Gold Coast City Council

Communities of Interest – seniors (persons aged 65 years and over)

Commentary and Analysis

Prepared by .id (informed decisions)
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1.1 POPULATION GROWTH AND DISTRIBUTION

People aged 65+ (seniors) are a key demographic group which has been rapidly growing in Australia in recent years, and is expected to continue to do so in future, particularly with the large baby boomer generation moving into this age cohort. In common with older children and young adults, this group covers a wide range of life cycle stages – people in their 60s may still be working, but many will have retired. Children have left home or are leaving home, and some older people may be downsizing into smaller dwellings. By the age of 80, many have moved into retirement villages or cared accommodation, or require some form of in-home care. Seniors are a key user of local government services such as in-home care and other health services.

In 2011, there were 71,369 seniors residing in Gold Coast City Council, comprising 14.4% of the population. This is slightly higher than the Queensland average of 13.1%. This was an increase of 10,080 on the 2006 figure, representing an increase of 16.4%. That the proportion of seniors on the Gold Coast is only slightly above the Queensland figure is indicative that its age structure and economy has diversified and it is no longer simply a retirement destination – although this is still an important component of growth and change.

Suburbs with the highest proportions of seniors include the older family suburbs which are at the stage of the suburb life cycle where children have left home, leaving behind empty nesters, and also suburbs with purpose-built retirement villages and nursing homes. The highest proportions were found in Coombabah (28.0%), Coolangatta and Paradise Point – Runaway Bay (both 25.2%), and Main Beach – South Stradbroke (23.8%).

The lowest proportions of seniors were typically found in new greenfield suburbs on the urban fringe, which are popular with young families. These suburbs include Pimpama – Coomera (4.9%), Pacific Pines – Gaven (5.5%) and Kingsholme – Upper Coomera (5.6%). Interestingly, the rapid growth of these suburbs, as well as the small number of seniors in 2006, has meant that their populations have doubled since that time. Other suburbs where the senior population doubled in this time include Currumbin Valley – Tallebudgera and Hope Island.
## Population of seniors by small area, Gold Coast City Council – 2011

