The Who, Where, When and Why of Australia's Baby Boomers as Internal Migrants

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Dedication

For those who decide to take unfamiliar paths.

Lead Supervisor Statement

This is to certify that the thesis entitled *'The Who, Where, When and Why of Australia's Baby Boomers as Internal Migrants'* submitted by David Donnelly is in fulfilment of the requirements for the degree of Doctor of Philosophy and is in a form ready for examination.

Signature:

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Contents

Abstract

This study investigates the demographics, motivations, and internal migration patterns of urban-dwelling baby boomers in Australia. The study has two phases: Study 1) analysis of secondary quantitative survey data to establish a baseline of the level of interest in internal migration among baby boomers living in capital cities; Study 2) a follow-up survey to determine whether these individuals did relocate, retain an interest in relocating, or have decided to stay in place. Central to the study is addressing the questions of who among baby boomers migrate, and also when, where and why they relocate, and what are the individual, social, and structural factors influencing their decision-making particularly in the context of natural disasters (e.g., bushfires) and the Covid-19 pandemic.

Using the Aspiration/Desire/Drivers (ADD) framework, the results reveal: 1) Migrants desire a better lifestyle, quality of life and to live in a place with a strong sense of community and, for some, in a destination closer to family/friends; 2) social pressures to remain in place are much lower for Migrants than Non-migrants; 3) Migrants have higher scores on the self-efficacy scale indicating an increased ability to exercise agency and control in decision-making; 4) retirement is a driver for relocation; 5) the most common destinations are coastal areas, many with existing retirement populations. Structural factors such as the perceived lower cost of living and housing in rural areas are major motivators, but pathways are also influenced by age, gender, relationship status, accumulated wealth and, for some, employment opportunities. A significant driver was the Covid-19 pandemic, while bushfires had a lesser impact. For Migrants, their experiences met expectations underscoring the value of internal migration. From a policy and planning perspective, the influence of structural (e.g., cost of living, age, gender), life stage (e.g., retirement) and situational (e.g., Covid-19) factors as major drivers indicate the need for community-building initiatives and support systems particularly related to health, care and transport services.

Abbreviations

AA Aspiration – ability framework

AAG Australian Association of Gerontology

ABS Australian Bureau of Statistics

AC Aspiration-capability

ACT Australian Capital Territory

ADD Aspiration – Desire - Driver framework

AHURI Australian Housing and Urban Research Institute Limited

AIHW Australian Institute of Health and Welfare

ALSWH Australian Longitudinal Study on Women's Health

ARIA+ Accessibility/Remoteness Index of Australia

ARC Australian Research Council

ASGS-RA Australian Statistical Geography Standard – Remoteness Area

BHPS British Household Panel Study

BITRE Bureau of Infrastructure and Transport Research Economics

CFP Centre for Population

CEPAR Centre of Excellence in Population Ageing Research

COAG Council of Australian Governments

COVID-19 Coronavirus disease of 2019

CDNIS Communicable Disease Incident of National Significance

CI Confidence Interval

DCE Discrete choice experiment

DMA Direct Marketing Association

DSS Department of Social Services

EFA Exploratory Factor Analysis

EXP Exponential

FER Functional economic region

GCCSA Greater Capital City Statistical Areas

GDP Gross Domestic Product

GISCA National Centre for Social Applications of Geographic Information Systems

GPs General Practitioners

GSE Generalised self-efficacy scale

HILDA Household Income and Labour Dynamics in Australia

HREC Human Research Ethics Committee

KMO Kaiser-Meyer-Olkin

LCP Life Course Perspective

LGA Local government area

LIRiA50+ Lower-income renters aged 50+ years

MPHS Multi-Purpose Household Survey

NMA National Museum of Australia

NSW New South Wales

NT Northern Territory

PA Per annum\ PRIME Provisional regional internal migration estimates

PIS Participant Information Statement

PRIME Provisional regional internal migration estimates

PSID USA Panel study of Income Dynamics

QLD Queensland

RDA Regional Development Australia

RAI Regional Australia Institute

RMI Regional Migration Index

SA South Australia

SA2, 3 Statistical area Level 2 and 3

SAL Suburbs and Localities

SAP Special activation precinct

SE Standard Error

TPB Theory of Planned Behaviour

UCL Urban Centres and Localities

UNHCR United Nations High Commission for Refugees

VIC Victoria

VOS Vertical Occupational Status Method

WA Western Australia.

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Chapter 1 Introduction

1.1 Background

The decision to migrate represents one of life's most significant transitions, shaped by a complex interplay of individual aspirations, social connections, and broader structural forces. While transnational migration dominates academic discourse and policy debates (Faist, 2013, De Haas 2010, 2011), internal migration - particularly in relation to retirement - remains less thoroughly understood (Kalemba et al., 2021, Sander, 2010) despite its profound implications for regional population growth and development, service provision, and community wellbeing.

In 2025, transnational migration is being shaped by an unprecedented convergence of factors - ranging from climate change, economic disparity, and geopolitical instability to technological advancements - creating new challenges and opportunities for nations, migrants, global and local communities alike (Kalemba et al., 2021, Sander, 2010). Within Australia and other countries, internal migration plays a significant role in ensuring vibrant communities exist across the nation to produce food and extract wealth from its immense mineral resources (Boese & Moran, 2021, Borsellino et al., 2020, Collins et al., 2016). As Australia's baby boomer generation transitions into retirement, their internal migration choices can also help reshape communities and assist through workforce participation while also challenging assumptions about later-life mobility.

Yet existing theoretical frameworks have struggled to fully capture the nuanced decision-making processes that underpin these movements (Arango, 2000, Bakewell, 2010; Massey et al., 1993). Traditional economic models, while valuable, often fail to account for the individual, social, and lifestyle factors that influence migration choices at this life stage (De Hass, 2011). Amid this landscape, scholars express concern over the absence of an integrated theoretical foundation for understanding the complexity of migration behaviour (Carling & Collins, 2018, Osbaldiston, 2014, De Haas, 2010). These same theoretical and practical challenges extend to internal migration, though on a different scale of scope and

impact. Several fundamental questions remain unanswered and lack theoretical explanation, especially for ‘Why’ migration occurs (Kalemba et al., 2022).

This thesis addresses this theoretical gap by applying the Aspiration, Desire, Drivers (ADD) framework (Carling & Collins, 2018) to examine retirement migration among Australian baby boomers. By focusing on this specific cohort at the significant life course transition of retirement, the research creates a more focused context for investigating the complex interplay between individual agency and structural constraints in migration decision-making. This approach allows for a deeper understanding of not just who moves and where, but the crucial questions of when and why migration occurs - or does not occur at this life stage.

The findings have significant implications for both advancing the theoretical understanding of internal migration and contributing to policy and practice developments in regional population growth, housing policy, and service delivery. Moreover, they contribute to broader discussions about life course transitions and spatial mobility in an ageing society. The number and percentage of older Australians is expected to continue to grow. By 2066, it is projected that older people in Australia will potentially be 23% of the total Australian population (ABS, 2018).

1.2 Population Ageing and Baby Boomers

Australia's demographic landscape is undergoing a profound transformation driven by population ageing. Life expectancy has increased significantly, from approximately 70 years in the 1960s to over 83 years today (AIHW, 2023), creating an unprecedented longevity revolution. This demographic shift is particularly pronounced due to the post-World War II baby boomer cohort (born 1946-1966) (ABS, 2021), aged 56-75 years at the time of this Study’s survey in 2022 (Study 2). This group represents approximately 21.5% of Australia's population (ABS, 2021), with a high proportion now entering retirement, at retirement or post-retirement since the age of retirement in 2022 was 64.8 years (ABS, 2023).

Policy responses have included the notion of ageing well incorporating raising the pension eligibility age, expanding community care options, incentivising workforce participation among older adults, and developing age-friendly community initiatives (O'Loughlin et al., 2017). However, these measures often fail to account for the heterogeneity within the boomer cohort or their mobility patterns.

As Australia's baby boomers reach retirement age, their patterns of internal migration are reshaping the social, economic, and geographic landscapes of coastal and rural areas (Sander, 2010, Burnley & Murphy, 2004). While ageing has been associated with declining migration propensity (Bell et al., 2017) other research challenges long-held assumptions about ageing populations and reduced mobility in modern society (Borsellino, 2020). The increasing number of people retiring might, in part, be responsible for the observed rise in migration from larger urban centres to coastal and rural areas (Sander, 2010) and there is also evidence that internal migration rose within Australia as a result of the Covid-19 pandemic in 2020–2021 (Perales & Bernard, 2023) stimulated by the concentration of infection in densely populated areas, and potentially enabled by technologies that allowed people, including baby boomers, to work remotely (Houghton et al., 2023).

The baby boomer generation has consistently reshaped Australian society throughout their lifecourse. Demographically, they represent the largest age cohort in Australia's history, creating a significant "demographic bulge" that has moved through the population pyramid (Sander & Bell, 2016). Socially, they pioneered new lifestyle expectations and consumption patterns, (O'Loughlin et al., 2018; Bosman, 2012; Quine & Carter, 2006). Economically, they accumulated substantial wealth through homeownership, superannuation, and investment during Australia's extended period of economic growth (Snoke et al., 2011), though with notable internal inequalities such as women's relative superannuation balances.

The health and care implications of population ageing and in particular this cohort's ageing are substantial. While boomers generally enjoy better health than previous generations (O'Loughlin, 2023; Byles, 2017) the sheer volume of ageing individuals, especially those in the 85 and over category, is already straining health systems and creating unprecedented demand for care services. An outcome of this for many of

Australia's baby boomers, who are themselves moving into mid to later life, is they are now expected to take on multigenerational carer roles within families and this is especially so for baby boomer women (O'Loughlin et al., 2017).

As this generation transitions to retirement, their internal migration decisions will significantly impact both origin and destination communities. The combination of their relative affluence, changing housing preferences, lifestyle aspirations, and care needs is creating new spatial patterns of ageing that challenge conventional assumptions about later-life immobility and ageing in place.

1.3 Patterns of Australian internal migration

Australians' preferences for where they live have fluctuated over the almost two and a half centuries of colonisation. There have been times when coastal and rural areas have been more appealing and other times when cities have been preferred. The Australian Bureau of Statistics (ABS) Census data from 1976 to 2016 reveals a long-term decline in internal migration rates in Australia (Kalemba et al., 2021) with related results found in other advanced economies like the USA, Sweden, and the UK (Bell et al., 2017). The long-term decline in internal migration in Australia reversed in 2016 with migration to coastal and rural areas from the cities rising. In the five-year period prior to the 2021 Census, regional Australia had a net gain of 184,000 people (up from 81,600 in 2016) (ABS, 2021) with the (2021-23) data suggesting a substantial increase during the Covid-19 pandemic, a pattern that may have continued in the post Covid-19 period (RAI, March 2024 Quarter Report). Recent scholars examining this phenomenon have heralded the need to understand more about why people relocate (Borsellino et al., 2022, Kalemba et al., 2020)".

1.4 The Significance of Baby Boomer Migration in Australia

As mentioned, the demographics of Australia are swiftly changing as the sizable baby boomer cohort moves towards and through retirement; an important life course event historically associated with a small spike in internal migration. Data is emerging that suggests a sizable proportion of baby boomers seek enhanced quality of life by migrating

from large urban centres to coastal and rural Australia, or to capitalise on the wealth held in their urban properties by buying or renting in more affordable coastal and rural areas. As discussed, migration data suggests that since 2016, throughout the Covid-19 epidemic, and currently there is an increase in baby boomer internal migration intensity. As a result, internal migration of Australia's post-World War II baby boomers (born 1946-1966)[1] (ABS, 2003) is of interest as this cohort approaches, reaches, or passes the 'traditional' retirement age of 65 years. Key questions have emerged about potential shifts in migration dynamics coinciding with the onset of baby boomer retirement, and it is also possible that over their life, baby boomers have developed aspirations around undertaking an internal migration in the future. Research suggests migration is a particular trajectory that unfolds over the life course of individuals and that the study of migration would benefit by focusing on a singular cohort to better understand migration drivers (Bernard, 2017; Bernard, 2022).

1.5 Gaps in Knowledge around Baby Boomer Migration

There are knowledge gaps surrounding the fundamental baby boomer migration questions of Who, Where, When and Why (Sander, 2010). A substantial proportion of the migration literature has been based on working age populations (Stockdale et al., 2012), generalised rather than discrete and focused samples and often based on cross-sectional samples using a case study approach (Bernard, 2017). In many countries there are limited longitudinal studies, although, in Australia, scholars have been able to rely on, for example, the ABS Census data and the Household, Income and Labour Dynamics in Australia (HILDA) data set. These provide valuable demographic and geographic data that establish the basic patterns of migration but provide little insight into the individual and social characteristics of those who migrate. These issues often result in migration research which is limited in providing a comprehensive understanding of the factors that influence the decision-making process for migration, and around the subjective factors and role of individual agency associated with the decision-making process and migration experiences. As a result, the primary objective of this thesis is to identify the combination of individual,

[1] There is debate around what constitutes Australia's baby boomer cohort; for the purposes of this study, it is those born between 1946 and1966 (i.e., born between January 1946 and December of 1965)

social, and structural factors that influence the internal migration decision-making process of Australia's baby boomers; that is, the process that converts those who aspire to undertake an internal migration into those who actively plan for and become migrants (Coulter et al., 2011, De Groot et al., 2011, Kley & Mulder, 2010). Additionally, it will examine the destinations of migrants, when the move occurs, and the push/pull factors facilitating or preventing the relocation (Lee, 1966) and its application to retirement migration; thereby comprehensively addressing the four key migration questions (Who, Where, When and Why).

1.6 Policy Implications of Retirement Migration

In the Australian context, having a more comprehensive understanding of the factors influencing the decision-making process will provide key information at the policy level and more targeted communications by coastal and rural communities seeking to attract internal migrants, including baby boomers. For the purposes of this study, ABS classification SA3 level areas[2] that border the ocean, excluding capital city statistical areas, were used to determine a coastal migration. Rural areas were all other SA#3 level areas excluding capital city statistical areas. The recent rise in internal migration is a source of interest for organisations such as the Regional Australia Institute (RAI), the Australian Government's Centre for Population as well as academic researchers. Some also suggest that the impact of Covid-19 on internal migration is producing a 'significant shift' (Houghton et al., 2023) in the overall settlement patterns in regional centres and rural localities as employees relocate enabled by the growth of technologies that allow working from home/remote working.

Ultimately, there is a need to better understand internal migration dynamics to inform predictions around future baby boomer migration intensity, including their choice of migration destination, and the ensuing impact on the socio-economic fabric of regional/rural communities. This is because rural Australia, as with most rural economies across the developed world, needs to attract working and retired people to maintain the population lost to urban centres through the migration of younger people (Li et al., 2022). Rural

[2] Statistical Area Level 3 | Australian Bureau of Statistics

communities have the potential to benefit from baby boomer internal migration aspiration by attracting and harnessing their financial, social, and economic power.

An influx of baby boomers to rural areas will support population growth and provide an economic boost caused by increased spending. Many baby boomer migrants are likely to have significant levels of disposable income because of their high levels of homeownership, as a result of increasing housing prices, and 30 years of compulsory superannuation activities (Snoke et al., 2011) which can be spent with local businesses, healthcare services, and recreational. Baby boomers are also likely to bring skills and experience that can benefit local organisations through volunteering, as well as providing mentorship and expertise to commercial activities as many may want to or believe they have to continue in paid work past retirement age. They can also contribute to community life through participation in leisure activities, cultural events, and local clubs, thus enhancing a town's social fabric. Their presence in coastal and rural communities is likely to generate increased demand for health and care services which, if carefully planned, can lead to better facilities benefiting the entire community. However, depending on the location and population size the presence of baby boomer migrants could put further pressure on already limited medical and care facilities as already discussed.

1.7 Research Aims, Objectives and Research Questions

As a result of the literature review and the decision to use the aspiration-desire-driver model (Carling & Collins, 2016), the following research aims, objectives and questions were developed (Figure 1):

Figure 1: Aims, objectives and Research Questions

Research Aims	Research Objectives	Research questions	Related Hypotheses
Internal migration decision-making Examine who and why baby boomers migrate from cities to	Objective 1: Compare demographic, social and behavioural characteristics of migrants, non-migrants and those still deciding Objective 2: Investigate reasons for their desire to	• Who aspires to migrate? Who actually migrates and who decides to stay? Which demographic factors, attitudes or behaviours are linked to migration outcomes?	• H1, H2, H3, H4, H5
		• Why do baby boomers migrate? Which factors influence progression from	

coastal and rural areas	relocate to coastal/rural areas; evaluate the impact of barriers on migration outcomes	aspiration to desire? Is it prevailing attitudes, subjective norms/social connections, personal efficacy, advantages/disadvantages or structural drivers that are associated with migration?	
Timing and destination selection Examine destination types chosen and how retirement influences migration timing	Objective 3: Map destination patterns and assess what factors are associated with migration choice. Discover whether destination choice is linked to migration destination selection.	• Where do baby boomers migrate? Are destinations chosen because they are coastal or rural or large or small communities? • Do baby boomers prepare for relocation by getting to know the community and the destination? • What role do the connections have? • When do baby boomers migrate? • How does retirement affect timing?	• H5
Unexpected events Investigate how situational factors (Covid-19 and bushfires) affect migration	Objective 4: Discover how unexpected external factors such as Covid-19 and bushfires encouraged or discouraged migration	• Did Covid-19 impact the decision to relocate to coastal and rural areas? • Did Covid-19 impact migration motivations in other ways? • Did the fires impact the decision to relocate to coastal and rural areas? • Did the bushfires impact migration motivations in other ways?	• H6

Research Hypotheses

Based on the research questions, theoretical framework and existing literature on internal migration decision-making, several hypotheses were formulated to guide this research and provide a framework for statistical testing to predict differences between the two key groups of Migrants and Non-Migrants.

- H_1 (Attitudinal Differences): Migrants will be more likely to have positive prevailing attitudes toward migration than non-migrants.
- H_2 (Social Pressure Differences): Migrants will be more likely to report lower levels of social pressures from (family/friends) to remain in place and higher levels of social pressures to follow family/friends to migration destinations than non-migrants.
- H_3 (Self-Efficacy Differences): Migrants will be more likely to have a higher score on the Generalised Self-Efficacy (GSE) measure compared to non-migrants.
- H_4 (Structural Influences): Migrants will be more likely to report experiencing stronger structural influences to migrate (housing affordability, cost of living pressures, flexible employment arrangements), compared to non-migrants.

- H_5 (Socio-Cultural Factors): Migrants will be more likely to experience specific socio-cultural factors including career peaking/transition phases, retirement timing considerations, and life stage transitions compared to non-migrants.
- H_6 (COVID-19 Impact): Covid-19 will be more likely to have impacted the migration decisions and outcomes for migrants compared to non-migrants.

1.8 Theoretical Framework

This thesis uses the aspiration-desire-drivers (ADD) framework (Carling & Collins, 2018) in conjunction with a focus on the life course event of retirement to identify *who* amongst Australia's baby boomer cohort undertook an internal migration and *where, when* and *why* they migrated. Applying this model allows for assessment of the influence of individual, household, social and structural factors on the decision-making process. Specifically, the thesis first establishes a baseline in Study 1 of the internal migration *aspirations* indicated by city-dwelling baby boomers and then Study 2 presents data from a follow-up survey (between three to six years later) to investigate their migration behaviour; that is, who had/had not relocated. Including a life course perspective provides for a better understanding of what shapes the aspiration, desire and drivers of decision-making by considering individual attitudes to migration (Sander & Bell, 2014), the social environment, how barriers and enablers are to generate greater or lesser commitment to migration and, finally, to discombobulate the impacts of external structural drivers on the decision to migrate or stay. It provides a more comprehensive understanding of the influence of characteristics such as age, gender, partner status and carer responsibilities (Nishimura & Czaika, 2024), as well as the financial and other resources likely to be considered in the decision-making process.

1.9 Methods and Analysis

The research methods and analysis applied in this thesis are designed in such a way as to be able to provide evidence of the role that aspiration and desire have on actual baby boomer internal migration (Kaczmarczyk & Massey, 2019), and to identify which factors encourage or inhibit the realisation of migration aspirations. The sample of baby boomers

includes some who have migrated, some who changed their mind, and those still intending to make their migration aspiration a reality.

Study 1 used baseline data drawn from a series of Australian cross-sectional surveys conducted by Dynata. Quotas were placed for gender, age, state and territory, and metropolitan and regional geographic location of adults aged over 50 years (see Appendix 3). This secondary data provided a demographic profile of an Australian sub-sample of baby boomers, examining both those interested in relocating to coastal and rural environments and those who were not. The Study 1 data also provided an estimate of the proportion of baby boomers aspiring to internal migration and identified factors that differentiated them from non-aspirants. In particular, the available data captured the future activities of interest to aspirant migrants, providing a broader context of what matters to this demographic.

In Study 2 a follow-up survey was administered in early 2022 to baby boomers who had expressed an aspiration to migrate. This was done to assess the outcomes of the previously stated aspiration and found some had migrated, some had decided to stay in place, while others were still deciding whether to relocate or stay. Analysing differences between those who migrated, those who gave up their aspirations (non-migrants), and those still intending to migrate provides evidence of the impact of aspiration intensity on desires (social, behavioural) and the structural drivers shaping the decision-making process.

1.10 Thesis Structure

This thesis is comprised of eight chapters. This chapter has provided an overview of contextual factors that inform the thesis including how baby boomers role in Australia's ageing population. Briefly touching on the demographic, social, economic and service implications and presents an introduction and overview of the research topic and the research undertaken. Following this chapter, Chapter 2 (Literature Review) addresses the existing international and Australian literature on transnational and internal migration. This includes studies concerning migration more broadly and those focussing specifically on internal relocation related to retirement and specifically the post-WW11 baby boomer retirees in Australia. Gaps in the literature are identified, particularly in relation to baby

boomer migration from the cities. The question about why baby boomers migrate at this point in their life is largely unanswered as is what kinds of baby boomers are migrating. Additionally, the role of individual preferences and how decisions are made is an area of limited knowledge.

Chapter 3 (Theoretical Frameworks) presents an overview of theories of migration covering the long relied on rational economic theories through to the psycho-social theories being explored in recent times. The chapter concludes that the Aspiration-Desire-Driver (ADD) framework in conjunction with life course analysis of the retirement event is most relevant to this study as it will assist in identifying *who* amongst Australia's baby boomer cohort undertake internal migration and *where, when* and *why* they migrated.

Chapter 4 (Research Design and Methodology) describes the research design, data collection methods and methodology employed. The quantitative-driven design used survey data drawn from both primary and secondary sources to best address the research aims and objectives.

Chapter 5 (Internal migration and Australia's aspirant baby boomers: Study 1 data) presents an analysis of baby boomers who aspired to move away from urban areas to coastal or rural areas of Australia. It draws on secondary data generated from the findings of a nationally representative survey of over 50s (n=3,957). It is used in this study to provide baseline data of the demographic profile of potential baby boomer internal migrants.

Chapter 6 (Australian baby boomers as internal Migrants: Who, Where, When and Why?) analyses the data from the Study 2survey on those who have actually moved from cities to coastal and rural areas and identifies the motivations and key factors for migration and the role that destination play. The chapter also analyses the available data on those who chose to stay and their reasons for doing so and includes a summary of the open-ended survey responses to provide insights into the decision-making process.

Chapter 7 (Influences on those remaining aspirational) presents the comparative data between those who were still considering whether to move (Intenders and Hopefuls), those

who moved (Migrants) as well as those who did not make the move (Non-migrants). It identifies the differences between the groups thereby presenting insights into the individual decision-making process within the context of the situational and structural drivers.

Chapter 8 (Discussion and Conclusions) synthesises the key findings from the baseline Study 1 and primary survey data (Study 2) and discussed the overall findings of this thesis. The chapter outlines how the research questions were addressed and answered, discusses theoretical and practical implications of the findings, identifies areas for future research, and provides concluding remarks on policy recommendations relevant to internal migration in the Australian context.

Chapter 2: Literature review

2.1 Introduction

This chapter addresses the existing international and Australian literature on transnational and internal migration. This includes studies concerning transnational and internal migration more broadly, and those focussing specifically on internal relocation related to retirement and retirees in Australia. According to Parr (2019) and others (Bell 1992; Long 1988), the fundamental questions addressed in migration studies designed to understand the patterns and intensity of migration include:

1) *Who* migrates?
2) *Where* do people migrate?
3) *When* do people migrate?
4) *Why* do people migrate?

For the purposes of this study, these questions will be addressed in the context of exploring the reasons for, and patterns of, internal migration associated with Australian retirees and specifically the post-WW11 baby boomer cohort. Given the large number of Australia's baby boomers who are retiring or approaching retirement, understanding this cohort is critical to forecasting the intensity and migration patterns associated with internal movements. There is a need to better understand what is known about Australia's baby boomers who migrate to coastal and rural communities either in the pre- or post-retirement life stage. This provides insight into the internal migration dynamics of current and future baby boomer migration intensity, including choice of migration destination, and the impact on the socio-economic fabric of coastal/rural communities.

This chapter is presented in six sections. To provide context, the first section briefly outlines and critiques the international literature related to transnational migration to identify the key concepts and dimensions in studies addressing the four key questions outlined above. The second identifies the available literature on internal migration in general, how it differs from transnational migration, and how it has been applied in the Australian context. Section three focuses on demographics (e.g., age, gender, socio-economic status) of those undertaking internal migration in Australia and section four

examines the current situation facing Australian baby boomers migrating from urban to coastal and rural locations. Section five discusses the structural as well as psychosocial, behavioural and individual capacity factors that may influence the decision to undertake internal migration and the success of that aspiration. The final section summarises the reasons for internal migration, identifies gaps in knowledge and outlines the implications for policy makers and future research.

In addressing the four key migration questions, the literature review will cover recent theoretical developments in transnational and internal migration. This is done to identify the interplay between the who, where and when and in particular the *why,* by focusing on individual social and emotional factors (e.g., aspiration and desire) which precede the intention to migrate (or not), along with more structurally determined drivers such as economic benefit or career opportunities; historically accepted as the main factors underpinning the decision to migrate.

2.2 Migration studies: International Context

This section briefly outlines relevant transnational migration literature to identify key concepts addressing the four key migration questions. Transnational migration has been an integral part of human history, however in the twenty-first century the number of transnational migrants is increasing as conflicts and geopolitical instability lead to forced, large scale displacement. Bloch and Donà (2018) recently reported that the scale of global forced migration is unprecedented. The United Nations High Commission for Refugees (UNHCR) report released in 2017 claimed there were 65.6 million forcibly displaced people, of whom 22.5 million were refugees, 40.3 million were internally displaced and 2.8 million were asylum seekers. Burzynski, Deuster, Docquier and De Melo, (2022, p1192) suggest that transnational migration will increase because of climate change, especially among those of working age, resulting in an estimated 100-200 million climate migrants in the remaining years of the 21st century.

Transnational Migration and Australia

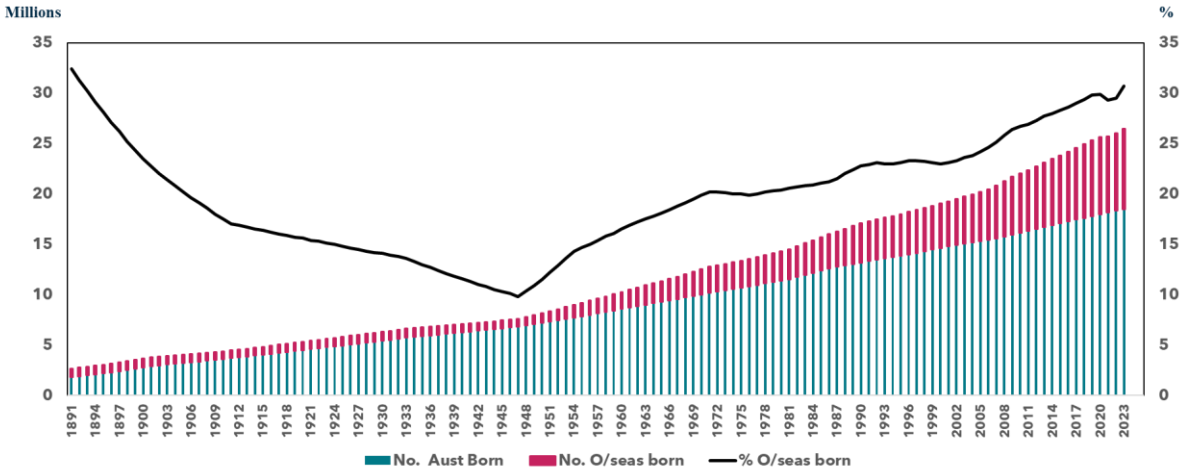
While the primary focus of this literature review is on unforced migration within Australia, the review needs to be anchored in the extensive body of work undertaken to

explain transnational migration and, in particular, provide a brief overview of its impact on colonial and post-colonial Australia. Since the invasion of Australia by the British in 1788, Australia has been a key beneficiary of transnational migration attracting close to 10 million migrants from overseas according to the Australian National Maritime Museum[3]. The National Museum of Australia (NMA[4]), records that 162,000 convicts were forcibly sent to Australia from Britain along with 200,000 free immigrants between 1793 and 1868. Later migrants came in response to economic opportunities. For example, the 1850s gold rush attracted miners from China; sugar plantations were worked by South Sea Islanders; the Australian outback was opened up by cameleers from Afghanistan, and it was Japanese divers who established the pearling industry (Sea Museum[5]). The white Australia policy restricted many sources of migration for a period through to 1948 before Australia increased immigration and accepted more than two million migrants mainly from European countries after the end of WW2[6]. This migration event started the increase in the proportion of the Australian population who were born overseas. In the late 1970s, refugees arrived firstly from East Timor, then from Indochina, and finally a second wave of refugees from Cambodia, Vietnam and southern China in the late 1980s and 1990s. Transnational migration to Australia continues to evolve with the latest census data showing yet another wave of migration, this time it is 439,700 people who are now living in Australia but were born in India (ABS Census: August 2021).

Figure 2 shows that in June 2023, Australia's estimated resident population was 26.6 million, comprised of 18.5 million people born in Australia and 8.2 million born overseas. Australia's overseas-born population increased by 494,000 people in 2023 while the proportion of Australia's population born overseas increased to 30.7% in 2023, up from 29.5% in 2022 (ABS: June 2023). The contribution of transnational migration to Australia's growing population now approximates the role it played in 1891 (Figure 2) after a long-term decline.

Figure 2: Proportion of Australia's population born overseas 1891 to 2023

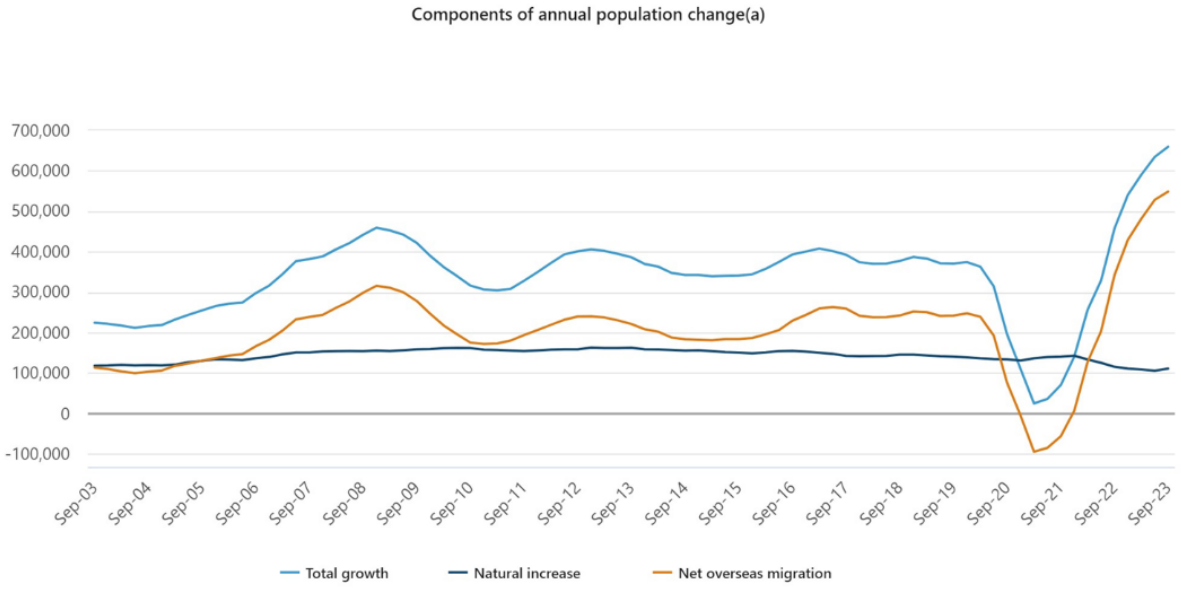
[3] https://www.sea.museum/explore/online-exhibitions/waves-of-migration/australia-immigration-history
[4] Convict transportation peaks | Australia's Defining Moments Digital Classroom | National Museum of Australia (nma.gov.au)
[5] Australia's Immigration history - Australian National Maritime Museum (sea.museum)
[6] Postwar immigration drive | National Museum of Australia (nma.gov.au)



Source. Data from Australia's population by country of birth by ABS, 2023, March

While there was the obvious decline in transnational migration to Australia through the Covid-19 pandemic when Australia's internation borders were closed between March 2020 and February 2021, transnational migration is now increasing in Australia. ABS results for annual population change in the year to September 2023 showed 548,770 migrants arrived in Australia with numbers continuing to rise significantly and now exceeding the migration levels of pre-pandemic (Figure 3).

Figure 3: Component of annual population change



a. Annual components calculated at the end of each quarter.

Source: ABS, National, state and territory population, 2023, September

Theories of transnational migration

To date, the study of unforced transnational movements has largely relied on using economic drivers to explain migration irrespective of who the migrants are, and where they chose to migrate. Transnational migrants, both temporary and permanent, are a heterogeneous group including business people, highly skilled professionals, low skilled workers, wealthy, poor, older people reuniting with their children, or young people who studied internationally and then applied for residency. Despite this heterogeneity, Karpestam and Andersson (2018) state that the literature assumes migrants choose locations based on the greatest economic benefit for them and their families, resulting in a simplified view of transnational migration. Schaeffer (2017) classified three forces contributing to this view: 1) push factors in the source country (e.g., poverty, unemployment, social/political unrest, persecution, or environmental disasters), and the pull factors of the receiving country (e.g., job and education opportunities, higher living standards, better lifestyle, improved infrastructure, healthcare); 2) external structural changes in the economic, social, political, or natural landscape which cause migration decisions; and 3) the life course event(s) that triggered the move (e.g., retirement, career opportunity, mid-career change, divorce).

Push-pull forces and other external structural drivers

Massey, Arango, Hugo, Kouaouci, Pellegrino and Taylor (1993) provide a comprehensive review of transnational migration theories, noting that migration patterns are predominantly explained through economic frameworks. Their analysis examines several key theoretical approaches: neoclassical macro-economic theory (Harris & Todaro, 1970), which focuses on broad market forces; neoclassical micro-economic theory (Todaro & Maruszko, 1987), which emphasises individual decision-making; and the new economics of labour migration (NELM) theory (Stark & Bloom, 1985), which considers migration decisions within the context of families and communities. Additionally, they explore dual labour market theory (Piore, 1979), which emphasises the pull of destination labour markets over individual choice, and world systems theory (Morawska, 1990), which examines how capitalist economic systems create mobile populations in non-capitalist societies that are likely to migrate.

According to Massey et al. (1993) and Bircan, Purkayastha, Ahmad-Yar, Lotter, Dello Iakono, Göler and Ünver (2020) these theories have not been integrated and, alone, none of them provides an accurate and comprehensive theory of migration. The Harris and Todaro (1970) neoclassical economic theories, although originally applied to explain rural-urban immigration (Massey & Espinosa, 1997), have been used to explain transnational migration as is the case for Borjas (2003), who analysed the effects of transnational migration on labour markets. The neoclassical perspective integrated push and pull factors in subsequent theories, such as Piore's (1979) dual labour migration theory, which he saw as generating immigrant labour demand. Piore examined migration at a macro level and focused on the fundamental structural characteristics of the economy, such as the wage formation process, arguing that international migration was caused mainly by pull factors. However, the NELM (Stark & Bloom, 1985) emphasised the household as a primary decision-maker rather than the individual and acknowledged high levels of individual risk aversion when deciding whether to migrate.

While these economically derived theories recognise that migrants seek a better life, the measures used tend to be economic variables such as higher wages and better economic opportunities. Despite some attempts to broaden understanding of the influences over migration decisions, existing migration theories have not altered in any fundamental way; instead, they have been supplemented by the inclusion of new push and/or pull elements by various researchers. For example, NELM conceptualised a better life in terms of economic gains but weighed it up against the cost of losing social and familial ties. De Haas, Castles and Miller (2019) identified economic stagnation, lack of opportunity, and political instability as push factors, while highlighting economic development, labour market opportunities, and political stability as pull factors. Faist (2018) emphasised social inequalities, economic disparities, and lack of social mobility as push factors, and better economic opportunities, social mobility, and welfare provisions in destination countries as pull factors. Castles (2019) discussed economic underdevelopment, environmental degradation, and conflict as push factors, with economic opportunities, political stability, and social networks in destination countries as pull factors. Wang, Z (2010) suggested push factors might include cold climate, high living costs, expensive housing markets, and high crime rates, whereas pull factors influencing destination choice include warm climate, low living costs, environmental amenities, and proximity to family and friends. As

migration research evolves, researchers consistently frame or reframe the specific issues they investigate as either push or pull factors.

Life course events as a trigger of transnational migration

The focus of transnational migration theory has largely been on those of working age who are seeking employment, career advancement and better wages with limited literature about transnational migration around or after retirement. However recent research by Rosli (2024) quantitatively explored the push-pull factors and behaviours for Japanese retirees living in Thailand and found that the decision to migrate was heavily influenced by economic, health and social factors. Tomás and Molina (2024), in a small qualitative study with older migrants in Spain and Switzerland also found that the decision to migrate was largely socially anchored. They explored the way social networks impact upon migration decision-making, building on similar work by Tucker, Torres-Pereda, Minnis and Bautista-Arredondo (2013) and Asad and Garip (2019). Tomás and Molina (2024) found that individuals with strong personal relationships in their country of residence are more hesitant to migrate, and those with established social ties in the destination country are more willing to move. The literature on social network effects on migration decision-making is well established for labour migrants, and mobile students (Beech, 2015; Boyd & Nowak, 2012), but little is known about the role of personal connections in older adults' migration decision-making processes. Rosli (2024) found that personal ties do influence migration especially with those who keep a home ‘in place’ as well as one in another country. Keeping a home in both countries enables migrants to spend periods with their social networks and periods away. However, Rosli did not find strong evidence that the social networks established in the receiving country explained the migration. Rather, it was economic and climatic considerations that were uppermost in the decision to relocate.

Limitations in transnational migration theory

The literature is clear that the economic models explaining transnational migration are limited in their ability to answer the key questions about migration: who, where, when and why? For example, De Haas, (2010) reviewed Harris and Todaro’s (1970) neoclassical model’s relevance to transnational migration and found weak empirical links between the decision-making process and the outcome (migrate or not) which he attributed to limited and poor-quality longitudinal datasets. Thus, De Haas (2010) posits that quality

longitudinal data is needed to map both the migration decision-making process and the relative power of push and pull factors to influence migration outcomes.

As mentioned, and in relation to this thesis, a fundamental difficulty with the current migration theories is that most scholarly work focuses on younger working age migrants, leaving a gap in knowledge about migration later in life especially around retirement. However, a study undertaken with a large data set in 11 European countries (De Preter, Van Looy & Mortelmans, 2013) found that both push and pull factors influenced the work-retirement transition, but also concluded that rational choice theory, which posits that individuals choose actions that align with their personal preferences, did not adequately explain the retirement decision-making processes.

Carling and Collins (2018) claim transnational migration theories, to date, have relied too heavily on economic approaches. In contrast, they see transnational migration decision-making (excluding forced migration) as being extremely complex with multi-faceted choices for individuals about why, when and where they migrate and that it takes time for the final decision to migrate to happen. They believe that the decision-making process is more complex than can be explained by economics, a challenge that has left the academic study of migration fragmented and using either large quantitative data sets, small-scale qualitative research studies or research focused on distinct types of migration and in very different geographical contexts that prevent valuable comparisons. Consequently, researchers have been unable to address the more complex explanations for transnational migration, instead relying on economic rationality and the forced nature of migration to explain migration patterns and intensity. De Hass (2010, p 201) sees the key problem with economic theory as the reliance on the assumption that *"...people are free from constraints, enjoy full access to information, and make migration decisions with the aim of maximising their utility"*.

Summary

Despite their shortcomings, orthodox theories of transnational migration have prevailed for many decades (Halfacree 1995; Silvey 2004). Carling and Collins (2018) also note little progress in understanding transnational migration beyond economic rationality and completely involuntary displacement. They argue for both the emotional aspects of social relations and obligations as well as the economic imperatives to be used to address

the transnational migration questions. That is, Carling and Collins (2018) argue that aspiration *precedes* the desire to migrate and, in the process of decision-making, intersects with the structural drivers of migration. Therefore, the three concepts of aspiration, desire and drivers may provide a more comprehensive explanation of the way migration is initiated, experienced and represented allowing for a better understanding of the decision-making process and outcomes around migration. They suggest applying a multistep model to understand the role that aspiration and intention has on actual migration thus introducing the effect of time into the migration process.

2.3 Internal migration

This section reviews the available literature on internal migration and how it differs from transnational migration. It explores how internal migration has been applied in the Australian context and includes recent data from the Australian Government's Centre for Population, the ABS and academic literature. Internal migration is important as it allows individuals to pursue their personal aspirations (Clark & Maas, 2015) be that economic, lifestyle or socially related. Whether personal aspirations are to live in or away from cities, migration enables skills and labour to adjust. However, internal migration itself impacts regional economies as *"…much of the aggregate economic growth across regional Australia trails population growth, that is, growing populations lead an expansion of employment"* (Beer, Crommelin, Vij, Dodson, Dühr & Pinnegar, 2022 p3).

Transnational versus internal migration

There are several key differences between transnational migration and internal migration relating to the range and intensity of the issues explored and the methodologies used. For example, transnational migration studies generally access large scale data focusing on global migration trends (Czaika & De Haas 2014; De Hass 2010); the impact on sending/receiving countries (Docquier & Rapoport 2012), on border policies (FitzGerald & Cook-Martín 2014; Zaiotti 2011), as well as human rights issues and major cultural, social, educational, occupational, visa and residential permission challenges facing migrants (Benson, 2016; Triandafyllidou, 2018). Most of these issues do not pertain to internal migration, where research uses different methodologies such as ad-hoc surveys, case studies and qualitative research (Osbaldiston, Denny & Picken, 2020; Parr, 2019;

Taylor, Pilkington, Feist, Dal Grande & Hugo, 2014; Corbett, 2007), ABS and / or census data (Borsellino, Bernard, Charles-Edwards & Corcoran, 2020; Forbes, Hicks, Morrison & Sharma, 2020; Kalemba, Bernard, Charles-Edwards & Corcoran, 2020; Baum 2002), and at times, large-scale longitudinal studies like the HILDA survey that focus on internal migration trends (Bernard, Kalemba & Nguyen, 2022). These approaches are used to map demographic trends, micro-economic impacts, regional development, and counterurbanisation trends (Beer, et al., 2022; McManus, 2022; Argent, Tonts, Jones & Holmes, 2014; Argent, Tonts, Jones & Holmes, 2010; Argent, Smailes & Griffen, 2007).

The other key difference in the literature and theory for internal migration is the scope, scale and purpose. Transnational migration tends to focus on the macro issues of global economic inequalities, citizenship status, sociocultural issues around ethnicity and race, and social integration (Holton, 2020). In contrast, internal migration research addresses regional economic disparities (Beer, et al., 2022; Baum, 2002), job opportunities (Boese & Moran 2021), lifestyle migration (Osbaldiston, 2010a; Benson, 2016), counterurbanisation (Burnley & Murphy 2002), homeownership and affordable housing (Yanotti, Kangogo, Wright, Sarkar & Lyu 2024), infrastructure management (Li, Denham, Dodson & Vij, 2022), and government policies for regional development (Beer, 2018). Thus, the complex legal, economic, and social dynamics associated with migration across international boundaries (Levitt & Jaworsky 2007) are less important in internal migration research with little, if any attention given to social and cultural adjustments.

A review of the topics addressed in contemporary Australian research on internal migration primarily reveals data related to population policy and urban planning, including analyses of regional population size and distribution, patterns of change, rates of population change, and Indigenous populations in regional and rural areas (Beer et al., 2022; Li et al., 2022). Recent Australian studies have worked on developing a better understanding of migration to smaller cities (Vij, Ardeshiri, Li, Beer & Crommelin, 2022); the impact of Covid-19 on population shifts to smaller cities (Bourne, Houghton, How, Achurch & Beaton, 2020); growing Australia's smaller cities to better manage population growth (Beer et al., 2022); understanding the lived experience and benefits of regional cities (Crommelin, Denham, Troy, Harrison, Gilbert, Dühr & Pinnegar, 2022); and the economic dynamics and population change of Australia's regional cities, including trends

in population growth and decline (Beer et al., 2022; Li et al., 2022). These research efforts reveal a common process whereby migrants balance the opportunities to benefit from a better quality of life, environment, climate, community and social amenity with the financial and social costs of moving including disruption of social networks, issues around housing affordability and, with internal migration away from urban centres, potentially reduced access to education, health and care services.

Internal migration in Australia: historical snapshot

A key factor in any discussion of internal migration within Australia is that at least 87% of the population live within 50 km of the coast (ABS, 2020b) with the majority concentrated along the east coast (Li et al., 2022). While ABS data on internal migration between regions and capital cities in the period 2003 to 2021 (Figure 4) shows that rural areas received an increased number of capital city migrants, interpreting the data is problematic as rural migrants are defined as those leaving the Greater Capital City Statistical Areas (GCCSA); each GCCSA covers the wider metropolitan area to include areas socio-economically linked to the urban core, often through commuting patterns (Appendix 8). Therefore, a 'rural migrant' is captured in the data, irrespective of how close or distant from a capital city they move. As Fisher (2003) explained, some internal migrants move to the semi-rural city outskirts and become peri-urban dwellers remaining engaged in their current employment and activities and, in a sense, still part of the city.

In defining rural areas most official reports in Australia use the Australian Statistical Geography Standard – Remoteness Area. These reports include the Regional Population release – ABS, 2021, the Inquiry into Regional Australia - House of Representatives Standing Committee on Regional Australia (2020)[7] and the Population Statement - Centre for Population (2022)[8]. system. In this system "Rural areas" generally encompass Inner Regional, Outer Regional, Remote, and Very Remote Australia and "urban areas" refer to Major Capital Cities. Therefore, in this thesis, rural areas mean those

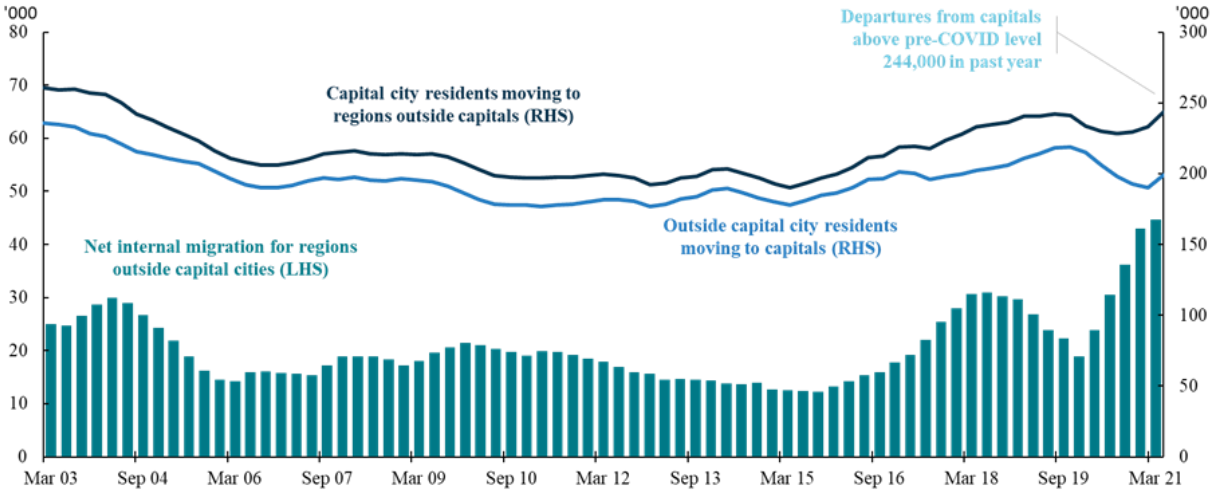
[7] House of Representatives Standing Committee on Regional Australia. (2020). Inquiry into Regional Australia. Parliament of the Commonwealth of Australia, Canberra. https://www.aph.gov.au/Parliamentary_Business/Committees/House/Former_Committees/Regional_Australia/RegionalAustralia/Report

[8] Centre for Population. (2022). Population Statement. Australian Government, Canberra. https://population.gov.au/publications/publications-population-statement

classified as Inner Regional, Outer Regional, Remote, and Very Remote Australia as defined by the Australian Statistical Geography Standard – Remoteness Area (ASGS-RA), consistent with the approach used in major Australian government reports and policies.

The Bureau of Infrastructure and Transport Research Economics report notable intra-rural migration where people move from small, agriculture-based towns to larger rural centres with more diverse economies and better services (BITRE, 2014).This has led to greater concentrations of people and employment in larger regional coastal centres (Beer et al., 2022; Beer & Clower, 2009; Wilson, Hogan, Buys, Cuthill, Burton & Baker, 2015).

Figure 4: Internal migration between regions and capital cities, year ending, 2003 to 2021.



Source ABS, 2021, March

Internal migration patterns in Australia have fluctuated, with rural areas sometimes being more appealing than cities and vice versa. Australians still engage in extensive internal migration at levels comparable to the most mobile populations worldwide, with demographic data indicating that internal migration typically peaks in young adulthood and then declines, with a small spike around age 65, aligning with retirement (Centre for Population, 2022). The following Figure 5 summarises the directional changes in population shifts between cities and regional areas as four distinct periods since 1976 (Figure 5).

