

# Censation

# **Product Guide**













### **AFD Software**

With over 30 years of experience delivering address-list management solutions AFD Software now serves thousands of UK organisations and has a network of hundreds of AFD Partners.

All software contains fresh data licensed through direct relationships with Royal Mail (UK Postal Data), BACS (UK Bank Data), Bartholomew (Maps), United States Postal Service (USA Postal Data) and other selected suppliers of telephone, residential and business data. These relationships ensure that end users have access to complete, properly-licensed, regularly updated address and contact data.

AFD Software products deliver high quality address and banking data to everyday applications including word processing, database, accounts and contact management. Independent reviews and major awards, together with patented technology and continued growth confirm that our products offer a unique combination of best performance, easy integration, powerful features... and affordable pricing.

All this is delivered by a team of people dedicated to making the right things happen within the framework of AFD objectives.

### What is Censation?

Censation® is a geodemographic classification system that assigns one of 52 group codes to most UK postcode. The code system uses the latest Census data, which is the most complete and comprehensive survey of the UK population. The code system is built from careful analysis of over 600 variables. These include information about where people live, how affluent or deprived they are and what 'life stage' they are in. It also includes data about housing, employment and education. All this data is analysed together with residential and commercial data and validated further using a leading life-style dataset. Further 'unclassified' codes are allocated to postcodes for which census data is unavailable. These mainly describe the make-up of commercial areas.

The Censation geodemographic system is built to reflect the reality in the underlying census and residential data and seeks to minimise assumptions about that data. This means that it can be used across a broad range of organisations (public, charity, commercial) and with lower quantities of data. It is important to understand that a Censation group code simply highlights the fact that when compared with the rest of the UK, people living within a particular postcode are more likely to have the characteristics described by the Censation group code. The key to using this information sensibly is to start a sentence which says "If I were looking for people with X characteristics I would be more likely to find them within the postcodes which have been assigned Y Censation Code."

A postcode with a Censation code AW01 (Wealthy, Young Families) may well contain some households who are not wealthy, young families - however, the code signifies that if you are looking for wealthy, young families you are more likely to find them here than elsewhere.

A glossary explaining important terms is provided in Appendix 3.









### How does Censation work?

Every postcode is assigned one of 52 Group Codes. This four-character code identifies levels of affluence, life stage and additional distinctive information.

#### 1. Affluence

The first letter in a Censation code indicates levels of affluence or deprivation:

- A Wealthy
- B Prosperous
- C Comfortable
- D Striving
- E Struggling
- N Not Classified

For further explanation of groups beginning with an affluence code 'N' please see 4. below.

#### 2. Life Stage

The second letter in Censation code indicates life stage:

- V Young singles
- W Young families
- X Older families
- Y Empty nests and seniors

Postcodes that cannot be classified using Census data because it is not available have been classified using residential and commercial data into a further five categories:

- L Many organisations mixed with low, transient population
- M Residential development with a high incoming population
- N Stable turnover of a high population with a few organisations
- O Stable turnover of population mixed with commercial development
- P Established high residential population

For information on the codes allocated to postcodes not covered by the UK Census please see 4. below.

#### 3. Additional Information

The last two digits of a Censation code highlight distinctive characteristics drawn from the underlying Census, Residential or Commercial data or from the lifestyle validation. A short additional description is put in descending order with the strongest or most likely attribute first. See Censation Codes with Additional Information Descriptions in Appendix 3.

Censation groups do not have names, rather they are expressed as codes with corresponding descriptive information. We have taken the view that to name groups may be a distraction causing us to prejudge a particular group. It is prudent to apply the codes to customer and prospect data, and let the data 'talk back' through the codes. See detailed tables in Appendix 2.

#### 4. Censation Label

The Censation Label provides a handle for each Censation group for ease of identification and reference as names are often easier to quote and recall than a code. The label is not intended to be used in place of the affluence, lifestage or description which give a fuller description of the groups distinctive characteristics.









#### 5. Areas not covered by Censation

Some (mainly commercial) areas of the UK cannot be classified because Census data is unavailable. However, the Censation system is built using other datasets such as current and historical residential and commercial data along with lifestyle validation. A 'unclassified code' is provided as a sensible guide for these areas.

### How can it be used?

#### Targeting, locating and communicating

Censation can be used to provoke penetrating questions and important discussions that lead to new or clearer insights and more confidence in decision-making. These insights can help to shape and style communication in a way more likely to be relevant to the target audience. For retail, charity and local government, the options and priorities for locating stores and services can be more readily assessed.

#### **Profiling**

Perhaps the most obvious application is to append Censation codes to existing customer databases and to look for consistent patterns – a process called 'Profiling'. Are you particularly successful with customers that fall into certain Censation code groups? Why not look for these codes within your prospect data? Did you expect a different result? How will that affect your future communication?

#### Developing additional sales from existing customers

Alternatively, you may wish to target existing customers with additional offers. To do this you can compare the codes for those customers that have made multiple purchases with those that have only made a single purchase. This can highlight those customers more likely to make a further purchase. To find out which customers are likely to stay loyal, long-term customers, you could compare the codes for those who haven't purchased in the last twelve months, with those that have.

#### Segmenting 'on the fly'

Censation codes can also be applied in 'live' situations. In a call centre, scripts and offers can be adjusted to be more likely to appeal to a caller - based on their postcode and Censation code. Universities can attract applications from targeted social backgrounds by using the codes to communicate with words and styles more likely to be relevant and accessible.

### **Case Studies**

Chester Zoo – "The Censation geodemographic system helps us to profile visitors to gain an understanding of affluence, lifestage and lifestyle. This information helps inform marketing strategy and tactics."

Pannone Corporate – "Learning from Censation Using the Censation codes helps us to confirm or deny our instincts about the types of customer we deal with in different parts of the business. With Censation we can learn and build new insight which we then apply to our marketing planning. With grid references appended to each address we can use this to visualise the location and clustering of our customers."









Lifestyle Media Group - "We add to this picture of the user with demographic insights from the Censation socio-geodemographic system. The result is that we are able to generate high quality, high value, and permission-based leads for a wide variety of companies who specifically contract us to do so for them. For example there are certain demographic characteristics associated with a desire for Solar Energy products. We use Censation as part of the process which identifies individuals likely to be interested in the products and services of our clients."