**People aged 65+ in Gold Coast City Council**

Based on place of usual residence

<table>
<thead>
<tr>
<th>Gold Coast small area</th>
<th>Number</th>
<th>Total Population</th>
<th>%</th>
<th>Number</th>
<th>Total Population</th>
<th>%</th>
<th>Change 2006-2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashmore - Benowa</td>
<td>3,776</td>
<td>19,575</td>
<td>19.3%</td>
<td>1,915</td>
<td>18,759</td>
<td>10.2%</td>
<td>1,861</td>
</tr>
<tr>
<td>Biggera Waters - Labrador</td>
<td>4,372</td>
<td>22,746</td>
<td>19.2%</td>
<td>2,706</td>
<td>20,769</td>
<td>13.0%</td>
<td>1,666</td>
</tr>
<tr>
<td>Bilinga - Tugun</td>
<td>1,281</td>
<td>7,402</td>
<td>17.3%</td>
<td>916</td>
<td>6,979</td>
<td>13.1%</td>
<td>365</td>
</tr>
<tr>
<td>Broadbeach - Mermaid Beach</td>
<td>1,636</td>
<td>10,485</td>
<td>15.6%</td>
<td>1,027</td>
<td>9,536</td>
<td>10.6%</td>
<td>609</td>
</tr>
<tr>
<td>Broadbeach Waters</td>
<td>1,449</td>
<td>7,553</td>
<td>19.2%</td>
<td>1,070</td>
<td>7,380</td>
<td>14.5%</td>
<td>379</td>
</tr>
<tr>
<td>Bundall</td>
<td>689</td>
<td>4,189</td>
<td>16.4%</td>
<td>420</td>
<td>4,104</td>
<td>10.2%</td>
<td>269</td>
</tr>
<tr>
<td>Burleigh Heads</td>
<td>1,720</td>
<td>8,655</td>
<td>19.9%</td>
<td>1,173</td>
<td>8,723</td>
<td>13.4%</td>
<td>547</td>
</tr>
<tr>
<td>Burleigh Waters</td>
<td>2,960</td>
<td>13,992</td>
<td>21.2%</td>
<td>2,032</td>
<td>12,731</td>
<td>16.0%</td>
<td>928</td>
</tr>
<tr>
<td>Carrara - Merrimac</td>
<td>2,437</td>
<td>17,717</td>
<td>13.8%</td>
<td>1,383</td>
<td>16,366</td>
<td>8.5%</td>
<td>1,054</td>
</tr>
<tr>
<td>Coolangatta</td>
<td>1,199</td>
<td>4,764</td>
<td>25.2%</td>
<td>864</td>
<td>4,874</td>
<td>17.7%</td>
<td>335</td>
</tr>
<tr>
<td>Coombabah</td>
<td>2,743</td>
<td>9,782</td>
<td>28.0%</td>
<td>1,642</td>
<td>9,303</td>
<td>17.7%</td>
<td>1,101</td>
</tr>
<tr>
<td>Currumbin</td>
<td>401</td>
<td>2,764</td>
<td>14.4%</td>
<td>285</td>
<td>2,641</td>
<td>10.8%</td>
<td>116</td>
</tr>
<tr>
<td>Currumbin Valley - Tallebudgera</td>
<td>967</td>
<td>6,804</td>
<td>14.2%</td>
<td>447</td>
<td>6,383</td>
<td>7.0%</td>
<td>520</td>
</tr>
<tr>
<td>Currumbin Waters</td>
<td>1,785</td>
<td>8,887</td>
<td>20.1%</td>
<td>1,051</td>
<td>8,918</td>
<td>11.8%</td>
<td>734</td>
</tr>
<tr>
<td>Elanora</td>
<td>2,139</td>
<td>11,648</td>
<td>18.4%</td>
<td>1,307</td>
<td>11,682</td>
<td>11.2%</td>
<td>832</td>
</tr>
<tr>
<td>Guanaba - Springbrook</td>
<td>446</td>
<td>3,935</td>
<td>11.3%</td>
<td>298</td>
<td>3,976</td>
<td>7.5%</td>
<td>148</td>
</tr>
<tr>
<td>Helensvale</td>
<td>2,405</td>
<td>15,989</td>
<td>15.0%</td>
<td>1,390</td>
<td>14,761</td>
<td>9.4%</td>
<td>1,015</td>
</tr>
<tr>
<td>Hope Island</td>
<td>1,542</td>
<td>8,476</td>
<td>18.2%</td>
<td>566</td>
<td>5,386</td>
<td>10.5%</td>
<td>976</td>
</tr>
<tr>
<td>Jacobs Well - Alberton</td>
<td>447</td>
<td>3,304</td>
<td>13.5%</td>
<td>269</td>
<td>2,948</td>
<td>9.1%</td>
<td>178</td>
</tr>
<tr>
<td>Kingsholme - Upper Coomera</td>
<td>1,321</td>
<td>23,600</td>
<td>5.6%</td>
<td>474</td>
<td>14,717</td>
<td>3.2%</td>
<td>847</td>
</tr>
<tr>
<td>Main Beach - South Stradbroke</td>
<td>855</td>
<td>3,597</td>
<td>23.8%</td>
<td>617</td>
<td>3,332</td>
<td>18.5%</td>
<td>238</td>
</tr>
<tr>
<td>Mermaid Waters - Clear Island Waters</td>
<td>3,414</td>
<td>15,634</td>
<td>21.8%</td>
<td>2,162</td>
<td>15,738</td>
<td>13.7%</td>
<td>1,252</td>
</tr>
<tr>
<td>Marni</td>
<td>979</td>
<td>6,359</td>
<td>15.4%</td>
<td>647</td>
<td>6,166</td>
<td>10.5%</td>
<td>332</td>
</tr>
<tr>
<td>Molendinar</td>
<td>591</td>
<td>6,203</td>
<td>9.5%</td>
<td>306</td>
<td>5,596</td>
<td>5.5%</td>
<td>205</td>
</tr>
<tr>
<td>Mudgeeraba - Reedy Creek</td>
<td>2,202</td>
<td>23,182</td>
<td>9.5%</td>
<td>1,375</td>
<td>19,371</td>
<td>7.1%</td>
<td>827</td>
</tr>
<tr>
<td>Nerang</td>
<td>4,018</td>
<td>25,551</td>
<td>15.7%</td>
<td>2,036</td>
<td>23,643</td>
<td>8.6%</td>
<td>1,982</td>
</tr>
<tr>
<td>Ormeau - Yatala</td>
<td>1,219</td>
<td>15,898</td>
<td>7.7%</td>
<td>767</td>
<td>10,738</td>
<td>7.1%</td>
<td>452</td>
</tr>
<tr>
<td>Oxenford - Maudsland</td>
<td>1,239</td>
<td>14,370</td>
<td>8.6%</td>
<td>712</td>
<td>11,484</td>
<td>6.2%</td>
<td>527</td>
</tr>
<tr>
<td>Pacific Pines - Gaven</td>
<td>907</td>
<td>16,374</td>
<td>5.5%</td>
<td>400</td>
<td>11,085</td>
<td>3.6%</td>
<td>507</td>
</tr>
<tr>
<td>Palm Beach</td>
<td>2,391</td>
<td>13,956</td>
<td>17.1%</td>
<td>1,727</td>
<td>13,490</td>
<td>12.8%</td>
<td>664</td>
</tr>
<tr>
<td>Paradise Point - Runaway Bay</td>
<td>4,423</td>
<td>17,529</td>
<td>25.2%</td>
<td>2,584</td>
<td>16,149</td>
<td>16.0%</td>
<td>1,389</td>
</tr>
<tr>
<td>Parkwood - Arundel</td>
<td>1,942</td>
<td>17,985</td>
<td>10.8%</td>
<td>1,094</td>
<td>17,781</td>
<td>6.2%</td>
<td>848</td>
</tr>
<tr>
<td>Pinpama - Coomera</td>
<td>607</td>
<td>12,310</td>
<td>4.9%</td>
<td>258</td>
<td>5,469</td>
<td>4.7%</td>
<td>349</td>
</tr>
<tr>
<td>Robina</td>
<td>3,320</td>
<td>20,519</td>
<td>16.2%</td>
<td>1,968</td>
<td>19,171</td>
<td>10.3%</td>
<td>1,352</td>
</tr>
<tr>
<td>Southport</td>
<td>5,197</td>
<td>28,328</td>
<td>18.3%</td>
<td>2,777</td>
<td>24,085</td>
<td>11.5%</td>
<td>2,420</td>
</tr>
<tr>
<td>Surfers Paradise</td>
<td>3,368</td>
<td>19,667</td>
<td>17.1%</td>
<td>2,310</td>
<td>18,520</td>
<td>12.5%</td>
<td>1,058</td>
</tr>
<tr>
<td>Varsity Lakes</td>
<td>1,535</td>
<td>14,203</td>
<td>10.8%</td>
<td>967</td>
<td>11,795</td>
<td>8.2%</td>
<td>568</td>
</tr>
<tr>
<td>Worongary - Tallai</td>
<td>1,303</td>
<td>9,342</td>
<td>13.9%</td>
<td>684</td>
<td>9,319</td>
<td>7.3%</td>
<td>619</td>
</tr>
</tbody>
</table>
The map below shows the distribution of the senior population in Gold Coast City Council – it shows that there is a fairly wide distribution around the municipality, with the highest concentrations in pockets which contain retirement villages and nursing homes, and generally in the more established suburbs along the coastal strip.

