

“thatmylife”

Qualitative
research report on
baby boomer
seachangers

Regional TV...Effective TV



Baby boomer seachanger summary

The idealised profile of baby boomers living life to the full and spending their kids' inheritance appears to be reality for this group of regional seachangers, at least within reason. While they each have their own unique perspectives, they share commonality in most key areas of interest, including the pros and cons of seachanging, life after retirement and the impact not working has made to their financial situations.

The three interviewees were drawn from regional New South Wales, Queensland and Western Australia, with the following mandatory requirements:

- Seachanger from capital city to regional area
- Aged 50 to 65 years
- With partner
- Retired & loving it
- Empty nester

Lifestyle, health and financial factors all contributed to their decision for making a seachange. However, lifestyle was undoubtedly the most compelling. Retirement has afforded them the ability to escape the pressures of city living and now finally relax and enjoy each day as it comes.

The slower pace in their lifestyle-oriented community is however offset, if only a little, by the loss of some city conveniences such as restaurants and greater choice when shopping.

Volunteer community work is something they clearly don't think of as an effort, rather more of a way to meet people and something to keep them occupied. That and enjoying an abundance of personal interests, which include everything from swimming, surfing and boating to walking, gardening and playing tennis.

Settling in to their new area was relatively easy for the men but more difficult for their partners. While regional Australians are undoubtedly friendlier overall, the downside is that some smaller communities can be a little difficult to break into.

Substantial investment portfolios or pensions generally fund retirement but other options such as home equity re-draw facilities are also used. Budgeting is a must, to account for the fact they are no longer wage earners but they still spend up big on discretionary items.

Travel is the most common expense but boats, new cars and decking out the house when moving, also get a mention. As do the grandkids, wine, expensive toiletries and gardening projects.

When travelling, it's most likely to be in Australia first and then heading off overseas once they've seen their fill.

They watch a lot of TV, mainly free to air. This is generally something they have done more of since retiring and if anything anticipate is likely to increase further in the future. Greater internet usage is also on the cards but unlikely to affect their other media consumption because it's an addition and something they do at times where they aren't consuming other media already. Preference for local or national TV news content is split but they definitely like to watch for the local weather.

Baby boomer seachanger 1

- Terry, aged 60yrs
- Married 38 years
- Retired 5 years ago
- Moved to Figtree in Wollongong, 6 years ago from Sydney (Penrith)
- Annual Household Income \$40-45k derived from Veterans Affairs Pension and Super / Investments
- Lives in townhouse, owned outright but has taken out a floating mortgage (equity/redraw) of \$85k (approx 15% of house value) to fund travel trips
- 2 adult daughter 27 & 33 both out of home

“I love retirement, it’s a dream.”

Why seachange?

After growing up by the sea and 19 years in the navy Terry always wanted to end up by the sea, not to mention the financial incentives it offered.

“I grew up in a fishing village, I spent 19 years in the navy on the sea and I was living at Penrith near a river that didn’t flow and well I loved the sea. Salt water is in my veins. No matter what happened I was going to finish up on the sea, and I’ll probably get buried at sea. My wife likes the sea, she just gets sea sick.”

“By moving down here at the time, land prices were fairly cheap in Wollongong, so by moving from Penrith I was able to build a new house near the sea and put \$100,000 in the superannuation fund.”

“We can draw on our mortgage and make the interest repayments with our pension so we know we have the money to travel but if we die tomorrow it will only be up to about 15% of the value of the house so the kids will still get that.”

The pros

Terry loves the smaller community and lifestyle Wollongong offers. He enjoys the cultural diversity and village feel.

“It’s like a whole bunch of little villages strung together along the coastline and everyone’s really friendly and social.”

“There are 57 nationalities’ down here, it’s quite an unbelievable place. There’s a German Club, a Polish Club, a Portuguese Club, a Spanish Club, a Greek Club, they’re all here.”

“The weather’s great too.”

He sums the lifestyle up by how people dress.

“Men wear flip flops, nice leather ones of course but it’s very relaxed. If I go out for dinner at night, it’s really unusual for me to put shoes and socks on. Men dress casually and women dress very smartly. You don’t get kicked out of a club here for having shorts on unless it’s a fancy one.”

The cons

Initially Terry missed their friends but they have now made lots of new ones. He’s critical of the local council for not moving fast enough to keep up with change.

“I guess for a long time I missed the friends that we had but then I realised that your friends are only people that you associate with and your true friends in your whole life you’ll probably count on two hands.”