There have been four distinct periods of internal migration in recent Australian history. The first was between 1976 and 2016 where the ABS Census data from 1976 to 2016 shows a long-term decline in internal migration rates in Australia with similar results globally in developed economies. From 2017-2019, ABS regional migration data shows a reversal in the decline in internal migration with growth in the numbers migrating from the cities to rural areas from July 2016 and peaking in May 2018 before declining through the end of 2018 and until November 2019 where migration from the cities to rural areas rose again. From 2020 to 2021, with the advent of the Covid-19 pandemic in early 2020, migration from the cities to rural areas continued to rise at an increasing rate through to April 2021 when the net migration from cities to rural areas was the highest than at any time since 2003. The preliminary data from mid-2021 onwards is indicating that rural migration from cities to rural areas continues to rise.

Period 1: 1976-2016

The ABS Census data from 1976 to 2016 showed a long-term decline in internal migration rates in Australia with similar results appearing globally in advanced economies (Centre for Population, 2022; Bell et al., 2018). Considerable social geographic and spatial analysis has been conducted on population movements within Australia over the last few decades (Hugo 1994; Burnley & Murphy 2002), while work around the start of the century undertaken by the National Sea Change Task Force (Gurran, Squires & Blakely, 2005) showed that rural areas appeared to have less appeal than coastal areas. The Australian Government's Centre for Population reported in their Regional Internal Migration Estimates, Provisional, September 2020[9] that the increasing concentration of the population in capital cities and rural coastal areas over the last 20-40 years can be attributed, in part, to internal migration away from inland rural areas. Although retirees contributed to coastal migration, they were not the major driver, at that time, of coastal population growth (ABS 2004a). This came from younger workers. Drawing on ABS census data, Borsellino et al., (2020) showed there had been a decline in internal migration intensity across all age groups from 1981 to 2016 but found that migration among those over 65 years had declined by 2% compared to 5% among those aged 0-64 years.

[9] population.gov.au/sites/population.gov.au/files/2021-09/why_do_people_move_a_quick_guide.pdf#Key findings

Period 2: 2016 -2019

Starting in the 2016 March quarter there was a rise in net migration from the cities to rural areas of Australia, which further increased through to the September quarter of 2018 before declining by the September quarter of 2019. To find better explanations for these directional changes in internal migration, Kalemba, Bernard and Corcoran, (2022) and Kalemba et al. (2020) suggest it is less important to understand the demographic changes, and more important to focus future research on understanding the behavioural and structural shifts that are shaping relocation pathways. For example, the shift to greater place attachment generated by government policies supporting ageing in place which will likely impact baby boomers as they retire (Kalemba et al*.,* 2022; Faulkner, 2017; and Frey, 2009).

Period 3: 2020 - 2021

In 2020, amid the Covid-19 pandemic, 233,100 people moved to rural areas, while 190,200 moved to capital cities, resulting in a net gain of 43,000 people in rural areas, up from 18,900 in 2019 (ABS, May 2020, see Footnote 8). Rural Queensland [QLD] had the largest net gain (17,000), followed by rural Victoria [VIC] (13,400) and rural New South Wales [NSW] (12,700). In the 2022/23 financial year, rural areas of Australia grew by 117,300 (1.4%). Figure 5 shows the regional local government areas experiencing growth between 2022 and 2023 and highlights the extent of current internal migration to rural areas across Australia[10]. The red zones represent 3% + per annum growth between 2022 and 2023 and highlight that much of the recent growth is in rural areas located in coastal areas; for example, Barwon Heads - Armstrong Creek, VIC (9.0%), Agnes Waters to Miriam Vale, QLD (5.4%), Maryborough, QLD (4.5%), Augusta, Western Australia [WA] (4.2%), and Williamtown, NSW] (3.2%). However, there were also inland rural areas that experienced high levels of population growth; examples include Branxton - Greta – Pokolbin, NSW (5.6%) , Mt Barker, South Australia [SA] (4.3%), Moama, NSW (3.5%), Bathurst, NSW (3.1%), Highfields, QLD (3.6%) and Mt Isa, QLD (2.3%). These shifts highlight several patterns of movement with some to the high amenity coastal locations, others to large regional centres with high levels of services, and still others to places that would allow occasional commuting to the major cities.

[10] Regional population, 2022-23 financial year | Australian Bureau of Statistics

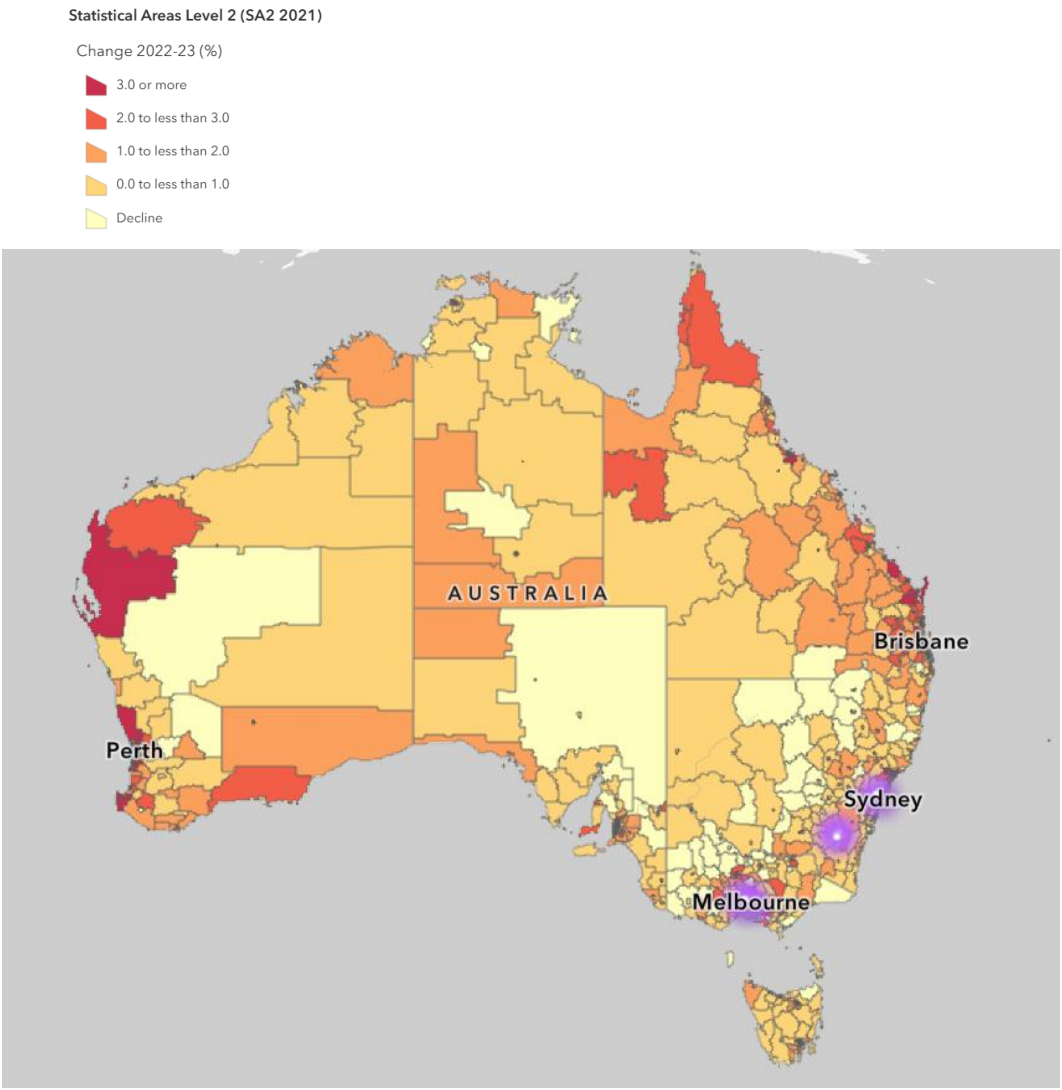


Figure 5: Regional population change 2022-23 ABS

The Regional Australia Institute's (RAI) 'Big Movers 2023' Report (Houghton, Shi, Zou, 2023) confirms there was a significant rise in net migration to rural Australia between 2016-2021, with a net gain of 166,073 people from capital cities. This almost triples the net gain from the 2011-2016 period when regional migration was in decline and partly overlaps with the Covid-19 pandemic. Based on ABS Census data from the 2011 and 2016, Bourne et al., (2020) identified four types of rural destinations that experienced notable population increases during this period and two of these destination types grew faster than any of the six mainland capital cities, which saw a 4.3% increase during this period. The population growth rates for the four rural destination types were Connected lifestyle areas (near major cities) up 7.5%; Regional cities up 5.5%; Rural industry and service hubs (communities of 15,000+ people away from major cities) up 3.6%; and Rural heartland (small, remote communities) up only 1.3%.

Period 4: 2022 onwards

The latest data shows that the increased intensity of internal migration observed since September 2016 is continuing. In RAI's Regional Migration Index (March 2024) the data revealed that 24.2% more people moved from the cities to rural areas than in the other direction. This compares to an average 21.9% in the two years before Covid-19. The share of those moving from the cities to rural areas continued to rise in March 2024, by 0.2 per cent, and now accounts for an 11.5 per cent share of all internal relocations across Australia including intercity, interstate and movements to rural areas.

2.4. Internal migration and Australia's baby boomers: Who, where, when and why

This section sets the scene for Australia's baby boomer cohort and what is known about the internal migration of people in the pre- and post-retirement life stage. The literature highlights the potentially significant impact of the large baby boomer cohort approaching, at, or post-retirement and suggests the need for research to determine if this phenomenon could impact upon the intensity of internal migration along with where, when and why they move (Sander & Bell, 2016). Australian baby boomers in 2024 were aged between 58 and 78 years with large numbers at, near or post-retirement age. Between 1996 and 2016, ABS[11] data shows that the proportion of the Australian population aged 65 years and over increased from 12.0% to 15.3%. This group is projected to increase in size even more rapidly over the next decade, as the remainder of the baby boomers turn 65.

While ageing is correlated with lower levels of migration, the rising numbers of baby boomers may lead to an increase in their migration numbers. Sander (2010) noted that the retirement of baby boomers will substantially increase the pool of potential migrants, and it is unclear whether the large size and behaviour of this cohort will influence their likelihood of relocating before or after retirement. Figure 6 shows that most internal migration happens in the early life stages and then declines over time with capital city departures to rural areas exceeding the numbers coming into the city only briefly at around retirement

[11] 3101.0 - Australian Demographic Statistics, Jun 2016 (abs.gov.au)

age (Wilson, 2020)[12]. It is this life course event, and the current cohort experiencing it, that is the focus of this thesis.

Figure 6 Internal migration by age: National Housing Conference White (2022) CFP

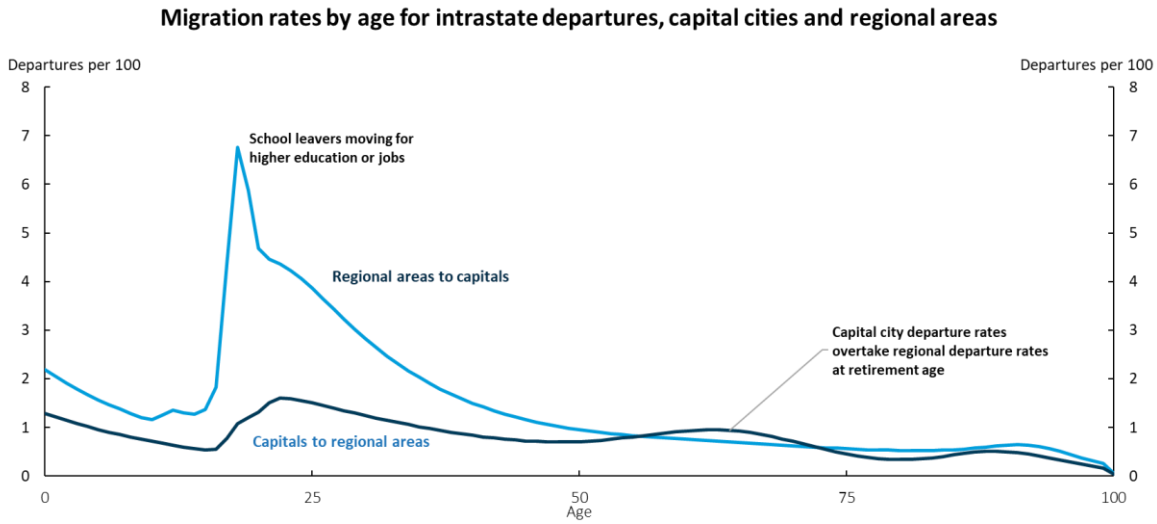


Chart prepared by D. White, Australian Centre for Population Research, presented at National Housing Conference 2022. Data from Australian Bureau of Statistics, Regional internal migration estimates, provisional, March 2021

Distinctiveness of baby boomers

As well as the size of the baby boomer cohort, demographic studies have long recognised the distinctiveness of baby boomers and their propensity to act differently to previous generations. Early research (Easterlin, MacDonald & Macunovich, 1990, Easterlin, Schaeffer & Macunovich 1993) and later studies (Noone, Earl, Stephens, Rafalski, Allen, Alpass & Topa, 2021; O'Loughlin, Browning & Kendig, 2017) show how baby boomers adapted to socio-cultural changes by postponing marriage, delaying childbearing, and increasing female labour force participation. Similarly, baby boomers have redefined retirement by taking varied pathways when compared to previous generations such as remaining longer in paid work or never retiring at all (Loh & Baird, 2024; Loh, 2015; Taylor et al., 2014). The baby boomer migration behaviour studies to date are mainly US-based studies and a small number from Western Europe. Researchers focusing on Australian baby boomers include Sander (2010), Sander and Bell (2011, 2012, 2016), Borsellino, Charles-Edwards, Bernard and Corcoran, (2024) and Kalemba et al.,

[12] 220302_National_Housing_Conference_2022_Presentation.pptx

(2022). There are also some studies that have been conducted with older Australians that undertake analyses of populations incorporating some of the baby boomer cohort (Davies & James, 2011).

Sander's (2010) study on retirement migration highlighted the distinctive behaviour of baby boomers, characterised by higher education levels, affluence, and dual-earner families. The study identified a shift in retirement migration patterns, with a greater dispersal of flows and a decline in the dominance of traditional coastal resorts in favour of new destinations in southern NSW, Victoria, and Tasmania as opposed to traditional northern NSW and South-eastern Queensland coastal destinations.

Davies and James (2011) using 1996-2006 ABS data explored Australia's retirement migration in conjunction with ageing data and found that in-migrants to rural (defined as non-metropolitan) areas tended to be older and were attracted to well serviced and amenity-rich communities. They found two distinct peaks in migration propensity with newly retired migrants (aged 55-60 years) and an older group (aged above 75 years). In 2006 baby boomers were aged 40-60 years and not exclusively the target of the research, however they were represented in the data and provide some indication of what was motivating migration. Davies and James (2011) reported that the younger group were motivated by the social opportunities and potential to join smaller and more close-knit communities, as well as to partake in the recreational activities offered by high-amenity coastal and hinterland regions. The older group (over 75 years) chose locations on the basis of the healthcare and assisted living facilities offered. Their analysis showed that communities with greater facilities (linked to larger communities and proximity to metropolitan areas) tended to have higher proportions of residents (aged 65+) than did communities where facilities were lacking. Larger and smaller centres were determined based on population size, age composition, the diversity of the economy and their score on the Relative level of remoteness/accessibility (ARIA+)[13].

Retirement life stage

[13] *Relative remoteness/accessibility of the population was calculated using the ARIA index developed by GISCA at the University of Adelaide*

Baby boomers working longer and delaying retirement are likely impacting migration intensity. Using ABS Census 2016 data, Kalemba et al., (2020) found that the likelihood of internal migration declined with age for all migration destinations with population ageing accounting for up to 50% of the decline in migration intensity. This was particularly so for employed individuals. Kalemba concluded that ageing would continue to have a negative impact on internal migration although evidence suggested that this will be mitigated by older workers becoming more mobile than in the past.

When considering migrants in later life, it is worth noting that Wiseman's (1980) seminal research on why older people move continues to be widely cited in migration-based research and confirms the view that migration in later life is substantially different from that in earlier life stages. Wiseman, who examined internal migration in the USA, pointed out that later age migration was more to do with enhanced lifestyle as long as the older migrant was financially and educationally enabled, with those in lower socio-economic positions moving shorter distances or remaining in place. Lehning, Smith and Dunkle, (2015) also concluded that older people on a low-income were more likely to expect to age in place than their higher-income counterparts; although it was unclear whether this resulted from a desire to remain in their current home and community or that there were no other options.

The retirement life course event, coupled with high levels of baby boomer homeownership (just under 80%), should result in stable and predictable retirement (Faulkner, 2017) however the rise in life expectancy, longer time lived in retirement, rise in solo dwellings and greater power to choose is triggering unexpected outcomes. Pinnegar (2012) described two emerging groups of particular interest to baby boomer migration: 'older renters' who, under rising accommodation pressures, may need to relocate to places where housing is more affordable; and the 'scene changers' in search of greater amenity. The importance of life stage has been included in research seeking to explain the variations in migration age profiles within a country by linking migration to factors such as demographic cycles and economic conditions (Faulkner, 2017; Bernard, Bell & Charles-Edwards, 2014; Pinnegar, Liu and Randolf, 2013). Self-reported reasons have been used to explore variations in migration ages which has led to a growing literature on the connection between migration and particular transitions in the life course, commonly using

event-history analysis (Bernard et al*.,* 2014; Mulder, Clark & Wagner*,* 2002). Some studies have delivered insights into the factors that trigger migration and conclude that age and life stage are important determinants of internal migration (Kalemba et al*.,* 2022; Kalemba et al*.,* 2020; Coate & Mangum, 2019; Cooke, 2011).

Will baby boomers move?

Atkins (2018), using Australian residential mobility census data (2006 and 2011), examined preretirement (ages 55–64), seniors in active retirement (ages 65–74) and mature-aged seniors (ages 75–84) and found that while there was some relocation both before retirement and again in older age most older people generally prefer to age in place. Parr's (2019) study also explored the baby boomer retirement "spike" and its positive impact on migration and highlighted the need to understand more about why people move, especially in light of changing internal migration patterns which occurred during the Covid-19 pandemic.

Where will baby boomers move to?

The Centre for Population (2022) reported that post-retirement migrants, typically aged 65 and over, were often attracted to major coastal and rural centres and peri-urban areas with better healthcare and assisted living facilities (e.g., Queensland's Gold Coast) rather than more remote areas. In terms of where and why baby boomers move, Haas and Serow (1993) found that about half of older migrants chose a single familiar destination, often from past work or holiday visits. When Davies and James (2011) examined retirees moving from Adelaide to Victor Harbor, it was the natural amenity they sought. As with Haas and Serow (1993), most in the Davies and James study considered only Victor Harbor, whether from Adelaide or other rural areas in South Australia. Key factors for choosing to relocate to Victor Harbor included suitable housing, healthcare services, and leisure facilities.

Impact of Age on internal migration

As previously mentioned, baby boomers make up a growing portion of the current retirement population and, as a result of their growing presence, the average retirement age has been rising year on year. The Retirement and Retirement Intentions data (ABS 2022-23) revealed that 130,000 people retired in 2022 with an average age of 64.8 years, while the average age for retirement in 2001 was just 54.4 years. This can be partially explained

by the Australian government increasing the eligibility age for the age pension[14] and actively encouraging people to work longer and continue to contribute to their superannuation up until the age of 75 years[15].

Sander's (2010) thesis also demonstrated the importance of retirement as a life-course event for Australia's baby boomers and found 1) that early retirees (aged 59 years or younger) were more likely to migrate than those who retired after age 60, and 2) dual-earner couples were more likely to migrate around the time of retirement than single-earner households. Sander's study concluded that age was not a good indicator of retirement-motivated migrations given the age range (50 to 75 years) of those transitioning to retirement, and that only about a third of internal migration relocations happened within three years before or after retirement.

Impact of gender on internal migration

The ABS 2022-23, Retirement and Retirement Intentions Survey further found a greater proportion of the population retiring later, including women. In the period 2001-2004, 46.5% of men aged 60-64 and 68.4% of women aged 60-64 were retired, whereas, in the period 2017–2019, it was 33% of men and 45.8% of women in this age range. The ABS Census 2021 revealed that 56% of retirees were women. On average, women retired earlier than men although they were doing so at a later age than previously (up from 52 years in 2016 to 54 years). Looking at the latest ABS 2022-23 Retirement and Retirement Intentions Survey, showed that the age pension was the main source of income for most retirees.

However, the literature revealed little direct descriptions of gender differences in coastal or rural migration for Australia's baby boomers. There is research that looked into life changing circumstances and the desire to (or being forced to) downsize resulting from a relationship breakdown or divorce, and the need to seek cheaper cost of living locations with regard to both accommodation and day-to-day living costs (Chhetri, Khan, Stimson & Western, 2009). This quantitative study of coastal migrants in South-East Queensland

[14] Those born from 01/01/1954 to 30/06/1955 can acquire a pension by age 66. For those born after 01/01/1957, the pension age rises to 67 years). Age Pension | Department of Social Services, Australian Government (dss.gov.au)

[15] Superannuation Reforms | Treasury.gov.au

retirement locations, revealed one important finding concerning gender; that is, more than half (56%) of those relocating were women (Chhetri et al., 2009). Similarly, a small-scale qualitative USA study by Wall and Von Reichert (2013) indicated that divorce may be an important cause of return migration to rural areas for both psychosocial and economic reasons for both men and women. They make the point that both males and females often find divorce an opportunity to migrate to a place of their choosing. Additionally, Cooke, Mulder and Thomas (2016) identified that social factors such as following friends or returning to family may be important in migration patterns of people who have separated and may provide an explanation for elevated rates of mobility.

Drawing on the large Australian Longitudinal Study on Women's Health (ALSWH), Byles, Curryer, Forder, Loxton and McLaughlin, (2018) found that older women in general were much less likely to relocate than men of the same age; this was particularly apparent for those aged 80+ years. Those who had moved were more likely to have downsized in their 70s. The authors reported that most women opted to stay in their family homes until death, often alone, partially attributing this trend to Australia's "ageing-in-place" policies, which encourage older individuals to utilise external support services to remain in their homes and communities.

Power (2022) underscores the findings by Byles, et al., (2018), with a further focus on single, older women and Australian rental markets. The study introduced the concept of 'mobility-based disadvantage,' whereby individuals are forced to relinquish choice and control over their living environments through market forces, typically losing capital in the process. Older, single women are particularly vulnerable to housing insecurity, and concerns are being expressed over the increase in the rate of homelessness among older Australian women, with particular risk factors for women in the baby boomer cohort that may lead to homelessness in later life (O'Loughlin, Hussain & Kendig, 2021; South, 2019; Faulkner, 2017). The risk factors for women entering mobility-based disadvantage include a history of intermittent casual/semi-permanent work, caring duties, low superannuation savings through gendered economic disadvantage combined with a need to react to a shift in life circumstances (e.g., declines in physical/mental health, relationship breakdowns), while simultaneously navigating dwindling options in an elevated rental market (Power, 2022; AAG, 2018).

Another Australian study (Osbaldiston et al., 2020) looked at people moving to Tasmania from mainland Australia. Participants were predominantly female (76.1%), middle-aged (aged 31-55 years), Anglo-Australians (N= 313), from households earning over $110,000 p.a. Push factors for women included a desire to leave unsafe city/suburban environments, while pull-factors included a perception of an enhanced sense of community, improved work/life balance and greater opportunities for social involvement. The male sample was small and aligned with that of females for the most part except that slightly more males selected safety as being an attractive element of the destination.

Older women are also engaging differently in the workforce. ABS Census 2021 showed the workforce share aged 55 and over doubled from 9% in 1991 to 19% in 2021[16]. The ARC Centre of Excellence in Population Ageing Research Report (Chomik & Khan, 2021) attributed this change to women re-entering work in mid-life and delaying retirement. The baby boomer focus of this thesis coincides with retirement, but it appears more baby boomers will be working, especially women, suggesting that many rural migrations may involve the need for employment opportunities.

Socio-economic impacts of wealth and housing

Pinnegar, et al. (2013) also suggest that internal retirement migration is influenced by various socio-economic factors, which can lead to disparities among retirees. The research emphasised the role of socio-economic status in determining the ability to migrate as individuals age, often favouring those with higher economic resources. In Australia, Osbaldiston (2010b) also found that having high socio-economic status was a key factor driving internal migration for baby boomers, especially for coastal migration, where destinations are perceived to offer higher amenity.

The literature suggests a nuanced interplay between welfare migration and gentrification in some of Australia's rural and coastal regions, highlighting how these seemingly opposing demographic movements actually create complex patterns of social change. The intersection of these migration patterns with baby boomer retirement presents particularly complex dynamics. Building on Connell and McManus's (2011) work on welfare migration,

[16] Tapping into Australia's ageing workforce: insights from recent research | CEPAR

Pinnegar's (2012) relevant categorisation of baby boomers as 'Older renters' and 'Scene Changers' illuminates how such groups might strategically target new locations to live. AHURI (2023)[17] reported Lower-income renters aged 50+ years (LIRiA50+) in Australia are projected to increase from 640,970 in 2016 to 839,123 by 2032. This cohort is predominantly younger (71.3% aged 50-69 years), slightly more females (55%), and characterised by lower educational attainment and workforce participation. Most LIRiA50+ individuals rely on private rather than social housing, except in the ACT and NT. The population demonstrates higher support needs (18.4%) compared to the general 50+ population (10.6%).

Projected geographic distribution shows significant increases in the following coastal and rural area areas:

1. Peri-urban regions: Substantial growth in areas like Shellharbour-Flinders (158.9% increase), and regions around Melbourne (Bacchus Marsh, Sunbury) and Queensland (Redlands, Coomera)
2. Regional centres: Notable increases projected in locations such as Orange North (117.5%), Busselton (107.3%), and Wodonga (93%).

However, this apparent solution to urban affordability pressures, as Gurran and Blakely (2007) argue, creates new challenges for rural communities. Mitchell's (2004) and Costello's (2007) analyses are especially significant as they demonstrate how the simultaneous occurrence of welfare migration and gentrification in the same regions creates not just demographic change, but fundamental transformations in rural social structures and resource allocation.

The relationship between internal migration and socioeconomic factors emerges as multifaceted in recent literature. Kelly and Harding's (2023) research, alongside Li et al.'s (2022) findings, suggests that employment opportunities significantly influence migration patterns, particularly in larger rural towns. However, this relationship becomes more complex when considering baby boomers unique financial circumstances. Kelly and Harding's (2023) finding that 80% of baby boomer homeowners reach retirement mortgage-

[17] ahuri.edu.au/sites/default/files/documents/2023-08/PES-405-Mapping-where-Australias-older-low-income-renters-live.pdf

free, while significant, must be weighed against the constraints of having 45% of their net worth tied up in housing. This financial structure helps explain why locations offering more affordable housing become attractive migration destinations – they represent not just a lifestyle choice but a strategic financial decision to unlock housing equity for retirement living.

Sense of community and smaller town/city amenity factors

As mentioned, the lack of baby boomer specific migration literature requires reliance on other work that may not relate directly to understanding amenity-led migration. In Australia, using a broad scale investigation of all migrants (not just baby boomers) evidence suggests it means easy access to beaches, scenic views, riverine areas for recreation, along with other appealing geographical attributes, and the services and facilities that complement these environments (Argent, et al., 2007).

Exploring what might make coastal and rural regions more appealing Beer et al*.,* (2022) emphasised the importance of community lifestyle in driving population growth in regional centres. This benefit was reinforced in case study-based research by Crommelin et al*.,* (2022) involving focus group discussions and in-depth interviews with long-term residents of varying ages of smaller cities (populations 23,000-219,000). The findings identified several advantages including reduced commuting times, greater leisure opportunities, more affordable housing, a greater sense of community, and a more attractive environment as well as the perception of a more cohesive community existence (Crommelin et al*.,* 2022). This was reported by both long-term residents as well as recent arrivals.

In summary, both higher and lower socio-economic position appears to be a driver of internal migration for baby boomers. Wealthier 'scene changers' are attracted particularly to high amenity coastal and rural areas perceived as offering a higher quality of life, even though there is a perception that this migration can lead to the gentrification of previously working-class rural communities (Osbaldiston, 2010b). However, employment opportunities, housing affordability, and the accumulated wealth of baby boomers also play significant roles in shaping internal migration patterns, with local job growth and affordable housing in rural areas attracting people (Kelly & Harding, 2023; Li et al*.,* 2022; Beer et al*.,* 2022). Finally, lower cost of living destinations with affordable rents are likely to appeal to older renters.

2.5 Structural factors influencing migration decision-making

This section explores the literature on structural factors affecting migration of older Australians. Relevant structural elements comprise housing market conditions and affordability, availability of appropriate housing alternatives, access to healthcare and support services, physical infrastructure (transport, accessibility features), government policies around pensions, healthcare, and aged care, wealth/income inequality and housing tenure systems (ownership vs rental markets). It explores factors which can encourage internal migration or create barriers at a systemic and/or individual level. In decision-making, behavioural and social factors are likely to interact with structural factors thus making it difficult to achieve clarity on the drivers of internal migration. This may be the case with the baby boomer cohort in particular given their different life course exposures and relative wealth when compared with previous and later generations (O'Loughlin, et al., 2021; O'Loughlin, Barrie & Kendig, 2018).

As outlined previously, researchers point to the need to consider the interplay between agency and structure and to what degree migration is based on the rational choice of individuals (De Haas, 2021; Carling & Collins, 2018). While economic benefits are likely to be important to most moves, social and behavioural factors also have a critical role in understanding the *why* question in determining migration intentions and shaping the decision-making process. Coulter and Scott's (2015) analysis of the British Household Panel Survey identified the need to engage with a life course perspective around an event such as retirement as this intersects strongly with desires and motivations that influence behaviour. They point out that focusing on a specific life course event helps overcome the difficulties encountered when using behavioural models to understand relocation decisions. The specific social and behavioural factors are likely to be cohort-related based on shared experiences. For baby boomers, this shared experience incorporates five, six or seven decades of life shaped by a set of prevailing attitudes and social norms. Understanding the interplay between these factors is central to addressing the key migration questions for Australia's baby boomers that is the focus of this thesis.

2.5.1 Key structural factors influencing migration

This review is seeking a framework to better explain the internal migration of baby boomers and cannot ignore the influence of key structural factors. Literature identifies a range of relevant structural factors likely to influence baby boomers' internal migration, with any, or all, having the potential to encourage or discourage internal migration. Life-course transitions have been shown to trigger migration aspiration in Australia and many other countries (Bernard et al., 2014) including education levels, labour market entry, family and household formation and retirement. Actual mobility, however, is determined by the interplay between micro-level structural factors (e.g. individual resources and restrictions) and macro-level structural factors (e.g. housing and labour market structures and economic conditions) identifying that migration aspiration alone is insufficient to ensure relocation occurs (Bernard, Charles-Edwards, Alvarez, Wohland, Longinova & Kalemba, 2020). Bernard et al. (2020) report that modelling by the Centre for Population of Australian internal migration data showed that prospective migrants respond to changes in national, state and territory economic conditions such as gross domestic product (GDP) per capita, the unemployment rate and house prices[18]. This recent finding suggests that housing price differentials between cities and rural areas in most places in Australia will likely be a migration factor.

Economic factors

While baby boomers are approaching or in the age range where the majority of people retire, there is a portion of the cohort for whom the availability of paid work at their intended destination will be an influencing factor. Therefore, job opportunities (full-time or part-time) need to be considered in internal migration decision-making for some baby boomers. Disparities in economic opportunities between regions may therefore lead to different internal migration pathways with flows favouring larger coastal and rural populations offering a wider range of employment options and the faster growing economies where demand for workers is higher (Li et al., 2022). Forbes et al., (2020) concluded that labour market factors influence mobility decisions in Australia, but that these are moderated by amenity, and that mobility is also influenced by anthropocentric amenity; that is, the features in a place that are valued primarily because of their benefit or

[18] population.gov.au/sites/population.gov.au/files/2021-09/anticipating_the_impact_of_covid-19_on_internal_migration.pdf

usefulness to people such as the design of smaller towns and villages and public spaces that provide greater enjoyment.

Labour migration theories assume that people migrate to enhance returns for their labour and there is empirical support for this in net flows between local labour markets (Morrison & Clarke, 2011). However, the major surveys of mobility that investigate the overall situation, (e.g. USA Panel Study of Income Dynamics (PSID), British Household Panel Study (BHPS), Australia's HILDA) find that less than one third of all internal migrants are actually motivated primarily by employment opportunities. This is likely to be even less of a driver for baby boomers because of their life stage. Morrison and Clark (2011) distinguished between macro flows and micro motives, drawing a distinction between migrations that are employment enabling and those that are employment enhancing. For the working-age population, migration requires securing an on-going source of income, most of which comes from employment. Retirement migration has less to do with employment, thus traditional migration theories based on economic considerations, chiefly the search for better jobs, maybe largely redundant.

By focusing on baby boomers, the economic factors likely to impact upon internal migration decisions are less about the neoclassical models outlined previously, than they are about migrating to maximise utility by weighing the benefits and costs of moving and living in a non-metropolitan environment. It is therefore likely that a lower cost of living and the potential to buy a more affordable home in a coastal or rural location are viewed as positive factors in the internal migration choice of baby boomers.

Housing costs and availability

The literature identifies the role of both rental and housing prices as a driver of internal migration (Faulkner 2017), thus making it a key factor in baby boomer decision-making to relocate in the pre- or post-retirement life stage. The transition from a regular to a fixed income, whether that be provided by a superannuation annuity or government aged pension, triggers greater focus on day to day living costs. The ability to migrate to a place with more favourable housing and cost of living expenses is likely to be appealing to many baby boomers.

The AHURI report *Growing Australia's smaller cities to better manage population growth* (Beer et al*.,* 2022) found that high-quality and affordable housing is crucial for the growth of smaller cities with populations between 20,000 and 220,000. Rising housing prices in Australian capital cities provide homeowners with surplus funds for relocation, often to coastal and inland rural areas. However, population movements have led to sharp increases in house and rental prices in these regions pricing out long-term locals, and the Covid-19 pandemic exacerbated this issue (Crommelin et al*.,* 2022). Additionally, the lack of rental properties in rural centres presents a barrier to new arrivals, while higher living expenses in more remote areas can further reduce the benefits of lower housing costs, for example groceries, utilities and transportation[19]. The RAI (2024) reported that the median house price in rural areas was approximately $640K compared to $1M in capital cities, a disparity attracting city-based migrants to rural areas. While a positive differential exists between capital city and rural home prices, any return to large urban centres at a later time will likely need to overcome a negative differential making it financially challenging for all demographics, but especially for retired baby boomers. However, the observed movements of people has also led to the doubling of rural median house prices between 2020-23 (RAI, 2024).

Borsellino et al*'s* (2020) work suggests that internal migration to the 'traditional' retirement destinations along Australia's eastern coast has declined in favour of increasing growth in inland regions with the type of destinations people choose "…*becoming less focused over time, reflecting the shifting demographic and socioeconomic landscape" (p16).* One possible explanation is that between 2001 and 2016, the proportion of people who rented (as opposed to owning their home) in Australia increased by 17% due to rapid housing price rises (Baker, Bentley, Lester & Beer*,* 2016; Daley, Goerdel, Pierce, & Dinsmore*,* 2020) making coastal and rural destinations with more affordable housing of increased appeal. Additionally, the proportion of overseas migrants grew by 53%, raising Australia's annual net migration intake from 110,556 in 2001/2 to 241,338 in 2018/19 (ABS, Migration Australia 2019/20). These factors likely contributed to the increased internal migration, supported by residency requirements for transnational migrants that encourage periods of rural living.

[19] Cost-of-living crisis forcing people in remote regions to give up fresh produce - ABC News

Using the HILDA dataset, research by Nguyen, Mitrou and Zubrick (2024) analysed residential home purchase patterns among Australians aged 55-75 years. Findings demonstrated that retirement significantly increased both the probability of residential relocation and outright homeownership. The study revealed that retirees tended to downsize their homes both physically and financially, often relocating to more desirable locations including coastal areas. Housing adjustments were observed to begin up to six years prior to retirement. The impact of retirement on housing choices varied notably across demographic factors including gender, marital status, education level, housing tenure, income, and wealth. Nguyen et al*'s* (2024) finding regarding the pre-retirement planning window (up to 6 years) suggests a deliberate, long-term migration strategy rather than sudden moves. The preference for coastal areas aligns with broader "sea change" migration patterns, potentially contributing to demographic shifts in coastal communities, while the varied effects across demographic groups suggest that retirement migration may either reduce or exacerbate existing socioeconomic disparities, depending on who has the resources to make advantageous moves.

Aged and health care services

As baby boomers move into later life, the need to have access to quality general and specialist health care services and facilities and, for some, aged care services/facilities will be a major consideration when deciding to relocate. Beer et al*.,* (2022) state that across the case studies undertaken for their AHURI report health services were generally viewed as 'reasonable'. However, the two main issues identified as being of concern were: 1) access to general practitioners (GPs) and 2) lack of specialist services in some places. These findings indicate that locations with adequate GP services will have an advantage in capturing internal migrants and, for specialist services, the degree of remoteness from capital city or major regional health services may be of concern with destinations lacking these services likely to be rejected as suitable for baby boomer migration.

Situational factors

Research by Sander and Bell (2016) examined the migration behaviour of Australian baby boomers and showed that migration intensity had increased for baby boomers over earlier cohorts and showed a continuous upward trend, influenced by the baby boomer demographic bulge. However, researchers have also explored the impact on internal

migration of events such as Covid-19 (Perales & Bernard, 2023; Bernard et al., 2020), and national and global climate change impacts (Burzynski et al., 2022). These environmental challenges may have an adverse impact upon baby boomers contemplating coastal or rural migration with extreme climate events undermining positive prevailing attitudes. The work of Borsellino et al., (2020) quantified Covid-19 migration impacts across all age groups and found a 7% decline in the rate of migration between Greater Capital City Statistical Areas in 2020 compared to the previous year, with record gains in regional areas.

Within the Australian context, over time various government interventions such as the provision of tax and government incentives for first-time home buyers led to high levels of homeownership which have subsequently impacted upon population movements. Older homeowners accumulated more wealth than older renters, as a result of favourable tax settings that benefited homeownership (Ong, Wood & Colic-Peisker, 2015; Clark, Ong ViforJ & Phelps, 2024). Research conducted by Clark et al (2024) confirmed that familial relationships, strong social capital, homeownership status, and home and neighbourhood satisfaction were positively linked to a stronger preference to age in place. However, they also found some who had little choice other than to remain; for example, renters of public housing reluctant to sacrifice their security of tenure to relocate.

At other times, interventions have not had the intended effect. At the time of the Covid-19 pandemic, and despite lock downs designed to prevent population movement, migration out of cities increased. Soon after the first cases of Covid-19 were reported in Australia in March 2020, ABS data (2020) identified an increase in people moving out of Australia's capital cities while regional areas experienced a net gain of 43,000 people, with 233,100 individuals moving to regional areas and 190,200 departing for capital cities[20]. This net gain was a significant increase from 18,900 in 2019. The ABS attributed the net loss in the September 2020 quarter as being the result of both fewer arrivals into capital cities (-10.6%) and more departures from capital cities to non-capital city areas (+1.2%). For example, internal migration destinations such as Toowoomba (135 km from Brisbane) reported a 96.3 per cent increase in internal migration from 2021 to 2022 (Smart Property Investment[21]). While the available evidence points to an increase in internal migration during Covid-19,

[20] https://www.abs.gov.au/media-centre/media-releases/net-migration-regions-highest-record
[21] https://www.smartpropertyinvestment.com.au/research/24564-is-migration-exacerbating-regional-australia-s-supply-crunch

Perales and Bernard (2023) concluded that any effect is likely to be minimal and short-term, however they thought that pandemic-related change in work patterns (e.g., working remotely) may impact relocation in the longer term.

2.6 Social and Personal Determinants of Migration

As outlined above, migration studies have historically focussed on external structural factors (e.g., population demographics, economics, labour markets), however more recent studies have shown the need for a better understanding of the interrelationships between structural (objective external factors), social (social networks, quality of life, wellbeing, perceived risks) and personal behavioural (adaptation, coping) factors that encourage or discourage relocation, and to better understand Australia's baby boomer internal migration around an early, on time or later retirement. Cooke (2011) suggested that social and behavioural changes are likely to be age or cohort specific and reflect the socio-demographic, life stage, age, and wealth profiles of the individual migrant. This section further explores the way personal preferences, risk tolerances and family relationships interact to generate decision-making patterns around retirement. Behavioural factors include personal preferences for lifestyle amenity, counterurbanisation or the desire to escape the confines of the cities, as well as for familiar environments, emotional attachment to home and community, individual risk tolerance, family relationships and support networks, and decision-making patterns around retirement itself. Separating structural from behavioural factors is confounded by their interconnectedness. For example, while individuals make the behavioural choice to age in place, this choice can be heavily constrained by structural factors. Many older people age in place because they lack viable alternatives due to housing market conditions, because the pension system assumes homeownership, moving costs are prohibitive, support services are tied to geographic locations or housing options are limited or unaffordable in the place they want to move. Similarly, a counterurbanisation aspiration is a demographic pattern (structural), but is also the collective behavioural choices of individuals moving away from urban areas. Behavioural factors involve individual agency and choice, even when constrained by structural conditions. As a result, the behavioural elements explored here are those where individuals respond to and interact with structural conditions.

To better understand what may influence this process, Kalemba et al., (2022) suggest that research should focus on structural, behavioural and social factors associated with the process to understand what influences migration aspirations and behaviours. Reasons for internal migration have largely been derived based on large scale demographic data, or small-scale case studies, but there is little literature focused on the social and attitudinal factors that may influence Australia's baby boomers to relocate (Bernard, et al., 2020). Further research is needed because, despite the extensive literature exploring transnational and internal migration, there is as yet no clear explanation of what influenced the sustained decline in internal migration experienced by many advanced economies including Australia between 1976 and 2016 (Bell, et al., 2018; Bell, Wilson, Charles-Edwards & Ueffing, 2017) and then the recent increase which commenced in 2016 and accelerated through the Covid-19 pandemic. This section explores a number of important social and behavioural factors that may act as push/pull factors including ageing in place, migration patterns (counterurbanisation), amenity and lifestyle, individual characteristics (self-efficacy) and social constraints/enablers (familial attachment).

Ageing in place

Individuals may aspire to relocate but lack the resources or ability to follow through (Carling, 2002). Yet research confirms that most older Australians prefer to age in their existing homes and communities, with recent studies indicating that between 80-90% express a strong desire to "age in place" (Judd, Liu, Easthope, Davy & Bridge, 2014). In a longitudinal study over 16 years in Melbourne, research identified a strong preference for ageing in place driven by factors including an emotional attachment to place, established social connections, familiarity with local services, and a desire to maintain independence (Kendig, Gong, Cannon & Browning, 2017). However, the capacity to successfully age in place often depends on housing accessibility, availability of support services, and financial resources to modify homes as needs change. While this preference remains strong across socioeconomic groups, recent research also suggests that rising housing costs and limited retirement savings may increasingly challenge some older Australians' ability to realise relocation aspirations (Faulkner, Sharam, James, Tually & Barrie, 2023; Ong, et al., 2015).

Scannell and Gifford (2010) underscored the dimensions of person–process–place in understanding the concept of place attachment. They assert each of these dimensions

impact relocation aspiration because of individual or collective preferences, psychological wellbeing associated with staying in place and the attachment to familiar places. Several authors have researched unconscious place attachment through positive bonds that individuals form with their meaningful environments (Bailey, Devine-Wright & Batel, 2021; Cooke, 2011; Frey, 2009). These meaningful environments can include specific places, neighbourhoods, or even regions. Within the Australian context, recent research by Kalemba et al., (2022) supported these earlier findings and concluded that the overall decline in internal migration could be attributed to social and behavioural change, in particular the increase in attachment to place. Other issues that may impact on internal migration include weak bargaining power in the labour and housing markets (Molloy & Smith, 2019) and the possibility that a rise in alternate forms of mobility (e.g., long-distance commuting, teleworking) are viable substitutes for internal migration (Cooke & Shuttleworth, 2017; Cooke, Wright & Ellis, 2018), although it is unclear how important this will be to baby boomers given their age and life stage as they are more likely to be focused on retirement than employment.

The literature on whether baby boomers will live in their own homes or rent during retirement explores a variety of options. These include staying in place, moving, liquidating assets and renting, or downsizing (Clark et al., 2024; Pinnegar., 2012; Sander & Bell, 2012; Quine & Carter 2006). The preference of older Australians to age in their existing homes is influenced by multiple interconnected factors, with homeownership playing a central role in this decision-making process. Using data from the 2001–2021 HILDA Survey, Clark and Lisowski (2019) identified differences in mobility preferences and behaviours among older people, with many choosing to stay in their family homes. Established strong ties to children, homeownership status, strong social capital, residence in social housing, housing wealth, and home and neighbourhood satisfaction were all positively linked to a stronger preference to age in place. Australian and other international qualitative studies also demonstrated that emotional attachment to place and the desire to maintain independence strongly influence ageing-in-place decisions, with many viewing their homes as extensions of their identity (see Aclan, George, Block, Lane & Laver, 2023). However, declining homeownership rates and increasing mortgage debt among older Australians are creating new challenges to this traditional pattern (Faulkner et al., 2023). While ageing in place remains the preferred option,

supporting this choice requires consideration of housing accessibility, financial security, and community support services.

Homeownership is high among Australia's baby boomers with 78% of Australians aged 65+ owning their homes and 12% renting either publicly or privately and as previously mentioned, there is growing concern about homelessness, particularly among women. However, the changing dynamics of the housing market and demographic shifts are reshaping decision-making. Nguyen et al. (2024) found that retirement triggers behaviours such as paying off mortgages, moving to better neighbourhoods or coastal areas, and downsizing. Their data showed that retirement affects different subgroups in many ways, with females, singles, and those with lower incomes more likely to downsize. In couple households, mobility decisions were primarily influenced by the wife's retirement, while downsizing was triggered by the husband's retirement. Many retirees also purchase second homes either before or after retirement in rural or coastal areas, a trend driven by the desire for personal control over the landscape and privacy (Paquette & Domon, 2003). This practice has contributed to urbanisation in some areas such as the Gold Coast where the population grew from 94,014 in 1976 to 640,778 in 2021 (ABS, 2021) and in Cairns where the population grew from 39,305 in 1976 to 253,748 in 2021 (ABS, 2021) (Gurran & Blakely 2007; Costello 2007; Connell & McManus 2016).

Counterurbanisation

Counterurbanisation represents a significant demographic shift characterised by the movement of residents from metropolitan areas to non-metropolitan spaces. Mitchell (2004) identified migration as a fundamental component of this phenomenon, with amenity-related migration forming a notable subset. Building on this understanding, Connell and McManus (2011) argued that the pursuit of environmental amenity, driven by declining urban amenity in major cities, serves as the primary catalyst for counterurbanisation in Australia. They noted that while Australian counterurbanisation was predominantly coastal-focused, interest in rural living has increased markedly since the early 2000s.

Argent et al. (2014) found that amenity migration is reshaping the geography of settlement in much of rural Australia. Areas relatively accessible to metropolitan and urban centres, close to the coast and with an existing or emerging tourism industry, have been the most likely to experience net migration gains. Yet it is also apparent that amenity migration is increasingly occurring in areas of traditional rural land uses (e.g., irrigated agriculture). The evidence suggests that outcome is not simply one of rural gentrification, but that environmental considerations play a significant role in migration decision-making. Ambrey and Fleming (2011) identified scenic amenity factors, including proximity to coast, creek, and urban parks, as influential in migration decisions. While environmental factors may not be primary motivators, they often align with other migration objectives (Ivanko & Kivirist, 2009). There is also growing interest in, and awareness of, climate and the environment. However, in a study of 1602 Queensland residents, Chhetri (2009) analysed the motives for "downshifting" and concluded that only one percent did so for a more environmentally friendly lifestyle.

The research literature has identified a number of counterurbanisation motivations. These include natural beauty, tranquillity, perceived quality of life benefits (Argent & Plummer, 2022; Argent et al., 2010; Burke & Edelman, 2009); desire for more spacious and affordable housing, stronger community bonds, and enhanced family environments (Buckle, 2022; Marshall, Murphy, Burnley & Hugo, 2003; Costello, 2007); locations offering an escape from urban anonymity through familiarity, stability and belonging often related to returns to childhood communities or areas with family connections (Buckle 2022; Beer et al., 2022; Burke & Edelman, 2009); adaptation strategies to address environmental changes (e.g., better air quality, reduced pollution) (Scott, Gkartzios & Halfacree, 2024); and episodic challenges to living in high population density areas (e.g., Covid-19 pandemic) (Argent & Plummer, 2022).

Lifestyle migration

Lifestyle migration emerged as a distinct field of study and particularly emphasised affluence as a crucial enabling factor for migration motivated by quality of life considerations (Benson & O'Reilly (2009a,b). Knowles and Harper (2009) further refined this understanding, defining lifestyle migration as primarily driven by *"aesthetic qualities including quality of life... over economic factors like job advancement and income"* (p. 11)

highlighting the importance of non-economic factors in migration decision-making processes. Benson and Osbaldiston (2014a,b) argued that understanding lifestyle migration would contribute to broader migration theory development and their work reconceptualised not only who migrants were but how they lived and their fundamental notions of social life. This theoretical expansion connected lifestyle migration to contemporary social theories of consumption, identity, and culture. The concept of identity characterised lifestyle migration as a personal quest to find a place that better reflects one's self-identity, a perspective particularly relevant for retirees transitioning from working life to retirement. (Hoey, 2005).

Role of self-efficacy in providing a sense of control over choice and decision-making

Some individuals seek out and embrace change while others prefer stability, thus migrating from large urban centres to coastal and rural Australia may come with multiple and complex challenges for baby boomers (Byles et al*.,* 2018; Ong et al*.*, 2015); these challenges may be more readily dealt with by those with particular coping and adaptation abilities. While the evidence is limited on how personal characteristics, such as problem-solving ability, might facilitate internal migration, there is an extensive literature around the notion of resilience in other behavioural studies (Sheeran, Maki, Montanaro, Avishai-Yitshak, Bryan, Klein, Miles & Rothman*,* 2016).

