



**Where to After Retirement?
A Survey of Senior Territorians on their
Post Retirement Intentions**

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Abstract

The Northern Territory's population is ageing, and faster than the national average, with ABS statistics showing that the population of those aged 65 and over was 4.9% in 2006, a growth of 8.1% from the previous decade. Furthermore, the population of those aged 85 grew by 15.1% between 2005 and 2006 (cat. 3201.0, ABS, 2006). There is therefore an urgent need for all levels of Government to make plans to accommodate the changing demographics, particularly as there have also been some great successes in recent years in increasing the longevity of Indigenous people, who make up a relatively large percentage of the NT population.

To facilitate good planning into the next decade, sound information is required on the needs of Seniors (defined as people over 50 years of age). A collaborative project to address this need for information was initiated by the Seniors Advisory Committee of Palmerston City Council during 2006.

The survey (see Appendix I) was devised by a committee comprised of representatives from Palmerston City Council Seniors Advisory Committee, (SAC) NT Council on The Ageing (COTA) and Australian Independent retirees (AIR), with input from their various members. It was posted to approximately 23,000 homes where one or more Senior was residing, with support from Senator Nigel Scullion and David Tollner MP, Federal Member for Solomon, using data obtained from the NT Electoral Roll.

2,540 completed questionnaires (approximately 10% of the total distributed) were returned. The largest number of responses came from Darwin suburbs, with the next highest rate of return (481 responses) coming from the Alice Springs area. There were 338 responses from the Palmerston area and a further 215 responses from the Darwin rural area. A total of 142 Katherine residents responded to the survey, with smaller numbers of responses coming from scattered locations across the Territory. In addition to responses received from the major population centres, there were some responses from Daly River, Noonamah, Berry Springs, Dundee Beach, Batchelor, Adelaide River/Douglas Daly and Hermansburg.

Seventy percent of the surveys were returned by people aged 65 or under, giving a very strong indication of the retirement intentions of those who are currently working, and others close to retirement. A total of 962 respondents (about 37 percent) identified themselves as self-funded or partially funded retirees, although a larger number (1,143 or 45 percent of respondents) indicated that they were no longer working, indicating that about 8% were entirely reliant on the age pension, or some other benefit. Approximately 20% of the population of Veterans in the NT returned surveys.

A total of 591 respondents (23%) indicated that they planned to leave the Territory to retire elsewhere. A clear majority of those respondents (59%) indicated that they planned to leave between the ages of 55 and 65, suggesting they intended to leave when they

finished their working life. The next largest group (27%) was those who planned to leave between the ages of 66 and 75 years, which could be either an indication of an intention to work for longer, or to remain in the Territory for the early part of their retirement. These respondents described a range of issues that had impacted upon their decision to leave. These included family and the climate, but also included other issues that could possibly be addressed, such as the high cost of living, and a shortage of suitable accommodation.

Whilst some work could be done to encourage this sub cohort to reconsider their options on retirement, there is clearly a very large percentage of Seniors who plan to stay in the Territory. Many of those Seniors indicated they have considered their retirement, and made some plans towards the future. There appears to be a high interest in personal development through further education and IT skills, and the recreation and leisure industry is already beginning to provide additional or modified services in these areas for Seniors. Hopefully, active and healthy ageing will be supported more in the coming years through both an improvement and increased options in housing, medical and ancillary services, and more options through the leisure industry.

Overall, this survey has provided a profile of a large number of Senior Territorians, and has highlighted a range of their views and ideas on their retirement plans, their concerns about health services, and other issues that impact on their lives. It is important to note that the vast majority of Seniors who have responded to this survey are either already retired, or plan to retire, in the Northern Territory. All levels of Government, and the broader community, must take this into consideration in future planning to ensure Territorians enjoy their rightful place in Territory society.

Acknowledgements

Palmerston Council's Seniors Advisory Committee wishes to express its gratitude to David Tollner MP, Federal Member for Solomon, and Senator Nigel Scullion, for providing resources to enable the Questionnaire to be printed, distributed and the results entered onto a database.

Dr. Graeme Suckling and Dr. Anne Pratt, March 2007

Introduction

“Health outcomes for people aged 50–59 years have improved significantly over the last two decades. Advances in medical treatments and drugs, and a reduction in some risk factors have contributed to people living longer. Life expectancy for men at age 50 in 1980–1982 was 75.1 years, and in 2002–2004 had increased to 80.6 years. Women at age 50 in 1980–1982 could expect to live to 80.7 years of age, and in 2002–2004 to 84.6 years. Although women at age 50 continue to have a greater life expectancy than men of the same age, the improvement in life expectancy for men over this period has been slightly greater than that of women” (cat. 4102.0, ABS, 2006).

The Northern Territory’s population is also ageing, and faster than the national average, with ABS statistics showing that the population of those aged 65 and over was 4.9% in 2006, a growth of 8.1% from the previous decade. Furthermore, the population of those aged 85 grew by 15.1% between 2005 and 2006 (cat. 3201.0, ABS, 2006). There is therefore an urgent need for all levels of Government to make plans to accommodate the changing demographics, particularly as there have also been some great successes in recent years in increasing the longevity of Indigenous people, who make up a relatively large percentage of the NT population. To facilitate good planning into the next decade, sound information is required on the needs of Seniors (defined as people over 50 years of age). A collaborative project to address this need for information was initiated by the Seniors Advisory Committee of Palmerston City Council during 2006.

The Survey

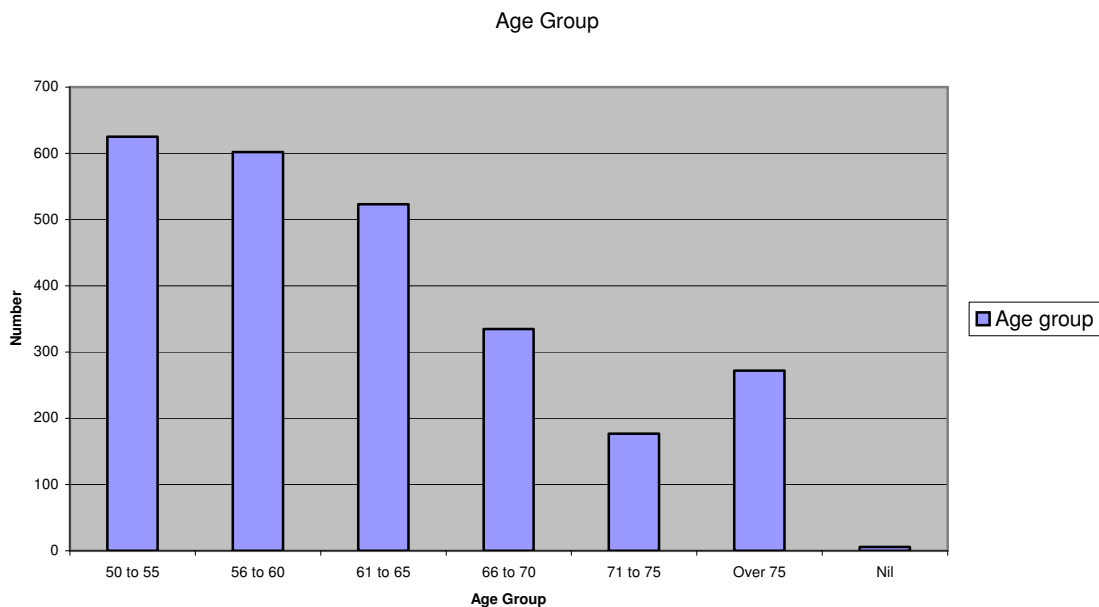
The survey (see Appendix I) was devised by a committee comprised of representatives from Palmerston City Council Seniors Advisory Committee, (SAC) NT Council on The Ageing (COTA) and Australian Independent retirees (AIR), with input from their various members. It was reviewed and modified over several iterations, and pilot tested with a small group of Seniors before distribution. It was then posted to approximately 23,000 homes where one or more Senior was residing, using data obtained from the NT Electoral Roll. Additional copies of the survey were distributed to Seniors who attended various Seniors Month events during August, as well as through Palmerston Council Offices, through individuals and organisations represented on the Palmerston Seniors Advisory Council and through the offices of Council On The Ageing (NT), David Tollner MP, Member for Solomon, and Senator Nigel Scullion.

Approximately six weeks was allowed for the return of surveys and this resulted in the return of 2,540 completed questionnaires (approximately 10% return). During entry of data it was noted that some survey forms contained separate responses from two individuals. In such cases two separate responses were entered onto the database. Whilst two or more people in a household may have jointly completed some forms, where one set of responses was provided, it was assumed to be from one individual.

Results

1. Demographic information

The survey respondents included Seniors from all the identified age ranges, with the greatest numbers of responses coming from people aged 50 to 55 years (25 percent of all returned survey forms) and people aged 56 to 60 years (24%). People aged 61 to 65 years returned twenty-one percent of survey forms, and 13 percent were returned by people aged 66 to 70 years. The lowest number of responses was received from people aged 71 to 75 years (177 survey forms or 7 percent of all responses). A total of 272 respondents (10 percent of all returned surveys) were older than 75.



Based on results of the 2001 Census (ABS, 2002) specifying the total numbers of Northern Territory residents in age ranges similar to those sampled, the response to the survey represents between approximately 4.8 percent and 8.5 percent of the Territory's population in each age class. Although the highest number of questionnaires was returned from households representing 50 to 55 year olds, this was the lowest percentage sample of the population in that age group (approximately 4.8 percent). People aged 75 years and over had the highest representation rate in the survey (8.5 percent of the total Northern Territory population in that age group).

Only 71 surveys (2.8 percent) were received from households in which people identified themselves as an Aboriginal or Torres Strait Islander. A total of 5,073 people (12.7 percent of the Northern Territory's population of people aged 50 and over) were identified as Indigenous or Torres Strait Islander at the 2001 Census (ABS, 2002). The sample size for Indigenous Territorians for this survey represents approximately 1.4 percent of that Indigenous population (using 2001 data). The data from this survey is

therefore of limited value in determining the importance of the various issues as identified by Indigenous people.