“There’s nothing about the lifestyle, I dislike the local government because it is very, very old fashioned and a lot of people in the council don’t know what they’re doing and don’t like change.”

Lifestyle & leisure

Terry is exceptionally active. He’s involved in many community groups, sport, gardening and regularly travels. Not to mention additional project home renovations for his daughters and playing with his grandchildren.

“I go to church and I’ve learnt to surf. I’m a member of the naval association, Vietnam Vets association and once a year I drive a bus for Legacy. I swim and I garden. My wife plays tennis and is just about to start golf. Basically anything that we’re not tied to though because we need the flexibility to just get up and go at the drop of a hat too.”

“Surfing, swim four or five times a week down in the salt water for health reasons and sort of projects I suppose, the renovation of the kids’ house.”

“I could spend all day just pruning the trees and cleaning the garden up.”

And while Terry enjoys the lifestyle they have now, he’s more than happy to consider other alternatives for the future, if the right opportunity comes along.

“We’re very adventurous people, being from the navy, and very adventurous even at our age. We’re young physically so we could easily say well let’s go to Newcastle for a few years. You know, life’s not very long and you’ve gotta just go with the flow and go where the excitement is.”

Spending

Terry enjoys the low cost of living in Wollongong. Day to day they don't need to spend a lot, preferring to use their money for travel, family and other home projects.

"We shop frugally but spend money on the stuff that matters."

"We're a little bit generous with our grandkids but we do more practical things. This year we paid for our grandson's soccer fees."

"We like TV and electronic type of things. We buy plants for the garden, and we travel lots."

"I have an official SKI club (spending the kids' inheritance) T-Shirt. We've just spent four weeks in Europe. Next year we're going to the south island of NZ and we've put a deposit on a March 2008 P&O cruise around Australia. Now Pat has told me to sort out some more money so we can fit in a trip to Italy too!"

"We're currently renovating a 1960's home in Wollongong that our daughter now lives in. We recently did the same on a house in Newcastle for our other daughter"

They own a Mitsubishi Outlander and like to go on driving holidays too.

"Last year we went to Foster for a week and recently we drove Pat's mum to the Nara Resort at Seaworld."

Media consumption

Terry watches FTA TV, listens to ABC and some Christian radio. He barely ever reads the newspaper or magazines but does go the cinema occasionally.

"I watch the morning shows, any current affairs, comedy, lifestyle, dancing and Idol type shows. I have a radio or television going all the time. I listen to ABC and Christian radio, lots of ABC though."

"I like to get involved in discussions about drugs and young people and the way things are changing. TV provides a good cross section of that sort of thing."

He loves FTA TV and has a particular preference for local content but is critical of the timing of local news and wishes there was greater coverage at a local level.

"I really have a preference for local (content) and I'm really, really angry that at night it's very difficult to get a weather forecast that's local. I try to watch local news but sometimes you can't get one unless it's on at a really odd time and that interferes with other things."

He thinks there's too much advertising but appreciates the diversity that it brings to FTA TV.

"There are some very, very clever ads, too many of them, but I understand there has to be. That's how they (TV networks) pay for it and why we get it free!"

"I have friends who only watch the ABC because they don't like ads but to be honest it shows too. You can see it in their opinions that they only get information from one source. I watch all the TV stations so I can form my own opinions."

He relies on TV advertising and catalogues for information about products and specials.

"We enjoy nice things but at the right price. We're pensioners and shop frugally but we still buy it all. It's critical that we get information about what's out there and what's on sale so we can take advantage of that. I made my wife go into K-Mart the other day so I could buy Davidoff Cool Water on sale. My wife's a beautiful woman and looks after herself with beauty products and nice clothes – you'd never know she was 60!"

Terry rarely reads the newspaper because he believes there's very little good news in it and with only one local paper in the area feels it's likely to be biased anyway.

"I'm very interested in the world and current affairs but I don't read the newspaper. I buy the Financial Review once per week for other reasons (financial) and a paper once a week for the free TV guide. In one day you can catch up on all the rubbish from the week anyway, it's just buried further in. There's a free local paper too but that's just a rag."

Baby boomer seachanger 2

- Ray, aged 61 years
- Married to Liz
- Moved from Rockingham, Perth to Exmouth 3 years ago
- Retired completely when moved
- 3 children, aged 27, 36, 37 years, all out of home
- Lives in 2 bedroom house, owned outright
- Household income approximately \$40-45k, plus has significant investments and draws additional funds as required
- Owns an investment property in Perth but is in process of selling
- Prior to moving owned his own plumbing business and then worked for TAFE for 24 years

“The lack of pressure, it’s virtually stressless.”

