

# The mundanities

**of life:** Older consumers' views from the National Seniors Social Survey

July 2016

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**Seniors Social Survey**

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## About National Seniors Productive Ageing Centre

National Seniors Australia (National Seniors) is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

National Seniors Productive Ageing Centre (NSPAC) is an initiative of National Seniors and the Australian Government. NSPAC's aim is to improve quality of life for people aged 50 and over by advancing knowledge and understanding of all aspects of productive ageing.

NSPAC's key objectives are to:

- support quality consumer-oriented research informed by the experience of people aged 50 and over
- inform government, business and the community on productive ageing across the life course
- raise awareness of research findings that are useful for older people
- be a leading centre for research, education and information on productive ageing in Australia.

For more information visit [productiveageing.com.au](http://productiveageing.com.au) or call 03 9296 6800.

## Acknowledgements

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## Executive summary

### Background and purpose

Our nation is getting older. In 2015 there were over 7.8 million over 50s in Australia, constituting 33% of the population. By 2033 there will be 11.3 million, an increase of 46%. Older Australians are an increasingly financially powerful demographic, with 54% (or \$3.4 trillion) of the household wealth in Australia held by people aged 55+. The wealth of older Australians is also growing faster than that of other age groups. As a result, they are a rapidly developing consumer market. For example, over the last decade the consumption of this group accounted for the majority of increases in expenditure on health care and household furnishing and equipment, and significant proportions of increases in expenditure on all recreation spending and clothing and footwear spending.

As well as spending more, older Australians' expenditure is going on different types of products and services compared with 30 years ago. Shifts towards greater consumption of products and services of a discretionary nature relative to spending on basic needs has been observed. The advancement of the wealth of older Australians and their changing spending patterns signal both the opportunity for brands to maximise the share of the growing purchasing power of older Australians and the need to engage with these consumers in new, more inclusive ways.

In the near future brands will, and must, get better at talking to older Australians.

The conventional wisdom that marketing activities are best targeted towards young people is inaccurate and may be based on ageist ideas about older people. Interest in the 50+ demographic will continue to increase as their purchasing power becomes more apparent. However, it will take a significant change in mindset from sections of the marketing and advertising community as well as the clients they serve. It remains to be seen which brands have the foresight and agility to respond to changing demography of their customer base in the coming decades.

This report presents findings from a recent survey which considered older consumers' satisfaction with a range of products and services. Conclusions are drawn, based on reports of satisfaction with different products and services, about areas in which older consumers' needs are not being met and how brands and services can seek to optimally cater to older Australians.

### Data and methods

This cross-sectional study was conducted by the National Seniors Productive Ageing Centre. Results are based on a survey of National Seniors Australia members aged 50 years and over. These data were collected in the fifth wave of the National Seniors Social Survey in November 2015. A total of 9,854 National Seniors members were invited to complete the survey (postal delivery method), using a stratified sampling approach to optimise representativeness of the sample. A total of 2,915 surveys were completed, a response rate of 30%. The data were weighted based on national proportions of over 50s by age, gender and state/territory to make the results representative of the Australian population aged 50 years and over.

## Key findings

Older Australians were generally satisfied with the products and services they received or purchased. Across the 34 different services and 15 products, satisfied consumers were always in the majority and few had meaningful proportions of older consumers indicating they were dissatisfied. The specific products and services that had meaningful proportions of dissatisfied consumers were: (percentage of dissatisfied customers displayed)

- Electricity (16%), phone (19%) and internet (16%) providers
- Private health insurer (17%), aged care facilities (20%) and Medicare (14%)
- Taxis (25%) and Buses (19%)
- Public toilets (20%)
- Centrelink (33%)
- Local council (29%), tradespeople (15%) and financial advisors (14%)
- Home phones (14%) and mobile phones (15%)
- Supermarket self-service checkouts (31%) and trolleys (24%)
- Hearing aids (22%)

## Conclusion

In light of the overall satisfaction with different products and services, it was concluded that where a meaningful proportion of older consumers were dissatisfied, some deficiencies exist with that product or service. Identifying and addressing these deficiencies should be of high priority to relevant brands and service providers, given that older Australians will have increasing purchasing power in coming years. It was concluded that the first step towards refining products and service delivery for older Australians is to further understand the needs and current frustrations of these consumers. As older consumers will command larger sections of wealth in Australia in coming decades it remains to be seen which brands have the foresight and agility to respond to the changing demography of their customer base.

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## **The mundanities of life:**

Older consumers' views from the National Seniors Social Survey

# Introduction

## Background

### Spending power of senior market

The Australian population is getting older. In 2015 there were over 7.8 million over 50s in Australia, constituting 33% of the population.<sup>1</sup> By 2033 there will be 11.3 million, an increase of 46%.<sup>2</sup> Just over 6,070 people turn 50 every week.<sup>3</sup>

Older Australians are an increasingly financially powerful demographic, with 54% of the household wealth in Australia held by people aged 55+<sup>4</sup>, which equals a net worth of \$3.4 trillion. The wealth of older Australians is also growing faster than that of other age groups. The wealth of households headed by a person aged 55 and over grew by approximately 4% of total wealth between 2003 and 2012 while the share of total wealth held by households headed by a person aged 25 to 54 fell by 3% over the same period.<sup>5</sup>

Older people are a rapidly growing consumer market, with 56% of all disposable income in Australia earned by households headed by a person aged 45+ and 31% of all disposable income earned by households headed by a person aged 55+.<sup>6</sup> One third of the increase in expenditure in Australia from 2003-04 to 2009-10 came from people aged 55+.<sup>7,8</sup>

Older Australians dominate expenditure in the health care market in particular, with 53% of the increase in medical and health care spending and 59% of the increase in household furnishings and equipment spending in Australia from 2003-04 to 2009-10 coming from people aged 55+.<sup>9</sup> Australians aged 55+ account for:

- 43% of all medical and health care spending
- 33% of all household furnishings and equipment spending
- 33% of all recreation spending
- 28% of all clothing and footwear spending.<sup>10</sup>

Older Australians' consumption patterns have changed both in terms of the proportion of spending going towards different types of products and services and the real amounts being spent. The overall pattern suggests shifts towards greater consumption of products and services of a discretionary nature relative to spending on basic needs. Thirty years ago, 24% of spending by older couples (those aged 65 and older) went on food and non-alcoholic beverages, twice as much as what was spent on recreation (12%).<sup>11</sup> In 2009-10, the proportion of expenditure in these categories was more evenly distributed with 19% going on food and non-alcoholic beverages and 17% on recreation.

<sup>1</sup> ABS, 3101.0 - Australian Demographic Statistics, June 2015.

<sup>2</sup> ABS, 3222.0 - Population Projections, Australia, 2012 (base) to 2101.

<sup>3</sup> ABS, 3101.0 - Australian Demographic Statistics, Mar 2014.

