

# Derbyshire County Council



## Customer Segmentation Report Derbyshire Money Week 2016

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### **Methodology**

In order to ensure that the Derbyshire Money Week events are focused on the areas with the highest levels of income deprivation and likely to reach residents for whom income maximisation initiatives would be beneficial, a methodology was designed to pick seven broad areas for roadshows and branded activities.

These areas can then be refined through discussion with partners and stakeholders to ensure that suitable activities are planned, appropriate venues are chosen, and other events in the area are taken into account when planning Derbyshire Money Week.

The methodology for proposing these seven areas was as follows:

### **Indices of Multiple Deprivation 2015**

Initially a list of the Lower Super Output Areas (LSOAs) ranking in the top 20% of the 2015 IMD was used to show the areas with the highest deprivation in each of the seven districts.

### **Towns**

The largest towns in each district have been proposed, in order to order reach the highest number of residents. In some areas, a second location has been highlighted where there are nearby locations with high levels of deprivation. Each of the largest towns contained at least one area in the top 20% of the Indices of Multiple Deprivation 2015 (IMD), with the exception of North East Derbyshire. Clay Cross has been proposed in this area, as although it ranks just outside the top 20%, it is close to a number of small areas that have the highest levels of income deprivation in North East Derbyshire.

### **Customer Segmentation**

Derbyshire's customer segmentation model assigns each output area in the County (around 300 residents in each one) to one of 18 sub clusters based on the characteristics of the population. Each LSOA typically contains four to six output areas, so customer segmentation allows a more detailed view of the key characteristics of the local population.

In each of the seven areas a customer segmentation map has been produced to show the sub clusters of residents in the proposed areas. The attached profiles show the main characteristics of each area, based on the customer segmentation of the County electoral division. Full descriptions of the population in these sub clusters are provided in Appendix 1 in order to show the distribution of different demographic groups through the division.



## Derbyshire Money Week: Proposed Areas

### Amber Valley

Alfreton and Somercotes is a large electoral division in a predominantly urban area and has two members of the County Council. The electoral division contains four LSOA's in the most deprived 20% in England, including the Ironville and Riddings East LSOA, an area with one of the highest levels of deprivation in Derbyshire.

Customer segmentation shows a split in the area. To the south west of the electoral division is Swanwick which has an older than average population and a high proportion of areas classed as 202 or 204.

In Alfreton, particularly north of the A38, there are a number of areas classed as 401 and 303, which have a younger than average population and a higher than average rate of benefit claimants, higher percentage of lone parents and as well as worse than average outcomes in health, education and crime.

The Somercotes area also shows a number of areas classed as 401, as well as a number of 203 areas where the predominant demographic is families aged 35-44 living in terraced or semi-detached housing. These areas have a high rate of employment, often in manual roles, and high home ownership, generally with a mortgage.

To the south east of the electoral division is Ironville and Riddings which ranks in the 10% most deprived lower super output areas in the county. The main customer segments in this area are 303, and 401, as in Alfreton. There are also a number of areas classed as 403, another segment with a younger than average population and a higher than average levels of indicators of deprivation.



### **Bolsover**

The Shirebrook and Pleasley electoral division contains four LSOA areas ranked in the 20% most deprived in England and several measures of deprivation are the worst in the county. The population is slightly younger than average and despite high levels of deprivation, child poverty and benefit claimants, there are low levels of long term or youth unemployment. Health in the area is worse than average and the levels of educational attainment are amongst the lowest in the county.

Customer segmentation shows some distinct demographic patterns in the area. In the north of the town there are a high number of 303 and 401, where there are a high percentage of young single people, young families and single parents, with high levels of benefit claimants. There are also a number of areas classed as 404, which have a higher percentage of older people, poor levels of health and a higher than average percentage sick or disabled residents.

The southern part of Shirebrook has a number of segments with higher than average percentages of BME residents. In the south west of the town there is high concentration of especially Asian residents in segment 205, and in the south east of the town there are number of 405 areas, which have a higher than average percentage of residents from European countries, particularly younger people, often single or single parents.

