

ust like "accidental landlords" – people unable to sell their houses who end up renting them instead – "accidental townies" are now emerging.

One example's an empty-nester friend Sarah, a rural enthusiast that always hankered after peaceful retirement in a country cottage. However, best-laid plans can unrayel.

"Not for me roses growing round the door and quiet evenings listening to birdsong. I want a grittier and more lively existence," she announced.

What prompted the shift in imagining how she'll play out the third act of her life?

Well, it all began with a short sojourn to help with her new granddaughter, Katy. Leaving behind her quiet Somerset village – and I mean quiet, as there's no pub, shop or school – she ended up in the heart of a chic Buckinghamshire town.

After years of traversing twisting country roads to deliver children to the school gates and crowded ring roads to get into Bath to shop, my accidental townie mate hit upon the perfect solution for older adults.

"I can go for a coffee at Caffe Nero or Costa, enjoy lunch at a pub and have a slap-up meal at anything from Pizza Express to a posh Italian. And if I feel the pull of city life, I can jump on a train and be in London's centre in less than half an hour."

This might appear a dramatic shift, but why stay in the wilds of England when you could be at the heart of it all, my adventurous pal proclaims.

I love strolling round the streets. It keeps me young

Not having to drive everywhere is a big plus for those feeling they have to leap into a car to get anywhere. There's an added bonus if you're forever having discussions with your other half about who's going to be the designated (and often annoyingly smug) driver, and who gets to whoop it up with a full glass of something alcoholic.

A café society way of life, with spontaneous visits to the cinema, theatre

and art galleries also appeals to accidental townies prepared to relocate to vibrant towns and cities.

Another accidental townie friend Robert, who moved to be near his daughter, believes that life's about change. "Even though I dwelt in the same house for over 30 years in a pleasant, but unremarkable, village, I thought it important to break out and do something out of the ordinary." While many people want to remain in their own little world, this forward-thinking man says it's good to get out of your comfort zone.

Mixing with a more diverse group and feeling connected is important, too. "I love strolling round the streets. It keeps me young," he adds. "I make myself attempt something different every day. So far, I've tried out for the local cricket team (and got accepted), sampled new ales in various pubs and had a kite-surfing lesson."

Instead of spending his golden years in an overly cosy spot, he's chosen a more dynamic reality. "It can be challenging, but I feel alive. And the countryside's only minutes away if I fancy a rural top-up."

You too could enjoy town living with a Churchill retirement apartment.

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