

Munro-Thompson-USC Seniors and the Sunshine Coast: Issues and Challenges Report

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Terms of Reference

- Clarify importance of seniors to 'seachange' regions and Sunshine Coast
- Identify the important international, national and regional trends
- Overview potential impacts
- Assess priority issues
- Propose responsive actions and processes

Importance of seniors to regions

"Most studies of the ageing of Australia's population consider only the national level (but) ... severe issues of ageing will emerge in many non-metropolitan regions of Australia in the future."

(P. McDonald. 2004)

Defining seniors

- Changing perceptions of 'aged'/seniors linked to:
 - life expectancies
 - formal retirement age (ie 65 years)
- Some define seniors as 50 years and over
- Others 55 years plus
- Perceptions of 'seniors' are changing
- International trends

Key trends

- General social trends
- International trends in seniors
- Australian population movements
- Queensland
 - SE Queensland and other regions
 - Sunshine Coast and its components

General social trends (Ruthven)	Potential impact on seniors and related policy areas
Living longer	Health costs
Multiple incomes and increasing wealth	Increasing sustained independence
Outsourcing tasks	Seniors have particular service demands – new business opportunities
Smaller households	Less family support especially in 'seachange' regions

General social trends (Ruthven)	Potential impact on seniors and related policy areas
Living elsewhere	Changing residences, social dislocations
Rising divorce rate	Social dislocations, housing issues, support
Changing household structures	Dependency levels

General social trends (Ruthven)	Potential impact on seniors and related policy areas
Changing ethnic mix	Different skills in service delivery, new markets
Spending differently	New products
Rise in virtual shopping	Shopping processes
Living with leisure	Need for more entertainment and recreational facilities

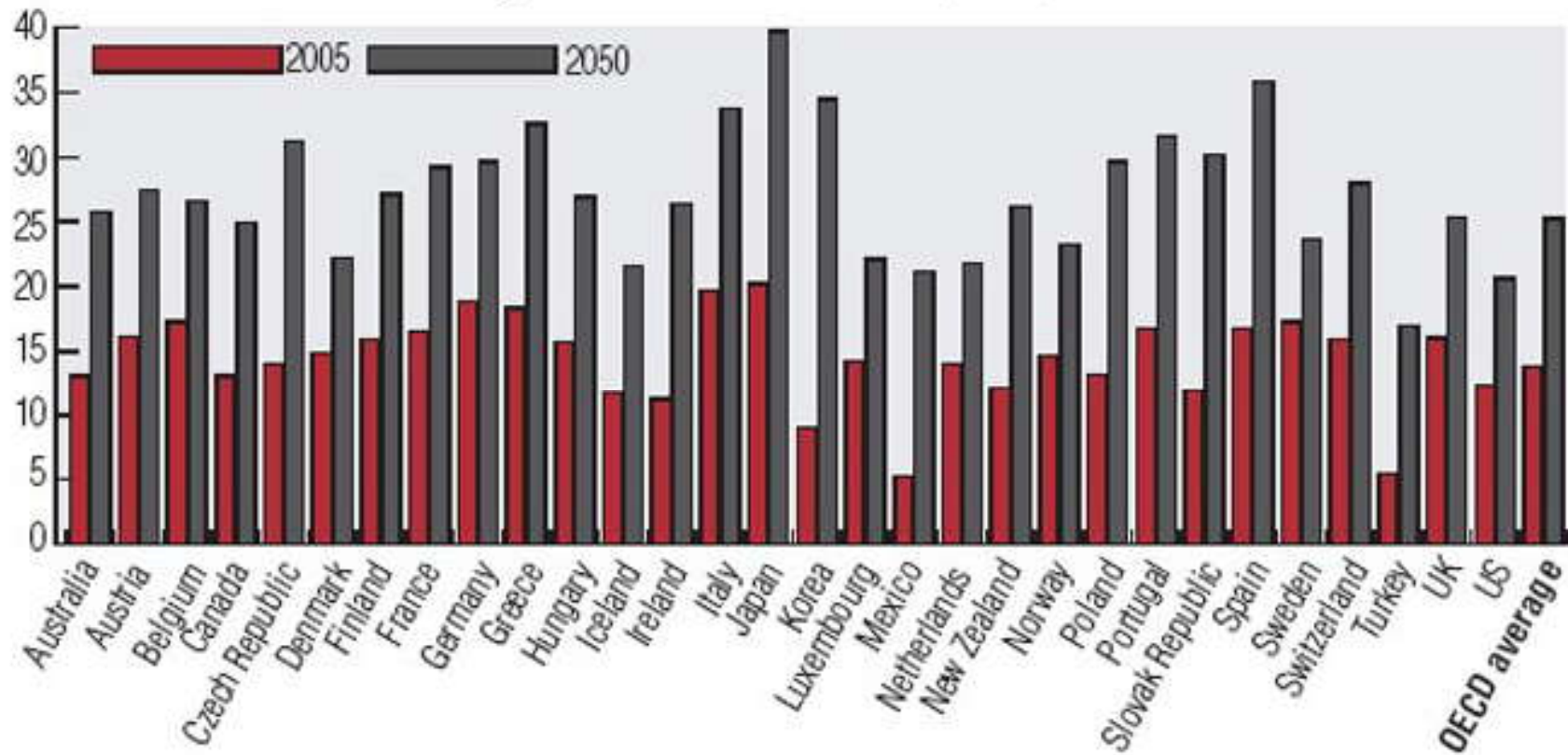
General social trends (Ruthven)	Potential impact on seniors and related policy areas
Increasing knowledge	More sophisticated markets, need for different approaches to policy development and implementation
Increasing financial literacy	New services, more demands, more products
Living with IC&T	New service delivery options, but need to appreciate skills development

