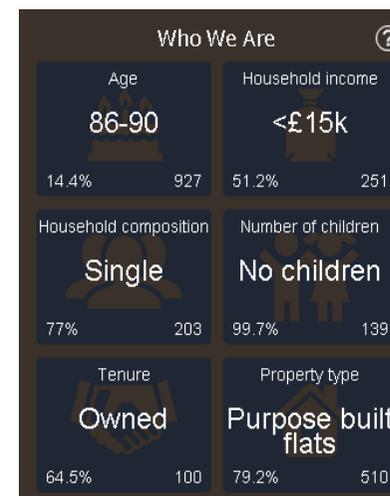


## N58 (SI value of 6.5) – Aided elderly, living in specialist accommodation including retirement homes and complexes of small homes



### Key Features

- Developments for the elderly
- Mostly purpose built flats
- Most own, others rent
- Majority are living alone
- Have income in addition to state pension
- Least likely to own a mobile phone



### Additional information about communication with and points of access to the type

Aided Elderly are mostly aged in their late 70s or older with quite a few people in their 90s. Most are living alone, many are widowed, and there is a high proportion of single females. Apart from their State Pension, Aided Elderly are far less dependent on the state than their old aged counterparts, being considerably less likely to access benefits, including those around incapacity and disability. They are more than twice as likely as average to have disabled parking permits.

Aided Elderly do not feel confident with technology and are the least likely to own a mobile phone. While some may go online it is usually when someone can show them what to do. They prefer to keep up-to-date with the world by watching TV news channels and reading newspapers.

They are three times more likely than average to shop at Marks and Spencer (index figure of 334), more likely than average to shop at Waitrose (index figure of 155) and also Co-op (139).

They are twice as likely as average to belong to religious organisations and are amongst the most likely to donate to charity, especially hospital and hospices.

## N60 (SI value of 6.0) – Dependent Greys, ageing social renters with high levels of need, living in tiny homes within small centrally-located developments



### Key Features

- Ageing singles
- Vulnerable to poor health
- 1 bedroom socially rented units
- Disabled parking permits
- Low income
- City location

Who We Are			
Age	Household income		
66-70	<£15k		
17.2%	260	59.3%	291
Household composition	Number of children		
Single	No children		
76.8%	203	99%	138
Tenure	Property type		
Council / HA	Purpose built flats		
71.2%	387	72.4%	466

### Additional information about communication with and points of access to the type

Most Dependent Greys are single pensioners or people close to retirement whose working lives have been spent in low wage jobs. They are mostly in their 60s and older, and now live alone in compact accommodation in urban areas, with high levels of need. Many are widowed, have never married or are divorced.

Homes are very small, yet practical, one-bedroom flats which are rented from the council or a housing association, often purpose built in the mid 1950s to the 1970s in city locations.

Education levels for Dependent Greys are particularly low, which has resulted in working lives spent in lower wage, high turnover jobs perhaps in construction, retail or manufacturing sectors. As a result, household incomes are low amongst those still of working age as well as those in retirement who rely on state pensions, and there is a need to depend on a range of benefits. They are unlikely to spend time online though some have mobile phones to keep in touch. Car ownership is low but their urban location means buses are a useful method of transport.

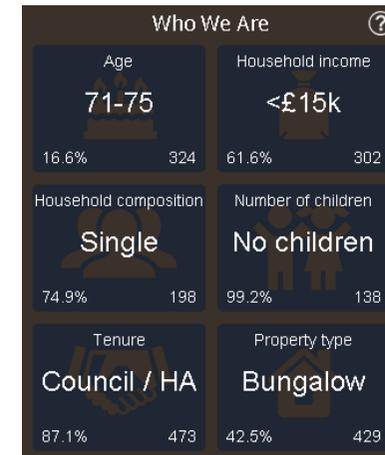
Although they are not the oldest type – their average age is 68 – they are nearly three times more likely to be in bad or very bad health. They are the most likely of all elderly people to need the support of the state, not merely for the state pension. They are twice as likely as average to shop at Iceland and are more likely than average to shop at Lidl, Aldi and Morrison's. They are only half as likely as average to belong to sports or hobby organisations and charities. They have average levels of belonging to religious organisations.

