



Personicx lifestyle segmentation

The Netherlands

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Personicx segmentation

Personicx is the most innovative consumer segmentation system on household and postcode level. Once again, it goes one step further than the traditional socio- and demographic segmentation systems, by taking into account social, cultural, historical and situational factors. Personicx is life stage segmentation; the Behavior of consumers is related to the stage of their life.

The households in the Netherlands are assigned to one of the 46 unique Personicx groups, based on Behavior and life stage determining characteristics. Households are classified by using data from 4Orange's CCI Lifestyle Database and external sources such as the CBS (Central Bureau for Statistics). The CCI database contains survey data of the Centre for Consumer Information (CCI). In this database, information from over 1,8 million households is collected. For each individual household, over a thousand distinct characteristics are known. The households in each of the 46 Personicx groups share unique characteristics and show similar consumer Behavior, specific for that Personicx group and different from households in all the other groups. Each type is portrayed by an imaginative description: a picture of its characteristics and lifestyle.

Personicx is available both for US households and for other European countries.

Applications

Linked to the customer database, Personicx forms a powerful strategic, analytical and tactical tool for direct, database and local marketing objectives. Personicx can offer answers to critical marketing questions, such as:

- Who are my best customers?
- Who demonstrates the most similarities with my best customers?
- What customers am I at risk of losing to the competition?
- What message should I be sending to my loyal customers?
- Considering the location, how well does this retail outlet perform?
- What markets offer the most potential?
- Who visits my website?

Personicx Codes

In addition to a unique name, each cluster has its own code. Based on the average composition of the household, the 46 clusters belong to one of the twelve main groups. The Personicx codes consist of three elements: a group number (ranging from 1 to 12), next a letter, followed by the cluster number (ranging from 1 to 46).

The first number of the code indicates the main group to which it belongs. This is based on age category. 1 indicates the youngest households, 12 indicates the oldest households. The letter stands for the life stage of the cluster. The combinations of the numbers and letters form the following main groups:

1Y	Starters
2Y	Young Couples
3X	Young Singles
4K	Young Families
5K	Families with school-going children
6K	Families with adolescent children
7X	Middle class households without children
8M	Older Couples
9M	Older Singles
10R	Retired Couples
11R	Senior Couples
12R	Single Elderly

The number following the code of the main group is the cluster number. The 46 clusters are divided into 3 life stages: Households without children living with them, Households with children living at home and Elderly. This division is based on life stage and composition of the household. The first group consists of the starters, young couples, young singles and the middle class households without children. The second group concerns Personicx clusters that consist of households with children at home: young families, families with school-going children and families with adolescent children. Finally, the last group is formed by clusters with older households: retired couples, senior couples and single elderly. The overview below shows the three main groups together:

Households without children	Households with children living at home	Elderly	
1Y10	CV & Commercial TV	10R44	Grandchildren & Stock Market
1Y09	Public Transport & Pub Lunches	10R43	Antique Auction & Holiday Trade Fair
2Y11	Starter Home & Luxury	10R42	Church & Local TV
2Y12	Smoothies & Gadgets	10R45	Tear-jerker & Shopping Trolley
3X02	Last Minutes & All Inclusive	10R41	Neighborhood Bingo & Stamp Collection
3X04	Budget & Cinema	11R35	News Magazines & Investments
3X03	Career & Credit Card	11R40	Bicycle Trips & Donations
3X01	Underground & Worldwide Web	11R46	Board Games & Begonias
7X17	Empty Nest & English Garden	12R37	Gin & Season Ticket
7X25	Villa & Riviera	12R39	Puzzles & Slippers
7X05	Cooking Gadgets & Musicals	12R38	Sudoku & Group Holidays
8M36	Sailboat & Inheritance		
8M33	Tennis Court & Cookbook		
8M16	Concert Hall & City Trip		
8M34	Vegetable Garden & Volunteer Work		
8M31	Allotment & Trailer		
8M32	Clothesline & Green Thumb		
8M30	Neighbors & Barbeque		
9M24	Golden Oldies & Fish and Chips		
9M29	Coupon & Cryptogram		
4K15	Buggy & Piggybank		
4K14	Local Shops & Playground		
4K18	Game console & MPV		
4K13	Sandbox & Seashore		
4K19	Horse & Station Wagon		
4K20	Crèche & Cash		
5K07	Single Parent & Discounter		
5K06	Attraction Park & Entertainment		
5K08	Cable & Flatscreen		
5K22	Scooter & Farm		
5K23	Private Banking & Au Pair		
6K28	Wine Cellar & Teen's Room		
6K26	Glamping Park & Study book		
6K27	Homework & Vegetable Garden		
6K21	Prepaid Mobile & Soccer Dad		

1Y10 CV & Commercial TV



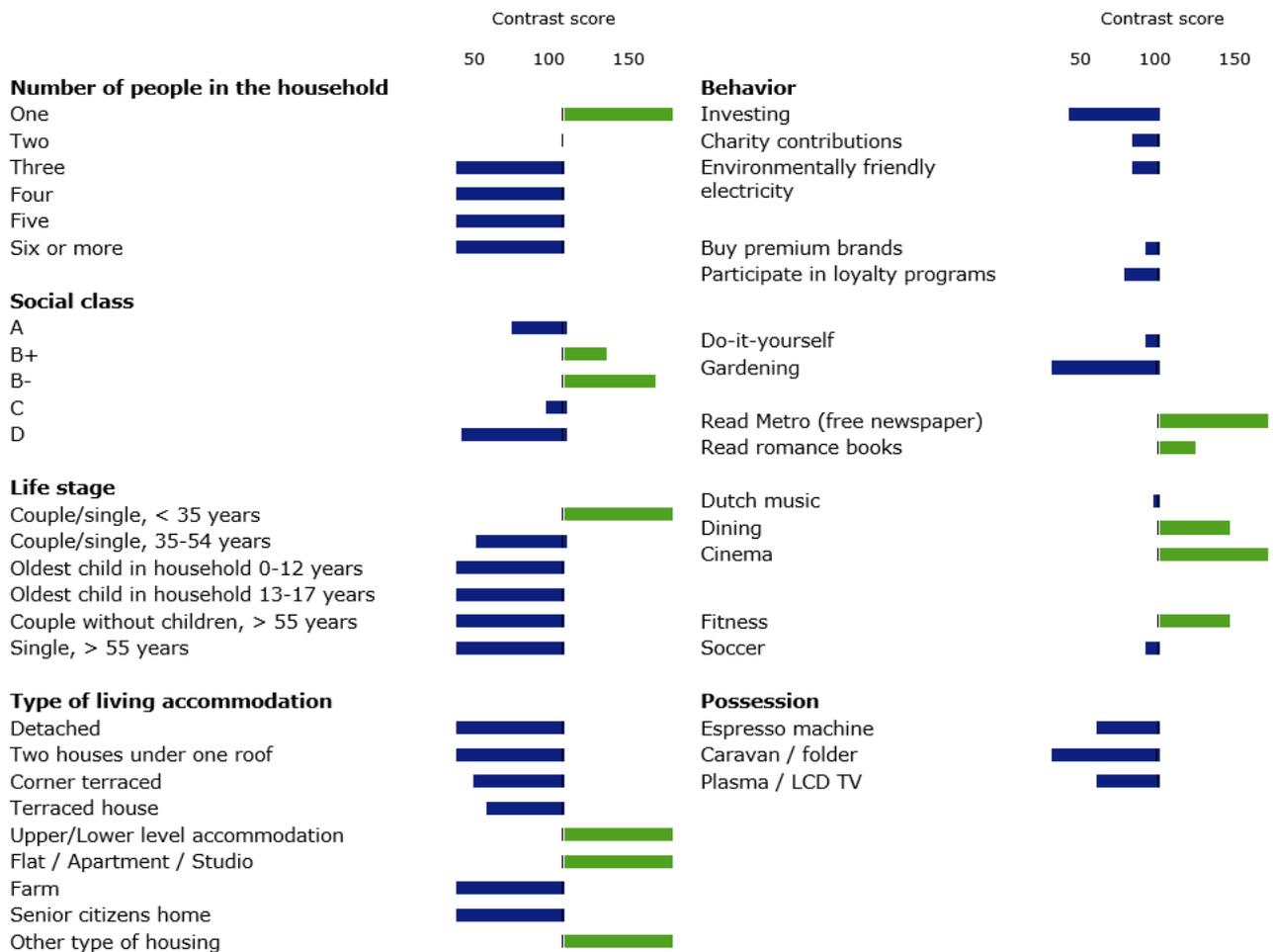
Key figures

Age of main income provider	18 – 34 years
Marital status	single/ living together
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	urban

Description

Small households with young singles or couples aged up to 35. They have an intermediate to higher level of education and are at the start of their professional career. The young households with an income around or below modal, have few financial products and give little to charity. Their rented maisonette or apartment contains some modern, luxury appliances and they usually also have a car. The young working households go to the cinema, pop concerts, theme parks and restaurants in their leisure time. They often watch (online) films or watch programmes on commercial TV channels. They also often read women's magazines, free newspapers and books. This type often goes on a holiday in the sun.

Characteristics



1Y09 Public Transport & Pub Lunches



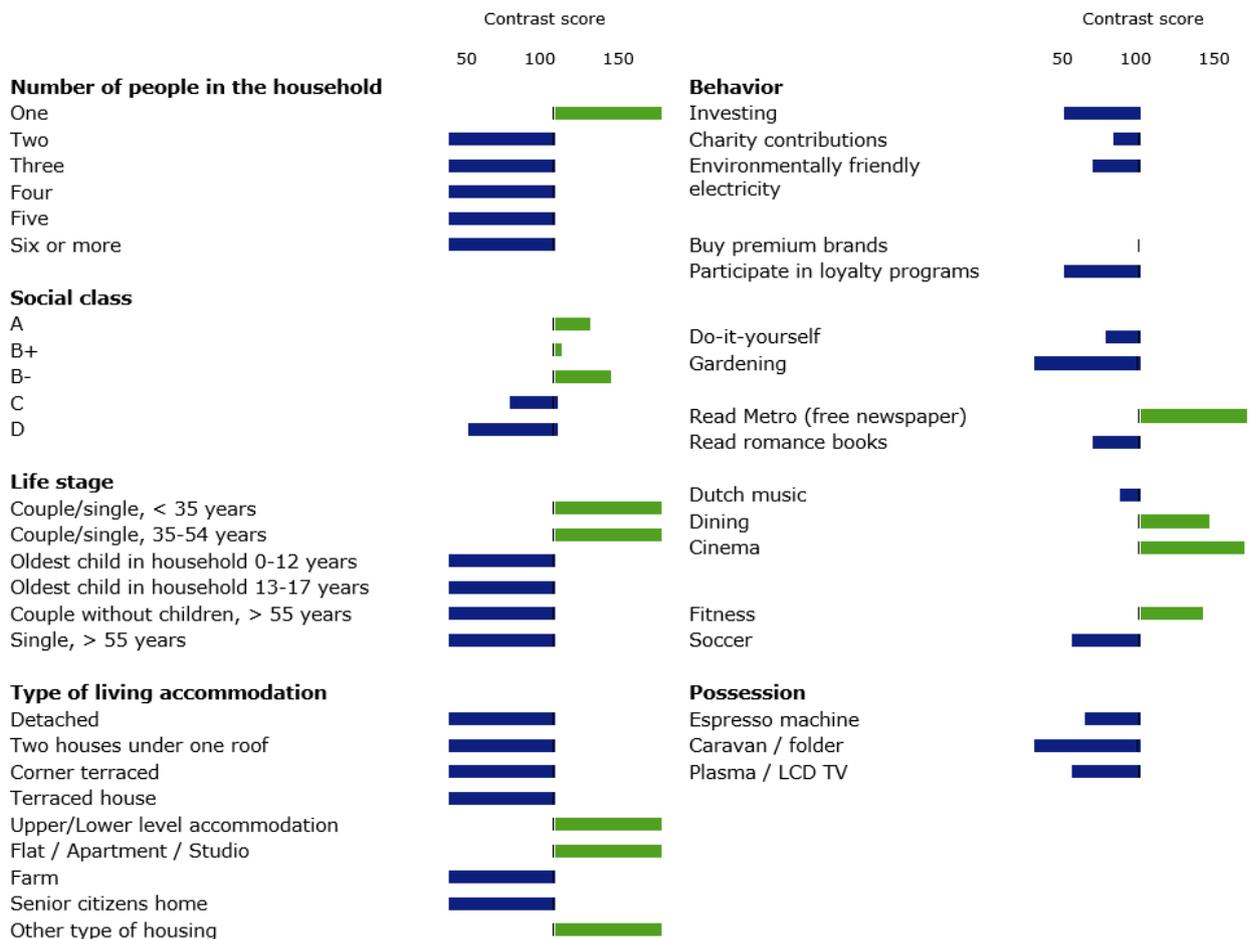
Key figures

Age of main income provider	18 – 34 years
Marital status	single/ living together
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	urban

Description

Young, well-educated singles. Just entering the labour market and living in a rented flat or small house in a very urban area. They do not have a car and travel to work by public transport. They therefore mainly read the free newspapers and single editions of some popular newspapers as well as many special interest books but hardly ever read magazines. They are true Internet users, especially for their career planning. Despite their below-modal income, the young spend a considerable amount of money on leisure activities: they go out a lot, often go to the theatre, concerts and cinemas, they like to travel and often go out for a meal. Moreover, they mainly do their shopping at Albert Heijn (A-supermarket) where they buy healthy and responsible products more often than average. They have few luxuries in the household, few financial products and are less generous about donating to good causes.

Characteristics



2Y11 Starter Home & Luxury



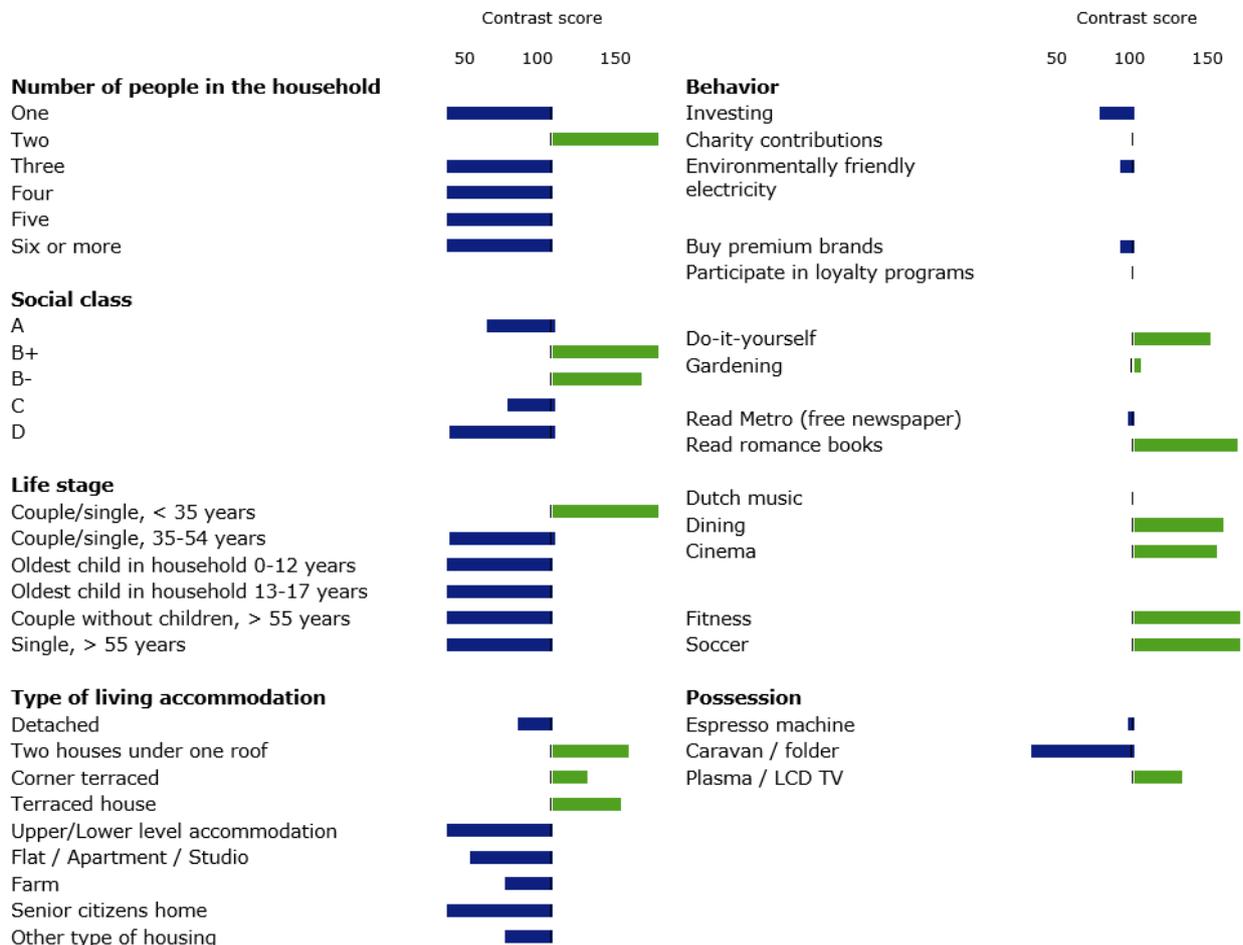
Key figures

Age of main income provider	25 – 34 years
Marital status	living together
Children living at home	none
Family income	1.5 – 2x average
Living accommodation	owned
Urbanization degree	provincial / rural

Description

Young households without children living in a moderately to less urban area. The main cost winner is educated to intermediate level and usually works in middle management. The dual earners have a relatively high income and lead a carefree and reasonably luxurious life. In addition to one or two cars and/or often a motorcycle in front of the house or in the garage, the young couples have a reasonable amount of modern visual and sound equipment in their owner-occupied house. They read few newspapers, a lot of young women's magazines and take the Veronica Magazine as their TV listings guide and mainly watch commercial TV channels and (online)films. In addition to the sports club and the soccer club, these households regularly visit the cinema, theatre or a pop concert and like to go out for meals. Their holidays consists of sun, sea and sand. They are also interested in fashion, cooking and DIY.

Characteristics



2Y12 Smoothies & Gadgets



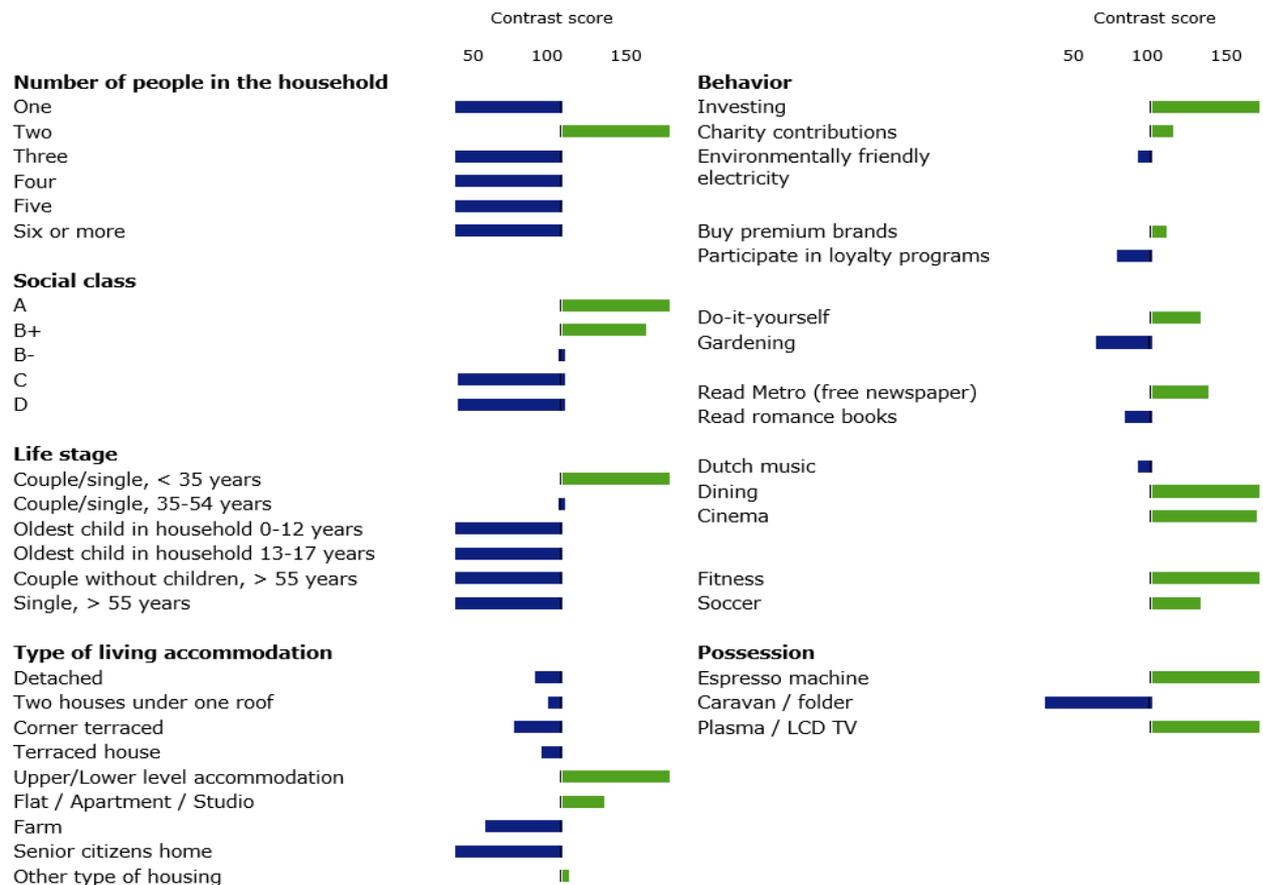
Key figures

Age of main income provider	25 – 34 years
Marital status	living together
Children living at home	none
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	urban

Description

Status-oriented young couples without children who have already achieved a lot in their 25-35 years. The highly-educated dual earners enjoy a very high income. They often (both) own their leased car from a higher price bracket to their senior position. They live in a very urban area in an owner-occupied dwelling. This may be either high-rise or low-rise. Their home has top-of-the-range, modern household appliances and entertainment equipment. They do most of their shopping at Albert Heijn (A-supermarket). Status is important, as is having the latest technological gadgets. The young couples live conscientiously: they do a lot of sport, they use healthy and responsible products and read a lot: mainly the national newspapers, news magazines, (non-fiction) books, literature and also many lifestyle and glossy magazines. The highly-educated couples are keen investors and spend as much as they need to on going out, hobbies and holidays. Despite their standard of living, they give relatively little to charity.