The second proposed area is Carr Vale, within the Bolsover South electoral division. The area has high levels of deprivation, child poverty and out of work benefit claimants, as well as some health outcomes which are worse than average.

Customer segmentation shows the New Bolsover and Carr Vale area to be primarily classified as sub clusters 401 and 303. These are areas with higher than average percentages of younger people, either single or with children, whereas areas to the east of the electoral division have a slightly older age profile, including a number of 301 and 404 sub clusters which have a high percentage of single older people, poor levels of health and high numbers of sick or disabled residents.



### **Chesterfield**

Two potential areas in Chesterfield have been highlighted. The first is Birdholme, due to the high ranking of parts of the electoral division on the IMD 2015 and the proximity to other areas of deprivation. The electoral division has a younger than average population, particularly aged 25-44, higher than average unemployment, including high youth unemployment and young people who are NEET.

Customer segmentation shows a high concentration of sub clusters 401 and 303 in the west of the division: areas with a higher than average percentage of lone parents, sickness and disability, unemployment and low levels of qualifications. There are also several areas classified as sub cluster 405, which have a younger than average population and a higher than average BME population, particularly European residents. To the east of the electoral division there are several similar areas of sub cluster 303, 401, and 405, particularly around Calow Lane to Eastwood Park.

The second area is Staveley, which has two LSOA's with the 10% most deprived in England. This area has a higher than average percentage of children in the local population and a level of child poverty which is the 2<sup>nd</sup> highest of any Derbyshire electoral division. It has the highest rate of benefit claimants in the county, high unemployment and low levels of qualifications.

To the north of the electoral division, there are two Lower Super Output Areas in Middlecroft and Poolsbrook which are in the 10% most deprived nationally. Customer segmentation shows a high number of areas classed as sub cluster 401, with a younger than average population, higher than average percentage of lone parents, a high percentage of social rented properties and low levels of qualifications. To the south of the electoral districts is Inkersall Green and Duckmanton which have a concentration of areas classed as either 202 or 404, both which have an older than average population and high levels of unpaid carers.



### **Derbyshire Dales**

Within Derbyshire Dales only one LSOA appears within the 20% most deprived areas on the 2015 IMD. The area is Matlock Hurst Farm, within the Matlock Electoral Division. The electoral division has an older than average population with higher than average levels of benefit claimants. There are also above average levels of residents providing unpaid care. Housing is expensive compared to the rest of the county and the average price in Matlock is significantly higher than the Derbyshire average.

The key customer segments in the Hurst Farm area are 301, which has a larger than average percentage of older single people living in rented accommodation, 401 with a younger than average population, higher than average percentage of lone parents, a high percentage of social rented properties and low levels of qualifications, and 303 which has higher levels of single people, unemployment, sickness and disability.

The second area is Wirksworth, which is not ranked highly on the IMD, but has a number of specific issues relating to potential financial issues for residents. House prices in the area are high, there are higher than average levels of unpaid care delivered by residents, and there are high levels of fuel poverty.

Customer segmentation in the area shows two areas of sub cluster 301, where there are higher than average levels of single people over the age of 65 and living in socially rented housing, with a high percentage of flats. There are also two areas of sub cluster 403, which have a younger than average population and a higher than average percentage of lone parents.



### **Erewash**

Ilkeston East electoral division takes in LSOAs in Cotmanhay and Ilkeston Central, three of which are in the 10% most deprived in England. The area has a younger than average population including a larger than average percentage of young children. 28% of households contain dependent children and 9% are lone parent households, which are higher than the Derbyshire average. The area has the worst unemployment rate and youth unemployment rate in the county.

Customer segmentation shows that to the north of the electoral division there are areas classed as sub cluster 303, where there are often single people living in socially rented flats, or areas classed as 401 which are more likely to be younger families living in semi-detached socially rented semi-detached housing. In both cases there are high levels of unemployment, sickness and disability.