Studies of resilience investigate characteristics that assist individuals to thrive in adversity (Kumpfer, 1999). Tusaie and Dyer (2004) separated these characteristics into two main categories; intrapersonal cognitive factors (intelligence, optimism, creativity, humour, self-belief) and environmental factors (coping strategies, social skills, above average memory, educational abilities, perceived social support). Coping strategies may be enhanced by previous experience, and the literature reveals that those with previous internal migration experience during childhood, adolescence and early adulthood prove to be more mobile throughout life (Bernard, et al*.,* 2022; McKenzie, 2016). Researchers attribute this phenomenon to acquiring the skills and networking ability to relocate with confidence. However, these studies generally rely on large quantitative datasets leaving the 'why' aspect less developed than the 'who', 'what' and 'where' of higher internal migration propensity.

When looking at repeat migrants, Bernard et al (2022) showed that past migration was not caused by a lack of social connections but can be explained by higher confidence levels

that foster the making of migration choices and easing the decision-making challenges. They suggest that repeat migrants might simply get better at it through the acquisition of skills. Whatever the mechanism, the personal characteristics needed for internal migration as suggested by Parr (2019) align closely with the General Self-efficacy Scale (GSE) devised by Schwarzer and Jerusalem (1995). The GSE was originally created to assess perceived self-efficacy with the aim of predicting coping and adaptation ability after experiencing stressful life events. The notion of self-efficacy is about one's ability to deal with complex and difficult personal and logistical issues and may well be a factor in determining whether an internal migration happens, or not. Self-efficacy links to personality factors such as fear of failure, hope for success and an action orientation that might determine the migration outcome. Perceived Self-Efficacy reflects an optimistic self-belief (Schwarzer & Jerusalem, 1995); that is, the belief that one can perform novel or difficult tasks, or cope with adversity in various domains of human functioning. Perceived self-efficacy also facilitates goal setting, effort investment, persistence in face of barriers and recovery from setbacks all essential in undertaking an internal migration including for baby boomers.

Social and familial constraints

Those in later life tend to anchor themselves to a locality once they are established, have raised a family and their children have established families of their own (Clark et al*.,* 2024). There is evidence in the literature that those who undertake internal migration often do not move far but choose destinations that enable them to remain proximate to close friends and relatives (Connell & McManus, 2011) or would enable them to move back to family if circumstances dictated (Stimson & Minnery, 1998). Social and familial attachment or the desire to move closer to family and friends is a powerful emotional trigger for internal migration, but so is the emotional attachment to one's existing and established community, family, and friends or the place itself (Zahnow, 2024; Clark et al*.,* 2024). Internal migration may require leaving behind a familiar way of life, a cultural identity and starting anew. The literature identifies social and familial attachments as being both powerful drivers and deterrents to internal migration. Social norms that emphasise responsibility to ageing parents, to adult children entering family life stage, and to friends are likely to be key dilemmas that need to be addressed in the decision-making process.

Thomas (2019) attempted to build a descriptive summary of the sub motives of migrants and found that the most frequent (53%) family-related migration motive is based around the desire to live closer to family/friends. Thomas's findings further indicated that migration for family reasons is more common among women than men, among those in mid to later life and who identify care-related needs as a reason for moving. Crommelin et al. (2022) reported that an important driver for internal migration is having family currently living in the location, while study participants who grew up in rural areas expressed a sense of familiarity with rural living that made the decision to move easier, even if family was no longer nearby.

Parr (2019), investigating returners to rural areas in Australia, found that family and economic factors were the most frequently stated reasons for return. Economic factors related mainly to employment, but employment was seldom the only reason for a return move; that is, a job often facilitated the return rather than being the key reason for it. Parr claims this frequently explains the reason for a considerable time lag between the decision to move, and the actual return as people wait for the right job opportunity to present itself. Returners also mentioned more intangible factors, such as amenity and climate/better weather, family, friends and other social networks, and the extent to which a place "feels like home" that are important.

2.7 Questions raised by the literature and gaps in knowledge

There are several knowledge gaps that this literature review has revealed when considering the fundamental questions of who, where, when and why relating to internal migration. A substantial proportion of the migration literature has been based on working age populations, on generalised rather than discrete and focused samples, and is often based on cross-sectional samples using a case study approach with limited availability of quality longitudinal studies. These issues mean that the research is often limited in providing a fuller understanding of the factors that influence the decision-making process for all forms of migration. The primary objective of this thesis is to identify the combination of social, behavioural and structural factors that influence the internal migration decision-making process of Australia's baby boomers; that is, the process that converts baby boomer aspirants (or intenders) into internal migrants. Additionally, it will

examine the destinations of baby boomer migrants and frame the analysis within the retirement life course event, thereby comprehensively addressing the four key migration questions of who, where, when and why.

One of the other major gaps in the migration literature is the limited evidence around the more subjective factors and role of agency associated with the decision-making process and actual migration experiences. The literature identifies the need to focus on better understanding these factors along with the structural factors that encourage and/or discourage relocation. To achieve this end and to gain valuable insights into the process of migration, the literature suggests focusing on the internal migration journeys of individuals to reveal the aspirations, drivers and other factors that encourage or inhibit migration. In the Australian context, having a fuller understanding of the factors influencing the decision-making process will provide key information at the policy level and more targeted communications by coastal and rural communities seeking to attract internal migrants, including baby boomers.

The literature review has revealed a range of conceptual frameworks that have been applied to explain structural drivers for migration and, more recently, the social and behavioural factors that inform the decision-making process; that is, recognition of the need to move beyond the push/pull frameworks to gain insight into the more subjective elements associated with the decision to migrate (Osbaldiston, et al., 2020; Benson, 2016; Benson & O'Reilly, 2009 a, b). The next chapter incorporates these key concepts in developing the most appropriate theoretical approach for this study investigating Australia's baby boomers decision to undertake (or not) an internal migration.

Chapter 3 Theoretical Frameworks

3.1 Introduction

This chapter provides an overview and critique of the major frameworks emerging from the literature reviewed in Chapter 2 and discusses their relevance and application to this thesis. The theoretical frameworks discussed provide an overview of theories of migration, including those drawn from the social and behavioural sciences as well as macro-structural approaches. These frameworks have been applied in varying degrees in studies on both transnational and internal migration.

The literature on migration highlights both the complex and multi-faceted nature of migration and the need for theories that better answer the four key migration questions - Who? Where? When? Why? - than is currently the case. Bell (2003) argues that despite the significance of migration both economically and socially, it is less well understood than other aspects of population and demographic change. One key reason is that migration is often studied in terms of a specific relocation pathway without an integrated theory, leading to research that is only partially explained by theory and fragmented in its ability to fully account for the migration. Bernard and Parales (2022) attribute the splintered nature of migration research to the number of disciplines undertaking research, and that the focus is primarily on transnational migration in all its geographic, political, and situational complexity. What is clear from the more recent literature is that research on migration (both transnational and internal) needs to focus on the more subjective elements (e.g., aspirations, desire, choice) and the social climate in which these processes occur over time to generate the intention to migrate, in addition to the more objective structural drivers of migration. Applying this focus is also relevant to internal migration to gain insight and understanding of the social processes and address the four key migration questions in the context of Australia's baby boomers.

3.2 Theories of migration

The scholarly work on migration has occurred over a long period, is extensive, and has been incrementally developed by many researchers from diverse disciplines.

Commonly used theories being applied to migration tend to be anchored around push–pull models or neo-classical ideas on rational utility maximisation, despite repeated evidence of their inability to fully explain the four key migration questions. For example, early theories addressed a range of often discrete structural issues such as facilitators/barriers to migration (Lee, 1966), specific drivers of migration flows (Mabogunje, 1970), the interplay between demographic shifts, economic development, and changing perceptions of in-country mobility (Zelinsky, 1971), and levels of economic development and state formation that contributed to integrated migration systems globally and locally (Skeldon, 2014).

Migration theory is a complex and evolving field, and De Haas (2021) found that the existing migration theories could be broadly grouped into functionalist or historical-structural theories. Functionalist theories cover neo-classical economic-based approaches as well as the push-pull theories that are derived from sociology, and migration systems theory from geography and demography. Historical-structural migration theories are concerned with differential power (e.g., poverty, inequalities) and are more pertinent to transnational migration. The major limitation of all these models is that they are reductionist in nature and do not adequately explain migration as a social process or acknowledge the role of human agency in migration; that is, the capacity of individuals to make independent choices and exert control over their migration decisions, despite structural constraints (De Haas, 2021; Kalamba et al., 2020; Carling & Collins, 2018; Skeldon, 2014). As outlined in Chapter 2, the literature primarily relies on a macro perspective focussing on structural factors and push-pull theory. Consequently, much of the complex and dynamic nature of migration – both transnational and internal – has thus far lacked a clear understanding of the more subjective nature of the decision-making process; that is, individuals exercising agency in their aspirations and choices. To better understand migration, the recent literature has identified the need to look more deeply into the social and behavioural factors that influence the decision to migrate, especially with internal migration of cohort-dependent groups such as Australia's baby boomers (see Bernard et al., 2022; Kalamba et al., 2020).

The following sections outline and discuss the key frameworks that have evolved over the last twenty years to incorporate social and behavioural elements, including the life

course perspective, and to identify the insights they provide and their relevance to a theoretical perspective that best informs this thesis.

3.3 Migration as a social process

Recent scholars have called for the social, emotional and behavioural dimensions associated with migration to be more carefully explored, particularly the interrelationship with structural influences, to provide a better understanding of the decision-making process that may or may not result in a relocation. The foundational framework of the Theory of Planned Behaviour (TPB) (Ajzen, 1985) is considered here along with the recently articulated migration theories in the Aspiration-abilities or capabilities frameworks (AA/AC) (De Haas, 2021, Carling; 2002) and the Aspiration-Desire-Drivers (ADD) framework (Carling & Collins, 2018) as approaches that address some of the limitations of the previously more dominant economic-centred theories.

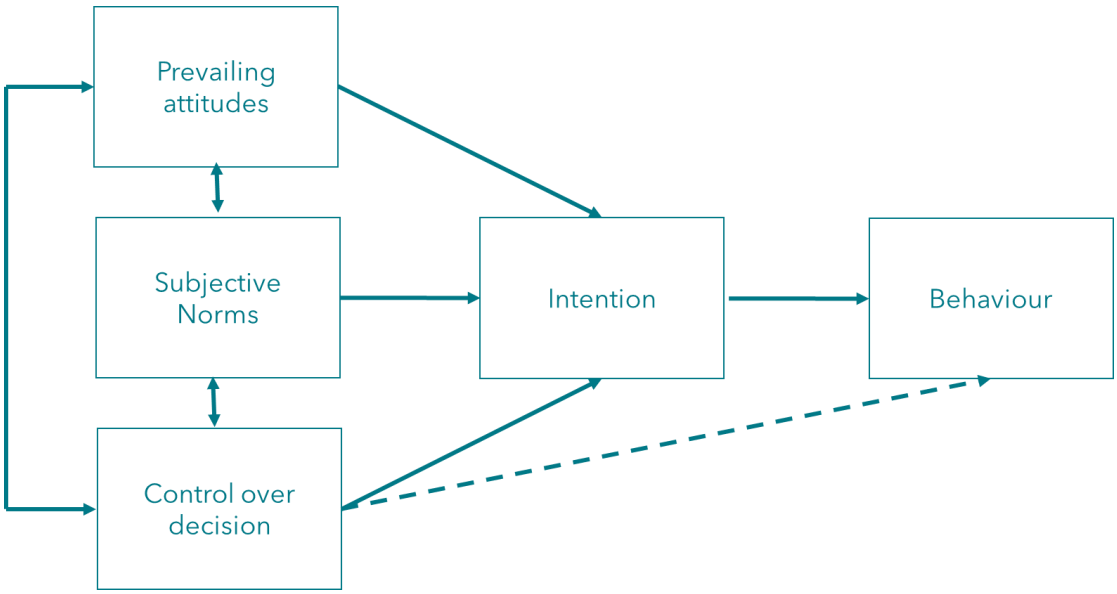
Theory of Planned Behaviour

The theory of planned behaviour (Ajzen, 1985) is a social psychological theory providing an understanding of how prevailing attitudes, social processes and perceived individual control leads to human decisions. TPB proposes that behaviour requires an intention to act, and intentions are influenced by three factors: prevailing attitudes, subjective norms and perceived behavioural control (Figure 7). The relative strengths of these influences determine the willingness of a person to engage in the intended behaviour. Ajzen commented: *"As a general rule, the stronger the intention to engage in a behaviour, the more likely should be its performance"* (Ajzen, 1991, p. 181). Ajzen based his understanding of the role of attitudes using the expectancy-value model, where attitudes are established based on beliefs about the outcomes and benefits of the behaviour. In the TPB theory, attitudes toward migrating would connect to beliefs about various outcomes relevant to the individual (e.g. quality of life, closer to nature, sense of community, escape from city life), or to the cost of migrating (risk of the unknown, fear the move will not be successful).

The TPB framework has been extensively applied to show that intention is linked to behaviour in a wide range of studies. Armitage and Conners' (2001) meta-analysis of 185

independent studies found TPB was able to link intention and behaviour and, while none of these studies looked at migration, they did include predicting major life choices such as goal-directed behaviours in, for example, job search behaviours (Kolvereid, 1996), investment choices (East, 1993) and academic achievement (Manstead & Van Eekelen, 1998).

Figure 7 Theory of planned behaviour (Ajzen, 1985)



While not extensive, TPB has been used in migration studies. Hoppe and Fujishiro (2015) applied TPB to examine the transnational migration decisions of workers moving between Spain and Germany, using the generalised self-efficacy scale (GSE) to measure perceived control over the migration decision. Their findings indicate that higher GSE scores were associated with a greater willingness to face new situations. Similarly, Van Dalen and Henkens (2013) found that generalised self-efficacy predicted exploratory and planning behaviours among Dutch emigrants.

De Jong (2000) applied TPB when examining internal migration within rural Thailand to both major Thai cities and other rural areas. He incorporated individual, household and community characteristics into the decision-making process and explained how migration expectations led in the first instance to the formation of an intention and over time to the migration itself. Kley (2011) and Kley and Mulder (2010) also used TPB to understand internal migration in Germany using life course events and highlighting how

attitudes towards migration, perceived subjective norms, and perceived control over the migration decision influenced migration intentions and behaviours.

In summary, TPB provides a conceptual foundation for understanding migration as a social process by acknowledging the role of intention or aspiration as a precursor to decision-making. It also highlights how longer-term goals or desires influence individual choices and behaviours to achieve a future state, and it firmly establishes both the social influences on that decision and the perceived level of control or agency experienced at the individual level. The key limitations of TPB are its inability to address the time lapse between forming an aspiration to migrate and acting on it, the dynamic nature of migration, which is influenced by more careful consideration of the disadvantages and barriers to relocating, and the impact of situational factors as well as structural drivers (Black, Adger, Arnell, Dercon, Geddes & Thomas, 2011; Castles & Miller, 2009, Massey et al., 1993). Two theoretical approaches intended to address these limitations are considered in the following sections.

Aspiration-ability framework

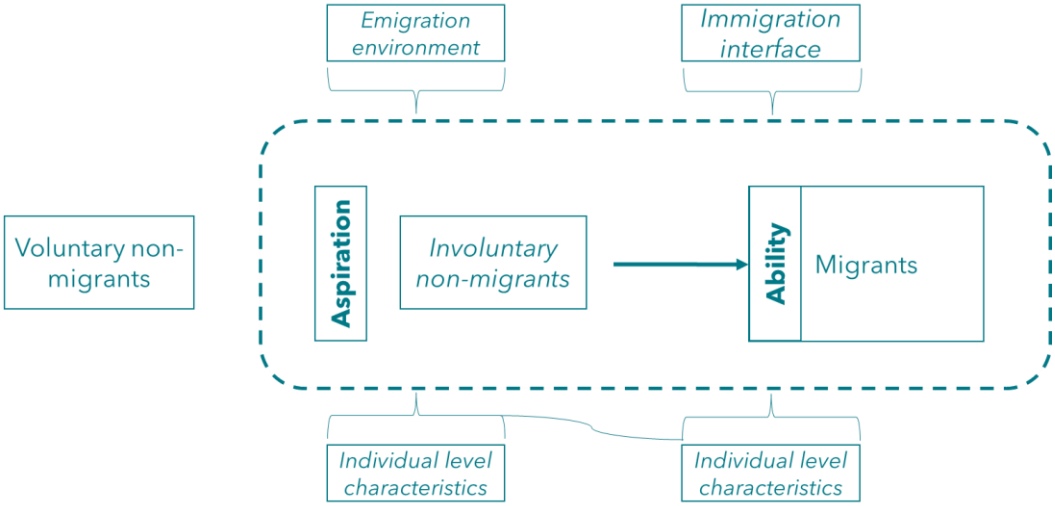
As outlined above, TPB has been widely applied in various fields of research including a limited number of migration studies, however it was not with migration as a primary focus and therefore does not address the key elements that migration scholars deem important: Who? Where? When? Why? In particular, it does not fully address how the *intention* or *aspiration* to migrate, seen as a central precursor to migration, guarantees that an actual migration will occur (De Jong, 2000). Responding to the general lack of integrated migration theories applicable to both internal and transnational migration, Carling's seminal work (2001, 2002) put forward the idea of a framework incorporating two factors, *aspiration* and *ability* (AA), as a way of understanding the dynamics at play in migration decision-making processes and outcomes[22].

[22] *The terms 'aspiration-capability (AC) (De Haas, 2011) and 'aspiration-ability (AA)' (Bernard et al., 2022, Carling, 2001; 2002; Clark and Lisowski, 2015) are general frameworks that have been used interchangeably in the context of migration studies as both draw on the same conceptual* approach. For the purpose of this thesis, the aspiration-ability framework (AA) terminology is used to include the work of Carling (2002), De Haas (2011, 2021) and Bernard et al (2022).

Carling's transnational migration work uses the AA model to provide a general framework '…*for analysing migration within most contexts*' (Carling 2002, p8). Carling suggests that the concept of *aspiration* is a social construction that underpins widespread interest in migration in general and is shaped by the prevailing social, economic and political contexts of a population. Therefore, the aspiration to relocate or not (*who* wants/wishes to go or stay) may be influenced by characteristics such as gender, age, partnership status, migration history, social position and educational attainment. The *ability* to migrate revolves around *who* can or cannot relocate and encompasses structural barriers such as visa requirements, financial and social costs and risks, as well as the individual's ability to overcome these barriers. Carling differentiated between aspiration and ability, positing that aspiration accounts for migration in the *absence of barriers*, whereas ability pertains to an individual's capacity to *surmount barriers* to undertake a migration. As a result, the AA model focuses heavily on the degree of individual control over the decision-making process and, as such, provides a useful framework to assist in explaining why many migration aspirants decide to stay in place.

Carling's (2001, 2002) work focused on transnational migration from the Cape Verde Islands to destinations around the world. He formulated the AA model to guide explanations for the size and direction of migration flows from Cape Verde as well as the characteristics of those who did migrate compared to those who stayed. Carling argues that expressing an aspiration to migrate reflects the individual's assessment of the expected and generally positive outcomes of migrating or staying. As a result, 'aspirants', at some stage in the decision-making process, must recognise or decide to ignore or overcome the costs (social, financial, emotional) of migration. Important to AA framework is that *aspiration* is connected to the socially constructed meanings of migration to individuals, families and communities, while the *ability* to migrate is a function of the macro environment, the number and types of constraints faced, and individual level characteristics including age, gender, educational attainment, social network, family migration history, social status, educational attainment and personality traits including personal efficacy (Figure 8). If these individual level characteristics are missing or deficient in some manner, people may become involuntary non-migrants - those who wish to migrate but are unable to do so. These people differ from voluntary non-migrants, who choose to stay because remaining in place is preferred to migrating.

Figure 8 The aspiration/ability model (Source: Carling, 2002)



Bernard et al., (2022) applied AA in the Australian internal migration context to provide a structured way to consider how, when and why individuals first set their migration aspirations, considering their individual abilities and the dynamic process of adjusting aspirations based on feedback and experiences to either achieve migration (or not). Bernard et al. (2022) define *aspirations* as a set of prevailing beliefs about the benefits of migration which are, in turn, influenced by factors such as personal goals, social networks, and perceived opportunities in the destination: *"…aspirations lead to intention that filter through individual, household and contextual factors – some that facilitate and some that constrain the realisation of migration aspirations"* (p1253).

Bernard et al. (2022) point out that the AA framework is valuable in understanding internal migration because it provides a multi-step perspective and confirms intention as being the primary prerequisite of migration behaviour, as well as recognising that the formation and realisation of migration are shaped by other factors and over time. Although AA was developed to explain transnational migration, it has been used in the internal migration literature with a body of work making use of the process from aspiration to realisation (Perales & Bernard 2023; Bernard et al., 2022, Kalemba, et al., 2020, Clark & Lisowski 2019; Coulter, Van Ham & Findley, 2016; De Groot, Mulder, Das & Manting, 2011; Kley & Mulder 2010). An outcome of this research is it raises the question as to whether research would gain valuable insights into the decision-making process of

migration by following migrant journeys; that is, from aspiration to realisation to identify the factors that encourage or inhibit migration.

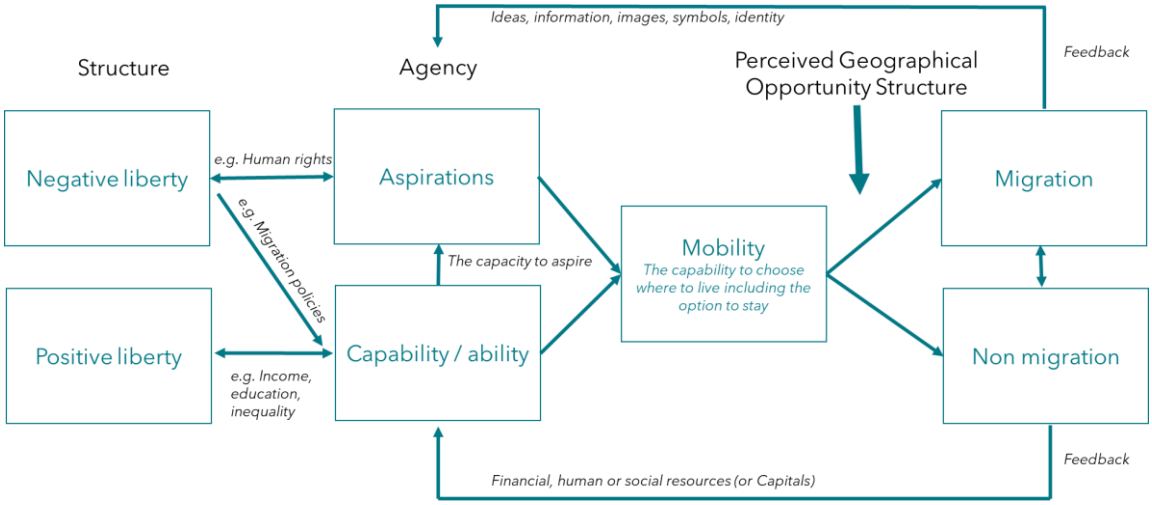
Developments in AA and the AC framework

Carling's (2001, 2002) generalised two factor model inspired further consideration by other scholars including De Haas (2010) who framed the Aspiration-Capability (AC) model to emphasise the interplay between people's aspirations and their *capability* to migrate. De Haas' (2010) AC model recognises aspiration as an outcome of general life aspirations and the opportunities present in various locales and then focuses on the capabilities and constraints that lead to immobility (e.g., physical and political barriers, limited knowledge, limited resources) as well as the individual's capability to make choices based on their preferences. De Haas (2010) argued that the fragmented insights from different discipline-based theories, as well as an overall lack of theorisation, points to the need for an integrated general migration theory that could be applied to both internal and international migration.

De Haas (2021) further developed the AC framework and applied it to unforced migration because human migration, at its core, lies in the ability of individuals to choose where they want to live. However, what remains central to De Hass' thinking is that people can only move if they are free to make the decision. De Haas (2021) refers to this as *migratory agency* (i.e., having both the capability and the ability (resources) to choose where to live). De Haas' use of 'migratory agency' is an important development and further clarifies the capability factor within the migration context. Figure 9 depicts the various ways in which migration aspirations and capabilities are affected by structurally determined factors. De Hass drew on Berlin's (1969) conception of positive (personal capability) and negative (legislation, regulations) liberties to show how migration can be impacted by structural factors and individual capability that may enhance or diminish mobility freedom and migration agency. The interaction between these factors explains the often complex, sometimes counter-intuitive migration outcomes. For instance, while it is likely that rising housing prices in cities will increase regional migration aspirations for destinations where housing costs are lower, it may also deprive those renting of the capability of shifting by driving up regional housing prices, reducing the available rental market and increasing the rent for the little rental stock remaining.

Carling (2001, 2002) and De Haas (2011) significantly contributed to understanding migration as a social process through the AA/AC frameworks. De Haas (2021) integrates individual, social, and macro-structural factors to provide a nuanced understanding of migration within a socio-cultural context and societal change process. The framework views aspirations as migration-related desires influenced by socio-economic conditions, cultural norms, and personal experiences. It also considers individual capabilities shaped by structural conditions like economic opportunities, education, and inequality and, in addition, acknowledges individual agency and the influence of social settings, including supportive norms and government policies.

Figure 9: De Haas (2021) Expanded AA framework



De Hass (2021) acknowledges that the AC framework, while not the complete answer to an integrated theory of migration, is a basis for improved theoretical synthesis by allowing various migration theories to develop *"under one meta-conceptual umbrella"* (p.31). He points out that migration theories possess varying degrees of explanatory power, which are essential for comprehending different forms of migration under specific conditions, among distinct social groups and migrant categories, and across various analytical levels. This perspective underscores the value of the general framework, in asserting that theoretical assumptions need to be applied to the specific migration contexts rather than representing universal truths.

The AA/AC frameworks' general two factor model, focusing on the relationship between an individual's aspiration and the individual's ability and capabilities to migrate, potentially oversimplifies the complex interplay between these factors, external structural drivers and other contextual barriers (e.g., public policies), and the nuanced ways in which social boundaries and familial expectations can pressure individuals to migrate or stay. Overall, while the AA/AC frameworks are valuable, they could benefit from further refinement to capture the complexities of individual migration experiences and their interplay with structural factors or other relevant theory. For example, Bernard et al. (2022) incorporated the Learned Behaviour hypothesis under the AA framework to help clarify how past migration experiences influence decision-making on future ones.

Aspiration–Desire–Drivers

The aspiration-desire-drivers framework (ADD) proposed by Carling and Collins (2018) provides a more conceptually developed framework to address and reframe some of the untheorised dimensions of migration theory. Similar to the AA/AC frameworks, ADD emphasises the interplay between individual aspiration, desire and the broader structural drivers of migration. However, the ADD framework also identifies that while *aspiration* and *desire* reside in the individual, they are explicitly shaped by drivers which derive from their social, economic, and political contexts (Carling & Collins, 2018). ADD suggests that aspirations serve the role of being a form of emotional resource, even in constrained environments, which allows individuals in the decision-making process to navigate their circumstances (Müller-Funk, 2023).

In developing their framework, Carling and Collings (2018) focused on the language variously used by scholars to describe *aspiration* in different contexts. They found 15 different terms had been used in the migration literature (Table 1) and concluded that *'Aspiration' and 'Desire'* are the most frequently used in migration studies to denote the 'potentiality' for migration. Although neither is well theorised, Carling and Collins (2018) stated that '*... both are accepted as shorthand for 'what migrants want"* (p915).

Table 1: Terms used to describe migration aspiration – Carling and Collins 2018

Selected terms applied to analysis of potentiality in migration	
Aspiration	Carling and Schewel (2018), Meyer (2018), Scheibelhofer (2018)
Desire	Collins (2018), Hindman and Oppenheim (2014),
Dream	Cairns et al. (2017)
Expectation	Benson and O'Reilly (2009), De Jong (2000), Meyer (2018**)**
Hope	Kleist (2016), Kleist and Thorsen (2016), Mar (2005)
Imaginaries	Fortier (2012), Salazar (2014**)**
Imagining	Koikkalainen and Kyle (2016), Thompson (2016), Vigh (2009)
Intention	De Jong et al. (1986)
Limbo	Brun and Fabos (2015), Richter (2016)
Prospects	Czaika (2015)
Risk	Hernandez-Carretero and Carling (2012), Williams and Baláž (2012)
Stuckness	Khan (2013), Stock (2012)
Uncertainty	Horst and Grabska (2015), Williams and Baláž (2012)
Waiting	Conlon (2011), Kwon (2015), Turner (2015)
Yearning	Bal (2014), Burman (2010)
Nb: Some of these references are not included in the reference list as they are not directly cited	

Carling and Collins (2018) connect *aspiration*, which they see as being fuelled by intrinsic factors like personal values, needs, or emotions, with *structural drivers* or extrinsic factors such as economic advantages (jobs, better pay), benefits sought-after (lifestyle, safety and security, counterurbanisation trend), social and family pressures exerted to stay in place or conversely to relocate, or environmental as well as situational influences (e.g., Covid-19, climate change).

For Carling and Collins (2018), aspirations are shaped by the prevailing attitudes towards migration and the beliefs held by both individuals and their wider social network hold, such that subjective norms may come into play in determining the acceptability of migration and encourage or discourage conversations and plans about migration. As Carling and Collins (2018) explain: *"An aspiration to migrate reflects the transformative potential of migration and implies that this imagined transformation is not only viewed positively by the prospective migrant but is also institutionally embedded."* (pp 916).

Aspiration, over time, based on both shared social acceptance of the idea and individual consideration of the benefits and barriers to migration, may develop into a desire or a shorter term goal. The development of desire includes consideration of the impact on existing social relationships that either inhibit (e.g., resistance from friends/family) or encourage migration (e.g., follow/reunite with family/friends). Carling and Collins (2018) argue that the process of shifting an aspiration to a desire relies on migration being socially sanctioned and having demonstrated benefits that offset costs. In the decision-making process, if the equation is evaluated in the positive, then an aspiration to migrate becomes a desire to plan and achieve an outcome.

ADD suggests that *desire* plays a crucial role in the decision-making process because it shapes cognitive and practical considerations of migration outcomes. As individuals assess the likely outcomes of migration, the evaluative process leads to varying degrees of satisfaction and dissatisfaction with the migration plan. As further explained by Carling and Collins (2018), migration aspiration and desire need to be conceptually delineated as they address different factors in the migration context. Research by Carling and Schewel (2020) and Carling and Mjelva (2021) developed a typology of questions on migration beginning with aspirations and then capturing aspects closely related to the migration decision. Analysis of these questions revealed the decision-making to be a multi-step process that begins with an *aspiration*, that is, a hope or ambition to migrate that reflects what a person wants in the future and, over time, may develop into a genuine *desire* to transition into the migration planning stage (Carling & Collins, 2018). The key measurable differences in the transition from aspiration to desire in the decision-making process include the degree of commitment to relocate (the 'why'), the time period or migration date as plans are put in place (the 'when' and 'where') and clarity regarding the benefits to be achieved by the migration (the 'who').

The ADD framework incorporates extrinsic structural drivers, such as economic and financial considerations which are crucial for a complete understanding of why baby boomers migrate. Drivers include the housing price differential and lower rental costs which exist between Australian cities and many coastal and rural areas. Additionally, there is an overall cost of living advantage to be gained when living in smaller coastal and rural communities compared to larger cities.

Carling and Collins' (2018) formulation of, and empirical research related to the ADD framework has been anchored in transnational migration, however recent internal migration scholars also agree that aspiration precedes behaviour and that social and emotional factors play a role in the individual's decision-making process (Perales & Bernard 2022; Bernard et al*.,* 2022, Kalemba, et al., 2020, Clark & Lisowski 2019). This suggests a role for ADD as a general framework to better understand the key migration questions. For example, Clark and Lisowski (2019) and Perales and Bernard (2022), looking at internal migration in Australia, show that place attachment and the social ties that individuals develop in their communities affect the decisions of whether to relocate or stay. Bernard et al. (2022) also argue that understanding the multi-step migration decision-making process is crucial, as aspiration alone does not guarantee migration.

Carling and Collins' (2018) underscore that aspirations, desire, and drivers are pivotal in comprehending migration dynamics, however they hypothesise that these three elements do not hold equal significance, and their relative impact is contingent upon the specific migration pathways or the particular circumstances under consideration. For example, Coulter and Scott (2015) found that migrants are more likely to relocate for specific reasons like employment rather than general advantages of the destination, while Wang, Y., and Charles-Edwards (2024) note that highly skilled internal migrants in China prioritised personal preferences and city attributes, such as public services and economic opportunities, in their decision-making. Furthermore, Soto Nishimura and Czaika (2024) in their meta-analysis of over 100 empirical articles found that factors like education and family characteristics consistently shape migration patterns, reinforcing the idea that general destination advantages are significant drivers of migration.

In summary, the key differences between Carling and Collins' ADD model and De Haas' enhanced AC model lies in their foundations and focus. Carling and Collins (2018) emphasise the interplay of aspiration, desire, and migration drivers, situating these concepts within broader migration scholarship that incorporates emotional dimensions (Carling & Collins, 2018). In contrast, De Haas' model centres on the capability aspect, arguing that aspirations are shaped by socio-economic realities and cultural contexts. Thus, while both frameworks address aspirations, Carling and Collins (2018) focus on the dynamics of migration desire, whereas De Haas emphasises the capabilities shaped by

socio-economic contexts. The ADD framework provides a more complete representation of the process of migration than does AA/AC and, in doing so, is a useful tool to assist with disentangling the complexity of the internal migration decision-making process and allowing empirical insights into the factors influencing migration. It seeks to clarify some of the theoretical and conceptual challenges associated with existing approaches by defining and, to some extent, re-defining key dimensions commonly applied in migration studies. By distinguishing between aspirations (long-term goals, potentiality) and desire (motivations, preferences), researchers can better analyse the varying levels of commitment to migration that influence decision-making. The framework also incorporates the influence of specific structural drivers, such as housing affordability, cost of living or employment opportunities, which can be crucial for identifying what prompts migration at different life stages or in different contexts, thus potentially shaping policy responses and support mechanisms for various demographic groups. Carling and Collins (2018) also recognise that the ADD framework has a present and future aspect to it to allow for change over time. Finally, insights gained by applying the ADD framework can inform more effective and targeted interventions to attract and manage internal migration by addressing the specific factors underpinning aspirations, desire and drivers of migration. While extensively cited in the migration literature around theorising and conceptualising the migration process, to the best of our knowledge the ADD framework has not yet formed the theoretical underpinning for any substantive empirical research in the Australian context.

3.4 Life course analysis

As outlined in Chapter 2, migration drivers are known to vary by age and life stage, therefore it is important to identify migration drivers for specific age groups as they may vary. This thesis explores Australian baby boomer internal migration from urban centres to coastal and rural areas to ascertain whether, over time, aspirations lead to an actual relocation and to identify what role various factors play in the decision-making process. The focus on a single generational cohort at and around the life course event of retirement, supports the aim to empirically explore the key components of the ADD framework. As Carling and Collins (2018) themselves note, further research is needed to weight the various factors to explain how they each influence the decision-making process and outcomes. The three-pronged ADD framework, much like the AA/AC general umbrella

frameworks, provides an overall framework whereby other relevant and appropriate theories and concepts can be integrated to provide greater insight. Therefore, for the purposes of this study on Australian baby boomer internal migration, it is relevant to include the life course perspective (LCP) related to retirement in conjunction with the ADD model. The LCP examines how individual life exposures and experiences in early, mid and later life are shaped by social, economic, and cultural contexts over time within a given society (O'Loughlin et al., 2018; Dannefer & Settersten, 2010).

As demonstrated by recent scholars in a number of studies, applying LCP allows for analysis of key life changes, such as retirement, and investigates the patterns or sequences of the transitions that may occur (see Brydsten, Hasselgren, Stattin & Larsson, 2023; Zella & Harper, 2021; Wanka, Schmidt, Iwarsson, Oswald, Wazinski, Slaug & Kylén (2024). These recent studies applying LCP to retirement and post-retirement life reveal significant insights into the factors influencing attitudes, behaviours and well-being. Brydsten et al. (2023) highlight that labour market precarity in mid-life can lead to both early exits and prolonged working lives. Zella and Harper's (2021) research indicates that the combination of employment and domestic responsibilities throughout life positively affects women's health at retirement, while Wanka et al. (2024) discusses how the transition to retirement reallocates time from work to leisure and domestic activities, impacting the quality of leisure experiences. These studies and their use of LCP demonstrate that retirement is not merely a singular event, but part of a series of life transitions that occur later in life that can significantly impact health, lifestyle, and overall well-being. For instance, transitions such as relocation, chronic illness, and changes in social roles often co-occur with retirement, and may require social, emotional and practical adjustments (Slaug, Eriksson, Iwarsson, Kylén, Oswald, Wanka, … & Schmidt, 2023).

Within LCP, migration is seen as a social process based on the interdependence of families, communities, and social networks, where decisions and events in one person's life affect others. As discussed in Chapter 2, internal migration in Australia is significantly influenced by various life course events with key transitions including entering higher education, joining the labour force, forming partnerships, marrying, and starting families, all being critical drivers of migration patterns (Bernard, et al., 2014). Research indicates that these life transitions often coincide with migration with the timing and impact varying

across cohorts (Bernard, Kalemba & Nguyen, 2022). Migration intensity has also been shown to be correlated with a range of life course transitions such as the completion of professional qualifications and vocational training (Bernard, et al., 2014). Additionally, the motivations for migration can include factors related to education, employment, family, housing, and lifestyle choices, reflecting a diverse range of reasons for moving (Bernard, et al., 2022). As individuals age, transitions like retirement also trigger migration, although it has been shown that the propensity to move decreases with advancing age (Sander & Bell, 2014).

Scholars have also been incorporating LCP into the study of migration because it recognises that individual lives are interconnected and influenced by broader social and historical forces beyond their immediate family and community. For example, Spring, Gillespie and Mulder (2024) show how adverse life events, such as divorce or job loss, can trigger migration or relocation to be near family members, suggesting that emotional and familial ties play a crucial role in migration decision-making. Furthermore, Bernard (2023) identifies that childhood migration experiences are linked to intergenerational socioeconomic inequalities, as children from higher socioeconomic backgrounds are more likely to migrate, thereby enhancing their future socioeconomic status. Wu and Bernard (2024) suggest that repeat internal migration is associated with lower levels of life satisfaction and economic outcomes, highlighting trade-offs between social and economic well-being.

In addition to transitions, life course analysis recognises the tension between individual agency (personal choices, actions) and structural factors (social institutions, cultural norms, economic conditions). For example, Mulder and Hooimeijer (1999) found that internal migration was connected to the life courses of individuals based on the enabling, directing and constraining influences of structural forces; while Coulter et al., (2016) found that mobility and immobility is a social process that links lives through time and space and connects people to structural conditions at a point in time.

Dannefer and Settersten (2010) suggest the LCP allows consideration of life stage which complements migration analysis and is pertinent in the context of the transition to retirement because it emphasises the dynamic interactions between individual experiences

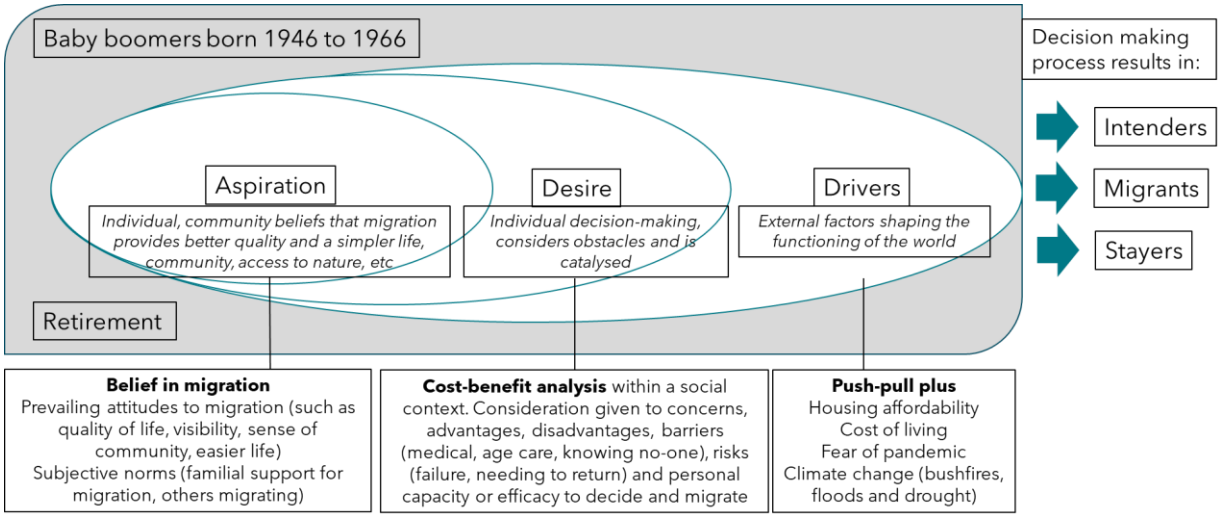
and broader social contexts throughout a particular life stage. Additionally, the subjective life course concept underscores how individuals perceive their ageing process and the timing of life events, which can significantly influence their transition to retirement. LCP has been widely used in research related to the ageing, and according to O'Loughlin et al., (2017), the experience of ageing is largely formed by prevailing attitudes and expectations that in turn depend on social position and social relationships. This is particularly relevant to Australia's baby boomers who face a unique set of social and economic factors that have changed the context of retirement and their ageing experience when compared to that of their parents (O'Loughlin et al., 2018; Noone, O'Loughlin & Kendig, 2013). As a result, they will prepare and manage retirement outcomes differently, including the role that migration may play. LCP has been applied when examining baby boomer migration in Australia to explore differences in the intensity and pattern of internal migration (Sander, 2010).

3.5 Theoretical Framework

This thesis draws on the ADD framework and the life course perspective to examine the decision-making process to undertake an internal migration (or not) of a generational cohort in the context of retirement underscoring aspiration, desire, and drivers as being pivotal in comprehending migration dynamics (Figure 10). The incorporation of LCP allows for internal migration to be understood as a dynamic process and one that is significant at certain ages and life stages, including retirement. In essence, the integration of ADD with the life course perspective provides a framework to explore the interaction between aspirations (long-term goals), desire (costs/benefits of migration), and drivers (structural factors) in the decision-making process and to provide insights into the *Who? Where? When?* and *Why?* of Australia's baby boomers considering and/or undertaking an internal migration. In addition to providing insights into the migration experience, the framework is also useful in providing important information relevant to policy responses needed to address the intensity and patterns of internal migration within Australia.

Figure 10: Enhanced Aspiration-Desire-Drivers framework and life course context

Source: Student's integration of Carling & Collins' (2018) ADD framework, life course analysis, and push-pull factors.



The next chapter describes the research design and methodology employed in addressing this study's aims and objectives and outlines the rationale and detail of the survey-based quantitative approach.

Chapter 4 Research Design and Methodology

4.1 Introduction

This chapter describes the aims of the study, the research design and methodology, and the rationale for the analysis chosen to best address the research questions (Figure 11). As previously outlined, this thesis aims to address existing gaps in the literature related to internal migration with a particular focus on the decision-making process of Australia's post-WW11 baby boomer cohort. This population group is of interest as they approach or are living in retirement, a life stage often associated with an internal relocation.

Figure 11: Summary of aims and objectives

Research Aims	Research Objectives
Internal migration decision-making Examine who and why baby boomers migrate from cities to coastal and rural areas	**Objective 1:** Compare demographic, social and behavioural characteristics of migrants, non-migrants and those still deciding **Objective 2:** Investigate reasons for their desire to relocate to coastal/rural areas; evaluate the impact of barriers on migration outcomes
Timing and destination selection Examine destination types chosen and how retirement influences migration timing	**Objective 3:** Map destination patterns and assess what factors are associated with migration choice. Discover whether destination choice is linked to migration destination selection.
Unexpected events Investigate how situational factors (Covid-19 and bushfires) affect migration	**Objective 4:** Discover how unexpected external factors such as Covid-19 and bushfires encouraged or discouraged migration

A survey design was chosen to investigate baby boomers who had previously indicated their intention or aspiration to relocate to either a rural or coastal area from a capital city in Australia (i.e., Sydney, Melbourne, Brisbane, Adelaide, Perth, Hobart and Darwin). This was carried out in two stages:

1) Analysis of secondary data which was generated from a continuous cross-sectional survey (both national and representative). Data was extracted from surveys conducted in the period 2013-2016 which provided a demographic profile of an Australian

sample of urban-dwelling baby boomers aged 50 years and above who had expressed an interest in relocating to coastal and rural environs;

2) An online survey with a sample of baby boomers who in the period 2016-2019 had indicated relocation aspirations. This sample was drawn from the available in 2022 to investigate whether a stated intention to migrate had converted to an actual relocation.

Along with providing a demographic profile, the Stage 2 survey data aimed to identify reasons for relocating (or not), as well as the individual, social and structural factors that influenced the decision-making process (impact of social connections, disadvantages, advantages, barriers), destinations considered (coastal or rural) as well as age/life stage when they migrated. Details of each stage are outlined in the following sections along with a description of the data analysis undertaken, discussion of reliability and validity issues concerning the data, and discussion of ethical considerations.

4.2 Research Design and Methodological Rationale

The multi-staged and quantitative-driven baseline data analysis (Study 1) and survey approach (Study 2) enabled a subset of prospective baby boomer migrants to be followed up after their initial indication of migration aspiration or intent. As outlined in Chapter 2, there were four fundamental perspectives needed in migration studies to understand the patterns and intensity of migration, including for internal migration: *who* moves, *where* they move, *when* they move and *why* they move. The research design allowed for exploration of these dimensions as well as identification of the factors that influenced the decision-making process of Australian baby boomers when a stated aspiration or intention to migrate converted to an actual migration (or not).

Rationale for the methodology

The literature review identified a range of approaches which had been used to measure structural drivers and their influence on migration however, more recently, the focus of scholars has shifted to the individual, social and structural factors that inform the decision-making process. More recent studies indicated the need to move beyond the structurally oriented push/pull frameworks to gain insight into the more subjective elements associated with the decision-making process if migration is to be

comprehensively understood. These included investigating prevailing attitudes, subjective norms and self-efficacy measures as well as desires or motivations for internal migration. The key reason for this change in focus is to address gaps in the current research regarding *why* people, and in particular Australian baby boomers, undertake an internal migration. The reason that this question has received limited attention to date stems directly from methodological limitations in the available data as many internal migration studies in the Australian context rely on large data sets such as the ABS national census and HILDA. These extensive and valuable data sets were able to establish patterns and levels of migration, but did not elucidate on the individual preferences, social support or resistance and structural considerations central to the decision-making process from the migrant's perspective. Alternatively, many research papers have used case study methodologies that based their findings on qualitative and/or quantitative insights on relocation to a particular destination (e.g., coastal town) resulting in conclusions founded on a narrow perspective of a specific study population that cannot be generalised to the wider population.

A further limitation on internal migration research is the lack of focus on specific factors such as specific age groups, socioeconomic position, wealth status, or employment status of those relocating. This results in an inability to disentangle interactive effects caused by having data that covers a multitude of life course events and migration motivations. Therefore, this project used a research design and methodology that allowed for a focus on a particular age group and life stage, enabling the research to focus on factors relevant to the decision-making process. This was done in a two-stage process: 1) establish a demographic profile of baby boomer aspirants from a secondary data source; 2) from this same source identify internal migration aspirants and then follow up 3 – 6 years later with those aspirants to investigate the outcome (migrated or not). As outlined in Chapter 3, this thesis draws on the ADD framework and life course perspective to examine the decision-making process to undertake an internal migration (or not). The methodology chosen will contribute to the empirical testing of the theoretical constructs of the ADD framework (aspiration, desire, drivers) in the context of baby boomer migration around the life course event of retirement. By doing so, the *who*, *where*, *when* and *why* of those who relocated (and those who did not, or who were still in the process of deciding) and the factors that influenced their decision were able to be explored.

To summarise, the research approach allowed those who did migrate and those who did not to be surveyed close to the time of migration (Figure 12). This approach overcame previous limitations by:

1) Focusing exclusively on Australia's post-WW11 baby boomers as a singular generational cohort to investigate the intricate connection between motivations, desires, preferences, and external drivers that influence migratory patterns.

2) Providing clarity regarding the dynamics and complexities inherent in the decision-making process through empirically evaluating the ADD framework within a specific life stage; that is, baby boomers either approaching, undertaking or having recently moved into retirement.

Figure 12: Research phases, aims, sampling and design

Research Phases	Aims	Sampling and Design
Study 1: Baseline data analysis	Use secondary quantitative survey data to establish a baseline of baby boomers' level of interest in undertaking a retirement-related internal migration within Australia	Nationally representative sample of baby boomers aged 50 years and older living in a capital city
Study 2: Follow-up survey with those who had indicated an intention to migrate	Administer a follow-up survey to investigate whether capital city dwelling baby boomers who had expressed an interest in a retirement-related internal migration had undertaken a relocation or not Identify the individual, social and structural factors that influence the decision-making process to relocate	Drawing on a sample of aspirants, administer a follow-up online survey to investigate whether capital city dwelling baby boomers who had expressed an interest in a retirement-related internal migration had undertaken a relocation or not

4.3 Study 1: Quantitative Data

In Study 1, secondary analysis of an existing national dataset generated through surveys of Australians aged 50 years and over was carried out. This data was accessed by

the student researcher for the purpose of identifying the level of interest among baby boomers (born between 1946 and 1966) in undertaking an internal migration from the major capital cities to coastal and rural areas. It also sought to distinguish aspirant migrants from those without migration aspiration using demographics, areas of concern and life stage-relevant attitudes.

Data Source for Study 1

The data analysed in this study was collected by Dynata, a commercial research firm specialising in online panel surveys with approximately 500,000 Australian panellists. The surveys were originally conducted as part of an ongoing Over 50s (O50) survey series, designed to understand the aspirations, concerns, and lifestyle preferences of Australians aged 50 and over. The data for this study were derived from Dynata's Over 50s cross sectional survey that commenced in 2010 and remains ongoing. The survey employs a quota sampling methodology stratified by state, geographic location (metropolitan and regional), gender, and age to ensure representativeness across key demographic variables. Survey administration is conducted entirely by Dynata using their established panel infrastructure and data collection protocols.

