

LandScape

PRODUCT SPECIFICATION

Product Description

LandScape is a segmentation tool that divides the Australian population into segments containing similar households based on socio-economic attributes. The segmentation tool provides a means of understanding the market and existing customers, which in turn can help to improve acquisition and customer management efforts.

LandScape is available at three levels of geography, Census Collection District (CCD), Street Segment (SS) and Household level.

There are 12 LandScape groups, which in turn can be broken into 45 segments. A third level of granularity, consisting of 94 clusters, is available to customers who obtain LandScape in the form of a data licence.

Definitions:

A Census Collection District (CCD) is:-

- The base geographic boundary used by the Australian Bureau of Statistics to report on the Census.
- It contains, on average, between 200 – 250 households.
- There are 38,704 CCDs in the 2006 Census.
- Each CCD in Australia has one LandScape band allocated.

A Street Segment (SS) is:-

- An aggregation of buildings in the same street within a CCD.
- It contains, on average, between 10 – 25 households and has been developed by Veda Advantage.
- There are 434,309 Street Segments in Australia (as per March 2008).
- Each Street Segment has one LandScape band allocated.

The below section provides a brief profile for each LandScape group and segment.

LandScape groups and segments are split along metropolitan and non-metropolitan lines. The first eight groups, down to Vintage Australia, and the first thirty one segments, down to Vintage Lifestyle, are metropolitan, while the balance of the groups and segments are non-metropolitan.

LandScape groups are the broadest aggregations in LandScape. LandScape groups provide a means of summarising analysis, through maps or reports. They are easy to grasp and can deliver valuable high level insights in customer analysis and profiling. LandScape groups can be used to determine where to drill down into the segments.

There are 45 LandScape segments in this release. These segments are the fundamental unit of LandScape. The LandScape segments are well defined and have detailed profiles. They provide an excellent medium to gain an understanding of any customer base that has had LandScape appended.

For segments 1 – 45 the allocation of a LandScape segment is determined by the profile of the data elements and their relationship to each other. LandScape segment 98 (Special Areas) is allocated when there is insufficient data to produce a robust and accurate allocation of a LandScape code. These areas are often off-shore and migratory areas that have non-standard accommodation types and temporary residents.

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Below is an overview of the different LandScape groups and segments and their mapping to each other:

Group 1 Success Stories

- Segment 1 – Luxurious Living
- Segment 2 – Wealth Creators
- Segment 3 – Affluent Mature Neighbourhoods
- Segment 4 – Successful Executives

Group 2 Professionals in Transition

- Segment 5 – Independent Professionals
- Segment 6 – Urban Professionals
- Segment 7 – Working Students
- Segment 8 – Ambitious New Arrivals

Group 3 Cosmopolitan Lifestyle

- Segment 9 – High Living Sophisticates
- Segment 10 – Inner City Living

Group 4 Urban Development

- Segment 11 – Affluent Young Families
- Segment 12 – New Arrivals, New Estates
- Segment 13 – Sunshine Growth
- Segment 14 – Urban Renewal
- Segment 15 – Mature Suburbia

Group 5 Stable Suburbs

- Segment 16 – Established White Collar
- Segment 17 – Metropolitan Gentry
- Segment 18 – Quarter Acre Families
- Segment 19 – Established Migrant Families
- Segment 20 – Comfortable Suburban Professionals
- Segment 21 – Satellite Growth Centres

Group 6 High Density Living

- Segment 22 – Student Communities
- Segment 23 – Aspiring Ethnic High Rise

Group 7 Blue Collar City

- Segment 24 – Young Blue Collar Families
- Segment 25 – Young Migrant Families
- Segment 26 – Suburban Battlers
- Segment 27 – Diverse Welfare
- Segment 28 – Subsidised Suburbia

Group 8 Vintage Australia

- Segment 29 – Lifestyle Living & City Breaks
- Segment 30 – Pensioners, Villas & Villages
- Segment 31 – Vintage Lifestyle

Group 9 Farming Heartland

- Segment 32 – Agricultural Enterprise
- Segment 33 – Traditional Agriculture
- Segment 34 – Specialty Farms & Dairy
- Segment 35 – Graziers * Growers

Group 10 Regional Centres

- Segment 36 – Young Regional Families
- Segment 37 – Regional Labourers
- Segment 38 – Bush Scholars

Group 11 Small Towns & Beyond

- Segment 39 – Country Battlers
- Segment 40 – Blue Collar Towns
- Segment 41 – Remote Towns & Communities
- Segment 42 – Mining Communities
- Segment 43 – Itinerant Workers

Group 12 Living in the Country

- Segment 44 – Provincial Havens
- Segment 45 – Country & Coastal Retirement

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How to Access this Product

If you would like to use LandScape you have two options for accessing it.

1. Data License

By signing a data licence agreement, you will receive a CD containing the LandScape data set on a quarterly basis. For the period of this agreement you have the right to use this data set in-house for all your data segmentation and marketing activities.

2. Online data enhancement via Data Express

You can append LandScape to your address records online by going to our web portal Data Express (www.dataexpress.vedaadvantage.com). Once you've registered for this service, you can upload your address records, submit a request to have LandScape appended, and download this data once the job request has been processed.

Option 1: Data License

Requirements

In order to use LandScape as a data licence, you should have either of the following:

- The latest Australia Post Delivery Point Identifiers (DPIDs) appended to your in-house data or
- Full address details for each record (best split into separate fields for address, suburb, state and postcode)

If you do not have access to DPIDs, Veda Advantage can provide you with a software solution that can append the LandScape bands to your customer and prospect address data.

Deliverables

When you initially purchase a LandScape data licence, you will receive the following material:

- LandScape Reference Guide and full access to the LandScape website www.vedaadvantage.com/landscape explaining the different LandScape groups and segments in detail.
- Market Sizing Tool that provides an indication of household counts for each LandScape group and segment in a geographic area of your choice.

On a quarterly basis you will receive a CD containing one or both of the below deliverables:

- Lookup table with the following fields:
 - DPID
 - LandScape group, segment and clusters
- Veda Advantage software solution that can append the LandScape groups, segments and clusters to your customer and prospect address data.

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Option 2: Online Data Enhancement via Data Express

Requirements

In order to use Data Express you will need to do the following:

- Use Microsoft Internet Explorer version 5.5 or above
- Go to www.dataexpress.vedaadvantage.com and register for the service
- Compile the file of address records you wish to enhance, including at minimum the following fields:
 - Address
 - Post Code
 - State
- Ensure your file is saved in either a .TXT or .CSV format (data held in common applications like Excel or Access can easily be saved or exported into a .TXT or .CSV format)
- Open your .TXT or .CSV file using a text editor (e.g. Microsoft Notepad) – you will be asked to cut and paste a sample of your data from the text editor into Data Express

Deliverables

- After you have uploaded your file and submitted a job to Data Express for processing, you will receive a complimentary Data Report by e-mail
- The Data Report will summarise the number and % of the records you submitted where LandScape was successfully appended - you may then decide whether to purchase and download the data
- When you download the enhanced data file you will find that a LandScape field has been appended

FIND OUT MORE

If you would like more information about licensing LandScape on an ongoing basis, please contact us.

Phone: **1300 783 099**

Email: salesvsgau@vedaadvantage.com

If you would like to access LandScape online, please go to www.vedaadvantage.com/landscape

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LandScape Groups

Group 1 Success Stories

Success Stories are the most affluent members of society, usually found living in expensive houses within prestigious suburbs. They are predominantly mature married couples, often with teenage and young adult dependants still living at home. Household incomes are the highest of all the LandScape groups.

This group tends to be very well educated, and work as professionals in fields such as finance, property and business. Success Stories have built their wealth by focusing on successful careers as executives and business owners, as well as investing in other businesses and real estate.

This group has a high credit demand for real estate mortgages, for both owner occupancy and investment, and cash flow management accounts like overdrafts. Overall, the credit risk profile is low.

Group 2 Professionals in Transition

The Professionals in Transition group mainly consists of younger singles and couples establishing their professional careers. They are typically very well educated and career focused, with a significant number continuing to study whilst working to gain post graduate tertiary degrees. The members of this group are very mobile and are likely to be renting in medium density accommodation such as apartments, terrace houses and townhouses, however some also show a tendency towards purchasing their first home.

Personal income levels range from just below average to high. This group has a varied cultural background, with many having arrived in Australia within a few years of the Census. They show a high use of different financial products, as building their savings and investments is a priority.

Professionals in Transition have a high credit demand for real estate mortgages and continuing credit. Overall, members of this group tend to have a medium to high credit risk profile.

Group 3 Cosmopolitan Lifestyle

The Cosmopolitan Lifestyle group consists of younger singles, couples and groups of friends who live in high density, trendy inner city locations, for which they pay high levels of rent. They usually earn high incomes in professional, white-collar positions and are very well educated.

People of the Cosmopolitan Lifestyle segment typically lead very active social lives but, at the same time, are very career focused. This segment is very aware of investing and is active in share trading, whilst also becoming interested in real estate.

Cosmopolitan Lifestyle has a high credit demand for both telecommunications and continuing credit. There is an emerging need for real estate mortgages. In general, the credit risk profile is medium to high.

Group 4 Urban Development

The Urban Development group represents metropolitan growth centres. Some are suburbs undergoing substantial re-development and others are in the new estates, in expanding metropolitan areas. This leads to a mix of young families in recently constructed homes, as well as traditional and more mature residents in older houses.

Typically, this group earns above average to high household incomes, and their mortgage levels are higher than usual. They are often found working as self employed tradespeople and professionals. Credit demand is very high as the younger members of this group start to set up home and accrue assets, while the older members are realising their biggest asset, their house.

Continuing credit and personal loans are also in demand, and the credit risk profile for this group is above average.

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Group 5 Stable Suburbs

The Stable Suburbs group includes a large number of established mature families, many nearing “empty nest” status. They tend to own their homes, which have medium to high property values, and they have generally lived there for many years. Some segments within the Stable Suburbs group have a varied ethnic background.

Household income levels spread over a wide range and education levels vary from tertiary degrees to vocational qualifications. Some neighbourhoods in Stable Suburbs would have been on the fringe of metropolitan areas, but expansion has seen the metropolitan areas come to their doorstep.

Stable Suburbs have above average demand for real estate mortgages, with hire purchase and continuing credit also in demand. The credit risk profile is below the average with a significant proportion being very low.

Group 6 High Density Living

The High Density Living group is characterised by the style of accommodation common within these neighbourhoods. The highest proportion of rental accommodation occurring within this group is in flats, apartments and units. As a young segment of the market, it has a very diverse ethnic mix. Many members are recent arrivals and are either studying or just commencing their careers in Australia.

This is a very well educated segment of the market. A significant proportion of High Density Living attained their initial tertiary qualification overseas, and it is common for them to undertake conversion and postgraduate studies whilst working.

High Density Living has a high demand for telecommunications credit and above average demand for personal loans and continuing credit. Their credit risk profile is well above the average.

Group 7 Blue Collar City

The defining characteristics of Blue Collar City are the modest levels of education and the reliance on unskilled and semi-skilled vocations for employment. Generally consisting of large families with children, a substantial proportion is single, separated or divorced. Many different ethnicities and cultures are represented in this group.

Incomes are well below average, and a significant percentage of people in this group are unemployed and reliant on government assistance for accommodation and/or day-to-day living expenses.

Blue Collar City has very high credit demand and a very high credit risk profile. While there is some demand for real estate mortgages, the most common products are personal loans, hire purchase and continuing credit. This segment has the highest use of interest free offers in the market.

Group 8 Vintage Australia

Vintage Australia consists of Australia’s most mature citizens. They are living in a range of accommodation styles, from standalone houses to specialised accommodation, in villas, villages and retirement homes. Many reside in holiday destinations within reasonable travelling distance to metropolitan areas, and some continue to participate in the workforce by running small businesses associated with tourism, like B&B’s.

A large percentage of this group rely on a combination of private and government pensions to sustain their lifestyle.

Overall, the credit demand for Vintage Australia is well below the average. While there are some high-risk members, the risk profile is generally well below the average.

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Group 9 Farming Heartland

Farming Heartland families are often living in rural locations and involved in both small and large enterprises in primary production. Many households in this group are of mature age, some with teenage dependants living at home. The absence of young adults is also a feature of many areas in Farming Heartland.

