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WHAT WILL WE DO WITH THE BABY BOOMERS?

Work in Progress

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Abstract

The paper considers some of the factors impacting on housing requirements over the next 10 to 15 years for 'Older Australians'; specifically that segment of the population commonly referred to as the 'baby boomers'. Determining the future direction of demand for residential housing requires consideration of the trends and the importance of those factors likely to have an effect on future accommodation needs. Given the composition of Australia's population, a key factor in this research will be the population trend for this age group. This population trend is quite different from those experienced in the past. Consequently our ability to prepare for the future for this group will need to be more carefully considered and better focused. This group of 'Older Australians' will represent a greater proportion of the population, not only due to the post war immigration and births bulge, but also longer life expectancies. In addition to the expected population bulge and diversity of demand, a number of key factors, most notably wealth and independence levels, are likely to impact accommodation requirements for this group. While the US experience may be informative, given market segmentation, geographic spread and Government structure, it may be more relevant to make comparisons between Australia and Canada.

The ageing of Australia's population is inevitable and largely a product of historical growth patterns. Regardless of changes to population structure in the foreseeable future, given the impact of that portion of the population commonly referred to as the 'baby boomer' generation, Australia's age profile will not change significantly. The use of the term baby boomer is generally accepted throughout the developed world, as that portion of the population born between the years of 1946 and 1965. Although in Australia questions have been raised as to the suitability of adopting such a term and the corresponding birth years, the Australian Bureau of Statistics (ABS) defines the term as that segment of the population, born in Australia or overseas post World War II, between 1946 and 1965 [Australian Bureau of Statistics, 1999].

As the baby boomers age, given the likely impact they will continue to have on many facets of society, Australia's ability to prepare for the future for this age group will need to be more carefully considered and better focused to accommodate a population trend, quite different to that which has been experienced in the past.

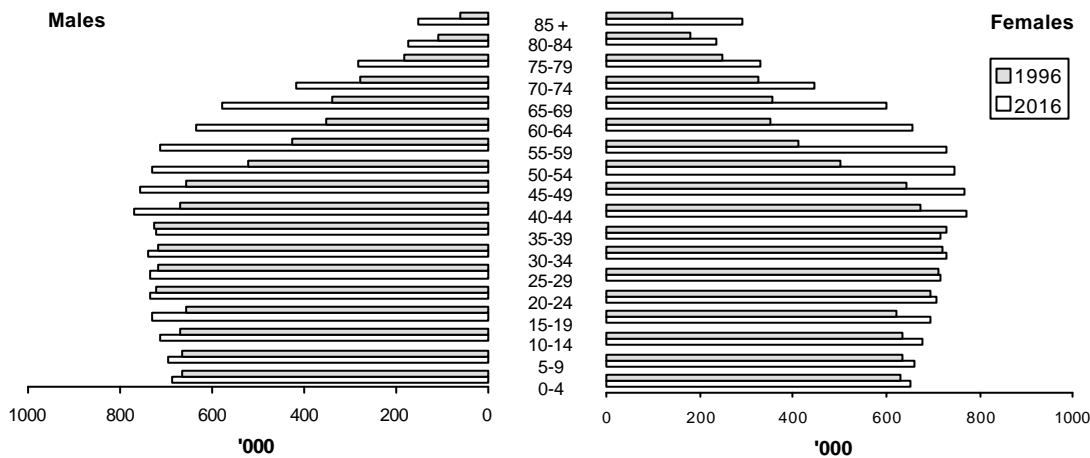
Whilst parallels can be drawn between much of what occurs in Australia and that which has already occurred in the United States, indicating that a knowledge of such trends and patterns are important to us, given market segmentation, geographic spread and Government structure, it may be more relevant to make comparisons between Australia and Canada.

Population

In Australia, the term 'older Australians' represents that portion of the population over the age of 55 years [Council on Ageing, 1995], although traditionally the 'retirement age' of 65 years has been applied as a benchmark for the ageing population. Researchers and policymakers have now focused on a starting point of 55 years of age, in line with the current official age for phased access to the preserved component of superannuation. Given that the year 2001 will see the early baby boomers turning 55 years of age, the adoption of this starting point is timely.

