



Tracking a decade of changing Britain

How Callcredit are using Census and open data to develop our CAMEO consumer classification system

Presented by: Paul Kennedy, Head of Consulting, Callcredit Information Group 6th November 2013

Contents

Context

- 2001 to 2011: some interesting changes to the UK Consumer
- Broader developments impacting how Census data is now used

How Callcredit is using 2011 Census data

- What's new in the 2013 CAMEO UK Classification?
- Why we've chosen to use 2011 census as the backbone for CAMEO UK
- Use of Define to add the 'individual level colour' and enable dynamic updates
- Bringing CAMEO UK to life: using descriptive data and market research

The Future

- The global CAMEO picture: how the UK compares
- Future roadmap



A decade of change



A decade of change

Proportion of population 65-74 economically active almost doubled (16%)

England and Wales population growth of 7%, half due to immigration

Highest ever levels of immigration

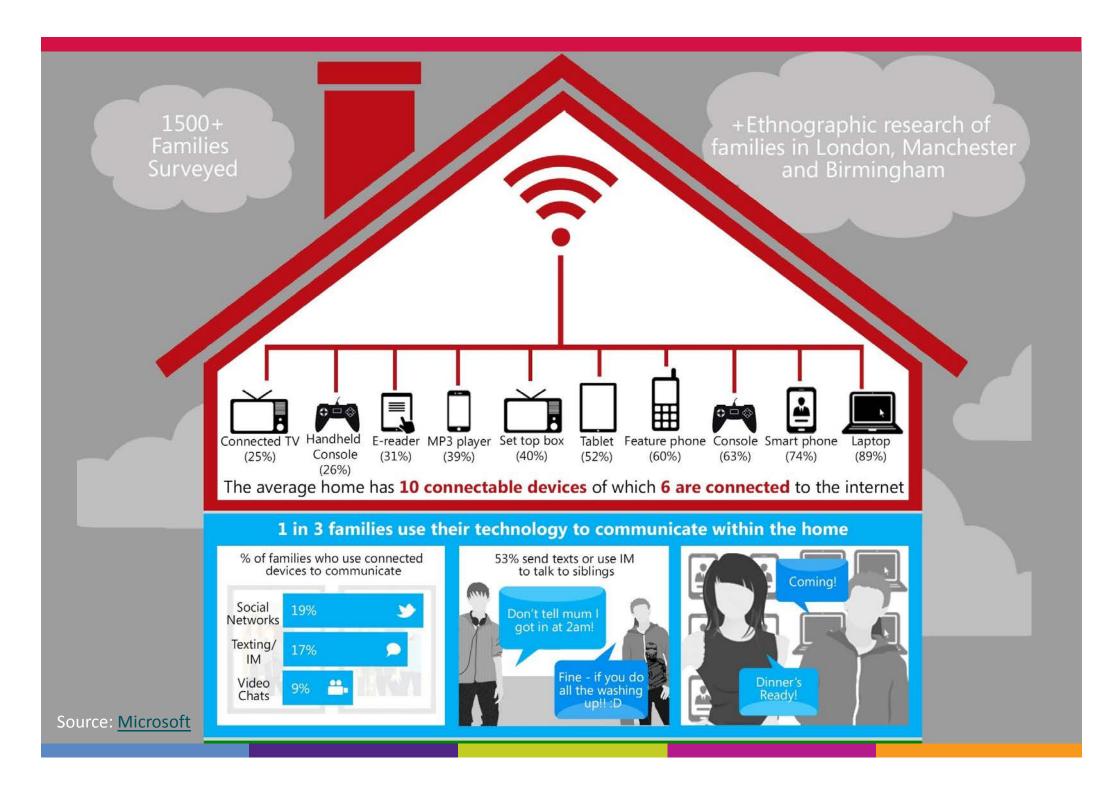


of 'other household'
types, e.g. multigenerational families &
unrelated people sharing

