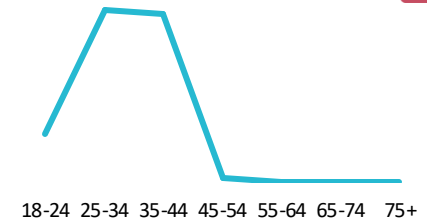
1. Squeezed new families

Households very likely to have dependent children living at home. More likely than other family segments to be lone parents, with arrears and in receipt of Universal Credit. Average levels of employment, but they are most likely to be working part time or in the evening, possibly around their family commitments.



Proportion of households c. 9%

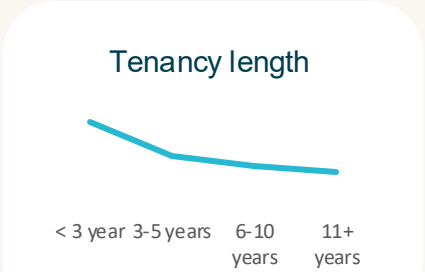


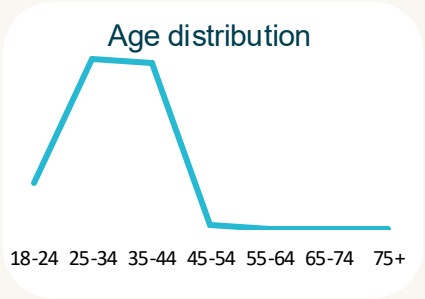
97%	Online	High
43%	Working	Typical
78%	Universal Credit	High

11%	Tenancy support	Low
31%	Gone without food	High
13%	Arrears	Moderate

1. Squeezed new families







Community & Wellbeing

Highly likely to feel satisfied with their neighbourhood (82%) and that it offers everything they need (87%).
Family group least likely to feel control of lives (84%). Generally, less likely to request support to manage their tenancy (11%).

Household Finances

This group is feeling the pinch, being unlikely to have money left (12%) or afford any luxuries (13%).
Around a third have gone without food (31%) or used a foodbank (29%).

Digital

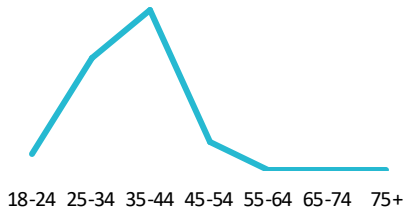
Highly likely to be online (97%) and to feel confident in using services online (86%). This group are most likely to have an online account and use it (70%).

2. Settled families

Households very likely to have dependent children living at home, be in work and pay their own rent. These residents are generally aged 25 to 54. This group is most likely to include shared owners.



Proportion of households c.11 %



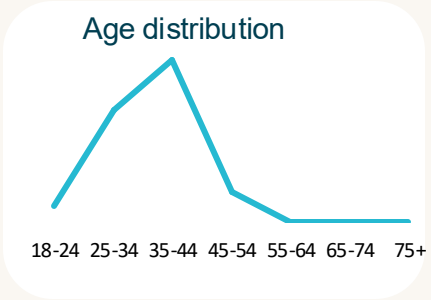
99%	Online	Highest
79%	Working	Highest
29%	Universal Credit	Low

4%	Tenancy support	Lowest
9%	Gone without food	Low
3%	Arrears	Low

2. Settled families







Community & Wellbeing

Happy in their neighbourhood: most likely to feel their neighbourhood is somewhere people from different backgrounds get along (82%) and high feeling of belonging (89%). Family group most likely to say their community will offer what they need in 10 years' time (61%)

Household Finances

This group is most likely to be working (79%) but less likely to have another adult in the home working (47%). Financially they are faring better than most working age groups, being able to afford some luxuries/having money left over (55%) but most have cut back on household spending (79%).

