

CAMEO Welfare

A powerful way to profile and understand the UK population by considering key social and economic needs

- ✓ Identify customers with a greater need for help and support
- ✓ Understand financial resilience using key vulnerability indicators
- ✓ Build richer insights within existing customer segmentation models
- ✓ Tailor engagement plans for different levels of financial literacy
- ✓ Now includes regional deciles and local authority rankings

CAMEO Welfare allows you to assess UK postcodes according to overall level of deprivation.

The solution utilises location as a key differentiator, segmenting areas by level of social deprivation and geographical type:

- City
- Town
- Rural area

CAMEO Welfare comprises 30 different segments:

- 1 is the least deprived
- 30 is the most deprived

This powerful classification was built using deprivation statistics from central government and supplemented with additional geographical intelligence. It covers a variety of aspects that contribute to deprivation, including:

- Quality of environment
- Levels of crime
- General health
- Levels of unemployment
- Educational attainment
- Income levels

Key applications

- ✓ Enhance and segment customer databases
- ✓ Distinguish the characteristics of local communities and residents
- ✓ Personalise strategies to specific consumer needs and concerns
- ✓ Understand ability and attitudes, such as financial literacy
- ✓ Aid local planning, for example, allocating housing stock or service delivery points more effectively
- ✓ Promote intelligent call handling with more informed understanding of need and hardship
- ✓ Use in advanced statistical analysis and modelling

CAMEO Welfare cluster characteristics

CAMEO Welfare Code	% UK holds	Deprivation Index *	Location	Income Deprivation Index *	Employment Deprivation Index *	Levels of crime	Health deprivation and disability**	Education, skills and training deprivation
1	1.49	6	Town	12	13	Very low	Very low	Very low
2	7.71	6	City	10	11	Very low	Very low	Very low
3	0.51	7	Rural area	12	11	Very low	Very low	Very low
4	1.57	17	Town	28	28	Very low	Very low	Very low
5	7.17	18	City	23	24	Low	Very low	Very low
6	1.18	18	Rural area	18	17	Very low	Very low	Very low
7	6.85	31	City	35	37	Low	Low	Low
8	1.32	31	Town	40	41	Low	Very low	Low
9	1.83	31	Rural area	26	24	Very low	Very low	Low
10	6.67	46	City	50	50	Low	Low	Low
11	1.21	46	Town	55	58	Low	Low	Low
12	2.13	46	Rural area	35	33	Very low	Very low	Low
13	2.15	63	Rural Area	46	44	Very Low	Very Low	Low
14	6.72	63	City	66	65	Below average	Low	Low
15	1.22	63	Town	70	74	Low	Low	Below average
16	1.68	83	Rural area	62	59	Low	Low	Low
17	7.26	83	City	85	84	Average	Below average	Below average
18	1.09	83	Town	90	96	Low	Below average	Average
19	1.08	107	Rural area	88	86	Low	Low	Average
20	8.10	109	City	108	106	High	Average	Average
21	0.90	108	Town	111	124	Below average	Average	High
22	0.48	139	Rural area	128	124	Low	Above average	High
23	0.67	142	Town	141	158	Average	High	High
24	8.94	142	City	142	137	High	High	High
25	0.19	188	Rural area	181	175	High	High	Very high
26	9.31	193	City	191	188	Very high	Very high	Very high
27	0.54	194	Town	188	213	High	Very high	Very high
28	0.30	294	Town	280	302	Very high	Very high	Very high
29	0.06	297	Rural area	275	285	Very high	Very high	Very high
30	9.67	307	City	299	299	Very high	Very high	Very high
XX	0.2	Communal establishments in mixed neighbourhoods						

* 100 = national average; low number = low levels of deprivation; high number = high deprivation

**Please note: CAMEO Welfare contains general health data at postcode area level. When appending to consumer data, this will be personal data, and if being used to make decisions about health, it will be 'special category' data under GDPR. Therefore, as data controller, you'll need to ensure you comply with applicable law when processing for the purposes of assessing health.

Find out how our CAMEO solution can provide new and valuable demographic insights to your business. Call 0845 60 60 609 or visit www.transunion.co.uk