



For press

Baby Boomers Hotspots Report 2019



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Introduction

In 2019, official projections show that nearly 1 million people will reach their 55th birthday and with it the final members of the Baby Boomer generation will be reaching the age they can access their pensions.

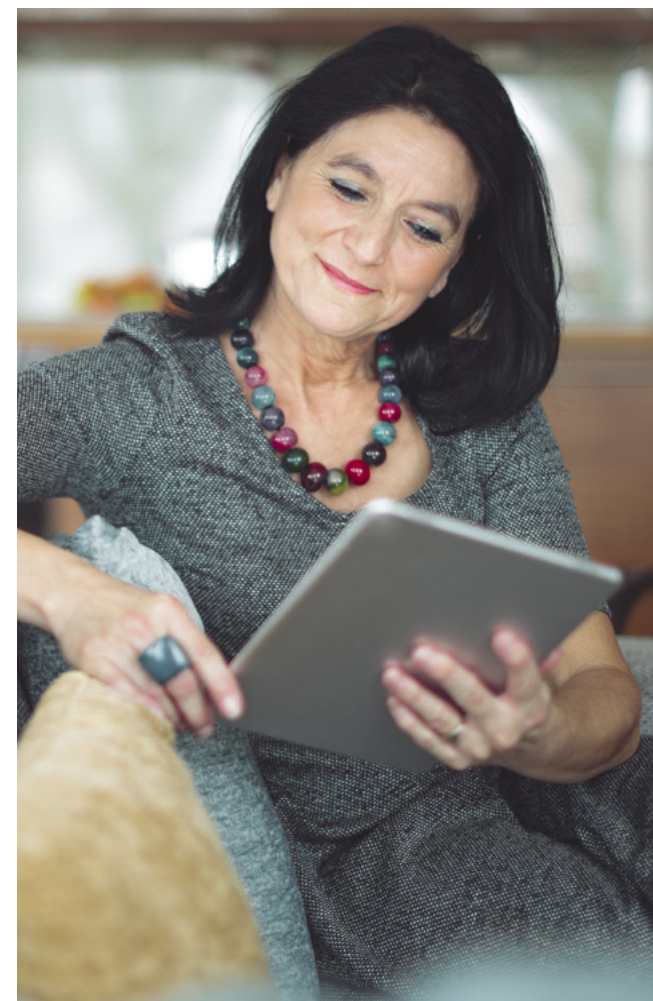
Since the Pension Freedoms were introduced in 2015, people can now access their Defined Contribution (DC) pension savings flexibly from the age of 55. This means that in 2019 nearly a third (31%) of the UK's population will be above 55 and can decide to release money from their DC pensions if they choose.

To mark this occasion, we have published our latest Baby Boomer Hotspots report identifying the areas of the UK where the greatest proportion of this generation live. We also look at the life expectancies at age 65 in these regions to see how many years this generation will expect to fund in their lives after work.

Baby Boomers are the post-war generation defined more formally as those born between 1946 and 1964. In 2019, they will be aged between 55 and 73 and account for nearly 14.3 million (21.3%) of the UK's population.

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The impact of Baby Boomers on economic and social affairs is significant for a number of reasons. The first is that people over 55 hold the majority of the UK's wealth, accumulated through factors such as generous Defined Benefit (DB) pensions, the long-term rise in the stock market and the boom in house prices. With the introduction of the pension freedoms, the personal wealth of this generation has become much more flexible giving them significantly more choice about how they spend their money in retirement.





What the Baby Boomers mean for the retirement industry



Steven Cameron
Pensions Director at Aegon

The freedoms have also changed the way people think about retirement and are enabling the rise of a more flexible transition into retirement.

In 2019, with the last of the Baby Boomers reaching the age they can access pensions, it is important to look at the changing shape of the retirement and pension landscape. Before the introduction of the pension freedoms in 2015, many people planned their retirement around when their state pension would kick in and bought an annuity to receive a fixed income for life or benefitted from their final salary pension.