The Over 50s survey questions were developed to capture insights into what this demographic wanted to do in the next stage of their lives. Question development was informed by focus groups with over-50s participants and the resulting instrument covered 39 activities such as interest in travelling (overseas, within Australia), changing their home (buying, building), starting a business, seeking qualifications, starting a new career or relationship, volunteering, learning an artistic pursuit, reading more, trying to get fit/lose weight/play sport/walk, spend more time with grandchildren/children/friends (Appendix 3). It also included macro concerns regularly raised by over-50s such as having insufficient money to last, the government being unable to provide the old age pension, medical treatment being more difficult to access, a lack of aged care facilities, worrying about the future of their children and feeling that they were becoming invisible as they aged. It also measured lifestyle issues of particular concern such as happiness, whether they were in an enjoyable and rewarding stage of life and whether religion or politics was important[23].

Participants, Sampling, Recruitment

[2323] World's Largest First Party Data Platform | Dynata - World's Largest First Party Data Platform

The Study 1 data was drawn from data generated through online surveys administered several times a year between 2013 (baby boomers aged 47 to 67 years) through to 2016 (baby boomers aged 50 to 70 years). The sample was representative of the over 50 year old Australian population based on age, gender and geography (States, Territories, metropolitan, regional areas) (Figure 13). The total sample identified was 9,244 with urban-dwellers accounting for 5,158 of the total sample, and baby boomers (born 1946-1966) representing 3759 of the urban dwellers.

Figure 13: Unweighted survey responses for 9 waves of data (Source: Dynata)

		Oct 2013	Jan 2014	Jun 2014	Aug 2014	Nov 2014	Mar 2015	Sep 2015	Jan 2016	May 2016	Total
	Total sample - unweighted n=9244 (weighted was 9107)										
Total		**1011**	**1044**	**1037**	**1000**	**1000**	**1034**	**1020**	**1068**	**1030**	**9244**
NSW		216	210	222	214	220	236	235	237	236	2026
QLD		186	213	198	186	195	211	188	199	199	1775
VIC		157	152	190	170	170	186	181	178	177	1561
SA		126	164	146	125	125	125	125	137	136	1209
WA		137	143	96	125	118	125	125	137	139	1145
TAS		76	74	77	75	75	74	75	79	63	668
ACT		75	70	79	75	66	55	71	78	54	623
NT		38	18	29	30	31	22	20	23	26	237

Sample strategy

The questions were designed to monitor changes in attitudes and behaviours of over 50 year olds and the exclusion criteria included age (under 50 years), non-Australian citizens or residents, and panellists who had not completed the Over 50s survey in the previous 24 months. These online surveys were administered through Dynata's proprietary platform to existing panel members, with participation incentivised through rewards such as gift cards. Post-stratification weighting was applied using 2012 and 2016 ABS census data to ensure representativeness across the four quota variables.

4.3.1 Key Measures and Data Analysis

The Over 50s survey consisted of three main sections (Appendix 3). The first section asked the level of interest or otherwise in undertaking a range of activities that the respondent thought they would realistically make happen in their lifetime (e.g., building a new home, undertaking further study, time with grandchildren), and included undertaking a sea (coastal) or a tree (rural) change. Interest in these activities was measured using a 3-point categorical scale (Yes, Maybe, No); for the purpose of analysis the three groups were categorised as Definite aspirants (Yes), Uncertain aspirants (Maybe) and Non-aspirants (No). To distinguish genuine migration intentions from casual preferences, the question further required respondents to confirm they had discussed relocation with others and possessed a firm desire to make it happen. This qualification was designed to exclude respondents with merely vague, previously undiscussed migration dreams.

The second section examined life stage-relevant concerns using a 10-point scale which was transformed into a five-point categorical scale to allow for the application of Pearson Chi-square analysis to examine the independence of variables. These concerns included fear of 'not having sufficient money to last,' concern that 'the Government might reduce support for the aged pension,' and anxiety over 'access to medical and aged care' in future years.

The third section explored a number of prevailing views relevant to the life stage of baby boomers approaching or in retirement using a 10-point scale which was transformed into a five-point categorical scale. This allowed for the application of Pearson Chi-square analysis on categorical variables. These views included for example, the need to 'be more careful with money', or whether they considered themselves to be 'in a rewarding and enjoyable stage of life'. Finally, the survey collected demographics such as age, gender, education, marital status, non-property assets held, household income and homeownership.

The data yielded a comparative profile of baby boomers with migration aspirations and without such intentions, providing preliminary insights into which baby boomers aspired to migrate. Additionally, the data indicated both the prevalence of internal migration aspiration and the individual intensity level of this desire.

The data provided a profile to inform the question of *who* the aspirational migrants were likely to be. It allowed comparative analysis between Definite aspirants, Uncertain aspirants and Non-aspirants and, in doing so, identified differences between the three groups. This also allowed the data to be compared to the ABS Census 2021 data to ascertain whether Definite aspirants differed to the wider comparative population. This analysis used descriptive statistics and Pearson chi-square analysis. The Study 1 data provided an empirical snapshot of aspiring boomer migrants as context for the primary data collected in the Study 2 survey.

Data Quality Considerations

The use of a panel-based sample administration introduced particular validity concerns compared to probability sampling methods. Firstly, low response rates and non-response bias were mitigated by Dynata by drawing from a large and diverse panel with broad demographic coverage. This had the effect of reducing the risk of underrepresentation. They used profiling data to match the Over 50s survey with participants most likely to respond, improving both response rates and representativeness.

There was also the potential for bias associated with drawing a sample from long-term panel members compared to the general population; this was addressed through minimal weighting of the original data to show that the sample matched the wider population thus minimising this bias. There was also the question as to how data captured between 2013-2016 remained relevant for understanding current migration intentions, however the upsurge in regional migration commencing in 2016 suggested this timing was opportune to gain an understanding of the underlying intentions for migration and the time needed in the decision-making process.

4.4 Stage 2: Study 2 Quantitative Survey with Aspirants

The purpose of Study 2 was to provide a profile of *who* among the aspirants had migrated (Migrants), who had changed their mind; (Non-migrants), and who were still deciding (Intenders and Hopefuls). It identified *where* Migrants relocated (four broad categories of coastal and rural areas of differing sized population) and *when* they migrated (pre-retirement, at-retirement, or post-retirement). It also investigated reasons as to *why*

baby boomers migrated by identifying the factors associated with the decision-making process.

Sampling approach

Access to a more recent sample of aspirational migrants was provided by Dynata derived from the ongoing Over 50s survey which continued across the period between 2016 to 2019. This more recent period was selected to maximise the likelihood of being able to recontact aspiring migrants given that contact details were less likely to have changed than an older sample.

Recruitment strategy

Dynata sent the invitation requesting participation in the Study 2 survey on behalf of the student to the sample who had identified themselves as aspiring to a coastal or rural relocation. This survey was emailed to the respondents in March 2022 and up to three email reminders were sent by Dynata over the three to four weeks after the initial approach was made. Participants were identified by the panel provider on the basis that they resided in Australian capital cities between 2016 and 2019 and had previously indicated 'yes' or 'maybe' to a planned relocation to a coastal or rural area. Birth year verification was conducted within the survey instrument to confirm participants' baby boomer status. This recruitment protocol ensured the final sample consisted exclusively of baby boomers who had completed relocation from capital cities to coastal or rural regions.

Data collection

The Study 2 survey was conducted in March and April of 2022 with stage 2 eliciting 1006 completed surveys within the period the survey was open. This represented a response rate of 25.4%. It was expected that a response rate in the range of 10% to 30% could be achievable with the selected period of 2016-2019 for such a follow-up study. Members of research panels such as Dynata regularly change email addresses[24]. With this level of changing contact details, the response rate of 25.4% would be rated as moderately good. After data cleaning to ensure all respondents were baby boomers, there were 931 respondents available for analysis. However, 153 of the respondents were unable to recall

[24] In 2022, the Direct Marketing Association (DMA)[24] in Australia found that email addresses are changing at a rate of 31% per year.

having indicated their intention to relocate when they had responded in the 2016-2019 surveys and were excluded from the analysis resulting in a sample of 778 for analysis.

Key survey measures and data analysis – univariate, bivariate and multivariate analyses

The Study 2 design needed to balance the practical constraints of a survey lasting over 30 minutes in terms of participant fatigue, response rates, ethical approval timelines, against the most critical knowledge gaps identified during initial analysis. The survey instrument was developed by the student researcher based on a review of the existing literature focused on motivations for sea and tree change migration patterns. It identified 65 potential migration motivations or inhibitors that captured the key variables and constructs identified across the migration literature and informed the development of the Study 2 survey. The instrument was refined to ensure theoretical alignment with the research objectives and the ADD framework but in the process of having a workable survey some important data was unable to be captured.

Future research could benefit from factor analysis of these items to develop validated subscales, combining the content comprehensiveness achieved here with the psychometric rigor of established instruments. Since the 2022 survey (Study 2) Carling and Schewel (2018) have developed some measures that could be useful are these are mentioned in the Literature review chapter.

Data Description

The survey comprised seven sections (Appendix 4) designed to capture the range of variables potentially influencing migration decision-making processes. The comprehensive instrument required approximately 30 minutes to complete and collected both quantitative and qualitative data across multiple domains.

Survey Structure and Data Types

The survey had seven sections (Appendix 4) relevant to specific areas of investigation. It was an extensive survey given the range of variables potentially influencing the decision making process and took on average, just under 30 minutes to complete. A range of univariate, bivariate and multivariate analyses have been used to investigate the data.

Section A of the survey allowed the participants to be segmented into actual migrants, those who had changed their minds, those unable to migrate to date, and those still intending to migrate—a crucial analytical lens. This section also assessed the success of the relocation for Migrants, the status of the home left behind, and whether a new home was purchased at the destination. Cross-tabulation analysis categorised migration patterns into four trajectories: (1) migration with continued residence in the destination, (2) migration followed by relocation to a different area, (3) migration with subsequent return to origin, and (4) multiple migrations. Migration success was categorised using a five-point scale ranging from 'Very successful' to 'Very unsuccessful'. This section also captured age and gender which was captured gender and age based on 'years of age at last birthday' which allowed baby boomers to be identified and analysed. Finally, This section also investigated migration motivations among baby boomers. In addition, participants responded to an open-ended question "What does 'better quality of life mean to you?" The open-ended responses to this question were analysed using template analysis given the moderate sample size. This allowed for manual coding while maintaining analytical depth. Initially, a preliminary coding template was developed based on responses and then modified iteratively as analysis progressed, with new codes emerging from the data. Responses were coded by the primary researcher and verified by a second coder who reviewed the sample to ensure coding consistency. Areas of disagreement were discussed until consensus was reached. Given the exploratory nature of the research question and manageable dataset size, this approach provided sufficient rigour while allowing theoretical flexibility in capturing participants' conceptualisations of quality of life.

Section B examined motivations for relocation and explored a wide range of variables, including functional motivations (e.g., better weather), value-based motivations (e.g., counterurbanisation, access to nature and sense of community), and economic factors influencing the respondents' motivations for internal migration. For example, whether they were finding it hard to afford to live in the city; whether they thought it cheaper to buy and rent homes in coastal or rural areas or whether events such as relationship breakdown, retirement or illness had triggered interest in moving. Participants rated their level of agreement using a five-point Likert scale (1 = Strongly disagree, 5 = Strongly agree). Chi-square-tests compared Migrants' and Non-migrants' ratings to identify group differences.

This section also explored the number of coastal and rural destinations considered by participants. Analysis of migration destinations commenced with the number of locations considered by participants, with response options ranging from "no specific destination" to "more than five destinations." Numerical values were assigned to each category to calculate means, with "Not Sure" responses excluded to maintain data integrity. Migrants were asked to nominate the location that they had relocated to, based on a free text response. A small number of responses (2%) were unable to be accurately interpreted and assigned a destination location type and were excluded from this analysis. Migration destinations were geographically mapped to visualise baby boomer migration patterns across Australia based on the postcodes assigned. Destinations were systematically classified along two dimensions: (1) coastal versus rural, and (2) population size smaller or greater than 10,000. Coastal destinations were defined as locations within ABS Statistical Area Level 2 (SA2) regions bordering the ocean, excluding capital city statistical areas. Rural destinations were located in SA2 areas with no connection to the coast. Population size was classified as smaller (<10,000 residents) or larger (>10,000 residents) based on ABS Census 2021 data generally using Urban Centres and Localities (UCL) population data for the location nominated by the migrant. In about 10% of migration locations Suburbs and Localities data (SALs) was used when UCL data was not available for the destination nominated by the respondent. A full explanation is provided in Appendix 8. Chi-square tests of independence examined demographic differences across the four destination types (coastal-large, coastal-small, rural-large, rural-small) to identify statistically significant patterns in migration preferences among demographic subgroups.

Section B used univariate analysis including segmentation of participants into migration categories (Migrants, Non-migrants, Hopefuls, Intenders), assessment of migration success used a five-point scale, captured demographic variables (age and gender) and coded responses to the open-ended question about quality of life. It also used bivariate analyses for cross-tabulation analysis of migration patterns into four trajectories (which enabled examination of relationships between variables), analysis comparing migration success with other variables and examined relationships between demographic variables and migration outcomes.

Section C and D included measures on perceived advantages, disadvantages and barriers to moving which were hypothesised would enhance the theoretical framework. Section C (Perceived Advantages) focused on relocation advantages for example, cheaper housing, the quality of housing (for the price), quality of life and the pace of life. There was an implication in the theorised framework that barriers and disadvantages were negative desires (e.g. stuckness). Similarly, that perceived advantages were desires. These were separated to be more precise regarding the semantics and the role they played in the decision making process. Participants rated their level of agreement to the perceived advantages using a five-point Likert scale (1 = Strongly disagree, 5 = Strongly agree). Mann-Whitney U-tests compared Migrants' and Non-migrants' destination connection ratings to identify group differences based on tests that revealed non-normal distribution patterns and a relatively small Non-migrant sample.

Section D (Barriers and Disadvantages) focused on investigating the barriers and obstacles to internal migration, both generally and in relation to the specific location most likely considered by the respondent. Disadvantages or obstacles included such things as limited access to everyday medical facilities, limited access to hospital facilities and to aged care nursing home facilities. Participants rated their level of agreement to the perceived disadvantages using a five-point Likert scale (1 = Strongly disagree, 5 = Strongly agree). Mann-Whitney U-tests compared Migrants' and Non-migrants' ratings to identify group differences. In summary, Section C and D made use of univariate analysis to measure perceived advantages/disadvantages and bivariate analysis for Mann-Whitney U-testing that compared Migrants' and Non-migrants' ratings.

Section E asked a number of questions about the manner in which Covid-19 had impacted the migration experience. In particular, it examined the impact of Covid-19 and the extensive bushfires in Australia during 2019-2020 on migration decision-making. This included questions about safety and security such as whether their desire to live in the country because it was safer, or because the city was too crowded to be able to effectively keep a safe social distance. This section also explored whether the Covid-19 experience had shifted values. For example, had the pandemic experience changed them and caused them to value a simpler and less complex life more or to want to be a part of a smaller community more. Participants rated their level of agreement to these issues using a five-

point Likert scale (1 = Strongly disagree, 5 = Strongly agree). Mann-Whitney U Tests compared Migrants' and Non-migrants' ratings to identify group differences. In summary, Section E (Covid-19 and Bushfire Impacts) used univariate analysis for pandemic/bushfire-related factors such as safety perceptions, crowding concerns, value shifts toward simplicity, community importance using five-point Likert scales and bivariate analysis.

Section F assessed respondents' personal resilience using a well-established scale, including self-rated measures of self-efficacy and personal attributes/attitudes towards work. The scales categorised those who thrived in high-demand situations with a sense of control over their tasks. It also considered current and future community group memberships. Similarly, the survey measured capacity and individual abilities that contributed to migration success. Differences between Migrants and Non-migrants regarding migration perceptions (subjective norms, generalised self-efficacy, situational factors, Covid-19 impacts, and structural drivers) were assessed using Mann-Whitney U tests. This non-parametric approach was selected after Shapiro-Wilk tests confirmed significant non-normality in both groups (Appendix 6, Table 27), making it more appropriate than parametric alternatives for comparing these continuous variables. In summary, Section F used univariate analysis on measures of personal resilience, self-efficacy, work attributes/attitudes, community group memberships. Bivariate Analysis, specifically Mann-Whitney U tests compared Migrants and Non-migrants.

The final section (demographics) captured data on occupation (pre- and post-migration), education, homeownership (pre- and post-migration), household composition, language spoken at home, annual household income, and household wealth (not including homeownership), number of children, grandchildren and relationship status. These data were analysed using multiple statistical approaches. Z-tests compared Migrant characteristics against ABS Census 2021 data, leveraging population parameters. For comparisons between independent samples of Migrants (n = 368) and Non-migrants (n = 115), t-tests were employed. The demographic section assessed occupation and working status pre and post relocation to identify the timing of baby boomer migration relative to retirement. Responses were categorised into three patterns: migration (1) while still working, (2) at retirement, or (3) post-retirement, based on comparative analysis of pre-retirement working status and migration timing. To assess associations between migration timing (particularly at retirement versus while working) and demographic variables (age,

gender, education, home ownership, household structure, and occupation), Pearson chi-square tests of independence were conducted. This non-parametric approach was selected for its suitability in determining significant associations between categorical variables such as these demographics. Further demographic analysis was conducted on a range of categorical demographic variables including age, gender, working status, household income, and relationship status. Chi-square testing was utilised to identify statistical differences for these five demographics across all survey measures.

Analyses for Study 2

Univariate analyses included descriptive statistics to describe the sample, demographics, migration patterns, and response distributions across all survey measures. Migration success was assessed using the five-point categorical scale, while open-ended responses regarding quality of life underwent systematic coding and categorisation.

Bivariate Analyses used T-tests which compared continuous variables between Migrants (n = 368) and Non-migrants (n = 115) where normality assumptions were satisfied. Z-tests were used to compare migrant characteristics against ABS Census 2021 population parameters to assess sample representativeness.

Cross-Tabulation Analysis was used to explore migration patterns enabling identification of relationships between demographic variables and migration trajectories, destination preferences, and timing patterns.

Analyses also used Non-Parametric Tests. The Mann-Whitney U tests compared group differences on ordinal and non-normally distributed continuous variables between Migrants and Non-migrants. This approach was selected based on assumption violations confirmed through Shapiro-Wilk testing. Chi-square tests of independence examined associations between categorical variables, including migration timing and demographic characteristics (age, gender, education, homeownership, household structure, occupation). Additional chi-square analyses identified statistical differences across key demographics with other categorical variables.

Multivariate Analyses included Exploratory Factor Analysis (EFA), Binary logistic regression and sequential Factor-Cluster Analysis. EFA was conducted exclusively on the

Migrant sample (n = 368), as the Non-migrant group fell below recommended thresholds for stable factor solutions. Principal component analysis with varimax rotation maximised explained variance while maintaining orthogonal factors. The Kaiser-Meyer-Olkin measure (KMO = .87) and Bartlett's test ($\chi^2 = 3642.51$, $p < .001$) confirmed data suitability, with the solution converging in 19 iterations and explaining 68.2% of total variance across nine factors.

Logistic regression predicted migration status (Migrant/Non-migrant) as a dichotomous outcome. This approach handled the binary dependent variable without requiring normality, linearity, or homoscedasticity assumptions for independent variables. The method enabled simultaneous evaluation of multiple factors while producing odds ratios quantifying relationships with migration likelihood. Model adequacy was assessed through Hosmer-Lemeshow tests, classification accuracy, and Nagelkerke R^2. A two-stage analytical approach identified meaningful sub-segments within the Migrant population. EFA served as dimension reduction, addressing multicollinearity by identifying underlying latent constructs that became inputs for subsequent hierarchical cluster analysis. This method uncovered heterogeneous migrant sub-segments based on psychosocial and behavioural distinctions rather than simple demographic characteristics, providing nuanced insights into migration decision-making and post-migration adaptation patterns.

Assumption Testing and Rationale for Data Transformation

Shapiro-Wilk tests revealed significant non-normality in continuous variables about perceptions of whether it was hard to afford to live in the city or whether it was cheaper to buy and rent home in non-city areas for both migrant and non-migrant groups (Appendix 6, Table 27), indicating that parametric statistical procedures were inappropriate for most analyses. The ordinal Likert scale data further violated assumptions of homoscedasticity required for parametric tests. Original 10-point Likert scales underwent systematic transformation to 5-point scales before analyses. This transformation addressed critical statistical concerns related to expected cell frequencies in contingency tables. Given sample size constraints, retaining the original 10-category structure would have generated sparse tables with multiple cells containing expected frequencies below the requisite minimum of 5, compromising chi-square test reliability and statistical power. The

collapsed 5-point structure maintained sufficient cell frequencies across all response categories while satisfying chi-square test assumptions.

Multiple Comparison Corrections (type 1 error)

To control Type I error rates across multiple statistical tests, Bonferroni correction was applied throughout the study. The desired alpha level ($\alpha = 0.05$) was divided by the number of comparisons, with all reported p-values reflecting this conservative adjustment unless otherwise specified.

Variable Classifications and Measurements

Migration destinations were systematically classified along two dimensions: (1) coastal versus rural location and (2) population size (< or >10,000 residents). Coastal destinations were defined as locations within ABS Statistical Area Level 2 (SA2) regions bordering the ocean, excluding capital city statistical areas. Population classifications used ABS Census 2021 data, primarily Urban Centres and Localities (UCL) data, with Suburbs and Localities (SALs) data used when UCL data was unavailable (approximately 10% of cases).

Migration timing was categorised into three patterns based on comparative analysis of pre-retirement working status and migration timing: (1) migration while still working (pre-retirement), (2) migration at retirement, and (3) post-retirement migration.

General Self-Efficacy Scale

The General Self-Efficacy Scale (GSE) developed by Schwarzer and Jerusalem (1995) was employed to measure participants' general sense of perceived self-efficacy. The GSE is a 10-item psychometric scale designed to assess a general sense of perceived self-efficacy with the aim of predicting coping with daily challenges as well as adaptation after experiencing stressful life events. It consists of 10 items scored on a 4-point Likert scale ranging from 1 (not at all true) to 4 (exactly true). Example items include "I can always manage to solve difficult problems if I try hard enough" and "I can usually handle whatever comes my way." All items are positively worded, and responses are summed to create a total score ranging from 10 to 40, with higher scores indicating greater self-efficacy.

The GSE measures the belief in one's ability to cope with a broad range of stressful or challenging situations. This construct is particularly relevant to migration decision-making as it reflects individuals' confidence in their ability to manage the challenges and uncertainties associated with relocation.

Thematic Analysis Process for the open-ended questions

The qualitative analysis of open-ended responses followed Braun and Clarke's (2006; 2022) approach to thematic analysis. Initially, all responses from migrants were read repeatedly to achieve data familiarisation and generate preliminary observations. During the coding phase, a basic coding tree and definitions were developed, reviewed, and refined in discussion with doctoral supervisors to achieve consensus on the meaningful units and assign descriptive codes capturing participants stated motivations and barriers. These codes were then collated and examined for patterns, with related codes grouped into themes representing broader motivational categories. Final themes were defined and named to capture the essence of participants' migration decision-making processes, with representative quotations selected to illustrate key findings.

4.4 Ethics

This research study was approved by the University of Sydney Human Research Ethics Committee as Project number 2021/537 (Appendix 1). The research was conducted in accordance with the NHMRC's National Statement on Ethical Conduct in Human Research (2018) and the University of Sydney's Research Code of Conduct. Additional ethical considerations are outlined below.

4.5.1 Informed consent

Study participants were provided with the Participant Information Statement (Appendix 2). The email invitation to participate advised participants that the respondents were free to choose to complete the survey or not. They were also advised to contact with the Principal Supervisor if they wished to discuss the research.

4.5.2 Privacy and confidentiality

All respondents were advised in writing that the data would only be seen by the researcher and supervisors and that all data would be deidentified. The primary and secondary data will be retained with the University's secure portal for seven years.

4.6 Summary

This chapter described the research design and methodology that was employed in this study of the decision-making processes of a sample of Australia's baby boomers related to undertaking an internal migration (or not). The next chapter provides a demographic profile of aspirant migrants and acts as a baseline to inform the Study 2 survey reported in Chapter 6.

Chapter 5: Internal migration and Australia's aspirant baby boomers: Study 1 data

5.1 Background

This chapter provides a demographic profile of an Australian sample of urban-dwelling baby boomers who expressed an interest (or not) in relocating to coastal and rural environs. This chapter tests the hypothesis that those with migration aspirations are significantly different compared to those without migration aspirations regarding their planned activities for the next life stage, their broader lifestyle aspirations, and their concerns about the future. As outlined in Chapter 4, the sample (n=3759) analysed here was drawn from a series of nationally representative surveys (Appendix 3) conducted between 2013 and 2016 with respondents aged 50 years and above. Each of these survey samples were representative of the over 50 year old Australian population based on age, gender and geography (States, Territories, metropolitan, regional areas). The total sample collected was 9,107 with urban-dwellers accounting for 5,158 of the total sample, and baby boomers (born 1946-1966) representing 3759 of the urban dwellers (Figure 14).

The Study 1 dataset employed a 50+ age criterion during the 2013-2016 data collection period, resulting in respondents who ranged in age from 50 to approximately 80 years old. This sample was predominantly, but not exclusively, composed of baby boomers (born 1946-1964). The age requirement excluded the youngest baby boomers who had not yet reached 50 during the data collection window, while including some participants from the Silent Generation (born before 1946).

The analysis of the secondary data from Study 1 employed two age groupings (50-60 years and 61+ years) based on practical considerations. This division into two age groups was necessary to ensure adequate sample sizes for reliable statistical comparisons. Initial analysis revealed that more granular age categorisations (e.g., 5-year intervals) resulted in insufficient cell sizes for meaningful analysis, particularly when cross-tabulated with other key variables such as migration status and geographic location.

Figure 14: Sample analysed – Source Dynata

9107	Sample available from 9 waves of an over 50 years survey; October 2013 – May 2016.
5158	Self-reported living in urban areas with a population of 100,000 or more (5158 of the 9107).
3759	Urban-dwelling baby boomers based on year of birth (1946-1966); in the period of data collection, youngest aged 47 years, the oldest aged 70 years.

The chapter commences by establishing the level of interest among urban-dwelling baby boomers intending to migrate to coastal or rural areas. This was measured using a categorical scale encompassing 'Yes', 'Maybe', and 'No'. Applying descriptive statistics and chi-square analysis, the chapter provides a profile of the boomer migration aspirants in comparison to those who have no intention to undertake an internal migration, including consideration of key demographics, characteristics of the lifestyle activities they aspire to, responses to life stage relevant concerns, and prevailing views. The scale used for attitudinal data on interests, concerns and prevailing views used a 10-point scale however, as outlined in Chapter 4 The original 10-point Likert scales were transformed into 5-point scales prior to categorical analysis to address practical considerations. The small sample size combined with 10 response categories would have resulted in numerous cells with expected frequencies below the minimum threshold (≥5) required for reliable chi-square analysis, thereby reducing statistical power to detect significant associations. The scale collapse ensured adequate cell frequencies across all categories, enabling robust statistical inference while maintaining the interpretability of response patterns. All reported chi-square analyses met the assumption of minimum expected cell frequencies of 5 or greater.. The scale collapse ensured adequate cell frequencies across all categories, enabling robust statistical inference while maintaining the interpretability of response patterns. All reported chi-square analyses met the assumption of minimum expected cell frequencies of 5 or greater.

The initial step ensured that the conversion maintained the integrity and distribution of the original data. Then Pearson chi-square tests of independence were employed to assess the relationship between the newly categorised variables, adhering to the chi-square

assumptions of adequate sample size and the expected frequency distribution. The Study 1 data included here provides an empirical snapshot of aspiring baby boomers as context for the primary data collected and analysed in this thesis; that is, the Study 2 follow-up survey of baby boomers to investigate whether a stated intention to migrate converted to actual migration and, if so, to identify key demographic, social and structural factors that influenced the decision-making.

As summarised in Table 2, this Study 1 sample made up of urban-dwelling baby boomers remained broadly representative of the national population as found by the ABS Census 2021[25] in terms of age, gender, education, homeownership and relationship status. The one variation between the sample data and ABS Census 2021 data related to the working and retirement status of people aged 50-70 years. The sample data showed a lower proportion in the full-time workforce (24% compared to 35%) and a higher proportion retired from paid work (41% compared to 35%). Household income and location were unable to be matched because different categories were applied in the two survey instruments to capture these variables.

Table 2: Respondent characteristics compared to ABS Census 2021 of 50-70 year olds – Source Dynata

Demographics	**N=3759**	**100**	**ABS Census 50-70 years**
	%	**%**	**%**
Gender			
Male	1888	50	49
Female	1871	50	51
Age			
50-60	2024	54	53
61 plus	1735	46	47
Education			
Primary school/no formal schooling	40	1	0
Some secondary school	668	18	11
Completed secondary school	1047	28	29
Trade and technical qualification	1091	29	29

[25] https://www.abs.gov.au/census/find-census-data/community-profiles/2021/AUS and https://www.abs.gov.au/census/find-census-data/community-profiles/2021/AUS/download/GCP_AUS.xlsx

University or tertiary qualification	841	22	23
Other	72	2	7
Working status			
Working full time (30+ hours/week)	901	24	35
Working part time (<30 hours/ week)	693	18	19
Looking after home/family full time	249	7	4
Unemployed	200	5	2
Retired	1552	41	35
Other	164	5	7
Homeownership			
Live in house/apartment I own/mortgaged	2619	70	67
Live in house/apartment I rent	930	24	27
Other	210	6	6
Relationship status			
Married	2148	57	61
Never married	431	11	14
In a de facto relationship/separated	379	10	5
Widowed	212	6	4
Divorced	563	15	16
Other	26	1	0

N.B. The Australian baby boomer population in 2016 was aged 50-70 years

The sample survey had a broader imperative to gain insights into the baby boomer demographics and the aspirations held for the retirement period. Thus, the survey included a range of questions to explore baby boomer life aspirations, life satisfaction, whether they felt they were in a rewarding stage of life, concerns about the future, the activities they aspired to undertake in the future and, to a limited extent, their financial position (Appendix 3).

5.2 Interest in relocating from urban centres to coastal / rural locales

Examination of the data indicated varying levels of interest among baby boomers living in urban centres to relocate to coastal and/or rural regions of Australia. Respondents were asked two questions: whether they would realistically undertake a sea change in their lifetime (referred to as coastal) and, separately, whether they would undertake a tree change (referred to as rural). The questions were framed to explain that if they indicated

'yes' to either question it would mean they had actively contemplated such a move and engaged in discussions with peers regarding relocation. For the purposes of analysis, those who indicated 'Yes" they would undertake an internal migration were categorised as 'Definite aspirants', those with a 'No' response as 'Non-aspirants' and the 'Maybe' responses as 'Uncertain aspirants' (discussed separately in section 5.7 of this chapter).

The data revealed eight percent (8%) of baby boomers were definitely planning to undertake a coastal transition and four percent (4%) were definitely planning a rural migration while a further three percent (3%) indicated that both a coastal and rural relocation was under consideration. In total, 15% of baby boomers living in large urban centres indicated they intended to undertake either a coastal or rural internal migration in their lifetime (Table 3). A further one third of respondents (33%) expressed a potential interest in an internal relocation, resulting in 48% of baby boomers indicating they would either 'definitely' or 'maybe' embark upon a coastal or rural migration in the future. Conversely, slightly more than half of the sample (52%) reported no interest in internal migration (Table 3).

Table 3: Level of interest in internal migration to coastal and/or rural areas – Source Dynata

	Total	**Yes (Definite Aspirant)**	**Maybe (Uncertain Aspirant)**	**No (Non-aspirant)**
N=	**3759**	**564**	**1240**	**1955**
Percentage	100%	15%	33%	52%

Of central interest to the questions being addressed in this thesis was that almost half (48%) of the sample indicated they were considering a later-life move to coastal or rural areas, thus reinforcing the value of further investigation to understand the influences on the decision-making process (e.g., aspirations, drivers, perceived control) and the outcome (relocate or not). Gaining insight into the level of interest in, and reasons for undertaking a retirement-aligned relocation within the baby boomer cohort will enable an assessment of the impact in coming years of an influx of older people at the individual and community level, as well as policy considerations relating to planning and infrastructure

developments in rural and coastal areas (e.g., housing, healthcare services, regional economies).

5.3 Key demographic characteristics of migration aspirants

Pearson chi-square tests of independence were performed to determine if there were any statistically significant associations between migration aspiration (Yes, No) and a range of demographic factors including age, gender, educational attainment, marital status, working status, homeownership, household income (per week categorised as low, medium, high), and household wealth. Household wealth was defined as the value of all household wealth (e.g., shares, debentures, managed investments, superannuation, investment properties, term deposits) but did not include the value of the family home or business. The responses were then categorised as representing low, medium, and high wealth levels.

The analysis revealed significant relationships between migration aspiration and several demographic factors: age, employment status, homeownership, and household income (Table 4). A significantly larger proportion of Aspirants fell within the younger age range of the baby boomer cohort, with 65% under 61 years compared to 47% of Non-aspirants, ($\chi^2(1, N = 2519) = 55.715$, $p < .001$). Conversely, Non-aspirants were more prevalent in the older baby boomer age category, with 55% aged over 61 years compared to 35% of Aspirants.

Consistent with the observed relationship between age and migration interest, there were also statistically significant differences in employment status between the groups, ($\chi^2(6, N = 2519) = 109.088$, $p < .001$). Almost a third of Aspirants (32%) remained in full-time employment (compared to 19% for Non-aspirants), and 24% worked part-time (compared to 16% for Non-aspirants). The data confirmed that Aspirants were more likely to be active in the workforce, with only 27% having retired, in contrast to 49% of Non-aspirants who had fully retired from work.

Homeownership levels also showed a significant association with migration aspiration, ($\chi^2(2, N = 2519) = 13.810$, $p = .001$). Those definitely planning an internal migration demonstrated lower rates of homeownership (house or apartment) at 65%,

compared to 72% of Non-aspirants. Additionally, apartment rental was more common among Aspirants (29%) than Non-aspirants (22%).

Higher household income was found to be associated with internal migration aspiration, (χ^2 (3, N = 2462) = 27.657, p < .001). This finding likely reflects the differences in age and employment status, with a greater proportion of Aspirants being younger and engaged in paid work, while more Non-aspirants were retired and living on fixed incomes.

The observed associations between migration aspiration and younger age, workforce participation, and higher household income are consistent with the possibility that financial flexibility may influence migration planning. However, the cross-sectional nature of this data precludes causal inferences, and these relationships require further investigation to understand the underlying mechanisms. However, enhanced financial flexibility may allow individuals to manage the risks of moving such as the unknown costs, as well as potentially providing them with the ability to return to the city if the relocation failed to meet expectations. Additionally, better health and mobility associated with younger baby boomers may enable them to cope with the physical aspects of the move and reduce their perceived need for medical and hospital facilities.

Table 4: Baby Boomer age, working status, income, homeownership – Source Dynata

Demographics	**n/N**	**χ^2**	**Aspirants**	**Non-aspirants**
			N=564 % (95% CI)	**N=1955 % (95% CI)**
Age				
50-60	1295/3759	χ^2 (1, N=2519) = 55.715, p = .000*	↑ 65 (61-69)	47 (45-50)
61+	1224/3759		↓ 35 (31-39)	53 (50-55)
Working Status				
Working full time (30+ hours/week)	548/3759	χ^2 (6, N=2519) = 109.088, p = .000	↑ 32 (29-36)	19 (17-20)
Working part time (<30 hours/week)	450/3759		↑ 24 (21-28)	16 (15-18)
Looking after home/family full time	174/3759		6 23-3(4-8)	7 (6-8)
Unemployed	134/3759		↓ 8 (6-10)	5 (4-6)
Retired	1103/3759		27 (23-31)	49 (46-51)

Other	105/3579		3 (2-5)	4 (4-5)
Household income (per annum)				
Low ($36,399 and below)	719/3750	χ^2 (3, N=2462) = 27,657, p = .000*	26 (22-29)	29 (27-31)
Mid ($36,400-$77,999)	726/3750		25 (21-29)	30 (28-32)
High ($78,000 and above)	656/3750		↑ 35 (31-39)	24 (22-25)
Prefer not to say/refused	361/3750		14 (12-17)	17 (15-19)
Homeownership				
Live in house/apartment I own/mortgaged	1785/3760	χ^2 (2, N=2519) = 13.810, p = .001	↑ 65 (61-69)	72 (70-74)
Live in house/apartment I rent	594/3760		↑ 29 (26-33)	22 (20-24)
Other/refused	140/3760		5 (4-7)	6 (5-7)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size.

Analysis of the data showed that 43% of Aspirants compared to 33% of Non-aspirants had cohabiting children (χ^2 (1, N=1925) =13.544, p=.00). The association between migration aspiration and cohabiting children suggests that family structure may be related to migration planning, though the nature of this relationship requires further investigation. .It is possible that it may influence choice of destination as individuals and families consider factors like access to better education, healthcare and safety when deciding to migrate or whether to migrate at all away from the more resource-rich urban areas. Another factor related to younger baby boomer Aspirants was a lower likelihood of being grandparents (χ^2 (1, N = 2519) = 14.678, p = .00) (Table 5) indicating that family complexity may play a role in changing the outcome of internal migration aspiration; for example, grandparents sharing childcare responsibilities may constrain mobility.

The offspring of Aspirants were more likely to be in younger age brackets with percentages of 10% and 31% for the age ranges of 0-16 and 17-24, respectively, compared to 6% and 21% among non-Aspirants (Table 5). The chi-square analysis demonstrated that there was a statistically significant association between migration aspiration and having children aged 17-25 (χ^2 (12, N = 1925) = 97.387, p< .001) (Table 5).

The analysis suggests that 1) the likelihood of having had children and 2) the number of children per family were not related to migration aspiration (Table 5). Nevertheless, the younger age profile of Aspirants indicated that family considerations, particularly the presence of cohabiting children and the complexity of family responsibilities, may impact..

Table 5: Children, number, grandchildren, number, age of children - Aspirants and Non-aspirants – Source Dynata

Demographics	n/N	χ^2	Aspirants N=564 % (95% CI)	Non-aspirants N=1955 % (95% CI)
Children				
Yes	2518/3759	χ^2 (1, N=2518) =	75 (71-78)	77 (75-79)
No	908/3759	.899, p = .343	25 (22-29)	23 (21-25)
Number of children				
Mean score	2851/3759	χ^2 (4, N=1925) = 9.163, p = .057	1.88 (1.79-1.97)	1.97 (1.93- 2.02)
Children living at home				
Yes	1059/2851	χ^2 (1, N=1925) =	↑ 43 (38-48)	33 (31-36)
No	1792/2851	13.544, p = .000*	↓ 57 (52-62)	67 (64-69)
Grandchildren				
Yes	1657/3759	χ^2 (1, N=2519) =	39 (35-43)	48 (46-50)
No	2102/3755	14.678, p = .000	↑ 61 (57-65)	52 (50-54)
Number of grandchildren				
Mean score	1657/3759	χ^2 (4, N=1151) = 15.684, p = .003*	↓ 3.38 (3.05-3.71)	4.14 (3.98-4.31)
Age of children				
0-16	250/2851	χ^2 (12, N=1925) =	10 (7-13)	6 (5-7)
17- 24	702/2851	97.387.899, p <	↑ 31 (27-36)	21 (19-23)
25- 29	861/2851	.001	35 (30-39)	29 (26-31)
30- 34	1014/2851		40 (36-45)	36 (33-38)
35- 39	907/2851		29 (31-34)	35 (31-36)
40- 44	726/2851		↓ 19 (16-23)	31 (29-34)
45- 49	328/2851		↓ 6 (4-9)	14 (13-16)
50-54	85/2851		↓ 0 (0-2)	4 (3-5)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size.

In summary, baby boomer migration Aspirants were more likely to be *younger* (50-60 years), in *paid work*, with *lower levels of homeownership* (presence/absence of a mortgage is unknown), have more *cohabiting children* and be in a *higher income* bracket ($78,000 and above) per annum. Overall, the data invite further exploration of the interplay between *age,* and *homeownership* and migration aspiration. Age appeared to have an impact on familial roles (e.g., younger children living at home) and on homeownership status. Therefore, the motivation to relocate may be aligned with achieving a positive financial outcome by selling the city dwelling and buying a home in cheaper coastal or rural areas. For those who do not own a home, aspiration may be influenced by considering relocation to a place with more affordable housing to purchase and/or the cost of living and renting is lower. Either motivation suggests that housing affordability and cost of living differentials might be key structural drivers of internal baby boomer migration to coastal and rural areas.

Examination of Study 1 data revealed that gender, relationship status, education attainment and wealth status did not influence the intention to relocate or stay (Table 6), suggesting the decision to relocate was being driven by other factors. Nevertheless, all faced the prospect of needing to use accumulated wealth (either accumulated savings, superannuation or to convert assets to cash) or to keep working or to accept the age pension.

Table 6: Gender, education, household wealth, location and relationship status – Source Dynata

Demographics	**n/N**	**χ^2**	**Aspirants**	**Non-aspirants**
			N=564 % (95% CI)	**N=1955 % (95% CI)**
Gender				
Male	1888/3759	χ^2 (1, N=2519) = 1.806, p = .179	51 (47-55)	48 (46-50)
Female	1871/3759		49 (45-53)	52 (50-54)
Education				
Primary school	40/3759	χ^2 (5, N=2518) = 15.145, p = .010	0 (0-1)	1 (1-2)
Some secondary	668/3759		↓ 15 (12-18)	22 (20-24)
Completed secondary	1047/3759		28 (24-32)	27 (25-29)
Trade and technical	1091/3759		31 (27-35)	27 (25-29)

University or tertiary	841/3759		24 (20-27)	21 (20-23)
Other	72/3759		3 (2-5)	4 (4-5)
Household wealth				
Under $100,000	1362/3759	χ^2 (3, N=2325) = 3.823, p = .281	39 (35-43)	36 (34-39)
$100,000 - $999,999	1233/3759		33 (29-37)	33 (31-35)
$1,000,000 +	287/3759		8 (6-11)	7 (6-8)
Refused	877/3759		20 (17-23)	24 (22-26)
Location				
Sydney	1181/3759	χ^2 (7, N=2520) = 24.718, p = .001	32 (28-36)	26 (24-28)
Melbourne	975/3759		↓ 18 (15-22)	25 (23-27)
Brisbane	732/3759		14 (11-17)	11 (11-12)
Adelaide	320/3759		6 (4-8)	9 (8-10)
Perth	410/3759		9 (6-11)	11 (10-13)
Canberra (ACT)	86/3759		2 (1-3)	2 (2-3)
Hobart	44/3759		1 (0-2)	1(1-1)
Relationship status				
Married	2148/3755	χ^2 (6, N=2521) = 17.707, p = .007	56 (51-60)	58 (55-60)
Never married	431/3755		12 (10-15)	12 (11-13)
In a de facto relationship	281/3755		↑ 10 (8-13)	6 (5-7)
Widowed	212/3755		5 (3-7)	6 (5-8)
Divorced/separated	661/3755		↓ 18 (15-21)	18 (16-19)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

As observed in this data set, *employment status*, *levels of property ownership*, and *household income* influenced migration aspiration. The data suggested that Aspirants might base their decision to relocate on factors such as job opportunities, quality of life, or financial opportunities, rather than on other demographic characteristics like gender or relationship status. Both men and women, as well as people in different relationship statuses, feel equally empowered to make decisions about relocation based on personal preferences. However, in addition to demographic characteristics other factors were included in the over fifties survey that explored baby boomer lifestyle aspirations, satisfaction with their current life stage, concerns about the future, and, to a limited extent, their financial position as they approached or experienced retirement. The next section explores these variables to assess possible associations with migration aspirations.

5.4 Future Activities, Emerging Concerns and Prevailing Views

This section draws on the survey data to delve into Aspirant interest in *future activities*, *concerns,* and *prevailing life stage views* to assist in elucidating 'who' among baby boomers aspire to migrate. The data provided insight into the repertoire of activities constituting the lifestyles of those aspiring to relocate, as well as aspects of ageing that are of concern. Respondents were asked their level of interest in an extensive range of lifestyle- related activities, using a categorical scale of 'Yes', 'Maybe', 'No'.

Interest in future activities – Aspirants and Non-aspirants

Analysis of the future planned activities being considered by each group revealed significant differences between Aspirants and Non-aspirants (Table 7). Compared to Non-aspirants, Aspirants articulated plans to participate in a wide range of lifestyle activities that included travel, efforts to ensure enhanced health outcomes and well-being, increased time investment in interests and hobbies, as well as financial, business and career initiatives (Table 7). Considering the yes responses, Aspirants reported more engagement with financial issues than Non-aspirants, including paying off a mortgage (45% vs. 22%); buying another home (43% vs. 5%); building a new home (19% vs. 2%), starting a new career (18% vs. 3%) and starting a business (14% vs. 2%).

The analysis indicated that the aspiration to migrate may be linked to a broader lifestyle approach, not just geographically, but in terms of lifestyle experiences, sense of community, and personal development. Overall, Aspirants, when compared to Non-aspirants, appeared to desire a lifestyle change which incorporated much greater activity with retirement-linked relocation acting as a catalyst for change in various aspects of their lives. These results align with the view that some baby boomers are, at least aspirationally, redefining what it means to age, emphasising flexibility, mobility, and lifelong development as is espoused in the literature by Haas and Serow, (1997).

Table 7: Aspirants interest in future activities – Source Dynata

Future activities	χ^2	Aspirants	Non-aspirants
		N=564 % (95% CI)	N=1955 % (95% CI)
Travel overseas	χ^2 (1, N=2519) = 140.277, p = .00	↑ 69 (65-73)	41 (39-43)
Actively try to get fit	χ^2 (1, N=2519) = 132.880, p = .00	↑ 63 (59-67)	36 (34-38)
Travel Australia by road	χ^2 (1, N=2520) = 115.301, p = .00	↑ 62 (58-66)	37 (35-39)
Travel Australia by air	χ^2 (1, N=2519) = 128.680, p = .00	↑ 58 (54-62)	31 (29-33)
Create a garden	χ^2 (1, N=2519) = 157.255, p = .00	↑ 51 (47-55)	23 (22-25)
Learn about computers and how to use them	χ^2 (1, N=2520) = 90.050, p = .00	↑ 46 (42-50)	25 (23-27)
Pay off the mortgage	χ^2 (1, N=2520) = 110.864, p = .00	↑ 45 (41-49)	22 (21-24)
Buy another home	χ^2 (1, N=2520) = 525.909, p = .00	↑ 43 (39-47)	5 (4-6)
See more live art (theatre, ballet, opera, concerts)	χ^2 (1, N=2520) = 180.522, p = .00	↑ 42 (38-46)	15 (14-17)
Volunteer with a charity or not for profit	χ^2 (1, N=2519) = 109.539, p = .00	↑ 40 (36-44)	19 (17-20)
Improve/ Learn to cook	χ^2 (1, N=2519) = 135.026, p = .00	↑ 38 (34-42)	16 (14-17)
Learn an artistic pursuit of some kind	χ^2 (1, N=2519) = 164.012, p = .00	↑ 23 (20-27)	5 (5-7)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

In summary, based on the findings Aspirants indicated plans for a more active and varied lifestyle compared to Non-aspirants. Migration was a part of a broader lifestyle change, providing an opportunity for renewal and increased engagement in various activities as they transitioned to retirement. This trend could lead to increased demand for amenities and services in coastal and rural areas but also generate vibrant communities. Aspirants' interests could also influence the choice of migration destination through selecting areas with rich cultural offerings, recreational facilities and active communities.

Does age explain interest in lifestyle activities between Aspirants and Non-aspirants?

The differences in the quantum of planned activities between Aspirants and Non-aspirants might be explained by Aspirants being younger in age. Analysis was therefore undertaken to determine if there were any statistical differences between the two age groups (50-60 years, 61+ years) for lifestyle-related activities for both Aspirants and Non-aspirants. By analysing the two age ranges separately (Table 8), the data revealed that for most of the activities measured, Aspirants did not differ in their stated activity aspirations, irrespective of whether they were in the younger or older age range (Table 8). Similarly, for Non-aspirants, the data also indicated that, for most activities, there were no lifestyle activity differences among Non-aspirants of different ages The analysis revealed that age did not explain the differences in activity interests between Aspirants and Non-aspirants. Both younger and older Aspirants showed similar patterns of higher activity interest compared to their Non-aspirant peers, suggesting that factors other than age may be associated with both migration aspiration and lifestyle activity planning.

The other difference between Aspirants and Non-aspirants was in the greater quantum of activities being considered by Aspirants when compared to Non-aspirants. Again, the analysis of results suggested that the younger age profile of aspirants did not explain the greater number of planned activities. Consequently, the data indicate that for these baby boomers personal predisposition and interests, rather than age, account for the higher level of planned lifestyle activities for Aspirants.

