



# Greenstone ASIA

## Home and Lifestyle Data Reference Report

COMPLETE DATA REPORT | December 2015

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# The Home and Lifestyle Survey

In order to explore the attitudes to technology, changing family structures and living arrangements of senior Australians, CoreData surveyed online 1200 typical Australians across the nation in early December 2015.

The sample collection employed soft quotas to monitor representativeness of the Australian senior adult population. While the bulk of the sample (n=1000) are over 50yrs old, a control sample of 200 Australians under 50yrs old was used for some key comparisons.

Hard quotas by state were also employed to ensure all the main states were represented with sufficiently robust samples in the research - (NSW = 200, VIC = 200, QLD = 200, WA = 200, Remaining states/territories = 200).

## OVERALL FINDINGS

**Technology** – Senior Australians are surprisingly embracing of new technologies and the digital revolution in general. They are regular users of the internet and tend to do so in similar ways to their younger counterparts - blowing away the myth that seniors are struggling to keep with the rapid technological developments our society is now experiencing. Importantly these technologies are also offering them improved quality of life making it easier for them to research things and find information, give them freedom, improve their connectivity to others and provide entertainment.

**Co-parenting and family dynamics** – Findings show that grandparents taking care of grandchildren often do so with significant burden and compromise to their lives from work to pleasure to living arrangements. However at the end of the day the vast majority love doing this more than seeing it as an obligation.

When we start to look at moral stances on traditional family structures we start to see much more conservative perspectives emerge despite how progressive seniors appear to be in terms of embracing technological developments.

This is exemplified in the fact that the vast majority (over 80%) of seniors claim that the decline of traditional family structures is breeding more dysfunctional families and leading to a wider moral decline in our society. These views are held significantly more than by those under 50yrs old. This suggests that while it might be possible to teach an old dog new tricks, they still hold on to some key moral compass points in later life.

**Living arrangements** – Findings reveal that older age groups are more firm on children contributing financially if they are living at home. This difference in attitude between age groups may well be correlated with their children growing older and their greater ability to contribute financially. This finding is also driven by those in NSW and QLD.

Those most looking forward to their children leaving home are aged 50-64 and live in NSW or QLD. In fact, 2 in 3 seniors, aged 75+ and with children living at home are 'not at all' looking forward to their children leaving home.

Interestingly, the older one gets the more they avoid the thought of living in a shared house or retirement village. This trend is not as correlated with age in terms of living in a nursing home however, although there is still a marked difference between those aged under 50 and seniors aged 75+, with the latter group preferring to avoid it the most.

While younger age groups and Victorians are most likely to consider a reverse mortgage or downsize their residential property, commitment to actually do so is low and not correlated at all with age.

The younger the person the more concerned they are, in terms of later life, with financial security and loneliness. This suggests that seniors have either addressed their concerns at some point or at least found acceptance and do not now worry about these issues.

Unsurprisingly, seniors are more proud of gardening and community volunteering than the younger counterparts, while those aged under 50 and 65-74 are most proud of world travel. This leaves out the 50-64 age group. Are they too busy to travel? Do they have other more important financial commitments at that age?

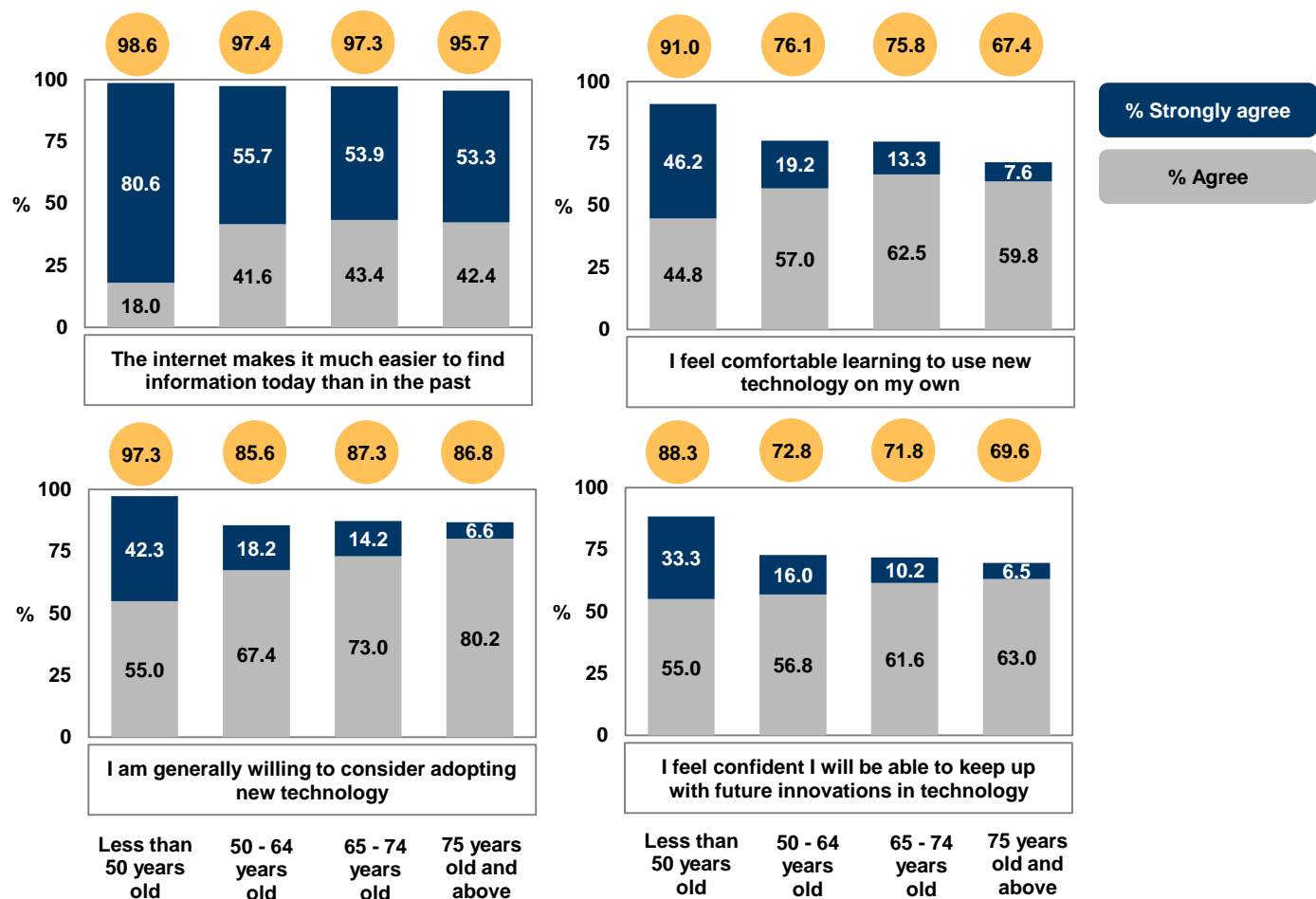
While about 8 in 10 people across the board prefer an active retirement over a passive one, there is no variance by age.

# TECHNOLOGY

## Attitudes to technology

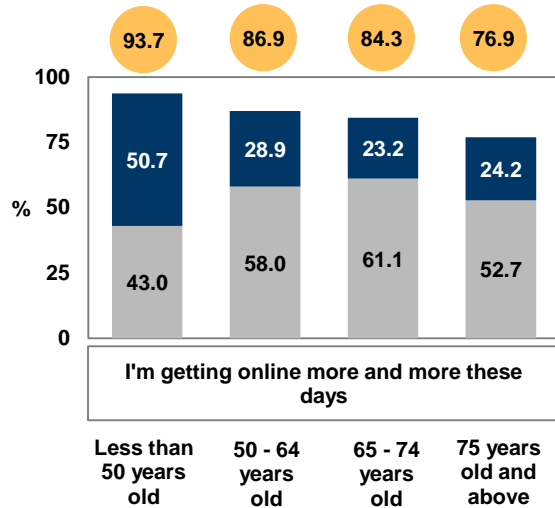
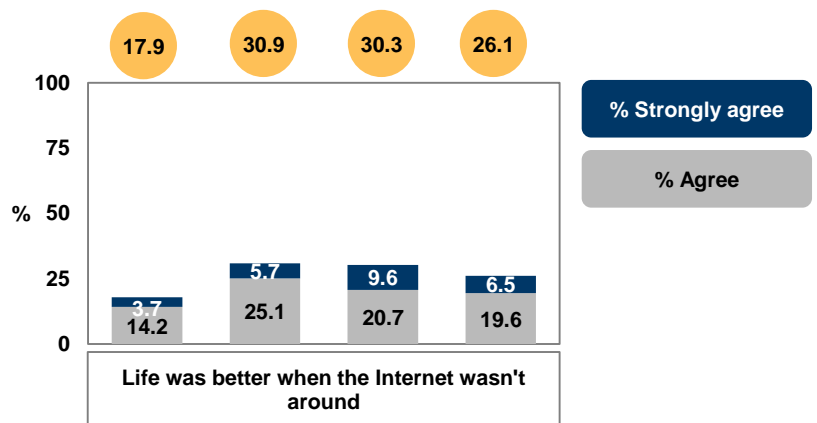
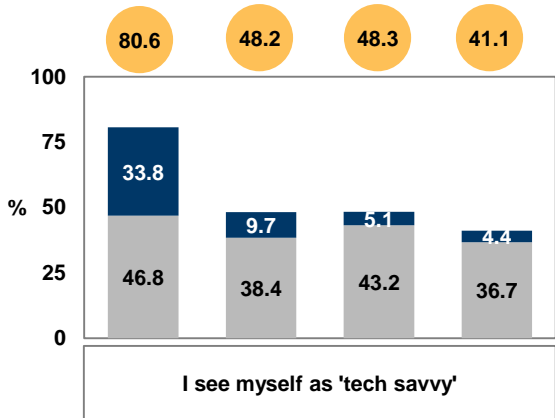
Clearly the vast majority of seniors are embracing the internet and are willing to consider adopting new technology. Most also feel comfortable learning new technology and feel confident that they will be able to keep up with future innovations. While not quite as willing and confident to embrace new tech as their younger parts, seniors are really not far behind in their attitudes.

### How much do you agree or disagree with the following statements?



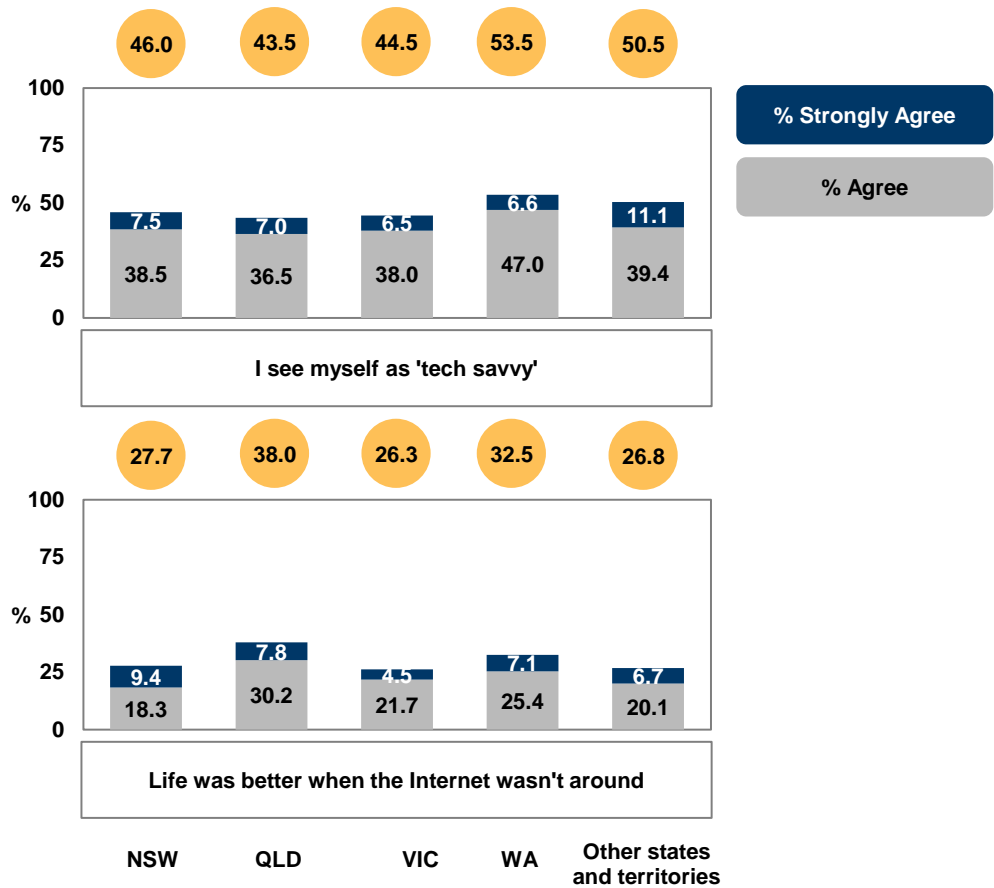
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with the following statements?

While similar proportions of seniors and their younger counterparts admit they are getting online more and more these days, they are much less likely to see themselves as 'tech savvy'. However, close to half of the seniors still see themselves as 'tech savvy' and only less than a third think life was better before the internet was around (not so old fashioned when we consider that nearly 1 in 5 under 50 yr olds also yearn for yesteryear). \*



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with the following statements?

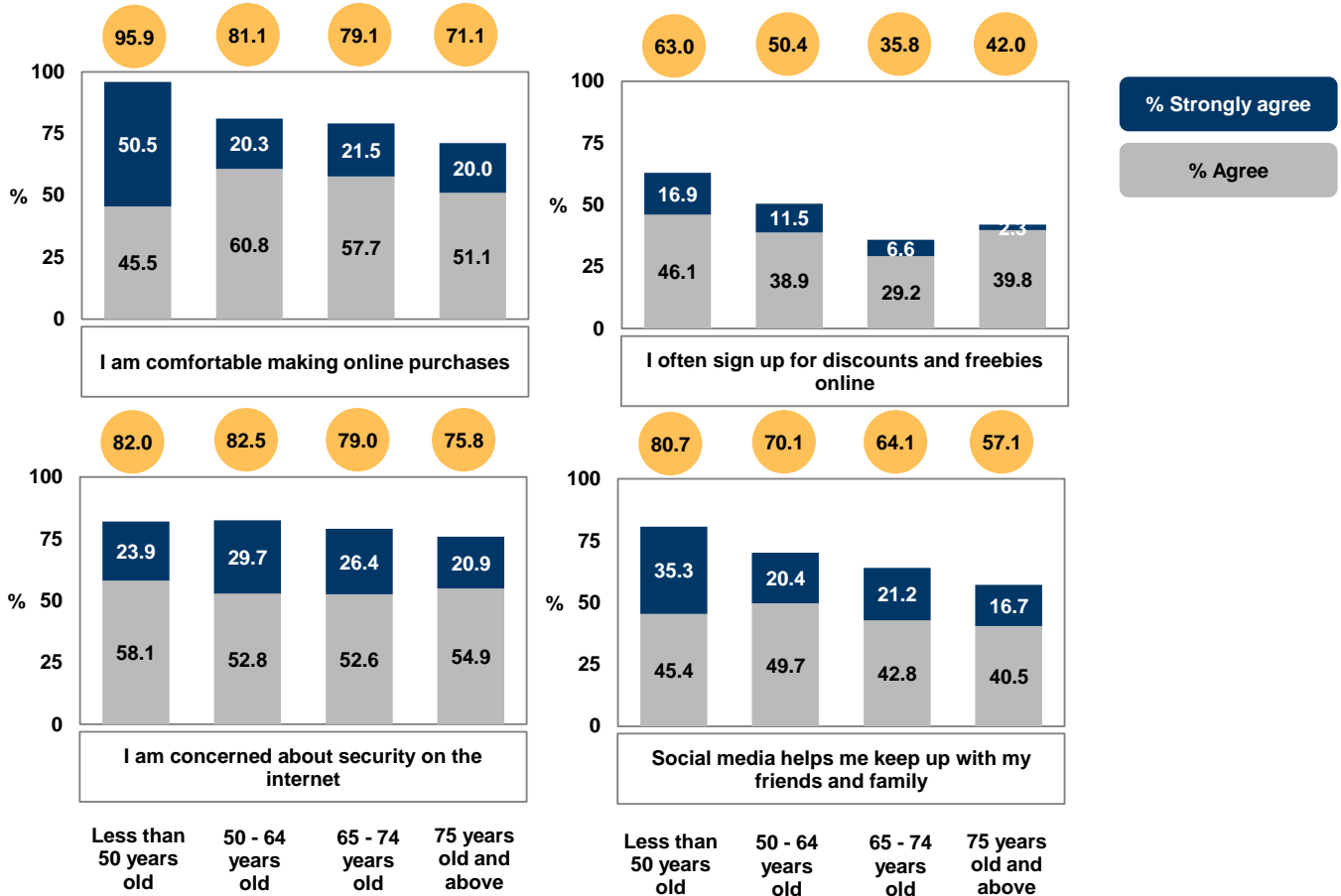
Not much in it but senior WA residents are the most likely to see themselves as tech savvy while senior QLD residents are the most likely to think life was better before the internet.\*



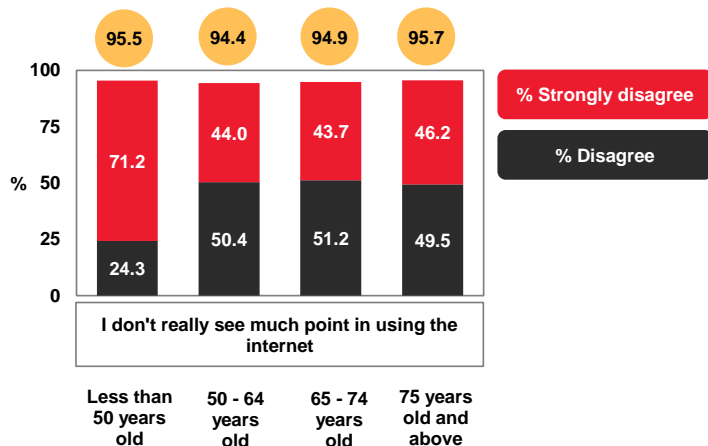
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with the following statements?

Senior Australians tend to be no more concerned with internet security than their younger counterparts and overall are only somewhat less comfortable with making online purchases. Encouragingly we can see some positive impact of using social media with over half of seniors claiming social media helps them keep up with family and friends - providing an important channel for social connection in this potentially more vulnerable stage of their life.