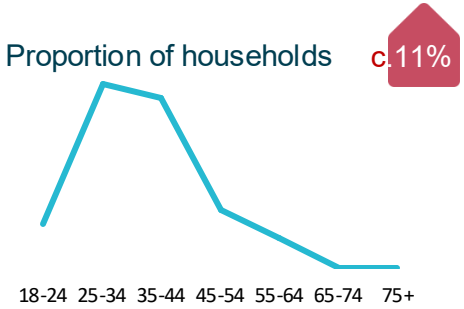
Digital

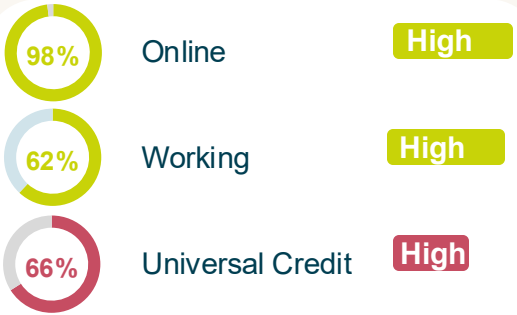
Most likely to be online (99%) and the most likely to have contacted Clarion by email (30%) or via the website (26%) in the past 12 months.

3. Over-stretched families

Family group most likely to be in high- and low-level arrears. Although similar in some ways to Squeezed New Families, this group has an older profile and is more likely to be in work, but just as likely to have used a foodbank.





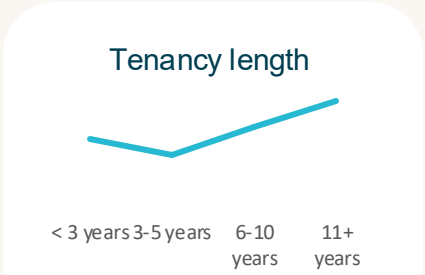


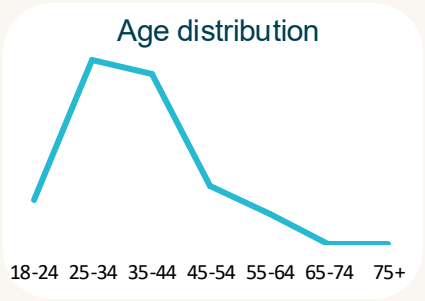


3. Over-stretched families



Clarion Opportunities





Community & Wellbeing

Lowest level of satisfaction with neighbourhood (76%) but highest level of feeling in control of their lives (87%). Similar to other family groups for most other wellbeing measures.

Household Finances

Likely to be struggling financially like Squeezed New Families but fewer in receipt of UC (66%). Second most likely group to run out of money (33%), high proportion going without food (35%); very likely to be in arrears.

Digital

In line with typical findings for their age; frequent internet users (98% online) and confident using online services (89%).

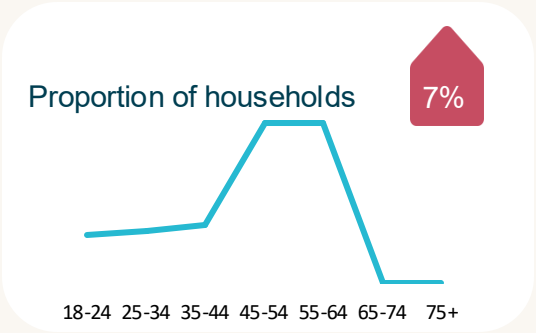
Landlord Relationship

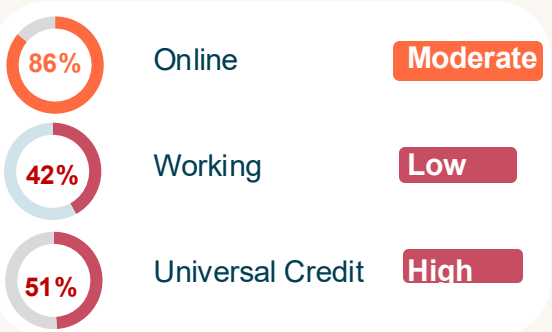
One of most likely to contact us using online methods (29% email, 13% livechat).

4. Over-stretched singles/couples



This group are characterised by having high arrears. They are typically middle-aged, likely to live alone and to feel lonely. Although a high proportion are in employment, many are also receiving Universal Credit, suggesting they are in low paid roles.



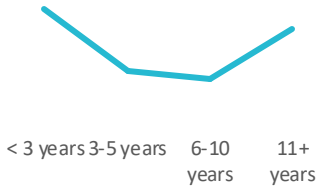




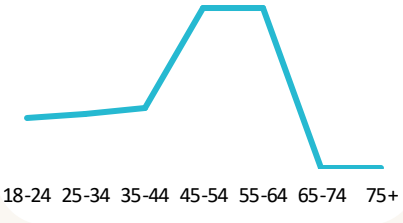
4. Over-stretched singles and couples



Tenancy length



Age distribution



Community & Wellbeing

Less than average levels of neighbourhood satisfaction (77%). Most likely to feel their community will not offer what they need in 10 years (33%), so may be interested in moving. Three quarters report feeling lonely to some extent (74%).