<sup>4</sup> Household wealth of people aged 55+ refers to households where the reference person is aged 55 years and over.

<sup>5</sup> Daley, J., Wood, D., Weidmann, B. and Harrison, C., 2014, *The Wealth of Generations*, Grattan Institute

<sup>6</sup> Source: ABS, 6523.0 Household Income and Income Distribution, Australia – Detailed tables, 2011–12.

<sup>7</sup> Spending by people aged 55+ refers to spending by households where the reference person is aged 55 years and over.

<sup>8</sup> ABS, Household Expenditure Survey, Australia: Summary of Results, 2003-04 & 2009-10.

<sup>9</sup> ABS, Household Expenditure Survey, Australia: Summary of Results, 2003-04 & 2009-10.

<sup>10</sup> ABS, Household Expenditure Survey, Australia: Summary of Results, 2009-10.

<sup>11</sup> ABS, 4102.0 – Australian Social Trends, July 2013.

These changes in the proportional expenditure are indicative of older Australians' tendency to direct more spending towards discretionary items.<sup>12</sup> In real dollar terms,<sup>13</sup> spending has increased across almost all broad categories of products and services identified by the ABS. In 1984, over 65s spent \$132 per week on food and non-alcoholic beverages on average compared to \$160 in 2009-10 and \$65 compared to \$146 on recreation.

In the near future brands will, and must, get better at talking to older Australians. The conventional wisdom that marketing activities are best targeted towards young people is inaccurate and may be based on ageist ideas about older people.<sup>14</sup> The notions that younger consumers seek more new experiences, cope better with new technology, hold less rigid brand repertoires and have less fixed tastes than older people ignores the heterogeneity among older Australians. Commentators argue such perceptions result more from the biases of advertising executives<sup>15</sup> and the clients they serve<sup>16</sup> rather than evident realities of older people. Interest in the 50+ demographic will continue to increase as their purchasing power becomes more apparent. However, it will take a significant change in mindset by sections of the marketing and advertising community. Some have already seen the opportunities to cater to the needs of older consumers.

Taking an example from the technology sector, it has been argued<sup>17</sup> that Apple Inc. led the way in seeking older customers by rejecting the idea that they had little interest in or capacity to make use of smartphones, tablets and social media. Apple has featured older people in its advertising for many years, tailoring its messages across cultures and has used advertising to highlight the utility of products for older consumers. A particular focus of these advertisements was facilitating familial and wider social interactions, likely attempting to capitalise on experiences of social isolation faced by some older people. The growing popularity of Apple products, particularly among older consumers inspired their competitor, Samsung, to position its own products as the preferred option among 'tech-savvy' young people and thereby possibly isolated itself from a very large segment of the market; older consumers.

It remains to be seen which brands have the foresight and agility to respond to changing demography of their customer base in the coming decades.

## Purpose

This report presents findings from a recent survey which considered older consumers' satisfaction with a range of products and services. The survey covered products and services including amenities, health service providers, transport, shopping and entertainment, community and government services and technology items. Using patterns of characteristics and reports of satisfaction with different products and services, conclusions are drawn about areas in which older consumers' needs are not being met and how brands and services can optimally cater to older Australians.

<sup>12</sup> ABS, 4102.0 – Australian Social Trends, July 2013.

<sup>13</sup> Actual 1984 spending has been converted into 2009-10 dollars using the All Groups Consumer Price Index. ABS, 4102.0 – Australian Social Trends, July 2013.

<sup>14</sup> Cameron, M. P., Richardson, M., & Siameja, S. (2016). Customer dissatisfaction among older consumers: a mixed-methods approach. *Ageing & Society*, 36(02), 420-441. doi:10.1017/S0144686X14001354

<sup>15</sup> Long, N. (1998). Broken down by age and sex – exploring the ways we approach the elderly consumer. *Journal of the Market Research Society*, 40(2), 73-91

<sup>16</sup> Carrigan, M. and Szmigin, I. (1999) The representation of older people in advertisements. *Journal of the Market Research Society*, 41(3), 311-26

<sup>17</sup> Ghokassian, A. (May 13, 2015). The rise of the silver economy. TANK, retrieved from: <http://www.waaretank.com.au/hello-tomorrow/the-rise-of-the-silver-economy/>

## Data and methods

### Design

The study was cross-sectional in design and conducted by National Seniors Productive Ageing Centre using a questionnaire to survey National Seniors Australia members aged 50 years and over. The study was approved by the Bellberry Human Research Ethics Committee.

### Data

The data utilised in the analysis presented in this report were collected via the National Seniors Social Survey (Wave 5), designed by National Seniors Productive Ageing Centre staff. The survey was conducted from 20 November 2015 to 4 January 2016.

The National Seniors Social Survey (Wave 5) asked participants about their experiences, intentions and attitudes across a range of areas including health and social wellbeing, finance, work and retirement, service provision and government policy. A range of questions were used to obtain information from respondents about their demographic and socio-economic characteristics.

### Method

A total of 9,854 National Seniors members residing in all states and territories of Australia were invited to complete the survey. Of these, some 1,433 indicated in the previous survey wave that they would be willing to participate in future surveys and so were invited to participate again. An additional 8,421 members were randomly selected from the National Seniors membership database (approximately 200,000 members) and invited to participate in the survey.

The sample was stratified according to place of residence (capital city or rest of state). The number of respondents allocated to each of the 48 strata (3 age groups × 2 sexes × 8 states/territories) was calculated proportionally to reflect the Estimated Resident Population in Australia aged 50 and over in June 2015.<sup>18</sup> The respondents within each stratum were selected randomly from the National Seniors membership database. Selection procedures ensured that two members from the same family were not chosen.

A paper survey was mailed to each of the selected members and completed surveys were returned via a supplied reply paid envelope.

### Analysis

A total of 2,915 surveys were completed, a response rate of 30%. Survey weights were applied to each combination of age, gender and state/territory, to adjust for differences in response rates by these population groups, and to make the results representative of the Australian population aged 50 years and over. The software package SPSS version 23 was used to analyse the data.

<sup>18</sup> Australian Bureau of Statistics (ABS). (2015). *Australian Demographic Statistics, June 2015*. ABS cat no. 3101.0. Canberra: ABS.

