



Research Brief

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We're Still Here!

Territory seniors population trends and futures



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RESEARCH AIM

We have analysed three sources of data on the causes and consequences of rapid population ageing now occurring in the Northern Territory and projected to continue. The aim is to highlight opportunities to help address low population growth through retaining residents who are transitioning from pre to post-retirement. We report on drivers of population change for sub-segments of Territory seniors and discuss implications for policies seeking to retain them.

3 KEY FINDINGS

- In proportional terms the Northern Territory is now Australia's fastest ageing population with a projected circa 200% increase in numbers of seniors number by 2056, both in Darwin and the rest of the Territory.
- By improving retention in the Territory for the growing numbers of pre-retirees and seniors there is an opportunity to help address recent low population growth, but the seniors segment is not one 'market'.
- The retention of those currently in their 50s will, for many, require innovative approaches to encouraging them to consider the Territory in their retirement plans as well as addressing the reasons they might leave.

Suggested citation

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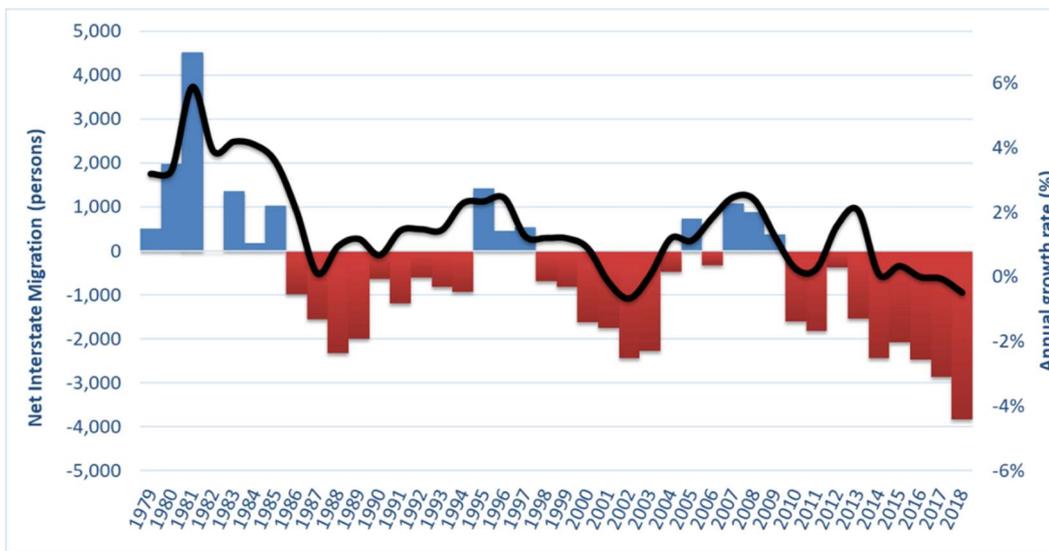
The research reported here includes data which was provided by the Council on the Ageing Northern Territory survey with senior Territorians conducted in 2018. This data was analysed by the researchers which reflects a long-standing working relationship between demographers at Charles Darwin University and COTA NT. In addition, the work here was in part funded by a grant provided by the Northern Territory Government [No. D18-0289] to investigate population trends and prospects in the Northern Territory. All opinions and interpretations are nevertheless of the authors.



1. Introduction and background

In 2019, the Northern Territory is experiencing a lengthy period of low population growth after growing at above average rates for 5 years prior to 2010 (denoted by the black line in Figure 1). The primary cause has been marked deteriorations in Net Interstate Migration (NIM) which is the difference between people moving to the Territory as residents and those leaving. The blue (for positive NIM years) and red (for negative NIM years) bars in Figure 1 show there have been a number of low growth 'eras' in the Territory before; notably from 1986 to 1995 and 1997 to 2003. However, the present-day era is more protracted with NIM outcomes worse than previously experienced in the Territory's history. During 2018, for example, 4,000 more residents migrated from the Territory to other states and the ACT than arrived to take up residence in the Territory.

Figure 1 - Net interstate migration 'eras' (blue and red bars) and the Territory growth rate (black line), 1979 to 2018



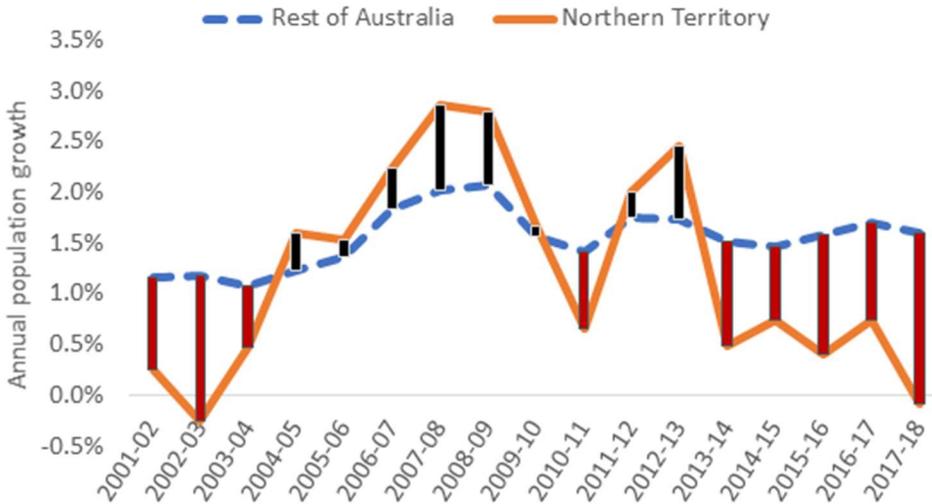
Source: Author calculations from ABS, 2019: 3101.0 - Australian Demographic Statistics, Dec 2018

The recent era of low and deteriorating population growth from 2010 onwards was not observed nationally and these differential population growth rates (shown in Figure 2) have eroded the proportion of Australia's residents living in the Territory from 1.04% in 2009 to 0.99% in 2018. Consequently, there have been reductions to the share of the Goods and Services Tax revenues provided from the national pool to the Territory.



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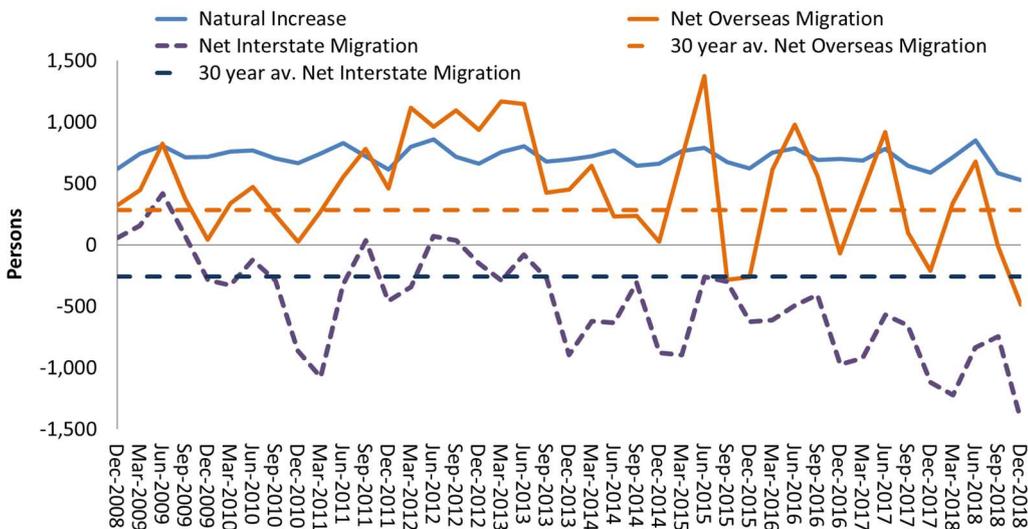
Figure 2 - Northern Territory and the rest of Australia population growth rates (2001-02 to 2017-18)



Source: Author calculations from ABS, 2019: 3101.0 - Australian Demographic Statistics, Dec 2018

Population components remain well below their long-term averages for both Territory NIM (see the dashed purple line in Figure 3) and Net Overseas Migration (the dashed orange line in Figure 3). Under these circumstances, identifying population segments which can be attracted to or retained as residents in the Territory presents opportunities to help address low population growth to return it towards the long-term average.

Figure 3 - Components of population change compared to 30-year averages, 2008-2018



Source: Author's calculations from ABS, 2019: 3101.0 - Australian Demographic Statistics, Dec 2018



In 2017, the Northern Territory Government commissioned demographers at Charles Darwin University to synthesise twelve years of research on causes and consequences of population change in the Territory and advise on areas to help address low growth (See Taylor and Carson, 2017). Recommendations included developing a suite of initiatives aimed at influencing migration behaviors in relation to coming to live in the Territory (attraction) or staying as a resident in the Territory (retention) for specific population groups seen as having capacity to collectively help return population growth to long-term averages. Key segments identified by the researchers included:

- **International migrants**, with a focus on countries providing growing numbers of migrants to the Territory;
- **Territory 'alumni'** (past residents) who might return themselves or promote the Territory as a destination for friends and colleagues;
- **Late career workers** and those **retiring or retired** from full-time work, particularly those who arrived in the late 1970s and early 1980s after Cyclone Tracy and Self-Administration; and
- **Women** in the early stages of their careers.

