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An Ecosystem Perspective of Retirement in Australia

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Abstract:

‘Longevity risk’ - the risk that a person will outlive their retirement savings - is an increasing issue for Australians as an ageing population who are living longer due to improved health care. However, Australians generally do not sufficiently engage with retirement planning. Low engagement and readiness for retirement puts Australians in severe financial risk in retirement. This study will help retirees to optimise their lifestyle post-retirement for however long they live. To adequately understand retirement planning behaviour, we must first understand the attitudes and behaviours of those within the retirement ecosystem who construct and frame the information provided to consumers. This study argues the benefit of considering retirement planning from an ecosystem perspective, and collates four key perspectives - government, industry, media, and academic - to aid in our understanding of the Australian retirement ecosystem.

Keywords: ecosystems, retirement planning