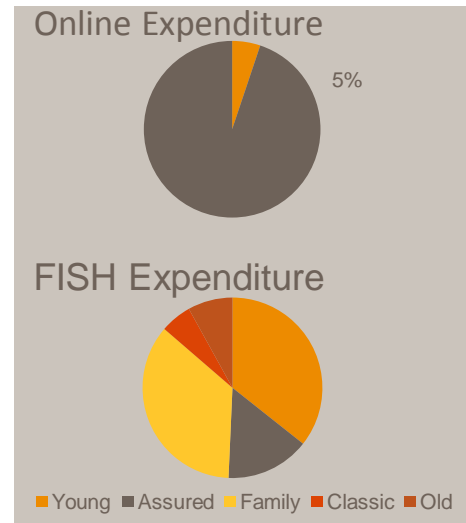
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Distribution Map



Clothing & Footwear



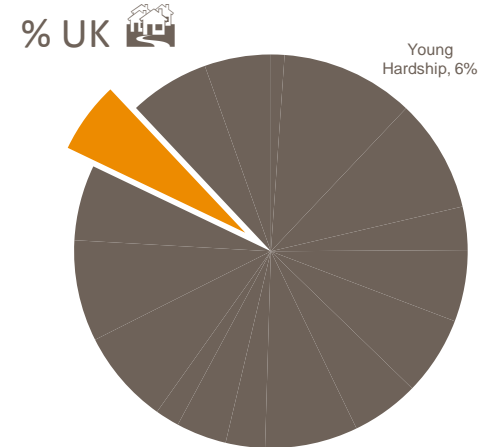
•Category 5: Urban Adversity

•Group O: Young Hardship



• Features

- Young Hardship are mostly younger people. Owning or renting small, cheap terraced houses or flats
- Single people or single parent residences are most common, although there are some couples and families with young children. In some cases people are from an East European background
- Educational qualifications tend to be lower than average and much of the employment is in junior office roles and semi-skilled or manual occupations.
- There are pockets of deprivation. Incomes range from moderate to low and unemployment is higher than the average, while benefit claimants are up to double the national average in some places
- There are some households with high levels of debt. Some will have been refused credit, most are less likely to use a credit card. A number will difficulty making loan repayments
- Some will own smartphones, although these are less likely to be less expensive than an iPhone



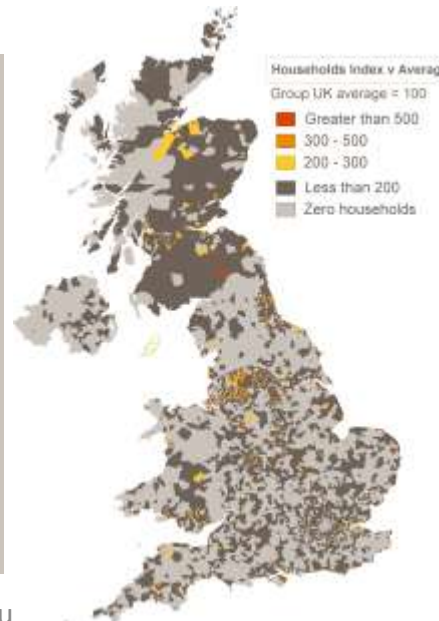
Key Retailers



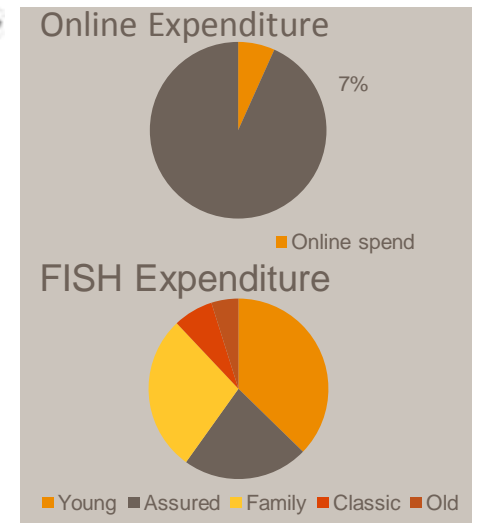
Spending Behaviour



Distribution Map



Clothing & Footwear

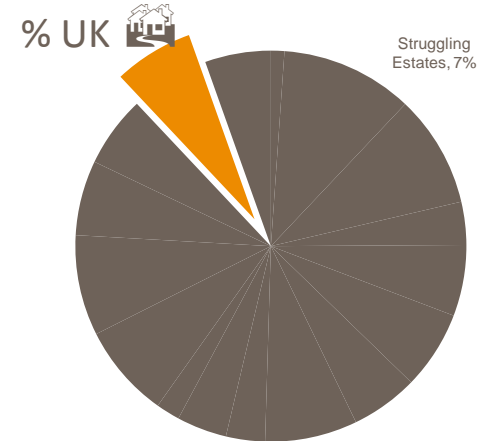


•Category 5: Urban Adversity

•Group P: Struggling Estates

• Features

- Struggling Estates are low income families living on traditional urban estates, typically renting low cost council property or having bought under right to buy
- Flats and terraced houses are most common although there may also be some semi-detached estates. Overcrowding is often found among families
- Proportions of children are high and single parent households are high. Childless couples and pensioners are relatively rare. Some are minority ethnic groups.
- Jobs reflect the educational qualifications and tend to be in factories, shops or other manual occupations
- Incomes are low and benefit claimants high. Money is tight and refused credit and debt common
- Shopping tends to focus on cheaper stores, fast food outlets and inexpensive food