On-the-whole these recommendations were adopted in the *Northern Territory Population Strategy, 2018 to 2028* (see <https://population.nt.gov.au>). A further recommendation for ongoing research into changing drivers for population attraction and retention was also endorsed in the Strategy. Consequently, since March 2018, CDU demographers have worked on a program of research called *The Territory and Me* focusing initially on three of the key population segments identified in the Synthesising report as follows:

- International migrants from growing source countries;
- The rapidly growing pre-retiree and retiree segments (or Territory seniors); and
- Understanding contemporary Indigenous migration patterns in relation to the Territory.

This brief is on the second in the list; Territory Seniors, in which we present analysis of three sources of data to distill population trends and opportunities in relation to pre-retirees and retirees (collectively Territory seniors). The retention of seniors who might otherwise leave on or before retiring is having important implications for population growth. This was first highlighted in a report by Zeng et al. (2015) in which the impending rapid growth in the seniors population was flagged. Seniors are now the fastest growing cohort in the population with a generation of 'stayers' from post-Cyclone Tracy rebuilding as well as the early years of Self-Administration currently moving through to retirement ages.

Indicative of the potential, in 2018 there were 17,065 Territory residents aged 45 to 59 years compared to 13,988 in 2001, an increase of 22%. However, our past research shows retention is lowest during key life stage transitions with a noticeable dip in 'survival' in the Territory population leading up to age 60 and, with a large group in the population currently in transition towards this retirement age, reducing this dip will be important. Any successes in retaining seniors will have multiplier effects through greater numbers of intergenerational families and by encouraging more young families to stay in the Territory after children are born. Our aim in this brief is to highlight the opportunities and challenges associated with encouraging more seniors to remain in the Territory.



2. Data sources and means of analysis

In this brief we report on research and analysis derived from three main data sources – Census and other ABS data, a large survey of Territory Seniors conducted by COTANT and *The Territory and Me* survey conducted by CDU demographers.

We first outline past and projected trends in the Territory's senior population through analysis of Census and a range of other secondary data sources to highlight senior's importance to Territory growth. We then present findings from a large survey conducted by the Council on The Ageing, Northern Territory (COTA NT) to more closely identify the characteristics of pre and post-retirees most likely to stay, or be persuaded to stay, and suggest some strategies around this.

COTA NT developed a survey questionnaire that was administered from September to October 2018. It was available online as well as distributed in paper form at the COTA NT offices, community centres and shopping centres and was open to Territorians aged fifty and over. Over the two months a total of 917 valid responses were collected. The survey covered the topics of:

- Demographics, residency and intentions to stay in or leave the Territory
- Housing and accommodation
- Employment and volunteering
- Health and wellbeing
- Transport
- Crime and security
- Events and activities for seniors

In partnership with CDU demographers, COTA NT conducted a similar survey in 2013 and, where questions are comparable, we have included results from this prior survey. The focus of analysis is on the key issue of the retention of seniors including drivers around motivations to stay or leave the Territory. We recommend readers also look at COTA NT's snapshot of results from their 2018 survey (<https://bit.ly/2L4qxLu>).

Lastly we report some initial findings from a large population survey called *The Territory and Me* (<https://theterritoryandme.cdu.edu.au>) conducted during 2019 by demographers at CDU on behalf of the Northern Territory Government. At the time of writing, only preliminary analyses of the circa 5,000 responses were possible.

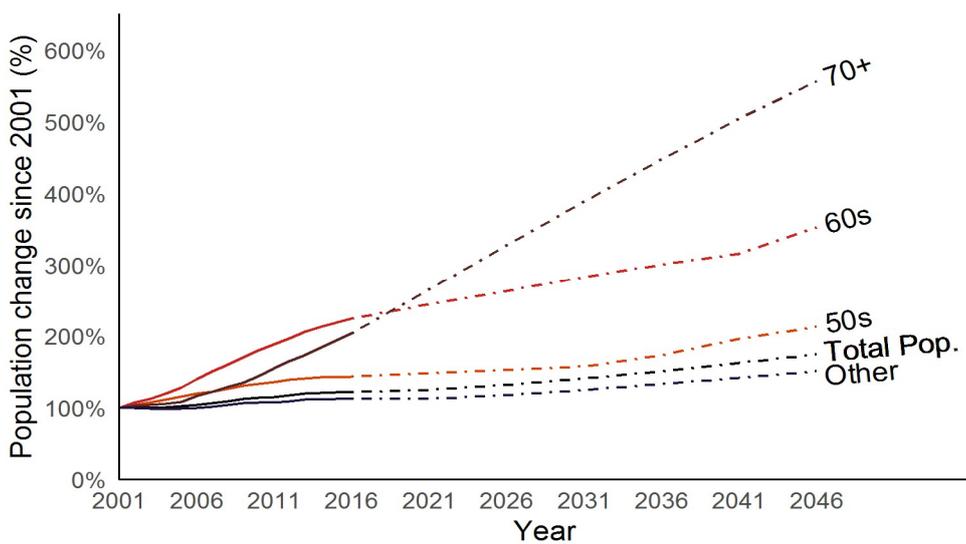
In terms of definitions, COTA considers persons aged fifty years and over as comprising the seniors group, however employment and socio-economic profiles for pre-retirees (mostly those in their 50s) and retirees (those 60 years and over) are markedly different. While no definition of the two groups is entirely appropriate, these groupings broadly provide a contrast between those still engaged in the workforce and those who are not and, where possible, we have separately analysed and identified these and other pertinent age groups (for example those 70+ years).



3. Rapid and unprecedented growth in Territory seniors

Both the 2015 (Zeng et al.) and 2017 *Synthesising* (Taylor and Carson, 2017) reports flagged impending and significant population ageing was underway in the Territory with accompanying large growth in the numbers of Territory seniors. Structural population ageing (ageing which is pre-embedded and pre-determined due to our population age structure) will see numbers of senior Territorians rise dramatically in coming years and, in proportional terms, the Territory will be Australia’s fastest ageing jurisdiction. This is particularly the case for older seniors (70 years and over) whose numbers are projected to increase more than four-fold from 2001 to 2046 (Figure 4), from 4,579 to 25,521. In 2019 the Territory is already in the ‘take-off’ period for ageing and with this comes the opportunity to assist population growth by retaining those transitioning to retirement who might have otherwise leave the Territory.

Figure 4 - Historical and projected populations relative to 2001 levels, 2001 to 2046



Source: Based on ABS and NT Department of Treasury and Finance Data, 2019.

In absolute terms, the largest anticipated growth for seniors is for those aged 50 to 59 years (pre-retirees) with numbers expected to increase from 20,331 in 2001 to 43,351 by 2046 (Table 1). However, the projection for those in their 60s and aged over 70 years are for similar increases (20,765 and 20,943 respectively), meaning an additional 64,727 seniors from 2001 to 2046. The projected increase is equivalent to 27% of the total Northern Territory 2018 ERP (245,000).

Table 1 - Historical and projected senior populations by age group, 2001 to 2046

Year	50s	60s	70+	Total seniors
2001	20,331	8,200	4,579	33,110
2006	24,374	11,463	5,350	41,187
2011	27,589	15,469	7,089	50,147
2016	29,207	18,427	9,315	56,949
2021	30,148	20,085	12,154	62,386



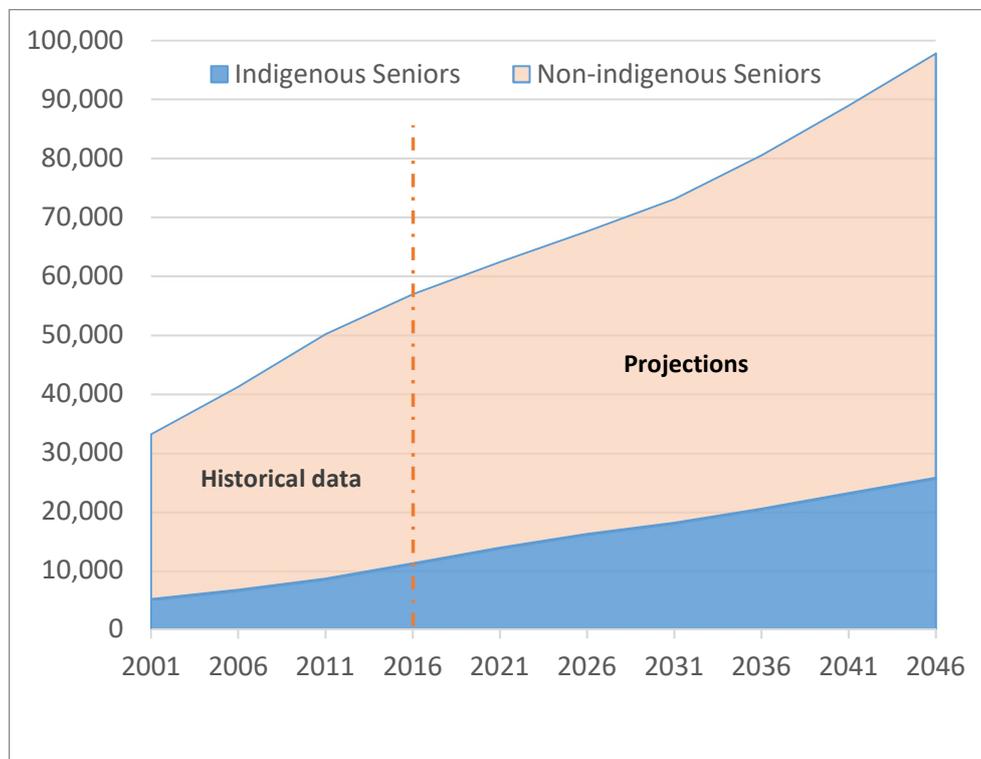
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2026	31,001	21,596	15,016	67,613
2031	31,995	23,250	17,836	73,081
2036	35,312	24,700	20,502	80,515
2041	39,921	25,940	23,107	88,968
2046	43,351	28,965	25,521	97,838