General social trends (Ruthven)	Potential impact on seniors and related policy areas
Working differently	Opportunities for renewed senior employment
New industries and occupations	Possible new markets more focussed on seniors
Ending discrimination	Longer working experiences for seniors and opportunities for re-engagement – impact on emerging skills shortages

General social trends (Ruthven)	Potential impact on seniors and related policy areas
Changing spirituality	Less reliance on formal religions
Changing politics	Less loyalty to traditional parties, rise of single issue groups including seniors issues

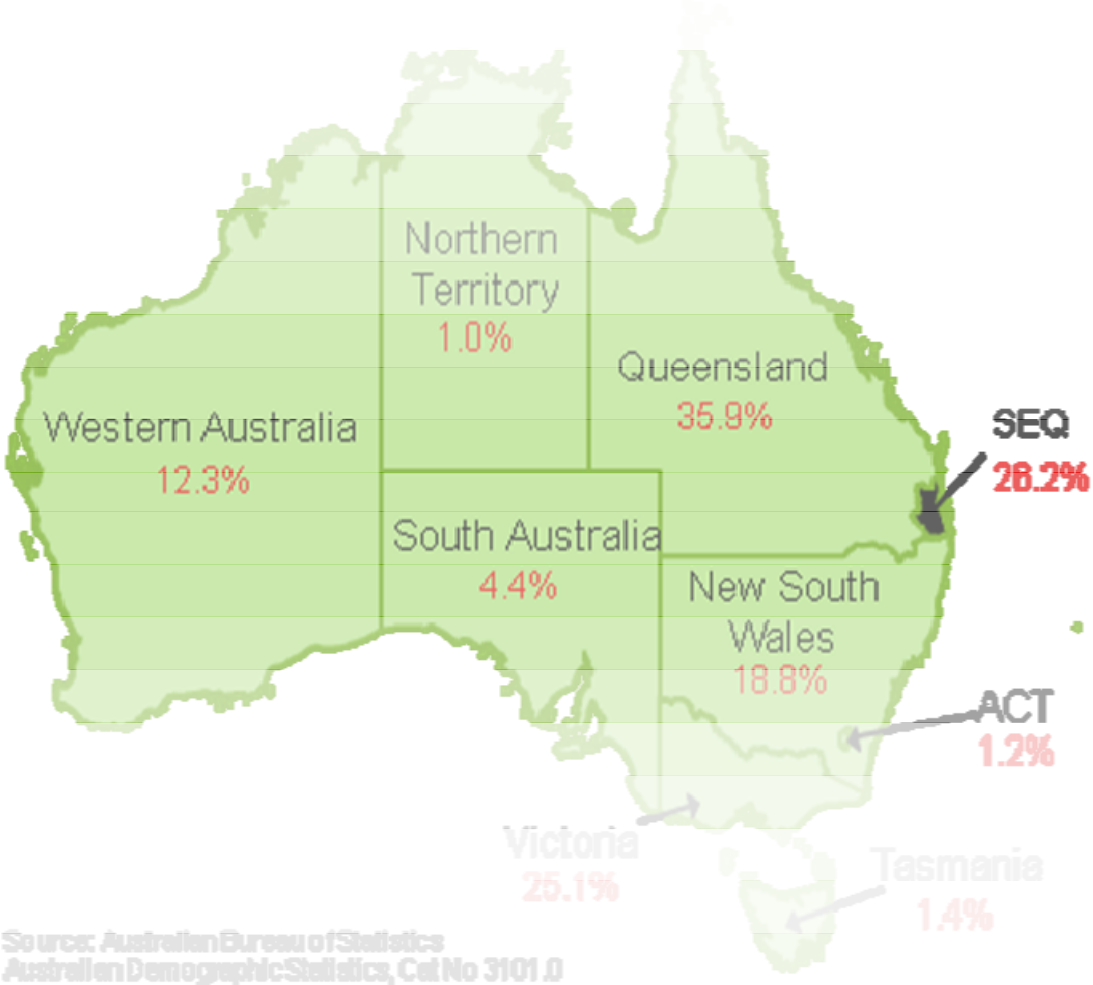
Ageing populations

Ages 65+ in OECD countries, 2005, 2050



Source: OECD Health Working Paper No. 26

Figure 1 – Relative Growth Rates for Australian States: 2001-2005



Queensland Growth: 2001-2026

South-East (18 local govts)	2.4m (+201,000: 2001-04)	3.7m
East Coast (31 local govts)	813,000 (+44,500)	1.7m
Inland (29 local govts)	260,000 (+6,800)	304,000
West (41 local govts)	72,500 (-726)	72,100