Characteristics



3X02 Last Minutes & All Inclusive



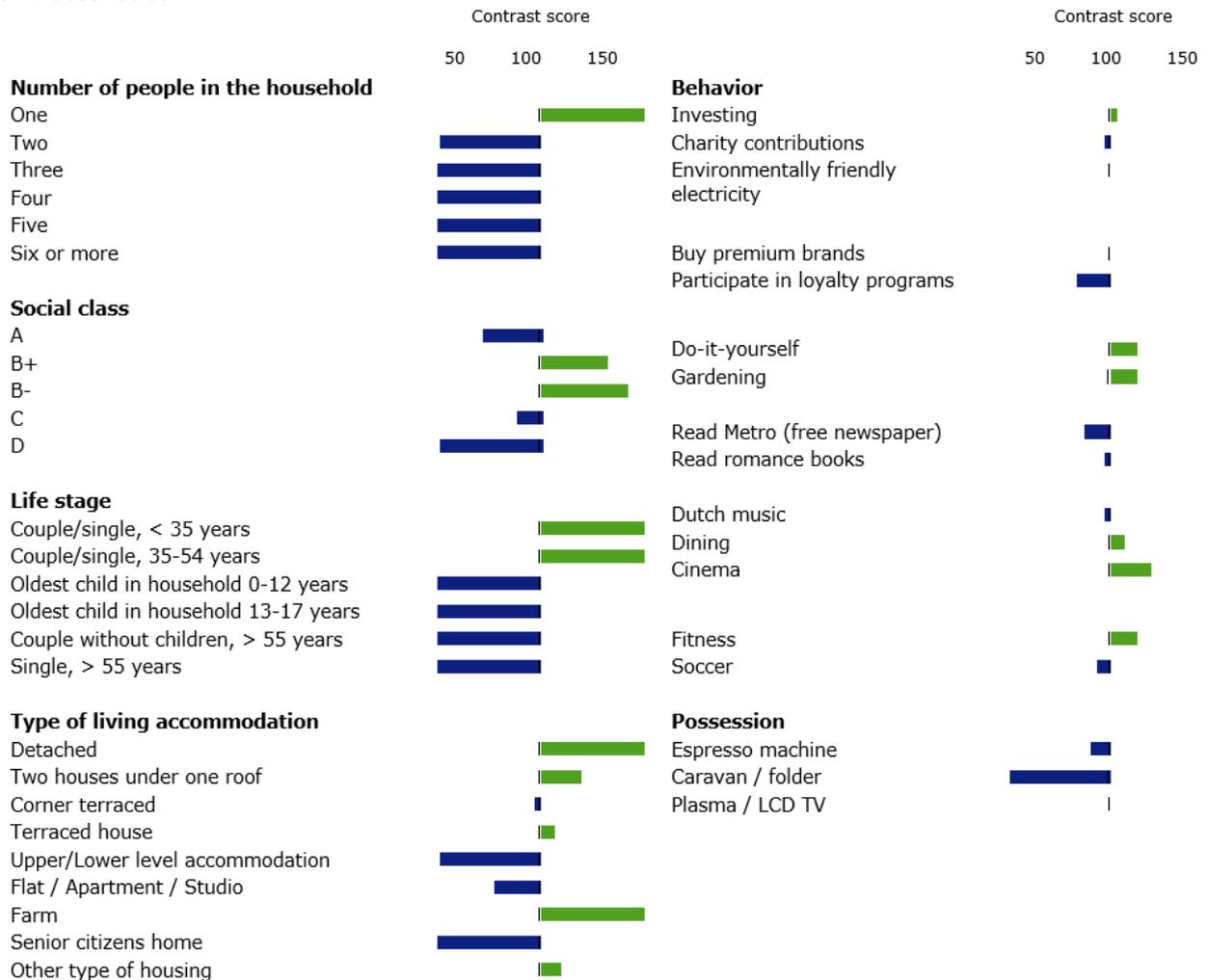
Key figures

Age of main income provider	18 – 49 years
Marital status	single/ divorced
Children living at home	none
Family income	average
Living accommodation	owned
Urbanization degree	rural

Description

Singles or couples aged 25-50 with no children. They are educated to intermediate level and work in middle management and their income is modal. The small households live in a less urban area which is also expressed in their lifestyle. They own a cheap car and in some cases also a motorcycle. They have more general financial products including a savings account, a company pension scheme and a mortgage on their home. They have modern entertainment equipment in their family home. If they read a newspaper it is usually a regional daily and they watch the newer commercial television channels. They use the Internet at home for various purposes. They are rather sporty, often go out and in the summer usually fly to go on holiday.

Characteristics



3X04 Budget & Cinema



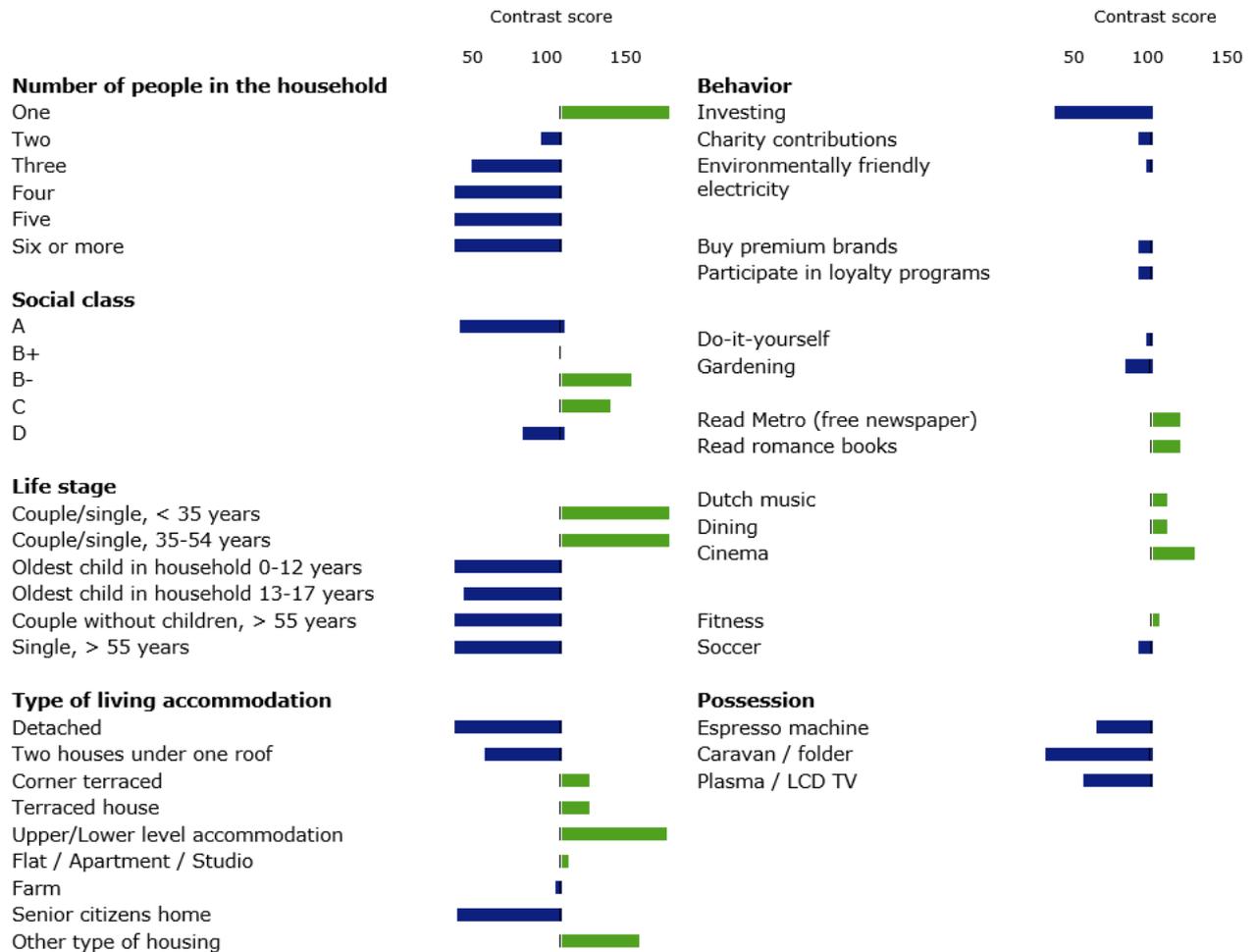
Key figures

Age of main income provider	18 – 44 years
Marital status	single/ divorced
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	rural

Description

A mixture of household types, both young and old, singles and couples, mostly with no children. The main breadwinner is educated to intermediate level and has a (below-)modal income. The households have few financial products and give little to charity. They buy their shopping at the cheaper supermarkets and the cut-price chemists. The small households live in a small house or flat in a less urban area with the usual household appliances and entertainment equipment. They have a cheaper car or none. Few newspapers or magazines are read in the household apart from a regional daily, but they watch a lot of videos, DVDs and commercial TV channels. The members of these households are not very sporty but go out regularly.

Characteristics



3X03 Career & Credit Card

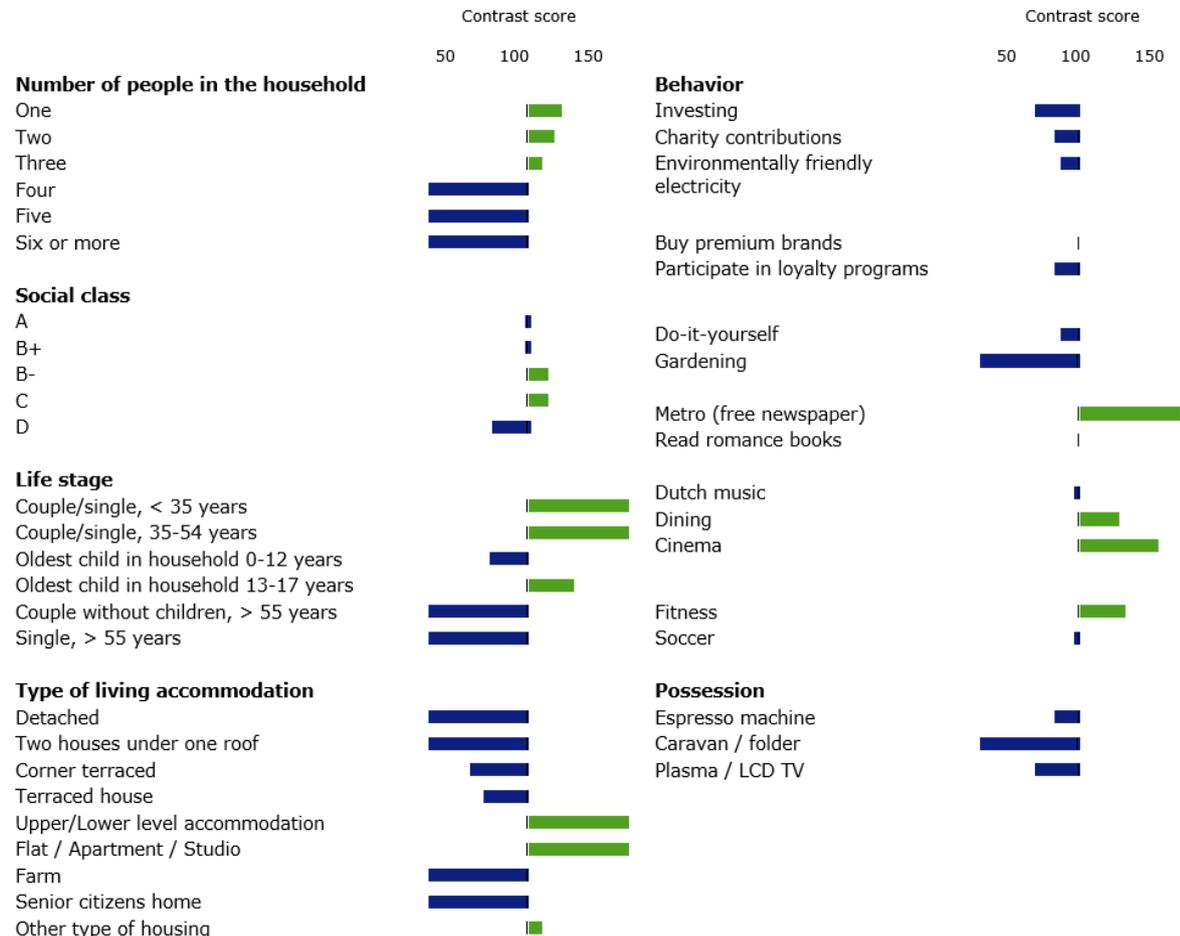


Key figures	
Age of main income provider	18 – 49 years
Marital status	single/ divorced
Children living at home	none or older children
Family income	1.5x average
Living accommodation	rented
Urbanization degree	urban

Description

Singles or couples aged 25-50 with or without children. They are relatively highly educated and work in middle management and enjoy a modal income. They deliberately concentrate on their career. The households have few financial products and give little to charity. Nevertheless, this type buys the generally more expensive healthy and responsible products more than average. The small households live in a highly urban area in a rented maisonette or flat and go into town a lot to the cinema or to go out (for a meal), they also watch a lot Video on Demand (VOD). They mainly read single editions of daily newspapers, free news magazines and (non-fiction) books. If they have children living at home, there is often a games console and in addition to the commercial music channels TMF and MTV, they also watch children's channels such as Nickelodeon or Fox Kids. This type enjoys travel and travels frequently both within and outside Europe.

Characteristics



3X01 Underground & Worldwide Web



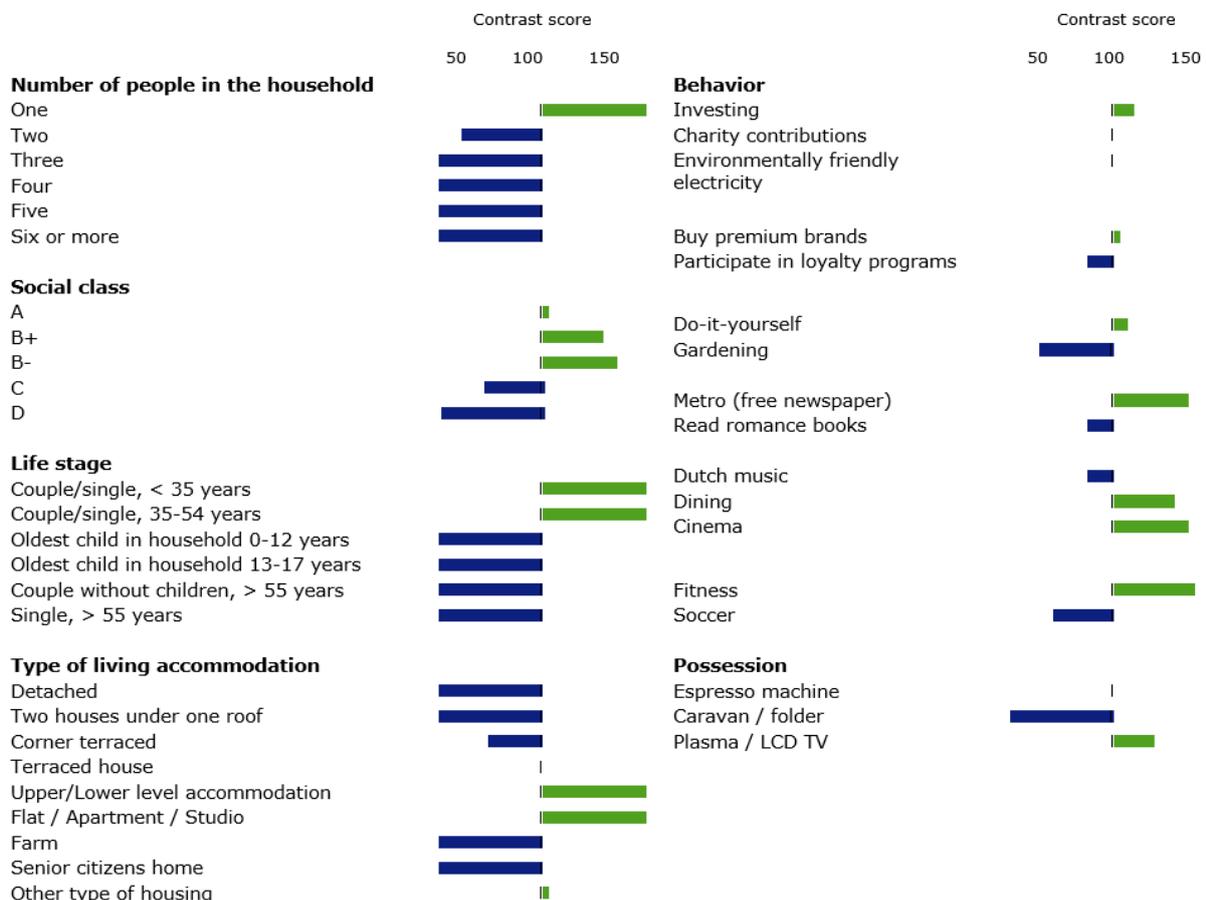
Key figures

Age of main income provider	18 – 49 years
Marital status	single/ divorced
Children living at home	none
Family income	1.5x average
Living accommodation	owned
Urbanization degree	urban

Description

Prosperous singles or couples aged 25-50 with no children living at home. They are educated to intermediate or higher level and work in middle management and their income is modal or higher. They deliberately concentrate on their career. The small households live in a highly urban area which is also expressed in their lifestyle. They have a cheaper car or none. They have the more usual financial products such as a company pension, mortgage and savings account. This type mainly buys A brands and some healthy and responsible products at Albert Heijn (A-supermarket). Their owner-occupied maisonette or flat contains the requisite modern entertainment equipment. They mainly read the free newspapers and news magazines and various (non-fiction) books and use the Internet for various purposes. The singles or couples often go out, have stylish hobbies and are very sporty. They also enjoy travel and often fly to go on holiday both within Europe and beyond.

Characteristics



4K15 Buggy & Piggybank



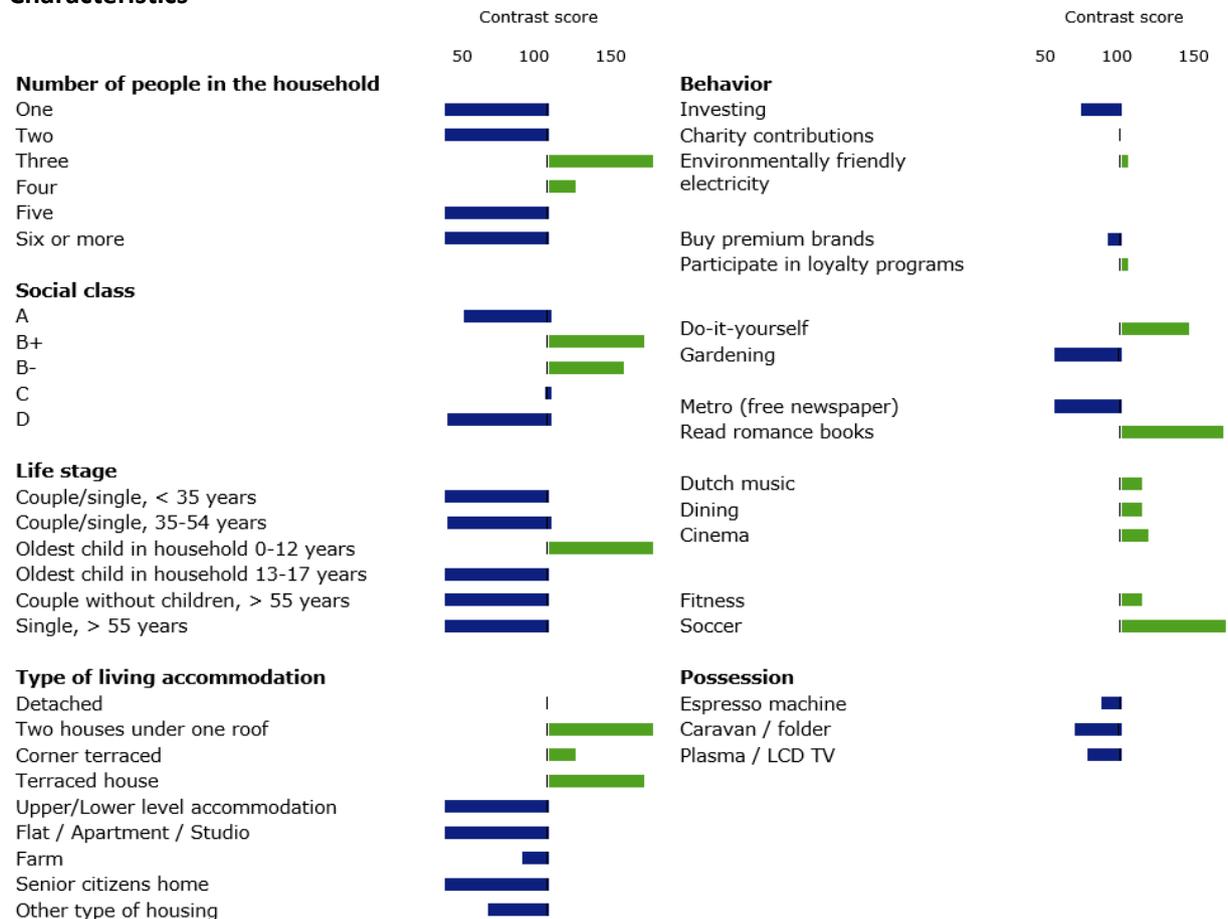
Key figures

Age of main income provider	25 – 34 years
Marital status	married/ living together
Children living at home	very young children
Family income	1 to 1.5x average
Living accommodation	owned
Urbanization degree	rural

Description

Young households with a child under 5 and relatively often the main breadwinner is aged between 25 and 35. This main breadwinner is educated to intermediate level and works in middle management in paid employment. The young parents have a reasonable income, a substantial amount of which is saved, and have one or more cars and sometimes also a motorcycle. They have already been living in a luxuriously-furnished owner-occupied house for some time, often in a less urban new build district. There are often pets in the household. They are price-conscious and do their shopping at the cheaper, more regional supermarket chains and cut-price chemists. The birth of the child has given these couples' life a different direction: theme parks, holidays in Benelux and reading about the upbringing of young children constitute a significant part of their life. Generally these young parents are less active with hobbies than their contemporaries. They mainly give to child aid and health charities.

Characteristics



4K14 Local Shops & Playground



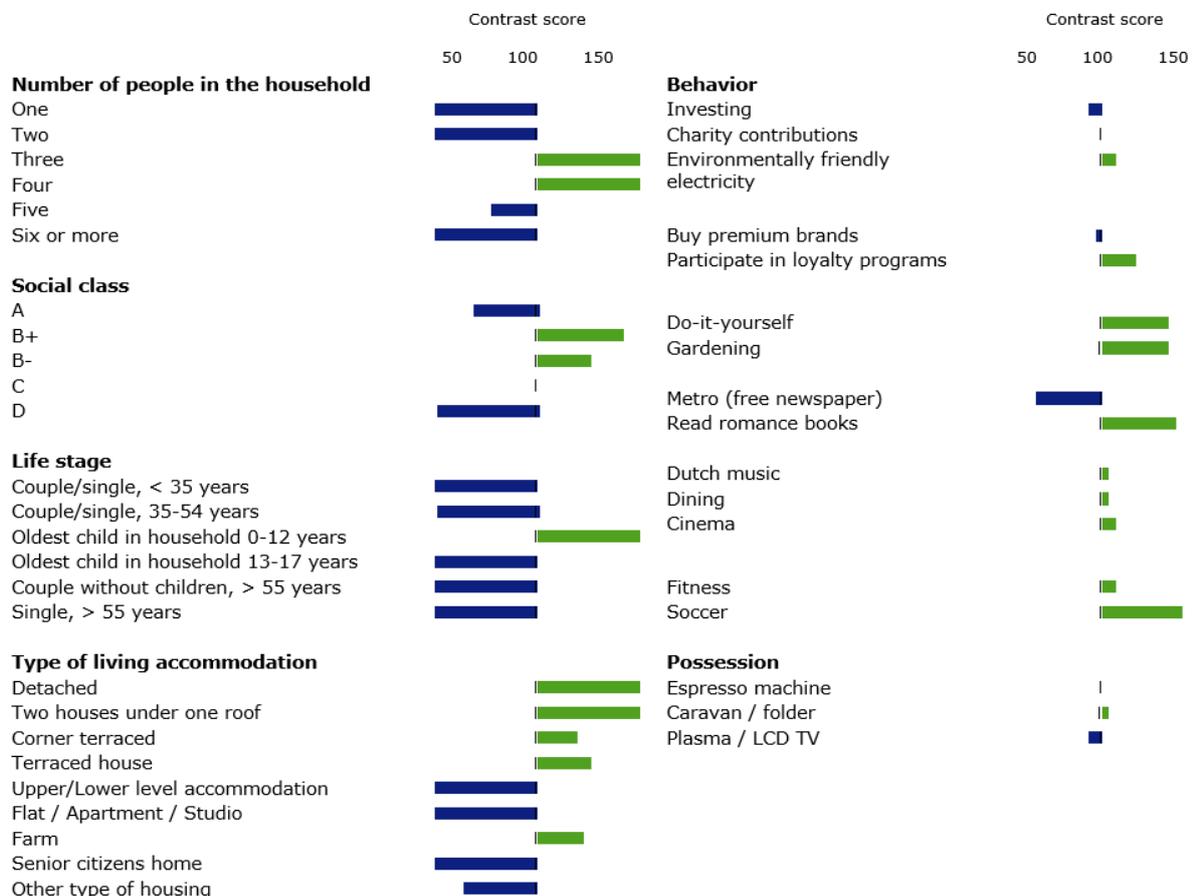
Key figures

Age of main income provider	25 – 44 years
Marital status	married/ living together
Children living at home	very young children
Family income	1 to 1.5x average
Living accommodation	owned
Urbanization degree	rural

Description

Young families whose life is focused on bringing up their young children. The parents are aged 25-50 and have a reasonably high income. They are active investors and have one or more cars, sometimes a motorcycle. They have already been living in a large and luxuriously-furnished owner-occupied house for some time, often in a less urban new build district. The main breadwinner is educated to intermediate level and works in middle management in paid employment. They are price-conscious and do their shopping at the cheaper, regional supermarket chains and cut-price chemists. The focus is on the children, their interests and leisure time consist of going to theme parks, on holiday in Benelux, reading child-rearing magazines and buying children's books. These young parents are less active than their contemporaries: they do relatively little sport and have fewer hobbies and cultural interests. They mainly donate to organisations that touch on their environment such as childcare.