Household Finances

Group most likely to have gone without food because they couldn't afford it (40%) and a quarter have used a food bank (27%) in the last year. Likely to live in flats (62%).

Digital

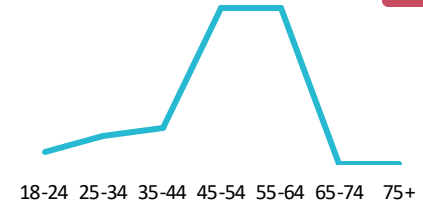
This group are less likely than peers to be online (86%) or to feel confident using online services (78% of those online). Instead, likely to contact Clarion by phone. Of working age, group least likely to have an online account and use it (46%)

5. Working age, no children, self-payers



These are older working age households, in employment, with higher levels of education. They are less likely to have dependent children at home or to be receiving Universal Credit. Faring quite well financially compared with their peers. Second highest proportion of shared owners.

Proportion of households c. 17%



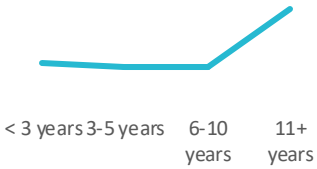
96%	Online	High
77%	Working	High
23%	Universal Credit	Low

8%	Tenancy support	Low
17%	Gone without food	Moderate
4%	Arrears	Low

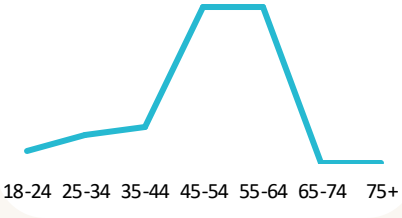
5. Working age, no children, self-payers



Tenancy length



Age distribution



Community & Wellbeing

Generally satisfied with their neighbourhood (83%) and feel they belong there (84%), but least likely to regularly talk to their neighbours.

Household Finances

17% shared owners. Lowest level of universal credit receipt in our working age segments (23%). Just about managing finances, but some difficulty (45% only enough for essentials, or run out of money). Very few in any arrears.

Digital

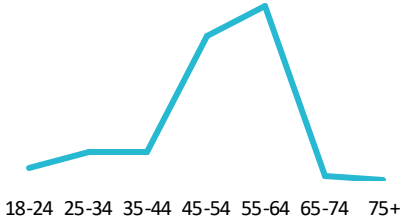
96% of this group are online, most are confident using online services (84%). Over half have and use a Clarion online account (57% of internet users).

6. Middle aged, on benefits

Typically aged 45-64 and living alone, this group are likely to be in receipt of Universal Credit and are most likely to be unemployed but looking for work. Struggling financially, with a high proportion having to go without food. This is the second largest of Clarion's segments.



Proportion of households c. 17%



80% Online **Moderate**

21% Working **Lowest**

41% Universal Credit **Moderate**

28% Tenancy support **Highest**

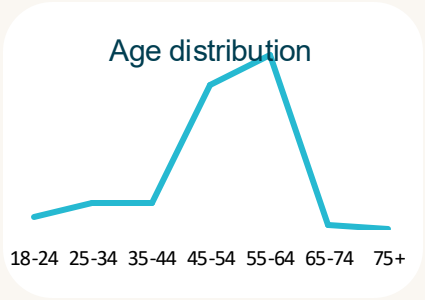
28% Gone without food **High**

10% Arrears **Moderate**

6. Middle aged, on benefits







Community & Wellbeing

Joint least likely to feel in control of their lives (69%). Less likely than average to talk to their neighbours (70%), and most likely to feel lonely at least occasionally (51%).

Household Finances

41% in receipt of Universal Credit. Likely to be struggling financially: 64% only have enough for essentials or run out of money, 81% cut back on household spending. One in five unemployed and looking for work (19%).