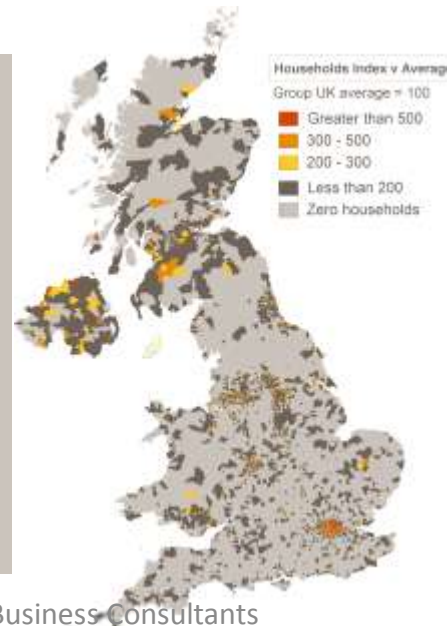
Key Retailers



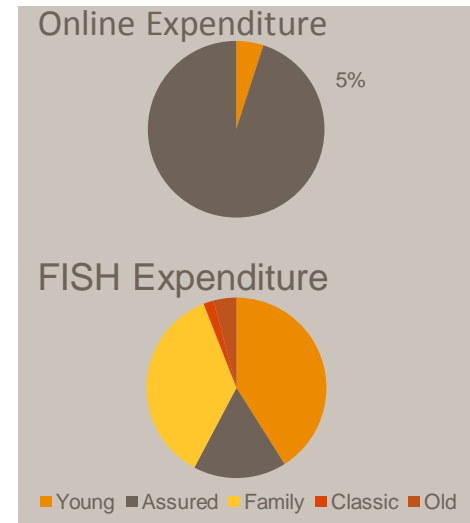
Spending Behaviour



Distribution Map



Clothing & Footwear



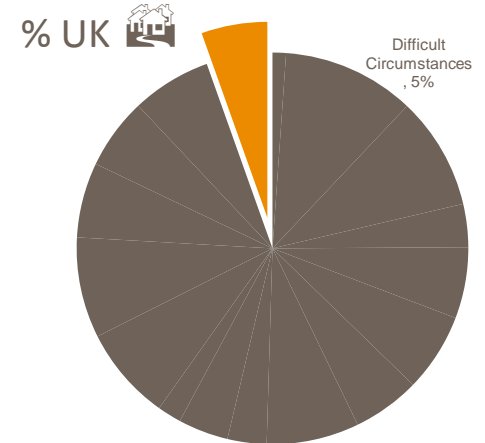
•Category 5: Urban Adversity

•Group Q: Difficult Circumstances



• Features

- Difficult Circumstances are relatively deprived neighbourhoods consisting of high proportion of younger people. Single parents are common
- Housing is council or housing association flats and some socially rented terraced housing. A number are high rise blocks
- This Group has the highest levels of benefit claimants and levels of long term unemployment
- Qualifications are low, those in work are likely to be employed in routine or semi-skilled manual jobs
- Credit cards and savings are rare. Some will have loans but struggle to repay them
- Health problems are higher than usual, including asthma and diabetes
- Leisure interests include computer games, football, gambling, bingo and television. The tabloids are favoured reading



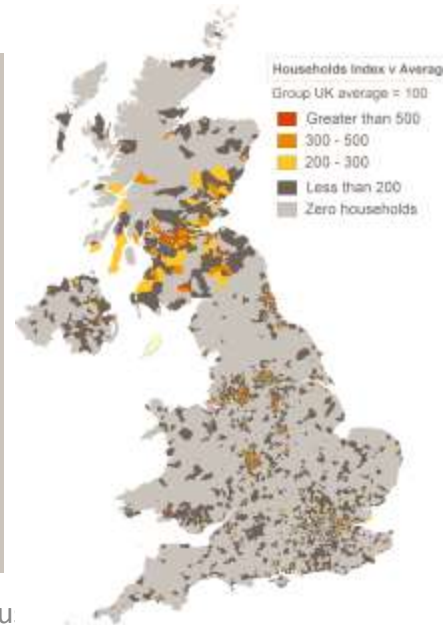
Key Retailers



Spending Behaviour



Distribution Map



Clothing & Footwear

