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From Wealth Stereotypes to Financial Reality

The Real Britain Series



omd IPA global News UK itv

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INTRODUCTION

Welcome to **reCLASSified**



ReCLASSified first kicked off in late 2024, following the launch of our fifth volume of The Real Britain Series, The Farce of Class (available here).

From that study, it became apparent that we were failing as an industry to reflect the nuance and deeply socialised relationship with social class in the UK. Beyond that, socio-economic grouping was really the only agreed-upon universal proxy for class and wealth across channels, agencies and clients.

A measure introduced in the 1950s that is mostly incorrectly wielded, often sits at the heart of briefs, is used as a common language to describe audiences and is a foundational trading currency. This was a problem we had to try and tackle.

It was clear to us at OMD, though, that attempting to dislodge socio-economic grade should only be done:

a) When it was truly proven not be delivering where we had assumed it was, and,

b) In collaboration with others, as part of an industry-wide open-source effort. Socio-economic grouping is a systemic approach to categorising people. In order to change a system, you simply cannot work in a way that attempts to create intellectual property or a 'point-of-difference'.

In that, reCLASSified is truly unique. We have worked as a cross-industry steering group: across Omnicom Media; with competitor agency holding companies,; media independents; Joint Industry Currencies; media owners and research professionals.

Its output is designed to replicated, tested and built upon. We aren't claiming to have re-invented how to design audience research methodologies, but we do think that our way of working on this project is special and we are so excited for you to join us on this journey.

With continued application and engagement, we can challenge industry professionals to re-think the way people are understood and valued.

Laura Rowe

Managing Partner, Marketing Intelligence and Inclusion

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INTRODUCTION

Foreword from the **IPA**



Social grade has been a cornerstone of audience planning for decades, but the relationship between occupation and consumer behaviour is becoming increasingly complex.

ReCLASSified is an exciting contribution to the industry's understanding of modern consumers, exploring how people's financial circumstances and attitudes towards spending shape decision-making.

The IPA is pleased to support research that helps agencies build a richer understanding of the people they are trying to reach. As the consumer landscape evolves, the tools we use to understand it must evolve too.

Graeme Griffiths
Director of Media Research
IPA

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INTRODUCTION

A big **thank you** to the industry for their collaboration

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WIDER COLLABORATION, DISCUSSION & FEEDBACK

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MRS Evidence Matters

4

thinkbox

Barb What People Watch

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pamco

Initiative

7

RADIOCENTRE

HAVAS

um

rajar Audio measurement

Goodstuff

ROUTE

JICREG Life is local

WPP Media

Alliance of Independent Agencies

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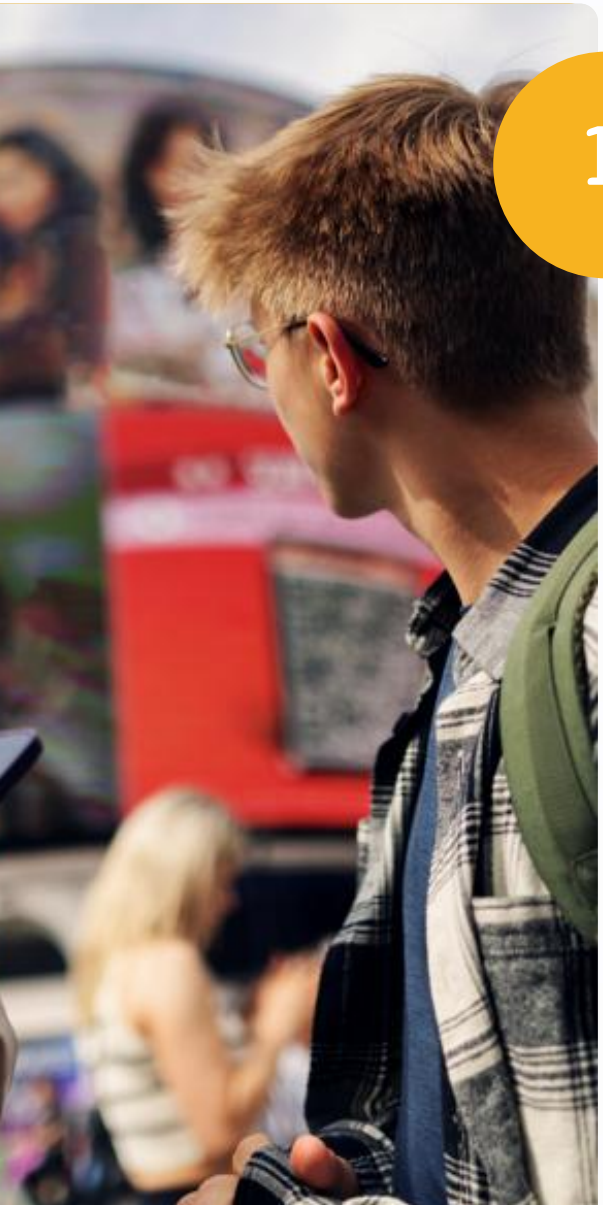
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1 Executive Summary

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Executive Summary

BACKGROUND

Modern finances are complex: the traditional household set up of the mid-twentieth century, comprising one (usually male) income earner, a house manger (usually female) and a scattering of children is no longer the default setting for the UK.

In fact, **c.59%** of UK households where all household members are over 16, have all of those members in employment[1].

As a result, using socio-economic grouping, predicated on the occupation of the chief income earner to infer household income, and using household income to infer both household AND individual wealth becomes an incredibly diffused and often inaccurate way to assess wealth, financial decision-making and state of mind.

Financial reality depends on a dimension view of income, commitments, assets, housing, resilience, security and mindset.

OUR ANSWER

ReCLASSified separates Financial Freedom — "can I spend?" — from Financial Orientation — "will I spend?" — and combines them into **six exclusive financial** realities that we believe gives a much more appropriate probabilistic view of how people approach their financial decision-making.

THE EVIDENCE

- The 6 "R Groups" derived from K-Means clustering reproduce across 3 independent fieldings
- R Group membership discriminates financial outcomes more strongly than SEG.
- These groups are replicable in any survey using a 5-question routed decision tree

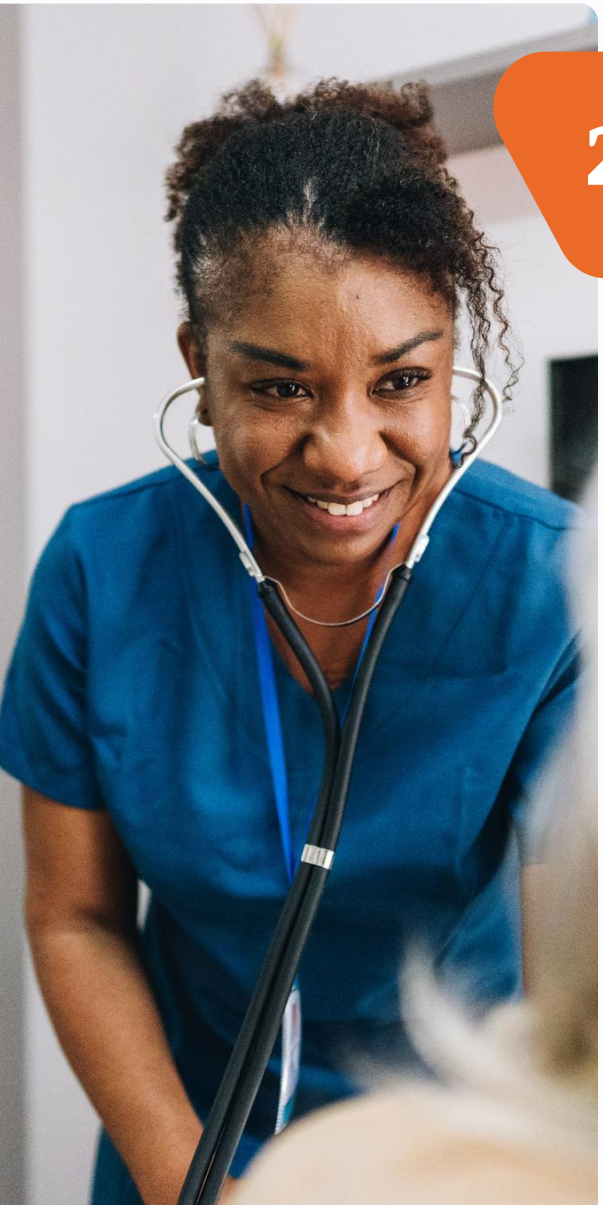
10,016	5	3	6
Respondents	Focus groups	Re-tests	Financial realities

1.https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/workingandworklesshouseholds/julytoseptember2025

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2 Background

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The contemporary media landscape can be **difficult** to navigate

1

Technology

Is driving unprecedented pace of consumer behaviour change

64%

of consumers demand brand responses in real time

2

Platforms

Taking increasing share of spend YoY

Google are now the biggest recipient of media spend

3

Media

Is becoming Increasingly addressable. It is estimated that

90%

of inventory will be addressable by 2030

Source:1. Deloitte 2. Standard Media Index. Agency Spends ONLY; 3, OM

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1. BACKGROUND

A technology-induced **double-bind**

The opportunity to understand people through granular, rich and technology-enabled behavioural solutions has never been greater.

This complexity creates its own issues as **consistency** between organisations, channels and platforms can be hard to achieve.