### How much do you agree or disagree with the following statements?

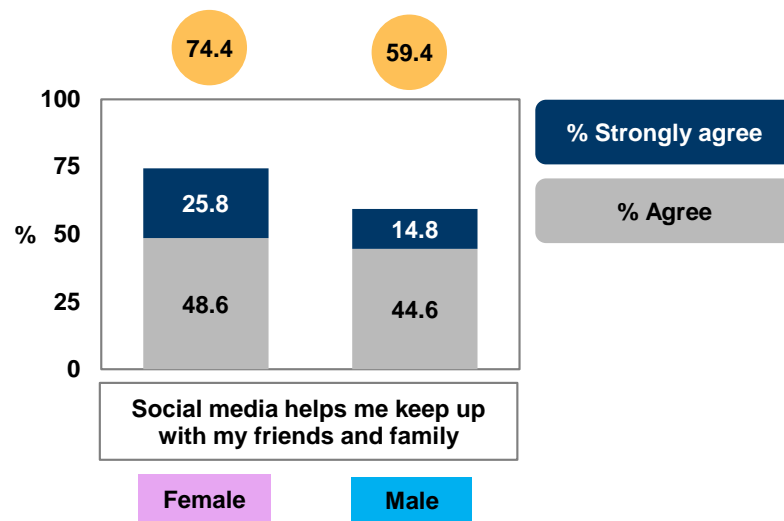


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with the following statements?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with the following statements?

However the social connection benefits of social media tend to be enjoyed more by senior females than males.

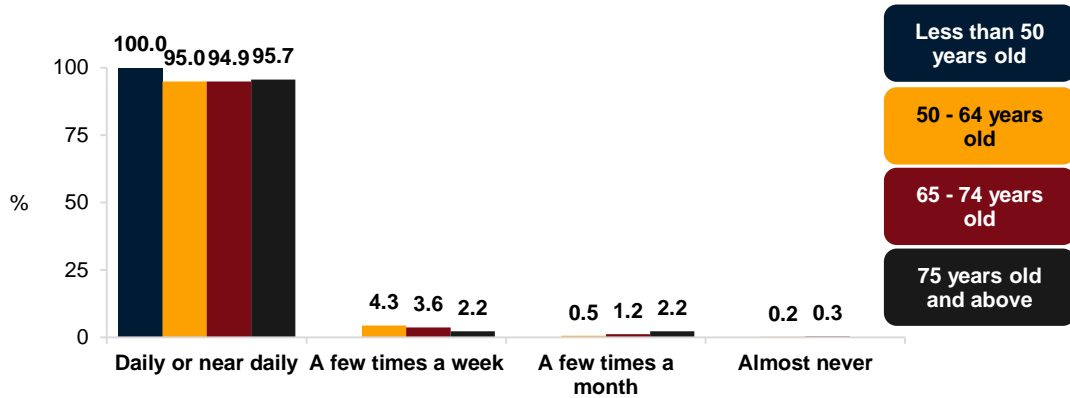




## Online usage

Almost all age groups surveyed reported that they get online daily or nearly daily, demonstrating the undeniable pervasiveness of this technology across our society which has been incorporated into all of our daily routines – whether young or old.

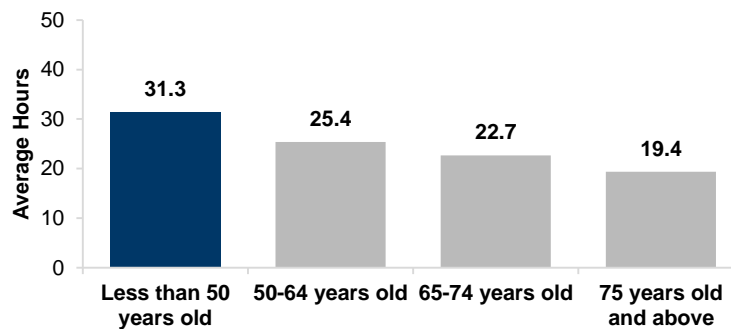
### How often are you online?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: How often are you online?

Average hours online each week demonstrates that while seniors spend significantly less hours than those under 50 yrs old, even those 75 yrs and older are still clocking up close to 20 hours a week on average suggesting this takes up a significant proportion of their daily waking hours. This however masks some of the more heavy users – we found that close to half (45.6%) of seniors spend more than 20 hours per week online.

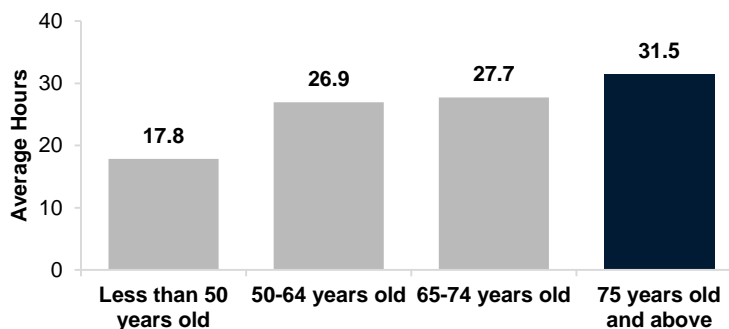
### Approximately how many hours do you usually spend online each week?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Approximately how many hours do you usually spend online each week?

Interestingly, when we compared hours online with hours consuming more traditional offline media (TV, Radio, print) we found that with the exception of those 75yrs and over who spend at least an extra 12 hours on average consuming offline media, those between 50 and 74 yrs spend about equal time each week consuming online/offline. However the online hours of those under 50 yrs old have significantly overtaken their time spent consuming offline media.

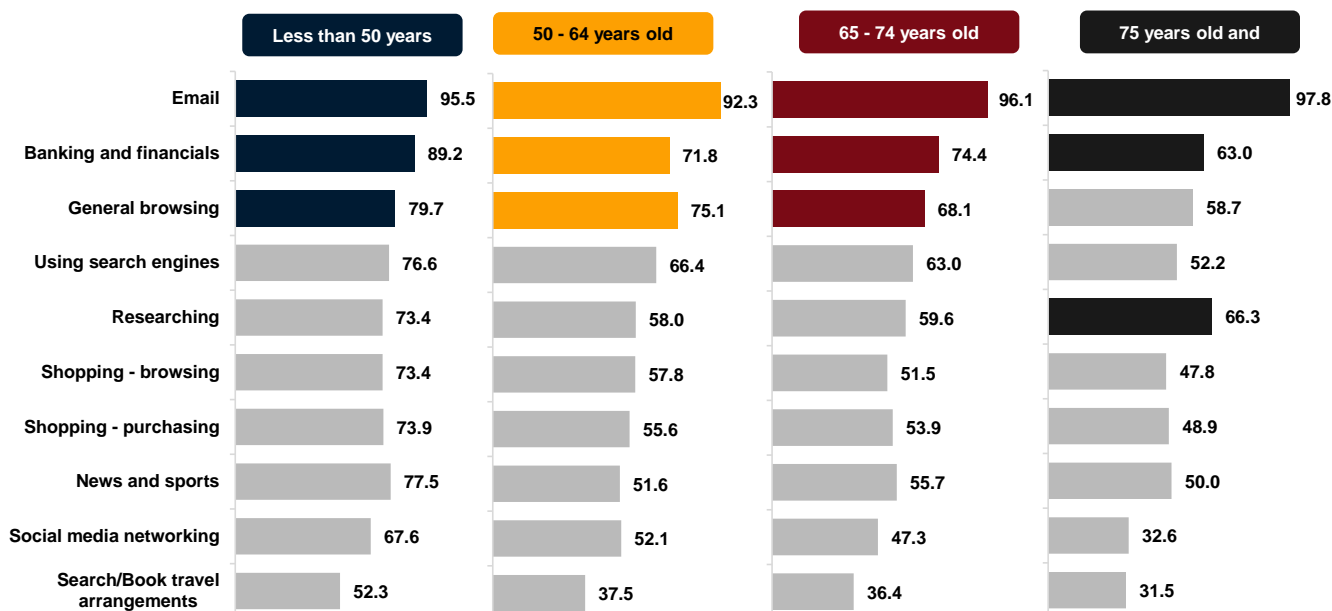
### Approximately how many hours do you spend collectively each week watching TV, listening to radio and reading magazines/newspapers?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Approximately how many hours do you spend collectively each week watching TV, listening to radio and reading magazines/newspapers?

When we drill down into the top ten online activities we see that seniors tend to use the internet in much the same way as their younger counterparts, although somewhat less frequently. Overall though the seniors are not that much different with under 50yr olds averaging 10.4 different types of online activities (e.g. email, shopping, etc) compared to 7.7 for 50-64yr olds, 7.4 for 65-74 yr olds and 6.5 for those 75 yrs and over.

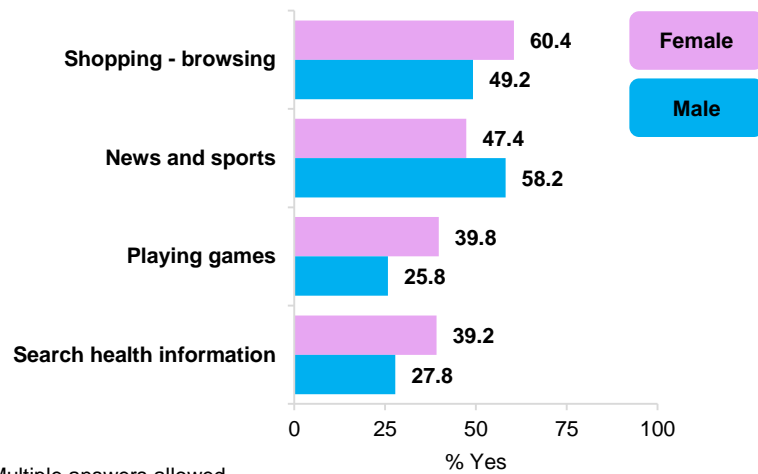
### Which online activities do you undertake?



\*Multiple answers allowed

Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which online activities do you undertake?

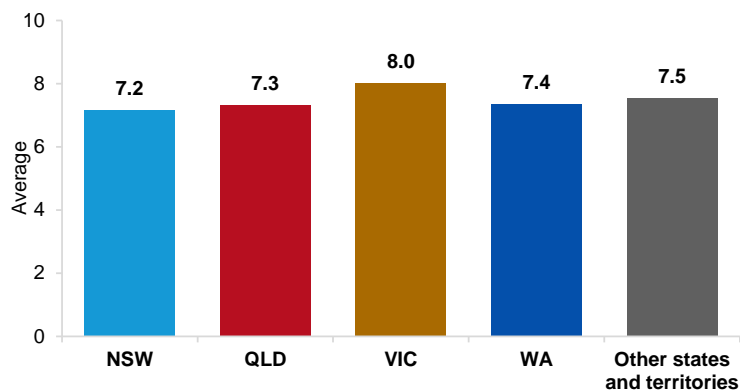
Gender does play a role on activity preferences with senior females more likely to shop, play games and search health information online while senior males are more like to consume news and sport.



\*Multiple answers allowed

Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which online activities do you undertake?

Splits by state demonstrate that senior VIC residents complete the highest average number of online activities.

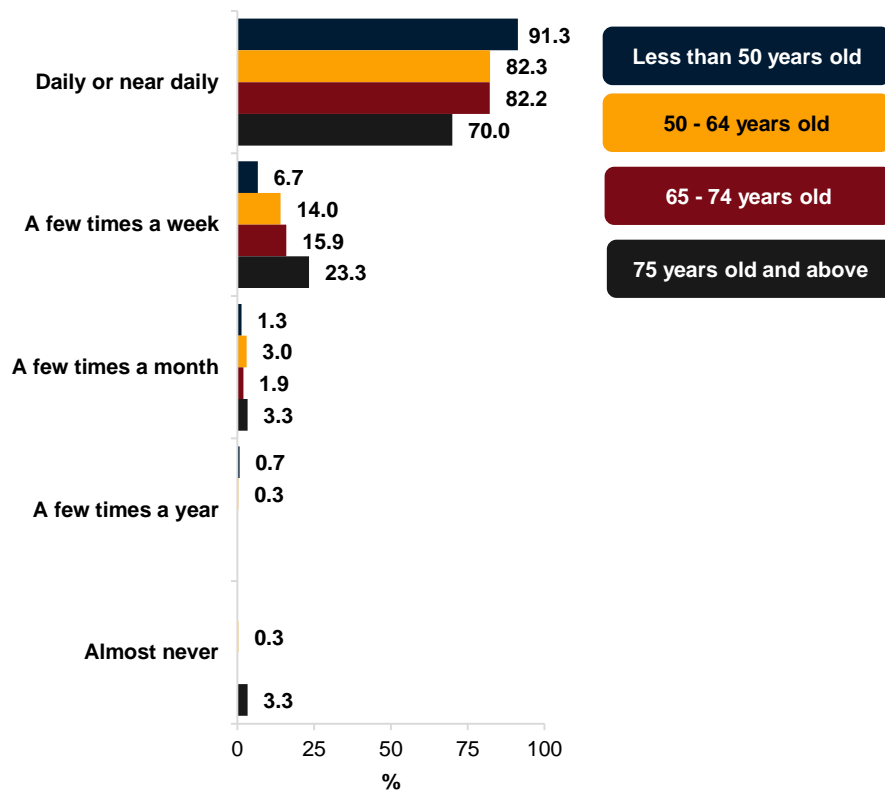


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which online activities do you undertake?

## Social media network usage

As we saw from the preceding charts, around half of those between 50-74 yrs engage in social media networking while this drops to a third of those older than this. However these seniors (like younger generations) have clearly also become somewhat habitual social media networkers with most doing so daily and virtually all at least a few times a week.

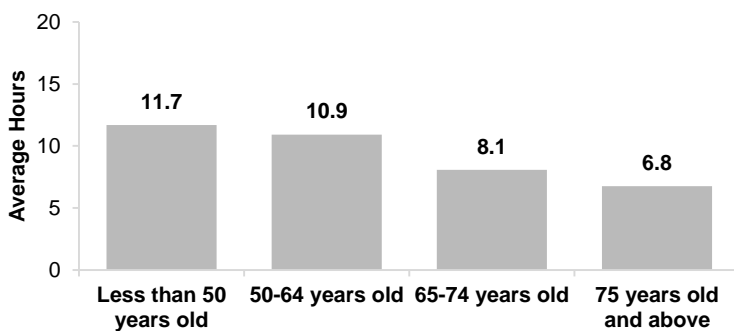
### How often do you use social media networks?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How often do you use social media networks (Facebook, LinkedIn, Twitter, Blogspot etc.)?

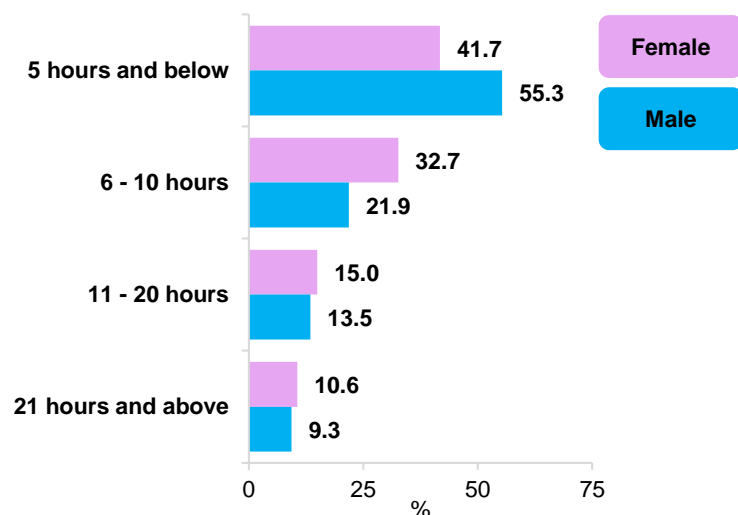
This reasonably heavy usage is also reflected in average hours each week spent using social media networks, although this does tend to decline steadily with age over 65yrs.

### Approximately how many hours do you spend online each week using social media networks?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Approximately how many hours do you spend online each week using social media networks (Facebook, LinkedIn, Twitter, etc.)?

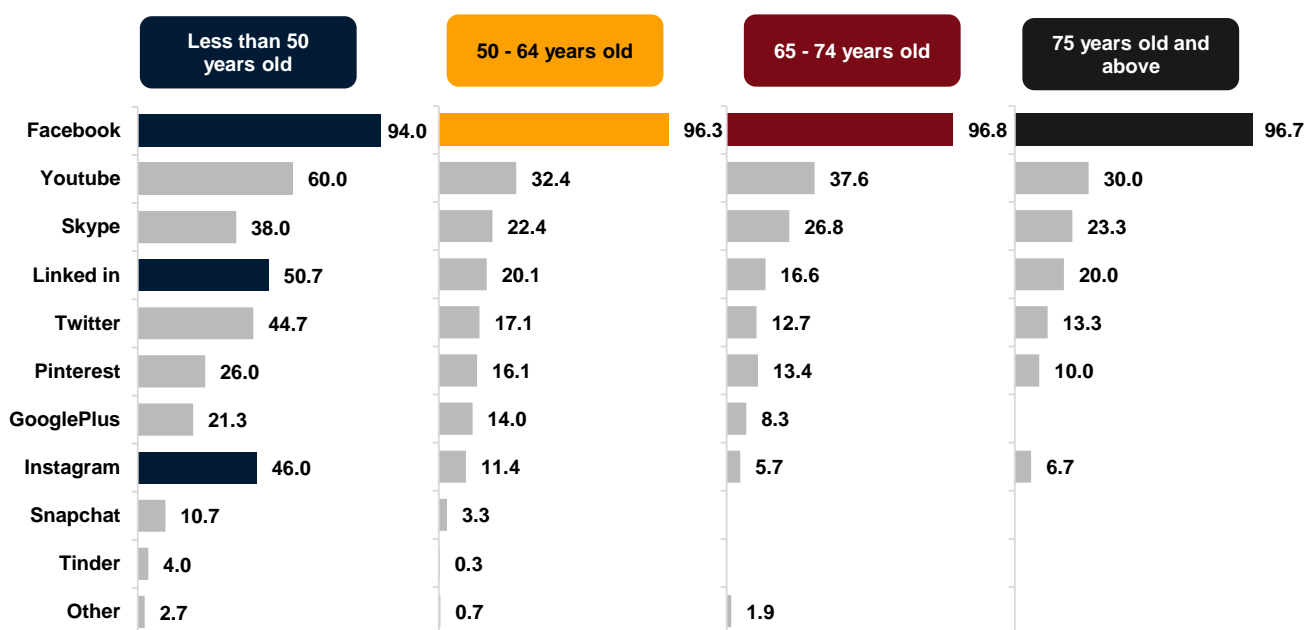
Social media networking appears marginally more popular with senior females, who tend to spend more time social networking online than do their male counterparts.



CoreData - Home & Lifestyle Survey (December 2015)  
 1: Approximately how many hours do you spend online each week using edia networks (Facebook, LinkedIn, Twitter, etc.)?

Facebook followed by Youtube are clearly the most popular social media networks for seniors engaging in this activity, as they are for those under 50 yrs old. However, while Skype tends to be the next most commonly used network among seniors, their younger counterparts are much more likely to use LinkedIn and Instagram.