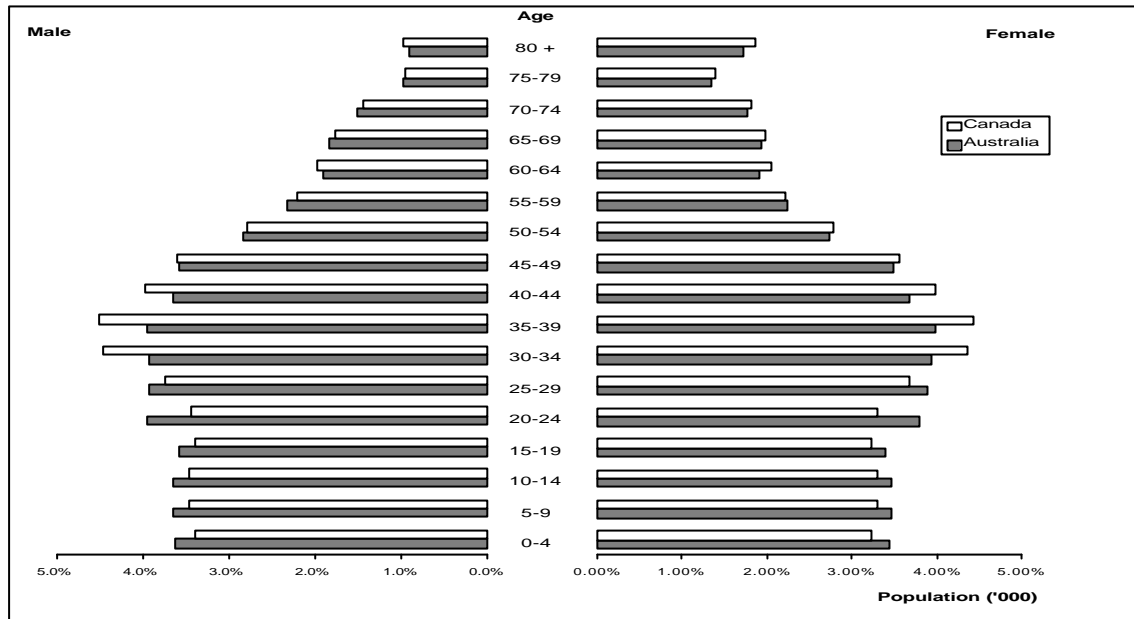
Based on the Australian Bureau of Statistics (ABS) Population Projections (1996), during the period 1995 to 2016 Australia's population is projected to grow from 18.1 million to around 22.1 million, subject to the assumptions adopted with regard to fertility and overseas migration. (Figure 1)

Figure 1 Projected Population of Australia 1996 & 2016
 Source: Australian Bureau of Statistics (1996)



According to available Census data, the total population in 1996 for Australia and Canada totalled 18.1 million and 30 million respectively. Given the variance in absolute numbers, in reviewing the data of the countries for comparative purposes, the various cohorts are considered in percentage terms. Notwithstanding, some variation is visible, with Australia's growth levels lagging Canada at what is considered the start of the baby boom period and maintaining a slightly higher level for the cohorts post boom years.