Today, individuals can dip into their Defined Contribution (DC) pensions, or even cash them in entirely, from the age of 55. Latest figures from HMRC show that more people than ever are withdrawing funds from their pension and since the introduction of the freedoms a total of £23.59bn has been taken¹.

However, with greater flexibility comes greater risk as individuals who withdraw significant sums carry the risk of their pension pot running out. Even though Baby Boomers may be considered the wealthiest generation, with an ageing population and increasing life expectancy, the UK's retirees need to plan their financial future with care to ensure that their pension pot does not run dry.

Another significant change driving the retirement market is the demand for pension transfers from Defined Benefit (DB) to DC schemes. The attraction of pension freedoms coupled with historically high transfer values and concerns amongst some over the adequacy of DB scheme funding are fuelling demand for transfers amongst the Baby Boomer generation. Over the last financial year, an estimated 100,000 people transferred from their DB pension scheme².

However, while the flexibility might be appealing, transferring involves giving up a lifetime of guaranteed income which is a very complex decision and certainly not right for most people. It is vital to seek independent financial advice when considering a transfer. The Financial Conduct Authority (FCA) recently introduced new regulation and guidance in this area and continues to push for consistent high standards.

The freedoms have also changed the way people think about retirement and are enabling the rise of a more flexible transition into retirement. Recent Aegon research³ found that half of UK workers over the age of 50 dismiss the traditional retirement journey preferring a phased or 'transitional' approach



whereby they continue to work later on in life but in a reduced capacity. The pension freedoms cater for this as people can start to access some of their retirement savings to support their reduced earnings from working.

It is clear, therefore, that the pensions industry finds itself in a period of significant change not only as a result of the pension freedoms, but also by the evolving demographics in the UK, which come alongside increases to the state pension age. Baby Boomers are growing older and people are living longer than ever before. Many have accumulated significant wealth from their pension savings alongside property and other savings vehicles such as ISAs. Seeking independent financial advice will be important to understand the best way to release income in a tax efficient manner across all forms of pension, savings and property wealth.

We are focused on supporting advisers and consumers through these changes, to meet evolving needs not only as individuals save for retirement but also as they begin to take income to reap the benefits of their hard earned savings.

Methodology

Through gathering official population projections by gender, local authority (LA) and single year of age for England, Scotland, Northern Ireland and Wales, we identified the number of people in each LA who will be aged 55-73 in 2019⁴. Dividing this number by the projected total population in each LA allowed us to see the proportion of Baby Boomers and rank these from highest to lowest throughout the UK.

Additional information on the latest life expectancy figures at age 65⁵ released by the Office for National Statistics (ONS) supplemented the research and allowed us to provide further analysis on each region.



Where are the new pension freedoms beneficiaries?

The introduction of the pension freedoms in 2015 means that people can now access their Defined Contribution pensions from the age of 55. Initial evidence suggests this has led to a dramatic shift in behaviour with numbers buying annuities falling and many more consumers favouring drawdown products. Figures from the Financial Conduct Authority (FCA), show that twice as many pension pots are being moved into drawdown as are into annuities⁶. However, whilst there was a spike in people accessing their cash after the freedoms were introduced, the FCA suggest there is little evidence that people are being rash with their retirement funds.

The volume of transfers from Defined Benefit pensions has also soared since the introduction of the pension freedoms as savers have been looking to move their DB pots into DC schemes in order to access their money flexibly. A freedom of information request to the FCA showed that in the six months to March 2018, DB transfers were 587% higher than same period to March 2016⁷.

Our analysis found that nationwide there will be nearly 1 million people at age 55 in 2019 accounting for 1.39% of the total UK population. The two Local Authorities with the smallest population size, the City of London and the Isles of Scilly, are projected to have the highest proportion of people aged 55 in 2019.