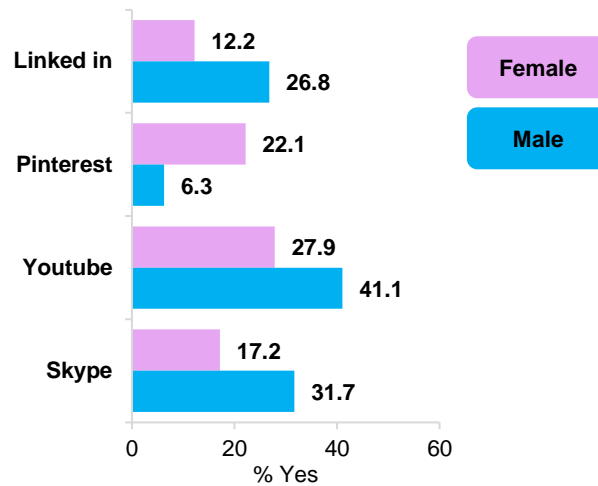
### Which of the following social media networks do you use?



\*Multiple answers allowed

Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which of the following social media networks do you use?

While senior females are much more likely to use Pinterest than males, LinkedIn, Skype and Youtube are more likely to be used by males.

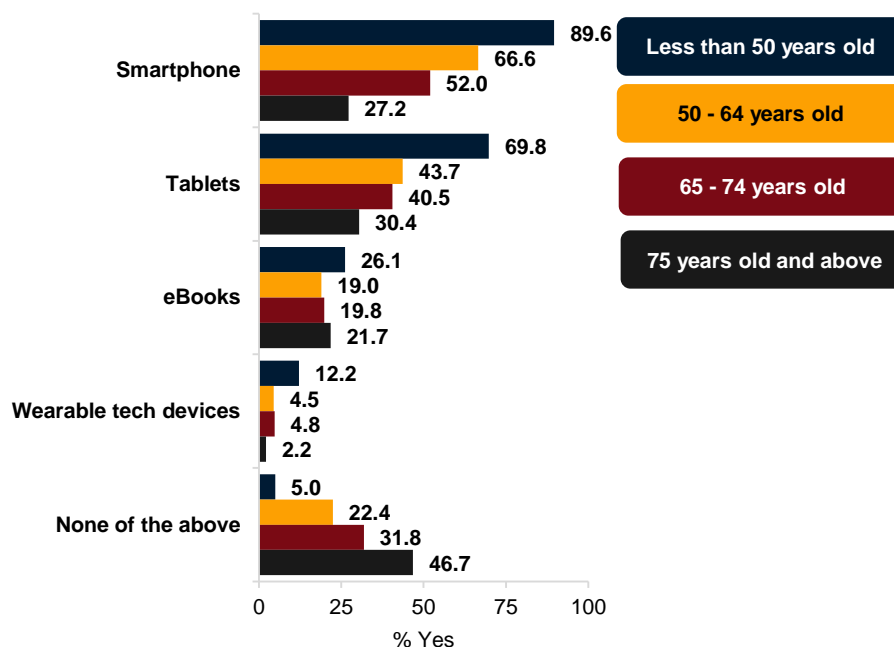


Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which of the following social media networks do you use?

### Technology usage

While use of smartphones and tablets clearly declines with age, the prevalence of usage among seniors is still arguably quite high and represents significant proportions of this population in Australia. Ebook usage though is almost comparable to those under 50 yrs old.

### Which of the following do you use?

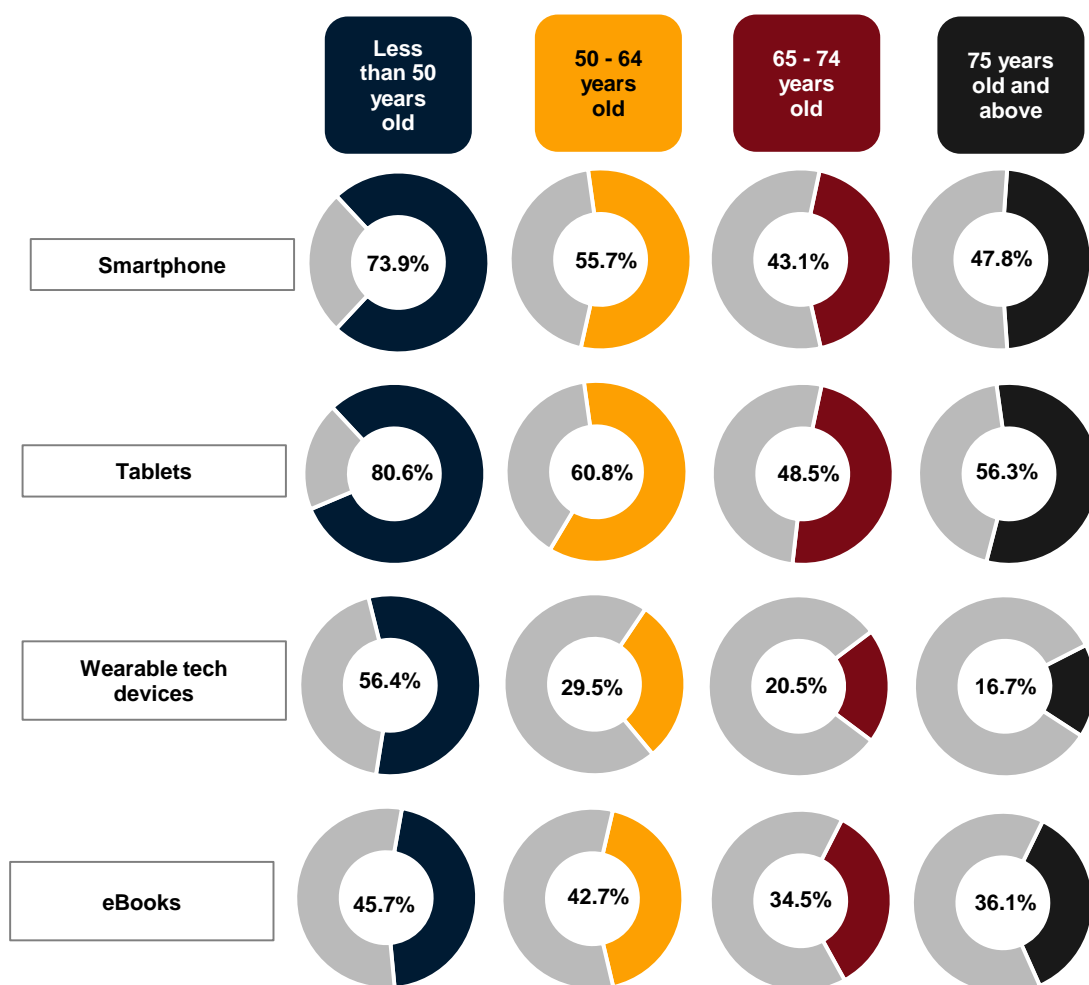


\*Multiple answers allowed

Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which of the following do you use?

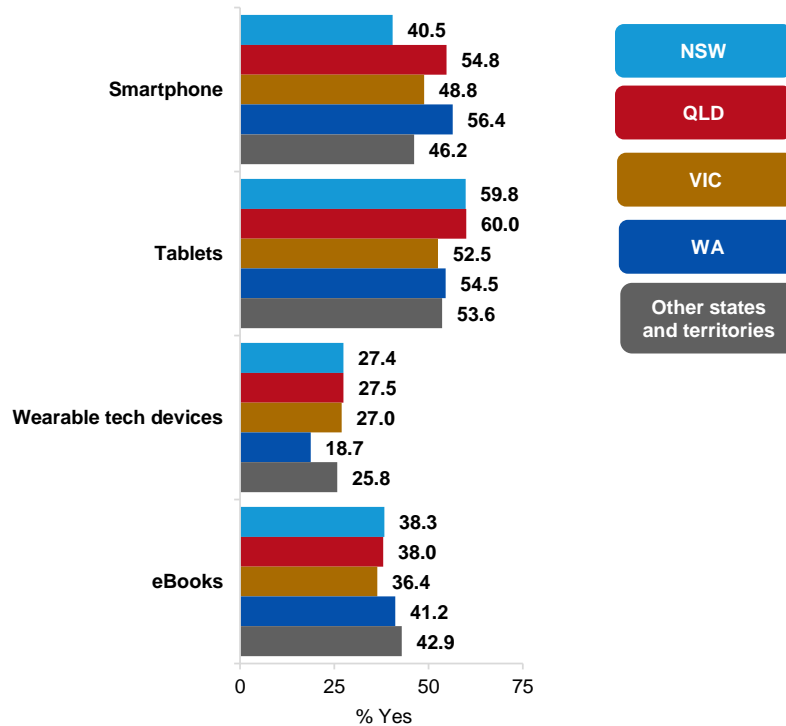
When we asked those not currently using these technologies whether they would consider doing so this revealed many more are open to trying these in the future.

### Would you consider using any of the following?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Would you consider using any of the following?

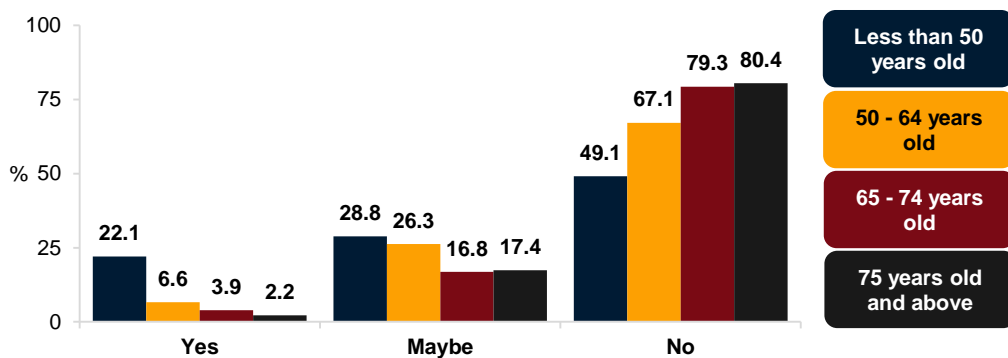
State splits do not reveal any remarkable separations but interestingly it seems WA and QLD seniors are more open to considering using smartphones than those in NSW and VIC. However, tablets tend to be more likely considered by senior NSW and QLD residents.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Would you consider using any of the following?

Despite this interest, planned tech gift purchases this Xmas are not particularly high among seniors.

### Do you plan on purchasing any technological devices as Christmas gifts this year?



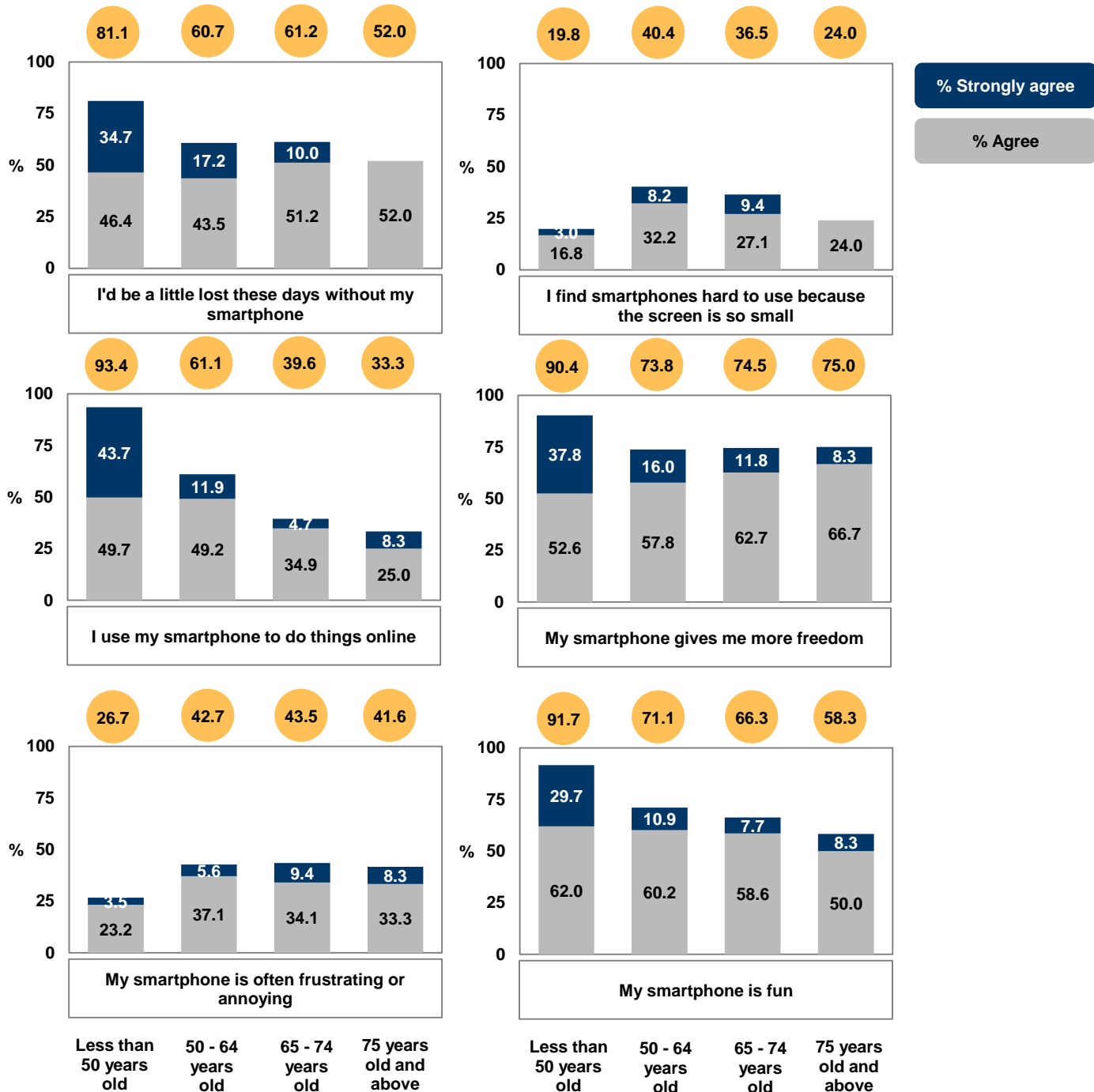
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Do you plan on purchasing any technological devices as Christmas gifts this year?



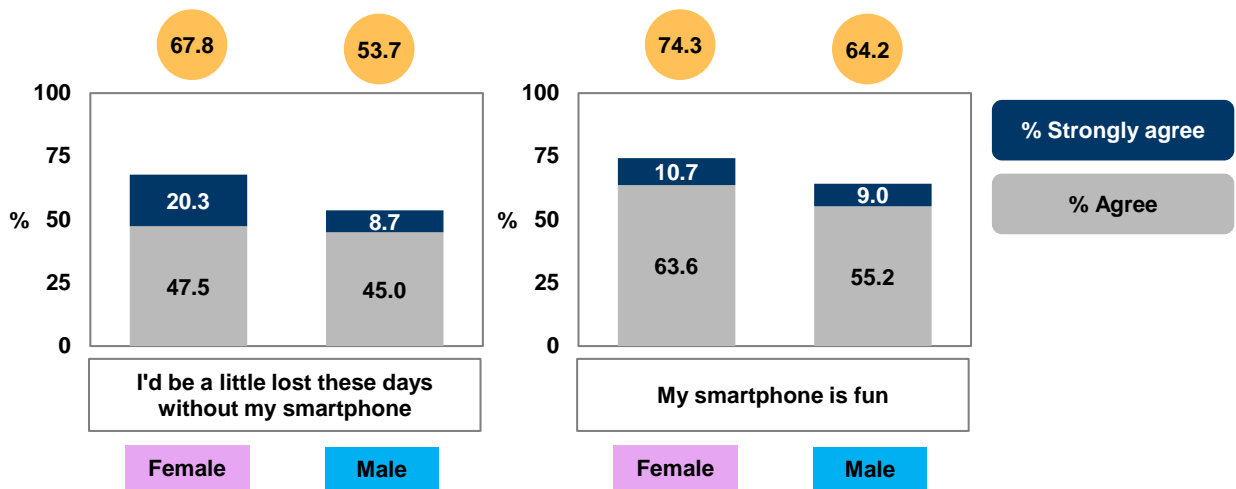
## Smartphones

It seems those seniors using smartphones are fast becoming attached just like their younger counterparts. Most find their smartphone gives them freedom and they would be a little lost without it. Far fewer claimed it is often frustrating/annoying or that they find the screen too hard to read. What's really interesting though is that while virtually all those under 50 yrs using a smartphone use it to get online, this drops considerably with age, with only a third of those 75 yrs and older doing so.

### How much do you agree or disagree with these statements about your smartphone?



It seems that senior females tend to be a bit more attached to their smartphone than do males.

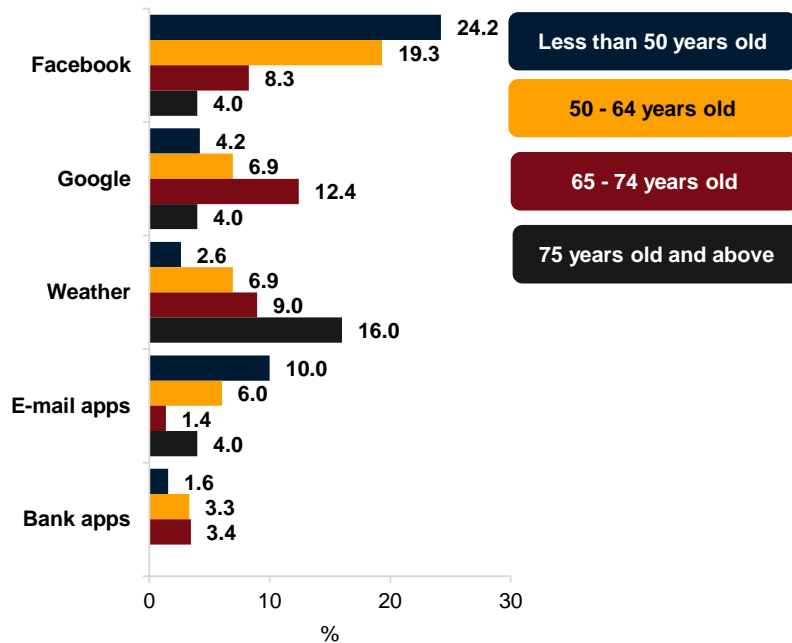


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree or disagree with these statements about your smartphone?

### App usage

While Facebook rules for the under 50s and 50-64 yr olds, Google is king for the 65-74 yrs olds and Weather apps for those 75 yrs and older.

