

Deprivation Analysis

Mobile Library Users Only

IMD National Quintile (1 Most Deprived)	PSM Borrowers Mobile Libraries	% of Total
1 - Most Deprived	0	0%
2 - Second Most Deprived	6	1%
3 - Middling	214	31%
4 - Second Least Deprived	299	43%
5 - Least Deprived	161	23%
Out of County	8	1%
Total Borrowers	688	

All Persons in Gloucestershire

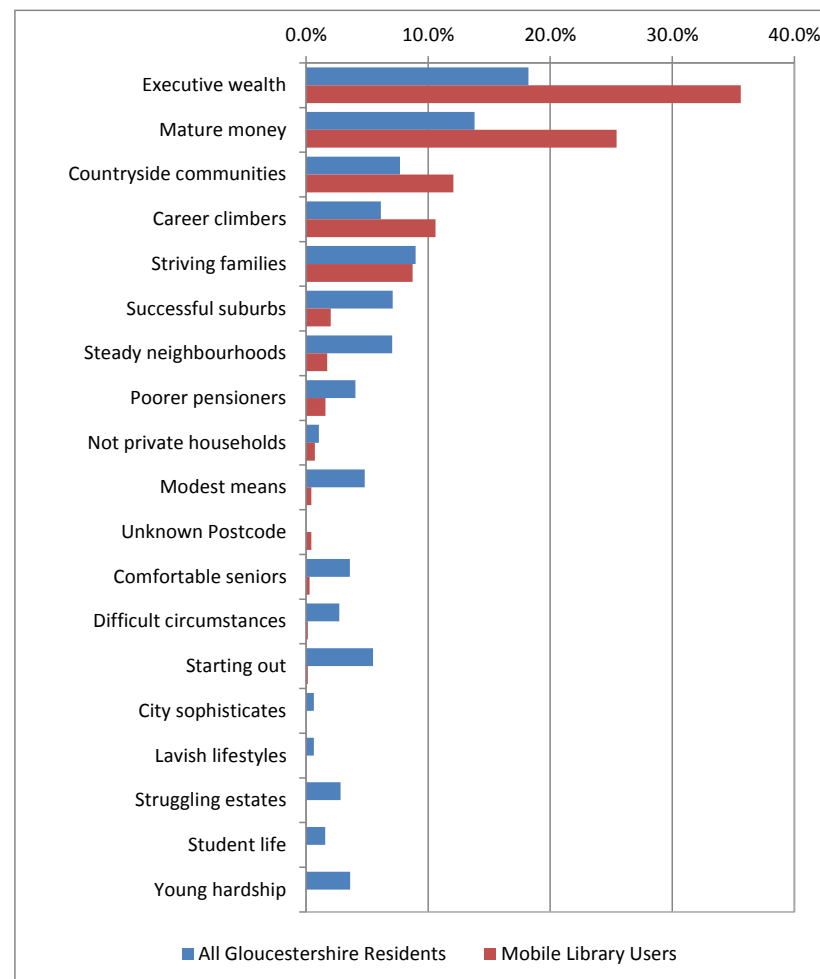
IMD National Quintile (1 Most Deprived)	Total Population - Mid Year Estimates 2016	% of Total
1 - Most Deprived	47,403	8%
2 - Second Most Deprived	76,256	12%
3 - Middling	155,284	25%
4 - Second Least Deprived	149,255	24%
5 - Least Deprived	194,931	31%

Comparing Mobile Library customers with the Gloucestershire Population norm. Zero customers (out of a possible 47,403) coming from the most deprived 20% in the county.

Two in every three customers to the Mobile Library service are resident in the least deprived 40% of neighbourhoods.