**Distribution of seniors, Gold Coast City Council – 2011**


### 1.2 HOUSING AND HOUSEHOLDS

Seniors tend to live in smaller households (generally one or two persons), simply due to the stage of their lifecycle, and particularly since any children are more likely to have left home. By far the most common household/family type for seniors in 2011 was couples without children, comprising 43.4% of the population. While some of these couples will have never had children, most will be empty nesters whose children have left the family home (or they may be retirement migrants from
elsewhere). The proportion of seniors living in couples without children households was twice the figure for the total population, and in absolute terms they recorded the most growth between 2006 and 2011 (+4,673 persons).

Lone person households comprised 21.4% of the population, a slight increase on the 2006 figure (20.9%). This compares with just 8.8% of the total population living in lone person households. When these smaller households (couples without children and lone person households) are considered together, they account for half of the senior population.

There were also a significant proportion of seniors living in non-private dwellings (12.2%) – at this end of the age spectrum it is likely that these are people in nursing homes and other aged care. In fact, the number of seniors in non-private dwellings almost doubled between 2006 and 2011. As mentioned above, the location of nursing homes in particular has a bearing on the size of the non-private dwelling population as they are overwhelmingly occupied by very elderly people.

**Household /family type, seniors and total population, Gold Coast City Council – 2011**

![Bar chart showing household types and senior population](chart)

Though it would be expected that any children would have left home by the time people reach the age of 65, 7.7% of seniors were living in a couple household with children, and a further 5.1% in a lone parent household. In other words, almost 13% of seniors still lived in a household where there were children. This is the result of a number of factors, such as children staying at home longer,
delayed parenthood which means that some seniors have dependent children, and there are also instances where older children will move into the parental home to care for very elderly parents whose health is declining. Interestingly, although these numbers were smaller, these types of households grew slightly faster than the smaller household types between 2006 and 2011.