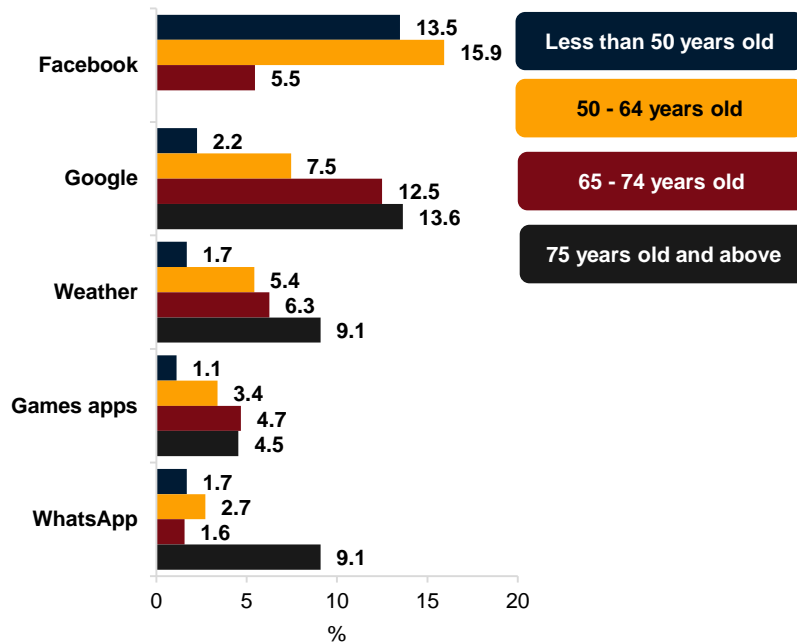
### What is your most used App?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What is your most used App?

These usage patterns are largely reflected in their favourite apps, although for all those 65yrs and over, Google pips out the rest as their most favoured app.

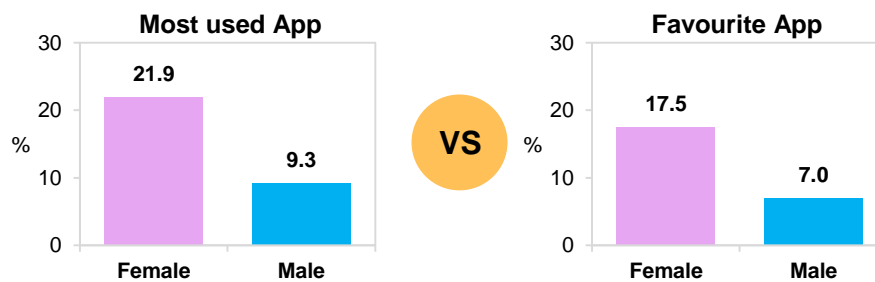
### What is your favourite App?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: What is your favourite App?

### Use of Facebook

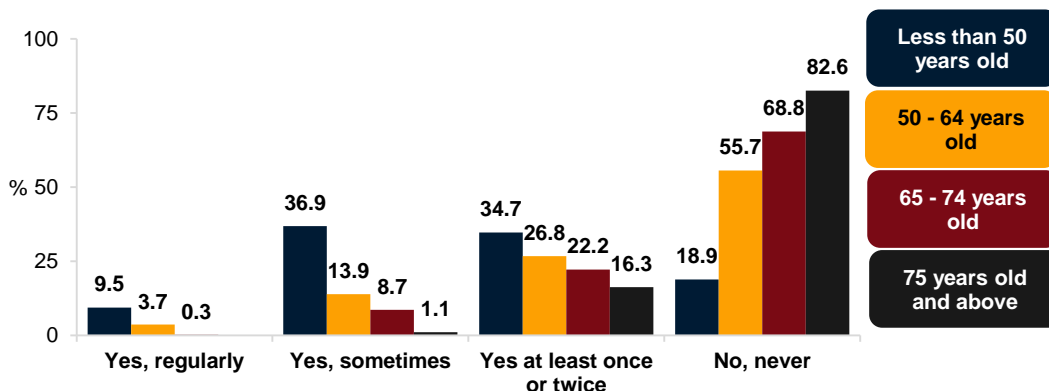
While similar proportions of senior females and males use Facebook, females are more likely to cite it as their most used and favourite app than males.



## Selfies

Overall at least 37.5% of all seniors, aged 50+, admit to have taken a selfie but few do regularly and this does steadily decline with age.

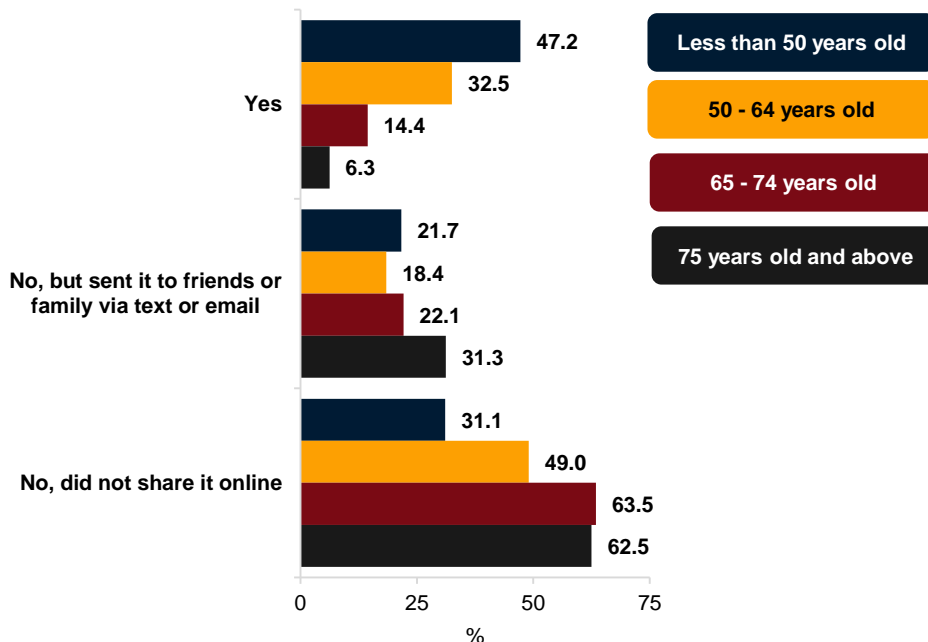
### Have you ever taken a selfie photo before?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Have you ever taken a selfie photo before?

Of those seniors that do take selfies, it is clear that far fewer tend to actually post these online than those under 50 yrs and this behaviour is also highly correlated with age.

### Did you post the selfie online on a social media network?

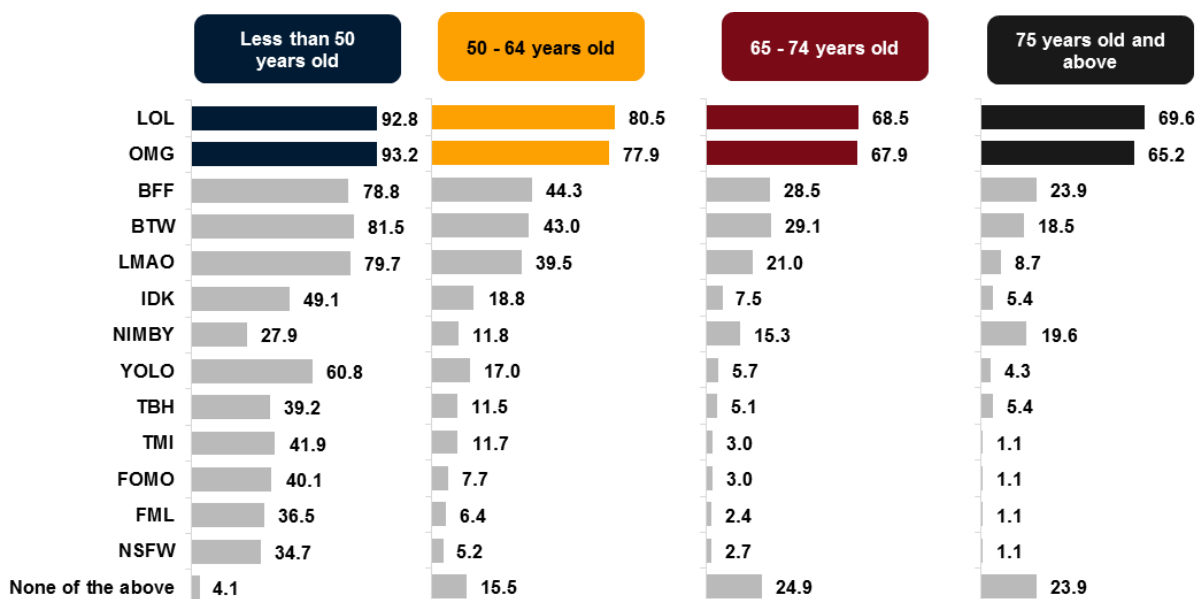


Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Did you post the selfie online on a social media network? E.g. Facebook, Instagram etc.

## Online acronyms

Seniors displayed their internet 'savviness' with a surprisingly high level of understanding of common internet acronyms, although still clearly not as many as those under 50 yrs old.

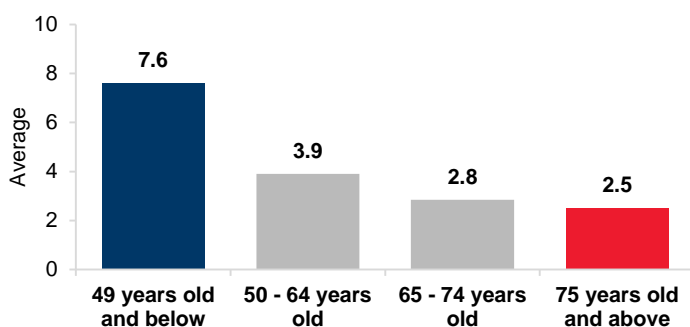
### Which of these online acronyms do you understand?



\*Multiple answers allowed

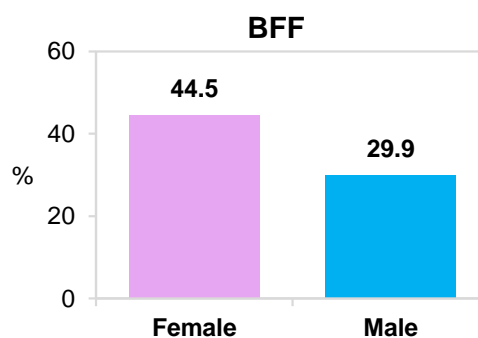
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which of these online acronyms do you understand?

### Average number of online acronyms understood



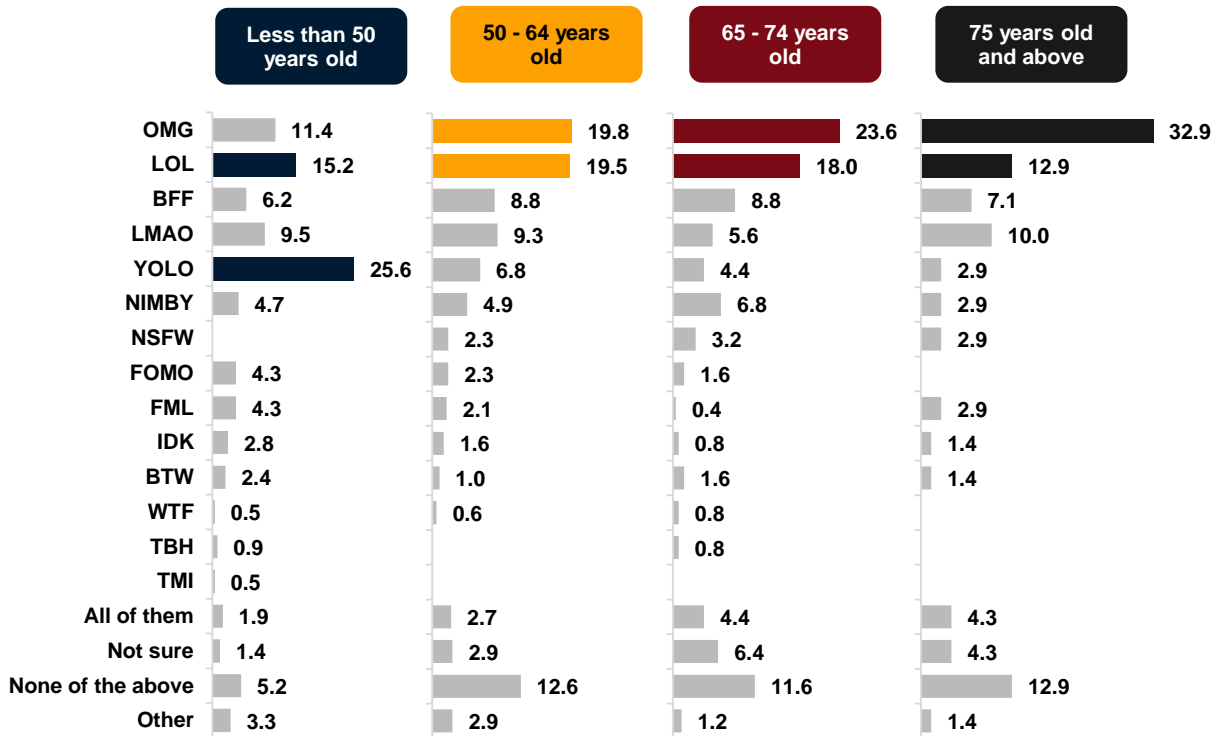
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which of these online acronyms do you understand?

Senior females are much more likely to understand what BFF means than males though otherwise there is little major differences between the sexes in this respect.



Most hated acronyms appear to bridge the generations with OMG, LOL, BFF, LMAO and YOLO taking top spots. Interestingly those 75 yrs and older reserved most of their hate for OMG. Seniors also seemed less perturbed by YOLO than those under 50 yrs old.

### What is your most hated online acronym?



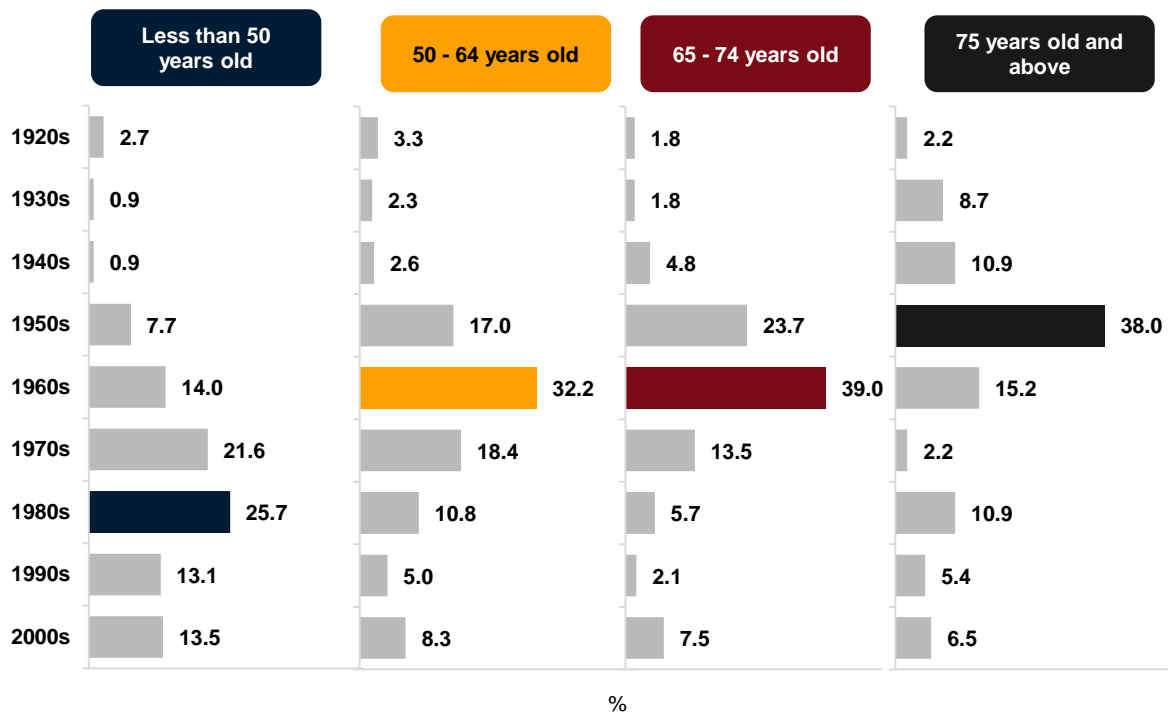
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What is your most hated online acronym?

%

## Nostalgia

Preferred decade to grow up in does tend to reflect the decade each generation actually grew up in with seniors most likely to look fondly on the 50s and 60s as an ideal time.

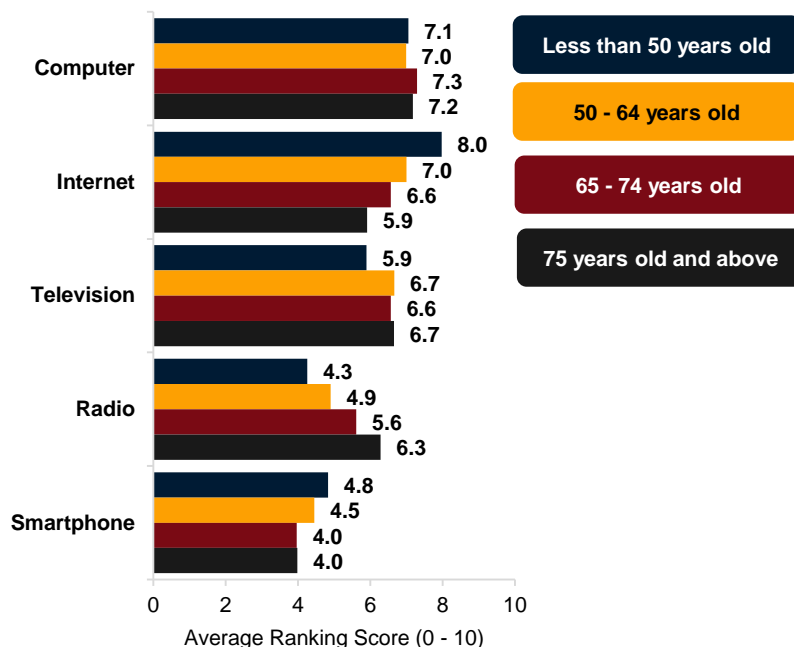
**If you could choose, ideally which decade would you have liked to have grown up in?**



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If you could choose, ideally which decade would you have liked to have grown up in?

While the significance of the radio relative to other key inventions predictably increased with age, particularly for those 75 yrs and older, it was clear that most seniors still see computers and the internet as having the greatest impact on our society in the last 100 years. This clearly demonstrates their recognition of the importance of the digital revolution and their ability to move with the times.

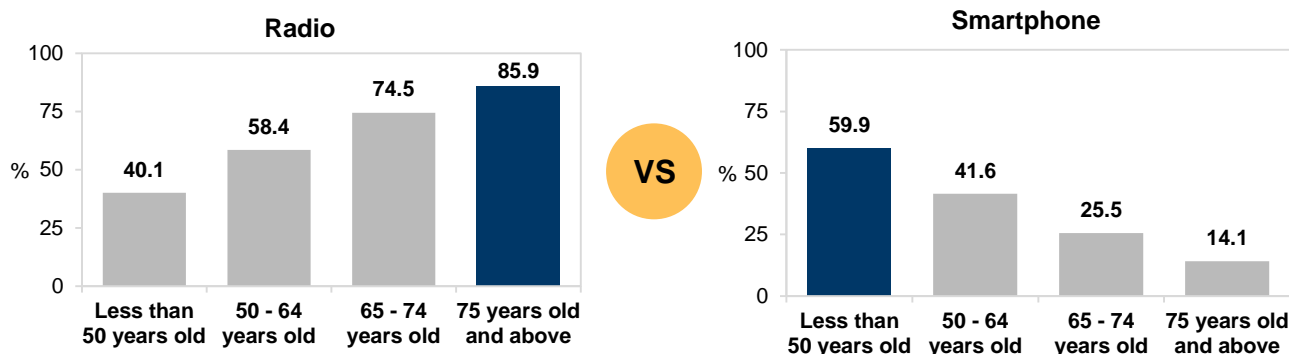
### Rank the following inventions in terms of their impact on society in the last 100 years



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Please rank the following inventions in terms of their impact on society in the last 100 years, where the top represents greater impact.