Table 2 : Queensland Expected Population Levels

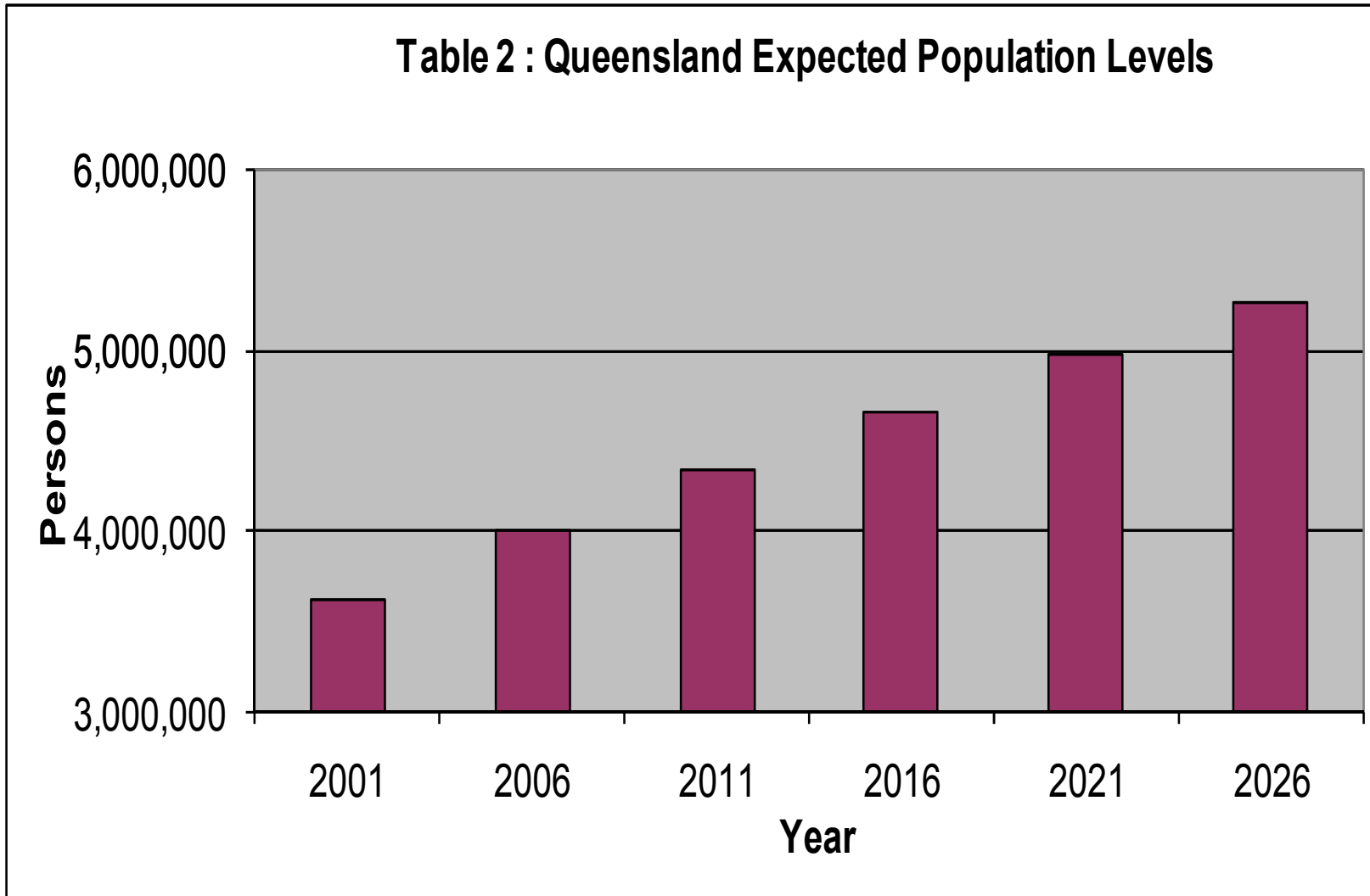


Table 5: Queensland Expected Age Group Population Levels