A great proportion of these families are self-employed. Incomes vary significantly, however savings and property ownership tend to be high. Being able to manage seasonal incomes is an important facet of this group.

Farming Heartland has a low to very low credit demand, and their credit risk profile is also very low.

Group 10 Regional Centres

Regional Centres are found in the larger, mainly inland, cities outside the state and national capitals. These regional centres are experiencing growth, which is usually at the cost of smaller towns and communities in the surrounding countryside.

The segments in Regional Centres range from student communities in 'university towns', to older traditional residents undertaking basic and semi-skilled trade vocations. The growth of these centres is coming from the young families who are moving to the area and building a future for themselves and their families.

Regional Centres have a moderate demand for credit. Those with families apply for real estate mortgages, with a relatively low risk profile, while younger members apply for personal loans and telecommunications credit and have a much higher credit risk profile.

Group 11 Small Towns & Beyond

The Small Towns & Beyond group is characterised by its geographic location. These communities, apart from mining towns, are shrinking in population and have an aging profile. There is a high reliance on regional centres for health and education support, banking and financial services and grocery shopping. The mining towns are booming and drawing many of the trades and semi-skilled workers from smaller towns, increasing the incidence of migration from these towns.

Some younger workers, particularly those that are unskilled, move from place to place chasing either permanent or seasonal work.

Small Towns & Beyond have a very high credit demand. Those from mining communities have a much broader range of credit products and a low risk profile, while the other segments have a high demand for personal loans and hire purchase and represent a much greater credit risk to lenders.

Group 12 Living in the Country

The Living in the Country group largely represents mature citizens who live in Australia's countryside. The group consists of retirees, singles and divorcees, all without children, who live in small family units.

Affordability of accommodation is as important as availability of support services for an older population. Employment in these communities is mainly for social services, health, entertainment and retailing. This draws some younger age ranges to these areas who are attracted by the low cost, and sometimes idyllic lifestyle available in most of these communities.

Living in the Country has a low credit demand. The only credit product with significant demand is equipment hire. Overall, the credit risk profile of this group is low.

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LandScape Segments

Group 1: Success Stories

Segment 1: Luxurious Living

1.3% of Individuals

1.2% of Households

Luxurious Living is the most affluent segment of the community, made up of mature families, often with dependent young adults as part of the household. With one of the highest household income levels of all segments, there is a significant proportion earning over \$130,000 per annum. These neighbourhoods are considered prestigious and exclusive areas with a mix of luxury apartments, townhouses and terrace houses, as well as standalone homes that are usually fully owned.

Luxurious Living households are generally well educated, with tertiary qualifications common. They are most frequently employed as professional practitioners and senior managers in the professional services, real estate, finance and insurance sectors of the market. A high proportion of this segment are self employed or running a business.

Luxurious Living households have a medium to high demand for mortgages, particularly for real estate investments and cash flow management accounts including line of credit and overdrafts. Overall, they tend to have a very low credit risk profile.

They are most likely to drive a late model Mercedes Benz, BMW or Volkswagen. By far the wealthiest segment of the market, they tend to use a range of investment options including allocated pensions and annuities, managed funds and real estate investments. They are highly likely to have over \$2 million in savings and investments.

The Luxurious Living demographic tends to patronise all types of restaurants and cafés, and are also most likely to entertain at home. For entertainment, they are the most likely segment to attend the ballet, opera and museums, as well as patronise live music events, concerts and professional sporting events.

Fashion and style are important to people in these neighbourhoods, and they are likely to see themselves as leaders rather than followers. They have a genuine concern for social and economic equity in the community.

They tend to seek information from newspapers, and are likely to read the Australian Financial Review and broadsheet publications. Preferred magazines may include BRW for current affairs and business news, while Harpers Bazaar, Belle and Vogue (all versions) are more popular for lifestyle information.

People found living in this segment prefer ABC and SBS channels for television viewing. Radio preferences include the ABC network, particularly ABC Classic FM and ABC NewsRadio, as well as community radio.

Households within the Luxurious Living areas are likely to read addressed direct mail from financial institutions, real estate companies and luxury car manufacturers or dealers, and they are more likely to read an addressed magazine than a letter.

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Group 1: Success Stories

Segment 2: Wealth Creators

1.6% of Individuals

1.4% of Households

A very affluent and wealthy segment of the community, Wealth Creators enjoy household incomes far in excess of \$100,000 per annum. This segment is most likely to fully own their residence, which is usually located in prestigious suburbs with high property values. Wealth Creators are often entrepreneurial and have been successful in creating wealth for themselves and their employees.

The Wealth Creators segment tends to be made up of married couples in their 40s and 50s, many with dependent teenage children. They are working predominantly as professionals and senior managers in industries such as professional services, finance, property and business services. Self-employment is a strong characteristic of this segment. The level of education is very high, with degrees and postgraduate qualifications common.

Households within this segment tend to have a medium to high credit demand for line of credit, overdrafts and mortgages, and show a low credit risk profile. These loan products are primarily used for cash flow management and investment in real estate.

Wealth Creators show a preference for cars such as Mercedes Benz, BMW, Subaru and Honda, which are likely to have been manufactured in the last three to four years. These families have high levels of investment in direct ownership of equities, managed investment funds, annuities and portable superannuation funds and show a very high incidence of having in excess of \$2 million in investments.

For entertainment, these households tend to patronise restaurants, cafés and cultural events such as the theatre and opera, as well as museums and art galleries, whilst also hosting dinner parties at their home. Wealth Creators are among the least likely to attend a casino.

Households found within these neighbourhoods are most likely to purchase goods and services over the phone or Internet. The most popular categories purchased over the Internet for this segment are share trading, wine and computer hardware.

Wealth Creators tend to consider themselves somewhat intellectual, fashionable and stylish. They have a genuine interest in social equity and are likely to support long term assistance projects, as well as participating in volunteer work in the community.

Newsprint media preferred by this segment includes the Australian Financial Review as well as broadsheet publications. Magazine readership is likely to include BRW, Smart Investor, BOSS (Financial Review insert) and Sydney Magazine (Sydney Morning Herald insert).

The ABC is the most popular radio network with this segment including ABC Classic FM, ABC NewsRadio and ABC metropolitan stations.

Addressed direct mail that is read by these households is most likely to come from an upmarket car brand or dealership, and financial institutions. The most commonly read format of direct mail is an addressed magazine that is delivered to any household occupant.

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Group 1: Success Stories

Segment 3: Affluent Mature Neighbourhoods

2.2% of Individuals 2.2% of Households

Affluent Mature Neighbourhoods are found in traditional fringe suburbs of metropolitan areas. Households are generally made up of a broad range of families, some with dependants up to university age. These households have a tendency to be long term residents of their current home. The majority of these families either own or are purchasing their homes, and for those still with mortgage commitments, amounts are usually very high. This group enjoys high annual household incomes, well above \$100,000 per annum. A significant number of households also have a second part time income.

Overall, this segment has one of the highest levels of education, with tertiary and postgraduate qualifications common. Popular areas of study are natural and physical sciences, health and creative arts. These families are most likely to work in the professional services, education and IT sectors, with common vocations including professionals and managers.

These households tend to have a low to medium credit demand with a low credit risk profile. Credit products that do have some demand within this segment are real estate mortgages, continuing credit and overdrafts.

Popular motor vehicle brands for this segment are BMW, Volkswagen and Mercedes Benz between three to five years of age. Affluent Mature Neighbourhoods tend to use a wide range of investment products including online cash management and share trading accounts. These households are likely to have savings and investments between \$100k and \$2 million.

People of this segment tend to patronise a wide range of restaurants and cafés, particularly those offering BYO. For entertainment, they attend a wide range of cultural events and venues, including the opera, ballet, live theatre, music recitals, and museums as well as professional sporting events. They also attend family based venues such as the zoo, wildlife sanctuaries and the beach. These households are also likely to entertain friends and relatives at home with dinner parties. They are physically active and like to play sport or exercise to a greater degree than the community.

Members of this segment generally read the Australian Financial Review, and are far more likely to read broadsheet newspapers than tabloids. Preferred magazines include BRW and Time Magazine.

Television preferences for these neighbourhoods are the ABC and SBS channels. Programs offering sports coverage such as rugby union and tennis are also popular. This segment has a strong preference for the ABC radio network, particularly ABC Radio National and ABC NewsRadio.

In terms of direct mail, Affluent Mature Neighbourhoods are more likely to read an offer from a company they are not currently a customer of, either from a charity, a real estate offer, or communications from financial services and telecommunications providers. They will also read direct mail in the form of an addressed magazine, brochure or letter.

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Group 1: Success Stories

Segment 4: Successful Executives

4.9% of Individuals
4.5% of Households

Successful Executives neighbourhoods are mainly comprised of family households with high school and university age dependants. They tend to have very high household incomes, as well as a second income from part time employment. Successful Executives are commonly found living in standalone houses that are either owned or part owned. Those members of the segment purchasing their homes usually have above average mortgage repayments. The houses of Successful Executives have a much higher than average property value.

Successful Executives are generally very well educated with a high incidence of graduate and postgraduate degrees. Areas of qualification are often in the sciences, IT, management and commercial disciplines. The market sectors employing Successful Executives are commonly public administration, education and professional services, with vocations such as professionals, administration and management.

These households generally have only a medium credit demand with a low credit risk profile. The credit products that do have demand are real estate mortgages and continuing credit.

Motor vehicle brands that are popular with Successful Executives are BMW, Mercedes Benz, Honda and Subaru, and are usually between three and six years old. Successful Executives have a significant amount of savings and investments, and they are much more likely than the rest of the community to have between \$100k and \$2 million in investments. It is common for members of this segment to have both cash management accounts and online share trading accounts.

Households in these areas tend to patronise cafés, restaurants and local licensed clubs. For entertainment away from home, they are likely to attend the theatre or opera. Successful Executives also enjoy visiting art galleries, museums and exhibitions such as the Home Show. They have an active lifestyle and are likely to attend and participate in sporting events.

This segment generally prefers broadsheet newspapers and the Australian Financial Review, and magazine inserts such as Good Weekend (Sydney Morning Herald) and BOSS (Australian Financial Review) are also popular.

Television preferences are biased towards the ABC and current affairs shows on commercial television. Radio networks popular in this segment are the DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM) and the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323). The ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC) also rates highly with this segment.

Successful Executives are likely to read direct mail, particularly from companies they do not currently have a relationship with. Mail most likely to be read will be about real estate, charitable causes and financial services, in the form of a magazine or product brochure, rather than a letter.

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Group 2: Professionals in Transition

Segment 5: Independent Professionals

1.8% of Individuals
2.0% of Households

Households found within the Independent Professionals segment are generally very well educated, with postgraduate degrees common. They are enjoying high personal income, and are living in small (one or two person) households. Some of these households are likely to be single parent households. With no particular age biases, this segment is most likely to be found in medium density areas where terrace houses, townhouses or small standalone dwellings are present. These dwellings show a high property value.

The areas of qualification are most likely to be natural and physical sciences, creative arts and health. The market sectors most likely to employ these individuals are professional, science, technical services, education and training. Career is important to this segment and they have a drive to be successful.

These households are likely to have a medium to high overall credit demand with a low to medium risk profile. The type of credit in most demand for this segment is for real estate mortgages.

Motor vehicle brands generally preferred by Independent Professionals are BMW, Mercedes Benz, Honda, Mazda and Subaru. They are likely to have substantial savings and investments, certainly much higher than the community average.

Independent Professionals tend to patronise a wide range of restaurants and cafés, particularly those offering BYO. They also have a wide range of cultural pursuits and often attend live theatre, opera, ballet and live music venues. For leisure, they go to museums, art galleries and places of historical interest open to the public.

Members of this segment are somewhat health conscious and are careful about their diet. A full social life is important and they are careful in choosing attire, they see themselves as intellectual leaders.

Independent Professionals are likely to read broadsheet newspapers and are also regular readers of the Australian Financial Review. Magazine preference is commonly for inserts in the major weekend metropolitan newspapers.

Television preferences are for news and current affairs programs, particularly those on the ABC and those directly related to business news on all channels. Radio networks preferred by this segment are Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR) and the ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC).

Independent Professionals are more likely to read direct mail from a range of organisations where they are not already customers, and preferred mail formats are product brochures and magazine style presentations. Categories of most interest are retail offers and those with motor vehicle content.