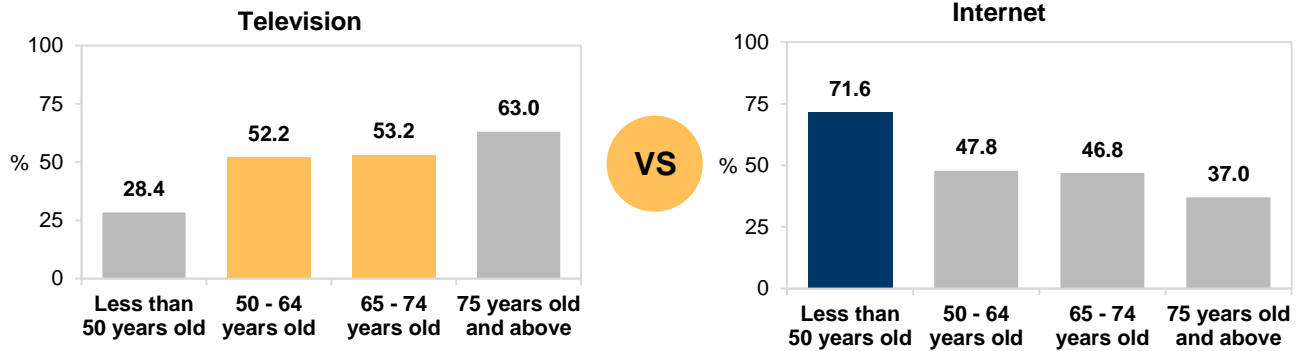
When we forced the choice between deciding the impact of various technologies we found that while for those under 50 yrs, the smartphone pipped out the radio, this is not the case for older generations who increasingly prioritise the impact of the radio as they get older.

### Which invention are you most grateful for?



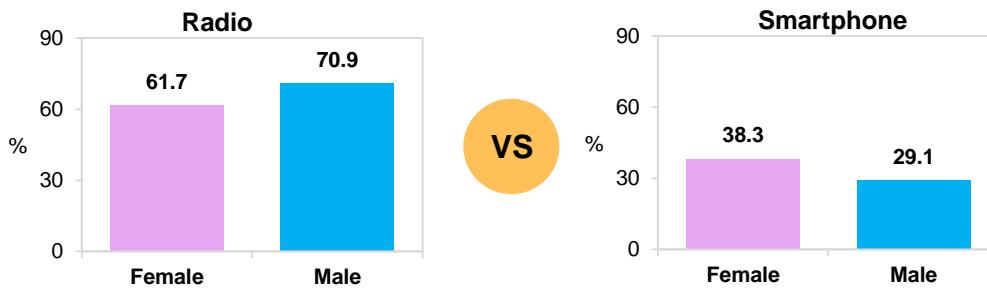


When we force the same choice between television and the internet we see that there are those under 50 yrs that clearly prioritise the internet over television but those between 50 and 74 yrs tend to be polarised in this respect. However, those over 75 yrs tend to more clearly prioritise the impact of television over the internet.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which invention are you most grateful for?

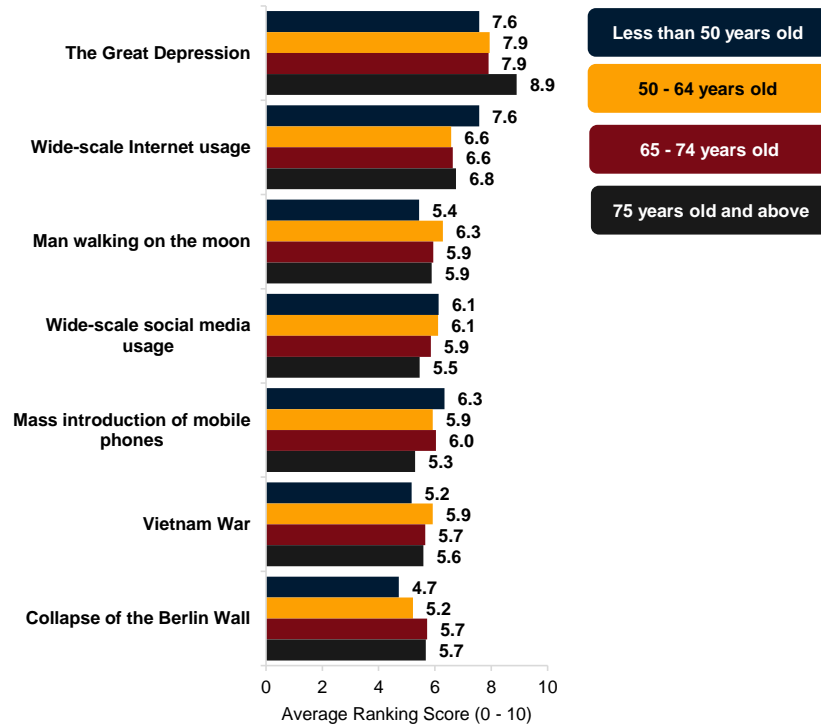
Interestingly senior males place more importance on the impact of radio over smartphones than do females.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which invention are you most grateful for?

Perhaps surprisingly there is a relatively high amount of consensus across generations when prioritising the impact of key historical events. Both young and old recognise the Great Depression as the most important event followed by wide scale internet usage.

### Rank historical events in terms of their impact on our society in the last 100 years

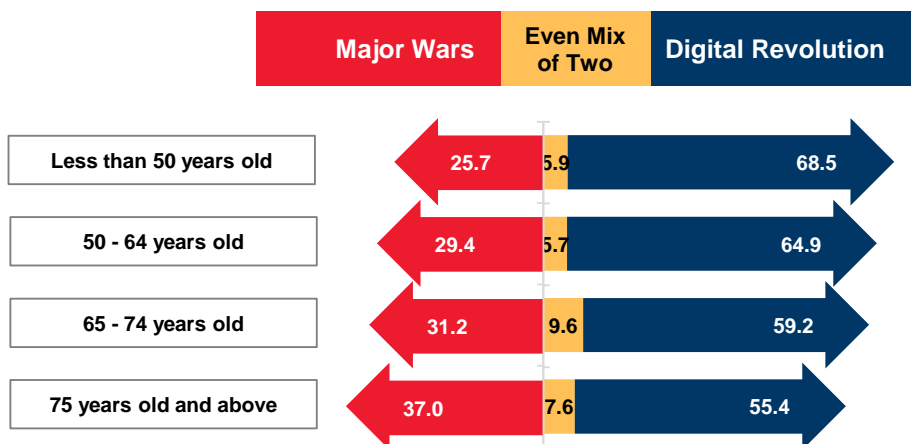


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Please rank the following historical events in terms of their impact on our society in the last 100 years, where the top represents greater impact.

Clearly demonstrating the recognition of the importance of the relatively recent digital revolution, across generations this is judged to have had even more impact on our society in the last 100 years than major wars that have been experienced.

Use the slider to indicate how much you find taking care of your grandchildren is an obligation versus being something you love to do. The middle position indicates an even mix of the two

### Events you think have had the greatest impact on our society in the last 25 years

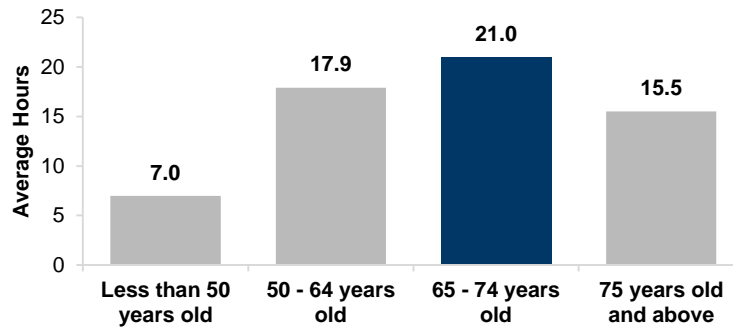


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which events you think have had the greatest impact on our society in the last 25 years.

# CO-PARENTING & FAMILY DYNAMICS

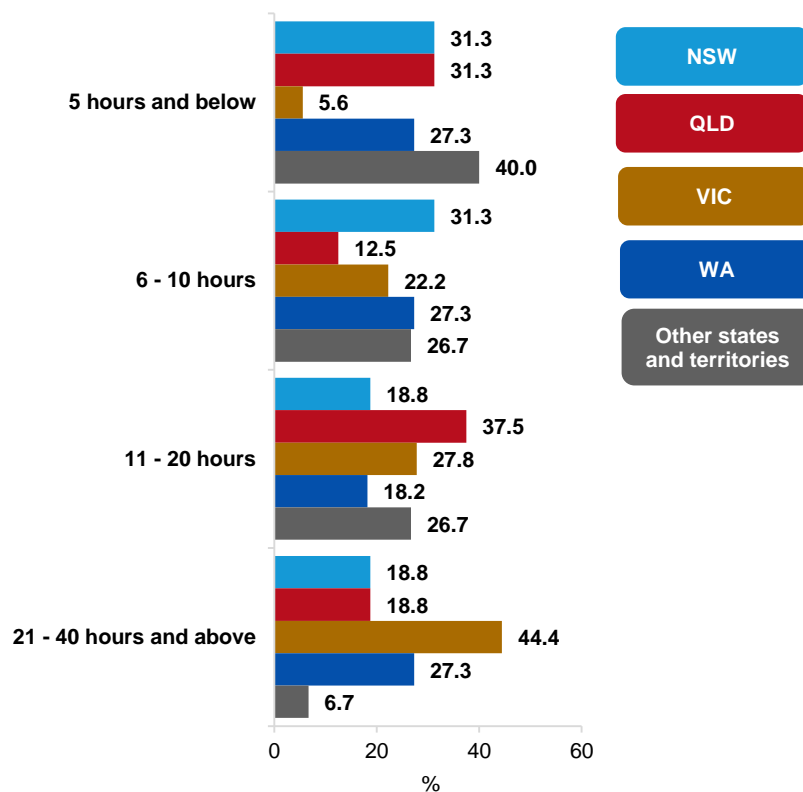
Grandparents that help take care of their grandchildren are clearly investing significant amount of hours each week doing this (peaking at 21 hours a week on average for those between 65-74 yrs old).

## How many hours per week do you usually care for your grandchildren?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: How many hours per week do you usually care for your grandchildren?

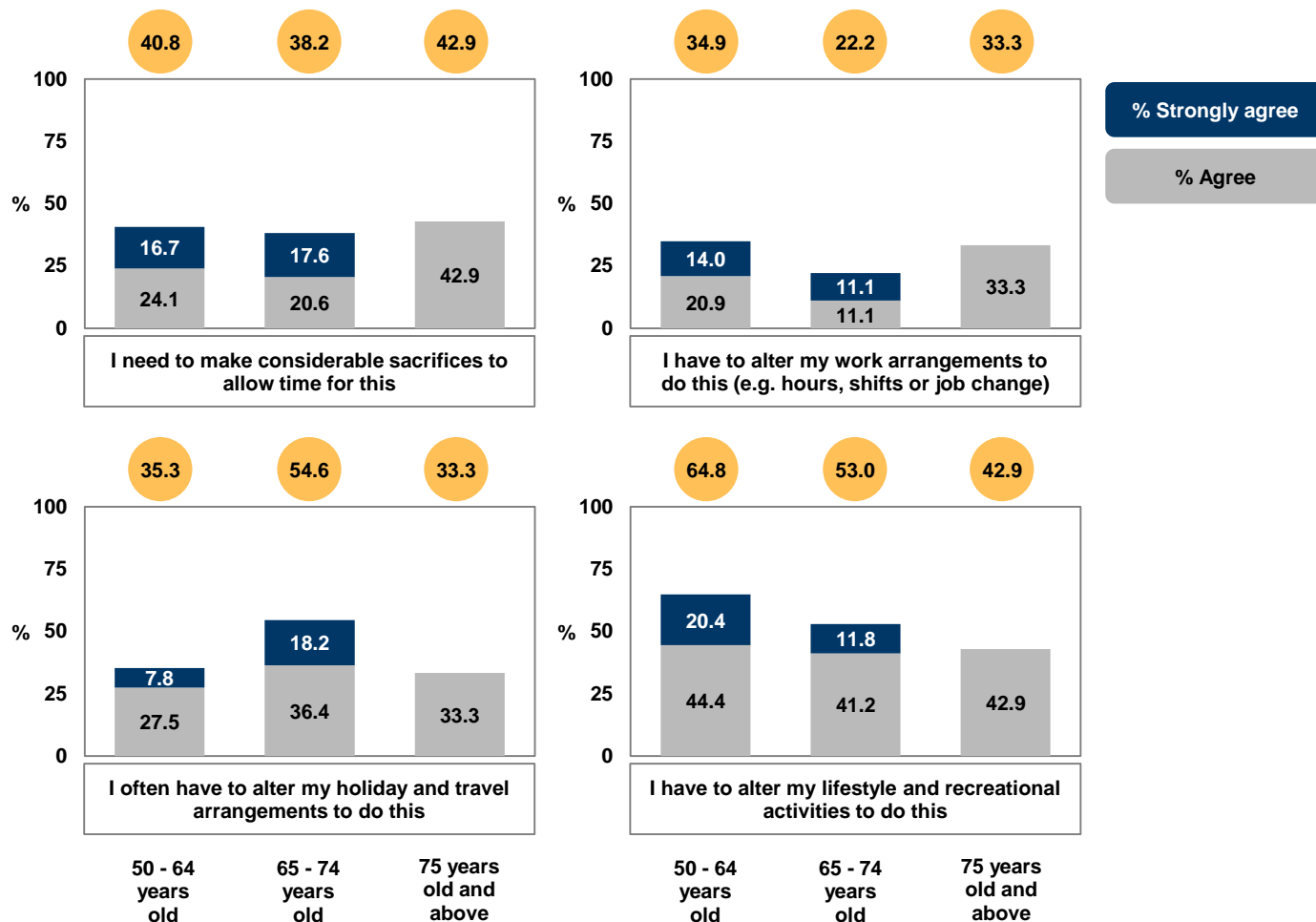
Senior VIC residents tended to invest the most time in taking care of their grandchildren, followed by those in QLD.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: How many hours per week do you usually care for your grandchildren?

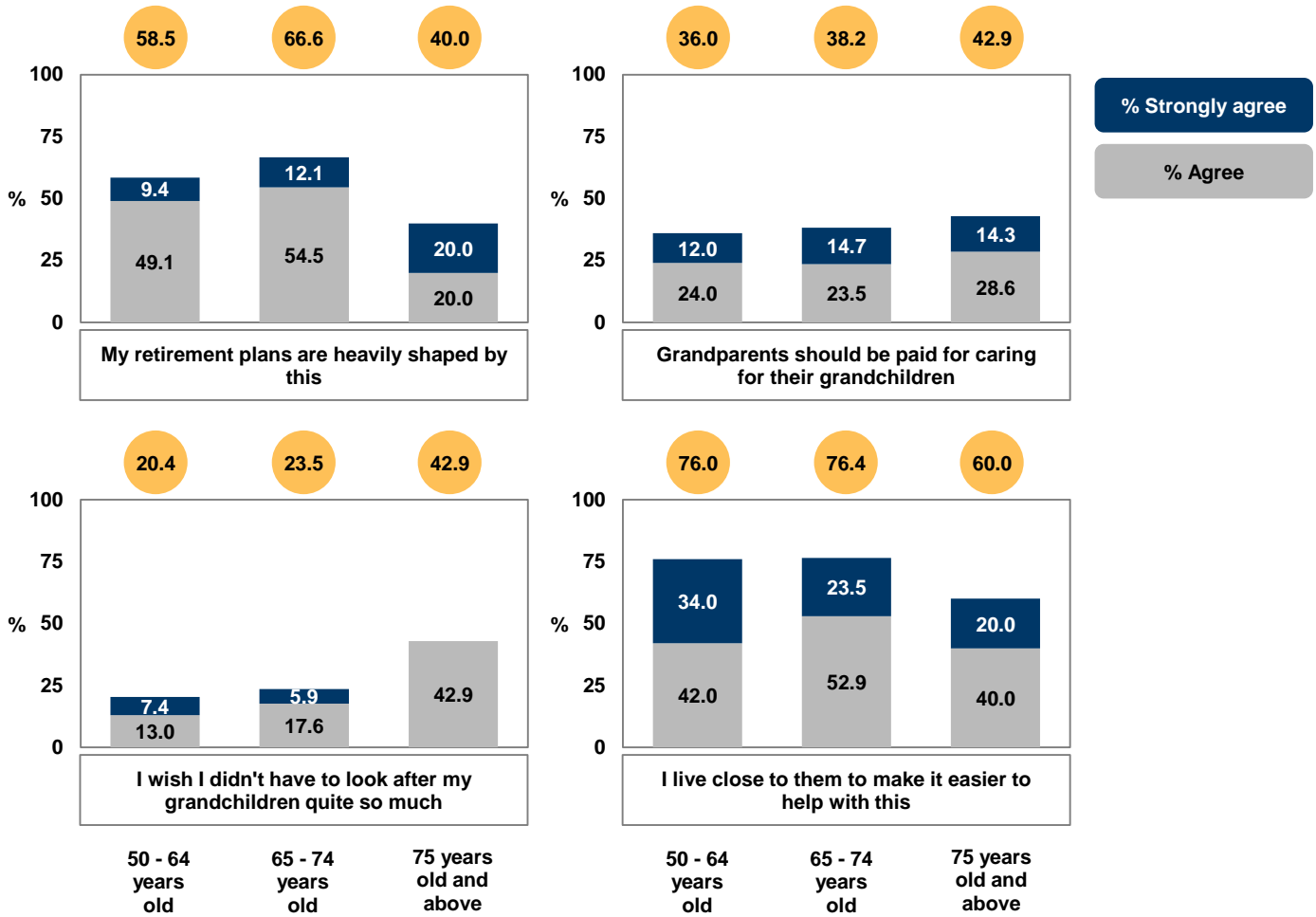
Trying to gauge the kind of sacrifices and lifestyle compromises grandparents make for having to take care of their grandchildren demonstrated that a significant proportion do indeed make considerable sacrifices for this. These include retirement and work plans, holidays, lifestyle and living arrangements.