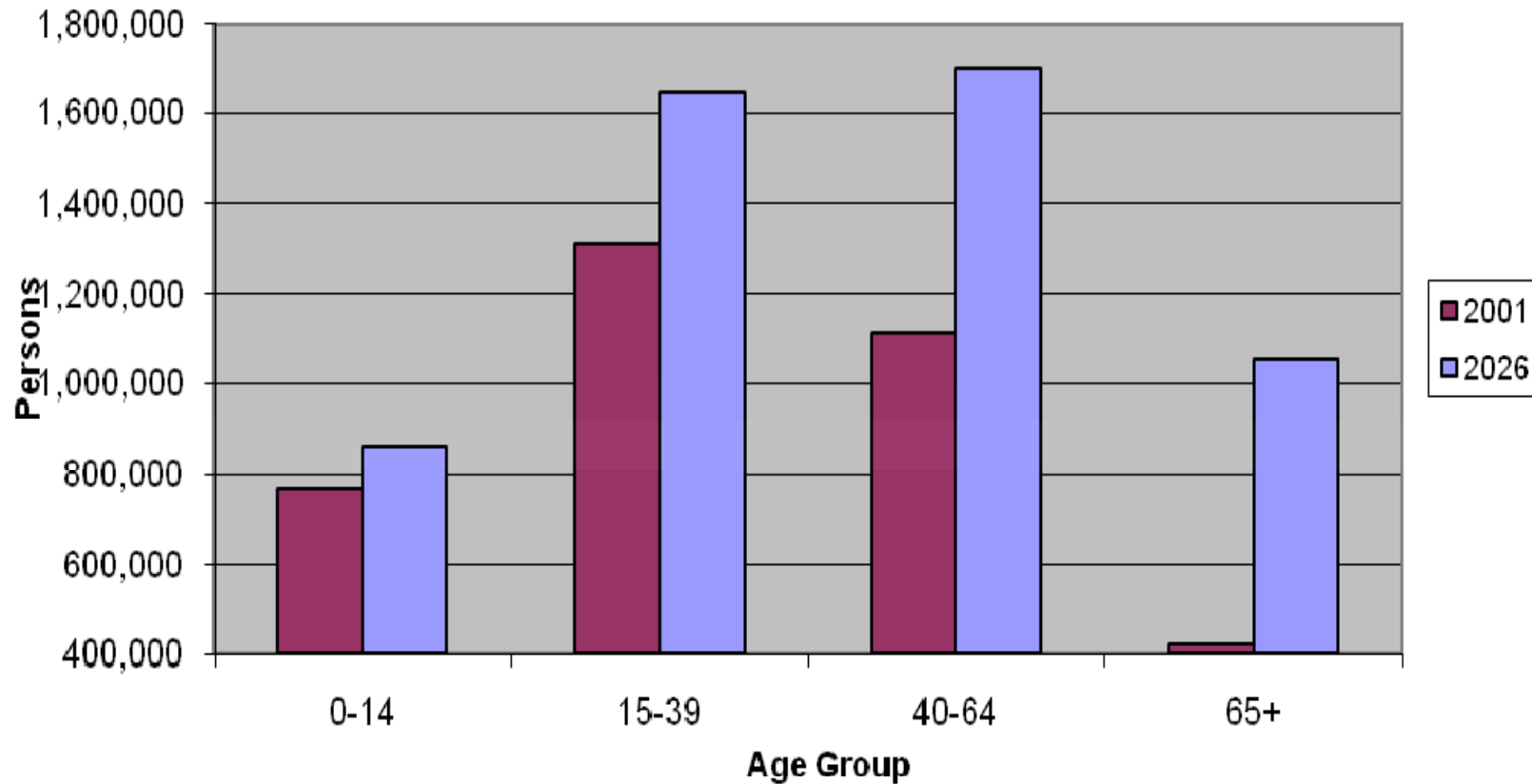


Table 4: Sunshine Coast Expected Population Levels

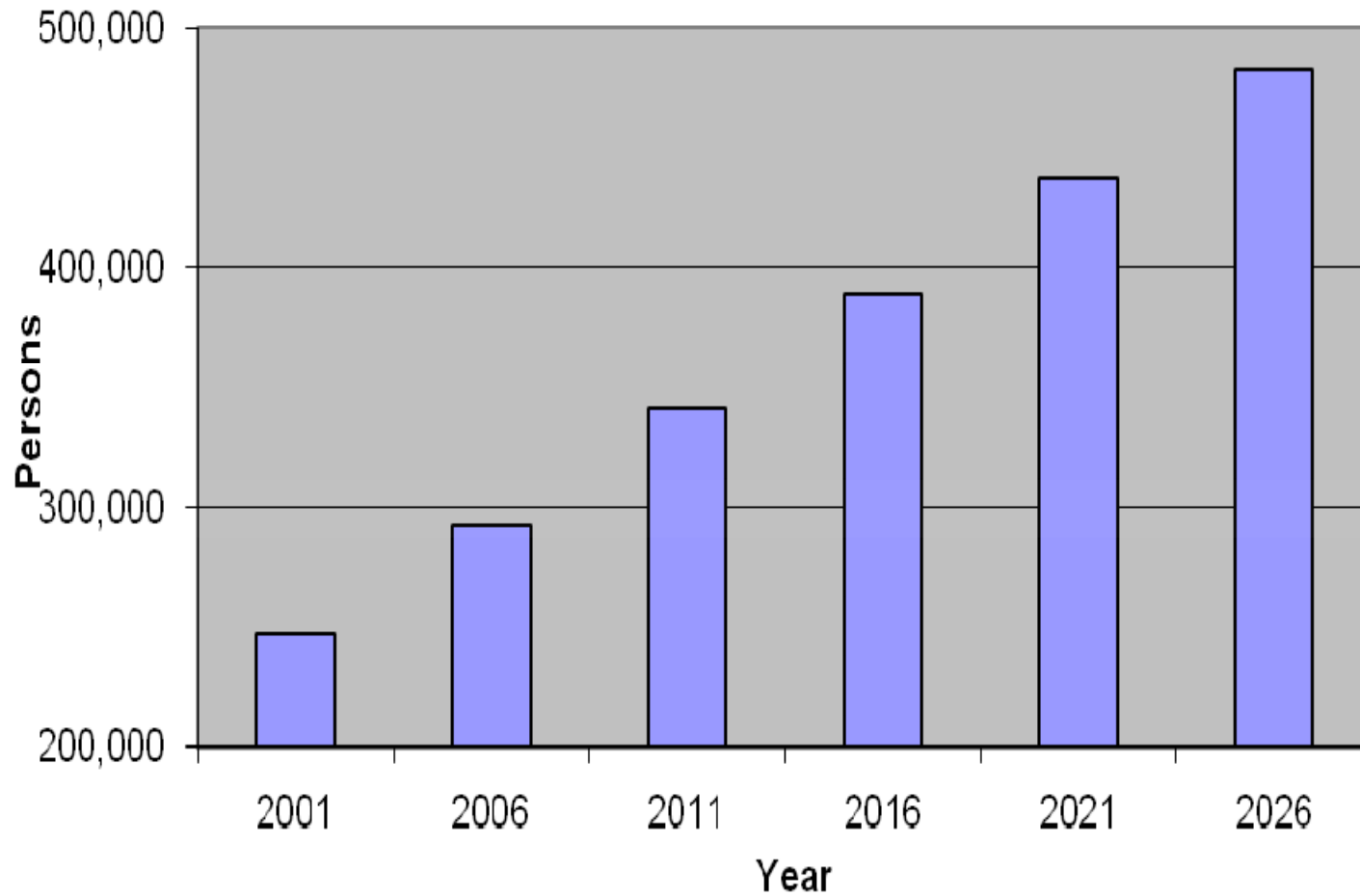
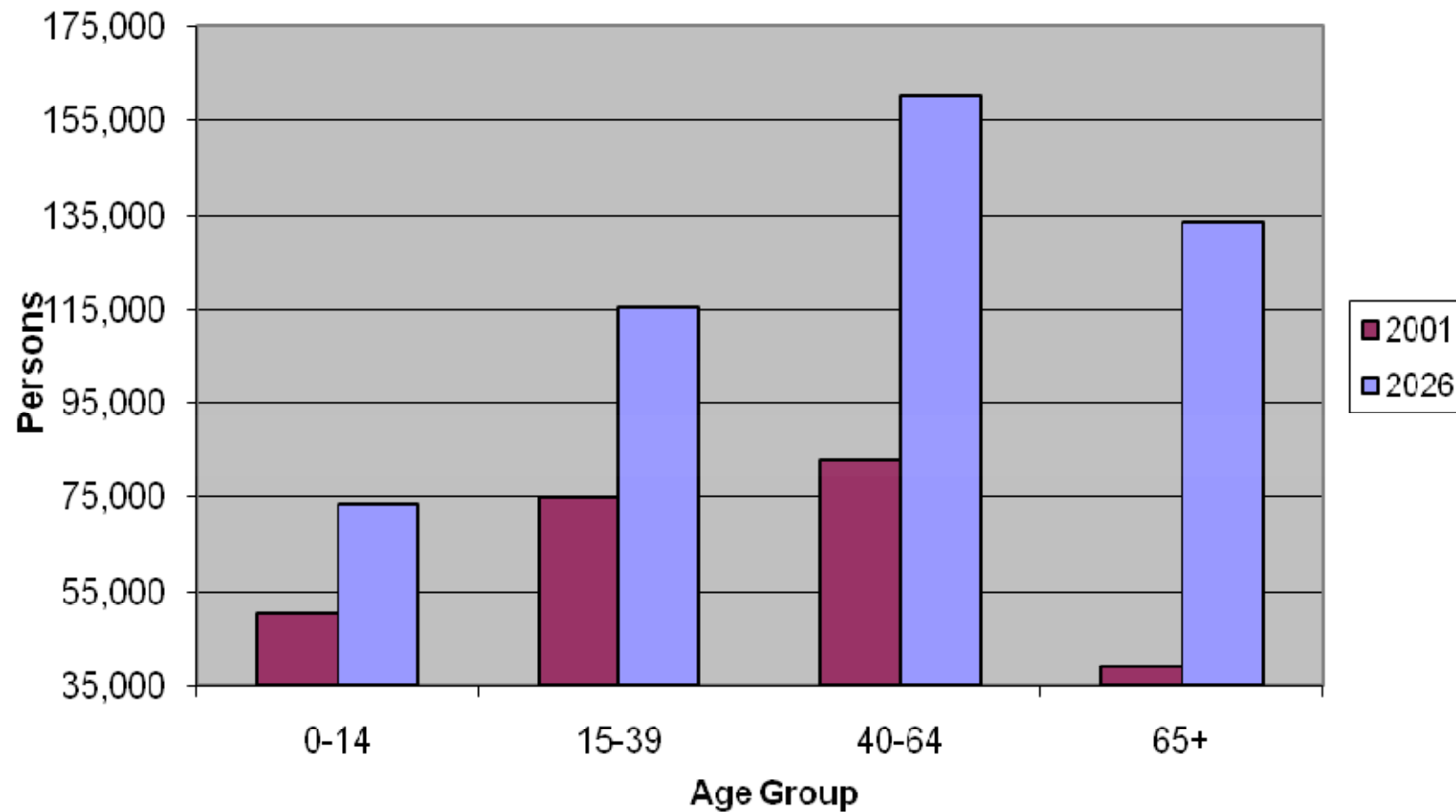