WHEN DATA IS SCARCE

We use demographics to infer what we cannot directly observe: resources, tastes, behaviour and likely response.

WHEN DATA IS ABUNDANT

We fall back to the few classifications that travel across systems, because the rest of the data is inconsistent, fragmented or hard to operationalise.



Demographics are valuable descriptors, but singular characteristics will struggle to explain decision-making in every area of our lives.

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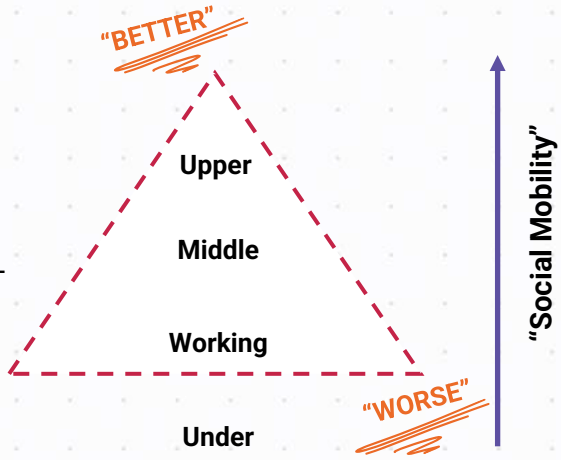
1. BACKGROUND

Socio-economic grouping is a great example of **enduring** demographic profiling

Socio-economic grouping (SEG) use in our industry has its roots in the UK class system. The historic reality was one where class was closely correlated to wealth and, usually, the occupation that went alongside that wealth.

The upper classes were, for example, aristocracy, landed gentry, barristers. surgeons or top lawyers. They earned the most, had the most power, and were very much seen to have the best lot in life.

Meanwhile those at the bottom of the ladder – those who were working or, even "worse", under class – had manual jobs at best, may not be working at all, were poor, disenfranchised and struggling. Social mobility supported people in getting away from these conditions.



One of the issues with this view today is that there are lots of types of jobs that are more manual in nature – like plumbing, for example – which are highly skilled and well-paid.

Over time, SEG, which classifies households according to the occupation of chief income earner in household has become a shorthand not just for wealth, but really, class. Often we speak about ABC1s as the by-word for "people who can afford to buy our brand" or "people we want to be seen consuming our brand". C4 also discussed this tension in their excellent Mirror on Class and Social Grade study.

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1. BACKGROUND

SEG has **foundational legacy** across our industry

Its simplicity is its core strength. SEG gives the industry a shared occupational language that can travel through research, reporting and media systems.

MEDIA TRADING

A familiar audience currency — particularly visible in linear TV — that makes buying, evaluation and cross-system conversations easier

MARKET RESEARCH

A simple way to demonstrate audience spread, profile samples and create comparable cuts across studies.

MEDIA REPORTING

A consistent descriptor that clients, owners and agencies recognise without needing a new definition every time.

> "We know what it means, we know how to use it."
>
> Jim Jarrett, BARB

The overreach begins when an occupational classification is treated as a direct measure of:

- Wealth
- Behaviour
- Taste

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1. BACKGROUND

Occupation cannot **fully explain** financial reality

Occupation of the chief income earner in household doesn't capture a full financial picture. It misses significant nuance, such as:

- More than one salary
- Financial security
- Spending confidence
- Ability to absorb shocks
- Optimism or pessimism
- Housing security
- Future planning
- Cultural participation
- Debt exposure
- Emotional relationship with money

"If anything went wrong, we'd be homeless within a month."

"I am terrified of never having enough money."

"If the income from regular work went away, I'd be in panic mode."

3 ABC1 perspectives from our focus groups

ABC1 can contain insecurity and constraint; C2DE can contain resilience and financial freedom.

Our focus was to get a clearer picture on people's financial realities

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1. BACKGROUND

After over a year of **collaboration** we had a hypothesis to test

Following three workshops, hours of calls and the kind support of ESOMAR we had clear areas we wanted to test in our research.

HH set up	Who lives in household? Are there children? Multi-generational?
Location	What comes in? What goes out? Who contributes? Mortgage? Debt Free?
HH solvency	Urban vs rural? North vs south?
Action Propensity	Risk averse? Spontaneous? Planning-oriented?

reCLASSified Kick-off Workshop
March 2025



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3 Research Approach

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3. RESEARCH APPROACH

A **robust** research programme built to **challenge** itself

The development survey measured far more than occupation or income and was designed with large enough bases to examine communities that are often lost in national averages. It covered employment, income, assets, affordability, household circumstances, control, security, resilience, planning, spontaneity, risk and wider attitudes to money.

10,016
UK adults fielded

5
qualitative groups

3
independent quantitative applications after development

Original development: n=10,016 UK adults with a broad financial and lifestyle question range.

Qualitative challenge: five 90-minute groups recruited against five financial realities.

Re-test 1: n=1,000 nationally representative adults.

Re-test 2: n=2,000 independent application with a separate behavioural battery.

Re-test 3: n=1,517 fielding in a different category context.

Expert challenge: BARB, Ipsos and The7Stars.

The full classifier and variable specifications are in the technical appendix.

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3. RESEARCH APPROACH

The **quantitative phase** formed the foundation of reCLASSified

Our quantitative stage was a fundamental step in producing a robust and replicable alternative to socio-economic grouping when considering financial reality.

Our goals for this stage

- Ensure our sample was large enough that it could;
  - Form the basis of a statistically derived, K-Means clustering to provide an alternative to social grade by creating alternative segments of the UK population based on financial circumstances and attitudes and behaviours towards wealth.
  - Confidently isolate the key survey questions that create difference in financial reality, create a simple decision-tree for replication into any survey.
  - Give us robust natural fallout against multiple minority demographics.
- Investigate how socio-economic grouping shows up;
  - Does it give us any signal around consumer behaviour, finances and decision-making?
- Uncover any interesting findings and behaviours from the full sample
- Consider whether there were single survey questions or demographics that could get us closer to explaining people's financial reality
- Investigate whether there were demographics or communities that behaved differently towards their finances

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3. RESEARCH APPROACH

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Our quantitative study gave voice to **smaller communities**

10,016

Disability

Physical: 1524
Neurological: 1727
Sensory: 438
Learning: 408
Chronic Illness: 1180
Mental health: 504

Regionality

Coastal: 775
Rural: 2162
Urban: 2536
Suburban: 3347
City: 1196

+ All TV regions

Sexual Orientation

Straight: 8709
Gay: 404
Bi/ Pansexual: 527
Other: 52

Ethnicity

White: 8131
South Asian: 592
East/South-East Asian: 193
Black African: 207
Black Caribbean: 104
Mixed Ethnicity: 345

Age

18 – 24: 1046
25 – 34: 1630
35 – 44: 1575
45 – 54: 1722
55 – 64: 1502
65 – 74: 1453
75 – 84: 771
85+: 59

Survey follows all MRS ethical guidelines and recommendations

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3. RESEARCH APPROACH

Our qualitative stage focussed on validating through a **human lens**

Our qualitative stage was designed to check whether our Reclassified groups, derived from our 10,016 respondents, held up when applied to people.

Our goals for this stage;

- Recruit groups against 5 of the 6 Reclassified groups created from K-means clustering in the quantitative stage;
  - Did the people in the groups have things in common?
  - Did our descriptor names make sense?
  - Could we intuit roughly how they'd feel about certain aspects of their finances?

5 groups | **90 minutes** | **5-7 people**

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3. RESEARCH APPROACH

Our final quantitative stage was designed to re-create and **test our groups**

Our final quantitative stage was designed to test how well our R Groups performed when recreated outside of our original sample

Our goals for this stage;

- Test the sizes of the 6 ReCLASSified groups – how much movement was there?
- Examine the profile of the people within those groups;
  - Does their financial reality remain consistent across these studies?
  - Do the over-indexes on key characteristics still hold where appropriate?

n = 1000 | **n = 2000** | **n = 1517**

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3. RESEARCH APPROACH

We conducted 3 **expert interviews***

Our expert interview stage was designed to stress-test our solution further outside of Omnicom Media (OM).

Our goals for this stage;

- Understand if the solution was easily understood and “liked” by experts who weren’t part of OM.
- Test whether it was palatable to apply within their fields of expertise.
- Invite challenge in order to strengthen any areas of weakeness

Jim Jarrett
Head of Research Operations, BARB

Caroline Tucker
Head of Planning
The7Stars

Jon Puleston
Chief Methodologist
IPSOS

*Officially: there have been hundreds of hours of conversation over the time period of this work. These are just three that were recorded.

A huge thank you to everyone who has taken the time to feedback so far.

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4 Findings

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Income only **moderately** predicts wealth

$0.46R^2$





3. FINDINGS

Financial **confidence and constraint** shows up across the population

55%

of adults worry about spending money on everyday things

People's likelihood to spend is only partly determined by what money comes in. High earners can feel insecure; lower earners can feel stable. The same objective resources can produce very different spending responses.

Financial reality has at least two parts

OBJECTIVE ROOM

Income, assets, housing, commitments and the ability to absorb unexpected costs.

X

SUBJECTIVE RESPONSE

Control, security, optimism, planning, spontaneity and willingness to spend.

Why this is particularly important

The industry often asks an occupational or income variable to stand in for both. The data suggests that is where important nuance is lost.