A second potential area is the Long Eaton electoral division, including the Nottingham Road area which is ranked in the highest 20% of LSOAs in the 2015 IMD. The electoral division as a whole has a higher than average percentage of residents aged 25-44 and worse than average rates of unemployment and benefit claimants.

Customer segmentation shows two predominant sub clusters in this area: 302 and 405. Sub cluster 302 is often located in town centres and is frequently populated by young people renting flats. Sub cluster 405 is also a younger than average population, with almost 1 in 10 from a BME background, which is higher than the Derbyshire average. Unemployment and crime in both areas are higher than average.



### High Peak

Within Buxton, the largest town in High Peak, the area of Fairfield in the Buxton North and East electoral division is ranked in the 20% most deprived LSAOs in the 2015 IMD. The division as a whole has an above average rate of benefit claimants and below average rates of residents achieving 5 or more GCSEs or educated to degree level. The rate of young people who are NEET is the highest in the county. This electoral division also has a high rate of families with children.

Customer segmentation of the electoral division shows a concentration of sub cluster 401 in the Fairfield area, which are more likely than average to be younger people, often living as families with dependent children or lone parents, and more likely than average to living in semi-detached socially rented semi-detached housing. In 401 areas there are likely to be above average rates of unemployment, sickness and disability. There are also several areas of sub cluster 403, which has a similarly younger than average population in a mix of semi-detached and terraced housing, although with a higher rate of single people.

Etherow has two LSOAs in the 10% most deprived in England, both in Gamesley. In the electoral division as a whole there is above average levels of unemployment, long term unemployment and the highest rate of youth unemployment in the High Peak district. There are high levels of children in poverty and poor health amongst residents.

Customer segmentation shows a concentration of sub clusters 303 and 401. 401 has a younger than average population, higher than average percentage of lone parents, a high percentage of social rented properties and low levels of qualifications and 303 has higher levels of younger people, unemployment, sickness and disability.





### **North East Derbyshire**

The town of Clay Cross does not have any areas in the 20% most deprived LSOA in the 2015 IMD, but it has higher levels of deprivation than Dronfield, which is sited north of Chesterfield and therefore separated from the key area of deprivation in the district. The electoral division of Clay Cross North has higher than average unemployment, lower than average educational attainment, and higher than average levels residents with limited day to day activities. The population of the electoral division is older than the Derbyshire average.

Customer segmentation in the area shows sub clusters 401 and 303 in the north west of the town, with further areas of sub cluster 303 in the town centre. In sub cluster 303 residents are more likely than average to live on their own and in often rented flats. Residents are likely to have no qualifications and a higher than average percentage is unemployed. In sub cluster 401, residents are more likely than average to be younger people, often living as families with dependent children or lone parents, and more likely than average to living in semi-detached socially rented semi-detached housing. In 401 areas there are likely to be above average rates of unemployment, sickness and disability.

The other sub cluster which is concentrated in the town is sub cluster 404, in central areas of the town. This sub cluster has an older than average population, with a higher than average percentage of single households over the age of 65. Health is worse than average in these areas.

The Sutton electoral division has also been proposed, despite the fact that it contains several different villages, as there are several points of high deprivation. North Wingfield, Holmewood & Heath and Grassmoor all fall within this division and are in the 20% most deprived LSOAs in England.

The key customer segments in this area are similar to Clay Cross, with sub cluster 303, 401 and 404 dominating the areas.



### **South Derbyshire**

Newhall and Woodville in Swadlincote both have an area in the 20% most deprived LSOAs in England. Newhall, to the north west of the town, is in the Swadlincote North electoral division and has a younger than average population and a higher than average percentage of families with children. Educational attainment above key stage 3 is below average and there is a higher than average percentage of adults with no qualifications. The rate of residents claiming out of work benefits is higher than average, although the unemployment rate is not.