Table 6: Sunshine Coast Expected Age Group Population Levels



Sunshine Coast Seniors: Ten Key Issues

- 1. Seniors and asset management issues**
- 2. Housing and estate design**
- 3. Security**
- 4. Social**
- 5. Transport**
- 6. Governance and regional service delivery**
- 7. Medical costs and services**
- 8. Skill set issues**
- 9. Local government services and revenue**
- 10. Business opportunities**

1. Seniors' asset management issues

- Those over 55 years – 21% population but 39% of nation's wealth
- Largely driven by household ownership, equity, growing property values (Australia highest growth in OECD)
- 247% increase in seniors' wealth
- Changes to superannuation – greater discretion
- **Key issues:**
 - Why seniors choose certain regions
 - Asset choices

2. Housing and estate design

- Movement of seniors affect:
 - demand levels
 - particular housing/living configurations
- Seniors housing is NOT nursing homes as 95% of seniors live independently
- BUT: aged care accommodation is important
- **Key issues:**
 - housing mix/configurations
 - location and access issues of estates
 - future planning decisions

3. Seniors and security

- Perceptions vs reality re seniors and crime
- 33% seniors live alone
- Fraud is 2.2 times more likely to affect seniors than violent crime and is on the increase
- Importance in terms of regional perceptions
- **Key issues:**
 - dealing with perceptions
 - gated communities
 - housing design
 - policing issues

4. Social issues

- Seniors are not a uniform group but cohorts with different expectations and issues
- Eg: rising divorce rates:
 - housing needs, types and demand
 - services
 - facilities
 - personal issues
- **Key issues:**
 - who is monitoring?
 - rebuilding community/family connections