### Burden of taking care of grandchildren



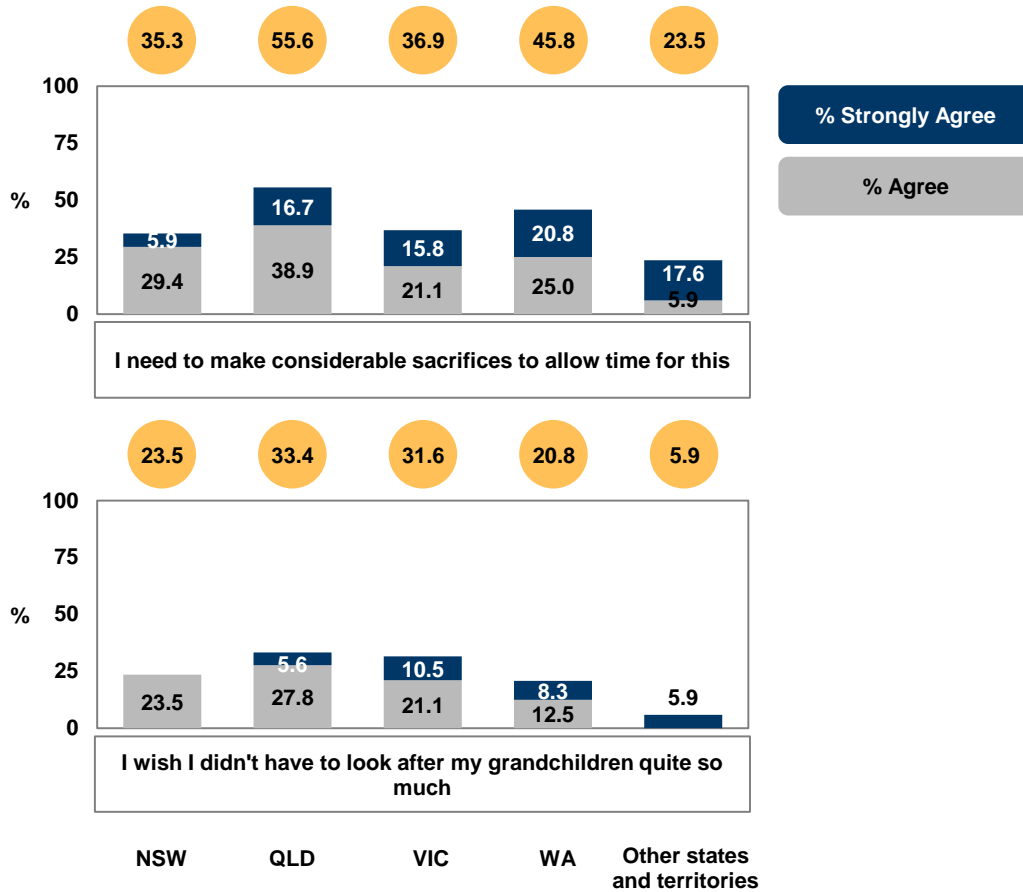
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree with the following statements about taking care of your grandchildren?

However far fewer actually wish they didn't have to look after their grandchildren quite so much (only around 1 in 5 for those between 50-74 yrs). It appears though that this burden does appreciably increase among those 75 yrs and older.



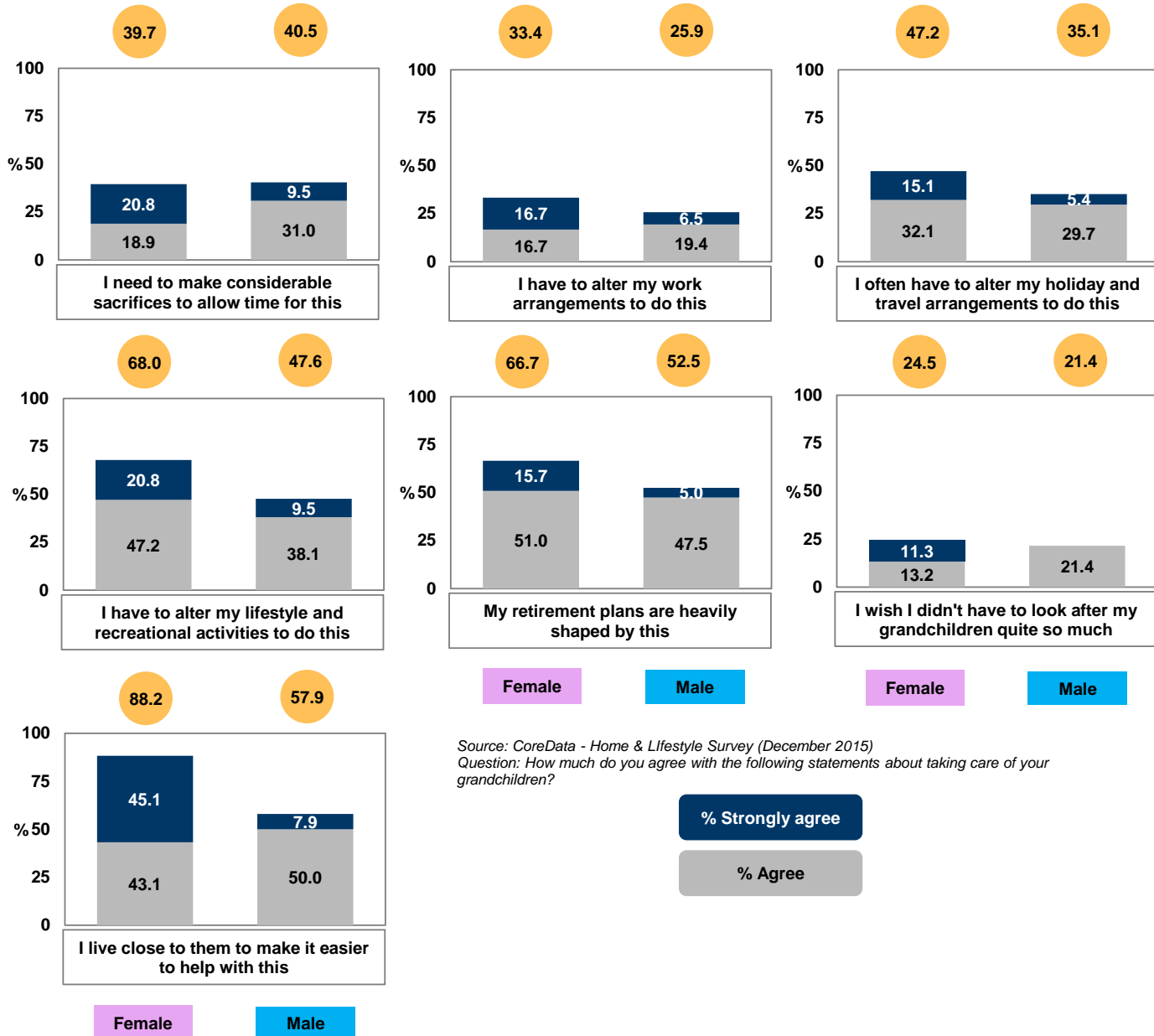
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree with the following statements about taking care of your grandchildren?

Despite senior VIC residents putting in the most time, it is those in QLD who are most likely to indicate this is a burden to them. However, this is closely followed by VIC.



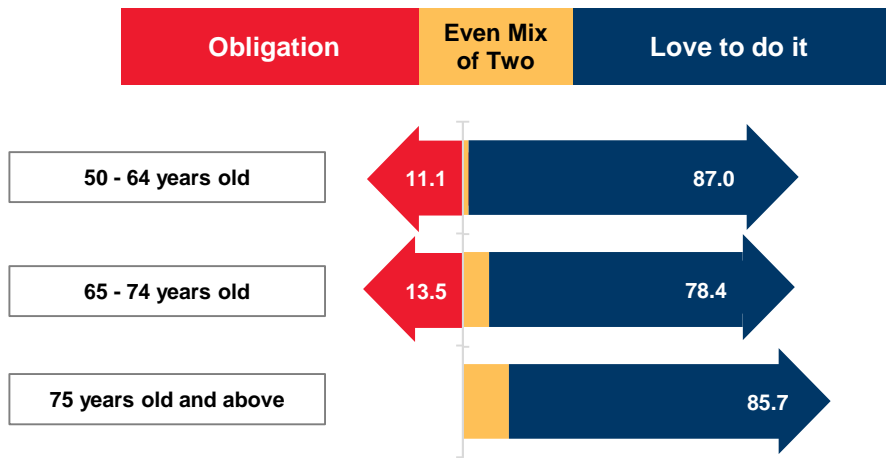
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much do you agree with the following statements about taking care of your grandchildren?

Female grandparents appear to be making more sacrifices to take care of their children than do their male counterparts.\*



However despite the obligation, when forced to choose, the vast majority of grandparents claim that they love to take of their grandchildren.

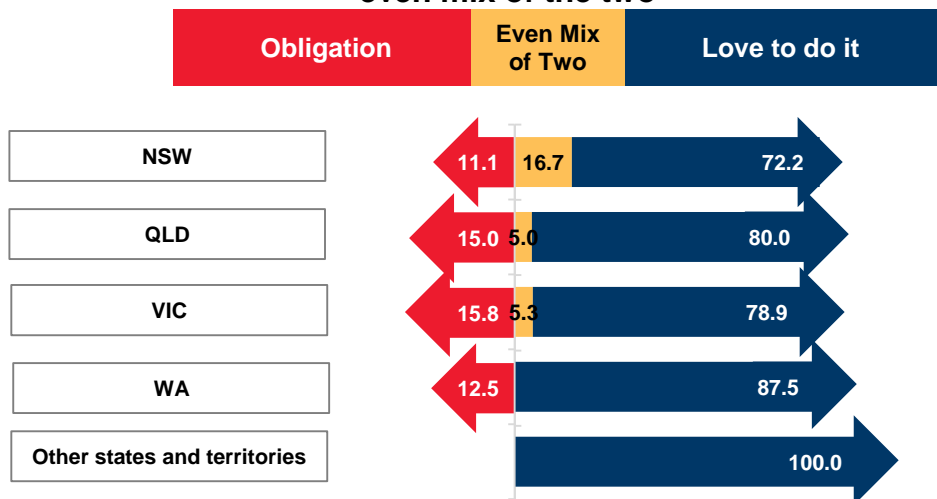
Use the slider to indicate how much you find taking care of your grandchildren is an obligation versus being something you love to do. The middle position indicates an even mix of the two.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much you find taking care of your grandchildren is an obligation versus being something you love to do.

State splits are marginal but do show that those in NSW are less likely to love to take care of their grandchildren compared to other states.

Use the slider to indicate how much you find taking care of your grandchildren is an obligation versus being something you love to do. The middle position indicates an even mix of the two



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: How much you find taking care of your grandchildren is an obligation versus being something you love to do.

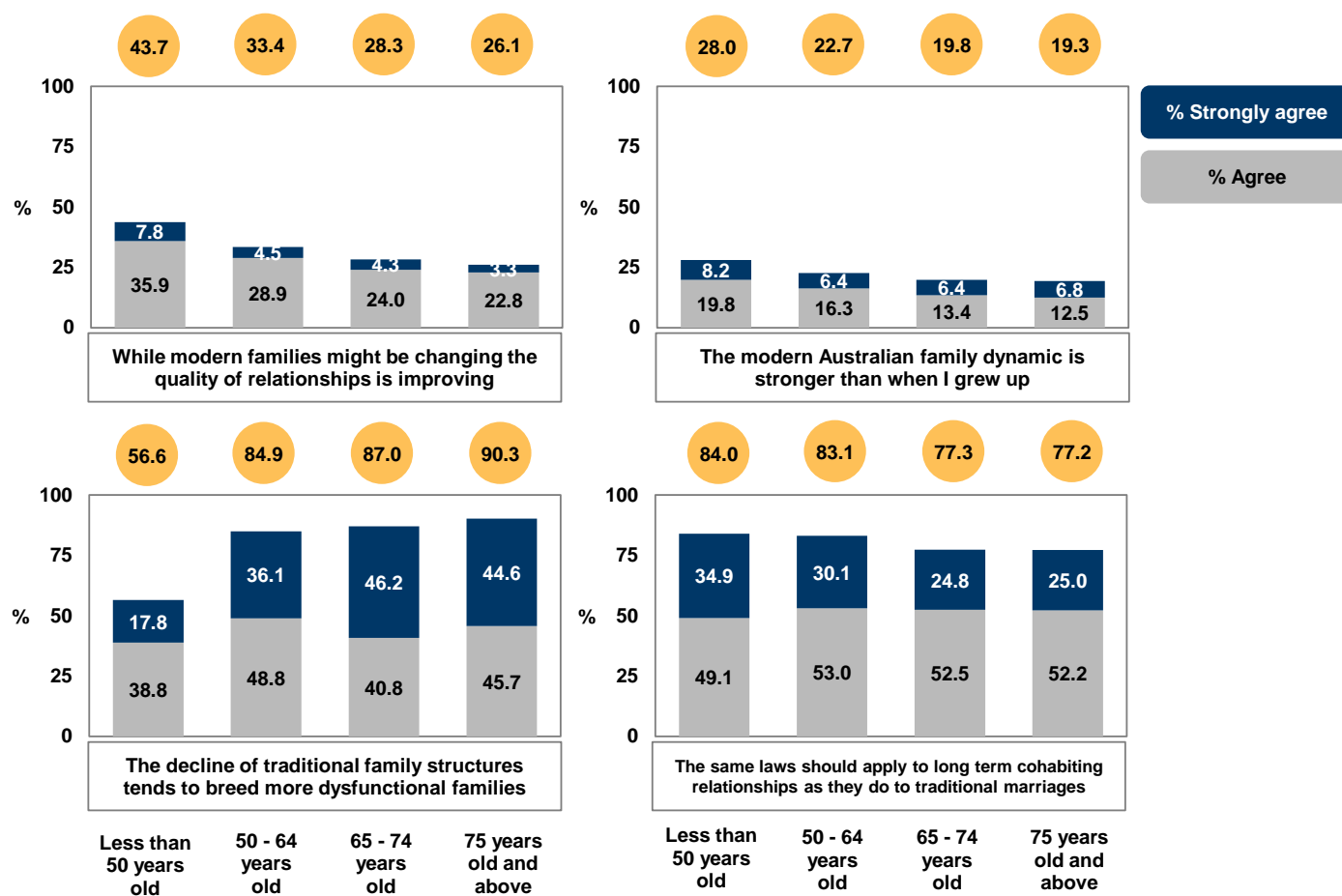


## Traditional family structures

So clearly seniors are very progressive in terms embracing technological developments that have swept our society in the digital revolution. When we start to look at moral stances on traditional family structures however we start to see much more conservative perspectives emerge.

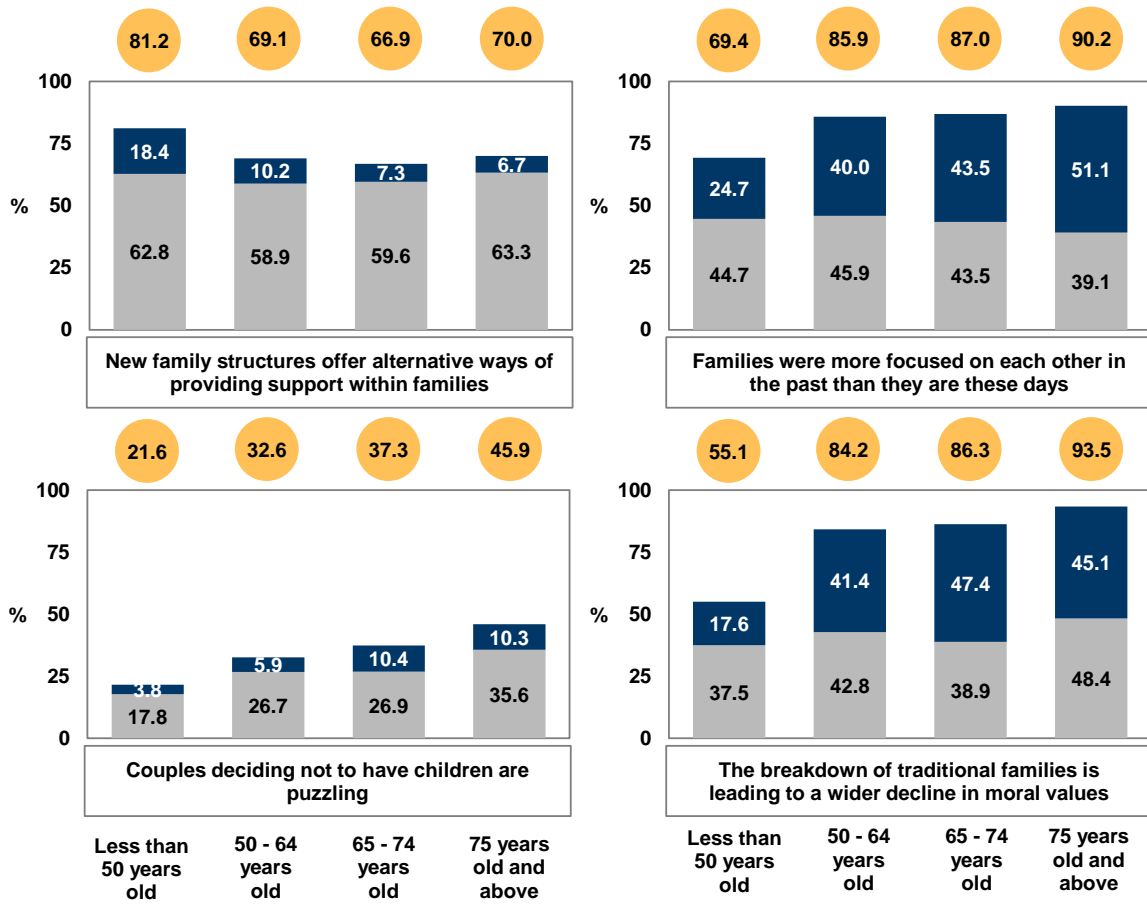
This is exemplified in the fact that the vast majority (over 80%) of seniors claim that the decline of traditional family structures is breeding more dysfunctional families and leading to a wider moral decline in our society. These views are held significantly more than by those under 50yrs old.

**With traditional family structures and roles less common these days, what do you think this means for the modern Australian family dynamic?**



Source: CoreData - Home & Lifestyle Survey (December 2015)

Question: With traditional family structures and roles less common these days, what do you think this means for the modern Australian family dynamic?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: With traditional family structures and roles less common these days, what do you think this means for the modern Australian family dynamic?

## Advice to younger generations

### **If you could give some advice to the younger generations, what would it be?**

Practical matters, development of values such as responsibility and respect, and the seemingly inherent negative effect of social media and the internet in general are among the top concerns cited.