Digital

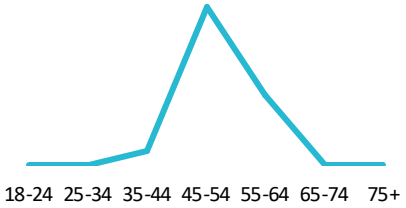
Lower levels of internet use than their working age peers (80%), and also less confident using services (74%).

7. Would-be empty nesters



Clarion's smallest segment, these are settled, middle-aged people, likely with adult children in the home who are able to contribute financially. Households in this segment do comparatively well: they are reasonably healthy, financially stable and socially connected.

Proportion of households c. 2%

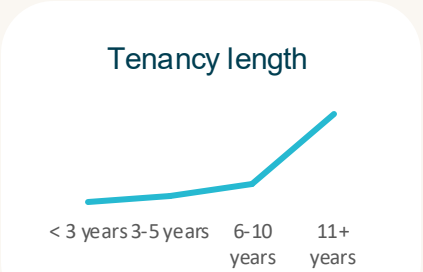


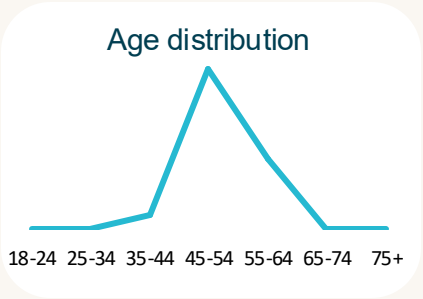
91%	Online	High
51%	Working	Typical
40%	Universal Credit	Moderate

14%	Tenancy support	Typical
14%	Gone without food	Low
1%	Arrears	Lowest

7. Would be empty nesters







Community & Wellbeing

Tend to be satisfied with their neighbourhood (86%) and regularly talk with their neighbours (80%). More than half live in houses and have at least one other adult living with them.

Household Finances

Likely to be in work themselves (51%) and have another adult in work (31%). Half are running out of money or only enough for essentials (51%), but low levels of arrears

Digital

High levels of internet use (91%) and tend to be more confident compared to older segments using services online (84%).

Landlord Relationship

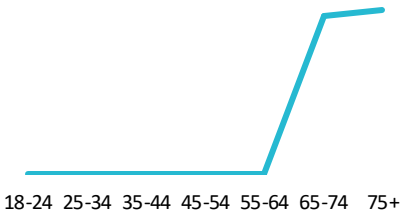
Despite being digitally connected, still likely to have contacted us by phone (77%) in the last year.

8. Older struggling

Despite being of retirement age, residents in this segment are more likely to still be in employment than their peers. Even so, they are to be struggling financially and likely to be in arrears. Although often living alone they are more digitally connected than other residents of a similar age.



Proportion of households c. 4%



64% Online **Low**

10% Working **Retirees**

38% Universal Credit **Moderate**

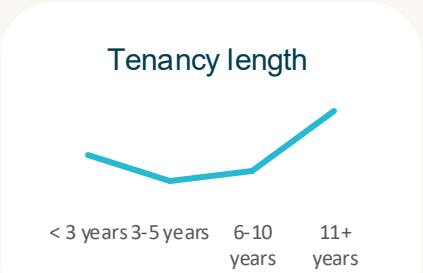
18% Tenancy support **High**

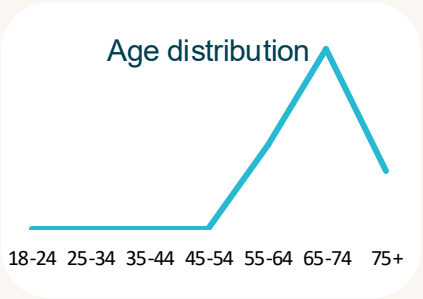
18% Gone without food **Moderate**

26% Arrears **High**

8. Older struggling







Community & Wellbeing

Satisfied with their neighbourhood (85%), this segment also feels they belong there (92%).

Household Finances

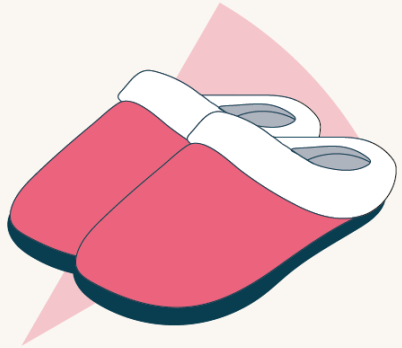
Although not struggling financially much as some of the working age segments, this segment may still have high arrears and 79% have cut back on household spending this year.