ACORN (A Classification Of Residential Neighbourhoods) Analysis (© CACI 2018)

Row Labels	Percentage of County Population	(Sorted By) Percentage of Mobile Library Users
Executive wealth	18.2%	35.6%
Mature money	13.8%	25.4%
Countryside communities	7.7%	12.1%
Career climbers	6.1%	10.6%
Striving families	9.0%	8.7%
Successful suburbs	7.1%	2.0%
Steady neighbourhoods	7.1%	1.7%
Poorer pensioners	4.0%	1.6%
Not private households	1.1%	0.7%
Modest means	4.8%	0.4%
Unknown Postcode	0.0%	0.4%
Comfortable seniors	3.6%	0.3%
Difficult circumstances	2.7%	0.1%
Starting out	5.5%	0.1%
City sophisticates	0.6%	0.0%
Lavish lifestyles	0.6%	0.0%
Struggling estates	2.8%	0.0%
Student life	1.6%	0.0%
Young hardship	3.6%	0.0%



A full description of the 18 Acorn Groups can be found below:

Lavish lifestyles

Lavish Lifestyles are the most affluent people in the UK. As well as premiership footballers, hedge fund managers, and entrepreneurs this group includes people in high status senior managerial and professional positions.

Many are very well-educated individuals. Many are company directors or business owners. These neighbourhoods have the greatest concentrations of higher rate taxpayers. The typical family will live in a large house worth over £1million. A good number will own additional property, either abroad or in the UK.

These people often read the financial pages to keep up with economic affairs in general and their investments in particular. They are often financially sophisticated, purchasing a wide range of financial products, or have advisors to do so for them. They are unlikely to have suffered any meaningful impact as a result of the recession.

They use new technology for its practical benefits. The internet is used for practical research and news-gathering more than for shopping or social activity. Social media will be used more for making business contacts rather than leisure activity. In short these consumers have money to enjoy very comfortable lifestyles with few financial concerns.

Executive wealth

Executive Wealth are wealthy families living in larger detached or semi-detached properties either in the suburbs, the edge of towns or in semi-rural locations. While these are generally family areas there are also some empty nesters and better-off retired couples. Many families own their home but a good number may still be repaying a mortgage.

The likelihood of these families owning a second home, in the UK or abroad, is over five times the UK average. Incomes are good since many have managerial and professional occupations with perhaps one in five being company directors. It is rare to find households earning less than the average.

They tend to be financially literate people more likely to have multiple bank accounts and credit cards and the incomes to spend relatively freely. These families are usually financially secure and three times more likely to have a variety of investment vehicles. Personal pensions and significant levels of savings are also more likely. They tend to be frequent users of the internet, generally more for practical than entertainment purposes such as shopping and keeping up with current affairs, although many will also read the broadsheets.

Modern technology such as DAB radio, iPads or tablet PC's, portable media players and smartphones are more likely to be owned, and those with children may well have purchased games consoles. These are high income people, successfully combining jobs and families.

Mature money

Mature Money tend to be older empty nesters and retired couples. Many live in rural towns and villages, others live in the suburbs of larger towns. They are prosperous and live in larger detached or semi-detached houses or bungalows. Many have two cars, others may have down-sized to live in good quality apartments. Some will own second homes.

These are high income households and even those that have retired have good incomes. Employment is typically in managerial and professional roles. A good number own their homes outright and with many having no mortgage to pay are able to invest their money in a wide range of financial products.

While some might have a DAB radio these people do not generally favour new technology and are less likely than average to have a smartphone or tablet PC. Some may prefer free digital TV services to Sky or cable options. In their leisure time they enjoy gardening, walking, photography or golf.

They appreciate good food and wine and will go on regular holidays. They often shop at Waitrose, Marks & Spencer and John Lewis and may well read the Daily Telegraph, the Times, the Mail and the Daily Express. These older, affluent people have the money and the time to enjoy life.

City Sophisticates

City Sophisticates are affluent younger people generally own flats in major towns and cities. Most of these are purpose built apartments although there is also a significant number that have been converted from older terraced town houses. These flats are over twice the cost of the average UK house and more expensive than the average property in these more expensive urban locations. The majority are buying their flats with perhaps a third renting from a private landlord.

Single people and couples without children form the majority of people in these areas. Many are graduates and white collar occupations tend to predominate, including senior managerial and professional jobs. Perhaps one in five might be a company director. While not all are highly paid, incomes are above the national average and a good number pay higher rates of tax. Many of these people are financially aware, reading the financial pages, switching accounts, carrying out financial transactions online and with multiple cards and accounts. A number will have built up significant saving accounts or investments in shares. Although incomes are relatively high some of these people will be utilising their overdraft facility or making the minimum repayment on their credit cards.