Source: OMD ReCLASSified development study, n=10,015 complete classifications; unweighted.

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3. FINDINGS

There was **no one financial reality** in the classic SEG split

At first glance, splitting our sample by the classic SEG divide gives us an affluence split you would expect to see

ABC1			C2DE	
34% comfortable / high disposable income	**33%** feel better off than peers	vs.	**16%** comfortable / high disposable income	**17%** feel better off than peers

BUT

62% regularly set spending limits	**32%** prefer to enjoy money now	**61%** regularly set spending limits	**33%** prefer to enjoy money now

In reality there are other elements of financial behaviour that show up consistently across these two groups that arguably could indicate spending patterns more definitively.

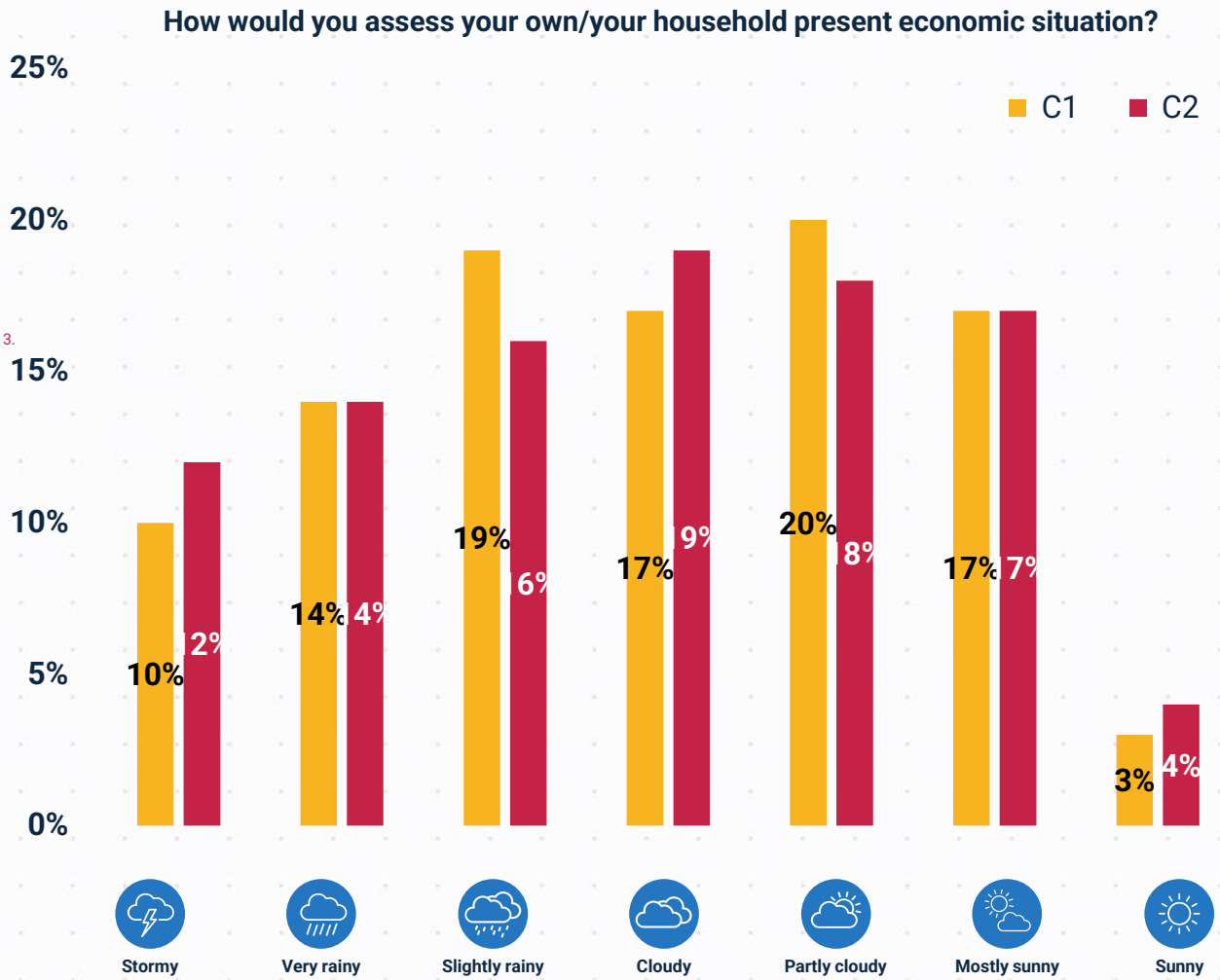
Source: OMD ReCLASSified development study. ABC1 n=5,570; C2DE n=4,445; C1 n=2,191; C2 n=1,495.

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3. FINDINGS

There is **very little difference** between C1 and C2s' personal financial outlook



Base: 10016
SEG: C1 (2192), C2 (1495),

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Your social grade

≠

likelihood to spend

SEG predicts about **33%**

of the differences in people's disposable income.

It predicts **7%** of differences across the sample

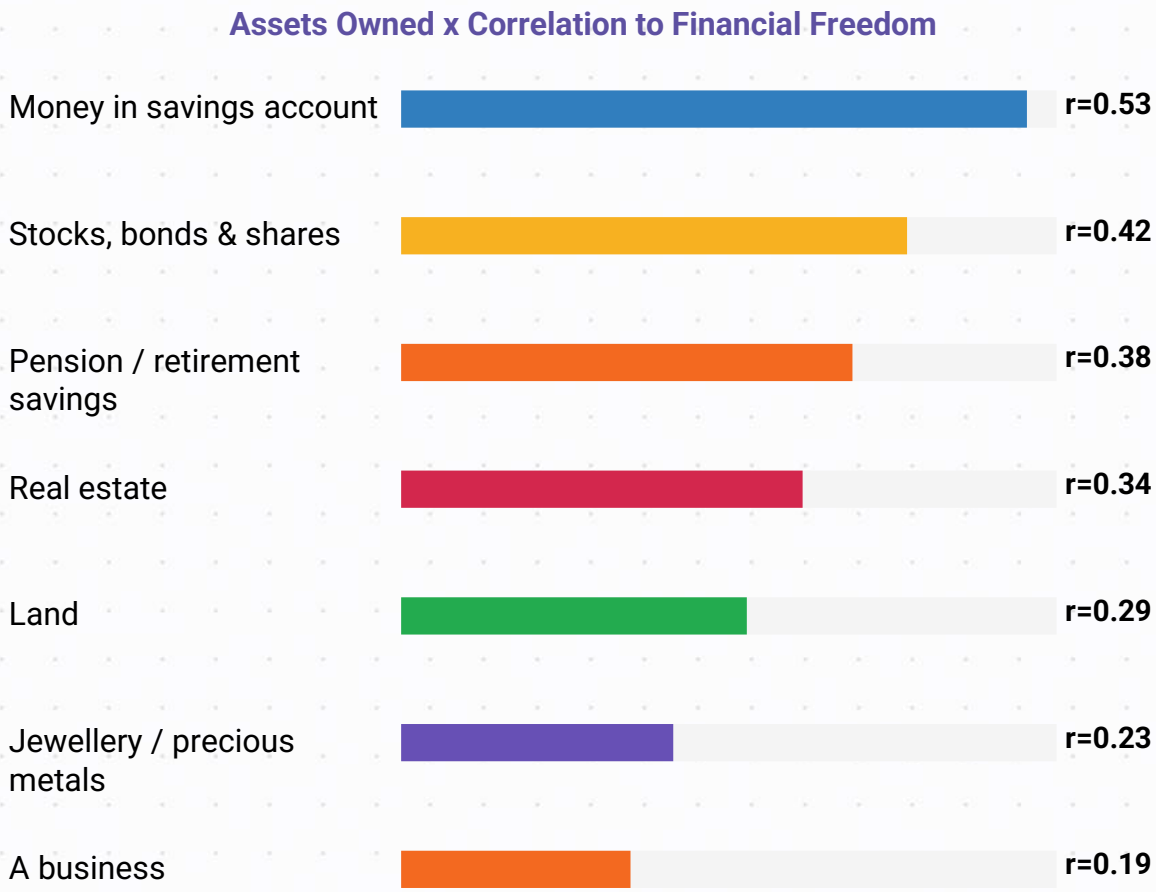




3.FINDINGS

Assets aren’t intrinsically linked to **financial freedom**

The strongest relationship is with liquid savings. Property and pensions also work towards this measure, but less than the shorthand of ‘asset-rich = free’ would imply.



Assets help create resilience but they do not tell us whether they are liquid, accessible, offset by debt, or psychologically experienced as spendable.

Question: Do you currently hold, or own, any of the following?
Base: 10016

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3. FINDINGS

Home ownership can look secure while **cash flow** feels tight

Mortgage ownership is a useful example of why visible assets and day-to-day financial freedom are not interchangeable.

OWN WITH A MORTGAGE

59% feel financially strained

39% have little / no disposable income

68% regularly set spending limits

49% prioritise financial security

Mortgaged households report an average of 5.4 regular financial commitments in the survey, compared with 3.3 among outright owners. Credit, car finance, pensions, school costs and subscriptions absorbed a great deal of “on-paper” prosperity

Outright owners average much higher Financial Freedom but even there, nearly one in three describe their finances as strained.

Home ownership tells you something about accumulated wealth but much less about how people cope with their day-to-day outlay.

