

Type J55 Older people preferring to live in familiar surroundings in small market towns

Penwith
2.81% 



Overview

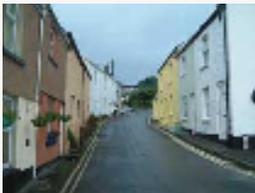
Key Features

- Pensioners
- Low/middle incomes
- Pension Credit
- Savings
- Seaside resorts
- Pleasant homes
- Enjoy gardens
- Bird-watching
- HES emergencies

Regional Houses



Carmarthen, SA31



Cornwall, PL18



Macduff, AB44



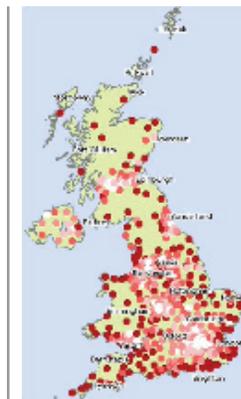
Rankings

- Age Rank (44/61)
- Wealth Rank (33/61)
- Good Health (46/61)
- Fear of Burglary (47/61)
- Degree (38/61)
- Public Renting (26/61)
- Higher Tax (32/61)
- Environment (33/61)
- Internet (38/61)

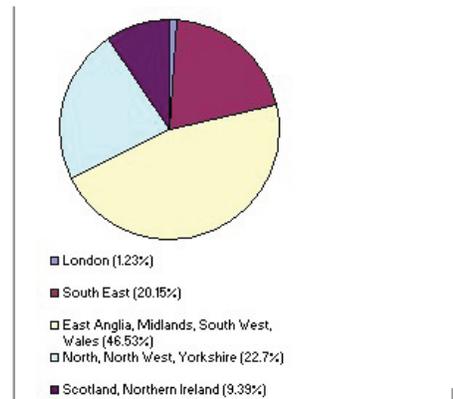
Top Councils

- Penwith (17.57%)
- Eilean Siar (17.06%)
- West Somerset (14.26%)
- Gwynedd (13.75%)
- Conwy (13.36%)
- Lewes (13.19%)
- Teesdale (12.98%)
- Restormel (12.95%)
- Powys (12.63%)

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

Type J55 Older people preferring to live in familiar surroundings in small market towns



Type J55 contains mixed populations of lower income pensioners and middle income workers who live in second tier seaside resorts and in small, semi rural communities.

Key Features	Communication
Pensioners Low/middle incomes Pension Credit Savings Seaside resorts Pleasant homes Enjoy gardens Bird-watching HES emergencies	Receptive Centre-right press Unreceptive Internet Telemarketing TV

Description - Public Sector Focus

Education Type J55 has a variety of educational backgrounds. Whilst the majority did not leave school with many qualifications, a large number did gain good 'O' levels, and possible even went on to 'A' levels and university. The children living in these areas are similarly mixed in academic ability. At the various Key Stages the typical performance very closely matches the national average, including the proportion gaining 5 or more A to C grades at GCSE. However, a smaller proportion than would be expected go on to higher education.

Health Just as with the education, the health of these people can best be described as "average". After adjusting for the age profile, the proportion of hospital admissions is typical of that found across all Mosaic Types. Type J55 has sufficient money not to be forced to buy cheaper unhealthy foods, but they don't particularly focus on purchasing healthy alternatives. Alcohol and tobacco are generally consumed in moderation. In general these people take their exercise through active leisure pursuits such as walking in the countryside rather than by taking active physical exercise solely for the purpose of getting fit.

Crime These are generally low crime areas, with a reasonably strong social network. Neighbourhood Watch signs will be commonplace, and they actually mean what they say. When Type J55 is unfortunate enough to suffer crime it tends to be random, and hence can happen at home, at work or on the way home from an evening out. Traditional values and low crime rates tend to ensure that these people are generally satisfied with the police.

Finances Households of working age are generally earning reasonable incomes, and hence take little additional financial support from the government. Those who are retired are more dependent on the state, both through the state pension and through Pension Credits. Many will have modest, rather than significant, savings and investments; many have their money in Premium Bonds and other national savings rather than in commercial investment products.

Environmental Issues The mix of working age and retired people means that environmental awareness is similarly mixed. Some are concerned and will try to do their bit, but for others the issue passes them by. Most households own a single car, but mileage can tend to be above average, particularly for those still in work.

Type J55 Older people preferring to live in familiar surroundings in small market towns



Description - Sociology and Environment

Summary *Type J55* contains mixed populations of lower income pensioners and middle income workers who live in second tier seaside resorts and in small, semi rural communities.

Demography Although *Type J55* neighbourhoods do contain many old people, they are not necessarily considered 'retirement' areas. Neighbourhoods of *Type J54* or even *Type J53* are ones which older people move to once they have completed careers in other places, very often in order to live near people such as themselves. By contrast, the elderly population of *Type J55* is much less dominant and the elderly profile is more the result of older people not moving out, as it is of older people moving in.