The key customer segments in this area are 401 and 403. In sub cluster 401, residents are more likely than average to be younger people, often living as families with dependent children or lone parents, and more likely than average to living in semi-detached socially rented semi-detached housing. In 403 areas there are likely to be above average rates of unemployment, sickness and disability. Sub cluster 403 has a similarly younger than average population in a mix of semi-detached and terraced housing, although with a higher rate of single people.

Woodville is in the Swadlincote Central electoral division. The electoral division has a high percentage of households with dependent children, and its IMD ranking is highest for income deprivation affecting children. Other indicators where Swadlincote Central is below the county average include education, particularly key stage 4 and above, and some health indicators.

Customer segmentation in Woodville shows a split in the area, with a dominance of sub cluster 203 and 403, but an area of sub cluster 401 and 303 centred on the Goseley estate to the north of the area.



**Derbyshire Money Week: Proposed Areas Overview**

Electoral division	Sub Clusters																	
	101	102	103	201	202	203	204	205	206	301	302	303	401	402	403	404	405	406
Alfreton and Somercotes	1%	0%	1%	6%	12%	17%	7%	0%	0%	0%	1%	10%	17%	0%	15%	3%	11%	0%
Shirebrook and Pleasley	6%	0%	0%	2%	7%	14%	0%	4%	0%	5%	0%	9%	19%	0%	5%	14%	16%	0%
Bolsover South	11%	0%	0%	4%	8%	12%	4%	0%	0%	7%	0%	2%	22%	0%	9%	21%	0%	0%
Birdholme	0%	0%	0%	5%	15%	3%	2%	0%	7%	2%	7%	18%	15%	9%	5%	2%	10%	0%
Staveley	2%	0%	0%	0%	13%	12%	0%	0%	0%	0%	2%	4%	36%	0%	12%	19%	0%	0%
Matlock	6%	9%	13%	8%	2%	0%	17%	0%	0%	5%	0%	3%	10%	17%	0%	2%	7%	0%
Wirksworth	18%	13%	48%	0%	2%	2%	0%	0%	0%	4%	0%	2%	0%	4%	5%	2%	0%	0%
Ilkeston East	0%	0%	0%	2%	13%	9%	0%	0%	0%	0%	1%	15%	26%	0%	20%	2%	11%	0%
Long Eaton	0%	0%	0%	22%	4%	11%	3%	0%	5%	0%	10%	2%	0%	4%	9%	0%	27%	3%
Buxton North and East	13%	0%	3%	2%	2%	14%	6%	0%	0%	2%	2%	6%	17%	2%	23%	0%	7%	0%
Etherow	3%	0%	0%	3%	5%	12%	12%	0%	6%	0%	0%	5%	32%	9%	5%	5%	2%	0%
Clay Cross	12%	0%	0%	0%	9%	14%	0%	0%	9%	0%	2%	15%	5%	0%	12%	22%	0%	0%
Sutton	16%	5%	2%	2%	4%	6%	2%	0%	0%	2%	0%	14%	18%	2%	7%	16%	2%	0%
Swadlincote North	7%	0%	0%	0%	2%	22%	2%	0%	11%	0%	0%	6%	16%	0%	28%	2%	3%	0%
Swadlincote Central	0%	0%	0%	3%	10%	33%	0%	0%	20%	3%	4%	2%	5%	0%	11%	0%	0%	9%
<b>Derbyshire total</b>	<b>9%</b>	<b>4%</b>	<b>9%</b>	<b>6%</b>	<b>6%</b>	<b>10%</b>	<b>8%</b>	<b>1%</b>	<b>4%</b>	<b>2%</b>	<b>3%</b>	<b>6%</b>	<b>7%</b>	<b>4%</b>	<b>9%</b>	<b>5%</b>	<b>5%</b>	<b>1%</b>



**Appendix 1: sub cluster descriptions**

Full descriptions are available at:

<http://observatory.derbyshire.gov.uk/IAS/Custom/Pages/DerbyshireCommunities/Factsheets.aspx>

