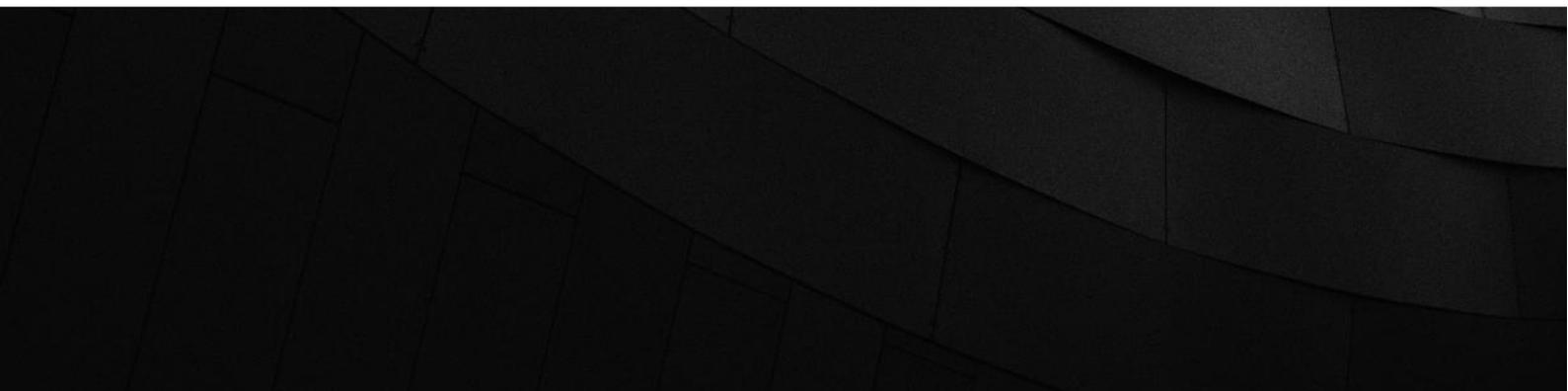


ASIA

EMPTY NESTERS

SEPTEMBER 2018



KEY FINDINGS

Children moving out of home a natural part of life for Aussie seniors

- Aussie seniors had mixed initial feelings of happiness and sadness when their children first moved out of home with male seniors feeling happier while female seniors feeling the opposite.
- Having the house to themselves and having a quieter and cleaner home are the best things about the seniors' children moving out of home, while missing having them around, having less frequent contact and worrying about how they are going are the worst things about them moving out.
- Some Aussie seniors expected their children to continue living at home until they were married, believing that's the way it should be and wanting to spend as much time as possible with their children.
- However, the vast majority think it is more common for children these days to move out of home before they are married and that children's marital status is irrelevant when it comes to moving out of home.

More Aussie seniors seeing their nests full again

- Most Aussie former empty nesters say their children first moved back home either permanently or periodically in the last 12 months to 10 years, primarily due to financial struggles and relationship issues.
- Although the large majority of 'boomerang children' have moved back home by themselves, some have brought with them their partner and own children.
- Many Aussie former empty nesters say there was little to no impact on their relationship with their children or their partner when their children moved back in and declare they were mostly happy to have them back home.
- Almost all Aussie former empty nesters expect their children to help around the home and the large majority anticipate them to contribute to the household budget.
- Rescheduling daily activities on a regular basis, eating out less and spending less time on their hobbies/interests are some of the things Aussie former empty nesters have done to accommodate their children moving back home.
- A good number of Aussie former empty nesters feel they have made sacrifices in order to accommodate their children moving back home and most say their children have acknowledged these sacrifices.

Little to no impact on relationships, holiday periods a different story

- Although many Aussie seniors say their children moving out had little to no impact on their relationship with their partner, some say their relationships have improved.
- They attribute this improvement to having more time to spend with each other, more focus on improving the relationship as well as having more energy to do things.
- A very minor portion of Aussie seniors say their relationship with their partner have worsened, with some leading to separation.
- Although most Aussie seniors say Christmas/New Year holiday periods are neither more nor less enjoyable after their children first moved out, some admit these are typically less enjoyable, pointing to the fact their children are not around to share the occasion with.

- However, the majority of Aussie seniors say their children typically visit them during these holiday periods, bringing with them their partners and children and often than not staying at home for one to two nights.
- Delight and gratitude are the most prevalent feelings for seniors whenever their children visit them and stay with them for the holidays.
- Most seniors believe that children who have moved out of home should visit their parents during the Christmas/New Year holiday periods although some also it is more common these days for children to not visit their parents during the holidays.

Aussie seniors have more time and money during empty nest period

- Most Aussie seniors say they enjoyed the extra time at their disposal, their financial position changed for the better and have felt a new sense of freedom after their child/children first moved out of home.
- They have also taken up new hobbies, participated in more sports or exercise and have made more new friends after their child/children first moved out of home.
- Travel habits have changed for many Aussie seniors after their children first moved out of home, saying they have travelled more frequently, for longer periods and on a budget more regularly.
- In terms of location however, international destinations own a marginal edge over domestic ones.
- The vast majority of Aussie seniors have stayed in their property after their children first moved out of home, with some of them turning their children's rooms into space where they can indulge in their hobbies or interests.
- Among seniors who turned their children's rooms into space where they can indulge their hobbies/interests, these include arts and crafts or converting the space into an office or media room.
- Some seniors say they gained financial benefit from using the space to indulge their hobbies/interests, earning an average of \$2,584 in the last 12 months.
- Most seniors say they had more disposable income after their children first moved out of home, while a good number spent more money on themselves and felt less guilty about doing it.

Important note:

For consistency, respondents are segmented by:

Current empty nesters – refer to respondents who have children have moved out of home and none of them has moved back in

Former empty nesters – refer to respondents who have children have moved out of home but at least one of them has since moved back in permanently or periodically

MAIN FINDINGS

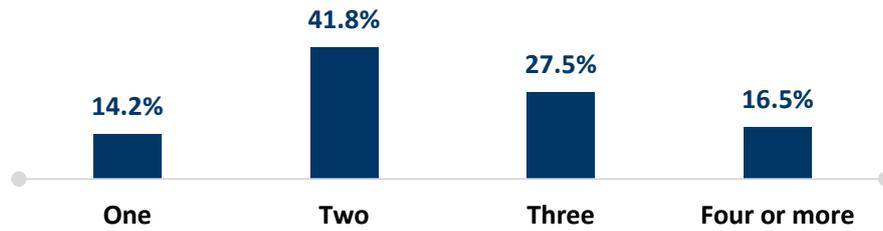
One in seven (14.2%) seniors say they have only one child and more than two-fifths (41.8%) of seniors say they have two children, while more than a quarter (27.5%) have three and one in six (16.5%) have four or more children.

Two-thirds (67.7%) say all their children have moved out and none of them have moved back since, while the remaining portion (32.3%) say at least one child has since moved back either periodically or permanently.

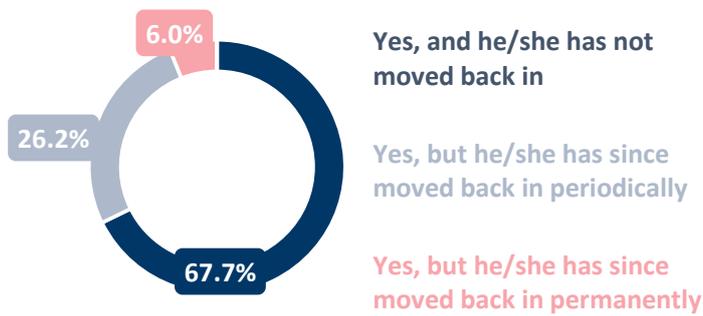
Seniors say their children first moved out of home approximately 12.9 years ago and on average, they were aged 21.6 years at the time they moved out.

The top reasons for their child to move out home are because they are moving in with a partner (38.8%) and moving for work (30.4%). Close to one in seven (13.7%) say their child had to move out due to university.

How many children do you have?



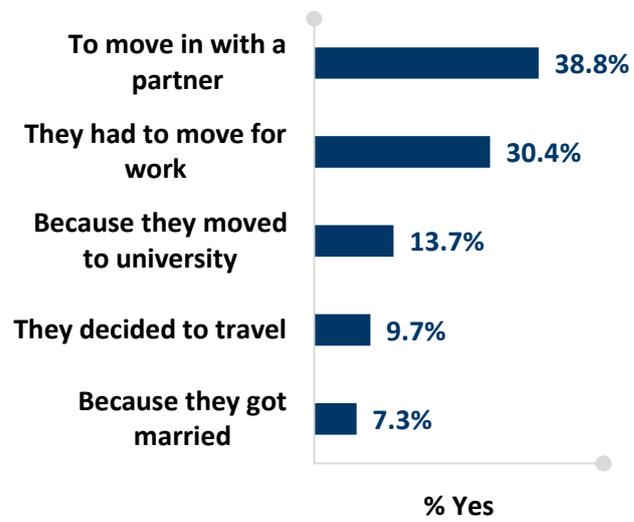
Has your child ever moved out of home?



Source: CoreData - Empty Nester Survey (September 2018)

Question: How many children do you have? Has your child ever moved out of home? Approximately how many years ago did your child first move out of home? What age was your child when he/she first move out of home?

Why did your child move out of home?



Source: CoreData - Empty Nester Survey (September 2018)

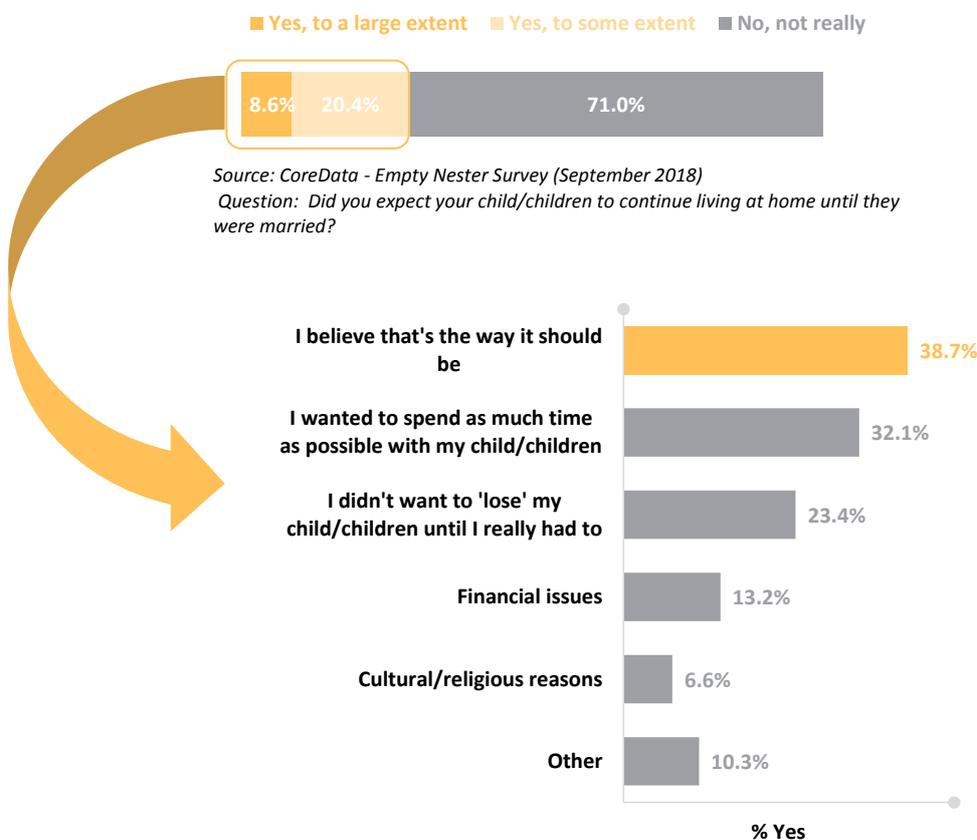
Question: Why did your child move out of home?

*Multiple answers allowed

ASPIRATIONS AND EXPECTATIONS

- Some seniors expected their child/children to continue living at home until they were married, believing that’s the way it should be and wanting to spend as much time as possible with their child/children.
- However, the vast majority think it is more common for children these days to move out of home before they are married and that children’s marital status is irrelevant when it comes to moving out of home.

Did you expect your child/children to continue living at home until they were married?
 Why did you expect your child/children to continue living at home until they were married?

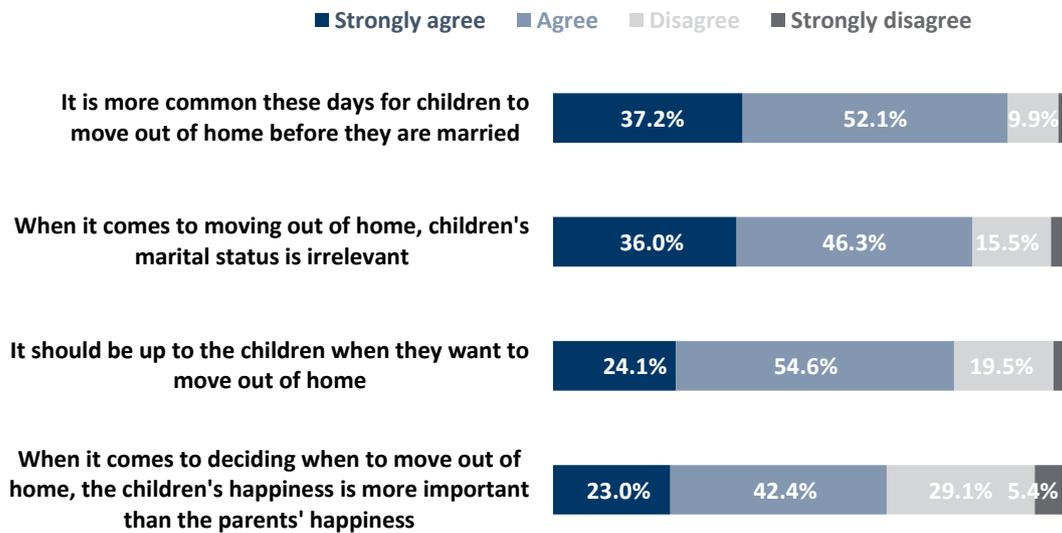


Close to three in 10 (29.0%) seniors say they expected their child/children to continue living at home until they were married, former empty nesters more so than current empty nesters (38.0% vs. 24.7%).

Among seniors who expected their child/children to continue living at home until they were married, close to two-fifths (38.7%) believe that’s the way it should be, while almost a third (32.1%) say they just wanted to spend as much time as possible with their child/children. Close to a quarter (23.4%)

say they didn't want to 'lose' their child/children until they really had to, while more than one in eight (13.2%) cite financial issues. A minor portion (6.6%) point to cultural or religious reasons.

How much do you agree with the following statements?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How much do you agree with the following statements?

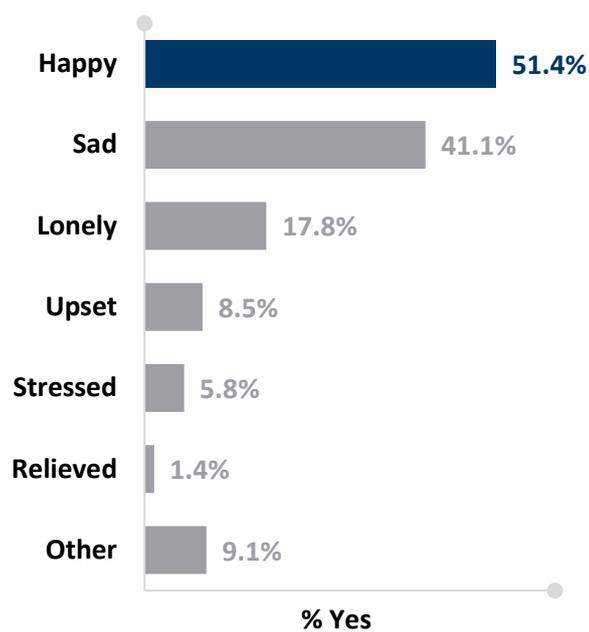
The vast majority of seniors believe it is more common for children these days to move out of home before they are married (89.3%) and children's marital status is irrelevant when it comes to moving out of home (82.3%).

Close to four in five (78.7%) say it should be up to the children when they want to move out of home, while almost two-thirds (65.4%) think the children's happiness is more important than the parents' when it comes to deciding when to move out of home.

PERSONAL IMPACT

- Seniors had mixed initial feelings of happiness and sadness when their children first moved out of home with male seniors feeling happier while female seniors feeling the opposite.
- Having the house to themselves and having a quieter and cleaner home are the best things about the seniors’ children moving out of home, while missing having them around, having less frequent contact and worrying about how they are going are the worst things about them moving out.
- Both current and former empty nesters say they miss/missed having their children at home now that they have moved out but a few also wish they had moved out of home sooner.

How did you initially feel when your child / when the last of your children first moved out of home?

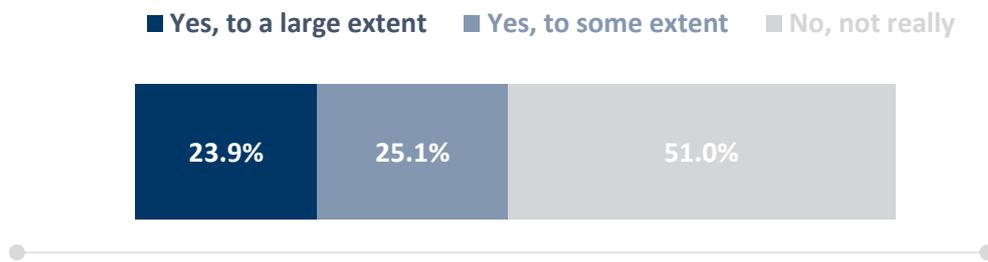


Source: CoreData - Empty Nester Survey (September 2018)
 Question: How did you initially feel when your child first moved out of home?
 *Multiple options allowed

The most prevalent initial feelings for seniors when their children first moved out of home is happiness (51.4%). However, more than two in five also say the initial feeling was of sadness (41.1%) when their children first moved out.

Male seniors are more likely to say they felt happy when their children first moved out of home (61.3% vs. 42.8%). On the other hand, female seniors are more likely to say they felt sad when their children first moved out of home (49.4% vs. 31.4%).

Did this change over time?

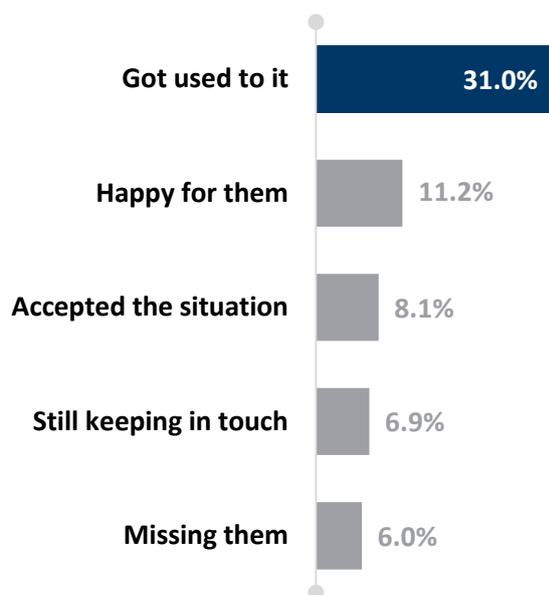


Source: CoreData - Empty Nester Survey (September 2018)
Question: Did this change over time?

Close to half of seniors (49.0%) say these initial feelings did change over time

Female seniors are more likely to say these feelings changed over time (56.9% vs. 40.0%) compared to male seniors.

How and why did this change over time?



Source: CoreData - Empty Nester Survey (September 2018)
Question: How and why did this change over time?
*Top 5 responses only

Whether they have one child or two or more children, seniors say their feelings on their children moving out changed over time by just getting used to the situation and being happy for them.

Changed over time to a large/some extent

"I feel I don't have to do more dinners, washing and save on power bills. But I do miss her" (Female, 53 years old, VIC)

"I was sad because a period in our life was changing but glad that he was learning to stand on his own." (Female, 67 years old, WA)

"I watched my son move into maturity with hard work, a few mistakes and a great attitude to success and loss. He never gave up and fell in love young. They are still together so I find this a very refreshing situation as compared to many young men." (Female, 51 years old, WA)

"It got easier over time, though I still have tears most days because I miss him so much." (Female, 55 years old, WA)

"Realised he had to go sometime and better he be settled down with a partner than being alone." (Male, 72 years old, VIC)

"I got used to her not being at home, she rings me a few times a week and we regularly meet up and I joined a club so I'm out more" (Female, 51 years old, VIC)

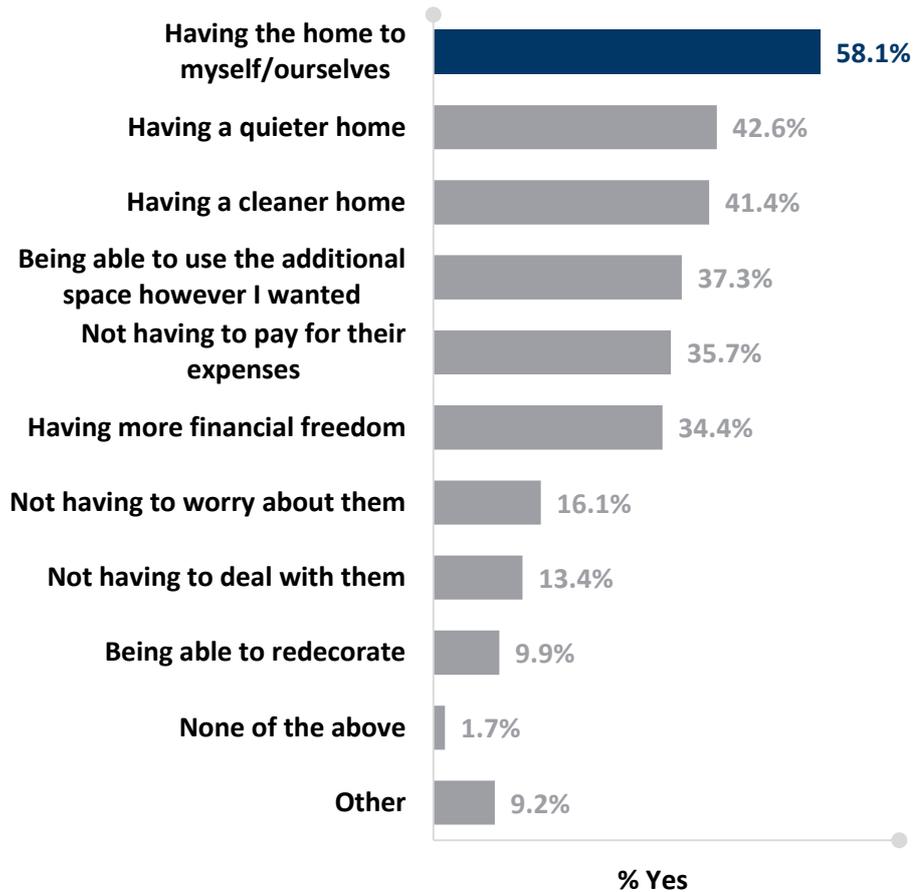
"I was sad that my "little" boy was gone, but he didn't move far away and I still saw him regularly so I realised I was sad for no reason. I also knew that it was an important step for him to become a responsible adult, which is ultimately what my job as a parent was." (Female, 51 years old, ACT)

"I was sad that she left but very happy she has found someone special to move in with. She also moved into a house she was buying. As time has gone on I can see how happy she is so that makes me happy." (Female, 51 years old, TAS)

"Not so stressed about her personal safety as she got older and wiser. Still sad and lonely for me personally as I miss her company, but very happy for her." (Female, 63 years old, QLD)

"Own life and direction and able to still have a good relationship." (Male, 60 years old, TAS)

What are the best things about your child/children moving out of home?