Largest number of people aged 55

Local Authority	Total number of 55 year olds	Total number of people	55 year olds % of overall population
London*	108,125	9,056,740	1.19%
Birmingham	12,720	1,156,186	1.10%
Leeds	9,662	795,641	1.21%
Cornwall	8,610	566,610	1.52%
Glasgow City	8,372	626,791	1.34%
County Durham	8,056	526,898	1.53%
Wiltshire	7,652	503,652	1.52%
Sheffield	6,865	585,240	1.17%
Bradford	6,645	536,794	1.24%
City of Edinburgh	6,359	522,472	1.22%

*London is made up of 33 Local Authorities



Highest percentage of people aged 55			
Local Authority	Total number of 55 year olds	Total number of people	55 year olds % of overall population
City of London	136	6,513	2.09%
Isles of Scilly	42	2,276	1.85%
Melton	903	51,162	1.76%
West Devon	965	55,249	1.75%
Daventry	1,424	82,521	1.73%
Ribble Valley	1,018	59,324	1.72%
Monmouthshire	1,590	93,070	1.71%
Ryedale	935	54,764	1.71%
High Peak	1,569	92,069	1.70%
South Northamptonshire	1,562	92,033	1.70%

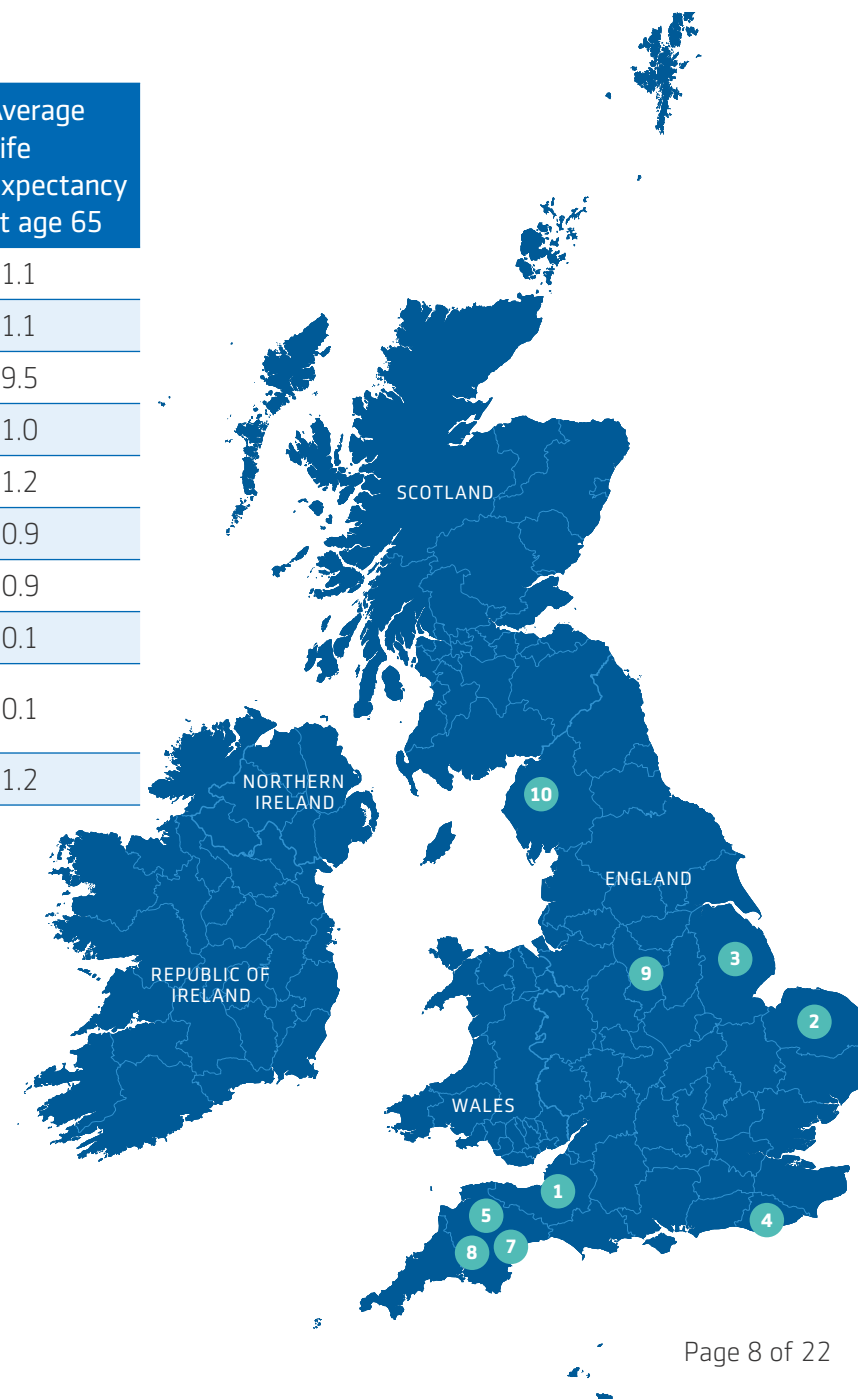
Regional breakdown of people aged 55			
Local Authority	Total number of 55 year olds	Total number of people	55 year olds % of overall population
Scotland	81,408	5,470,324	1.49%
North East	38,671	2,655,389	1.46%
South West	81,654	5,631,868	1.45%
South East	132,072	9,214,203	1.43%
Wales	44,795	3,133,336	1.43%
East Midlands	68,835	4,816,807	1.43%
North West	103,340	7,306,975	1.41%
Eastern England	88,220	6,269,281	1.41%
N. Ireland	26,269	1,888,062	1.39%
Yorkshire	76,033	5,491,745	1.38%
West Midlands	79,925	5,914,310	1.35%
Outer London	68,704	5,414,033	1.27%
Inner London	39,421	3,642,707	1.08%