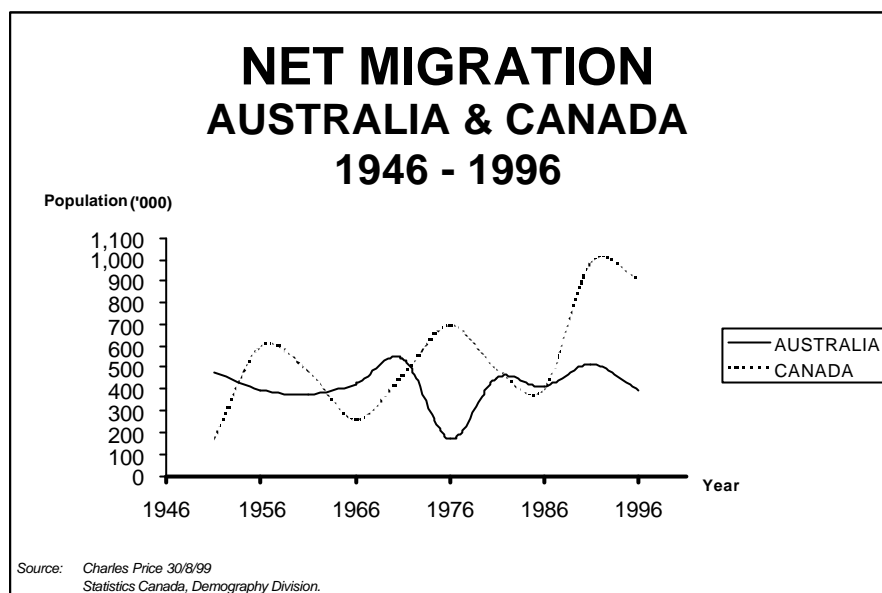
Figure 2 Population - Australia & Canada 1996
 Source: U.S. Bureau of Census



Australia's population bulge, although not as defined as that of Canada's for the period under consideration, was the consequence of a combination of increased fertility rates and a corresponding change in foreign immigration policy. Australia's age composition was heavily influenced by foreign immigration, which was intense in the early post-war period.

At the time of Arthur Calwell, the then Minister for Immigration (1945 – 1949), a major policy change to boost Australia's population levels advanced, although planning had been taking place prior to the post-war period. What initially started as 'schemes of organised and assisted British Migration' was extended to include Alien White Migration from European races. It was not until the 1970s, the move toward cultural pluralism and the demise of the 'White Australia' policy, which had been in place back as far as the 1920s, that a dramatic change in Australia's cultural makeup took place. (Figure 3)

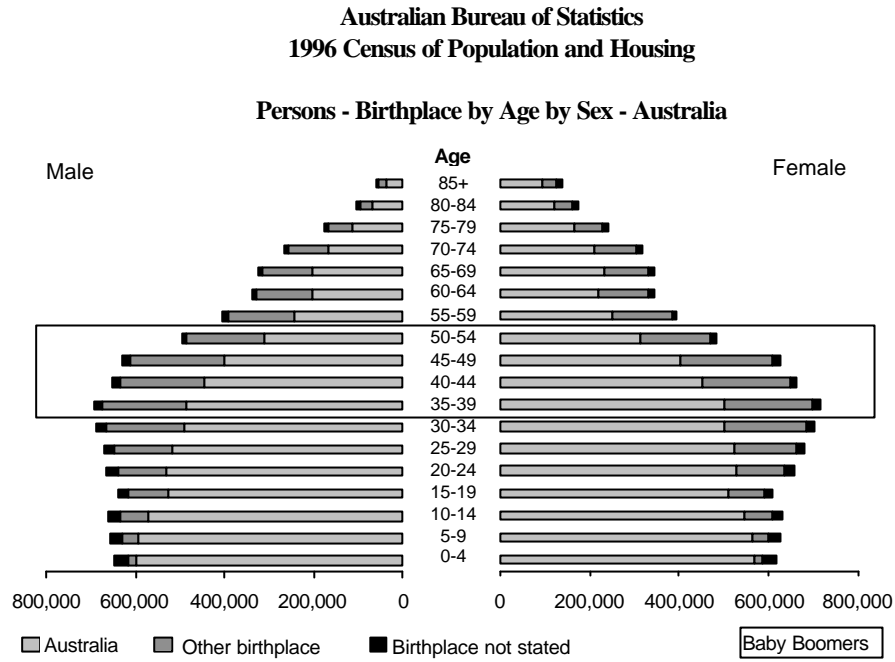
Figure 3



Similar to Australia, the role of immigration has played a significant role in sustaining the population of Canada, with immigrants largely of European origin prior to the 1970s and a shift to developing country origins since. With lower rates of fertility in recent years, immigrants have contributed to about half Canada's annual population growth. Preceding the early 1980s, Canada's pattern of foreign immigration in contrast to that of Australia's, tended to peak and trough in opposition, suggesting competition between the countries for choice of destination. During the period since, the levels of immigration for both countries although much more pronounced for Canada, have tended to move in the same direction at similar points in time.