Source: CoreData - Empty Nester Survey (September 2018)

Question: What are the best things about your child/children moving out of home?

*Multiple answers allowed

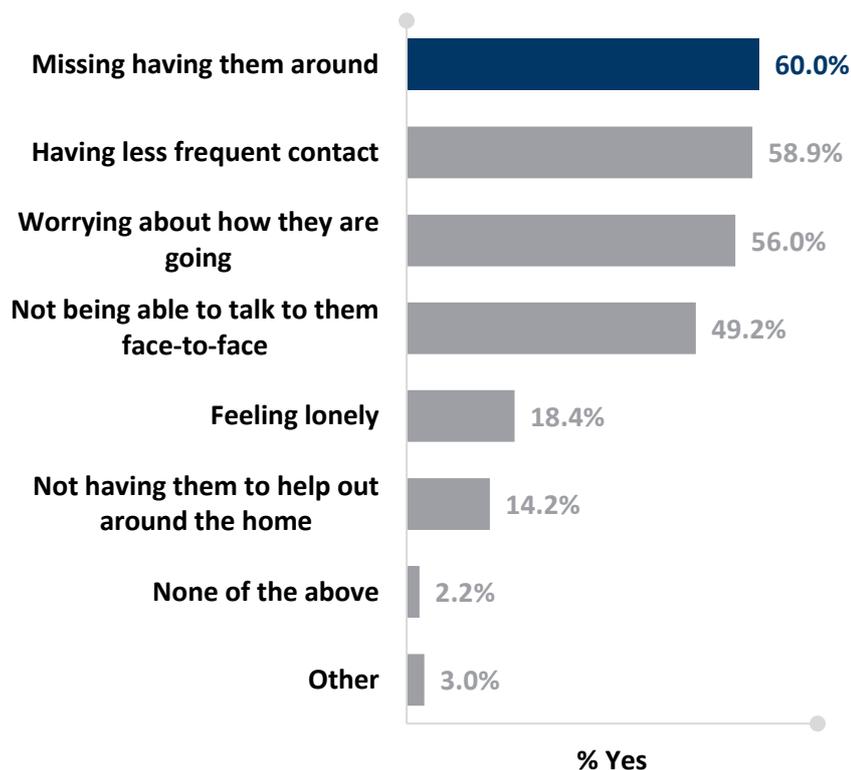
Many seniors say the best thing about their children moving out of home is having the home to themselves (58.1%), while more than two in five say it is having a quieter (42.6%) and cleaner (41.4%) home.

Similar proportions cite being able to use the additional space however they wanted (37.3%), not having to pay for their children’s expenses (35.7%) and having more financial freedom (34.4%) as the best outcomes of their children moving out of home.

For some seniors, having their children move out of home means not having to worry about them (16.1%) or not having to deal with them (13.4%).

Former empty nesters are more likely to say the best things about their children moving out of home are having a cleaner home (52.3% vs. 36.2%) and not having to pay for their expenses (42.7% vs. 32.4%).

What are the worst things about your child/children moving out of home?

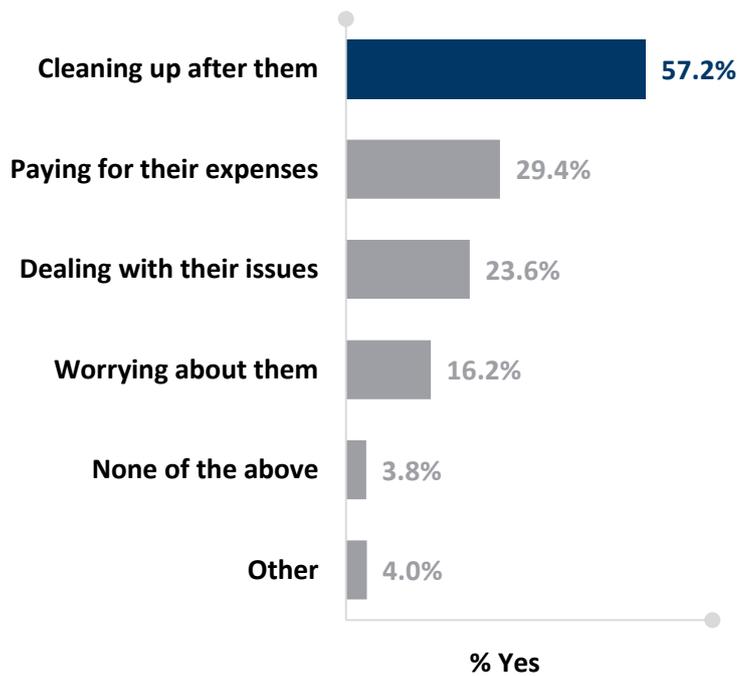


Source: CoreData - Empty Nester Survey (September 2018)
 Question: What are the worst things about your child/children moving out of home?
 *Multiple answers allowed

Similar proportions of seniors say the worst things about their children moving out of home are missing having them around the house (60.0%), having less frequent contact (58.9%) and worrying about how they are going (56.0%), while close to half (49.2%) say not being able to talk to their children face-to-face.

Almost one in five (18.4%) seniors say the worst thing about their children moving out is feeling lonely without them, while one in seven (14.2%) say it is not having them to help around the house.

What do/did you miss the least after your child/children moved out of home?

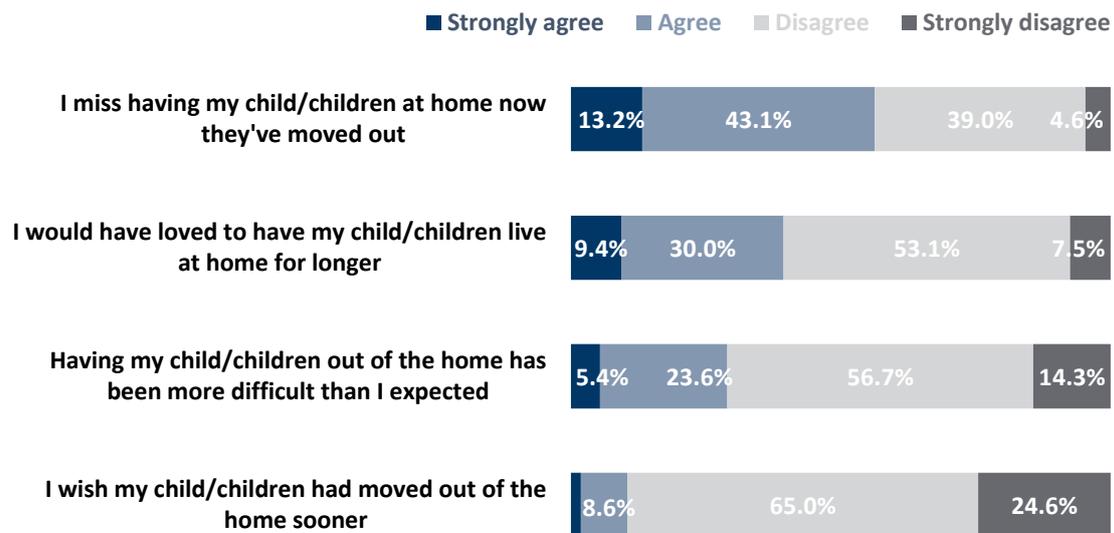


Source: CoreData - Empty Nester Survey (September 2018)
 Question: What do/did you miss the least after your child/children moved out of home?
 *Multiple answers allowed

Close to three-fifths (57.2%) of seniors say they miss or missed the least cleaning up after their children when they moved out of home, while close to three in 10 (29.4%) say they don't miss paying for their children's expenses. Other things they miss the least when their kids moved out of home include dealing with their issues (23.6%) and worrying about them (16.2%).

Former empty nesters are more likely to say the thing they miss the least is cleaning up after their children when they have moved out of home (66.5% vs. 52.8%).

How much do you agree with the following statements? (Current empty nesters only)



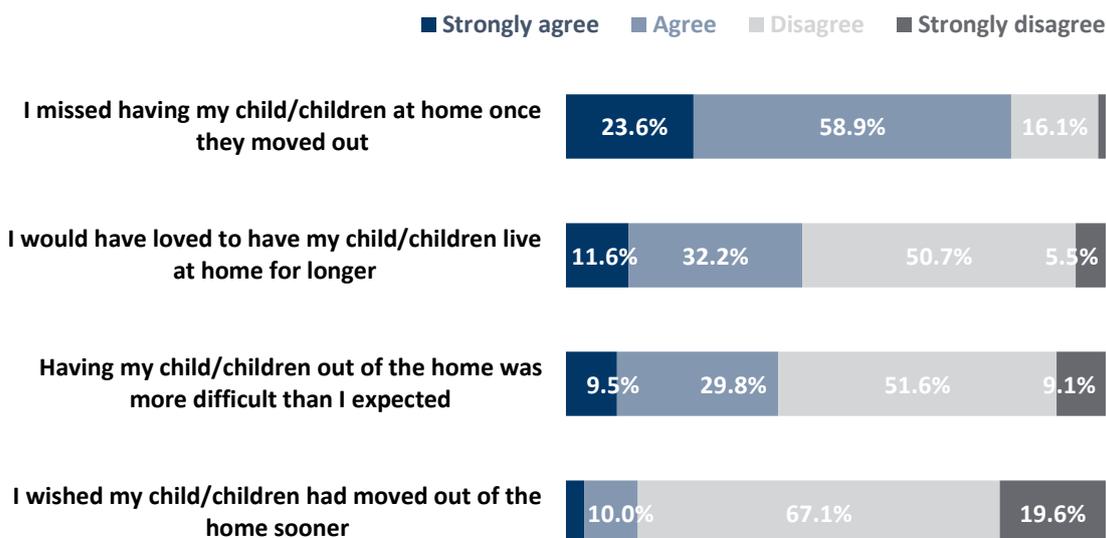
Source: CoreData - Empty Nester Survey (September 2018)

Question: How much do you agree with the following statements? (Current empty nesters only)

Close to three in five (56.3%) current empty nesters say they miss having their children at home now that they have moved out, while almost two-fifths (39.4%) would have loved to have their children live at home for longer.

Close to three in 10 (29.0%) current empty nesters admit having their children out of home has been more difficult than they expected. However, one in 10 (10.5%) wish their children had moved out of home sooner.

How much do you agree with the following statements? (Former empty nesters only)



Source: CoreData - Empty Nester Survey (September 2018)

Question: How much do you agree with the following statements? (Former empty nesters only)

The vast majority (82.5%) of former empty nesters say they have missed having their children at home once they have moved out, while similar proportions say they would have loved to have their children live at home for longer (43.8%) and having their children out of home was more difficult than they expected (39.3%).

However, more than one in eight (13.3%) say they wished their children had moved out of the family home sooner.

IMPACT ON RELATIONSHIPS

- Although many seniors say their child or children moving out had little to no impact on their relationship with their partner, some say their relationships have improved.
- They attribute this improvement to having more time to spend with each other, more focus on improving the relationship as well as having more energy to do things.
- A very minor portion of seniors say their relationship with their partner have worsened, with some leading to separation.
- Top reasons for separating include losing interest in the relationship and no longer having enough in common and telling their child/children about it have been the most difficult aspect.

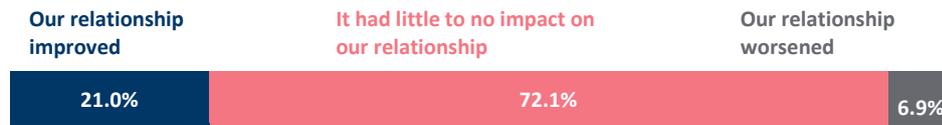
How was your relationship with your partner impacted after your child/children first moved out of home?

Why did your relationship with your partner improve?

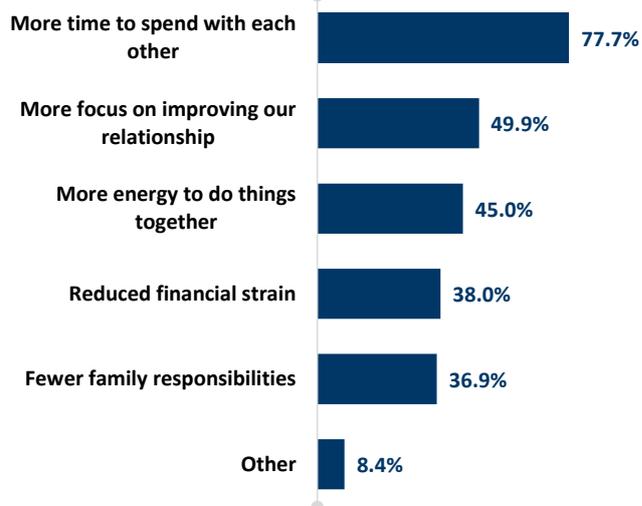
After your child/children first moved out of home, did you ...?

What was the best part of the improved relationship?

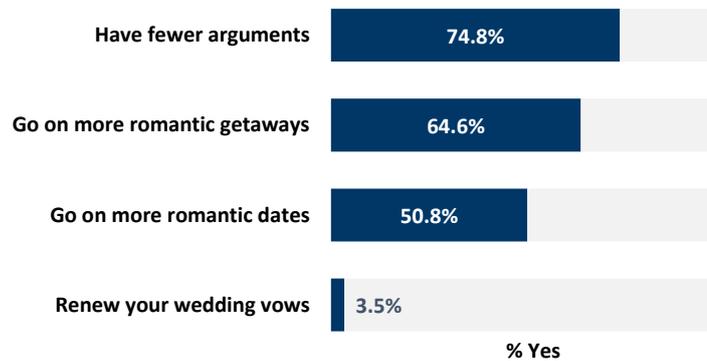
How was your relationship with your partner impacted after your child/children first moved out of home?



Why did your relationship with your partner improve?



After your child/children first moved out of home, did you ...?



Source: CoreData - Empty Nester Survey (September 2018)

Question: How was your relationship with your partner impacted after your child/children first moved out of home? Why did your relationship with your partner improve? After your child/children first moved out of home, did you ...?

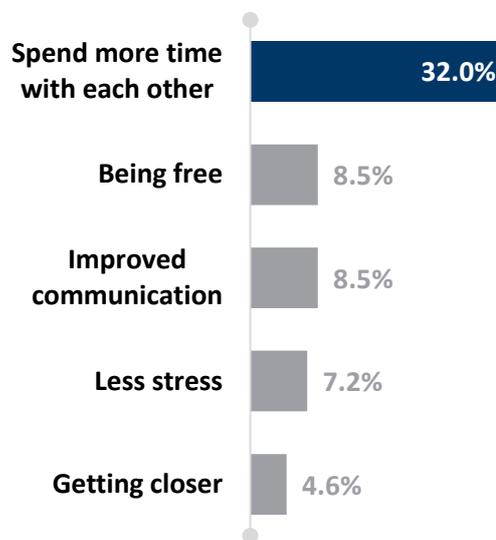
Although many seniors (72.1%) say their children first moved out had little to no impact on their relationship with their partner, one in five (21.0%) say their relationship improved.

Among seniors who say their relationship with their partners improved, close to four in five (77.7%) say they had more time to spend with each other while close to half say they had more focus on improving their relationship (49.9%) and more energy to do things (45.0%).

Seniors also attribute the improvement of their relationship with their partners to reduced financial strain (38.0%) and fewer family responsibilities (36.9%).

Among seniors who say their relationship with their partners improved, the large majority (74.8%) of seniors say they had fewer arguments with their partners. Most also say they went on more romantic getaways (64.6%) and more romantic dates (50.8%).

Current empty nesters are more likely to say they had fewer arguments with their partners (79.1% vs. 66.2%) and went on more romantic getaways (69.5% vs. 55.3%) after their children first moved out home.



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What was the best part of the improved relationship?
 *Top 5 responses only

"Becoming a couple again, remembering how good it was to be in each other's company once again with no real responsibilities of when we had the children. Just enjoying each other." (Female, 65 years old, NSW)

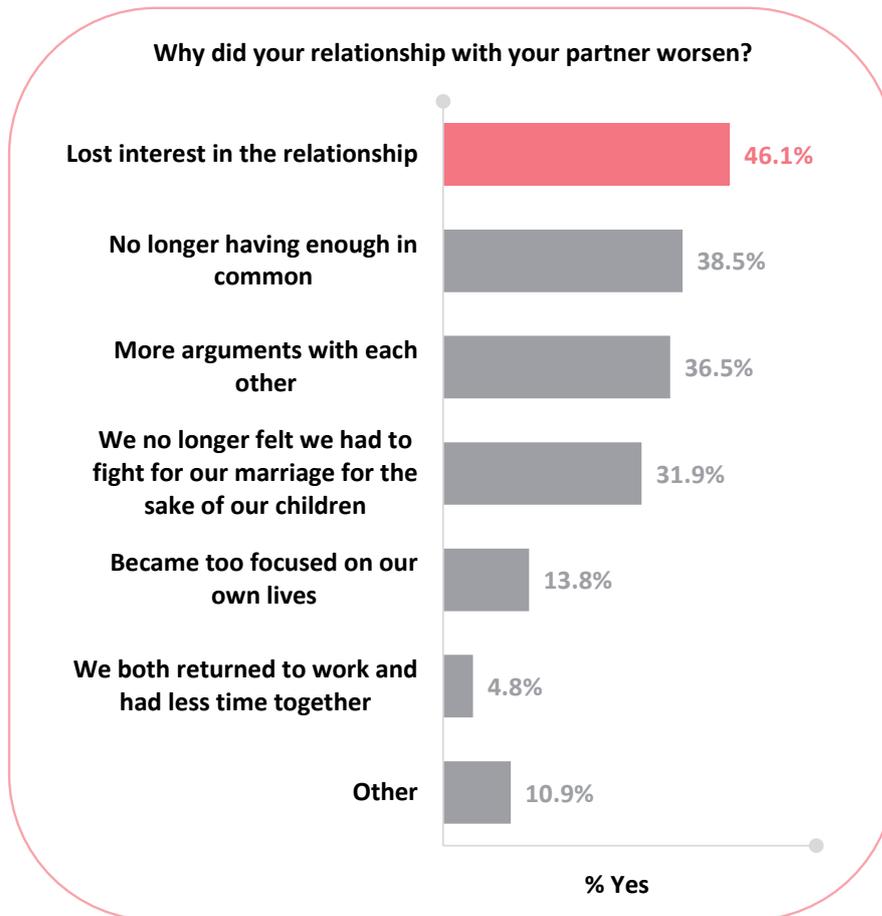
"Being able to travel and not worry about the home when we weren't there!" (Female, 64 years old, WA)

"Better communication, more time to spend on activities together." (Female, 61 years old, VIC)

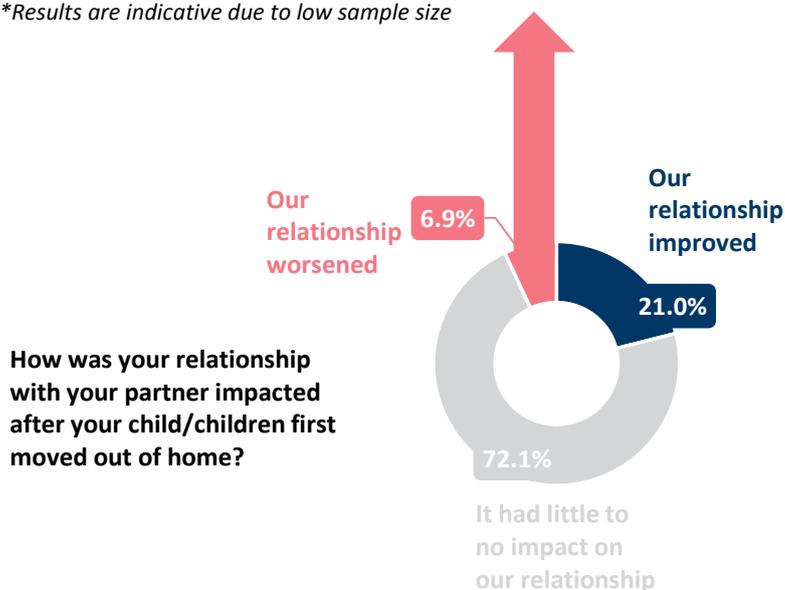
"Eating what we like, when we like. Playing unfashionable music. Getting tipsy sometimes." (Female, 79 years old, QLD)

"Having the freedom to do what we wanted, when we wanted." (Female, 68 years old, TAS)

How was your relationship with your partner impacted after your child/children first moved out of home? Why did your relationship with your partner worsen?

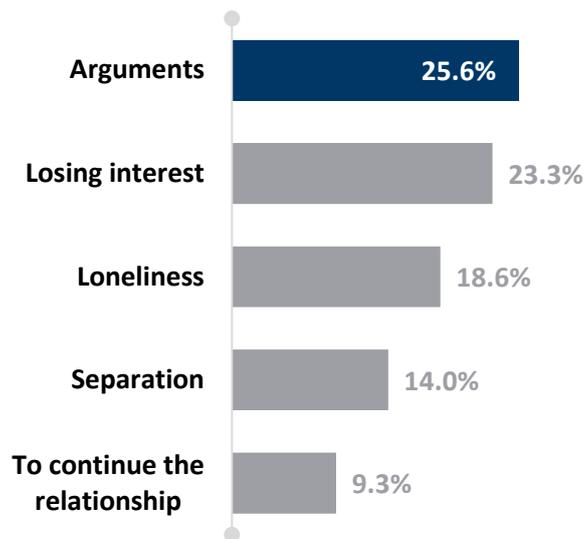


*Multiple answers allowed
 *Results are indicative due to low sample size



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Why did your relationship with your partner worsen? How was your relationship with your partner impacted after your child/children first moved out of home?

What was the worst part of the increasingly difficult relationship?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What was the worst part of the increasingly difficult relationship?
 *Top 5 responses only

Although some seniors say their relationship with their partner improved after their children first moved out, a very minor portion admit their relationship with their partner worsened (6.9%).

Among seniors who say their relationship with their partners worsened, top reasons include losing interest in the relationship, no longer having enough in common and more arguments with each other.

Arguments, loss of interest and loneliness are some of the worst parts of the increasingly difficult relationship according to seniors whose relationship worsened.

