Figure 1: **Prosperous Professionals**

This cluster contains a high proportion of people in professional and technical occupations including senior positions with high levels of qualifications. Home ownership is high, as is detached housing. There are a large number of married and cohabiting people in this cluster, in particular with children. Full time employment, very good health and 2 or more cars per household are all characteristic of this group. The proportion of people in the age range of 30-44 is high of this group.

The level of vulnerability for this group is considered very low as there are very few characteristics associated with vulnerability.

Consumer Vulnerability Score: 1 / 5 (Very Low)

Figure 2: **Well Established**

This cluster also contains a large number of professionals, though the focus of this cluster is an older age range of 45-80 and so also contains pensioners. A large proportion of the non-retired workers are self-employed. The proportion of home ownership is high, as is the proportion of people living in detached housing. The proportion of married and cohabiting people is high in this group. The proportion of one person households above 65 is also relatively high, as are people who provide unpaid care. People in this group typically have higher level qualifications. Households typically contain 2 or more cars.

The level of vulnerability for this group is considered generally low as there are few characteristics associated with vulnerability. The high proportion of retired people, households containing a lone person over 60 and people providing unpaid care however does increase vulnerability somewhat.

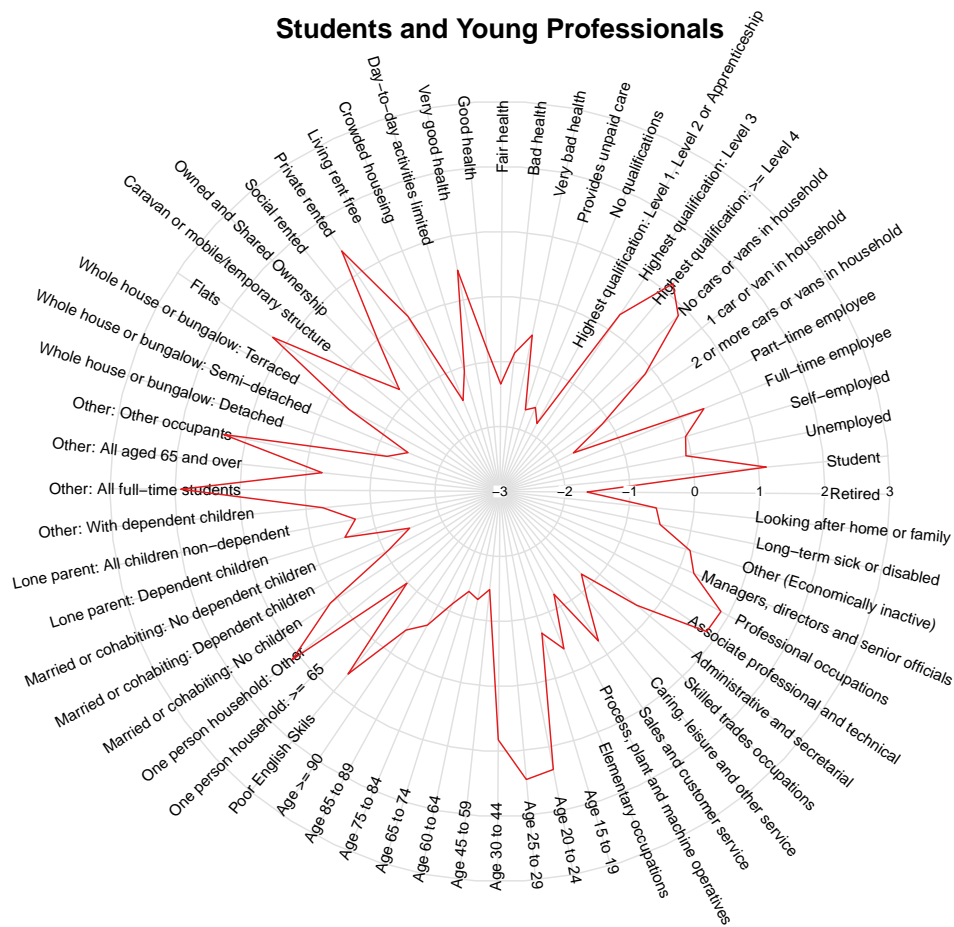**Consumer Vulnerability Score: 2 / 5 (Low)**

Figure 3: **Students and Young Professionals**

This cluster contains a high proportion of full time students and full time employees of around ages 20 to 29. For housing the proportion of flats is high as is private rent. High levels of qualifications and professional occupations are characteristic of this group. Very good health is characteristic of this group. There are also a reasonably high proportion of people with poor English skills in this cluster.

This group does not exhibit many vulnerable characteristics except for poor English speakers and a lack of cars in the household.