Why seachange?

After being diagnosed with bowel cancer Ray finally decided something had to give. They had holidayed for years in Exmouth and even bought a unit there, so in the end it was the obvious choice.

“I worked for TAFE for 24 years and then in 1996 was diagnosed with bowel cancer and the alarm bells started going off. I did a few years part time after that and then decided that was enough.”

“We’ve been coming up here for probably 25 years for holidays and always loved it, especially me, the wife wasn’t too happy about it because she doesn’t like the heat that much. The holidays got longer and longer, a bit of long service leave and so on. We bought a little unit up here and then we sold the unit and decided to buy a house when we were going to live up here.”

“Basically to escape the pressure that you get in Perth or the suburbs of Perth, it drives you crazy.”

The pros

Now that he’s retired Ray enjoys being able to decide exactly what and when he wants to do things. He’s loves the lifestyle in Exmouth and is glad they’ve escaped the stress and city yobbos.

“The lack of pressure, it’s virtually stressless. Even though I was crook, we never had any financial problems but it wasn’t comfortable, there were yobbos and it was nothing to be woken up at 2 o’clock in the morning with breaking bottles and screaming people and all that sort of stuff. We don’t have that up here, it’s beautiful and it’s absolutely dead quiet.”

“It (stress) seems to be getting less and less. Things still upset me, like politics still upset me but as far as getting stressed out and really worrying about it, where it used to 10–15 years ago, it doesn’t worry me now.”

While the community is small and friendly, settling in took some time, more for Liz than Ray.

“I don’t know whether I speak for everybody but males don’t usually have much of a problem because they’re usually doing other things and only need one or two mates to go fishing or whatever. It’s probably harder for women because they miss their coffee set and that sort of stuff, so it takes a little bit longer. I’m into boating so it was quite easy for me.”

“I think you could move in fairly well but it’s a bit like most small towns, I won’t say it’s a clique but they sort of look at you a bit strange when you first come up here. You’ve got to work your way in, they’ve got to test you out first.”

The cons

Ray is critical of the government for the way the local hospital is administered but aside from that could come up with almost no negatives about his life or the area. The only one being that he misses the choice that city life afforded him when shopping.

“There’s things you miss, things like that you can’t go down to a Bunnings or shop around for a lounge suite because there’s like one shop. You miss that but as soon as you’ve bought the lounge or the BBQ or whatever, you don’t miss anything again. You’ve got to weigh that up against what you’re getting instead.”

Lifestyle & leisure

Ray is a yachty and as a result is also actively involved in the local sea rescue. While he doesn’t currently participate in many of them, he says there are also lots of other activities to choose from.

“Boating for me. My wife is an anti-yachty. Liz goes to aqua aerobics, we’ve got a pool up here, so there’s a group of not oldies but mature aged people, that go and splash around in the pool a couple of days a week then do coffee. But there is all sorts of stuff if you want to do it, there’s golf, lawn bowls, all sorts.”

Since retiring Ray and his wife have driven around Australia but the thing he’s most looking forward to doing next, is sailing his new boat back from Queensland.

“We toured round, we almost went completely round Australia but bailed out at around Brisbane and went across Australia to Adelaide rather than going right down. We’re going to have a little job to do in the next two years with what we’re left with. We’re looking at probably going over to Victoria or Sydney on the train and then going down to Tasmania.”

“I bought a boat which is still in Gladstone, a yacht that I intend to bring back next year to Exmouth. I’ll sail it back, so that’s going to keep me off the streets for a while.”

They will do more travelling and most of it’s likely to be within Australia.

“I’ve been to Singapore, my wife’s been to Singapore and Hong Kong but no, I really don’t want to go (overseas). Having said that, there’s friends of ours that have a house in Cyprus that we keep getting asked to go to. That might happen but generally it’s probably security more than anything, it’s nice to keep your feet in Australia.”

Spending

Ray’s spending habits have changed since being retired but not so much that he doesn’t still buy nice things, he’s simply choosier. He’s happy that they have enough money invested to meet their needs.

“Being on a retirement income makes you think, you become a little bit wiser when you shop for things that you may or may not need. For example, when we went to Tasmania in 1995 we were looking for antiques but now you come to realise there’s not much point at my age gathering antiques. So you don’t shop for antiques anymore you shop for what you need. You might want a nice stereo system instead of a nice piece of Georgian furniture.”

“We have the money that we live on but if we want something we can pick up the phone and say, hey we want \$10,000 for a fridge or something.”