This particularly highlights focussing on geo-demographics as the sole means to profile audiences as it’s unlikely someone’s postcode alone is going to give a true picture of how free their spending can be.

Source: OMD ReCLASSified development study. Mortgage owners n=2,066; outright owners n=3,205.

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3.FINDINGS

Financial optimism is not reserved for the **wealthy**

A positive financial outlook emerges from a mix of stability, protection and low day-to-day pressure

53%
of financially optimistic households earn around the UK average household income or less

85%
feel financially secure

Optimism was associated with…

SECURITY

Feeling secure, enjoying current finances and handling unexpected costs.

AGE

A younger 18–24 and older 65+ skew; 31% retired.

HOUSEHOLD

80% couples without children.

Optimism is partly emotional resilience: a sense that life is manageable and choices are protected.

Source: OMD ReCLASSified launch analysis, n=10,1016 ‘

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3. **FINDINGS**

Life stage changes what **spending power** looks like

Young professionals and older retirees are much more oriented towards spending, but for different reasons.

YOUNG PROFESSIONALS

More willing to spend when responsibilities are lighter.

45% prioritise desirable items

44% prefer to enjoy money now

59% will pay to make life easier

54% see themselves as spontaneous

OLDER RETIREES

Spending power comes through stability and resilience rather than spontaneity.

56% feel financially secure

1 in 2 can recover quickly from a setback

More savings, stocks and property

Less need for earned income

Source: OMD ReCLASSified launch analysis.

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Financial success is not static: the **goalposts move** with life stage

Financial success meant something different depending on what people are trying to protect, provide or unlock.

18–34

39% having savings or investments

35% affording experiences and holidays

35–54

44% being able to provide for family / dependents

55–74

32% not needing to work

75+

60% being debt-free

Source: OMD ReCLASSified development study. Figures are % strongly agreeing that each item reflects financial success.

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We need to understand how people may **experience** and **respond** to their circumstances – which lifestage contributes to – not simply what **circumstances** they're in.





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Key **Outtakes**

1

SEG isn't giving us what we think it is: it hides financial nuance.

The arbitrary split between ABC1 and C2DE makes little sense and creates an artificial divide between people's financial realities.

2

Disposable income and assets give moderate signals of financial freedom, but they are not strong enough to lead to any kind of conclusions in their own right.

3

Lifestage undoubtedly contributes to what people find important within their financial landscapes.

Using lifestage as a proxy for for entire age groups' value masks the enormous differences in financial circumstances people find themselves in.

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5 A new classification

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5. A NEW CLASSIFICATION

The importance of a **dimensional measure**

Having thoroughly unpicked how demographics and singular responses showed up across our entire sample, it became clear that to get to a more accurate measure, dimension was imperative.

At this stage, our key question was:

What is the simplest possible way to get to a new way of classifying the UK population according to their financial reality that genuinely gives clarity to our industry if they were to target them, buy them or seek to understand them further?

and

How many variables need to be included to get to this answer?

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Two dimensions form the **foundation** of our classification

Disposable Income, assets | Ability to absorb unexpected costs | Perception of financial security



Financial Freedom

×

Financial Orientation

or



Can I spend?

×

Will I spend?

Enjoying the present | Spending discipline | Spontaneity vs. risk

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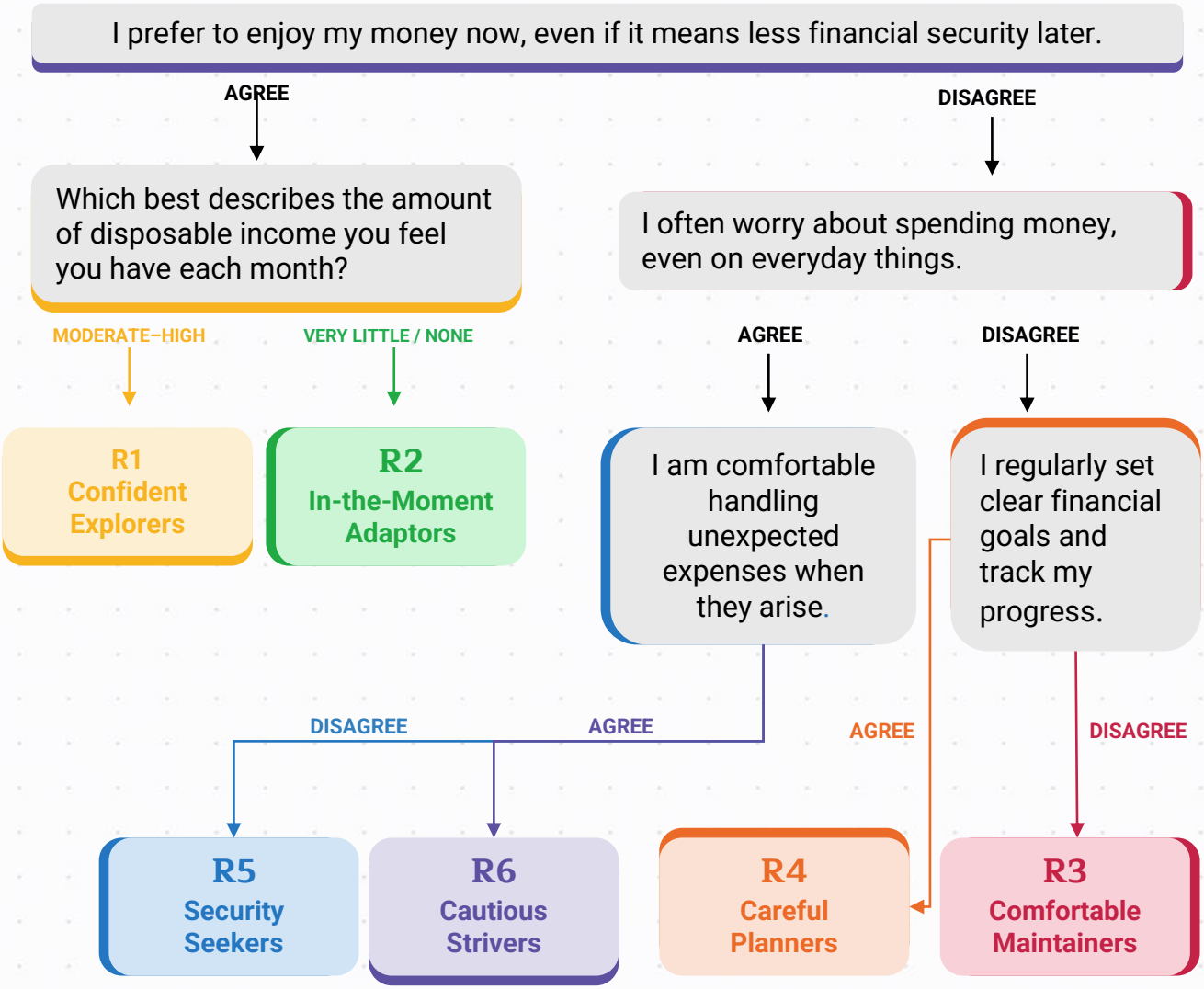
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5. A NEW CLASSIFICATION

A five-question **decision tree** gets us to 6 financial realities

Every respondent answers a maximum of three questions.



Source: OMD ReCLASSified five-question routed classifier. Formal R1–R6 identifiers are fixed; descriptive names are explanatory shorthand.

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5 . A NEW CLASSIFICATION

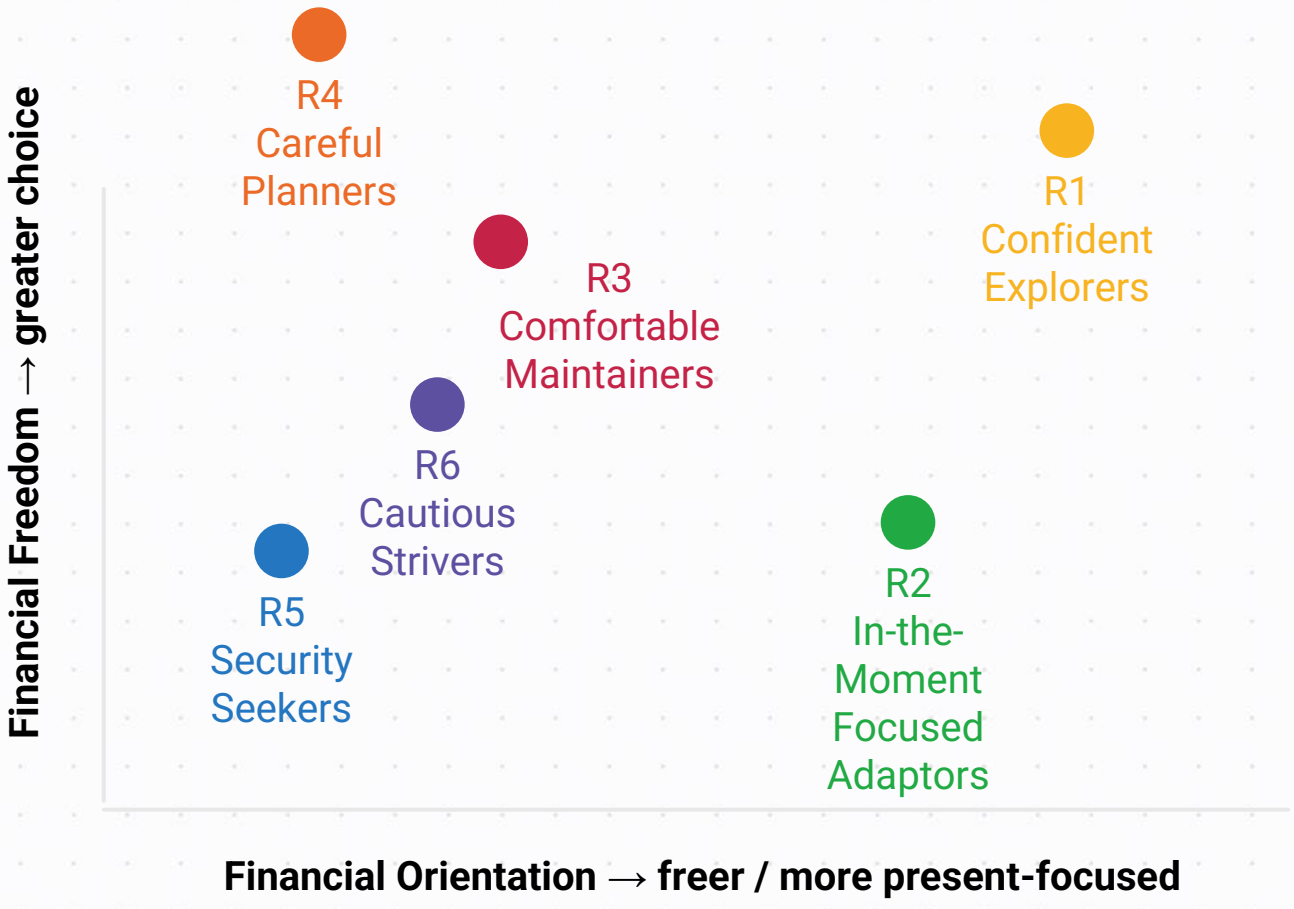
Giving us a **dispersed classification** across dimensions

