

Grey Perspectives

Independent older people with relatively active lifestyles



Grey Perspectives 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.



Who We Are

Age	65-84 (26.37%)
Marital Status	Widowed (13.10%)
Household Composition	Single, pensioner (24.71%)
Length of Residency	9+ years (41.05%)
Health	Fairly active lifestyle and good diet HES emergencies



Our Education

Adults	Basic qualifications
Children	N/A



Our Work Lives

Occupations	Retired
-------------	---------



Our Finances

Household Income	£13,500 - £24,999
Benefits	Low, state pension
Indebtedness	Low



Where We Live

Type of Property	Detached house
Council Tax Bands	Bands C-E
Home Ownership	Own home outright
House Value	£144k
Location	Rural



Our Home Lives

Car ownership	1 car
Travel & holidays	Coach tours
Leisure Interests	Grandchildren Feeding garden birds
Media	Daily Mail Daily Telegraph



Weltanschauung "How We View the World"

Our Neighbourhood	Good place to live Neighbours help each other
Charities	Animal welfare Wildlife
Crime	Very good police rating
Environment	Mixed levels of concern
Fear of Redundancy	Not at all concerned

Education

Educational levels of the adults in Grey Perspectives 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 Grey Perspectives 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 Grey Perspective 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 Twilight Subsistence. 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 Twilight Subsistence.

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 by 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

Grey Perspectives 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 Grey Perspectives 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.

Receptive to:

Personal contact, Right-of-centre press

Unreceptive to:

Internet, TV, Posters, Telemarketing