## N59 (SI value of 5.0) – Pocket pensions, elderly singles of limited means renting in developments of compact social homes



### Key Features

- Retired and mostly living alone
- 1 or 2 bedroom small homes
- Rented from social landlords
- Low incomes
- Prefer contact by landline phone
- Visit bank branch



### Additional information about communication with and points of access to the type

Pocket Pensions are penny-wise elderly singles living in small developments of compact social homes designed to meet the needs of elderly people. They are still able to live independently and are not yet in need of sheltered accommodation. The type consists of single pensioners who rent their small homes from the council. Over 60 per cent of these pensioners are women. Half of these homes are bungalows, and most of the remainder are low-rise flats. There are fewer long term residents in these locations and most Pocket Pensions have moved in to this housing within the last ten years.

Incomes are low, often limited to the state pension. Some access other benefits associated with increasing age and decreasing health such as Disability Allowance and Incapacity Benefit.

They are most likely to say that they don't like new technology. Use of the internet and watching digital or cable TV is very limited but they are particularly keen viewers of ITV1. They prefer traditional contact methods from the banks and other organisations they deal with such as landline telephone calls or visiting branches.

They are twice as likely as average to shop at Co-op and also more likely than average to shop at Netto and Spar. Their main larger supermarkets are Lidl and Morrison's.

They are only half as likely as average to belong to religious, sports or hobby organisations and charities.

## N57 (SI value of 4.21) - Seasoned survivors, deep-rooted single elderly owners of low value properties



### Key Features

- Very elderly
- Most are living alone
- Long length of residence (29 years average)
- Modest income
- Own mostly 2 or 3 bedroom terraces
- Retired from routine / semi-skilled jobs



### Additional information about communication with and points of access to the type

Seasoned Survivors are deep-rooted elderly owners of low value terraces in communities in which they may have lived for much of their adult life. Now in their later retirement, the modest equity they have in their homes provides some security for their future needs. They have the longest length of residency of any type, having lived in their home, on average, for 29 years. Their neighbourhoods contain a mix of ages, and neighbours may well be younger families.

Seasoned Survivors consists of elderly people, mainly in their 70s and 80s with an average age of 77, who are long-term residents of their local communities. Most are now living alone, and women outnumber men.

Incomes are modest, but Seasoned Survivors are careful with their money and manage to keep on top of their finances, getting by on their state pensions.

Seasoned Survivors rely on the state for a high level of support from a range of benefits. Like other less affluent elderly types, these old people suffer from an increasing number of health problems. However, health levels here are better than amongst some other older people and 75 per cent still consider themselves in very good or good health

They are more than three times more likely than average to shop at Netto. Spar, Lidl, Aldi and Asda are also more used more than average.

There are average levels of belonging to religious organisations but below average membership of sports or hobby organisations and charities.

## N61 (SI value of 4.21) - Estate veterans, longstanding elderly renters of social homes



### Key Features

- Average age 75
- Often living alone
- Long term social renters of current home
- Living on estates with some deprivation
- Low income
- Can get left behind by technology



### Additional information about communication with and points of access to the type

Estate Veterans are elderly, long-standing social renters of council homes who are likely to have lived in council accommodation almost all their lives. Living in typical social housing rather than accommodation designed for the elderly, they have seen their neighbourhoods change over the many years they have been there. They are often living alone on larger estates with some challenges. Their local communities contain people with a mix of ages.

Estate Veterans contains older people, whose average age is 75, many of whom have been council tenants all their lives and still live in the homes where they brought up their children. These days they get by on a state pension supplemented by other statutory entitlements. They are careful with money, buying supermarket own brands and saving up for items when necessary.

Estate Veterans have largely been left behind by technology and can feel confused by computers. Apart from mobiles, ownership of technology items is low.

Health levels amongst this type are moderate, and although naturally declining they are better than some others in Vintage Value. Although far fewer than average drink regularly, they are more likely to smoke.

They are around twice as likely as average to shop at Iceland and Netto. Spar features above average.

They are only half as likely as average to belong to religious, sports or hobby organisations and charities.

## F22 (SI value of 3.41) – Legacy elders, now mostly living alone in comfortable suburban homes



### Key Features

- Average age 78
- Mostly living alone
- Own comfortable homes outright
- Final salary pensions
- Low technology knowledge
- Broadsheet readers



### Additional information about communication with and points of access to the type

Legacy Elders are people well into retirement, many of whom are living alone in comfortable and now valuable family homes. With an average age of 78, they are the most elderly type, but still being in reasonable health, have postponed the decision to downsize. They are found in good quality suburban neighbourhoods commonly within commuting distance of larger cities. Almost all Legacy Elders own their homes and have paid off the mortgages.

Though current incomes may appear relatively modest, outgoings are generally low and their final salary pension from professional jobs tops up their income so that finances are comfortable.

Knowledge and understanding of the latest technology is low, as is internet use. Legacy Elders prefer to keep up-to-date with news and current affairs by reading a broadsheet rather than going online.