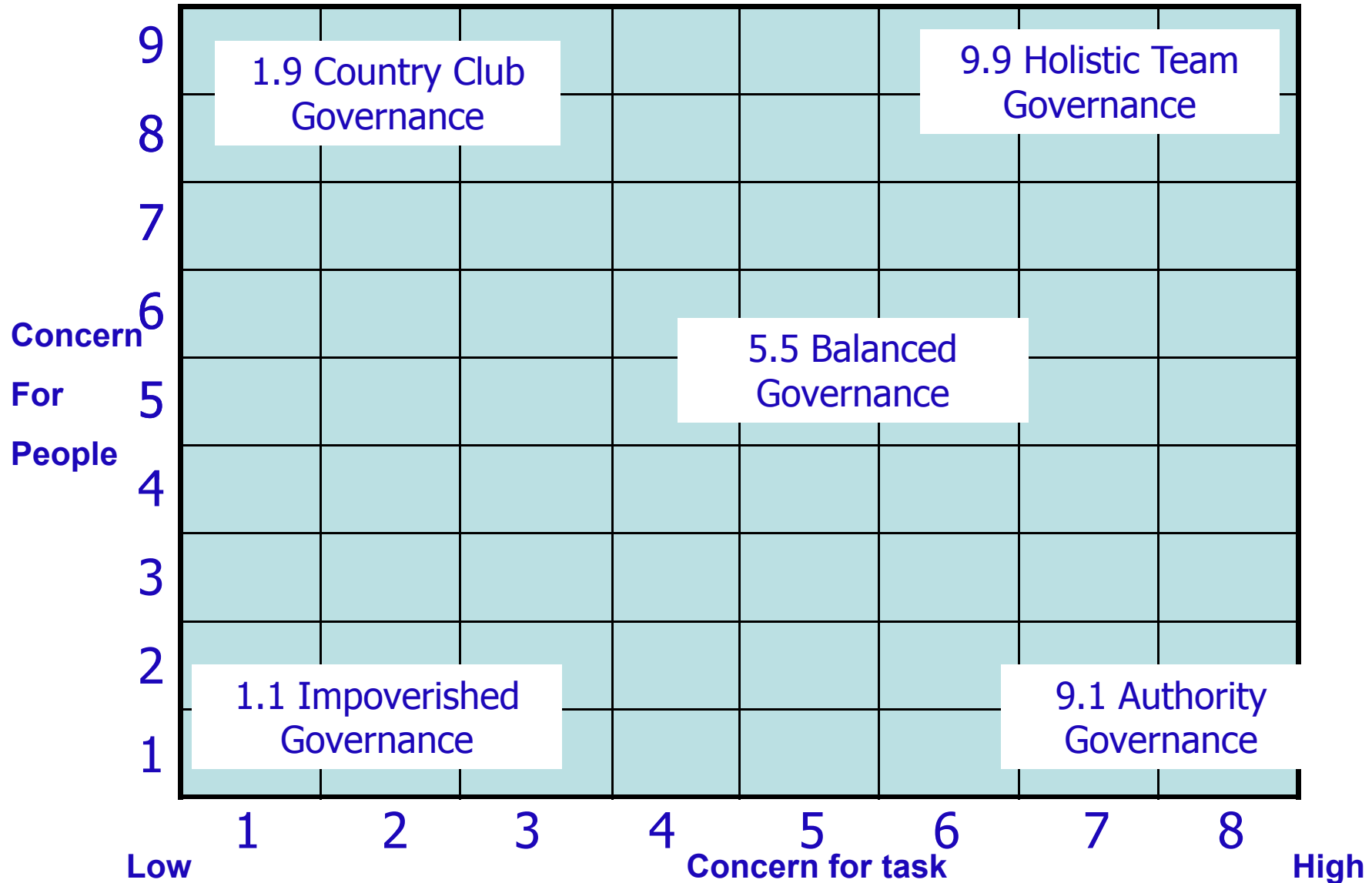
5. Transport

- Regional areas particularly important:
 - urban sprawl and east-west development
 - reliance on car
 - poor public transport
 - shopping arrangements
 - traffic densities
 - petrol prices
- **Key issues:**
 - 'ageing' of seniors and future capacities
 - location and access to services

6. Governance and service delivery

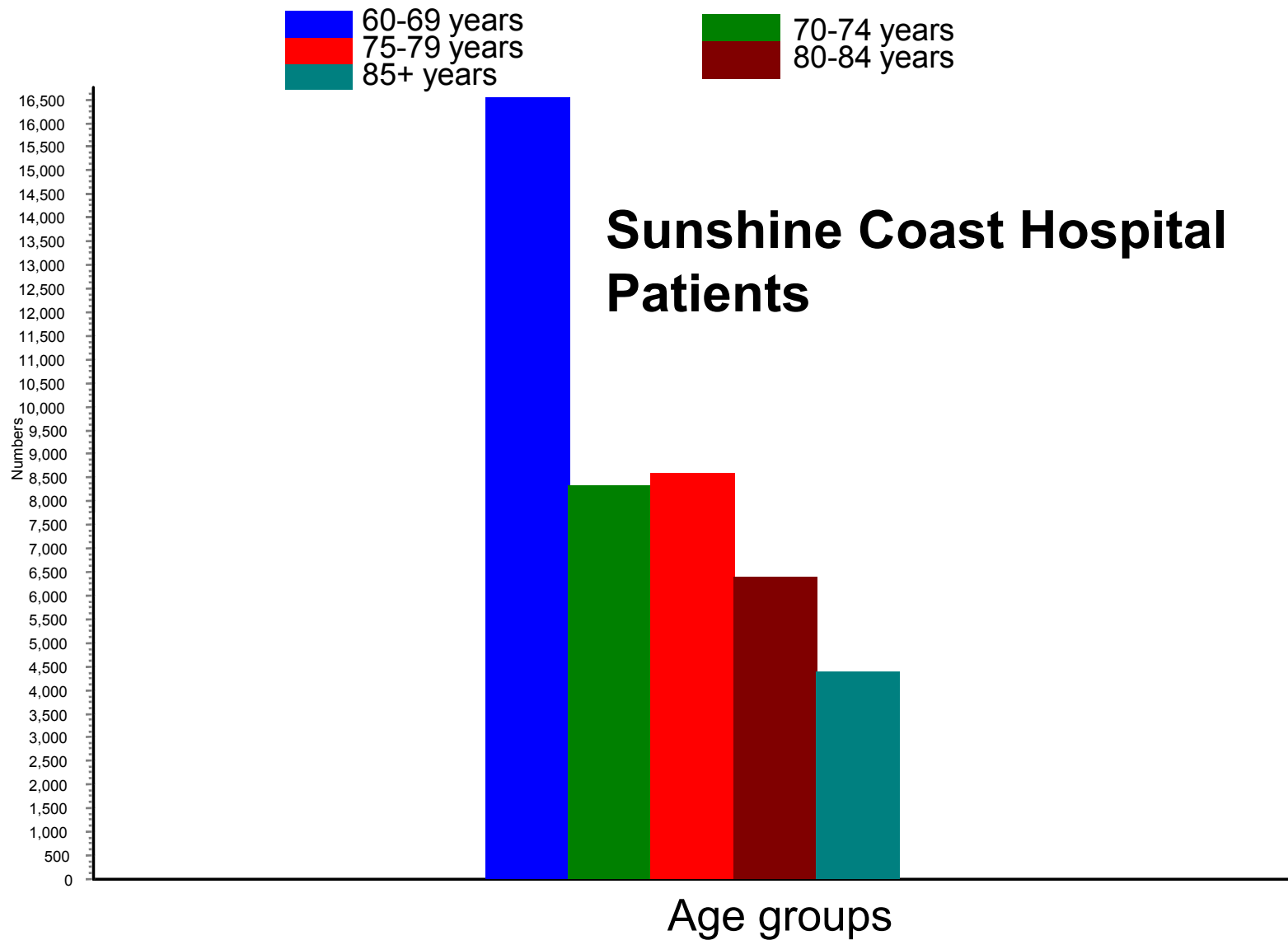
- Seniors congregating in certain locations poses challenges to:
 - current public/private service deliveries on key areas
 - demarcation lines and duplication
 - delivery of services
- **Key issue:**
 - how does region capitalise on the establishment of a new Sunshine Coast Regional Council?