*Table 8: Interest in future lifestyle activities – Aspirants, Non-aspirants by **age** – Source Dynata*

Future activities	χ^2	**50-60** **Aspirants** **n=368** **% (CI)**	**61 plus** **Aspirants** **n=196** **% (CI)**	χ^2	**50-60** **Non-aspirants** **n=927** **% (CI)**	**61 plus** **Non-aspirants** **n=1028** **% (CI)**
Travel overseas	χ^2 (1, N=564) = 3.520, p >.05	66 (61-71)	74 (68-80)	χ^2 (1, N=1955) = .021, p >.05	41 (38-44)	41 (38-44)
Travel by road	χ^2 (1, N=565) = 0.604, p >.05	61 (56-66)	64 (58-71)	χ^2 (1, N=1955) = 2.986, p >.05	35 (32-38)	39 (36-42)
Try to get fit	χ^2 (1, N=565) = .392, p >.05	64 (59-68)	61 (54-68)	χ^2 (1, N=1955) = .441, p >.05	35 (32-38)	36 (33-39)
Travel in Australia by air	χ^2 (1, N=564) = 0.000, p >.05	58 (53-63)	58 (51-64)	χ^2 (1, N=1955) = 1.403, p >.05	30 (27-33)	33 (30-35)

Lose weight	χ^2 (1, N=564) = 2.785, p >.05	54 (49-59)	46 (40-53)	χ^2 ((1, N=1955) = 1.737, p >.05	35 (32-38)	32 (29-35)
See more movies	χ^2 (1, N=565) = 3.067, p >.05	56 (50-60)	48 (41-55)	χ^2 (1, N=1955) = 3.576, p >.05	34 (31-37)	30 (27-32)
Spend more time with children	χ^2 (1, N=565) = .948, p >.05	46 (41-52)	51 (44-58)	χ^2 (1, N=1955) = 1.706, p >.05	31 (28-34)	34 (31-37)
Create a garden	χ^2 (1, N=563) = .206, p >.05	52 (46-56)	49 (43-56)	χ^2 (1, N=1956) = 1.211, p >.05	22 (20-25)	24 (22-27)
Go for day walks in national parks	χ^2 (1, N=563) = 1.694, p >.05	46 (40-50)	40 (33-47)	χ^2 (1, N=1954) = .569, p >.05	14 (12-16)	15 (13-17)
Improve/ Learn to cook	χ^2 (1, N=564) = .546, p >.05	39 (35-44)	36 (30-43)	χ^2 (1, N=1955) = .748, p >.05	17 (14-19)	15 (13-17)
See more live art (theatre, ballet)	χ^2 (1, N=564) = .229, p >.05	42 (37-47)	41 (34-47)	χ^2 (1, N=1954) = .113, p >.05	16 (13-18)	15 (13-17)
Travel in Australia by train	χ^2 (1, N=563) = 1.577, p >.05	31 (26-35)	35 (29-43)	χ^2 (1, N=1956) = 3.428, p >.05	11(9-13)	14 (12-16)
Learn an artistic pursuit	χ^2 (1, N=564) = .360, p >.05	24 (20-29)	22 (17-28)	χ^2 (1, N=1954) = .117, p >.05	6 (4-7)	5 (4-7)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

However, there were several activities where there were differences associated with age between Aspirants and Non-aspirants. For Aspirants, there were two significant activities identified in the analysis that showed increases in planned participation (Table 9). For Aspirants 61+ years these were 'spending more time with grandchildren' (+ 20%) and 'learning about computers and how to use them '(+13%). The greater presence of younger aged aspirants along with a greater proportion still with cohabitating children suggested that grandchildren were perceived to be some way off. It was interesting that many older aspirants also planned to develop their skills with computers. Potentially this may be explained by the greater need for connectivity when migrating from the city to the country where online capability might overcome some of the barriers and disadvantages linked to more remote living such as keeping contact with their social and familial groups.

For Non-aspirants aged 61+ years, there was a significant indication of plans to increase time spent on a range of activities: spending more time with grandchildren, travelling, and volunteering (Table 9). At the same time, there was an observed decrease in their plans to pay off the mortgage. These variations in planned participation appeared to be impacted by age and reflected the changes in lifestyle activities associated with the retirement life course event and ageing itself.

Table 9: Interest in future activities – Aspirants and Non-aspirants by age – Source Dynata

Future activities	χ^2	**50-60 Aspirants n=368 % (CI)**	**61 plus Aspirants n=196 % (CI)**	χ^2	**50-60 Non-aspirants n=927 % (CI)**	**61 plus Non-aspirants n=1028 % (CI)**
Read more	χ^2 (1, N=564) = 1.264, p -.261	65 (60-70)	70 (63-76)	χ^2 1, N=1954) = 9.493, p =.002	42 (38-45)	49 (45-52)
Spend time with friends	χ^2 (1, N=564) = .120, p = .729	62 (57-67)	61 (54-68)	χ^2 (1, N=1955) = 6.329, p =.012	40 (36-43)	45 (42-48)
Spend time with grandchildren	χ^2 (1, N=565) = 21.489, p =000	36 (31-41)	↑56 (49-63)	χ^2 (1, N=1956) = 94.008, p =.000	25 (22-28)	↑46 (43-49)
Learn about computers and how to use them	χ^2 (1, N=564) = 8.719, p =.003	42 (37-47)	↑55 (48-61)	χ^2 (1, N=1955) = 3.031, p = .082	24 (21-26)	27 (24-30)
Pay off mortgage	χ^2 (1, N=564) = 1.168, p = .280	43 (38-48)	48 (41-55)	χ^2 (1, N=1956) = 9.380, p =.002	25 (23-28)	↓20 (17-22)
Cruise ship	χ^2 (1, N=564) = .010, p = .921	47 (42-52)	47 (40-54)	χ^2 (1, N=1954) = 5.054, p =.025	17 (15-20)	22 (19-24)
Volunteer with a charity	χ^2 (1, N=564) = .264, p =.607	41 (36-46)	38 (32-45)	χ^2 (1, N=1955) = 17.705, p =.000	15 (13-17)	↑22 (20-25)
Fall in love	χ^2 (1, N=563) = 5.125, p =.024	28 (24-33)	19 (14-25)	χ^2 (1, N=1956) = 2.033, p = .154	7 (6-9)	6 (4-7)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

The majority of planned lifestyle activities remain consistent across the two age groups with Aspirants planning a larger number of activities than Non-aspirants. Where

changes were observed between the 50-60 year age group and the 61+ age group but did not alter the overall difference in the quantity of planned activities between Aspirants and Non-aspirants. Additionally, the statistically significant differences between the age groups were sometimes present in both Aspirants and Non-aspirants and were likely explained by the natural progression of ageing. For instance, the increased desire to read, or the decreased likelihood of starting a new career, obtaining a qualification in a previously worked field, or initiating a business, have face validity as outcomes commonly experienced with advancing age. It is evident that migration aspiration correlates with a quantitatively more active planned lifestyle, whereas non-migration correlates with a quantitatively less active lifestyle. The analysis found that Aspirants, regardless of age, planned more lifestyle activities than Non-aspirants and age did not generally explain the differences for most planned activities although there were several exceptions aligned with advancing age. Key was that aspirants 61+, had an increased interest in spending time with grandchildren and learning about computers, while interest in getting qualifications and starting new careers decreased. Non-aspirants 61+ showed increased interest in socialising, travelling, and volunteering, but decreased interest in paying off mortgages and starting new careers. Overall, while age influences specific activities, Aspirants generally planned a more active lifestyle compared to non-aspirants, regardless of age.

Key Concerns – Aspirants and Non-aspirants

Key concerns were measured using a 10-point scale ranging from 'strongly disagree' (1) to 'strongly agree' (10). The reported proportions represent participants who selected either 9 or 10, categorised as 'strongly agree'. The chi-square analysis identified that some concerns for the future differed between Aspirants and Non-aspirants. Financial concerns associated with Aspirants included their belief that they would need to work well past the current retirement age which was between 65 and 67 years at the time of data collection (χ^2 (4, N = 1097) = 16.477, p = .002). Aspirants were also more concerned than Non-aspirants that the ‘Government won’t be able to provide the age pension’ (χ^2 (4, N = 2416) = 19.817, p = .001) and that they ‘didn’t have enough money to last them [in retirement]’ (χ^2 (4, N = 2427) = 24.705, p = .000). (Table 10). A significant proportion of the sample based on their stated household income and low level of household wealth would be likely to enter retirement relying on fixed incomes from pensions, savings, or investments and the challenge of ensuring these income sources appeared to be a source of

concern, especially for Aspirants. This was possibly because moving from a city to a rural or coastal area would see some costs decrease (e.g., housing/rent), while others might increase (e.g., transportation, healthcare, keeping in contact with family). Many baby boomers were also concerned that the government would be forced to amend the tax laws and pensions and that these changes could adversely impact them (49% Aspirants, 40% Non-aspirants) (χ^2 (4, N = 2422) = 21.221, p = .000) or that the government won't be able to provide the age pension (41% Aspirants, 32% Non-aspirants) (χ^2 (4, N = 2416) = 19.817, p = .001). This concern may be linked to policy changes, such as the tightening of the assets test in 2017 as part of the Australian government's attempt to control spending, which affected the pension amounts for many retirees[26].

On a more socio-structural level Aspirants responded differently on this issue than did Non-aspirants, where almost three in ten Aspirants (29%) compared with only 18% of Non-aspirants agreed that they had become 'less visible as they got older' (χ^2 (4, N = 1141) = 16.074, p = .003). Societal attitudes towards ageing as well as retirement from the workforce could lead to some older adults feeling marginalised both socially and in terms of their own self-identity, hence contributing to a sense of invisibility (Noone et al., 2018, O'Loughlin and Kendig, 2017; O'Loughlin et al., 2017).For some baby boomers, declining health and mobility could limit social interactions and participation in community activities, leading to a sense of isolation and invisibility. Overall, Aspirants appeared much more aware of their own diminishing visible presence suggesting that they believed migration might, in some way, redress this feeling of invisibility though their membership and presence in a smaller coastal or rural community.

While not statistically significant, there were also differences between the two groups regarding the perception that aged and medical care services might be more difficult to access in the future (Table 10). The Aspirant group were more concerned about reduced access to medical services than Non-aspirants (41% Aspirants, 34% Non-aspirants) as well as aged care services (42% Aspirants, 37% Non-aspirants) both of which may impact migration outcomes. The fact it has not impacted aspiration to migrate may suggest Aspirants were more susceptible to the impact of structural drivers (e.g., housing

[26] servicesaustralia.gov.au/sites/default/files/2016/10/int001-1610en.pdf

affordability) on the decision to migrate even in the face of lower health care and aged care service availability.

Table 10: Baby boomer concerns for the future – Aspirants and Non-aspirants – Source Dynata

Concerns for future	**χ^2**	**Aspirants**	**Non-aspirants**
		N=564 % (95% CI)	**N=1955 % (95% CI)**
The government will change the tax laws/pensions	χ^2 (4, N=2422) = 21.221, p = .000	↑ 49 (44-53)	40 (37-42)
Government won't be able to provide age pension	χ^2 (4, N=2416) = 19.817, p = .001	↑ 41 (37-45)	32 (30-34)
There won't be enough aged care facilities to cope	χ^2 (4, N=2415) = 8.682, p = .070	42 (38-46)	37 (35-39)
Medical treatment may be more difficult to access	χ^2 (4, N=2452) = 8.105, p = .088	41 (37-45)	34 (32-36)
I worry about the future my children may face	χ^2 (4, N=2449) = 22.855, p = .000	↑ 41 (37-45)	31 (29-33)
Have to work long past the current retirement age	χ^2 (4, N=1097) = 16.477, p = .002	↑ 35 (30-40)	25 (22-28)
I won't have sufficient money to last	χ^2 (4, N=2427) = 24.705, p = .000	↑ 39 (35-43)	28 (26-30)
I feel I'm becoming invisible as I get older	χ^2 (4, N=1149) = 16.074, p = .003	↑ 29 (24-35)	18 (15-20)
I feel I'm becoming less relevant in the workplace	χ^2 (4, N=1101) = 6.601, p = .159	22 (18-27)	17 (14-19)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

In summary, Aspirants showed higher levels of financial concern and greater interest in continued work compared to Non-aspirants. These associations suggest potential relationships between migration aspiration, financial planning, and work preferences that warrant further investigation.

Opinions held by Aspirants and Non-aspirants

Opinions were measured using a 10-point scale ranging from 'strongly disagree' (1) to 'strongly agree' (10). The reported proportions represent participants who selected either 9 or 10, categorised as 'strongly agree'. A number of opinions were canvassed in the survey in the Study 1 data that did not differentiate Aspirants and Non-aspirants from each other but were held equally by both groups. For example, all respondents indicated they were being more careful about how they spent their money (46% Aspirants and 43% Non-aspirants) (Table 11). As mentioned, as respondents were near to, or at the point of retirement, and they therefore faced the prospect of needing to use accumulated wealth (either accumulated savings, superannuation or to convert assets to cash) or to keep working or to accept the age pension. The retirement life course event may be associated with increased financial parsimony with the impact on Aspirants and Non-aspirants similar. As discussed previously, more Aspirants were planning to build or buy a new home which may result in more favourable overall financial outcomes if undertaken in a region with more affordable housing costs.

Similarly, both Aspirants and Non-aspirants did not differ on whether the individual was living in an 'enjoyable and rewarding stage of life' (29% Aspirants and 28% of Non-aspirants strongly agreed). The same proportion of Aspirants (18%) and Non-aspirants (19%) also strongly agreed that they 'had never been happier'. One key and statistically significant issue pertinent to Aspirants was the desire to keep working as long as they could. Twenty-six per cent of Aspirants strongly agreed with the statement that 'I want to keep working as long as I can,' compared to 16% of Non-aspirants (χ^2 (4, N =2438) = 40.930, p = .000) (Table 11). This preference to work may be linked to the larger proportion of Aspirants in the 50-to-60-year age range where working was more salient, and retirement further away.

Table 11: Baby boomer life stage questions – Aspirants and Non-aspirants – Source Dynata

Life stage	χ^2	**Aspirants**	**Non-aspirants**
		N=564 % (95% CI)	**N=1955 % (95% CI)**
I'm much more careful about how I spend, my money	χ^2 (4, N=2493) = 3.194, p = .526	46 (42-51)	43 (41-46)
I am in an enjoyable and rewarding stage of my life	χ^2 (4, N=2478) = 4.921, p = .296	29 (25-33)	28 (26-30)

I am not worried about money	χ^2 (4, N=2493) = 4.984, p = .289	16 (13-19)	14 (12-15)
Politics interests me	χ^2 (4, N=2487) = 8.979, p = .062	23 (20-26)	20 (18-22)
I want to keep working as long as I can	χ^2 (4, N=2438) = 40.930, p = .000	↑ 26 (22-30)	16 (14-18)
I've never been happier	χ^2 (4, N=2486) = 3.356, p = .500	18 (15-21)	19 (17-21)
I'm finding religion playing an important part in my life	χ^2 (4, N=2471) = 10.070, p = .039	10 (8-13)	11 (10-13)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

While both groups shared similar views on financial caution, life satisfaction, and happiness as they approached retirement, several key differences emerged. Aspirants showed significantly higher concerns about pension security, greater feelings of invisibility, and stronger preferences for continued work. These differentiating factors, along with the demographic and lifestyle activity differences identified earlier, provide insight into the characteristics that distinguish those who aspire to migrate from those who do not..

5.5 Uncertain Aspirants

To date, this chapter has examined Aspirants and Non-aspirants, however as previously mentioned 33% of the sample expressed a potential interest in an internal relocation and for analytic purposes these were categorised as 'Uncertain Aspirants'. This section briefly explores whether there are any differences in the demographics or any other factors between the Uncertain Aspirants and Aspirants/Non-aspirants.

Analysis of demographic variables revealed that Uncertain Aspirants generally scored between Aspirants and Non-aspirants, with several demographics showing statistically significant differences between Uncertain Aspirants and Non-aspirants (Table 12). No statistically significant demographic differences emerged between Uncertain Aspirants and Aspirants. A greater proportion of Uncertain Aspirants fell within the younger age range of 50-60 years (59%) compared to Non-aspirants (47%), (χ^2 (1, N = 1803) = 6.685, p = .010, although Aspirants had the highest percentage in this age range

among all groups (65%). Conversely, more Non-aspirants were in the older age range (61 years and older). This finding aligns with previous research and suggests that uncertainty in migration aspirations may be linked to age and life stage, similar to patterns observed among Non-aspirants. Regarding employment, more Uncertain Aspirants worked full-time (28%) compared to Non-aspirants (19%), (χ^2 (6, N = 1805) = 22.210, p = .001, though Aspirants had the highest rate of full-time employment among all groups (32%). Finally, Uncertain Aspirants were less likely to be retired (36%) compared to Non-aspirants (49%) while again Aspirants were the least likely to be retired (27%). Chi square analysis showed both Aspirants and Uncertain Aspirants to be different to Non-aspirants regarding retirement.

Table 12: Demographic differences – Aspirants and Uncertain aspirants – Source Dynata

Demographics	χ^2	**Aspirants**	**Uncertain aspirants**	**Non-aspirants**
		N=564 % (95% CI)	**N=1240 % (95% CI)**	**N=1955 % (95% CI)**
Age				
50-60	χ^2 (1, N=1803) = 6.685, p = .010	↑65 (61-69)	↑59 (56-62)	↓47 (45-50)
61+ years		↓35 (31-39)	↓41 (38-44)	↑52 (48-54)
Working status				
Working full time (30+ hours/week)	χ^2 (6, N=1805) = 22.210X, p = .001	↑32 (29-36)	↑28 (26-31)	↓19 (17-20)
Working part time (<30 hours/week)		↓24 (21-28)	↓20 (17-22)	↓16 (15-18)
Retired		27 (23-31)	36 (34-39)	49 (46-51)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

Unlike demographic variables, Uncertain Aspirants reported the same or lower levels of concern across all measured variables compared to both Aspirants and Non-aspirants (Table 13). Specifically, a smaller percentage of Uncertain Aspirants expressed concern 'that the Government will make changes to tax laws/pensions' (39%) compared to Aspirants (49%) and Non-aspirants (56%). Similarly, Uncertain Aspirants reported less concern 'about the future for their children' (28%), that the 'Government won't be able to provide the pension'(33% versus 41% for Aspirants and 46% for Non-aspirants), and that

they ‘won't have enough money to last’ (32% versus 39% for both Aspirants and Non-aspirants). Fewer Uncertain Aspirants worried that ‘medical treatment may be more difficult to access’ (31% versus 41% for Aspirants and 49% for Non-aspirants). These findings may indicate greater financial security among Uncertain Aspirants or, at minimum, a perception of financial stability that affords them additional time to deliberate on relocation decisions and potential destinations.

Table 13: Differences in concerns – Aspirants, Uncertain aspirants, Non-aspirants– Source Dynata

Concerns	χ^2	**Aspirants**	**Uncertain aspirants**	**Non-aspirants**
		N=564 % (95% CI)	**N=1240 % (95% CI)**	**N=1955 % (95% CI)**
Government will make changes to tax laws/pensions	χ^2 (4, N=1744) = 15,267, p = .004*	49 (44-53)	↓ 39 (37-42)	56 (53-58)
Government won’t be able to provide age pension	χ^2 (4, N=1731) = 15,779, p = .003*	41 (37-45)	↓ 33 (31-36)	46 (44-48)
There won’t be enough aged care facilities to cope	χ^2 (4, N=1719) = 14,186, p = .007	42 (38-46)	36 (33-39)	54 (51-56)
Medical treatment may be more difficult to access	χ^2 (4, N=1765) = 20,559, p = .000*	41 (37-45)	↓ 31 (29-34)	49 (47-52)
I worry about the future my children may face	χ^2 (4, N=1747) = 35,815, p = .000*	41 (37-45)	↓ 28 (26-31)	44 (42-46)
Have to work long past the current retirement age	χ^2 (4, N=993) = 8,997, p = .061	35 (30-40)	28 (25-32)	38 (35-42)
Won’t have sufficient money to last	χ^2 (4, N=1754) = 18,310, p = .001*	39 (35-43)	↓ 32 (29-34)	39 (37-42)
I feel I’m becoming invisible as I get older	χ^2 (4, N=793) = 11,751, p = .019	29 (24-35)	21 (18-25)	29 (27-32)

Note: A Pearson’s chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size.

In summary, Uncertain Aspirants were typically younger, less likely to be retired, and more likely to be working full time than Non-aspirants. They also reported fewer

concerns about their financial situation and the future compared to both Aspirants and Non-aspirants. These patterns suggest that age, employment status, and financial concerns may be associated with different levels of migration interest, though the nature of these relationships requires further investigation.

5.6 Summary

The analysis revealed that age did not explain the differences in activity interests between Aspirants and Non-aspirants. Both younger and older Aspirants showed similar patterns of higher activity interest compared to their Non-aspirant peers, suggesting that factors other than age may be associated with both migration aspiration and lifestyle activity planning. Migration aspirants are characterised by being in a phase of life that affords flexibility for major life decisions. The convergence of age (65% aged 50-60) and employment status (56% still working) allows flexibility, financial earning capacity, and physical capability to contemplate and execute major life changes. This contrasts with their older or fully retired counterparts.

The financial profile of aspirants reveals migration to be a strategy for leveraging current earning capacity and urban property values to optimise long-term financial security. Despite higher current incomes (35% earning $78,000+ versus 24% of non-aspirants), aspirants express greater financial concerns about retirement adequacy and pension reliability. They demonstrate an interest in the housing market with 43% planning to buy another home and 19% planning to build new homes compared to just 5% and 2% respectively among non-aspirants. This pattern suggests migration may serve as a financial optimisation strategy - using urban property values and current earnings to secure better long-term positioning in lower-cost regional areas while addressing retirement financial anxieties.

Family circumstances create a complex web of considerations that both enable and constrain migration aspirations. Aspirants are more likely to have cohabiting children (43% versus 33%) and children in transition ages of 17-24 years (31% versus 21%), while being less likely to have grandparent responsibilities (39% versus 48%). This family profile suggests aspirants are navigating an optimal timing window - their children are old enough

to potentially relocate with them or are approaching independence, but they are not yet anchored by grandparent duties. The presence of cohabiting children may influence both the timing of migration (waiting for children to leave home) and destination choice (considering educational and service needs), illustrating how family complexity mediates migration decision-making.

Most distinctively, migration aspirants view relocation as part of a comprehensive lifestyle transformation rather than simple geographic change. Across every category of future activities measured - from travel and fitness to creative pursuits and community engagement - aspirants demonstrated significantly higher participation intentions. This pattern, combined with their greater likelihood of feeling "invisible" as they age (29% versus 18%), suggests migration serves as a life renewal catalyst. Rather than retirement withdrawal, migration represents an opportunity for comprehensive life restructuring, social re-engagement, and identity renewal within smaller communities where they anticipate greater visibility and relevance.. These associations suggest potential relationships between migration aspiration, employment status, financial concerns, and social experiences, though the nature of these relationships requires further investigation.

The Study 1 data suggested that interest in planning to pursue many varied lifestyles and social activities was associated with the aspiration for internal migration. That is, aspirants reported their interest in undertaking new activities while non-aspirants were more content with their current lifestyle and focused on enjoying the life they lived rather than striving for a new life elsewhere. The results from the Study 1 data pointed to the need to include several measures in Study 2 with aspirants undertaken for this thesis. These included age (by year of birth for accuracy), employment status (at the time of migration), homeownership, including their intention to buy or rent in the planned destination, and household income. The Study 1 data did not include health status, previous history of relocation, or any validated scales of life satisfaction that would have been useful in determining whether to include them in the subsequent thesis survey.

Additionally the phase 2 survey is designed to capture variables relevant to the target sample of baby boomers covering key prevailing attitudes to migration, subjective

norms focused on social connections and their influence on decision making, self-efficacy as a proxy for perception of behavioural control over the decision to migrate, triggers and advantages and barriers and disadvantages of migration from cities, and the role of key structural drivers for example, affordable housing, cost of living and retirement/career peaking.

5.7 The next chapter

Chapter 6 reports on the findings from Study 2 of baby boomers who moved beyond aspiration to an actual relocation and those who did not. Key to the analysis is identifying the influences (individual, social, structural) that were central in the decision-making process.

Chapter 6: Australian baby boomers as internal Migrants: Who, Where, When and Why?

6.1 Overview

The chapter builds on the findings of the nationally representative Study 1 data reported in Chapter 5 which found substantial interest by Australia's baby boomers in migration from cities to coastal and rural areas and provided some demographic, attitudinal and behavioural insights into migration aspirants. This chapter presents results of Study 2 involving 778 aspirants who, in the period 2016-2019, indicated an intention to migrate from Australian cities to coastal and rural areas. This chapter reports on those who relocated (n=368) when recontacted in March 2022 and those who had decided not to proceed (n=115). The 40% of the sample who relocated are referred to as Migrants while the 12% who had decided to stay are referred to as Non-migrants. A further 295 indicated they are still considering a relocation, and Chapter 7 reports on aspects of their situation and stage in the decision-making process.

As outlined in Chapter 3, the ADD framework distinguishes between *aspiration,* a long-term goal, and *desire,* which is associated with migration planning. Figure 10 illustrates the hypothesised progression from *aspiration* to *desire*, where aspirants progress in the decision-making process to developing a commitment to migrate or not. In this chapter, the goal of the analysis is to identify the demographic and social characteristics of Migrants and Non-migrants and the drivers (push/pull factors) that determine the decision to migrate or remain in place.

The chapter is structured into four parts.

- Sections 6.2, 6.3, and 6.4 address questions about the demographics, satisfaction with relocation, destination choice and timing of baby boomer migration in Australia.
- Sections 6.5 and 6.6 examine the reasons behind baby boomer migration, particularly through the lens of the Aspirations-Desires-Drivers (ADD) framework (Chapter 3), by comparing Migrants to Non-migrants to identify the factors influencing the migration decision-making process and considering two key

situational factors relevant to the study period (Covid-19, 2019 bushfires) and their potential impact on baby boomer migration.

- Section 6.7 segments the Migrant sample using a combination of factor and cluster analysis to uncover nuances within the Migrant group identifying sub-segments based on economic, socio-cultural and behavioural differences.
- Section 6.8 focuses on the Non-migrants and their reasons for choosing to stay in place.

This chapter presents comprehensive analyses testing hypotheses H_1 through H6, which collectively predict that migrants will be distinguished from non-migrants by more positive migration attitudes (H_1), reduced social pressures to remain in place (H_2), higher self-efficacy (H_3), stronger structural migration drivers including housing and cost-of-living pressures (H_4), specific socio-cultural factors such as career transitions and retirement considerations (H_5), and greater COVID-19 impacts on migration decisions (H6). The analysis examines these psychological, social, and situational factors through comparative statistical testing between migrant and non-migrant groups.6.2 Who are the baby boomer Migrants?

6.2.1 Comparing Migrants with wider baby boomer population and Aspirants

This section compares the demographic characteristics of baby boomer Migrants with both the broader Australian baby boomer population (ABS Census 2021) and the Study 1 aspirants from Chapter 5, providing integrated insights into who actually migrates versus who aspires to migrate (Table 14). . Statistical testing (Z-tests, T-tests) was undertaken to determine whether there were statistically significant differences between the Migrants and the wider baby boomer population and Aspirants (Table 14). This is followed by univariate and bivariate analyses of the characteristics of Migrants themselves drawing on the key demographics of age, gender, partner status, education, employment and occupational status, household tenure and income (Table 14), and a self-rated assessment of the success (or not) of the relocation (Figure 16).

Age, gender and education

Compared to the broader Australian baby boomer population (ABS, 2021), Migrants were significantly older with more in the 70-75 age group ($z = 6.95$, $p < .001$),

and significantly fewer were in the 60-64 age groups ($z = -3.41$, $p < .00$) (Table 14). From a gender perspective, the Migrant group had slightly more males (53% vs. 48%) and fewer females (47% vs. 52%) although these differences were not statistically significant (Table 14).

Comparing Migrants to the wider baby boomer population on education, Migrants were significantly more likely to have a 'university diploma, degree, or postgraduate qualification' (33% vs. 18%) ($z = 7.49$, $p = .00$), however there were similar proportions with 'trade or technical qualifications' (31% vs. 30%). As a likely consequence of the high proportion with university qualifications, fewer Migrants had 'completed secondary school' only (20% vs. 31%; $z = -4.56$, $p = .00$) while more Migrants had completed only 'some secondary school' (15% vs. 9%; $z = 4.02$, $p = .00$). Migrants were significantly more likely to have a university diploma, degree, or postgraduate qualification than the study 1 aspirants (33% vs. 24%; $t(930) = 3.01$, $p = .003$), however those with trade or technical qualifications (31% vs. 31%) were identical. This diversity in educational achievement suggests migration will likely have multiple motivations and pathways within this generational cohort.

Employment and occupational status

Since many respondents in the survey were retired, employment status and occupation were measured together capturing 'working', 'retired', 'unemployed looking for work' and home duties as well as occupations for those still working. The survey used the previous ABS labour statistic classifications[27] which were updated in 2024.

Consistent with Migrants' greater representation in the older age range, compared to the wider boomer population a higher percentage were retired (63% vs. 51%; $z = 4.60$, $p = .00$), As expected, more Migrants than aspirants were retired (63% vs. 27%; $t = 11.48$, $p = .00$)(Table 14). Results found a sizable proportion relocated and continued to participate in paid employment although significantly lower than the wider baby boomer population (32% vs. 48%; $z = -6.14$, $p = .00$). The data reveals a Migrant baby boomer population that is older, slightly more male (especially in the oldest age bracket), and polarised in

[27] Classifications used in labour statistics | Australian Bureau of Statistics

educational attainment (both higher and lower qualifications). These findings suggest that while retirement was a common status among Migrant baby boomers, there remains significant economic activity within this population, with nearly a third maintaining employment across different sectors.

Relationship status and household structure

Relationship status has potential implications for internal migration based on the assumption that partners will need to share the aspiration to undertake a relocation. Migrants demonstrated little variation from the wider Australian baby boomer population regarding relationship status with no statistically significant differences between the two groups (Table 14). The data showed that Migrants were significantly underrepresented in households where children were still present (18% vs. 28%; $z = -4.27$, $p = .00$), and over-represented in Couples without children (45% vs. 25%; $z = 8.86$, $p = .00$), indicating that children leaving the family home may serve as a trigger for relocation.

Household Income

Compared to the Australian baby boomer population, Migrants showed a distinct income distribution in that they were overrepresented in the low to mid household income brackets (Table 14). Among Migrants, 36% fell into the lowest household of bracket of $36,399 and below which aligns with standard support payments such as the aged pension paid to couples in Australia in 2022[28]. A further 38% fell into the mid-income bracket which was set at approximately mid-way between the personal and household mid-incomes of $55,062[29] and $93, 688[30]. The highest income bracket ($78,000 and above) contained 19% of Migrants which provided an analysable sample in the highest bracket of $78,000 and above. By comparison, the wider population showed a different distribution: 24% in the lowest bracket, 22% in the mid bracket, and 35% in the highest bracket. Statistical testing confirmed that these differences between Migrants and the wider population were significant. Migrants displayed a lower income profile, which aligns with their higher retirement rates and older age demographics. This economic profile likely

[28] In March 2022 Australia's aged pension for couples was $35,308 servicesaustralia.gov.au/sites/default/files/co029-2203.pdf

[29] https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/personal-income-australia/2021-22-financial-year

[30] Income and work: Census, 2021 | Australian Bureau of Statistics

reflects their transition from an employment-based income to a retirement-based one, including reliance on the aged pension.

Table 14: Migrant demographics compared to the Australian baby boomer population and 'Definite' aspirants

Demographics	**Study 2 Migrants**	**Census 2021 Baby Boomers**	**Study 1 Aspirants**	**Sig. Diff vs Census**	**Sig. Diff vs Aspirants**
	N=368 (%)	N=5,169,289 (%)	N=564 (%)	Z-score (p)	t-score (p)
Gender					
Male	53	48	51	1.92 (.055)	0.60 (.55)
Female	47	52	49	-1.92 (.055)	-0.60 (.55)
Age*					
56-59 years	20	24	17	-1.80 (.07)	1.87 (.06)
60-64 years	20	28	33	-3.41 (.00*)	-4.52 (.00*)
65-69 years	23	25	27	-0.89 (.38)	-1.03 (.30)
70-75 years	37	22	23	6.95 (.00*)	4.24 (.00*)
Education					
Some secondary school	15	9	15	4.02 (.00*)	0.00 (1.00)
Completed secondary	20	31	28	-4.56 (.00*)	-2.84 (.00*)
Trade/technical	31	30	31	0.42 (.68)	0.98 (.33)
University+	33	18	24	7.49 (.00*)	2.96 (.00*)
Employment Status					
Working	32	48	60	-6.14 (.00*)	-8.78 (.00*)
Retired	63	51	27	4.60 (.00*)	11.48 (.00*)
Unemployed	7	2	6	6.85 (.00*)	0.60 (.55)
Household Income					
Low ($36,399 and below)	36	24	26	5.39 (.00*)	3.22 (.00*)
Mid ($36,400-$77,999)	37	22	25	6.95 (.00*)	3.86 (.00*)
High ($78,000+)	19	35	35	-6.43 (.00*)	-5.58 (.00*)

Relationship Status					
Married	58	56	57	0.77 (.44)	0.30 (.76)
Living with someone	9	6	10	2.42 (.02*)	-0.51 (.61)
No relationship	26	32	-	-2.47 (.01*)	-
Household Structure					
Single over 56	23	22	-	0.46 (.64)	-
Couple without children	45	25	-	8.86 (.00*)	-
Families with children 16+	18	28	-	-4.27 (.00*)	-
Home Ownership					
Own/mortgaged	77	-	66	-	3.71 (.00*)
Rent	20	-	29	-	-3.18 (.00*)

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size

*** At the conclusion of 2021 baby boomers were aged between 56-75 years*

In summary, Migrants were significantly older than both comparison groups, with 37% aged 70-75 compared to 22% of the general population and 23% of aspirants. This older profile was accompanied by significantly higher retirement rates (63% vs. 51% general population and 27% aspirants), suggesting migration often occurs as part of the retirement life course transition rather than mid-career relocation. Migrants demonstrated educational polarisation compared to both groups - significantly more university qualifications (33% vs. 18% general population, 24% aspirants) but also more with only some secondary education (15% vs. 9% general population). This suggests multiple pathways to migration with different motivational drivers. Despite higher educational attainment, Migrants showed lower income profiles than both comparison groups, concentrated in lower and middle income brackets. However, they had significantly higher home ownership rates than aspirants (77% vs. 66%), suggesting asset-rich, income-poor positioning typical of retirees who may use housing equity as migration enabler. The significantly higher proportion of couples without children (45% vs. 25% general

population) and lower proportion with children at home (18% vs. 28% general population) supports the "empty nest" migration trigger hypothesis identified in the aspirant analysis. This integrated analysis reveals that actual migration represents a subset of aspiration, occurring primarily among older, retired baby boomers who have reached an optimal life stage window combining family independence, housing equity, and retirement flexibility.. It is also worth considering whether those with higher incomes may have circumvented the need for retirement migration through dual residence arrangements. By maintaining both city dwellings and holiday homes in coastal or rural areas, this demographic could satisfy lifestyle aspirations by spending periods of time in both locations rather than permanent relocation, effectively achieving the benefits of migration without the associated risks and disruptions.

6.2.2 Demographic characteristics of Migrants

This section provides a demographic profile of the baby boomer Migrants (Table 16) and also considers if there is a relationship between the demographic variables and the more subjective experiences, perceptions, and needs evident in the decision-making process. Gaining such an understanding provides a context for interpreting the overall findings and developing targeted recommendations.

Age

Age analysis revealed significant demographic differences between age cohorts. Females were overrepresented in the younger age range (56-59 years), comprising 56% of Migrants compared to 44% for males. This pattern reversed among Migrants aged 61 and older, with males representing 56% compared to 44% for females. The older cohort (61+ years) showed higher rates of retirement (77% vs. 23%), were more likely to be couples without children (48% vs. 38%), and were overrepresented in both lower and mid-income brackets (38%, 40% vs. 27%, 28%) compared to the younger group. Conversely, the younger cohort demonstrated higher rates of current employment (51% vs. 14%), unemployment (18% vs. 3%), and family structures with most children aged 16 or older (27% vs. 12%). This group was also overrepresented in higher income brackets (32% vs. 14%) and underrepresented in lower and mid-income categories.

Gender differences

Gender analysis revealed significant demographic differences among Migrants. Females were overrepresented in the younger Migrant age range (56-60 years), comprising 31% of Migrants compared to 22% for males. This pattern reversed among Migrants aged 61 and older, with females underrepresented at 69% compared to males at 78%. Educational attainment varied by gender, with females more likely to have only a high school education (42% vs. 30%) and less likely to have trade or technical qualifications (25% vs. 37%). Females were also less likely to report assets exceeding $1 million (5% vs. 15%).

Additional non-statistically significant patterns of interest included lower rates of never being divorced among females (46% vs. 59%), lower marriage rates (52% vs. 64%), and higher rates of reporting no relationship (32% vs. 21%). Males demonstrated higher rates of technical or trade qualifications (37% vs. 25%), more frequently reported living as a couple without children (50% vs. 40%) and showed higher retirement rates (69% vs. 56%). Males were more likely to report household income of $36,399 and below while simultaneously more likely to possess assets exceeding $1,000,000 (15% vs. 5%).

Work status

Work status analysis revealed significant demographic variations. Males were overrepresented in the retired group (58% males vs. 42% females), while the working group showed gender parity (51% males, 49% females). The working group was predominantly younger, with 56% aged 56-60 years compared to only 10% of retirees. Conversely, 90% of retirees were aged 61+ years compared to 44% of working Migrants. This age disparity was reflected in retirement as a relocation trigger (34% for working vs. 55% for retired groups). Educational attainment differed significantly, with the working cohort more likely to hold university qualifications (48% vs. 29%). Economic distinctions were also evident, with working Migrants less frequently reporting low household incomes of $36,399 and below annually (22% vs. 40%) and more frequently reporting high household incomes of $78,000 and above (42% vs. 12%). Working Migrants were also more likely to be families with most children aged 16 years and older (22% vs. 13%).

Table 15: Migrant demographic characteristics, age, gender and working status

Demographic characteristics by age

Demographics	56-60 years n=95 %	61+ years n=273 %	χ^2
Gender			
Male	↓ 44	↑ 56	χ^2 (1, N=368) = 3.962, p =.047*
Female	↑ 56	↓ 44	
Employment status			
Working	↑ 51	↓ 14	χ^2 (5, N=368) = 98.387, p =.000*
Unemployed	18	3	
Home duties/student	4	2	
Retired	↓ 23	↑ 77	
Household composition			
Single	19	24	χ^2 (3, N=368) = 14.911, p =.002*
Couple without children	↓ 38	↑ 48	
Families with most children aged 16+	↑ 27	↓ 12	
Household income (per annum)			
Low ($36,399 and below)	↓ 27	↑ 38	χ^2 (3, N=368) = 19.036, p =.000*
Medium ($36,400 - $77,999)	↓ 28	↑ 40	
High ($78,000 and above)	↑ 32	↓ 14	

Demographic Characteristics by Gender

Demographics	Male n=195 %	Female n=173 %	χ^2
Age**			
56-59 years	↓ 16	↑ 28	χ^2 (3, N=368) = 11.203, p =.011*
60-64 years	19	20	
65-69 years	22	24	
70-75 years	↑ 43	↓ 28	
Education			
High school	↓ 30	↑ 42	χ^2 (2, N=368) = 8.270, p =.016*
Trade or technical	↑ 37	↓ 25	
University	33	33	
Employment status			
Working	23	24	χ^2 (5, N=368) = 15.549, p =.008*

Unemployed	6	8	
Home duties/student	0	5	
Retired	↑ 69	↓ 56	
Household composition			
Single	21	25	χ^2 (3, N=368) = 8.435, p =.038*
Couple without children	↑ 50	↓ 40	
Families with most children aged 16+	16	16	
Household wealth			
Under $100,000	34	38	χ^2 (3, N=368) = 15.392, p =.002*
$100,000-$999,999	38	36	
$1,000,000+	↑ 15	↓ 5	
Household income (per annum)			
Low ($36,399 and below)	38	33	χ^2 (3, N=368) = 10.531, p =.015*
Medium ($36,400 - $77,999)	37	37	
High ($78,000 and above)	21	17	
Prefer not to say	↓ 4	↑ 14	

Demographic Characteristics by Working Status

Demographics	**Working**	**Retired**	χ^2
	n=86 %	**n=231 %**	
Gender			
Male	↑ 51	↓ 58	χ^2 (5, N=368) = 15.549, p =.008*
Female	↓ 49	↑ 42	
Age**			
56-59 years	↑ 49	↓ 7	χ^2 (15, N=368) = 146.156, p =.000*
60-64 years	24	14	
65-69 years	15	27	
70-75 years	↓ 12	↑ 52	
Homeownership			
Live in house/apartment I own/mortgaged	76	80	χ^2 (10, N=368) = 27.353, p =.002*
Live in house/apartment I rent	23	17	
Household composition			
Single	↓ 15	↑ 27	χ^2 (3, N=368) = 35.284, p =.002*
Couple without children	47	47	
Families with most children aged 16+	↑ 22	↓ 13	

Household income (per annum)			
Low ($36,399 and below)	↓ 22	↑ 40	χ^2 (15, N=368) = 62.757, p =.000*
Medium ($36,400 - $77,999)	28	41	
High ($78,000 and above)	↑ 42	↓ 12	

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size
*** At the conclusion of 2021 baby boomers were aged between 56-75 years*

Household Income

Analysis revealed several statistically significant differences among household income brackets regarding age, gender, employment, household composition, and education (Table 16). In the high-income bracket, 52% of participants were employed, compared to only 18% and 15% in the medium and low-income brackets respectively. Significant differences between high and low-income groups emerged regarding gender distribution (58% males vs. 42% females), single status (9% vs. 43%), couples without children (51% vs. 37%), and families with most children 16 years and over (28% vs. 6%). High-income households demonstrated lower rates of high-school-only education compared to both low and mid-income households (25% vs. 37% and 35% respectively).

Low-income households showed lower representation in the younger age bracket (20% vs. 43% for high-income households) and higher representation in the 61+ age category (80% vs. 57%). Employment status varied significantly, with low-income households less frequently reporting employment (15% vs. 52%) and more frequently reporting retirement (70% vs. 41%) compared to high-income households. Low-participants were substantially more likely to report single status than either medium or high-income counterparts (43% vs. 12% and 9%, respectively) and demonstrated lower rates of university educational attainment (31% vs. 39% and 48%, respectively).

Relationship Status

Household composition analysis revealed significant age distribution variations. Singles and couples without children were underrepresented in the younger age cohort (56-60 years) compared to families (23%, 22%, and 40%, respectively) and overrepresented in the 61+ years category (77%, 78%, and 56%, respectively). Gender distribution among

singles was approximately equal (48% male, 52% female), while males were overrepresented in both couples without children and families groups (58% and 57%, respectively). Families also showed higher representation in the mid-income bracket ($36,400 to $77,999), at 43% compared to 22% for singles. Singles were significantly more likely to be aged 61+ years (77% vs. 56% for families with most children aged 16 years and over) and to report household income in the lowest bracket of $36,400 and below (62% compared to 29% for couples without children and 16% for families with most children aged 16 years and over).

Table 16: Migrant Demographic characteristics, working and relationship status

Demographic characteristics by household income				
Demographics	**Household Income**			**χ^2**
	Low n=131 %	**Medium N=137 %**	**High n=69 %**	
Gender				
Male	56	53	↑ 58	χ^2 (3, N=368) = 10.531, p =.015*
Female	44	47	↓ 42	
Age**				
56-59 years	18	18	↑ 36	χ^2 (9, N=368) = 15.477, p =.079
60-64 years	18	19	22	
65-69 years	25	26	16	
70-75 years	39	38	↓ 26	
Employment status				
Working	↓ 15	↓ 18	↑ 52	χ^2 (15, N=368) = 62.757, p =.000*
Unemployed	12	4	1	
Home duties/student	1	3	3	
Retired	↑ 70	↑ 70	↓ 41	
Household composition				
Single	↑ 43	12	9	χ^2 (9, N=368) = 49.257, p =.000*
Couple without children	37	↑ 52	↑ 51	
Families with most children aged 16+	6	17	↑ 28	
Education				
Secondary school	35	37	↓ 25	χ^2 (6, N=368) = 13.573, p =.035*
Trade or technical	34	33	28	
University qualification	↓ 31	39	48	

Demographic characteristics by relationship status

Demographics	Single	Couple, without children	Family with most children aged 16+	χ^2
	n=95 %	n=167 %	n=68 %	
Gender				
Male	↓48	↑58	↑57	χ^2 (1, N=368) = 3.962, p =.047*
Female	52	42	43	
Age**				
56-59 years	21	20	32	χ^2 (9, N=368) = 14.958, p =.092
60-64 years	18	19	26	
65-69 years	23	25	19	
70-75 years	38	37	22	
Employment status				
Working	16	24	↑38	χ^2 (15, N=368) = 35.284, p =.002*
Unemployed	9	5	10	
Home duties/student	0	3	4	
Retired	71	65	↓44	
Household income (per annum)				
Low ($36,399 and below)	↑62	29	16	χ^2 (9, N=368) = 49.257, p =.000*
Med ($36,400 - $77,999)	22	↑43	↑41	
High ($78,000 and above)	4	15	21	
Education				
Secondary school	28	42	32	χ^2 (6, N=368) = 8.402, p =.210
Trade or technical	39	28	26	
University qualification	33	30	41	

Note: A Pearson's chi-square test with adjusted standardised residuals (p-value=0.05) was applied with a down or up arrow used in the data table to indicate where observed cell sizes were statistically significantly lower or higher than the expected cell size.

*** At the conclusion of 2021 baby boomers were aged between 56-75 years*

In summary, high-income Migrant households were characterised by higher employment rates (52% vs. 15-18% in other brackets), males (58% vs. 42% females), less likely single (9% vs. 43% in low-income), families with adult children (28% vs. 6% in low-income), higher educational attainment (48% university education vs. 31% in low-income) with a younger age profile (43% in younger bracket vs. 20% in low-income).

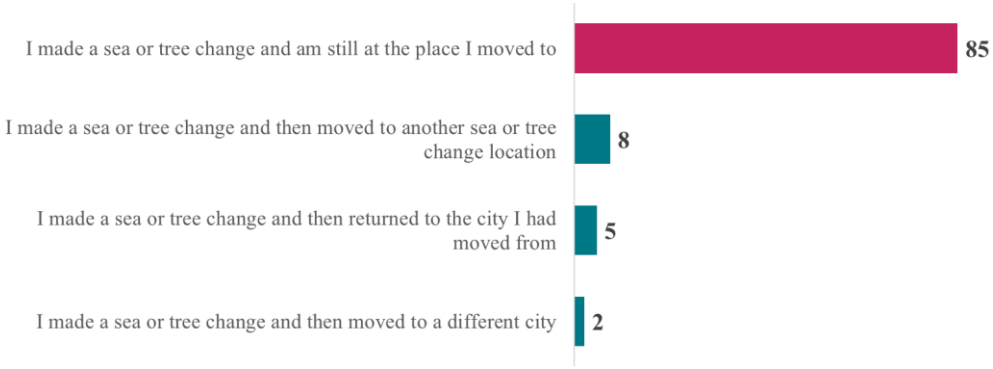
Low-income households were distinguished by higher retirement rates (70% vs. 41% in high-income), much higher single status rates (43% vs. 9-12% in other brackets), older age profile (80% in 61+ category vs. 57% in high-income), lower educational attainment. Single status strongly correlates with lower income, suggesting potential economic vulnerability, particularly among older single Migrants.

Based on these findings, several key implications emerge with life course event of retirement appears to be a significant migration trigger, especially for older Migrants. Working Migrants (primarily younger) represent a separate migration pathway as female Migrants tended to be younger, more often single, and had fewer financial resources while male Migrants were older and had greater financial assets suggesting that different push/pull factors may operate by gender. Educational attainment did not necessarily translate to wealth and income distributions reveal migration occurred across differing income levels, however housing tenure differences (particularly among singles) suggest varying levels of financial security.

6.2.3 Migration success

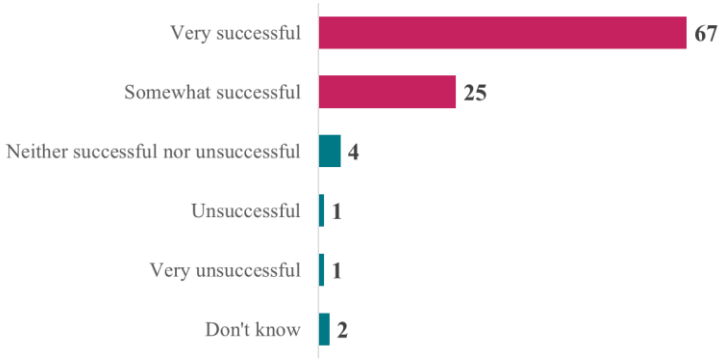
This section outlines how the Migrants rated the success of their relocation and investigated whether there had been any subsequent moves made by Migrants. The survey data revealed that the large majority of Migrants (85%) remained at their initial coastal or rural relocation destination, however, there were instances of secondary migrations among those who had relocated. These included 8% who had moved to another coastal or rural location after their initial relocation; 5% who returned to the city they originally migrated from, and a further 2% relocated to a different city altogether. These secondary migration patterns suggested that while the majority of Migrants found their new coastal or rural homes suitable, a notable minority either reversed or varied their decision to relocate choosing a change in location that better met their needs and preferences (Figure 15).

Figure 15: Migration relocation status (%)



Additionally, Figure 16 highlighted the outcome of the relocation from the migrant's perspective with 67% rating the move as very successful and 25% rating it as somewhat successful. Only a small fraction (2%) considered their move to be unsuccessful, while an additional 4% rated their experience as neither successful nor unsuccessful.

Figure 16: Rating of migration outcome



These findings indicated that the majority of Migrants perceived their relocation positively, underscoring the overall success of the decision to migrate and destination choice. However, there is a need to further investigate the factors influencing secondary migrations and returns as understanding these dynamics may provide deeper insights into the long-term satisfaction and stability of migrant populations. Consequently, the next area of investigation is to understand the role of destination locations and in what way they shaped migration preferences.

6.3 Migration Destinations – where did baby boomers migrate?

This section addresses the question of *where* baby boomers migrated offering insights into the chosen destinations. It further considers the influence of destination preferences on migration decision-making, specifically examining the locales (coastal or rural) and population size (smaller or larger) of the destinations.

Popular destinations for baby boomer Migrants

The data highlighted the significant role that destination planning and preparation played in internal migration decision-making. Specifically, 50% of Migrants had only one relocation destination in mind, a further 18% had two destinations and another 10% had three (Table 17). The majority of Migrants (68%) identified one or two preferred relocation destinations. Results support the idea that migration was a process which for many started with consideration of potential destinations for a relocation.

Table 17: Number of destinations considered – by Migrants

Number of Destinations Considered	**Migrants n=368 %**
No particular destination	12
One	50
Two	18
Three	10
Four or more	10

Participants rated their level of agreement with statements related to their planned destinations using a five-point Likert scale (1 = Strongly disagree, 5 = Strongly agree). Almost two-thirds of Migrants (63%) agreed they had previously spent time in their chosen location and knew what to expect. Additionally, 68% of Migrants agreed or strongly agreed that there was a greater sense of community at their preferred destination (Table 18). Further analysis revealed that 60% of Migrants agreed they knew people in the community they relocated to, while 41% agreed they had familial connections there. These results suggest that successful migration is likely linked to a sense of familiarity, confidence and commitment to a particular destination. This finding is supported by other studies that reported some migrants were looking for destinations that provided "a sense of home (see

Buckle, 2022) or where tourism destinations were found to be precursors of migration destinations (see Hass and Serow, 1993).