Ownership of iPhones, iPads and other smartphone and tablet devices is double the national average. Generally these people access the internet quite frequently, to keep up with current affairs, shop, download music or films, to watch TV channels and the like. These people enjoy the lifestyle that comes with living in larger cities where there are lots of people and opportunities to socialise & spend.

Career Climbers

Career Climbers are younger people, singles, couples and families with young children. They live in flats, apartments and smaller houses, which they are sometimes renting and often buying with a mortgage, occasionally using a shared equity scheme. Usually these are in urban locations, where the flats cost more than the national average price of a house.

Overall they tend to have higher educational qualifications than average and incomes reflecting the urban locations, are well above average. A good proportion will be in white-collar occupations including both managerial and professional roles, some paying higher rate tax. Although they are more likely than average to have some savings, investments and pensions, others are more likely to have loans, perhaps the residue of student borrowing and to have mortgage repayments. As a result the good jobs may not always reflect high disposable income and a few may even be having some difficulties with debt.

The Career Climbers are more likely than many to switch provider of all forms of financial services. Generally these people are confident users of new technology and frequent users of the internet. Ownership of smartphones, media players, tablet PC's and games consoles are likely to be above average. They use the web to research purchases, read newspapers, buy and download music. They prefer marketing communications by email and dislike commercial contact on their phones, which are for social use.

Countryside communities

Countryside Communities are areas of the lowest population densities in the country, ranging from remote farming areas to smaller villages and housing on the outskirts of smaller towns. Housing is typically owner occupied, detached or semi-detached however there will be some renting and tied property. Up to a third of the homes will be a named property rather than street number, terms such as cottage or farm will often feature in these names.

While there is a fair amount of agricultural employment there are also many other skilled occupations and some professional people. These might be stable areas with much lower turnover of home ownership than usual. Overall the mix of people is older than the average. Although incomes might be lower than the national average some families will have built up savings and investments and be in a better financial position than many in urban areas.

Leisure interests will tend to reflect the opportunities offered by the relatively rural locations, walking, wildlife, photography, gardening and food.

Successful suburbs

Successful Suburbs comprises home-owning families living comfortably in stable areas in suburban and semi-rural locations. They mainly live in three or four bedroom detached and semi-detached homes of an average value for the locality. Families might include young children, teenagers or even young adults who have not yet left home. These areas will also include some empty nesters. Within this group, there are also some neighbourhoods with high numbers of comfortably off families of Asian origin.

Incomes are at least of average levels and many earn well above the national average. Many have A level or higher qualifications. People are employed in a range of occupations, including middle management and clerical roles. There also a number of shop workers and skilled manual workers. Most people in this group have some savings and would consider themselves financially prudent. The more affluent will have good company cars and will have built up somewhat greater levels of savings and investments. Many will have pensions through their employer and others will have private pensions.

These are occasional rather than heavy users of the internet although their phone is more likely to have internet capability than not. Generally they are less keen on marketing communications other than by email. Leisure interests are varied with photography, computing, gardening, travel, and golf a little more popular than average. These are the stable suburban families that make up much of Middle Britain.

Steady Neighbourhoods

Steady Neighbourhoods are home-owning families, often middle-aged, living comfortably in suburban and urban locations. They mainly own older, lower priced, three bedroom terraced or semi-detached homes, which they may have occupied for many years. Families might include young children, teenagers or young adults who have not yet left home. These areas will also include some empty nesters.

People typically have GCSE and A level qualifications although some have degrees. They tend to be employed in a range of middle management and clerical roles or as shop workers and semi-skilled manual workers and overall household incomes are around the national average. Their spending and interaction with financial services broadly mirrors the national average. Most in this group have some small savings, an ISA and perhaps a few shares. Although they do generally use the internet, few of these people will go online extensively on a regular basis.

They are more likely to read the Daily Mirror, the Daily Express or the Daily Star than a broadsheet paper. Celebrity, travel, cooking and glossy women's magazines may be popular with some. These working families form the bedrock of many towns across Britain.