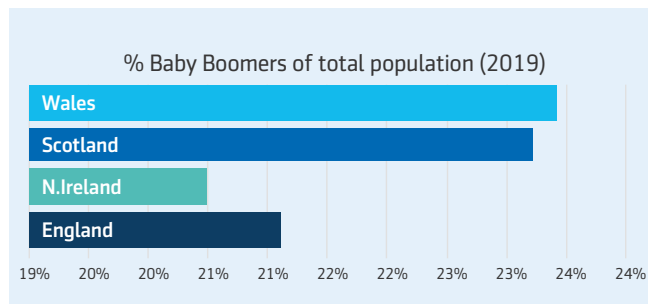


Top 10 Baby Boomer Hotspots in the UK

Rank	Local Authority	County/Region	Total number of Baby Boomers	Baby Boomers as % of overall population	Average Life Expectancy at age 65
1	West Somerset	Somerset, South West	11,513	33.39%	21.1
2	North Norfolk	Norfolk, East	32,817	31.34%	21.1
3	East Lindsey	Lincolnshire, East Midlands	43,307	30.98%	19.5
4	Rother	East Sussex, South East	29,239	30.46%	21.0
5	South Hams	Devon, South West	26,055	30.43%	21.2
6	West Dorset	Dorset, South West	31,052	30.22%	20.9
7	West Devon	Devon, South West	16,599	30.04%	20.9
8	Torridge	Devon, South West	20,483	29.83%	20.1
9	Derbyshire Dales	Derbyshire, East Midlands	21,242	29.70%	20.1
10	South Lakeland	Cumbria, North West	30,485	29.45%	21.2

West Somerset is projected to have the highest number of Baby Boomers in the UK in 2019. Over one third (33.39%) of the population will be aged between 55-73 years, a total of 11,513 people from the population of 34,476. The coastal region has an average life expectancy of 21.1 years at 65. With an average life expectancy of 21.1 at age 65, South Lakeland has the highest average life expectancy out of the top 10 baby boomer hotspots.





5 out of the top 10 Baby Boomer hotspots are projected to be in South West of England and over the coming years this region will see a significant demographic change as the population grows older.

Despite the high concentration in these regions, at 'country' level, Wales and Scotland are forecast to have a higher proportion of Baby Boomers than England. 23.4% of the Welsh population will be aged 55-73 in 2019 and Scotland will have 23.2% in this age bracket. Northern Ireland will have the smallest proportion of 20.5%.