101	This sub cluster covers predominantly rural locations and has a low population density. There are higher than average levels of residents owning their own home and houses are more likely to be detached. Residents in this sub cluster are more likely to be part of a married couple and there are more people of an older working age (45-64) than in the county as a whole. Over a third of residents work in professional or managerial roles and there are higher levels of self-employment than average. Crime in these areas is below the average county rate and a higher proportion of residents report feeling very or fairly safe in their area at night than across the county.
102	This sub cluster is based in rural areas and has a low population density. People are more likely than average to own their own home and live in detached housing. There is a high proportion of 45-64 year old residents and self-reported health is better than average. Over half of residents in this sub cluster work in professional or managerial occupations, the highest proportion in the county. The percentage of residents with degree level qualifications or above is also the highest in the county. Residents in these clusters are more likely than average to contact Call Derbyshire, but most report feeling satisfied or very satisfied with their area.
103	Sub cluster 103 has the lowest population density in the county: these areas tend to be large, rural and with few people living in them. Accordingly, this sub cluster has the highest percentage of residents working in agriculture. Residents in this sub cluster are the most likely to be self-employed, and more likely than average to be working in professional or managerial roles. A quarter of households have two adults and no children living in them, and the population of this cluster is older than average. Residents are generally very satisfied with their area, and most feel safe or very safe in their area at night.
201	This sub cluster is generally based in urban areas. Residents are more likely than average to be of working age and in professional or managerial positions. A high proportion have degree level qualifications and a higher than average proportion work in the public sector. Residents are likely to be in a couple, either with or without dependent children, and most have at least one car in their household. A high percentage of residents are in good or very good health, and they are less likely than average to contact Call Derbyshire.
202	This sub cluster is often located in less densely populated urban areas, for example on the outskirts of small towns. The population is notable for being older than average with the highest proportion of retired people, both single and in couples. Economic activity is low and this sub cluster also contains the highest proportion of residents providing unpaid care. Residents are likely to live in detached housing and are the most likely to own their home outright. Crime is also low in these areas. There are low proportions of BME residents and religions other than Church of England.



203	Residents of this sub cluster are more likely than average to be living as a single household family. There are a higher than average proportion of residents aged 35-44 years and households with dependent children. Semi-detached and terraced houses are more prevalent than average, and most residents own their own home with a mortgage. The sub cluster has a high economic activity rate with residents often working in semi-routine or routine occupations. Most people have access to a car and travel to work by car. There is a low percentage of BME residents and most residents give their country of birth as England.
204	This sub cluster is often located on the outskirts of towns and villages and populated by older families. There is a high proportion of families with dependent children in this sub cluster and residents are the least likely to be divorced. They are often well qualified and there are low levels of unemployment. Residents are more likely than average to be self-employed and many work as managers or in professional occupations. The sub cluster also has the highest percentage of people working in the public sector. Residents tend to be reasonably healthy, but a higher proportion than average provide unpaid care. They are likely to own their home and to live in detached properties. Few residents in this sub cluster do not have access to a car.
205	This sub cluster has the highest population density and areas are often based close to the borders of the county. There is a high percentage of people from BME backgrounds, especially Asian residents. It also contains the highest proportion of households with people who have English as their second language. Residents are younger than average, and there are more single person households than average. The percentage of detached properties owned with a mortgage is high, as is the proportion of households with more than two cars. The sub cluster has higher than average economic activity and residents are well-qualified. People in these clusters are less likely to feel safe than other residents, and rarely contact Call Derbyshire or use public libraries.
206	Young families living in towns and villages dominate this sub cluster. Residents are the most likely to be living in detached housing or bungalows, and are likely to own their own home. The proportion of those living as a couple with children aged 5-15 is higher than any other area. Residents are likely to have degree level qualifications, and health is better than average. There are high levels of employment and residents employed in managerial level positions. The sub cluster has the highest percentage of households with more than one vehicle and residents are likely to travel to work by car or van.
301	Older people living alone in flats or maisonettes make up a large proportion of this sub cluster. These areas house the highest proportion of single people aged 65 and older and have more lone residents with long term health problems than across the county as a whole. Average household size is the lowest of any sub cluster. These areas have a high percentage of residents living in social rented accommodation. A larger proportion of the population is retired and economic activity is low. Residents are more likely than average to be claiming an out of work benefit. The sub cluster also has a low level of car or van ownership.