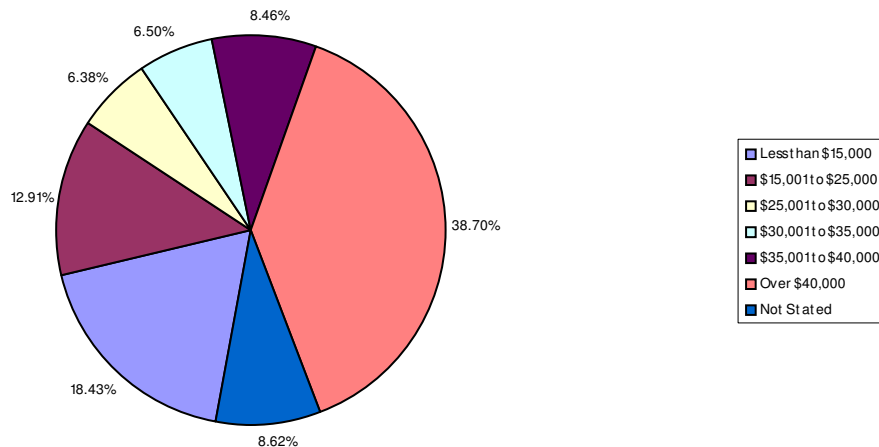
Just over nine percent of respondents (213 people) identified themselves as veterans, indicating that there was a reasonable sample of this group of Territorians. The Department of Veterans Affairs advises that there are 743 veterans in the Territory aged 55+, and a further 493 who are under 55. Unfortunately, the under 55 group is not classed separately. However, given the information provided, it would appear that the survey collected data from approximately 20% of the total veterans residing in the NT.

English was the first language for about 88 percent of respondents, with the remaining 12 percent indicating that English was not their first language. However, no information was sought on the other major language groups surveyed.

Most survey respondents (58.9 percent) were married or living in a De facto relationship. For later calculations regarding demand for accommodation it has been assumed that the remaining survey respondents were single. This includes those who indicated they were divorced (15.9 percent), single (10.8 percent), or widowed (12.4 percent), or did not say (2 percent).

A total of 962 respondents (about 37 percent) identified themselves as self-funded or partially funded retirees, although a larger number (1,143 or 45 percent of respondents) indicated that they were no longer working. It is therefore likely that some of the 1,143 were receiving pension incomes, and therefore responded in the negative to the question about self-funded retirees.

Income Level of All Participants

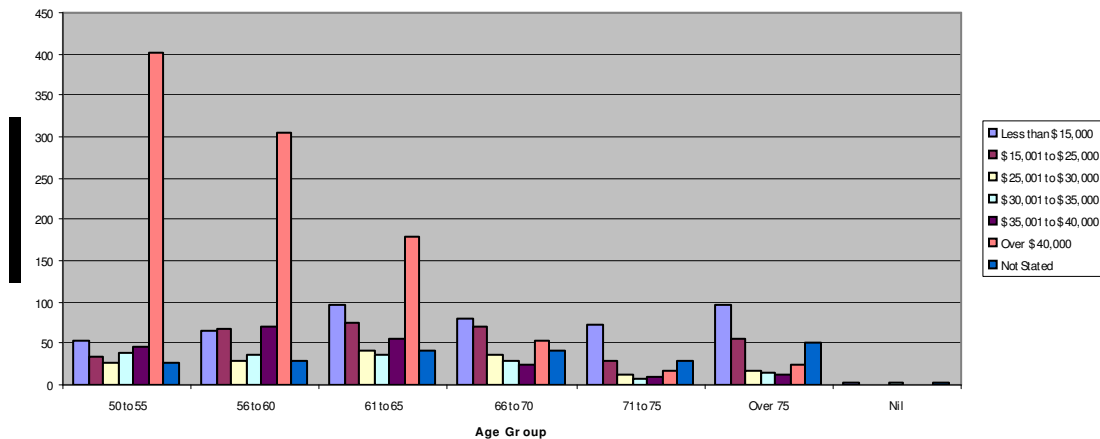


As would be expected, income levels were generally higher in the younger age classes of Seniors, in which a greater proportion of people were still employed. Nevertheless, despite 67 percent of 50 to 55 year olds earning more than \$40,000 per annum, 9 percent of respondents in this age class were earning less than \$15,000 per annum. In the 56 to 60 year age class, 53 percent earned more than \$40,000 per annum, while 11 percent earned less than \$15,000.

There was a clear trend towards lower incomes in older age cohorts and by the time people had reached the pension age of 65 (the age bracket between 66 and 70 years), only 18 percent were earning more than \$40,000, and 27 percent were earning less than \$15,000. When the next income bracket is included (24 percent earning between \$15,000 and \$25,000), it is apparent that approximately 51 percent of 66 to 70 year olds are only earning the equivalent of the age pension for either a single person or a couple.

By the age of 75, approximately 69 percent of respondents who provided income data were earning the equivalent of the age pension for a single or a couple, and 11 percent were earning over \$40,000 per annum.

Income by Age Group



Direct comparisons with Australian Bureau of Statistics national data for the 2001 Census are somewhat limited, because slightly different age and income ranges to those used in the current study were applied. However, the Census data indicated that approximately 76 percent of Australians over the age of 75 years were earning the equivalent of the age pension for a single or a couple in 2001 (ABS, 2002). Our study suggests that a slightly lower percentage (69 percent) of Territorians aged over 75 years have incomes in this range.

Similarly, combining our data for the 66 to 70 year and the 71 to 75 year age group, and comparing it with the Census data for 65 to 74 year olds, suggests that fewer Territorians in this age range may be earning the equivalent of an age pension for a single or a couple than is the case for Australia as a whole (57 percent of Territorians compared with 79 percent of Australians).

At the other end of the income scale, it appears that fewer Territorians over the age of 75 years are earning more than \$40,000 per annum, as compared to Australians as a whole (11 percent of Territorians compared with 18 percent of Australians). Nevertheless, there were very similar results from the Census and our study, with respect to incomes over \$40,000 for the 66 to 75 year age range (16 percent of Territorians compared with 14 percent of Australians).

Further work is required to clarify the relative situations in the Territory compared to Australia, although this may be able to be achieved through a closer analysis of the Census data. More recent information will be available when the 2006 Census data is published during August 2007. It is recommended that any future Territory surveys of this nature use the same income and age ranges as those used in the Census to enable direct comparisons to be made between the data sets.

Recent estimates by the Association of Superannuation Funds of Australia in conjunction with Westpac Bank (see www.superannuation.asn.au/RLS/default.aspx) suggest that a couple living in Darwin needs to have an annual income of approximately \$47,996 to enjoy a “comfortable” lifestyle in their retirement. The income required to achieve a “comfortable lifestyle” is listed as being broadly similar for all capital cities, with Darwin’s required income being slightly higher (\$175 per annum) than Sydney’s, almost the same as Adelaide’s, but slightly lower than that required in Perth, Canberra and Brisbane.

This survey indicates that there are relatively few Territorians of pensionable age in this category (fewer than 18 percent of 66 to 70 year olds, reducing to 11 percent of those aged over 75 years). Significant numbers of people aged 66 and over only have an annual income equivalent to the age pension for a single or a couple, and this includes more than two thirds (69 percent) of the Territory’s Seniors aged over 75 years.

Of the 1,143 people who were not currently working, 86 indicated that they were seeking paid employment. While almost one in five of these people were seeking full-time employment, the majority (about 64 percent) were seeking up to three days work per week.

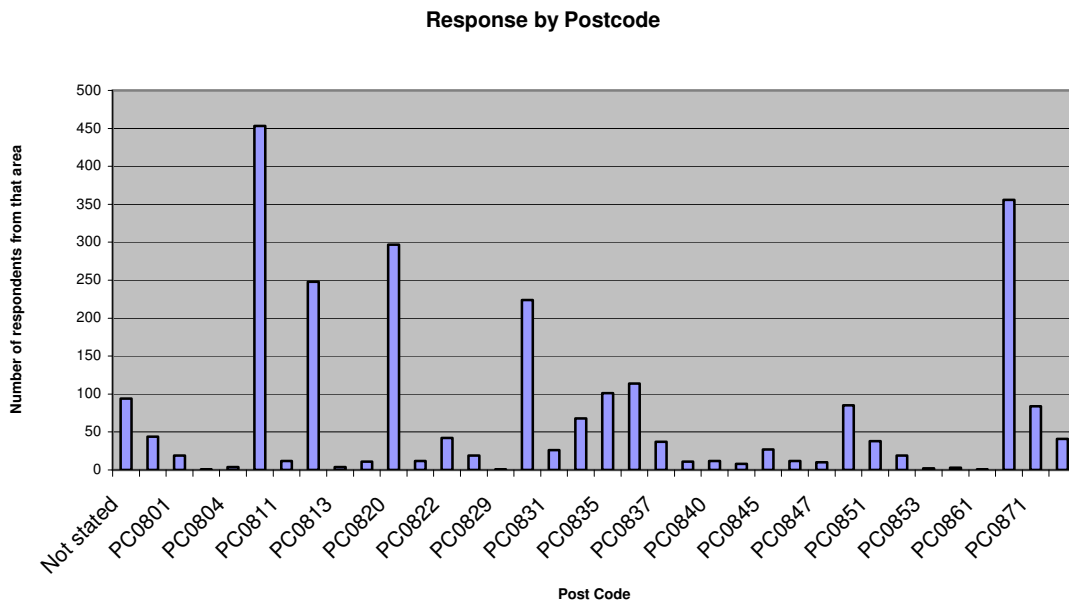
The proportion of Seniors seeking work generally declined with increasing age beyond retirement age. For example four percent of 50 to 55 year olds were seeking paid employment, compared with five percent of 56 to 60 year olds and four percent of 61 to 65 year olds. Only three percent of people aged between 66 and 70, and less than one percent of those older than 70, were seeking work.

Despite these low percentage figures, a total of 86 respondents were seeking some form of paid work. If the study is a representative sample of Senior Territorians, approximately 1,350 people over 50 years of age could currently be seeking paid employment in the Northern Territory.

Geographic Spread of Respondents

The majority of responses (1,147 of respondents who identified their postcode) came from Darwin suburbs, with the next highest rate of return (481 responses) coming from the Alice Springs area. There were 338 responses from the Palmerston area and a further 215 responses from the Darwin rural area. A total of 142 Katherine residents responded to the survey, with smaller numbers of responses coming from scattered locations across the Territory.