The focus on specific destinations and the consequent knowledge gained resulted in a sense of familiarity and confidence in the outcome of relocation (Table 18). Migrants sought to comprehend the economic, social, and cultural aspects of their potential destination, and this knowledge likely impacted their decision to relocate. Additionally, the presence of high levels of familial connection in the destinations visited/being considered suggested this may well have exerted a further positive influence on destination selection.

Table 18: Connection to relocation destinations

Connection to destinations	Migrants	Non-migrants	Standard Error (SE)	T score	P score
	n==368 %	n=115 %			
I know people in the local community	↑ 60	41	0.0525	3.6194	0.0003*
There is a greater sense of community	↑ 68	51	0.0526	3.2333	0.0012*
I've already spent time there (and know what to expect)	63	56	0.0527	1.3286	0.1840
I have family there	41	36	0.0516	0.9693	0.3324

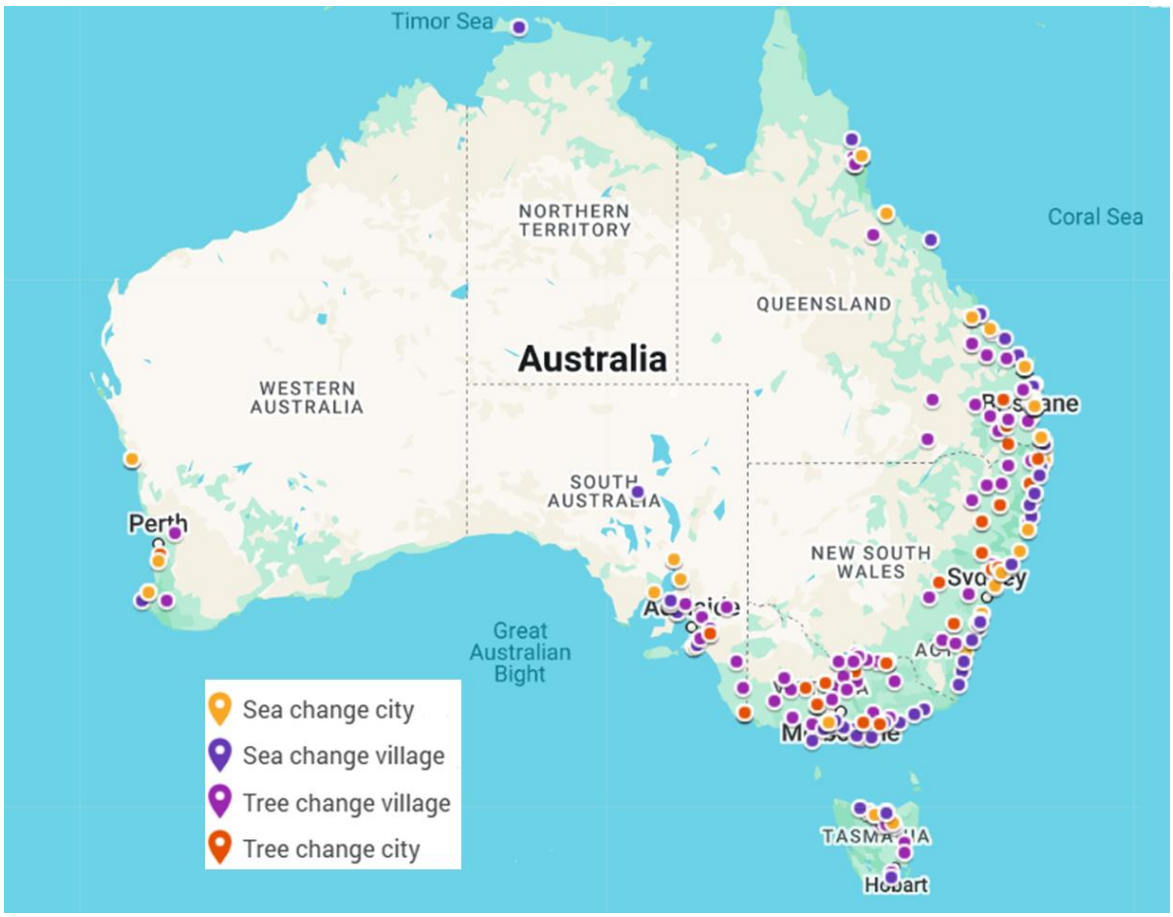
Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values ($p < .05$).
** Statistically significant using T-test*

Coastal and Rural Migration destinations

Based on the postcode recorded for destination choice, Figure 17 illustrates that baby boomer relocations occurred in all of Australia's states and territories. These destinations included both coastal and rural areas, highlighting the varied preferences and opportunities that influence migration decisions. The widespread distribution of postcodes underscored the consideration of internal migration destinations among baby boomers, encompassing a broad spectrum of geographic and community settings. However, a limitation of the data is that the Migrants' postcode of origin was not stated thus the analysis is unable to determine whether Migrants relocated across state/territory

borders or how far from the cities individual Migrants moved. What the distribution of relocation destinations emphasised is that baby boomer retirement-related migration occurred along coastal locations as well more remote and less well known destinations.

Figure 17: Postcodes of destinations for baby boomer migration



Regional analysis of migration patterns

In order to analyse the destination data, the postcodes to which Migrants relocated were categorised based on geographical and population characteristics. 'Sea change' destinations have been defined as coastal towns that attract migrants seeking lifestyle improvements, natural amenities, and recreational opportunities, generally driven by the attraction of the ocean (Murphy, 2002). Conversely, 'Tree change' destinations were further inland, and typically associated with rural or semi-rural settings. As outlined in Chapter 4, for the purpose of this analysis, coastal destinations are defined as those in a Statistical Area Level 2 (SA2) area bounded by the coast, and rural destinations were located in SA2 areas away the coast (ABS, 2021). Destinations were further categorised based on population size with those with a population of 10,000 and above classified as

'larger population centres' and those under 10,000 as having 'smaller populations'. The 10,000 population size is the average ABS population threshold (ABS, 2021)[31] used as a demarcation between smaller and larger population centres and therefore was applied to analyse the four destination types: coastal (large), coastal (small), rural (large), and rural (small)[32].

The most common category of migration destination chosen by Migrants was coastal areas with large populations with 36% of Migrants choosing such a destination. Examples of such locations along Australia's east coast include the Localities of the Gold Coast, Sunshine Coast, Bundaberg, Hervey Bay, and Cairns in Queensland; Northern Coast, Central Coast, and the South Coast of New South Wales; Davenport in Tasmania; Torquay and the Mornington Peninsular in Victoria; and Victor Harbour and Port Lincoln in South Australia.

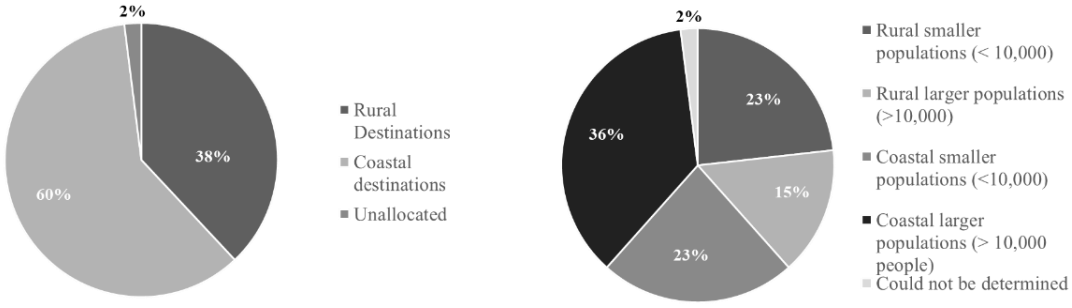
The next most popular destination types were rural areas with smaller populations and coastal areas with smaller populations, each attracting 23% of Migrants (Figure 18). Examples of smaller rural towns include Moama in New South Wales; Angaston and Strathalbyn in South Australia; and Bright in Victoria. Examples of smaller coastal centres include Margaret River in Western Australia; Moonta in South Australia; Ulladulla and Durras in New South Wales; and Airlie Beach in Queensland.

The least likely destination type was rural centres with larger populations where 15% of Migrants relocated. Examples of such destinations include the regional cities of Bendigo and Ballarat in Victoria; Albury and Orange in New South Wales; and Murray Bridge in South Australia. Results indicated that baby boomer Migrants were not focused exclusively on coastal locales although the majority did relocate there (60% coastal, 38% rural).

[31] Statistical Area Level 2 | Australian Bureau of Statistics

[32] ABS provides sub-state data for Statistical Area Level 2 (SA2) regions, which range in population from 3,000 to 25,000, with an average of around 10,000. Additionally, larger regions, such as Statistical Area Level 3 (SA3), encompass populations between 30,000 and 130,000, allowing for comprehensive demographic analysis across various town sizes.

Figure 18. Types of destinations and degree of appeal



Influences on destination choice

The destination categories were analysed for insights into whether demographic factors might influence a preference for a particular destination. Migrants under 65 years of age were most likely to relocate to coastal destinations with large populations (46%) and least likely to move to small population coastal towns (35%) (Table 19). In contrast, Migrants over 65 years showed a preference for small coastal towns, with 65% relocating to these areas although these age differences were not statistically significant. However, if employment remains a key consideration for Migrants under 65 years of age, the preference for larger coastal destinations may influence decision. Neither gender nor educational level were significant in destination choices. Migrants with technical and trade qualifications were more likely to relocate to small rural townships (40%) while large coastal centres were preferred by university-educated Migrants (37%). (Table 19).

Household composition did not show any significant differences in destination choices, however those who were single tended to relocate to large rural townships (28%) and were least likely to relocate to small coastal centres (20%). In contrast, Migrant couples without children showed a preference for small coastal centres (50%) rather than large coastal centres (42%), while families with most children aged 16 years and over opted for large rural centres (22%) rather than small rural towns (13%) (Table 19).

Analysis of relationship status found married Migrants preferred small coastal towns, with 65% relocating to these areas, and were less likely to relocate to small rural towns (52%). In contrast, Migrants not in a relationship exhibited little difference between small

and large rural locales and large coastal centres, with 28%, 28%, and 31% respectively choosing these destinations. However, they were less likely to settle in small coastal towns (19%). Again, all these differences were not statistically significant.

*Table 19 Destination choice by age, gender and education profile**

Demographics	Total	Rural small population	Rural large population	Coastal small population	Coastal large population
	n=368 %	n=85 %	n=54 %	n=86 %	n=134 %
Gender					
Male	53	48	54	50	55
Female	47	52	46	50	45
Age					
56-64 years	41	40	41	35	46
65 -75 years plus	59	60	59	65	54
Education					
Primary school	1	0	0	1	1
Some secondary school	15	18	15	12	15
Completed secondary school	20	16	22	23	19
Technical or trade qualification	31	40	30	29	29
University diploma, degree or post graduate qualification	33	26	33	35	37
Household structure					
Single	23	25	28	20	23
Share accommodation	3	6	0	0	4
Couple without children	45	46	44	50	42
Families with most children aged 16+	18	13	22	17	20
Other	11	10	6	13	11
Marital status					
Married	58	52	57	65	56
Living with someone	9	12	11	9	6
In a relationship but living in another home	4	5	2	5	5
No relationship	26	28	28	19	31
Other	3	3	2	2	2
Times divorced					
Never divorced	53	58	50	49	54
Divorced once	35	32	33	44	32

Divorced twice	10	8	17	6	10

**Chi-square testing revealed no significant differences in this table.*

In summary, demographic variables were found to have only a weak association with destination choice suggesting that other factors may influence decision-making. These factors are examined below in considering when baby boomers undertook the relocation and in particular how this related to retirement.

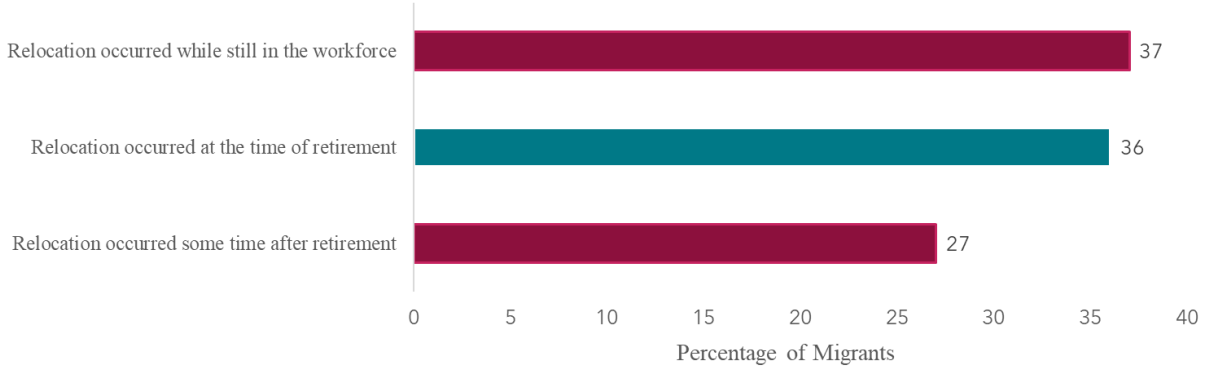
6.4 Migration Timing – when did they migrate?

This section reports on an analysis of *when* baby boomers migrated in relation to employment and transitioning to retirement. The key indicator of the timing of the move was derived using the change in working status at the time of relocation. Migrants who continued in employment at the time of migrating were classified as having 'migrated while still working', those who reported they had retired at the time of relocation were deemed to have 'migrated at the time of retirement' and the remaining Migrants were classified as having 'migrated sometime after retirement'. Of particular interest in this section is the demographic, situational and structural factors influencing the timing of the relocation.

Timing of the migration event in relation to workforce participation

The findings provided evidence that retirement was a key factor in the timing of relocation, potentially acting as a catalyst in the decision-making process to make concrete plans to proceed. The data revealed that 36% of Migrants relocated at the time of their retirement while 27% did so following retirement (Figure 19). The remaining 37% of Migrants continued in paid work after relocation, thus supporting the trend of baby boomers working longer either out of interest or financial necessity and also may reflect increases in the eligibility age for accessing the age pension in Australia.

Figure 19: Percentage of migrants moving based on occupation change



Demographic factors and the timing of a relocation

Omnibus chi-square tests examined associations between migration timing (pre-retirement, at retirement, post-retirement) and demographic variables. Post-hoc pairwise comparisons used Bonferroni correction ((±1.96 at $\alpha = .05$) where overall associations were significant. Effect sizes were calculated using Cramer's V. Chi-square tests revealed significant associations between migration timing and four of the five demographic variables (Table 20), with age showing the strongest relationship (Cramer's V = .000). The analysis revealed that Women were significantly more likely to migrate pre-retirement than at retirement, $\chi^2(2, N = 368) = 7.380$, $p = .025$, with 56% of pre-retirement migrants being female versus 42% in other groups. Age demonstrated the strongest association, $\chi^2(2, N = 368) = 89.496$, $p < .001$, with 54% of 56-60 year-olds migrating pre-retirement compared to 11% at retirement and 7% post-retirement. Educational attainment was also significantly associated with migration timing, $\chi^2(4, N = 368) = 10.996$, $p = .027$.

Post-retirement migrants were more likely to have only secondary education (48% vs 29% pre-retirement), while university-educated individuals comprised 39% of pre-retirement versus 23% of post-retirement migrants. Family composition differed significantly, $\chi^2(6, N = 368) = 15.600$, $p = .016$, with pre-retirement migrants more likely to have children 16+ (28% vs 11-14% in other groups). While Pre-migration homeownership did vary significantly by timing, $\chi^2(2, N = 368) = 6.543$, $p = .038$, the effect was relatively weak.

Pre-retirement migrants emerged as demographically distinct: younger, more often female, university-educated, with lower homeownership and complex household structures. This profile suggests employment opportunities and housing affordability drive pre-retirement migration, while retirement itself catalyses later moves. At-retirement and post-retirement groups showed similar characteristics, reinforcing retirement as a key migration trigger.

Table 20: Retirement and working Migrants - age, gender, education, property ownership and household Structure

Demographic characteristics by age

Variable	χ^2	df	N	p-value	Effect Size (Cramer's V)
Gender × Migration timing	7.380	2	368	.025*	.142
Age × Migration timing	89.496	2	368	<.000***	.493
Education × Migration timing	10.956	4	368	.027*	.122
Pre-homeownership × Migration timing	6.911	4	368	.038	.136
Household structure × Migration timing	15.600	6	368	.016*	.016

Note: *p < .05, **p < .01, ***p < .001

Where omnibus χ^2 tests were significant, we examined adjusted standardised residuals (±1.96 at α=.05) to identify cells contributing most to the association. For any explicit category-pair comparisons, we applied Bonferroni-adjusted tests of proportions

The influence of employment status and occupation

Paired t-test analysis revealed no significant differences in occupation between those who moved before and post-retirement. As was expected, the only statistical differences were in employment status in that there were fewer Migrants working after relocation than before relocation (28% vs. 67%) ($t(367) = -4.34$, $p < .001$), and more retired after relocation than before relocation (63% vs. 27%) ($t(367) = 4.10$, $p < .001$) (Table 21).

Table 21: Employment status and Occupations pre and post relocation

Employment status	**Employment status pre-move** n=368 %	**Employment status post-move** n=368 %	**Standard error (SE)**	**T score**	**P score**
Total still working/wanting to participate in workforce	67	↓ 28	0.0244	-4.3422	.000*
Unemployed	3	7	0.0085	1.2750	.2031
Home duties/student	4	2	0.0066	-0.8202	.4126
Retired	27	↑ 63	0.0239	4.0964	.0001*
Occupation status *N.B. Occupation % is based to those still working*	**Occupation before relocating** n=243 %	**Occupation after relocation** n=103 %	**Standard error (SE)**	**T score**	**P score**
Manager/ professional	35	24	0.0200	-1.4954	.1357
Para-professional (police, nurse)	14	8	0.0125	1.3003	.1943
Small business owner	9	17	0.0136	1.6002	.1104
Tradesperson (plumber, carpenter)	9	3	0.0093	-1.7500	.0810
White Collar (clerical /secretarial/sales rep, /store salesperson/personal services)	16	23	0.0165	1.1529	.2497
Blue collar (Machine operator / driver/labourer/store person)	5	9	0.0101	1.0802	.2808
Other	10	14	0.0131	0.8305	.4068

*Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values ($p < .05$) * Statistically significant ** Paired T-Test used.*

In summary, analysis revealed that retirement emerged as a catalyst as a significant proportion of Migrants relocated at retirement or post-retirement (63%), while the remainder (37%) moved prior to retirement potentially as part of their planning for and transition to retirement. Those who moved prior to retirement were predominantly younger, more likely to be female, and university-educated suggesting employment opportunities influenced their relocation timing and destination choices. Their lower homeownership rates indicated potential financial constraints that necessitated continued employment post-migration and a move to an area with more affordable housing. In contrast, at-retirement and post-retirement Migrants displayed similar characteristics to

each other, reinforcing retirement as a significant life transition that enabled and motivated relocation. These results contextualise the following analysis which examines *why* the baby boomers migrated.

6.5 Why did baby boomers migrate?

This section draws on the core constructs of the ADD framework and the life course event of retirement (see Chapter 3) to report on *why* baby boomers migrated. That is, the results reported here refer to prevailing attitudes and beliefs that underpin both the aspiration to migrate and the more concrete planning undertaken in the decision-making process. To this end, the analysis distinguishes Migrants from Non-migrants to draw out the issues that influence the decision to relocate or not and concludes with consideration of the open-ended responses of survey participants to provide qualitative insights into the *why* particularly around seeking a better quality of life.

6.5.1 Prevailing attitudes and beliefs generating migration aspiration

The Study 1 data reported in Chapter 5 revealed internal migration to be a common aspiration for Australia's baby boomers (48%), notwithstanding the majority rated migration as "Maybe" (33%), rather than a definite "Yes" (15%). This was also evident in the current survey results as the positive attitudes towards and beliefs in the benefits of coastal and rural destinations were widely held by Migrants as well as Non-migrants.

The Mann-Whitney U Test[33] was utilised to test the hypothesis that Migrants have more positive attitudes to migration than Non-migrants. The results revealed there were some statistically significant differences between the prevailing attitudes of Migrants and Non-migrants, but also some similarities in attitudes between the two groups (Table 22). The key differences between the two groups that potentially influenced the decision to migrate included that Migrants were more likely than Non-migrants to believe that a coastal or rural relocation provided a better lifestyle, made them happier, offered a better quality of life, provided a place where people know each other and looked out for each other, offered a

[33] This test was selected for the Likert Scale items in this instance because the sample size for non-migrants was relatively small (n=115) and because the data were not normally distributed. A Shapiro-Wilk normality test was also conducted, revealing that the data were non-normally distributed (Appendix 6).

stronger sense of community, provided an escape from the city commute, and allowed them to move closer to family/friends. The only prevailing attitude towards migration where Non-migrants scored more highly than Migrants was to live in a place where they can experience the seasons (U = 17,332, p = .01)[34]

Table 22: Mann-Whitney test for differences in the prevailing attitudes of Migrants / Non-migrants

	Mann-Whitney U test	Mean score	
		Migrants	**Non-migrants**
I wanted to live in a place that has a better lifestyle	U = 14,778.5, n1 = 367, n2 = 112, p = .000*	↑ 4.20*	3.77
I wanted to live in a place that would make me happier	U = 13,688.5, n1 = 367, n2 = 110, p = .000*	↑ 4.22*	3.73
I wanted to live in a place that had a better quality of life	U = 15,927.5, n1 = 367, n2 = 113, p = .000*	↑ 4.17*	3.81
I wanted to live in a place where people looked out for each other	U = 17,152.5, n1 = 367, n2 = 113, p = .002*	↑ 3.87*	3.64
I wanted to live in a natural environment with greater access to nature	U = 18,272, n1 = 366, n2 = 111, p = .057	3.81	3.63
I wanted to live in a place with a stronger sense of community	U = 16,228, n1 = 367, n2 = 112, p = .000*	↑ 3.75*	3.44
I wanted to escape the day-to-day city commute	U = 14,172.5, n1 = 365, n2 = 111, p = .000*	↑ 3.80*	3.25
I wanted to live in the country closer to nature	U = 18,097, n1 = 367, n2 = 111, p = .061	3.63	3.43
I wanted to escape a consumer driven lifestyle	U = 18,743.5, n1 = 364, n2 = 111, p = .227	3.54	3.42
I wanted to live near the seaside and experience the beach every day	U = 17,864, n1 = 367, n2 = 111, p = .052	3.38	3.14
I wanted to live in the country where people know each other	U = 17,701, n1 = 365, n2 = 113, p = .016*	↑ 3.49*	3.24
I wanted an environment where you could distance yourself from others	U = 20,090, n1 = 367, n2 = 111, p = .820	3.32	3.32
I wanted to live in a place where I could experience the seasons	U = 17,332, n1 = 366, n2 = 112, p = .010*	2.35*	↑ 3.09

[34] The survey took the question about migration status (had, decided not to, hopeful of and still intending) and allocated the correct tense to these questions. Both Migrants and non-migrants referred to migration in past tense because the decision to migrate or stay had been made. For Intenders and Hopefuls 'want' was used.

I wanted to move closer to family/friends who lived in the country	U = 15,945, n1 = 367, n2 = 110, p = .001*	↑ 3.08*	2.62
I wanted to escape from the digital world and live a more authentic life	U = 19,980, n1 = 364, n2 = 111, p = .855	3.09	3.09
I had links to the country and wanted to return	U = 19.744, n1 = 366, n2 = 111, p = .645	2.80	2.72
I wanted to live in a warmer climate	U = 19,530.5, n1 = 367, n2 = 111, p = .497	2.98	2.88

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant*

The findings provided insights as to why Migrants relocated and revealed that they related primarily to the pursuit of a better lifestyle, enhanced happiness, and stronger community ties. Compared to Non-migrants, they were willing to relocate to achieve these goals, even if it meant moving away from urban conveniences and family and friends.

6.5.2 Subjective norms impacting migration aspiration

The survey included measures to assess the impact of subjective norms associated with actual and/or perceived social pressures on the decision-making process to relocate or remain in place. Subjective norms surrounding migration are primarily shaped by the individual's underlying beliefs about whether important referent individuals or groups (e.g., family, friends) support their aspiration to migrate to coastal or rural areas. The Mann-Whitney U Test was again used to discern whether responses were significantly different between Migrants and Non-migrants based on the hypothesis that subjective norms/social pressures may be more influential in Non-migrants' decision-making. By definition, Migrants have overcome any social pressures to stay while Non-migrants have not, thus indicating that social pressures may have played a larger role in their decision-making.

A series of statements measuring social pressures were included in the survey, using a 5-point Likert scale (1 = Strongly disagree to 5 = Strongly agree). Results revealed that Migrants reported significantly lower levels of social pressure to remain in place compared to Non-migrants across all measured variables (Table 23). Migrants experienced the highest pressure from indirect social factors, specifically not wanting to be far from friends and not wanting to abandon friends. For Non-migrants, the primary social pressure reported was not

wanting to be far from children. The largest between-group differences were observed in pressures related to not wanting to leave children (difference in means = 0.88) and partner opposition (difference in means = 0.77).

Table 23: Subjective norms for Migrants and those who had changed their mind

	Mann-Whitney U test	Mean score	
		Migrants	Non-migrants
Want/ed to go but didn't want to be so far away from friends	U = 14,374, n1 = 367, n2 = 112, p = .000*	↓ 2.41	3.02
Want/ed to go but didn't want to abandon my friends	U = 13,765, n1 = 367, n2 = 108, p = 000*	↓ 2.41	3.01
Want/ed to go but didn't want to be so far away from family	U = 14,098, n1 = 366, n2 = 109, p = .000*	↓ 2.38	3.01
Want/ed to go but didn't feel I could move away from children	U = 11,844, n1 = 360, n2 = 110, p = .000*	↓ 2.19	3.07
Concerned some of us who were moving won't be happy there	U = 11,267.5, n1 = 364, n2 = 105, p = .000*	↓ 2.17	2.93
Didn't want to inconvenience friends by making them visit	U = 13,399, n1 = 365, n2 = 109, p = .000*	↓ 2.13	2.72
I want/ed to go but my partner is/was less keen/opposed	U = 11,355, n1 = 356, n2 = 103, p = .000*	↓ 1.95	2.72
I want/ed to go but can't/could not leave ageing parents / others	U = 14,010.5, n1 = 359n2 = 109, p = .000*	↓ 1.95	2.46
I want/ed to go but friends are pressuring me to stay	U = 12,344, n1 = 364, n2 = 110, p = .000*	↓ 1.85	2.55

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

Analysis of summed responses across the nine measured social pressures revealed that 61% of Migrants reported neutral to no social pressure influencing their migration decision-making, compared to only 41% of Non-migrants. Conversely, a majority of Non-migrants (59% vs 39%) acknowledged experiencing at least one social pressure to remain in place, representing a 20 percentage point difference compared to Migrants (Table 24).

Table 24: Combined impact of social pressures - Migrants and Non-migrants

	Migrants n=368 %	Non-migrants n=115 %
Nett no social pressure	61	41
Nett any social pressure	39	59

6.5.3 Perceived control over the decision and its impact on aspiration

Results revealed that migration aspiration preceded relocation, but for Non-migrants aspiration alone did not ensure relocation. An individual's perception of the ease or difficulty in migrating may impact migration outcomes both directly and indirectly by influencing the decision-making process. The General Self-efficacy Scale [GSE] (Schwarzer & Jerusalem, 1995) was incorporated into the survey and included ten items linked to successful coping and internal-stable attributions of success. Each item in the scale measured individual approaches to coping and problem-solving with survey participants indicating how true each statement was in reflecting who they were as a person. The GSE is scored on a four point ordinal scale (Appendix 6, Table 14) with total scores ranging from 10 to 40.

The Mann-Whitney U Test was applied to test the hypothesis that the self-efficacy score would be higher in Migrants than Non-migrants. The results indicated that, overall, Migrants had a statistically significantly higher score than Non-migrants on the GSE (Table 25). While these results revealed a statistically significant difference, it should be noted that the average GSE score for both Migrants (33.07) and Non-migrants (31.16) was higher than the International average GSE score of 29.55[1] thus indicating both Migrants and Non-migrants exhibited higher than average levels of personal self-efficacy (Table 25).

Table 25: Generalised self-efficacy scale - Migrants and Non-migrants

Efficacy measures	Mean score	
	Migrants	Non-migrants
I can solve most problems if I invest the necessary effort	3.50	3.25
I can always manage to solve difficult problems if I try hard enough	3.38	3.21
I am confident that I could deal efficiently with unexpected events	3.37	3.15

When I am confronted with a problem, I can find several solutions	3.37	3.16
I can remain calm when facing difficulties because I can rely on my coping abilities	3.34	3.12
If I am in trouble, I can think of a good solution	3.33	3.12
I am certain that I can accomplish my goals	3.32	3.16
Thanks to my resourcefulness, I can handle unforeseen situations	3.32	3.11
I can handle whatever comes my way	3.39	3.14
If someone opposes me, I can find the means and ways to get what I want	2.84	2.71
Score	**33.07** ↑	**31.16**

In summary, these findings highlighted the substantial role that social pressures might play in influencing the decision to migrate or remain in place. For Migrants, the lower levels of perceived social pressure may have provided fewer barriers in their decision to relocate, whereas Non-migrants were more likely to experience social pressures that encouraged or required them to stay.

6.5.4 Perceived advantages and disadvantages of migration

In order to investigate the transition from aspiration to desire in the migration decision-making process, an understanding of the perceived advantages (e.g., safety and security, better climate) and disadvantages (e.g., fewer medical facilities, too hard/complex to relocate) held by Migrants was needed. The question responses were measured using a five-point Likert scale (1 = Strongly disagree - 5 = Strongly agree). Mean scores were calculated to provide an average level of agreement across all respondents, with higher mean scores indicating stronger overall agreement with the statement.

Migrants strongly agreed that their relocation provided proximity to nature (4.04), safety and security in their home (4.03) and community (4.00), time to pursue interests (3.98), healthier climate (3.80), a welcoming community (3.72), access to better quality homes (3.68), knowing a diverse range of people (3.66), a close support network (3.62) a relocation destination where they know people (3.51) (Table 26).

Migrants conversely disagreed that living in their new destination had the following disadvantages. Namely that their skills weren't transferable (2.06), there were fewer

entertainment opportunities (2.12), that relocation was too hard and complex a process (2.15), that dropping salary was a concern (2.19), fewer social opportunities (2.23), fewer medical facilities (2.24), that of it didn't work out they wouldn't be able to go back to the city (2.25), that they were concerned about the unknowns (2.31), of fewer employment prospect (2.43) and that they didn't know anyone there (2.45).

Table 26: Migration advantages and disadvantages

	Mean
	Migrants
Advantages	
Closer to nature	4.04
Feeling safe and more secure in my home	4.03
Feeling safe and more secure in my community	4.00
More time to pursue my interests	3.98
Lots of things to do	3.92
Climate is better for my health	3.80
Be part of a community that will appreciate assistance	3.72
The quality of housing for the money is better	3.68
Getting to know a diverse range of people	3.66
Able to build a close support network of friends	3.62
I know people in the local community	3.51
Disadvantages	
I wanted to go but my skills weren't transferable	2.06
Wanted to go were fewer entertainment food/wine opportunities	2.12
It was too hard/complex to relocate	2.15
I wanted to go but I do did not want to drop salary	2.19
I wanted to go but there were fewer social opportunities	2.23
I wanted to go but there were fewer medical facilities	2.24
I was worried it wouldn't work out / won't be able to buy back	2.25
Was concerned about unknown; was better/easier to stay	2.31
I wanted to go but there were fewer employment prospects	2.43
I wanted to go but I didn't know anyone there	2.45

6.5.5 Situational factors impacting relocation

The migration decision-making process may be influenced by a range of situational circumstances, for example illness, relationship breakdown and retirement as a major life

event and, more recently, the Covid-19 pandemic. A series of statements, scored on a five point Likert scale ranging from 1 = Strongly disagree to 5 = Strongly agree, were included in the survey to gain insight into these factors.

Mann-Whitney U Test analysis revealed that when people coupled retirement to migration (i.e., that retirement triggered my interest in moving) there was a statistically significant difference between Migrants and Non-migrants (Table 27). This result suggests that retirement played a crucial role in relocation decision-making[35]. For Non-migrants, the situational factors rated most highly were 'Risk of the pandemic makes me think the country is a safer place to live' and 'I found it hard to afford to live in the city', however these did not differ significantly from Migrants.

Table 27: Structural, situational factors influencing decision-making: Migrants and Non-migrants

Structural measures	**Mann-Whitney U test**	**Mean score**	
		Migrants	**Non-migrants**
I found it hard to afford to live in the city	U = 19,767, n1 = 367, n2 = 110, p = .735	2.89	2.93
I think it is cheaper to buy and rent homes in the country	U = 18,357, n1 = 361, n2 = 110, p = .206	3.51	3.70
My relationship triggered interest in the country	U = 18,922, n1 = 364, n2 = 111, p = .251	1.74	1.75
My retirement triggered interest in moving to the country	U = 14,707.5, n1 = 365, n2 = 109, p = .000*	↑ 3.22	2.63
My illness triggered interest in moving to the country	U = 19,269.5, n1 = 365, n2 = 110, p = .505	2.17	2.05
Risk of pandemic to older people makes me think the country was a safer place to live	U = 18,765.5, n1 = 364, n2 = 109, p = .381	3.12	3.26

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values ($p < .05$).
** Statistically significant*

The Covid-19 pandemic and climate change events such as the 2019/20 bushfires across Australia, while episodic, were situational factors that may have influenced the decision to relocate or stay in place.

[35] The rank-biserial correlation, which serves as the measure of effect size, was calculated to be 0.261. This value indicates that there is some practical significance to the findings, as it reflects a moderate relationship between retirement and the decision to relocate.

Impact of Covid-19

This survey leveraged the opportunity to examine the potential impact on internal migration decision-making of the recent Covid-19 pandemic. Participants in this study completed the survey in 2022, so the decision-making process to relocate or not could have occurred during the period of the Covid-19 pandemic that officially started in Australia in February 2020 and ran till October 2023[36]. Specific questions were included in the survey to assess the impact of external factors such as the Covid pandemic (Table 28). These were measured using a five point Likert scale of (1 = Strongly disagree - 5 = Strongly agree) and Mann-Whitney U Testing was applied to test the hypothesis that Migrants differed to Non-migrants.

Descriptive statistics showed a strongly held view by Migrants (76%) that 'compared to cities, rural areas were safer both during and after the pandemic'. Migrants also reported that since Covid-19 arrived the risks of the pandemic triggered their view that 'the city was too crowded to be able to effectively keep a safe social distance' (76%). On these issues, fewer Non-migrants held such views (53% and 50% respectively).

Mann-Whitney U testing confirmed six statistically significant differences between Migrants and Non-migrants (Table 28). Migrants reported that since Covid-19 they had developed a preference for non-city life because it was perceived as safer ($U = 15{,}334.5$, $p < .001$) which also partially explained the belief that crowded city life had made social distancing impossible ($U = 14{,}546$, $p < .001$). Migrants' responses further indicated that Covid-19 a change in valuing the rural lifestyle ($U = 14{,}082.5$, $p = .000$), a simpler way of life ($U = 16{,}470$, $p < .001$), wanting to live in a smaller community ($U = 14{,}615$, $p < .001$) and where they can live more sustainably ($U = 16{,}208$, $p < .001$). The fear of Covid-19 may have galvanised migration decision-making for many while reshaping values associated with coastal and rural environs.

Analysis of opinions regarding Covid-19 impacts revealed modest but statistically significant differences between Migrants and Non-migrants. Non-migrants appeared less

[36] Date Australia's Chief Medical Officer declared that Covid-19 was no longer a Communicable Disease Incident of National Significance (CDINS).

influenced by perceptions of safety associated with non-metropolitan areas compared to their migrant counterparts. Additionally, Non-migrants reported fewer changes what they valued with lower rates of increased desire for simplified living, smaller community engagement, and rural lifestyle preferences. These differences, while not pronounced, suggest varying impacts of the pandemic on residential preference considerations between these population groups.

Table 28: Covid-19 impacts on Migrants and Non-migrants

Q: As a result of the Covid-19 pandemic …	**Mann-Whitney U test**	**Mean score and proportions**	
		Migrants	**Non-migrants**
I'd like to live in the country where it is safer	U = 15,334.5, n1 = 367, n2 = 112, p = .000*	↑ 3.96* / 76%	3.56 / 53%
I feel that the city is too crowded to be able to effectively keep a safe social distance	U = 14,546, n1 = 367, n2 = 112, p = .000*	↑ 3.98* / 76%	3.50 / 50%
I've changed and value a simple less complex life more	U = 16,470, n1 = 368, n2 = 112, p = .001*	↑ 4.01* / 78%	3.71 / 65%
I'd like to live in the country where I could live more sustainably	U = 16,208, n1 = 367, n2 = 110, p = .001*	↑ 3.67* / 63%	3.34 / 45%
I've changed; value being part of a smaller community more	U = 14,615, n1 = 367, n2 = 111, p = .000*	↑ 3.75* / 66%	3.27 / 41%
I've changed; and value a rural lifestyle more	U = 14,082.5, n1 = 367, n2 = 111, p = .000*	↑ 3.72* / 65%	3.18 / 37%

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

Impact of bushfires

Australia, especially along the eastern seaboard, experienced severe bushfires in the summer of 2019/2020 which focused public attention on the highly visible consequences of climate change. As with Covid-19, the fires occurred in the period covered by the survey.

Migrants were asked whether the bushfires impacted on their plans to remain at the coastal or rural relocation destination. Results showed that only 3% reported being 'greatly impacted' while a further 9% were somewhat impacted by the bushfires. In contrast, 19% of Non-migrants indicated the bushfires had impacted on their desire to move to a

relocation destination (Table 29). While the bushfire event impacted relatively few Migrants and Non-migrants alike, it could be a factor affecting both destination choice and the decision to ultimately stay in place.

However, for the 14% of Migrants who reported bushfire impact on their desire to remain, the impact was significant with 22% of them saying they would have changed their mind about migration and reversed their decision to migrate. A further 78% say they would have changed the relocation destination to one with lower bushfire risks (Table 29). While the overall proportion of Migrants impacted by bushfires remains low, for those concerned about climate change, the results suggest climate related disasters may significantly influence migration decisions. If bushfires and other climate-related disasters continue to increase in frequency and severity, this trend could potentially dampen the appeal of relocating from urban areas, affecting whether people migrate at all, which destinations they choose, and their likelihood of remaining in non-metropolitan regions long-term.

Table 29 Impact of bushfires on Migrants intention to remain at their relocation destination

	Migrants n=368 %
Greatly impacted by the 19/20 bushfires	3
Somewhat impacted by the 19/20 bushfires	9
TOTAL IMPACTED BY BUSHFIRES	12
NOT impacted by the 19/20 bushfires	88
Yes, I would not have moved from the city	22
Yes, I would have moved to a different location	78

6.5.6 Structural factors as migration influencers

In migration theory, structural factors have been and remain a core element in understanding the broader context within which individuals and households make migration decisions. Structural factors include impacts such as prevailing economic conditions (e.g., housing affordability, cost of living), socio-cultural structures (e.g., career peaking, retirement), and physical situations (e.g., working remotely, climate change). Structural factors included in the survey were measured using a five point Likert scale of

(1 = Strongly disagree - 5 = Strongly agree). The Mann-Whitney U Test was applied to test the hypothesis that Migrants differed to Non-migrants on each of these factors.

Key findings included a number of important views *shared* by both Migrants and Non-migrants (Table 30):

- *Affordable housing*: both groups believed it was cheaper to buy and rent homes in rural areas (3.39 vs. 3.43).
- *Cost of living*: both groups reported a belief it was cheaper to live and work in the country (3.25 vs. 3.19).
- *Change employment*: both groups reported wanting to do something different workwise (2.51 vs. 2.52).
- *Work remotely*: both groups reported similar levels of being able to access employment that allowed them to work remotely (2.28 vs. 2.35).

Table 30: Structural Drivers of Migration – Migrants and Non-migrants

Structural drivers	**Mann-Whitney U test**	**Mean score and proportions**	
		Migrants	**Non-migrants**
Rents and housing prices are lower	U = 20,614, n1 = 362, n2 = 115, p = .870	3.39	3.43
I found it cheaper to live and work in the country	U = 19,968, n1 = 363, n2 = 115, p = .464	3.25	3.19
Had career peaked and it was time to live not work	U = 18,150.5, n1 = 361, n2 = 115, p = .037*	3.03	2.78
I wanted to do something different workwise	U = 20,237, n1 = 360, n2 = 115, p = .708	2.51	2.52
My job allowed me to work remotely	U = 19,466.5, n1 = 357, n2 = 115, p = .385	2.28	2.35
I wanted to start my own business	U = 18,324.5, n1 = 360, n2 = 115, p = .047	1.82	1.95

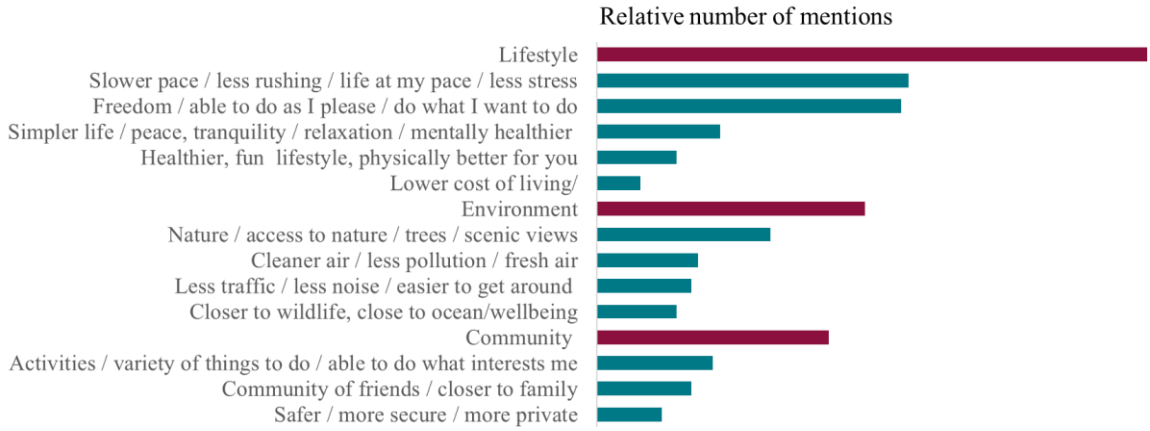
*Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values ($p < .05$). * Statistically significant*

Interestingly, while still being moderately important for both Migrants and Non-migrants, lower rents and housing prices and a perceived lower cost of living did not distinguish Migrants from Non-migrants

6.5.7 Qualitative insights into why baby boomers relocated

An open-ended response format was included in the survey to allow Migrants to provide an explanation of what they understood a 'better quality of life' to mean. These responses provided insights into lifestyle-led migration and highlighted the complexity of the concept. In total, 181 responses were received from 368 migrant participants. A detailed analysis of the open-ended responses revealed three key themes (Lifestyle, environment, community) and sub-themes shaping the decision to relocate (Figure 20).

Figure 20: Migrants' personal relocation experiences and its benefits (mentions)



Under the main theme of Lifestyle was the recognition that their lives were being lived more simply resulting in a sense of peace and tranquillity and a slower pace of life that was mentally and physically healthier and resulted in a greater sense of freedom and well-being. This was captured in expressions such as *"able to do as I please, go where I want and to do what interests me"* and *"it's simply not working for someone anymore".* As many of the Migrants had retired, these comments make the connection between the sense of freedom gained with an exit from the workforce and a relocation.

The second theme to emerge related to the Environment and the beneficial effects of everyday access to nature. These included living in a place with a smaller population,

the ability to breathe fresh air, reduced traffic congestion and noise, and where it is easier to walk and engage with nature. Comments included:

> *I can maintain a balance between work and private life, can switch off, easier to get out and about in nature around me….*
> *Less risk for developing health issues, cleaner air, quality housing, good personal safety , good quality food and water.*
> *I used to live on a busy main road, and the noise, traffic and fumes were hideous, now I'm in a small village 2.5kms from town with a big, beautiful garden to sit in and enjoy the native birds and very little traffic noise…*

The third theme related to an enhanced sense of Community resulting in a greater ability to live within a *"community of friends"* and "*engage in activities and hobbies that matter to them"*. This sense of community was captured in expressions such as "*To know you can go and have a coffee and know the people who you come across..."*.

The following comment from one Migrant encapsulates the essence of what 'a better quality of life' might mean in the context of relocating to a coastal or rural area :

> *Fresh air. Lovely walks. No traffic. Peace and quiet. Friendly people. No pollution. You can see the stars at night. Lovely views. Wild life around. Farm animals close by. A feeling of calm all around. Happy people.*

6.6 What Predicts Migration?

Exploratory factor analysis (EFA) was conducted to reduce the large number of survey variables and identify the latent factors underlying the relationships between variables and migration, while assessing reliability and validity. Nine underlying factors emerged in the EFA model[37]. Namely lifestyle, community, housing affordability, counterurbanisation, new work, better weather, closer to family, life events and retirement. Only the Migrant group could be analysed by EFA given the small sample size of 115 available for Non-migrants.

[37] The method of factor extraction is principal component analysis, and the rotation method is varimax with Kaiser Normalisation. The rotation converged in nineteen iterations.

The first factor related to lifestyle (Table 31) and accounted for a significant proportion of the explained variance. It revealed that those who migrated were looking for a better lifestyle in coastal and rural environs. EFA underscored that this 'better lifestyle' encapsulated a number of sub-elements including both a slower pace of life and an easier life which were expected to contribute to a happier and better quality of life. The second factor showed that Migrants sought a sense of community and wanted to be part of a community where they could build a close support network of friends and get to know a more diverse range of people. Related to lifestyle, the fourth factor (counterurbanisation) drew out Migrants' need to escape the confines of city life especially the daily commute and a digitally dependent society. The third factor was related to structural factors whereby coastal and rural areas offered more affordable housing, and it was cheaper to live and work there. A second structural factor (Factor 5) revealed that some baby boomers were migrating for economic opportunities including seeking employment or setting up a business, either because they could work remotely, or because they wanted to do something new 'workwise'.

The seventh factor, supported in existing literature (see Connell & McManus 2011), was the desire to be closer to family and friends which involved both returning to family or community of origin or following family or friends who had relocated. The sixth factor of better weather generally appeared to be a preference to live in a place that had warmer weather, while the eighth factor related to adverse life events such as a relationship breakdowns and/or poor health. Lastly, the life course event of retirement revealed itself is a key factor for migration as it provided a clear time frame for the time to relocate. It appears that setting the timing facilitates actual relocation.

Table 31: Factor Loadings and Communalities for migration attitudes

Variables	Life-style	Community	Housing affordability	Counter-urbanisation	New work	Better Weather	Closer to Family	Life events	Re-tirement
Better lifestyle	**0.754**								
Pace of life is better	**0.736**								
Happier	**0.732**								
quality of life	**0.725**								
Quality of life is better	**0.724**								
Life is easier	**0.669**								
Network of friends		**0.826**							
Part of a community		**0.763**							

Greater sense of community	**0.726**						
Getting to know a diverse range of people	**0.726**						
Housing is cheaper		**0.831**					
Rents and housing prices are cheaper		**0.805**					
Cheaper to buy and rent		**0.712**					
Cheaper to live/work		**0.693**					
Quality of housing (for the $) is better		**0.632**					
Escape a consumer driven lifestyle			**0.643**				
Escaping digital world			**0.619**				
Start my own business				**0.810**			
Do something different workwise				**0.742**			
Able work remotely				**0.714**			
Weather is better					**0.789**		
Warmer climate					**0.726**		
Have family there						**0.891**	
Closer to family/friends living there						**0.854**	
Illness							**0.737**
Relationship breakdown							**0.715**
Retirement							**0.757**

The EFA model explained 66.60% of the variance in migration motivations (Table 32) with ‘Quality of Life’ as the most significant (22.93%) suggesting that, while multifaceted, the decision to relocate for baby boomers was firmly anchored in the belief that migration would deliver an enhanced quality of life. However, the presence of the remaining factors including ’Community and connection’ (9.64%), ’Housing affordability’ (6.88%), ’Counterurbanisation’ (6.38%), ’New work‘ (5.56%), ’Better weather‘ (4.76%), ‘To be closer to family’ (3.72%), ’Life events‘ (3.43%) and ’Retirement‘ (3.28%) all played a role[38].

*Table 32: Proportion of Variance Explained**

Factor	Eigenvalue	% of variance	Cumulative %
1. Lifestyle	7.797	22.933	22.933
2 Community and connection	3.277	9.637	32.570
3 Housing affordability	2.338	6.878	39.448
4 Counter-urbanisation	6.384	6.384	45.832

[38] These factors were selected for subsequent analyses, as they represented the most substantive components of the data structure.

5 New work	1.892	5.564	51.396
6 Better weather	1.618	4.760	56.156
7 To be closer to family	1.266	3.723	59.879
8 Life events triggered move	1.167	3.433	63.312
9 Retirement triggered move	1.116	3.283	66.595

**Nine factors were extracted, explaining 67% of total variance in the data. EFA did not account for all variance but provided a parsimonious representation of the major underlying dimensions.*

6.6.1 Logistic Regression determining predictors of migration

A binary logistic regression analysis was applied to assess whether a relationship existed between the nine factors in the EFA model and migration outcome (Yes, No). The overall model was not statistically significant, $\chi^2 = (8, N = 474) = 5.427$, $p = .711$ indicating that it failed to distinguish between Migrants and Non-migrants. The model explained only 18.21% (Nagelkerke R^2) of the variance in migration behaviour (Table 33).

The Classification Table from the logistic regression analysis showed that the model correctly classified 76.6% of all cases but the accuracy was not evenly distributed. Migrants were correctly classified in 350 out of 368 cases (96% accuracy) while Non-migrants were correctly classified in only 13 out of 115 cases (12% accuracy). The overall accuracy (76.6%) was adversely impacted by the model's extremely weak performance with Non-migrants which was likely the result of the sample imbalance and small non-migrant sample size providing insufficient power to detect significant effects. The model was also possibly missing 'past migration' experience which would have been pertinent in a study of baby boomers with extensive life experiences. While this element has emerged in recent literature as a potential predictor of migration it was not included in the survey.