Governance Styles



7. Medical costs and services

- Big challenges facing Qld and Sunshine Coast:
 - expenditure on those over 64 yrs – 4 times greater
 - adequacy of services
 - delivery without institutionalisation
 - increase in nursing home places
- **Key issue:**
 - local input and control of decision making
 - adequacy of Sunshine Coast public services



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Aged care accommodation

Location	Places 2007-8	Percentage of total	Projections for 2008-9
Brisbane	120	7.6%	260
Caboolture	130	8.2%	180
Darling Downs	-	-	60
Far north	120	7.6%	160
Fitzroy	60	3.8%	110
Logan River	40	2.5%	180
Mackay	65	4.1%	130
Northwest & Northern	-	-	165
South Coast	330	20.8%	420
Sunshine Coast	365	23%	510 (40%)
West Moreton	80	5%	160
Wide Bay	110	6.9%	230
Special places all regions	162	10.2%	100
Total	1,582		2,665

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8. Skills and seniors

- Qld/Aust facing skills shortages caused by:
 - growth economy
 - changing economic structures
 - lack of investment in education
 - demographic changes
- Problems are exacerbated on Sunshine Coast as a 'seachange' area
- **Key issues:**
 - retraining staff and seniors
 - ending discrimination against seniors
 - retaining existing employees

– accessing seniors
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9. Government revenues

- Seniors' concessions – loss of revenue
 - rates
 - transport
- Are these sustainable?
- Do we know their long term impact?
- Politically hard to change
- **Key issue:**
 - identify costs and future impacts

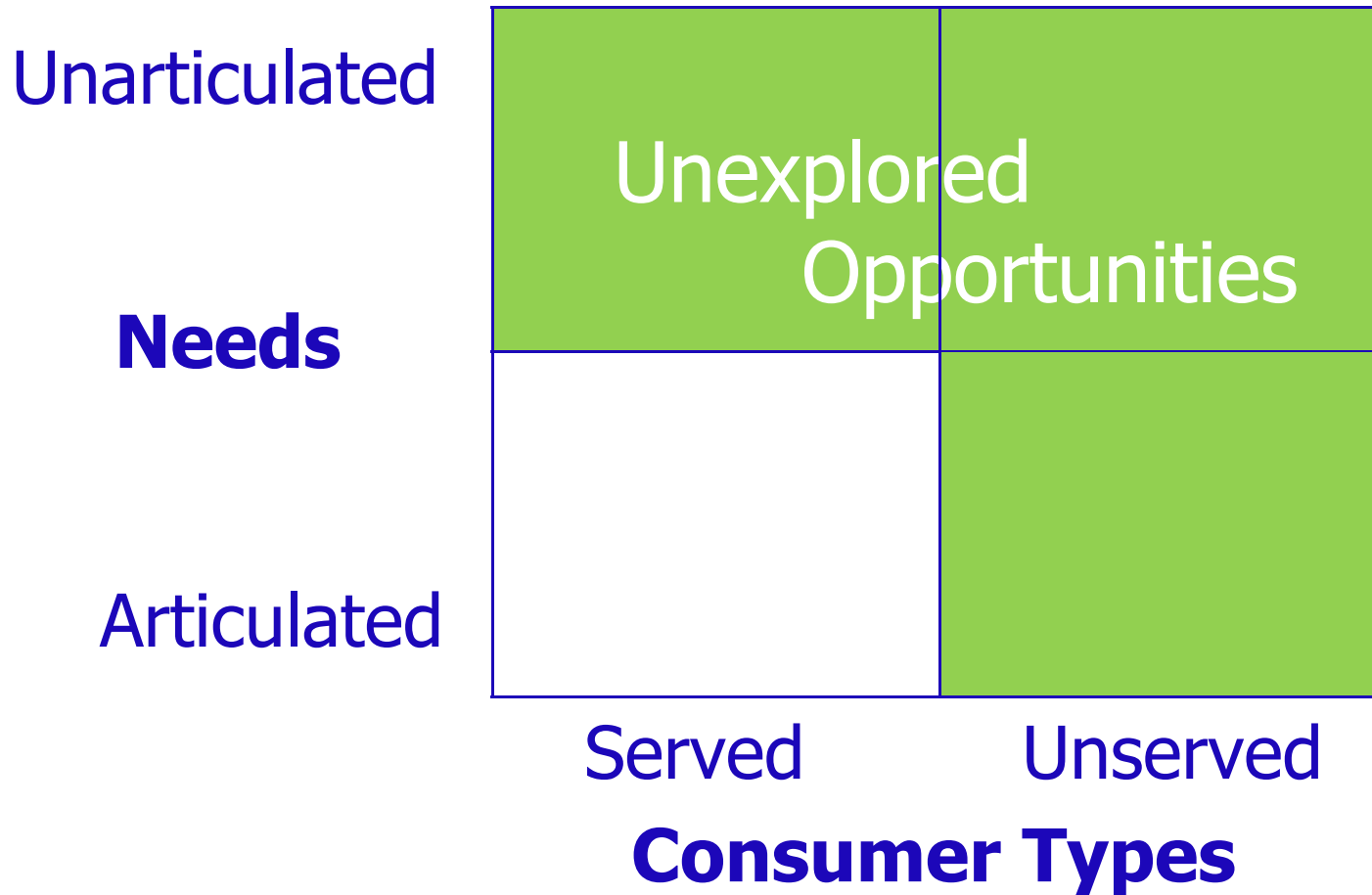
10. Business opportunities: The seniors are coming