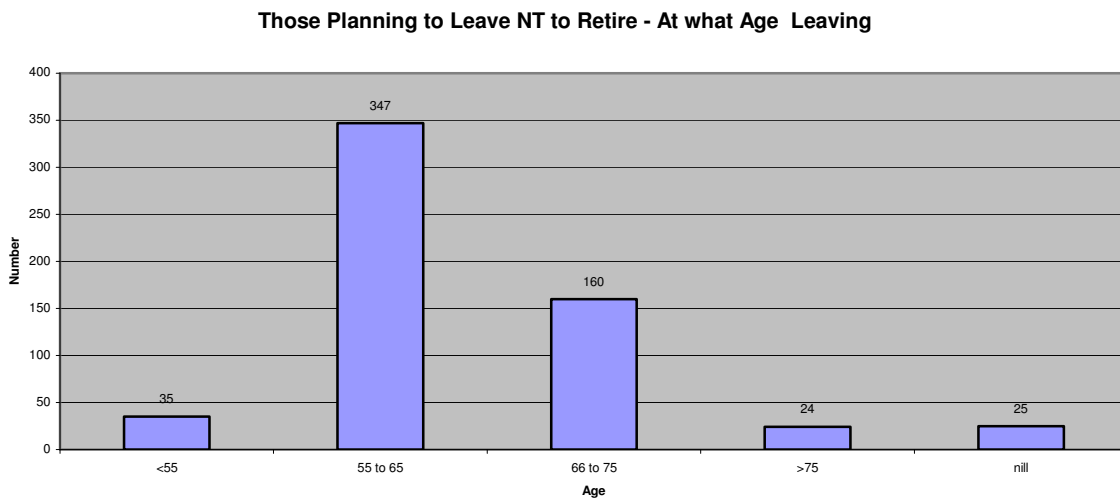
In addition to responses received from the major population centres, there were some responses from Daly River, Noonamah, Berry Springs, Dundee Beach, Batchelor, Adelaide River/Douglas Daly and Hermansburg.



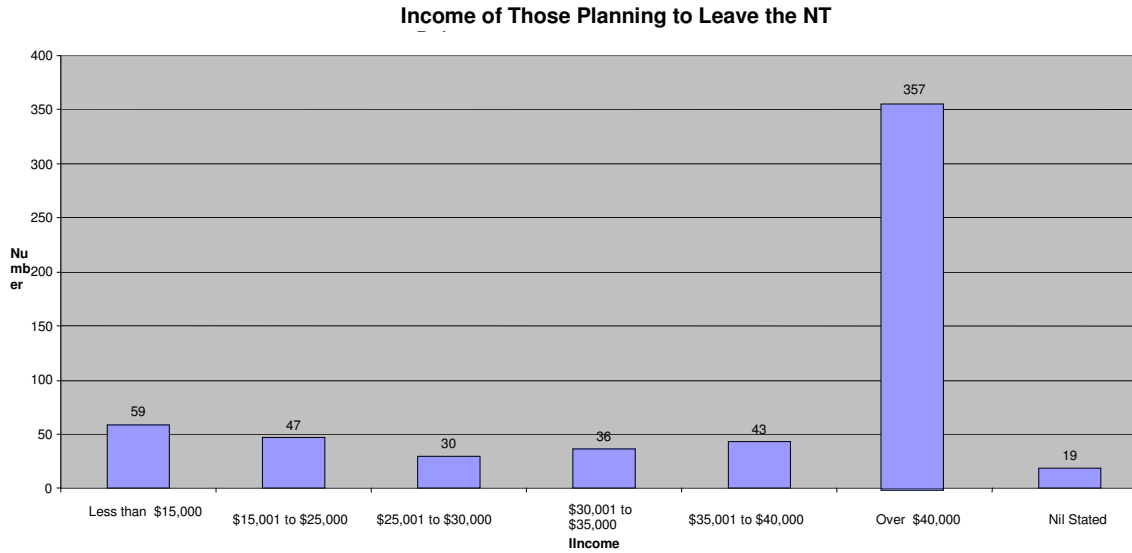
2. Retirement Plans

A total of 591 respondents (23%) indicated that they planned to leave the Territory to retire elsewhere. A clear majority of those respondents (59%) indicated that they planned to leave between the ages of 55 and 65, suggesting they intended to leave when they finished their working life. However, with increasing numbers of Australians opting to stay in the workforce beyond 65 years of age, it is probable that at least some of these people intend to work elsewhere when they leave.

The next largest group (27%) was those who planned to leave between the ages of 66 and 75 years, which could be either an indication of an intention to work for longer, or to remain in the Territory for the early part of their retirement.



While 19% of those planning to leave the Territory were earning the equivalent of the age pension for a single or a couple, the vast majority (62% of those who provided income data) were earning more than \$40,000 per annum. The loss of these people presumably represents a significant cost to the Territory's economy.



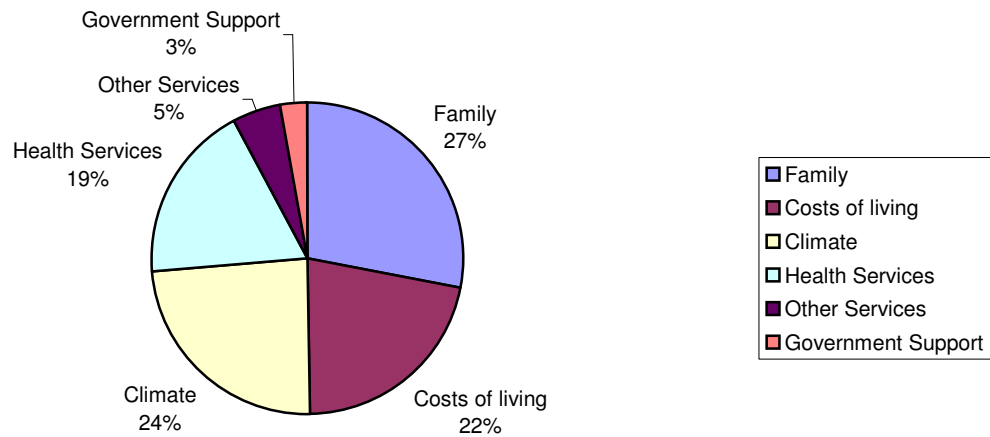
The most common reason provided for leaving the Northern Territory on retirement was family (27 percent of responses). This was followed in order of importance by climate (24 percent), costs of living (22 percent), health service issues (19 percent), lack of access to other services (5 percent) and lack of Government support (2 percent).

Other main reasons provided in the comments column included lack of access to suitable affordable lifestyle villages (102 responses), law and order/anti-social behaviour (62 responses), isolation and the consequent need for cheaper airfares (50 responses), the need for more social/cultural activities and a range of suitable facilities (42 responses), and the need for more/better aged care (38 responses).

In response to the question seeking details of what could be changed to encourage people to remain in the Northern Territory upon their retirement, 116 respondents identified provision of more affordable Senior's accommodation, including retirement or lifestyle villages. This figure suggests that the single most important element that could be changed to encourage more people to retire in the Northern Territory is the establishment of a range of affordable, well-designed lifestyle villages in, or close to, the major centres.

Other matters identified by significant numbers of respondents included addressing the high cost of living (66 responses), improving access to the full range of health care which is of high quality and affordable (65 responses), better control of social problems and improved safety (61 responses), improved airline services and more subsidised interstate airline travel (45 responses), and an improved range of social/cultural activities and facilities (37 responses).

Reason for Leaving the Territory



3. Accommodation Needs

At this stage, a majority (65%) of respondents indicated that they believed their current accommodation would remain suitable for the entire duration of their stay in the Northern Territory. But almost 900 (thirty-five percent) indicated that they anticipate their current accommodation will not be suitable to their future needs.

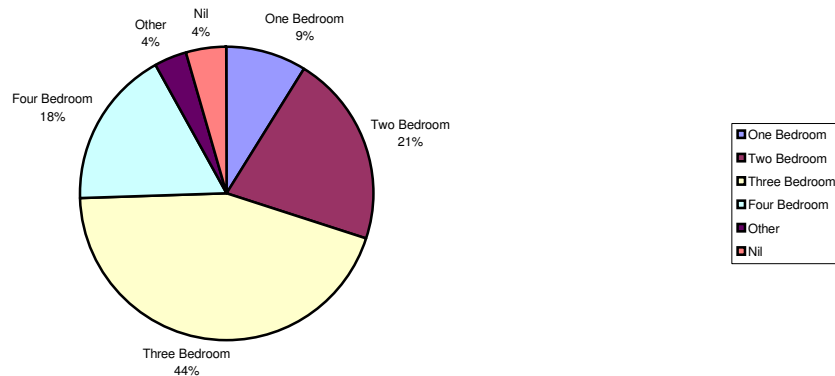
Because detailed answers were provided on preferred alternative accommodation options by the 900 people (see below), it appears likely that all of the people who plan to leave the Territory upon retirement are included in the group which indicated their current accommodation would be suitable for the duration of their stay.

If the survey sample is representative of the broader population, it could suggest that over 10,500 Seniors who plan to stay here may wish to find alternative accommodation in the future. However, this figure needs to be adjusted to allow for Indigenous and other people (who are under-represented in this survey) who live in remote areas and may be likely to wish to remain in such areas. To determine the actual number of dwellings required also requires calculation of the numbers of couples and singles to be accommodated (see later in this section of the report).

Nine percent of respondents were residing in a one bedroom unit or flat, with 21 percent in a two bedroom unit or house, 44 percent in a three bedroom unit or house and 18 percent in a four bedroom or larger dwelling. Four percent of respondents indicated they

were living in some other form of dwelling (for example a caravan, motor home, shed, communal dwelling or boat) and an additional four percent did not provide any answer.

Number of Bedrooms of Retiree Housing



There was a clear relationship between income and size of dwelling. For example, a total of 73 percent of those respondents living in a one bedroom unit or flat were earning the equivalent of the age pension for a single or a couple, and only 12 percent of people residing in this form of accommodation were earning more than \$40,000. Forty-five percent of those living in two bedroom dwellings were earning the equivalent of the age pension, compared with 31% percent who were earning more than \$40,000.

Of those living in the most popular form of accommodation, a three-bedroom house or unit, 27 percent of respondents were earning the equivalent of the age pension, compared with 47 percent who were earning more than \$40,000. The percentage of respondents earning the equivalent of the age pension who were living in four bedroom or larger dwellings had declined to 13 percent, while 64 percent of people living in this type of accommodation were earning more than \$40,000.

Combining all data on the accommodation preferences of the 900 people who identified they would require alternative future accommodation, 38.4 percent chose the option for moving to a smaller unit or house, and a slightly higher percentage (43.5%) identified a retirement or lifestyle village as their preferred living option. Some respondents used this section of the questionnaire to specify their preference for the location of a lifestyle village (such as “in the rural area”), or some other stipulation (such as “must be able to have pets” or “must be rental option”). Very few respondents (less than one percent) stated they preferred to live in shared accommodation.