Table 33: Prediction Classification table for regression

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	450.371a	0.120	0.182

a. Estimation terminated at iteration number 5 as parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	5.427	8	0.711

Classification table	Migrants	Non-migrants	Percentage correct
Migrants	350	15	95.9
Non-migrants	96	13	11.9
Overall percentage			76.6

The logistic regression model, while not achieving overall statistical significance ($p > .05$), revealed patterns that warrant cautious interpretation. Although individual predictor interpretation is typically discouraged when the overall model lacks significance, the substantive effect sizes observed for Quality of Life (Exp (B) = 5.140), Counter-urbanisation (Exp (B) = 0.566), and Retirement (Exp (B) = 1.485) suggest these factors may have practical importance that merits discussion within the study's exploratory framework. These findings should be considered preliminary and require validation in future research with larger samples or different methodological approaches.

Six of the nine predictor variables in the logistic regression analysis (Table 34) were unlikely to contribute significantly to the overall predictive model. These factors may underpin migration *aspirations* as they were present for both Migrants and Non-migrants, however they did not distinguish those who had undertaken a migration from those who did not.

Table 34: Results of logistic regression for prevailing attitudes towards migration

Variable	95% CI					
	Beta	*SE*	*LL*	*UL*	B	*p*
Quality of life	1.637	0.318	2.755	9.588	5.140	0.000*
Community	-0.026	0.201	0.657	1.446	0.974	0.898
Economic benefits	-0.253	0.169	0.558	1.082	0.777	0.135
Counter-urbanisation	-0.570	0.241	0.353	0.907	0.566	0.018*
New work	-0.108	0.158	0.659	1.223	0.898	0.494
Better weather	-0.083	0.177	0.651	1.301	0.920	0.638
Following others	0.164	0.108	0.953	1.458	1.179	0.130
Life event (illness)	0.013	0.155	0.748	1.372	1.013	0.933

Retirement	-0.395	0.137	1.136	1.942	1.485	0.004*
Constant	-3.405	0.936			0.033	0.000

*Note. *p<.05.*

6.7 Nuanced Pathways to Relocations for Migrants

This section reports on the results generated from applying both factor and cluster analysis to the data. The analysis employed a two-stage multivariate approach: factor analysis simplified the motivational dimensions of migration, followed by cluster analysis which categorised Migrants based on both their demographic profiles, prevailing attitudes and perceptions of advantages and disadvantages of migration. This integrated analysis revealed distinct patterns connecting Migrants' characteristics with their reasons for relocating. While incorporating individual preferences into the decision-making processes increased analytical complexity, understanding these individual-level factors was essential for explaining both personal migration choices and broader migration patterns among the Australian baby boomer generation.

Different pathways and patterns of migration

One explanation for the regression model not reaching significance lies with a common limitation in demographic research; that is, treating the diverse baby boomer group as homogeneous when there is significant internal variation. To explore this, an integrated factor and cluster multivariate analysis was employed to explore variations in migration decision-making processes within the migrant population. The approach was able to uncover some meaningful variations that were masked in the regression analysis. The Migrant sample (n = 368) was designed to ensure sufficient size for producing meaningful subgroup analyses. This section briefly summarises findings demonstrating that baby boomers, despite similar age and life stage characteristics, relocated for diverse reasons.

This integrated analysis identified four distinct, meaningful and sizable sub-segments within the cohort (Table 35). To test for differences between the four Migrant sub-segments, two-tailed T-tests were conducted comparing the mean scores of each demographic,

dispositional, and driver variable identified in the factor analysis.[39] The test of significance revealed differences between the cluster-generated segments with Cluster 1 different to the other segments on many of the measures tied to the ADD framework. The other differences reported below are all statistically significant (full analysis in Appendix 6, Table 10).

The analysis identified four distinct sub-segments within the Migrant cohort with diverse motivations influenced by gender, relationship status, health, destination and economic goals:

- Cluster One (23%): Prioritised quality of life, community, economic benefits, and access to nature. Higher female representation, more likely to be divorced, and influenced by the pandemic. Reported 100% success in relocation.
- Cluster Two (30%): Valued economic benefits, proximity to family and friends, and remote work opportunities. Higher male representation and most married.
- Cluster Three (24%): Least interested in community and connection, with low family ties at the destination. Predominantly male, high single status/low marriage rates.
- Cluster Four (23%): Least interested in economic benefits and counterurbanisation. Higher proportion of retirees, older baby boomers, high homeownership and preference for relocation destinations having large coastal populations.

Table 35: Cluster analysis for Migrants[40]

	Clusters			
	1 – 23%	**2 – 30%**	**3 – 24%**	**4 – 23%**
The pace of life is better	4.87	3.98	4.13	4.15
I wanted to live in a place with better quality of life	4.76	3.90	3.96	4.17
I wanted to live in a place that has a better lifestyle	4.79	3.89	4.03	4.19
I wanted to live in a place to make me happier	4.66	3.93	4.11	4.25
The quality of life is better	4.84	3.94	3.82	4.24

[39] . The tests assumed equal variances where for each significant pair, the identifier of the smaller category is displayed in the category with the larger mean. Tests were adjusted for all pairwise comparisons within a row of each innermost sub table using the Bonferroni correction

Life is easier	4.74	3.97	3.88	4.04
Able to build a close support network of friends	4.30	3.58	3.08	3.55
Part of a community that will appreciate assistance	4.46	3.58	3.33	3.57
Getting to know a diverse range of people	4.33	3.68	3.11	3.55
There is a greater sense of community	4.56	3.84	3.37	3.55
The cost of housing is cheaper	4.26	3.53	3.73	2.44
Rents and housing prices are lower	3.96	3.59	3.78	2.10
Cheaper to buy and rent homes in the country	4.14	3.71	3.91	2.15
I found it cheaper to live and work in the country	3.84	3.49	3.55	1.99
I wanted to escape from the digital world and live a more authentic	3.68	3.29	2.91	2.44
I wanted to start my own business	1.60	2.32	1.74	1.47
I wanted to do something different workwise	2.62	2.96	2.38	1.94
My job allowed me to work remotely	2.25	2.80	2.06	1.90
I wanted to live in the country closer to nature	4.35	3.51	3.61	3.10
I wanted to live in a natural environment with greater access to nature	4.42	3.66	3.74	3.44
I have family there	3.20	3.73	1.51	2.95
Move closer to family/friends living in country	3.35	3.86	2.10	2.87
The weather is better	4.27	3.50	3.42	3.83
Climate is better for my health	4.47	3.61	3.40	3.80
Relationship breakdown triggered moving	1.69	1.92	1.75	1.53
Illness triggered interest in moving to the country	2.54	2.41	1.94	1.73
I had career peaked and it was time to live not work	3.73	3.06	3.00	2.30

[1] The following data was analysed to identify statistical differences between the clusters using Z-tests to compare the proportions of the four columns (Appendix 6, Table 10). Results were based on two-sided tests assuming equal variances[1]. Tests were adjusted for all pairwise comparisons within a row of each innermost sub table using the Bonferroni correction.

The Factor/cluster analysis revealed internal variation in migration decision-making, partly explaining why the regression model lacked significance. Cluster One (23%), with higher female and divorced representation, prioritised quality of life, community, economic benefits, and nature access, reporting high levels of relocation success and pandemic influence. Cluster Two (30%), more married males, valued economic benefits, proximity to family/friends, and remote work. Cluster Three (24%), mostly single males, showed minimal interest in community and connection with few family ties at their destinations. Cluster Four (23%), comprising older retirees with high homeownership, showed least interest in economic benefits and counterurbanisation, preferring large coastal population centres. Baby boomers relocate for diverse reasons influenced by gender, relationship status, health, destination preferences, and economic goals.

6.8 Why did some who aspired to migrate change their mind?

This section examines the data related to the 115 (12%) of the survey sample who self-classified as Non-migrants as they had 'changed their mind about wanting to move to a coastal or rural location in Australia'. The results provide a profile of Non-migrants related to the 'Who', and 'Why not' aspects of the decision-making process and, where applicable, a comparison is made with the wider baby boomer population and to Migrants. Open-ended responses of survey participants are included to provide qualitative insights into *why* these aspirants had made the decision not to relocate.

6.8.1 Demographic characteristics

Demographic analysis revealed that Non-migrants differed significantly from the wider baby boomer population on several key characteristics (Table 36). Non-migrants were overrepresented in the 70-75 years age range (40% vs. 24%; $z = 4.66$, $p < .00$), more likely retired (64% vs. 51%; $z = 2.79$, $p < .00$), to have a university qualification (29% vs. 18%; $z = 3.07$, $p < .001$), having only completed some secondary schooling (23% vs. 9%; $z = 5.25$, $p < .00$), and overrepresented as couples without children (40% vs. 25%; $z = 3.71$, $p < .00$). Non-migrants were overrepresented in the low and mid income brackets compared to the broader baby boomer population (36%, 37% vs. 24%, 22%; $z = 3.01$, $p < .00$, $z = 3.88$, $p < .00$) and were underrepresented in the higher income bracket (18% vs. 35%; $z = -3.82$, $p < .00$).

Table 36: Non-migrant demographics compared to baby boomer population

Demographics	**Non-migrants**	**Census 2021 baby boomers data**	**Z score**	**P score**
	N=115	**N=5,169,289**		
	%	**%**		
Gender				
Male	48	48	0.00	1.00
Female	52	52	0.00	1.00
Age* **				
56-59 years	20	24	-1.00	0.32

60-64 years	19	28	-2.15	0.03*
65-69 years	21	25	-0.99	0.32
70-75 years	↑ 40	22	4.66	0.00*
Education				
Primary school	2	5	-1.48	0.14
Some secondary school	↑ 23	9	5.25	0.00*
Completed secondary school	↓ 18	31	-3.01	0.00*
Trade or technical qualification	28	30	-0.47	0.64
University diploma, degree, or post graduate qualification	↑ 29	18	3.07	0.00*
Not stated	-	7	-	-
Working status				
Home duties	↑ 3	1	2.16	0.03*
Retired	↑ 64	51	2.79	0.01*
Nett working/wants to participate in workforce	↓ 33	48	-3.22	0.00*
Household income (per annum)				
Low ($36,399 and below)	↑ 36	24	3.01	0.00*
Mid ($36,400 - $77,999)	↑ 37	22	3.88	0.00*
High ($78,000 and above)	↓ 18	35	-3.82	0.00*
Household structure				
Single over 56 years	26	22	1.04	0.30
Couple without children	↑ 40	25	3.71	0.00*
Family with most children aged 16+	21	28	-1.67	0.09
Other	↓ 12	22	-2.59	0.01*

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values ($p < .05$).

** Statistically significant*

*** Insufficient data for Z-test.*

**** At the conclusion of 2021 baby boomers were aged between 56-75 years*

6.8.2 Destination choices of Non-migrants

Non-migrants (56%), as well as many Migrants (63%) had a specific destination in mind and had already spent time. Statistically significant differences emerged between Non-migrants and Migrants in related to destination choice: knowing people in that community (Table 37). These differences suggest that a reduced level of social connection to the relocation destination may have played a role in the decision to remain in place.

Table 37: Migrants and Non-migrants connection to relocation destination

Local connections	Mann-Whitney U test	Mean score and proportions	
		Migrants	Non-migrants
Know people in local community	U = 15,955, n1 = 365, n2 = 109, p = .001*	3.51 / 60%	↓ 3.16 / 41%
Greater sense of community	U = 15,869.5, n1 = 364, n2 = 106, p = .003	3.83 / 68%	3.59 / 51%
I already spent time there (know what to expect)	U = 19,182.5, n1 = 368, n2 = 106, p = .786	3.61 / 63%	3.61 / 56%
I have family there	U = 19,700.5, n1 = 366, n2 = 110, p = .728	2.89 / 41%	2.92 / 36%

*Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05). * Statistically significant.*

Results revealed that Non-migrants engaged less frequently than Migrants in researching and visiting potential destinations and maintained fewer family connections in these locations and were less in becoming part of a community that appreciated assistance (Table 38). Following or returning to family and friends may also have impacted on migration decision-making. Mann-Whitney U testing revealed that as "pull" factor this was significantly weaker for Non-migrants.

Table 38: Non-migrant community connections

Community connections	Mann-Whitney U test	Mean score and proportions	
		Migrants	Non-migrants
Part of a community that will appreciate assistance	U = 15,558.5, n1 = 362, n2 = 104, p = .0004*	3.72/ 62%	↓ 3.44/ 44%
Getting to know a diverse range of people	U = 16,848.5, n1 = 364, n2 = 108, p = .017	3.66/ 59%	3.43/ 46%

Able to build a close support network of friends	U = 16,270.5, n1 = 364, n2 = 105, p = .013	3.62/ 59%	3.39/ 40%
I know people in the local community	U = 15,955, n1 = 365, n2 = 109, p = .001*	3.51/ 60%	↓ 3.16/ 41%
Wanted to move closer to family/friends in the country	U = 15,945, n1 = 367, n2 = 110, p = .001*	3.08/ 40%	↓ 2.62/ 18%

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

6.8.3 Why did Non-migrants decide to stay?

An open-ended response format was included in the survey to allow Non-migrants to provide reasons for their decision to remain in place. These responses provided insights into the decision-making process and highlighted the range of factors influencing the eventual outcome. As one Non-migrant commented:

> *I thought about it seriously when I was younger but couldn't be confident of finding employment in my area…thought about it again after my son was born, but wasn't sure if it would be a selfish decision to deny my son social opportunities… thought about it one more time after I retired and downsized my living arrangements but finally, I thought, at 62, I'm better off being close to facilities and services, so again I allowed the thought to pass.*

A detailed analysis of the open-ended responses revealed four main themes shaping the decision to remain (Figure 21). The first theme was the realisation they were happy where they were (30%). While elaboration on this explanation was limited, further insights were offered by a few including: 1) recognition that they already had access to coastal and rural benefits where they lived (e.g., large block of land, residing close to the seaside); 2) greater proximity to family; 3) recognition that, with ageing, they were comfortable in the city. *"Comfortable [where they were]"* was a term commonly used, suggesting that the many changes associated with migration were being weighed against living in a locale that is known and where there is no clear or compelling reason to leave. As one respondent

commented: *It's the convenience of a city that is hard to beat…being in close proximity to services such as hospitals and doctors that are often necessary as you age".* Yet other Non-migrants expressed a newfound satisfaction with the place they lived:

I like the area where I live, as it is safe and friendly

I'm contented where I am these days. I live in a very pleasant area and have really come to appreciate it

I've realised I now prefer city life.

The second theme supporting the decision to remain related to the financial challenges associated with relocation within which there were two sub-themes. The first sub-theme related to having insufficient finances to assure that the move was successful in case of unforeseen events and costs. Comments included:

The cost of relocation generates too many unknowns

It's just too expensive and I can't afford the move

As I'm retired there is less money and I'm less able to afford any move

I'm not in a financial position [anymore] to move anywhere

The second sub-theme also linked relocation to rising property prices in their preferred seaside destination: *"I haven't got enough money anymore for a move as seaside properties are expensive, and my [city] house sale would not cover the cost of a property by the sea anymore".*

The third theme related to social connections impacting the decision to leave, primarily relating to established social networks *"I have lots of friends where I live now"* and proximity to family expressed in a range of ways:

My husband won't budge

My family is in the city and quite settled

My children haven't left home

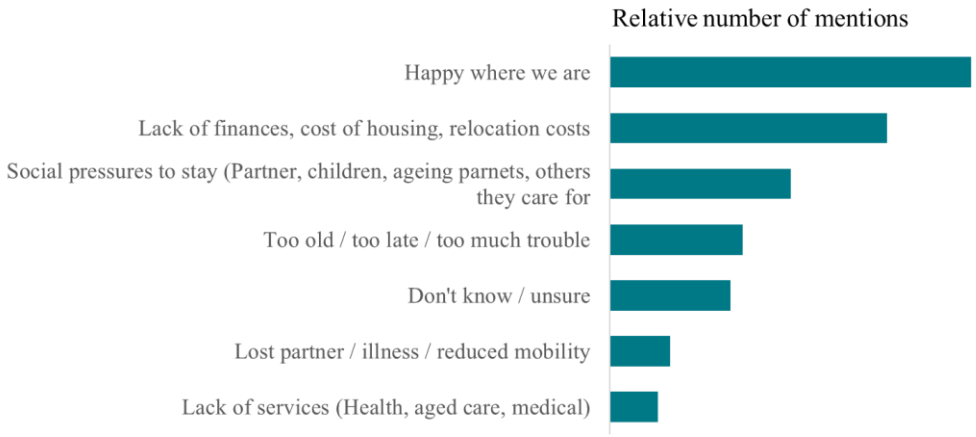
[I can't] be too far away from my siblings

However, caring roles were also cited as reasons to stay such as *"I have a sick relative whom I care for, and it would not be feasible to change at the moment"* and *"I need to remain close to my elderly parents".*

The fourth theme was a belief that ageing itself was altering aspirations captured in comments such as:

> *My husband is in his mid-60s, and I will be 60 soon. I think it is a bit late for a change…*
>
> *Getting older makes it more difficult. There is no family or friends in the new places My age is a factor, and I would have no family to support me*
>
> *It's too hard and I'm too old to make a new life alone.*

Figure 21: Non-Migration reasons for not migrating



6.9 Conclusions

Who?

Compared to the general population, baby boomer Migrants (N = 368) were predominantly male, older, retired, and living in couple-only households. While Non-migrants were overrepresented in lower and mid-income brackets, Migrants showed higher homeownership rates, suggesting financial stability may facilitate relocation. Most Migrants (68%) identified one or two preferred destinations; 63% had previously visited these locations, indicating informed decision-making based on firsthand experience and perceived community connection.

Where?

Coastal areas with larger populations (>10,000) emerged as the most prevalent migration destination, attracting 36% of baby boomer Migrants. Rural areas with smaller

populations (<10.000) and coastal areas with smaller populations each accounted for 23% of migrant destinations. Rural centres with larger populations were the least attractive, with only 15% of Migrants choosing such locations. Collectively, 59% of Migrants relocated to coastal areas and 38% to rural areas. Despite the concentration in these regions, demographic analysis revealed only weak associations between demographic variables and destination choice, suggesting that more complex factors likely influence migration decisions.

When?

Migration timing relative to retirement showed a balanced distribution: 37% relocated before retirement, 36% at retirement, and 27% post-retirement. Working Migrants differed significantly from those who relocated at or after retirement. These working Migrants were typically younger, more likely to be female, more frequently university-educated, and demonstrated lower homeownership rates, suggesting employment opportunities influenced their migration decisions while potentially facing financial constraints.

Why?

Although the logistic regression model incorporating prevailing attitudes, subjective norms, relocation advantages and disadvantages, and structural drivers was statistically insignificant, it demonstrated notable predictive potential. The analysis highlighted Quality of Life, Counterurbanisation, and Retirement as particularly relevant to migration decision-making. Factor analysis also confirmed the underlying dimensions to be lifestyle, community, housing affordability, counterurbanisation, new work, better weather, closer to family, life events and retirement. Integrated factor and cluster analyses revealed significant heterogeneity within the baby boomer cohort, suggesting that while the framework successfully identified key migration drivers, these variables may interact differently across four Migrant subgroups identified in the integrated factor and cluster analysis. Rather than diminishing the framework's utility, the identified heterogeneity enhances our understanding by demonstrating how the ADD components manifest differently across four Migrant sub-segments, thereby providing a richer picture of migration decision-making processes.

The next chapter explores two additional groups at various stages of the decision-making process. Specifically, those who classify themselves as ‘intending to move to a sea or tree change location but haven’t been able to make it happen yet’ (Hopefuls), and those ‘still intending to move to a sea or tree change location in Australia but haven’t got around to it yet’ (Intenders). The analysis will identify the differences between these two groups, yet to decide, and Migrants and Non-migrants to ascertain which influences might be responsible for delaying or changing migration aspiration.

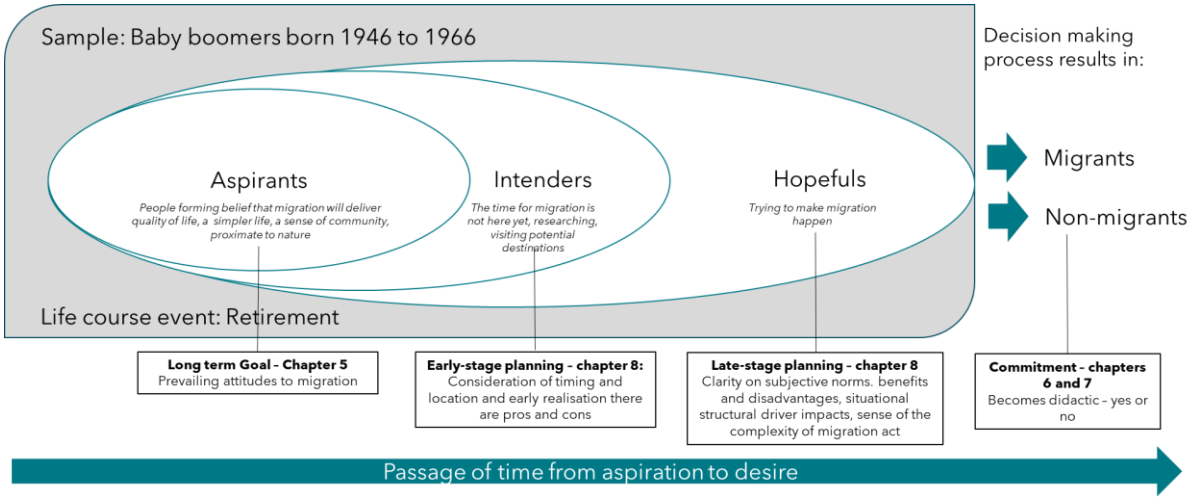
Chapter 7: Influences on those remaining aspirational

7.1 Introduction

The previous chapter reported on baby boomers who had undertaken an internal migration (n=368) or made a definite decision to remain in place (n=115). This chapter presents results on the 295 in the survey sample who remained aspirational by not ruling out undertaking a relocation in the future. Respondents who had not yet moved were asked which of the following described their current situation regarding a sea or tree change move. The response options were 1) 'I still intend to move to a sea or tree change location in Australia but haven't got around to it yet' or 2) 'I intended to move to a sea or tree change location but haven't been able to make it happen'. For the purpose of analysis, those in 1) were categorised as 'Intenders' (n=194) since they still planned to move, and those in 2) were categorised as 'Hopefuls' (n=101) as their plans for a relocation had been thwarted in some way. Intenders and Hopefuls therefore represent distinct groups at different points in the decision-making process with either migration or non-migration still a possible outcome, allowing for an analysis of the demographic, attitudinal and behavioural factors relevant to each of the groups on the key migration questions of 'Who' and 'Why'. The remaining two migration questions of 'When' and 'Where' were not explored since the migration outcome was still pending. This chapter addresses the core research objective by testing all six hypotheses (H_1-H6) that predict migrants will be differentiated from Intenders, Hopefuls and non-migrants across multiple domains: attitudinal predispositions, social pressures, self-efficacy beliefs, structural influences, socio-cultural factors, situational enablers, and pandemic impacts.

The ADD framework distinguishes between *aspiration,* a long-term goal, and *desire,* which is associated with migration planning. Figure 22 illustrates the hypothesised progression from *aspiration* to *desire*, where Aspirants progress to Intenders, and Hopefuls developing migration commitment, or not. The goal of the analysis is to identify characteristics that align Intenders and Hopefuls with either Migrants or Non-migrants, thereby determining the factors associated with migration or the decision to remain.

Figure 22: Enhanced ADD Framework incorporating those deciding – Intenders, Hopefuls



This chapter examines whether Hopefuls and Intenders were firstly similar or different to each other and at earlier or later stages of the decision-making process and, secondly, whether these two aspirational groups showed greater similarities or differences to the Migrants or Non-migrants (Chapter 6).

The chapter is structured in two parts:

- Section 7.2 presents the demographic characteristics of Intenders and Hopefuls when compared to each other and then makes comparisons for each group to Australia's baby boomer population data from the ABS Census 2021. Here, Z-Tests were conducted to assess statistically significant differences Finally, the Intenders and Hopefuls are compared to Migrants and Non-migrants where Chi-square testing was used to test statistical difference.
- Sections 7.3, 7.4, 7.5, 7.6 examines attitudinal and behavioural 1) similarities and differences between the Hopefuls (n=101) and Intenders (n=194) and 2) similarities and differences between both groups (n=295) and firstly Migrants (n=368) and then Non-migrants (n=115). Section (7.6) summarises the findings and key influences on the decision-making process.

Exploratory Factor Analysis (EFA) was initially considered to simplify the data structure and identify underlying factor patterns within the 49 variables measuring

components of the extended ADD framework. However, EFA was ultimately omitted due to inadequate sample size requirements for reliable factor extraction.

The dataset comprised two key subgroups: Hopefuls (n=101) and Intenders (n=194). With 49 variables included in the analysis, the participant-to-variable ratios were 2.1:1 and 4.0:1 respectively, falling substantially below the recommended minimum of 5:1 and well short of the preferred 10:1 ratio for robust EFA. Even when combining both groups (n=295), the ratio of 6:1 remains at the lower boundary of acceptability.

7.2 Demographic differences between Intenders and Hopefuls

The survey sample of 778 participants included 25% Intenders (n =194), and 13% Hopefuls (n=101). The first hypothesis considered is whether Hopefuls and Intenders are different to each other on a range of demographics including age, gender, education, employment, occupational and working status, relationship status, household structure and income. The second hypothesis tested is that Hopefuls are further advanced than Intenders in the decision-making process which is again tested using the same demographic analysis.

Age, gender and education

Descriptive results revealed Hopefuls to be disproportionately underrepresented in the younger age range of 56-60 years (17% vs. 24%) and slightly overrepresented in the oldest age category of 71-75 years age range (28% vs 22%) (Table 39). While not statistically significant, these age differences between Intenders and Hopefuls may suggest that Hopefuls were different to Intenders and further advanced in the decision-making process making them more aware of some of the challenges in achieving a relocation such as health issues, financial constraints, or the physical and emotional challenges associated with relocating. The underrepresentation of Hopefuls in the younger age range (56-60 years) may indicate ongoing issues around employment and carer responsibilities preventing them from acting earlier. Conversely, Intenders with a higher proportion in the 56-60 year age range than Hopefuls (+7%) supports the idea that they are less advanced in the decision-making process than Hopefuls.

With gender, there were statistically significant differences with Intenders more likely to be male (57%) than female (43%), while Hopefuls were predominantly female (56% vs 44%) (Table 39). The higher proportion of males among Intenders suggests that males may face fewer obstacles when planning for migration, while the predominance of females among Hopefuls suggests that, while having equally strong migration aspirations, they may face particular barriers in making migration a reality such as weaker financial positions and increased caring roles (Kendig et al., 2017; Power, 2022).

There were no statistical differences between Hopefuls and Intenders regarding educational attainment. Descriptively the only result of note was a higher proportion of Hopefuls had only completed some secondary schooling (17% vs. 13%) providing a suggestion that Hopefuls were educationally disadvantaged which may be contributing to their inability to make the relocation happen.

Employment and occupational status

Statistically significant differences were found between Hopefuls and Intenders regarding retirement and employment status with more Hopefuls (60%) retired than Intenders (44%) (Table 39). The higher retirement rate among Hopefuls supports the notion that retirement is a significant factor in migration aspirations and subsequent relocation. Retirees may have more time and flexibility to consider relocation but, at the same time, may also face financial and health-related considerations that need to be considered in the decision-making process.

A sizable proportion of Intenders (39%) and Hopefuls (25%) continued to participate in employment with Intenders statistically significantly more likely to be working. With working Intenders, employment was mainly in white collar roles (12%), including managers and professionals (11%) and paraprofessionals (6%) and in blue-collar roles (5%). Additionally, 10% of Intenders reported being unemployed (currently looking for work). Hopefuls still working were mainly in managerial professional roles (10%) white-collar roles (7%) or undertaking home duties (5%) (Table 39).

Relationship status and Household structure

There were no statistical differences between Hopefuls and Intenders regarding relationship status and household structure. Intenders had slightly higher proportion married than Hopefuls (57% vs. 53%) and fewer with no relationship (32% vs. 37%). Household structure was similar between the two groups although Intenders had a higher proportion in the Single over 56 year category (29% vs. 24%) and fewer in Couples without children (37% vs. 41%)

Household income

There were no statistical differences between Hopefuls and Intenders regarding household income levels. Intenders had higher proportion with household incomes of $78,000 and above (33% vs. 22%) concomitant with their heightened presence in the workforce. Intenders had slightly lower proportions than Hopefuls in the two lower annual household income categories with $36,399 and below, and between $36,400 and $77,999 (26%, 33% vs. 30%, 36%).

Demographic differences between Hopefuls and Intenders and baby boomer population

Results revealed Hopefuls to be disproportionately underrepresented in the younger age range of 56-60 years compared to the wider baby boomer population (17% vs. 27%) (Table 39). An older age skew is a potential indicator that Hopefuls may be further along the decision-making process than Intenders. Intenders were aligned closely with the wider baby boomer population.

With gender, there was a statistically significant difference between Hopefuls and Intenders and the wider baby boomer population. Intenders consisted of more males (57%) than females (43%); significantly deviating from the Australian baby boomer population (48% male, 52% female) (Table 39). Hopefuls were the reverse, comprised of 56% females and 44% males which was not statistically significantly different to the wider baby boomer population. The predominance of females amongst Hopefuls potentially facing more resistance to leaving because of social connections and a potentially weaker financial position may explain part of the reason Hopefuls were finding it hard and complex to make the relocation happen.

Intenders and Hopefuls exhibited considerable heterogeneity in educational attainment. A statistically significant higher proportion of Intenders (29%) and Hopefuls (28%) possessed a 'University diploma, degree, or postgraduate qualification' compared to the wider baby boomer population (18%). As a consequence of the high proportion with university qualifications fewer Intenders (26%) and Hopefuls (23%) 'completed secondary school' compared to baby boomers in general (31%). Notwithstanding the high levels of educational attainment, Hopefuls were also significantly over-represented in low educational attainment of 'some secondary' (17%) compared to the wider baby boomer population of (9%). However, all groups had comparable trade or technical qualifications (Table 39) suggesting there are likely to be varied motivations for migration aspiration even within this narrowly defined research population of baby boomers and challenging the notion frequently outlined in the literature that internal migration is generally for the relatively well educated and wealthy (Gurran & Blakely, 2007; Gurran, 2008; Osbaldiston, 2010b).

Intenders (39%) continued to participate in employment as did Hopefuls (25%), but these proportions were lower when compared to the 45% still working in the wider baby boomer population (ABS Census 2021). Intenders were also more likely to report they were seeking employment (10%) compared to the wider baby boomer population of 2%. Hopefuls still working were underrepresented in paraprofessional roles (1%) or small business (1%) (Table 39).

Z-Testing revealed important differences in household structure with 'couples without children' where both Intenders (37%) and Hopefuls (41%) were overrepresented compared to 25% for the wider baby boomer population. While this overrepresentation might be expected given the older age skew and high levels of 'no relationship' status which may indicate fewer children, it suggests that absence of children in the home may also be a crucial factor in triggering or encouraging migration aspirations.

Intenders (78%) and Hopefuls (71%) were more likely than the Australian baby boomer population to own a home (58%) (Table 39). As mentioned in Chapter 6, the missing data on household income in the ABS Census 2021 data complicated the interpretation of this data. However, taking this into consideration Intenders and Hopefuls

had similar and higher homeownership levels than the general baby boomer population. This finding suggested that the asset of homeownership provides those in the decision-making phase with some financial protection against the known and unknown costs associated with migration and also allows people to trade up or down depending on their needs.

Compared to the Australian baby boomer population, both Intenders and Hopefuls were overrepresented in the mid-income range; Intenders (33%), Hopefuls (36%), compared to 22% for the wider baby boomer population (Table 39) and there were more Hopefuls in the low-income category (30%) compared to 24% for the wider baby boomer population. The higher representation in the mid and low-income categories reaffirmed that lower living costs and housing affordability were likely to be appealing factors influencing migration aspiration for those in the two lower income ranges.

Table 39: Intenders and Hopefuls demographics compared to the Australian baby boomer population

Demographics	**Intenders**	**Hopefuls**	**Census 2021 baby boomers**	**Intenders and Hopefuls**		**Intenders and Hopefuls**	
	N=194	**N=101**	**N=5,169,289**	**Z score**		**P Score**	
	%	**%**	**%**				
Gender							
Male	↑ 57	44	↓ 48	2.51/	-0.80	.01*/	.42
Female	↓ 43	56	↑ 52	-2.51/	0.80	.01*/	.42
Age**							
56-60 years	24	17	24	0.00/	-1.65	1.00/	.10
61-65 years	26	30	28	-0.62/	0.45	.54/	.65
66-70 years	24	25	25	-0.32/	0.00	.75/	1.00
71-75 years	26	28	22	1.35/	1.46	.18/	.15
Education							
Primary school	↓ 1	↓ 0	↑ 5	-2.56/	-2.31	.01*/	.02*
Some secondary school	13	↑ 17	↓ 9	1.95/	2.81	.05/	.01*
Completed secondary school	26	23	31	-1.51/	-1.74	.13/	.08
Trade or technical qualification	30	32	30	0.00/	0.44	1.00/	.66
University diploma, degree	↑ 29	↑ 28	↓ 18	3.99/	2.62	.00*/	.01*
Not stated	-	-	7	-	-		

Occupational status*							
Manager/professional worker	↑ 11	10	↓ 7	2.18/	1.18	.03*/	.24
Para-professional	6	↓ 1	↑ 9	-1.46/	-2.81	.14/	.01*
Technical and tradespeople	3	1	5	-1.28/	-1.84	.20/	.07
Small business owner	2	↓ 1	↑ 8	-3.08/	-2.59	.00*/	.00*
White collar	12	7	9	1.46/	-0.70	.14/	.48
Blue collar	5	4	7	1.09/	-1.18	.27/	.24
Total still working	↑ 39	↓ 25	↑ 45	1.68/	-4.04	.09/	.00*
Retired	↓ 44	↑ 60	51	1.95/	1.81	.051/	.07
Home duties	↑ 3	5	↓ 1	2.80/	4.04	.005*/	.00*
Unemployed	↑ 10	2	↓ 2	7.96/	0.00	.00*/	1.00
Other/Refused	↑ 3	9	↓ 1	2.80/	8.01	.01*/	.00*
Relationship status							
Married	57	53	56	0.28/	-0.65	.78/	.52
Living with someone	4	↓ 7	↑ 6	1.17/	-0.45	.24/	.65
In a relationship but have different home	5	0	6	0.59/	-2.71	.56/	.01*
No relationship	32	37	29	0.92/	1.89	.36/	.06
Household structure							
Share accommodation	3	4	3	0.00 /	0.59	1.00/	.56
Single over 56 years	↑ 29	24	↓ 22	2.35 /	0.49	.02*/	.63
Couple without children	↓ 37	↓ 41	↑ 25	3.86 /	3.71	.00*/	.00*
Family with most children 16+ years	22	20	28	-1.86 /	-1.79	.06/	.07
Other/Refused to answer	↓ 9	↓ 11	↑ 22	5.89/	-2.67	.00*/	.01*
Homeownership							
Live in house/apartment I own/mortgaged	↑ 78	↑ 71	↓ 58	5.64/	3.67	.00*/	.00*
Live in house/apartment I rent	22	29	27	-1.57/	0.63	.11/	.53
Other	-	-	1	-		-	
Refused/Prefer not to answer	-	-	14	-		-	
Household wealth							
Under $100,000	36	46	n/a	n/a		n/a	
$100,000 - $999,999	35	27	n/a	n/a		n/a	
$1,000,000 +	12	5	n/a	n/a		n/a	
Household income (per annum)							
Low ($36,399 or below)	26	30	24	0.65/	1.41	.51/	.16

Mid ($36,400 - $77,999)	↑ 33	↑ 36	↓ 22	3.70/	3.40	.00*/	.00*
High ($78,000 and above)	32	↓ 22	↑ 35	0.88/	-2.74	.38/	.01*
Refused	↓ 9	12	↑ 19	3.55/	-1.79	.00*/	.07

**Occupation based to those still working*
*** At the conclusion of 2021 baby boomers were 56-75 years*

Hopefuls were significantly underrepresented in the 56-60 age range, more likely retired, less likely employed with higher rates of university education attainment and only 'some high school' education. Intenders were more likely male, with fewer retired than the baby boomer population and less so than the Hopefuls. Intenders had higher levels of homeownership, less likely to be retired with a sizable number seeking employment. These demographic differences suggest that Intenders and Hopefuls may represent distinct migration pathways rather than sequential stages in a linear process. The demographic profile of Intenders—characterised by younger age, actively employment seeking, and higher homeownership—suggests they may be following a strategic planning trajectory, potentially calculating optimal timing for accumulating resources and coordinating career transitions with relocation goals. In contrast, the Hopefuls' profile indicates they may be navigating a different pathway altogether, possibly influenced by different motivations, constraints, or decision-making frameworks. Future qualitative research could explore these divergent pathways and the underlying assumptions that drive different approaches to retirement migration planning and decision-making.

Demographic differences between Non-migrants, Intenders, Hopefuls and Migrants

The results of Mann-Whitney U-testing indicated statistically significant differences between Hopefuls and Intenders and Migrants on several key variables (Table 40) (Appendix 7, Tables 2-6):

- Migrants, Non-migrants and Hopefuls (63%, 64%, 60%) were more likely to be ‘retired’ than were Intenders (44%) and were also less likely to have a high household income ‘$78,000 and above’ (16%, 18% , 22%) than Intenders (32%)
- Migrants were less likely to have ‘no relationship’ status than Hopefuls (26% vs 37%)

  Migrants (39%) were more likely than Hopefuls (27%) to have household wealth in the middle range of ‘$100,000 - $999,999’.

Differences between Hopefuls and Intenders and Non-migrants were also found including that:

- Non-migrants were more likely to be in the older age group (71-75 years) than Intenders (40% vs. 26%)
- Non-migrants were more likely than Intenders and Hopefuls to have achieved 'some secondary school' (23% vs. 13% Intenders, 17% Hopefuls and 15% Migrants).

Demographic analysis sought to confirm that Intenders and Hopefuls were at different stages of the decision-making process by 1) direct comparison of the two groups, 2) by comparison of the two groups to the wider baby boomer population, and 3) by comparison to Migrants and Non-migrants. Results suggested that Intenders appeared to be at an earlier planning stage of their life/career transition than Hopefuls with their significantly lower retirement rate (44% vs. 60%) and continued employment providing additional resources for migration. Intenders' higher household income levels also indicated a higher earning capacity, unlike Hopefuls who more closely resembled the employment and income patterns of actual Migrants with higher levels of retirement.

The results indicated that Hopefuls could be further along in the decision-making process as their retirement rates (60%) more closely mirrored those who had already migrated (63%), as did their household income patterns, suggesting they may have already left the workforce or were unemployed. Financial and social factors also suggested different decision-making stages with Migrants' higher levels of household wealth suggesting that successful migration may require more financial preparation resources than were available to Hopefuls. The higher rate of 'no relationship' status among Hopefuls compared to Migrants (37% vs. 26%) might indicate that relationship status, in particular being single may indicate fewer financial and emotional resources for making the move such as being more hesitant to leave existing social networks.

Table 40: Comparisons between Non-migrants, Intenders, Hopefuls and Migrants demographics

	Non-migrants	**Intenders**	**Hopefuls**	**Migrants**
Demographics	**n=115** **%**	**n=194** **%**	**n=101** **%**	**n=368** **%**
Gender				

Male	48	57	44	53
Female	52	43	56	47
Age**				
56-60 years	19	24	17	20
61-65 years	19	26	30	20
66-70 years	21	24	25	23
71-75 years	↑ 40	↓ 26	28	37
Education				
Primary school	2	1	0	1
Some secondary school	↑ 23	↓ 13	↓ 17	↓ 15
Completed secondary school	18	26	23	20
Trade or technical qualification	28	30	32	31
University diploma, degree, or post grad	29	29	28	33
Not stated	-	-	-	-
Occupational status*				
Manager/professional worker	2	11	10	5
Para-professional	1	6	1	2
Technical and tradespeople	3	3	1	1
Small business owner	1	2	1	5
White collar	7	12	7	6
Blue collar	7	5	4	3
Total still working	33	39	25	33
Retired	↑ 64	↓ 44	↑ 60	↑ 63
Home duties	3	3	5	2
Unemployed	4	10	2	7
Other/Refused	2	3	9	4
Relationship status				
Married	56	57	53	58
Living with someone	5	4	7	9
In a relationship but have different home	3	5	0	4
No relationship	30	32	↑ 37	↓ 26
Household structure				
Single over 56 years	24	29	24	23
Couple without children	40	37	41	45
Family with most children 16+ years	21	22	20	18
Other/Refused to answer	12	9	11	10
Homeownership				
Live in house/apartment I own/mortgaged	78	78	71	77
Live in house/apartment I rent	21	22	29	20

Other	1	-	-	4
Refused/Prefer not to answer	-	-	-	-
Household wealth				
Under $100,000	37	36	46	36
$100,000 - $999,999	34	35	↓27	↑39
$1,000,000 +	9	12	5	10

*Arrows indicate statistical differences between the four groups based on Mann-Whitney U-testing testing (Appendix 7, Tables 2-6) * Occupational status incorporates Retirement, Home Duties and Unemployed*
*** At the conclusion of 2021 Bay Boomers were aged between 56-75 years.*

7.3 Intenders and Hopefuls – attitudinal, behavioural differences

Attitudinal and behavioural analysis comparing Intenders and Hopefuls was conducted with a view to testing the two hypotheses. Namely whether Hopefuls and Intenders are different to each other on a range of key attitudes and behaviour identified in the factor analysis in chapter 6. The second hypothesis tested is that Hopefuls were further advanced than Intenders in the decision-making process than Intenders which is again tested using the same attitudes and behaviours. The results reveal several implications regarding the two hypotheses.

Attitudinal and behavioural differences between Intenders and Hopefuls

Hypothesising that Intenders and Hopefuls were at different points in the migration decision-making process, Mann-Whitney U Testing was used to identify attitudinal and behavioural differences characterising each group. After applying the Bonferroni adjustment, the results revealed that none of the variables were statistically different (Table 41). This the hypothesis is not supported by the results.

Future longitudinal research tracking both groups' relocation and non-relocation patterns over time would provide additional valuable insights to either support or refute the proposed explanations. This result underscores the complexity of retirement migration processes, a theme consistently emphasised throughout this thesis.

Table 41: Intenders and Hopefuls – attitudinal and behavioural differences

Advantages/obstacles	Mann-Whitney U test	Mean score	
		Intenders	Hopefuls
I wanted to live in a place that has a better lifestyle	U = 8,719.5, n1 = 194, n2 = 101, p = .080	3.98	4.15
I wanted to live in a place that would make me happier	U = 8,908, n1 = 194, n2 = 101, p = .146	4.09	4.21
Wanted to live where people looked out for each other	U = 8,189.5, n1 = 194, n2 = 100, p = .014	3.78	4.00
I wanted to escape the day-to-day city commute	U = 9,194.5, n1 = 193, n2 = 101, p = .405	3.61	3.48
I wanted to go but didn't feel I could move from children	U = 8,262.5, n1 = 192, n2 = 99, p = .060	2.52	2.85
Concerned some who were moving won't be happy there	U = 8,934, n1 = 190, n2 = 99, p = .468	2.54	2.65
Want/ed to go but my partner is/was less keen/opposed	U =9,041.5, n1 = 186, n2 = 98, p = .909	2.44	2.47
Wanted to go but friends are pressuring me to stay	U = 8,526, n1 = 192, n2 = 98, p = .166	2.14	2.33
Feeling safe and more secure in my home	U = 8,176, n1 = 190, n2 = 100, p = .035	3.75	3.95
Feeling safe and more secure in my community	U = 8,743.5, n1 = 192, n2 = 101, p = .128	3.84	3.97
More time to pursue my interests	U = 9,511.5, n1 = 192, n2 = 101, p = .771	3.85	3.86
I know people in the local community	U = 8,217.5, n1 = 189, n2 = 101, p = .042	3.16	3.44
It is/was too hard/complex to relocate	U = 8,078, n1 = 190, n2 = 99, p = .042	2.80	3.09
Worry it won't work out/won't be able to buy back	U = 8,305, n1 = 190, n2 = 99, p = .092	2.68	2.95
Concerned about unknown; better/easier to stay	U = 8,181.5, n1 = 191, n2 = 98, p = .070	2.71	2.97
Want/ed to go but there are fewer medical facilities	U = 7,397, n1 = 189, n2 = 95, p = .012	2.59	2.95
I can solve most problems if I invest the necessary effort	U = 8,773.5, n1 = 189, n2 = 99, p = .326	3.39	3.34

Confident I could deal efficiently with unexpected events	U = 9,419.5, n1 = 192, n2 = 99, p = .946	3.27	3.27
When confronted with a problem, I can find several solutions	U = 9,181.5, n1 = 191, n2 = 97, p = 0.887	3.26	3.27
I can remain calm when facing difficulties	U = 9,218, n1 = 191, n2 = 97, p = .939	3.21	3.21
My retirement triggered interest in moving to the country	U = 7909, n1 = 191, n2 = 97, p = .036	3.18	2.82
Had career peaked and it was time to live not work	U = 8,038.5, n1 = 194, n2 = 101, p = .008	3.24	2.84

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

The attitudinal and behavioural findings lend some support to the hypothesis that Hopefuls were further along in the decision-making process than Intenders. Firstly, Hopefuls had established social connections in potential destinations and, secondly, they had experienced stronger social pressures from friends and family to stay in place suggesting they had openly discussed a relocation. These two factors indicate progression in the decision-making process from an aspirational status to more concrete discussions that are characteristic of later-stage decision-making. Hopefuls also had a heightened assessment of the risks and awareness of specific challenges (e.g., lack of medical facilities) indicating deeper engagement with practical issues including views about safety and security. Hopefuls also showed less concern with career transitions and had shifted towards considering more lifestyle-based criteria, whereas Intenders were still focused on career-related triggers (career peaking). Based on the results for those remaining aspirational, there is evidence of a progression in the decision-making process as summarised below:

- Intenders (early stage; building resources, planning) → Hopefuls (intermediate stage; engaged with social and practical implications of relocation) → Migrants (completed stage; successfully relocated).

The next two sections report on how similar or different are Hopefuls and Intenders to Migrants and Non-migrants on attitudinal and behavioural factors.

7.4 Hopefuls vs. Migrants and Non-migrants – attitudinal, behavioural differences

In this section, consideration is given to the influences on Hopefuls and how these impact the decision-making process by initially comparing their results to those of Migrants and then to Non-migrants. It was hypothesised that greater similarity between Hopefuls and Migrants on key variables would indicate a higher likelihood of future migration, while greater differences would suggest a lower likelihood. Mann-Whitney U tests revealed that Hopefuls differed significantly from Migrants across many key variables incorporated in the enhanced ADD framework. These statistically significant differences emerged consistently throughout all variables previously associated with migration success in the analysis, suggesting that Hopefuls' characteristics diverged notably from those who successfully migrated.

While demographic analysis established the relative positions of Hopefuls and Intenders in the migration decision-making process, examining attitudes and behaviours provided insights into the psychological mechanisms underlying migration decisions. The ADD framework emphasises individual decision-making processes through seven key components: attitudes toward migration, subjective norms, and perceived behavioural control, perceived advantages and disadvantages and situational and structural drivers. These psychological factors cannot be captured through demographic variables alone. By analysing using the ADD framework, a better understanding as to whether Hopefuls and Intenders shared characteristics of successful Migrants, particularly their perceptions of migration opportunities, responses to social pressures, and beliefs about their ability to overcome migration barriers. This approach allowed analysis of cognitive and social characteristics that may facilitate or impede the translation of migration intentions into actual movement. This section reports on the similarities and differences between Hopefuls who appeared to be further along the decision making journey, firstly with Migrants and then Non-migrants.

Similarities with Migrants

There were a number of similarities between Hopefuls and Migrants such as the ‘desire to live in a place with a better lifestyle’ (4.15 vs. 4.20), that ‘would make them happier’ (4.21 vs. 4.22), and ‘where people looked out for each other’ (4.00 vs. 3.87)

(Table 42) Hopefuls were also similar to Migrants in the degree to which they believed that a relocation would result in them feeling 'safe and secure in their home' (3.95 vs. 4.03) and 'in the community' (3.97 vs. 4.00), that it would provide them 'more time for their interests' (3.86 vs. 3.98), and in 'knowing people in the community' (3.44 vs. 3.51).

Differences with Migrants

Mann Whitney U testing analysis revealed that Hopefuls differed significantly from Migrants in other respects. As outlined above, most of the prevailing attitudes to a coastal and rural relocation destination were similar between Hopefuls and Migrants suggesting similar motivations for migration. Hopefuls were experiencing higher levels of social pressure to stay from family members who they felt 'some might not be happy there,' partners who 'were opposed' and friends who were pressuring them to stay (2.65, 2.47, 2.33 compared to 2.12, 1.94 and 1.88 respectively). These differences were all statistically significant.

The second set of statistically significant differences related to the risks of relocation and the disadvantages of the relocation destination. Hopefuls had higher levels of concern than Migrants that relocation was 'too hard and complex' (3.09 vs. 2.17), that if 'it didn't work out they won't be able to buy back into the city' (2.95 vs. 2.23), that there were 'fewer medical facilities' (2.95 vs. 2.23) and they expressed greater 'concerns about the unknown' (2.97 vs. 2.20). While Hopefuls continued to have migration aspirations, they had not been able to fully progress to the decision stage. Consequently, this finding suggests

Overall, the results revealed Hopefuls to be similar to Migrants in relation to the core reasons and this was why they remained aspirational – seeking a better lifestyle, which would make them happier, to be part of a community where people looked out for each other, and where there was greater safety and security. They differed from Migrants in the greater social pressures to stay they reported experiencing, were more concerned about the unknown and worried they would not being able to change their mind easily, as well as heightened concern about the lack of medical facilities.