Comfortable seniors

Comfortable Seniors are established communities generally 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, although there will be variation around this level. 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. Overall incomes are relatively modest since a good number of these people are now living off their pension. However since their children tend to have left home and they have little or no mortgage left to pay, many will have a reasonable disposable income. They

may also have some investments for security in their old age. Broadly these people feel comfortable with few in financial difficulties. However lower investment incomes due to low interest rates is likely to be a concern for some.

They are unlikely to use the internet more than sporadically for practical purposes such as email, purchasing travel tickets. New technology is unlikely to attract these people and their phone is unlikely to be able to access the internet. They are likely to prefer to be contacted by regular mail rather than any other channel. Free digital services are likely to be preferred to a cable or satellite service. Whilst most people get their news from the TV, the Daily Mail is the most popular newspaper. These older people have sufficient investments and pensions to feel secure about their future.

Starting out

Starting Out are younger couples in their first home, starting a family, and others who are at an early stage of their career form a substantial proportion of the households in these areas. 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.

Although household incomes tend to be above average the need to have built up a deposit and to have paid off student loans means housing is usually lower cost relative to the local area. 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. These younger people might expect to develop their careers further in the future. They have money but might also have higher outgoings with their mortgage and an active social life.

Student Life

Student Life are areas dominated by students and young people, often recent graduates. At least half of the people here, usually more, 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 will be happy to 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, as will the proportion owning portable media players

and games consoles. They will find time for going out as well as going online. Their interests may focus around social and leisure activities. In addition to the broadsheet newspapers, film, computing, educational and style magazines may be their referred reading matter.

Modest Means

Modest Means own or rent smaller older terraced housing and flats, which often includes some of the least expensive housing in the area. The mix of families is likely to include singles, couples with children and single parents and 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. Employment tends to be in a mixture of clerical, semi-skilled and other office or manual occupations. Unemployment may well be above average. In addition to Jobseeker's Allowance the proportion of people claiming other benefits, disability and income support is likely to be above average. Generally there will be average levels of investments and savings. However, a few people may be having difficulties keeping up with loan repayments.

There are fewer cars than in many other areas. Shopping may tend towards cheaper stores. Fast food, burgers, fried chicken and traditional baked goods are likely to be favoured more than average. Football, DVD's, betting, bingo and the lottery are amongst the more common leisure activities. A relatively high number of these people dislike receiving marketing communications, whatever channel is used, although traditional channels are more acceptable than others.

Striving Families

Striving families are low income families who typically live on traditional low-rise estates. While many rent their homes from the council or housing association an equal number have bought their houses. Estates are 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 likely to be well below the national average and unemployment is above average. Jobs may reflect the general lack of educational qualifications and tend to be in a mixture of clerical, semi-skilled and other manual occupations in factories and shops.

A proportion of these families may be reliant on state benefits. In addition to the unemployment the proportion of people claiming other benefits, disability and income support are also likely to be above average.

The majority will not have a credit card and perhaps one in four might have been refused credit in the past. Most will have few investments and minimal savings. The financial services more often required in these areas may be loans and a few people may be having difficulties keeping up with the repayments.

Their phone is less likely to have internet capabilities and with the possible exception of games consoles and TV's these people are less likely to purchase the latest technological goods. There are fewer cars than most other areas. Money is tight and shopping tends to focus on cheaper stores and catalogues. Visiting the pub, computer games, DVD's, betting, bingo and the lottery are amongst the more common leisure activities. With the possible exception of people in more rural locations fewer than average are likely to consider marketing communications acceptable, whatever the channel. These families are struggling to get by on limited incomes in urban areas.

Poorer pensioners

Poorer Pensioners areas are dominated by 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 educational qualifications, partly because they are of an age to have left school before the age of 16.

Those who have not reached pensionable age are more likely to work in semi-skilled or manual jobs, in shops or administrative roles. Household incomes are well below average. The numbers claiming benefits will be higher than average. In addition to some claiming Jobseeker's Allowance there will be claimants of benefits relating to disability. The incidence of health issues will be higher than usual. Traditional attitudes to money might be expected. These people have little requirement for financial services products since they are unlikely to have much savings or any investments. 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.