Other respondents to the survey identified other options for their chosen form of living; living on acreage was the preferred option for 27 people and a similar number (28) stated that availability of some form of care was an important factor for them. There was a small group (19 respondents) who identified a larger dwelling as being their preference

(for example to accommodate grand children or visitors) and 18 respondents specified the importance of ground floor accommodation. Ten respondents identified a mobile home, camper, boat or donga as their preferred form of accommodation.

Current Cost of Rent Or Mortgage

Category	Number (2540 total)
Own home	1,237 (48.7%)
<\$150	461 (18.1%)
\$151 - \$200	180 (7.1%)
\$201 - \$250	153 (6%)
\$251 - \$300	102 (4%)
\$301 - \$400	94 (3.7%)
\$401 - \$500	57 (2.2%)
>\$501	63 (2.5%)
Did not say	193 (7.6%)

Preference For Accommodation When You Move

Type	Number (899 total)
Smaller unit / flat or house	345 (38.4%)
Shared accommodation	7 (0.8%)
Retirement or lifestyle village (all responses combined)	391 (43.5%)
Live in some form of accommodation on acreage	27 (3%)
Some form of supported living with care available (eg hostel, home care)	28 (3.1%)
Larger dwelling to accommodate visitors, grandchildren	19 (2.1%)
Ground floor accommodation	18 (2%)
Mobile home/camper/boat/donga	10 (1.1%)
Modify existing house to suit older age	3 (0.3%)
Not stated	51 (5.7%)

If 35% of all seniors remaining in the NT in their retirement were to seek alternative accommodation, this would represent approximately 10,780 people. Of those, the survey suggests that approximately 4,690 could be interested in retirement village living. Allowing for the fact that 58.9 percent of our survey respondents were living as couples, and assuming that a similar percentage applies to the Territory's population of seniors, there could be a potential total requirement for over 3,300 units in suitably designed lifestyle or retirement villages located in the Territory's main centres.

Price Range Able to Afford For New Accommodation

Price	Number (899 total)
Less than \$100,000	91 (10.1%)
\$100,000 - \$200,000	188 (20.9%)
\$200,000 - \$300,000	220 (24.5%)
\$300,000 - \$400,000	117 (13%)
\$400,000 - \$500,000	45 (5%)
> \$500,000	31 (3.4%)
Did not say	207 (23%)

Combined with the data in the above table on accommodation preferences, of the total demand for retirement or lifestyle village units (say 3,300), assuming all people preferring such accommodation are equally represented in the price ranges identified above, approximately 330 could afford to pay up to \$100,000; approximately 690 could afford to pay up to \$200,000; approximately 800 could afford to pay up to \$300,000; approximately 400 could afford up to \$400,000; approximately 160 could afford up to \$500,000; and approximately 100 could afford more than \$500,000.

Weekly Rental Able To Afford

Rental	Number (899 total)
< \$100	300 (33.4%) Market rental \$150+
\$100 - \$150	247 (27.5%)
\$150 - \$200	149 (16.6%)
\$200 - \$300	78 (8.7%)
\$300 - \$400	22 (2.4%)
>\$400	14 (1.6%)
Did not say	89 (9.9%)

The figures in the above Table on affordable rentals suggest that the majority of respondents may be anticipating a relatively low income in retirement. Hence it is assumed that they would fund the purchase of a new (usually smaller) residence from the sale of their existing home.

The relatively low incomes are indicated by the significant portion of the people (33.4%) who believe they can only afford to pay up to \$100 in weekly rent. A further 27.5% indicated they could only afford to pay up to \$150 a week in rent and a further 16.6% could only afford to pay up to \$200.

These figures suggest that a total of 77.5% of all people who would prefer to move to new accommodation can only afford to pay up to \$200 per week in rent. Current market

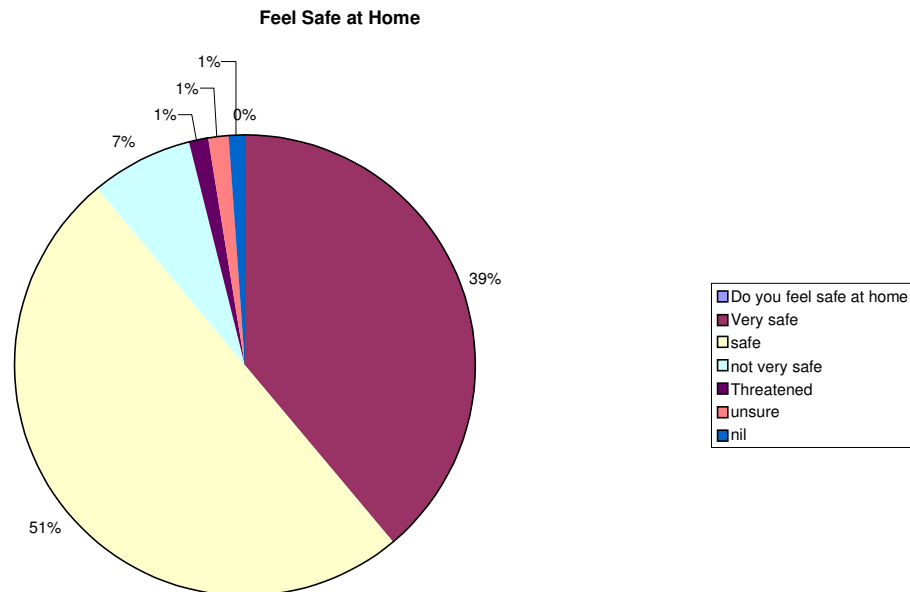
rentals for a two bedroom unit in Darwin and Palmerston range between \$200 and \$230 per week (between \$250 and \$270 for a house). One bedroom units could be expected to cost between \$150 and \$170 per week.

These costs suggest that there could be severe financial strain for many people in the rental market unless their rent is subsidised.

4. Safety and Security

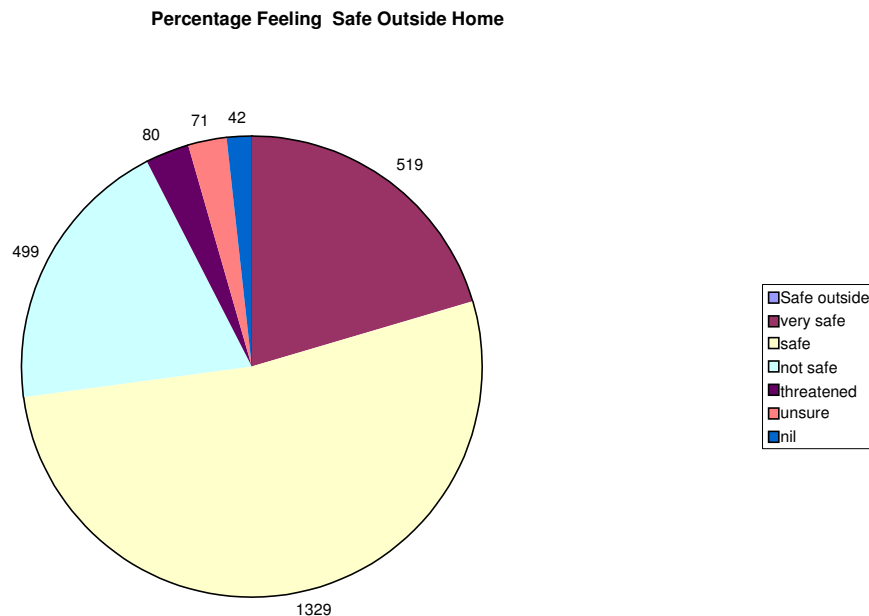
The overwhelming majority of respondents (90 percent) felt either safe or very safe in their home. A total of seven percent of respondents (around 174 of those people responding) did not feel very safe and one percent (around 25 people) felt threatened. While it is comforting to know that the great majority of Seniors feel safe at home, it is at the same time disturbing that there are many Seniors in the community who feel threatened or unsafe.

There was little difference in the pattern of responses concerning safety at home in the different age brackets, with between 88 and 90 percent of people in every age bracket indicating that they felt either safe or very safe in their own home. Interestingly, the lowest rates of feeling either unsafe or threatened in their own home were recorded for people over 75 years of age (3 percent and less than 1 percent respectively).



Predictably, fewer people felt safe or very safe in their community (street/shopping centre/local parks) than in their own homes (a total of 74 percent of respondents compared with the 90 percent who felt safe or very safe in their own homes). The numbers of people who felt unsafe out in the community was more than two and a half times the number who felt unsafe in their homes (19 percent compared with 7 percent), and more people also felt threatened out in the community (3 percent compared with 1 percent).

As was the case for safety in the home, there was little difference between age groups with respect to perceptions about safety in the community, with between 72 percent and 76 percent feeling safe across all age groups. There was no indication that older Territorians felt less safe than younger Seniors. For example, while 72 percent of 55 to 60 year olds felt safe in the community, 74 percent of 71 to 75 year olds said they felt safe and 75 percent of those respondents aged over 75 years said they felt safe in the community. Nevertheless, 650 respondents indicated they felt unsafe, were unsure, or felt threatened.



When asked what they believed were the main issues in relation to their security, the five issues most commonly listed were: public drunkenness/drug use (including antisocial behaviour and itinerants) - listed 439 times; youth disrespect/youth gangs/vandalism - listed 345 times; the need for better policing (more police presence, better court outcomes) – listed 261 times; concerns regarding vulnerability to crime in the home and/or car theft – listed 189 times; and irresponsible/socially unacceptable behaviour of Aboriginal people in urban areas - listed 169 times.

Other main issues identified by lower numbers of respondents included having adequate home security and being vigilant regarding the threat of crime; having good neighbours and good relationships; the importance of high fences and dogs for security; and the need for improved street lighting.

It was evident from the comments listed that many people believe crime is “out of control” and do not feel safe outside their homes after dark. While people who were fit and able were more likely to be confident of their ability to handle a security situation, particularly if they had one or more dogs, the feeling of being increasingly defenseless as they aged was a clear concern for many people.

5. Carers and Caring for Others

As may be expected, there was a trend towards increased numbers caring for another Senior with advancing age. For example four percent of respondents aged 50 to 55 indicated they were caring for another Senior, but this increased to around ten percent of respondents aged over 71. Because the question did not seek information on the relationship between the carer and the person being cared for, it was not possible to determine the proportions caring for an older relative, such as a parent, and those caring for a spouse/partner.