Pen portraits of top 10 Baby Boomer Hotspots



West Somerset

West Somerset is one of the least populated areas of England with a population estimate at just under 34,500, the majority of which is concentrated around the coastal town of Minehead which is home to a number of popular beaches. Exmoor National Park and the Quantock Hills – an Area of Outstanding Natural Beauty (AONB) – provides a picturesque backdrop to this rural area. The low population density, alongside a number of historic sites such as Dunster Castle makes it an attractive option for retirees.



North Norfolk

Characterised by its spectacular coastline, North Norfolk is a popular destination to live and visit. The seaside town of Cromer and Sheringham are the main attractions; however, there are many award-winning beaches the whole way along the coast. The Broads National Park is set within the Norfolk Coast AONB and is Britain's largest protected wetland. The area is popular for walking and is home to a plethora of birds and wildlife.



East Lindsey

East Lindsey is situated in the East Midlands is perhaps most famously known for being the location of the seaside town of Skegness. The area is divided into the coastal and inland regions whereby the coastal towns are dominated by tourism and the rural inlands are characterised by agriculture. The area is bounded by the Lincolnshire Wolds AONB which house several small market towns including Louth – considered the principle town of the Wolds. The region carries a strong heritage dating back to the Roman era.



Rother

Named after the river which runs through its boundaries, Rother is steeped in history being the location that William the Conqueror found himself when he landed in the Pevensey Bay. The history around The Battle of Hastings in 1066 and the Norman invasion characterises this area and there are a number of National Trust and English Heritage monuments, castles and towns that are attributed this period of history. Rother's countryside includes the 3620 hectare Dungeness, Romney Marsh and Rye Bay site of special scientific interest SSSI, home for many rare and endangered animals and plants. High Weald AONB covers the vast majority of the region with the highest proportion of the population living around Bexhill.



South Hams

Located on the south coast of Devon, South Hams is an area brimming with fishing towns in the south and Dartmoor National Park to the north. Much of the region lies within the South Devon AONB spanning the coastline from Torbay to Plymouth. The Royal Navy has a strong presence throughout and the popular town of Dartmouth lying at the mouth of the River Dart is home to the Britannia Royal Naval College, the centre for Royal Navy officer training. The town of Salcombe is also a popular tourist destination and is the second most expensive seaside town in the UK behind Sandbanks in Poole⁸.



West Dorset

Famous for its UNSECO World Heritage Jurassic Coast, West Dorset is full of rich geological history. Sites such as Durdle Door and the 18 mile Chesil Beach are popular with geologists but also with tourists and residents alike who are attracted to the spectacular scenery. The majority of its population is located in market town of Dorchester and the smaller coastal towns of Bridport and Lyme Regis.



West Devon

West Devon is dominated by Dartmoor National Park and the Tamar Valley AONB, an area famous for its mining heritage landscape. This is part of the reason that aside from West Somerset, the region has the smallest population in the top 10 Baby Boomer hotspots – estimated at just over 55,000 people. The majority of its population are cluster around the market towns of Tavistock, birthplace of Sir Francis Drake, and Oakhampton which is situated at the northern edge of Dartmoor.



Torridge

Torridge is the final local authority in the top 10 Baby Boomer hotspots located in the South West of England. Named after the River Torridge that runs through it, the region covers a large part of North Devon. Although the area does not attracting as many tourists or residents than the hotspots in South Devon, there are still some spectacular landscapes such as the Hartland Peninsula AONB and the island of Lundy, England's first Martine Nature Reserve.



Derbyshire Dales

A Large part of Derbyshire Dales is situated in the Peak District National Park with the majority of its population living along the River Derwent. The area is characterised by picturesque villages and market towns with unique Georgian streets. There is also a wealth of historic houses, including one of the UK's favourite country houses, Chatsworth House. The Derwent Valley, within the region, has been named a UNSECO World heritage Site as it contains a number of 18th century cotton mills which paved the way for industrial factories around the world.



