

Group J Independent older people with relatively active lifestyles

8.00% 



Overview

Key Features

- Pensioners
- Relocated on retirement
- Own their homes
- Index linked pensions
- Significant capital
- Active
- Good health and diet
- HES emergencies
- Prefer face-to-face service

Regional Houses



Herne Bay, CT6



Northwood, HA6



Carmarthen, SA31



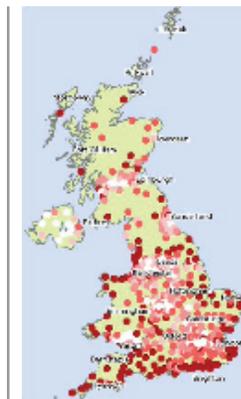
Rankings

- Age Rank (10/11)
- Wealth Rank (5/11)
- Good Health (8/11)
- Fear of Burglary (10/11)
- Degree (4/11)
- Public Renting (7/11)
- Higher Tax (6/11)
- Environment (6/11)
- Internet (7/11)

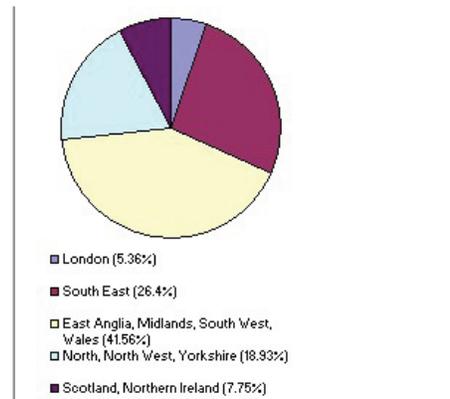
Top Councils

- Christchurch (49.71%)
- Rother (43.54%)
- West Somerset (42.53%)
- East Devon (41.21%)
- Tendring (40.39%)
- Arun (39.89%)
- Isles of Scilly (38.51%)
- Conwy (37.71%)
- Isle of Wight (36.72%)

Constituencies



Regional Distribution



Contents

1	Overview
2	Description
3	Characteristics
4	Who We Are
5	Our Education
6	Our Work Lives
7	Our Finances
8	Where We Live
9	Our Home Lives
10	Weltanschauung
11	Time Use
12	Measures of Deprivation
13	Supporting Notes

Group J Independent older people with relatively active lifestyles

8.00% 



Group J consists mostly of pensioners who own their homes and who have some source of income beyond the basic state pension. Many of these people have, on retirement, moved to the seaside or the countryside to live among people similar to themselves. Today many of these people have quite active lifestyles and are considered in their purchasing decisions.

Key Features	Communication
Pensioners	Receptive
Relocated on retirement	Personal contact
Own their homes	Right-of-centre press
Index linked pensions	Unreceptive
Significant capital	Internet
Active	TV
Good health and diet	Posters
HES emergencies	Telemarketing
Prefer face-to-face service	

Description - Public Sector Focus

Education Educational levels of the adults in *Group J* are mixed. Whilst almost a quarter obtained a degree, even more left school without any formal qualifications. This is perhaps reflective of the time when these people grew up; for those who were not academically gifted it was often better to leave school early and find an apprenticeship or alternative employment. The nature of *Group J* neighbourhoods means that there are few children. However, those that do live in these areas are amongst the highest achievers throughout their school life. It is perhaps surprising therefore that the proportion of children from these areas that go to university is only marginally higher than the national average.

Health The health issues of *Group J* reflect the age of the population. Where possible these people tend to eat a good diet, and whilst they drink alcohol regularly it is rarely to excess. The proportion of heavy smokers is only marginally less than the proportion nationally, perhaps reflecting that many of these have been smoking since the days when it was fashionable and acceptable and now find it too difficult or too late to give up. Their health conditions reflect those of an elderly population, with people suffering from a wide range of serious conditions. However, heart and respiratory illness, whilst still common, is less of an issue than it is for the poorer *Group I*. When adjusting for age this Group has marginally below average hospital admissions rates. However, the age adjusted emergency admissions rate is high, although less than half that for *Group I*.

Crime This Group does not experience high levels of crime, and in general is not living in fear of crime. It is therefore interesting that they perceive crime to be either staying the same or increasing, perhaps a result of what they read rather than what they experience. Their views of the police appear to reflect old fashioned values of trust; on specific incidents of crime they are not satisfied with the specific actions taken by the police, yet somehow they remain satisfied with the police handling of the case overall and very satisfied with the police in general.

Finances *Group J* has complex financial needs. Few people are in the market for mortgages or personal loans but the security afforded by credit cards over cash is important to them. Likewise, these are people who value the security that comes from insurance, not just against damage to their car and home, but from insurance against central heating and plumbing failures, and veterinary treatment for their pets. Most important of all, is the investment of their savings in ways that maximises their current revenue, minimises tax and protects long-term capital values. Personal pensions are not commonplace, reflecting that this method of long term investment was not commonplace during their early working years. Taxation planning can be used not just to protect current and future standards of living, but to minimise duty on their estates, and many people also need assistance with the making or remaking of wills. Their preference for personal contact with trusted advisors makes servicing these needs expensive for many organisations. Overall there is little take-up of any state benefit other than the state pension.

Environmental Issues Many *Group J* show concern for the environment, and are prepared to pay money either to buy environmentally friendly products, or to contribute to environmental charities. However, there is a significant minority that believes that environmental issues are overplayed. Whilst they see the car as a fundamental necessity to make the most of their leisure time, cars tend to be small, only one per household, and annual mileage is usually below average.