Characteristics



4K18 Gameconsole & MPV



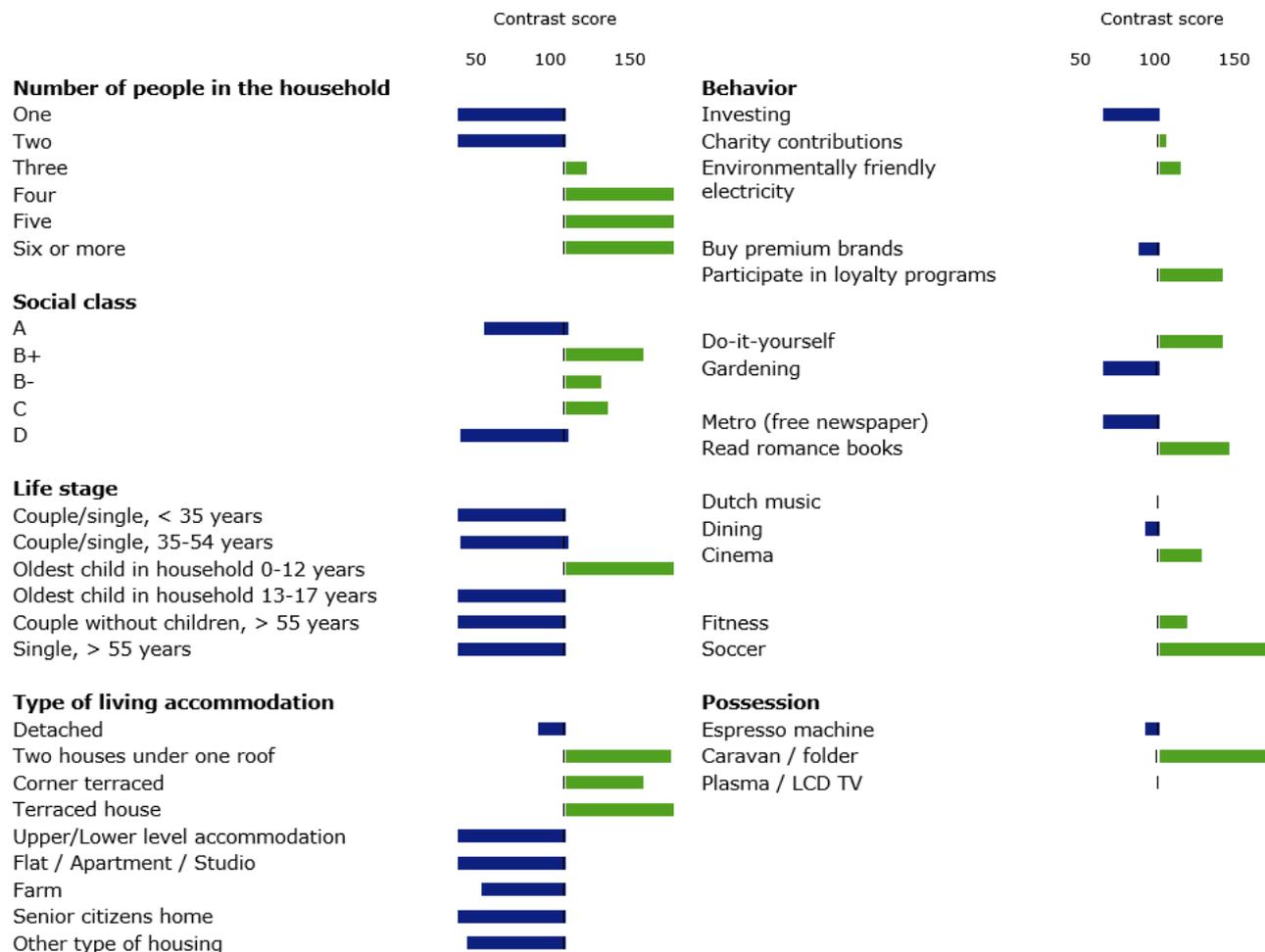
Key figures

Age of main income provider	35 – 44 years
Marital status	married
Children living at home	young children
Family income	1 to 1.5x average
Living accommodation	owned
Urbanization degree	provincial

Description

Families with children and an above-modal income. The working parents are aged 35 to 50. The children are below the age of 12 and are the focus of family life: they visit theme parks, they have a games console, read children's books and watch videos and children's television. Few newspapers and books are read. Holidays are spent on a beach in Europe, often in their own caravan on a camp site. The prosperous families have a lot of luxury goods in their large owner-occupied home, drive one or more cars, often also have a motorcycle and spend a relatively high amount of money on shopping. Despite the above-modal income, the households only have the usual financial products for an average family and their car(s) are in the average price bracket.

Characteristics



4K13 Sandbox & Seashore



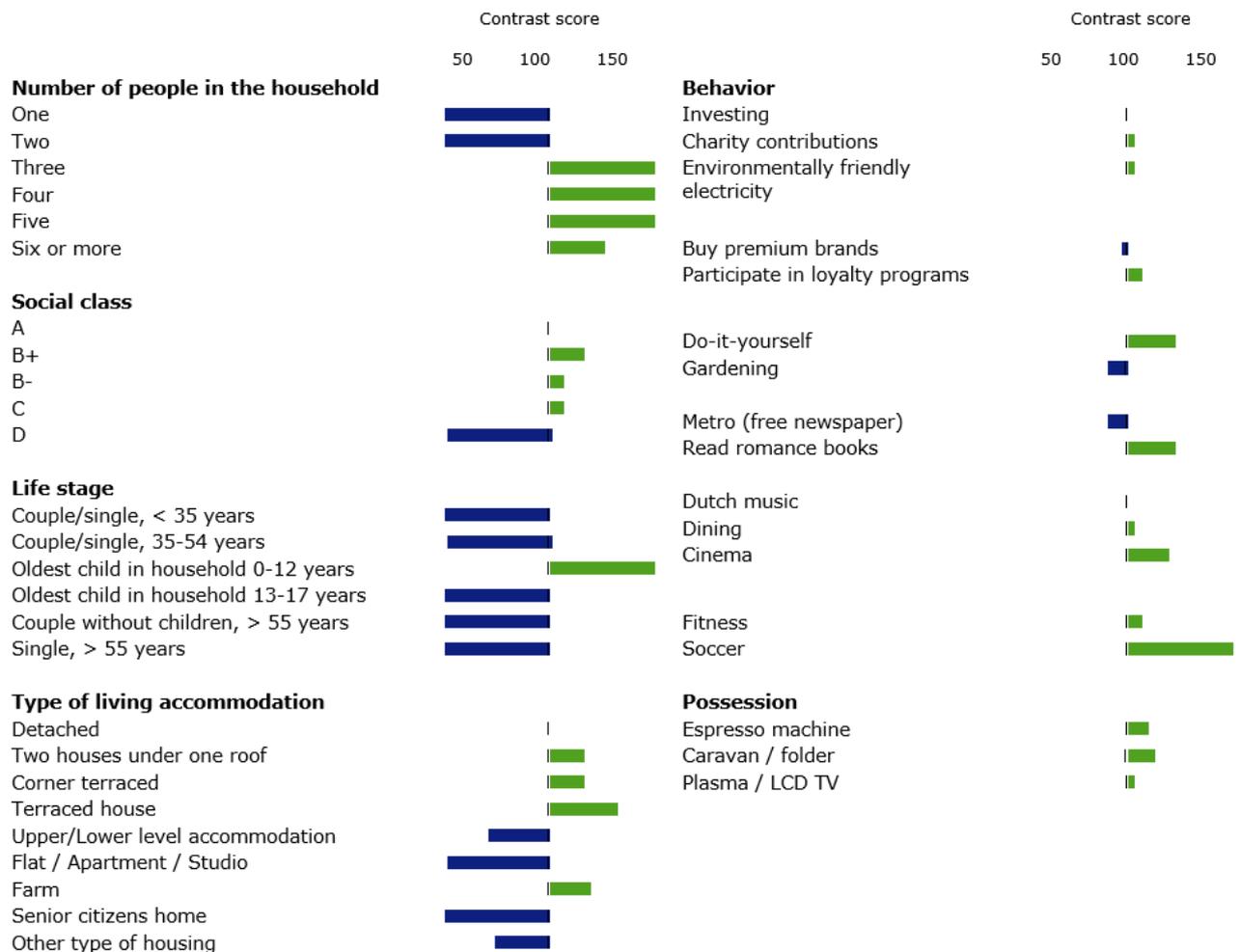
Key figures

Age of main income provider	25 – 44 years
Marital status	married/ living together
Children living at home	young children
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	rural

Description

Young families with one or more children and a reasonably high income. The working parents are aged 25 to 50. The children are below the age of 12 and are the focus of family life: they often visit theme parks, holidays are spent on a beach in Europe, they watch a lot of children's and youth channels on television and DVDs and games consoles and children's books are bought specially for them. Apart from the children, the family reads few other magazines and books. The prosperous families have a lot of luxury goods, drive one or more cars from a lower price bracket and spent a relatively high amount of money on shopping. They live relatively often in an average house and have the usual financial products for an average family.

Characteristics



4K19 Horse & Station Wagon



Key figures

Age of main income provider	35 – 44 years
Marital status	married
Children living at home	young children
Family income	1 to 1.5x average
Living accommodation	owned
Urbanization degree	rural

Description

Families with children and an above-modal income. The working parents are aged 35 to 50. The children are below the age of 12 and the focus is on family life: day trips to theme parks, a games console in the lounge and a whole range of animated films. Holidays are generally spent in Benelux. The prosperous families have a lot of luxury goods in their large owner-occupied home or farmhouse, drive one or more cars, often also have a caravan and/or motorcycle and spent a relatively high amount of money on shopping. They are very much geared to their rural living environment: they read a regional newspaper, often take part in equestrian sport and do their shopping at local and cheaper supermarkets. Moreover, they have no more than the usual common financial products. They often give to charities that are close to their own life such as healthcare bodies and childcare organisations.

Characteristics



4K20 Crèche & Cash



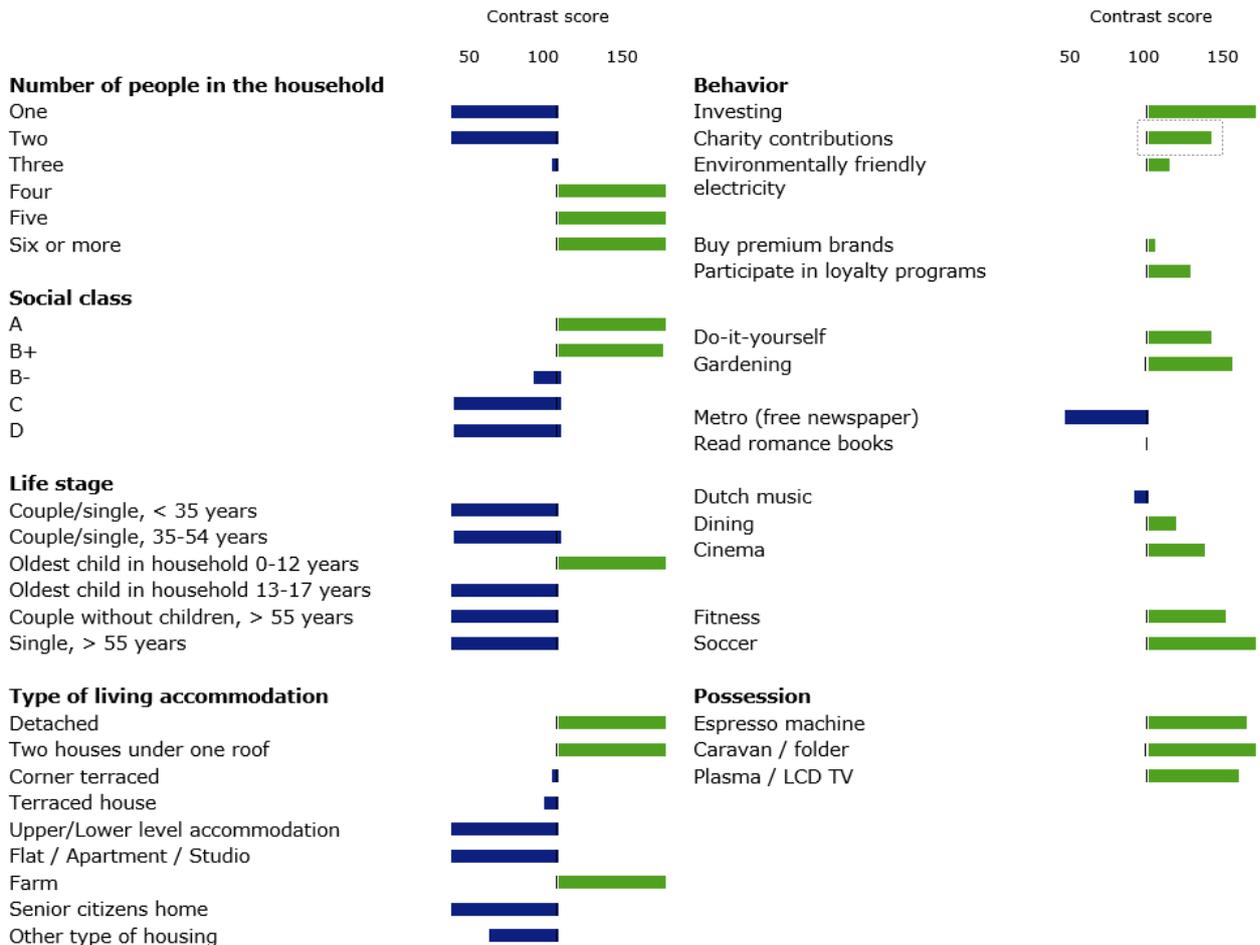
Key figures

Age of main income provider	35 – 44 years
Marital status	married
Children living at home	young children
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	rural

Description

Very prosperous families comprising highly-educated dual earners and children below the age of 12. With their high income, these families can afford a large owner-occupied home in a rural area, furnished with all sorts of modern household appliances and entertainment equipment. There are often two or more cars in the household. They are also active investors. The family members are sporty and take part in many sports. Leisure time is largely geared to the children and (camping) holidays are taken in Benelux or France. Despite the high level of education, the dual earners have only moderate social involvement. They read a regional newspaper or De Telegraaf. On the other hand, these families are generous in giving to various charities.

Characteristics



5K07 Single Parent & Discounter



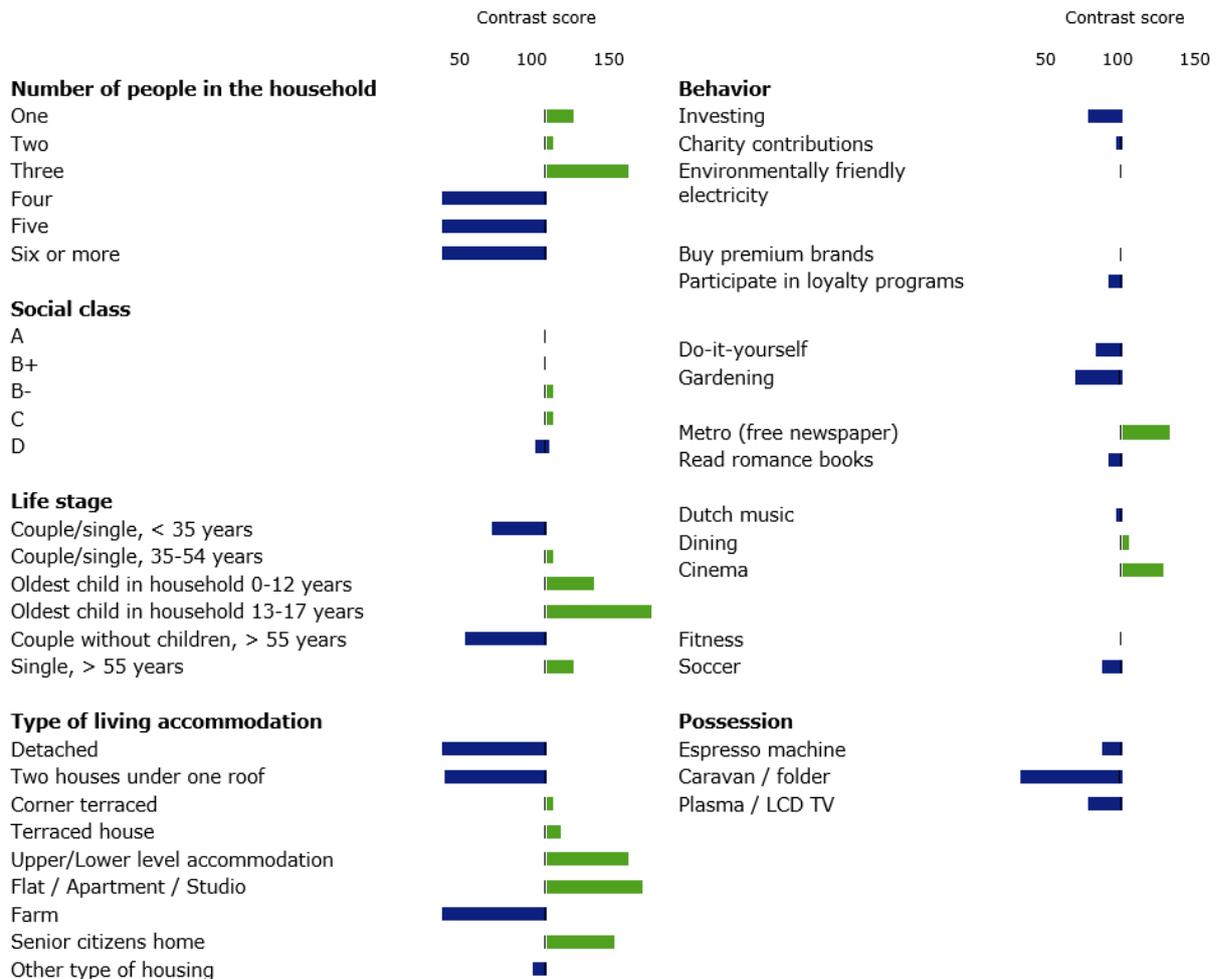
Key figures

Age of main income provider	45 – 54 years
Marital status	single/ divorced
Children living at home	older children
Family income	1,5x average
Living accommodation	rented
Urbanization degree	urban

Description

Households with single or divorced over 35s, with or without children living at home. These singles are educated to intermediate level. The small households have an average income, live in rented accommodation in urban areas and have one car or none. Their reading and buying habits are not very striking. Moreover, the luxury goods and leisure time is usually geared to the children: the cinema and various theme parks are visited relatively frequently, children's and music channels on television and Video on Demand (VOD) are often watched. The limited amount of luxury goods include a games console.

Characteristics



5K06 Attraction Park & Entertainment



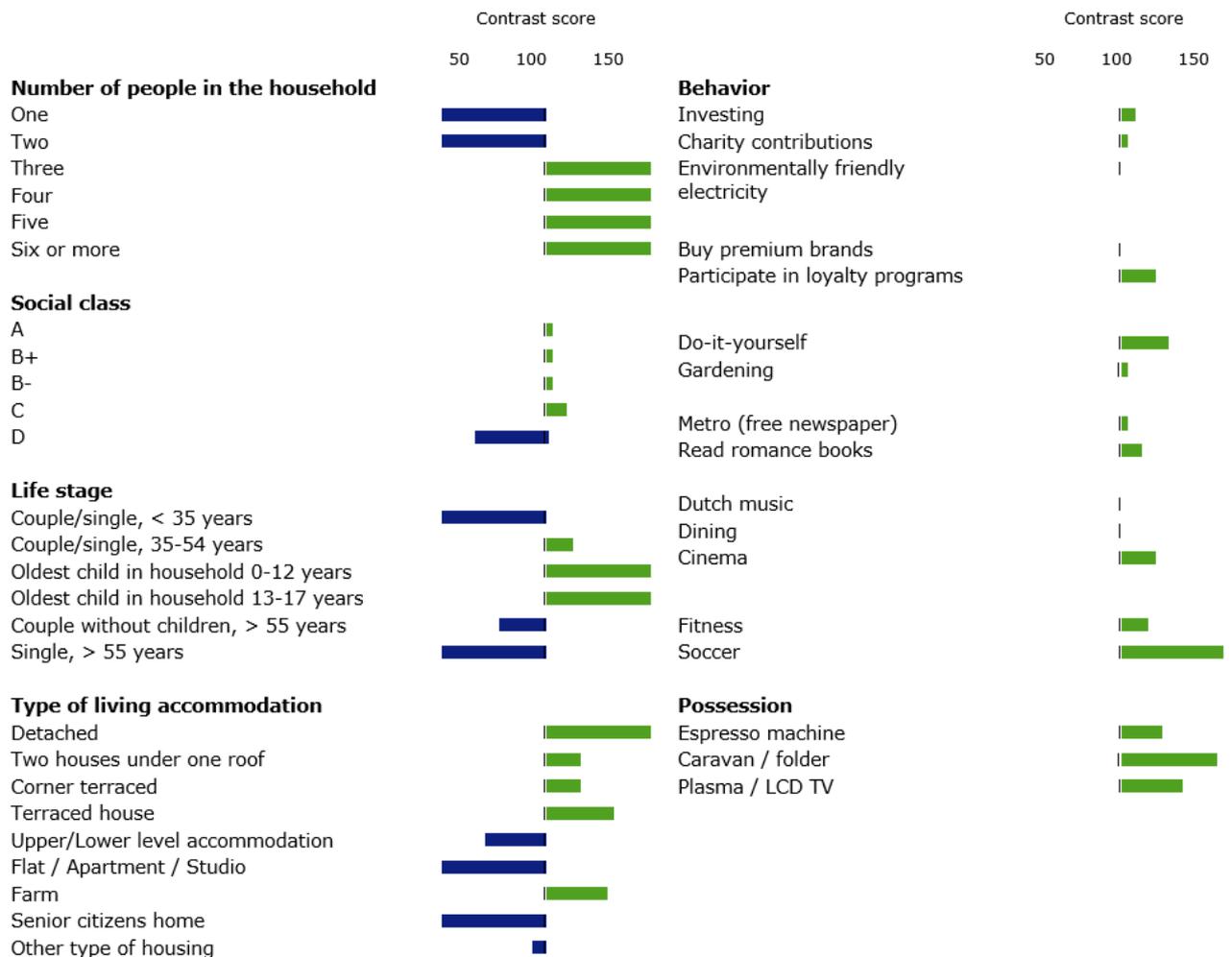
Key figures

Age of main income provider	35 - 44 years
Marital status	married
Children living at home	older children
Family income	below average
Living accommodation	owned
Urbanization degree	urban

Description

Families with children, often school age. The main breadwinner is aged between 25 and 65 and their education level may be low or high. Income varies between families but is more often below or around modal. The families live in an owner-occupied house in an urban area, with a lot of modern technological and luxury goods. They drive one or more cars in an average price bracket and have tailored their life to their limited assets and the presence of the children: they read few magazines and books with the exception of youth magazines such as the Donald Duck and children's books and textbooks, and have few hobbies apart from going to the cinema and theme parks and watching streaming video and music channels.