Source: Based on ABS and NT Department of Treasury and Finance Data, 2019. Note figures for 2019 onwards are projected.

Population ageing in the Territory is unique in so far as significant growth is projected for the dispersed population of Indigenous Territorians, whose numbers are anticipated to increase by 404% (from 5,100 to 25,700) during 2001 to 2046 compared to 158% for non-Indigenous seniors (28,000 increasing to 60,000 by 2046) (Figure 5). This is because of cumulative improvements to Indigenous life expectancies and the higher likelihood of Indigenous residents remaining in the Territory as they transition to older ages when compared to non-Indigenous residents. If these projected changes eventuate, the fraction of Indigenous seniors will increase from less than one sixth in 2001 to more than one quarter of all senior Territorians in 2046. This presents as a challenge in providing services for those wishing to ‘age-in-place’ in remote parts of the Territory.

Figure 5 - Historical and projected seniors numbers by indigenous status



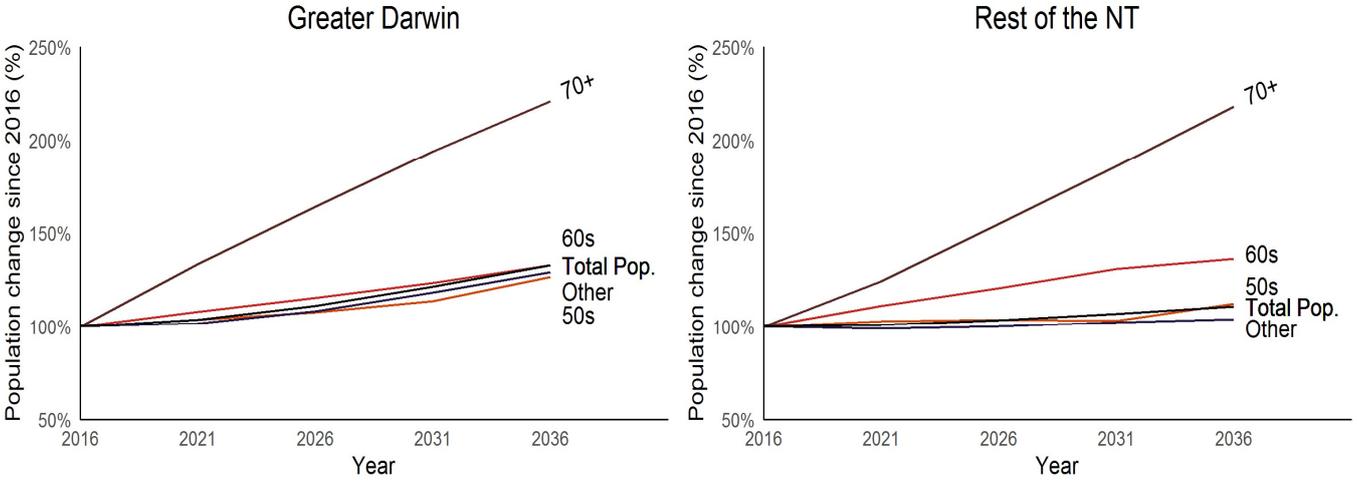
Source: Based on Northern Territory Department of Treasury and Finance data, 2019.

Ageing in the Territory is a function of its diverse population characteristics and settlement dynamics. This is emphasised by comparing projected ageing for the Greater Darwin area with the rest of the NT (Figure 6). For



Greater Darwin (Darwin, Palmerston and Litchfield combined) ageing is anticipated to primarily be reflected in the growth of those 70 years and over by 2036, while those in their 60s are projected to grow at around the same rate as the total population. However, for the rest of the NT, significant growth is also projected for those in their 60s, signaling that ageing will overall be greater and more noticeable in regions outside of Greater Darwin.

Figure 2 - Anticipated Population ageing in Greater Darwin (left) and the rest of the NT (right), 2016 to 2036.



Source: Based on Northern Territory Department of Treasury and Finance data, 2019.

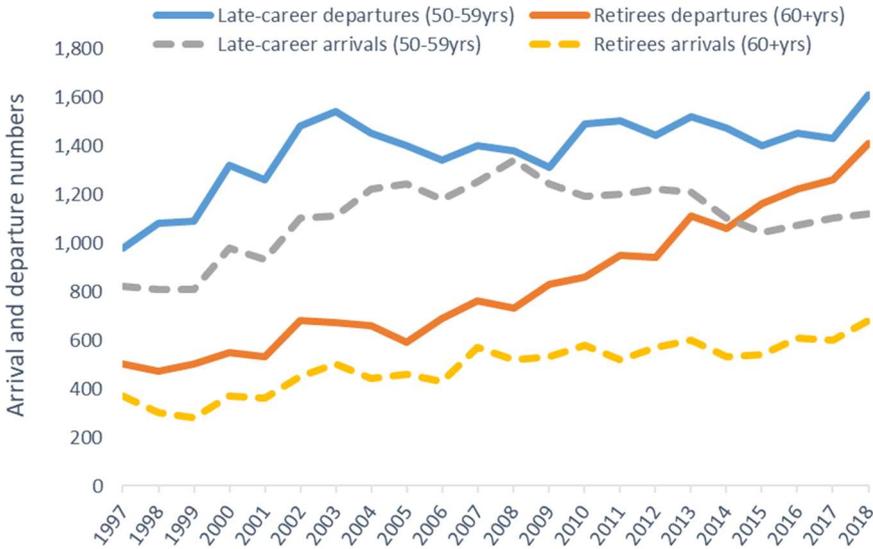
The opportunity for population growth by retaining Territory seniors

In the current low growth era, interstate arrival and departure numbers have deteriorated across life stages, including for pre-retirees and retirees. For example, in 2018 the Territory ‘exported’ 1,610 pre-retirees and 1,410 retirees to interstate (3,020 in total) but only ‘imported’ 1,700 combined (Figure 7), creating a NIM seniors deficit of 1,320, more than a quarter of the total NIM deficit. While rates of departures (ie numbers per 100 leaving) may be similar to the past, the large absolute numbers transitioning towards retirement ages have increased the gaps between arrivals and departures. This is both a challenge and opportunity since any reductions to past out-migration rates will contribute positively to population growth. In that respect, growing the seniors population is, unlike for other segments in the Territory, primarily a retention opportunity, rather than attraction challenge.



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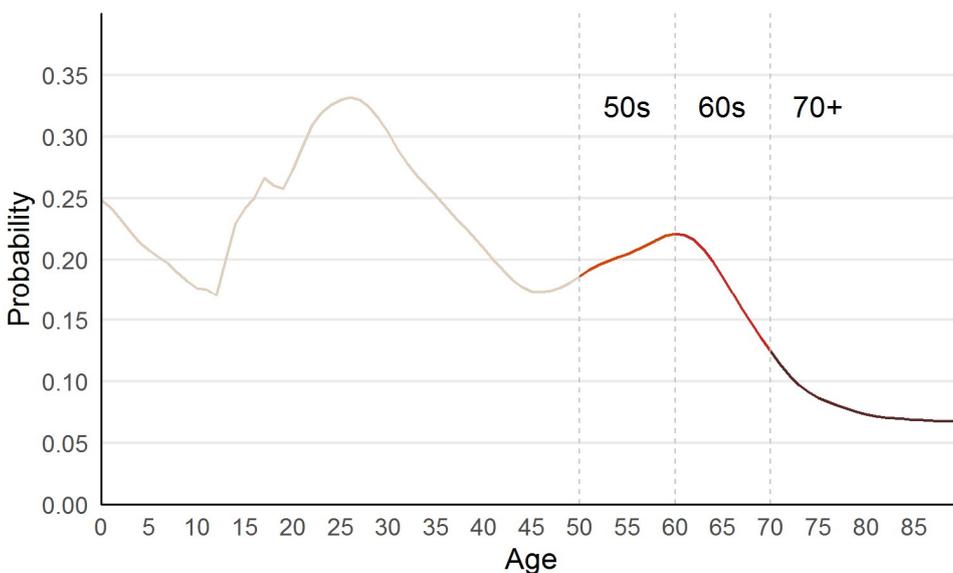
Figure 7 - Net interstate arrivals and departures for pre and post-retirees, 1997 to 2018



Source: Author calculations from ABS, 2019: 3101.0 - Australian Demographic Statistics, Dec 2018.