At the moment they have two cars an old Landrover and a 1996 Volvo sedan but they are in the process of buying a new one.

“We’re just going to buy a new car, we haven’t had one of those for a while but we’ve weighed up all the pros and cons and put that into the budget. We’re looking at a Volvo XC70 station wagon so that if we wanted to we could still go for a camp, go off road a little bit without going too far off.”

When moving they downsized so had enough furniture to easily fill their smaller retirement home. They tend to be spending their money on travel and other discretionary purchases such as laser eye surgery for his wife.

“We went from a 4 bedroom house with a study so we actually downsized. We sold most of the stuff and brought up just the stuff that we wanted. We bought the boat but nothing really for the house. It’s more about travel and my wife’s going down to have laser treatment in her eye just after Christmas. Things to make yourself more comfortable.”

Media consumption

Retirement has also made Ray choosy about his media consumption. He can't be bothered with the newspaper and says he would give it up completely if it wasn't for the TV guide. He likes to watch the local news but says he gets most of his local community information from a bulletin board up at the primary school.

"I don't read a lot of news we get the Saturday paper, that's all we get. I get a boating book that I subscribe to. The wife gets things like the women's magazines and we mainly watch TV, probably about 4 hours a day."

If there was any media he'd spend more time with in the future he says it would be TV and possibly the internet, which they use to search for information and buy special purchases that they can't get locally.

"I'd drop the paper altogether if I wasn't buying it for the TV guide."

Baby boomer seachanger 3

- Harry, aged 60 years
- Married for second time
- 3 children between them, all out of home
- Two daughters aged 32 & 30, son aged 29 years
- Retired in December 2000
- 2001 moved from Brisbane to Sarina Beach, 30 minutes south of Mackay
- Live in a house, owned outright
- Annual household income \$55k

“We have a new vehicle maybe every 2 or 3 years.”

Why seachange?

Harry’s motivation for making a seachange was almost entirely driven by lifestyle. Having holidayed there for years, Sarina Beach was a logical choice.

“We were retiring and we’d had enough of the big city. We wanted to get into a quieter, more intimate area so chose Sarina Beach because we knew the place. We’d been coming here for holidays maybe for 30 years on and off.”

“It was more the lifestyle, if anything I think it’s more expensive to live in a remote location, certainly we underestimated the cost of building the house up here, by probably 10 to 15%. So it wasn’t really financial, it was lifestyle.”

The pros

There are a lot of plusses but Harry likes the casual lifestyle Sarina offers most of all. He says it makes people friendly, which undoubtedly made settling in easy too.

“People? It’s a slower pace and people are more likely to stop and have a chat, they’re friendly. All of that sort of less hectic pace, less noise, low crime, and low traffic congestion.”

“Yes, it was for us. I often tell people that we’ll have a social event say at our house or at somebody else’s place and you’d be talking to two of the locals who’d been here a long time and all of a sudden you realise they didn’t know each other. You’d introduce them and they’d say well you guys have been here 18 months and you’re introducing us to people that have been here 10 or 15 years. So we sort of settled in really well and haven’t really had too many hiccups at all.”

The biggest and most positive difference in his life since retiring has been the ability to choose his own schedule.

“Less stress, doing things in your own time rather than to a program or timetable, that’s the most positive.”

The cons

Harry’s biggest dislike about Sarina is their summer electricity bill, that and he misses some of the city conveniences. On a personal level he’s also had to get used to living on a retirement income.

“I guess the hot summers and you know Australia generally has hot summers but we were aware of that and the house is air-conditioned and that sort of thing. I guess the main thing I dislike is the summer electricity bill.”

“The main thing would be the accessibility of restaurants and some shopping.”

“And the other negative, is that to some extent you’ve got to control your spending more than when you had a regular income. Don’t get me wrong, we’re not paupers and we don’t have to buy the poorest cuts of meat or anything but by the same token we do budget and work to it.”

Lifestyle & leisure

Harry enjoys being on the water but not in it, so he has a boat and walks along the beach but rarely swims.

“When we retired, we bought a large boat, we go fishing whenever possible, which is weather dictated. We’ll go and put the crab pots in and catch a mud crab or two, we have a group of three couples at this stage, who we have dinner parties with and those sort of things.”

“Funny, we live at the beach but we don’t get in the water very much. We’ve got a fresh water spa at home, we tend to use that for cooling off rather than going down and jumping into the ocean. We’re not really beach people, we don’t really go and sit on the sand and sun bake and that sort of thing very much, even though we moved to the beach. We do tend to walk along the beach.”

He’s involved in a number of community activities including the local progress association, SES and surf club.