In total, 147 respondents (approximately six percent) were caring for another Senior; this is a significant figure, and projecting from known numbers of Northern Territory Seniors at the time of the 2001 Census (ABS 2002), it would suggest that over 2,300 Territorian Seniors may currently be caring for another Senior.

The survey also indicated that 70 respondents were providing full-time care for one or more of their grandchildren. While the percentages providing such care in any given age class were small (generally between 1 and 4 percent), the figure suggests that in total over 1,100 Territorian grandparents may be providing care for one or more of their grandchildren.

Of the 57 respondents who provided information on the number of grandchildren they were caring for, 23 were caring for one grandchild, 12 were caring for two grandchildren, 9 were caring for three grandchildren, 3 were caring for four grandchildren and 10 were caring for five or more grandchildren. In total this group was caring for 150 grandchildren (an average of 2.6 grandchildren for each respondent who identified the number of grandchildren they were caring for).

It has previously been estimated that there may be 26,000 Territorian carers, but this figure includes carers of children as well as adults. In the current study, data was only collected for people over 50 years of age who may be caring for other Senior Territorians or grandchildren. This survey suggests that a total of approximately 3,300 Seniors in the Northern Territory are currently caring for either another Senior or one or more grandchildren.

6. Aged Care

The standard and availability of aged care services in the Northern Territory was rated as “very good” or “good” in 28 percent of returned questionnaires. However, 31 percent rated the standard and availability of these services as “average” and 17 percent believed they were “poor” or “very poor”. Twenty-four percent of respondents did not answer this question. However, comments provided later by the respondents suggested that many people felt unable to provide an objective evaluation simply because they had not had any experience of the system.

Responses to questionnaires identified various issues of concern regarding aged care services in the Northern Territory. Of the 1,107 respondents who provided separate comments, the single highest area of concern was access to suitable, quality and affordable aged care facilities (34 percent of all people who provided comment).

The other main issues to be identified by multiple numbers of respondents included difficulties in accessing appropriate in-home care packages, and lack of access to affordable “village-style” Seniors’ accommodation (presumably indicating that some respondents were assuming there is a transition from retirement village living to aged care). Staffing issues in the aged care industry (rates of pay, training, high turnover and the need for specialised staff to work with aged people from culturally and linguistically diverse backgrounds) were also considered important. The need for a simple guide on aged care accommodation and services was also identified.

Some respondents raised the issue of lack of aged care facilities in remote locations, and it was also apparent that some people on low incomes have difficulty in paying for aged care services, medical services and accommodation.

Sixteen percent of those making comments expressed concern about some aspect of access to medical/hospital facilities and waiting times for appointments. There were also a wide variety of issues raised relating to inadequacies in transport for Seniors and people with disabilities.

In total there were 508 comments listed by respondents in the section of the questionnaire dealing with issues for Senior carers, highlighting that people were aware of the issues, if not directly affected by them at this point in time. The issue raised most frequently (19 percent of comments) concerned the need for increased access to respite care. There were also references to financial issues for carers (such as inadequacy of carer allowances, difficulties in coping with available funds, issues relating to accessing carer payments) in 11 percent of comments. A variety of workforce issues, such as the need for additional carers, training and pay for care workers, and quality of the carer workforce, was raised in 14 percent of comments.

The comments included some sound practical suggestions to improve the lifestyle and quality of life for Seniors. These included more seating for elderly people in shopping

centres and modified toilet installation at a more convenient height for frail Seniors. It was also proposed that certain specialised equipment, such as walking frames, could be available on loan. There is scope for home help with gardening and other small jobs at a reasonable cost, and it was also suggested that more thought should be given to difficulties frail Seniors face in accessing certain key areas on foot (width and slopes of pavements, distances to be covered in open, and unshaded areas were specifically mentioned).

A similar number of comments (about one in ten) related to transport and travel issues, particularly for people who have disabilities and/or are frail/aged.

The main issues raised by other respondents included the need for back-up emergency support services, a perception that there is not sufficient recognition of the role of carers by Governments/the community, the need for assistance with home/garden maintenance tasks as well as shopping and laundering, the need for more carers and support services in the Territory's more remote areas, the need for a readily-accessible source of comprehensive information on available care services/support, the need for more activities (such as organised social, intellectual and physical activities), and the need for safer, more convenient access to shopping centres and other community areas.

7. Elder Abuse

Elder abuse is emerging as an important issue in other parts of Australia, where on average around 4 percent of people over 65 years of age are thought to have been the victims of some form of elder abuse. However, in those studies elder abuse is generally defined as acts by a trusted person (usually a family member) that bring harm to an older person.

A total of 6 percent of all NT respondents over 50 years old stated that they believed they had been the victims of elder abuse. While this figure is of similar magnitude to the national figure referred to above, it is important to note that this survey captures data on Seniors over 50 years of age, not 65. It is therefore likely that those over 65 experienced more abuse than may be apparent from the overall percentage.

Importantly, however, most of the cases referred to by NT respondents to the survey would not be classified as elder abuse, according to national and international definitions. In fact only 11 (less than 0.5 percent of all responses) of the responses received fit the accepted definitions of elder abuse (see above). However, because many respondents did not specify who had perpetrated the abuse on them, it was not possible to determine the rate of elder abuse according to accepted national and international definitions.

Despite the problems in comparing the NT data with national data referred to above, the survey has provided some very valuable insights into the ways in which some Seniors are treated. This information is contained in the written comments specifying the type of abuse respondents have suffered. For example it is clear that about half the people who

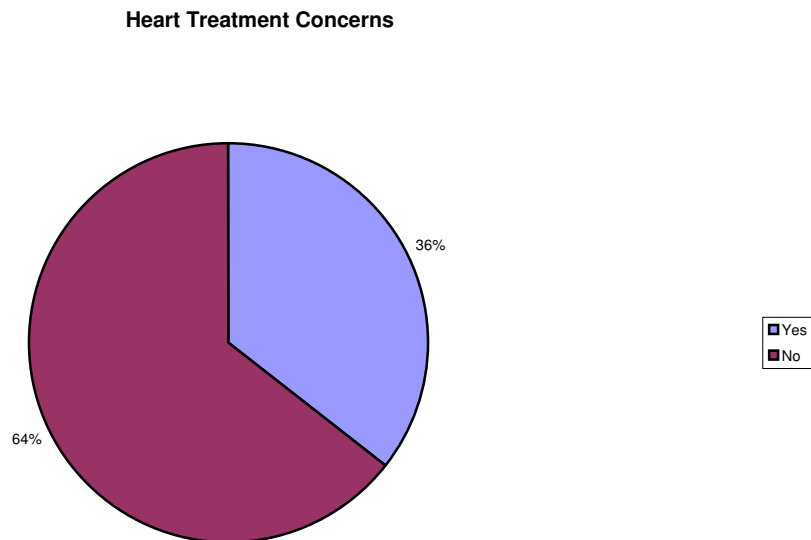
believe they have been victims of elder abuse have been subjected to verbal and/or physical abuse (of themselves and/or their property).

About one quarter of people who believed they had suffered elder abuse had been subjected to some form of financial abuse. The forms of financial abuse respondents referred to included being tricked into lending money, being asked for money, being charged excessively for services, theft of money and difficulties getting finance.

There were sixteen reports of discrimination in the workplace and ten reports of disrespect, impatience, contempt or patronising behaviour by younger people. Other forms of abuse reported included mental torment, sexual abuse (one response) and racial abuse (also one response).

8. Health Services

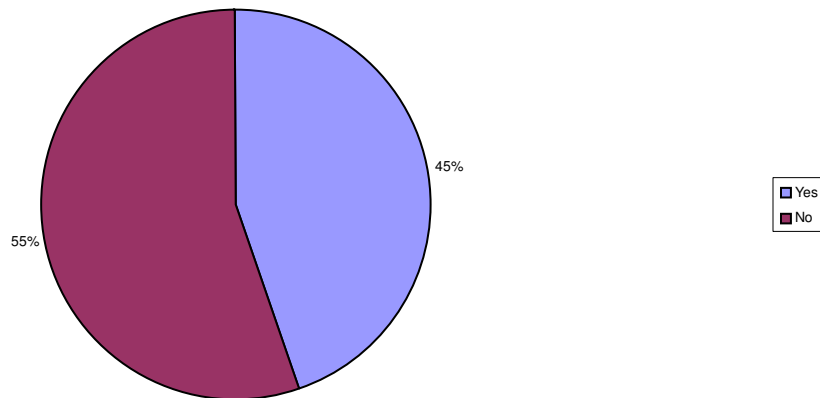
Approximately one third of respondents (29 percent) had concerns about access to General Medical Practitioners. However, there were higher levels of concern about access to some specialist services. For example, 36 percent of all respondents were concerned about access to heart specialist services. Interestingly, the level of concern declined with increasing age: forty-six percent of those aged 50 to 55 years were concerned about access to heart specialist services, but this concern declined progressively and evenly through each age group, to be only 18 percent of those respondents over 75 years of age.



Access to dental treatment has been recognised as an area of concern by Seniors' organisations throughout Australia, and approximately 27 percent of Territorian Seniors who responded to the survey indicated that they were concerned about this aspect of current health services. The age group that demonstrated the lowest levels of concern (17 percent) was those over 75 years of age, while the highest levels of concern were shared by those aged 50 to 55 years (31 percent), 56 to 60 years (30 percent) and 66 to 70 years (31 percent). Somewhat lower levels of concern (23 percent and 25 percent respectively) were recorded by the 61 to 65 year and 71 to 75 year age groups respectively.

Overwhelmingly, the major area of concern for Seniors was access to quality cancer treatment. A total of 45 percent of survey respondents indicated they were concerned about access to cancer management, but as for issues in regard to other specialist services, the levels of concern generally declined with increasing age of respondents. For example fifty-three percent of those respondents aged 50 to 55 years were concerned about access to cancer treatment and the figure was similar for 56 to 60 year olds (52 percent). Respondents aged 61 to 65 and 66 to 70 had lower levels of concern (42 and 43 percent respectively) and only 30 percent of those aged 71 to 75 and 26 percent of those aged over 75 years expressed concern.