Between the years 1947 to 1984, the proportion of Australia's population born overseas more than doubled from 9.8% to 21.1% and nearly 60% of those were aged 15-44 [Schulz, Borowski et al., 1991]. This had an effect of both lowering the age of the population in the short run and extending the fertility cycle outside of that traditionally referred to as the 'baby boomer' generation, as new arrivals tended to establish themselves before starting a family. Not only will this result in a less dramatic population bulge over a longer period, but will contribute to population ageing, as older migrants reach retirement age.

Figure 4

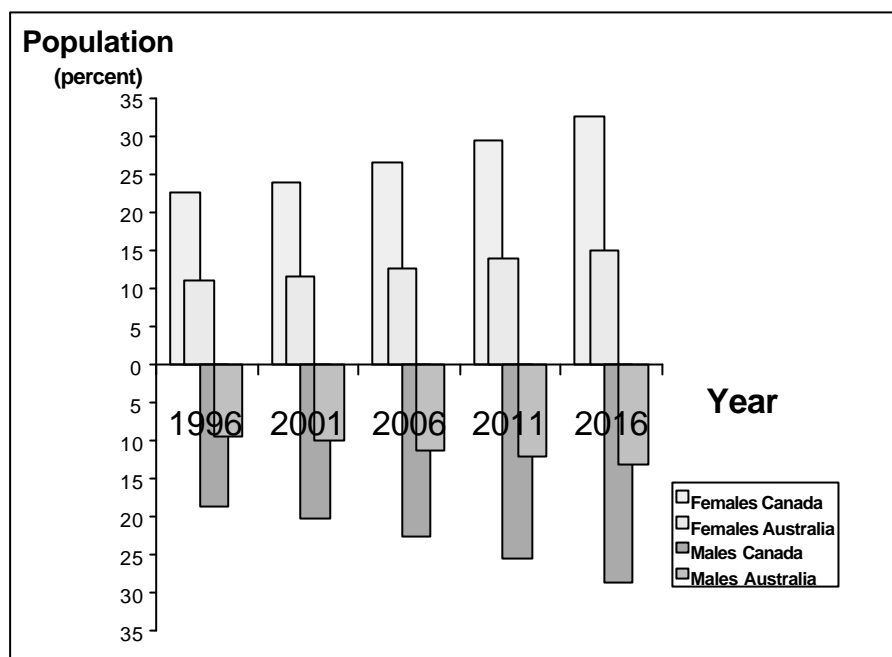


In addition to an increase in the number of individuals who will be moving into the 55+ age cohort, greater longevity will result in a longer stay. Whereas life expectancies in 1995 were 81 years for females and 75 for males, this is projected to increase to 86 and 81 years respectively by 2051.

The 55 years and over cohort of Australia and Canada accounted for some 20 percent and 41 percent respectively of the population in 1995 and will rise to some 28 percent and 61 percent by the year 2016. This reveals Canada’s population not only represents a larger group, as a percentage of the population, but also is in advance of Australia, in the progression of population aging. (Figure 5)

As we move toward the mid-point of the 21st Century, albeit overall population levels are projected to decline, due to decreased natural growth and increased mortality in an ageing population, nevertheless those over the age of 55 years will represent a substantial portion of the population. Given Canada has a considerably larger proportion of the population, than that of Australia, entering the 55 years and over segment, their approach to tackling the accommodation issue is likely to provide valuable insight and be a useful indicator for challenging this issue, in the Australian context.

Figure 5 Australia & Canada: Projected Population Age 55+ 1996 - 2016



Source: Australian Bureau of Statistics (1996)
Statistics Canada (1996)

Whether born in their country of citizenship or overseas between the years 1947 to 1965, this group have begun entering their 50s and are likely to have the biggest impact on many facets of society, due to the large numbers at each age level. As pointed out by Dent (1993), this generation brings with it changes to the economy, primarily by its sheer size and cycle of spending patterns. Given the changes occurring within the over 55 years segment of the population, our ability to prepare for the future for this age group will need to be more carefully considered and better focused to accommodate a population trend, quite different to that which has been experienced in the past. In order to determine key factors driving demand for housing, in addition to shifting population trends (the future size and structure of the population), an understanding of the environment over the next ten years and beyond is required.