"Husband only had his own self interests at heart. Certainly not the children or his wife." (Female, 64 years old, QLD)

"I thought we would have more time to spend together but he wasn't interested" (Female, 53 years old, QLD)

"My partner wanted my son to move out, as he felt he was old enough to do this, also my son annoyed him he said. My partner is not my son's father, so there was always conflict, which upset me a lot! I wanted my partner to leave the home, but he wouldn't!" (Female, 58 years old, WA)

"No-one else in the house to communicate, relate with, so the problem was more obvious." (Female, 60 years old, TAS)

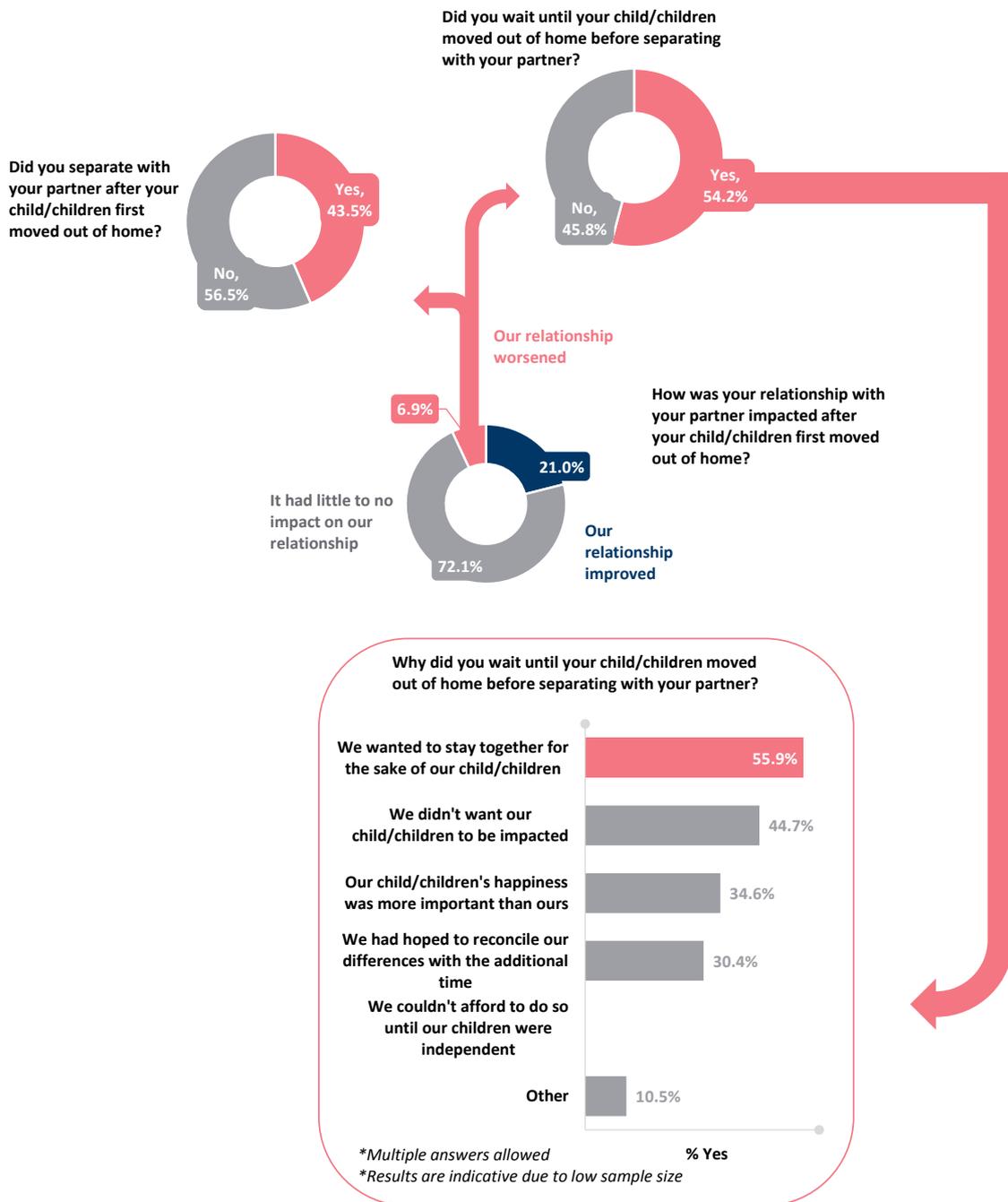
"Wanting to end it but not being brave enough to take that step, and worrying how the children would react if the relationship did end." (Female, 54 years old, VIC)

How was your relationship with your partner impacted after your child/children first moved out of home?

Did you separate with your partner after your child/children first moved out of home?

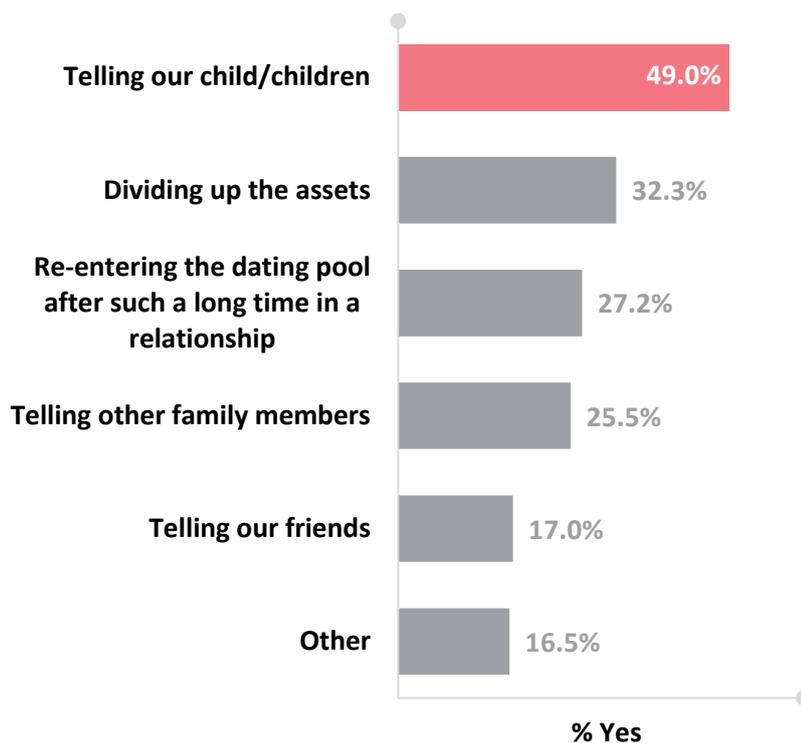
Did you wait until your child/children moved out of home before separating with your partner?

Why did you wait until your child/children moved out of home before separating with your partner?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How was your relationship with your partner impacted after your child/children first moved out of home? Did you separate with your partner after your child/children first moved out of home? Did you wait until your child/children moved out of home before separating with your partner? Why did you wait until your child/children moved out of home before separating with your partner?

What were the most difficult aspects about separating with your partner?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What were the most difficult aspects about separating with your partner?
 *Multiple answers allowed
 *Results are indicative due to low sample size

Among seniors who say their relationship with their partners worsened, more than two in five (43.5%) say they separated with their partner after their children first moved out of home. Seniors who have separated with their partner say telling their children, dividing up the assets and re-entering the dating pool have been the most difficult aspects about the separation.

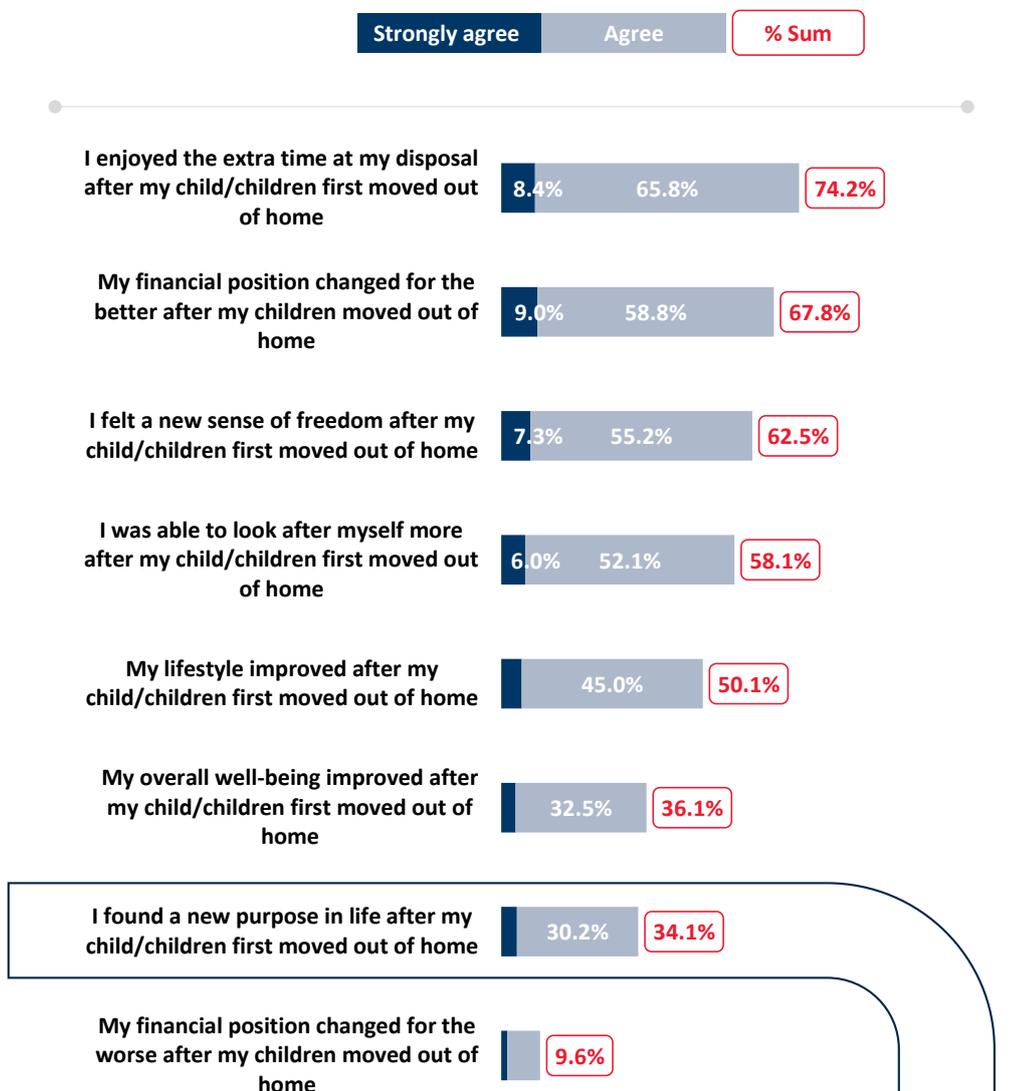
Of those who have separated from their partner, more than half (54.2%) say they waited until their children moved out of home and saying primarily they wanted to stay together for the sake of their children.

IMPACT ON LIFESTYLE

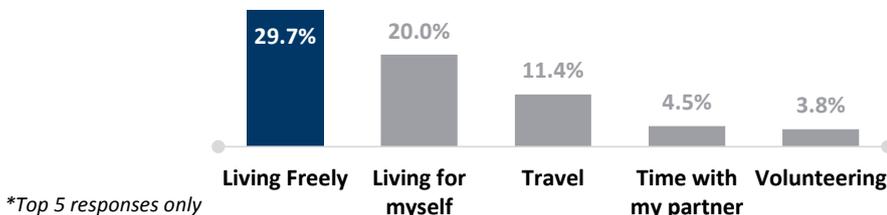
- Most seniors say they enjoyed the extra time at their disposal, their financial position changed for the better and have felt a new sense of freedom after their child/children first moved out of home.
- Seniors have also taken up new hobbies, participated in more sports or exercise and have made more new friends after their child/children first moved out of home.
- Travel habits have changed for many seniors after their children first moved out of home, saying they have travelled more frequently, for longer periods and on a budget more regularly.
- In terms of location however, international destinations own a marginal edge over domestic ones.

How much do you agree with the following statements?
 What did your new purpose in life look like?

How much do you agree with the following statements?



What did your new purpose in life look like?



Source: CoreData - Empty Nester Survey (September 2018)

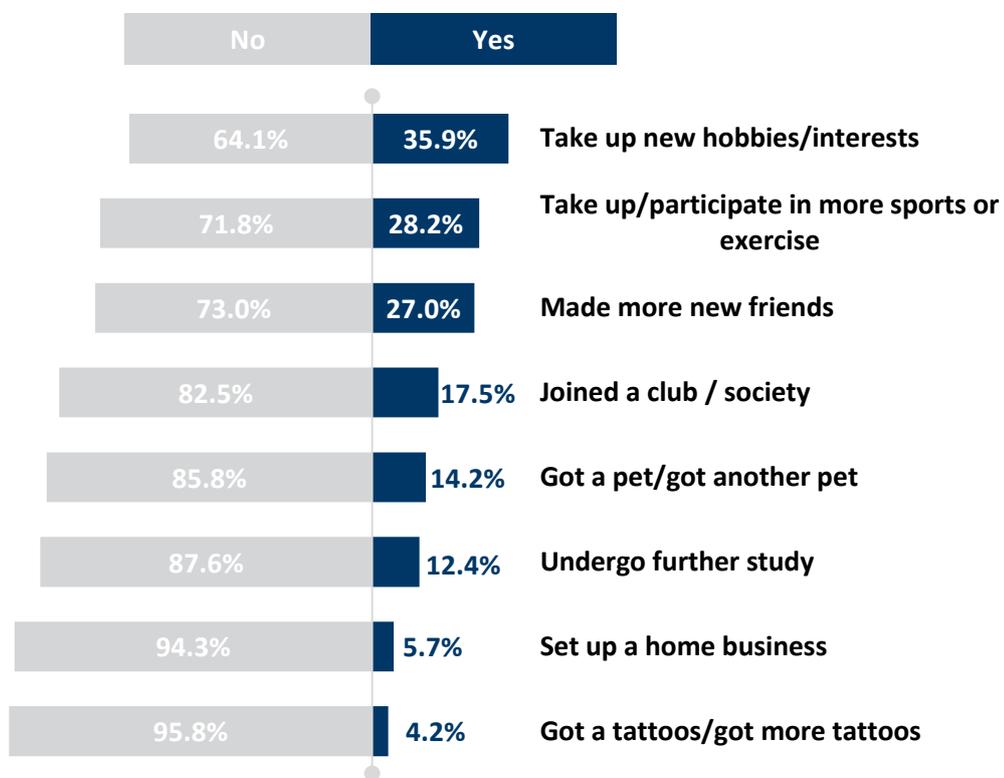
Question: How much do you agree with the following statements? What did your new purpose in life look like?

The large majority (74.2%) of seniors say they enjoyed the extra time at their disposal, while similar portions say their financial position changed for the better (67.8%) and have felt a new sense of freedom (62.5%) after their children first moved out of home.

Seniors also say they were able to look after themselves more (58.1%) and feel their lifestyle (50.1%) and overall well-being (36.1%) improved. However, less than one in 10 (9.6%) seniors say their financial position changed for the worse after their children moved out of home.

More than a third (34.1%) say they found a new purpose in life after their child/children first moved out of home. Seniors who have found a new purpose describe this as living more freely and for themselves and getting to travel more.

After your child/children first moved out of home, did you ...?

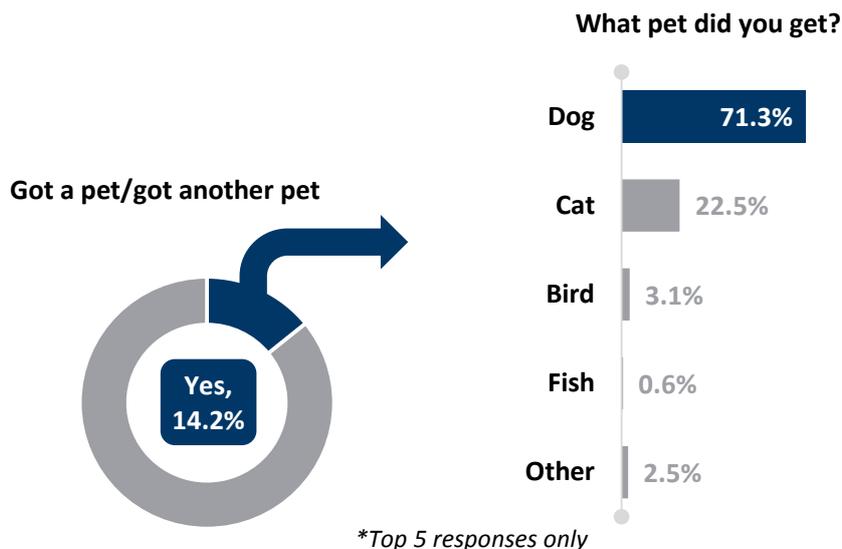


Source: CoreData - Empty Nester Survey (September 2018)
 Question: After your child/children first moved out of home, did you ...?

More than a third (35.9%) of seniors have taken up new hobbies or interests after their children first moved out. Similar proportions say they have participated in more sports or exercise (28.2%) and have made more new friends (27.0%).

One in seven (14.2%) seniors say they have gotten pets or more pets, while one in eight (12.4%) say they underwent further study.

What pet did you get?

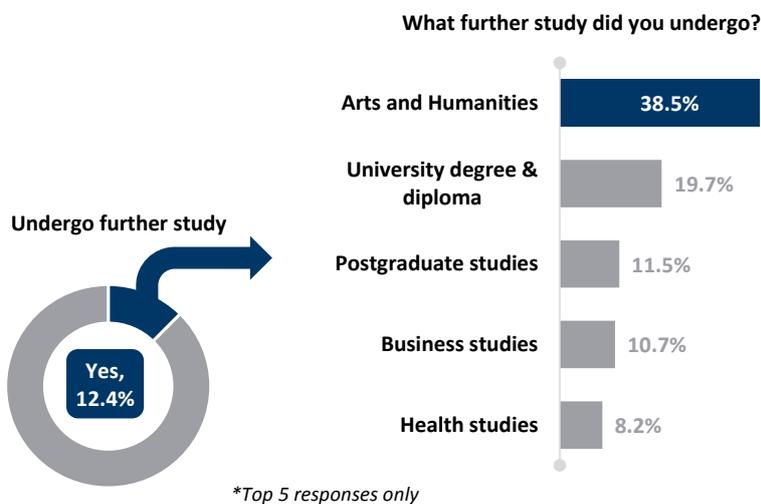


Source: CoreData - Empty Nester Survey (September 2018)

Question: After your first child/children first moved out of home, did you...? What pet did you get?

Dogs and cats are the most popular animals for seniors who have gotten pets after their children moved out of home.

What further study did you undergo?

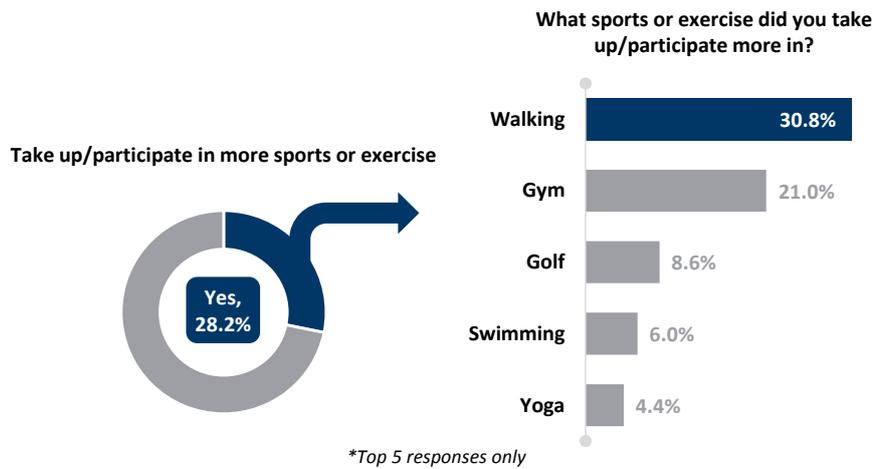


Source: CoreData - Empty Nester Survey (September 2018)

Question: After your first child/children first moved out of home, did you...? What further study did you undergo?

Arts and Humanities courses and generally just to get a university degree or diploma are the top picks for seniors who have decided to undergo further study.

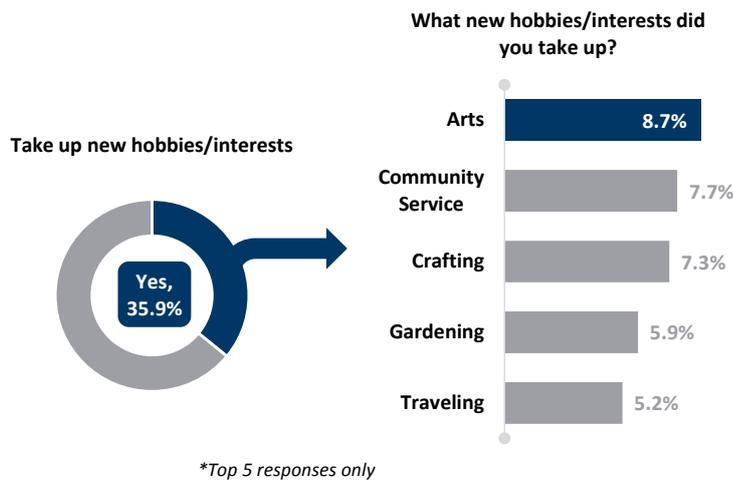
What sports or exercise did you take up/participate more in?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: After your first child/children first moved out of home, did you...? What sports or exercise did you take up/participate more in?

Walking, going to the gym and golfing are the most popular sport or exercise seniors participated in.

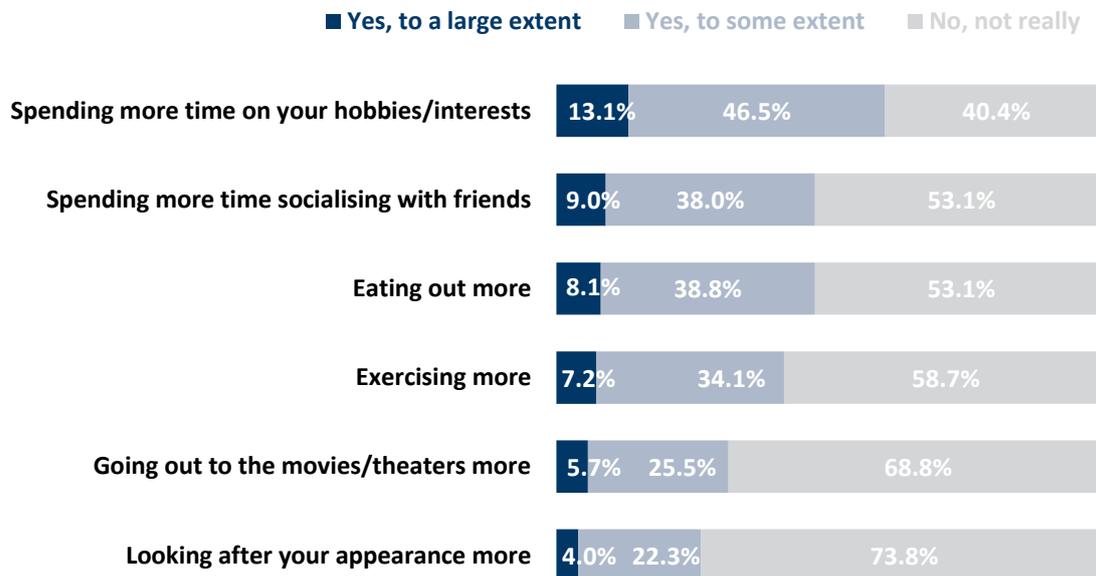
What new hobbies/interests did you take up?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: After your first child/children first moved out of home, did you...? What new hobbies/interests did you take up?