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Group 2: Professionals in Transition

Segment 6: Urban Professionals

2.9% of Individuals
3.5% of Households

Urban Professionals neighbourhoods are likely to be comprised of young singles and couples, usually in their 20s and 30s, who are living in terrace houses, townhouses and apartments in suburban areas. Urban Professionals are more likely to be renting than buying and enjoy very high personal incomes. This is a very mobile segment of the market.

Urban Professionals are generally very well qualified, with degrees and postgraduate qualifications common. The areas of study are likely to be creative arts, business and commerce, sciences and IT. The market sectors employing Urban Professionals are mainly professional services, IT and financial services. Many are working as professionals, with some employed as managers. It is likely that this segment has a lot of contractors and very small professional practices.

Overall credit demand is high for this segment, with a slightly above average credit risk profile. The products with the highest level of credit demand are continuing credit and communications services.

Motor vehicle brands that appeal to this segment are late model BMW, Mercedes Benz, Honda and Subaru. This segment has a higher level of savings and investments than the overall community.

Urban Professionals are likely to patronise all types of cafés and restaurants for meals, and also attend nightclubs and discos. Live music events are popular with this segment and they also enjoy live theatre, opera, museums and art galleries.

While Urban Professionals have a full social life, they are also very focused on their careers. Taking responsibility and being successful is important to them. This segment is health conscious; they are likely to exercise regularly and are careful about their diet.

These households tend to prefer financial publications such as the Australian Financial Review and broadsheet newspapers. Magazine titles that are popular with this segment are lifestyle publications such as Harpers Bazaar, Marie Claire, Australian Gourmet Traveller and Vogue Entertaining and Travel. New Scientist is also a popular business magazine for this segment.

Television viewing preferences include news, business and current affairs programs, particularly those on the ABC and SBS channels. Radio preferences are dominated by the ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC) including Triple J.

These households are more responsive to direct mail than the rest of the community, with a magazine format more appealing than a letter. Direct mail about real estate will interest this segment the most.

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Group 2: Professionals in Transition

Segment 7: Working Students

2.4% of Individuals
2.9% of Households

The Working Students neighbourhoods are defined by students mainly in their 20s and 30s, attending tertiary institutions whilst working full time. These neighbourhoods, because of the moderate rents, also have an older population, who may be the historical residents. Divorce and separation are common and some households are single parent and single person households. Household incomes are low to moderate and the predominant housing type is medium density townhouses, semi-detached or terrace homes. Property values in these neighbourhoods tend to be only slightly above the average.

The main areas of study are hospitality, creative arts and personal services. Popular market sectors for employment are accommodation and food services, along with rental, hiring and real estate services. The most common vocation is within community and personal services. This profile indicates that tertiary studies are being undertaken as part of their career development.

Overall credit demand is very high, with a high credit risk profile. Credit demand is highest for continuing credit, hire purchase and personal loans. There is some demand for mortgages.

Total savings and investments are likely to be less than \$5,000. Working Students often patronise the casino or racetrack over cafés or restaurants. They show a high interest in attending rock or pop concerts, as well as attending both theme and amusement parks.

Working Students are most commonly found in Queensland, South Australia and Victoria. Popular magazine titles, apart from those contained in the weekend press, include Cleo, Cosmopolitan, Zoo and Who.

Television preferences are quite eclectic with SBS current affairs, news and sports coverage all popular, as well as reality shows such as Big Brother and America's Next Top Model.

The radio preferences for Working Students are quite diverse. All commercial networks are included, as well as Triple J on the ABC Network.

Working Students show a slight interest in reading direct marketing material from organisations they are already a customer with, otherwise they are not likely to read the material. The topic of most interest is for real estate.

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Group 2: Professionals in Transition

Segment 8: Ambitious New Arrivals

1.3% of Individuals

1.5% of Households

The Ambitious New Arrivals segment consists predominantly of young singles and couples in their 20s, from a range of ethnic backgrounds. Many members have arrived in Australia since 2002. These neighbourhoods are medium to high density, mainly in suburban locations. They earn modest personal and household incomes and often share rented accommodation with other unrelated adults. Rent is moderately low, with some government housing provided. These areas have low to medium property values.

They are already well educated, however some are still attending TAFE colleges and universities to gain additional skills and qualifications. The main area of study is IT, followed by creative arts and science. Popular employment sectors are accommodation, food services, information media, telecommunications, administration and support services. Common vocations are as professionals and community & personal services workers.

This segment tends to have a high credit demand and a high credit risk profile. Credit products with high demand are continuing credit, personal loans, hire purchase and communication services. There is also some demand for mortgages.

They are likely to have a reasonable level of savings and investment up to around \$20,000.

Ambitious New Arrivals tend to patronise a wide range of cafés and restaurants as well as hotels, nightclubs and the casino. This segment also shows an interest for entertainment venues such as live theatre, ballet, opera, and live music venues. Cultural venues such as museums and art galleries are also popular.

Members of Ambitious New Arrivals are usually fashion and style conscious, they like crowds and tend to lead a full social life, balanced with a strong focus on their career.

Broadsheet newspapers are preferred by this segment, as is the free publication mX. Magazine titles preferred include InStyle, Cosmopolitan and Vogue Australia. Television preferences include SBS news and current affair shows, rugby league coverage, and some reality programs such as Big Brother, Real Stories and Judge Judy. There is a slight bias towards community radio and ABC NewsRadio.

These households are only slightly more likely than the rest of the community to read direct marketing materials, if they are sourced from companies they are not currently customers of. Topics of most interest concern real estate and charitable organisations.

LandScape

PRODUCT SPECIFICATION

Group 3: Cosmopolitan Lifestyle

Segment 9: High Living Sophisticates

3.1% of Individuals
3.7% of Households

High Living Sophisticates are found living in trendy, up-and-coming suburbs located close to the city centre and other points of interest, and occupying high density dwellings such as flats and apartments. Households are more likely to be rented than owned. Rental commitments are among the highest in the community and these individuals either live alone, with a defacto partner, or with a group of friends. These individuals are amongst the most educated and mobile of the young professionals, with many still pursuing postgraduate studies.

Earning very high personal incomes, they are commonly employed in professional services, cultural and recreational services, creative arts, property and business services, and tend to be employed as professionals and managers. High Living Sophisticates originate from a range of different ethnic backgrounds, which has resulted in the segment having a diverse set of cultural interests.

These neighbourhoods tend to have a high credit demand and a medium to high credit risk profile. Credit demand is more likely to be for telecommunications and continuing credit, however there is an emerging demand for mortgages.

Although less likely to own a motor vehicle, the brands preferred by High Living Sophisticates are usually late model BMW, Mercedes Benz, Volkswagen and Subaru. Despite their age range, this segment is likely to have substantial amounts in savings and investments. They also prefer niche banks such as HSBC, ING and Macquarie to the five national operating banks. Financial products used commonly with these households include online savings and share trading accounts.

High Living Sophisticates generally patronise a wide range of restaurants and cafés, particularly those offering BYO, and are likely to attend nightclubs and discos as well as a wide range of cultural, social and sporting events. Other leisure venues include museums, art galleries and the beach. High Living Sophisticates often play sport or exercise at the gym. A full social life is an important aspect of this segment.

High Living Sophisticates prefer to be stylish and fashion is important to them, and brand can influence their purchasing decisions. They consider themselves to be quite intellectual and have a tendency to be altruistic.

Print media preferences for this segment are the Australian Financial Review and metropolitan broadsheet publications. As well as magazine inserts such as Boss (AFR) and Melbourne Magazine (The Age), other popular titles include Belle, Australian Gourmet Traveller, Big Issue, GQ, Harpers Bazaar and InStyle.

High Living Sophisticates tend to have a television preference for current affairs and lifestyle shows. There is a bias towards the ABC and SBS channels for news and current affairs. For radio, there is a strong preference towards the ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC) including Triple J. The DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM) is the most popular commercial network for this segment.

While High Living Sophisticates are not likely to read direct mail, there is a slight interest in offers involving real estate, charities and financial services.

LandScape

PRODUCT SPECIFICATION

Group 3: Cosmopolitan Lifestyle

Segment 10: Inner City Living

1.2% of Individuals

1.2% of Households

The Inner City Living segment is predominantly young singles and couples living in high density buildings close to capital cities and in upmarket, trendy locations. Group households and shared accommodation are common. They tend to earn very high personal incomes and while some are not employed, this is due to continuing full time study. This segment holds the lowest incidence of home ownership in the community, and rents are substantial even though they occupy smaller flats or apartments. This segment is highly mobile, with over 75% having moved within the last five years.

Inner City Living has a diverse ethnic background and this adds to the 'cosmopolitan feel' of the segment. Popular areas of study include IT or creative arts. They are commonly found working in professional and scientific services, IT, finance and insurance services, in vocations such as professionals and managers. They are focused on being successful in their chosen career.

There is a high credit demand, commonly for continuing credit from banks and telecommunications providers, and this segment also shows a high credit risk profile.

Inner City Living is the segment least likely to own a motor vehicle and hence there is a high reliance on public transport.

Households in these neighbourhoods tend to patronise all types of cafés and restaurants, and attend entertainment venues such as nightclubs, discos, casinos and racetracks. They are not likely to dine in licensed clubs or pubs, however they do have a preference for museums, art galleries, theatre and live music venues.

Inner City Living households are fashion and style conscious, and they are influenced by brand. This segment likes to be noticed and they try to fill their lives with new experiences. They see themselves as intellectual and retain an altruistic outlook on issues of social equity and justice.

For printed media, these households are more likely to purchase the Australian Financial Review or broadsheet newspapers, and also read the mX free publication. Preferred magazine publications include Australian Gourmet Traveller, Belle, Big Issue, GQ and Vogue, as well as PC Authority and Wheels.

For television viewing there is a significant bias towards the SBS channel and some preference for sports programs on tennis and athletics. The DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM) is preferred for radio listening, along with Triple J and ABC NewsRadio on the ABC Network.

Inner City Living is likely to respond to addressed direct mail, particularly from new organisations. The mail format in which it is received does not appear critical, however there is a distinct interest for information received on real estate.

LandScape

PRODUCT SPECIFICATION

Group 4: Urban Development

Segment 11: Affluent Young Families

4.5% of Individuals
3.7% of Households

Affluent Young Families tend to consist of young couples with children residing in new developments, sometimes on the fringe of established metropolitan areas. Children are usually of primary school age with parents in their 30s. With well above average household incomes, two income households are common, and homes being purchased have a relatively high mortgage commitment.

With diverse backgrounds, many households are multi-lingual. Level of education is moderate, with certificates and diplomas much more likely than university degrees. Clerical or skilled vocations within manufacturing, transport and wholesale industries are common.

There is a very high credit demand with an above average credit risk profile. Credit demand is for continuing credit, hire purchase and mortgages. Affluent Young Families are among the highest users of interest free offers for household goods.

This segment is likely to have more than one motor vehicle, with the most popular brands being the compact, low cost, imports such as Hyundai, Kia, Daewoo and Suzuki.

Households within the Affluent Young Families segment are more likely to purchase takeaway or fast food meals than patronise restaurants and cafés. However for entertainment, they are likely to attend nightclubs, discos, racetracks and the casino. Family based venues such as the zoo, theme parks and amusement parks are also popular.

Fashion is far more important to this segment than style or being noticed. This segment is a little insecure and job security is a high priority, they also find it difficult to switch off from work. These attitudes are probably driven by the financial and emotional commitments that raising a family demands.

Product competitions, coupon offers and loyalty schemes are popular with this segment. Affluent Young Families like to shop, and their purchasing decisions can be influenced by brand.

These households prefer the tabloid newspapers, and the most popular magazines include Cleo, Cosmopolitan, Dolly, FHM and Ralph. Special interest magazines such as Australian PC User, Australian PC World, Gold and Motor are also popular with this segment.

Television consumption is commonly around drama series (Lost, Desperate Housewives), reality shows (Big Brother, Biggest Loser) and sport (rugby, tennis). Radio preferences are for The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth), Austereo - Triple M (Sydney, Melbourne, Brisbane, Adelaide, Mix 94.5-Perth), and the ARN - Mix/AC Network (Mix 106.5, Mix 101.1, 97.3 FM, Mix 102.3, Mix 106.3, Edge 96.1).