## Findings

### Profile of the over 50s shopper



## INCOME

- Average household income \$40-60,000 per annum
- Current sources of income
  - Wages 37%
  - Business income 8%
  - Government income support 34%
  - Superannuation 43%
  - Investments and savings 28%
- 39% still working, average of 32 hours of per week
- Anticipated source of income in retirement
  - Superannuation 73%
  - Spouse/partner's superannuation 29%
  - Rental property income 13%
  - Financial assets 31%
  - Spouse/partner's income 5%
  - Government income support 54%
  - Business income 5%
  - On average are 'somewhat satisfied' with financial wellbeing (self-rated)

## EXPENSES

- 20% suffer financial hardship on basic items
- Difficulty affording basic household items
  - House and car repairs/maintenance 29%
  - Utility bills 20%
  - Healthcare and medication 19%
  - Council rates 19%
- 20% who suffer financial hardship on non-essential items
- 27% have limited ability to save
- 64% use a budget
- 54% seek advice from a financial advisor

## HOUSE

- Housing arrangements:
  - 67% own their home without mortgage
  - 20% own their home with a mortgage
  - 7% renting
- Living with:
  - 32% living alone
  - 62% living with spouse/partner
  - 12% living with their children
- Marital status:
  - 58% married
  - 14% divorced/separated
  - 14% widowed
  - 7% never married
  - 5% defacto
- Who else do they financially support?
  - 20% supporting children over 18 years old
  - 6% supporting grandchildren
  - 3% supporting elderly parents

## HEALTH

- On average have 'good' health status (self-rated)
- On average 'rarely' feel lonely or a lack of companionship
- On average feel 'somewhat satisfied' with their social wellbeing
- On average feel 'somewhat satisfied' with life overall

## DIGITAL

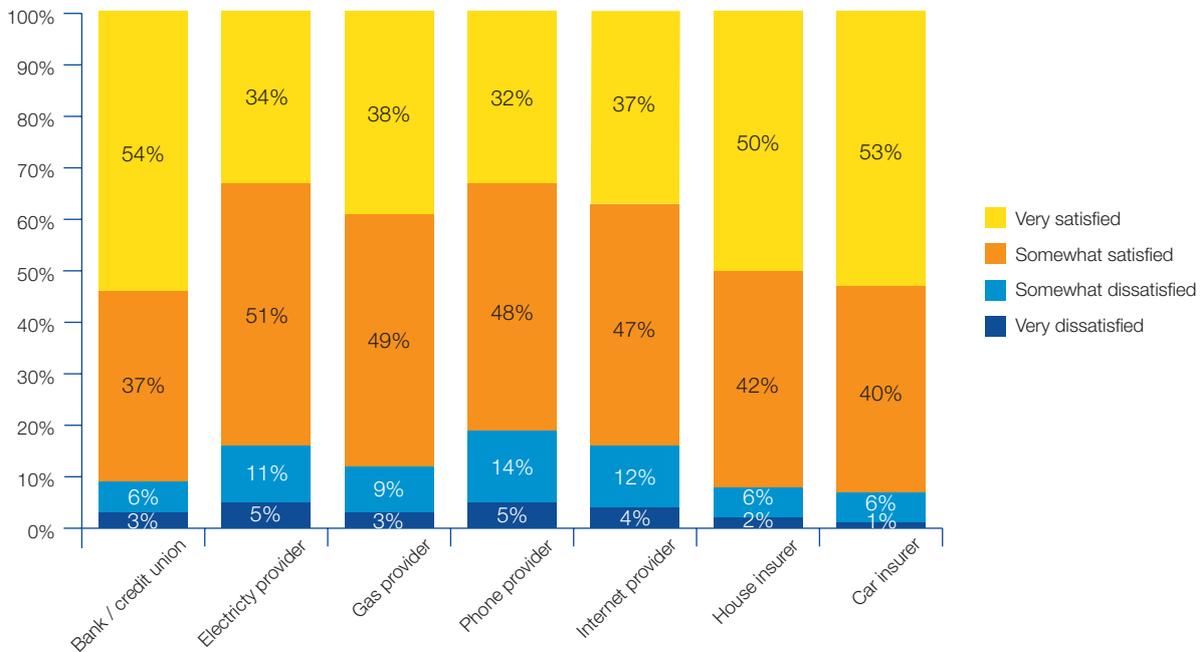
- 89% use the internet
- 87% have a personal email address
- 43% use social media

## Satisfaction with most recent experiences with specific services

Respondents were asked to evaluate their most recent experiences with 34 different services falling in the following 8 categories:

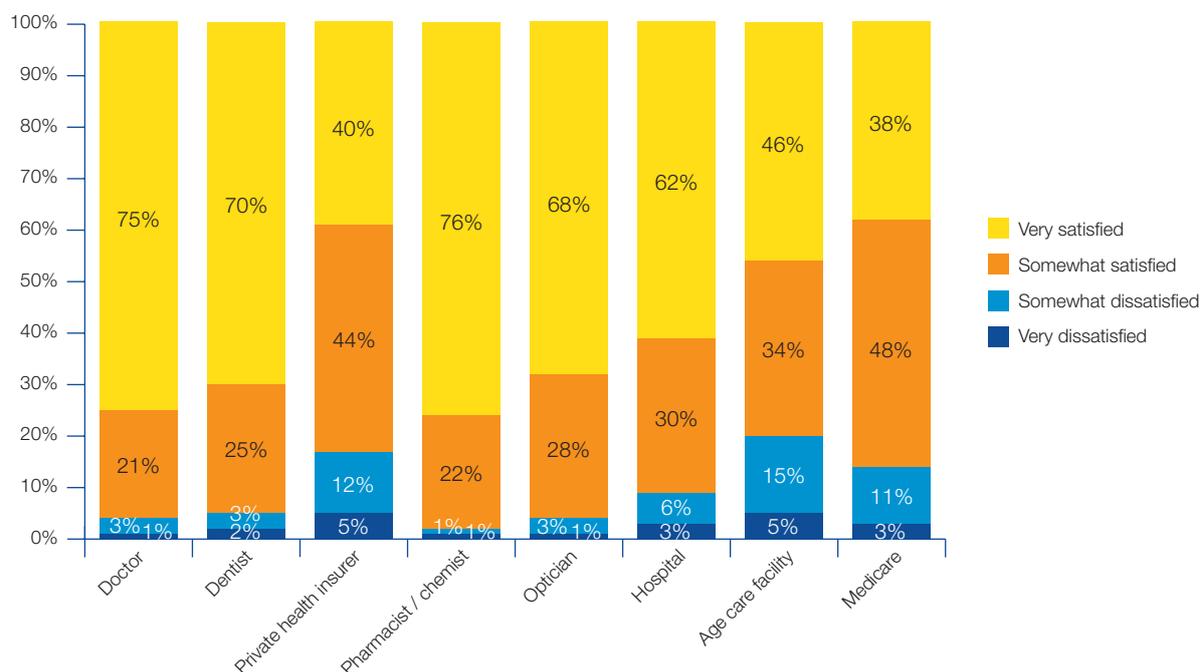
1. Amenities
2. Health sector services
3. Transport services
4. Shopping
5. Entertainment
6. Community spaces
7. Government services
8. Other services

Figure 1: Satisfaction with Amenities<sup>19</sup>



Older Australians are satisfied with banking and insurance providers, where at least half of the surveyed National Seniors members indicated they were 'very satisfied' with these services. Few respondents had negative experiences leading to dissatisfaction as less than 10% of the sample indicated they were 'somewhat dissatisfied' or 'very dissatisfied' with banking and insurance providers. While still predominantly positive, older Australians were less satisfied with their utilities providers. Around one-third of respondents were 'very satisfied' with electricity, gas, phone and internet providers and approximately half the sample were 'somewhat satisfied'. Less than 20% of older Australians were 'somewhat dissatisfied' or 'very dissatisfied' with electricity, gas, phone and internet providers.

