

A Classification Of Regional Neighbourhoods (ACORN)

Over 400 variables are used to build ACORN and describe the different ACORN types. Of these variables, about a third were sourced from the 2001 Census. The remainder come from CACI's consumer lifestyle databases, which cover all of the UK's 46 million adults and 23 million households.

The descriptions below are not definitive. They are intended to offer a **flavour** of each ACORN category.

Wealthy Achievers (approximately 37% of Suffolk population)

These are wealthy families and have a long time left on their mortgage. Most are highly qualified professionals and managers with some self employed. Given the rural nature of many of these areas, there are also some agricultural workers. They also live in established suburbs, new housing developments around commuter towns and villages and rural areas. Houses tend to be detached or larger semi-detached properties, often with four bedrooms. Many will have cars, pensions and health cover provided by their employer. Most of these families will have two or more cars.

The high level of re-mortgaging may indicate confidence in their ability to repay high levels of borrowing. They have credit cards with high credit limits, but their spending is not high.

The home computer is a key item for these families. They use it for careers and job planning, education, reference (for example, researching cars and holidays), home finance, buying gifts and making leisure bookings online.

Urban Prosperity (approximately 2% of Suffolk population)

Houses tend to be large, with four or more bedrooms, often in Georgian and Victorian terraces. Many are owner-occupied by professional couples and families. There are also high levels of converted flats, some of which are privately rented. The younger singles in these areas will often be sharing flats and houses.

Car ownership is high, reflecting the wealthy nature of these neighbourhoods, but because of their urban location, travel to work is mostly by public transport. Incomes tend to be high, with many residents earning over £50,000 a year. They are financially aware and have high levels of savings and investments. They also have high levels of credit card usage. These technologically sophisticated consumers make great use of the Internet for financial services, as well as buying other products and services.

Comfortably Off (approximately 29% of Suffolk population)

This group comprises of home owning families living comfortably in stable areas in suburban and semi-rural locations. They mainly live in three bedroom semi-detached homes. Families might include young children, teenagers or even young adults who have not yet left home.

People are employed in a range of occupations, including middle management and clerical roles. There are also reasonable numbers of shop workers and skilled manual workers. Incomes are at least of average levels and many earn well above the national average.

ANNEX 7

There are higher than average levels of qualifications at GCSE and A-level, and degree qualifications are in line with the national average. Most women in this type work full time.

Many families will have a home PC which may be used by the children for education and playing computer games. Although some adults may use the Internet as a financial channel, most prefer the face-to-face contact of their bank or building society branch.

Moderate Means (approximately 13% of Suffolk population)

Most households are traditional families with school age children. Few people have formal educational qualifications beyond a few GCSEs. They generally live in three bedroom terraced houses, which tend to be at the cheaper end of the housing market. Most families are owner occupiers, but a number rent their houses from the local council. Incomes are more likely to be around the national average. Spending on credit cards is low and people are careful with their money. Mortgages are often covered by a mortgage protection policy and levels of re-mortgaging are high.

Most families can afford to run a car and to take a holiday every year, often a packaged holiday to the Mediterranean. Cable and satellite TV is popular as are sports like football and rugby.

Levels of educational qualifications tend to be low. Most employment is in factory and other manual occupations. There are many shop workers as well.

There are pockets of deprivation in this group. Car ownership is below the national average, and cars tend to be lower value and often bought second hand. There are some households with high levels of debt.

Hard Pressed (approximately 19% of Suffolk population)

These are some of the poorest families in the country. They have exceptionally high numbers of children and a very young age profile. The level of single parents is three times the national average.

Housing is mainly three bedroom terraces, or sometimes semis, rented from the council. For the larger families, this means some overcrowding. Unemployment is very high with a significant number of young people never having worked. With many single parents not working, the number of wage earners is low and so, inevitably, are incomes. A number of households are in debt.

People have to be careful shoppers. Clothes come from catalogues, street markets or supermarkets. Like other younger people, what spare money they do have is spent on going out to pubs, cinema and nightclubs. Otherwise, they spend their time at home watching TV.