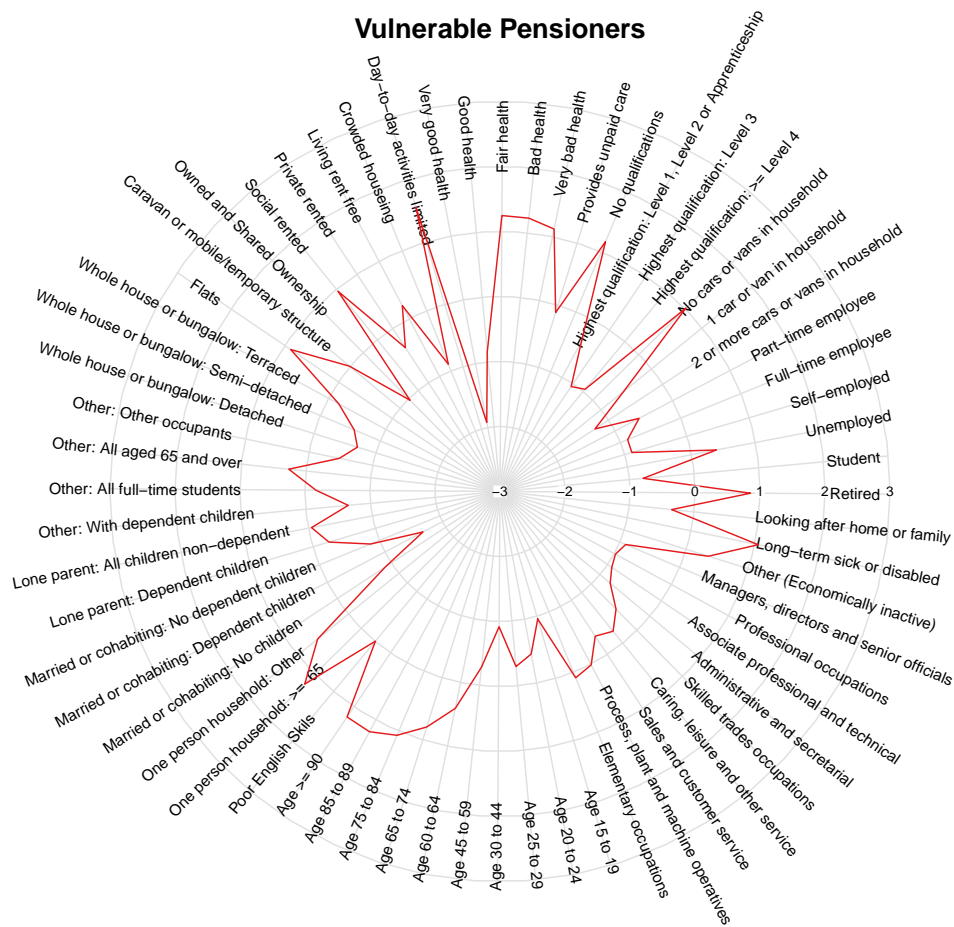**Consumer Vulnerability Score: 2 / 5 (Low)**

Figure 4: **On a Budget**

This cluster contains a high proportion of people in trades, sales, and leisure, as well as a high proportion of unemployed or long term sick/disabled. Qualification levels are generally low. The proportion of people with fair or poor health is high, as well as those with limited day to day activities. This group contains high proportions of married/cohabiting people with children and also lone parents. Semi-detached and terraced housing is characteristic of this cluster. None of the higher proportion scores are particularly different to the country mean making this a fairly average group of people.

There are several indicators of vulnerability in this cluster meaning that consumer vulnerability is fair for this group but still less vulnerable some than other groups.

Consumer Vulnerability Score: 3 / 5 (Mid)

Figure 5: **Vulnerable Communities**

This cluster contains a high proportion of people with poor English skills, lone parents, and long term sick/disabled. Flats or terraced housing, and social renting is characteristic of this group. The health of people in this group varies. Unemployment is high and those that are in work are typically in lower paying jobs. A large proportion of homes do not have a car. The age range is young to mid-aged at around 15 to 44.

This group exhibits several vulnerable characteristics.

Consumer Vulnerability Score: 4 / 5 (High)

Figure 6: **Vulnerable Pensioners**

The age range for this group is around 60 to 90 with a high proportion
of one person households over 65. Social rented flats are characteristic
of this cluster, as is having no cars in the household. There are a high
proportion of people with limited day-to-day activities, as well as fair
to very bad health. The proportion of people with good health is low
and with very good health it is very low. People in this group who are
retired or long-term sick/disabled are characteristic of this group. Those
that work are typically in elementary occupations or process, plant and
machine operatives.

This group has a high number of vulnerable characteristics.

Consumer Vulnerability Score: 5 / 5 (Very High)