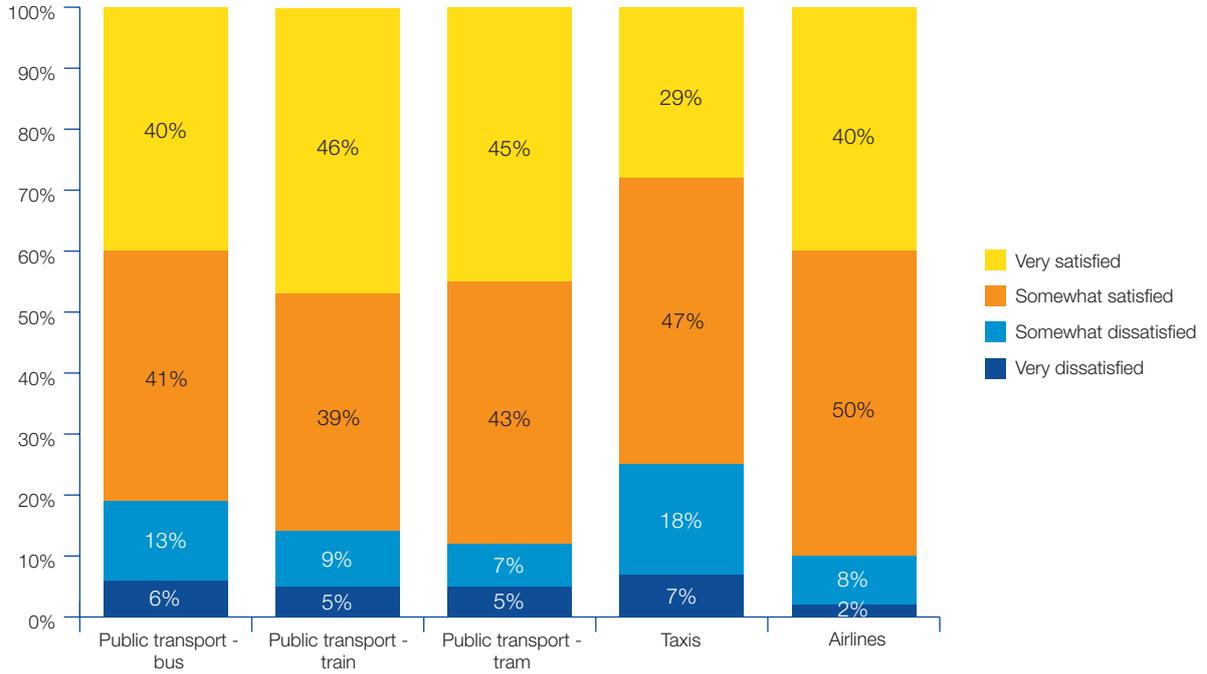
<sup>19</sup> Percentages in this figure and others in this report reflect proportions of respondents who used these products or services

**Figure 2: Satisfaction with health services**

National Seniors members were predominantly satisfied with health services. Respondents were clearly satisfied with primary service providers such as doctors, dentists, pharmacists and opticians, with 5% or less of those who used these services indicating any level of dissatisfaction. Respondents were also generally satisfied with hospitals, although almost 10% reported some level of dissatisfaction. Medicare provided services that were satisfactory to the vast majority of respondents. A small proportion, almost 15%, were 'somewhat dissatisfied' or 'very dissatisfied' with Medicare. The largest proportion of older Australians were dissatisfied with aged care facilities, at 20%, suggesting that providers of such services will need to do more to become a sector leader in meeting the needs of older Australians<sup>20</sup>. Notably, older Australians appear less satisfied with private health insurance providers than other insurance providers (as presented in Figure 1). While 40% indicated they were very satisfied with their private health insurer, 17% indicated they were 'somewhat dissatisfied' or 'very dissatisfied'.

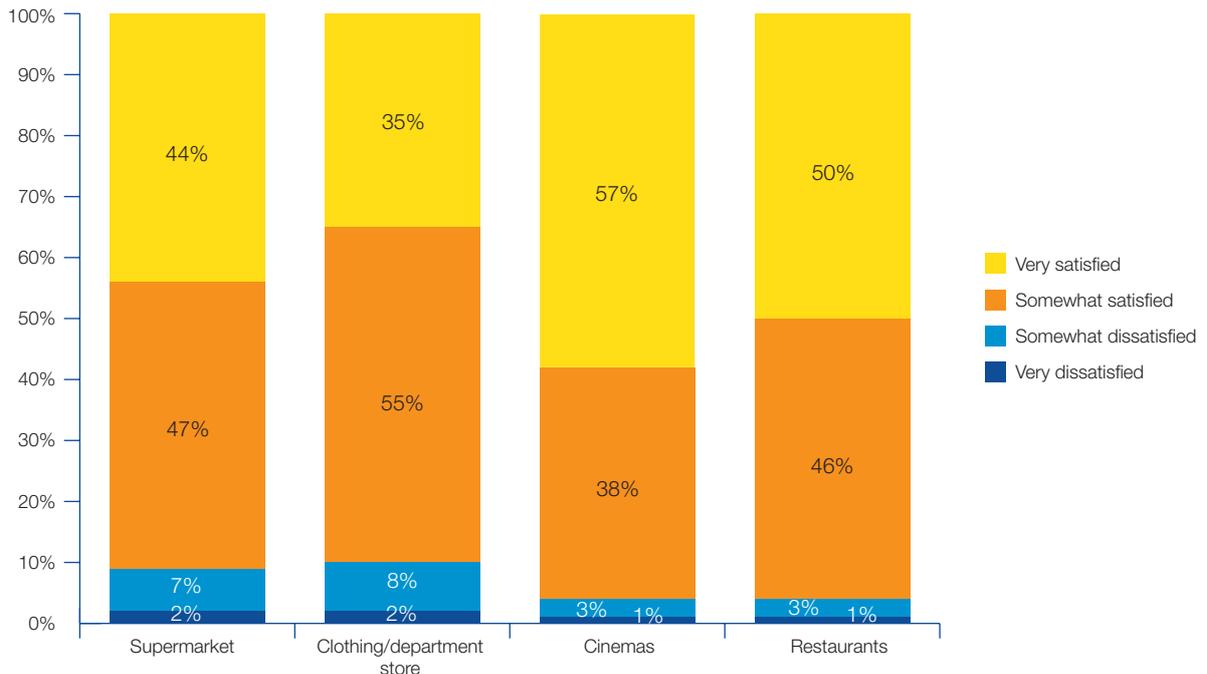
<sup>20</sup> A small proportion of respondents indicated that they were in a position to respond to the item regarding satisfaction with aged care facilities. Only 518 of the 2915 endorsed a level of satisfaction response to this item.