Despite their age, most still drive for social engagements or to go shopping, although these days only very locally. They are also the most likely type to belong to a religious organisation and are among the most generous donors to charities.

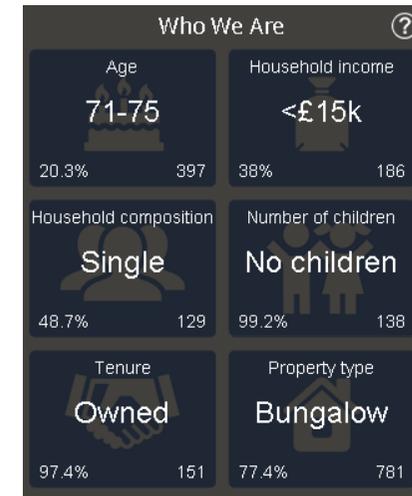
They are three times more than average to shop at Waitrose. They are also more likely than average to shop at Marks and Spencer, Sainsbury's and Spar.

## F24 (SI value of 3.45) – Bungalow haven, appreciating the calm of bungalow estates designed for the elderly



### Key Features

- Elderly couples and singles
- Own their bungalow outright
- Neighbourhoods of elderly people
- May research online
- Like buying in store
- Pre-pay mobiles, low spend



### Additional information about communication with and points of access to the type

Bungalow Haven comprises retired people, almost all of whom are aged 66 or over and with an average age of 73. These are neighbourhoods where elderly people live in practical two or three bedroom bungalows with modest gardens often built post war in the 1950s and 1960s. Almost all own their homes outright.

This type is evenly divided between those who are still married and those who are now alone. Some residents who are still married may be fulfilling a caring role for partners, but most consider themselves in good health and are comfortable or coping on their retirement incomes.

They have some familiarity with the internet but are only light users, perhaps using Skype to keep in touch with family. Their approach to technology is entirely practical and they favour the value and cost-effectiveness of simpler products such as pre-pay mobile phones. And, while they might research products online, they much prefer to actually buy in store, enjoying more personal service and dealing with a friendly face.

Bungalow Haven try to lead healthy lifestyles. While few participate in sport or actively keep in shape these days, they do not smoke and drink only very moderately.

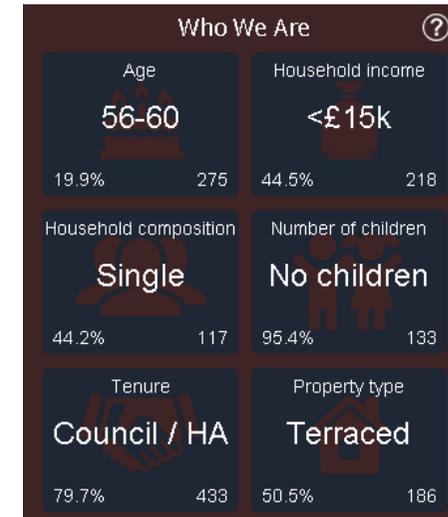
They have average levels of belonging to religious, sporting, hobby or charitable organisations. They are more likely than average to shop at Morrison's, Co-Op and Lidl.

## O62 (SI value of 1.1) – Low income workers, older social renters settled in low value homes in communities where employment is harder to find



### Key Features

- Older households
- Renting low cost semis and terraces
- Social landlords
- Longer length of residence
- Areas with low levels of employment
- 2 or 3 bedrooms



### Additional information about communication with and points of access to the type

Low Income Workers contains older post-family singles and couples aged predominantly between 50 and 65. They rent very low value semi-detached and terraced properties from social landlords. People are settled in their homes with over sixty per cent of Low Income Workers having lived in their home for more than 11 years, and 15 years the average length of residency.

While around a third of this type work full-time, a similar number are struggling to find work. A minority have retired already. Living in areas with high levels of unemployment, and with few qualifications, opportunities are hard to come by. Low Income Labourers are in need of significant levels of financial support from the state. Adding to their challenges, there are a disproportionate number of carers within this type. They are the most likely of all to be providing up to 50 hours or more of unpaid care each week.

A favourite form of entertainment is television and these are often heavy TV viewers. Many haven't been able to keep up with modern technology.

As with others in Municipal Challenge, there are higher than average levels of poor health within this type. Relatively few do a lot to keep in shape or take part in sport. Levels of belonging to religious, sports, hobby or charitable organisations are well below average.

They are more than twice as likely to shop at Netto and Iceland. They are also more likely than average to shop at Asda, Spar and Aldi.