South Lakeland

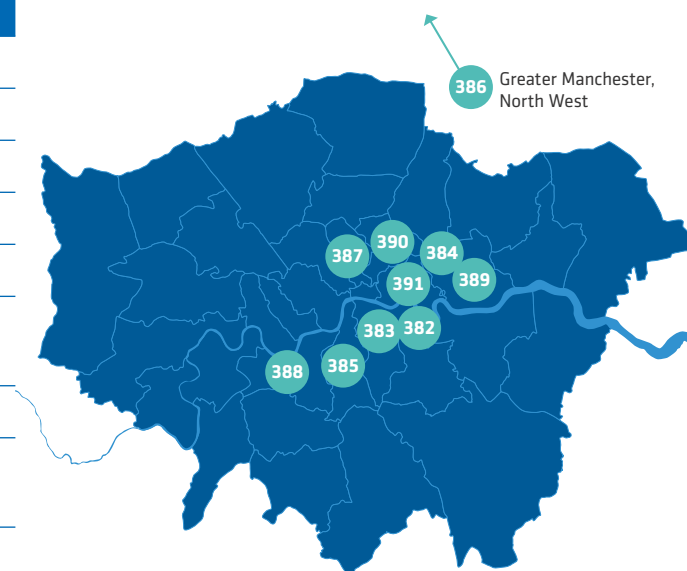
South Lakeland is the local authority in Cumbria, it includes much of the Lake District National Park as well as the North West corner of the Yorkshire Dales National Park. The Lake District is a tourist hotspot with people flocking to the mountainous region which was designated a UNESCO World Heritage Site in 2017. The market town of Kendal is home to a significant proportion of its population; however, other areas such as Windermere and Ambleside are also popular destinations with residents located near to the largest natural lake in England.





Lowest proportion of Baby Boomers

Rank	Local Authority	County/Region	Total number of Baby Boomers	Baby Boomers as a % of overall population	Average Life Expectancy at 65
391	Tower Hamlets	Greater London, South East	31,768	9.87%	19.5
390	Hackney	Greater London, South East	33,167	11.58%	19.9
389	Newham	Greater London, South East	43,439	12.07%	19.8
388	Wandsworth	Greater London, South East	41,891	12.75%	20.1
387	Islington	Greater London, South East	31,133	12.82%	20.0
386	Manchester	Greater Manchester, North West	71,641	12.82%	17.4
385	Lambeth	Greater London, South East	42,851	12.96%	19.8
384	Barking & Dagenham	Greater London, South East	29,060	13.23%	19.0
383	Southwark	Greater London, South East	44,279	13.71%	20.2
382	Lewisham	Greater London, South East	44,351	14.26%	20.0



Tower Hamlets is projected to have the lowest proportion of Baby Boomers in 2019 with less than 1 in every 10 people aged between 55-73 years, just 31,768 out of the 321,997 population. Average life expectancy at 65 in the London borough is 19.5.

The Greater London region dominates the bottom of the rankings and is home to nine of the ten locations with the lowest proportions of Baby Boomers.

Manchester also features in this list with just 12.8% of the population projected to be this age. The city located in the North West of England has one of the lowest average life expectancies at age 65 in the UK at 17.4 years.



Baby Boomer Hotspots - Regional Findings

The following tables show the Baby Boomer Hotspots for each of the regions in England as well as detailed findings for Scotland, Wales and Northern Ireland.

North East England		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Northumberland	89,695	28.2%
Redcar and Cleveland	34,204	25.2%
South Tyneside	37,188	24.8%
County Durham	128,562	24.4%
North Tyneside	49,575	24.1%
Sunderland	66,593	24.0%
Hartlepool	21,850	23.5%
Darlington	24,741	23.2%
Gateshead	45,620	22.3%
Stockton-on-Tees	44,274	22.3%
North East England	624,499	23.5%