Characteristics



5K08 Cable & Flatscreen



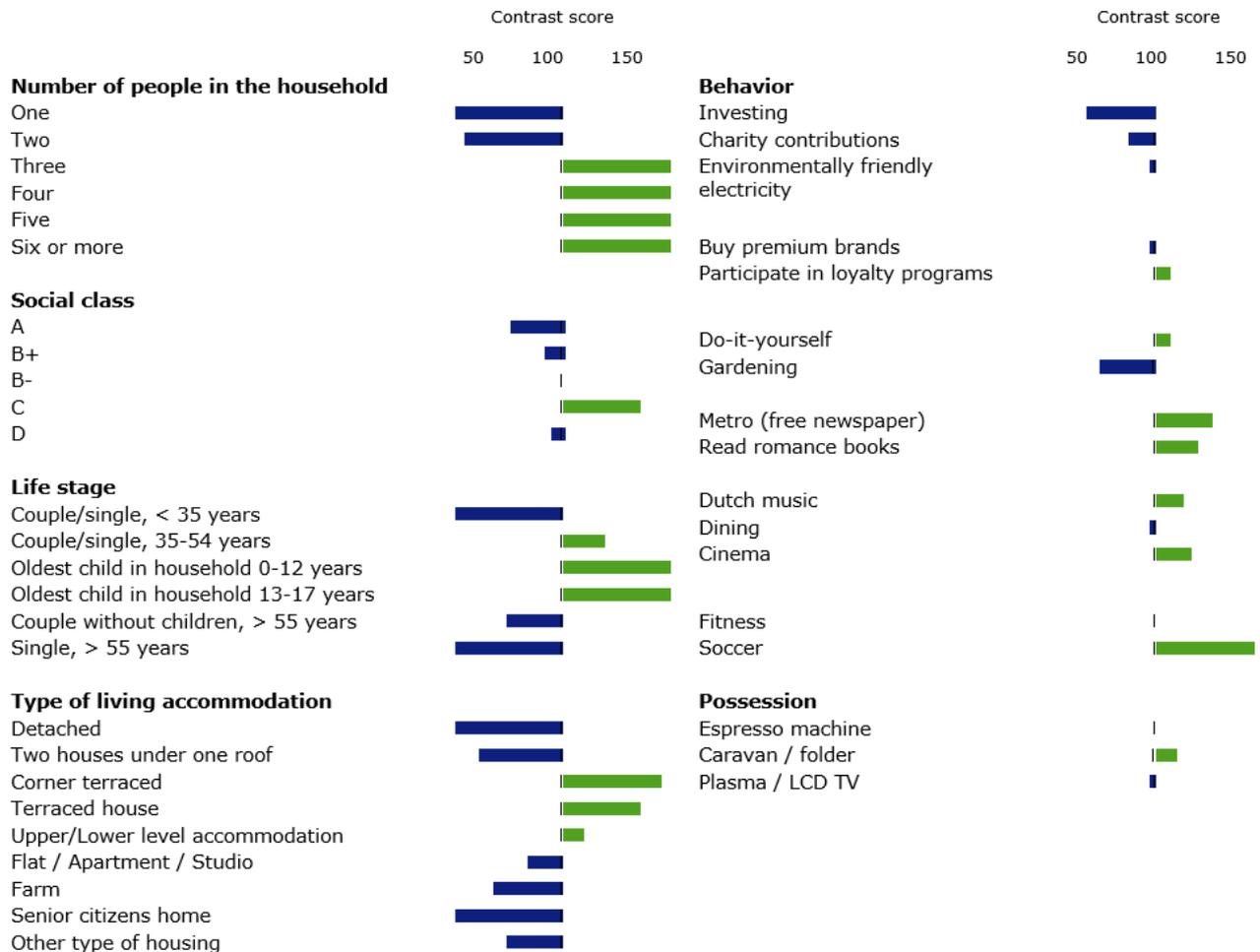
Key figures

Age of main income provider	35 - 54 years
Marital status	married
Children living at home	older children
Family income	2x average or higher
Living accommodation	rented
Urbanization degree	urban

Description

Reasonably prosperous families with one or more children. The main breadwinner is educated to intermediate level, is often over the age of 35 and earns a reasonably high income. The children are various ages. The families live in an urban area in a house, have a cheap car and do their shopping at the cheaper supermarkets. However, these households have a lot of innovative entertainment equipment as well as the Internet, which is used a lot for various purposes. The families are not active sporters or travellers. They mainly read the free daily newspapers and single editions of popular newspapers such as De Telegraaf. Furthermore, they mainly watch children's, youth and commercial television channels.

Characteristics



5K22 Scooter & Farm



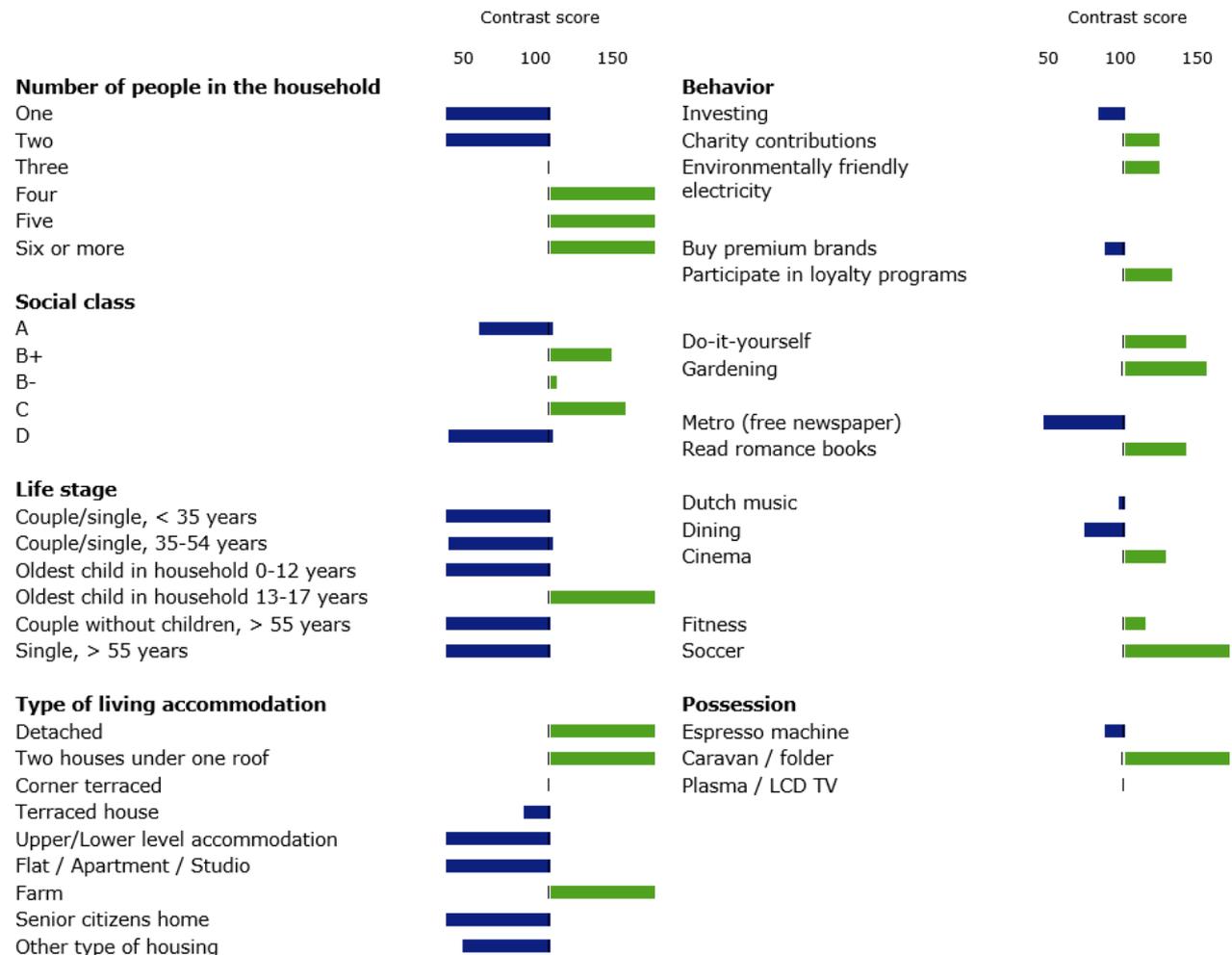
Key figures

Age of main income provider	35 - 49 years
Marital status	married
Children living at home	older children
Family income	1 – 1,5x average
Living accommodation	owned
Urbanization degree	rural

Description

Families with pre-teens and teenagers. The main breadwinner is aged 35-50 and works in middle management. These families with an above-modal income live in an owner-occupied home in a rural area. They are reasonably regionally-oriented: they have a subscription to a regional newspaper, do their shopping in discount stores and the more regionally-based supermarkets and often go horse-riding. On the other hand, they have a lot of luxury entertainment equipment in the household and there are games consoles and mobile phones for the children. In addition to reading youth magazines, they surf the Internet a lot for numerous purposes and often watch commercial family and music channels. They play a lot of Soccer and swim. (Camping) holidays are spent in Benelux or France.

Characteristics



5K23 Private Banking & Au Pair



Key figures

Age of main income provider	45 - 64 years
Marital status	married
Children living at home	older children
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	provincial

Description

Families with one or more children. The highly-educated main breadwinner is aged 35 to 65 and as a senior manager, together with his/her partner, earns a very high income. The prosperous family is financially active, often banks with banks geared to high net worth individuals and has a high standard of living: a large owner-occupied home in an urbanised area with a lot of luxury and modern technological equipment and gear, one or more luxury cars and active holidays in (southern) Europe. They have many cultural interests and do a lot of sport such as Soccer, hockey and tennis. As well as owning and spending a lot, these families are involved in society and are generous in giving to charity. They relatively often have a subscription to a national newspaper, read news magazines and (non-fiction) books and watch both public television channels and music and children's channels. They fairly often buy healthy and responsible products when they do their shopping.

Characteristics



6K28 Wine Cellar & Teen's Room



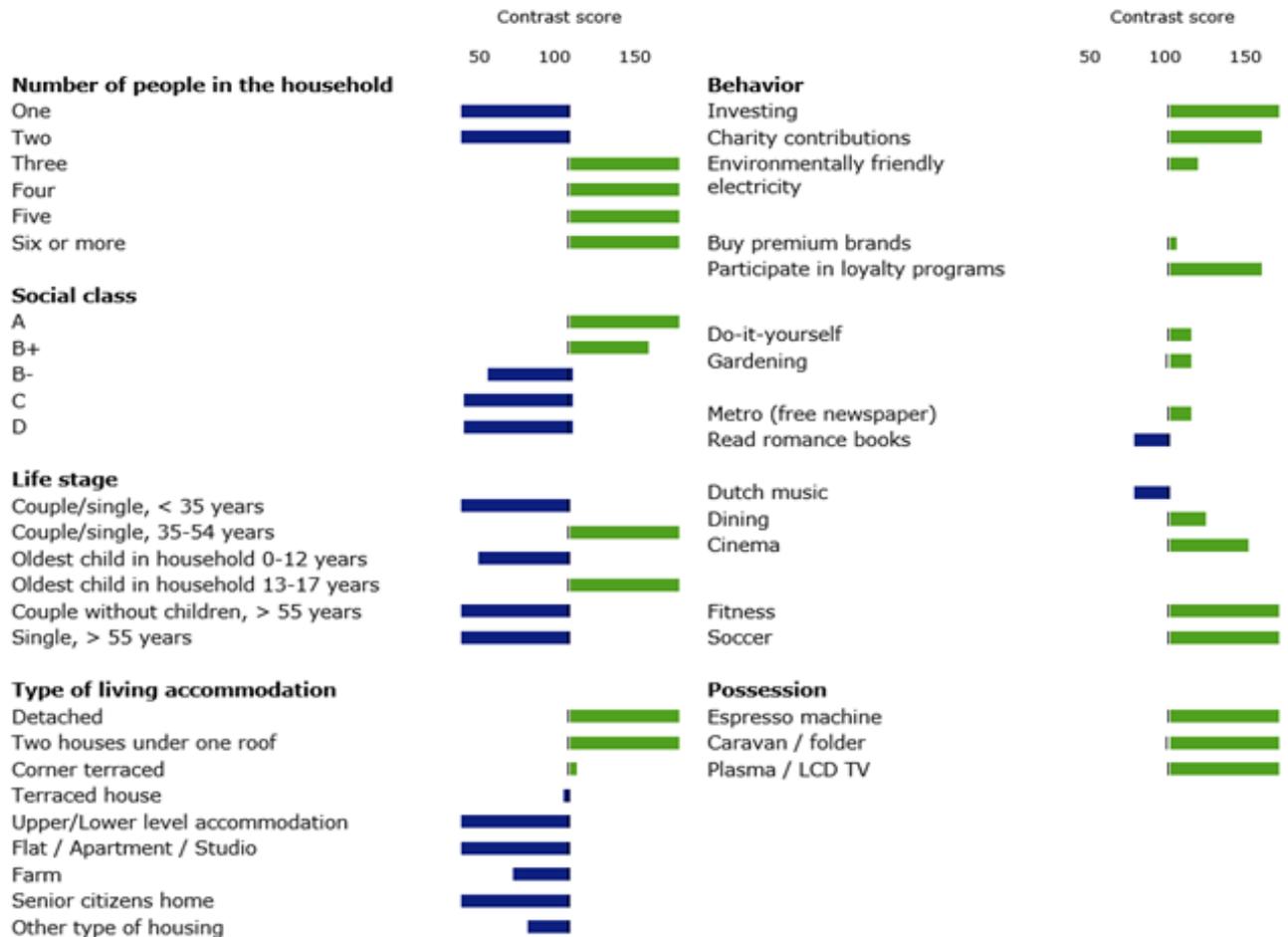
Key figures

Age of main income provider	45 - 54 years
Marital status	married
Children living at home	older children
Family income	2,5x average
Living accommodation	owned
Urbanization degree	provincial

Description

Very prosperous families with children aged 13 and over living at home. The dual earners work in a senior (managerial) position and enjoy a very high income. They are highly educated, have a lot of financial products and invest actively. They are also generous in giving to various charities. Their large owner-occupied home is located in a moderately urban area and has all sorts of modern household appliances and entertainment equipment, of course with a games console for the children. These prosperous families are very sporty, read both regional and national newspapers and watch both public and commercial family channels and music stations. They also read a lot of family, lifestyle and news magazines and have a lot of cultural and culinary interests. There are a lot of textbooks for the children and the families go to southern Europe on active or sun holidays.

Characteristics



6K26 Glamping Park & Study Book



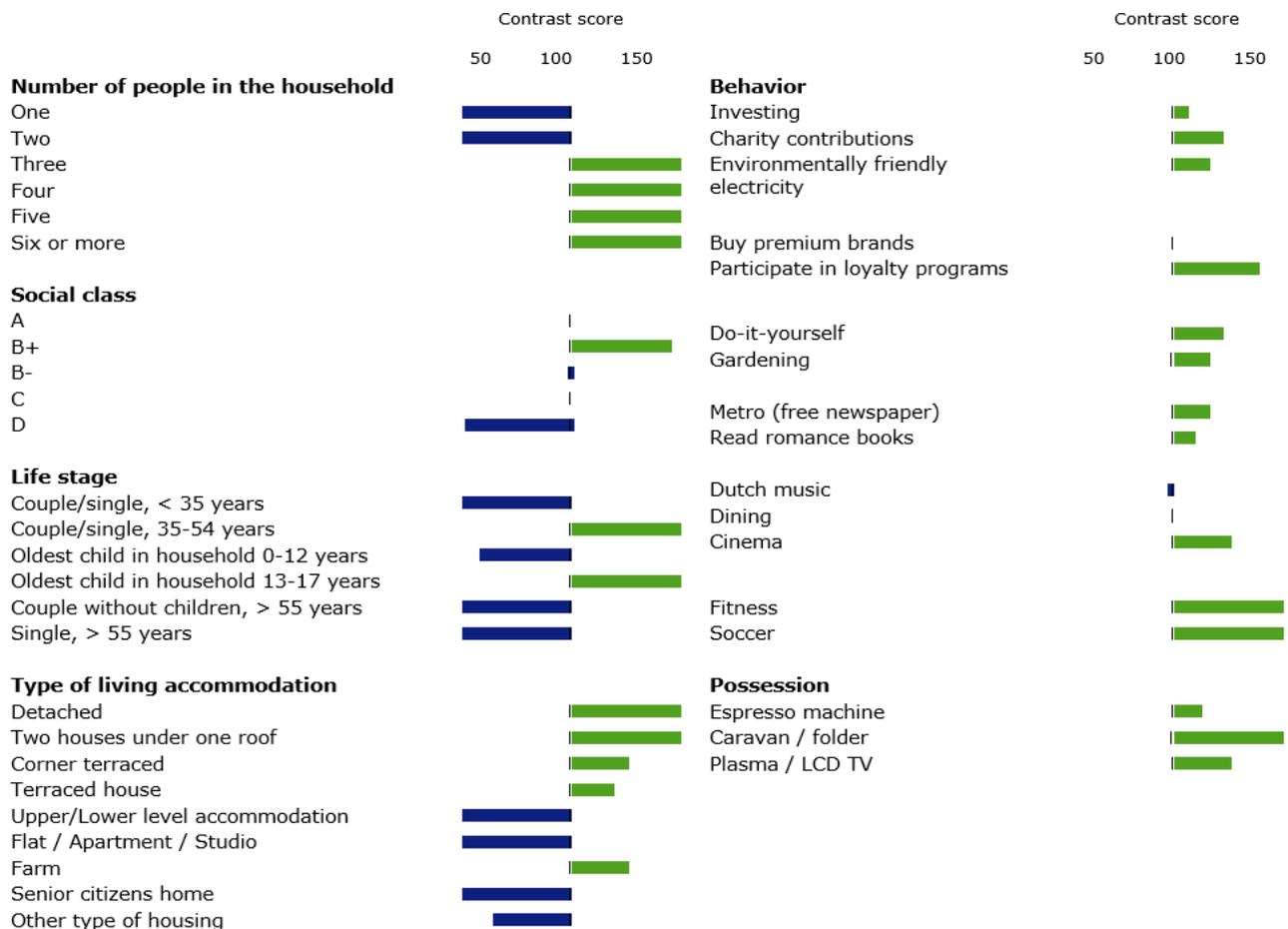
Key figures

Age of main income provider	45 - 54 years
Marital status	married
Children living at home	older children
Family income	1,5 - 2x average
Living accommodation	owned
Urbanization degree	provincial

Description

Families with a main breadwinner aged 35 to 65 and children over the age of 13. The main breadwinner is educated to intermediate level and works in middle management or a senior position. With an average to high income, the family leads a reasonably luxurious life which is partly geared to the children. They live in an urbanised area. In addition to a reasonably large owner-occupied home, one or more cars and often a caravan too, the households also have modern household appliances and entertainment equipment. The families also have a lot of hobbies including recreational cycling, going to a pop concert or the cinema, fitness, running, Soccer and tennis. Active or sun holidays are spent in Benelux or France. Their media habits depend on the composition of the family: in addition to a regional newspaper, they regularly read popular men's and women's magazines and mainly watch commercial television channels. The necessary textbooks are bought for the children.

Characteristics



6K27 Homework & Vegetable Garden



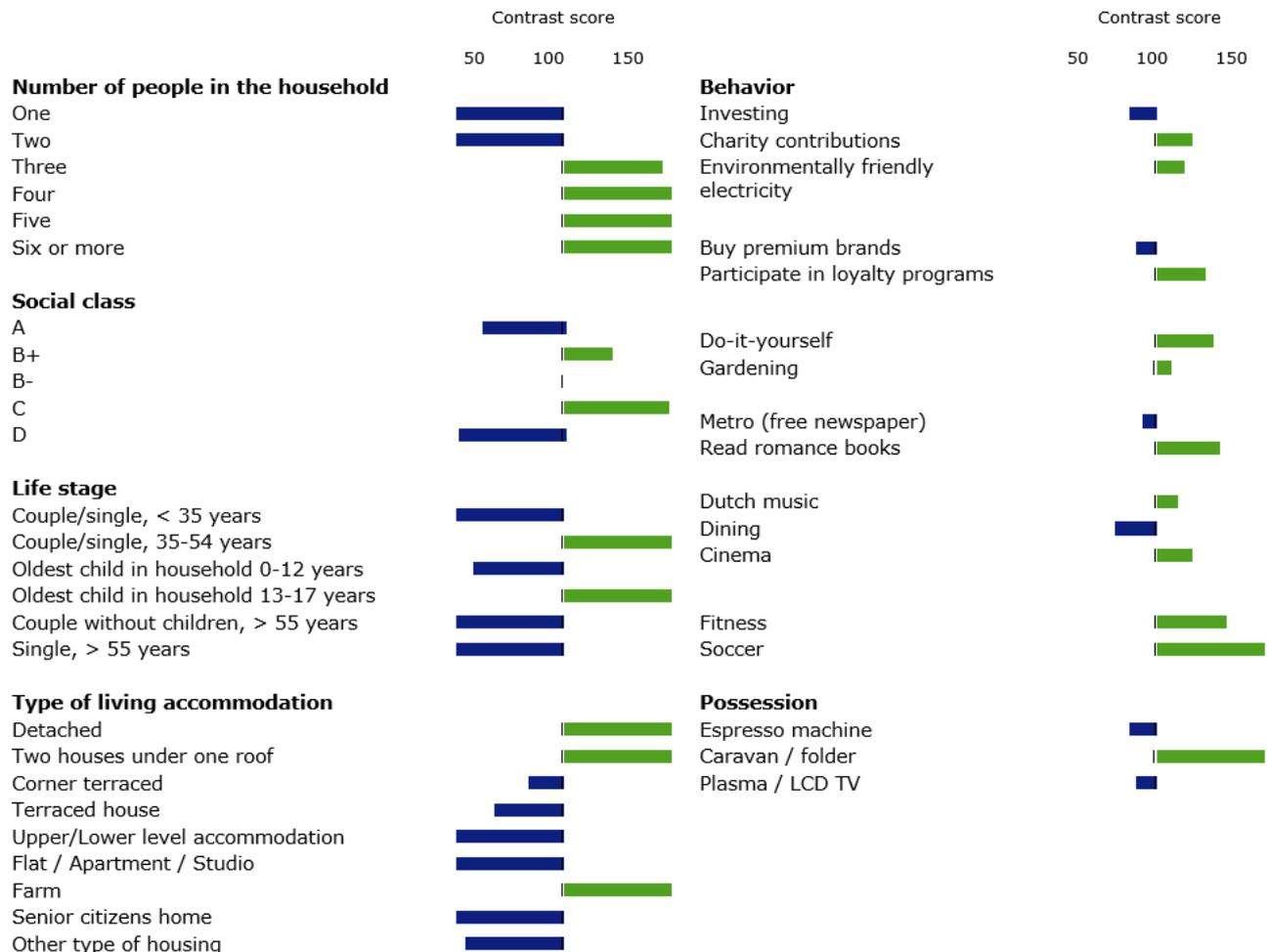
Key figures

Age of main income provider	45 - 54 years
Marital status	married
Children living at home	older children
Family income	1 - 1,5x average
Living accommodation	owned
Urbanization degree	rural

Description

Families with teenagers of 13 and over. The main breadwinner is educated to low or intermediate level, mainly works in paid employment and is aged 35 to 65. The reasonably prosperous families live in an owner-occupied, relatively large house or farmhouse in a less urban area. They have one or two cars in an average price bracket. They are price-conscious and the modern entertainment equipment they own is mainly geared to the children such as a games console and various mobile phones. Moreover they mainly watch commercial (music) channels. The parents like to keep busy with their own house and garden. Common sports are Soccer, fitness and swimming. Popular youth, women's and men's magazines are widely read. The family often has a subscription to a regional newspaper. They frequently give to charity.

Characteristics



6K21 Prepaid Mobile & Soccer Dad



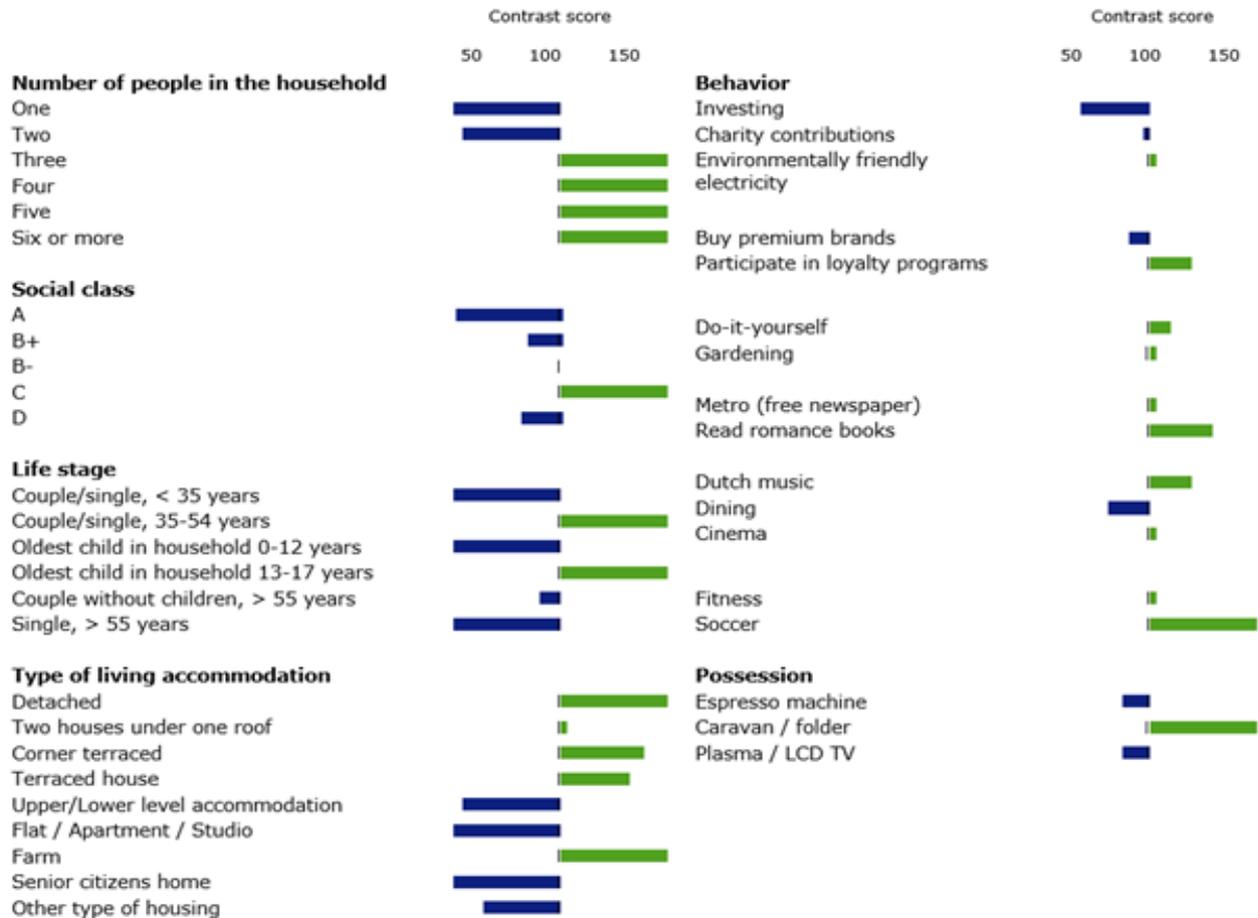
Key figures

Age of main income provider	45 - 64 years
Marital status	married
Children living at home	older children
Family income	average
Living accommodation	rented
Urbanization degree	rural

Description

Families with one or more children aged 6 and over. The main breadwinner is educated to a low level, mainly works in paid employment and is aged 35 to 65. These families with a modal income live in rented accommodation in urbanised or more rural areas. They have one or two cheaper and older cars. They are price-driven consumers who mainly shop at discount stores and cut-price chemists. The household owns a few luxury goods mainly geared to the school-age children such as a games console and several mobile phones. They mainly watch commercial television channels. The families are interested in Dutch-language music, like to watch Video on Demand (VOD) and mainly play soccer. Holidays are spent in Benelux. They read a lot of youth, women's and popular men's magazines but rarely read newspapers. They do not give a striking amount to charity.