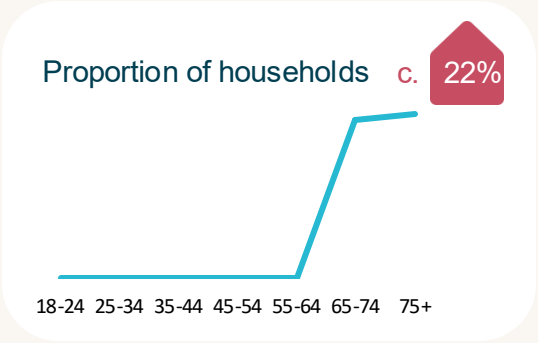
Digital

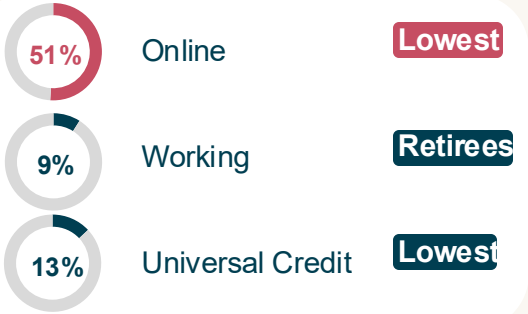
Although a low percentage online (64%) this is higher than their peers. Even so, 40% are not confident using online services.

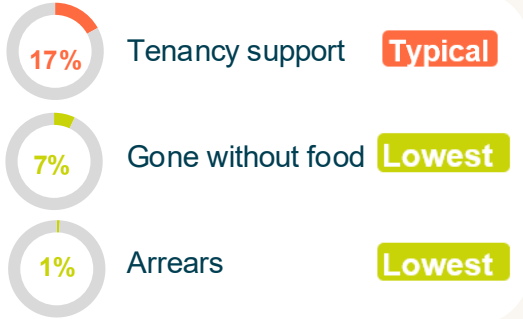
9. Comfortable retirees

This is our largest customer segment. The group are generally aged over 65 and have good relationships with their neighbours. They are the least likely to be online. They are unlikely to be in rent arrears or have gone without food.

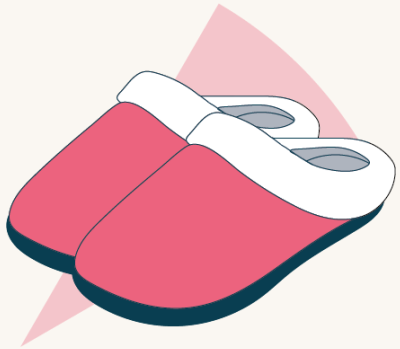


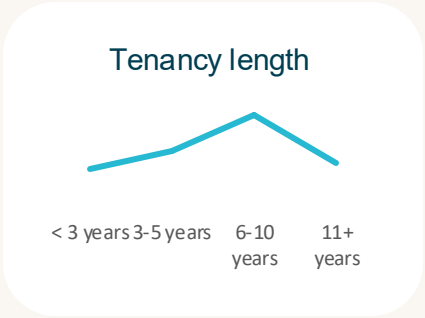


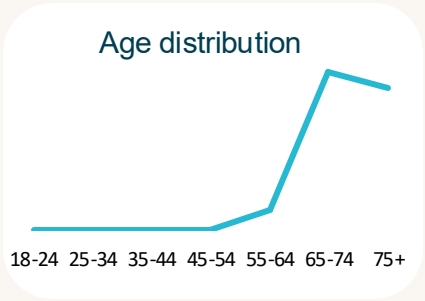




9. Comfortable retirees







Community & Wellbeing

This segment feels positively towards their neighbourhood; they are joint most likely to feel safe there (76%) and highly likely to feel satisfied with where they live (86%).

Household Finances

Financially, this segment is faring well compared to all other groups, with 42% able to afford luxuries or have money left over at the end of the week. Two thirds have had to cut back on household spending, the lowest of all segments. Least likely to have used a food bank (5%) or gone without food (7%).

Digital

Lowest proportion of internet users (51%) of whom 36% do not feel confident using online services. Only a third of internet users have an online account and use it (34%).