North West England		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
South Lakeland	30,485	29.4%
Eden	15,375	29.2%
Fylde	22,594	28.6%
Wyre	30,563	27.5%
Ribble Valley	16,008	27.0%
Allerdale	26,212	27.0%
Copeland	18,198	26.6%
Sefton	70,754	25.7%
Cheshire East	95,292	25.0%
Carlisle	26,979	24.8%
North West England	1,600,407	21.9%



The total number of baby boomers in North East England is **624,499**



Baby boomers make up **29.4%** of the population in South Lakeland



Yorkshire and the Humber		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Scarborough	31,307	29.0%
Ryedale	15,848	28.9%
Craven	16,351	28.9%
East Riding of Yorkshire	95,264	28.1%
Hambleton	25,433	28.0%
Harrogate	40,977	25.5%
Selby	22,185	25.0%
North Lincolnshire	42,575	24.7%
Richmondshire	13,076	24.6%
North East Lincolnshire	36,983	23.2%
Yorkshire & the Humber	1,193,349	21.7%

East Midlands		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
East Lindsey	43,307	31.0%
Derbyshire Dales	21,242	29.7%
West Lindsey	26,264	27.3%
North East Derbyshire	26,799	26.5%
Melton	13,420	26.2%
High Peak	23,984	26.1%
Rutland	10,211	26.0%
Daventry	21,222	25.7%
Bassetlaw	29,830	25.7%
South Kesteven	37,003	25.7%
East Midlands	1,082,592	22.5%



The total number of baby boomers in Yorkshire and the Humber is

1,193,349



Baby boomers make up **31.0%** of the population in East Lindsey



West Midlands		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Malvern Hills	22,207	28.6%
Wychavon	34,285	27.2%
Staffordshire Moorlands	26,712	27.1%
Stratford-on-Avon	33,189	26.7%
Shropshire	84,343	26.5%
South Staffordshire	29,495	26.4%
Herefordshire, County of	50,516	26.3%
North Warwickshire	16,235	25.5%
Wyre Forest	25,490	25.2%
Lichfield	25,996	25.1%
West Midlands	1,235,149	20.9%

Eastern England		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
North Norfolk	32,817	31.3%
Tendring	42,251	28.8%
Suffolk Coastal	36,809	28.5%
Maldon	18,130	28.2%
Babergh	24,750	27.1%
Mid Suffolk	27,676	27.0%
Waveney	31,183	26.3%
Broadland	33,814	26.2%
King's Lynn and West Norfolk	40,368	26.2%
Castle Point	23,578	25.9%
Eastern England	1,380,406	22.0%



The total number of baby boomers in West Midlands is **1,235,149**



Baby boomers make up **31.3%** of the population in North Norfolk



Inner London		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
City of London	1,888	28.99%
Kensington and Chelsea	30,614	19.60%
Westminster	40,515	16.15%
Hammersmith and Fulham	27,369	15.04%
Camden	39,285	14.97%
Haringey	40,863	14.57%
Lewisham	44,351	14.26%
Southwark	44,279	13.71%
Lambeth	42,851	12.96%
Islington	31,133	12.82%
Inner London	493,413	13.5%

Outer London		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Havering	53,242	20.26%
Bromley	66,874	19.79%
Richmond upon Thames	38,588	19.27%
Bexley	48,452	19.18%
Harrow	48,344	19.16%
Sutton	38,678	18.60%
Croydon	72,291	18.37%
Barnet	68,445	17.13%
Brent	56,384	16.96%
Ealing	58,970	16.96%
Outer London	934,171	17.3%



The total number of baby boomers in Inner London is **493,413**



Baby boomers make up **20.26%** of the population in Havering



South West England		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
West Somerset	11,513	33.39%
South Hams	26,055	30.43%
West Dorset	31,052	30.22%
West Devon	16,599	30.04%
Torridge	20,483	29.83%
East Dorset	26,323	29.22%
Purbeck	13,394	28.68%
East Devon	40,625	28.14%
Teignbridge	37,305	28.00%
Weymouth and Portland	18,398	27.92%
South West England	1,343,238	23.9%