- "Keep off drugs get a good job." (Male, 70, NSW)*
- "Keep your appointments when you make them and have a no-touch savings account." (Male, 66, WA)*
- "Save your cash. Property is worth it when you are retired." (Female, 37, NSW)*
- "Save for things before you buy them so you can just about pay for two instead of one." (Female, 64, SA)*
- "Save for retirement. If you get a job you love you won't work a day in your life." (Male, 74, WA)*
- "Respect, work hard, have compassion love and understanding for all people." (Female, 54, WA)*
- "Respect and value the relationships with the older population. They have a world of knowledge and strong family values." (Female, 54, Qld)*
- "Respect others and remember that what you do not want done to you, should not be done to others" (Male, 69, WA)*
- "Respect people and treat people like they would themselves like to be treated." (Female, 67, Tas)*
- "Respect the wisdom of experienced older people" (Male, 66, Tas)*
- "Take ownership for your own choices and behaviour." (Female, 58, NSW)*
- "Take more responsibility for their actions." (Male, 59, SA)*
- "Study hard, work hard, take responsibility for actions." (Male, 48, Vic)*
- "Use social media less and meet your friends for talks. Same with families. More thought to others than yourselves. Think before you act" (Female, 68, Vic)*
- "There is life outside of your smartphone screen." (Male, 47, WA)*
- "Read more books and less technology." (Female, 33, WA)*

There is also a high regard for education as it is seen as a gateway to bigger opportunities. Some respondents say that it is senseless to give the younger generation advice because they will just ignore it for they think they know everything. In general, the advice given by the older generation heavily concentrates on industry and perseverance as it seems that most of them believe that nothing is handed to you on a silver platter.

- "You're not as important as you think you are. Respect those who have gone before you, they might just have useful things to share" (Female, 38, NT)*
- "Prioritise educational opportunities as it sets up your future." (Female, 60, NSW)*
- "Stay at school, study, get educated properly or learn a trade. Avoid drugs at all costs, also smoking and drink in moderation." (Female, 71, Qld)*
- "Stay in school, work hard and love your family and life" (Female, 57, NSW)*
- "Study hard and learn to be logical in your life." (Male, 60, NSW)*
- "You can't give advice to the younger generation." (Male, 73, NSW)*

*"Why bother trying they do not listen. Young people do not seem to have the same respect or reverence for older people these days" (Female, 78, NSW)*

*"Could not tell them anything. They already know it all." (Female, 54, NSW)*

*"Nothing because they won't listen." (Male, 67, NSW)*

*"Nothing in life comes without a lot of hard work, some failure along the way and perseverance." (Female, 33, Vic)*

*"The world does not owe you a living. Life was not meant to be easy but with a little bit of effort it can be wonderful" (Male, 72, SA)*

*"Suck it up and get on with life. Stop asking for handouts." (Male, 55, NSW)*

Still, some acknowledge the difference between generations and say that the advice they give may not be applicable anymore and that today's generation will learn by their own mistakes as they have. Moreover, there are still some who sway that the only advice they can give is to live life to the fullest.

*"No as they have to learn life's lessons and they may be different from when I was growing up to now" (Male, 38, Qld)*

*"I wouldn't have a clue." (Female, 70, NSW)*

*"Live your best life." (Female, 65, SA)*

*"Live your life to the fullest." (Male, 54, Vic)*

*"Live for today as tomorrow comes to quick." (Male, 73, WA)*

*"Live for the moment and enjoy to the maximum." (Male, 53, SA)*

*"Follow your desire find what your talents are and use them." (Male, 58, ACT)*

*"Enjoy yourself before you take on responsibilities (e.g. kids and mortgage)." (Female, 40, WA)*

*"Enjoy every moment and don't be fearful of taking risks." (Male, 50, SA)*

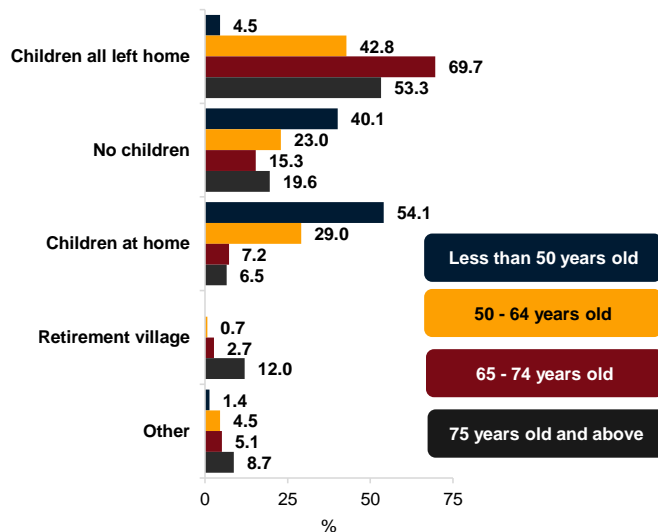
*"Value your youth and take advantage of opportunities when they present themselves. Don't be disheartened by the constant media focus and attention on all the bad that happens in the world. There is a lot of good too." (Female, 54, SA)*

# LIVING ARRANGEMENTS

While those aged 65 and older are most likely to have children who have left home, those aged under 50 are most likely to have children at home or have no children at all. About 1 in 8 of those aged 75 and above live in a retirement village.

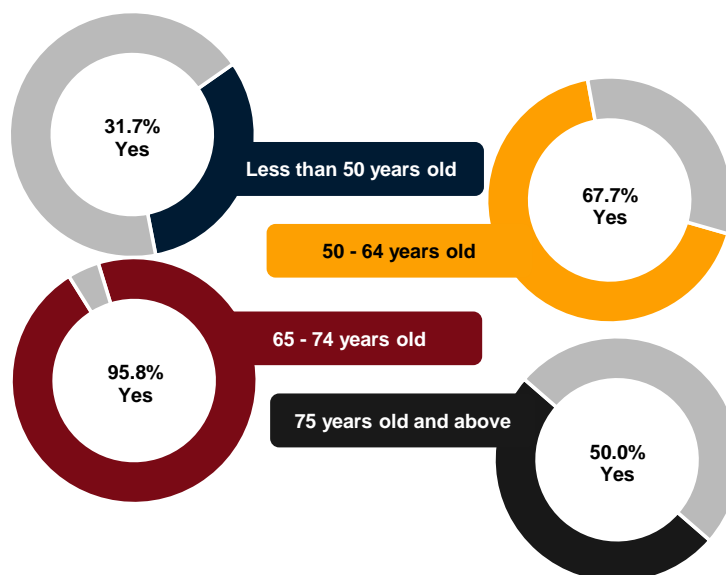
For those who have children living at home, the likelihood of their children or grandchildren living at home and being aged 18+ is greater the older they become. This trend does not continue to grow for those aged 75 or more.

## Which of the following best represents your current living arrangements?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which of the following best represents your current living arrangements?

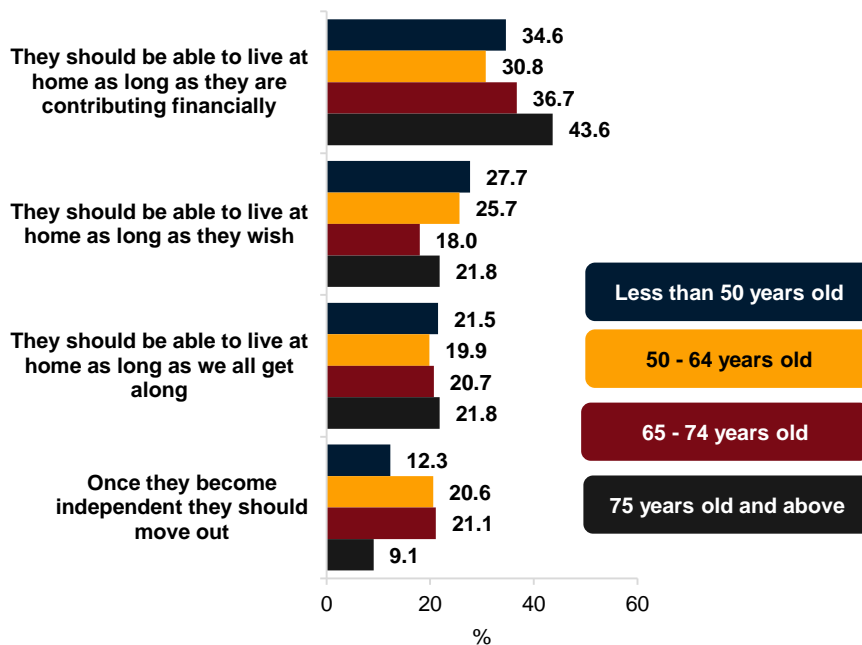
## Do you have any children or grandchildren aged 18+ living at home with you?



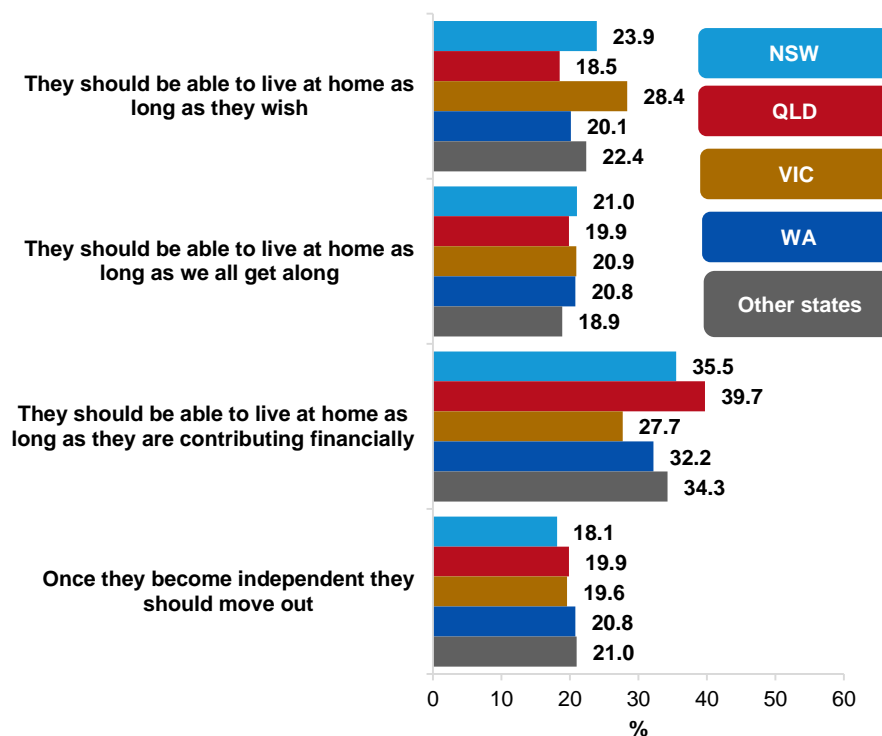
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Do you have any children or grandchildren aged 18+ living at home with you?

The older one gets, and as their children grow older, they are more likely to believe their children should only live at home as long as they are contributing financially. Those in QLD and NSW are most likely to hold this view. Conversely, the younger the age group the more likely they are to have an opinion of their children living at home as long as they wish. Those in Victoria drive this finding.

### Which one of the following best describes your stance on children or grandchildren, aged 18+, living at home with you?



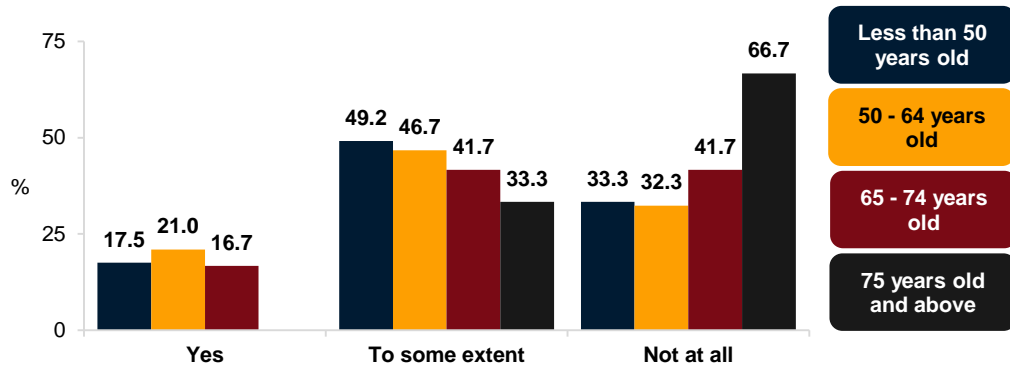
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which one of the following best describes your stance on children or grandchildren, aged 18+, living at home with you?



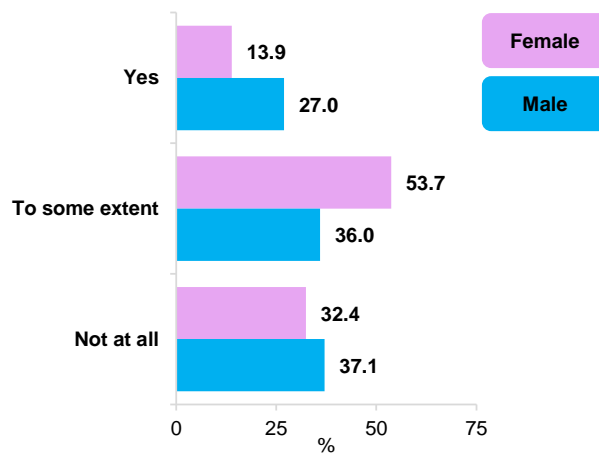
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which one of the following best describes your stance on children or grandchildren, aged 18+, living at home with you?

Males from NSW and QLD and those aged 50-64 are most looking forward to their children moving out one day. Those aged 75+ are most content with their children living at home, with 2 in 3 of this age group 'not at all' looking forward to this.

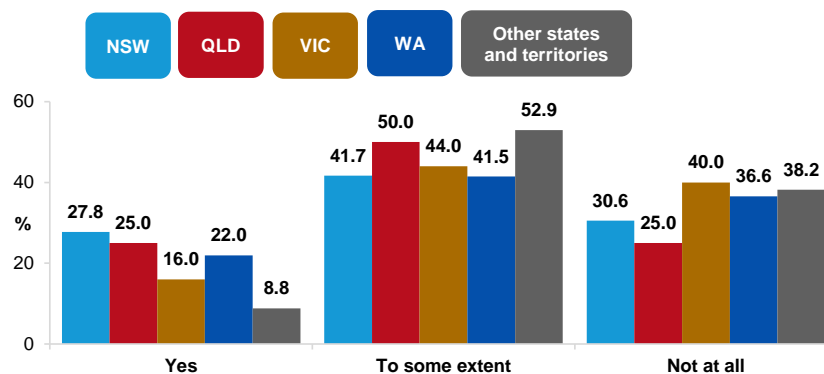
### If you have to be honest with yourself, are you looking forward to your children moving out one day?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If you have to be honest with yourself, are you looking forward to your children moving out one day?



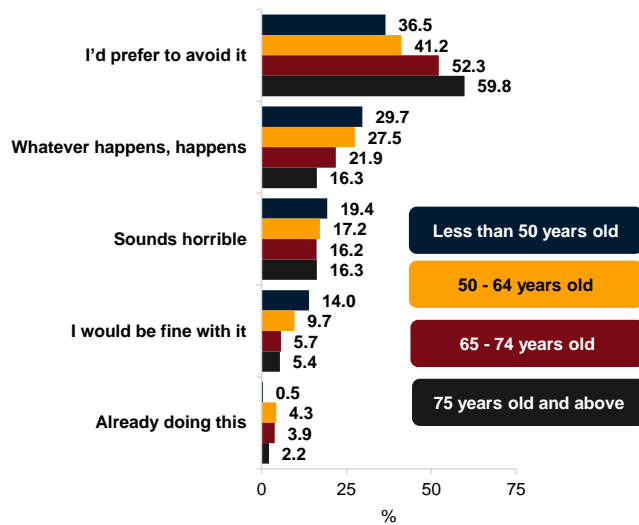
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If you have to be honest with yourself, are you looking forward to your children moving out one day?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If you have to be honest with yourself, are you looking forward to your children moving out one day?

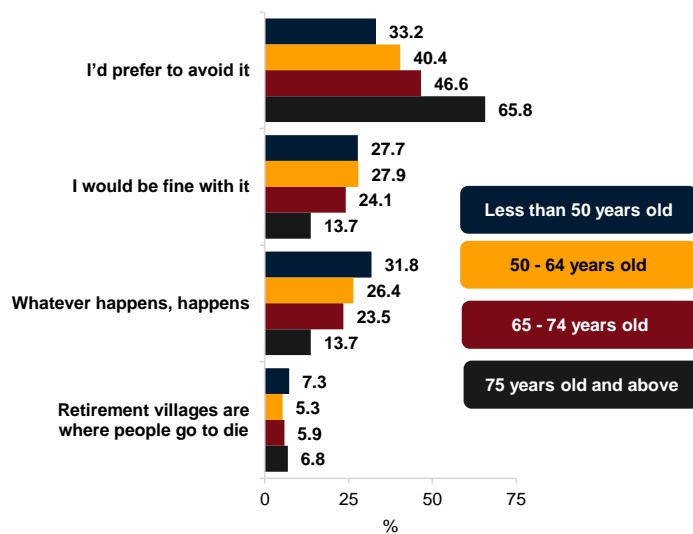
The older one gets, the more they prefer to avoid the thought of living in a share house with other seniors. This same trend applies to living in a retirement village one day. This finding is driven by Victorians.

### What are your thoughts on the possibility of living in a share house with other seniors one day?



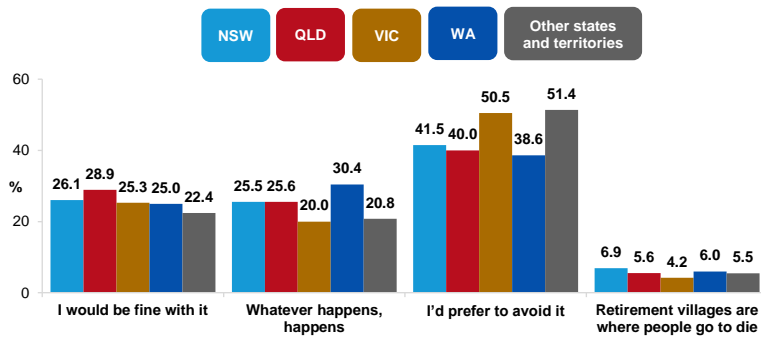
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What are your thoughts on the possibility of living in a share house with other seniors one day?

### What are your thoughts on the possibility of living in a retirement village one day?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What are your thoughts on the possibility of living in a retirement village one day?