### How to get Access?

AFD offers a variety of methods to get access to Censation data depending on the granularity:

- Desktop
- API
- RAW data files

Speak to an AFD data consultant to find which option best suits your needs.

### **Data Protection**

The Censation codes are produced at 'output area' level which is then related to postcodes. An output area consists of roughly 150 people and ensures that it is not possible to identify individual characteristics.

### How is Censation updated?

Censation is now the only Geodemographic Classification system to be updated with UK-wide, fresh, representative, non self-selecting, questionnaire data. The process is built using a method of nearest neighbour estimation, that automatically accommodates data at different levels of granularity and then allocates each data reference point to the nearest segment node.

Now all AFD customers can gain the freshest new insights into their prospect and customer data. AFD is able to update Censation with data based on the UK's largest sample of in the home, face to face interviews per year. The data is gathered as part of an Ipsos MORI Capibus™ survey. This is carried out in line with the Market Research Society code of practice and is the largest international system for conducting face to face surveys in the world.

As part of the processes in refreshing our demographic classification system we use Gini curves (a standard way of picking out how well the segmentation discriminates different behaviour) to assess the discrimination achieved for different population characteristics.

"At least 1,000 people from each of the 52 Censation categories have been interviewed face-to-face. This means that gender and age data is physically validated. We not only look at people who have moved house, but also at the changes in those who have stayed put – we include information that is broader than the census - including salary." Neville Hilton – AFD Business Development Director.









### Why choose Censation?

Data is only as good as its latest update, the speed in which degradation occurs is only increasing. To combat this, Censation is frequently updated (quarterly). This update process and frequency maintains a dynamic relationship with population changes.

Censation is built in partnership with leading UK marketing statistics company Data Talk using world-class statistical techniques. Insights from the use of Censation can help provide a focus for sales and marketing activity and to the provision and location of services where success and take up are most likely. Conversely using Censation can help avoid spending money where success is less likely. Dr Tim Drye (Data Talk) is involved in the extensive work that goes into creating and maintaining Censation.

Tim gained a PhD in Theoretical Statistical Physics before entering the world of academia as a lecturer in applied statistics at the universities of Cambridge and Anglia Ruskin. Tim is the original physicist-turned-practitioner – his eureka moment came with the discovery of 'bouncing balls' – theatre goers who dip in and out of the market at quarterly intervals and their potential for applied statistics. Setting up his own business in 1996, he has subsequently built mind boggling models and data sets for a wide range of clients from RS Components to Comic Relief. As well as sitting on the IDM and DMA Data Councils, Tim was elected onto the DMA's Roll of Honour in 2013 joining an elite list of direct marketing industry luminaries.

### Censation examples

The below examples show information on Income, Housing, Employment, Age, Household and Lifestyle for a particular Postcode – BS8 2YF.

#### Categories

BS8 2YF **Postcode** CY25 **Censation Code Handy Skills Censation Label** C = Comfortable **Affluence** Y = Empty Nests and Seniors Lifestage **Additional Info** 25 = Retired with mixed interested with skilled trades and experience in agriculture. Relatively high commercial activity with some intermediate qualifications.









### For the full list of possible variants see Appendix 1-3

Code	Percentage	Percentage	Percentage	Urban -	Recent	Recent	Recent	Annual Rate of
	of UK	of Adults	of Occupied	Rural	New Build	House Sales	Sale Price	House Price
	Population	16 to 74	Households	Score	Score	Score	Score	Increase Score
CY25	2.49	2.47	2.52	5	4	3	4	4

Affluence - Income		Affluence - Housing				
Rank Average Household Income	Income Band		Code	Tenure	Housing	
30	Some £10,000- £15,000		CY25	Some Owned Outright	Many houses or bungalows of mixed type	

,	Affluence	- Employment			
	Code	Economic Activity	Industry Sector	Occupation	Social Grade
(	CY25	Many retired or self-em- ployed sole traders	Many agriculture	Many skilled traded	Some C1

Lifestage - Age			Lifestage - Household Make-up				
Code	Rank Average Adult Age	Age Band	Marital Status	Dependent Children			
CY25	44	Many aged 45-84	Some couples (married or re-married)	Many with none			

Lifestyl	Lifestyle								
Code	Religion	Qualifications	Population Characteristics	Newspaper Type	Charity Support	Mail Order Users			
CY25	Many Christians	Some with 5+ GCSEs	Mixed Populations with an excess of students away from home	Some quality	Some sometimes	Many sometimes and high			

Council Tax data available for this postcode.

# Appendix 1 – Censation Additional Information

Code	Affluence	Life Stage	Additional Information	Label
AW01	Wealthy	Young families	Many Christians, Professionals with High incomes, commercially active	Eclectic Tastes
AW07	Wealthy	Young families	Employed in full education and finance, active online but protective of identity, some Christian and rural	Fully online
AW09	Wealthy	Young families	Public servants with above average income, some Christians and rural locations	Progressive Families
AX02	Wealthy	Older families	Above average incomes, with traditional backgrounds and high levels of responsibility	Business Leaders
AX03	Wealthy	Older families	Suburban neighbourhoods with many social grade AB, commercially active	Leafy Avenues
AX05	Wealthy	Older families	Traditional outlook with high qualifications and social grade AB	Instinctive conservative
AX06	Wealthy	Older families	Well above average incomes, in established neighbourhoods, but engaging with the internet	Thoughtful Progress
AX10	Wealthy	Older families	Established affluent families, who want privacy with many different Religions and backgrounds	Global Perspective
AY04	Wealthy	Empty nests and seniors	Managers and senior officials with high incomes, engaged with commerce and the internet	Settled Influence
AY08	Wealthy	Empty nests and seniors	Professional and senior managers with a wide range of cultural interests	Style and Music
BV20	Prosperous	Young singles	Highly qualified young people looking to establish themselves and settle down	Preparing the Nest
BW11	Prosperous	Young families	High incomes, with many Christians, employed in finance and business services	Cultured Engagement
BW18	Prosperous	Young families	Suburban families with young children and high aspirations for commercial success	Sporting Ambitions
BX15	Prosperous	Older families	Buying their own homes, and preparing for children to leave home	Parents Taxi
BY12	Prosperous	Empty nests and seniors	Established focus on buying home, DIY, home improvements and the garden	Home and Garden
BY13	Prosperous	Empty nests and seniors	Mixed set of interests, able to do new things now children are becoming independent	Considering Change
BY14	Prosperous	Empty nests and seniors	Mixed interests, but many with local interests and higher than average incomes	Considerate Participants
BY16	Prosperous	Empty nests and seniors	Many retired christians, in suburban settings, with little commercial activity	Contented Enjoyment
BY17	Prosperous	Empty nests and seniors	Many rural locations, employment in agriculture and support for local charities	Country Cottage
BY19	Prosperous	Empty nests and seniors	Some christians with employment in education and the professions	Traditional Community
BY21	Prosperous	Empty nests and seniors	Range of interests with a typical income but much expectation about commercial activity	Driven to Get On
CV29	Comfortable	Young singles	Lots of different activities, with plenty of uptake of technology and online activity	Prudent Technologists
CV30	Comfortable	Young singles	Highly qualified workers, with some professionals, and interests in Lesiure, clothing and appliances	Living to the Full