Characteristics



7X17 Empty Nest & English Garden



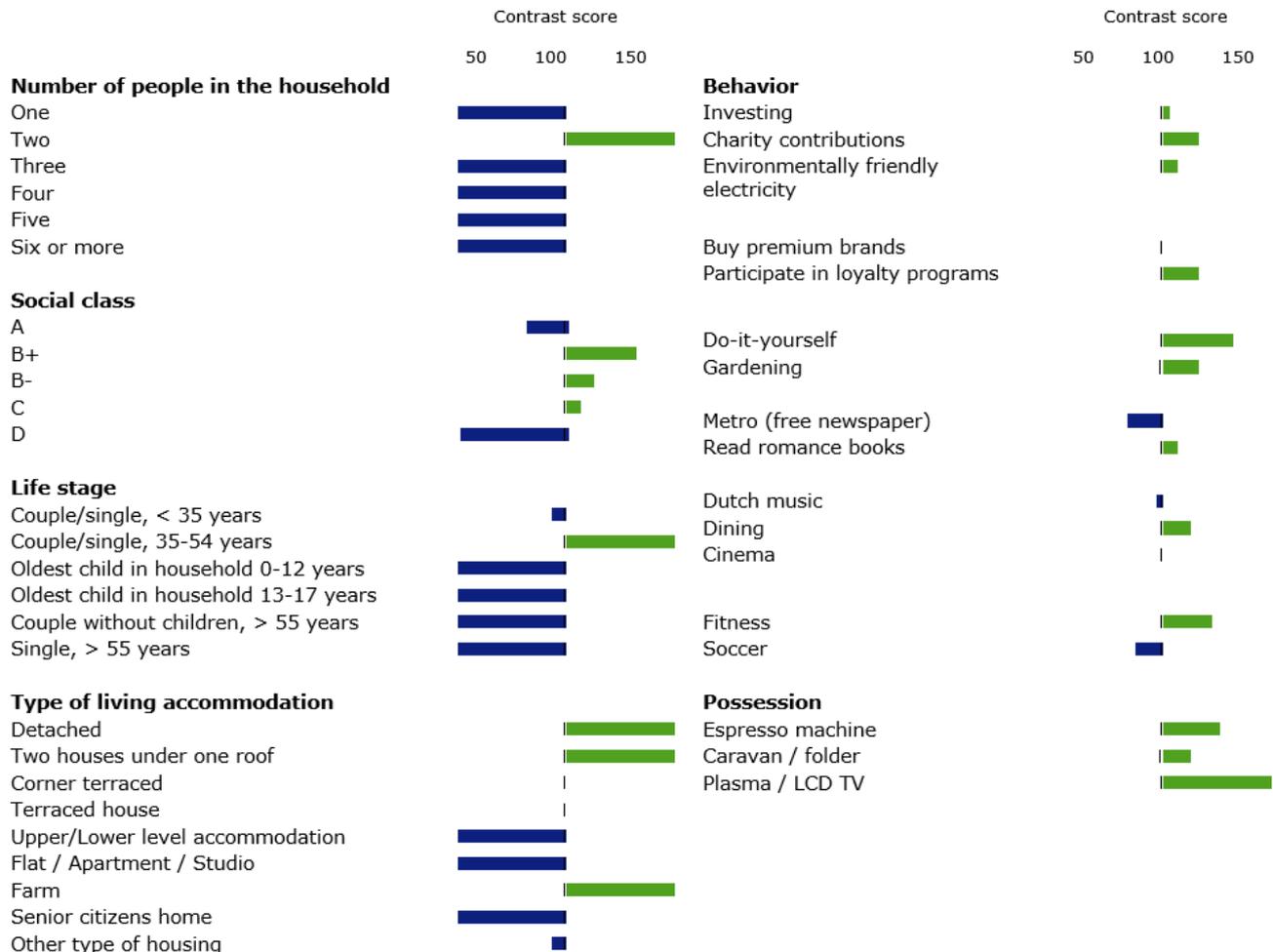
Key figures

Age of main income provider	35 - 54 years
Marital status	married/ living together
Children living at home	none
Family income	1,5 - 2x average
Living accommodation	owned
Urbanization degree	rural

Description

Two-person households comprising over 35s with no children. The main breadwinners, who are educated to intermediate level, have concentrated on their career and have climbed to a relatively high income position. The dual earners have one or two (leased) cars and/or a motorcycle and caravan and live in a large owner-occupied home in a rather rural area. They mainly have a subscription to a regional newspaper. There are many luxury household appliances and entertainment equipment in the household. They read many and different types of periodicals and their interests mainly relate to their own house and garden. They have a few financial products but do not invest actively. They are also generous in giving to charity.

Characteristics



7X25 Villa & Riviera



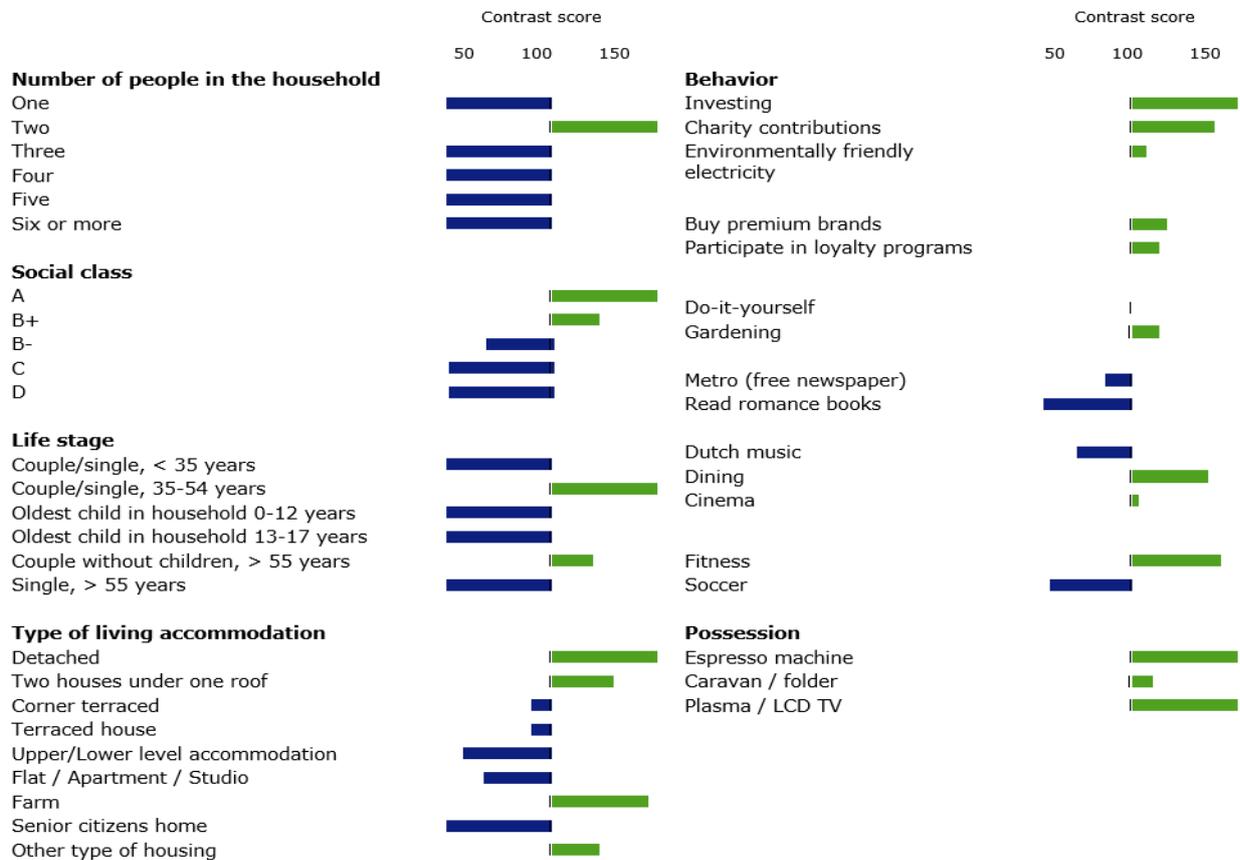
Key figures

Age of main income provider	45 - 64 years
Marital status	married/ living together
Children living at home	none
Family income	2,5x average
Living accommodation	owned
Urbanization degree	urban

Description

Two-person households with no children belonging to the top social class. The dual earners are highly educated, enjoy a very high income and have a lot of financial products. They are mainly aged 45 to 55 and lead a stylish life in very urban areas. The households live in a large, modern and luxuriously-appointed owner-occupied home, often have two cars in the top price bracket and also often own a motorcycle and/or boat. They buy a lot of healthy and responsible products from their primary supermarket Albert Heijn. They enjoy life and are involved in society, give generously to charity and in addition to news magazines and several (national) newspapers, they also read lifestyle and glossy magazines, literature and (non-fiction) books. They are very sporty and enjoy travel, this type goes on an active or cultural holiday or to the sun at least twice a year, and has a lot of cultural and general interests such as wines, cooking, fashion, going out for dinner, antiques and photography.

Characteristics



7X05 Cooking Gadgets & Musicals



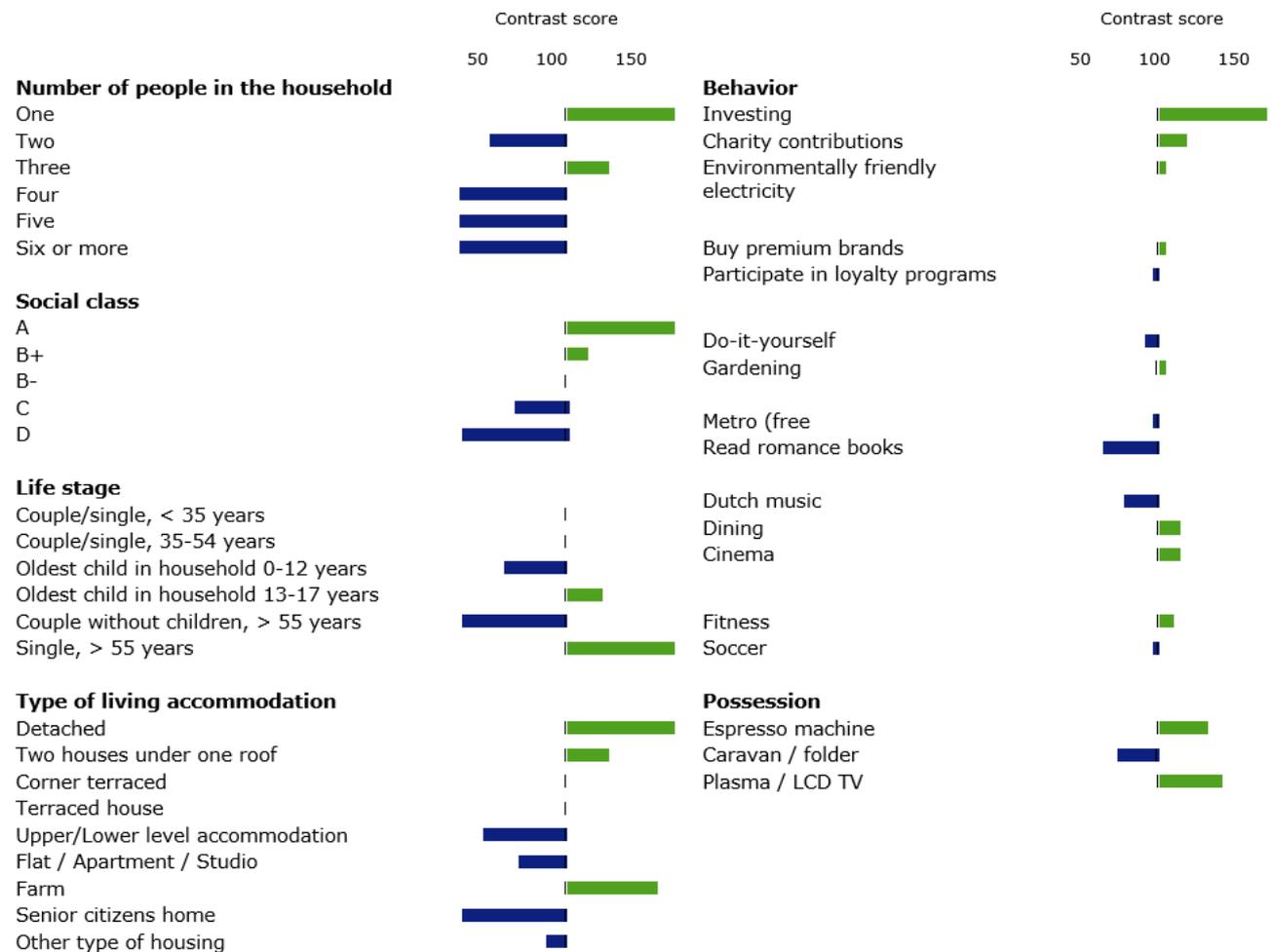
Key figures

Age of main income provider	50 - 64 years
Marital status	single/ divorced
Children living at home	none or older children
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	provincial

Description

Households with highly-educated singles, with or without children living at home. They are mainly age 35 and over. These households enjoy a high to very high income, have many financial products, live in an owner-occupied home in an urbanised area and tend to drive a car in a lower price bracket. They have fitted out their house with many luxury household appliances and entertainment equipment. These singles are critical, involved in society, they read a regional newspaper or the NRC Handelsblad, they are interested in antiques and wines and regularly go to the theatre or museums. They also enjoy sport and travel and are inquisitive.

Characteristics



8M36 Sailboat & Inheritance



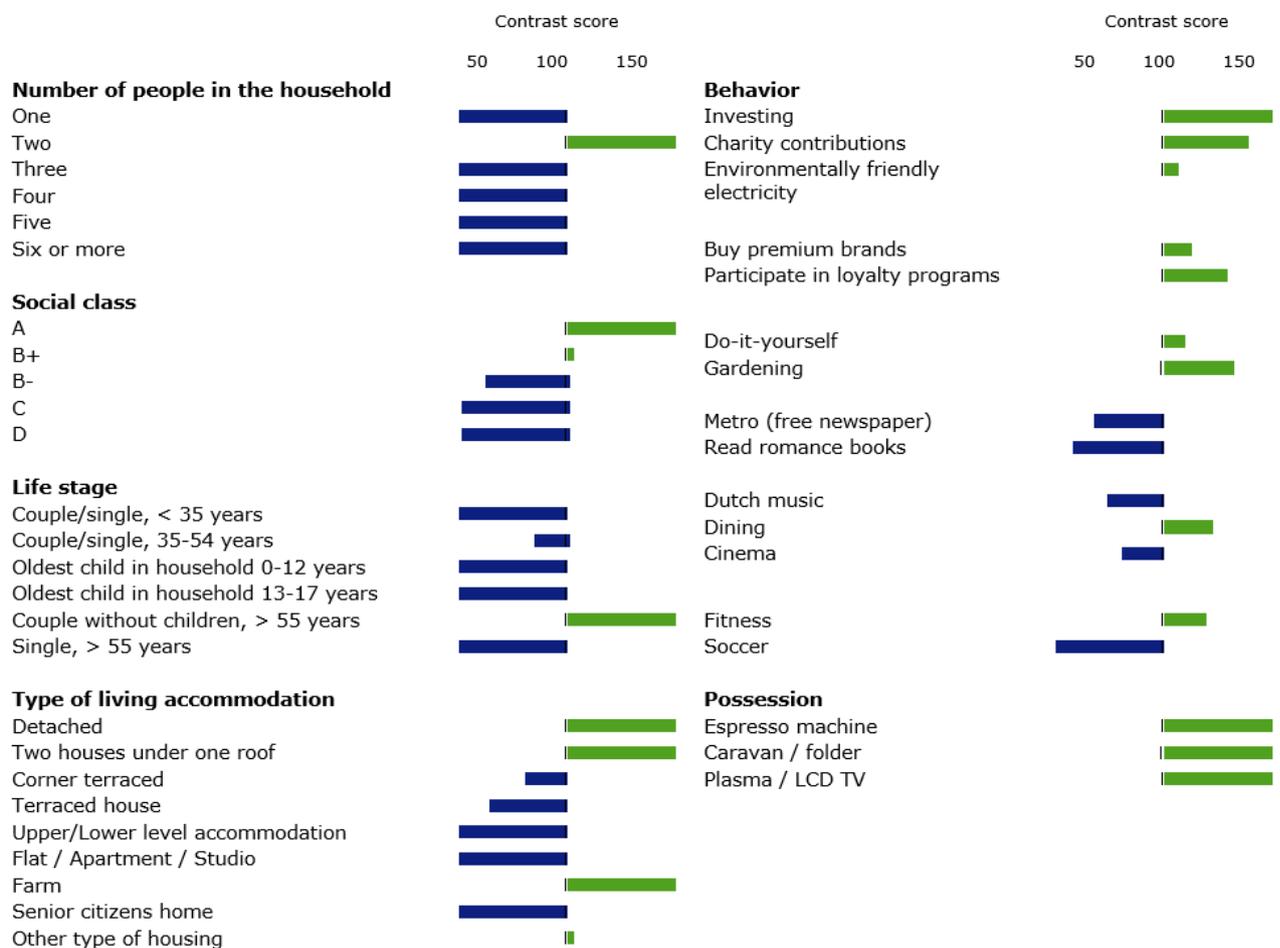
Key figures

Age of main income provider	55 – 64 years
Marital status	married
Children living at home	none
Family income	2,5x average
Living accommodation	owned
Urbanization degree	rural

Description

Very prosperous over 50s with no children living at home. Often dual earners with a very high income. They are highly educated, have a lot of financial products and invest actively. Their large owner-occupied home - with every possible luxury household appliance and entertainment equipment - is located in a moderately urban area where the older couples play tennis, cycle, play golf, sail, play bridge and go out for meals. In their spare time they often go to museums and the theatre, they listen to classical music and they like wines, antiques and gardening. They enjoy life and in addition to a regional newspaper, they read various national newspapers and news magazines as well as Libelle. They also mainly watch public television channels together and are very generous in their gifts to charity. They prefer A brands and often buy healthy and responsible products such as low-fat or low-cholesterol products.

Characteristics



8M33 Tennis Court & Cookbook



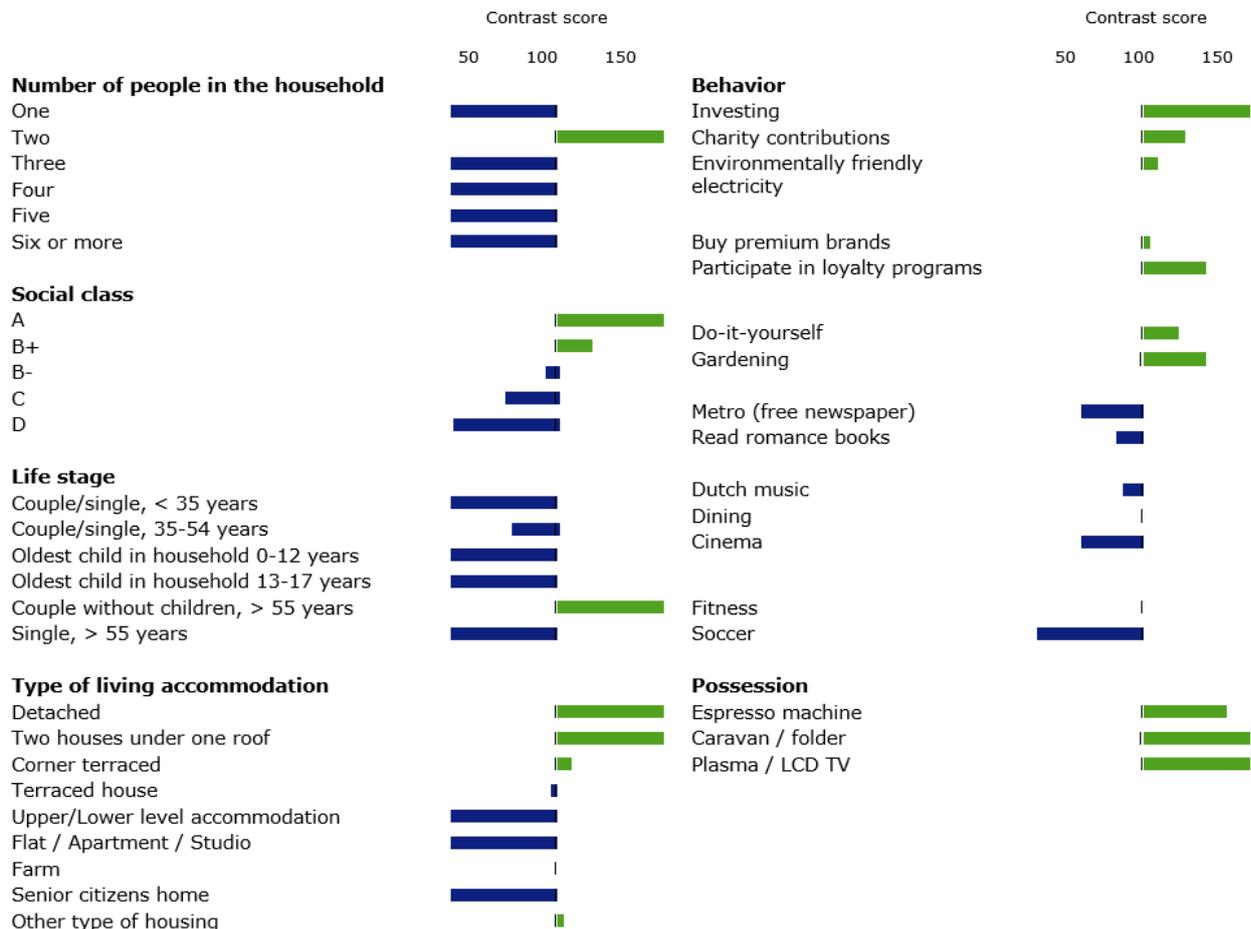
Key figures

Age of main income provider	55 – 64 years
Marital status	married
Children living at home	none
Family income	1.5 - 2x average
Living accommodation	owned
Urbanization degree	provincial

Description

Over 50s with no children living at home who lead a prosperous life in an urbanised area. The main breadwinner, who is reasonably highly educated, is usually still working. The household has a high income and has enough spending power to equip their large owner-occupied home with modern equipment and luxury goods and to have one or more cars that they own outright, usually with a navigation system. The couples invest reasonably actively, give generously to charity and mainly buy A brands at a service-oriented supermarket. They have a subscription to a regional newspaper, they read Libelle and travel and gardening books and mainly watch public television channels. In their spare time they play tennis, garden, cycle and enjoy cooking. They are interested in antiques and wines and enjoy going to the theatre and museums.