Financial Freedom: "Can I spend?"

The degree of financial choice someone feels they have: security, control, disposable room, resilience and the ability to absorb unexpected costs.

Financial Orientation:"Will I spend?"

How someone tends to deploy the freedom they have: more freely or conservatively, in the present or towards the future, spontaneously or through planning.



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5 . A NEW CLASSIFICATION

Six **financial realities**

Group	Financial reality
R1 Confident Explorers *20.1% of original sample*	**High freedom • freer orientation** Secure enough to enjoy experiences, convenience and spontaneity without abandoning planning.
R2 In-the-Moment Focused Adaptors *12.6% of original sample*	**Low freedom • present-focused** Constraint makes long-term planning harder, but enjoyment and adaptation still matter.
R3 Comfortable Maintainers *25.7% of original sample*	**Medium-high freedom • conservative** Established and relatively comfortable; more focused on preserving what works than chasing novelty.
R4 Careful Planners *7.3% of original sample*	**High freedom • conservative / planned** The strongest financial position, protected through deliberate planning and saving.
R5 Security Seekers *17.1% of original sample*	**Low freedom • highly conservative** Constraint triggers protection: price certainty, reassurance and resilience are key.
R6 Cautious Strivers *17.2% of original sample*	**Medium-low freedom • future-focused** Constrained today, but deliberately working towards a better future without overextending.

See appendix for further information

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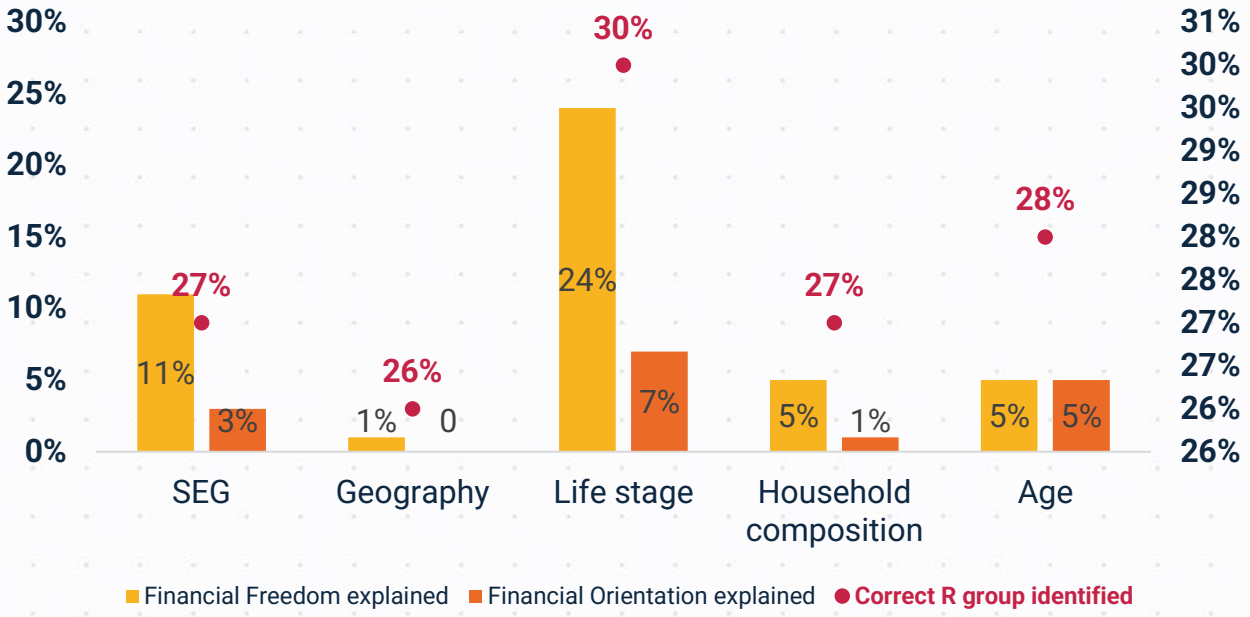


5.1 Stress-Testing the Solution

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4. STRESS TESTING THE SOLUTION

Demographics do not **determine** financial reality



Life stage has the strongest relationship with Financial Freedom in this comparison, but even a generous bundle of age, employment, housing tenure, household size, partner status and children explains only about one quarter of Freedom and 7% of Orientation.

• SEG explains about 11% of Financial Freedom but only about 3% of Financial Orientation; age explains roughly 5% of each.

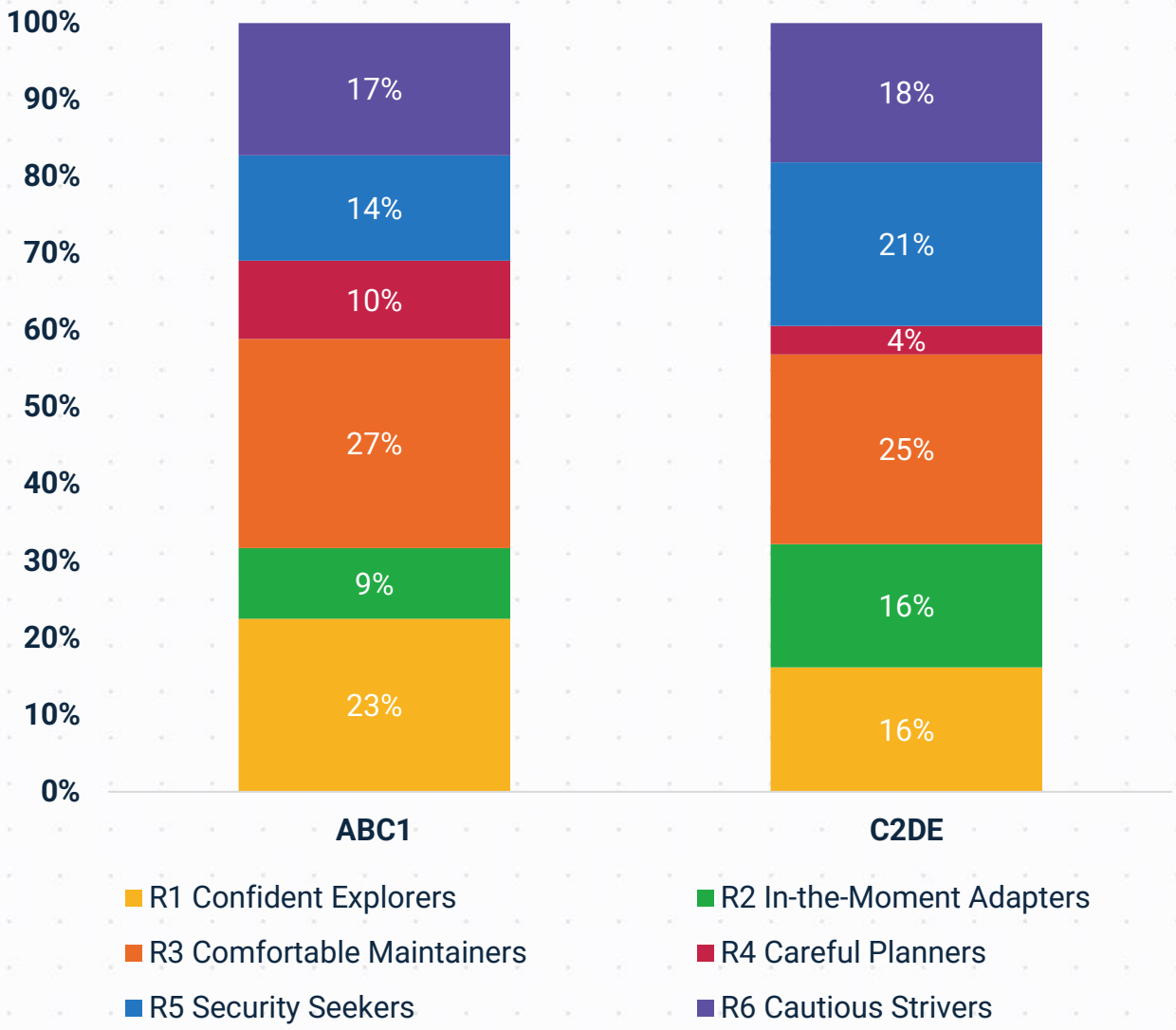
• Descriptive patterns still exist: R1 skews younger; R3 and R4 older; London over-indexes R1/R4 while Scotland over-indexes R5; R4 is more partnered while R2/R5 are less partnered.