Code	Affluence	Life Stage	Additional Information	Label
CV31	Comfortable	Young singles	Many students, and interests in music, leisure and events	Festival Participants
CW26	Comfortable	Young families	Hindus and Muslims, many employed in the transport sector with some office and shop staff	Global Reach
CW28	Comfortable	Young families	Wide range of interests, particularly charities and family, many manual workers in the retail sector	Empathetic Supporter
CX22	Comfortable	Older families	Many factory and manual workers in manufacturing and retail. Buying their own houses, some on average incomes	Salt of the earth
CX27	Comfortable	Older families	Buying their own home, some in a rural setting, with interests in the local community	Attentive partner
CY23	Comfortable	Empty nests and seniors	Retired with a range of interests in semi-detached houses with moderate commercial activity, some with no qualifications	House Proud
CY24	Comfortable	Empty nests and seniors	Retired with a range of interests, some moderate commercial activity, with some high qualifications	Social Enthusiast
CY25	Comfortable	Empty nests and seniors	Retired with mixed interests with skilled trades and experience in agriculture. Relatively High commercial activity with some intermediate qualifications	Handy skills
DV36	Striving	Young singles	Living in rented accommodation, working in hotels, business and health services. Sometimes support charities	Focused Students
DW32	Striving	Young families	Living in smaller houses. Manual workers in manufacturing and retail	Looking for New Ideas
DW33	Striving	Young families	Traditional outlook with some Christians, working in retail and transport with little commercial activity	Conscientious worker
DW41	Striving	Young families	Support staff employed in manufacturing and retail, on low incomes, with an eclectic range of interests	Keeping Fit
DX34	Striving	Older families	No professed religion, with low levels of qualifications. Manual workers reading popular newspapers	Industrious providers
DX39	Striving	Older families	Employed in manufacturing, construction and retail as support staff. Many read middle of the road newspapers with a conservative outlook	Making Ends Meet
DX40	Striving	Older families	Employed in manufacturing, construction and retail. Have no qualifications and read popular newspapers, but engage with social media	Aspiring Technologists
DX42	Striving	Older families	Very low incomes- either unemployed or in the hotel trade, but sometimes support charities	Old-school companions
DY35	Striving	Empty nests and seniors	Retired with mixed interests, many with no religious affiliation who sometimes support charities	Careful beginners
DY37	Striving	Empty nests and seniors	Retired without qualifications, with experience in manufacturing. Some support charities some of the time	Home Builders
DY38	Striving	Empty nests and seniors	Many retired without qualifications, read popular newspapers, some on low incomes	Working hard
EV46	Struggling	Young singles	Some on low incomes, living in rented accommodation with no religious affiliation, with aspirations for commercial activity	Bettering themselves
EW44	Struggling	Young families	Many with no-religious affiliation in social and private rented accommodation, who sometimes support charities	Meticulous care
EW45	Struggling	Young families	Mixed interests, living in rented accommodation and reading popular newspapers	Starting Out
EW50	Struggling	Young families	Social renting of smaller flats & houses, very low incomes, with little commercial activity	Firm foundations

Code	Affluence	Life Stage	Additional Information	Label
EX49	Struggling	Older families	Social renting of flats & smaller houses, read popular newspapers and little commercial or internet activity	Dedicated Parents
EY43	Struggling	Empty nests and seniors	Retired, social grade E, with no qualifications. Reading popular newspapers, value privacy with little commercial activity	Resolute spirit
EY47	Struggling	Empty nests and seniors	Retired with little religious affiliation and no qualifications previously in process support and elementary occupations, some in social and private renting	Diligent Supporters
EY48	Struggling	Empty nests and seniors	Social grade E, retired with experience of elementary occupations in health. Many Muslim and Hindu	Persistent enquirers
EY51	Struggling	Empty nests and seniors	Social grade E, retired with experience of elementary occupations in manufacturing. Little commercial and online activity	Determined Survivors
EY52	Struggling	Empty nests and seniors	Social grade E, retired with experience of elementary occupations in manufacturing. Little commercial and online activity	Proud Techno- phobes
NL61	Not Classified	Many or- ganisations mixed with low, transient population	Consumer commercial centres and offices. Much of this segment arises from business related sources, plus some unidentified residential properties	Unclassified

