

Castle Morpeth

Type A04 Financially secure couples, many close to retirement, living in sought after suburbs

1.23% 



Overview

Key Features

- Wealthy older people
- Grown up children
- Grandchildren
- Professional careers
- Retirement
- Good diet and health
- Drink alcohol daily
- Semi-rural locations
- Good neighbourhood

Regional Houses



Plymouth, PL6



Johnstone, PA5



Gloucester, GL4



Rankings

- Age Rank (51/61)
- Wealth Rank (2/61)
- Good Health (13/61)
- Fear of Burglary (39/61)
- Degree (8/61)
- Public Renting (58/61)
- Higher Tax (11/61)
- Environment (9/61)
- Internet (23/61)

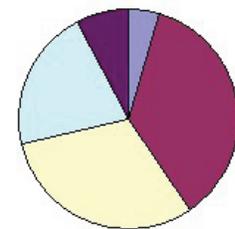
Top Councils

- Castle Morpeth (11.45%)
- Mole Valley (9.31%)
- Chiltern (8.96%)
- Waverley (8.32%)
- Macclesfield (8.23%)
- Winchester (7.75%)
- Brentwood (7.03%)
- East Hampshire (6.76%)
- Sevenoaks (6.51%)

Constituencies



Regional Distribution



- London (4.51%)
- South East (36.05%)
- East Anglia, Midlands, South West, Wales (30.96%)
- North, North West, Yorkshire (20.76%)
- Scotland, Northern Ireland (7.72%)

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Type A04 contains wealthy older people living in large detached houses, often in choice residential locations in semi rural settings.

Key Features	Communication
Wealthy older people Grown up children Grandchildren Professional careers Retirement Good diet and health Drink alcohol daily Semi-rural locations Good neighbourhood	Receptive Telephone advice lines Shops Internet Broadsheet newspapers Unreceptive TV Telemarketing Posters

Description - Public Sector Focus

Education Type A04 is generally well educated. A third have a degree, and most left school with the 'O' and 'A' levels required to begin a successful career. There are relatively few children living in these neighbourhoods. Those that do, if not in private education, are quite likely to attend voluntary controlled or voluntary aided schools. They will excel throughout their schooling, although not perhaps to the extreme heights of children from some other areas of privilege. However, by the time they leave school they are on a par with these children. It is highly unlikely that children from these areas will not speak English at home, and virtually none will qualify for free school meals.

Health These people eat a reasonably healthy diet, and are unlikely to enjoy burgers, pizzas and chips. They may well drink alcohol on a daily basis, but almost never to excess, and very few smoke. Their leisure time is taken up with a wide range of pursuits, many of which will keep them physically active. Type A04 is therefore generally healthy, with reduced risks of contracting diseases associated with a poor lifestyle. However, as they age they do seem to become susceptible to a range of cancers.

Crime These areas have high levels of social capital. They are seen as very nice places in which to live, and neighbours are an important part of social life. Anti-social behaviour is rare. This general pleasant ambience in some cases leads to trust and carelessness, thereby presenting opportunities to burglars. However, most offences suffered by Type A04 happen well away from home. These people trust the criminal justice system, but don't believe that it is hard enough. They are therefore generally satisfied with the way the police handle their case, but are much more likely to feel that the offence merits a custodial sentence than any other in Group A.

Finances These people, throughout their successful careers, have feathered their nests for retirement. They therefore are likely to have a wide range of savings and investments, as well as significant numbers of shares. Their only call on the state is therefore the state pension. It is extremely unlikely that they will fail to pay their council tax, or indeed any other bill.

Environmental Issues Type A04 tend to live in large detached houses. However, they are not as damaging to the environment as some other Group A, perhaps because of a lifestyle that sees them frequently away from home, and a realisation that there is no need to heat all of the house now the children have flown the nest. They drive a range of different vehicle types; some reflect their level of affluence, but others will choose their car to match their needs. Annual mileage is close to the average. These people do care for the environment, and will use their money to make a difference when they can.



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Description - Sociology and Environment

Summary *Type A04* contains wealthy older people living in large detached houses, often in choice residential locations in semi rural settings.

Demography This Type contains older people, many of whom have risen to important positions in professional careers and who enjoy living in attractive detached homes, with large gardens, in the types of area in which it would be a pleasure to retire. Many of these people have worked in large international businesses, or in the public sector, maybe as surgeons in large hospitals or as senior officials in the civil service. Others may have worked on a self-employed basis or as part of a professional practice. Moving up career ladders, they have been able to buy into comfortably large detached houses, typically with large gardens rather than grounds, and into communities in which neighbours want to pass the time of day. Neighbourhood watch schemes are particularly popular in these areas. Such people tend as a rule to be at least in their late forties and early fifties and many have selected the house in which they live on the basis of its neighbourhood as much as on the basis of the house itself. Most would be quite happy to remain in their houses as long into their retirement as good health will permit. Financially these people are comfortably off; mortgages are now paid off and savings policies starting to mature. Whilst some elderly parents need looking after, others have died and have left substantial windfalls from their estates. Grown up children are now at university or are starting their own professional careers in distant parts of the country and anxieties can focus on whether or not they will find partners who will conform to parents' expectations of what is suitable for them. Photographs of newly arrived grandchildren are increasingly likely to adorn the mantelpiece and initiate conversations with supportive neighbours. In contrast to the areas inhabited by the most successful captains of industry, *Type A04* is likely to live further away from London and more commonly in provincial regions. Likewise the population is likely to be more exclusively of British origin. These are areas in which many will be celebrating silver weddings and where traditional British reserve is likely to combine with a sense of responsibility towards people less fortunate than oneself.

