

foreseechange

forecasting and futures consultants

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The Future of Retirement 2004

Currently, 165,000 people turn 65 every year, up from 140,000 just 10 years ago. Also, 260,000 people turn 55 every year, up from 170,000 10 years ago.

The huge increase in the number of people reaching traditional and early retirement ages creates several potential problems:

- The large increase in the retired population, combined with significantly increased life expectancy at retirement, raises the question of where their retirement income is to come from.
- As the number of births has been static in Australia since the mid-1970's, workforce entrants are not increasing so the ratio of retirees to workers is increasing. This means that taxpayers could pay more tax to support retirees.
- Consumer spending growth, economic growth and government budgets could be threatened by these trends.

Government policy to address these issues, and the strategy of corporations that market to consumers in general and older consumers in particular should be guided by reliable data. But our experience is that there are many misconceptions about the impact of the booming pre- and post-retirement population.

Our report provides analysis of survey data covering:

- Actual and planned retirement age;
- Actual and expected sources of retirement income;
- Investment preferences;
- Financial wellbeing;
- Concerns about the future.

We also address some of the often quoted misconceptions about older people and conclude with some policy and marketing implications.

This report not only provides insight into future retirement in Australia, but is also a benchmark for evaluating the impact of strategy. This report will be updated in 2005.

The report is in the form of a Power Point file and will be delivered electronically.

The cost of the report is \$100 (includes 10% GST). An order form is attached. Please contact Charlie Nelson on (03) 9386 4841 if further information is required.

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The Future of Retirement Order Form

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The cost is \$100.00 (Australian dollars, includes 10% GST).

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We will supply a tax receipt.