The Affluent Young Families segment has a slight bias towards reading direct marketing materials, with the main interest shown in telecommunications, real estate and financial services information.

LandScape

PRODUCT SPECIFICATION

Group 4: Urban Development

Segment 12: New Arrivals, New Estates

3.0% of Individuals
2.6% of Households

The New Arrivals, New Estates segment tends to consist of young couples with young children, showing the highest incidence of pre-school age children of all segments. Household incomes are medium to high while personal incomes are in the middle ranges, indicating a high number of dual income households. Most households are purchasing their homes, and mortgage commitments are quite substantial.

The level of education in this segment is moderate, with diplomas and certificates the most common qualification. Popular areas of study are IT and hospitality. Employment is often found within public administration, construction and manufacturing, with popular vocations including machine operators, drivers, trade workers and administrators.

Overall credit demand is among the highest of all segments and the credit risk profile is slightly high. All types of credit are in high demand within this segment.

New Arrivals, New Estates are far more likely to purchase takeaway and fast food meals than patronise restaurants and cafés. Home based entertainment is much more popular than attending theatre or concerts. Theme parks are often attended, as are trade exhibitions such as the Home Show.

Fashion is important and they like people to notice how they dress. While they are prepared to take risks, this segment does have some concern about job security and this is probably driven by the high level of financial commitment required to buy a new home and raise a young family.

New Arrivals, New Estates are likely to use product coupons from both magazines and product packaging, and take advantage of redemption offers and discount coupons. They enjoy a bit of retail therapy and are prepared to try new products and variants of existing products.

They usually prefer regional newspapers, driven by their geographic location, and some tabloid metropolitan press. Some preferred magazine titles include Alpha, APC (an IT industry publication) and Qweekend (Queensland publication).

Television shows preferred by this segment include sport (rugby league), lifestyle programs, reality TV and drama series. Radio networks preferred include Southern Cross - Music Radio (Magic, 4BH, 96fm) and The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth).

These households are slightly less likely than the overall community to read direct mail. Mail originating from telecommunications companies and car dealers are the most likely to be read.

LandScape

PRODUCT SPECIFICATION

Group 4: Urban Development

Segment 13: Sunshine Growth

1.6% of Individuals
1.5% of Households

Sunshine Growth is a segment only found in Queensland. This segment consists of families, possibly with school-aged children, who have migrated to Queensland to take advantage of lower living costs, higher economic growth and a preferred lifestyle. These neighbourhoods are high growth areas for Queensland, families have above average household incomes, and a second part time income is common. They are living in standalone houses, which are either fully owned or being purchased.

Sunshine Growth are likely to be qualified to certificate level and most appear to be trade workers. Common employment sectors are construction, rental hiring and real estate services. Part time employment is most likely in retail and food services.

They have a high credit demand, with a slightly above average credit risk profile. The highest demand is for mortgages, continuing credit, personal loans and overdrafts.

Level of savings are high, and it is common for these households to have in excess of \$100,000 in savings and investments.

Sunshine Growth tends to patronise local licensed clubs, and they are also likely to dine out in cafés, BYO restaurants, and the casino. They commonly take advantage of discount coupons and special offers found in magazines as well as on product packaging, and there is a slight tendency to buy generic brands rather than national brands.

Broadsheet publications are popular with this segment, as are magazines such as Money Magazine, Alpha, Men's Health and Queensland based publications such as Paradise. There is also a slight interest in motoring magazines.

Preferred television viewing is for programs showing sports coverage, particularly rugby league, as well as lifestyle shows such as Australia's Best Backyard and Burke's Backyard. Reality crime shows are also popular.

The Southern Cross Radio Network (Southern Cross - News Talk Radio, Southern Cross - Music Radio) is the network most frequently listened to by Sunshine Growth. Both Triple J and community radio are also popular choices.

These households are highly likely to read direct marketing materials, especially from organisations they are not yet customers of. The most popular topics appear to be related to financial services and real estate.

LandScape

PRODUCT SPECIFICATION

Group 4: Urban Development

Segment 14: Urban Renewal

1.7% of Individuals
1.6% of Households

Urban Renewal neighbourhoods are defined as those undergoing significant changes in character. This is usually the result of re-development of older residential suburbs, replacing traditionally low density areas of standalone houses, with medium and high density dwellings such as apartments and high rise residential buildings. Consequently there is an older population, many being widows, that are being replaced by a younger generation. These neighbourhoods have a very diverse ethnic mix. Household incomes are mostly above average and the property values are quite high. The older homes tend to be owned, whereas the newer homes are more likely to be rented.

The younger residents are generally well educated, with degrees and post graduate qualifications common. The market sectors employing these graduates are commonly banking, finance, IT, transport and warehousing. Their vocations are often biased towards professional, administration and clerical roles.

There is a medium level of credit demand, and the credit risk profile is slightly higher. The highest demand for credit is for communications services, with some demand for real estate mortgages.

Entertainment choices for this segment are related to the split nature of the residents. They often attend BYO restaurants, the casino and local licensed clubs. Fashion and intellectual pursuits appeal to the younger population of this segment, while the older population are more likely to regularly attend a place of worship.

Newspaper preferences are also split between both broadsheets and tabloids. Both types of publications are read more frequently than in the community in general. Magazine preferences are usually for titles such as Home Beautiful and Better Homes & Gardens, along with Money Magazine and Ralph.

Television viewing preferences include SBS football presentations and SBS news for current affairs. For lifestyle viewing, popular programs include Judge Judy, Australian Idol and Better Homes & Gardens. The ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323) is the most popular radio network, as well as the ABC NewsRadio channel on the ABC Network.

Response levels for direct mail are in line with the community average, and information from charitable institutions is of most interest.

LandScape

PRODUCT SPECIFICATION

Group 4: Urban Development

Segment 15: Mature Suburbia

1.4% of Individuals
1.7% of Households

Mature Suburbia neighbourhoods have a strong bias towards retired adults living in standalone houses, which they are either likely to own, or are provided by various government housing authorities. They are more likely to be medium density developments in suburban locations. Some of these neighbourhoods will also contain younger families employed by the support services required for these areas.

For those members of this segment that are renting, the weekly rent is very low in comparison to the rest of the community. Personal incomes for this segment are modest but the property values are above average.

While the younger residents tend to be well qualified, the mature residents would most commonly have left school prior to completing high school. Market sectors employing people in these neighbourhoods are mostly administrative and support services, as well as health care and social assistance.

These neighbourhoods generally have a medium credit demand and a slightly higher credit risk profile. The credit product in most demand is for overdrafts and equipment hire.

The level of savings and investments for Mature Suburbia is around the average for the overall community.

Members of these households tend to patronise hotels for meals and are likely to attend the casino. Other entertainment destinations for this segment include exhibitions, such as the Home Show, the zoo, or wildlife sanctuaries.

Mature Suburbia are more likely to read broadsheet newspapers than tabloids. The magazines made available as inserts to metropolitan newspapers are also popular with this segment.

Preferred television viewing is for sports coverage, particularly the AFL, and lifestyle programs such as Burke's Backyard, Australia's Best Backyard, and Garden Gurus. Popular reality shows include Missing Persons, RPA and Amazing Medical Stories.

For radio, Mature Suburbia has a marked preference for the DMG National Network (DMG - Nova Radio Network, DMG - Vega Radio Network, FIVEaa) and the ARN National Network (ARN - Classic Hits Network, ARN - Mix/AC Network).

These households are slightly more responsive to direct mail than the rest of the community. Information from supermarkets and retail stores is of most interest to this segment.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 16: Established White Collar

2.0% of Individuals
1.7% of Households

Established White Collar neighbourhoods represent families with primary and high school aged children, often attending non-government schools. They usually have higher than average household incomes. They are likely to own or are purchasing their home, commonly standalone housing, which they have occupied for a long period. Property values in these neighbourhoods would be considered high to very high.

Established White Collar are generally well educated, with diplomas and degrees common. Areas of study are most likely to be within education and management. The most common vocations are management, sales and clerical occupations, and with well paying jobs and family commitments, they consider themselves time poor.

Overall, credit demand is medium to high, even though they show a very low credit risk profile. The most common demand is for mortgages, with some demand for overdrafts and line of credit facilities.

These households use a wide range of financial products including online savings accounts, term deposits, cash management and share trading accounts. Some households have significant investments, often exceeding \$100,000 per annum.

Households within these neighbourhoods tend to enjoy dining in cafés and restaurants, particularly those offering BYO. They are among the most likely to have visited a casino. Entertaining at home with dinner parties is popular, and renting or buying DVDs is also very common. Other leisure interests focus on family based activities such as theme parks and day trips in the car.

Style and fashion are important to Established White Collar, and there is a lot of importance put on their social life. They prefer Internet banking and managed financial risks with insurance products.

Members of this segment are often readers of the Australian Financial Review, and only show a slight preference for the tabloid newspapers. Magazine readership is focused on titles associated with child development and motoring.

Television preferences in these neighbourhoods are generally lifestyle shows, reality programs and American sitcoms. They also choose sport as preferred viewing on television. The most popular radio network is the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323).

Established White Collar are more likely to read an addressed magazine or catalogue than an addressed letter. They are also most likely to read direct mail about real estate and telecommunications, as well as addressed mail from a company with whom they do not have an existing relationship with.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 17: Metropolitan Gentry

3.3% of Individuals
3.0% of Households

The Metropolitan Gentry segment mainly consists of married couples with teenage and young adult dependants. The parents are usually in their 50s with above average household incomes, whilst a second part time income is common. Households are usually standalone dwellings, either owned or being purchased. These houses are often located on large blocks of land on the fringes of metropolitan areas, and for those still purchasing their homes, the mortgage commitments are substantial.

Trade qualifications and diplomas are common and the market sectors most likely to employ this segment are construction, education and service industries. Vocations tend to include management and trades positions.

Overall credit demand for these neighbourhoods is medium to high with a low credit risk profile. The most common credit products in demand are hire purchase and real estate mortgages.

Metropolitan Gentry is the most likely metropolitan segment to have three or more motor vehicles per household, with the most common being late model low cost imports. Property values in these areas are at the high end of the market, and this segment also shows a substantial amount of money in savings and investments.

Whilst they often patronise restaurants and cafés, they are also likely to attend a racetrack or casino. They show an interest for live music concerts and also attend cultural events such as the theatre, ballet and opera. Family based venues such as the zoo, amusement parks, theme parks and the beach are also popular with this segment.

Appearance is important and they like to dress to be noticed. This segment shows a preference for reading broadsheet newspapers, and when watching television they enjoy sports programs, particularly the AFL, as well as the ABC channel for current affairs and news. Lifestyle and drama programs are also popular in these areas.

The two radio networks that are most commonly listened to are the Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR) and the Austereo - Triple M Network (Sydney, Melbourne, Brisbane, Adelaide, Mix 94.5-Perth).

Households of the Metropolitan Gentry segment are more likely to read direct mail from a company they already deal with, and the preferred subject matter is for motor vehicles and financial services. Direct marketing materials would be read by anyone in the household, not just the addressee.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 18: Quarter Acre Families

2.6% of Individuals
2.4% of Households

Households found within the Quarter Acre Families segment are mainly married couples of 45 to 55 years old with school aged dependents, in both primary and high school. These households have a reasonably high household income, and are often found in areas where a traditional quarter acre housing block is still customary. These households tend to be of medium property value.

There is a modest level of tertiary education, with trade certificates and diplomas the most common post school qualification, usually gained in building, hospitality and engineering related trades. Employment is commonly found within construction, manufacturing and wholesale, with the most popular vocations in trades, clerical and sales roles.

Quarter Acre Families have an overall high credit demand, with a low to medium credit risk profile. The highest demand is for real estate mortgages and personal loans, as well as interest free offers on household goods.

Motor vehicle brands that are popular with Quarter Acre Families are Holden and Hyundai. This segment is more likely than the broader community to have over \$50,000 in investments and savings.

Quarter Acre Families are more likely to buy takeaway or fast food meals rather than patronise a restaurant, however there is a slight bias towards pubs for meals. They are also likely to attend professional sporting events.

Quarter Acre Families consider themselves to be a 'Mr Fix-it' sort of group and will often service and repair their own car.

Print media preferences are for tabloid newspapers. Lifestyle magazines such as the Australian Good Taste and Australian Table are popular with this segment, as well as Ralph, FHM and motoring magazines.

