

The 14 new Financial Strategy Segments groups and their key characteristics:

Group name	% of UK population	Prevalent location	Key characteristics
<b>Bright Futures</b>	5.4%	<ul style="list-style-type: none"> <li>Wandsworth</li> <li>Hammersmith &amp; Fulham</li> <li>City of London</li> </ul>	Young professionals, in their 20s and 30s building their careers. Mainly single and on graduate salaries, many Bright Futures have overdrafts and few have savings. They use the Internet frequently and turn to family and friends for advice.
<b>Single Endeavours</b>	8.04%	<ul style="list-style-type: none"> <li>Newham</li> <li>Tower Hamlets</li> <li>Hackney</li> </ul>	Young singles and sharers working to establish themselves with low commitments. Mainly aged in their 20s and early 30s, this group regularly uses overdrafts, have low financial commitments and a high internet and mobile phone use.
<b>Young Essentials</b>	3.76%	<ul style="list-style-type: none"> <li>Manchester</li> <li>Nottingham</li> <li>Dundee City</li> </ul>	Young people in their 20s on low income renting affordable accommodation. Young Essentials tend to struggle with bills and have a high mobile phone use.
<b>Growing Rewards</b>	5.93%	<ul style="list-style-type: none"> <li>Wokingham</li> <li>Richmond-Upon-Thames</li> <li>Hart</li> </ul>	Families in their 30s and 40s, Growing Rewards benefit from two professional salaries. A high mortgage commitment is combined with a good savings account. An above average spend on insurance, this group also has life insurance and critical illness cover. They are regular users of the Internet.
<b>Family Interest</b>	4.74%	<ul style="list-style-type: none"> <li>Blaby</li> <li>Rushmoor</li> <li>Stevenage</li> </ul>	Growing families with mid range incomes and high expenses. With young and school age children, Family Interest tend to live in semi-detached or terraced homes. They have an above average use of credit cards and like to balance transfers to new deals. They also have payment protection insurance, pet insurance and life insurance.
<b>Accumulated Wealth</b>	3.95%	<ul style="list-style-type: none"> <li>Kensington &amp; Chelsea</li> <li>Elmbridge</li> <li>South Bucks</li> </ul>	Affluent families with high incomes, many assets and expensive homes. Accumulated wealth have a range of investments including stocks and shares, equity ISAs as well as property as an investment. They spend on insurance products, invest into a pension and overall, have a sophisticated knowledge of personal finance issues.
<b>Consolidating Assets</b>	7.46%	<ul style="list-style-type: none"> <li>Isles of Scilly</li> <li>Wokingham</li> <li>East Renfrewshire</li> </ul>	Families in their middle years who have built a strong financial foundation, adding to savings regularly and an increasing amount of equity in their home. Many have above average salaries and provide support for older children.
<b>Balancing Budgets</b>	13.11%	<ul style="list-style-type: none"> <li>Blackpool</li> <li>Ashfield</li> <li>Derry</li> </ul>	Families in their middle years balancing expenses with average incomes. Balancing Budgets tend to live in terraced and semi-detached housing on a repayment mortgage. They have limited savings, and some have financial difficulties so are keen to find value for money.
<b>Stretched Finances</b>	7.41%	<ul style="list-style-type: none"> <li>Manchester</li> <li>Nottingham</li> <li>Knowsley</li> </ul>	Middle aged adults with limited incomes, Stretched Finances tend to have lower skilled jobs and are often in rented accommodation. Many receive benefits.
<b>Established Reserves</b>	9.13%	<ul style="list-style-type: none"> <li>Isles of Scilly</li> <li>Ceredigion</li> <li>Rochford</li> </ul>	Aged in their late 50s / early 60s many are pre retirement households with good savings. Trying to reduce financial commitments, many in this group have good levels of savings and own their homes outright. Established Reserves are also likely to own Cash ISAs, premium bonds and pension plans.
<b>Seasoned Economy</b>	5.83%	<ul style="list-style-type: none"> <li>Newham</li> <li>Strabane</li> <li>Cookstown</li> </ul>	Pre retirement households who are experienced at making ends meet. Many rely on their own judgement when making financial decisions.
<b>Platinum Pensions</b>	4.79%	<ul style="list-style-type: none"> <li>Isles of Scilly</li> <li>Mole Valley</li> <li>Chiltern</li> </ul>	Retired singles and couples with good pensions. This group tends to have high level of investments, own property outright and have a high disposable income.
<b>Sunset Security</b>	11.69%	<ul style="list-style-type: none"> <li>Tendring</li> <li>North Norfolk</li> <li>West Somerset</li> </ul>	Retired people with modest pensions and security of home ownership. This group consists of cautious investors who like to make transactions face-to-face.
<b>Traditional Thrift</b>	8.77%	<ul style="list-style-type: none"> <li>Blaenau Gwent</li> <li>Merthyr Tydfil</li> <li>Kingston Upon Hull</li> </ul>	Elderly people on state pensions with low incomes. Bills can be a struggle for this group and many don't have savings.