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4. STRESS TESTING THE SOLUTION

Social grade **distributes** throughout the groups



Base: ABC1 n =5,570,
C2DE: n = 4,445

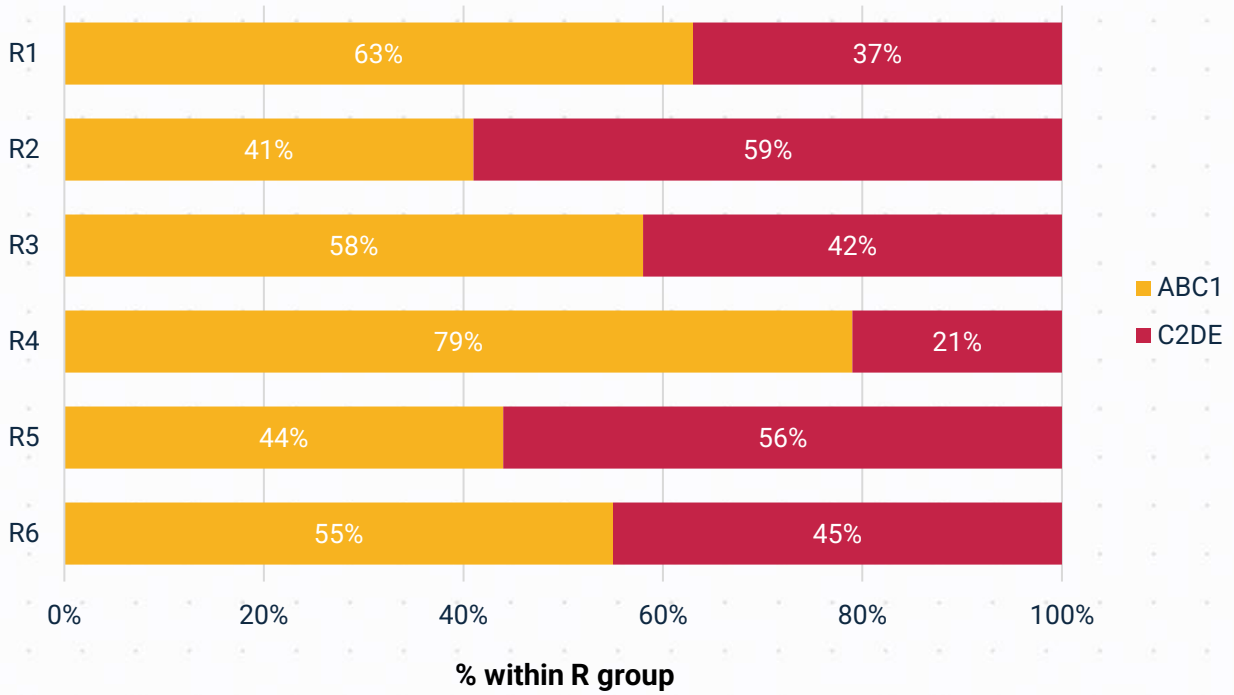
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4. STRESS TESTING THE SOLUTION

No social grade **is financially homogeneous**



The broad pattern is intuitive, as R4 is more likely to be ABC1, while R2 and R5 skew C2DE, but every R group contains meaningful volumes of both. The overlap is too large to treat ABC1 and financial freedom as interchangeable.

37%

of R1 Confident Explorers are C2DE

44%

of R5 Security Seekers are ABC1

55%

of R6 Cautious Strivers are ABC1

A risk of Wasting Spend and Ignoring Opportunity

C2DE contains 892 people in high-Freedom R1/R4 — 20% of C2DE. ABC1 contains 1,282 people in low-Freedom R2/R5 — 23% of ABC1. The conventional label can therefore hide both opportunity and constraint.

Base: 10016

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4. STRESS TESTING THE SOLUTION

Lived experience changes **financial freedom** without determining desire to spend

Disability and LGBTQ+ identity are associated with materially lower Financial Freedom in the original sample. Importantly: **Financial Orientation** moves much less

DISABLED RESPONDENTS

42.8 average Financial Freedom /100

53.7 non-disabled comparison

67% financially strained vs 51% non-disabled

23.4% are R5 Security Seekers vs 14.0% non-disabled

LGBTQ+ RESPONDENTS

42.0 average Financial Freedom /100

50.7 straight comparison

69% financially strained vs 55% straight

24.3% are R5 Security Seekers vs 16.5% straight

Original complete-classification sample; unweighted. Descriptive comparisons. Age-adjusted checks are simple OLS controls for age and are not causal estimates.

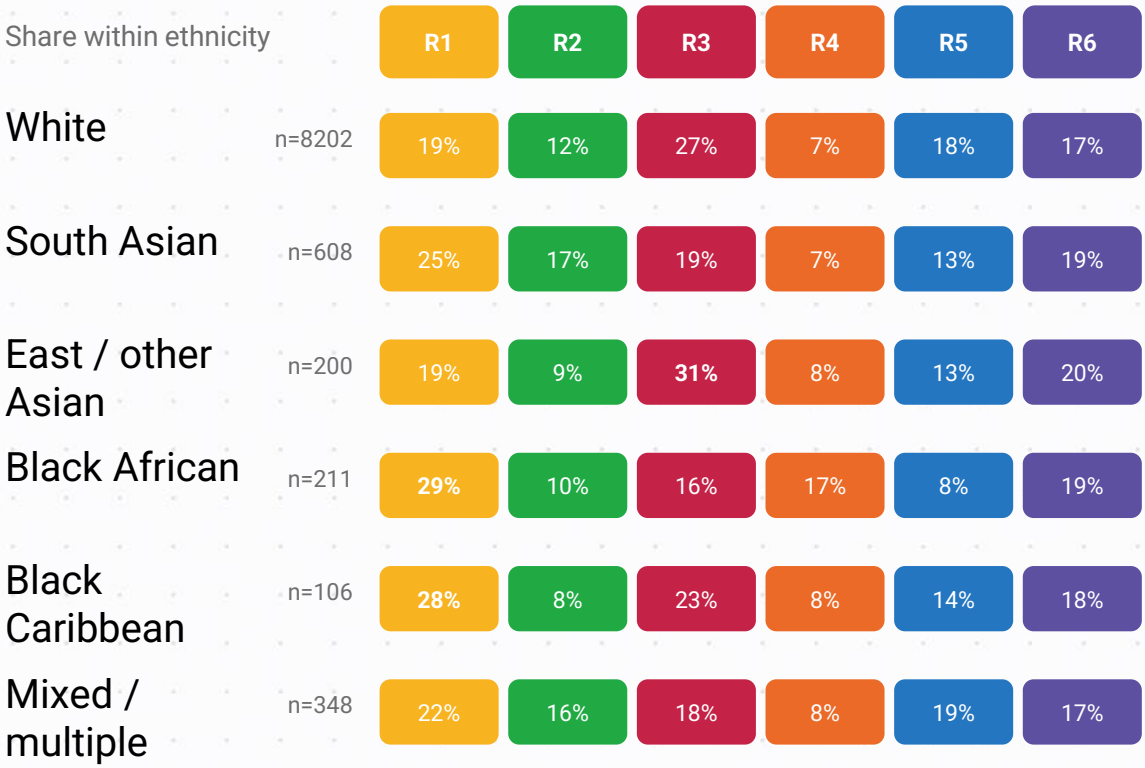
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4. STRESS TESTING THE SOLUTION

There is no single **non-white** financial reality



BLACK AFRICAN

Freedom 58.9: the highest of these groups. 46% sit in R1/R4; 73% feel in control and 61% say they could recover quickly from a setback.

SOUTH ASIAN

Freedom 52.2, but high financial vigilance: 63% worry about everyday spending and 73% carefully plan most spending.

MIXED ETHNICITY

Freedom 44.8; 66% feel strained and 35% sit in R2/R5. Parts of the mixed-ethnicity population are among the most constrained.

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4. STRESS TESTING THE SOLUTION

Where you live **doesn't determine** your R group

There are visible place effects, but no single "geographical" financial reality. Region changes the probability of an R group; it does not recreate the classification.