Quarter Acre Families tend to favour reality television shows, drama series and lifestyle shows, particularly those related to food and diet. The radio network preferences are for the DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM), Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR) and the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323).

These households have only a slight interest in reading direct mail. If the material offers information on cars, or is from a new financial service provider, they are likely to show more interest.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 19: Established Migrant Families

1.8% of Individuals
1.7% of Households

Established Migrant Families neighbourhoods are mainly comprised of mature married couples, often with young adult dependents still living at home. This segment occupies standalone housing in well-established suburbs where they have resided for some time. They come from a wide range of ethnic backgrounds, most of whom migrated to Australia as young adults. Household incomes, whilst above average, are much higher than personal incomes. This indicates many multiple income households.

Typically, education is at a certificate level, and the most common vocations are clerical and semi-skilled roles classified as machinery operators and drivers. The market sectors most likely to employ this segment are transport services, wholesaling and manufacturing.

Overall credit demand is medium as is the credit risk profile. The most common credit products are continuing credit and real estate mortgages.

Established Migrant Families are likely to own more than one motor vehicle, and the common brands are Holden and Toyota. Although they are likely to own their home, the level of savings and investments is around the community average. The wealth for this segment comes from the increased value in their home over a long period of time.

Generally Established Migrant Families do not dine at restaurants and cafés as frequently as other segments, but they do occasionally patronise the casino and local licensed clubs. This segment commonly enjoys the ballet and opera as well as professional sporting events. They also show a preference for family activities such as going to the zoo, amusement parks, and wildlife sanctuaries.

Being stylish and fashionable is somewhat important to Established Migrant Families although they are very conservative and resistant to change.

These households are generally responsive to direct offers in magazines and television, and are likely to use coupons and redemption vouchers found in the press and on product packaging.

Established Migrant Families show a distinct preference for tabloid newspapers. They are big readers of Rugby League Week and other sporting and motoring titles, however they are also likely to purchase lifestyle magazines such as Marie Claire and Madison. People of this segment also seek information from publications such as Australian PC User.

Television preferences are for news and current affairs programs on commercial stations, along with sporting broadcasts and lifestyle shows such as Hot Property and Australia's Best Backyards. There is also some preference for sitcom series and daytime soaps.

The most preferred radio networks are Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR) and the DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM). The ARN National Network (ARN - Classic Hits Network, ARN - Mix/AC Network) also rates highly.

Households in this segment are not as likely to read direct mail as the rest of the community. The topics that may be of interest are information on charities and real estate.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 20: Comfortable Suburban Professionals

2.7% of Individuals
2.9% of Households

The Comfortable Suburban Professionals neighbourhoods are predominantly made up of mature households, with some residents already in retirement. Many members continue to practice their profession, despite being of an age where retirement could be an option. They tend to live in large standalone houses, which they are likely to own, with a medium to high property value. They can be found in well-established suburbs where they usually hold a long tenure at their current address.

Members of this segment are generally very well qualified, with tertiary degrees and postgraduate studies common. Education to this level, for this generation, would be the exception rather than the rule, and this has resulted in this segment believing they are more intellectual than their contemporaries.

Overall credit demand is low to medium, as is their credit risk profile.

While they are not likely to be a multiple motor vehicle household, the brands that are preferred by Comfortable Suburban Professionals are Mazda or Honda, which are likely to be a few years old. These households tend to have a reasonably high level of savings and investment.

While they enjoy entertaining at home, Comfortable Suburban Professionals are also likely to dine out and patronise a wide range of cafés and restaurants. This segment also shows an interest in a wide range of entertainment such as the opera, ballet, live music performances and recitals. They are also likely to attend professional sporting events. This active social and cultural lifestyle leaves this segment feeling time poor.

Comfortable Suburban Professionals generally read a wide range of newspapers. Magazine preferences are dominated by magazine style inserts in the major metropolitan newspapers. Other magazine titles that are popular include Vogue, Donna Hay and the Australian Gourmet Traveller.

For television viewing there is a strong interest in news, current affairs and sports coverage on the ABC and SBS channels. For commercial channels, there is a preference for sports coverage and some reality shows.

These households show a preference for Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR). They have the most diverse listening habits of any segment of the community. They are much more likely to listen to all radio networks, with the exception of Triple J, than any other segment.

Members of this segment are likely to read the content of direct mail, providing it comes from an organisation they have a current relationship with. Direct Mail that is most likely to be read would be from charities, utilities, telecommunications and financial services, and the preferred mail format is addressed magazines and product brochures, followed by letters.

LandScape

PRODUCT SPECIFICATION

Group 5: Stable Suburbs

Segment 21: Satellite Growth Centres

2.2% of Individuals
2.2% of Households

Satellite Growth Centres are growth areas on the fringe of major metropolitan areas, or suburbs that are an easy commute to employment. In the past, these locations would have been considered regional, but metropolitan areas have expanded to their doorstep.

Families with teenage dependents occupy these houses. Separation and divorce are common, as are blended families. Household incomes are around the average, and mortgage commitments are low, supporting the high incidence of houses purchased some time ago.

With a modest level of education, trade certificates are the most common. They typically work in manufacturing, construction and recreational services, in semi-skilled blue collar occupations including trade workers and labourers.

Overall credit demand is high, as is the credit risk profile. Credit products in demand are continuing credit, overdrafts and mortgages.

Satellite Growth Centres are likely to have more than one car per household and the most popular brands are Ford and Holden. Property values are frequently below average. The level of savings and investment is inconsistent across this segment.

This segment is more likely to go to a pub or club for a meal, than a café or restaurant, and they also enjoy the casino. They are interested in attending exhibitions such as the Home Show, the zoo or wildlife park. Satellite Growth Centres do not usually attend cultural events or live music venues. This segment is generally risk averse and somewhat resistant to change.

The newspapers preferred by Satellite Growth Centres are related to their location, Sunday papers in particular are popular, as well as weekend publications from the major metropolitan newspapers.

There are few magazines that have high levels of popularity with this segment. Some motoring and gardening publications have a slightly higher readership than the overall community.

Satellite Growth Centres have a preference for weekend AFL coverage and some reality TV programs such as Real Stories, Judge Judy, Big Brother and The Biggest Loser. With the exception of the ABC, this segment listen to most networks, however the most popular is the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323).

These households are much more likely to read addressed direct marketing materials than other segments of the market. The topics of most interest are those with motor vehicle, supermarket and real estate content.

LandScape

PRODUCT SPECIFICATION

Group 6: High Density Living

Segment 22: Student Communities

0.6% of Individuals
0.6% of Households

The Student Communities households are predominantly groups of young students who rent flats, units or apartments close to their chosen university or campus. The rental commitment on their accommodation tends to be high. Members of this segment are generally not married, and are earning low incomes in part time jobs while they study. Some members have commenced their first job in the workplace, and it is usually as a professional, giving these individuals a reasonably high personal income. A high proportion are overseas students, who often receive financial support from overseas.

Part time jobs for Student Communities are predominantly within service industries such as accommodation, cafés, and restaurants. Student Communities are usually extremely well educated, earning qualifications such as postgraduate and bachelor degrees in a variety of different fields.

Credit demand is generally low for these households, however their credit risk profile is medium to high. The most common credit enquiry is for communication services.

This segment has modest amounts of savings and investments. The Student Communities segment shows a bias towards eating out at BYO restaurants, however they do occasionally patronise other cafés and restaurants. This segment does show a marked preference for nightclubs, discos, pubs and, on occasion, the casino.

They are likely to attend a wide range of cultural and entertainment events, particularly theatre restaurants, cabarets and live music venues, as well as museums, art galleries and theme parks. To compliment their active social life, they also tend to exercise and participate in organised sports.

Student Communities generally like to be stylish and fashionable, and dress to be noticed. They see themselves as intellectual leaders and clear thinkers. Brand plays definite role in the selection of goods and services.

Broadsheet newspapers and the Australian Financial Review are far more popular with Student Communities than the tabloid press. Magazine preferences include The Big Issue and BRW. Lifestyle titles preferred include Alpha, New Woman, New Scientist, Travel & Leisure and Vogue.

These households do not appear to have a lot of strong television preferences apart from some sports coverage, news and current affairs on the SBS and Ten networks. Rage is also a popular program with this segment. Radio networks preferred are Triple J, ABC NewsRadio and community radio.

Student Communities are among the least likely to read direct marketing material.

LandScape

PRODUCT SPECIFICATION

Group 6: High Density Living

Segment 23: Aspiring Ethnic High Rise

1.4% of Individuals
1.5% of Households

The Aspiring Ethnic High Rise segment is predominantly young singles, some with young children. Separation is common, resulting in many single parent families. Most young migrants come from South-East Asian countries including China, Korea, Hong Kong and Indonesia. Many undertake tertiary studies on either a full or a part time basis.

Aspiring Ethnic High Rise often share accommodation with unrelated adults, renting high density units of low property value. Household and personal incomes are very low, and unemployment can be a problem, with some accommodation provided by housing authorities.

Many hold graduate and postgraduate degrees. The high attendance level at university may be driven by necessity to undertake conversion courses in their area of qualification. The most common field of study is IT, followed by science and commerce. Popular employment sectors are financial services, information media and telecommunications.

Overall credit demand is high, as is their credit risk profile. Credit products in demand are continuing credit, personal loans and communications services. There is also some demand for mortgages.

The level of savings and investment for Aspiring Ethnic High Rise is modest and likely to be under \$5,000, and occasionally up to \$10,000.

Takeaway and fast food meals are far more popular than dining out at restaurants and cafés, and they are also likely to attend nightclubs and discos. Familiar brands will influence decisions while shopping.

Style and fashion are important to Aspiring Ethnic High Rise and they see themselves as intellectual. This segment can be very career focused and achieving success is a motivation. While this segment do seek out new experiences and try and keep up with advances in technology, they find the speed of change a little daunting.

Aspiring Ethnic High Rise tend to read both tabloid and broadsheet daily newspapers and have the highest interest of all segments for reading mX (a free newspaper). Magazine preferences show a bias for health and diet titles such as Healthy Food Guide, technology titles such as Australian PC User, and lifestyle titles including Harper's Bazaar, Vogue Living, Cleo and Cosmopolitan.

SBS coverage of football is popular in these households. There is a slight preference for news and current affairs on commercial networks, as well as serial sitcoms and drama series. The ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323) and the The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth) are popular radio preferences, as is ABC NewsRadio.

The Aspiring Ethnic High Rise segment is among the least likely segments of the market to read direct marketing material. This is regardless of topic or format.

LandScape

PRODUCT SPECIFICATION

Group 7: Blue Collar City

Segment 24: Young Blue Collar Families

3.7% of Individuals
3.6% of Households

Young Blue Collar Families are predominantly young adults with young children. Divorce and separation is common and this leads to a high instance of single parents and blended families. They tend to live in standalone housing, and household incomes are usually modest to medium. Property values are low to medium, in areas where families on modest incomes can afford to purchase a home.

The highest qualification for Young Blue Collar Families is usually at a certificate level, with tertiary qualifications rare. Market sectors for employment of this segment include manufacturing, transport and construction. Vocations such as labourers, machinery operators, drivers and trades workers are the most dominant.

Credit demand is very high as is the credit risk profile. All credit products are in demand and they are the most likely segment to use both lay-bys and interest free terms to purchase household goods.

It is common for Young Blue Collar Families to own more than one motor vehicle. The most likely brands are older model budget imports such as Hyundai and Kia. Despite their modest incomes, Young Blue Collar Families show a level of savings and investments higher than the community average, and this may be a result of saving for a deposit on a home.

These households are much more likely to purchase takeaway meals than patronise cafés and restaurants, and they also attend nightclubs. Family entertainment such as the zoo, amusement parks and wildlife sanctuaries are also popular.

They are likely to use coupons and special offers found in magazines and on product packaging. They are also interested in entering prize draws and competitions associated with product promotions.

Newspaper preferences for Young Blue Collar families are tabloid publications. Magazine preferences are fairly eclectic, with titles such as Woman's Day, Ralph and FHM popular, as well as Zoo Weekly, That's Life and TV Soap.

Television preferences include drama series in commercial networks along with reality shows such as Cops, America's Next Top Model and The Biggest Loser. Weekend sports coverage is also popular. Radio networks that are preferred include Austereo - Triple M (Sydney, Melbourne, Brisbane, Adelaide, Mix 94.5-Perth) and Southern Cross - Music Radio (Magic, 4BH, 96fm).