- Seniors once seen as having detrimental impacts on business:
 - lower spenders
 - less needs
 - less affected by latest consumer fads

BUT:

- Seniors increasing wealth, numbers and concentrations
- Changing attitudes to spending
- New market niches yet to be tapped

The New Seniors as Entrepreneurs and Consumers

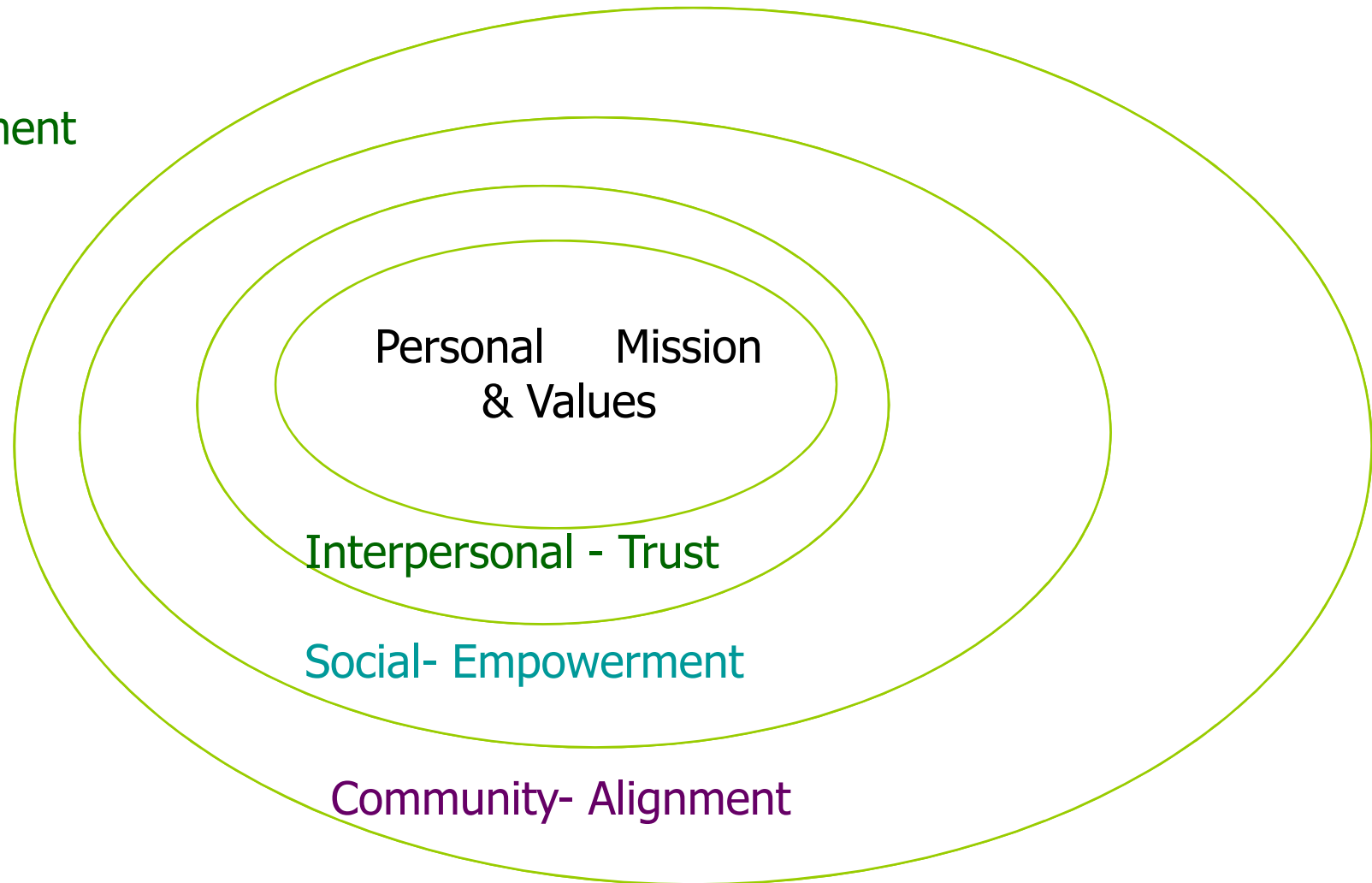


Summing up: what can we do?

- Better regional collection of facts: ongoing, regionally and locally based, connected to key decision points/issues
- Think and act regionally about seniors' issues across an array of areas – breakdown the policy and institutional silos
- Develop real ongoing processes for community, business and expert inputs
- Start where we have most institutional and knowledge capacity eg education, housing

The Ripple Effect

Environment



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