~1%
Financial Freedom explained by region

~0%
Financial Orientation explained by region

THE CLEAREST REGIONAL SIGNALS

LONDON

Greater financial freedom

25.2% R1 (i125)
9.7% R4 (i132)
11.9% R5 (i70)

n=1,684

MIDLANDS

Closest to the national picture

R2 i112 • R4 i111
Otherwise close to UK mix

n=1,408

SCOTLAND

Greater security-seeking

20.4% R5 (i119)
22.9% R3 (i89)

n=899

SETTLEMENT TYPE ADDS A SECOND LAYER

The skews are still modest, but settlement type changes the mix of freedom and orientation within places.

PLACE	WHAT STANDS OUT	STRONGEST SKEWS
Urban	More present / freer mix; fewer R3 Comfortable Maintainers	R1 i119 · R2 i115 · R3 i80
City	Slightly more R1; otherwise a broad financial mix	R1 i109
Suburban	More established and conservative	R3 i108 · R4 i107
Rural	More Comfortable Maintainers; fewer Careful Planners	R3 i112 · R4 i81
Coastal	Clearest security-seeking skew; lowest Financial Freedom	R5 i127 · R4 i68

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4. STRESS TESTING THE SOLUTION

Similar-sized audiences can **contain different** financial opportunity

ABC1 is 55.6% of the original sample. R1+R3+R4 is 53.1%. They are similar in size, which makes them useful for an illustrative “quality of reach” comparison — but they are far from the same people.



31.1%

ABC1 can afford the hypothetical £10k car cost now

37.4%

R1+R3+R4 can afford it now

+20.3%

relative uplift in incidence at equivalent audience size

Normalised to 10,000 people reached, that equates to roughly 3,108 people reporting immediate £10,000 affordability in an ABC1 audience versus 3,739 in R1+R3+R4 — about 631 additional financially capable consumers.

Base: ABC1 n = 5,570, C2DE: n = 4,445, R
Which of these can you afford to spend money on right now? Thinking about when you spend money, which of the following best describes your mindset? How much, if at all, do you agree or disagree with the following statements?

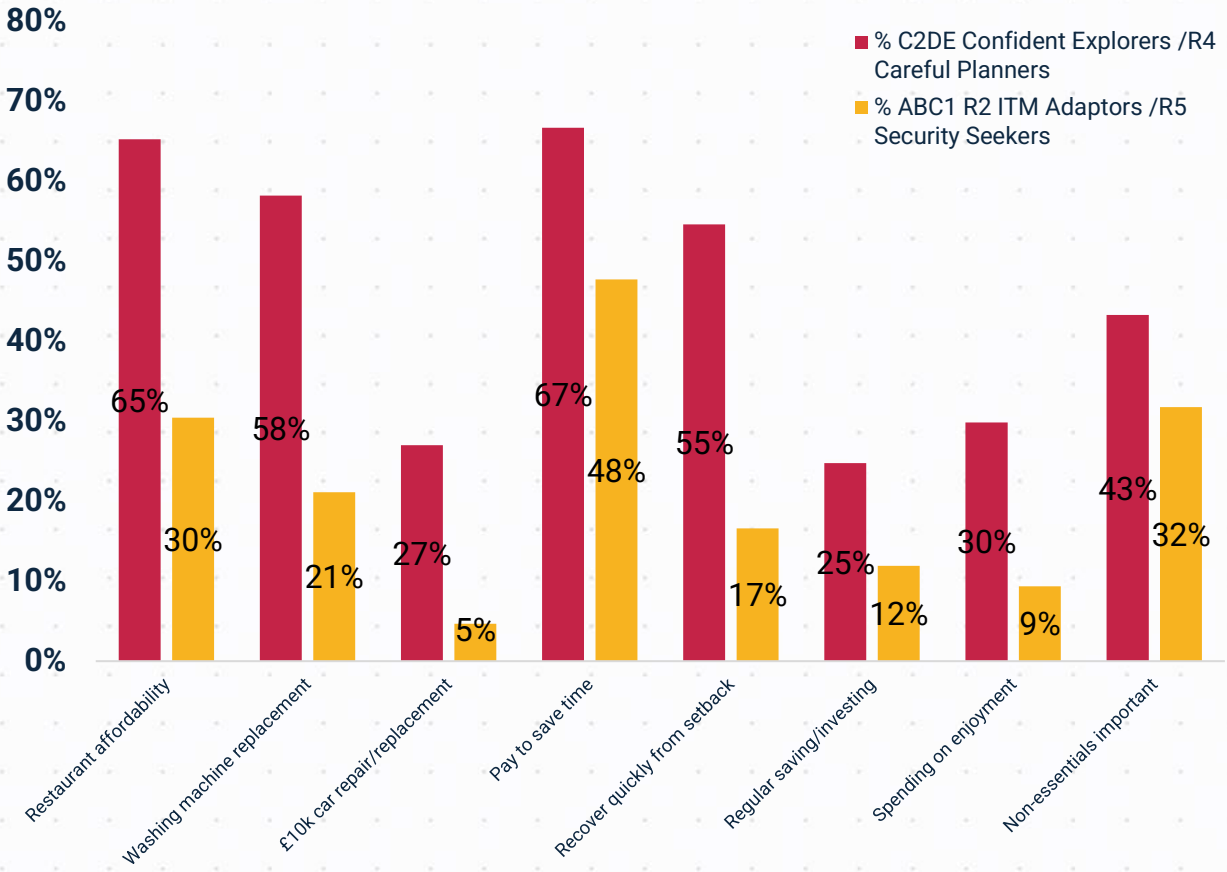
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4. STRESS TESTING THE SOLUTION

The R groups discriminate financial outcomes more **strongly** than SEG



Across the financial and spending outcomes tested, R membership discriminated better than ABC1/C2DE alone.

- £10k car affordability: AUC .603 SEG only → .721 R only.
- Recovering quickly from a setback: .585 SEG only → .730 R only.
- Spending on enjoyment / experiences: .536 SEG only → .696 R only.

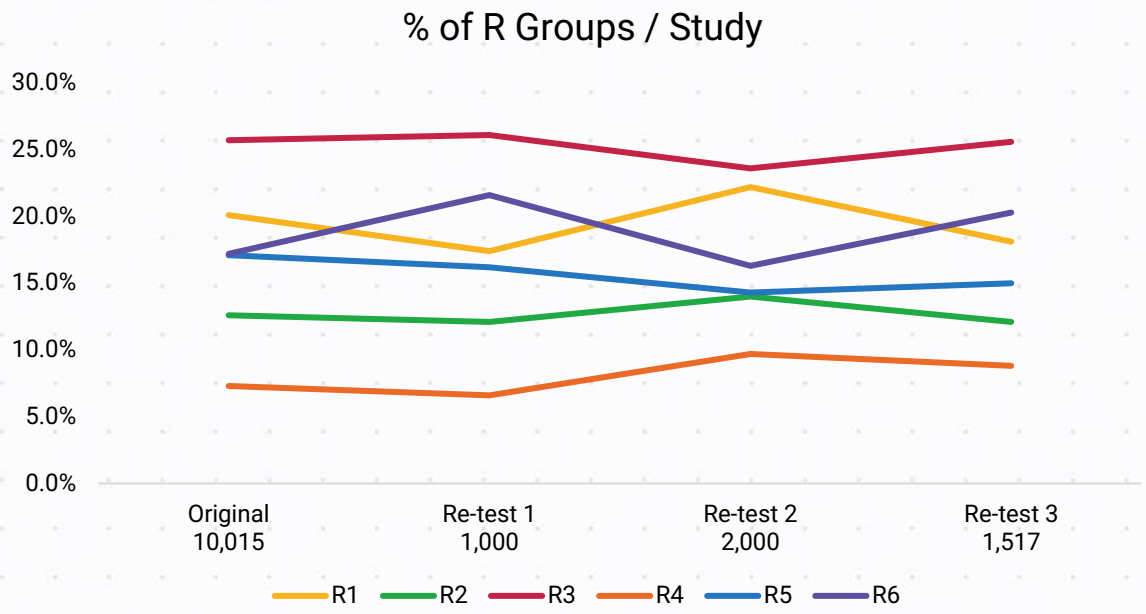
Five-fold cross-validation,

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14. STRESS TESTING THE SOLUTION

Group sizes **move slightly** but their profiles **hold**



r=.963

overall financial-profile replication in Retest 1

r=.985

Retest 2 profile across 11 non-classifier financial behaviours

Group shares move between fieldings, which is appropriate for a measure of financial reality: people change jobs, retire, take on mortgages, pay down debt and experience economic shocks. The more important question is whether the meaning of the groups persists.

> "If you've got a measure that doesn't change, then you're doing something wrong… wealth is a dynamic measure, and this will change at a macro level as the economy evolves as well.

Jon Puleston,
Chief Methodologist, IPSOS

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6

Taking reCLASSified Forward

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6. TAKING RECLASSIFIED FORWARD

Every R group can be **valuable** to brands

ReCLASSified should not recreate a new “good audience / bad audience” hierarchy. The commercial value of a group depends on the job the category or proposition needs to do.

Group	Consumer job	Where the opportunity could be
R1	**Use my freedom well**	Premium, experiences, convenience, upgrades, discretionary categories
R2	**Manage now**	Accessible treats, flexibility, low-commitment propositions, value that enables enjoyment now
R3	**Maintain stability**	Reliability, quality, established brands, maintenance / replacement, reassurance
R4	**Optimise**	Investments, pensions, considered high-value purchases, long-term value, quality over impulse
R5	**Feel secure**	Essential value, price certainty, budgeting support, protection, affordability, reassurance
R6	**Make progress**	Saving, financial progress, value-for-money, education / upskilling, products that help people get ahead

SEG gives many advertisers broadly the same hierarchy. ReCLASSified allows the commercial opportunity to change depending on what is being sold.