# Appendix 2 – Censation Detailed Tables

Code	Percentage of UK Population	Percentage of Adults 16 to 74	Percentage of Occupied Households	Urban - Rural Score	Recent New Build Score	Recent House Sales Score	Recent Sale Price Score	Annual Rate of House Price Increase Score
AW01	1.59	1.58	1.40	2	5	5	4	1
AW07	3.18	3.22	3.09	4	3	4	4	1
AW09	1.26	1.25	1.11	2	2	3	3	3
AX02	2.31	2.31	1.98	3	4	5	4	2
AX03	2.90	2.96	2.58	4	3	3	5	2
AX05	3.05	3.13	2.74	3	2	3	5	2
AX06	1.00	1.03	0.87	4	1	1	4	2
AX10	2.52	2.60	2.21	1	1	3	3	5
AY04	2.63	2.68	2.47	3	3	3	5	1
AY08	2.95	2.96	2.88	5	4	3	5	1
BV20	1.21	1.42	1.55	1	3	5	5	1
BW11	2.17	2.31	2.32	1	5	5	4	1
BW18	1.79	1.95	2.00	1	5	5	5	1
BX15	2.54	2.52	2.29	2	2	4	3	4
BY12	1.01	1.04	0.97	5	2	1	5	2
BY13	1.12	1.13	1.08	5	2	2	5	1
BY14	2.68	2.70	2.62	5	5	3	4	3
BY16	2.11	2.09	2.20	4	3	3	5	2
BY17	2.96	3.01	2.76	5	1	4	3	4
BY19	1.68	1.71	1.72	4	5	4	4	3
BY21	2.81	2.87	2.69	3	2	3	3	5
CV29	0.93	1.12	1.00	1	5	3	4	1
CV30	1.24	1.26	1.53	1	3	4	5	1
CV31	0.95	1.13	0.71	2	5	5	3	4
CW26	2.35	2.37	2.21	1	2	4	3	3
CW28	2.21	2.17	2.17	2	3	5	2	5
CX22	2.43	2.43	2.27	3	2	4	2	5
CX27	3.08	3.04	2.93	3	3	4	2	4
CY23	2.39	2.45	2.51	2	2	2	3	5
CY24	1.59	1.54	1.78	4	3	3	4	3
CY25	2.49	2.47	2.52	5	4	3	4	4
DV36	1.56	1.63	1.70	1	5	3	4	1
DW32	2.33	2.30	2.35	1	3	5	1	4
DW33	1.87	1.81	1.44	1	2	3	3	3
DW41	2.79	2.63	2.70	1	2	5	1	3
DX34	0.95	0.95	0.85	3	1	1	2	5
DX39	2.67	2.56	2.60	2	1	2	1	4
DX40	2.89	2.78	2.77	1	2	2	1	4
DX42	1.62	1.54	1.89	1	4	3	2	4
DY35	1.16	1.06	1.38	3	4	3	4	4
DY37	2.18	2.11	2.37	3	3	3	2	3
DY38	1.25	1.21	1.36	2	1	2	2	4

Code	Percentage of UK Population	Percentage of Adults 16 to 74	Percentage of Occupied Households	Urban - Rural Score	Recent New Build Score	Recent House Sales Score	Recent Sale Price Score	Annual Rate of House Price Increase Score
EV46	1.37	1.41	1.64	1	4	3	2	2
EW44	1.90	1.84	1.95	1	2	2	3	1
EW45	2.62	2.37	2.43	1	1	2	1	4
EW50	1.35	1.33	1.60	1	1	1	1	4
EX49	0.89	0.88	0.96	1	1	1	1	3
EY43	0.75	0.77	0.79	2	1	1	1	5
EY47	2.15	2.04	2.43	1	2	2	1	5
EY48	0.64	0.53	0.98	1	4	2	3	2
EY51	0.82	0.75	1.17	1	3	1	2	4
EY52	1.12	1.07	1.47	1	2	1	1	4

Urban - Rural Score	Proportion of Postcodes within Urban areas
1	Over 97%
2	Over 93% and less than 97%
3	Over 85% and less than 93%
4	Over 60% and less than 85%
5	Over 25% and less than 60%

Recent New Build Score	Rate of New Build Registrations April 2003 to April 2004
1	Less than 0.12%
2	Over 0.12% and less than 0.20%
3	Over 0.20% and less than 0.26%
4	Over 0.26% and less than 0.30%
5	Over 0.3%

Recent House Sales Score	Rate of House Sales April 2003 to April 2004
1	Less than 2.7%
2	Over 2.7% and less than 4.2%
3	Over 4.2% and less than 5.2%
4	Over 5.2% and less than 6.2%
5	Over 6.2%

House Sale Price Score	Average House Sale Price April 2003 to April 2004
1	Less than £100K
2	Over £100K and less than £120K
3	Over £120K and less than £160K
4	Over £160K and less than £210K
5	Over £210K

House Price Increase Score	Average Annual Rate of Increase over the past 4 years April 2000-2004
1	Less than 16%
2	Over 16% and less than 19%
3	Over 19% and less than 20%
4	Over 20% and less than 22%
5	Over 22%

Affluence	- Income	Affluenc	e - Housing	
Rank Average Household	Income Band	Code	Tenure	Housing
Income 1	Many £30,000 and	AW01	Many owned mortgaged	Many detached houses or
1	above	AVVOI	ivially Owned Mortgaged	bungalows
9	Many £30,000 and above	AW07	Some owned mortgaged	Mixed housing types
14	Many £30,000- £40,000	AW09	Some owned mortgaged	Mixed housing including flats
3	Many £25,000 and above	AX02	Many owned mortgaged	Many detached houses or bungalows
4	Many £30,000 and above	AX03	Many owned mortgaged	Many detached houses or bungalows
5	Many £30,000 and above	AX05	Many owned mortgaged	Many detached houses or bungalows
7	Many £30,000- £40,000	AX06	Many owned mortgaged	Mixed housing particularly with some detached
19	Many £20,000- £40,000	AX10	Many owned mortgaged	Many semi-detached houses or bungalows
2	Many £30,000 and above	AY04	Many owned outright	Many detached houses or bungalows
11	Many £40,000 and above	AY08	Some owned outright	Many detached houses or bungalows
8	Many £40,000 and above	BV20	Some owned mortgaged	Many Purpose built flats; maisonettes or apartments
12	Many £30,000 and above	BW11	Some owned mortgaged	Mixed housing particularly with some terraced
10	Many £40,000 and above	BW18	Some owned mortgaged	Many flats; maisonettes or apartments
22	Many £25,000- £29,000	BX15	Many owned mortgaged	Many houses or bungalows
6	Many £40,000 and above	BY12	Some owned outright	Mixed housing particularly with some detached
13	Some £40,000 and above	BY13	Some owned outright	Mixed housing particularly with some detached
15	Many £40,000 and above	BY14	Some owned outright	Many detached houses or bungalows
18	Some £40,000 and above	BY16	Many owned outright	Many detached houses or bungalows
21	Some £40,000 and above	BY17	Some owned outright	Many detached houses or bungalows
17	Some £40,000 and above	BY19	Some owned outright	Mixed housing particularly with some converted or shared houses
26	Some £20,000- £24,000	BY21	Some owned mortgaged	Many semi detached houses or bungalows
20	Some £40,000 and above	CV29	Some social renting	Many purpose built flats; maisonettes or apartments
16	Some £40,000 and above	CV30	Some owned outright	Many purpose built flats; maisonettes or apartments