Young hardship

Young Hardship areas are dominated by younger people. They own or rent small terraced houses or flats that tend to be amongst the cheapest housing in the town. A number of the residents might be first time buyers and it is usual for mortgages to have many years left to run. While there are couple and families with young children, single people or single parent residents are found more frequently than average. Some may be financially supporting a child that does not live with them.

In some cases the residents of these areas may include people 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 in this group. Incomes range from moderate to low and unemployment is higher than the national average. The numbers claiming benefits may be up to double the national average in some places.

Generally these people have modest levels of savings and many find it hard to save regularly from modest incomes. There are some households with high levels of debt. Some will have been refused credit and generally these people are less likely to use a credit card. A number of these people will have loans that they may be having difficulty repaying. A small number may have accumulated debts in excess of their annual income.

Car ownership is below the national average and cars tend to be lower value and usually bought second hand. Some will own smartphones, although these are less likely to be an iPhone than a less expensive less fashionable model. These people have a modest lifestyle and some may be struggling to get by in the current economic climate.

Struggling estates

Struggling Estates are low income families living on traditional urban estates. While typically two-thirds rent their homes from the council or housing association some have bought their houses, typically under right to buy, or from a prior tenant who has done so. Since house prices are low the few homeowners may include a number of first time buyers.

A substantial proportion of the housing will be flats or terraced houses although there may also be some semi-detached estates. Small properties are more typical but the larger families may be housed in three bedroom houses. Either way there may be some element of overcrowding. There may be a high proportion of children and the level of single parent households may be double the national average. Childless couples and pensioners are relatively rare. As is typical of more urban locations the population may include some minority ethnic groups.

Jobs reflect the generally lower educational qualifications and tend to be of a routine nature, perhaps in factories, shops or other manual occupations. Incomes are low and the numbers claiming Jobseeker's Allowance is typically double the UK average. The numbers claiming income support, disability and other benefits are similarly high. Many will have been refused credit and people having difficulties with debts is likely to be double the average. Money is tight and shopping tends to focus on cheaper stores, fast food outlets and inexpensive food.

Difficult circumstances

Difficult Circumstances are streets with a higher proportion of younger people. Although all age groups may be represented those aged under 35 and with young children are more prevalent. There are twice as many single parents compared to the national average. The bulk of the housing is flats rented from the council or housing association although there may also be some socially rented terraced housing. Generally these are small flats and a good proportion of Britain's high rise blocks make up a small part of this group. These are relatively deprived neighbourhoods. The numbers claiming Jobseeker's Allowance, Income Support, and Employment and Support Allowance are all at their highest levels in this group.

There may be high levels of long term unemployment and of households relying entirely on state benefits. Educational qualifications are usually low. Those in work are likely to be employed in routine or semi-skilled manual jobs perhaps in factories or shops. Incomes may be particularly low and nearly half these people may not earn enough to pay tax. It is rare for these people to have a credit card or to have savings. Loans, which some will have difficulty repaying are more typical. One in ten might have debts in excess of their annual income.

There might be a higher than usual proportion of people with health problems, including asthma and diabetes. Leisure interests include computer games, football, gambling, bingo and television. The tabloids are favoured reading. Many people are enduring hardship and for them, life is a struggle.

Not private households

Not Private Households are postcodes where the bulk of the residents are not living in private households. The category forms a single group, R - Not private households, which is sub-divided into three types;

Type 60: Active communal population. These people may be in communal establishments yet still consumers to some degree. This includes defence establishments, for example people living on military bases. Although military married quarters is generally not communal accommodation so it will be classified in one of the other Acorn

types according to the characteristics of the residents. It also includes hotels and other holiday accommodation. Generally this is accommodation that may be unoccupied for part of the year, or where the people living in the accommodation regularly change.

Other active communal accommodation might include hostels, children's homes, refuges and local authority accommodation for travellers.

Type 61: Inactive communal population. These people may be in communal establishments but unlikely to be active consumers. This includes care homes, hospitals, and other medical or nursing establishments where due to their health, the residents are unlikely to get out and about to function as regular consumers. It also includes prisons.

Type 62: Business addresses without resident population. These are postcodes where we believe there is no regular resident population. An example of this might be a business or industrial park with no residents.