Figure 3: Satisfaction with transport



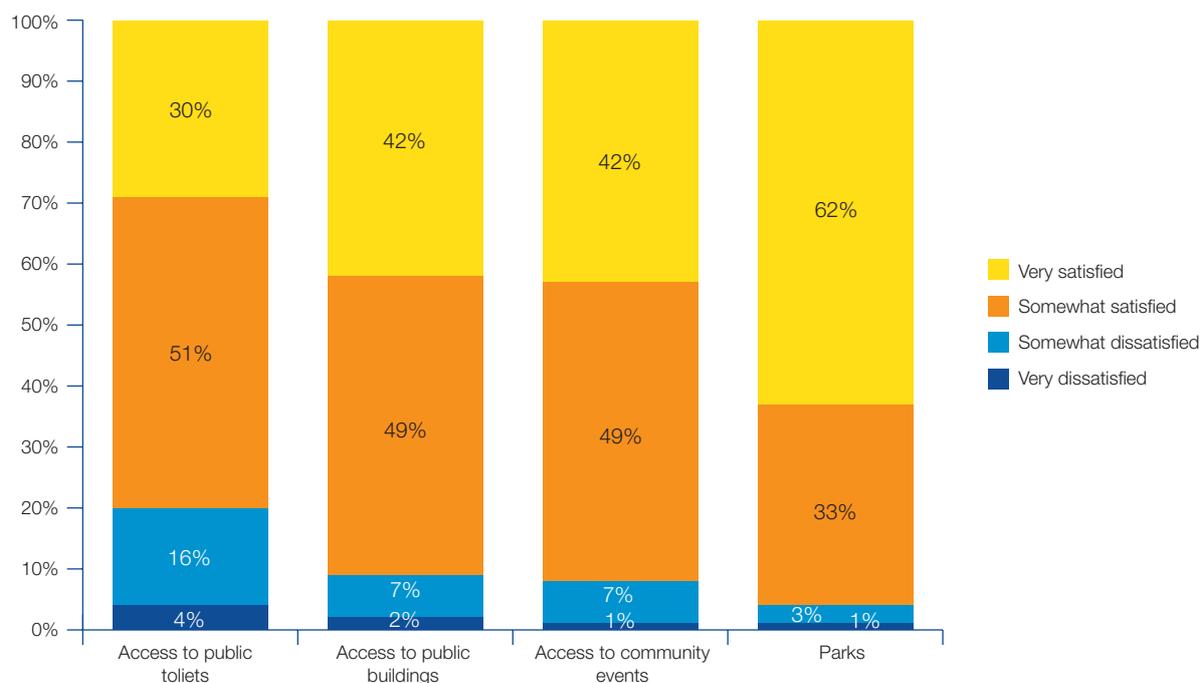
Older Australians were largely satisfied with different modes of public transportation. Trains, buses and trams were essentially equally favoured, with a marginally larger proportion of respondents indicating they were dissatisfied to some degree with buses. Airlines had the largest proportion of satisfied older customers (90%) whereas taxis had the largest proportion of dissatisfied older customers. One-quarter of older people who had used taxi services were ‘somewhat dissatisfied’ or ‘very dissatisfied’.

Figure 4: Satisfaction with shopping and entertainment



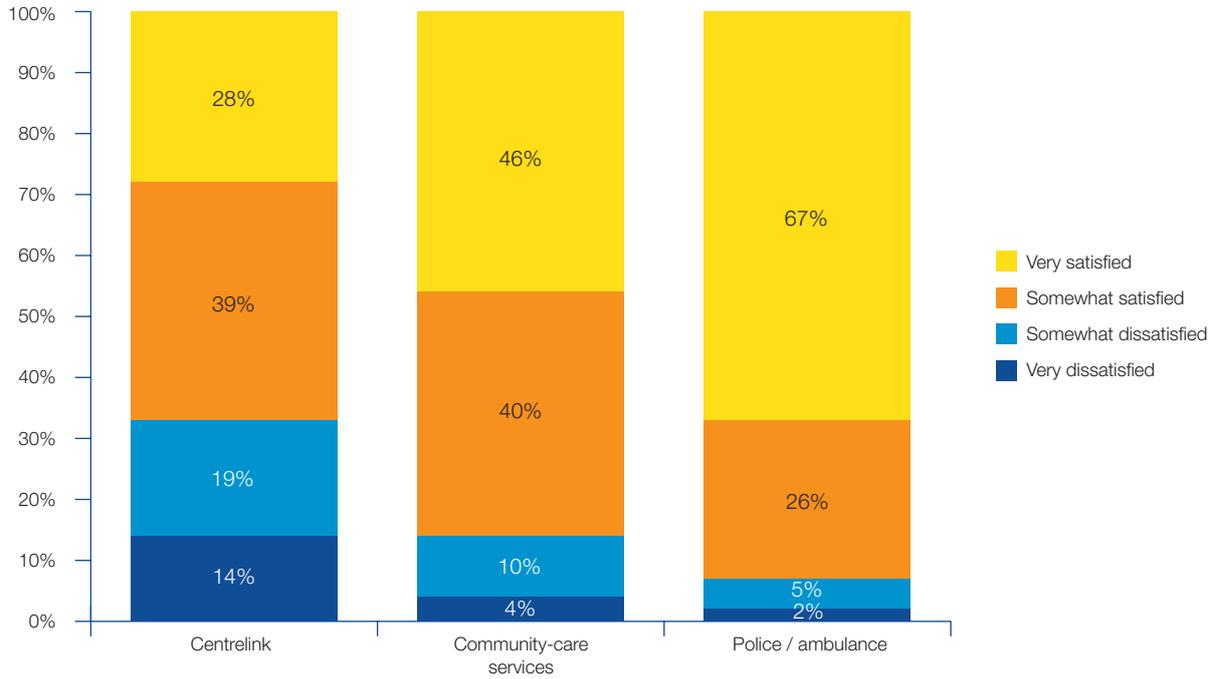
Older consumers were largely satisfied with shopping and entertainment service providers, somewhat more so for cinemas and restaurants than supermarkets and department stores. Following the trend of relatively favourable evaluations of products and services, less than 5% of those surveyed were dissatisfied with cinemas and restaurants, whereas approximately 10% were dissatisfied with supermarkets and department stores.