Cancer Treatment Concerns

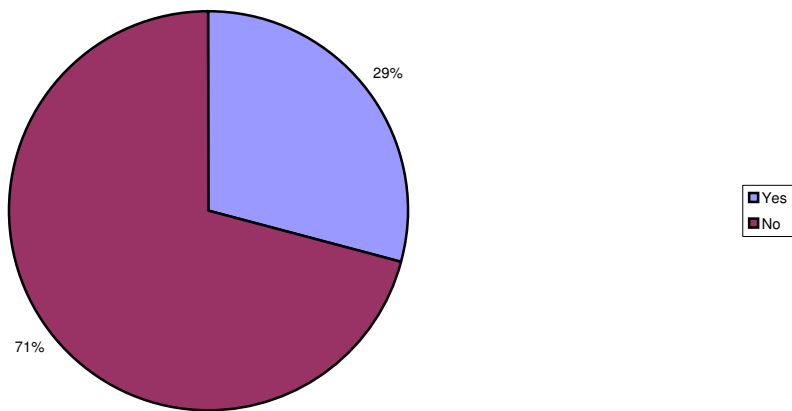


In response to the question on other concerns about health services, the most common items were a general lack of specialists in various disciplines (174 comments or 26.3% of all comments); high costs of health care, including general lack of bulk billing services and costs to self-funded retirees (119 comments or 18% of all comments); availability of General Practitioners and the time to get appointments (107 comments or 16.2% of all comments); long waiting lists for elective surgery (81 comments or 12.2% of all

comments); and the costs and accessibility of dental services (75 comments or 11.3% of all comments).

Respondents identified various specialist areas as problem areas, although some were identified by only one or two respondents. The most common specialist areas to be identified were eye specialists, specialist geriatric services, urologists, and ear/hearing specialists.

Concern About GP Availability and Access



In total, 59 respondents provided comments indicating that they were satisfied with their access to health services in the Northern Territory. Some of these people had high praise for the specialists and other staff who had provided care when it was needed.

9. Volunteering

Overall, about 36 percent of Seniors indicated that they volunteered their time for community work. There was little difference between age groups, with respect to the proportion of the sampled group who volunteered their time, although marginally more people aged 66 to 70 (41 percent) volunteered than did any other age group. As may be expected, the lowest percentage of voluntary work was provided by the over 75 year olds (29 percent) and 71 to 75 year olds (33 percent). About 35% of 50 to 55 year olds were able to find time to volunteer, with this contribution possibly being affected by work and other family commitments. People aged 56 to 60 and those aged 61 to 65 volunteered their time about equally (37 and 38 percent respectively).

The amount of volunteer work currently performed by individuals varied from 1 to 80 hours per week, but averaged 1.7 hours. However, 29 percent of Seniors who returned surveys stated a willingness to do further community work (for example on a Board or Committee). Willingness to do additional community work generally declined with increasing age, with around 36 percent of people aged 50 to 60 interested in making a greater contribution of this type, but only about 12 percent of people aged over 75 years sharing this interest.

The responses from people in age groups between these two age brackets showed a steady decline in interest in further volunteering, from 27 percent of 61 to 65 year olds, to 25 percent of 66 to 70 year olds and 17 percent of 71 to 75 year olds.

10. Public Transport

The survey results indicated that overall, about 49 percent of Seniors were satisfied with the availability and quality of public transport in their area. The differences between age groups were not marked, with the percentage of people expressing satisfaction varying between 46 percent for 56 to 60 year olds and 54 percent for 71 to 75 year olds. Other age groups expressed satisfaction levels falling between these two figures, with no particular pattern. The complaints about public transport mainly related to the amount and frequency of buses provided on certain routes, access to medical services, particularly in the rural regions, safety (drunks on the buses etc), appropriate bus shelters and shade, cost, and a range of other access issues.

Table 1. Complaints About Transport System

Complaint	Number of times raised
Don't know, don't use system	195
Limited or no services available (people in communities, rural Darwin, other centres)	302
Services too infrequent, including at nights and weekends when people want to get to events, activities	288
Poor route choices, too many bus changes to get to key centres (eg Royal Darwin Hospital), not enough routes (for example to new suburbs)	141
Access issues for seniors, including difficulty getting to stops (bad pavements, dangerous crossings), stops too far apart, hard to board some buses, shelters with no shade or seats, unable to carry shopping from stop to home. This includes difficulty some older people have in being able to see the bus number and get up quickly enough to signal the driver.	135
Safety/security on buses and at depots; vandalism (rock throwing)	118

Drunkenness, poor hygiene and unruly behaviour of some passengers	101
Services are acceptable/good or excellent	81
Some drivers are rude or grumpy, poor drivers, late buses, dirty buses	34
Charges for taxis and buses are too high	22
Timetables not promoted/available enough and stops not prominent enough	16
No toilets at stops, buses overcrowded, no seat belts, some buses not air conditioned	7
Total times complaints raised (excluding don't know answers and compliments)	1164

Table 2. Suggestions for Improving Services

Suggestion	Number of times raised
Provide more frequent services with smaller, more economical buses, including specialised services for tourists, elderly, shopping, retired people (off peak)	55
Improve Darwin rural services through establishment of a new rural interchange with secure parking; possibly a light rail system from rural area to Darwin	37
Encourage greater use of buses through fines for commuter cars with one passenger, bus lanes in peak times, better designed/targeted services	16
Free/subsidised bus and taxi fares for more seniors groups; more taxi vouchers	14
Better ticketing system and a conductor or inspector on some services	10
Reduce car registration costs for people with no access to public transport	5
Increase fares to help pay for services	1
Install bike racks on buses to assist bike riders to access system	1
Provide a name plate identification of the driver, as with taxis	1
People should be encouraged to walk more	1
Total times issued raised	141

11. Computers

There was a very strong level of interest in receiving training in computer technology (71 percent of all respondents). Interestingly, there were some differences in the level of interest depending on age of respondents. For example around 71 percent of people aged between 50 and 65 years were interested in computer training. This figure increased to 75 percent of respondents in the 66 to 70 age bracket, then declined slightly to 69 percent of 71 to 75 year olds and 64 percent of those aged over 75 years.

Only about half of all respondents answered the question relating to their level of competence with computer technology. As may be expected, the percentage of respondents with no skills or very limited skills increased with increasing age. For example 23.2 percent of 50 to 55 year olds indicated that they had no skills or very limited skills, and this increased progressively and evenly to 77.8 percent of people aged over 75 years.

The number of respondents who were skilled or had reasonable skills was high for 50 to 55 year olds (76.8 percent) and steadily and progressively declined with increasing age to be only 22.2 percent of those aged over 75 years.

The very strong desire for computer training across all age ranges indicates a need for affordable, accessible and effective training to enable Seniors to enhance their computer skills.

12. Preferred Retirement Activities

While just over half of the Seniors (52.3 percent) responding to this survey indicated that they have done some planning towards their retirement, the balance of respondents (47.7 percent) had not done any planning.

Planning For Retirement

Planned time	Number (total 2540)
Yes	1328 (52.3%)
No	1212 (47.7%)

Respondents to the survey identified a wide variety of activities they were either already pursuing in retirement, or were planning to pursue when they retired. The most popular single activities identified in the survey were travel (315 responses) and gardening (171 responses). But when grouped into categories of activities, active sports and activities were the most popular planned and/or current pastimes.

Preferred Retirement Activities

Category of activity	Total number of responses
Active sports/activities (eg gardening, fitness, various sports)	577
Cultural pursuits (eg travel, theatre)	359
Intellectual or thinking/learning activities (eg adult education, reading, writing)	309
Craft/hobbies (various crafts and hobbies were identified by respondents)	226
Social and family group activities (eg family, social or other club activities)	222
Community activities (eg volunteering, teaching)	162
Work activities (full-time, part-time, family businesses)	104
Passive activities (eg music, meditation, relaxation)	95
Outdoor/nature experiences (eg bushwalking, bird watching, camping)	87
Unable to participate much, if at all, due to disability and/or insufficient income	56
Spiritual activities (eg church, religious teaching)	23
Total number of responses*	2,220

** Includes numerous multiple responses*

It was clear that many people planned to pursue several interest areas during their retirement, and that there was a strong interest in remaining healthy in body and mind. However, several respondents indicated that they did not feel they would be able to afford to retire, and 56 indicated that they were unable to participate in many activities due to a disability or lack of money.

Further work is required to clarify any additional needs for facilities to cater for the needs of Northern Territory seniors in retirement, particularly in areas outside major centres, where opportunities to pursue some interests may be limited. The fact that 870 respondents (34 percent) sought more information on potential other retirement activities, and 1,212 respondents (almost 46 percent) had not planned their activities in retirement, suggests that there is a substantial need for retirement planning assistance to be provided to Northern Territory seniors.

13. Palmerston and Rural Data – Main Findings

The survey respondents for Palmerston (338 responses) and rural Darwin (215 responses) included all those respondents from the postcodes 0830 to 0836. The sub-cohort of 533 respondents included Seniors from all the identified age ranges. Surprisingly, the percentages of respondents in the different age groups were very similar to the overall sample, giving the samples a similar profile. As with the overall respondent group, the largest percentage of responses were again from people aged 50 to 55 years (approximately 25 percent of all returned survey forms). There were 116 responses from people aged 56 to 60 years (20.5%), whilst people aged 61 to 65 years returned twenty-one percent of survey forms. People aged 66 to 70 years returned thirteen percent, and again, as with the overall sample, the lowest number of responses were received from people aged 71 to 75 years (35, or 7 % of all responses). 57 responses (11%) were provided by people aged 75 years or over.

As with the NT wide respondent group, the percentage of people who self - identified as Indigenous was very small. Only 8 respondents (1.5 %) indicated that they were of Aboriginal or Torres Strait Islander descent.

Just over eight percent of respondents (45 people) identified themselves as veterans, whilst English was the first language for about 92 percent of respondents – this was slightly higher than the overall cohort.