White ethnic group fell 5%

1 in 3 London residents are non-UK born vs. 1 in 20 for the North East

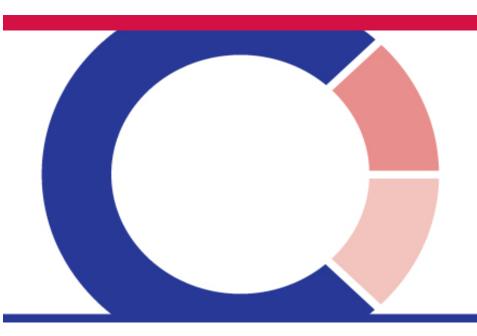






CALLCREDIT PRODUCT DEVELOPMENT





The next generation of segmentation Coming soon

CAMEO

Our market leading UK consumer classification system is being completely rebuilt for launch in Q1 2014

- New modelling techniques layer intelligence from multiple levels
- ✓ 3 tiers of data blocks (individual, household, postcode)
- ✓ Built on solid base of new UK census plus actual, surveys, transactional and lifestyle data

- Dynamically updated from Define to reflect key life events and changes
- ✓ Unique vertical sector product literature
- ✓ Improved collateral with online interactive guides



Rationale for using 2011 Census data for CAMEO

When rebuilding CAMEO, there were some important reasons why we used the CENSUS as a back bone:

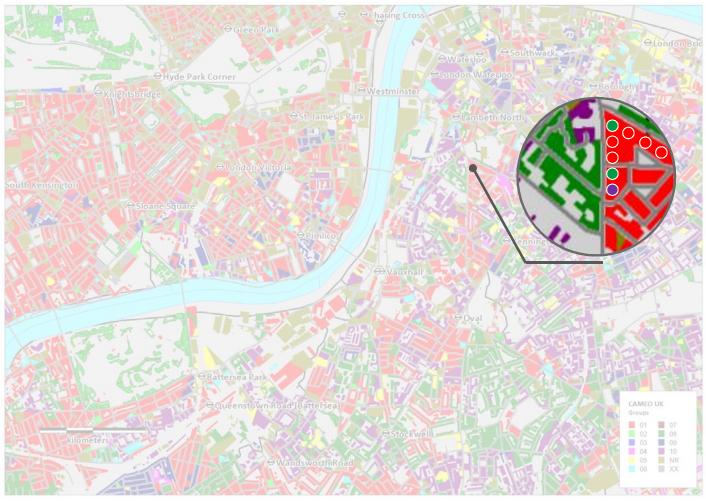
- Migration and ethnicity: how would you understand this without census?
- Tracking population change and therefore informing decisions about planning commercial operations







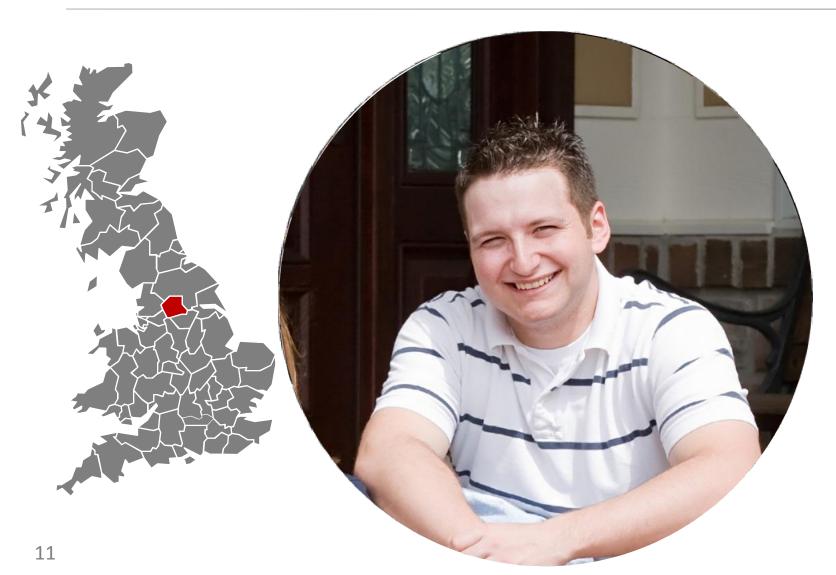
Individual level colour and dynamic updates