Stakeholders

There are many stakeholders with a keen interest in the outcomes for housing the ageing population of the future. On the demand side, this ageing group themselves will have a dominant role in determining the factors that will influence their choices.

The ABS, like Statistics Canada acknowledges that there has been a noticeable increase in the number of older individuals living alone, with a number of factors including marriage break-up and gender difference in mortality rates, contributing to this occurrence. Compounding this phenomenon, will be the sheer size of the baby boomer cohort moving into older age and the resultant effect of the changes brought by such an occurrence. This group has been given various 'tags', one commonly employed is that of the 'me' generation, having been noted as the generation to challenge and transform the traditions of the past. The baby boomers generation in their quest for happiness, is often regarded as demanding, independent, generally better educated and more active than past generations, whilst striving to retain youthfulness and this will likely play a role in living requirements being quite different from that of generations past.

On the supply side, service providers, governments, infrastructure planners and developers are some of the stakeholders who will be affected by the choices made by this generation and their general accommodation requirements.

The provision of community-based services may affect an older person's choice of housing, with the concept of "ageing in place" being a key principle in housing and land use policies of the future. Ageing in place implies that an individual is able to grow old in the home and community that they are familiar with, along with family and community support. In order to achieve this, the physical environment would need to address the issue of 'elder-friendly' access to services and programmes. In addition to availability of services, seniors of the future may be looking for a wider choice of housing options and general design, than those presently available.

The role of Government, both in Australia and Canada in addressing ageing in place, will require a comprehensive policy focusing on the key principle of integrating its senior citizens into society for as long as they are able. To date, the focus has tended toward separate elements as part of long-term planning by a particular Government department, with little in the way of a singular key principle by which it surrounds its policies.

Much, it would appear, has been left up to developers to provide accommodation in the form of retirement villages, with major players for example in Victoria (Australia) including; Primelife and Delfin. On this basis, provision of infrastructure within developments is considered the domain of developers, including basics such as roads, water, and power

etcetera. However based on an ageing population, consideration is required as to the provision of what could be referred to as social infrastructure, taking into account not only bricks and mortar, but areas such as support, services and program access.

Accommodation Choices

In order to look to the future and likely resulting changes, due to a much larger level of population entering older age, it is necessary to review the classification of accommodation types currently utilised, by that segment of the population over 55 years of age. By examining the accommodation categories, whether private or non-private, self care or care facilities, gives insight into the existing change of living arrangements for those over the age of 55 years, under the present choices available. Within the 55 to 59 years age group, unsurprisingly most individuals are accommodated in private dwellings and maintain a level of self-care. Moving up the age cohorts to the 80 and over segment, as expected the percentage of those living independently has dwindled, but is still relatively high at over 50 percent of the cohort. (Figure 6) On initial investigation, it would appear that in percentage of cohort terms, the distribution of accommodation type in Australia is not dissimilar to that being experienced in areas such as British Columbia, Canada. Whether by choice to stay put, or perceived lack of any attractive alternative, as individuals age the idea of independence and maintaining ties with the known, remains a strong consideration.

Figure 6 Australia: Accommodation by Age Cohort (55+)

Age Cohort (years)	55-59	60-64	65-69	70-74	75 -79	80+
	%	%	%	%	%	%
Private dwelling:						
Accommodation for retired or aged (self care)	0.1	0.3	0.8	1.9	3.5	4.9
Other private dwelling:						
Separate house	80.7	78.8	75.9	72.4	66.6	52.0
Other *	16.4	18.0	19.7	21.0	22.3	19.5
Non-private dwelling:						
Accommodation for retired or aged (cared)	0.1	0.2	0.4	0.8	2.1	9.7
Nursing home	0.1	0.2	0.5	1.1	2.5	10.2
Other	2.6	2.6	2.7	2.8	3.0	3.8
Enumerated in Cohort	806,255	689,859	676,527	591,505	418,022	478,278

* Dwelling type not stated

Source: Older People Thematic Profile Index - 1996 Census of Population and Housing (ABS)

Many more accommodation options are becoming available, depending on issues such as, personal choice, degree of independence or incapacity, aged care policies and not least of all existing housing stock, will contribute to determination future demand.