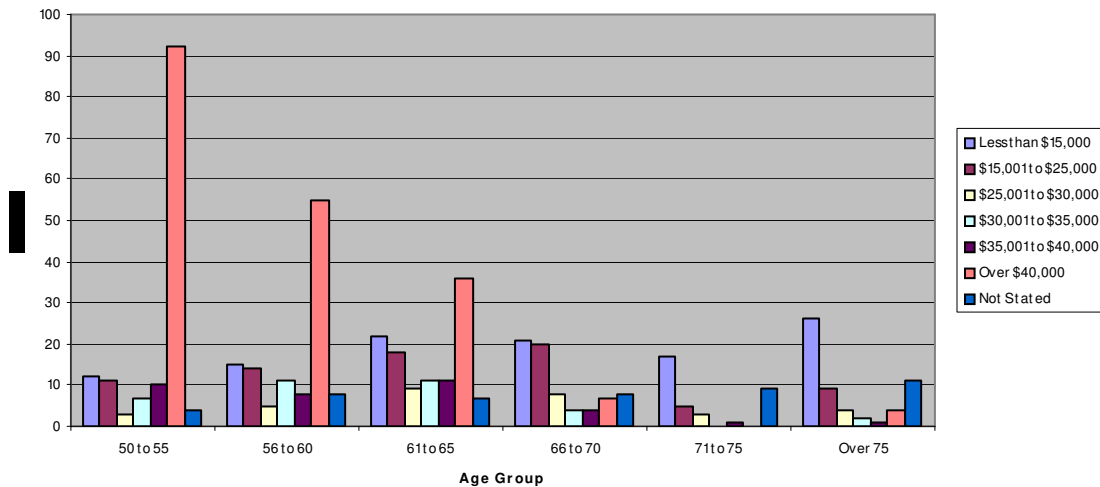
A total of 188 respondents (about 35 percent) identified themselves as self-funded or partially funded retirees. However, only 13 respondents indicated that they were seeking paid employment, with most of those in the 55 – 65 age group.

Overall, 40% of the total Palmerston and Rural respondents indicated that they have an income of more than \$40,000. As was anticipated, income levels were generally higher in the younger age classes of Seniors, where a greater proportion of people were still employed. Sixty-six percent of those aged 50-55 years declared they have an income of more than \$40,000. However, 16.5% of this age group indicated their income was less than \$25,000 per annum.

There was a marked change in income of the 56 to 60 year age group, where only 10.5% had an income of more than \$40,000 per annum, while 11 percent were living on less

than \$15,000. Interestingly, some of those aged 60-65 years appeared more financially secure than the under 60's, with thirty-one percent of those have an income of more than \$40,000. Unfortunately, none of the 70 – 75 year age bracket had an income of that size, and there were only four respondents (7%) in the 70+ age group with the higher level of income. More than 60% of the oldest age group indicated they had an income of less than \$25,000 per annum.

Income by Age

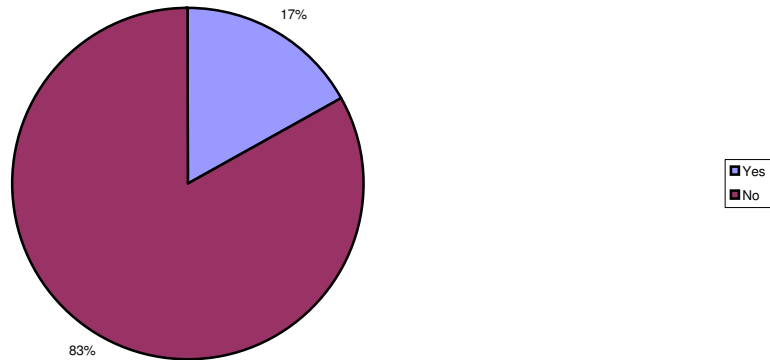


Retirement Plans of Palmerston and Rural Darwin Residents

A total of 90 respondents (17%) indicated that they planned to leave the Territory to retire elsewhere. This was somewhat fewer than the overall population, indicating that perhaps more Palmerston and Rural residents have developed strong Territory links. A clear majority of the respondents planning to leave (67%) indicated that they were leaving somewhere between the ages of 55 and 65, suggesting they intend to leave when they finish their working life.

A further 35% were planning to leave between the ages of 66 and 75 years. As with the overall cohort, this could be either an indication of an intention to work for longer, or to remain in the Territory for the early part of their retirement.

Retire Outside Territory

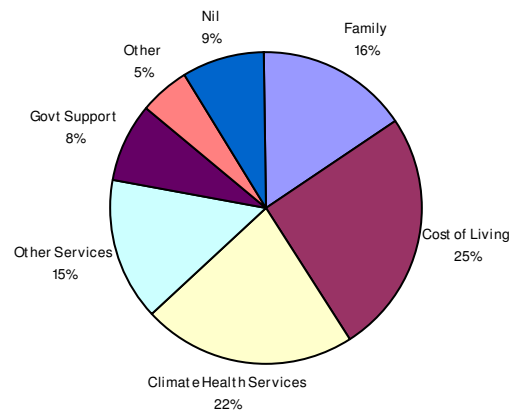


Of the 90 people who indicated they were planning to leave the Territory either at retirement age, or some other time, more than 53% gave reasons that can possibly be redressed.

The most common reason for leaving the Northern Territory on retirement was identified by the Palmerston and Rural residents as cost of living (25%), whereas the overall cohort identified family reasons as their primary motivation.

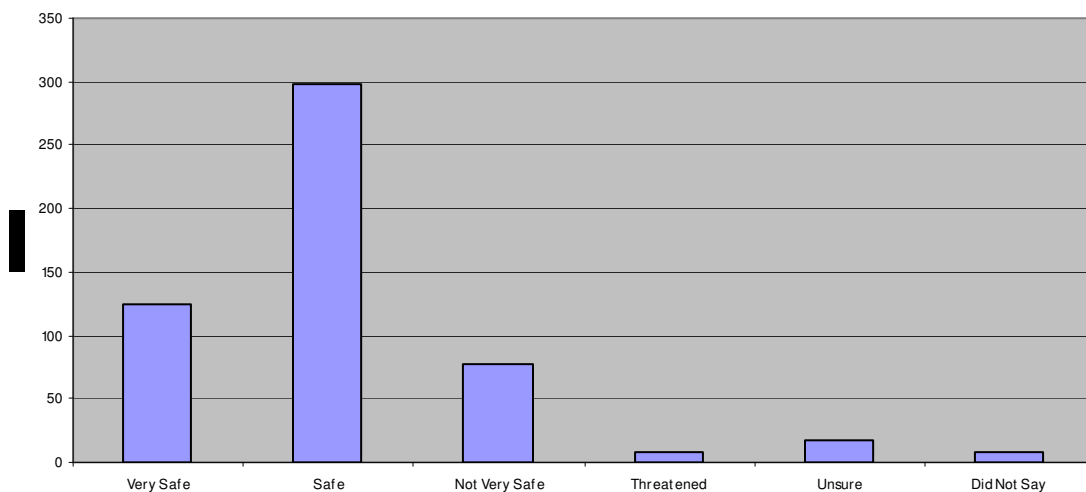
Climate and Health issues (22 percent) were the next highest reasons for leaving the Territory on retirement. There were 127 additional responses from respondents expressing concern about the health services. Some were in relation to waiting lists for a wide range of medical services, others referred to their experiences of having to go “down south” for treatment, and some noted the lack of dentists, with one stating they had been trying to get a dentist appointment for two years. Surprisingly in this sub cohort, only 17% was accounted for by family reasons. This was followed by lack of access to other services (17 percent), with transport being a major issue. There were 234 negative comments linked to the bus services, or more specifically, the lack of them. Transport to access medical services was a real concern “*transport to & from medical & ancillary services, particularly rural areas*”. Too little Government support was the reason given by 9 percent.

Reason for Leaving NT for Retirement



More than 60% (254) of the respondent group are currently living in homes with three or more bedrooms, and 47.65% noted that they own their own homes. Of those who were renting or had a mortgage, 17% were paying less than \$150 per week, 12% between \$150 and \$250, and 16% more than \$250. Eight percent either indicated they were living in other forms of accommodation (for example a caravan, motor home, shed, communal dwelling or boat), or did not answer the question.

Safe Outside Home

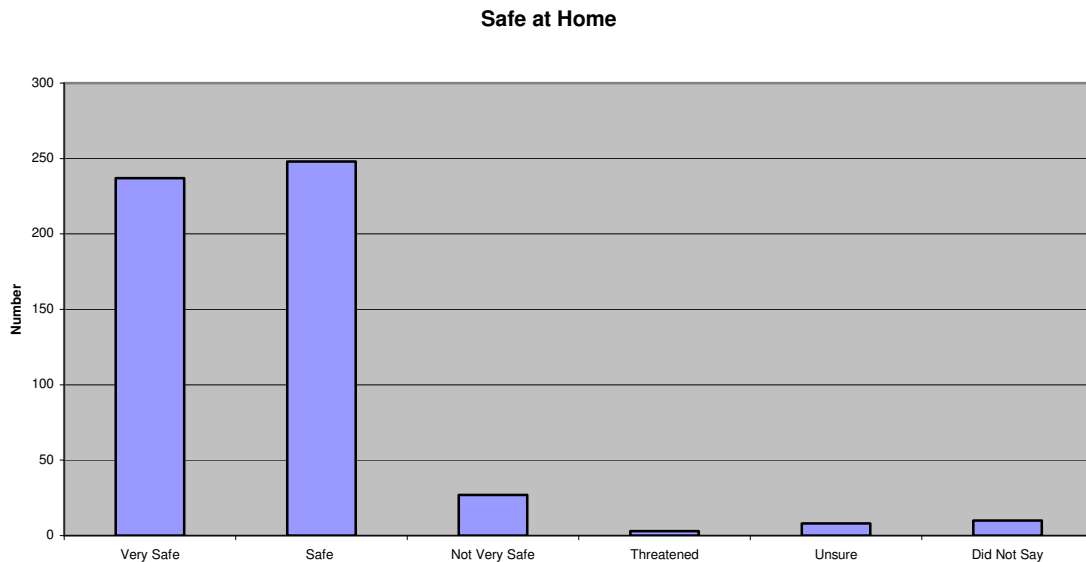


Thirty-eight percent of the total Palmerston and Rural respondents (202) noted that their current accommodation would not fulfill their needs in the longer term; 93.75% indicated that they either needed a smaller unit or home (42.71%) or would like to live in a retirement or lifestyle complex (51.04%).

Of those who responded to the question on how much they could afford for alternative accommodation, 54% indicated they could afford \$200,000 or more, whilst 46% said they could only afford \$200,000 or less.

As highlighted earlier, in response to the question seeking details of what could be changed to encourage people to remain in the Northern Territory upon their retirement, many respondents identified provision of more affordable Senior's accommodation, including retirement or lifestyle villages "*lack of quality 3 stage retirement complex*" and "*lack of suitable aged care facilities*" were common reasons given. Other matters identified by significant numbers of respondents again included addressing the high cost of living, improving access to the full range of health care "*a hospital in Palmerston or rural area*" transport issues "*better transport in rural areas*", and better control of social problems and improved safety "*break-ins, assaults and robberies*".