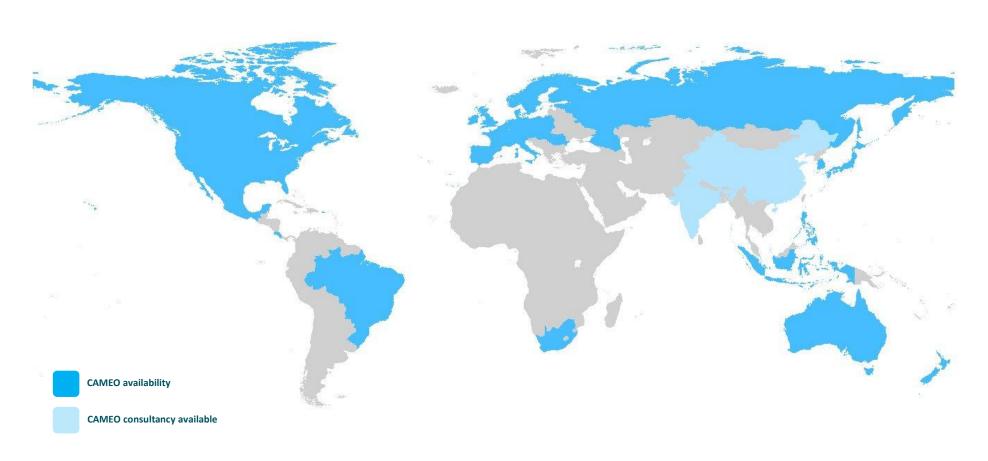
Bringing CAMEO to life using diverse datasets



- Local Authority
- Super Output Area
- Postcode
- Street
- Household
- Individual



The global CAMEO picture – how the UK compares





The way forward...

1911 2011 2111 **Household Questionnaire** CENSUS OF ENGLAND AND WALES, 1911. read the Examples and the Instructions given on the other side of the paper, as well as the headings of the Columns. The e will be taken that no information is disclosed with regard to individual persons. The returns are not to be used for proof of than the preparation of Statistical Tables. Complete online PROFESSION or OCCUPATION of Persons aged ten years and upware www.census.gov.uk Your personal internet access code is: PARTICULARS as to MARRIAGE. State, for each Married Woman entered on this Schedule, the number of :--OR fill in this paper questionnaire and post it back Return to: using the pre-paid envelope supplied. FREEPOST 2011 Census. If your address is incorrect or missing, enter Processing Centre, UK your correct address here: A message to everyone - act now ryone should be included in the census - all Boot finished 300 e, households and overnight visitors. d to help plan and fund services for your nunity - services like transport, education Sene Labourer 330 single Please complete your census questionnaire on 27 March 2011, or as soon as possible Declaration afterwards. You can fill it in online or on paper. This questionnaire has been completed to the best of my knowledge and belief. Taking part in the census is very important and it's also compulsory. You could face a fine if you don't participate or if you supply false information. Boot Linusher 300 work Your personal information is protected by law. Census information is kept confidential for So help tomorrow take shape and be part of the 2011 Census. We may contact you if we need to collect missing information. J. N. Mamuon If you have lost your envelope, please return to: Jil Matheson National Statistician FREEPOST 2011 Census, Processing Centre, UK Where can you get help? (To be filled up by, or on behalf of, the Head of Pamily www.census.gov.uk Census helpline 0300 0201 101 4 Rooms (a) Text Relay 18001 0300 0201 160 Postal Help is available in large print and Braille







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