The retention opportunity for seniors is emphasised by data on probabilities of leaving the Territory based on age. This increases substantially in the transition from late 50s to early 60s and at peaks at age 60 at 22% (Figure 8). This highlights that efforts to reduce these probabilities for seniors should focus on those in their 50s (and those recently retired) who may be thinking about retirement and planning where to reside. Any 'flattening' of the peak shown in Figure 8 in later years will make comparatively large contributions to population growth because of the very large increase already underway in the numbers transitioning through their 50s into retirement.

Figure 3 - Five-year out-migration probabilities for the Northern Territory (2016 Census-based)



Source: Based on Australian Bureau of Statistics Data, 2016 Census of Population and Housing.



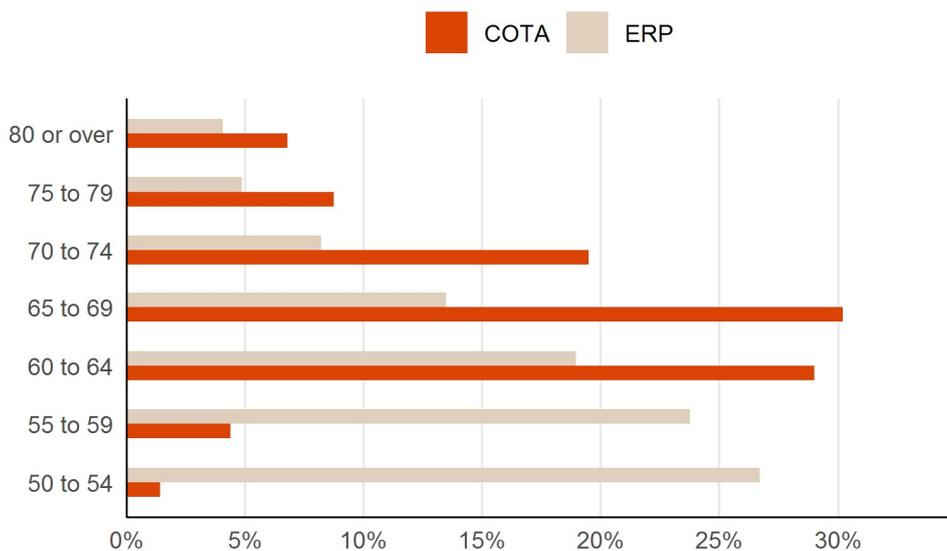
4. Results from the 2018 COTA NT seniors survey

We now present results from the 2018 COTA NT survey of senior Territorians to help identify opportunities and challenges in relation to the retention of pre-retirees and retirees in the Territory.

Demographic profile of COTA NT 2018 participants

As with any research, it is important to understand who has participated to contextualise findings. Figure 9 shows the age distribution of COTA NT 2018 survey participants compared with the estimated residential population (ERP). The COTA NT survey is over-represented by ages sixty and over and under-represented by seniors in their fifties. This means that survey-level distributions may be dominated by responses of people in their sixties and consequently we have segmented some results by age groups to obtain a more nuanced analysis. We also provide a small section on pre-retirees (those in their 50s) in the subsequent section reporting responses to our large survey 'The Territory and Me'.

Figure 4 - Age Distribution of respondents compared to the 2017 ERP at 30 June



Sources: COTA NT 2018 survey and ABS 3101.0.

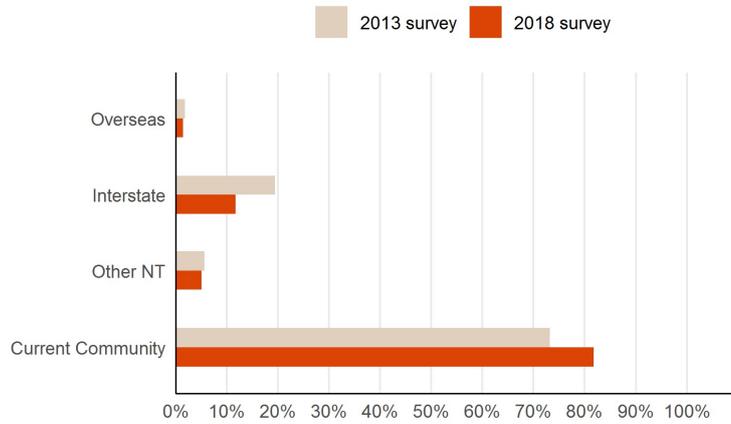
Seniors retention and migration expectations

In both the 2018 and 2013 COTA NT surveys, future migration expectations were assessed through a question asking respondents where they thought they would be living in five years (ie the year 2023 for 2018 participants). In 2018 12% expected to move interstate, down from 19% in 2013 (Figure 10) and broadly in line with the demographics of survey participants and the typical out-migration probabilities for Territorians aged sixty and over (shown in Figure 8). The percentage expecting to move within the Territory was similar between the two surveys (6% in 2013 and 5% in 2018) and likewise for the percentage of those expecting to move overseas (2% in 2013 and 1% in 2018).

Figure 5 - Expected location in five years' time



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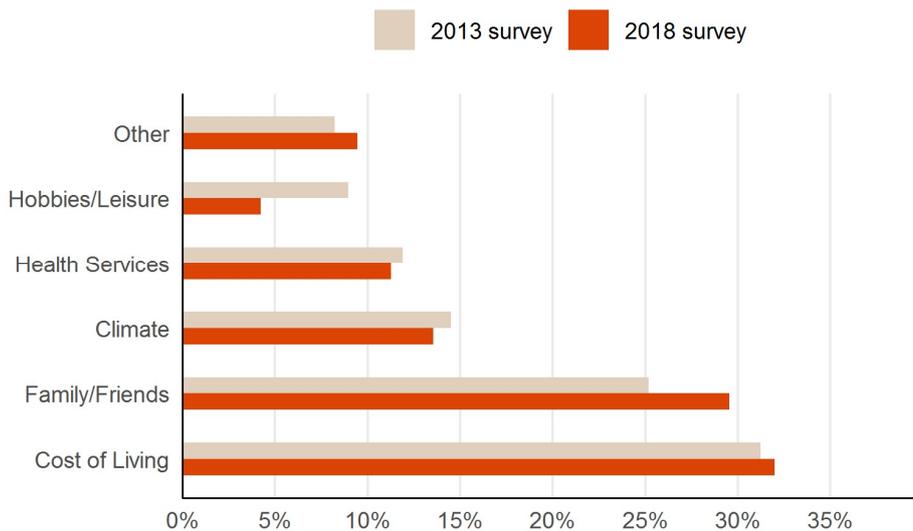


Sources: COTA NT 2018 and 2013 surveys

Reasons for intending to move

Both the 2013 and 2018 surveys asked respondents the reasons for their intended move within five years, although the questions were slightly different because in the 2013 survey respondents could select multiple answers, whereas in the 2018 survey they could only select the main reason. Comparisons of results (Figure 11) show the two surveys gave broadly consistent results, although there was an increase in intentions to move to be closer to family and friends and a similar-sized decrease in intentions to move to pursue hobbies and leisure activities for 2018 respondents.

Figure 6 - Reasons for intending to move within five years



Sources: COTA NT 2018 and 2013 surveys

The top four reasons for intending to move in 2018 were cost of living, to be closer to family and friends, climate, and access to health services. They remain as the top four reasons when we decompose responses by age groups



(Table 2), although there are changes in the order. Climate shows the least sensitivity to age while for people in their fifties the most frequent reason for moving was to be closer to family and friends, and for people aged seventy and over moving to access health services replaced Climate as the third most frequent response.

Table 2 - Reasons for intending to move by age group

Reason for Moving	50s	60s	70+
Climate	12%	15%	11%
Cost of Living	29%	37%	23%
Family/Friends	41%	28%	31%
Health Services	3%	8%	19%
Hobbies/Leisure	3%	5%	3%
Other	12%	7%	14%
Total	100%	100%	100%

Sources: COTA NT 2018 and 2013 surveys

Reasons for intending to move by intended destinations

Table 3 shows results for reasons for intending to move by intended destination. There was a greater tendency to contemplate a move interstate for reasons of climate and cost of living while for those anticipating a move outside their current community, but remaining in the Territory, there was an increase in the likelihood to do so to access health services or to pursue hobbies and leisure interests. Cost of living and to be closer to family and friends remained the two major reasons for seniors expecting to move overseas, although the sample size was low.