302	The main feature of this sub cluster is of young single people living alone in rented accommodation. It is the sub cluster with the highest proportion of single people and of 16-24 year olds. These areas have a high percentage of flats, and residents are the most likely to rent from a private landlord. The sub cluster also shows high levels of unemployment and long-term unemployment. Residents in work are often in routine and semi-routine occupations such as caring, leisure, sales and customer service. There is a high percentage of households without a car or van and a higher than average percentage of BME residents from Asian and EU countries.
303	In this sub cluster residents are more likely than average to live on their own and in housing rented from a social landlord. Nearly a third of all properties are flats. Residents are likely to have no qualifications and a higher than average proportion are unemployed. Employment in these areas is heavily focused on routine or manual occupations and residents are the least likely to own a car or van. Health in these areas is worse than average and residents are the most likely to report dissatisfaction with their area, or feeling unsafe in their area at night.
401	This sub cluster has the highest percentage of young children and 10-19 year olds, and the highest rate of lone parent families. Residents are more likely than other areas to be unemployed or to have never worked. Those in employment are likely to be in routine or semi routine occupations. In this sub cluster there is a high percentage of residents without any qualifications. Home ownership is low and there are a high proportion of social rented properties. Residents are most likely to live in semi-detached houses and there is the highest average number of people per room of any sub cluster. Few residents have access to a car or van. People living in these areas are more likely than average to be in bad or very bad health.
402	In this sub cluster there is a slightly higher proportion of one person households and divorced people than average. Residents in these areas are more likely to live in terraced houses or flats and there is a higher than average percentage of houses with no central heating and houses rented from private landlords. Economic activity is slightly above average with particularly high levels of self-employment and residents working from home. Residents are more likely than average to contact Call Derbyshire and actively use a public library.
403	This sub cluster has an above average proportion of 16-44 year olds, of single people and of lone parents with dependent children. Residents live in densely populated areas, often in semi-detached or terraced housing. There are low levels of qualifications and residents frequently work in manual occupations. Unemployment is higher than average, as is the proportion of unemployed parents with dependent children. Residents are less likely than average to be satisfied with their area and less likely to contact Call Derbyshire. They are more likely than average to be an active user of a children's centre.



404	<p>This sub cluster has a higher than average proportion of residents over the age of 65 who live alone. Semi-detached housing is more prevalent than in other areas and there is a higher than average proportion of social rented properties. Health in these areas is worse than the Derbyshire average with many of the areas in this sub cluster based in former mining towns to the east of the county, which has possibly contributed to the poorer health amongst older residents. There are larger proportions of sick or disabled people than average and the percentage of residents of who provide unpaid care is the second highest in the county. Residents are less likely than average to own a car or van and are more inclined to contact Call Derbyshire.</p>
405	<p>This sub cluster has the highest percentage of terraced housing and nearly a quarter of residents rent from private landlords. There is a larger than average proportion of people under the age of 44, single people and a high percentage of lone parents. Crime is above average in these areas and residents are less likely than average to feel safe or very safe. Residents assess their own health at around average levels, but incidence of cancer and circulatory disease are high. Unemployment is higher than average, particularly those who are long term unemployed. There is a higher than average BME population in these areas, and a larger than average proportion of people from European countries.</p>
406	<p>This sub cluster has the highest percentage of young people aged 25-44, and the lowest percentage of residents over 65. There is a mixture of single people and families with young children, including a high percentage of lone parents and co-habiting couples. There is a higher than average percentage of privately rented houses. Residents are generally economically active and this cluster contains the highest percentage of women in full time employment. Residents are well qualified with a higher than average proportion qualified to degree level or above. Health is generally good and access to a car or van is high.</p>