“We’re into the local Progress Association, which does activities like developing parkland and revegetating areas and that sort of thing. We’re also into the State Emergency Service and do regular training and we get called out at times. As part of those, we’re sometimes on committees with council. This year I’m the President of the local Surf Club Supporters Club.”

So far Harry and his wife have mainly treated their retirement as a holiday and done a little bit of domestic travel. Now that it's been a few years they are considering venturing further a field. If he could go anywhere, all expenses paid, it would be South Africa.

"We don't have any plans to change our accommodation, hopefully the markets and everything keeps going well so that the self funded side is still good. I guess in five years time and certainly in the next one to five years time, we're looking to do a bit more travel, I think we're moving now into thinking about going to international locations."

"Well we went to the Ayre Peninsula in SA, we've been to Sydney and in the other direction we've been to Hinchinbrook Island. It's mostly self-drive stuff, usually staying with friends or in motel accommodation, that sort of thing."

The most important people in his life are his wife and mum, who lately seems to be his biggest worry. At a community level he worries that Sarina Beach is becoming a little overpopulated.

"On a personal level, now that Mum lost Dad I'm pretty concerned for her. I'm a bit more aware of keeping in touch with her and going to see her. The kids give you a bit of concern every now and then but that's pretty normal."

"Community wise, I guess we would hate this place to turn into another Gold Coast. You've probably read in papers that Mackay is the fastest growing place and is one of the boom areas in QLD. And with the mines and everything, with the real shortage of accommodation, investment people are looking to come in and open up areas and build 300 houses. I would say probably there's been a 40 to 50% increase in population, just in Sarina Beach."

Spending

While Harry says they have cut back their spending since stopping work they still enjoy many of the finer things in life, including a new car every 2-3 years. He currently owns a Holden Vectra but is updating next week to a Holden Captiva.

"We like to get a bit of wine and I guess a bit of travelling. When we moved we bought new things for the house, the other thing we spend our money on is, that we have a new vehicle maybe every 2 or 3 years. The last 6 or 8 years of working I was an Executive so we got a new car every year, so maybe that got us into the habit of getting new cars."

"What we do have is we have a little project, like putting in garden beds and things like that. Our current project is a tropical garden bed on one side of the house. Every now and then we update the motors on the boats."

"We did bring a few things with us but a lot of the white goods, the kitchen appliances are all new. Furniture, we didn't bring much furniture with us. We set the house up so that we live upstairs and downstairs we have for visitors

and entertaining, so we've got nearly 2 of everything. So even when we did bring something like a lounge, we bought a new one as well. It was a bit expensive at the time but hopefully it will last for a while."

Media consumption

Harry consumes a lot of TV, something he's done more of since retiring. He also likes to spend lazy Sunday's with the newspaper and he and his wife both have subscriptions to a number of magazines. They rarely go to the cinema, maybe once in the last 2-3 years.

"Mostly TV, we sort of have our morning radio and we have free to air TV and Austar. Sunday papers and we have magazines, regular subscriptions to magazines. My wife gets Women's Weekly, Gourmet Traveller, a couple of stamping and paper craft ones, Burke's Backyard and I have a couple of fishing and boating magazines."

"Morning radio is commercial, usually pre and during breakfast kind of thing. TV is mostly of an evening, 5 or 6pm maybe until 9 or 10pm. I guess the news usually, maybe a game show before the news, A Current Affair, and we like to watch comedies, cooking shows and travel shows. Pay TV has the comedy lifestyle and travel channels."

"You have Sundays where you kick back and read the papers and maybe make pizzas for dinner. There is a local paper mid week but I've never really been a big paper reader, it's TV for news."

Harry watches both the national and local news but that's mainly to get the local weather.

"We usually watch both local and national, we have a local news and a national news. We like to watch the main part of the local and the weather at the end, you get a better weather with the local. If I had to choose between the two I'd pick national, it has more attraction than the local."

He anticipates spending more time with the internet in the future but doesn't anticipate it affecting his other media consumption because it's an addition rather than a replacement of traditional media.

"I enjoy it (the internet) now, it's progressed since we came here. We started out with a slow dialup and then went to an ISDN link and now we're on broadband. We tend to use it more I guess now that it's faster, we tend to download more things. I use it for all my financials and emails. We get a lot of joke mail from friends. And I guess we're using it more and more for looking up things like travel, game parks in South Africa and we are planning a trip to France. My wife gets some recipes too."

"The internet is more of an addition to other media, we tend to do that more in the middle of the day, the other media tends to be sort of at each end of the day."