Table 3 - Reasons for intending to move by intended destinations

Reason for Moving	Interstate	Other NT	Overseas
Climate	20%	5%	0%
Cost of Living	35%	32%	56%
Family/Friends	31%	26%	44%
Health Services	8%	16%	0%
Hobbies/Leisure	5%	21%	0%
Total	100%	100%	100%
N	74	19	9

Source: COTA NT 2018 survey

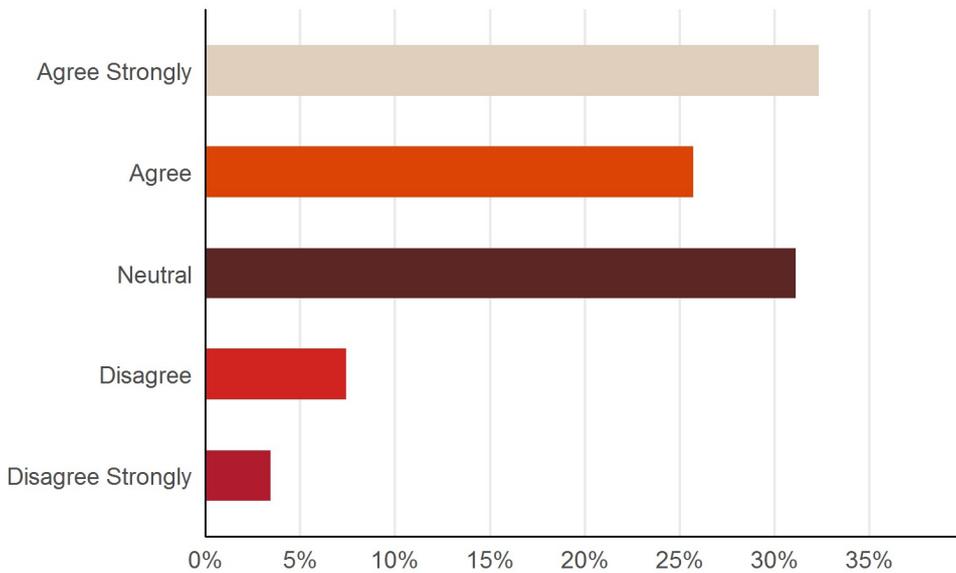


Exploring affordability pressures

Cost of Living was in the top two reasons for seniors intending to move and has been reported as such in other Territory-specific research in the past (for example, Taylor and Carson, 2017). Seniors may be especially sensitive to future increases in the prices of goods and services because they are either approaching a time of reduced income (pre-retirees), adapting life to new financial situations (retirees), or not well-placed to absorb or recover from negative economic shocks (older seniors). Having lived to at least age 50, seniors may also have observed general increases in the cost of living during their lifetime, independent of where they have lived or currently live. It must be recognised, therefore, that there is an element of perception when linking cost of living, place of residence and migration decisions.

Nevertheless, in 2018, COTA NT survey participants were asked for their level of agreement with the statement asking whether they feel that the cost of living is increasing at a rate that is leaving them behind. Results show 58% percent agreed or agreed strongly with the statement and 11% either disagreed or disagreed strongly (Figure 12).

Figure 7 - Cost of living is increasing at a rate that is leaving me behind



Source: COTA NT 2018 survey

As expected the COTA survey showed that employment characteristics varied dramatically by age, reflecting the pre-retirement / post-retirement transition spanned by the seniors age group. Of those in their fifties, 73% were employed, of those aged seventy or over a similar fraction (76%) were fully retired, and of those in their sixties 38% were employed and 38% were fully retired. Given these differences in labour force participation it is somewhat surprising to find that repeating the analysis of cost of living sentiment for each of our seniors groups we see the aggregate distribution is broadly consistent across age groups (Table 4).



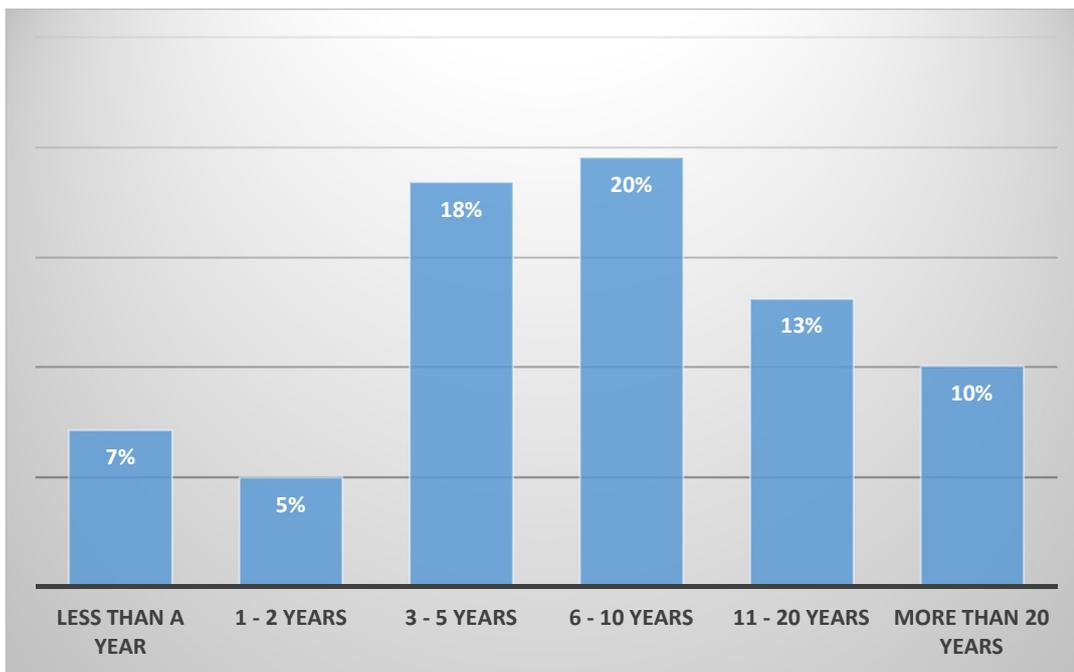
Table 4 - Cost of Living Sentiment by Age Group

Cost of Living Sentiment	50s	60s	70+
Agree Strongly	34%	35%	28%
Agree	26%	27%	23%
Neutral	26%	29%	36%
Disagree	8%	6%	9%
Disagree Strongly	6%	3%	3%
Total	100%	100%	100%

Source: COTA NT 2018 survey

Results from The Territory and Me survey (see Section 4) suggest there is a significant increase in the probability of intending to leave the Territory due to high living costs once the duration of residence in the Territory exceeds two years. This drops off after being resident for 10 years or more (Figure 13). For those resident for less than a year (7%) or 1-2 years (5%) cost of living was not such a major factor but increased markedly for those seniors resident for 3-5 years (18%) or 6-10 years (20%). It is likely that many seniors who were resident more than two years entered the housing market (purchased) in the Territory. The perception of cost of living may therefore relate to new financial pressures associated with mortgage payments.

Figure 13 - Likelihood of seniors citing high cost of leaving by length of residence in the NT



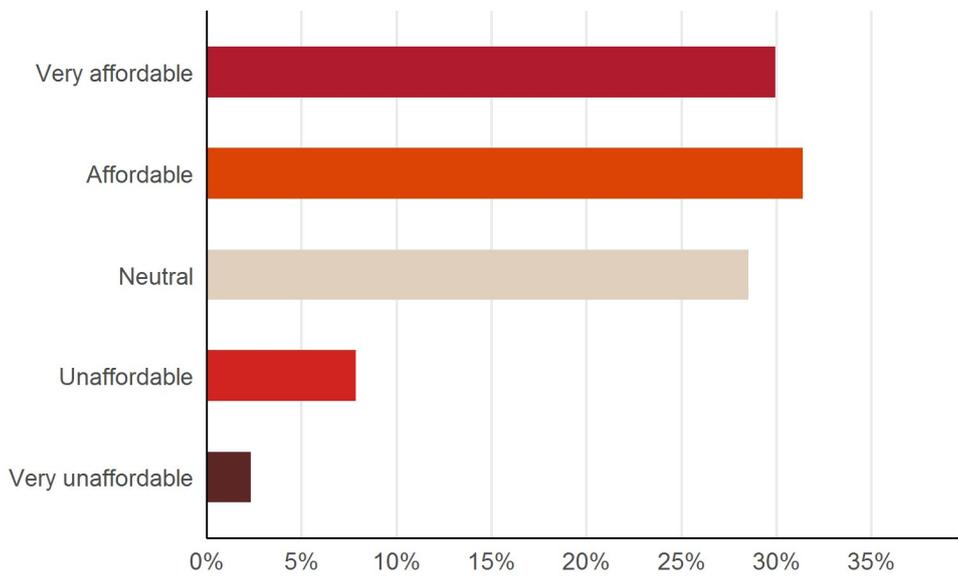
Source: The Territory and Me survey



Cost of Living: Housing Affordability

As part of the COTA NT survey, respondents were asked to rank how affordable their current living arrangements were using a scale from 0 (not affordable at all) to 10 (completely affordable). We have reduced this eleven-point Likert scale to a simplified five-point scale using the groupings: Very unaffordable (0,1), Unaffordable (2,3), Neutral (4,5,6), Affordable (7,8), and Very affordable (9,10). The results show that 61% felt their housing was affordable or very affordable and 10% felt it was unaffordable or very unaffordable (Figure 14). These results are surprising in that they reflect a sentiment opposite to the results for the question on whether people feel left behind due to cost of living increases (as shown in Figure 12 above).