Arts and crafts and community service are the top new hobbies or interests seniors have taken up after their children have moved out of home, along with gardening and travelling.

After your child/children first moved out of home, did you feel you were ...?



Source: CoreData - Empty Nester Survey (September 2018)

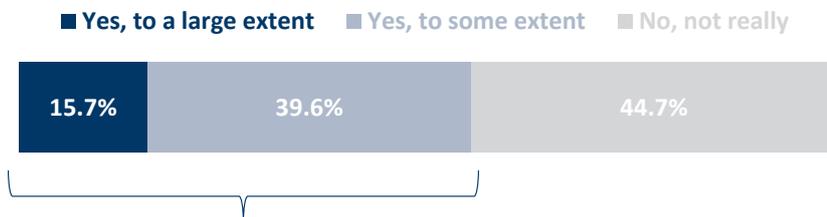
Question: After your child/children first moved out of home, did you feel you were ...?

Almost three in five (59.6%) seniors say they were spending more time on their hobbies/interests after their children left home. Similar proportions say they were spending more time socialising with friends (47.0%), eating out (46.9%) and exercising more (41.3%).

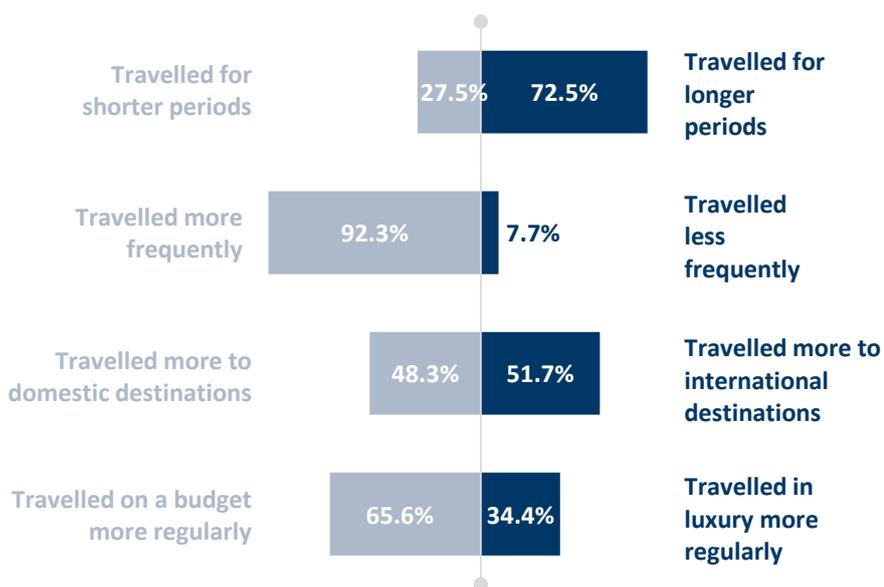
Close to a third (31.2%) say they have been going out to the movies more, while more than a quarter (26.3%) say they have been looking after their appearance more after their children have moved out of home.

Did your travel habits change after your child/children first moved out of home?
 How did your travel habits change?
 How else did your travel habits change?

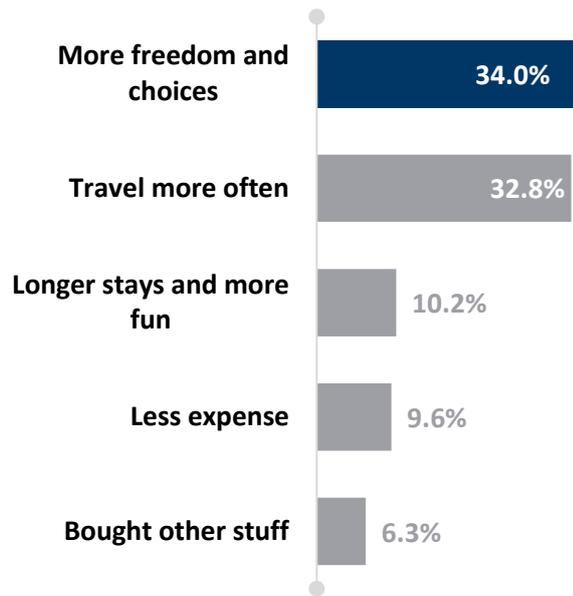
Did your travel habits change after your child/children first moved out of home?



How did your travel habits change?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your travel habits change after your child/children first moved out of home?
 How did your travel habits change?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How else did your travel habits change?
 *Top 5 responses only

More than half (55.3%) of seniors say their travel habits have changed after their children first moved out of home. Of these, the overwhelming majority (92.3%) say they have travelled more frequently, while close to three-fourths (72.5%) say they have travelled for longer periods rather than for shorter periods.

Close to two-thirds (65.6%) say they have travelled on a budget more regularly as opposed to in luxury. However, seniors are on the fence in terms of location with 51.7% saying they have travelled more to international destinations while 48.3% have travelled more to domestic destinations.

Other ways seniors say their travel habits have changed include having more freedom and choice, getting to travel more often and having more fun and staying longer.

"Nothing really changed when last of my children left home except travelled more and for longer due to not having to be home for them at a certain time." (Female, 63 years old, QLD)

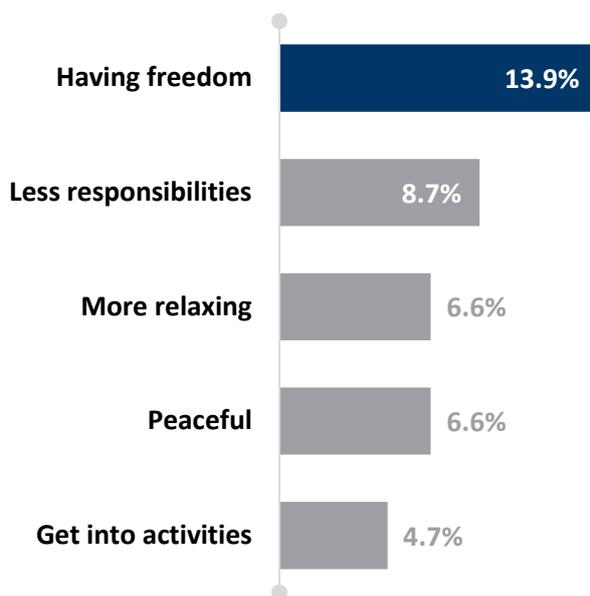
"Only our animal pets restricted our travelling away from home. With children at home they were there to take care of pets when we were away." (Male, 71 years old, TAS)

"Saving more money to be able to go on trips away" (Female, 56 years old, WA)

"Spent time visiting our boys and their partners and their children." (Male, 70 years old, QLD)

"Travelled independently without someone continually telling me what to do, what to wear, what to say. My courage was always there and my ability to make decisions without continually trying to please someone else imbalanced mind was a relief." (Female, 64 years old, QLD)

What other lifestyle changes did you experience after your child/children first moved out of home?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What other lifestyle changes did you experience after your child/children first moved out of home?
 *Top 5 responses only

Having more freedom, less responsibilities and more time for relaxation are just some of the other lifestyle changes seniors have experienced after their children first moved out of home.

"I was already working full time, caring for my dementing husband and frequently travelling to Sydney to visit my frail mum plus volunteering with a community group or two. If anything, I had less support for caring for my dementing husband/father." (Female, 65 years old, NSW)

"Eating out at places WE choose, sleeping in if we want, meal times when WE want them and eating foods WE like. Also, we do spur of the moment things e.g. a day trip if the weather is good." (Female, 66 years old, NSW)

"Meals...I had to cook less and found this difficult at first, adjusting to the amount of food to cook for our evening meal. As I enjoyed trying out different recipes I found there was a lot of 'left-overs' which, although I did freeze many, it got to the stage that I just gave up trying out recipes." (Female, 69 years old, QLD)

"I think laundry was the biggest change. I was a new widow when this was happening and my recollection of this time is very scant, I had lost my best friend and I was in a "fug"" (Female, 78 years old, WA)

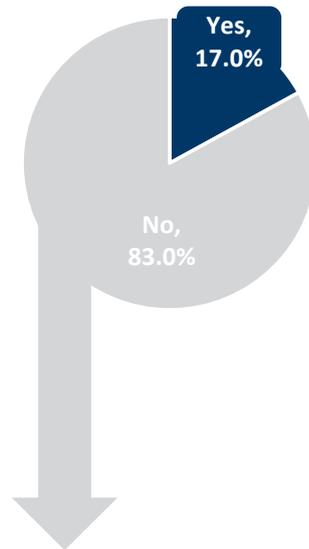
"Missing her around the house 24/7 but no change to my lifestyle really because I was still running my own business; entertaining friends; enjoying her company a lot; enjoying her sleep overs a lot; discussing her and my business and workshopping ideas; and new concepts in both our lives and work. Maybe less laundry!" (Female, 65 years old, TAS)

FINANCIAL IMPACT

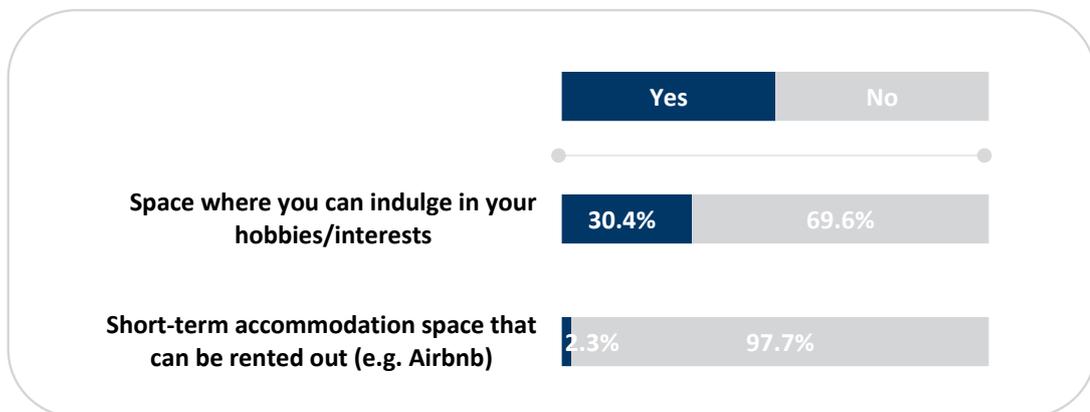
- The vast majority of seniors have stayed in their property after their children first moved out of home, with some of them turning their children's rooms into space where they can indulge in their hobbies or interests.
- Among seniors who turned their children's rooms into space where they can indulge their hobbies/interests, these include arts and crafts or converting the space into an office or media room.
- Some seniors say they gained financial benefit from using the space to indulge their hobbies/interests, earning an average of \$2,584 in the last 12 months.
- Across Australia and including all those who have turned their children's rooms into space for short-term accommodation or for their hobbies/interests, the average earnings add up to \$1,117,619,132 annually.
- Most seniors say they had more disposable income after their children first moved out of home, while a good number spent more money on themselves and felt less guilty about doing it.

Did you move to a smaller property after your child/children first moved out of home?
 Did you turn your child/children's old room(s) into ...?
 How else did you use the extra space in your home after your child/children first moved out of home?

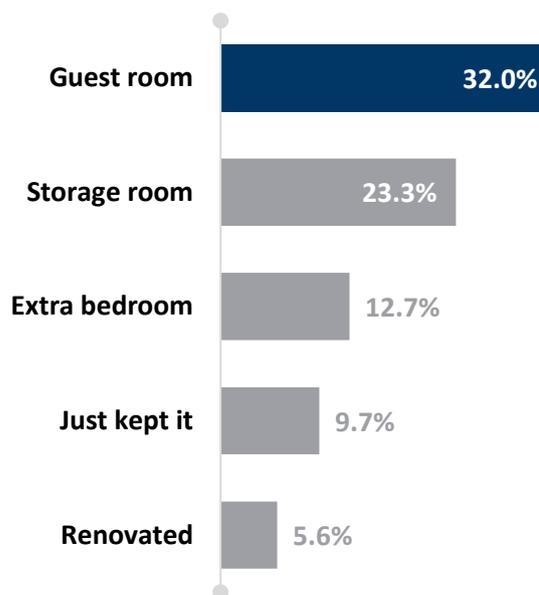
Did you move to a smaller property after your child/children first moved out of home?



Did you turn your child/children's old room(s) into ...?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did you move to a smaller property after your child/children first moved out of home?
 Did you turn your child/children's old room(s) into ...?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How else did you use the extra space in your home after your child/children first moved out of home?
 *Top 5 responses only

More than one in six (17.0%) seniors say they moved to a smaller property after their children first moved out of home, while the remaining portion (83.0%) state otherwise.

Among those who stayed in their property after their children first moved out, three in 10 (30.4%) seniors say they turned their children’s rooms into space where they can indulge in their hobbies or interests while a very small portion say they converted the rooms into short-term accommodation space that can be rented out.

Seniors also say they turned the extra space in their home after their children first moved out into guest and storage rooms.

"Just redecorated, more so got rid of a lot of stuff that wasn't being used, turned one room into office /toy room. Yes, have grandchildren now." (Female, 53 years old, QLD)

"Extended office type area in bedroom" (Female, 70 years old, TAS)

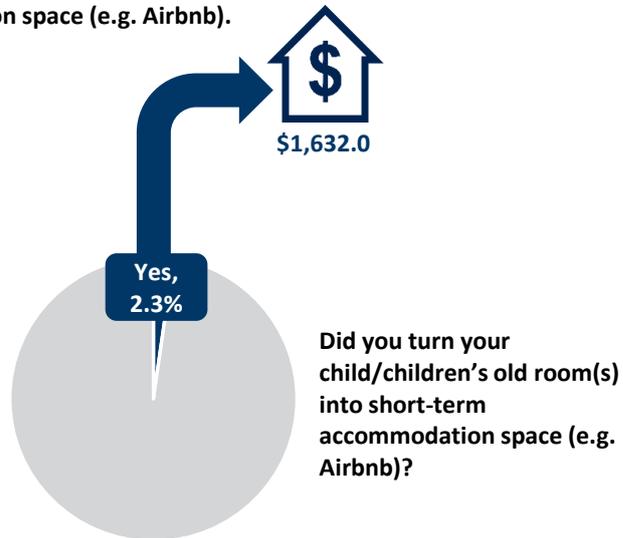
"Larger spare bedroom, better for visitors." (Male, 66 years old, TAS)

"Made it into a card room for my amazing wife" (Male, 76 years old, SD)

"Used for additional storage of items that could not be accommodated in normal places." (Male, 73 years old, QLD)

Did you turn your child/children’s old room(s) into ...?
 Please estimate the amount you earned in the last 12 months from renting out your child/children’s old room(s) as short-term accommodation space (e.g. Airbnb).

Please estimate the amount you earned in the last 12 months from renting out your child/children’s old room(s) as short-term accommodation space (e.g. Airbnb).



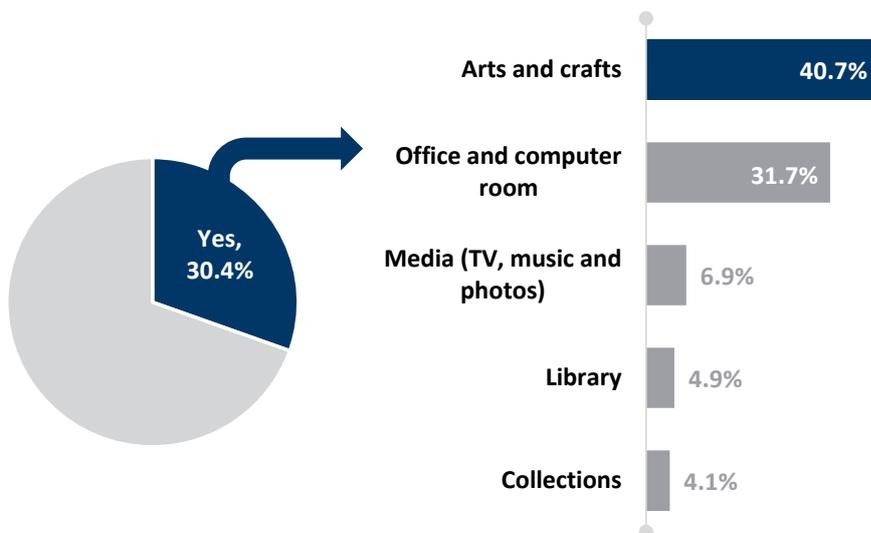
Source: CoreData - Empty Nester Survey (September 2018)

Question: Did you turn your child/children’s old room(s) into ...? Please estimate the amount you earned in the last 12 months from renting out your child/children’s old room(s) as short-term accommodation space (e.g. Airbnb).

*Results are indicative due to low sample size

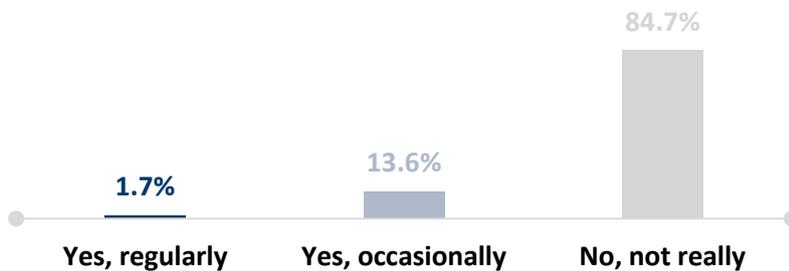
Among seniors who turned their children’s rooms into short-term accommodation space that can be rented out, they have earned an average of \$1,632 in the last 12 months.

Did you turn your child/children's old room(s) into ...?
 What hobbies/interests did you use the space for?



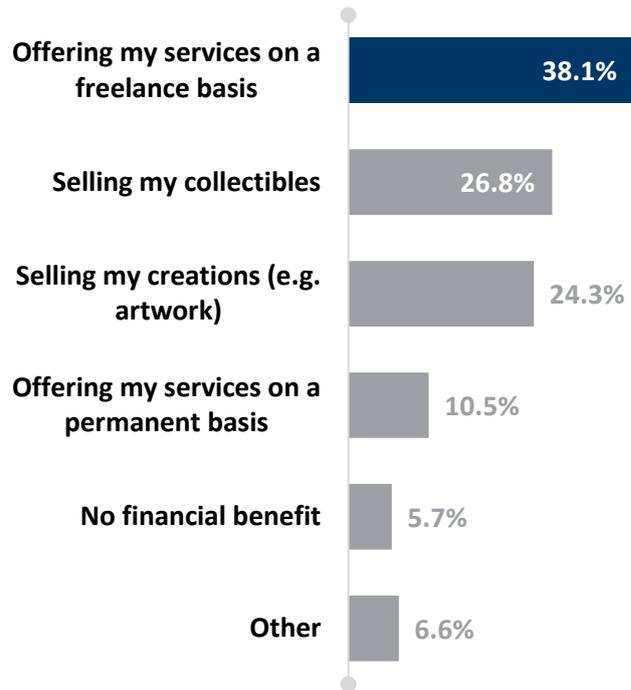
Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did you turn your child/children's old room(s) into ...?
 What hobbies/interests did you use the space for?

Did you gain any financial benefit from using the space to indulge in your hobbies/interests?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did you gain any financial benefit from using the space to indulge in your hobbies/interests?

How did you gain financial benefit from using the space to indulge in your hobbies/interests?



Source: CoreData - Empty Nester Survey (September 2018)

Question: How did you gain financial benefit from using the space to indulge in your hobbies/interests?

*Multiple answers allowed

Please estimate the amount you earned in the last 12 months from using your child/children’s old room(s) to indulge in your hobbies/interests.



\$2,583.7

Source: CoreData - Empty Nester Survey (September 2018)

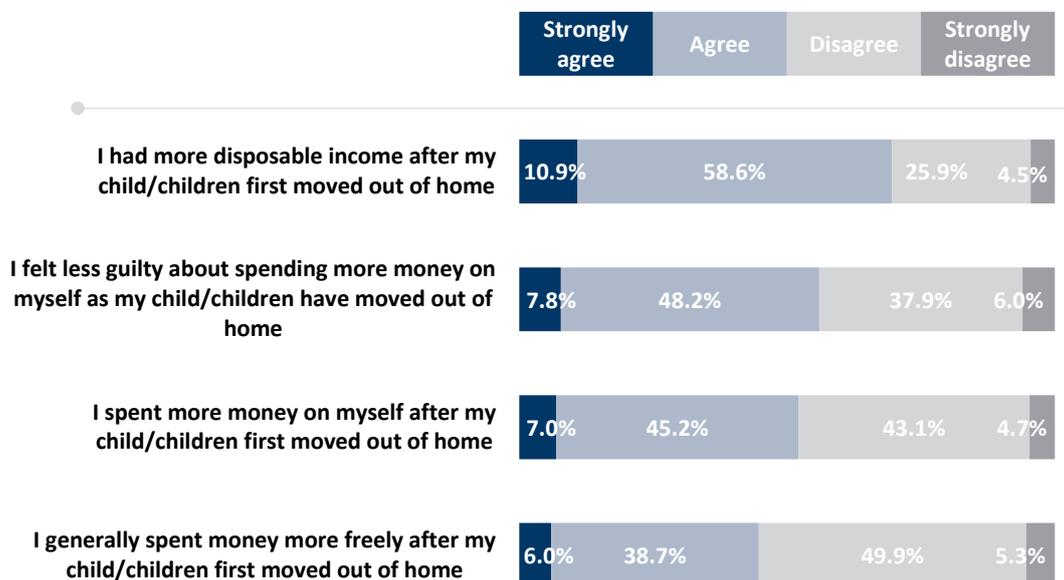
Question: Please estimate the amount you earned in the last 12 months from using your child/children’s old room(s) to indulge in your hobbies/interests.

Among seniors who turned their children’s rooms into space where they can indulge their hobbies/interests, these include arts and crafts or converting the space into an office or media room.

More than one in seven (15.3%) say they gained financial benefit from using the space to indulge in their hobbies/interests, primarily through offering their services on a freelance basis and selling their collectibles and creations. Seniors say they earned an average of \$2,584 in the last 12 months from indulging in their hobbies/interests.

Across Australia and including all those who have turned their children’s rooms into space for short-term accommodation or for their hobbies/interests, the average earnings add up to \$1,117,619,132 annually.