In addition to reviewing existing accommodation types available, a number of other factors are likely to be of importance. These include, concern about safety, quality of life, income and wealth levels, the extent to which technology will be a part of their lives and other general lifestyle characteristics incorporating such issues as preference for rural vs. city living and the so-called 'better way of life'. Although much data on rural relocation is anecdotal at this stage, feedback from property professionals and real estate institutes report shifts in this area.

In America many of the wealthy ageing, representing a small percentage of the total population, have closed themselves off from society [Thurow, 1996]. In this regard, parallels can be drawn between much of what has already occurred in the United States and that which occurs elsewhere in the world, indicating that knowledge of such trends and patterns are important to us. Nieuwenhauzen (1997) refers to the impact of technology on the lives of Australians and infers that this could contribute to the development of 'walled cities'. Clearly the population pressures and crime rates, to the extent that they exist in the United States, are not yet present in Australian society, however these are factors that will impact at some level on people's choices. Given the proximity of Canada to the US, these factors are likely to influence choices made in that country.

Income and Wealth Levels

Wealth levels, whether as a consequence of disposable income, diminishing government funding, superannuation and taxation policies, will influence the choices that people can and do make.

The vexed question of how much will be needed to fund retirement occupies the thoughts of many at present. The vested interest groups - financial planners, fund managers, their respective organisational association's and government agencies - each have their own ideas as to the answer to this question, supported by various research and projection models.

Overall, this generation has not had to suffer the times of austerity like their parents, being consumers of the latest gadgets, high users of personal credit to acquire goods and services, with a strong focus on home ownership. Can Governments expect this behaviour to be curtailed in retirement? Further, given the aggregate size of this group in the overall population, it will be a brave politician who stops this group from raiding the 'kitchen cupboard'. Additionally, in contrast to many other nations, Australia has allowed accrued superannuation entitlements to be taken in the form of a lump sum rather than as a compulsory pension. It has therefore been possible, to spend superannuation savings on items other than their prime purpose of ongoing retirement funding and then fall back on the government safety net of the age pension, to support their basic income needs.

Wealth and income levels for retirement will be a function of individual preference and lifestyle choices, which in turn will determine the post-retirement wealth and quite possibly the choices individuals are able to make, in terms of living arrangements. Although it is generally accepted that the baby boom generation, should be financially better equipped for retirement than their parents, their propensity to 'live now pay later' could be a telling factor. The table below, whilst representative of both nations as a whole, illustrates this factor. Australia and Canada were comparable in the 70's but while both have declined in OECD ranking terms Australia has slipped by a greater amount. Anecdotal evidence would indicate that it is the baby boomer generation driving this change in saving patterns.

Figure 7 Household savings rate in OECD countries

Country	1975-81 average %	Ranking	1990-95 average %	Ranking
Australia	11.1	11	4.3	20
Canada	12.7	9	8.9	14

Key Enabling Technologies

Technology is playing a far greater role in everyday life than that which the average individual expected, even as recently at ten years ago. Advances in medical science relative to addressing disease, ageing and disability such as the technology utilised in the Human Genome project will most likely touch all of us at some point in our lives. In addition to expected better health and greater longevity, the impact in areas such as enhanced communication and ready availability of access to products and services, may

also permit wider choices to be made in terms of location and housing type. The extent to which this is taken up by the over 55s segment of the population remains to be seen, at this stage.