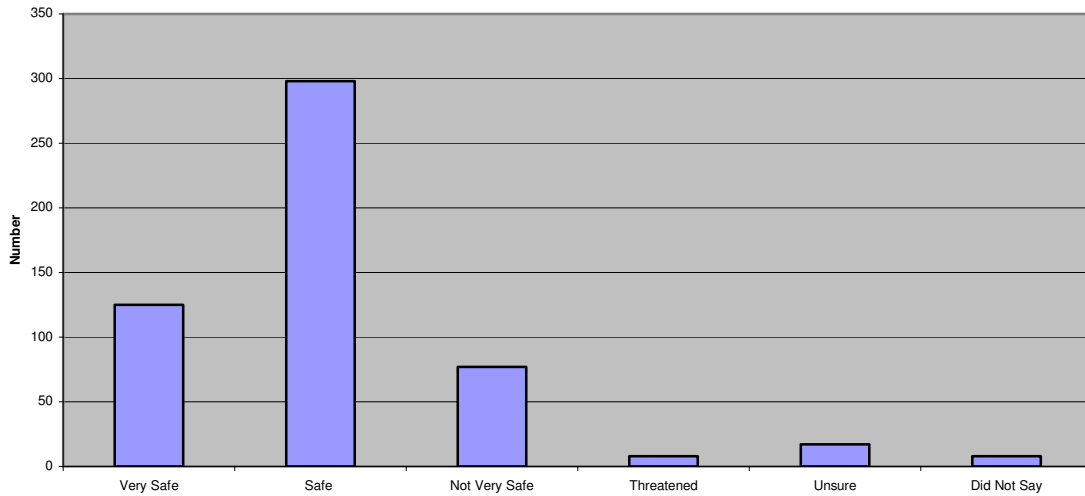
Most of the Palmerston and Rural residents indicated that they felt either safe or very safe in their own homes, with only 7% stating that they felt unsafe, threatened, or unsure.



However, as identified in the larger cohort, fewer felt safe outside, with 19% (101 respondents) feeling either not very safe, threatened, or unsure. Furthermore, there were 322 responses to the question asking what security issues there were, indicating there was possibly more who were either nervous, or certainly, angry and frustrated. Many commented on their perceptions of young people in groups, highlighting that groups are often perceived as a threat "*youth roaming at night – loud and obnoxious*" "*young gangs roaming the streets at night*" "*young bored people, nothing to do*" "*very wary of some*

young people and too many stories of attack in daylight, even in town”, “street gangs, drunks in parkland, anti-social activities”.

Safe Outside Home



Others mentioned itinerants, homeless people and others affected by alcohol more generally *“Drunk people yelling night and day running up and down the street and teasing my dog and threatening me when asked to move on - lack of police when called”*. *“vagrants and drunks around shops and parks”, “too many non-working people on drugs roaming the streets looking for easy money”, “the area and young people and itinerants are very threatening when you are by yourself”*. *“Being humbugged by drunken itinerants in shopping centres and car parks - being abused if you don't give them what they want”* *“Itinerants from all backgrounds & undisciplined youngsters can be a problem & pose a threat in some public places”*

Sadly, some thought that age itself was a problem and left them vulnerable *“frailty & incapacity”* *“getting older not being able to fend for myself”* *“age”* *“Single Senior Territorian living alone, worry about young people taking advantage of. They have numbers - don't care who they hurt”* A few reflected that they might feel more susceptible as they aged *“probably when I & my wife are a little older - home invasion by uncontrolled disrespectful younger generation, discipline seems to be on the wain”*.

A number of people commented on what they considered to be the general deterioration in values such as respect *“Have been in Darwin 45 years, no longer safe for anyone to walk streets especially after dark”*. *“No respect for person or property. Can't take garbage out after dark”, “getting kids off streets and teaching them respect, regardless of race”*. A few respondents raised dog issues, either generally, or in relation to specific incidents *“get rid of vicious dogs next door so I can walk around own property without being attacked”* but the vast majority of comments related to the reasons outlined previously.

14. Discussion

The large numbers of survey questionnaires completed by Seniors living in the Northern Territory has provided a significant data set on which to base some conclusions about issues of concern to Northern Territory Seniors, as well as to identify at least some of their likely future needs.

The results of this survey suggest that although a significant number of people still plan to leave the Northern Territory when they retire from the workforce, more people are now opting to remain here at that stage of their lives. While not specifically addressed in the survey questions, it is also known that increasing numbers of Territorians are bringing an older relative here to live. It is also possible that factors such as shortages of water could encourage some migration of people of all ages to the Top End of the Northern Territory in the longer term.

The strong potential for significant growth in the numbers of older people in the Northern Territory's population means that there will need to be an emphasis on planning for the future needs of that older population. This survey has provided some insights into where planning will need to occur. Given the limited number of responses from the Indigenous population, further work will be required to understand their needs.

The survey has emphasised the numbers of Northern Territory Seniors who are earning relatively low incomes, with just over half of 65 to 75 year olds earning the equivalent of the aged pension for a single or a couple. The proportion of people with lower levels of income rose to almost 70 percent of people aged over 75 years.

Any direct comparison of the data from this survey and data from the Australian Bureau of Statistics is hampered by the differences in the age scales used in each study. Furthermore, work is required to clarify the relative situations in the Territory compared to Australia, although this may be able to be achieved through a closer analysis of the Census data when the 2006 Census data is published during August 2007. It is recommended that any future Territory surveys of this nature use the same income and age ranges as those used in the Census to enable direct comparisons to be made between the data sets.

This survey has identified the future accommodation needs of Northern Territorians as an area of concern for several reasons. Based on the sample of Seniors surveyed, more than 75% plan to retire in the Northern Territory. The projected number of Senior Territorians who may require alternative housing in the future could be of the order of 10,000, including couples. This is a significant number, given the current difficulties in meeting demand for land and new homes, particularly in the Darwin/Palmerston area.

A major concern linked to the findings in this study is the numbers of people identifying their preference to live in some form of retirement or lifestyle village. This type of accommodation is in very short supply throughout the Northern Territory, and the

potential for developers to be able to supply suitable living units at a price that is affordable for Seniors is yet to be explored. Nevertheless, in the Palmerston and Rural area, as one example, almost 50% of those surveyed own their own home, and of those who thought they would need alternative accommodation, half could afford \$200,000 or more to purchase their retirement home. It will be important that planners incorporate the needs of Seniors into development plans for all of the Northern Territory's major population centres.

It is widely accepted that there is a skills and labour shortage that cannot be met by the current working population of Australia. The survey identified some capacity for older Territorians to fill roles in the workplace. It is not known whether or not the jobs that are currently available would be of interest to older people, or whether jobs may need to be redesigned to accommodate their needs. This is an area requiring further exploration, as any role that Seniors can play in addressing the current skills shortage should be welcomed by workplaces.

Safety is often raised as an issue for Seniors and the survey has somewhat predictably identified a significant number of people who do not feel safe in the community. The survey indicates that there could be as many as 10,000 Senior Territorians who do not currently feel safe in the community. If this feeling of being unsafe or threatened impacts on the confidence of Seniors to participate freely in community events, it could be having a lasting detrimental effect on the level of participation in the community by Seniors.

Perceptions of Seniors about aged care indicate there are relatively high levels of dissatisfaction with the standard and availability of services. This is interesting, given the level of emphasis that is now placed on aged care accreditation standards (the same standards for the Northern Territory as for elsewhere in Australia). Also, people who work in the aged care sector have sometimes remarked that it is easier to find places in the Territory than is the case interstate.

It is possible that the community has some negative perceptions about aged care because of adverse media coverage in the past. If this is true, more work is required to educate and inform the community about aged care. Nevertheless, it is also known that there are significant problems in the more remote centres, such as Tennant Creek and Katherine in attracting and retaining staff. There appears to be a need for the Northern Territory Government and the Commonwealth Government to work cooperatively to address the issues, as well as the perceptions, surrounding the aged care industry in the Northern Territory.

The issues raised by respondents about carers contained some excellent suggestions, which will be passed on to both the Northern Territory and the Commonwealth Government. The need for improved respite care is a particular area of concern, and the demand for such services can be expected to increase dramatically with the ageing of the Northern Territory's population.

Since these survey questions were prepared there have been representations to COTAs in other parts of Australia seeking to encourage use of the term “abuse of older Australians” in place of “elder abuse”. The lack of any definition of the term resulted in confusion among respondents regarding what constituted abuse. Further surveys and other studies will be required to gain a greater understanding of the prevalence and nature of abuse of older Territorians. In any future surveys on this topic it will be important to include a clear definition of the term(s) used.

The results of the section about health services demonstrate significant levels of concern among Territory Seniors about access to certain health services. It was interesting to note that this was also identified as one of the key reasons for people leaving the Territory to spend their retirement elsewhere. While some negative responses may be the result of a lack of community education, and regular adverse media coverage about health services, there is a clear need for services to be improved, if the Northern Territory is to be seen as an attractive destination for people reaching retirement age and older.

The results of the section on volunteering suggest that there is a significant capacity for additional community work among Northern Territory Seniors. This is an important issue, as the contribution of volunteers to the community has long been recognised as being very significant. Further work is required to identify any barriers to enhanced volunteer participation, as well as to identify the preferred volunteer roles for Seniors.

Public transport is a very strong area of concern for Seniors, particularly those living in the more remote centres. There is a clear need for services to be progressively upgraded as the population ages and careful planning is required to ensure public transport systems are adequate. This planning must extend to the more remote population centres, as well as to Darwin/Palmerston and near rural centres.

Many Seniors indicated they have considered their retirement, and made some plans towards the future. There appears to be a high interest in personal development through further education and IT skills, and the recreation and leisure industry is already beginning to provide additional or modified services in these areas for Seniors. Hopefully, active and healthy ageing will be supported more in the coming years.

Overall, this survey has provided a profile of a large number of Senior Territorians, and has highlighted a range of their views and ideas on their retirement plans, their concerns about health services, and other issues that impact on their lives. It is important to note that the vast majority of Seniors who have responded to this survey are either already retired, or plan to retire, in the Northern Territory. All levels of Government, and the broader community, must take this into consideration in future planning to ensure Territorians enjoy their rightful place in Territory society.

Appendix I

Survey of Senior Territorians