

# Lloyds TSB Insurance reports over 50s driving down crime rates

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Lloyds TSB Insurance has conducted a new study that shows community-minded senior citizens are creating 'safe havens' with the lowest crime rates in the country.

Lloyds TSB Insurance, the home and car insurance (<http://www.insurance.lloydstsb.com/personal/car/overview.asp>) provider, has revealed that Britain's emerging 'safe havens' include North Norfolk, Berwick-upon-Tweed and West Somerset, which experience half the crime suffered in other parts of the country and whose population includes more than two in five people (43 per cent) over the age of 50.

Rates of burglary and malicious property damage are particularly low in these 'safe havens', running at around 40 per cent less than national levels.

The study suggests that low crime is promoted by the community-orientated mindset of older people. The over-50s are five times more likely than the under-35s to know their neighbours personally and are far more inclined to report suspicious behaviour in their area.

This anti-crime 'halo' created by older people is aided by much higher membership of community groups. One in six (16 per cent) are active in Neighbourhood Watch schemes, compared to a tiny proportion of those in their twenties and thirties (5 per cent).

The waning community spirit of younger Britons is explained in part by more transient, urban lifestyles. Many young people say they see "no point" in getting to know their neighbours and a hard core of one in twenty Londoners (7 per cent) has never met or spoken to anyone who lives nearby.

Phil Loney, managing director of General Insurance at Lloyds Banking Group said: "Our findings demonstrate that younger people aren't as community-minded as their parents and this mindset can have a big impact on safety and security in our neighbourhoods.

"Young people can learn a huge amount from the older generation about security consciousness. Taking a little time to look out for other people's property and reporting anything suspicious can have a huge impact on burglary rates and anti-social behaviour.

"We've spoken to some security conscious over-50s and have published some of their security tips on our website."

Notes to Editors:

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2017 adults. Fieldwork was undertaken between 27th-29th May 2009. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+). YouGov research questioned 18-35 vs. 50+ age cohorts. 4 per cent of over-50s know none of their neighbours personally, compared to 20 per cent of 18-35 year olds

## About Lloyds TSB:

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