Characteristics



8M16 Concert Hall & City Trip



Key figures

Age of main income provider	55 – 64 years
Marital status	married
Children living at home	none
Family income	1.5 - 2x average
Living accommodation	rented
Urbanization degree	urban

Description

Couples aged 50-65, above-modal income with no children living at home. The main breadwinner is educated to an intermediate or high level and works in middle management or has taken early retirement. The couples live in very urban areas, they live for the present, luxury is less important. Their owner-occupied or rented home is a small terraced house or flat with the standard household appliances and entertainment equipment. They live conscientiously, they like cooking and buy their (organic) food at Albert Heijn or a specialist shop. The older households are involved in society which is expressed in their subscription to a national and/or regional newspaper. These households also often have a copy of the VPRO-Gids. They regularly go to the theatre and museums and read a lot of literature and travel books. Their wanderlust is not satisfied just by reading, these couples frequently go on city breaks and active cultural holidays. Despite their involved and critical attitude, they do not give a noticeable amount to charity.

Characteristics



8M34 Vegetable Garden & Volunteer Work



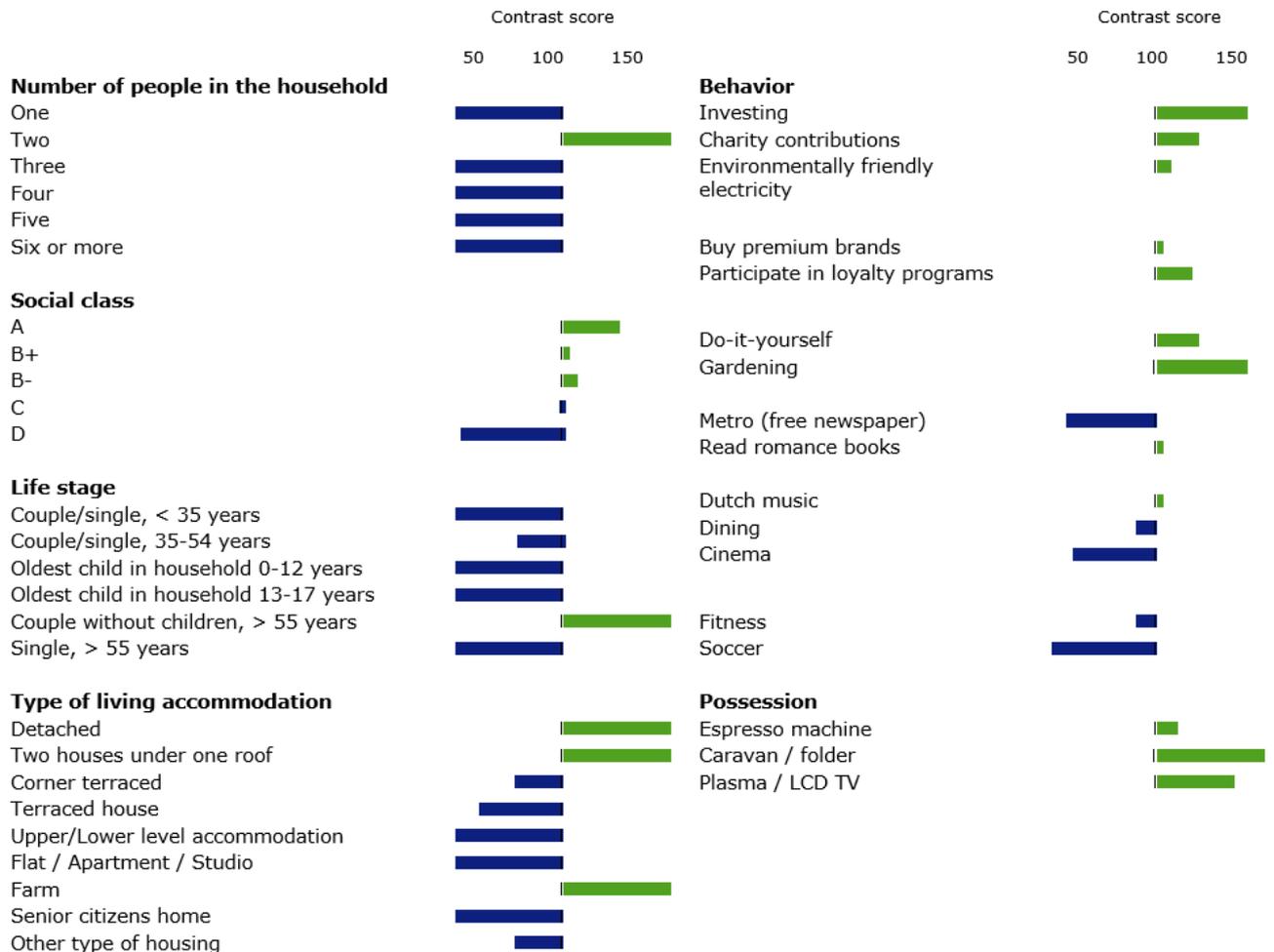
Key figures

Age of main income provider	55 – 64 years
Marital status	married
Children living at home	none
Family income	1.5x average
Living accommodation	owned
Urbanization degree	rural

Description

Over 50s living in the country with no children living at home. They enjoy a reasonably high income and the main breadwinner, who is educated to intermediate or higher level, is usually still working. The couples are mainly focused on their own environment: they live in a large owner-occupied home of farmhouse, they are mainly occupied with their own house and garden, and they like cycling in their rural living environment. In addition to the basic facilities, the couple often have a satellite dish (by necessity), a caravan, one or more cars and some luxury goods in the household. They read a regional newspaper, Libelle, the NCRV-Gids and gardening books. They also give generously to charity and mainly watch public television channels. Holidays are mainly spent in Benelux or Germany.

Characteristics



8M31 Allotment & Trailer



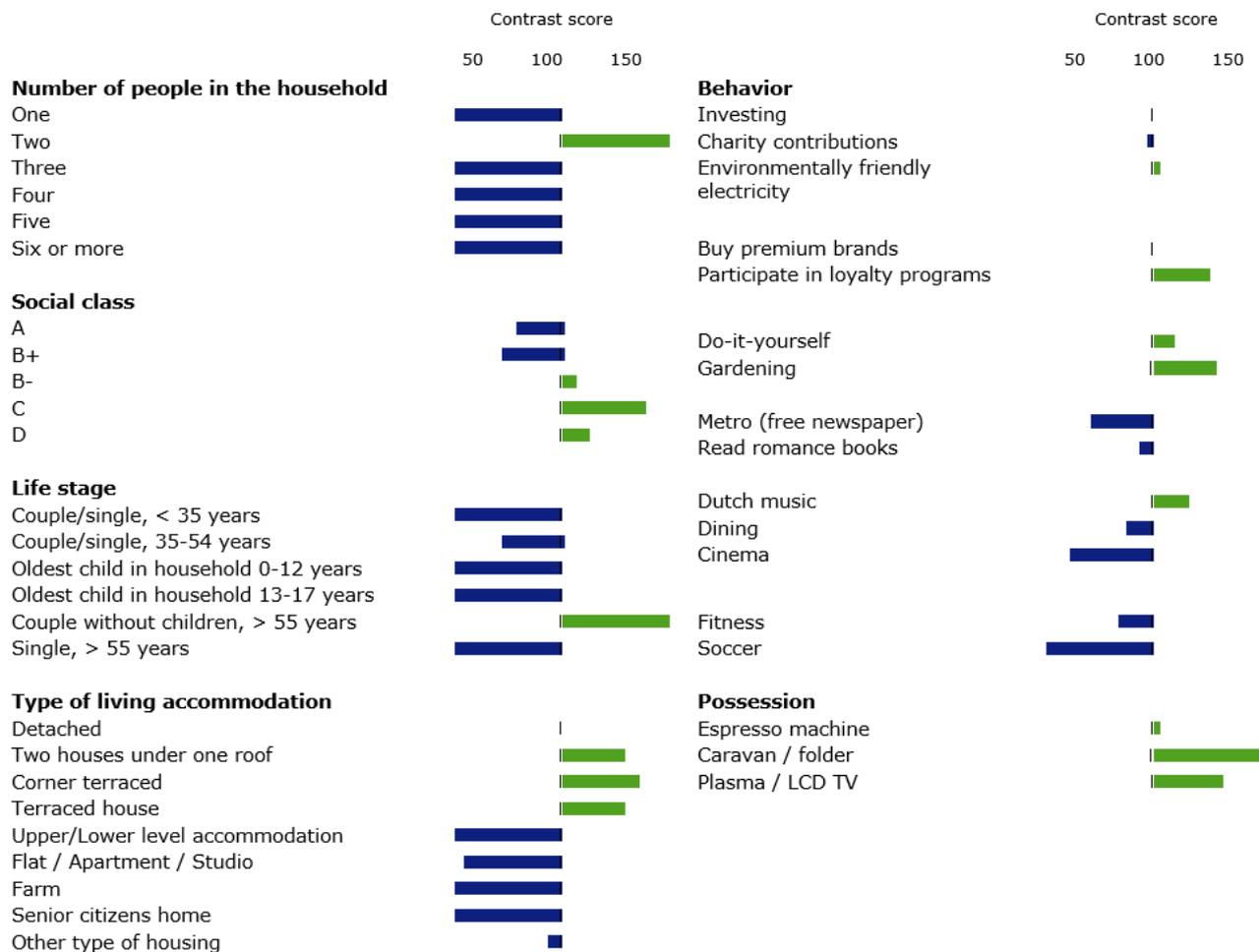
Key figures

Age of main income provider	55 - 64 years
Marital status	married
Children living at home	none
Family income	average
Living accommodation	owned
Urbanization degree	provincial

Description

Over 50s in a two-person household with no children and a modal income. The main breadwinner, who is educated to a lower or intermediate level, has in many cases taken early retirement. The older couples live in an owner-occupied house in an urbanised area. They have few financial products, give an average amount to charity and have the usual modern appliances. They have a car in an average price bracket and mainly spend their time in and around the house with their partner: they like puzzles, cycling and gardening. They are not very sporty, have few cultural interests but like to listen to Dutch-language music. Regional newspapers, De Telegraaf, the gossip magazines, the Troskompas and the women's magazines Libelle and Margriet are widely read. Sport and programmes on the commercial (family) channels are the most watched. (Camping) holidays are spent in Europe.

Characteristics



8M32 Clothesline & Green Thumb



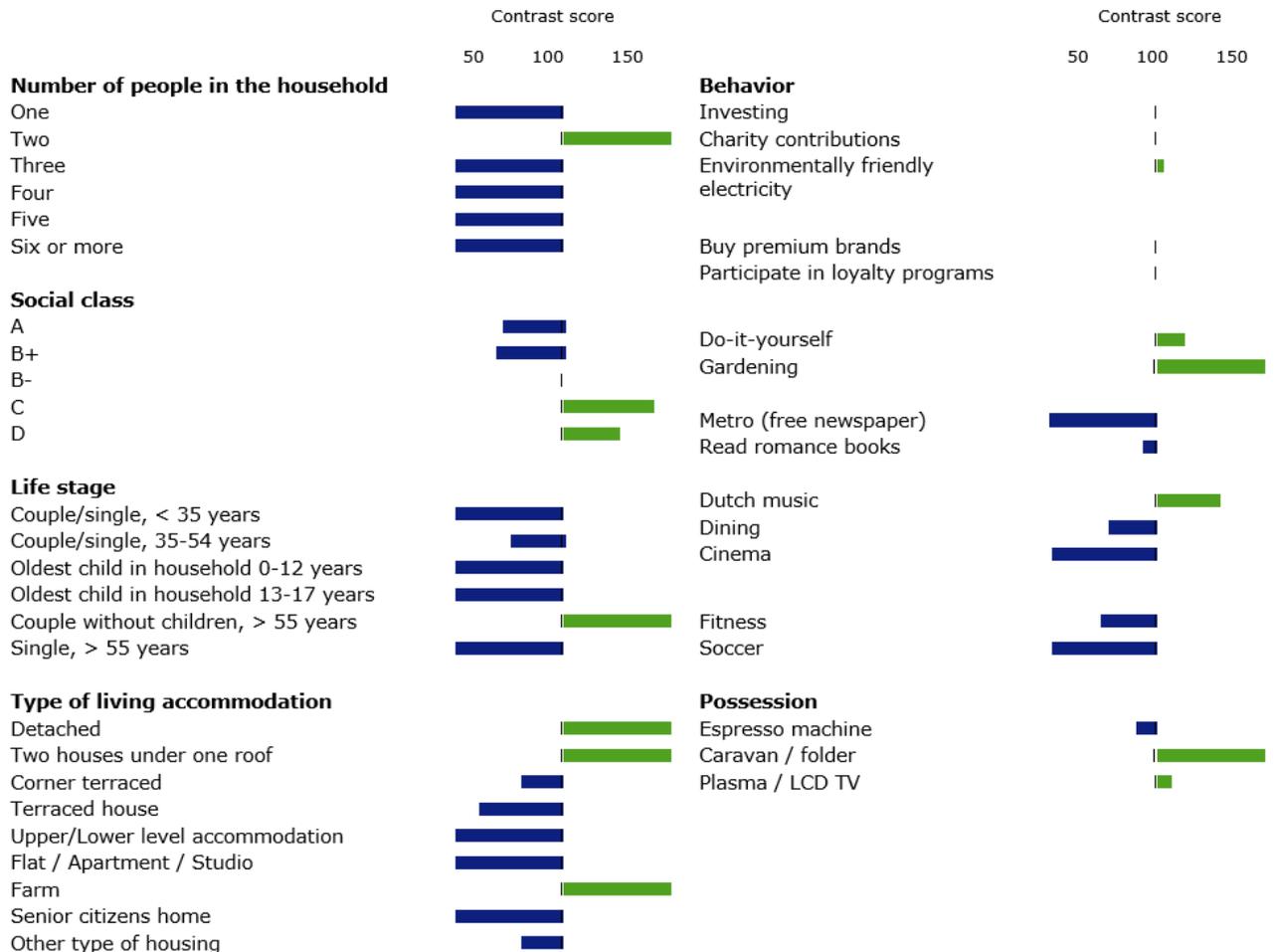
Key figures

Age of main income provider	55 - 64 years
Marital status	married
Children living at home	none
Family income	average
Living accommodation	owned
Urbanization degree	rural

Description

Regionally-oriented two-person households with no children. The main breadwinner, who is educated to a lower or intermediate level, has taken early retirement or is still working. The over 50s live in a large owner-occupied home or farmhouse in a rural area. They have few financial products, average donation habits and mainly shop at the cheaper local supermarkets. In addition to the usual equipment, there is often a satellite dish. They also often have a caravan. They mainly spend their free time in and around their house, they enjoy puzzles and cycling and they have the figurative green fingers. They are not very sporty, have few cultural interests and like to listen to Dutch-language music. Regional newspapers, gossip and celebrity magazines and Libelle and Margriet are widely-read periodicals, the households mostly watch the commercial (family) channels.

Characteristics



8M30 Neighbours & Barbeque



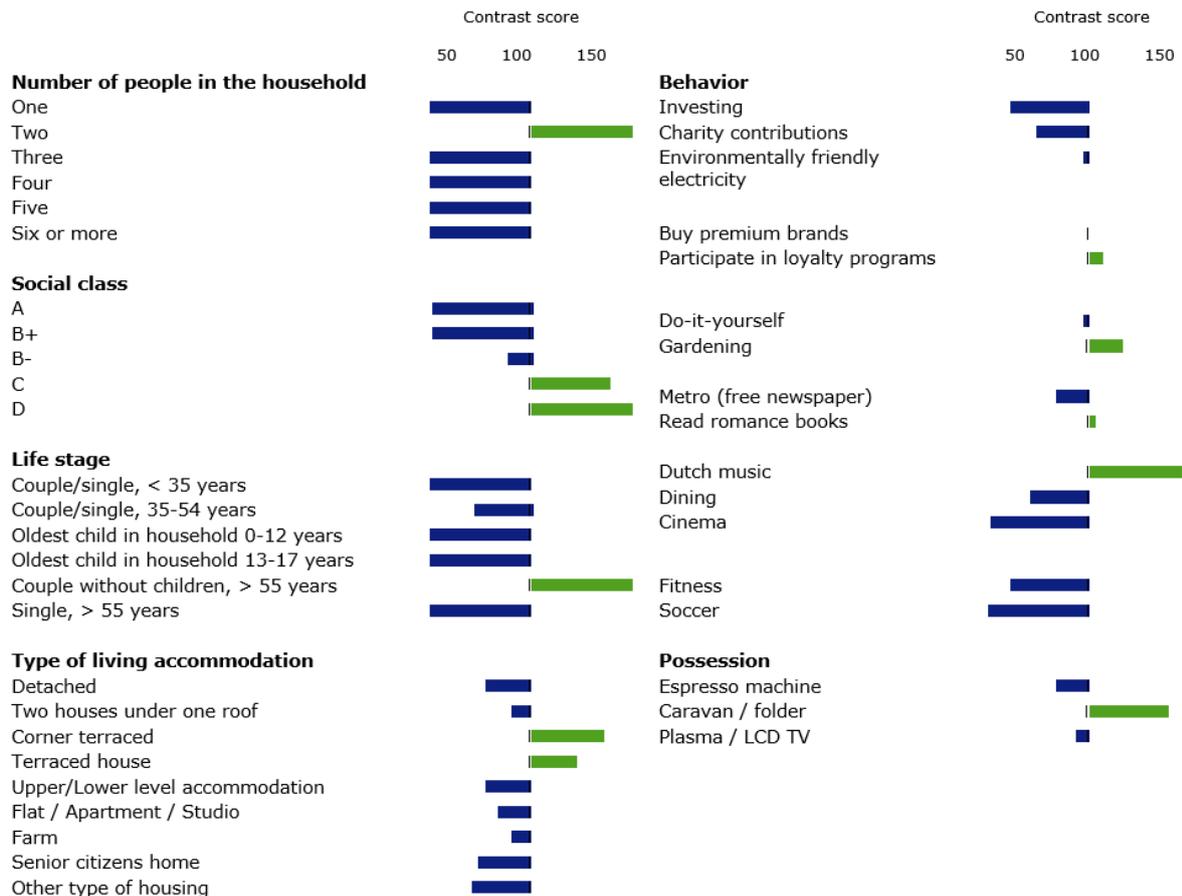
Key figures

Age of main income provider	55 - 64 years
Marital status	married
Children living at home	none
Family income	average or below average
Living accommodation	rented
Urbanization degree	rural

Description

Married over 50s with a (below-)modal income. The main breadwinner, who is educated to a lower level, has taken early retirement or is still working. The older couples live in a house in an urbanised area. With their limited income, they have few financial products, give little to charity, have few modern appliances, they are price-conscious and drive a cheaper, older car. They mainly spend their time in and around the house with their family: they like puzzles, cycling and gardening. Moreover, they are not very sporty, have few cultural interests and mainly read regional newspapers. They often read the gossip magazines and those geared to women on an average income, as well as Troskompas. They also like listening to Dutch-language music. Sport programmes and the commercial (family) channels are the most watched. Any holidays are camping holidays in Benelux or a bargain holiday by air to southern Europe.

Characteristics



9M24 Golden Oldies & Fish and Chips



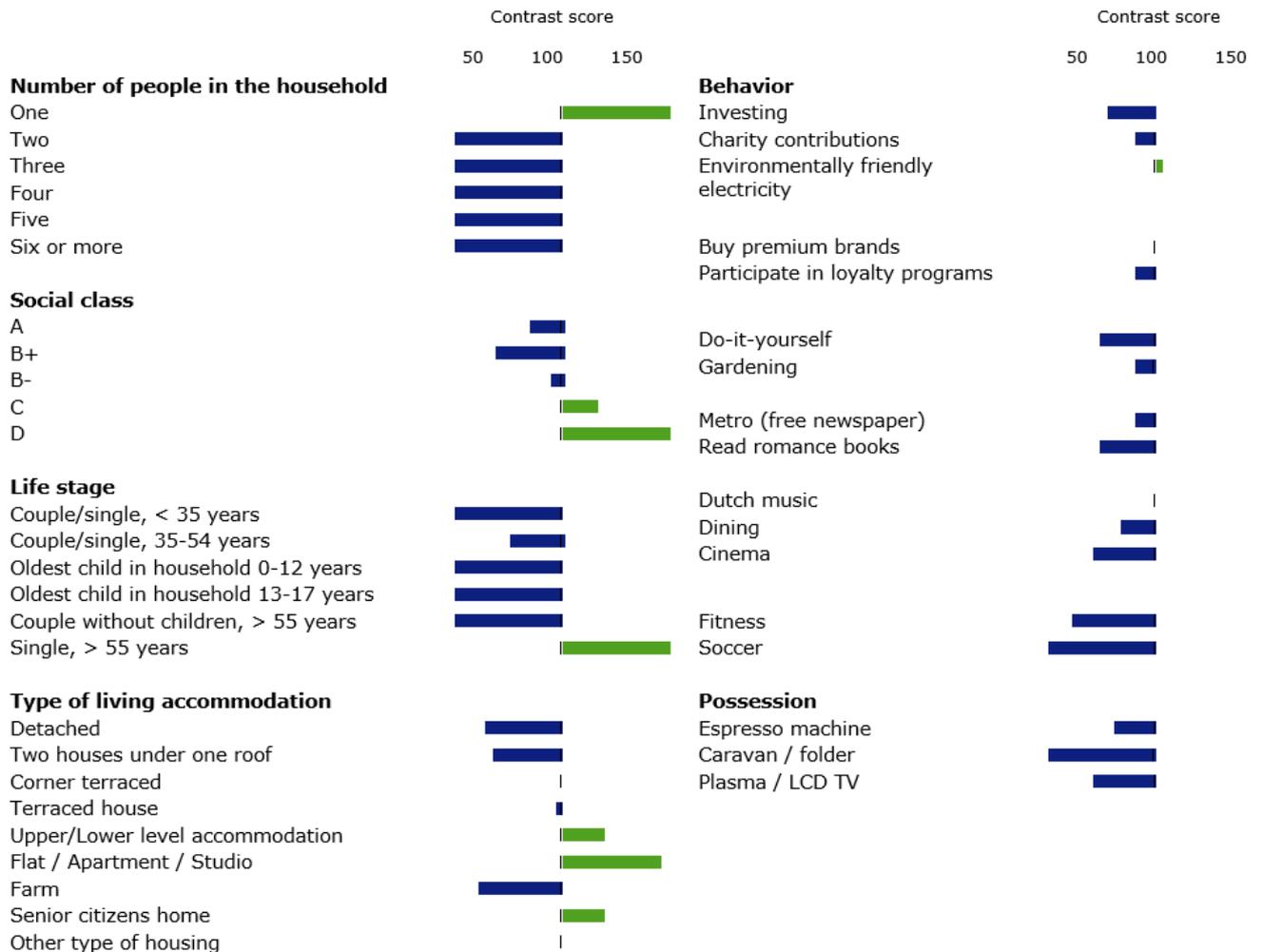
Key figures

Age of main income provider	55 - 64 years
Marital status	single/ divorced
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	provincial

Description

Single over 50s with a low income who are retired (early) or still working. The small households have few financial products. The only modern equipment the majority of the households have is a PC with Internet access and a mobile phone. They read few magazines and books and mainly watch the public television channels. The older singles like to listen to classical and Dutch-language music, visit museums and do puzzles. Most of them have a cheaper car and live in smaller rented accommodation in an urbanised area.