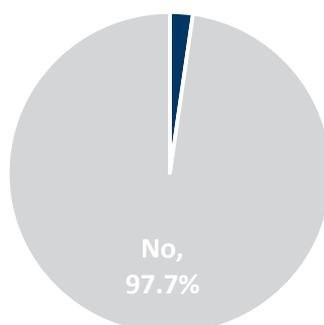
How much do you agree with the following statements?



Source: CoreData - Empty Nester Survey (September 2018)
Question: How much do you agree with the following statements?

Close to seven in 10 (69.5%) seniors say they had more disposable income after their children first moved out of home, while similar proportions say they spent more money on themselves (52.2%) and felt less guilty about it (56.0%). More than two in five (44.7%) say they generally spent money more freely after their children first moved out.

Did you move your elderly parents into your family home after your child/children first moved out?



Source: CoreData - Empty Nester Survey (September 2018)
Question: Did you move your elderly parents into your family home after your child/children first moved out?

The overwhelming majority (97.7%) of seniors say they did not move their elderly parents into their family home after their children first moved out.

IMPACT ON HOLIDAY PERIODS

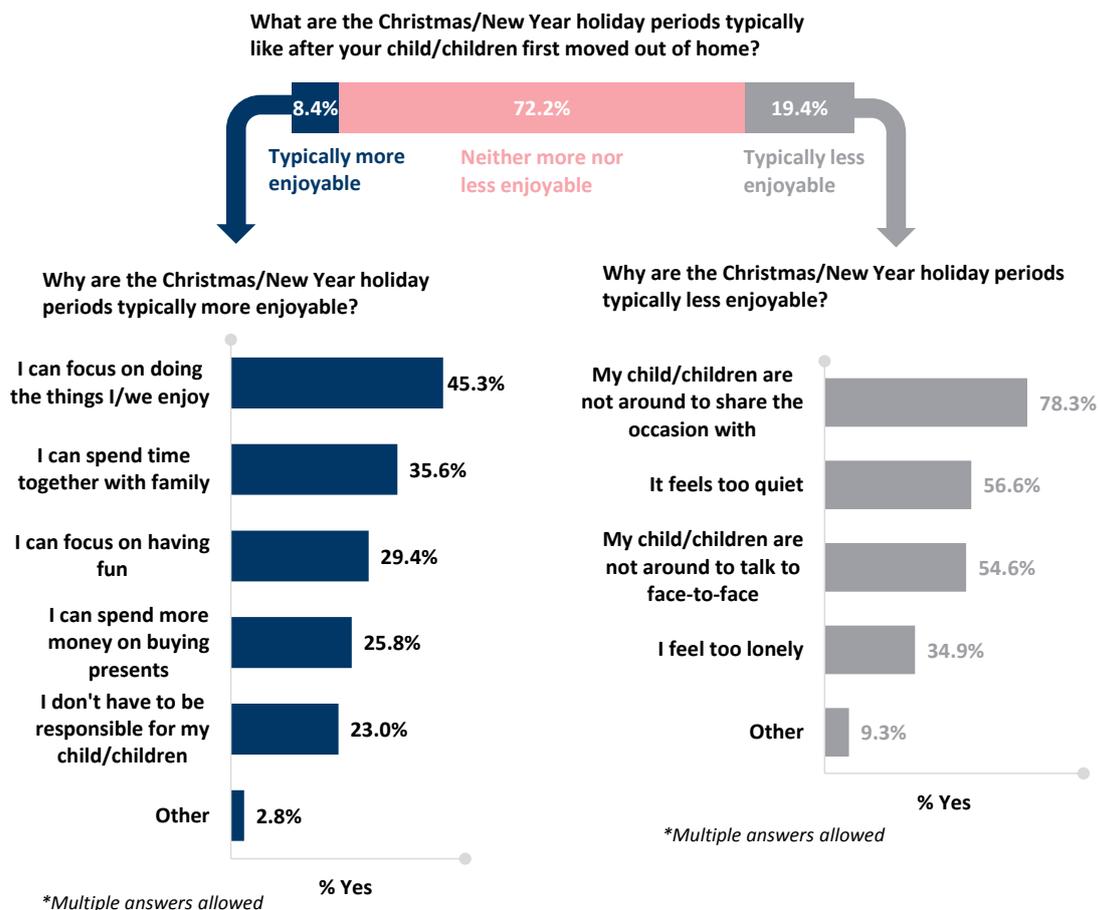
- Although most seniors say Christmas/New Year holiday periods are neither more nor less enjoyable after their children first moved out, some admit these are typically less enjoyable, pointing to the fact their children are not around to share the occasion with.
- However, the majority of seniors say their children typically visit them during these holiday periods, bringing with them their partners and children and often than not staying at home for one to two nights.
- Delight and gratitude are the most prevalent feelings for seniors whenever their children visit them and stay with them for the holidays.
- Most seniors believe that children who have moved out of home should visit their parents during the Christmas/New Year holiday periods although some also it is more common these days for children to not visit their parents during the holidays.

For current empty nesters

What are the Christmas/New Year holiday periods typically like after your child/children first moved out of home?

Why are the Christmas/New Year holiday periods typically more enjoyable?

Why are the Christmas/New Year holiday periods typically less enjoyable?



Source: CoreData - Empty Nester Survey (September 2018)

Question: What are the Christmas/New Year holiday periods typically like after your child/children first moved out of home?

Why are the Christmas/New Year holiday periods typically more enjoyable?

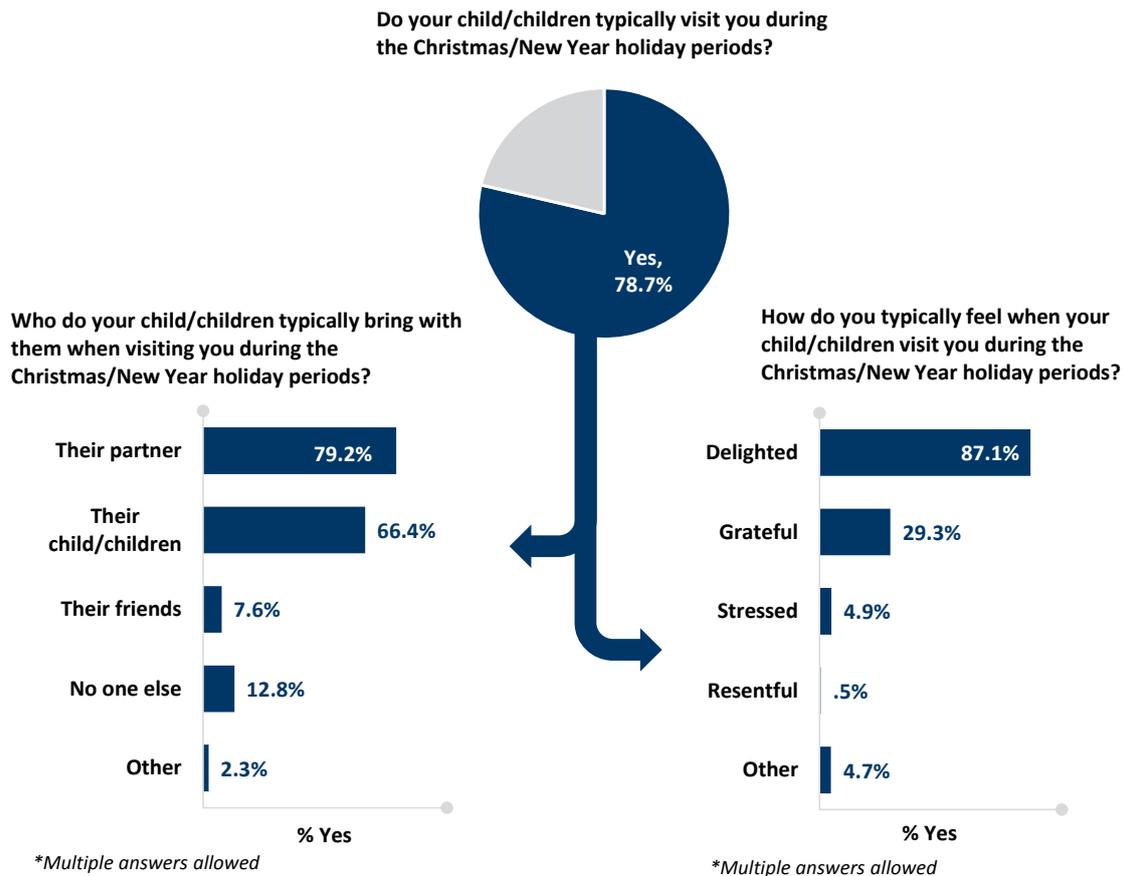
Why are the Christmas/New Year holiday periods typically less enjoyable?

Although the large majority of current empty nesters say holiday periods such as Christmas/New Year are neither more nor less enjoyable after their children first moved out of home, close to one in five (19.4%) say holiday periods are typically less enjoyable while almost one in 10 (8.4%) say these have been typically more enjoyable.

Among current empty nesters who say holiday periods are typically more enjoyable after their children moved out, close to half (45.3%) say they can now focus on doing the things they enjoy. They also cite spending time together with family, focusing on having fun and spending more money on buying presents as reasons behind the holiday periods being more enjoyable.

Among current empty nesters who say holiday periods are typically less enjoyable after their children moved out, the large majority (78.3%) attribute this to their children who are not around to share the occasion with, while more than half (54.6%) point to not able to talk to their children face-to-face. They also enjoy the holiday periods less due to the occasion feeling too quiet (56.6%) and they are also feeling too lonely (34.9%).

Do your child/children typically visit you during the Christmas/New Year holiday periods?
 Who do your child/children typically bring with them when visiting you during the Christmas/New Year holiday periods?
 How do you typically feel when your child/children visit you during the Christmas/New Year holiday periods?



Source: CoreData - Empty Nester Survey (September 2018)

Question: Do your child/children typically visit you during the Christmas/New Year holiday periods?

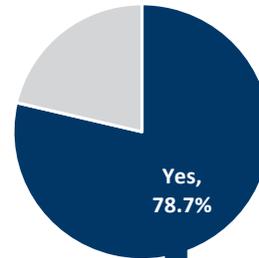
Who do your child/children typically bring with them when visiting you during the Christmas/New Year holiday periods?

How do you typically feel when your child/children visit you during the Christmas/New Year holiday periods?

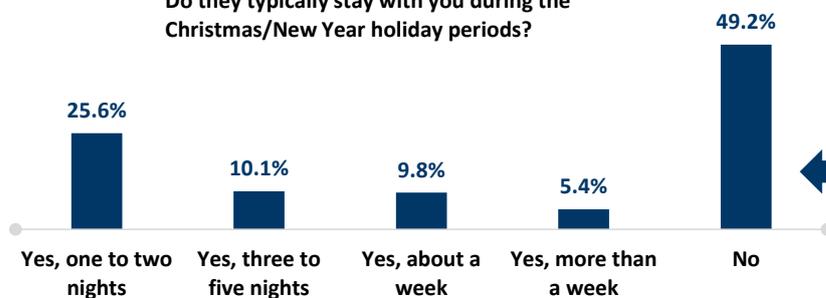
The large majority (78.7%) of current empty nesters say their children typically visit them during the Christmas/New Year holiday periods, bringing with them their partner (79.2%) and child/children (66.4%) to visit. Close to nine in 10 (87.1%) say they typically feel delighted when their children visit them for the holidays while almost three in 10 (29.3%) feel grateful.

Do your child/children typically visit you during the Christmas/New Year holiday periods?
 Do they typically stay with you during the Christmas/New Year holiday periods?
 How do you typically feel when your child/children stay with you during the Christmas/New Year holiday periods?

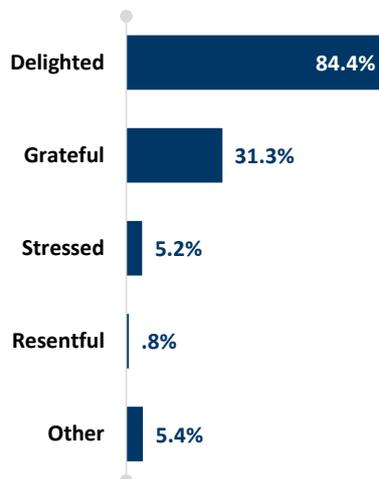
Do your child/children typically visit you during the Christmas/New Year holiday periods?



Do they typically stay with you during the Christmas/New Year holiday periods?



How do you typically feel when your child/children stay with you during the Christmas/New Year holiday periods?



*Multiple answers allowed

Source: CoreData - Empty Nester Survey (September 2018)

Question: Do your child/children typically visit you during the Christmas/New Year holiday periods?

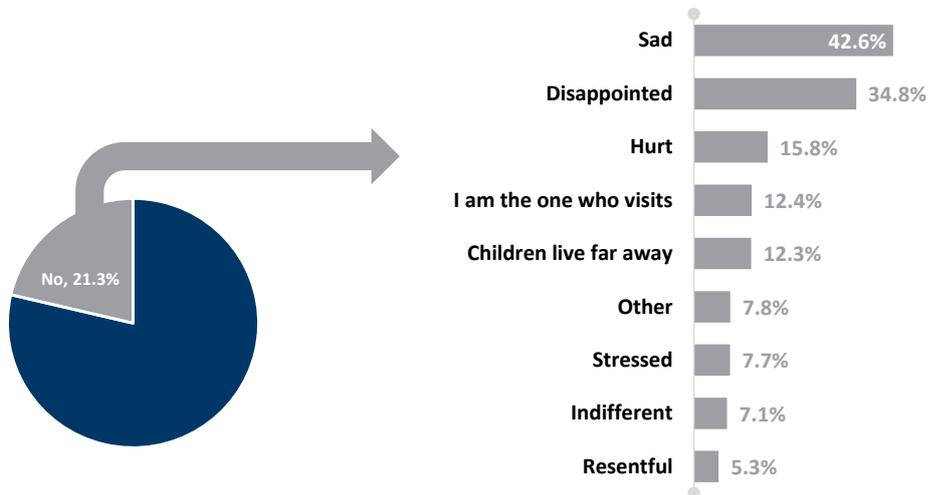
Do they typically stay with you during the Christmas/New Year holiday periods?

How do you typically feel when your child/children stay with you during the Christmas/New Year holiday periods?

Among current empty nesters whose children typically visit them during the holiday periods, half say their children stay with them, a quarter (25.6%) say they stay for one to two nights while one in 10

(10.1%) for three to five nights. Around one in seven (15.2%) typically stay for about a week or more than a week. The most prevalent feeling for current empty nesters when their children stay with them for the holiday period is delight (84.4%), while close to a third (31.3%) point to the feeling of gratitude.

Do your child/children typically visit you during the Christmas/New Year holiday periods?
How do you feel when your child/children don't visit you during the Christmas/New Year holiday periods?

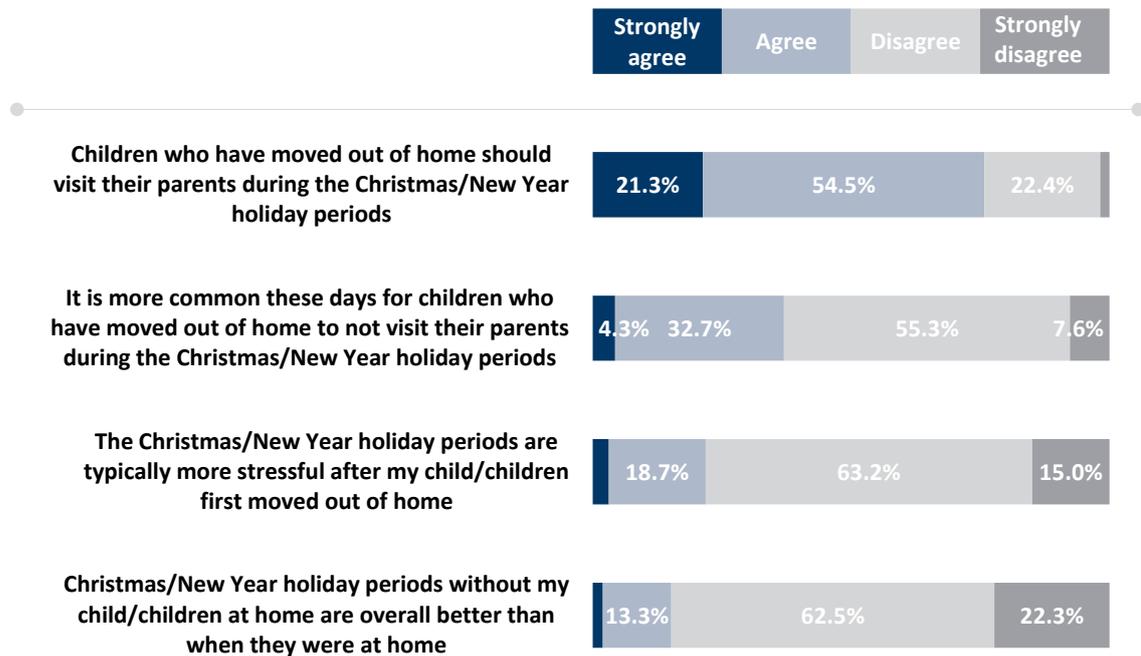


Source: CoreData - Empty Nester Survey (September 2018)
Question: Do your child/children typically visit you during the Christmas/New Year holiday periods? Do they typically stay with you during the Christmas/New Year holiday periods? How do you typically

Source: CoreData - Empty Nester Survey (September 2018)
Question: How do you feel when your child or children don't visit you during the Christmas/New Year holiday periods?
*Multiple answers allowed

Among current empty nesters whose children typically do not visit them during the holiday periods, the most common feelings they experience is that of sadness (42.6%), disappointment (34.8%) and hurt (15.8%).

How much do you agree with the following statements?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How much do you agree with the following statements?

Three in four (75.8%) current empty nesters believe that children who have moved out of home should visit their parents during the Christmas/New Year holiday periods.

To a much lesser degree, close to two-fifths (37.0%) say it is more common these days for children who have moved out of home to not visit their parents during the holidays.

However, more than one in five (21.8%) current empty nesters say the holiday periods are typically stressful after their children have moved out, while around one in seven (15.3%) say these holiday periods without their children are overall better than when they were at home.

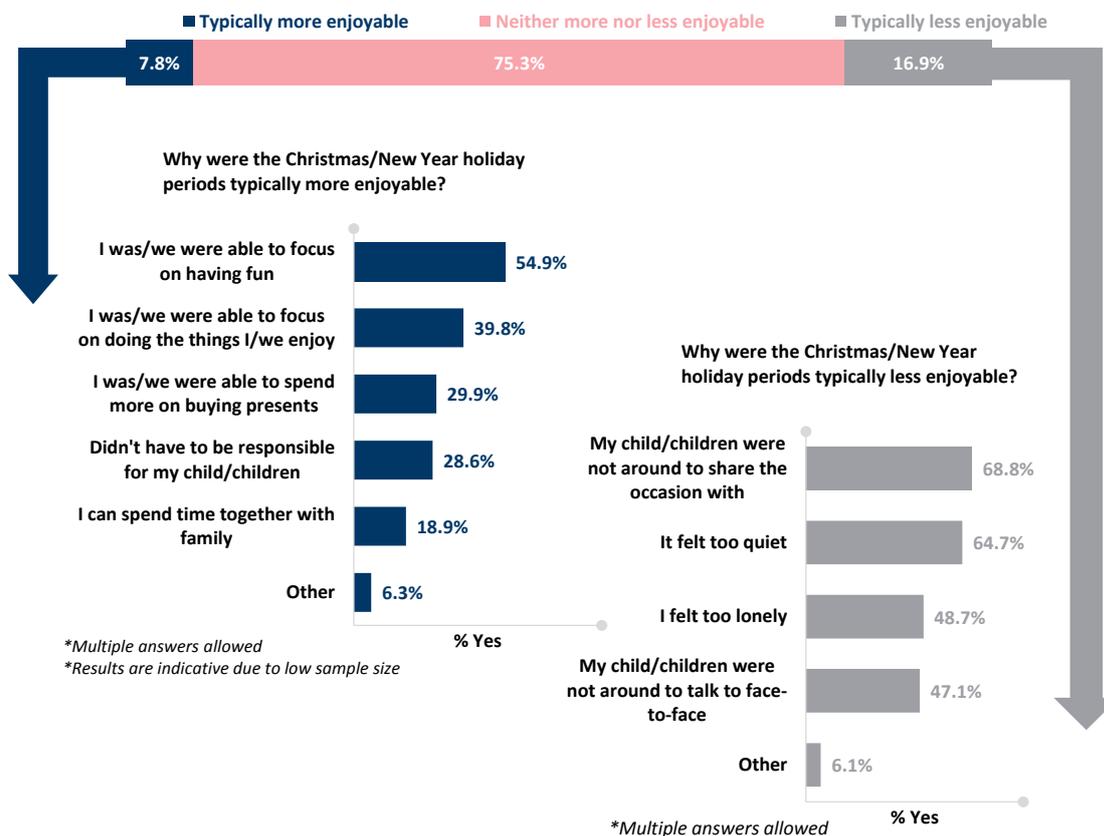
For former empty nesters

What were the Christmas/New Year holiday periods typically like after your child/children first moved out of home?

Why were the Christmas/New Year holiday periods typically more enjoyable?

Why were the Christmas/New Year holiday periods typically less enjoyable?

What were the Christmas/New Year holiday periods typically like after your child/children first moved out of home?