Figure 84 - Housing Affordability Sentiment



Source: COTA NT 2018 survey

Segmenting by age group shows a strong Neutral sentiment (45%) for pre-retirees decreasing to 30% for seniors in their sixties and to 23% for older seniors, with the difference migrating 'upwards' to Affordable and Very affordable (Table 5). In this sense pre-retirees have a more negative housing affordability sentiment than other seniors.

Table 5 - Housing affordability sentiment by age group

Housing Affordability	50s	60s	70+
Very affordable	15%	27%	38%
Affordable	34%	32%	30%
Neutral	45%	30%	23%
Unaffordable	4%	9%	7%
Very unaffordable	2%	2%	2%



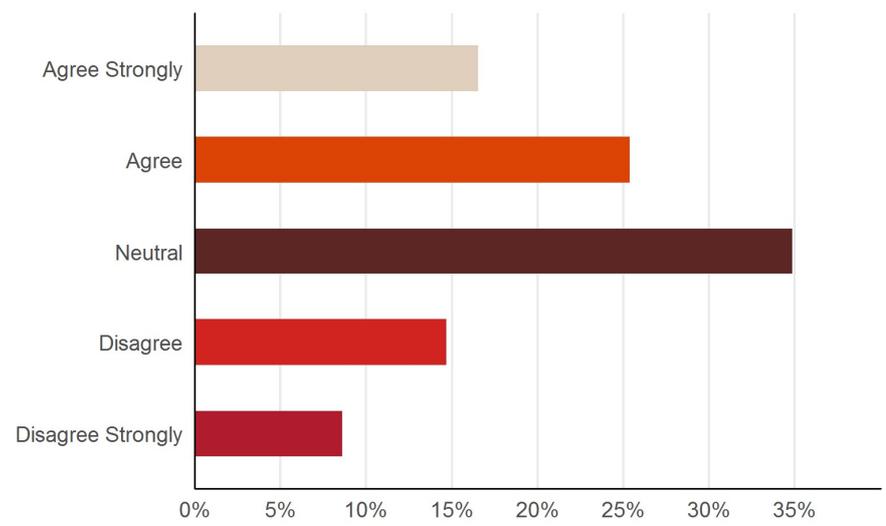
Total	100%	100%	100%
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Source: COTA NT 2018 survey

Cost of Living: I can afford leisure activities

Differences in Cost of Living and Housing Affordability sentiments are possibly because, whereas housing is a basic need, ‘cost of living’ encompasses things beyond basic requirements including goods and services for an enjoyable lifestyle. The COTA survey touched on this by asking respondents their level of agreement with the statement “Once I’ve covered my basic living needs, I have money left over to spend on leisure and social activities”. Responses show a strong shift ‘Downwards’ to a more neutral and negative sentiment compared with housing affordability (Figure 15) and more in line with strongly negative cost of living results (Figure 12).

Figure 95 - I have money for leisure and social activities



Source: COTA NT 2018 survey

Tabulating the results by age group we see that the sentiment structure is broadly repeated across age groups (Table 6), echoing the cost of living sentiment (Table 4) which also showed that concerns about future cost of living were independent of age despite the significant differences in labour-force participation in our three groups.



Table 6 - Leisure funds sentiment by age group

Leisure Funds Sentiment	50s	60s	70+
Agree Strongly	15%	14%	20%
Agree	23%	26%	24%
Neutral	36%	34%	36%
Disagree	19%	16%	12%
Disagree Strongly	8%	10%	7%
Total	100%	100%	100%

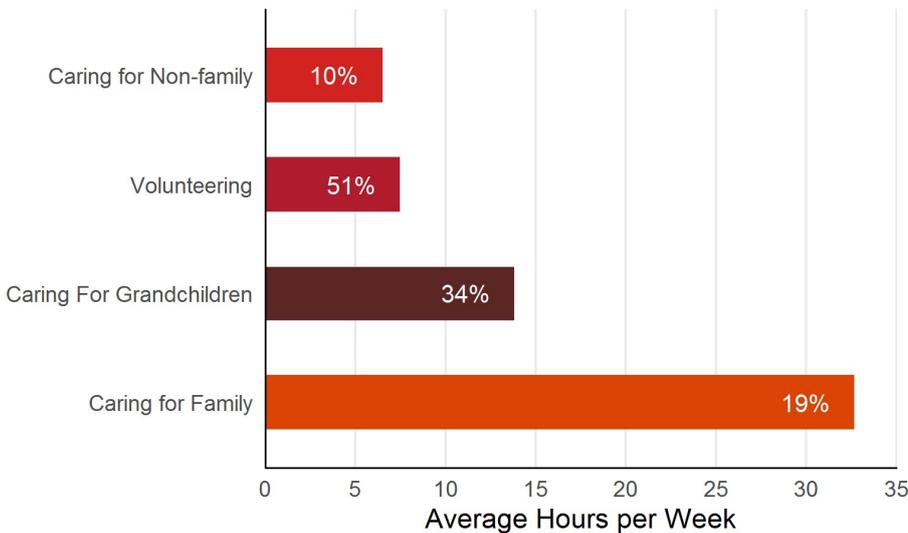
Source: COTA NT 2018 survey

Social capital contributions by Territory seniors

It has long been recognised that seniors make significant social capital contributions to their communities including through volunteering and caring for grandchildren, family members and non-family. Caring for family and grandchildren forms a large part of a senior’s contributions to the extended family support network, the lack of which is a common reason for migrating interstate. Under the heading ‘Employment and Volunteering’ the COTA NT 2018 survey asked respondents how many hours they spent in each of these activities in an average week.

Of the 917 participants, 604 (66%) said they provide some form of care with some respondents providing multiple forms of care. Nearly one in five (19%) provided care for a family member due to age, illness or disability (Figure 16). Within this group the average number of hours spent per week was thirty. Approximately one third of seniors (34%) cared for their grandchildren, spending an average of fourteen hours per week. More than half (54%) did volunteer work, spending an average of seven hours per week, while 10% cared for a non-immediate family member due to illness or disability, spending an average of six hours per week.

Figure 106 - Participation and hours contributed to volunteering and caring activities



Source: COTA NT 2018 survey

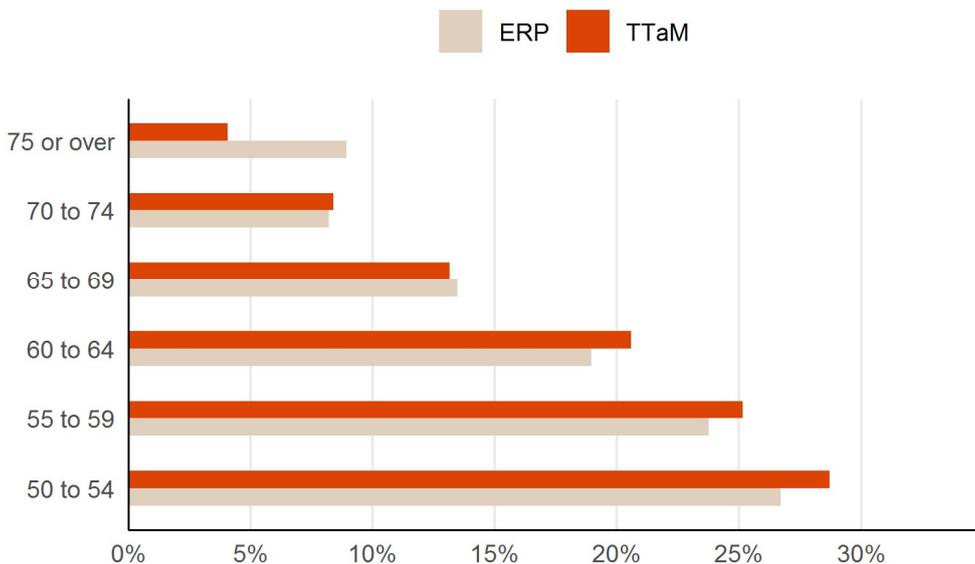


5. Initial results from *The Territory and Me* Survey

The Territory and Me is a research project conducted by demographers at the Northern Institute (Charles Darwin University) during 2019 and 2020 on behalf of the Northern Territory Government. The main component is a large survey of current and former Territorians focused on population drivers. At the time of writing there were more than 5,200 responses. Here we provide some initial analysis on senior’s responses. Figure 17 shows the age distribution of survey participants compared to the 2017 ERP. Unlike the 2018 COTA NT survey, there is a good match between the population and survey participant age profiles with a slight over-representation of seniors below sixty and an under-representation of ages seventy-five and over in the latter. Because of this better balance by age, we repeat some of the analysis above on intentions and motivations for moving using *The Territory and Me* survey results as the source.