South East England		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Rother	29,239	30.46%
Isle of Wight	40,497	28.59%
New Forest	50,449	27.83%
Wealden	44,492	27.34%
Arun	43,732	27.02%
Dover	31,128	26.79%
Chichester	32,519	26.69%
Folkestone and Hythe	29,681	26.31%
East Hampshire	31,328	26.03%
Lewes	26,694	25.67%
South East England	2,009,910	21.8%



The total number of baby boomers in South West England is **1,343,238**



Baby boomers make up **30.46%** of the population in Rother



Scotland		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Argyll & Bute	25,007	28.96%
Dumfries & Galloway	42,453	28.50%
Scottish Borders	32,752	28.43%
South Ayrshire	31,602	28.12%
Na h-Eileanan Siar	7,449	28.07%
Orkney Islands	5,963	27.20%
Highland	62,763	26.56%
North Ayrshire	35,787	26.48%
Angus	30,906	26.37%
Inverclyde	20,428	26.07%
Scotland	1,270,248	23.2%

Northern Ireland		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Ards & North Down	39,379	24.5%
Mid & East Antrim	31,367	22.6%
Causeway Coast & Glens	31,936	22.1%
Fermanagh & Omagh	25,225	21.5%
Lisburn & Castlereagh	30,657	21.1%
Antrim & Newtownabbey	29,367	20.6%
Newry Mourne & Down	36,439	20.1%
Derry & Strabane	30,160	20.1%
Armagh Banbridge & Craigavon	41,939	19.4%
Belfast	62,965	18.5%
Northern Ireland	386,717	20.5%



The total number of baby boomers in Scotland is **1,270,248**



Baby boomers make up **24.5%** of the population in Ards & North Down



Wales		
Local Authority	Total number of Baby Boomers	Baby Boomers as a % of overall population
Powys	37,720	28.6%
Monmouthshire	25,626	27.5%
Conwy	31,944	27.3%
Isle of Anglesey	18,874	26.9%
Pembrokeshire	33,287	26.8%
Carmarthenshire	48,625	26.1%
Denbighshire	24,946	26.1%
Ceredigion	18,901	24.7%
Neath Port Talbot	34,926	24.7%
Vale of Glamorgan	31,429	24.5%
Wales	733,790	23.4%



The total number of baby boomers in Wales is
733,790

Endnotes

- 1 HMRC, Flexible Payments from Pensions, January 2019, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/773230/Pensions_Flexibility_Jan_2019.pdf
- 2 TPR, Freedom of information request on DB transfers, May 2018, [https://www.thepensionsregulator.gov.uk/en/about-us/freedom-of-information-\(foi\)/number-of-transfers-out-of-db-schemes-in-2017-18](https://www.thepensionsregulator.gov.uk/en/about-us/freedom-of-information-(foi)/number-of-transfers-out-of-db-schemes-in-2017-18)
- 3 Aegon transition to retirement research conducted in conjunction with Opinium, based on responses from 1007 UK workers aged 50+ earning £20k+ between 30 November and 6 December 2018.
- 4 Population projections for the UK are taken from the Office for National Statistics (ONS) and are based on the 2016-based population projections for 2019 split by Local Authorities. Local Authority population projections are published by the Welsh Government every three years so the latest projections are 2014-based.
- 5 Life Expectancy figures were taken from the most recent ONS release, Health state life expectancies, UK: 2015 to 2017. For this research average life expectancy at age 65 was weighted by the proportion of the male and female population in each Local Authority.
- 6 FCA, Retirement Outcome Review: Interim Report, p3, July 2017, <https://www.fca.org.uk/publication/market-studies/retirement-outcomes-review-interim-report.pdf>
- 7 FCA, Freedom of Information request on DB transfers, September 2018, <https://www.fca.org.uk/publication/foi/foi5981-response.pdf>
- 8 Halifax Seaside Town Review, June 2018, <https://static.halifax.co.uk/assets/pdf/media-centre/press-releases/2018-06-23-All-you-need-is-bucket-spade-627k-britians-seaside-town-press-release.pdf>



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