Source: CoreData - Empty Nester Survey (September 2018)

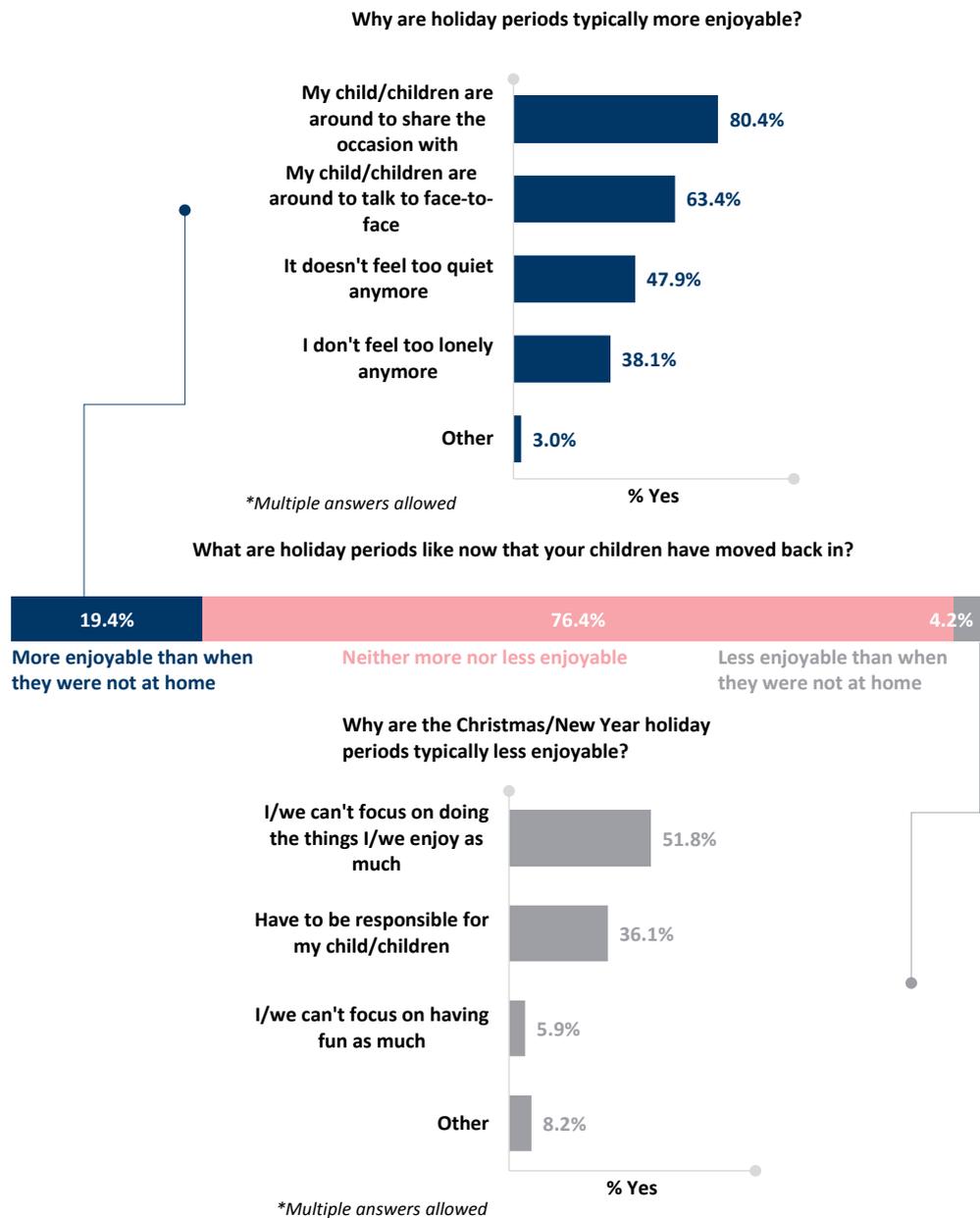
Question: What were the Christmas/New Year holiday periods typically like after your child/children first moved out of home? Why were the Christmas/New Year holiday periods typically more enjoyable? Why were the

Although the large majority of former empty nesters say holiday periods such as Christmas/New Year are neither more nor less enjoyable after their children first moved out of home, one in six (16.9%) say holidays are typically less enjoyable while almost one in 10 (7.8%) say these have been typically more enjoyable.

Among former empty nesters who say holiday periods are typically more enjoyable after their children moved out, they cite being able to focus on having fun and doing the things they enjoy as reasons behind the holidays being more enjoyable.

For former empty nesters who say holiday periods are typically less enjoyable after their children moved out, they attribute this to their children who were not around to share the occasion with and that it felt too quiet.

What are holiday periods like now that your children have moved back in?
 Why are holiday periods typically more enjoyable?
 Why are the Christmas/New Year holiday periods typically less enjoyable?



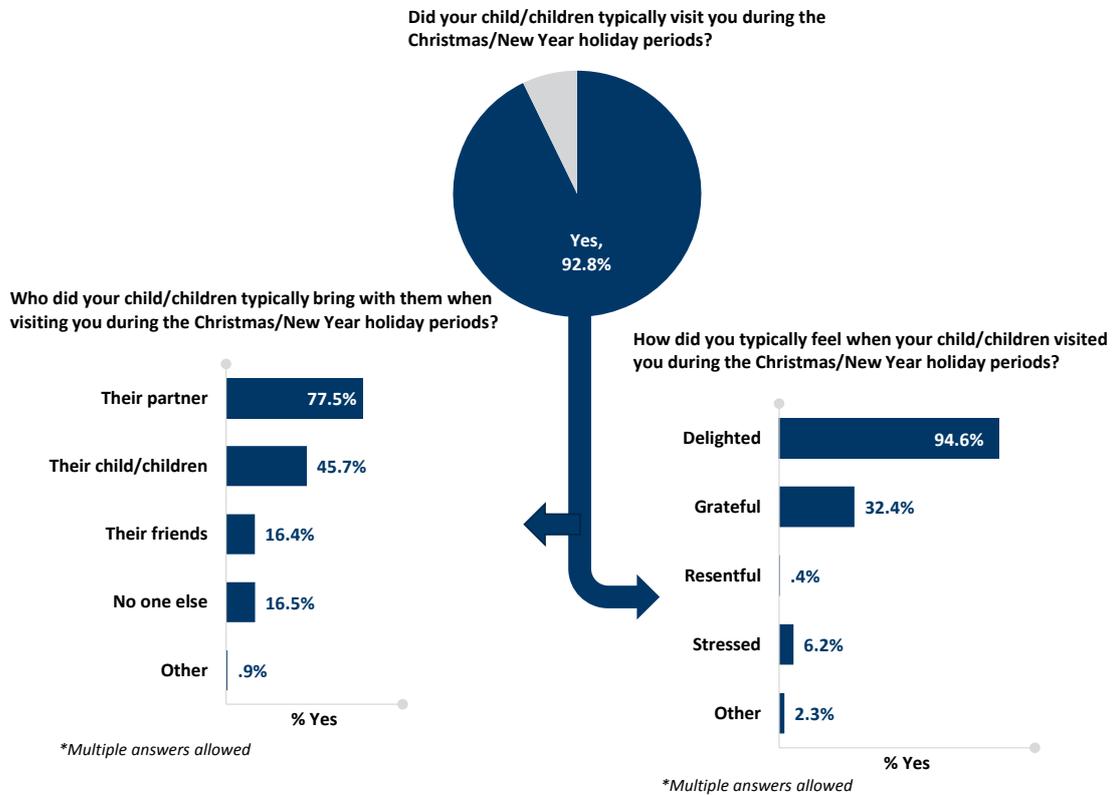
Source: CoreData - Empty Nester Survey (September 2018)
 Question: What are holiday periods like now that your children have moved back in?
 Why are holiday periods typically more enjoyable?
 Why are the Christmas/New Year holiday periods typically less enjoyable?

Although the large majority of former empty nesters say holiday periods now are neither more nor less enjoyable than when their children have moved back in, close to one in five (19.4%) say the holidays are more enjoyable now than when they were not at home.

Among former empty nesters who say holiday periods are more enjoyable now that their children have moved back in, most attribute this to having their children around to share the occasion with (80.4%) and to talk to face-to-face (63.4%). They also say the holidays do not feel too quiet anymore (47.9%) and they don't feel too lonely anymore (38.1%).

For the very minor portion of former empty nesters who say holiday periods are less enjoyable now that their children have moved back in, they say they can't focus on doing the things they enjoy as much and they have to be responsible for their children.

Did your child/children typically visit you during the Christmas/New Year holiday periods?
 Who did your child/children typically bring with them when visiting you during the Christmas/New Year holiday periods?
 How did you typically feel when your child/children visited you during the Christmas/New Year holiday periods?

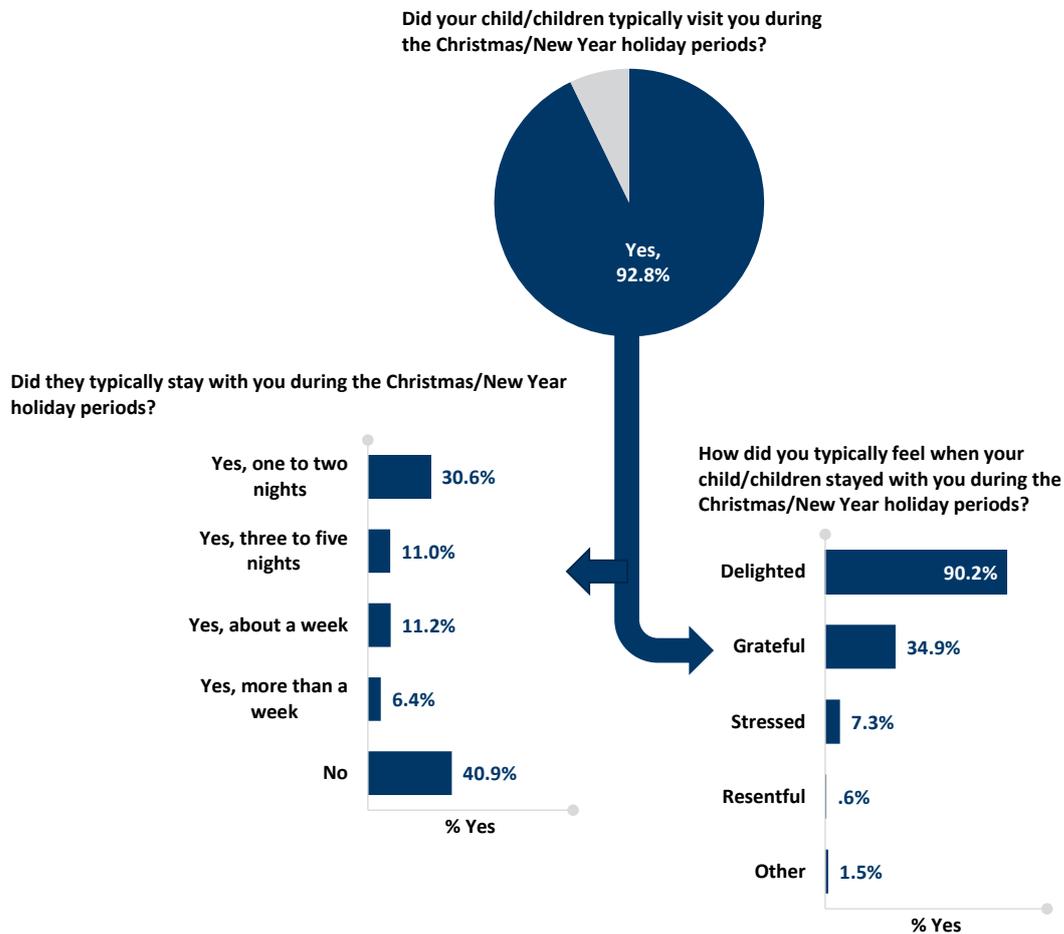


Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your child/children typically visit you during the Christmas/New Year holiday periods?
 Who did your child/children typically bring with them when visiting you during the Christmas/New Year holiday periods?
 How did you typically feel when your child/children visited you during the Christmas/New Year holiday periods?

Nearly all former empty nesters say their children typically visit them during the Christmas/New Year holiday periods (92.8%), bringing with them their partner (77.5%) and child/children (45.7%). Their children also have brought their friends (16.4%) with them but a similar portion (16.5%) have not brought along with them anyone for the holidays.

Among former empty nesters whose children typically visit them for the holidays, almost all say they typically feel delighted (94.6%), while close to a third (32.4%) feel grateful.

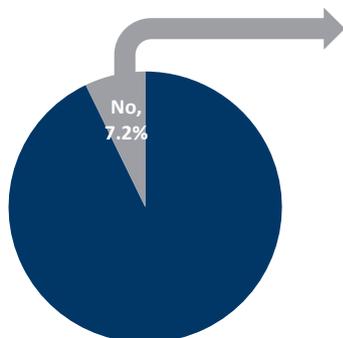
Did your child/children typically visit you during the Christmas/New Year holiday periods?
 Did they typically stay with you during the Christmas/New Year holiday periods?
 How did you typically feel when your child/children stayed with you during the Christmas/New Year holiday periods?



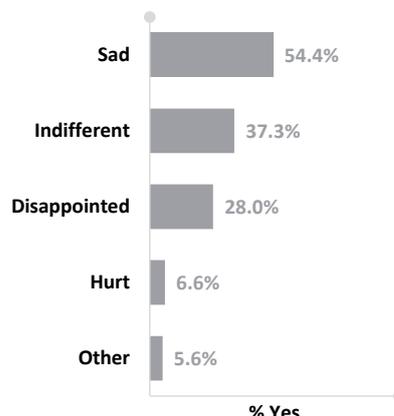
Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your child/children typically visit you during the Christmas/New Year holiday periods? Did they typically stay with you during the Christmas/New Year holiday periods? How did you typically feel when your child/children stayed with you during the Christmas/New Year holiday periods?

Among former empty nesters whose children typically visit them for the holidays, almost three-fifths say their children stay with them, three in 10 (30.6%) say they stay for one to two nights while one in nine (11.0%) for three to five nights. More than one in six (17.6%) typically stay for about a week or more than a week. The most prevalent feeling for former empty nesters when their children stay with them for the holiday period is delight (90.2%), while more than a third (34.9%) point to the feeling of gratitude.

Did your child/children typically visit you during the Christmas/New Year holiday periods?
 How did you feel when your child/children didn't visit you during the Christmas/New Year holiday periods?



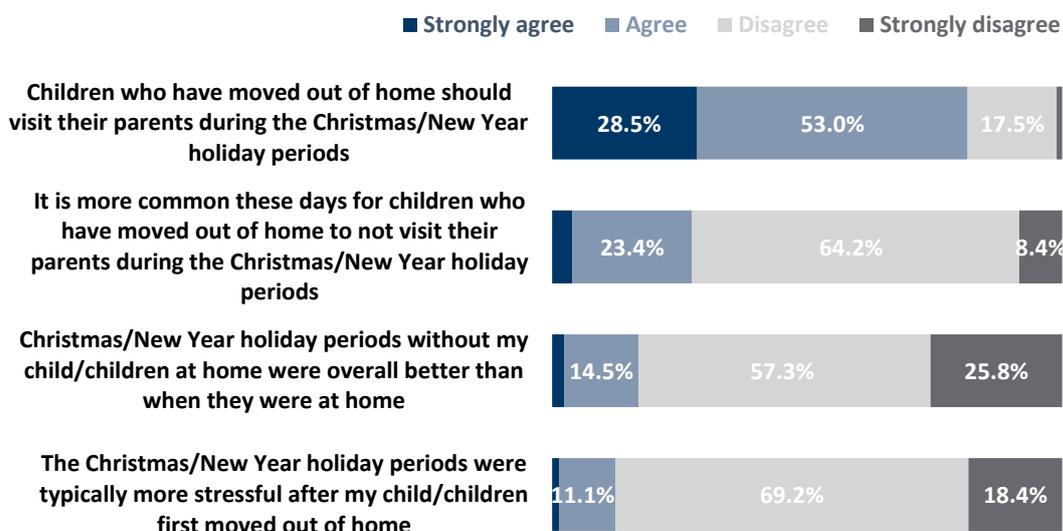
Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your child/children typically visit you during the Christmas/New Year holiday periods?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How did you feel when your child/children didn't visit you during the Christmas/New Year holiday periods?
 *Multiple answers allowed

Among former empty nesters whose children typically do not visit them during the holiday periods, the most common feelings they experience is that of sadness and disappointment.

How much do you agree with the following statements?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: How much do you agree with the following statements?

The vast majority (81.5%) of former empty nesters believe that children who have moved out of home should visit their parents during the Christmas/New Year holiday periods.

To a much lesser extent, more than a quarter (27.4%) say it is more common these days for children who have moved out of home to not visit their parents during the holidays.

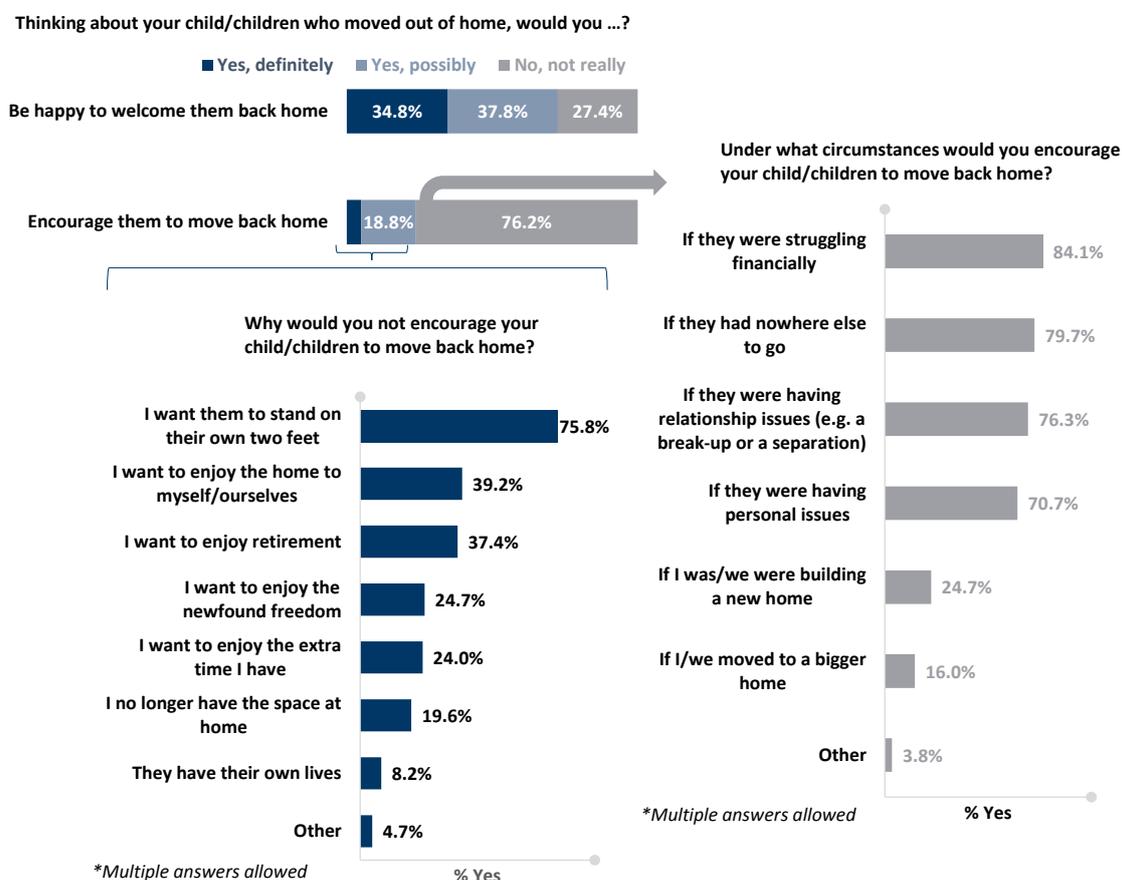
However, one in eight (12.5%) former empty nesters say the holiday periods were typically stressful after their children first moved out, while one in six (16.9%) say these holiday periods without their children were overall better than when they were at home.

BOOMERANG CHILDREN

- Many current empty nesters might be happy to welcome back their children home but there are far less who would encourage them to actually move back home.
- Financial woes, relationship issues and having nowhere else to go to are the top circumstances that current empty nesters' children should be facing in order for their parents to encourage them to move back home.
- Independence or being able to stand on their own is the primary reason why the majority of current empty nesters would not encourage their children to move back home.
- Nearly all current empty nesters expect their children to help around the home and contribute to the household budget should they move back home, with almost half saying they expect the kids to fork over up to 20% of the total household budget.

For current empty nesters

Thinking about your child/children who moved out of home, would you ...?
 Under what circumstances would you encourage your child/children to move back home?
 Why would you not encourage your child/children to move back home?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Thinking about your child/children who moved out of home, would you ...?
 Under what circumstances would you encourage your child/children to move back home?
 Why would you not encourage your child/children to move back home?

The large majority (72.6%) of current empty nesters say they would be happy to welcome their children who have moved out back home. However, this decreases significantly when asked whether they would encourage their children to move back home, with close to a quarter (23.8%) saying they would.

Among current empty nesters who would encourage their children have moved out to move back home, the vast majority would only do this if their children are struggling financially (84.1%) while similar proportions would do this if their children had nowhere else to go (79.7%) or were having relationship issues (76.3%). Some current empty nesters would also consider encouraging their children to move back home if they were building a new home (24.7%) or moving to a bigger one (16.0%).

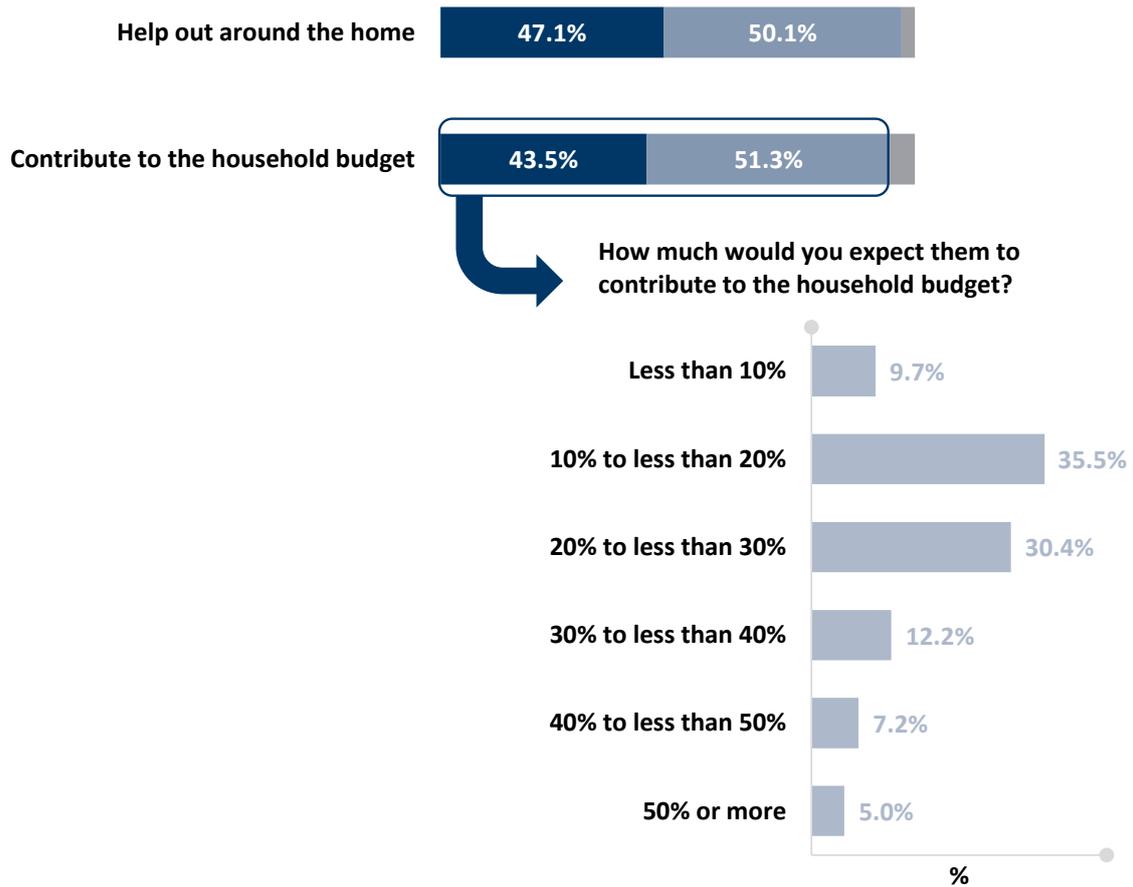
Among current empty nesters who would not encourage their children have moved out to move back home, three in four (75.8%) say they want their children to stand on their own two feet while similar proportions want to enjoy their home to themselves (39.2%) and enjoy retirement (37.4%).