**Figure 5: Satisfaction with community space**



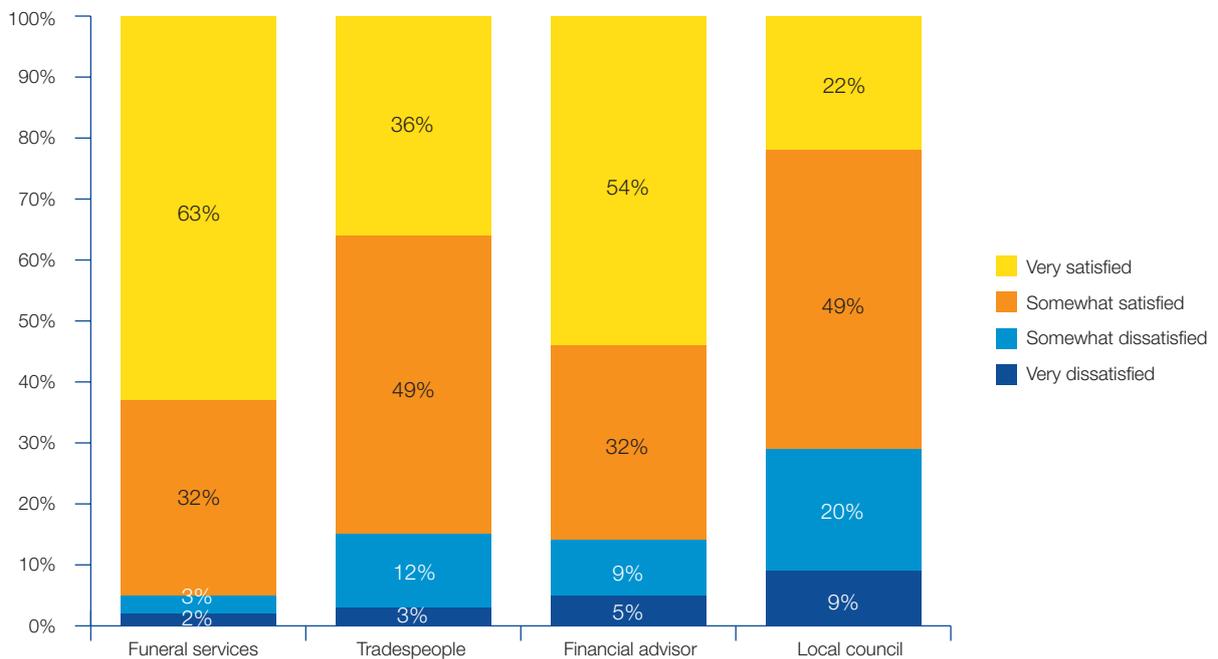
Older Australians were, once again, largely satisfied with community spaces and buildings. The notable exception in this case is the access to public toilets. There are various physiological reasons why access to such facilities is particularly critical for older people and the responses to this survey perhaps suggest this may become a growing issue as Australia's population ages. Although small percentages of respondents indicated dissatisfaction with access to community buildings and events, these were marginally lower than 10%. More than 95% of those surveyed were satisfied with parks, a majority of which were 'very satisfied'.

**Figure 6: Satisfaction with government services**



Older consumers' satisfaction with government services was more mixed than was the case for other products and services. Satisfaction with emergency services such as police and ambulances was extremely high among older Australians; almost 95% of respondents were 'somewhat satisfied' or 'very satisfied' with these service providers. Satisfaction with community care services was also high and notably, older consumers were marginally more satisfied with community care services than aged care facilities (Figure 2). Approximately 15% of respondents indicated they were dissatisfied with community care services. One-third of respondents who used Centrelink services were dissatisfied, with a large proportion of these dissatisfied consumers endorsing the 'very dissatisfied' response option.

**Figure 7: Satisfaction with other services**



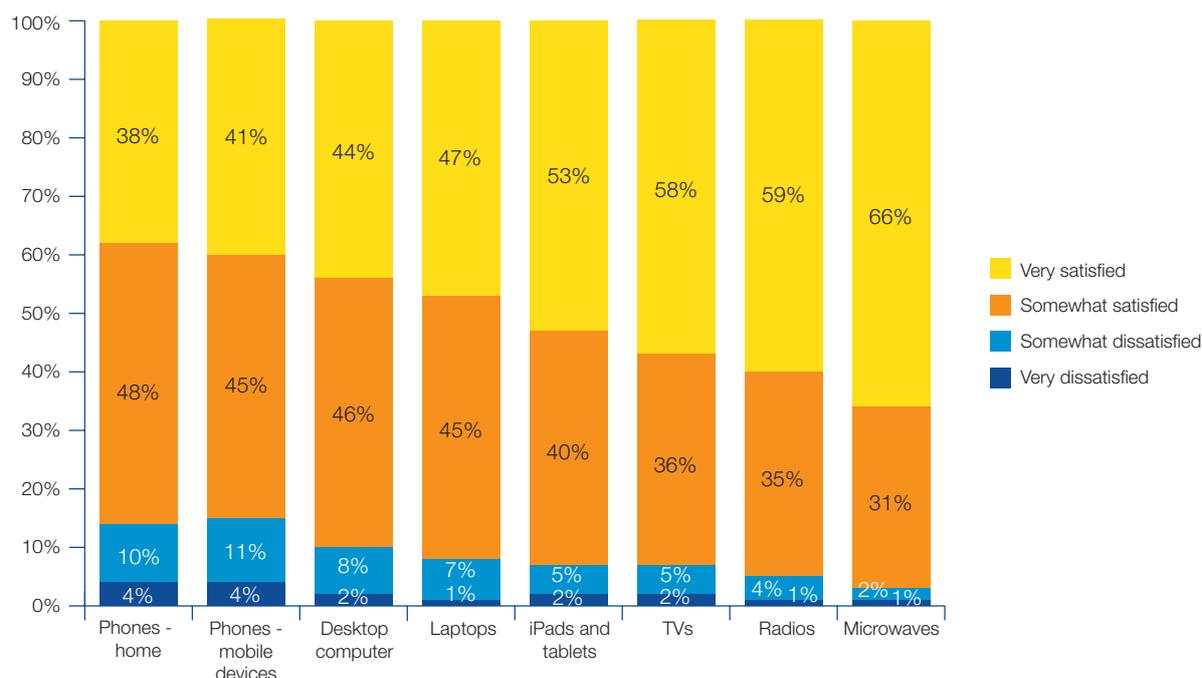
Older Australians' satisfaction with various other services was generally favourable. However a significant proportion were dissatisfied with services provided by their local councils. Almost one-third of older Australians were 'somewhat dissatisfied' or 'very dissatisfied' and less than a quarter were 'very satisfied' with local council services. Approximately 15% of those surveyed who had employed tradespeople or consulted a financial advisor were dissatisfied with the service. Only 5% of users of funeral services were dissatisfied.