Group J Independent older people with relatively active lifestyles

8.00% 



Description - Sociology and Environment

Summary *Group J* consists mostly of pensioners who own their homes and who have some source of income beyond the basic state pension. Many of these people have, on retirement, moved to the seaside or the countryside to live among people similar to themselves. Today many of these people have quite active lifestyles and are considered in their purchasing decisions.

Demography *Group J* is a group of people who are mostly retired but are nonetheless independent enough to own and run their own homes and to maintain their financial independence. On their retirement, people may have decided to sell their suburban homes and to relocate to a coastal resort or to a pleasant heritage town or rural village, where they now enjoy the company of other people in similar circumstances and with similar values to their own. Creating their own subculture, they often create an environment that doesn't suit the needs of partying singles or of young children who want to play in streets and gardens. This results in the formation of elderly neighbourhoods from which younger age groups retreat to more distant locations.

Financial circumstances have changed. On retirement, many *Group J* may have down sized to cheaper accommodation leaving a capital surplus for investment. Salary cheques are replaced by the monthly payment of index linked pensions, part of which may have been commuted into a lump sum, which itself needs investment. Mortgages may now have been paid off and life insurances may or may not have delivered a surplus depending on the current level of the FTSE index. In summary these are likely to be people who, for a period at least, benefit from access to a significant amount of capital, have time on their hands and enjoy reasonably good health. As time elapses, the pensioner population fragments into groups with varying levels of financial security and of varying levels of health and ability to manage their own houses. In due course it also fragments into households populated by couples and those with widows or widowers. According to these conditions some members of *Group J* will be able to sustain an active lifestyle for longer than others. The more fortunate may continue to maintain substantial homes and gardens whilst others will survive on modest incomes in estates of seaside bungalows, whilst the more frail and elderly will retreat to the security of a seaside apartment. However it should be recognised that not all members of this group are "coastal geriatrics". Some live in smart apartment blocks in outer London suburbs that also attract younger childless couples, whilst others live in tourist locations where the servicing of seasonal visitors is a major source of income to younger neighbours.

Environment Neighbourhoods of *Group J* occur in various forms, areas of seaside bungalows, suburban apartments, inner city 'mansion blocks', pretty stone built rural villages as well as large blocks on the esplanade looking out to sea. A common characteristic of most of these environments is high amenity value, good order and low levels of crime. These are not places where you find litter, let alone graffiti. Other than where owners are in poor health, most properties are well maintained and sport tidy gardens. However, many old people are satisfied with kitchen and bathroom arrangements which would be considered old fashioned by younger couples. Many of the residents are still able to drive but many either cannot or do not want to use their cars to reach major shopping or entertainment centres and rely on, not particularly reliable, public transport and increasingly on taxis.

(Continued)

Group J Independent older people with relatively active lifestyles



Description - Sociology and Environment *(Continued)*

Economy *Group J* is located mostly around the coast of Britain, particularly along the South coast between Clacton and Torbay. However the Group also occurs in the form of modern apartments in many outer London suburbs and in the form of small estates of bungalows in a number of small industrial towns. As old people become more enterprising, the direction of retirement has tended to shift away from traditional seaside retirement resorts such as Bexhill and Bognor Regis toward heritage locations whether in the form of cathedral cities or small villages in the more scenic parts of the country. With the demise of 'bucket and spade' holidays, a number of resorts are struggling to maintain their previous status, and the social status of retirees to many of these areas is beginning to decline.

Consumer Values *Group J* contains people who have lived long enough to have formed a clear view of their opinions and personalities. These therefore are mostly people who have strong principles or prejudices, according to your point of view, and who do not use consumption in order to define or to demonstrate their status. These people support traditional views, activities and brands and prefer advertising that informs, using clearly stated benefits, rather than advertising that conveys heavy lifestyle content. These are people who are proud to buy British and appreciate products that incorporate a strong regional, heritage or craft based proposition. They like to purchase face to face from people who they personally trust.

Consumption Patterns *Group J* watches a lot of TV. They are heavy watchers of the BBC rather than commercial television and enjoy programmes such as the News, Antiques Roadshow and Songs of Praise. Relatively few subscribe to cable television or to Sky. The favoured newspaper is The Daily Telegraph on account of its emphasis on facts rather than features. The Express also sells well. Popular consumer magazines focus on the environment and heritage.

Similarly they prefer car marques such as Honda and Nissan which offer comfort and generous specifications and which have a reputation for reliability. Many cars are bought new but clock up low annual mileages and represent good risks for insurance companies.

Tastes in food are traditional. However whilst this market is not keen to explore new international dishes or their ingredients, food provides a very important focus both for shopping and for giving. Wines and spirits find a better market among *Group J* than tobacco and beer.

Relatively little time is spent on home improvement, while home maintenance takes the form of small repair jobs according to the principle of 'a stitch in time saves nine'. Similarly, the effort expended on the garden takes the form of many small scale activities - planting of seasonal flowers and replenishing bird seed, rather than high spend projects such as building conservatories or swimming pools. Leisure hours, of which there are many, include frequent visits to children and grandchildren, friends and distant relations, often involving rail or coach travel.

Many are enthusiastic attendees of the theatre and the concert hall and like to be on the mailing lists of local operatic or musical societies.