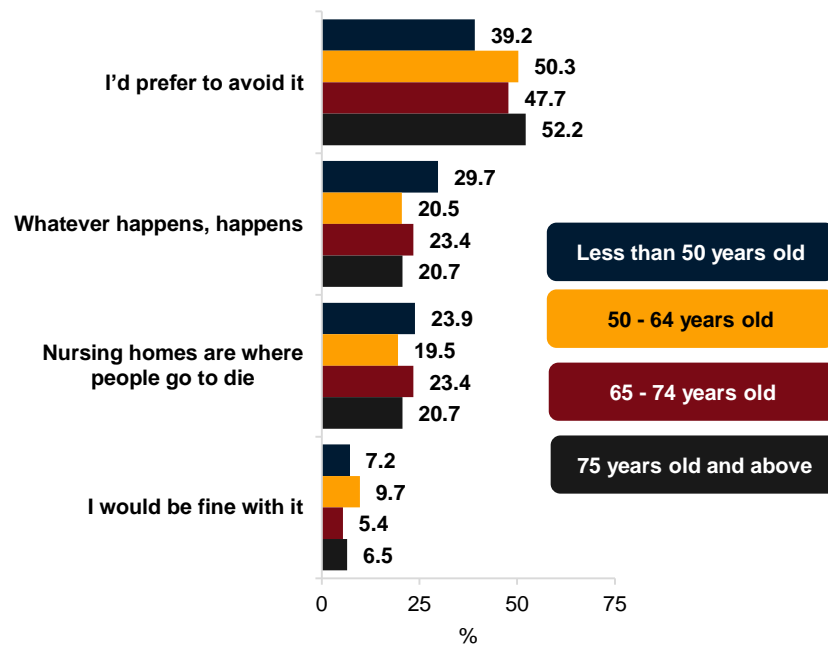




Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What are your thoughts on the possibility of living in a retirement village one day?

Avoidance of a nursing home is considerably higher for those aged over 50 than those aged under 50, however there is no real difference between age groups over 50. Interestingly, those aged 75+ are more likely to prefer to avoid a retirement village than a nursing home.

### What are your thoughts on the possibility of living in nursing home care one day?

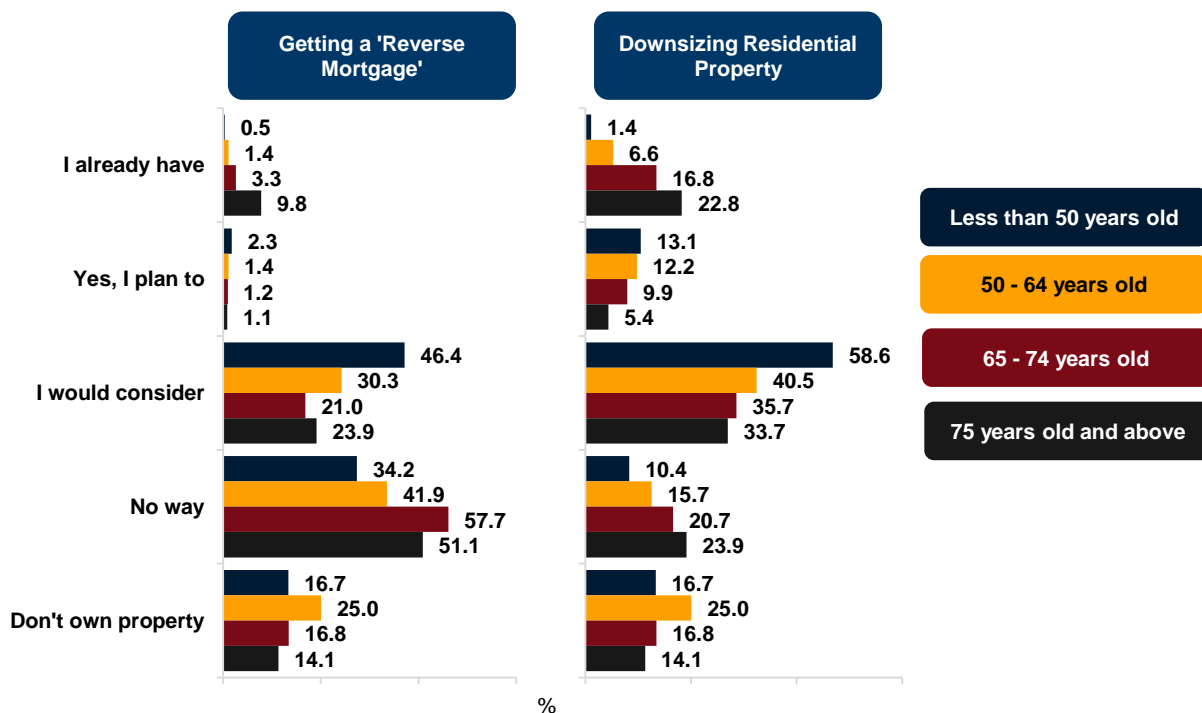


Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: What are your thoughts on the possibility of living in nursing home care one day?

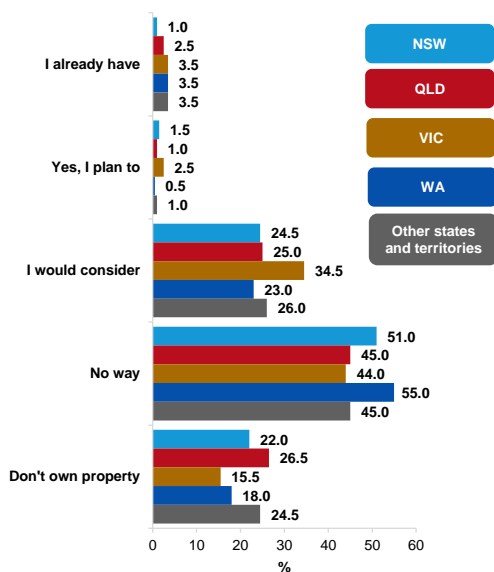
The younger age groups are more likely to consider getting a reverse mortgage or downsize their residential property, however there is no difference by age in terms of actually committing to these behaviours, i.e. 'already have' or 'plan to.' Victorians are more likely than other states to consider.

**Would you ever consider getting a 'Reverse Mortgage' on your residential property to unlock the equity in your home? i.e. borrow money against the value of your home with no repayment of the mortgage until the home is sold.**

**Would you ever consider downsizing your residential property? i.e. sell your property to purchase a less expensive one, thereby unlocking some equity.**



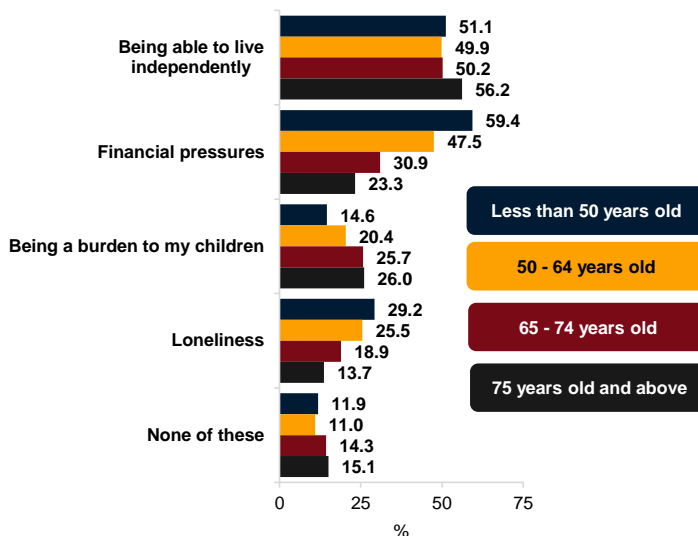
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question 1: Would you ever consider getting a 'Reverse Mortgage' on your residential property to unlock the equity in your home?  
 Question 2: Would you ever consider downsizing your residential property?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Would you ever consider getting a 'Reverse Mortgage' on your residential property to unlock the equity in your home?

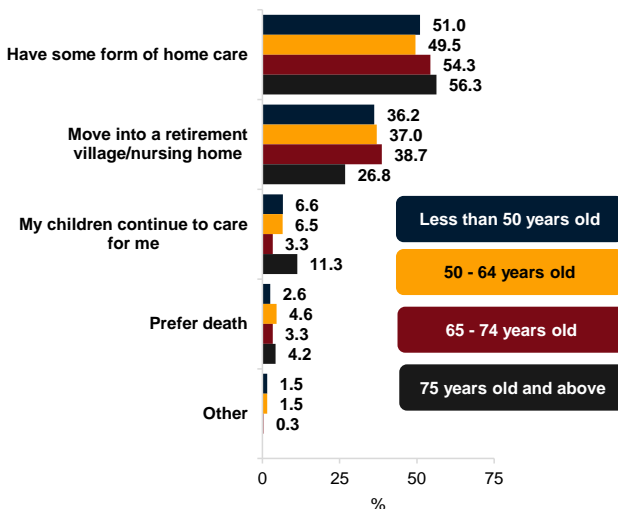
The younger age groups clearly worry more about financial pressures in terms of their future, as well as loneliness, compared with older people. This suggests that older people have either addressed these concerns as they grew older or at least accepted them.

### Which one of the following worries you about your future living arrangements?

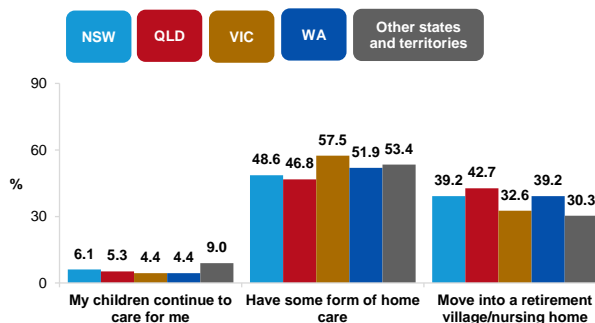


Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: Which one of the following worries you about your future living arrangements?

### If at some stage you did become somewhat of a burden to your children, what would you prefer?



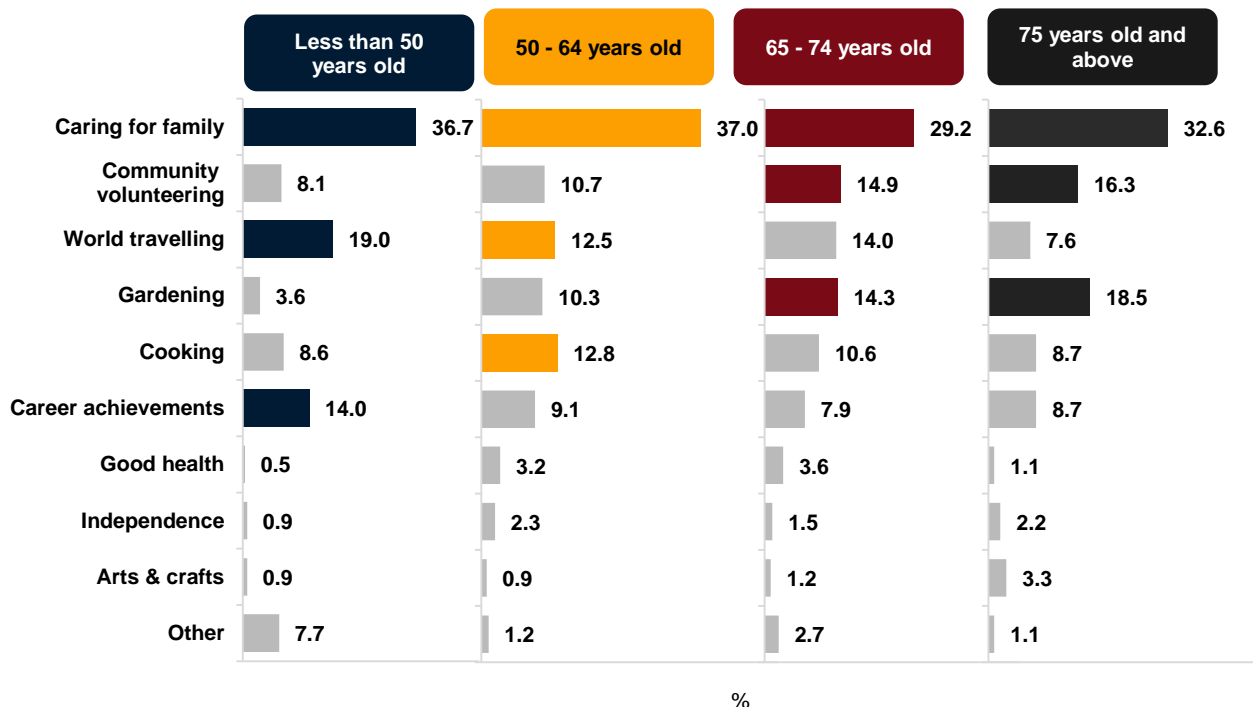
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If at some stage you did become somewhat of a burden to your children, what would you prefer?



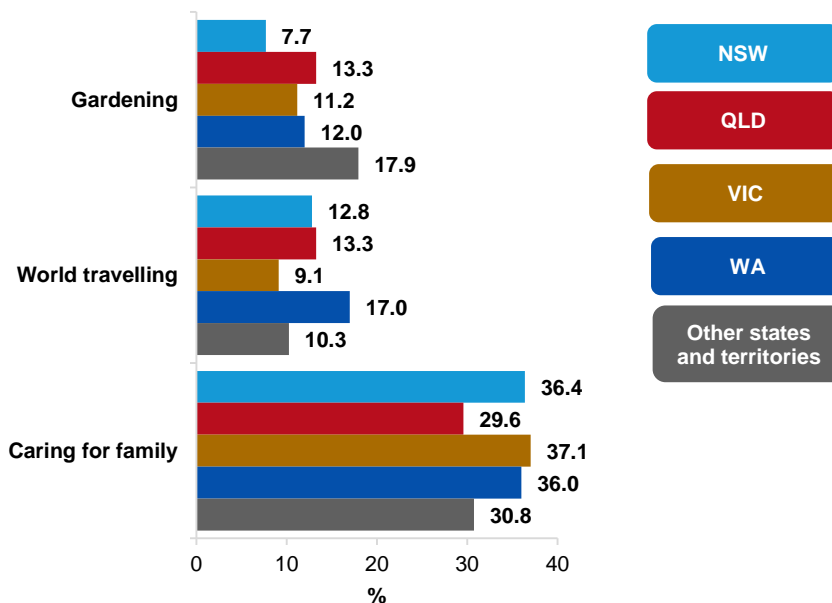
Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: If at some stage you did become somewhat of a burden to your children, what would you prefer?

Those aged 50-64 are equally as proud as those aged under 50 in terms of caring for family, whilst the older age groups, i.e. 65-74 and 75+ are more proud of community volunteering and gardening. Those aged under 50 and 65-74 are most proud of world travelling.

### Which one of the following do you pride yourself most on these days?



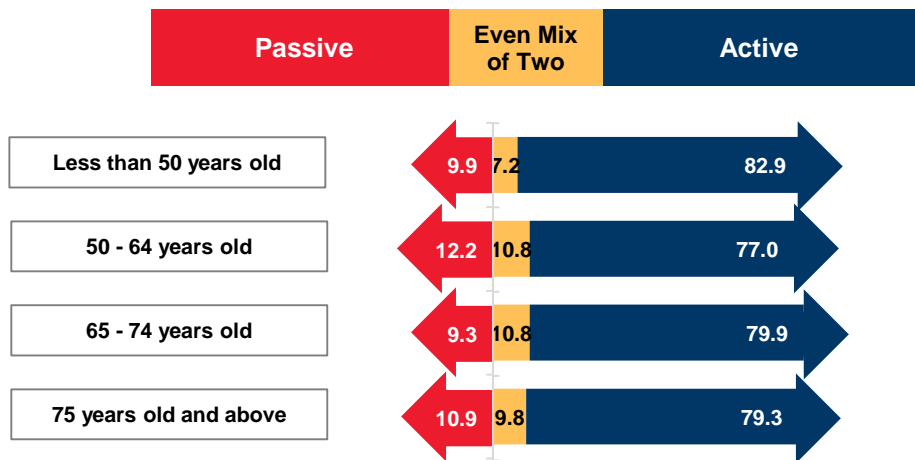
Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which one of the following do you pride yourself most on these days?



Source: CoreData - Home & Lifestyle Survey (December 2015)  
 Question: Which one of the following do you pride yourself most on these days?

While around 8 in 10 prefer an active retirement, there is no difference by age in relation to this tendency.

Use the slider to indicate what kind of retirement you prefer. The middle position indicates an even mix of the two.



Source: CoreData - Home & Lifestyle Survey (December 2015)  
Question: What kind of retirement do you prefer?

# SAMPLE DEMOGRAPHICS

Gender	
	Percentage
Female	49.9%
Male	50.1%
Total	100.0%

Marital Status	
	Percentage
Single	11.3%
Living with partner/married	63.8%
Separated/divorced/widowed	24.5%
Other	0.4%
Total	100.0%

Area	
	Percentage
The capital city of my state/territory	58.5%
A regional centre	28.0%
A rural area	13.5%
Total	100.0%

Living Arrangements	
	Percentage
Living alone (never had children)	10.3%
Living with flatmate(s) (never had children)	1.2%
Living with parents/siblings (never had children)	1.8%
Living with partner only (never had children)	6.5%
Living with your children (under 18 years) at home	5.9%
Living with your children (over 18 years) at home	12.3%
Living with your children (both over and under 18 years) at home	4.3%
Children have all left home	56.1%
Other	1.6%
Total	100.0%

State (recoded)	
	Percentage
NSW	20.0%
QLD	20.0%
VIC	20.0%
WA	20.0%
Other states and territories	20.0%
Total	100.0%

Education	
	Percentage
Primary	1.1%
Part of high school	18.3%
Completed high school	22.9%
Diploma or certificate qualification	35.8%
Degree qualification	13.4%
Postgraduate qualification	8.5%
Total	100.0%

Work Status	
	Percentage
I am in full time work	16.3%
I am in part time work	14.3%
I have retired from work completely	46.6%
I am transitioning to retirement and working on a part time basis	2.6%
I am in full time home duties	8.3%
I am a full time student	0.6%
I am not in work at present	7.1%
Other	4.2%
Total	100.0%

Household Income	
	Percentage
\$50,000 or less	54.8%
\$50,001 to \$75,000	19.2%
\$75,001 to \$100,000	10.8%
\$100,001 to \$125,000	5.1%
\$125,001 to \$150,000	5.1%
\$150,001 to \$200,000	2.3%
\$200,001 to \$250,000	2.0%
\$250,001 to \$350,000	0.3%
\$350,001 or more	0.3%
Total	100.0%

Personal Income	
	Percentage
\$20,000 or less	32.5%
\$20,001 to \$30,000	25.2%
\$30,001 to \$40,000	13.8%
\$40,001 to \$50,000	6.8%
\$50,001 to \$60,000	5.8%
\$60,001 to \$70,000	3.3%
\$70,001 to \$80,000	3.3%
\$80,001 to \$90,000	2.2%
\$90,001 to \$100,000	2.1%
\$100,001 to \$125,000	1.8%
\$125,001 to \$150,000	1.1%
\$150,001 to \$200,000	1.3%
More than \$200,000	0.8%
Total	100.0%

Investment Portfolio	
	Percentage
I have no investments	33.4%
\$50,000 or less	14.3%
\$50,001 to \$150,000	11.2%
\$150,001 to \$250,000	10.0%
\$250,001 to \$350,000	6.1%
\$350,001 to \$450,000	3.8%
\$450,001 to \$550,000	3.9%
\$550,001 to \$650,000	2.4%
\$650,001 to \$750,000	3.1%
\$750,001 to \$1 million	5.7%
More than \$1 million to \$3 million	4.9%
More than \$3 million to \$5 million	0.4%
More than \$5 million	0.7%
Total	100.0%