Affluence	- Income	Affluenc	e - Housing	
Rank Average Household	Income Band	Code	Tenure	Housing
Income 29	Some less than £5,000	CV31	Some social renting	Mixed housing particularly with some terraced
23	Some £15,000- £20,000	CW26	Some owned mortgaged	Many terraced houses
34	Some £15,000- £20,000	CW28	Some owned mortgaged	Many terraced houses
28	Some £20,000- £24,000	CX22	Some owned mortgaged	Many houses or bungalows of mixed type
33	Some £15,000- £20,000	CX27	Some owned mortgaged	Many houses or bungalows of mixed type
25	Some £25,000- £29,000	CY23	Many owned outright	Many semi-detached houses or bungalows
24	Some £10,000- £15,000	CY24	Some owned outright	Mixed housing particularly with some detached
30	Some £10,000- £15,000	CY25	Some owned outright	Many houses or bungalows of mixed type
32	Some less than £5,000	DV36	Some social renting	Many purpose built flats; maisonettes or apartments
35	Some £15,000- £20,000	DW32	Some owned mortgaged	Many terraced houses
31	Some £15,000- £20,000	DW33	Some owned outright	Mixed housing particularly with some terraced
45	Many less than £15,000	DW41	Some social renting	Many terraced houses
37	Some £15,000- £20,000	DX34	Some private renting	Mixed housing particularly with some terraced
43	Many £5,000- £15,000	DX39	Some social renting	Many houses or bungalows of mixed type
44	Many less than £15,000	DX40	Many private renting	Many semi-detached houses or bungalows
41	Many less than £5,000	DX42	Some social renting	Mixed housing particularly with some flats; maisonettes or apartments
27	Some £5,000- £10,000	DY35	Some owned outright	Mixed housing particularly with some flats; maisonettes or apartments
36	Some £5,000- £10,000	DY37	Some social renting	Mixed housing particularly with some terraced
39	Some £5,000- £10,000	DY38	Some private renting	Mixed housing particularly with some semi-detached
40	Many less than £5,000	EV46	Some social renting	Many purpose built flats; maisonettes or apartments
38	Some less than £5,000	EW44	Many social renting and private renting	Many purpose built flats; maisonettes or apartments
52	Many less than £15,000	EW45	Many social renting and private renting	Mixed housing particularly with some terraced

Affluence	- Income	Affluenc	e - Housing	
Rank Average Household Income	Income Band	Code	Tenure	Housing
51	Many less than £5,000	EW50	Many social renting	Many purpose built flats; maisonettes or apartments
48	Some less than £5,000	EX49	Many social renting	Many purpose built flats; maisonettes or apartments
42	Some £10,000- £15,000	EY43	Some private renting	Mixed housing particularly with some terraced
46	Many less than £10,000	EY47	Many social renting and private renting	Mixed housing particularly with some semi-detached
47	Many less than £5,000	EY48	Some social renting	Many purpose built flats; maisonettes or apartments
50	Many less than £5,000	EY51	Some social renting	Many purpose built flats; maisonettes or apartments
49	Many less than £10,000	EY52	Many social renting	Many purpose built flats; maisonettes or apartments

Amueno	ce - Employment			
Code	Economic Activity	Industry Sector	Occupation	Social Grade
AW01	Many employed full-time	Many finance or public administration	Many managers, senior officials, associate managers and technical support	Many AB
AW07	Many employed full-time	Many finance, business services or education	Many managers, senior officials or professionals	Many AB
AW09	Many employed full-time	Many public administration	Some associate managers and technical support	Some C2
AX02	Many employed full-time	Many finance	Many managers and senior officials	Many AB
AX03	Many economically active both employed and self-employed	Many finance, business services or education	Many managers, senior officials or professionals	Many AB
AX05	Mixture of activity particular- ly with some both employed and self-employed	Many finance, business services or education	Many managers, senior officials or professionals	Many AB
AX06	Many economically active both employed and self-employed	Many public administration	Some professionals	Some AB
AX10	Many employed full-time	Many manufacturing or retail	Some administration	Many C2
AY04	Many retired	Many finance, business services or education	Many managers, senior officials or professionals	Many AB
AY08	Many self-employed sole trader	Many agriculture, business services or education	Many managers, senior officials or professionals	Many AB
BV20	Many employed full-time	Many finance, business services or social and personal services	Many managers, senior officials, professionals, associate managers and technical support	Many AB
BW11	Many employed full-time	Many finance or business services	Many managers, senior officials, professionals, associate managers and technical support	Many AB

Affluence	e - Employment			
Code	Economic Activity	Industry Sector	Occupation	Social Grade
BW18	Many employed full-time	Many finance, business services or social and personal services	Many managers, senior officials, professionals, associate managers and technical support	Many AB
BX15	Many employed full-time	Many manufacturing or retail	Some skilled trades	Some C2
BY12	Mixture of activity particularly with some retired	Many education	Many professionals	Many AB
BY13	Mixture of activity particuar- ly with some self-employed with employees	Many agriculture	Some managers and senior of- ficials	Some AB
BY14	Many self-employed with employees or as sole trader	Many agriculture or education	Many managers and senior of- ficials	Many AB
BY16	Many economically inactive or retired	Many education	Many managers and senior of- ficials	Some AB
BY17	Mixture of activity particular- ly with some self-employed with employees	Many agriculture	Some skilled trades	Some C2
BY19	Mixture of activity particular- ly with some both employed and self-employed	Many education	Some professionals	Some AB
BY21	Mixture of activity particularly with some retired	Many manufacturing	Some skilled trades	Some C2
CV29	Many full & part time students	Many hotels, finance, business services or social and personal services	Many professionals, associate managers and technical support	Some AB
CV30	Mixture of activity particu- larly with some employed full time	Many finance or business services	Many managers, senior officials or professionals	Some AB
CV31	Many full & part time students or economically inactive	Many hotels or education	Many professionals	Some D
CW26	Mixture of activity particularly with some employed full time	Many transport	Some administration	Some D
CW28	Mixture of activity employed and self- employed, full and part- time	Many retail	Some elementary occupations	Some D
CX22	Mixture of activity employed and self- employed, full and part- time	Many manufacturing or retail	Some process support staff	Some C2
CX27	Mixture of activity employed and self- employed, full and part- time	Many manufacturing, construction or retail	Many process support staff	Some C2
CY23	Many retired	Many manufacturing or education	Some administration	Some C1
CY24	Many retired	Many agriculture	Some managers and senior of- ficials	Some C1
CY25	Many retired or self- employed sole traders	Many agriculture	Many skilled trades	Some C1