Young Blue Collar Families are slightly less likely than the community to read direct marketing materials. Topics that may interest them come from financial services companies, where they are not currently a customer of, as well as offers from telecommunications organisations.

LandScape

PRODUCT SPECIFICATION

Group 7: Blue Collar City

Segment 25: Young Migrant Families

1.8% of Individuals
1.5% of Households

Young Migrant Families are likely to be large families, with dependants in all age ranges. Whilst they have a diverse ethnic background, they are more likely to be from East or South-East Asia. Household incomes are above average as multiple income households are common. Despite this, unemployment can be an issue in these areas.

The overall education level is low, however this segment has the highest instance of young adults attending TAFE. This could be a result of both re-training to have current trade skills recognised, and participation in English language courses. Popular employment sectors are manufacturing and transport with vocations as labourers, semi-skilled machine operators and drivers.

Credit demand is moderately high and the credit risk profile is among the highest in the market. Continuing credit and personal loans are in greatest demand, as well as interest free offers.

Young Migrant Families tend to have very modest amounts in savings and investments, most commonly less than \$2,000. Young Migrant Families do not tend to dine out, however are slightly more likely than average to attend a nightclub or disco.

This segment is fairly conservative in outlook and is not necessarily comfortable with change. They are likely to use coupons and discount vouchers, and have a bias towards purchasing generic brand products.

Tabloid newspapers are the most popular with this segment, however they also tend to purchase the Saturday edition of broadsheet publications. Motoring magazines are popular, as well as some teen magazines such as Dolly and Girlfriend. Other magazines that have some popularity are Cleo, New Woman and Ralph.

Television preferences are generally for SBS sports programs, particularly those covering football. Commercial stations are favoured for news and current affairs. Preferred radio networks include the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323) and The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth).

These households tend to read direct marketing materials from organisations they are not currently customers with, however show a distinct preference for information and offers from motor dealers and manufacturers.

LandScape

PRODUCT SPECIFICATION

Group 7: Blue Collar City

Segment 26: Suburban Battlers

1.6% of Individuals
1.7% of Households

Suburban Battlers show a high incidence of households on very modest incomes, often renting houses of low property value from a government housing authority. Separation and divorce are common, resulting in a high number of single parent households. Many left school before completing any landmark secondary certificates, and unemployment is a constant issue. This segment tends to think life is like a lottery, it all depends on the luck of the draw.

Those that have completed a certificate course are likely to have studied hospitality, personal services or a building trade. Employment is commonly found within the warehousing and transport industries. Common vocations are machinery operators, drivers, labourers or building trade workers.

Credit demand is very high, as is their credit risk profile. Hire purchase and personal loans are in the highest demand, and often associated with buying a second hand car.

Suburban Battlers are far more likely to buy takeaway meals than to dine in any restaurants or cafés, and they are likely to patronise their local licensed clubs. This segment also has the highest propensity for gambling of any of the segments across the community. For entertainment, theme parks and amusement parks are popular.

Suburban Battlers, despite relying on government bodies for housing, consider themselves as self sufficient. They consider themselves as being handy around the house, a 'Mr Fix-It' sort of segment and often repair their own cars. They are likely to buy generic brands of groceries and will use discount vouchers and coupons found on supermarket docketts and product packaging. They may be partial to responding to competitions and prize draws.

The newspaper preferences for this segment are often driven by the affordable location of the neighbourhoods. Tabloid publications are much more popular than broadsheets.

Motoring magazines such as Just Car and Motor are popular with Suburban Battlers, as are Dolly and FHM. Competition publications such as Take 5 and That's Life are also popular. TV programming that is commonly watched by this segment includes sports coverage (rugby league or AFL), motor sport shows, drama series and some reality TV.

Radio preferences include Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR) and the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323).

These households are far less likely than the rest of the community to read direct marketing material. Information on cars may get their attention but the format is not influential.

LandScape

PRODUCT SPECIFICATION

Group 7: Blue Collar City

Segment 27: Diverse Welfare

**3.2% of Individuals
3.2% of Households**

Diverse Welfare households come from a diverse range of cultures, residing in standalone dwellings in medium density areas. While home ownership is around the national average, rented accommodation is often provided by a government housing authority. Property values in these neighbourhoods tend to be low to average. There is a bias towards the older age ranges but most are consistent with the national distribution. Household incomes are low to modest, and unemployment is much higher than average. The level of education tends to be quite low with the older members of this segment not completing high school.

When employed, this segment is most likely to be working in the manufacturing, transport, postal and warehousing sectors. Common vocations include labourers, machinery operators and drivers.

Credit demand is just above the average for this segment and the credit risk profile is high. The credit products in highest demand are communication services and continuing credit. There is also above average demand for personal loans and hire purchase.

Dining out at restaurants and cafés is not common for Diverse Welfare. There is an interest in attending the opera or ballet, however this is probably by the older age ranges with a European heritage. Popular family venues are amusement and fun parks.

Diverse Welfare are likely to take advantage of discount coupons found on shopping docketts, product packaging, and in magazines.

Popular newspapers favoured are tabloid publications. Magazine preferences are Dolly (for the younger residents), and Home Beautiful, with popular TV titles such as TV Week and Soaps. Television favourites include league and AFL coverage, as well as daytime soaps such as Days of Our Lives and The Bold and the Beautiful. News and current affairs from the SBS and Ten Networks are also watched by this segment. Radio networks preferred are The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth) and the ARN - Classic Hits Network (WS FM, Gold 104.3, 4KQ, Cruise 1323).

These households are much less likely than other segments to read direct marketing materials.

LandScape

PRODUCT SPECIFICATION

Group 7: Blue Collar City

Segment 28: Subsidised Suburbia

1.4% of Individuals
1.3% of Households

The Subsidised Suburbia segment is comprised of metropolitan Australia's most struggling young single parent families, caused by high rates of divorce and separation. This segment is characterised by low incomes, with little or no qualifications, and high rates of unemployment. Typically, these households are comprised of one single parent with more than one young preschool or primary school aged child. They are likely to be renting a home in government subsidised, medium density developments.

When employed, Subsidised Suburbia tends to work in the manufacturing, transport, warehousing, postal, administrative and support services market sectors. Vocations are likely to be in semi-skilled and unskilled labouring roles.

These households tend to have a high credit demand for continuing credit, personal loans, communication services and hire purchase. This segment has an extremely high credit risk profile.

Subsidised Suburbia are among the least likely to dine at restaurants and cafés, however often attend the racetrack. They are among the most likely to buy lottery and instant scratchie tickets, as well as play poker machines.

Family venues such as theme and fun parks are popular with these households. They tend to be intimidated by change and feel the government should be doing more to help them.

Subsidised Suburbia are likely to use discount vouchers, special offers and product coupons found on shopping docketts, product packaging and in printed media. They will often enter prize draws and competitions run by newspapers, magazines and radio stations. Subsidised Suburbia will usually buy generic products in preference to 'branded' products when shopping.

For printed media, these households tend to read tabloids, however seem to prefer magazine publications. Titles such as Take 5 and That's Life are extremely popular. Television publications such as TV Week and TV Soap, along with motoring magazines and teen publications like Dolly, are also popular with this segment.

If it is on commercial television, Subsidised Suburbia is likely to watch it. There are some biases towards reality shows, sports and drama series, but all shows on the commercial networks will find a market in this segment.

The ARN - Mix/AC Network (Mix 106.5, Mix 101.1, 97.3 FM, Mix 102.3, Mix 106.3, Edge 96.1) are the most listened to stations on radio, it is unlikely that these households will tune into the ABC network.

Subsidised Suburbia is the least likely segment of the metropolitan market to read direct marketing materials. No topic, or format, appears to interest this segment.

LandScape

PRODUCT SPECIFICATION

Group 8: Vintage Australia

Segment 29: Lifestyle Living & City Breaks

2.1% of Individuals
2.1% of Households

The Lifestyle Living & City Breaks neighbourhoods are located in areas with a reliance on tourism to boost the local economy. The population tends to be mature with many retirees, however there are also some young adults in their late teens and early 20s. Short stay accommodation is common and this accounts for a high level of group households. Home ownership is average for the community, and rents are disproportionately high. Employment is around the national average, with household incomes slightly low when compared to the population.

There is a modest level of education, and the most common employment sectors are rental and real estate services, or accommodation and food services.

Credit demand is slightly above average, with a higher credit risk profile. The highest demand for credit is with continuing credit, however there is also some demand for equipment hire and for real estate mortgages.

Lifestyle Living & City Breaks tend to have very modest savings and investment levels. For dining out, this segment has a preference for cafés and BYO restaurants. They are also likely to patronise the race tracks, and some live music venues.

Weekend tabloid newspapers are more popular than weekday issues of any type. Magazine preferences are for TV guides and some lifestyle titles such as Paradise, Men's Health and Good Health & Medicine.

Television preferences in these households are for news, documentaries and lifestyle shows on the ABC and SBS channels. Reality shows such as Big Brother, Dr Phil and Judge Judy are also popular with this segment, with the most popular radio network being Southern Cross - News Talk Radio (2UE, 3AW, 4BC, 6PR).

These households are less likely than the broader community to read direct marketing materials.

LandScape

PRODUCT SPECIFICATION

Group 8: Vintage Australia

Segment 30: Pensioners, Villas & Villages

3.1% of Individuals

3.3% of Households

The oldest of all of the segments, Pensioners, Villas & Villages neighbourhoods can be found where there are retirement homes, villages and other types of specialised accommodation for the elderly. This segment also shows the highest clusters of people who are living alone. They generally pay low levels of rent, and are most likely to be on some form of pension. Where they own property, the value is in the middle ranges. Some members of this segment have substantial amounts in savings and investment, with amounts up to \$500,000.

For neighbourhoods within the Pensioners, Villas & Villages segment, household incomes are modest, as their participation in the workforce is limited.

Credit demand for these households is generally very low and the credit risk profile is also low.

Pensioners, Villas & Villages tend to dine at licensed clubs in preference to cafés and restaurants. They are likely to use discount vouchers found on shopping docketts.

They show a preference for tabloid newspapers and regional press. Magazine preferences are for titles such as Woman's Day and Burke's Backyard.

Television viewing preferences that are popular with this segment include sports coverage, SBS football, golf, rugby union, and British drama series. For radio there are some slight preferences for the ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC) and The Today Network (Fox FM, 2Day FM, B105 FM, SA FM, 92.9 - Perth).

Pensioners, Villas & Villages are less likely than the community to read direct mail from an organisation they do not have an existing relationship with. The direct marketing most likely to be read is from charitable institutions.

LandScape

PRODUCT SPECIFICATION

Group 8: Vintage Australia

Segment 31: Vintage Lifestyle

2.7% of Individuals
3.3% of Households

Vintage Lifestyle neighbourhoods are areas that historically would have been considered holiday locations. In most cases, metropolitan areas have expanded to include these neighbourhoods. Proximity to recreation facilities and support services are what these senior Australians seek, as they either plan for or enjoy their retirement. These neighbourhoods have a mix of standalone houses, as well as medium and high density dwellings.

Incomes are low, with the majority no longer in the workforce. Property values are low to medium, and they tend to either own their properties or reside in housing provided by a range of government agencies. Single person households are common, as a significant proportion of this segment is widowed, divorced or separated. They tend to have relatively low levels of savings.

Credit demand is moderate for this segment and the credit risk profile is well above average.

When dining out, Vintage Lifestyle is more likely to patronise a local licensed club than dine in a café or restaurant.

Members of this segment tend to use discount and special offer coupons found in magazines, shopping docketts and on product packaging.

Newspapers that are popular with this segment include the tabloids and regional publications. Lifestyle magazines such as Good Health & Medicine and Men's Health are read by this segment, along with competition and puzzle titles such as Take 5 and That's Life.

Television preferences for this segment are unclear, they appear to watch a lot of television across a wide spectrum of shows. Southern Cross - Music Radio (Magic, 4BH, 96fm) seems the most popular for radio preferences, as well as community radio.

Households within the Vintage Lifestyle segment are only slightly more likely to read direct marketing materials than the general community, and only if it is from a company they have no relationship with. The topic of most interest is real estate.