There were different age distributions between the COTA NT 2018 and *The Territory and Me* surveys. In general, it appears that a significant (but unknown) proportion of those in their 50s may not identify or perceive themselves as seniors, as evidenced by their low participation in a ‘seniors’ survey compared to more general survey. Those aged in their early to mid-50s may not have commenced planning for retirement and may not be or engaging with seniors issues. This is an important consideration for efforts to influence the retention of residents as they transition to retirement because attempts to do so must influence decision-making when it occurs; a significant challenge given this is an individual process based on a set of complex factors.

Figure 117 - Age Distribution of The Territory and Me participants and 2019 ERP

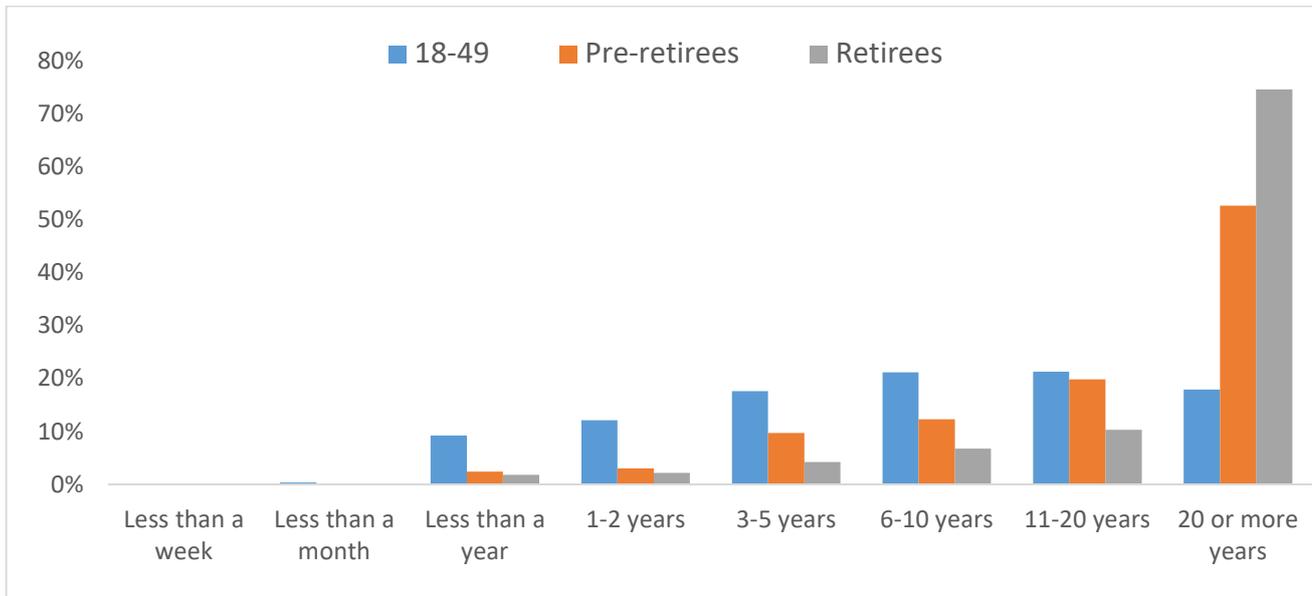


Source: *The Territory and Me* survey, ABS 3101.0

The pre-retiree group comprised 12% of the Territory population in 2016 and, any improvement to their retention over past rates will have positive impacts on overall growth. Territory seniors are, by and large, a group with extensive length of residence in the NT. This is highest for those 60 years and over, of whom 85% said they had lived in the Territory for more than ten years (Figure 18). Both groups are, therefore, having a stabilizing effect on population turnover.



Figure 18 – Length of most recent residence in the Northern Territory

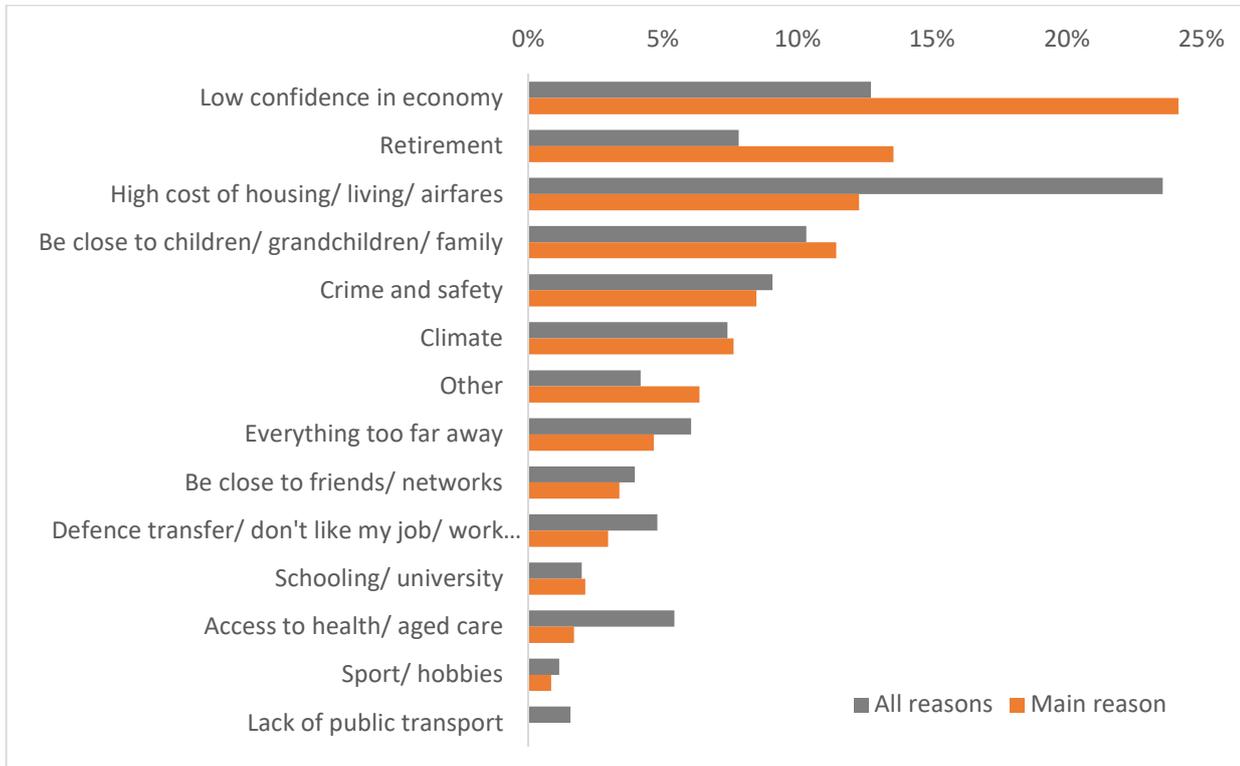


Source: *The Territory and Me* survey. Note: Pre-retirees refers to those aged 50-59 years and retirees 60 years and over

Of those pre-retirees who were considering leaving the NT within two years of 2018 the high cost of living (covering housing, general living and airfares combined at 24%) and low confidence in the economy (13%) featured in their reasons (the grey bars in Figure 19 showing all reasons given for considering leaving). However, there were major differences in the distribution of answers to the question asking reasons for considering leaving where respondents could tick up to four reasons and the question where they had to provide only one main reason (shown by the orange bars in Figure 19). Of note, low confidence in the economy was more prominent as the main reason for considering leaving for interstate or overseas (at 24% compared to 13% as one of four reasons), and retirement was also more prominent as a main reason (14% compared to 8%). A decidedly reduced proportion of respondents listed high cost of living as their main reason for considering leaving (12%) when compared to as part of four reasons (24%). Of the other potential reasons for considering leaving the NT, only access to health and aged care had any notable difference when comparing all and the main reasons provided (5% compared to 2%).



Figure 19 – Reasons for considering leaving the Territory within two years for interstate or overseas



Source: *The Territory and Me* survey

Examining the reasons for intending to leave by age groups, Table 7 is a list of reasons with the top five push factors shown first (from the multiple response question), followed by the top three main reason responses and then the top five things people would like to see changed to encourage them to stay in the Territory.