According to Cairncross (1997), the revolution occurring in the area of communications will have a dramatic effect on all facets of people's lives, one being increased choices of where and how the population chooses to live. The impact of key enabling technologies including, but not limited to, enhanced communication and advances in medical science, will provide the opportunity for people to live in what at present, may be considered more remote areas of the country. As 'Internet' shopping has begun to change the way we can access goods and services, 'on-line' medical and support services could lead to a reduction in the requirement to situate within close range of medical and other facilities. Already we are seeing and hearing of projects such as 'doctel', which is taking medical services to more remote areas of South Australia via satellite links to a surgery in Adelaide. Although still in its infancy and not as advanced as earlier visions of the 'medical kiosk' [Dertouzos, 1997], this concept is likely borne more out of necessity to service rural areas unable to attract medical personal. Technology is providing the means to pursue opportunities to change and expand the way medical support and other services are delivered. The opportunities afforded via technological advances may well provide the opportunity for those wishing to pursue a different lifestyle, not necessarily available in the past, to do so, resulting in an acceleration of the emerging trend to leave the city for smaller urban communities. Anecdotal material currently available [Nieuwenhuizen, 1997], indicates that this trend is fuelled by a desire for improvement in the 'quality of life', across all ages of the population. The attraction of 'moving to the country' and taking advantage of technology to support a chosen lifestyle, is not necessarily confined to the retirement set as communication, provision of services or employment in terms of access to the work environment, could now be less of a barrier.

In terms of adapting to change in available technology, which does not necessarily apply only to the older generation, although the older age group is often seen as the group least likely to adjust, anecdotal evidence suggests that two different approaches exist. One method is to treat new technology as exciting and a wondrous new world, with benefits outweighing the possible drawbacks. The other, to take a circumspect approach to change and not take part in an activity, unless it is felt to be absolutely necessary or the issue is forced in such a way, as to defer participation any further is not an option. The

extent, to which the first group outweighs the second, will determine to a large extent, the acceptance of technology and lifestyle change. In addressing the question of what the future holds, the impact of technological change will be of little consequence if not accepted and treated as a benefit, by those affected.

Summation

In the past, varying approaches to characterising the housing needs of the ageing population in Australia have been employed, primarily based on ABS Census data, [Council on Ageing, 1995; (AHURI), 1996]. Reports prepared by the Council on Ageing have been inclined to focus on areas such as, existing living arrangements and styles of accommodation of those presently considered to form that segment of the population, referred to as 'older Australians'. Studies carried out by AHURI, for the Commonwealth Department of Transport and Regional Development, have focused primarily on population projections, existing lifestyles, housing circumstances, residential mobility and financial status, based on Census data and National surveys.

Schulz (1991) places emphasis on the economics of an ageing population and less on physical bricks and mortar requirements of housing. Appropriately subtitled "The 'Graying' of Australia, Japan and United States, Schulz builds on a review of demographic ageing and consideration of many of the economic issues associated with an ageing population, from the viewpoint of researchers and policy makers. In order to gain an understanding of the impact on the population of future economic and demographic growth, Schulz examines such factors as economic programs for the aged, dependency ratios, social security, evolving retirement policies and the resulting adequacy of retirement incomes.

Some comprehensive studies of specific segments of the population have been carried out pertaining to those with special accommodation needs, such as those who have been incapacitated in some way. For example, detailed reports addressing the needs of war veterans and widows have been produced [Department of Veterans' Affairs, 1994], but little has been applied across the total segment of the population under consideration.

Past studies have been lacking in combining the type of economic considerations of an ageing population as examined by Schulz, existing circumstances, the impact of technology and other factors which are likely to influence future demand and supply of accommodation, for a population ageing. Unlike studies undertaken in the United States

on aspects of housing older people [Anikeeff and Mueller, 1998], little has been carried out for Australia.

Whilst the format and approach taken in previous housing studies was based on historical data and projections varied largely according to the anticipated future size of the population, Australia, Canada and the rest of the World are facing circumstances vastly different to those experienced in the past. The research will provide an insight into the current and possible future changes to our living environment. This is a political and social challenge for all OECD economies; therefore this study is important and timely given the age demographics of Australian society.

An Australian perspective on this issue will provide all stakeholders with the ability to better formulate policy for the future. For the projected period, events and circumstances are likely to be markedly different from those in the past. Consequently, the process of examining demand and supply characteristics cannot be simply based on the extrapolation of historical data. There is a need to supplement the data with knowledge of these new circumstances.

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