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6. TAKING RECLASSIFIED FORWARD

ReCLASSified can be the **entire solution** or a **foundation** on which to build

Foundation	Nuance	Activate
ReCLASSified	Category Community Culture & interests Behaviour	X-Mediia Commerce CRM / first-party

ReCLASSified can build a useful baseline on which planners can build;

- Ingest the five questions into research and foundational tools.
- Build category, cultural, community and behavioural layers on top.
- Re-run real audiences and schedules through the financial-reality lens.
- Validate against observed purchase, media and campaign outcomes.
- Keep testing household vs individual expression and track incidence over time.

Next phase in the launch plan: integration, ongoing testing, quarterly tracking, steering group and household testing.

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In Conclusion

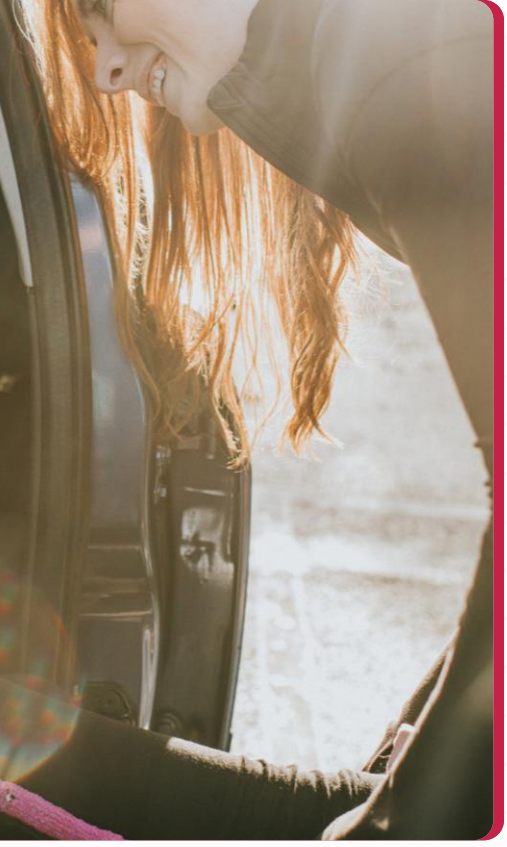
ReCLASSified provides evidence that financial reality can be measured more **directly**, **simply** and **usefully** than an occupational shorthand alone.

It can provide an **audience foundation**: ingest the questions, build category and cultural nuance on top, **then validate** against real media and purchase outcomes.

The work can live solo if **understanding financial reality**, attitude and decision-making needs to sit at the heart of your audience strategy.









7 Appendix
Audience Profiles

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APPENDIX: AUDIENCE PROFILES

R1: Confident Explorers



Confident Explorers have relatively high financial confidence and spending capacity.

They are more likely to prioritise enjoying life now than the other segments and are the most spontaneous group.

However, they are not financially careless: they also report high levels of planning, control and comfort with unexpected expenses.

Their defining combination is financial security plus a willingness to spend on experiences and convenience

"I live for going on holiday basically. I kind of work to enjoy that part of my life… I don't live beyond my means."

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Sometimes Spend

25%

often spend on enjoyment and experiences

2 in 3

are spontaneous decision makers

44%

take risks in day-to-day life

Ensure they Save



70% Carefully plan most of their money



69% Have money in their savings

Financial Confidence

CONTROL

76%

feel in control of their money

RESILIENCE

62%

believe they could recover quickly from a financial set back

SECURITY

66%

consider themselves financially secure

Demographics



43%

live in urban/city environments



35%

Own their home outright or with a mortgage



25-34

They skew slightly younger with fewer responsibilities

2 in 3 are financially secure

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APPENDIX: AUDIENCE PROFILES

R2: In-the-Moment Adaptors



In-the-moment Adaptors have the lowest financial security and spending power.

They are more likely to rent, have very little or no disposable income, and find unexpected costs difficult to absorb.

Their relatively high spontaneity should not be interpreted as financially-enabled discretionary spending.

They have more a reactive, short-term approach to managing money, dealing with circumstances as they arise.

"We can't afford it, but why don't you all come around… have some drinks…?"

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Head vs. Heart Spending

76%

prefer to enjoy their money now even if it means less financial security later

79%

worry about spending even on everyday items

45%

find it hard to stay on top of finances

Reactive Mindset



37% Take risks in their day-to-day lives



57% Are spontaneous decision makers

Financial Confidence

ESSENTIALS

33%

are mostly focused on essential spending

VULNERABLE

53%

disagree that they could recover quickly from a financial setback

REACT

41%

deal with money as soon as it comes into their account

Demographics



Suburban/rural living with concentration in the north of the UK



2 in 3

Either rent socially or privately (the largest of all segments)



1 in 2

Self report themselves as working class and 12% underclass (largest)

90% feel financially strained

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APPENDIX: AUDIENCE PROFILES

R3: Comfortable Maintainers



Comfortable Maintainers have a relatively secure and established financial position, supported by high outright home ownership and moderate disposable income.

Their spending is primarily balanced between needs and treats, but they are the least spontaneous group.

They are more focused on **maintaining stability and comfort** than on maximising experiences or taking financial risks.

"We're frugal in certain areas, but we do have the luxury of being… comfortable as well"

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Sensible Spending

52%

carefully plan most of their spending

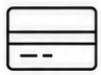
55%

comfortable handling unexpected expenses when they arise

58%

say their spending is balanced between needs and treats

Balanced Behaviour



45% I avoid unnecessary debt



40% I consistently live within my means

Financial Confidence

CONTROL

67%

day-to-day life feels manageable and under control

QUALITY OF LIFE

48%

willing to spend money to make life easier or save time

MEASURED

27%

are spontaneous decision-maker who tend to follow their instincts

Demographics



37%

earn over the national monthly HH income



45%

own their home outright



55%

are over 55 years old skewing the audience older

Despite feeling in control, and earning a healthy income 1 in 2 still don't feel financially secure

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APPENDIX: AUDIENCE PROFILES

R4: Careful Planners



Careful Planners have the strongest financial position, with the highest levels of security, household income, outright home ownership and disposable income.

Their spending is not primarily spontaneous; it is **structured, goal-led and deliberate**.

They are willing to spend on convenience and quality of life, but typically within a wider framework of saving, planning and maintaining financial security..

"I personally only buy stuff that I can afford, so if I want a larger item, I save for it."

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Measured Spending

71%

plan ahead with money

58%

see being financially secure as their measure of financial success

58%

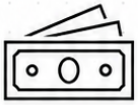
say their spending is balanced between needs and treats

Contingency-Minded



43%

Believe the current economy will not create opportunities for them



45%

Feel negatively towards the country's economic situation

Financial Confidence

PLANNING

81%

carefully plan most of their spending

CONTROL

85%

feel in control of their finances and where it's going

SAVINGS

88%

have money in a savings account

Demographics



17%

earn above £6,000 post tax HH income monthly



50%

own their home outright



There is an even age spread with no skew

3.0

Highest average no. of assets owned

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APPENDIX: AUDIENCE PROFILES

R5: Security Seekers



Security Seekers are feeling the pressure: most report financial strain, and many feel worse off than people like them.

They tend to avoid financial risk and focus spending on what they really need, while actively educating themselves to make informed decisions.

Yet confidence remains low: few feel in control of their money or believe they could recover from a financial setback, even as many set limits on their spending.

"I'm quite scared about paying money… I will over-think every payment.."

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Risk-Averse

66%

believe the economy won't create more opportunities for them

70%

are not comfortable taking financial risks

Concerned but Engaged



75% Feel worse off than others like them



53% Educate themselves about financial matters to make informed decisions

Financial Confidence

CONTROL

20%

Feel in control of their money

LOW RESILIENCE

7%

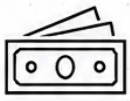
Believe they could recover from a financial setback

LIMITS

64%

regularly set limits on how much they spend

Demographics



73%

Earn below the average monthly HH income



The majority either rent privately or socially



76%

Self classified themselves as working or underclass

94% **Feel financially strained**

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APPENDIX: AUDIENCE PROFILES

R6: Cautious Strivers



Cautious Strivers are financially stretched but more disciplined than their financial position might suggest.

They plan spending, set limits and prioritise security, but have less capacity to absorb unexpected costs than Careful Planners.

Their financial behaviour is defensive and security-led, rather than spontaneous or experience-led.

"I'm not in debt… I've got goals and I'm happy about them."

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Active in Financial Management

72%

are seeking out opportunities to increase their income or wealth

48%

try to stay on top of finances but don't find it easy

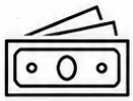
78%

feel uncomfortable paying others to take care of tasks for them

Engaged and Future-Focussed



23% Only a few are satisfied with their current situation



30% Only a small proportion feel they could recover from financial setback

Financial Confidence

SPENDING

35%

state that their spending is mostly focused on essentials

PLANNING

80%

carefully plan most of their spending

LIMITS

76%

regularly set limits on how much they spend

Demographics



56%

identify as working class



Housing is mixed between renting and owning via a mortgage



56%

are over 45

67% **Feel financially strained**

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