Affluence - Employment								
Code	Economic Activity	Industry Sector	Occupation	Social Grade				
DV36	Mixture of activity particularly with some students	Many hotels, business services or social and personal services	Some associate managers and technical support	Some D				
DW32	Mixture of activity employed and self-employed, full and part- time	Many manufacturing or retail	Some process support staff	Many D				
DW33	Many students	Many retail or transport	Some process support staff	Some D				
DW41	Many unemployed	Many manufacturing or retail	Many process support staff or elementary occupations	Many D				
DX34	Mixture of activity employed and self- employed, full and part- time	Some construction	Many process support staff	Some D				
DX39	Many economically inactive	Many manufacturing, construction or retail	Many process support staff or elementary occupations	Many D				
DX40	Many economically inactive	Many manufacturing, construction or retail	Many process support staff or elementary occupations	Many D				
DX42	Many economically inactive	Many hotels	Some elementary occupations	Some E				
DY35	Many retired	Some education	Some managers and senior officials	Some E				
DY37	Mixture of activity particularly with some economically inactive	Many manufacturing	Some process support staff	Some E				
DY38	Many retired	Many manufacturing	Some process support staff	Some E				
EV46	Many economically inactive	Many hotels	Some elementary occupations	Some E				
EW44	Many unemployed	Many hotels, transport, business services, or social and personal services	Some elementary occupations	Some E				
EW45	Many unemployed	Many manufacturing, retail or hotels	Many process support staff or elementary occupations	Many D				
EW50	Many unemployed	Many hotels	Many elementary occupations	Many E				
EX49	Many economically inactive	Some hotels	Many elementary occupations	Many E				
EY43	Many economically inactive	Some construction	Some process support staff	Many E				
EY47	Many economically inactive particularly including retired Many economically inactive particularly including retired	Many manufacturing or retail	Many process support staff or elementary occupations	Many E				
EY48	Many retired	Some health	Some personal services	Many E				
EY51	Many retired	Some health	Some elementary occupations	Many E				
EY52	Many retired	Some manufacturing	Many elementary occupations	Many E				

Lifestage -	Age		Lifestage -	· Household Make-up	)
Code	Rank Average	Age Band	Code	Marital Status	Dependent Children
AW01	Adult Age 5	Many children aged 0- 4 and adults aged 25- 44	AW01	Many couples (married or re-married)	Many with one or more; aged 0- 4
AW07	26	Many aged 30- 44	AW07	Some couples (married or re-married)	Some with 2 or more; aged 0- 4
AW09	6	Many children aged 0 - 4 and adults aged 30- 44	AW09	Some couples (married or re-married)	Many with one aged 0-4
AX02	15	Many aged 30- 44	AX02	Many couples (married or re-married)	Many with 2 or more; aged 5- 11
AX03	27	Many aged 45- 59	AX03	Many couples (married or re-married)	Some with 2 or more; aged 12-18
AX05	32	Many aged 45-59	AX05	Many couples (married or re-married)	Some with 2 or more; aged 12- 18
AX06	20	Many aged 45-59	AX06	Many couples (married or re-married)	Some with 2 or more; aged 12- 18
AX10	21	Many aged 45-59	AX10	Many couples (married or re-married)	Some with 2 or more; aged 12- 18
AY04	43	Many aged 45- 74	AY04	Many couples (married or re-married)	Many with none
AY08	35	Many aged 45-59	AY08	Many couples (married or re-married)	Some with none
BV20	3	Many aged 20- 44	BV20	Many cohabiting or single (never married)	Many with none or with one aged 0- 4
BW11	8	Many aged 20- 44	BW11	Many cohabiting	Many with one aged 0-4
BW18	7	Many aged 20- 44	BW18	Many cohabiting or single (never married)	Many with one aged 0- 4
BX15	18	Many aged 20- 44	BX15	Some couples (married or re-married)	Some with 2 or more; aged 5-11
BY12	41	Many aged 45- 59	BY12	Many couples (married or re-married)	Many with none
BY13	34	Many aged 45-59	BY13	Many couples (married or re-married)	Some with none
BY14	40	Many aged 45- 59	BY14	Many couples (married or re-married)	Many with none
BY16	48	Many aged 45-84	BY16	Many couples (married or re-married)	Many with none
BY17	33	Many aged 45-59	BY17	Many couples (married or re-married)	Some with none
BY19	28	Many aged 45-59	BY19	Some widowed	Some with none
BY21	36	Many aged 45-59	BY21	Many couples (married or re-married)	Many with none
CV29	2	Many aged 18- 29	CV29	Many single (never married)	Many with none

Lifestage -	Age		Lifestage -	· Household Make-up	)
Code	Rank Average Adult Age	Age Band	Code	Marital Status	Dependent Children
CV30	29	Many aged 18- 29	CV30	Some single (never married)	Many with none
CV31	1	Many aged 18- 29	CV31	Many single (never married)	Many with none
CW26	10	Many aged 18- 29	CW26	Many single (never married)	Many with 2 or more; aged 0-4
CW28	13	Many aged 0- 4	CW28	Many cohabiting	Many with 2 or more; aged 0-4
CX22	25	Some aged 10- 14	CX22	Some couples (married or re-married)	Some with 2 or more; aged 5- 11
CX27	23	Some aged 10- 14	CX27	Some cohabiting	Some with 2 or more; aged 5- 11
CY23	47	Many aged 45-84	CY23	Many couples (married or re-married)	Many with none
CY24	49	Many aged 60-89	CY24	Many couples (married or re-married)	Many with none
CY25	44	Many aged 45-84	CY25	Some couples (married or re-married)	Many with none
DV36	4	Many aged 20- 44	DV36	Many single (never married)	Many with one aged 0-4
DW32	9	Many children aged 0- 4 and adults aged 20- 29	DW32	Many cohabiting	Many with one or more; aged 0- 4
DW33	11	Some aged 20- 24	DW33	Some married but living alone	Many with 2 or more; aged 0-4
DW41	19	Many aged 0- 4	DW41	Some single (never married)	Many with 2 or more; aged 0-4
DX34	22	Some aged 10- 14	DX34	Some couples (married or re-married)	Some with one aged 12 - 18
DX39	31	Some aged 10- 14	DX39	Some widowed	Some with 2 or more; aged 5- 11
DX40	30	Some aged 10- 14	DX40	Some widowed	Some with 2 or more; aged 5- 11
DX42	37	Many aged 75-84	DX42	Some widowed	Some with one aged 0-4
DY35	51	Many aged 65-89	DY35	Many widowed	Many with none
DY37	38	Many aged 75-84	DY37	Some widowed	Some with none
DY38	42	Many aged 65-84	DY38	Some widowed	Many with none
EV46	24	Some aged 20- 24	EV46	Many single (either never married or divorced)	Some with one aged 5- 11
EW44	14	Many aged 0- 4	EW44	Many single (never married)	Many with one or more; aged 0- 11
EW45	17	Many aged 0- 14	EW45	Some divorced	Many with one or more; aged 0- 11
EW50	12	Many aged 0-4	EW50	Many single (never married)	Many with one aged 0- 11