Close to a quarter want to enjoy the newfound freedom (24.7%) and extra time (24.0%) they have and close to one-fifths (19.6%) say they no longer have the space at home for their children to move back in.

Assuming your child/children were to move back home, would you expect them to ...?
How much would you expect them to contribute to the household budget?

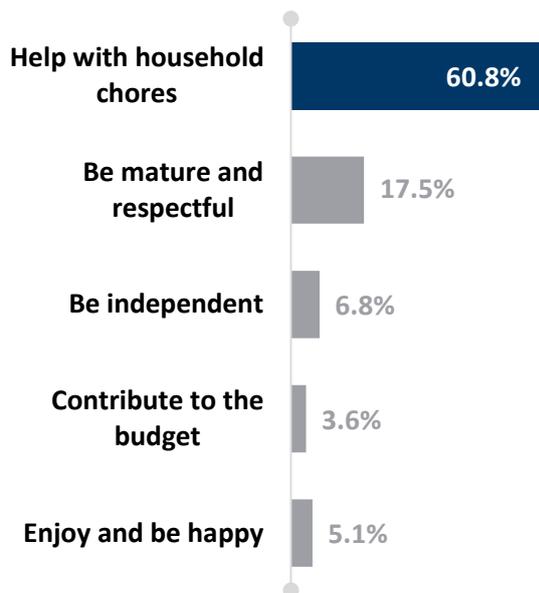
Assuming your child/children were to move back home, would you expect them to ...?

■ Yes, to a large extent ■ Yes, to some extent ■ No, not really



Source: CoreData - Empty Nester Survey (September 2018)
Question: Assuming your child/children were to move back home, would you expect them to ...?
How much would you expect them to contribute to the household budget?

Assuming your child/children were to move back home, what else would you expect them to do?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Assuming your child/children were to move back home, what else would you expect them to do?
 *Top 5 responses only

Assuming their children were to move back home, the overwhelming majority of current empty nesters expect their children to help around the home (97.2%) and contribute to the household budget (94.8%).

Among those who expect their children to contribute to the household budget should they move back in, close to half (45.2%) of current empty nesters expect them to chip in less than 20% of the budget while three in 10 (30.4%) expect the contribution to be 20% to less than 30% of the total budget. Close to a quarter (24.4%) say they are expecting their children to contribute 30% or more of the household budget if they were to move back home.

Helping with household chores, being mature and respectful are just some of the other things current empty nesters expect their children to do assuming they were to move back home.

"If they needed to move back home, I'd expect them to contribute some board, do their share of housework. But as they're full adults now, I don't expect this to happen, unless there is some medical, psychological need or a threat to their wellbeing." (Female, 66 years old, VIC)

"Respect my rules, enjoy time with us as a family & try not to argue, talk to each other civically & enjoy life to the fullest." (Female, 60 years old, QLD)

"Be respectful, making sure to inform us if they'll for example not coming home for dinner or spending the night or weekend away. Or maybe unable to make their contribution to the house hold. Respect is always an issue when they've got their freedom, they forget to communicate with their parents." (Female, 71 years old, NSW)

"Take responsibility for looking after their own room, help out with shopping and preparing some meals, and not expect me to be their housekeeper and maid." (Female, 68 years old, VIC)

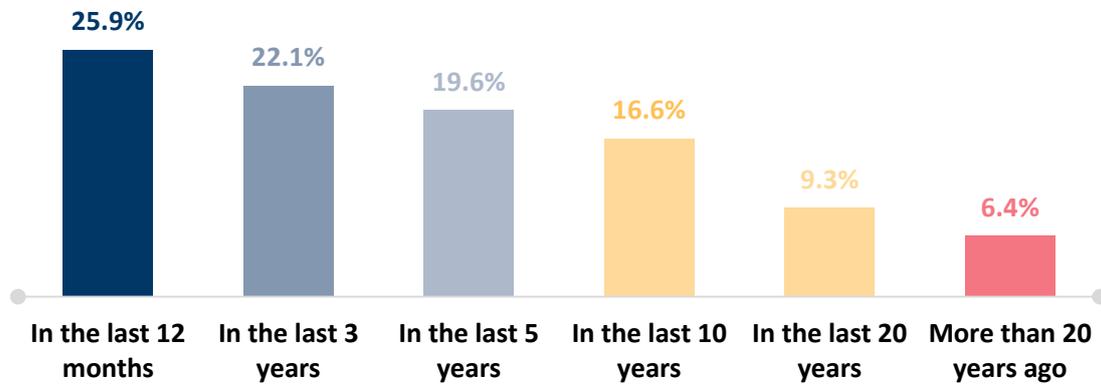
"Clean up after themselves, pay their own way, and be looking for a place of their own so they would not be permanently living back at home." (Female, 57 years old, NSW)

IMPACT OF BOOMERANG CHILDREN

- Most former empty nesters say their children first moved back home either permanently or periodically in the last 12 months to 10 years, primarily due to financial struggles and relationship issues.
- Although the large majority of 'boomerang children' have moved back home by themselves, some have brought with them their partner and own children.
- Many former empty nesters say there was little to no impact on their relationship with their children or their partner when their children moved back in and declare they were mostly happy to have them back home.
- Almost all former empty nesters expect their children to help around the home and the large majority anticipate them to contribute to the household budget.
- Similar proportions may want their children to contribute 10% to less than 20% of the total household budget but in reality, only contribute less than 10% as well as estimate the typical household spending increased by 10% to less than 20% since their children moved back home.
- Rescheduling daily activities on a regular basis, eating out less and spending less time on their hobbies/interests are some of the things former empty nesters have done to accommodate their children moving back home.
- A good number of former empty nesters feel they have made sacrifices in order to accommodate their children moving back home and most say their children have acknowledged these sacrifices.
- Many former empty nesters say their children expect free childcare from them when they moved back home and while most are happy to help, a few express frustration and resentment.

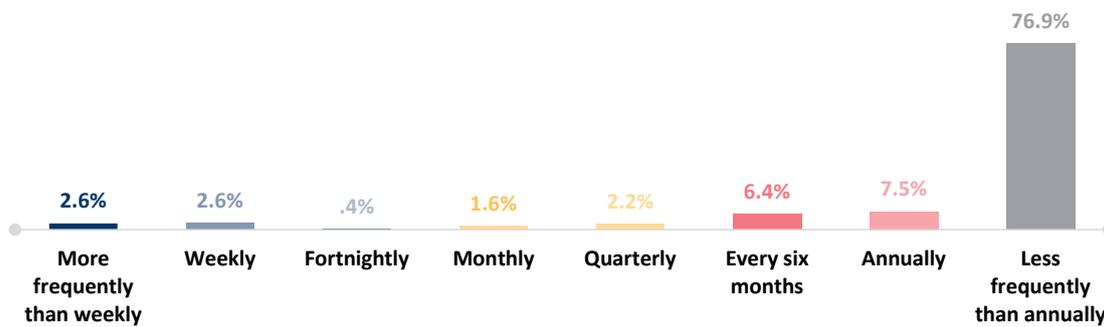
For former empty nesters

When did your child first move back in? / When did the first of your children first move back in?



A quarter (25.9%) of former empty nesters say their child first moved back home in the last 12 months while similar proportions say in the last 3 years (22.1%) or in the last 5 years (19.6%). Close to one in six (16.6%) say their child first moved back in either permanently or periodically in the last 10 years.

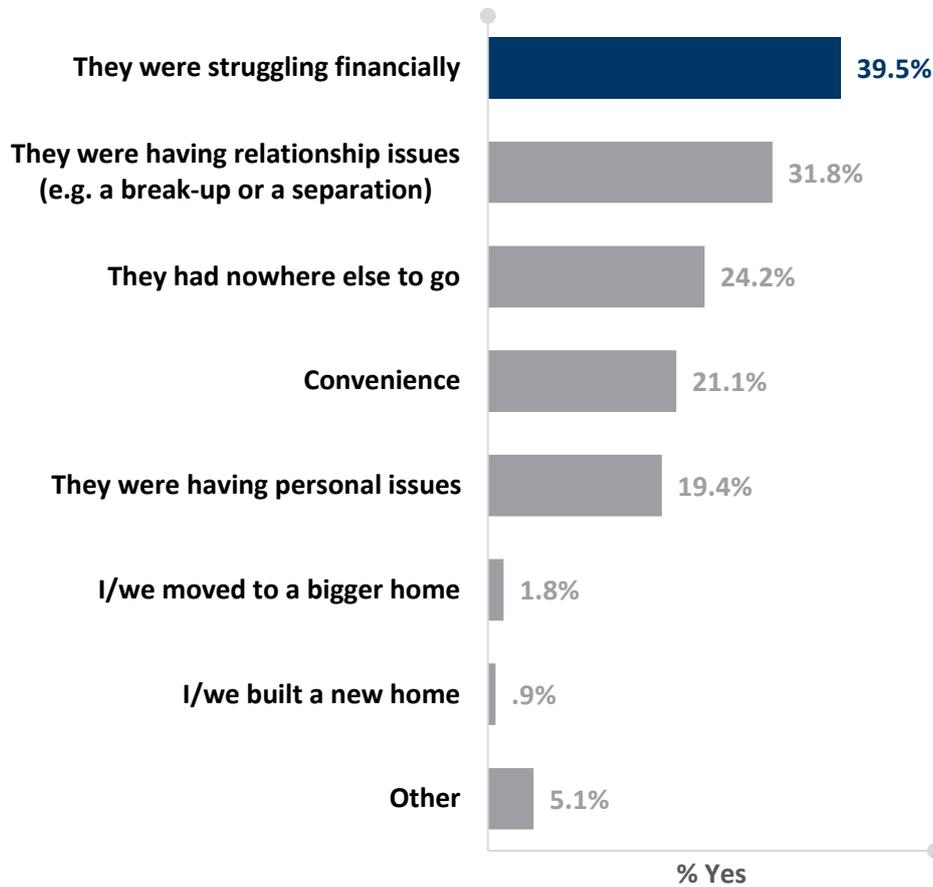
How regularly does he/she move back home?



Among former empty nesters whose children have moved back in periodically, the large majority say they do so less frequently than annually (76.9%).

The rest of this section refers to your child/the first of your children who moved back home.

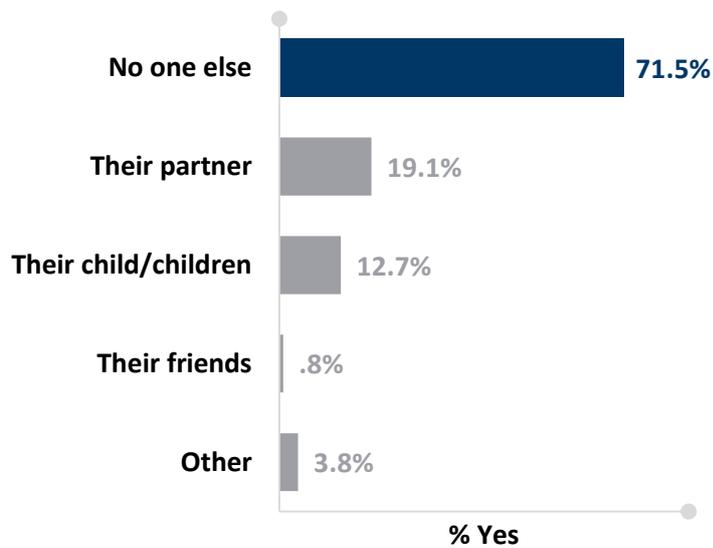
What were the main reasons for your child moving back home?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What were the main reasons for your child moving back home?
 *Multiple answers allowed

Almost two in five (39.5%) former empty nesters say their children have moved back home due to financial struggles, while close to a third (31.8%) cite relationship issues such as a break-up or separation. Close to a quarter (24.2%) say their children had nowhere else to go, while similar proportions say it was due to convenience (21.1%) and personal issues (19.4%).

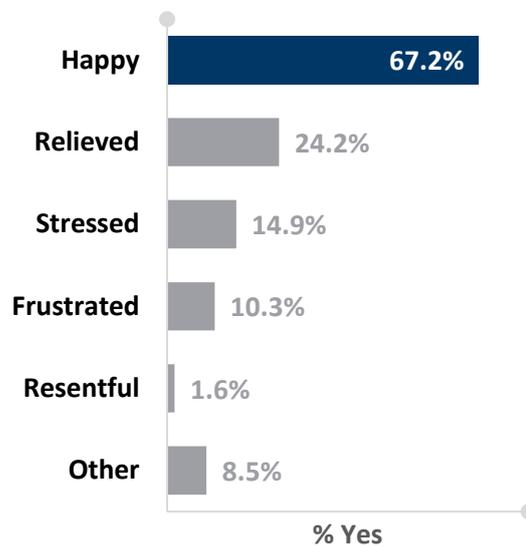
Did your child bring anyone with them when moving back home?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your child bring anyone with them when moving back home?
 *Multiple answers allowed

Although the large majority of former empty nesters say their children did not bring anyone with them when moving back home, close to one in five (19.1%) say their children brought home their partners, while one in eight (12.7%) say they brought their own child/children with them.

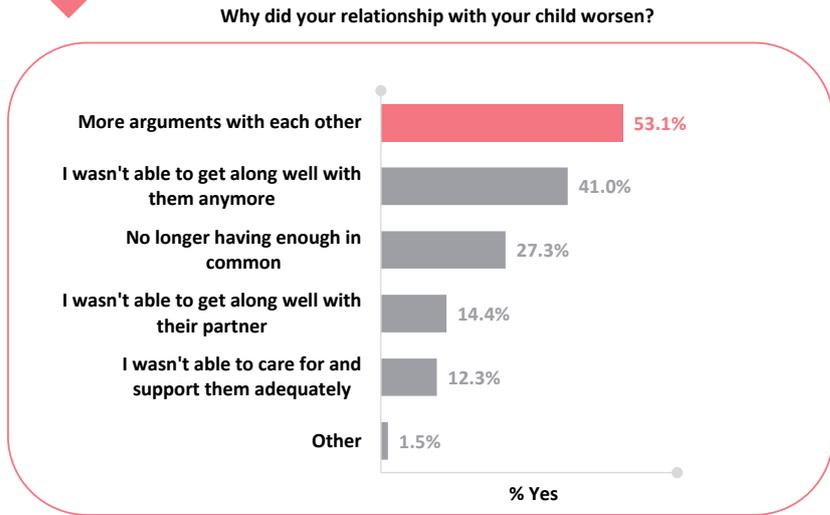
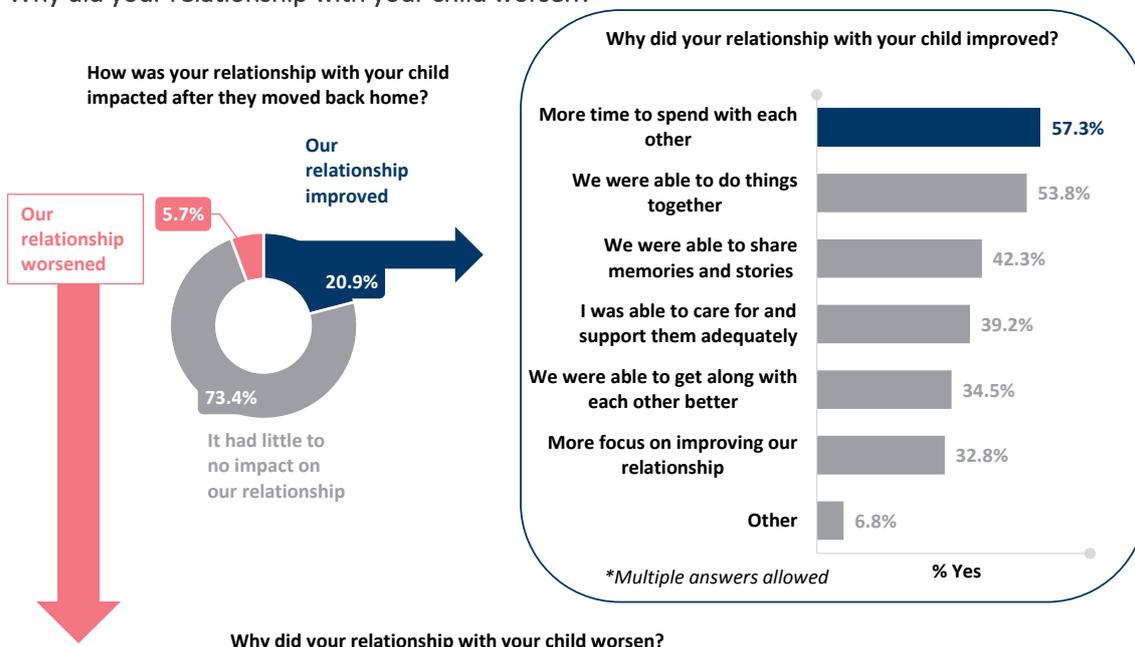
How did you feel about having them move back home?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Did your child bring anyone with them when moving back home?
 *Multiple answers allowed

More than two-thirds (67.2%) of former empty nesters say they felt happy when their children moved back home while close to a quarter (24.2%) say they felt relieved. However, one in seven (14.9%) claim they were stressed and one in 10 (10.3%) say they were frustrated when their children moved back in.

How was your relationship with your child impacted after they moved back home?
 Why did your relationship with your child improved?
 Why did your relationship with your child worsen?



**Multiple answers allowed*
**Results are indicative due to low sample size*

Source: CoreData - Empty Nester Survey (September 2018)
 Question: How was your relationship with your child impacted after they moved back home? Why did your relationship with your child improved? Why did your relationship with your child worsen?

While the large majority say their children moving back home had little to no impact on their parent-child relationship, one in five (20.9%) former empty nesters say their relationship improved.

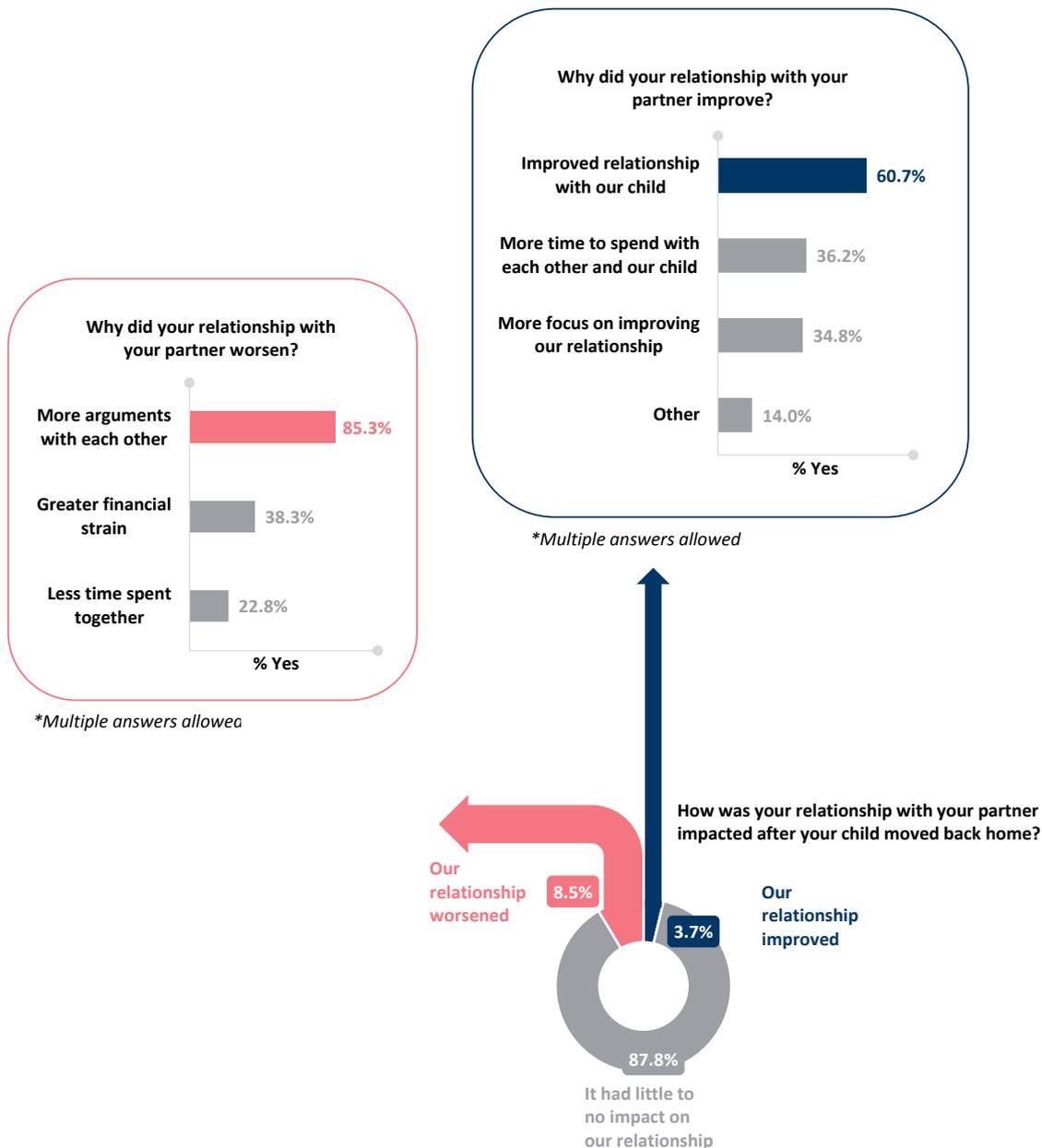
Among those who say their relationship with their children improved, similar proportions credit having more time to spend with each other (57.3%) and able to do things together (53.8%). Close to two in five former empty nesters attribute the improvement to being able to share memories and stories (42.3%) and being able to care for and support their child adequately. A third say they were able to get along with each other (34.5%) and had more focus on improving our relationship (32.8%).

For the minority who say their relationship with their children worsened, they mainly attribute this to having more arguments with each other and not being able to get along well with them anymore.

How was your relationship with your partner impacted after your child moved back home?

Why did your relationship with your partner improve?

Why did your relationship with your partner worsen?



Source: CoreData - Empty Nester Survey (September 2018)

Question: How was your relationship with your partner impacted after your child moved back home? Why did your relationship with your partner improve? Why did your relationship with your partner worsen?