Environment Neighbourhoods of *Type A04* occur mostly within commuting distance of, but slightly beyond, the outer rim of major cities, in dormitory villages and semi rural suburbs as well as in more traditional suburbs. Such areas have been developed in the form of houses of individual designs. Almost all the houses are detached and are set in mature gardens which are often maintained with enthusiasm by older childless couples and which over the years have been enhanced with fruit trees and flowering shrubs. Some may be set back behind wooden or iron gates designed to mark property boundaries rather than to deter criminals, and open on to lanes which often have not been modernised by kerbs or pavements, thus giving a "country" appearance. Others take the form of crescents with little through traffic often bordering onto open country. Many of these houses date from the 1930s and the 1950s and are arranged in conventional lay outs with self-standing garages and numerous outhouses. Most lie at some distance from local shops and residents are highly reliant on their many cars, living as they do in areas poorly served by public transport.

Economy *Type A04* is resilient to changes in the broader economy and are characterised by low levels of unemployment. Many people in these areas may once have been self-employed but have since sold their businesses to younger owners or larger companies. These areas have significant numbers of company directors but many are likely to be with smaller firms serving local markets. Areas of this sort occur most often in labour market areas that are reliant on service industries.

(Continued)



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Description - Sociology and Environment *(Continued)*

Consumer Values *Type A04* combines reliance on trusted brands with a willingness to support smaller, more individual and more innovatory brands where they can demonstrate a clear rational advantage. These people are considered, rather than impulsive, in their approach to shopping and prefer to spend more money on longer lasting products than on high fashion items. Many of these people have a strong sense of social responsibility. Quality, choice and service are important criteria in the selection of supermarkets and people may reject brands that do not conform to recognised standards of ethical behaviour. Liberal Democrats have offered a strong challenge to the Conservatives in many neighbourhoods of this sort.

Consumption Patterns *Type A04* has a very high level of disposable income now that mortgages are approaching maturity and children are financially independent. Much of this spare money is saved for retirement using tax efficient schemes and many people have acquired quite substantial savings in the form of stocks and shares. People purchase new cars, often with their own money rather than with their employer's, and are a good market both for short break holidays and long distance overseas travel. People are eager to support the National Trust, and weekend breaks and foreign holidays often focus on specialist interests such as the arts, history or heritage rather than the beach and local nightlife.

Change Neighbourhoods of *Type A04* will continue to age. But in due course, as local populations die or retire to smaller houses, the more urban of these areas will rejuvenate with younger families. In more outer metropolitan areas, especially those with good access to areas of high landscape value, it is quite likely that this type of neighbourhood will continue to be sought after by higher income groups wanting a comfortable long term home to enjoy well into their retirement years.



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Description - Culture and Consumer Psychology

These people are in, or approaching, the later stages of the family life cycle. Many are retired. Following a successful career in corporate life or in the professions, they have abundant wealth in the form of capital as well as income. Given the absence of a younger family, they also have very high levels of disposable income.

They live in large, imposing houses on the outskirts of cities and towns across the UK. The level of outright home ownership is very high, reflecting the established prosperity of this Type, the careful management of finances during their working lives, and quite often the transfers of capital across the generations. In every respect, these people are very insulated from economic and social problems, and they live safe, secure existences.

As with other prosperous types, these people are well-educated and well-informed, although they are less likely to be conversant with the latest developments, and are more inclined to adhere to the familiar, to those things which are tried and trusted. Their age means that they are not adventurous compared with others who are in the vanguard of social and cultural change, but they will and do respond and adapt to change, although at a measured pace. Being older, these people are less engaged in the more self-assertive activities of those who also enjoy large incomes. They are not sedate, but the more high-involvement and certainly the more energetic leisure interests are of less appeal. All this is reflected in their buying behaviour, which is marked by conservatism, where product quality and established brand reputation are major drivers. They are not that concerned about economy except in the sense of value for money.

Interests in art, antiques, good wines and classical music are very common in this Type, where people have a fair amount of disposable time as well as disposable income. Many become very knowledgeable in these and similar interests. Socialising with family and friends is also significant for these people, who will usually be at the apex, if not at the centre of an extended family, as well as a social network which could be community based. While they are still active beyond their immediate circles, visits to the cinema, the theatre and the other more obvious public events available in the bustle of a city or town, become of less interest as they get older. Instead, they are likely to become more involved in country pursuits and home-based activities, notably gardening and small-scale DIY. They have not completely abandoned their once busy lives which were constructed around work and career, but they have made a shift towards recreation and more personal interests.

These people are characterised by those whose wealth is considerable and is a reward for successful careers. They remain active but they seek a more relaxed way of life.