## Satisfaction with most recent experiences with specific products

Respondents were also asked to evaluate their most recent experiences with 15 different products and services falling into the following four categories:

1. Technology
2. Services
3. Wearable items
4. Disability aids

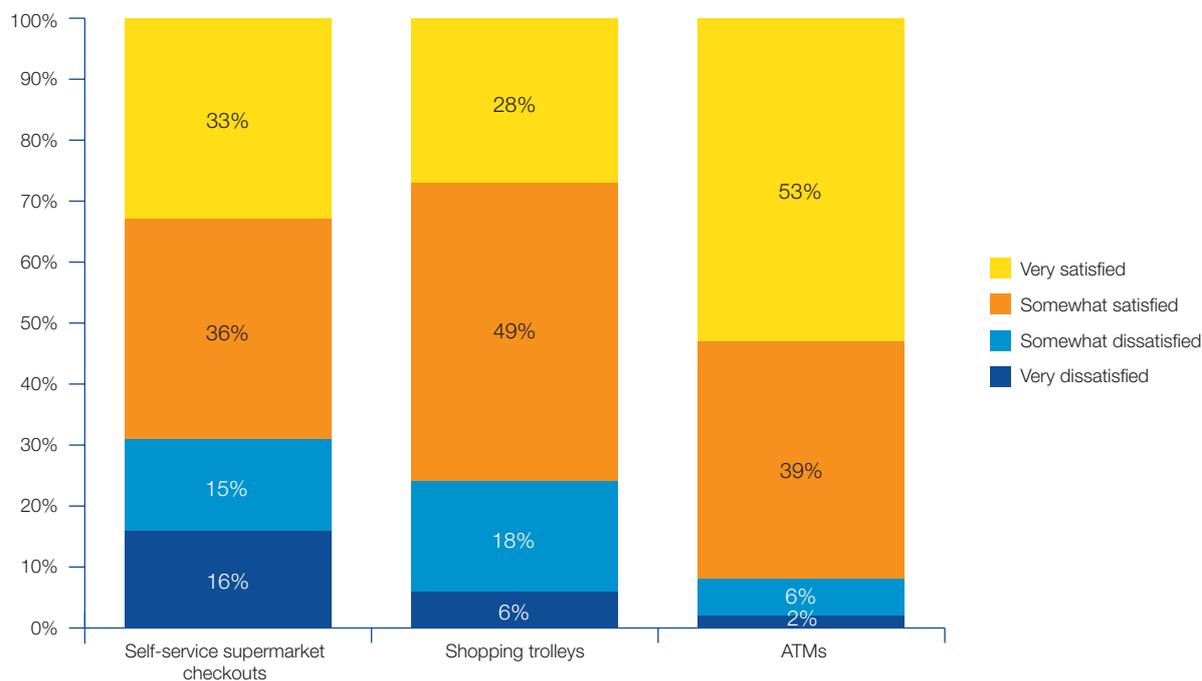
**Figure 8: Satisfaction with technology**



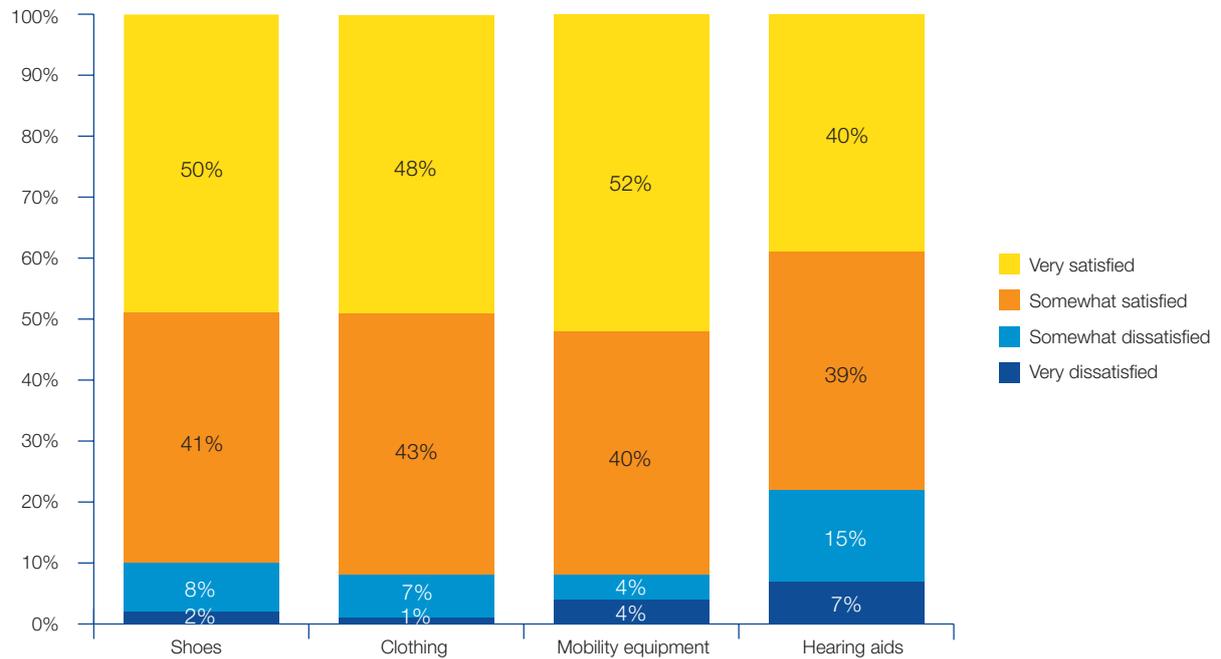
Older consumers were generally satisfied with commonly used technology products. Notable among these findings was that they were almost as satisfied with more advanced technologies, for example tablet computers, as they were with well-established technologies such as microwaves and TVs. Of note, respondents were somewhat less satisfied with home telephones and mobile devices. Taking the level of satisfaction with these various products together, they appear to suggest that older Australians do not conform to the stereotype of being 'technophobic'<sup>21</sup>. These findings are important given the general disinterest in older consumers shown by many tech-brands and even an aversion to have such brands associated with older consumers, evident even from some of the most prominent and successful brands in these markets. Tech-brands will face barriers as they challenge their stereotypical thinking as the use of technology is further ingrained in everyday life and populations age globally.

<sup>21</sup> O'Hara, K. (2004). "Curb Cuts" on the Information Highway: Older Adults and the Internet. *Technical Communication Quarterly*, 13(4), 423-445.

Figure 9: Satisfaction with services



Older Australians were satisfied with other everyday services, particularly ATMs. However trips to the supermarket had the potential to be less satisfying experiences. Almost one-quarter of respondents were dissatisfied with shopping trolleys, while almost one-third were dissatisfied with self-service checkouts. The frustration of a shopping trolley with a wonky wheel is known to all and one can imagine the difficulties this could present to someone with impaired mobility. Size of trolleys and their availability may also be an issue. Self-service checkouts represent a somewhat more challenging issue. It may be expected that the savings that self-service checkouts offer retailers will encourage greater use of this technology. Those customers that prefer conventional checkouts may find they have fewer and fewer staff to service their needs. The responses of older Australians indicate that many will avoid self-service checkouts in their current form and retailers may have to carefully consider how the deployment of such this technology is implemented and how it is supported by staffing.