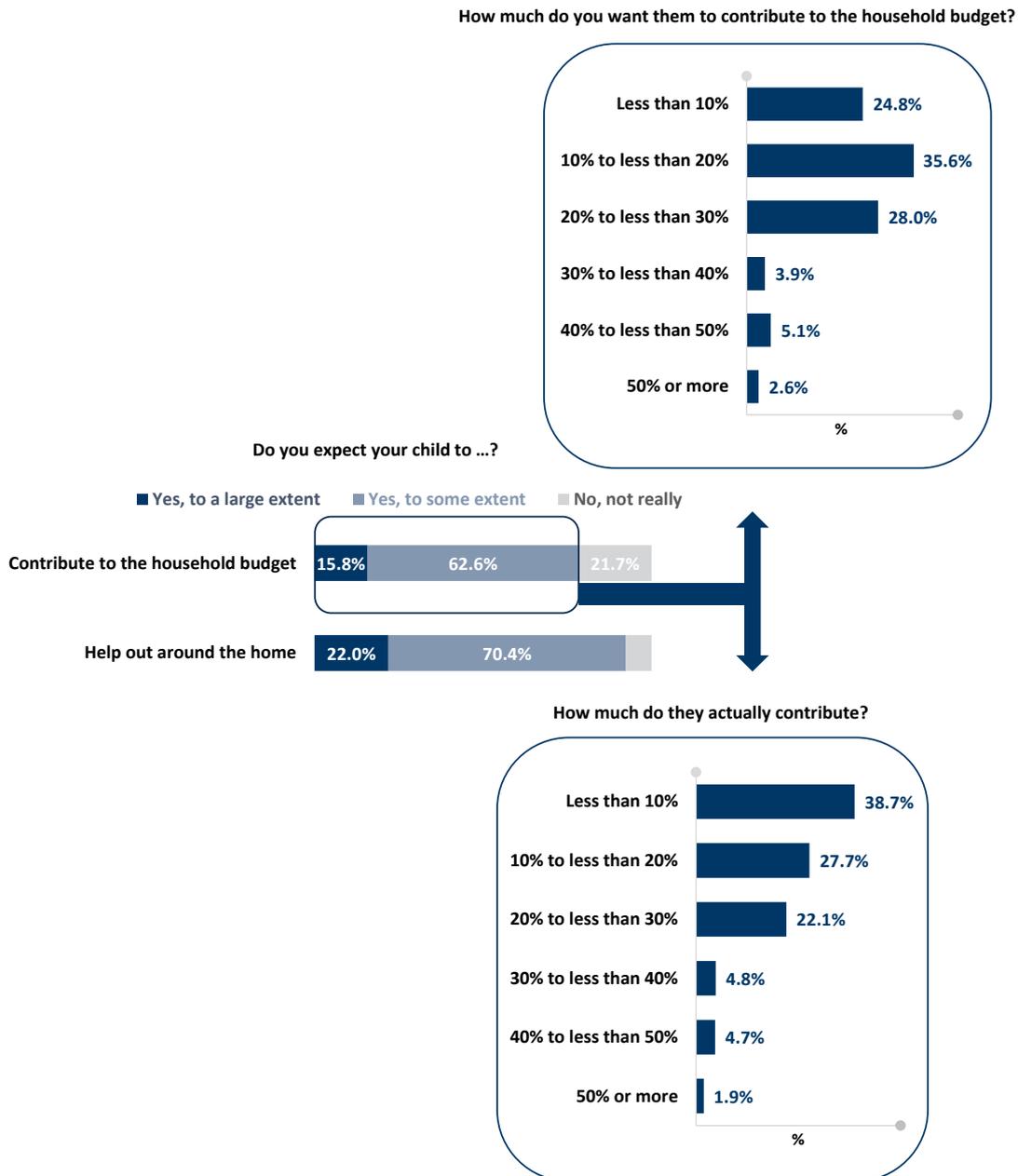
While the vast majority of former empty nesters say their children moving back home had little to no impact on their relationship with their partner, minor portions say their relationship either worsened (8.5%) or improved (3.7%).

Among those who say their relationship with their partner worsened, they mainly attribute this to having more arguments with each other and experiencing greater financial strain. For those who say the relationship improved, they point to also having an improved relationship with their children.

Do you expect your child to ...?

How much do you want them to contribute to the household budget?

How much do they actually contribute?



Source: CoreData - Empty Nester Survey (September 2018)

Question: Do you expect your child to ...? How much do you want them to contribute to the household budget?

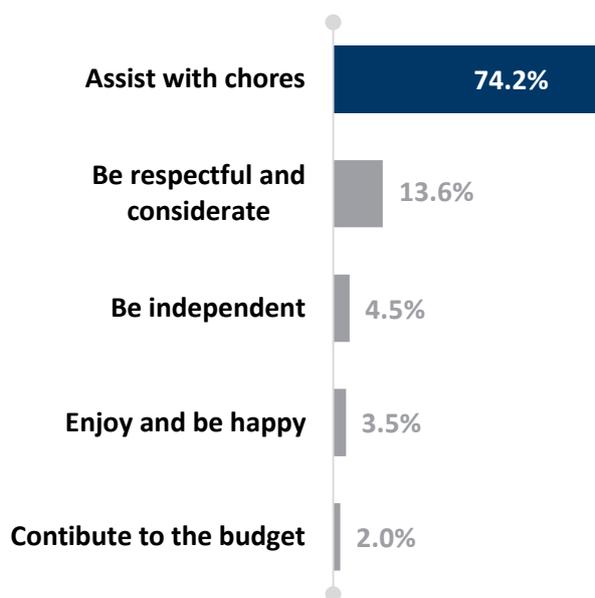
How much do they actually contribute?

Nearly all former empty nesters expect their children to help around the home (92.4%), while the large majority (78.4%) say they anticipate them to contribute to the household budget.

Among those who expect their children to contribute to the household budget, close to a quarter (24.8%) want them to give less than 10% of the total amount, while more than a third (35.6%) think 10% to less than 20% would suffice. Close to three in 10 (28.0%) say they expect around 20% to less than 30% of the overall household budget.

When asked if how much their children actually contribute to the household budget, close to two in five (38.7%) say they give less than 10% while almost three in 10 (27.7%) say 10% to less than 20%. More than one-fifths (22.1%) say their children contribute 20% to less than 30%.

What else do you expect them to do?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: What else do you expect them to do?
 *Top 5 responses only

Assisting with chores and being respectful and considerate are some of the things former current empty nesters expect their children to do around home.

"Be considerate re noise and visitors plus let me know if they weren't coming home for the night/dinner etc." (Female, 53 years old, NSW)

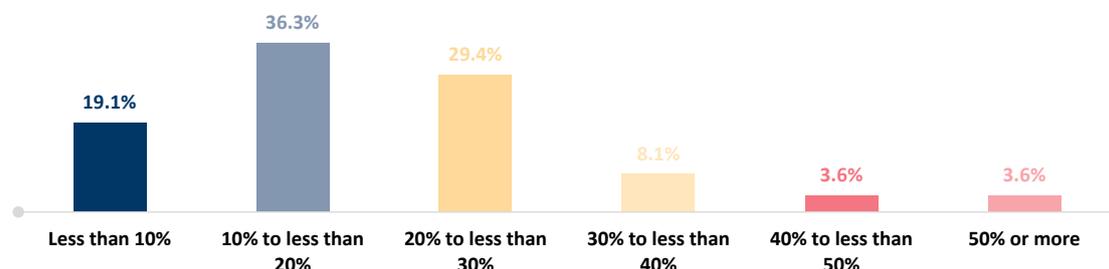
"Keep their bedroom and bathroom clean and tidy and do a final clean up before they leave home again." (Female, 67 years old, SD)

"Let us know if they won't be home for meals. Do some household chores. Pay rent promptly. No noisy parties. Let me use the remote control." (Male, 69 years old, NSW)

"When he was living back at home with me he was leaching money and resources off me faster than I could keep track. I expected him to display some common courtesy, not be abusive, clean up after himself, do his own laundry, not bring additional people into the home that I did not want there and who in fact had homes of their own, not drink or do drugs at my house and not be there under the influence of them. I expected him to cover the cost of his electricity usage and food and beverages, and prepare his share of the meals, and wash up half of the time. He did NONE of this, ever." (Female, 54 years old, VIC)

"We had a granny flat that they occupied - paid own electricity and phone, so no other costs." (Male, 68 years old, QLD)

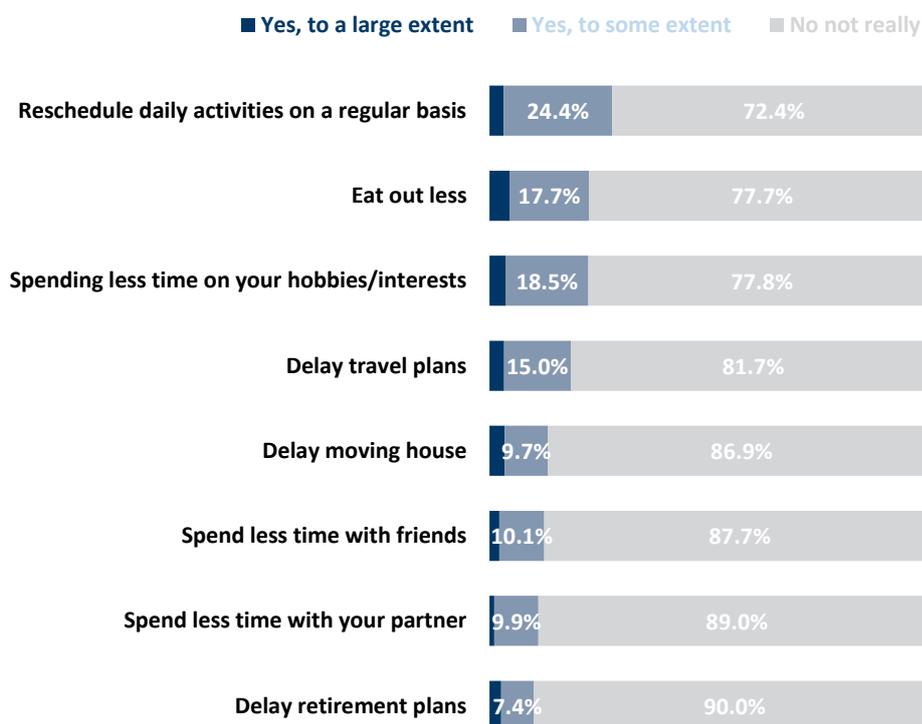
By approximately how much has the typical monthly household spending increased since your child moved back home?



Source: CoreData - Empty Nester Survey (September 2018)
Question: By approximately how much has the typical monthly household spending increased since your child moved back home?

Close to one in five (19.1%) former empty nesters say the typical monthly household spending increased by less than 10% since their children moved back home, while more than a third (36.3%) estimate 10% to less than 20% increase. Close to three in 10 (29.4%) say spending increased by 20% to less than 30%, while almost one in six (15.3%) say it has risen to 30% or more.

After your child moved back home, do you feel you have had to do the following in order to accommodate them?

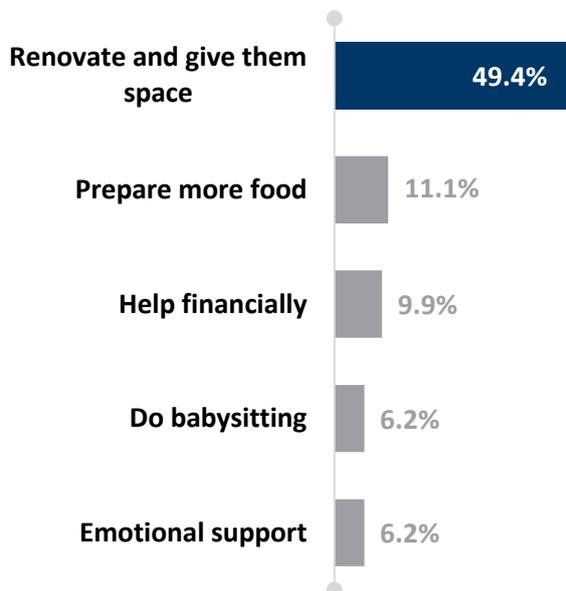


Source: CoreData - Empty Nester Survey (September 2018)
Question: After your child moved back home, do you feel you have had to do the following in order to accommodate them?

Close to three in 10 (27.6%) say they had to reschedule daily activities on a regular basis after their children moved back home, while similar proportions say they are eating out less (22.3%) and spending less time on their hobbies/interests (22.2%).

Some say they had to delay travel plans (18.2%) and renovating (18.0%) as well as delay moving house (13.1%) and retirement plans (10.0%). They are also spending less time with friends (12.3%) and their partner (11.0%).

What else have you done in order to accommodate your child moving back home?



Source: CoreData - Empty Nester Survey (September 2018)

Question: What else have you done in order to accommodate your child moving back home?

*Top 5 responses only

Renovating to give their children more space, preparing more food and helping out financially are some of the things former current empty nesters have done to accommodate their children moving back home.

"Ours is a complicated story as are many-we have two kids who both left home and who both came back one after the other so revolving door. We basically bought the current house to accommodate kids coming back to live" (Male, 70 years old, QLD)

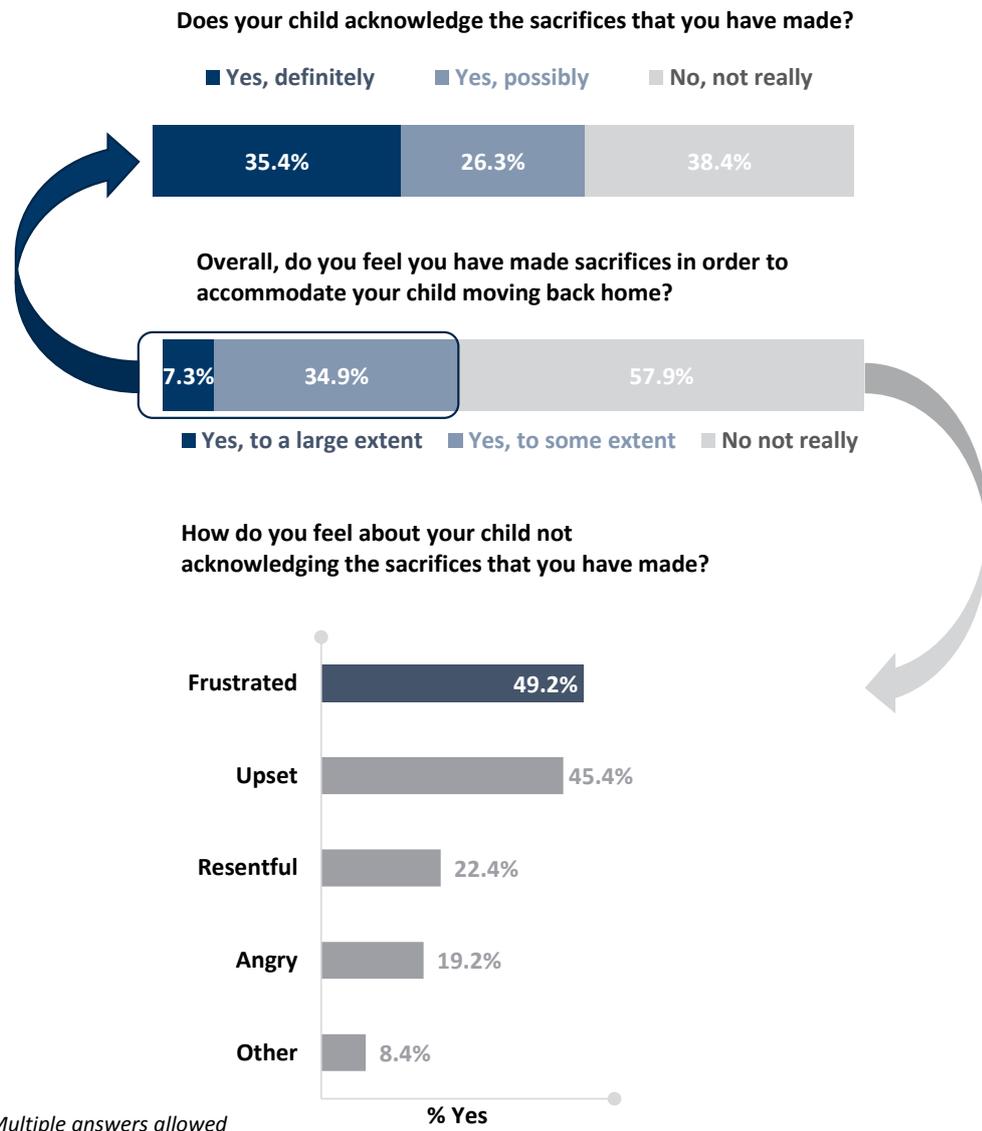
"You have to get used to another person in the house and consider them. Also, I had to cook and clean more. I had to give up some of my independence and solitude." (Female, 68 years old, QLD)

"Had to move additional furniture into one room making it less usable. Had to cope with changes in the garden as my child is buying my home." (Female, 67 years old, WA)

"I help them out with looking after my granddaughter so they can spend some quality time together." (Female, 58 years old, QLD)

"I always say the door is always open. My children are a priority and that will never change. I make sure they know this." (Female, 53 years old, VIC)

Overall, do you feel you have made sacrifices in order to accommodate your child moving back home?
 Does your child acknowledge the sacrifices that you have made?
 How do you feel about your child not acknowledging the sacrifices that you have made?



Source: CoreData - Empty Nester Survey (September 2018)
 Question: Overall, do you feel you have made sacrifices in order to accommodate your child moving back home? Does your child acknowledge the sacrifices that you have made? How do you feel about your child not acknowledging the sacrifices that you have made?

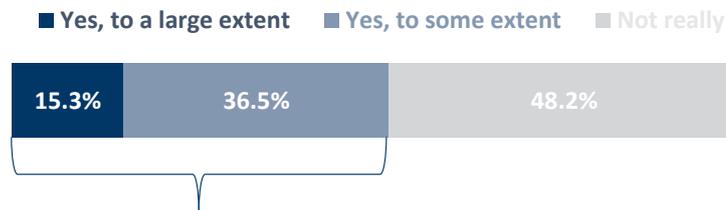
More than two in five (42.2%) former empty nesters feel they have made sacrifices in order to accommodate their children moving back home and of these, more than three in five (61.7%) say their children have acknowledged these sacrifices they have made.

Among former empty nesters who think their children have not acknowledged the sacrifices, they mainly feel frustrated and upset.

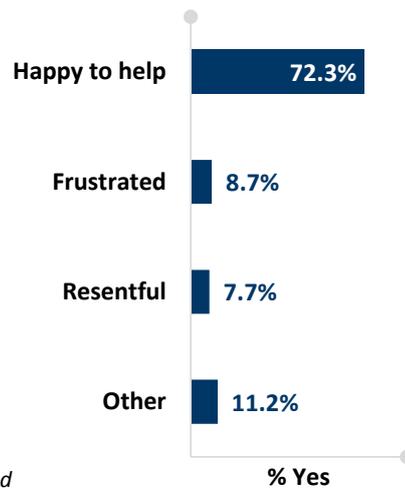
Do you think your child expects free childcare for their child/children from you and/or your partner by moving back home?

How do you feel about your child expecting free childcare for their child/children from you and/or your partner?

Do you think your child expects free childcare for their child/children from you and/or your partner by moving back home?



How do you feel about your child expecting free childcare for their child/children from you and/or your partner?



*Multiple answers allowed
 *Results are indicative due to low sample size

Source: CoreData - Empty Nester Survey (September 2018)
 Question: Do you think your child expects free childcare for their child/children from you and/or your partner by moving back home? How do you feel about your child expecting free childcare for their child/children from you and/or your partner?

Flow chart of 2 questions if possible

Among former empty nesters whose children brought their own children when they moved back home, more than half (51.8%) think their children expects free childcare from them and their partner by moving back home. Of these, most are happy to help although a few express frustration and resentment.

DEMOGRAPHICS

Gender	Current empty nester	Former empty nester
Female	49.1%	62.8%
Male	50.9%	37.2%

State	Current empty nester	Former empty nester
ACT	3.9%	2.7%
NSW	15.5%	19.7%
NT	1.0%	1.3%
Qld	22.4%	25.4%
SA	3.5%	3.5%
Tas	12.8%	8.7%
Vic	19.9%	20.4%
WA	21.0%	18.3%

State (Recoded)	Current empty nester	Former empty nester
NSW	15.5%	19.7%
QLD	22.4%	25.4%
VIC	19.9%	20.4%
WA	21.0%	18.3%
Other states	21.2%	16.2%

Employment Status	Current empty nester	Former empty nester
Full-time paid employment	11.7%	15.7%
Part-time paid employment	9.5%	14.8%
Self-employed	5.1%	5.3%
Casual employment	6.4%	4.4%
Transitioning to retirement and working part time	3.4%	2.7%
Fully retired	50.6%	36.2%
Full-time home duties	3.7%	7.2%
Unemployed/not in paid employment	2.7%	4.0%
On a disability pension	5.2%	8.1%
Other	1.7%	1.6%

Marital Status	Current empty nester	Former empty nester
Single	6.2%	2.9%
Living with partner/married	66.7%	70.8%
Separated/divorced/widowed	25.4%	25.4%
Other	1.7%	.9%

Personal Income	Current empty nester	Former empty nester
\$20,000 or less	31.3%	27.7%
\$20,001 to \$30,000	28.4%	26.2%
\$30,001 to \$40,000	12.9%	12.6%
\$40,001 to \$50,000	7.3%	10.9%
\$50,001 to \$60,000	8.8%	5.0%
\$60,001 to \$70,000	3.1%	7.3%
\$70,001 to \$80,000	2.3%	2.4%
\$80,001 to \$90,000	1.5%	1.3%
\$90,001 to \$100,000	1.4%	2.0%
\$100,001 to \$125,000	1.2%	1.9%
\$125,001 to \$150,000	.5%	1.2%
\$150,001 to \$200,000	1.1%	.6%
More than \$200,000	.1%	1.0%

Household Income	Current empty nester	Former empty nester
\$50,000 or less	59.9%	46.5%
\$50,001 to \$75,000	20.1%	21.7%
\$75,001 to \$100,000	8.8%	13.5%
\$100,001 to \$125,000	4.5%	7.2%
\$125,001 to \$150,000	2.8%	5.6%
\$150,001 to \$200,000	2.9%	2.5%
\$200,001 to \$250,000	.6%	1.8%
\$250,001 to \$350,000	.2%	1.0%
\$350,001 or more	.2%	.1%

Investment Portfolio	Current empty nester	Former empty nester
I have no investments	42.2%	38.0%
\$50,000 or less	12.2%	13.3%
\$50,001 to \$150,000	12.0%	9.5%
\$150,001 to \$250,000	7.6%	6.9%
\$250,001 to \$350,000	5.3%	5.6%
\$350,001 to \$450,000	5.0%	4.3%
\$450,001 to \$550,000	2.6%	3.2%
\$550,001 to \$650,000	2.4%	3.2%
\$650,001 to \$750,000	2.5%	3.0%
\$750,001 to \$1 million	4.7%	7.1%
More than \$1 million to \$3 million	3.4%	5.6%
More than \$3 million to \$5 million	.3%	.2%
More than \$5 million	0.0%	0.0%

Age (Recoded)	Current empty nester	Former empty nester
Younger seniors	45.4%	61.4%
Retired younger seniors	26.9%	23.3%
Older seniors	27.6%	15.3%

Wealth Segment	Current empty nester	Former empty nester
Mass Market	74.5%	67.4%
Mass Affluent	17.5%	21.8%
Core Affluent	6.2%	7.6%
HNW	1.7%	3.2%

Nester	
Current empty nester	67.7%
Former empty nester	32.3%

ABOUT COREDATA

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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