LandScape

PRODUCT SPECIFICATION

Group 9: Farming Heartland

Segment 32: Agricultural Enterprise

0.9% of Individuals
0.8% of Households

The Agricultural Enterprise segment is characterised by hard working and reasonably conservative families with children, usually in primary and secondary school, typically with one partner staying at home to run the household. A relatively well-established segment with above average to high household incomes, they tend to own a number of cars, up to four or more. A substantial level of savings is also characteristic of this segment, with funds held in superannuation, trusts and cash management funds.

Owning some of the most expensive homes and properties in the area, they are typically employed as managers in the agricultural, construction and education industries. This segment is also reasonably well educated with many completing diploma or advanced diploma level qualifications in the areas of agriculture, health, education, architecture, building and engineering. They may own businesses such as turf farms, specialised breeding studs and market gardens.

The need for credit related facilities is low, and this segment presents a low risk to prospective lenders.

A wide range of pastimes appeal to Agricultural Enterprise, whether it is a coffee at a café, or a bite to eat at a pub or takeaway restaurant. A day at the races is also enjoyed, with many betting with a bookmaker. Travel is not common amongst this group - a day trip in the car, a weekend away or trip to an exhibition is more commonly enjoyed.

Agricultural Enterprise families enjoy reading local news and automotive or sports magazines, along with watching a variety of television programs such as rural current affairs programs such as Landline, comedy shows such as Two-and-a-half Men, and sporting programs, predominantly netball, football and AFL. The DMG - Vega Radio Network (Vega 95.3FM, Vega 91.5FM) is the most popular choice with this segment.

With above average access to the Internet, a wide range of purchases are made online. Always on the lookout for a better deal, this segment are avid readers of direct mail across a range of products and services. They are highly likely to read mail from a financial institution or utilities provider that they don't currently deal with. Telecommunications is the exception, with this segment preferring to only read mail from their current provider.

Newspapers and magazines are an effective medium for communicating to this segment when it comes to home mortgages and financial products. Radio, Yellow Pages and, to a much smaller extent, cinema advertising are also potentially effective.

LandScape

PRODUCT SPECIFICATION

Group 9: Farming Heartland

Segment 33: Traditional Agriculture

2.9% of Individuals
2.9% of Households

Traditional Agriculture comprises of families with older couples and children living on farms. Although over-represented in having children aged from 5 to 14, the most common family structure in Traditional Agriculture is for married couples without children. Many households provide accommodation for farm labourers and seasonal workers. Although mid-range household incomes are common, Traditional Agriculture are also likely to report a nil or negative income, and females are likely to perform domestic duties at home.

Typically they do not have high levels of education, however many have gained certificates and diplomas in agricultural related areas or in health and education, and few have attended university.

Traditional Agriculture includes the property owners along with farm workers and labourers. The owners classify themselves as managers or small business owners. They have business and public liability insurance to cover their large investments and valuable assets, and self-managed superannuation is common.

Traditional Agriculture has an extremely low credit profile, both in demand and risk.

Households in this segment tend to have many cars, with three or more being common. Some have quite substantial savings and investments, these are probably the long-term owners of farms and ranches.

While they find it difficult to get to many forms of entertainment, Traditional Agriculture enjoy going to the racetrack and betting through bookmakers. Other pastimes include gardening and dressmaking. They prefer traditional meals at home as opposed to going out to restaurants. They are generally light spenders however have high grocery bills.

People found living in this segment are generally not fashion conscious. Although largely limited to dial-up Internet, they do like to get onto the Internet a few times every month, where they often check weather conditions.

They prefer to read regional newspapers and tabloids, and magazines about gardening and country lifestyle, as well as magazines such as That's Life.

They tend to watch television programs targeted to country viewers, such as Landline, as well as shows about gardening, current affairs and mysteries. When listening to the radio, they tend to listen to ABC Radio National.

These households will generally read addressed mail from retailers and political parties, in the form of a magazine and catalogue.

LandScape

PRODUCT SPECIFICATION

Group 9: Farming Heartland

Segment 34: Specialty Farms & Dairy

1.6% of Individuals

1.8% of Households

Stretching up and down the east coast and hinterland, Specialty Farms & Dairy are characterised by families and older married couples running dairy farms or other specialty enterprises such as market gardens and animal farming. As with many rural areas, there is an absence of young adults in the 20 to 34 year age range. Financial arrangements amongst this segment are reasonably complex, holding a number of different accounts with financial institutions, and a comprehensive portfolio of insurance policies. Many hold significant investments in the range of \$100k to \$2 million.

With limited secondary school education, tertiary study is uncommon with most working in the rural industry in a hands-on capacity. Typically owning and managing their property, this group earns moderate incomes with mortgage repayments being relatively low.

The need for credit in this segment is very low with most also presenting a low credit risk.

Car ownership is high, with many owning two or more cars which are typically 12 or more years old. Nissan and Subaru are preferred brands alongside the usually popular Holden, Ford and Toyota.

Leisure time is usually spent with family and friends, taking a trip to the club, and working on a car or in the garden. As it is difficult to get away from the farm, travel is not common amongst this segment; however when time permits, a trip to the beach for a weekend away is enjoyed by many. Having the occasional bet is also common amongst this segment.

A love of hard work and the comforts of home are traits that are common amongst this relatively conservative group.

Only a small selection of local newspapers and magazine titles appeals to this segment of the market, with fishing and motoring magazines being amongst the most popular. Television is a pastime only occasionally enjoyed, with a small number of lifestyle programs such as Hot Property and Jamie at Home, reality shows including Crime Investigation, and drama programs such as ER, all appealing to this segment. ABC Radio National is the radio station of choice.

This segment shows some interest in direct mail, with particular interest in mail from car dealers and financial organisations. In addition, when it comes to selecting some financial products, radio and television are effective channels to communicate to this segment.

LandScape

PRODUCT SPECIFICATION

Group 9: Farming Heartland

Segment 35: Graziers & Growers

2.0% of Individuals
2.0% of Households

Graziers & Growers represent the farm managers, owners and labourers operating across rural Australia. Household composition is usually middle-aged married couples, often with teenage children still living at home. Typically, these properties are higher intensity farms than those of the Traditional Agriculture segment, and can usually be found closer to rural towns or regional centres. Household incomes range from middle to low, however many of the necessities of accommodation and utilities are often supplied by their employer. The proprietors and property owners are likely to have substantial savings and investments, while the workers are likely to have very modest amounts.

Many own their home, with low mortgage repayments and property values. For those that rent, weekly payments are minimal with many paying less than \$50 per week. Many own more than one car, typically an older model.

Credit demand for this segment is very low, and for those few who do apply for credit, there is little risk for potential lenders.

A meal at a pub or restaurant, or a day at the races is commonly enjoyed amongst the Graziers & Growers segment. This is a rather active segment that enjoys playing sport and travelling within Australia, as well as attending a range of cultural activities.

Local newspapers and magazine titles including Country Style, Notebook and RM Williams Outback are popular reading material. A wide range of television programs appeal to these households, with a number of programs on the ABC being of interest, as well as those screening rugby union.

Graziers & Growers segment are technically savvy, with access to the Internet common and quite frequently used. The Internet provides a convenient shopping channel for this segment with a range of goods being purchased.

Households found located within the Graziers & Growers segment are unlikely to read any direct marketing material apart from retail catalogues.

LandScape

PRODUCT SPECIFICATION

Group 10: Regional Centres

Segment 36: Young Regional Families

2.5% of Individuals
2.2% of Households

Young Regional Families are traditional family units. Parents are aged between 25 and 44, and typically married with two or three children. They have a higher than average household income, with a high proportion of females staying home performing domestic duties. They are buying their homes in regional growth centres. Mortgage commitments are lower than average, despite high property values for these areas. They are likely to have moved to their current address in the last five years.

With a range of educational levels, post-school qualifications include certificates and diplomas in engineering, education and health care. They are likely to be employed within health care, retail or construction in non-labour roles.

Overall, they have a low demand for credit with a low credit risk profile. They do have a high demand for mortgages, which they use for their own houses as well as investment properties.

Young Regional Families often have two or more cars, preferring large luxurious models from Ford, Holden and Toyota.

Some members of this segment have quite high amounts of savings and investments, and this is probably a result of higher than average incomes, with lower than average accommodation costs.

For entertainment, these families enjoy attending the RSL, Leagues Club or other Club. Day trips in the car and weekends away are popular leisure activities.

Although these households encompass a range of attitudes, they are less concerned about environmental issues than other segments, concentrating more on family life and achievement. They have a mix of broadband and dial-up Internet access, which they use to purchase a range of goods including computer hardware, software and DVDs. They use the Internet to check sporting news, especially NRL, rugby union and motorsports, and to research motor vehicle prices.

Young Regional Families tend to read a mixture of regional newspapers and city tabloids. They also enjoy reading magazines on gardening and motor vehicles, as well as women's magazines.

This segment shows a high interest in watching drama and police television shows on the ABC channel, as well as televised sport, and particularly motor sports. Favourite movie genres are adventure, family and romance movies. Young Regional Families tend to listen to ABC Radio National and Triple J.

With only an average response to addressed mail readership, these households are more likely to read an addressed magazine, but will not read mail from an unfamiliar financial institution.

LandScape

PRODUCT SPECIFICATION

Group 10: Regional Centres

Segment 37: Regional Labourers

3.3% of Individuals

3.6% of Households

Regional Labourers are a mix of older individuals and couples, along with younger families living in larger regional centres. Family blending is common, with above average levels of divorce and separation, and a significant proportion of older individuals widowed. Household incomes are below average, and they are likely to live in houses with a relatively low property value.

Educational qualifications are limited and unemployment is slightly above the average. Employment tends to be in retail trade, accommodation, food services, health care, and social assistance services. This segment is the manual labour engine driving many regional industries and support services.

They have a moderate credit demand, and do present a slightly higher risk to potential credit providers. Hire purchase and personal loans are popular, with building societies and credit unions as the most common providers.

Regional Labourers tend to have very little savings and investments.

For entertainment, a trip to the pub or RSL club for a meal and a bet on the pokies is a commonly enjoyed pastime for members of this segment. Social attitudes are on the conservative side, with some level of mistrust of the world around them. Regional Labourers are often on the lookout for a bargain, and will frequently enter competitions or buy an instant scratchie ticket.

Watching a range of television programs, some of the more commonly watched shows include Most Shocking, The Unit, The Nation and RPM. With a slight interest in direct mail, the most appealing mail for these households comes from car companies or supermarkets in the form of a catalogue.

LandScape

PRODUCT SPECIFICATION

Group 10: Regional Centres

Segment 38: Bush Scholars

0.5% of Individuals
0.6% of Households

As their name suggests, Bush Scholars are student communities in regional centres where tertiary institutions are located. Typically aged between 15 and 24, they tend to rent flats and semi-detached houses in relatively high density neighbourhoods. When not living alone, they commonly live in group households, leading to higher household incomes than their low individual incomes might suggest.

Bush Scholars are often studying for bachelor degrees and graduate diplomas in agricultural studies, education and commerce. Those who have employment tend to work part time in accommodation, food services, education and training.

While this segment has a medium overall credit demand, the highest demand is for personal loans and credit for interest free purchases. These households represent a medium to high credit risk; they see credit as a means to let them obtain the things they desire.

Bush Scholars tend to have one car, with Subaru being a popular make. It is common for Bush Scholars to have reasonable amounts in savings and investments, and this may be provided by parents for the students who are living away from home.

Bush Scholars generally have an active lifestyle and like to spend. They mix entertaining at home, where they host dinner parties, play video games and rent DVDs, with going out to nightclubs, exhibitions and live entertainment. When going to the movies, they enjoy horror and comedy features. For a break, they like to get away to the big cities.

Bush Scholars tend to see themselves as being intellectual and extroverted; a mix of youthful optimism and social awareness. They are more likely to be vegetarian than any of the other segments, and they regularly eat at cafés and from takeaway restaurants. Although they are less likely to be connected to the Internet at home, they go online at cafés and libraries, where they purchase mobile accessories and clothing, as well as download music. They probably have a MySpace profile and many have used online dating services.

Rather than having a strong preference for newspapers, Bush Scholars tend to read a variety of broadsheet and tabloid publications. The magazines they read reflect their interests, which include computers, gaming and motoring magazines.