Lifestage - Age				Lifestage - Household Make-up			
Code	Rank Average Adult Age	Age Band		Code	Marital Status	Dependent Children	
EX49	16	Some aged 10- 14		EX49	Some single (never married)	Some with one aged 5-11	
EY43	39	Many aged 65-74		EY43	Some widowed	Some with none	
EY47	46	Many aged 65-84		EY47	Many widowed	Some with none	
EY48	52	Many aged 65-89		EY48	Many widowed	Many with none	
EY51	50	Many aged 65-89		EY51	Many widowed	Many with none	
EY52	45	Many aged 65-84		EY52	Many widowed	Some with one aged 5- 11	

Lifestyle						
Code	Religion	Qualifications	Population Characteristics	Newspaper Type	Charity Support	Mail Order Users
AW01	Some christian	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in households	Some medium	Some occasionally	Many oc- casionally
AW07	Some jew- ish	Many with a degree and/or professional qualifications	Many students away from home	Some quality	Some occasionally	Many oc- casionally
AW09	Many no professed religion	Some with a few GCSEs	Many people living in households	Some popular	Some occasionally	Some high
AX02	Many christian	Some with 5+ GCSEs	Mixed population with an excess of people living in households	Some me- dium	Some occasionally	Many oc- casionally
AX03	Many christian	Some with 5+ GCSEs	Many people living in households	Many quality	Some occasionally	Many oc- casionally
AX05	Many christian or jewish	Many with a degree and/or professional qualifications	Many people living in households	Many quality	Some occasionally	Many oc- casionally
AX06	Many no professed religion	Many with a degree and/or professional qualifications	Many people living in households	Some medium	Some frequently	Many oc- casionally
AX10	Many christian	Some with 5+ GCSEs	Many people living in households	Some me- dium	Some occasionally	Many oc- casionally
AY04	Many christian	Many with a degree and/or professional qualifications	Mixed population with an excess of students away from home	Many quality	Some frequently	Many oc- casionally
AY08	Many christian	Many with a degree and/or professional qualifications	Many people living in households	Some quality	Some occasionally	Many oc- casionally
BV20	Many no professed religion	Many with a degree and/or professional qualifications	Many people living in households	Some quality	Some occasionally	Some oc- casionally
BW11	Many no professed religion	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in households	Some quality	Some occasionally	Some oc- casionally

Lifestyle						
Code	Religion	Qualifications	Population Characteristics	Newspaper Type	Charity Support	Mail Order Users
BW18	Many no professed religion	Many with a degree and/or professional qualifications	Mixed population with an excess of females	Some quality	Some never	Some oc- casionally
BX15	Many chris- tian	Some with a few GCSEs	Mixed population with an excess of females	Some popular	Some occasionally	Some high
BY12	Some chris- tian	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in households	Some quality	Some frequently	Many oc- casionally
BY13	Some no professed religion	Many with a degree and/or professional qualifications	Mixed population with an excess of students away from home	Some quality	Some frequently	Some high
BY14	Many chris- tian	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in households	Some quality	Some frequently	Many oc- casionally
BY16	Many chris- tian	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in households	Some quality	Some frequently	Many oc- casionally
BY17	Some no professed religion	Many with a degree and/or professional qualifications	Many people living in households	Some medium	Many frequently	Many high
BY19	Some jewish	Many with a degree and/or professional qualifications	Many people living in communal establishments	Some quality	Some occasionally	Some oc- casionally
BY21	Many chris- tian	Some with no qualifications	Mixed population with an excess of people living in households	Some medium	Some occasionally	Some oc- casionally
CV29	Many no professed religion	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in communal es- tablishments	Some quality	Some occasionally	Some never
CV30	Many jewish	Many with a degree and/or professional qualifications	Many people living in households	Some quality	Some frequently	Some oc- casionally
CV31	Many mus- lim or no professed religion	Many with 2+ A- Levels	Mixed population with an excess of people living in households	Some quality	Some occasionally	Some never
CW26	Many hindu or muslim	Many with a degree and/or professional qualifications	Mixed population with an excess of people living in communal establishments	Some popular	Some never	Some high
CW28	Some no professed religion	Some with a few GCSEs	Mixed population with an excess of people living in households	Some popular	Some sometimes	Some high
CX22	Many chris- tian	Some with no qualifications	Mixed population with an excess of people living in households	Some popular	Some occasionally	Some high
CX27	Many chris- tian	Some with no qualifications	Many people living in households	Some popular	Some sometimes	Some high