Change in household/family type, seniors, Gold Coast City Council – 2006-2011

The main difference in dwelling types when comparing seniors to the total population is the propensity to live in a separate house – half of seniors lived in these dwellings, compared to 62.9% of the total population. Of course, there is also a much higher proportion living in non-private dwellings, as we’ve already seen. Proportions living in medium and high density dwellings were similar to the total population, which is unusual as the nation wide trend shows a greater tendency for seniors to live in dwellings of a higher density. Retirement villages for example, tend to be classified as medium density dwellings.

In fact, when the change in dwelling types are considered, there was strong growth between 2006 and 2011 in the population in separate dwellings and non-private dwellings, modest growth in medium density, and a sharp decline in high density dwellings. This suggests there is little evidence
of seniors downsizing into smaller dwellings. Although there has been significant growth in retirement villages around Australia in the last decade or so, it remains a fact that overall, older people have lower rates of household mobility than the rest of the population. Furthermore, household moves at the stage of the lifecycle tend to be triggered by life events such as the death of a spouse rather than a deliberate move to downsize.

Dwelling structure, seniors and total population, Gold Coast City Council – 2011

![Graph showing dwelling structure, seniors, and total population](image)

Change in dwelling structure, seniors, Gold Coast City Council – 2006-2011

![Bar chart showing change in dwelling structure](image)

Tenure type is critical to understanding the dynamics and potential mobility of the housing market, as there is a strong correlation between renters and higher levels of household and personal
mobility, that is, they are likely to move more, simply because they are not “tied” to a dwelling through a mortgage.

In terms of household tenure, over 60% of seniors live in fully paid-off homes (note tenure does not include persons in non-private dwellings), far more than the average for the total population (20.8%). This is not surprising as by this stage of the life cycle, it would be expected that many would have reached the end of the life of the mortgage. However, a further 12.8% are still purchasing their home – one in eight.

About 15% of seniors are renting their dwellings, the majority through the private rental market. This is a slight decline from the proportion of 16.8% recorded in 2006, but there has been a slight shift in rental market toward public housing.

Tenure type is critical to understanding the dynamics and potential mobility of the housing market, as there is a strong correlation between renters and higher levels of household and personal mobility, that is, they are likely to move more, simply because they are not “tied” to a dwelling through a mortgage.

**Tenure type, seniors and total population, Gold Coast City Council – 2011**

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>Older people in Gold Coast City Council</th>
<th>Gold Coast Total Pop.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fully owned</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Being Purchased</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Rented: Government</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Rented: Other</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Other tenure type</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Tenure type not stated</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>
1.3 INCOME AND ECONOMIC RESOURCES

Overall, the individual incomes of seniors are lower than those of the total population. Almost 70% of seniors earn less than $600 per week (from all sources), compared to 47% of the total population. This is not unexpected given that the majority of this group will have retired from the workforce – or have never worked. Other seniors may have built up income resources through other means such as superannuation or other investments such as housing or the stock exchange. Household income shows a similar trend to individual income, also being skewed towards the lower income groups.

Individual weekly income, seniors and total population, Gold Coast City Council – 2011
Income quartiles provide a better indication of how incomes are changing over time. More than half of seniors fell into the lowest household income quartile, and between 2006 and 2011, there was considerable growth in the two lower quartiles, and declines in the top two. This suggests that income levels of seniors have, on a relative basis, declined between 2006 and 2011.
Nationwide, seniors have lower educational attainment levels, mainly due to the relative lack of post school opportunities that were available to them when they were younger, and the lower skill level demanded by the labour market. In 2011, just over half of the seniors on the Gold Coast had no post school qualifications – a slightly lower proportion than the total population. University level qualifications had been attained by 6.8% of seniors – about half that of the total population (11.7%).
Over time, the level of educational attainment of seniors will increase as the younger, more highly educated population move through the age spectrum.

Though Internet usage is often highly correlated to income, as the level of penetration into Australian households becomes almost universal, this relationship is becoming less clear. Older people were far less likely than the wider population to have access to the Internet at home. Just under half of seniors had broadband access in 2011, while 26.4% had no internet access at all. The question was not applicable to 13.8% of this population who lived in non-private dwellings such as nursing homes.