In *Type J55* neighbourhoods, it is the sizes of the pre-retired as well as the post retirement age groups that are distinctive and, unlike other genuine retirement areas, older people live among skilled craftsmen and manual workers rather than among people working in 'clean' service industries. These neighbourhoods are particularly common in small semi rural industrial communities which have lost younger people to big cities, in places from which ferry ports take travellers overseas and in second tier coastal towns which have never been fashionable enough to act as magnet for long distance retirees.

Most of these older people were born in the towns in which they now live and have, over the years, developed extensive social networks, which is one of the reasons why they choose to stay on where they live. Another key feature of these neighbourhoods is the small scale, small town mixture. Laugharne, which was the model for 'Under Milk Wood', would be an equally good model for *Type J55*, a place where small terraces of older housing stand in close proximity to small developments of inter war suburbs and small infills of modern houses, all within close proximity to the shops and pubs of small town centres.

There is a good mix of tenures with owner occupiers living alongside private renters and a few ex-tenants of older council houses. Many of the people of working age are self-employed or work as teachers or social workers in public services. This is the type of area in which a well established local builder is likely to live, or the owner of a long surviving local shop. Houses are not just of mixed ages, but of mixed designs, seldom conspicuously smart but usually spacious and with a pleasant level of ornamentation. In coastal resorts many of these neighbourhoods are likely to be on the less smart, landward side of the town, in areas which visitors are less likely to notice and which command correspondingly lower prices, an important consideration to people, few of whom have worked in careers that offer more than a modest pension.

(Continued)

Type J55

Older people preferring to live in familiar surroundings in small market towns

Penwith
2.81% 



Description - Sociology and Environment *(Continued)*

Environment *Type J55* are particularly concentrated in Wales and the West of England, in coastal regions whose economies may have long ago depended on mineral extraction, tin in Cornwall, road stone and slate in North Wales, and where there are important ferry ports and railway termini, in towns such as Penzance and Falmouth, Fishguard and Holyhead, Fleetwood, Harwich, Ramsgate, Newhaven and Weymouth. Many of these towns have struggling economies and many have made efforts to attract new light industry but are seldom central enough to markets to encourage jobs in the smart offices of the major corporations that pay high salaries. Many of these places have traditionally provided poor opportunities for female workers. These factors combine to create somewhat dowdy, run down appearances and conspire against younger people moving in to older areas to do them up. With cheap land and presumption in favour of development, houses for young families are cheaply purchased in new estates. These areas, if not run down, are definitely not up and coming areas. They rely for their attraction on easy proximity to shops and transport facilities and to the strong community networks. For people on moderate incomes they offer adequate space and pleasant gardens at prices which are more affordable than other types of housing that their residents could otherwise live in.

Economy Neighbourhoods of *Type J55* have low wages and relatively few good quality jobs for women. Nevertheless unemployment rates are significantly below the national average.

Consumer Values *Type J55* is mostly too old and too well integrated into their local communities to be excited by the ownership of prestige brands which would be more likely to excite ridicule than envy among well known contacts. With their low earnings and aged profiles these neighbourhoods attach a lower priority to material possessions than to satisfying social relationships within the local community. People find it particularly difficult to relate to the more sophisticated nuances of lifestyle imagery which they associate with big cities, that they never visit, and with an advertising community with which they have no connection. Local, face to face contacts are more important and many people will solicit advice from local shopkeepers before making an important purchase.

Consumption Patterns *Type J55* represents a poor market for most consumer products, particularly for consumer durables, information technology and modern home entertainment systems. Charities, particularly those helping local causes, will find a generous audience and it is likely that many people enjoy a drink both at home and in the local pub.

Change These neighbourhoods are likely to become more sought after as the increasing number of older households competes for a limited stock of housing in small towns and coastal areas, and can be expected to retain a population profile biased towards older age groups.

Type J55

Older people preferring to live in familiar surroundings in small market towns

Penwith
2.81% 



Description - Culture and Consumer Psychology

Type J55 represents very mainstream consumer activities and tastes. Lives seem characterised by a lack of any distinguishing trends and, indeed, these people probably continue to live in much the same way as they have done for the whole of their adult lives, except for the fact that their children (if they had any) have largely grown up and flown the nest by now. Not for *Type J55* the trappings of a cosy retirement by the sea; rather, they tend to stay in the areas where they have worked and raised their families, their lifestyles remaining unchanged for the most part, except for some slowing down, and probably a degree of tightening of their belts and watching the pennies a little more closely.

Comfortable in their pleasant homes and enjoying their gardens, their outlook is very local and this is apparent in their shopping habits, for example, where they will tend to shop locally in convenience stores and cut-price food chains, planning their spending quite carefully, but still tending to stick to well known brands rather than discount lines. Leisure pursuits tend to be of the gentler variety with classical music, antiques and bird watching being relatively popular. Driving also seems to be fairly popular and, with an interest in the countryside, these may well be the Sunday drivers we encounter who like to have a nice 'drive out' on a Sunday to local beauty spots.

These consumers are not likely to be educated beyond school level, but are likely to have worked (or still be working) in skilled occupations, affording them a fairly comfortable lifestyle financially. They have taken care in all their financial dealings, to make the most of their means, and they can now enjoy life without having to worry too much about the future.