Lifestyle						
Code	Religion	Qualifications	Population Characteristics	Newspaper Type	Charity Support	Mail Order Users
CY23	Many chris- tian	Some with no qualifications	Mixed population with an excess of people living in communal es- tablishments	Some me- dium	Some frequently	Many oc- casionally
CY24	Many chris- tian	Many with a degree and/or professional qualifications	Many people living in households	Some me- dium	Some frequently	Some oc- casionally
CY25	Many chris- tian	Some with 5+ GCSEs	Mixed population with an excess of students away from home	Some quality	Some sometimes	Many sometimes and high
DV36	Many mus- lim or no professed religion	Many with a degree and/or professional qualifications	Mixed population with an excess of students away from home	Some popular	Some sometimes	Some never
DW32	Some muslim	Some with a few GCSEs	Many people living in households	Some popular	Some sometimes	Some high
DW33	Many hindu, muslim or sikh	Some with no qualifications	Many people living in communal establishments	Some quality	Some sometimes	Some never
DW41	Many muslim	Many with no qualifications	Mixed population with an excess of people living in households	Many popu- lar	Many sometimes	Some never
DX34	Many no professed religion	Many with a few GCSEs	Many people living in households	Many popular	Some frequently	Some high
DX39	Some chris- tian	Many with no qualifications	Mixed population with an excess of females	Many popu- lar	Many sometimes	Many high
DX40	Many chris- tian	Many with no qualifications	Many people living in households	Many popu- lar	Some sometimes	Some never
DX42	Some no professed religion	Some with no qualifications	Mixed population with an excess of students away from home	Some popular	Many sometimes	Some never
DY35	Many chris- tian	Many with a degree and/or professional qualifications	Mixed population with an excess of students away from home	Some me- dium	Some frequently	Some sometimes
DY37	Many chris- tian	Many with no qualifications	Mixed population with an excess of people living in households	Some popular	Some sometimes	Some never
DY38	Some chris- tian	Many with no qualifications	Mixed population with an excess of Mixed pop- ulation with an excess of females	Many popular	Some frequently	Some never
EV46	Some muslim	Many with no qualifications	Many people living in households	Some popular	Some sometimes	Some never
EW44	Many muslim	Many with no qualifications	Many people living in households	Some popular	Many sometimes	Some never
EW45	Some chris- tian	Many with no qualifications	Mixed population with an excess of people living in households	Many popu- lar	Many sometimes	Some never

Lifestyle						
Code	Religion	Qualifications	Population Characteristics	NewspaperType	Charity Support	Mail Order Users
EW50	Many no professed religion	Some with a few GCSEs	Many people living in communal establishments	Some popular	Many sometimes	Some never
EX49	Many no professed religion	Some with no qualifications	Many people living in communal establishments	Many popular	Some sometimes	Some never
EY43	Many no professed religion	Some with no qualifications	Many people living in communal establishments	Many popular	Some frequently	Some never
EY47	Many chris- tian	Some with no qualifications	Many people living in communal establishments	Many popular	Many sometimes	Some never
EY48	Some chris- tian	Some with no qualifications	Many people living in households	Some popular	Some frequently	Some never
EY51	Some christian	Some with no qualifications	Mixed population with an excess of people living in communal establishments	Some popular	Some sometimes	Some never
EY52	Some no professed religion	Some with no qualifications	Many people living in communal establishments	Many popular	Many sometimes	Some never

Wealthy	Prosperous	Comfortable	Striving	Struggling
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# Appendix 3 – Censation Glossary

Affluence	An estimate of the relative material comfort experienced within different neighbourhoods of the UK based upon a combination of variables from the 2011 UK Census
Census	A questionnaire distributed to the whole UK population once every decade, the last one was in 2011
Christian	Indicates that a relatively high proportion of a postcode indicated that their religion was Christian in a voluntary question in the latest UK Census
Comfortable	The central band on the affluence scale derived from the Census data
Commercial	Indicates the presence of a high proportion of business and public organisations within a postcode
Consumer	Predominantly businesses that deal directly with the public, e.g. shops, banks, pubs etc.
Distinctive	Where the proportion of a factor within a postcode is substantially larger than the proportion found within the UK as a whole.
Elementary (occupation)	Unskilled jobs, e.g. security guards
Empty Nests	Adult couples aged over 45, who have no children.
Established	The average length of residency within a postcode is over 6 years.
Excess	A significantly higher proportion of a characteristic when that proportion is large across the whole of the UK.
Frequently	6+ times per year
Geodemographic	The description of different characteristics about people based upon the location where they live.
High	Usually more than 8 times per year
Hindu	Indicates that a relatively high proportion of a postcode indicated that their religion was Hindu in a voluntary question in the latest UK Census.
Household	A group of people living within one building and accessed through a single main door.
Life Stage	Indicates the distinctive characteristics of a postcode according to their age and household make-up
Life Style	Indications of the different ways that people participate with society and people around them.
Mail Order	Indicates how likely respondents are to make purchases through the use of magazines, catalogues etc. where the product is not seen directly, but sent by mail after it has been ordered.
Many	Indicates that a characteristic for a Censation segment is one of the 10% most distinctive for that variable
Muslim	Indicates that a relatively high proportion of a postcode indicated that their religion was Muslim in a voluntary question in the latest UK Census.
Occasionally	Occasionally to 1-3 times per year.
Older Families	Adult couples, with children aged over 11.
Personal Services	Jobs that include support for private individuals, these can include health, social services and leisure.
Process Support	Low skilled jobs particularly those that support production lines etc.
Prosperous	The next to highest band on the affluence scale derived from the 2011 Census data
Public Administration	Predominantly local and national government offices
Public Sector	A grouping of business sectors including Public Administration, Health and Education.
Rank	If the clusters are sorted according to a selected variable then this number indicates the position in the list.
Residential	Indicates that a postcode has predominantly private residences within it.
Residential Services	These services are often intermingled with private residences and can include Petrol Stations, Newsagents, Small grocers, Hairdressers etc.

# **Censation Glossary**

Religion	The 2011 Census included a voluntary question asking each respondent their religion, if they chose they ticked their choice from those available.
Seniors	Adults aged over 65, often living alone
Sikh	Indicates that a relatively high proportion of a postcode indicated that their religion was Sikh in a voluntary question in the latest UK Census.
Social Grade	A grouping of the population derived by the Market Research Society and used within Advertising and Marketing
SOHO	Small office and home office businesses
Some	Indicates that this characteristic is distinctive for that group although it doesn't fall into the top 10% for this variable.
Sometimes	4- 5 times per year
Stable	Indicates that the average length of residency in a postcode is between 3 and 6 years.
Striving	The next to lowest band on the affluence scale derived from the 2011 Census data
Struggling	The lowest band on the affluence scale derived from the 2011 Census data
Tenure	Indicates the type of contract that a respondent holds for their place of residence.
Transient	Indicates that the average length of residency within a postcode is below 3 years
Turnover	The rate at which people move in and out of a postcode.
Variables	Different descriptions of the characteristics of people within a postcode.
Wealthy	The highest band on the affluence scale derived from the 2011 Census data
Young Families	Adults living as a couple with children aged less than 11 years old.
Young Singles	Adults aged less than 45, who are living alone.