Characteristics



9M29 Coupon & Cryptogram



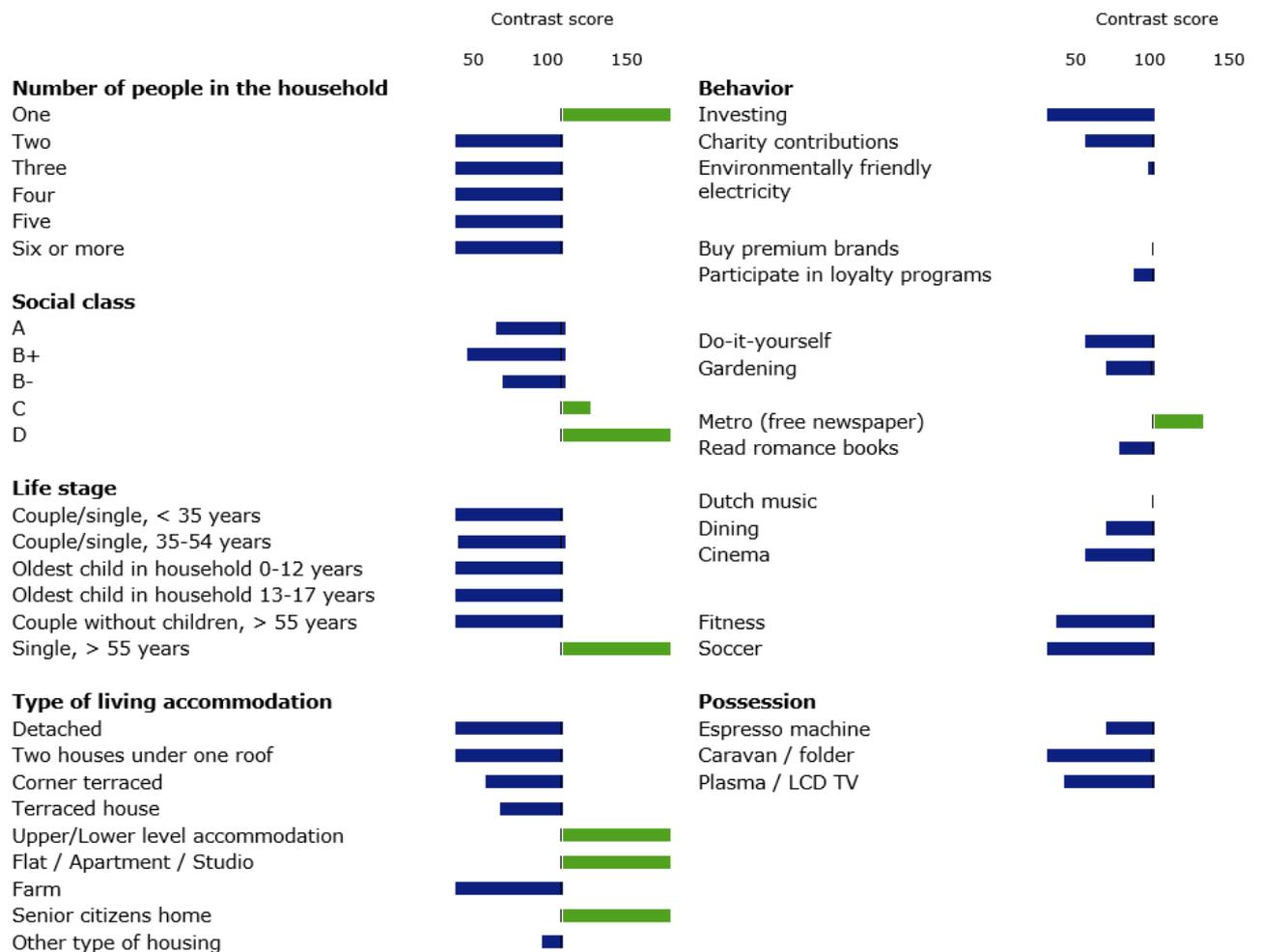
Key figures

Age of main income provider	55 - 74 years
Marital status	single/ divorced
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	urban

Description

Single over 50s with a low level of education. The older singles either still work or they are retired (early). Their income is below modal and they can afford few luxury goods. It is clear that the over 50s have little extra to spend either on owning appliances or in their media, buying, donation and travel habits: they read free newspapers, they are price-conscious, hardly give to charity and travel very little. They also live in small rented accommodation in a very urban area and some of these households do not have a car. However they have a number of interests: doing puzzles, listening to classical and Dutch-language music, visiting museums and exhibitions. Now and then they buy a newspaper such as Het Parool and mainly watch the public, commercial family and foreign television channels.

Characteristics



10R44 Grandchildren & Stock Market



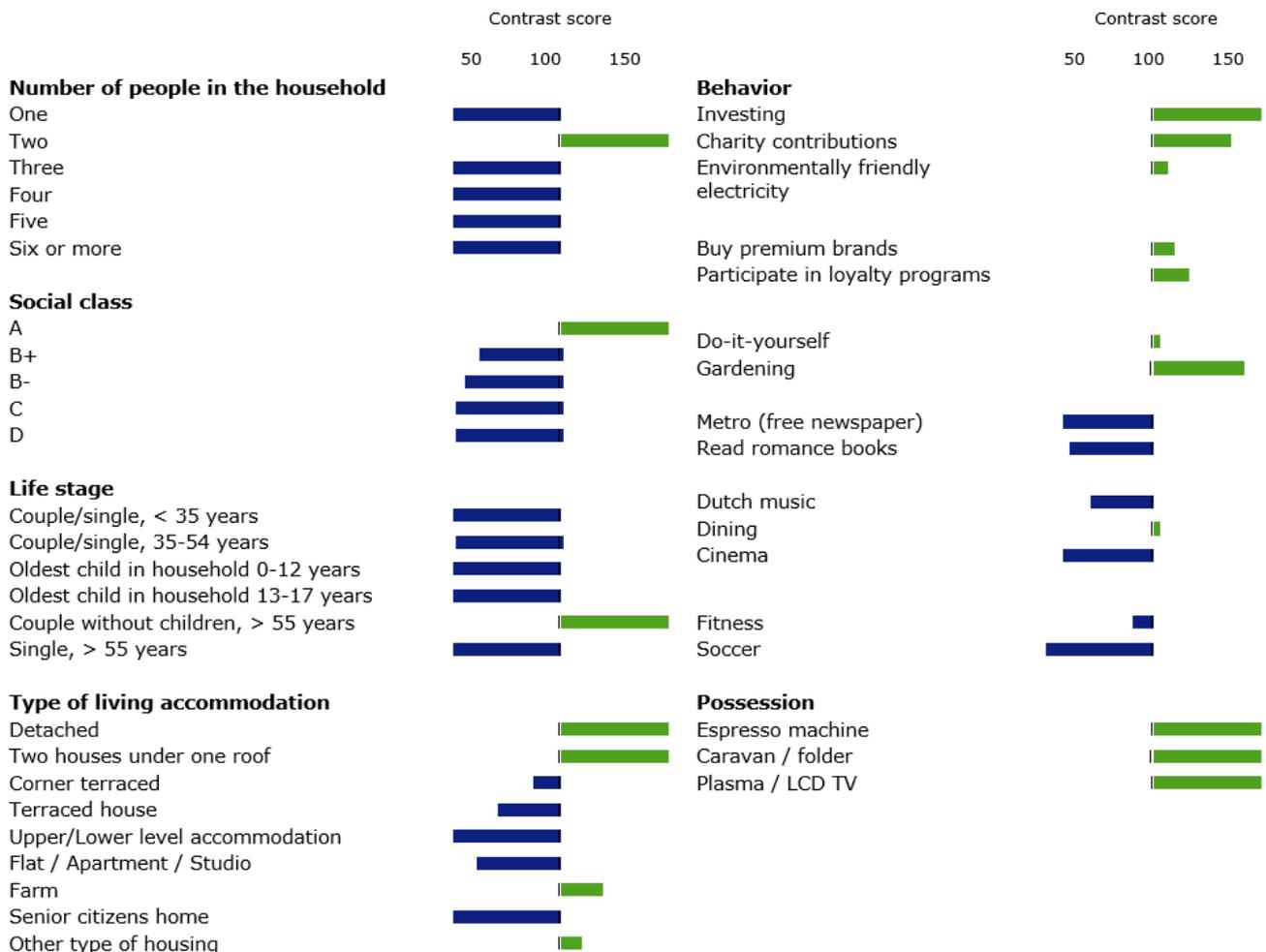
Key figures

Age of main income provider	65 - 74 years
Marital status	married
Children living at home	none
Family income	2x average or higher
Living accommodation	owned
Urbanization degree	provincial

Description

Prosperous over 65s who are very active financially. The couples live in a large owner-occupied home in an urbanised area. They often have one or more cars of a prestige make in an expensive price bracket. They lead a stylish life with many culinary, cultural and classical interests, with more luxury and modern goods in the household than their contemporaries and enjoy different types of holidays within and outside Europe. In line with their high educational level and standard of living, the couples have a high level of social involvement: they have subscriptions to one or more national and regional newspapers, they read news magazines, non-fiction books and TV listings guides from public broadcasters, mostly watch the public television channels and are very generous in their gifts to various charities.

Characteristics



10R43 Antique Auction & Holiday Trade Fair



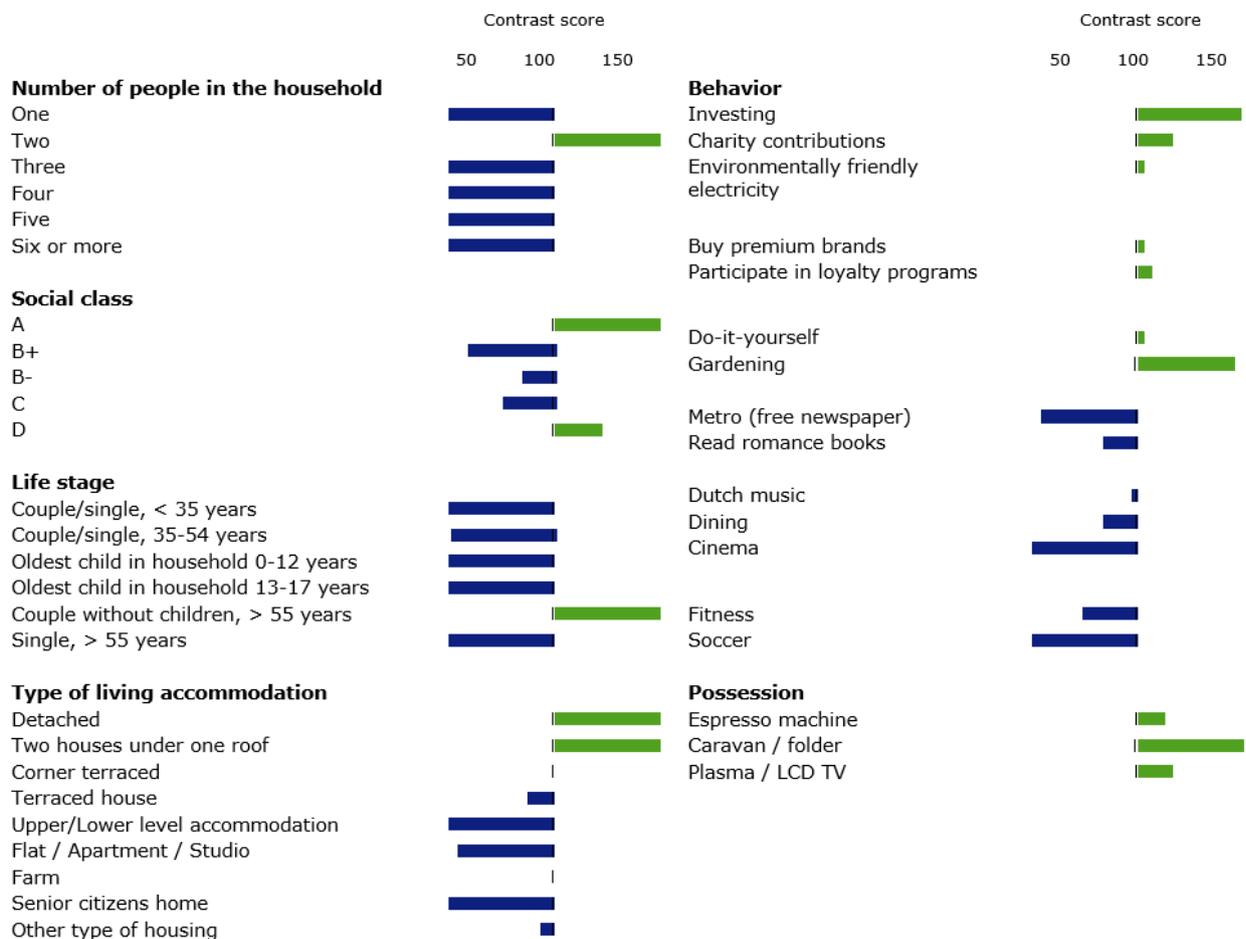
Key figures

Age of main income provider	65 – 74 years
Marital status	married
Children living at home	none
Family income	1.5x average
Living accommodation	owned
Urbanization degree	provincial

Description

Retired couples with an above-modal income. These over 65s, who are educated to an intermediate or higher level, have a few financial products and donate to various charities such as development aid, overseas disasters or health organisations. The small households live in a large owner-occupied home in a moderately urban area. They have few modern or luxury goods and often own one car in an average price bracket. The older couples' interests include classical music, art, antiques, plants and flowers and nature. They also like to be outside in the garden or on their bicycles. Their age is no barrier to their wanderlust and so they go camping with their caravan or on group trips, often to Germany. The married couples usually have a subscription to a regional newspaper, the major women's magazines, periodical for senior citizens and the TV listings guide from KRO or NCRV. Therefore they mainly watch programmes on the public television channels.

Characteristics



10R42 Church & Local TV



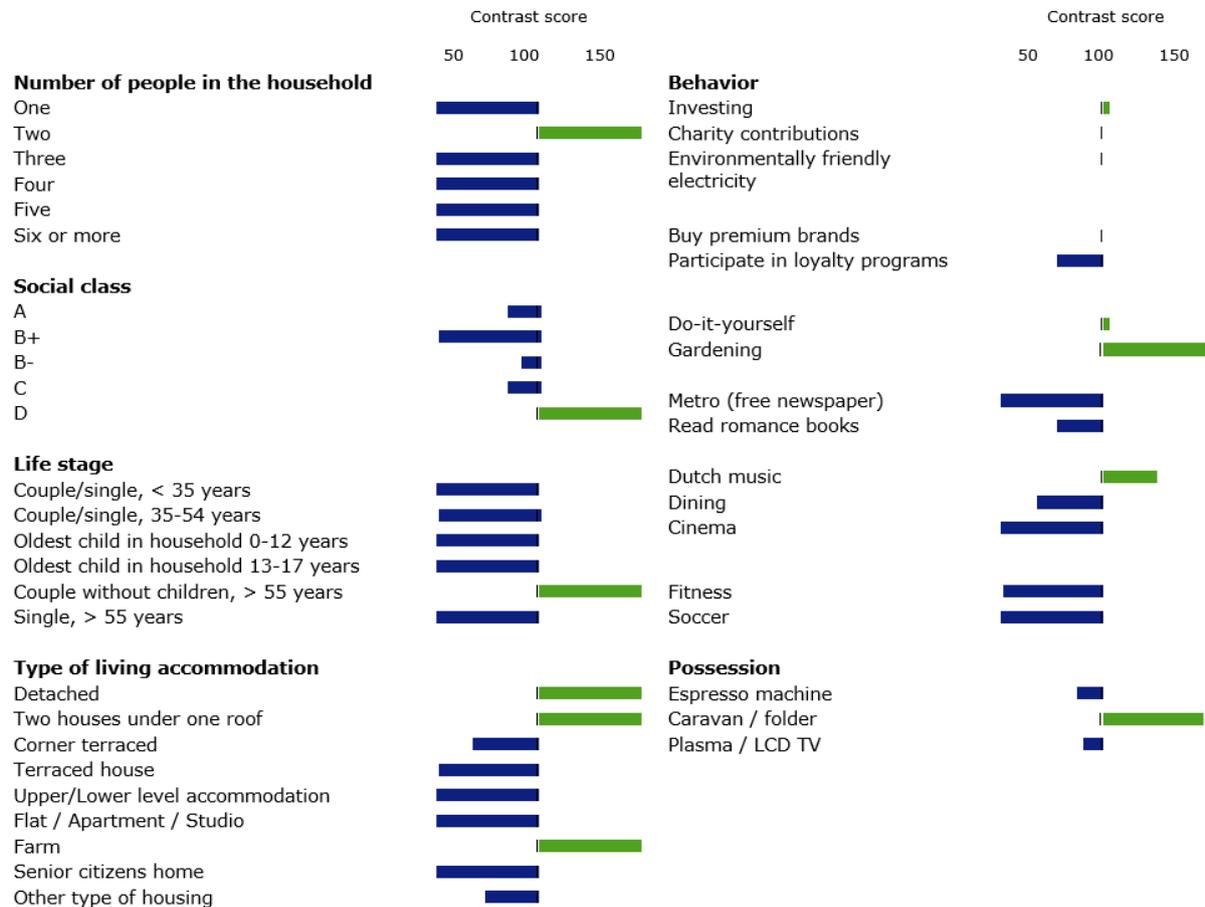
Key figures

Age of main income provider	65 – 74 years
Marital status	married
Children living at home	none
Family income	average
Living accommodation	owned
Urbanization degree	rural

Description

Retired couples with no children living at home. These over 65s have a modal income and are strongly oriented to the countryside. Their large owner-occupied home or farmhouse has little extra luxury with the exception of a satellite dish so they can receive the public and commercial channels. The couples also have a cheaper car and often a caravan. In addition to camping holidays, they also go on group trips. At home the couples mainly remain in their own house, garden and living environment. Religion plays an important role in their life, in addition to regional newspapers and television channels, there is a clear preference for magazines, TV listings guides and broadcasters with a Christian orientation. They also listen to both classical and Dutch-language music, they enjoy doing puzzles and they read gardening books, women's magazines and periodicals aimed at senior citizens.

Characteristics



10R45 Tear-jerker & Shopping Trolley



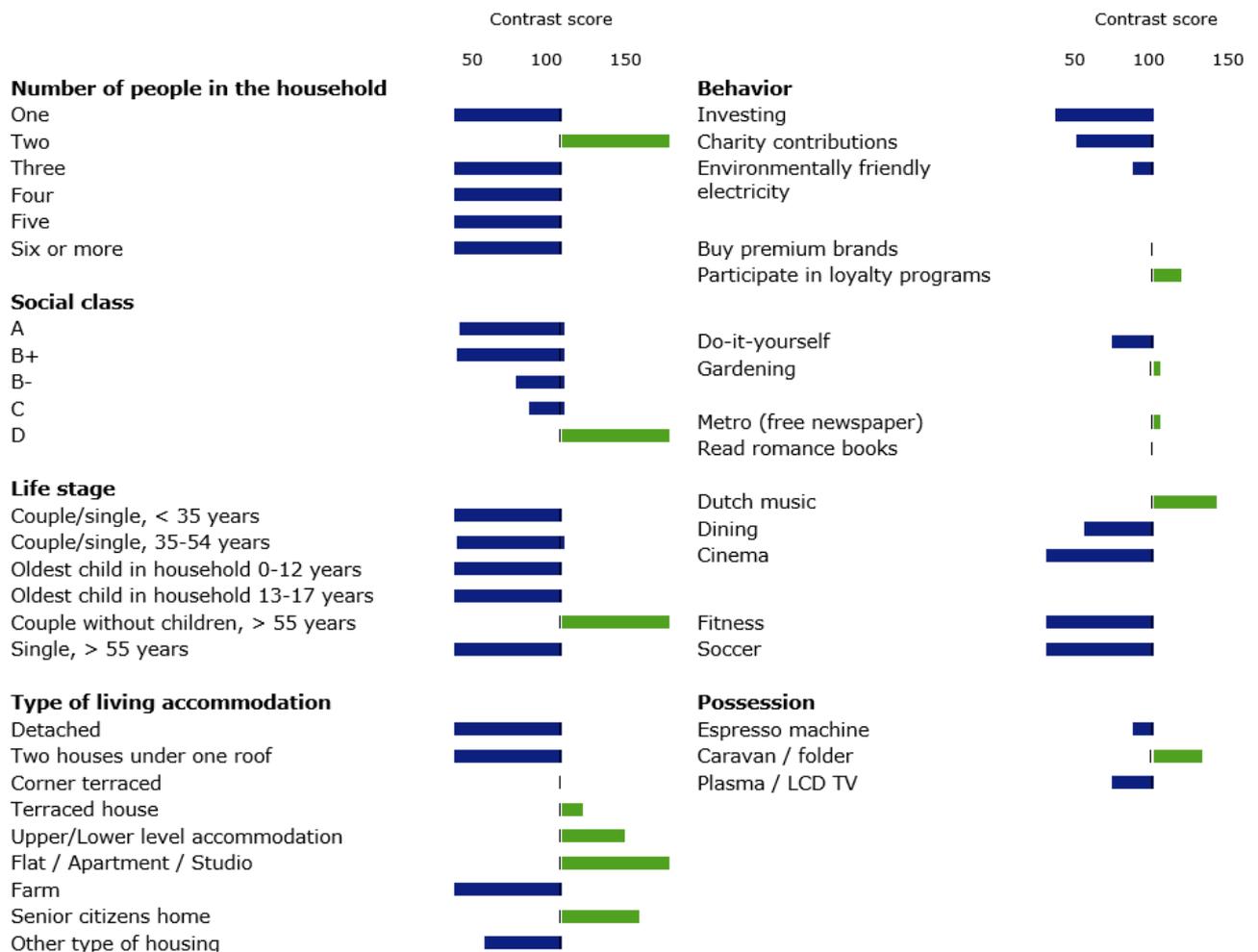
Key figures

Age of main income provider	65 – 74 years
Marital status	married
Children living at home	none
Family income	average or below
Living accommodation	rented
Urbanization degree	urban

Description

Older couples from the lower social class. With a (below-)modal income, these retired over 65s have few financial products and give little to charity. Their small, rented house, maisonette, apartment or flat is located in an urban area and has little in the way of modern luxury. The couples do not read many books. In some cases they read a (regional) newspaper or (women's or senior citizens') magazine. Public and commercial family television channels are both watched a lot. The small households are mainly focused on their own small living environment: they listen to Dutch music, do puzzles and cycle. They shop in their neighbourhood and they have a small, older car for outings.

Characteristics



10R41 Neighbourhood Bingo & Stamp Collection



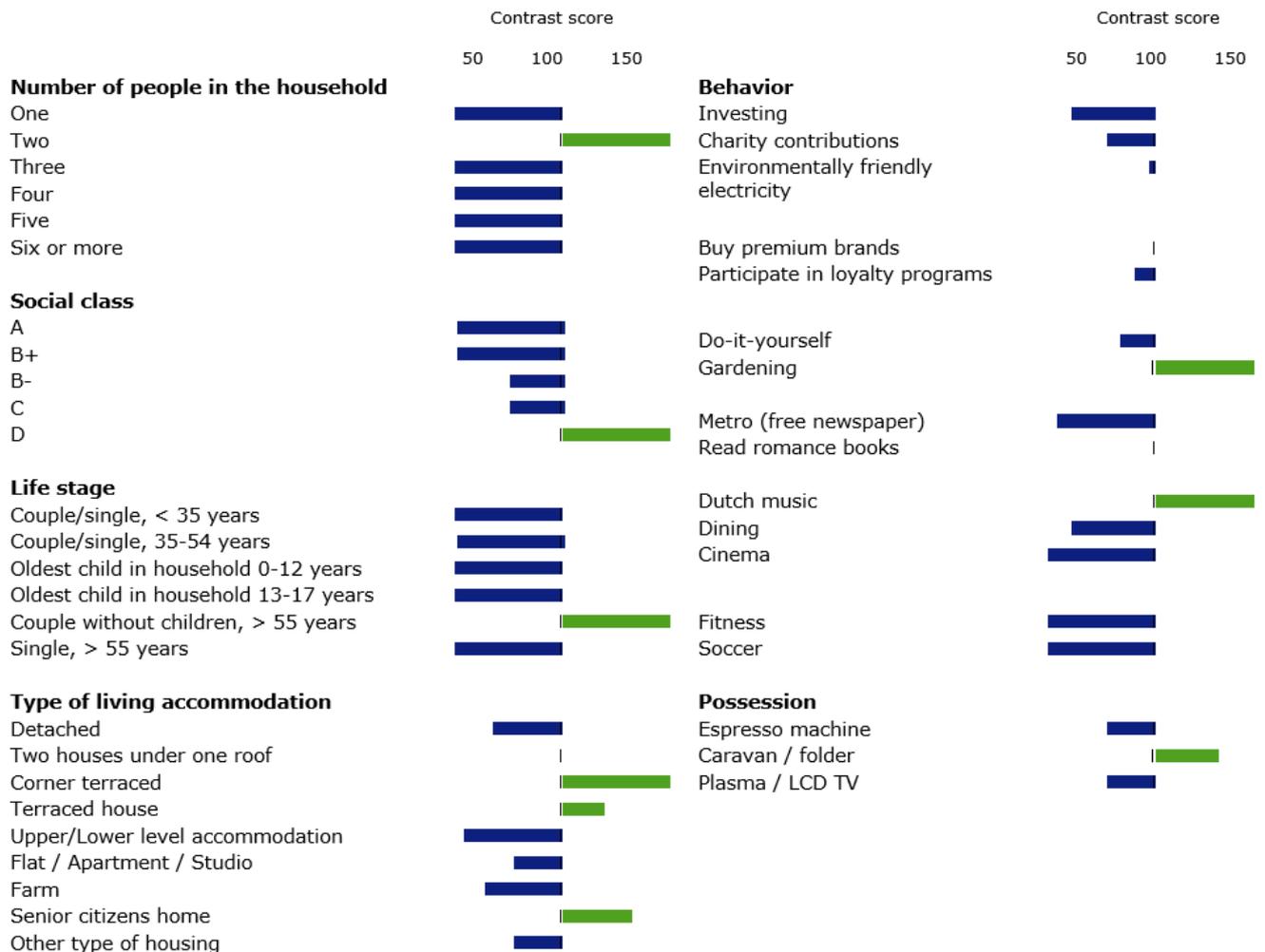
Key figures

Age of main income provider	65 – 74 years
Marital status	married
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	rural

Description

Retired couples with a low standard of living, residing in a moderately urban area. Concomitant with their low income situation, they have few financial resources, a cheap car and buy their shopping at discount stores. These over 65s have little in the way of luxury: they live in a house without modern equipment and are mainly geared to their own living environment. They collect stamps, do puzzles, read a gossip magazine, Plus magazine, Libelle or, to a lesser extent, Margriet, and like to listen to Dutch-language music. In many cases a newspaper subscription is to a regional newspaper. They mainly watch public and regional television channels, their TV listings guide is often EO, KRO, or NCRV.