**Figure 10:** Satisfaction with wearable items and disability aids

Older consumers were mostly satisfied with clothing and shoes and with disability aids such as mobility equipment and hearing aids, although in the case of the latter a significant proportion (over a fifth) of respondents expressed a degree of dissatisfaction. Participant responses in this case support the notion that not all aspects of product and service delivery will require adjustment to capitalise on the growing market share controlled by older Australians. Clothing, footwear and mobility equipment brands have only a small proportion, at most 10%, that were dissatisfied with their products.

## Discussion

Older Australians who responded to this survey were generally satisfied with the products and services they received or purchased. In light of this widespread satisfaction with different products and services, it is suggested that where a meaningful proportion of older consumers were dissatisfied, some deficiencies exist with that product or service. If the deficiencies can be addressed, one may expect greater consumption by older Australians. Identifying and addressing these deficiencies should be of high priority to relevant brands and service providers given that older Australians will have increasing purchasing power in coming years. This discussion seeks to highlight those products and services where adjustments that seek to fulfil the needs of older consumers have the potential to improve client satisfaction and resultantly advance brand and organisation reputation and increase consumption.

Survey respondents indicated that supermarkets, utilities providers, private health insurance providers, aged care providers and taxi services have room to optimise their products and services to meet the needs of older consumers. It is suggested that for most of these organisations, the first step towards refining their products and service delivery for older Australians is to further understand the needs and current frustrations of these consumers. The responses to this survey do not shed light on the causes of older Australians' dissatisfaction with certain products and services. However the indicators of overall satisfactions and dissatisfaction offer guidance as to which product makers and services providers can improve the ways they cater to older Australians. Speculatively, it seems unlikely that older Australians hold unrealistic expectations of services and products, given the overriding tendency to be satisfied with the items that were asked about, and so further investigation of customer needs by organisations providing these products and services appears warranted.

It was noted that private health insurers had meaningfully larger proportions of dissatisfied customers than other insurance providers. In the context of the increasing propensity towards ill health with increasing age, one wonders how such organisations can allow a swathe of what is likely their most important client demographic to become dissatisfied. Phone, internet and electricity providers also had significant proportions of dissatisfied older customers. These proportions were somewhat lower (16%-19%) than those of other service providers discussed here but nonetheless should not be ignored. In competitive markets where pricing can often be essentially comparable across different providers, brand reputation and customer service quality are alternative selling-points providers can use to increase their market-share. With population ageing in Australia, one may expect to see utility providers begin to compete based on their ability to meet the needs of older Australians, a growing segment of their customer base. Aged care service providers are another group of organisations that appear to have a significant proportion of dissatisfied customers among the primary demographic they service. It is difficult to speculate on the responses aged care service providers may deploy to improve the satisfaction of older Australians given the range in levels of services provided by these organisations, from the expensive, luxurious care facilities to the essential service model of more affordable facilities. From one perspective, this essential service will always receive custom because of the range of economic positions held by older Australians. From a social justice perspective, it is critical that even the most affordable aged carer facilities have the capacity to provide a satisfactory service to their clients, an expectation of services that responses to this survey suggest is not being met. In the case of taxi services, improving the satisfaction of their older clients may be a critical aspect of their strategy to compete with the growing popularity of ride-share services such as Uber.

Unlike the aforementioned product and service providers, responses to this survey point to specific aspects of experiences in supermarkets that older Australians are dissatisfied with. These were self-service checkouts and trolleys. Although much can be done to improve the usability of shopping trolleys for all consumers, some of these general improvements may be expected to have specific benefits for older customers. Advances in mobile computing technology, spatial mapping and context-aware software have produced various prototype shopping trolleys with varying levels of automation, customer guidance and other services<sup>22</sup>. Testing and implementation of such technologies has the potential to benefit older customers and retailers, and could provide significant delineation between organisations competing fiercely in this market. The issue of self-service checkouts presents a greater challenge. The savings they offer to retailers increases the likelihood of more extensive implementation and replacing the services previously offered by staff. This is in direct opposition to the needs of a large proportion of older Australians who were dissatisfied with this technology. Major retailers may wish to investigate further the cause of older consumers' dissatisfaction with this aspect of their service and modify their implementation in light of their findings or find a balanced approach to increasing deployment of self-service checkouts. Although dissatisfied consumers will have little option but to return to supermarkets other factors such as brand reputation and frequency of custom may be negatively affected if the preferences of older Australians are ignored.

The remaining services with which meaningful proportions of older Australians were dissatisfied are related to government services and are considered separately to the private sector products and services discussed above. The government services that had relatively high dissatisfaction ratings were Centrelink, local councils and the provision of public toilets. Significant proportions of those who receiving government income support were dissatisfied with the primary public interface for these services, Centrelink, suggesting more can be done to optimise the practices of this organisation. As the Australian population continues to age, larger numbers of older Australians will make use of these services. As such, this organisation must seek to more effectively serve the needs of their older clients. This survey did not elucidate what aspects of the services provided by local councils were dissatisfying to older Australians. Despite the fact that local councils need not be concerned with losing market share or suffering deteriorating brand reputation, it is important that the needs of their constituents are understood and met as far as is reasonable. Given that one-third of those surveyed were dissatisfied with their local council, it is concluded that growing dissatisfaction can be expected as population ageing continues. Without remedial action based on investigation of the sources of dissatisfaction among older Australians, local councils may face greater activity from this demographic in seeking local government representatives that are more invested in satisfying their needs. The final aspect of governmental services that received relatively high dissatisfaction ratings was the access to public toilets. The provision of additional or better maintained facilities would benefit many in the community, including older Australians. Denying dignity to those who experience common, biologically determined, physiological changes that result in greater need of such facilities cannot be supported. The one-fifth of older Australians who indicated dissatisfaction with the current state of such facilities clearly indicates the need for improved provision of service in this area.

<sup>22</sup> Black, D., Clemmensen, N., & Skov, M. (2009). Shopping in the Real World: Interacting with a Context-Aware Shopping Trolley. Paper presented at the MobileHCI.

In contrast to the above products and services that require refinement to optimally service the needs of older Australians, technology products had high satisfaction ratings. Most notably among these were the more advanced technology products included in the survey, for example tablets. Those surveyed were satisfied with the various technology products, which appears to challenge the stereotype that older are disinclined to engage with new technology. Given the success of those tech-brands that have adopted more inclusive marketing target populations that include older people, it is suggested that re-evaluation of the conventional wisdom when it comes to thinking about older Australians as consumers will be a hallmark of successful brands in coming decades.

This report has highlighted that older Australians are predominantly satisfied with the products and services they purchase or receive. In the context of the expected increase in purchasing power held by older Australians, those products and services with which meaningful proportions of older consumers were dissatisfied were noted and the prospects for overcoming their dissatisfaction were considered. As older consumers will command larger sections of wealth in Australia in coming decades it remains to be seen which brands have the foresight and agility to respond to the changing demography of their customer base.









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