

## Senior Owners

Elderly homeowners whose modest houses provide security and comfort



## **Key Features**

- Retired
- 2 person household
- Modest semi-detached housing
- Elderly
- Low internet use
- Evening pub goers



Senior Owners are comfortable in their later-year routines. With reasonable incomes and reduced outgoings, they can afford to satisfy their moderate tastes.

These people are elderly or nearing retirement. Many have long-established marriages; some are widowed and now living alone. Most were born in Ireland.

After years of making mortgage payments, many of these residents have achieved full ownership of their homes. Most live in pleasant, semi-detached properties located in cities and towns across the country; others have moved to housing specifically designed for people in later life who have increased needs and may need day-to-day support.

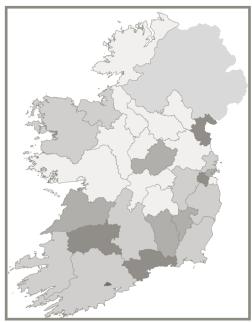
Many in this group have now retired from working life and are enjoying their pensions. They don't tend to buy budget ranges, preferring to stick with products that they know and have used for many years. Good customer service is appreciated, and they like polite staff to give them a hand.

Those still in good health like to take holidays. They also run a sensible car, though they don't drive many miles. Visits to a local pub for a meal are popular. They enjoy spending time with family whenever possible.

Having spent a lifetime attaining their current financial position, they manage their money sensibly. They carefully consider large purchases and would rather pay upfront than use credit. Many have long-held accounts with their banks but may also have additional savings accounts, perhaps including a notice account to get a better rate of interest.

They are less familiar with digital technology and aren't always confident with mobile phones. Family members may help them by purchasing one and setting it up. They are open to using the internet when it gives access to good deals or better financial options.

They regularly read newspapers, which many are in the habit of buying daily from a local newsagent. They also watch a fair amount of television, which provides easy entertainment in the evenings.



Mosaic Types:

K30 Veteran Urbanites

K31 Seasoned Community

K32 Supported Seniors

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