**Highest level of post school qualification, seniors and total population, Gold Coast City Council – 2011**

Disability is highly correlated with age, with rates increasingly substantially after the age of 60, as shown in the chart below. About one in six seniors recorded a need for assistance with core activities – about four times the proportion for the total population (4.2%). The incidence of disability has increased since 2006, when the proportion was 14.5%, but it’s the actual increase that provides an insight into a potential future with an ageing population – the number of disabled seniors increased by 30% between 2006 and 2011.
Persons with a disability, by age, Gold Coast City Council and Queensland – 2011

1.4 DIVERSITY AND SOCIAL ISSUES

There are several ways of looking at cultural diversity using Census data. The two which are presented in this report are country of birth and language spoken at home.

More than one third of seniors on the Gold Coast were born overseas, and just over half of these were born in two countries – United Kingdom and New Zealand. In fact, one in seven seniors on the Gold Coast was born in the United Kingdom! Other important communities include those born in Germany (1.8% of the senior population), Netherlands (1.3%) and Italy (1.1%). Note that these countries were amongst those who arrived in Australia during the immediate post war period and into the 1960s – these communities have of course aged considerably since and are now quite elderly.

Seniors born in the United Kingdom and New Zealand comprised much of the increase between 2006 and 2011, particularly those from New Zealand. While there has always been significant trans Tasman migration to Australia, there is anecdotal evidence that some New Zealand seniors are migrating to Australia post retirement, particularly if they already have family members residing on the Gold Coast or other parts of South East Queensland.
However birthplace is not the only indicator of cultural diversity and therefore it’s also beneficial to consider the language spoken at home. In 2011, just 8.8% of seniors spoke a language other than English at home – the lowest of all communities of interest. This is influenced by the high proportion of seniors born overseas in English speaking countries. As a result the senior non-English speaking communities are relatively small in number and are quite diverse – the most common response was “other language” (1.9%), indicating a range of languages are spoken that are not in the most common spoken on the Gold Coast (all up there are 125 languages spoken by the total non-English speaking community on the Gold Coast). German (1.2%) and Italian (1.1%) are the most common languages spoken by Gold Coast seniors. Because the numbers are small, it is hard to discern trends in the change in languages spoken. Again, “other language” showed a large increase (+286), with more modest increases recorded by Spanish speakers (+108) and Italian speakers (+90).
Language spoken at home, seniors and total population, Gold Coast City Council – 2011

Percent of population group

- Japanese
- Mandarin
- Korean
- Cantonese
- Italian
- German
- Spanish
- Filipino/Tagalog
- French
- Arabic
- Greek
- Afrikaans
- Croatian
- Serbian
- Dutch
- Hindi
- Thai
- Portuguese
- Russian
- Polish
- Maori (New Zealand)
- Other Language

Gold Coast - Older people
Gold Coast Total Pop.
Change in language spoken at home, seniors, Gold Coast City Council – 2006-2011

- Japanese
- Mandarin
- Korean
- Cantonese
- Italian
- German
- Spanish
- Filipino/Tagalog
- French
- Arabic
- Greek
- Afrikaans
- Croatian
- Serbian
- Dutch
- Hindi
- Thai
- Portuguese
- Russian
- Polish
- Maori (New Zealand)
- Other Language

Gold Coast - Older people
1.5 SUMMARY

In summary, the senior population in Gold Coast City Council has the following characteristics:

- Seniors number some 71,369 persons, or 14.4% of the population
- The senior population has increased by 16.4% since 2006, a slightly higher rate of growth than the total population,
- Seniors are more likely to live in older, established suburbs, especially those with retirement villages and nursing homes,
- Tendency to live in smaller households, such as couples without children and lone person households,
- Despite the smaller households, there is little evidence of any significant wave of downsizing, as the number of seniors living in separate houses increased between 2006 and 2011, but the number living in medium and high density dwellings recorded a slight decline,
- About one in eight seniors live in non-private dwellings, with the population almost doubling since 2006,
- A high proportion of dwellings have been fully paid off, but about 15% of seniors are renting (primarily through the private rental market),
- Individual income levels are lower than the total population and seniors are more concentrated in the lowest household income quartile,
- Lower level of educational attainment and Internet connectivity,
- About one in six reported a disability – a far higher rate than the total population,
- The overseas born senior population mainly from the United Kingdom and New Zealand, with about 9% speaking a language other than English at home.