Television viewing for Bush Scholars is commonly with the ABC and SBS productions, and programs covering entertainment and music are viewed regardless of the channel. They tend to listen to the ABC Network (ABC Classic FM, ABC Radio National, ABC NewsRadio, Metro ABC) and Racing Radio (2KY, Sport 927, 4TAB, TAB Radio, Racing Radio, 8TAB).

Bush Scholars are generally responsive to receiving direct mail offers from banks, telecommunications companies, retailers and charities. They are likely to respond to bill or statement inserts, as well as addressed magazines and catalogues.

LandScape

PRODUCT SPECIFICATION

Group 11: Small Towns & Beyond

Segment 39: Country Battlers

3.1% of Individuals
3.0% of Households

Country Battlers are families with school-aged children living in small to medium houses in regional locations. Single parents, stepfamilies and defacto relationships are common. Household income tends to be below average. Rent is minimal in these areas due to a high proportion of state housing, however where the house is being purchased, repayments are low.

They are not likely to have completed high school, however some have gone onto trades or certificate courses in a building, hospitality or agriculture related discipline.

Blue collar work and an absence of professionals or managers characterises the segment, with many employed as technicians, machinery operators and labourers.

Country Battlers have the highest credit risk profile when compared to other rural segments. They have a high credit demand, and they are more likely to borrow from building societies, credit unions and finance companies.

The high credit demand for Country Battlers is most commonly for personal loans which they use for car purchases and equipment hire. Being low to medium spenders, Country Battlers are likely to use lay-by terms to purchase household goods. They see themselves as wanting a fairer deal. Some members of this segment have a small nest egg in savings and investment.

Newspapers preferred by this segment are the local and regional publications. New Idea is a popular women's magazine, as well as Take 5 and That's Life. Popular girls' magazines include Dolly and Girlfriend, and other magazines that are also commonly bought include People and Picture, with many car and fishing magazine titles also frequently purchased.

Channel Seven is a favourite with this segment, especially Home and Away. NRL football, V8 and true crime shows also have wide appeal. Radio is not popular with Country Battlers, and when they go to the cinema, they enjoy children's movies.

Country Battlers are most likely to read addressed mail from telecommunications and utilities companies.

LandScape

PRODUCT SPECIFICATION

Group 11: Small Towns & Beyond

Segment 40: Blue Collar Towns

2.4% of Individuals
2.5% of Households

Blue Collar Towns are a blend of families with school-aged children, and older-aged households, living in standalone houses in country towns. A high proportion either own or part own their homes, leading to a low incidence of rented accommodation in these areas. Household incomes are low to medium, but they are able to manage the moderate mortgage commitments.

This segment is not very educated, and most have not completed high school. Continuing study tends to be for certificates and diplomas at TAFE colleges in agriculture, hospitality or an engineering related discipline. Overwhelmingly blue collar workers, they are employed in manufacturing, health care, retail and agricultural industries as labourers and in semi-skilled vocational roles.

These households have a low credit demand and represent a low credit risk. Where they have loans, they tend to be with credit unions.

Blue Collar Towns often have two or more cars, with Fords and Holdens very popular. For the older members of this segment, having substantial amounts in savings and investments is common.

Being frugal, members of this segment do not have high entertainment lifestyles, preferring home activities such as gardening and stamp collecting, or going to the cinema. They are unlikely to visit the city for leisure, and avoid organised tours.

These individuals do not like to be judged by their clothing, and they do not perceive themselves as intellectual.

As well as the city tabloid newspapers, gardening and country lifestyle magazines are also commonly read, which is a reflection of hobbies for this segment.

On television, they enjoy gardening shows and sports coverage, such as AFL and racing. They tend to listen to ABC Classic FM and Triple J on the radio.

Members of this segment are about average in responding to direct mail offers, although they tend not to pay attention to real estate offers. They find catalogues valuable in making purchasing decisions.

LandScape

PRODUCT SPECIFICATION

Group 11: Small Towns & Beyond

Segment 41: Remote Towns & Communities

1.1% of Individuals

1.2% of Households

Remote Towns & Communities are settlements and towns that are located some distance from cities and regional centres. This segment is made up of a mix of older-aged households, as well as married or defacto families with school-aged children. Household incomes are low, typically under \$30,000 per annum. Dwelling types in this segment are mostly houses, either fully owned or rented from housing authorities, individuals and cooperatives.

Typically, they are unlikely to have finished high school; those who progress carry on to certificate level. Employment is mainly in the agriculture, public administration and transport industries, with a high proportion of tradespersons, machinery workers and labourers. Self-employment is common, as is farm work.

Remote Towns & Communities tend to have high demand for personal loans from finance companies, which is most likely used to purchase a car. This segment has a high credit risk profile.

Toyota, Ford and Holden are the most common car brands, with a high incidence of 4WDs and working vehicles such as utes and vans. However, walking and cycling to work is also common. Savings and investments tend to be low, although there are a few wealthy households in these areas. This segment tends to save in term deposits and bonus accounts, preferring regional banks.

For entertainment, Remote Towns & Communities commonly enjoy going to the racetrack, betting at the TAB, and purchasing instant scratchie and lotto tickets. As a hobby, they tend to work on the car or out in the garden. They often enjoy a weekend away, but tend to avoid the cities.

These individuals generally like things to stay the same, and don't need to know too much about what goes on in the world. They enjoy entering competitions, and are likely to have made a purchase as a result of a television or telephone sales offer. People in this segment are highly likely to never have accessed the Internet.

Remote Towns & Communities prefer local newspaper publications. Magazines such as Reader's Digest, Better Homes & Gardens, That's Life and TV Week have high rates of readership.

Being in remote areas, they do not tend to seek information from the radio, and prefer to watch Seven Nightly News.

As Remote Towns & Communities are unlikely to respond to addressed mail, these households are more likely than other segments to have a 'No Junk Mail' sign. They find catalogues useful in selecting and purchasing products.

LandScape

PRODUCT SPECIFICATION

Group 11: Small Towns & Beyond

Segment 42: Mining Communities

0.8% of Individuals
0.7% of Households

Mining Communities mostly consist of young families living and working in remote regions across Australia. Earning high incomes, this segment is well skilled, with educational attainment typically at the certificate level. These families tend to reside in low cost rental accommodation quite likely to have been provided or subsidised by employers. Savings and investments are very substantial, generated by high incomes and the limited avenues for spending that is typical of remote communities.

This segment is characterised by a high level of mobility, with many having moved in the last 12 months. The primary industry of employment is mining, with a small number working in construction and real estate services. Most hold positions as tradesmen, machinery operators and drivers.

This segment is very credit hungry and presents an above average level of risk to lending institutions. Credit cards, hire purchase, personal loans and property mortgages are the more commonly sought after credit facilities. A range of financial institutions including banks, credit unions and finance companies are engaged by this segment to provide credit.

Two to three vehicles are common amongst Mining Communities, with a range of new and older model cars from Hyundai and Nissan.

A wide range of leisure activities appeal to this segment, with a meal at a pub or restaurant commonly enjoyed. Gambling is also a popular pursuit among Mining Communities.

Magazine readership includes automotive magazines, men's magazines like FHM, as well as women's titles such as Bride to Be and Mother & Baby. More general titles like People, Picture and Zoo weekly are also popular. With a strong presence in Western Australia, some specific titles such as Horizons Sunday Times Magazine and the West Magazine are frequently read.

Television viewing preferences are varied, however popular genres include sports, reality TV and drama. There is a particularly strong interest Channel Seven programming in this segment, which is possibly due to limited availability of other channels, with Most Shocking being a particular favourite.

Internet is limited at home, but frequently accessed at work to buy clothes and toys amongst other items.

Mining Communities do show some interest in direct mail for real estate, supermarkets, utilities, charities and government or political party mail. For financial services, the Mining Communities segment looks to the Internet and newspapers for information relating to home mortgages.

LandScape

PRODUCT SPECIFICATION

Group 11: Small Towns & Beyond

Segment 43: Itinerant Workers

0.8% of Individuals
0.7% of Households

From mining towns to tourist towns, Itinerant Workers are a mobile workforce seeking work where it can be found throughout the year. This segment typically consists of singles, most commonly men, and defacto couples aged 20 to 34. Family arrangements are mixed, and group household living arrangements are common. Some backpackers on working holidays also reside in these areas as they travel throughout Australia.

Household incomes are low to moderate, most likely due to the nature of the work undertaken, which is seasonal or intermittent in nature. Unlikely to own a house or car, accommodation typically consists of caravans and campsites, plus onsite accommodation provided by their employer.

Education levels are basic, and employment tends to be in the mining, agriculture, accommodation and food services industries in a manual capacity.

Demand for credit services is low, and those with credit represent a relatively high risk. There is some demand for continuing credit, hire purchase and personal loans. Banks, credit unions and finance companies are the most popular choice of financial institution amongst this segment.

A few members of this segment have substantial savings and investments, and these are likely to be the property owners and employers of Itinerant Workers.

Itinerant workers generally like to unwind at the pub, nightclub or with a day at the races. Travel is popular and they will often hire a car for leisure, as they do not own a car. They are avid consumers of a range of products, and special offers are appealing to this segment. Itinerant Workers are characteristically more open to risk taking and are less conservative in their attitudes than other segments.

Members of this segment read a number of magazine titles, with 4x4, FHM, Big League, Modern Fishing, New Scientist, NW, People, Picture and Rugby League week being quite popular. Television viewing follows a somewhat similar pattern, with rugby league being a common choice.

LandScape

PRODUCT SPECIFICATION

Group 12: Living In The Country

Segment 44: Provincial Havens

2.8% of Individuals
3.1% of Households

Retiring to their favourite holiday destinations and beachside towns, the Provincial Havens segment is characterised by older singles and couples who are retired or semi-retired. Particularly notable is the absence of 20 to 34 year olds. Having raised large families, this segment now enjoys a simple yet comfortable lifestyle. Investments if any, are modest and typically take the form of an allocated pension or annuity.

For Provincial Havens the education levels are typically low, with most completing school at Year 10, and any postgraduate education is at a certificate level that is most likely vocational in nature. Household incomes are modest. Living in their own home or retirement style accommodation, the cost of accommodation is relatively low. Even those renting are usually paying less than \$180 per week.

Given their life stage, their need for credit is low, with a moderate level of risk. Credit unions and building societies are a popular choice of financial institution amongst this segment.

These households are most likely to drive an older Nissan or Subaru, at least 15 years old. Leisure activities are basic, with a trip to the RSL or a day trip in the car as the most popular pastimes. Travel is not common, with most leisure time spent close to home. Gambling is also a popular interest.

Conservative in nature, these individuals are unlikely to take risks, and find it challenging to keep up with a fast changing world.

Tabloid newspapers are popular as are gardening magazines, Take 5, That's Life and motoring magazines including the Open Road. Television viewing preferences cover a range of programs, with sports, including bowls, lifestyle shows, drama and current affairs being favourites.

Readership of addressed mail is low in this segment, making them difficult to reach via direct mail.

LandScape

PRODUCT SPECIFICATION

Group 12: Living In the Country

Segment 45: Country & Coastal Retirement

3.0% of Individuals

3.5% of Households

The Country & Coastal Retirement segment generally consists of retired empty-nest singles and couples aged over 55, who are living in flats or units that are commonly within medium density special purpose developments. Single person households are common, and the household income is low.

These dwellings are either fully owned or rented from a government housing authority. They tend not to drive, even though they live in regional areas. Total savings and investments for this segment is usually very modest.

Education up to year 10 at high school is typical of the Country & Coastal Retirement segment. Because of a high need for assistance, there is some employment in these neighbourhoods within the health care, retailing, social services and accommodation industries.

Although these households have low credit demand and are of medium credit risk, they do have a high credit demand for equipment hire to help maintain an independent lifestyle.

Being light spenders, Country & Coastal Retirement households do not tend to have high entertainment lifestyles, and they are not likely to have Internet access. They enjoy buying instant scratchie tickets, and when they do go out, they are commonly found playing on poker machines.

The Country & Coastal Retirement segment tends to read tabloid newspapers, and typical magazines enjoyed include Take 5 and That's Life.

Typically they do not listen to the radio or go to the cinema. They do watch some television, with favourite shows being coverage of bowls, Landline and long-running Australian drama series.

Households found within the Country & Coastal Retirement segment are not likely to read or respond to addressed mail.