Characteristics



11R35 News Magazines & Investments



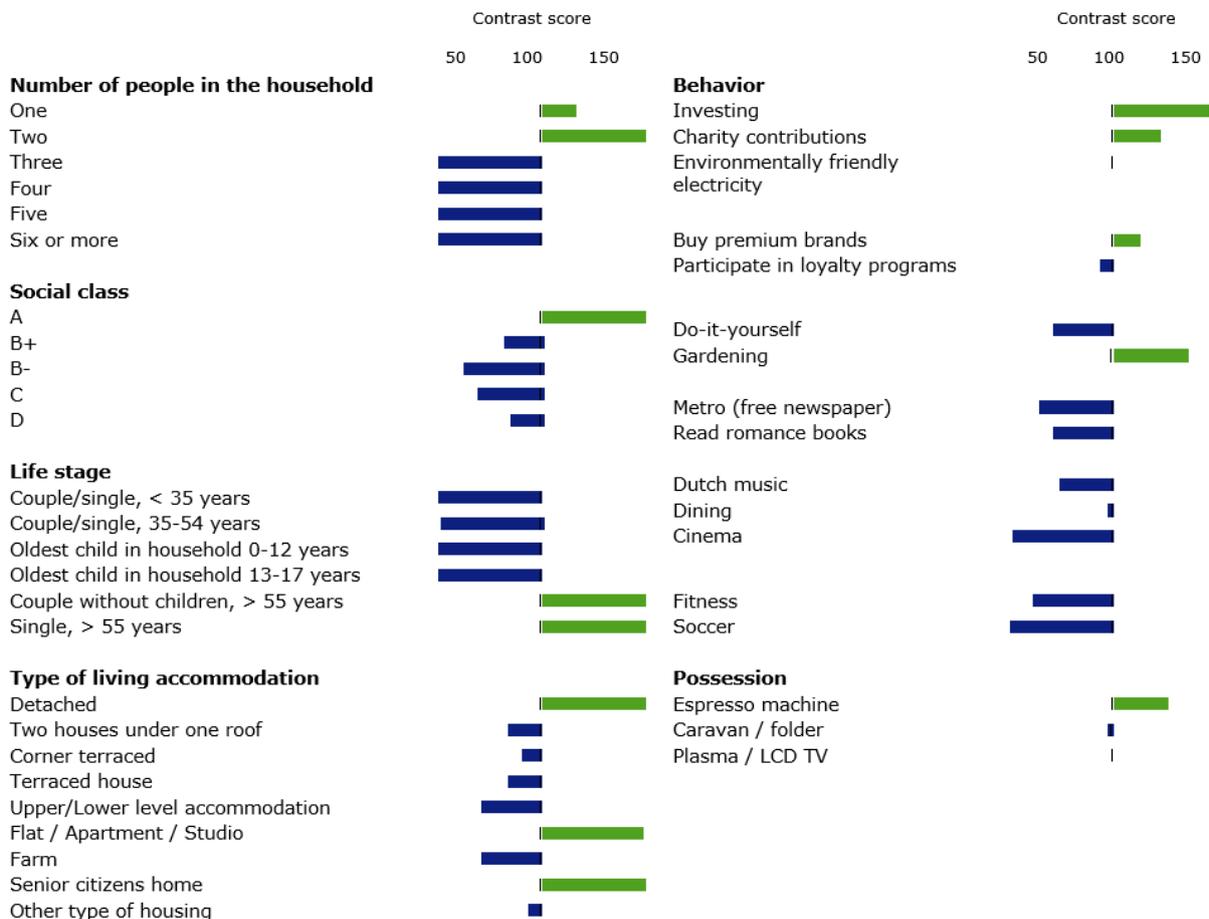
Key figures

Age of main income provider	65+
Marital status	single/ married
Children living at home	none
Family income	1.5 – 2x average
Living accommodation	owned
Urbanization degree	urban

Description

Single or married over 65s with no children living at home. These highly educated retired people enjoy a rather high income and have financial products such as shares and bonds. Nevertheless they have little need for luxury: their small house or flat has few modern appliances. These over 65s live in a very urban area, have a car and are loyal to Albert Heijn for their shopping where they mainly buy A brands. They are very interested in what is going on in the world and in addition to a regional newspaper, they often read the NRC Handelsblad or Trouw. Moreover, they mainly watch public television channels, read the AVRO-Bode/Televizier, the NCRV listings guide, news magazines and special interest magazines aimed at older people, history books and reference works. They frequently give to charity. They are interested in the theatre, classical music and puzzles and they love bridge.

Characteristics



11R40 Bicycle Trips & Donations



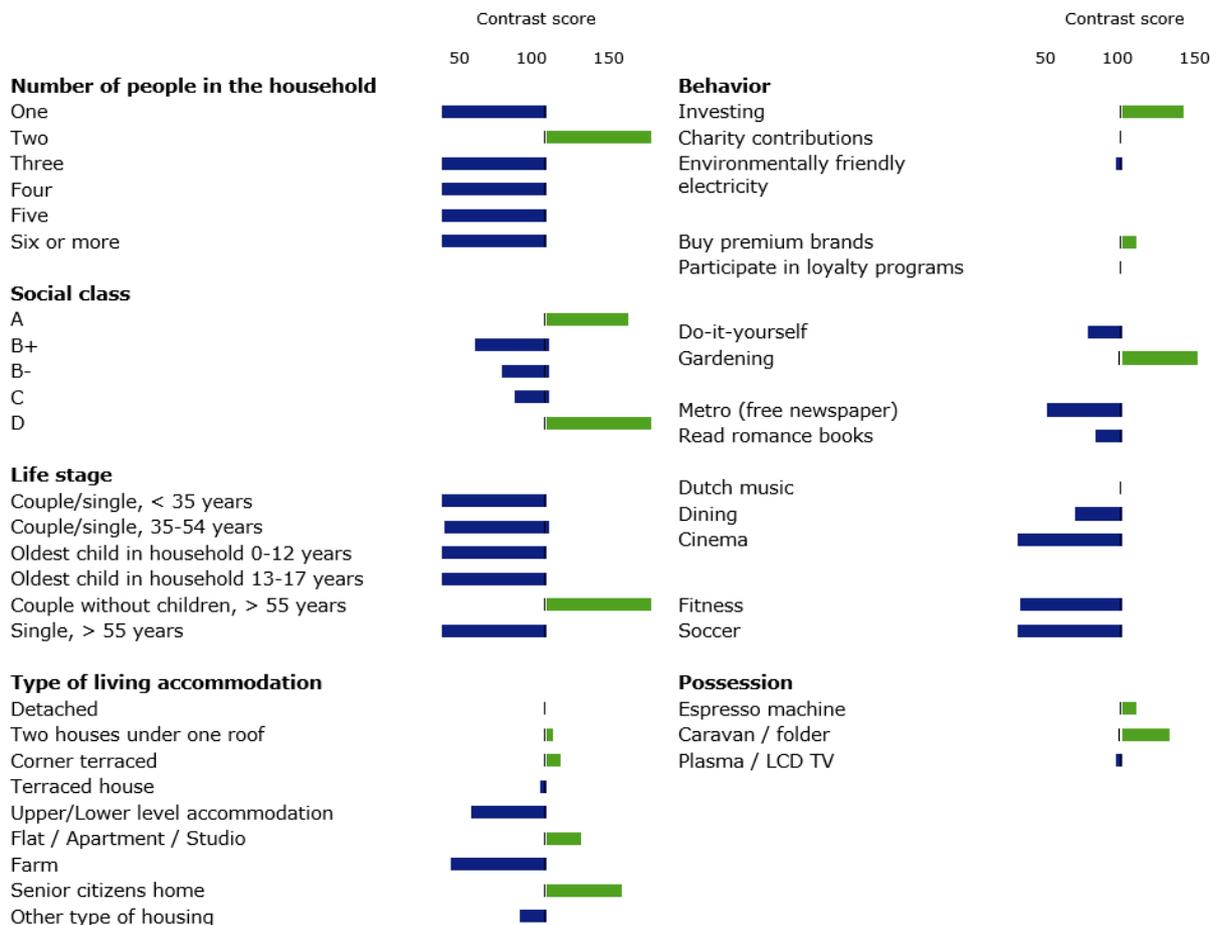
Key figures

Age of main income provider	65+
Marital status	married
Children living at home	none
Family income	1.5x average
Living accommodation	owned
Urbanization degree	provincial

Description

Retired couples with an above-modal income. These over 65s, who are educated to an intermediate or higher level, have few financial products and mainly donate to health organisations and ad hoc in the event of overseas disasters. The small households live in a small house or flat in an urban area. They have few modern or luxury goods and often own a smaller car. The older couples' interests include classical music, art, antiques, stamp-collecting, puzzles and bridge. They are also often to be found outside in nature in their garden or cycling. Despite their age, they go on holiday with their caravan or on a group trip. They have a subscription to a regional newspaper or one of the national newspapers, mainly AD, De Telegraaf or a Christian newspaper, but noticeably less often to De Telegraaf. Elsevier magazine is relatively commonly read and they take a TV listings guide from Avro, KRO or NCRV. Therefore they mainly watch programmes on the public television channels.

Characteristics



11R46 Board Games & Begonias



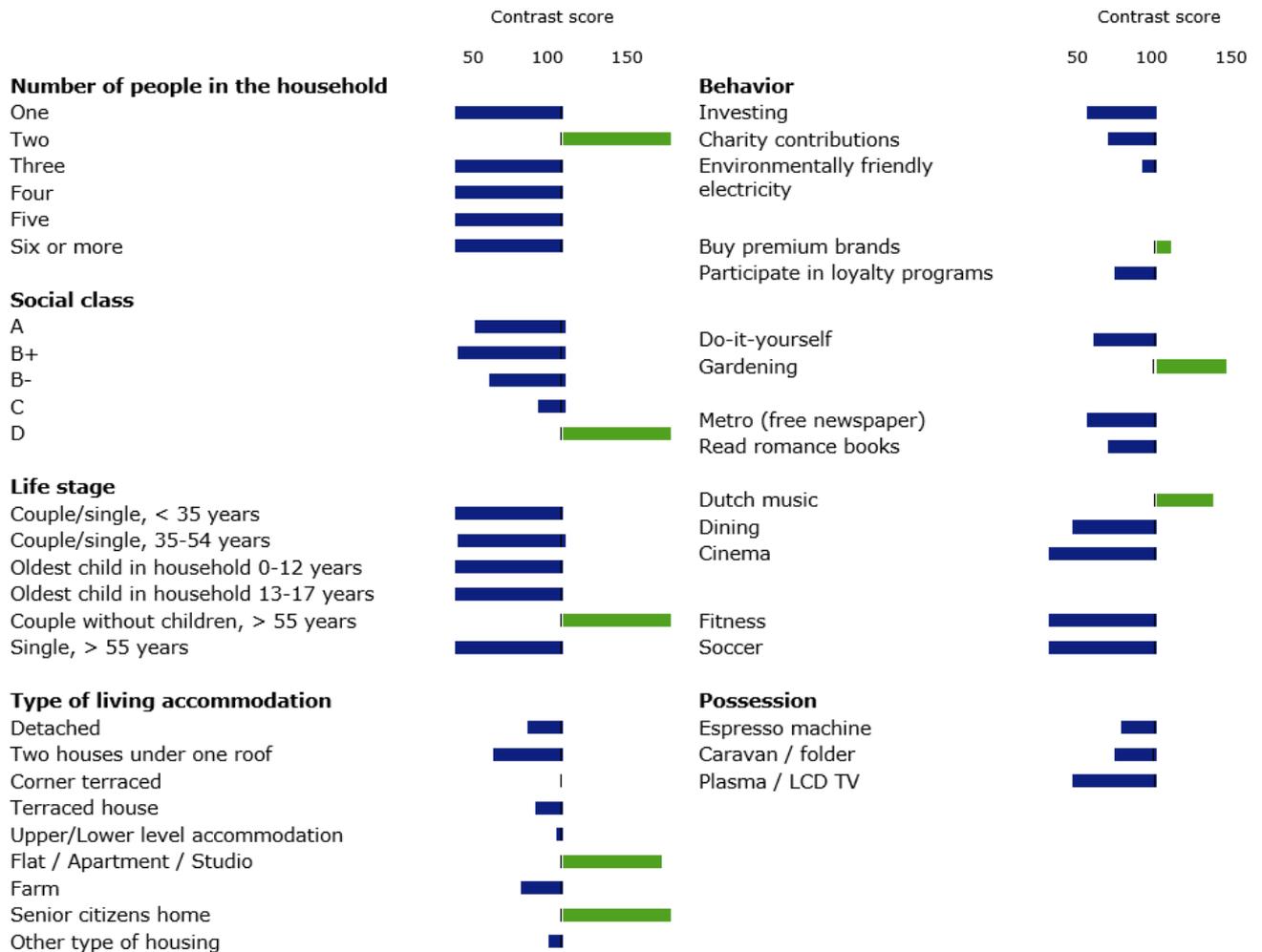
Key figures

Age of main income provider	75+
Marital status	married
Children living at home	none
Family income	average or below average
Living accommodation	rented
Urbanization degree	urban

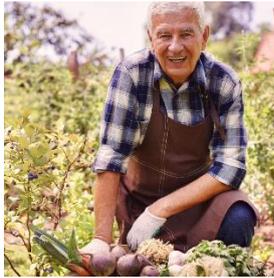
Description

Older couples with a (below-)modal income. These over 65s are rather dependent and less mobile: they live in a smaller house, flat or retirement home and some do not have a car. There is little modern equipment. They read magazines and TV listings guides with a religious foundation, women's and senior citizens' magazines. They like puzzles, are interested in plants and flowers and listen to both classical and Dutch-language music. They have few financial products and give little to charity. They mainly watch public, commercial family television channels and foreign stations. They go shopping in their neighborhood and the pensioners display loyal buying habits.

Characteristics



12R37 Gin & Season Ticket



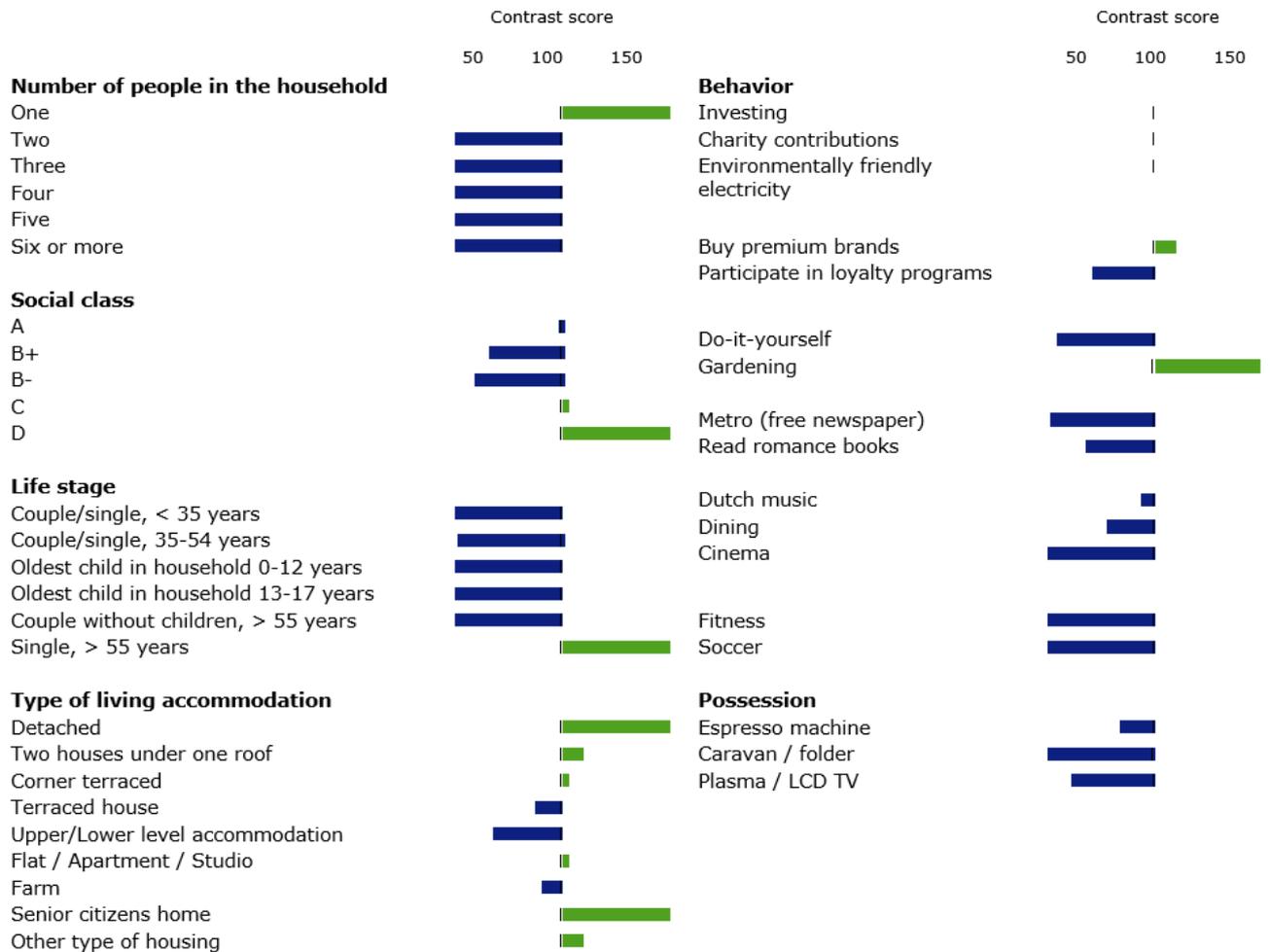
Key figures

Age of main income provider	65+
Marital status	single
Children living at home	none
Family income	average or below
Living accommodation	owned
Urbanization degree	rural

Description

Single over 65s with a low to modal income. These elderly people live in a less urban area, often in an owner-occupied home and in some cases in a retirement home. They are rather modern compared with their contemporaries but have few luxury goods in the household. They are interested in culture, especially classical concerts, museums and the theatre. They also like puzzles and are still active around the house and garden. Religion plays a large part in their lives. These older people are less financially active but usually do have a car of their own. In addition to a regional newspaper, they often read Libelle, Margriet and magazines aimed at the older target group. They also often watch public and foreign TV channels.

Characteristics



12R39 Puzzles & Slippers



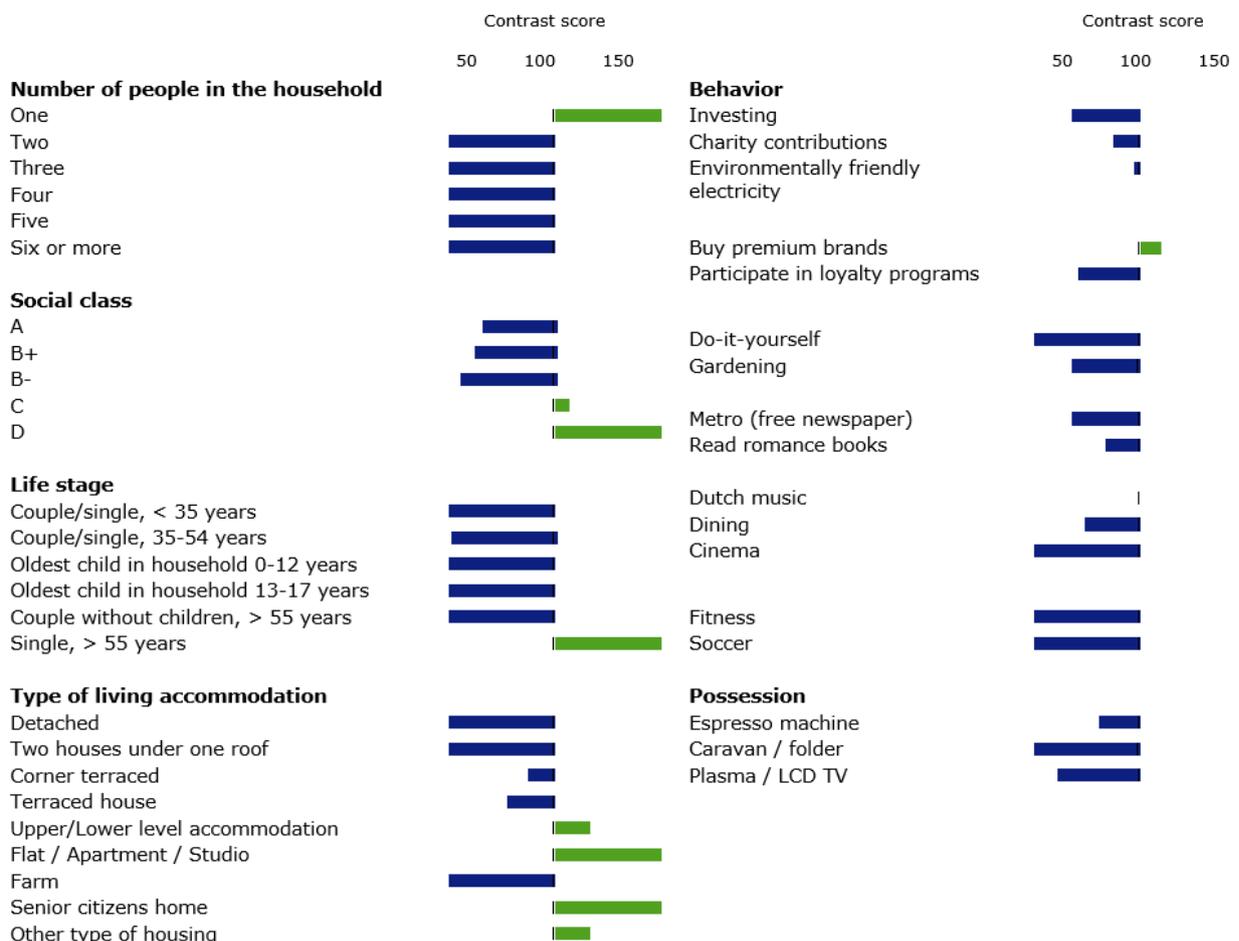
Key figures

Age of main income provider	65+
Marital status	single
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	provincial

Description

Single over 65s with a low income and few financial products. They have an intermediate level of education, are no longer working and live in rented accommodation in a moderately urban area, usually a maisonette, a flat, an apartment or already live in a retirement home. There is little modern equipment in the households and the older people are less mobile but do have their own car. They give little to charity. They often do their shopping at Albert Heijn. In their leisure time they do puzzles and prefer to listen to classical music and opera. Generally they read few newspapers and often watch programmes on public and foreign television channels that they have looked up in a TV listings guide from a public broadcaster. They are very interested in gossip magazines. Margriet and Libelle are also widely-read periodicals. These older households occasionally join an organised group coach tour but otherwise they do not travel much.

Characteristics



12R38 Sudoku & Group Holidays



Key figures

Age of main income provider	65+
Marital status	single
Children living at home	none
Family income	below average
Living accommodation	rented
Urbanization degree	urban

Description

Over 65s with a low level of education and few financial resources. Singles live in rented accommodation. This is often a maisonette, apartment, flat or a room in a retirement home in a highly to very highly urban area. These older people usually do not have their own car (any more) and have little modern equipment in the households. In line with their low spending power, they give little or nothing to charity. On the other hand they often do their shopping at Albert Heijn. In their leisure time they do puzzles and listen to classical music and opera. Moreover they often watch public and foreign television channels, read few newspapers and they are very interested in gossip and celebrity magazines. Libelle and the TV listings guides from public broadcasters are widely read. If they go on holiday, they prefer a group coach tour.

Characteristics