Table 7 – Summary of push factors, main reasons for intending to leave and things to change for seniors retention in the NT

Push/ Change factors	50s (235)	60s (148)	70+ (23)
Top five push factors	Low confidence in the economy (51.9%)	High cost of living (49.3%)	Low confidence in economy (43.5%)
	High cost of living (44.7%)	High costs of airfares/not enough services (46.6%)	High cost of living (43.5%)
	High costs of airfares/not enough services (37.4%)	Low confidence in the economy (43.2%)	Crime and Safety worries (39.1%)
	Crime and safety worries (37%)	Crime and safety worries (41.9%)	Access to health care (30.4%)
	Retirement plans (31.9%)	Retirement plans (36.5%)	Retirement plans/Live closer to family (both 26.1%)
Main push factors	Low confidence in the economy (24.2%)	Retirement plans (16.8%)	Five-way tie (all 13.0%)
	Retirement plans (13.6%)	High cost of living (13.4%)	Low confidence in economy; To live closer to children /grandchildren; To live closer to other family; Retirement plans; High cost of living
	High cost of living (9.3%)	To live closer to children/grandchildren (12.8%)	
Top five change factors	Cheaper airfares /better services (51.5%)	Cheaper airfares /better services (58.8%)	Lower crime/antisocial behavior (52.2%)
	Lower crime/antisocial behavior (47.7%)	Lower crime/antisocial behavior (48.6%)	Cheaper airfares/better services and Improved aged/disability care (both 47.8%)
	Tax incentives (31.9%)	Subsidised utilities and Improved health services (both 32.4%)	More retirement housing options (34.8%)
	Improved health services (31.3%)	Other financial incentives (31.8%)	Improved health services (30.4%)
	Subsidised utilities (26.4%)		

By way of augmenting our analysis on key issues raised by seniors in *The Territory and Me* survey, we list the main themes established from two qualitative (open-ended) questions:

- In your own words what are the BEST things about living in the Territory?
- In your own words what are the WORST things about living in the Territory?



Results highlight the Territory’s lifestyle, friendliness and diversity as the best things for seniors while, on the negative side, themes were broadly consistent with reasons for intending to leave the Territory given by participants in the COTA NT 2018 survey and reported in this brief and include the climate and cost of living.

Table 7 – Summary of senior’s responses (*The Territory and Me*) on best and worst things about living in the NT

Best things	Worst things
Lifestyle themes including easy access to nature/landscapes/space; small population and lack of traffic congestion; work life balance; weather and climate	Climate – too hot and “the build up” Beautiful landscapes but can’t swim at the beaches
Cultural diversity - visible Indigenous cultures and the multicultural markets, festivals and events	Lack of access to top-class events Expensive – cost of living generally
Inclusion – people make an effort to participate in local activities, general friendliness and sense of welcome	Racism and reverse racism Crime and antisocial behaviour
Proximity to S.E. Asia	Distance and isolation Expense of travelling to visit friends/family interstate
Employment opportunities, good wages	Lack of services, lack of opportunities
Friendship networks	Bad government/professionalism

Source: *The Territory and Me* survey

6. Discussion and Conclusions

The Northern Territory is in a period of demographic transformation with significant population ageing already underway and set to continue in the foreseeable future. Ageing is not just a Darwin-centric phenomenon with more significant structural ageing (where the process is ‘build-in to the population’) projected to continue outside of Darwin through rapid growth in numbers of Territory Indigenous seniors. In this brief we have highlighted there are significant opportunities to leverage population growth by retaining seniors, as well as some of the challenges inherent in doing so. The initial challenge is to act quickly to attempt to influence those currently transitioning towards retirement to ‘capture’ their interest in remaining in the Territory after retirement. The pre-retiree group have identified the economy and the cost of living as key issues in their considerations about possibly leaving. Cost of living is shown in *The Territory and Me* survey results to be positively correlated to length of residence in the Territory and pre-retirees and those 60 years and are the most stable part of the population.

Projected increases in numbers of seniors, particularly for non-Indigenous seniors aged seventy and over and Indigenous seniors in general, are predicated on the assumption that in and out migration rates remain at their recent levels. Ensuring this is the case will mean that at the very least expectations about cost of living, housing, family facilities, work and lifestyle will need to be maintained and not deteriorate. Emphasising this, Territory age-



specific out-migration rates display a persistent and large retirement peak relative to other states. Starting from age fifty out-migration rises to a maximum at age sixty before declining to a near constant level after age seventy. Reducing the size of this peak would have a further positive impacts on the projected future number of seniors.

The 2018 COTA NT Survey indicated a reluctance by pre-retirees (those in their 50s), to identify as 'seniors'. This perceptibility challenge is a possible target for interventions as this age group is at the beginning of the rise for out-migration probabilities (Figure 8). Lowering the peak at ages 58 to 62 years will have flow-on effects by growing the segment of the population aged sixty and over and encouraging growth for intergenerational families. This also reminds us that seniors are a diverse segment with sub-segments differing considerably. Most notably, findings which differ by age groupings suggest policies and interventions should be based on age groups rather than targeting the generic 'seniors' group. Engaging and influencing working Territorians in their 50s is an immediate task given the size of the market and the rates of departures experienced in the past. Even small improvements to probabilities of leaving before or after retirement will yield significantly positive impacts for population growth.

A positive note from the research here is that seniors intentions to leave the Territory within five years have declined from 19% in 2013 to 12% in 2018 according to the COTA NT survey. While on the surface this appears positive, there were small changes to the response options between the surveys which must be kept in mind. The top-four reasons for contemplating a move were also consistent between the two surveys with cost of living pressures and the desire to be closer to family and friends the top two reasons, followed by climate and access to better health care. These results are largely reproduced when the population is segmented into those in their fifties, sixties, and older senior aged seventy or over. One exception is the rise of health care over climate as the third most frequent option for considering moving amongst older seniors in the COTA NT survey, the age group projected to grow the most proportionally.

There was a strong negative sentiment regarding future cost of living with 58% agreeing that it was increasing at a rate that was leaving them behind. Our senior groups each face age-specific types of economic risks: an approaching era of reduced income (fifties), adapting life to new economies (sixties), reduced ability to absorb or recover from negative economic shocks (seventy and over). The unexpected finding that cost of living sentiments were largely independent of age groups suggests these risks help maintain an almost constant level of concern about the affordability of lifestyles, independent of the dramatic changes in labour market participation spanned by these ages. However, the extent to which cost of living is a perception based on general inflation (which is faced and noticed by everyone in Australia) in comparison to Territory-specific higher costs is largely unknown. Results on reasons for contemplating a move show that, for pre-retirees at least, cost of living may not be a substantial 'deal breaker' in relation to leaving because reporting it as a reason fell from 24% in the multiple-reasons question to 12% in the single-response main reason question. However,, low confidence in the economy did the reverse and is likely related to a range of economic considerations including jobs availability, jobs growth, business sector investment, turnover and other factors.

The results from our analysis of housing affordability sentiments gave results diametrically opposite to cost of living with a strong positive sentiment. Almost two thirds of respondents (61%) felt their housing was affordable versus 10% who felt it was unaffordable. Decomposing by age shows there was a positive trend in sentiment from a neutral sentiment of 45% for seniors in their fifties to a less neutral sentiment of 23% for those ages seventy and over. Conversely, we can say that seniors in their fifties exhibit the most negative housing affordability sentiment of our three age sub-groups. Meanwhile, responses to sentiments on having money left over for leisure and social activities showed a strong shift 'downwards' to more neutral and negative sentiments compared with housing affordability and were more in line with the negative outlook for cost of living affordability. Likewise, we found this sentiment to be independent of age.



It must be recognised that some results here might be replicated in other Australian jurisdictions through similar research. Cost of living issues for seniors, for example, are likely to feature everywhere and there may be limits to the extent which Governments and others can address these. Similarly, Territorians determined to leave to be with family 'down south' are unlikely to be convinced to stay after retirement. Given the relatively positive cost of housing results (and continued improvements to housing affordability since 2018), one approach for this group might be to encourage dual residency, which in turn will rely on people declaring the Northern Territory as their usual place of residence in the Census and in their Medicare records to positively affect population numbers. Climate, another of the main reasons for intending to leave, is also largely out of scope for interventions in the short to medium-term, but with impacts from climate change likely to negatively affect lifestyles in the Territory, there are opportunities for pro-active interventions to at least help with negative perceptions around climate.

Finally, it has long been recognised that seniors make valuable economic and social contributions through their unpaid work. The 2018 survey found half of all seniors volunteered, one third cared for grandchildren, one in five cared for a family member and one in ten cared for a non-immediate family member. This has important economic effects, as emphasised by the average number of hours per week doing so, through freeing-up public resources (caring for family and non-family) or allowing others to work (caring for grandchildren). Consequently, retaining seniors makes inherent economic sense, as well as for population growth and social cohesion. Global concerns on health 'burdens' of seniors are tempered by these contributions, combined with the continually rising number of years that people live without a significant disability (known as 'healthy living years'). The key challenge for organisations such as COTA NT and for Government is to influence the perceptions of residents who are currently or will soon transition between pre and post-retirement to see the Territory as 'a place for seniors'. Ageing is indeed new demographic 'Territory' since, in the past, numbers of seniors have been very low in comparison to other jurisdictional populations. Maximum impacts for retention will come from piquing the attention of pre-retirees for the retirement lifestyle on offer in the Northern Territory. However, the need to do so is immediate because numbers leaving the Territory for interstate are increasing rapidly.

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