Table 42 Migrants vs Hopefuls

Advantages/obstacles	Mann-Whitney U test	Mean score	
		Migrants	Hopefuls
I wanted to live in a place that has a better lifestyle	U = 17,462.5, n1 = 367, n2 = 101, p = .315	4.20	4.15
I wanted to live in a place that would make me happier	U = 18,070, n1 = 367, n2 = 101, p = .670	4.22	4.21
Wanted to live where people looked out for each other	U = 17,090.5, n1 = 367, n2 = 100, p = .247	3.87	4.00
I wanted to escape the day-to-day city commute	U = 15,217.5, n1 = 365, n2 = 101, p = .005	3.80	3.48
I wanted to go but didn't feel I could move from children	U = 12,855, n1 = 364, n2 = 99, p = .000*	2.18	↑ 2.85
Concerned some who were moving won't be happy there	U = 13,207, n1 = 367, n2 = 97, p = .000*	2.12	↑ 2.65
Want/ed to go but my partner is/was less keen/opposed	U = 13,043, n1 = 361, n2 = 98, p = .000*	1.94	↑ 2.47
Wanted to go but friends are pressuring me to stay	U = 13,107, n1 = 367, n2 = 98, p = .000*	1.88	↑ 2.33
Feeling safe and more secure in my home	U = 17,068.5, n1 = 368, n2 = 100, p = .233	4.03	3.95
Feeling safe and more secure in my community	U = 17,701, n1 = 366, n2 = 101, p = .475	4.00	3.97
More time to pursue my interests	U = 17,000, n1 = 366, n2 = 101, p = .180	3.98	3.86
I know people in the local community	U = 17484, n1 = 365, n2 = 101, p = .403	3.51	3.44
It is/was too hard/complex to relocate	U 10,476, n1 = 368, n2 = 99, p = .000*	2.17	↑ 3.09
Worry it won't work out/won't be able to buy back	U = 12,271, n1 = 363, n2 = 99, p = .000*	2.28	↑ 2.95
Concerned about unknown; better/easier to stay	U = 11,055.5, n1 = 365, n2 = 98, p = .000*	2.20	↑ 2.97
Want/ed to go but there are fewer medical facilities	U = 11,455, n1 = 367, n2 = 95, p = .000*	2.23	↑ 2.95
I can solve most problems if I invest the necessary effort	U = 15,440, n1 = 365, n2 = 99, p = .011	3.50	3.34

Confident I could deal efficiently with unexpected events	U = 16,576, n1 = 363, n2 = 99, p = .178	3.37	3.27
When confronted with a problem, I can find several solutions	U = 15,923.5, n1 = 358, n2 = 97, p = 153	3.37	3.27
I can remain calm when facing difficulties	U = 15,948, n1 = 365, n2 = 97, p = .096	3.34	3.21
My retirement triggered interest in moving to the country	U = 14,776, n1 = 365, n2 = 97, p = .010	3.22	2.82
Had career peaked and it was time to live not work	U = 16,688.5, n1 = 361, n2 = 101, p = .181	3.03	2.84

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

Similarities with Non-migrants

When comparing Hopefuls to Non-migrants, results revealed Hopefuls to also be similar on some of the key factors likely to be working against relocation (Table 43) including the social pressures to stay from children (2.85 vs. 3.17), partners (2.47 vs. 2.77) and friends (2.33 vs. 2.52), and finding the process of relocation 'hard and complex' (3.09 vs. 3.36). They were also concerned about the 'unknown' (2.97 vs. 3.08) and potential lack of medical facilities (2.95 vs. 2.23). They also scored close to Non-migrants on key self-efficacy measures such as a belief they could 'solve most problems if they invest the necessary effort' (3.34 vs. 3.25), and in their 'confidence to deal with unexpected events' (3.27 vs. 3.16),'when confronted with problems I can find several solutions' (3.27 vs. 3.16) and 'I can remain calm when facing difficulties' (3.21 vs. 3.12). Hopefuls were also similar to Non-migrants in the degree to which 'retirement triggered their interest in migration' (2.82 vs. 2.63) and that 'career peaking had made them realise it was time to live not work' (2.84 vs. 2.78).

Differences with Non-migrants

Hopefuls differed from Non-migrants in having stronger views on the benefits of a relocation including a better lifestyle (4.15 vs. 3.77), make them happier (4.21 vs. 3.73), be part of a community where people looked out for each other (4.00 vs. 3.64), and where there was greater safety and security in their home (3.95 vs. 3.54) (Table 43).

Table 43: Non-migrants vs. Hopefuls

Advantages/obstacles	Mann-Whitney U test	Mean score	
		Non-migrants	Hopefuls
I wanted to live in a place that has a better lifestyle	U = 4,328, n1 = 112, n2 = 101, p = .001*	3.77	↑4.15
I wanted to live in a place that would make me happier	U = 3,830.5, n1 = 110, n2 = 101, p = .000*	3.73	↑4.21
Wanted to where people looked out for each other	U = 4,204, n1 = 113, n2 = 100, p = .000*	3.64	↑4.00
I wanted to escape the day-to-day city commute	U = 4,825, n1 = 111, n2 = 101, p = .068	3.25	3.48
I wanted to go but didn't feel I could move from children	U = 4,464, n1 = 107, n2 = 99, p = .045	3.17	2.85
Concerned some who were moving won't be happy there	U = 4,308.5, n1 = 104, n2 = 99, p = .038	2.97	2.65
Want/ed to go but my partner is/was less keen/opposed	U = 4,276, n1 = 103, n2 = 98, p = .053	2.77	2.47
Wanted to go but friends are pressuring me to stay	U = 4,694, n1 = 110, n2 = 98, p = .116	2.52	2.33
Feeling safe and more secure in my home	U = 3,983, n1 = 106, n2 = 100, p = .001*	3.54	↑3.95
Feeling safe and more secure in my community	U = 4,376.5, n1 = 107, n2 = 101, p = .009	3.66	3.97
More time to pursue my interests	U = 4,483, n1 = 107, n2 = 101, p = .021	3.60	3.86
I know people in the local community	U = 4,681, n1 = 109, n2 = 101, p = .051	3.16	3.44
It is/was too hard/complex to relocate	U = 4,675.5, n1 = 107, n2 = 99, p = .130	3.36	3.09
Worry it won't work out/won't be able to buy back	U = 4,705, n1 = 107, n2 = 99, p = .154	3.16	2.95
Concerned about unknown; better/easier to stay	U = 5,008, n1 = 107, n2 = 98, p = .566	3.08	2.97
Want/ed to go but there are fewer medical facilities	U = 4,982.5, n1 = 108, n2 = 95, p = .715	3.02	2.95
I can solve most problems if I invest the necessary effort	U = 5,054, n1 = 112, n2 = 99, p = .197	3.25	3.34

Confident I could deal efficiently with unexpected events	U = 4,889, n1 = 109, n2 = 99, p = .179	3.15	3.27
When confronted with a problem, I can find several solutions	U = 4,809, n1 = 110, n2 = 97, p = .151	3.16	3.27
I can remain calm when facing difficulties	U = 4,906, n1 = 110, n2 = 97, p = .264	3.12	3.21
My retirement triggered interest in moving to the country	U = 4.791, n1 = 109, n2 = 97, p = .232	2.63	2.82
Had career peaked and it was time to live not work	U = 5485, n1 = 115, n2 = 101, p = .463	2.78	2.84

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

7.5 Intenders vs. Migrants and Non-migrants – attitudinal, behavioural differences

In this section, consideration is given to the influences on Intenders and how these impact the decision-making process by initially comparing their results to those of Migrants and then to Non-migrants. Again, it was hypothesised that greater similarity between Intenders and Migrants on key variables would indicate a higher likelihood of future migration, while greater differences would suggest a lower likelihood. Mann-Whitney U tests revealed that Intenders differed significantly from Migrants across almost all key variables incorporated in the enhanced ADD framework. These statistically significant differences emerged consistently throughout all variables previously associated with migration success, suggesting that Intenders' characteristics diverged notably from successful Migrants.

Similarities with Migrants

There were some important similarities between Intenders and Migrants such as the ‘desire to live where people looked out for each other’ (3.78 vs. 3.87) (Table 44). Intenders were also similar to Migrants in the degree to which ‘retirement triggered the interest in migration’ (3.18 vs. 3.22) and that ‘career peaking had made them realise it was time to live not work’ (3.24 vs. 3.03). They also scored close to Migrants on key self-efficacy measures such as a belief they could ‘solve most problems if they invest the necessary

effort ‘(3.39 vs. 3.50) and in their ‘confidence they could deal with unexpected events’ (3.27 vs. 3.37).

Differences with Migrants

When analysing the differences between Intenders and Migrants the results showed that while Intenders held positive attitudes towards migration, they scored well below that of Migrants. Specifically, that migration would lead to a better lifestyle (3.98 vs. 4.20) (Table 44).

More Intenders experienced direct social pressures to stay from partners who were opposed (2.44 vs. 1.94) and friends (2.14 vs. 1.88) as well as pressures applied by themself to stay because they believed they could not leave their children (2.52 vs. 2.18). Intenders were more likely than Migrants to discount the advantages of migration including enhanced safety and security in their home (3.75 vs. 4.03) and less likely to know people in that community (3.16 vs. 3.51) and to express greater concerns about the disadvantages and barriers such as how ‘hard and complex’ migration planning was (2.80 vs. 2.17), concern about the unknowns (2.71 vs. 2.20), the inability, once relocated, to be able to return to the city (2.68 vs. 2.28), and fewer medical facilities (2.59 vs. 2.23).

For Intenders to align with the characteristics of the Migrant group, changes in their disposition are needed. Potentially, the most important changes needed is in the perceptions that relocating is ‘too hard and complex’ (difference of +0.63), their ‘concern about the unknowns and that it’s easier to stay’ (differences of +0.51) that their ‘partner is less keen/opposed’ (difference of +0.50) and the ‘worry that it won’t work out and they won’t be able to buy back in the city’ (difference of +0.40).

The existence of Intenders, Hopefuls, and Non-migrants three to six years after a stated intention to migrate raises the possibility that migration decisions may need to be reconsidered or postponed due to current circumstance. For some individuals such a postponement may eventually resolve the decision for them as age and health constraints make a relocation too difficult.

Table 44: Migrants vs. Intenders

Advantages/obstacles	Mann-Whitney U test	Mean score	
		Migrants	Intenders
I wanted to live in a place that has a better lifestyle	U = 29,948, n1 = 367, n2 = 194, p = .001*	4.20	↓ 3.98
I wanted to live in a place that would make me happier	U = 31,594, n1 = 367, n2 = 194, p = .015	4.22	4.09
Wanted to live where people looked out for each other	U = 32,819, n1 = 367, n2 = 194, p = .095	3.87	3.78
I wanted to escape the day-to-day city commute	U = 31,050.5, n1 = 365, n2 = 193, p = .016	3.80	3.61
I wanted to go but didn't feel I could move from children	U = 29,396.5, n1 = 364, n2 = 192, p = .000*	2.18	↑ 2.52
Concerned some who were moving won't be happy there	U = 27,055, n1 = 367, n2 = 190, p = .000*	2.12	↑ 2.54
Want/ed to go but my partner is/was less keen/opposed	U = 24,977, n1 = 361, n2 = 186, p = .000*	1.94	↑ 2.44
Wanted to go but friends are pressuring me to stay	U = 28,706.5, n1 = 367, n2 = 192, p = .000*	1.88	↑ 2.14
Feeling safe and more secure in my home	U = 27,650, n1 = 368, n2 = 190, p = .000*	4.03	↓ 3.75
Feeling safe and more secure in my community	U = 30,241.5, n1 = 366, n2 = 192, p = .003	4.00	3.84
More time to pursue my interests	U = 31,809.5, n1 = 366, n2 = 192, p = .047	3.98	3.85
I know people in the local community	U = 28,107.5, n1 = 365, n2 = 189, p = .000*	3.51	↓ 3.16
It is/was too hard/complex to relocate	U = 23,839, n1 = 368, n2 = 190, p = .000*	2.17	↑ 2.80
Worry it won't work out/won't be able to buy back	U = 27,180.5, n1 = 363, n2 = 190, p = .000*	2.28	↑ 2.68
Concerned about unknown; better/easier to stay	U = 25,588, n1 = 365, n2 = 191, p = .000*	2.20	↑ 2.71
Want/ed to go but there are fewer medical facilities	U = 27,934.5, n1 = 367, n2 = 189, p = .000*	2.23	↑ 2.59
I can solve most problems if I invest the necessary effort	U = 31,802, n1 = 365, n2 = 189, p = .086	3.50	3.39

Confident I could deal efficiently with unexpected events	U = 31,849, n1 = 363, n2 = 192, p = .057	3.37	3.27
When confronted with a problem, I can find several solutions	U = 31,063.5, n1 = 358, n2 = 191, p = 044	3.37	3.26
I can remain calm when facing difficulties	U = 31,144, n1 = 365, n2 = 191, p = .022	3.34	3.21
My retirement triggered interest in moving to the country	U = 33,848, n1 = 365, n2 = 191, p = .564	3.22	3.18
Had career peaked and it was time to live not work	U = 32127.5, n1 = 361, n2 = 194, p = .098	3.03	3.24

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

Similarities with Non-migrants

There were few similarities between Intenders and Non-migrants. The areas where there was some alignment included the view that a relocation would put them 'in a place ' where people looked out for one another '(3.78 vs. 3.64) and leave them 'safe and more secure in their home' (3.75 vs. 3.54), and 'community'(3.84 vs. 3.66)'. Intenders also knew people in their potential destination at exactly the same rate as Non-migrants (3.16 vs. 3.16).

Differences with Non-Migrants

When compared to Non-migrants, Intenders were not closely aligned. Generally, the results placed Intenders in between the scores of Migrants and Non-migrants. Mann Whitney U testing analysis revealed that Intenders were statistically different to Non-migrants on many variables with more Intenders holding stronger prevailing attitudes that migration would lead to increased happiness (4.09 vs. 3.73). Intenders reported less social pressure to stay in place from all sources including from friends (2.14 vs. 2.52), as well as pressures applied by themself to stay because they believed they could not leave their children (2.52 vs. 3.17) (Table 45).

Fewer Intenders exhibited concern for the disadvantages and challenges of moving such as the process itself 'being too hard or complex to relocate' (2.80 vs. 3.56), 'worry that it won't work out/won't be able to buy back' (2.68 vs. 3.16), 'concern about the

unknowns make it easier to stay' (2.71 vs. 3.08), and that there 'are fewer medical facilities (2.59 vs. 3.02).

Finally, Intenders were much more likely to link migration aspiration to 'career peaking and the realisation that 'it was time to start living,' which links to planning for the retirement transition. When individuals focused on the life course event of retirement as a marker for life change it appeared other changes such as migration were also incorporated into the planning.

Table 45: Non-migrants vs. Intenders

Advantages/obstacles	Mann-Whitney U test	Mean score	
		Non-migrants	Intenders
I wanted to live in a place that has a better lifestyle	U = 9,554.5, n1 = 112, n2 = 194, p = .047	3.77	3.98
I wanted to live in a place that would make me happier	U = 8,223, n1 = 110, n2 = 194, p = .000*	3.73	↑ 4.09
Wanted to where people looked out for each other	U = 9,859, n1 = 113, n2 = 194, p = .105	3.64	3.78
I wanted to escape the day-to-day city commute	U = 8,647, n1 = 111, n2 = 193, p = .004	3.25	3.61
I wanted to go but didn't feel I could move from children	U = 7,185, n1 = 107, n2 = 192, p = .000*	↑ 3.17	2.52
Concerned some who were moving won't be happy there	U = 7,774.5, n1 = 104, n2 = 190, p = .002*	↑ 2.97	2.54
Want/ed to go but my partner is/was less keen/opposed	U = 8,028, n1 = 103, n2 = 186, p = .018	2.77	2.44
Wanted to go but friends are pressuring me to stay	U = 8,079.5, n1 = 108, n2 = 192, p = .001*	↑ 2.52	2.14
Feeling safe and more secure in my home	U = 8,875, n1 = 106, n2 = 190, p = .068	3.54	3.75
Feeling safe and more secure in my community	U = 9,284.5, n1 = 107, n2 = 192, p = .129	3.66	3.84
More time to pursue my interests	U = 8,770.5, n1 = 107, n2 = 192, p = .024	3.60	3.85
I know people in the local community	U = 1,0236.5, n1 = 109, n2 = 189, p = .926	3.16	3.16

It is/was too hard/complex to relocate	U = 7,403, n1 = 107, n2 = 190, p = .000*	↑ 3.36	2.80
Worry it won't work out/won't be able to buy back	U = 7,806.5, n1 = 107, n2 = 190, p = .001*	↑ 3.16	2.68
Concerned about unknown; better/easier to stay	U = 8,424.5, n1 = 107, n2 = 191, p = .009	3.08	2.71
Want/ed to go but there are fewer medical facilities	U = 8,078.5, n1 = 108, n2 = 189, p = .002*	↑ 3.02	2.59
I can solve most problems if I invest the necessary effort	U = 9,044, n1 = 112, n2 = 189, p = .017	3.25	3.39
Confident I could deal efficiently with unexpected events	U = 9,572.5, n1 = 109, n2 = 192, p = .158	3.15	3.27
When confronted with a problem, I can find several solutions	U = 9,211, n1 = 110, n2 = 191, p = .042	3.16	3.26
I can remain calm when facing difficulties	U = 9,687, n1 = 110, n2 = 191, p = .204	3.12	3.21
My retirement triggered interest in moving to the country	U = 7,679, n1 = 109, n2 = 191, p = .000*	2.63	↑ 3.18
Had career peaked and it was time to live not work	U = 8,448.5, n1 = 115, n2 = 194, p = .000*	2.78	↑ 3.24

Note. Arrows indicate statistically significant differences between groups, where ↑ indicates higher values and ↓ indicates lower values (p < .05).
** Statistically significant.*

Evidence suggests that Intenders occupy a distinct middle position between Migrants and Non-migrants, though they align more closely with Migrants on several key variables. While they shared some important characteristics with Migrants - particularly regarding community values, retirement triggers, and basic self-efficacy - the differences are more pronounced and potentially consequential for migration outcomes with key differences between Intenders and Migrants including weaker prevailing attitudes toward migration outcomes, stronger social pressures resisting migration, and greater concern about practical barriers and risks and a tendency to discount migration advantages.

When compared to Non-migrants, Intenders show significantly more positive migration attitudes and fewer concerns about barriers, suggesting they have progressed beyond the psychological constraints typical of Non-migrants. However, their position between the two groups - and particularly their substantial differences from successful

Migrants on key variables - suggests they may face significant challenges in actualising their migration intentions.

Based on the ADD framework's emphasis on attitudes, social norms, and perceived behavioural control, advantages, disadvantages and structural drivers these findings suggest that Intenders may be less likely to achieve migration unless they can overcome specific challenges, particularly around complexity perceptions and partner opposition.

7.6 Conclusions

Are Hopefuls and Intenders at different points in the decision-making process

The findings support the hypothesis that Hopefuls were further along in the decision-making process than Intenders. While Intenders remained in the initial consideration phase (aspirational), Hopefuls had moved towards a more decisive phase in the decision-making process; that is, either to proceed with migration or to abandon migration plans entirely.

These findings indicate a clear progression in the migration decision-making process: from Intenders in the early planning stage, through Hopefuls in an intermediate phase of active engagement with practical and social implications, to Migrants who have successfully completed the process.

Are Hopefuls and Intenders closer to Migrants or Non-migrants?

The analysis regarding migration outcome for these aspirant groups revealed complex alignment patterns with comparison groups. While Intenders showed a distinct middle position between Migrants and Non-migrants, Hopefuls demonstrated a more nuanced pattern of alignment. Intenders shared some characteristics with Migrants, particularly regarding community values, retirement triggers, and basic self-efficacy. However, they differed significantly from Migrants in key areas: weaker migration attitudes, stronger opposing social pressures, greater concern about practical barriers, and a tendency to discount migration advantages.

Hopefuls showed notable similarities with Non-migrants on factors that typically inhibit migration including the levels of social pressure from children (2.85 vs. 3.17) and partners (2.47 vs. 2.77) which were not statistically significant differences. Hopefuls had similar perceptions of relocation complexity, and equivalent scores on self-efficacy measures.

However, Hopefuls maintained significantly more positive attitudes toward migration outcomes than Non-migrants, particularly regarding lifestyle improvements (4.15 vs. 3.77) and anticipated happiness (4.21 vs. 3.73).

These alignment patterns suggest that while both groups face challenges in actualising migration intentions, the nature of the challenges differ. Intenders require development across multiple migration-supporting characteristics, while Hopefuls face a more specific tension between positive migration attitudes and practical barriers such as being older. This was also a significant Non-migrant explanation for staying in place where 11% had changed their mind because they were *"now too old"* (see Chapter 6).

This analysis, viewed through the ADD framework's emphasis on attitudes, social norms, and perceived behavioural control, indicates that both groups may need to overcome distinct personal and social barriers to achieve successful migration outcomes. The findings reported in this chapter, and the previous two results chapters provide a solid foundation for understanding more about the factors influencing the decision-making process suggesting a number of stages as Aspirants progress to a commitment to migrate or stay. The observed patterns and relationships offer valuable insights into the individual, social and structural nature of the decision to migrate and in doing so provides support for the ability of the ADD framework to successfully analyse migration dynamics. The next chapter will interpret these results in greater detail, discussing their theoretical and practical implications as well as reflect on the study's limitations and suggest avenues for future research to build upon these findings.

Chapter 8: Discussion

8.1 Introduction

This study investigated the migration decision-making processes of a sample of Australia's baby boomers to ascertain who migrates, when and where they choose to relocate, and the underlying motivations driving their decisions to move from urban areas to coastal and rural destinations. The findings demonstrate clear distinctions between four groups: 'Migrants' who have completed their relocation, 'Non-migrants' who have made the decision to remain in place, 'Intenders' who remain aspirational but are yet to actively plan their move, and 'Hopefuls' who aspire to migrate but face various constraints. Application of the ADD framework to the research revealed several key insights into the complex interplay of factors influencing migration choices, including how these groups evaluate various push and pull factors in their decision-making process, while also highlighting the temporal and spatial dimensions of baby boomer migration patterns.

This chapter discusses the key findings of the empirical research presented in Chapters 5-7 and brings together the results in the context of the research questions. It discusses the contributions this study has made to the internal migration literature, particularly as it relates to acknowledging the social, emotional and behavioural dimensions as well as structural influences on the decision-making process. This study's framework identifies key differentiators in baby boomer migration decision-making. The evidence supports a model where migration success depends on the convergence of attitudinal and psychological factors (H_1, H_3), structural pressures (H_4), while social influences (H_2) and life stage factors (H_5) proved more complex than anticipated in the decision making process. The pandemic's role (H6) emerged as a significant accelerating factor, reshaping traditional migration patterns. Finally, it addresses the implications and limitations of the research and presents recommendations for future policy and planning.

8.1.1 Rationale/purpose of the study

Australia faces a complex social and economic challenge that spans both its resource-rich coastal and rural areas and human resource-rich metropolitan centres. Australia's cities continue to grow, however urban expansion is creating mounting challenges in infrastructure capacity, urban sprawl, housing affordability, environmental sustainability,

and social equity (Wilson, 2015). In contrast, some regional areas are confronting depopulation and ageing demographics although, recently, the combined effects of city living challenges and the Covid-19 pandemic saw rising population flows to regional areas (Borsellino, Bernard, Charles-Edwards & Corcoran, 2022). Various policy interventions have also been trialled to address these challenges including strategic regional population plans, investment in regional employment, and even financial relocation incentives such as the $7,000 regional relocation grant (NSW Government, 2011)[41]. Crommelin and Osbaldiston (2022) emphasise that regional growth aspirations raise critical questions about the capacity of coastal and rural areas to sustain population increases and manage their long-term implications—issues that demand focused attention from policymakers. The first step is understanding the current patterns and intensity of internal migration, and, in this context, this thesis investigates the aspirations and drivers of baby boomers whose age and retirement life stage lend themselves to undertaking a relocation from urban areas to coastal and rural communities.

8.1.2 Knowledge gaps in the migration literature

While migration literature is extensive, particularly regarding transnational movements, the field lacks a comprehensive social and behavioural framework to bridge paradigmatic divides between competing theoretical approaches. Neo-classical economic theory remains dominant, however criticisms of the narrow focus on economic drivers has emerged in recent times making way for scholarship that advocates for a more individual-focused approach that emphasises agency in decision-making, particularly in lifestyle migration (Benson & Osbaldiston, 2016). For example, Carling and Collins (2018) have suggested a more general theoretical framework that provides a consistent approach to analysing various migration phenomena recognising both the importance of individual preference and choice as well as the role of external structural drivers. In the Australian context, this approach aligns with findings from Kalemba et al. (2020), who identify social and behavioural factors as primary drivers and therefore needed to better understand long-term shifts in migration attitudes and individual motivations.

[41] legislation.nsw.gov.au/view/pdf/bill/7a933cd2-4de3-cfc0-f478-d92001d4cd5c#:~:text=The object of this Bill is to provide,%247%2C000 in respect of an eligible home relocation.

8.1.3 Research aims, objectives and research questions

The key aims of this study were to (1) explore internal migration decision-making among baby boomers relocating from urban to coastal and rural areas—Who and Why; (2) assess migration timing and destination selection patterns among those who completed relocation—When and Where; and (3) investigate the influence of situational factors such as the Covid-19 pandemic and the 2019/20 bushfires in Australia on the migration decision-making process. To this researcher's knowledge, this study represents the first quantitative investigation into the decision-making processes of Australian baby boomers undertaking coastal and rural internal migration.

Objective 1: Compare demographic, social and behavioural characteristics of migrants, non-migrants and those still deciding to answer the following questions:

- Who aspires to migrate?
- Who actually migrates and who decides to stay?
- Which demographic factors, attitudes or behaviours are linked to migration outcomes?

Objective 2: Investigate reasons for the desire to relocate to coastal/rural areas; evaluate the impact of barriers on migration outcomes to answer the following research questions:

- Why do baby boomers migrate?
- Which factors influence progression from aspiration to desire?
- Is it prevailing attitudes, subjective norms/social connections, personal efficacy, advantages/disadvantages or structural drivers that are associated with migration?

Objective 3: Map destination patterns and assess what factors are associated with migration choice and discover whether destination choice is linked to migration destination selection.to answer the following research questions:

- Where do baby boomers migrate? Are destinations chosen because they are coastal or rural or large or small communities?
- Do baby boomers prepare for relocation by getting to know the community and the destination?
- What role do the connections have?

- When do baby boomers migrate?
- How does retirement affect timing?

Objective 4: Discover how unexpected external factors such as Covid-19 and bushfires encouraged or discouraged migration and, in doing so, answering the following research questions:

- Did Covid-19 impact the decision to relocate to coastal and rural areas?
- Did Covid-19 impact migration motivations in other ways?
- Did the fires impact the decision to relocate to coastal and rural areas?
- Did the bushfires impact migration motivations in other ways?

8.2 Summary of key findings

This section briefly summarise key findings from the Study 1 migrant aspirants and the survey participants who were Migrants, Hopefuls, Intenders and Non-migrants. These four groups provided a lens to explore the migration decision making process.

Who aspires to migrate?

Study 1 data revealed distinct demographic characteristics of the large number of urban baby boomers with migration aspirations (15% definite, 33% possible). Definite Aspirants were typically younger, employed, with higher household incomes but lower property ownership. They expressed concerns about retirement finances and workplace relevance, potentially viewing regional relocation as a path to both and affordable retirement and greater social connection. Unlike non-aspirants who were content with their current lifestyle, Aspirants showed stronger interest in pursuing new activities.

Characteristics distinguishing Migrants

Demographic analysis revealed Migrants to be older baby boomers, more likely males, having both higher and lower education attainment and having higher homeownership rates than the wider baby boomer population. Migrants held stronger perceptions of relocation benefits than did Non-migrants and fewer social pressures to stay. Self-efficacy was slightly higher for Migrants than Non-migrants confirmed by a strongly held Non-migrant view that the relocation process was ‘complex and difficult.’ Preparatory

activities differentiated the two groups with Non-migrants less engaged in researching potential destinations, lower levels of visitation, fewer family connections and less success in building social networks. Covid-19 influenced the two groups differently with the pandemic enhancing the appeal of coastal and rural locations and impacting values supporting a coastal and rural relocation for Migrants, but not so for Non-migrants. Migrants reported factors like retirement and career peaking as triggers for relocation which were weaker for Non-migrants.

Characteristics of those who choose to stay

Non-migrants were significantly older, more likely retired and also displayed a bimodal education pattern with higher rates of both incomplete secondary education and university qualifications. They were overrepresented in low and middle income brackets and underrepresented in higher income categories. While Non-migrants were more likely to be couples without children in the home and overrepresented, compared to all four groups, as retired, they report significantly more social pressures to remain in place. The combination of more advanced age and social pressure to remain appear to be influential in the choice to stay in place.

Characteristics of those still deciding

Results revealed that decision-making follows a clear progression from Intenders to Hopefuls to Migrants (or Non-migrants). Hopefuls align more closely with Non-migrants on migration-inhibiting factors, including social pressure from children and partners, perceptions of relocation complexity, and self-efficacy measures. However, Hopefuls maintain more positive attitudes toward potential migration outcomes than Non-migrants, particularly regarding lifestyle improvements and anticipated happiness. Intenders are focused on career-related triggers such as career peaking and retirement and occupy a middle position between Migrants and Non-migrants, sharing some characteristics with Migrants (community values, retirement as a trigger, basic self-efficacy) while differing in others (weaker migration attitudes, stronger opposing social pressures, greater concern about barriers, tendency to discount advantages).

8.3 Discussion of the key baby boomer migration questions

8.3.1 Who migrates?

Characteristics of Migrants

The literature presents a dichotomous view of baby boomer migration with, for example, Osbaldiston (2010b) portraying them as the "affluent amenity seeker", while others describe 'welfare migration' to more affordable locations (Connell & McManus, 2011; Costello, 2009; Gurran & Blakely, 2009. The results of the current study revealed that rather than fitting neatly into either the "affluent amenity seeker" or "welfare migrant" categories, Migrants demonstrated heterogeneity in socioeconomic position as found by Argent et al. (2010) in their analysis of ABS Census 2021 data. That is, baby boomer Migrants revealed diversity in income levels, educational attainment and occupational status.

Despite lower incomes, Migrants demonstrated higher rates of homeownership and lower rates of renting than the general baby boomer population. Recent research by Kelly and Harding (2023) indicated that 80% of baby boomer homeowners have fully paid off their mortgages by retirement, while 20% enter retirement with outstanding housing debt and need a financial strategy to deal with the debt. Kelly and Harding (2023) further note that baby boomers have accumulated, on average, $381,000 in net worth per person, with approximately 45% of the value tied up in housing assets which is difficult to access for retirement purposes, particularly for those retiring early. For Migrants with lower rates of homeownership, particularly those relocating prior to retirement, many coastal and rural destinations offer more affordable housing markets. In these complementary ways, wherever the relative affordability of housing in coastal and rural areas is higher, such destinations encourage baby boomer retirement migration patterns both before and after retirement. This economic mechanism also helps explain how lower-income baby boomers can overcome financial barriers to migration that might otherwise keep them anchored in urban areas. Where there is a pronounced cost differential between urban housing and coastal and rural properties, Australian internal migration literature has found this to be a significant factor driving relocation for all age groups from metropolitan centres to non-metropolitan areas with lower housing and rental costs (Beer, Vij, Baker, Crommelin, Dodson, Gharaie, Li & Horne, 2024; Burnley, Marshall, Murphy & Hugo, 2007).

While fewer baby boomers Migrants are employed when compared to the wider baby boomer population, results show a sizable proportion of Migrants remain in paid work (32%). This indicates that despite retirement being a catalyst for many baby boomer migrants, some seek to engage in economic activity and continue to contribute to destination labour markets.

The slight male predominance among Migrants (53% male, 47% female) aligns with Byles et al.*'s* (2018) finding that older women demonstrate stronger place attachment and are less likely to relocate than men of the same age. This suggests gender may influence how strongly individuals weigh competing values such as lifestyle enhancement versus social connection in their migration decisions. Understanding more about these gendered differences could help explain why some aspiring Migrants, particularly women, do not translate their desire into action. An alternate explanation may be that males, having higher incomes and net worth, are more likely to have the economic means to migrate. The underrepresentation of households with children still present among Migrants demonstrates how family structure influences migration feasibility. Empty nest status reduces both practical and emotional barriers to relocation, weakening the "anchoring" effect of established family networks and freeing individuals to prioritise lifestyle preferences over proximate family connections. However, the empty nest situation is also associated with getting older and ageing act as an obstacle to relocation, evidenced by the age profile of the Non-migrants.

The important role played by social factors in migration decision-making among older adults is reported by Tomas and Molina (2023) and Anderson et al. (2024) observing that social ties significantly impact migration decisions among older migrants although Tomas and Molina found individuals more likely to migrate if they had established networks at the destination. These demographic patterns help explain how aspiration turns to action in migration decision-making through creating windows of opportunity for migration that vary across the baby boomer cohort. Those who successfully migrate are experiencing alignment of these demographic enablers, while those who maintain aspirations without action may face continued demographic constraints despite their desire for lifestyle change.

8.3.2 Why do migrants relocate?

Migration motivations

The data reveals a striking aspiration-action gap. While the Study 1 data revealed that nearly half of city-based baby boomers expressed a desire to relocate to coastal or rural areas, actual migration patterns show only modest increase around retirement age. This discrepancy between relocation intentions and behaviour highlights a fundamental tension in late-life migration decisions, where competing forces, some favouring change and others stability, create internal conflict for many potential migrants. Research has established that Australia's baby boomers often differ behaviourally from previous generations, adapting to socio-cultural changes through postponed marriage, delayed childbearing, and increased female labour force participation (Noone et al., 2021; O'Loughlin et al., 2017). Regarding migration patterns, the potential exists for more baby boomers to be influenced by the desire for that sees them exchange their city homes for coastal or rural areas. To support this potentiality, many recent Australian studies across a range of age cohorts reveal the existence of positive prevailing attitudes towards coastal and rural environs on the basis of a better quality of life, access to nature, a healthier environment, better climate for their health, a greater sense of community and enhanced social amenity (Vij, Ardeshiri et al*.,* 2022; Bourne, Houghton et al*.,* 2020; Beer et al*.,* 2022; Crommelin, et al*.,* 2022).

Using the ADD model to frame motivations for migration decision-making

The ADD framework reveals migration motivations (or why Migrants move) can be interpreted as a culmination of push-pull factors, where individuals experience forces driving them away from their current location and even stronger forces attracting them to potential destinations. The analysis shows these motivations complement the demographic patterns previously discussed, suggesting that successful migration occurs when lifestyle, environmental, and community motivations align with enabling demographic conditions (e.g., retirement stage, empty nest, homeownership).

The following seven ADD elements reveal distinguishing factors between Migrants and Non-migrants and they are now discussed separately. Results confirm Migrants (1) hold stronger prevailing attitudes around lifestyle enhancement and attendant happiness,

counterurbanisation goals and community connection; (2) experience fewer subjective norms/social pressures to stay and more to join family and friends; (3) have a slightly higher self-efficacy score, (4) hold stronger views about the migration advantages gained; (5) and discounted concerns about disadvantages; (6) a higher responsiveness to a situational factor such as Covid-19; and (7) structural drivers such as higher levels of homeownership allowing them to leverage their city based home values and substituting these for lower priced housing in coastal and rural areas. There is also a strong alignment to career peaking and the retirement life course event for Migrants which all act as external drivers.

Aspiration is underpinned by positive prevailing attitudes

The study findings, particularly the logistic regression analysis, revealed three powerful predictors of migration among baby boomers: a perception that a higher quality of life was available in coastal and rural locales (pull factors), counterurbanisation (push factor), and when retirement acted as a trigger or catalyst for relocation (push factor). This modelling, in conjunction with analysis of the open-ended responses, indicated that the underlying motivational factor driving baby boomer migration from urban to coastal and rural areas is a set of prevailing attitudes that prioritise quality of life. The quality of life attitude clusters around three primary dimensions, namely lifestyle, environment, and community with the most prominent motivational attitude being the pursuit of a better lifestyle. This finding aligns with other studies that found internal migration often represents a search for happiness (Morrison & Clark, 2011; Osbaldiston & Buckle, 2022; Benson, 2016; Benson & O'Reilly, 2009a, 2009b; Gurran, 2008). The data demonstrates this motivation transcends the four migrant groups, though with varying intensities, with Migrants expressing strongest agreement followed by Hopefuls, Intenders and Non-migrants.

The pursuit of relocation on the basis of lifestyle suggests that while the desire for a simpler, happier lifestyle is widespread, those who successfully migrate may hold these values more intensely or prioritise them more highly in their decision-making. Environmental factors also emerge as critical migration motivators, supporting MacKerron and Mourato's (2013) conclusion that people experience greater happiness in natural settings than in cities. Migrants strongly agreed that relocation provided proximity to

nature, also reflecting Chhetri's (2009) identification of “nature and access to it” as a key migration driver. The research revealed that participants conceptualised "Environment" holistically in that it encompasses not just nature and access to it but also improved air quality, reduced noise and traffic, enhanced recreational opportunities, and healthier lifestyle options. These environmental factors suggest dissatisfaction with urban living conditions and again, held strongly, especially by Migrants.

The extensive counterurbanisation literature documents baby boomer beliefs in the transformative potential of non-urban living as an "escape from the city." Australian media has reinforced this narrative through use of popularised terminology such as 'sea change,' 'tree change,' and 'hill change' (Burnley & Murphy, 2002). While Connell and McManus (2011) characterise Australian counterurbanisation as predominantly coastal, they note growing interest in rural living since the early 2000s. The current study's findings confirm the potency of the counterurbanisation motivation, particularly regarding urban commuting patterns, with Migrants demonstrating stronger agreement with statements about "wanting to escape the day-to-day city commute" compared to Non-migrants, while Intenders and Hopefuls occupy intermediate positions.

The remaining major motivational cluster revolves around community factors. Beer et al. (2022) emphasised the importance of community lifestyle in driving regional population growth, and this research confirms that desire for community is motivating migration decisions. Migrants, along with Hopefuls, value living within a "community of friends" where "people look out for each other," though this is reduced for Intenders and Non-migrants. Community orientation also extends to perceptions of safety and security, with Migrants reporting very strong feelings of feeling safer and more secure in their homes. This is based on experience and compares with the weaker perception held by Hopefuls, Intenders, and Non-migrants that relocation will deliver greater safety and security. Buckle's (2022) finding that counter-urban moves often represent a search for a "sense of home" and familiarity provides context for understanding these community-related motivations is strongly supported by these results especially for Migrants.

These motivational patterns reveal several important insights about baby boomer relocation aspiration with migration representing a fundamental value shift to prioritising

subjective well-being, environmental connection, and community integration over urban conveniences and material advantages. While Intenders and Hopefuls share similar motivations, Migrants typically demonstrate stronger agreement with these motivational factors, again suggesting intensity of motivation may be critical in translating aspiration to action. The findings support the counterurbanisation literature (e.g., McManus, 2022; Halfacree, 1998) on recognising that "escape" from urban environments is a motivational or 'push' factor, with Migrants seeking not just relocation but transformation of their living experience through an escape from city environments. In this way Migrants experience push and pull factors as they move from aspiration to desire. These motivational findings complement the demographic patterns previously discussed, suggesting that successful migration occurs when powerful lifestyle, environmental, and community motivations align with enabling demographic conditions (retirement stage, empty nest, homeownership). This integration of motivation and opportunity helps explain why some baby boomers successfully translate migration aspirations into action while others choose to stay over their aspiration for a coastal or rural lifestyle.

Impact of bidirectional social pressures and the benefits of ageing in place

Results show a clear gradient of social pressures across participant groups, with Non-migrants experiencing the highest levels of pressure to remain followed by Hopefuls, Intenders, with Migrants reporting least pressure. This suggests that an important determinant of migration is the level of support, or opposition, afforded by social network. This pattern extends to specific relationship domains such as 'children' where Non-migrants express strongest agreement they cannot move away from their children, compared to Migrants who tend to disagree. It also covers 'Friends' where Non-Migrants report greater pressure from friends to stay than do Migrants and finally, 'partners' where Non-migrants indicate higher levels of partner resistance compared to Migrants. Notably, relationship status significantly influences migration readiness, with almost two thirds of Non-migrants in some form of partnership, positioning partner resistance as a particularly powerful barrier to migration decisions. Conversely, social connections can enhance migration readiness when they exist in destination communities. The presence of family and friends in potential destinations facilitates migration by reducing uncertainty and providing support networks. More Migrants knew people in their destination location and

had familial connections there than did Non-migrants—significantly enhancing their readiness to relocate.

The study reveals a fundamental tension in late-life migration decisions; that is, while baby boomers express coastal or rural migration aspirations, social and emotional forces potentially bind individuals to their established and familiar communities. Research by Anderson et al. (2024) highlights the enhanced emotional well-being, social connectivity, and financial advantages of ageing in place which may directly compete with migration aspirations. The resultant internal conflict manifests in different ways across the four participant groups examined in this study. Thomas (2019) provides a descriptive summary of the sub-motives of migrants, asserting that the most frequent family-related migration motive is the desire to live closer to family/friends (53% of all family-related migration events) and that this was more common among women than men. The results here support Thomas's findings with Migrants experiencing greater social pressures to follow or to join others (family and friends) in coastal and rural destinations. In contrast, other researchers assert that remaining close to family and friends provides older individuals with significant benefits and this appears to be persuasive for many aspiring migrants (see Pinnegar, 2012; Kendig et al., 2017). This study also found the bidirectional nature of social influence on migration decisions. Migrants frequently report experiencing social pull factors, with many drawn to join family or friends already established in destination locations. Some appear to be returning to rural areas where they have family connections, while others follow the migration paths of social contacts who have already relocated. In either case, this pattern ensures Migrants have pre-existing social connections in their destination communities while Non-Migrants value and prioritise proximity to their current family in urban areas.

The findings show successful relocation is associated with careful planning, strong commitment to specific destinations, and the cultivation of social networks. These results reveal that established migration patterns may facilitate and potentially accelerate further migration. Given the high satisfaction rates among Migrants (93% reporting very successful/successful relocations), positive personal narratives likely circulate within social networks, influencing others. While this specific influence mechanism was not directly examined in the study, results do show strong agreement with various lifestyle benefits

associated with coastal and rural relocation, contributing to the high levels of migration aspiration reported in Chapter 5.

The role of Self-efficacy

The research revealed a modest but statistically significant difference in general self-efficacy scale scores between Migrants and Non-migrants. This finding lends support to Carling and Collins (2018) position in recognising self-efficacy, the belief in one's capabilities to organise and execute actions required to manage prospective situations, as fundamental to navigating major life transitions and is a precursor to progress from aspiration to desire. Higher self-efficacy scores suggest an advantage in goal-setting capacity, enabling individuals to envision and commit to challenging goals such as migration, and correlates with a greater willingness to invest time and energy in the complex planning and preparation required for relocation.

These mechanisms position self-efficacy as an important resource for addressing what Bernard et al. (2022) identify as the complex challenges inherent in the migration decision-making process. Tusaie and Dyer's (2004) observation that adaptation requires both intrapersonal cognitive factors and environmental resources underscores why self-efficacy is so valuable in the migration context. Higher self-efficacy enables individuals to approach these novel tasks with more confidence while managing potential adversity, creating readiness in individuals for the migration journey. Self-efficacy also influences what van Dalen and Henkens (2013) and Hoppe and Fujishiro (2015) identify as a critical aspect of migration decision-making: migrants' belief that they can personally manage new situations encountered during relocation.

Advantages (pull factors) vs Disadvantages (obstacles)

The research revealed clear distinctions between those who migrate and those who choose to stay in their assessment of both the advantages and disadvantages or obstacles to the relocation. Non-migrants, in contrast to Migrants, consistently perceive greater disadvantages associated with relocation with the most significant disparities emerging in perceptions of relocation complexity, heightened concerns about the difficulty of moving and the potential irreversibility of their decision. The largest relative difference appears in knowing people at the relocation destination suggesting Non-migrants have significant

concerns about social connection. The heightened perception of risks among Non-migrants also acts as a barrier to mobility, potentially encouraging baby boomer aspirants in urban areas to remain even when relocation may benefit them in the coastal and rural lifestyle they aspired to. Identifying ways to minimise unknowns and encouraging potential migrants to get to know the destination and its community better would be profitable strategies for host communities seeking baby boomer migrants.

Role of structural drivers: retirement, homeownership, and employment

Both Migrants and Non-migrants share remarkably similar perceptions regarding certain economic and structural benefits related to relocation, including housing affordability, cost of living improvements, and remote work accessibility These comparable ratings suggest that while these structural factors are recognised by both groups, they do not appear to be decisive differentiators between those who relocate and those who remain in urban areas. This indicates that other variables intervene, either preventing Non-migrants from acting on these acknowledged benefits or providing Migrants with additional motivation to relocate. However, findings reveal three key structural drivers that do appear to significantly influence migration decisions: retirement and other life events, homeownership status, and employment aspirations. The impact of these structural elements align with Carling and Collins' (2018) theoretical framework, which posits that migration decisions emerge from the interaction between individual aspirations and broader structural factors that enable or constrain mobility.

Retirement

Retirement, a pivotal life course event, emerges as perhaps the most powerful structural driver, with significant statistical differences between Migrants and Non-migrants. Migrants reported stronger retirement influence on their migration decision compared to Non-migrants and higher levels of career peaking that triggered migration interest. This analysis suggests that retirement functions as both a catalyst and structuring force in migration decisions.

Retirement appears to coincide with changing priorities from employment and wealth creation to personal interests. Compared with Non-migrants, Migrants showed an increasing desire to spend more time on hobbies and personal interests, as well as having

opportunities to meet diverse people, becoming part of communities that want their assistance and involvement, and building close support networks. These findings suggest that work commitments previously limited these activities, and migration timing coincides with a life stage transition toward greater personal fulfillment and community engagement (Loh, 2015; Benson & Osbaldiston, 2014a, b; Benson & O'Reilly, 2009a, b; Knowles & Harper,2009).

Sander (2010) noted that Australian baby boomers, characterised by higher education levels and greater affluence, exhibited more diverse migration patterns than previous generations and were not only following traditional paths to coastal resorts, but varied destinations across the country. The conception of retirement as a discrete, singular event is expanded by this research. Notably, 37% of baby boomers relocated to areas with potential employment opportunities being a key factor. This employment-driven migration strategy transforms retirement into a gradual, multifaceted process, consequently expanding the geographic considerations and diversifying migration patterns. By viewing relocation as a transitional phase rather than a definitive endpoint, baby boomers demonstrate a more flexible approach to retirement migration that integrates continued economic participation with lifestyle transformation. Analysis of both the secondary data of Aspirants (n = 568) and Migrants (n = 398) revealed that lifestyle-motivated migration transcends income levels, suggesting that retirement migration is facilitated by mechanisms extending beyond financial constraints.

In summary, retirement's role in baby boomer migration extends far beyond serving as a simple temporal marker (see Section 8.3.5); rather it functions as a complex catalyst that enables identity reconstruction, facilitates lifestyle changes, and provides opportunities for community engagement. The varied timing patterns and socioeconomic diversity of migrants suggest that retirement's influence on migration operates through multiple pathways.

Homeownership

The data reveals that Migrants are more likely to be homeowners in Australian cities compared to the wider baby boomer population and to Aspirants. This suggests that many baby boomer Migrants are capitalising on a significant structural economic advantage: the price differential between urban and rural/regional property markets. This urban-rural

housing price gap creates a powerful financial incentive that enables Migrants to sell high-value urban properties and purchase comparable or superior homes in non-urban areas at lower prices. The sale of the city property potentially provides additional capital that can supplement retirement savings or fund lifestyle improvements and may tip the balance in favour of migration for those already considering relocation for lifestyle reasons.

These findings align with the retirement migration literature (see Beer, et al., 2022), Crommelin, et al., 2022), where housing wealth was found to be leveraged to facilitate lifestyle changes. The importance of homeownership in providing security and stability during relocation suggests its impact reaches beyond pure economics, representing a crucial anchor during major life changes like retirement and relocation. Therefore, homeownership emerges as a powerful structural driver in migration decision-making that financially enables migration but also shapes its timing and character.

Employment is a key driver for some baby boomers

Employment emerges as a significant structural driver in baby boomer migration decision-making for the subset who migrate before retirement suggesting that employment opportunities in destination areas are crucial considerations (see Section 8.3.4). An interesting gender dimension emerges in employment-related migration where 56% of those relocating while continuing to work are female; this aligns with the broader patterns in the ABS Census 2021 and 2024 ABS Retirement Intentions Survey showing delayed retirement, particularly among women. This suggests that employment considerations may affect women's migration decisions differently than men's, reflecting gendered patterns in career trajectories, retirement timing, and financial security (Zella & Harper, 2020; Wanka, 2020).

The findings also present a multifaceted view of employment motivations, mainly for pre-retiring migrants, but ones that could also influence those who have officially retired. It suggests that employment as a migration decision factor might extend beyond simple job availability. Career peaking is present with a substantial minority of Migrants feeling it is "time to live, not work"; suggesting they are seeking reduced or different work arrangements. A substantial portion also desire different work opportunities, indicating that employment type, not just availability, influence migration and a sizable proportion have

entrepreneurial aspirations, seeking to start businesses, pointing to self-employment as a migration enabler. Another 27% report they have the ability to work remotely from new locations representing a growing employment-related migration driver that decouples physical location from income opportunity. Kelly and Harding (2023) also identified significant links between internal migration and employment for baby boomers. Li et al. (2022) showed employment was associated with net migration rates in larger rural towns while Sander (2010) found that early retirees were more likely to migrate than those retiring after 60, and dual-earner couples were more likely to migrate around retirement than single-earner households. These connections suggest that employment and income are enabling factors that facilitate some baby boomer migration.

Other Life Course events

While the existence of positive prevailing attitudes towards migration is a key requisite for migration aspiration, existing research indicates that major life changes, particularly divorce and health issues, can significantly impact migration decisions among older adults. Studies of Australian coastal migrants reveal that divorce is a key trigger for migration for woman as they seek more affordable living arrangements (Chhetri et al., 2009). This finding is also supported by U.S. research suggesting that divorce can prompt return migration to rural areas for both economic and psychosocial reasons, as separated individuals often use this life transition to choose preferred living locations (Wall & Von Reichert, 2013).

Results from the current study show that those migrating pre-retirement were more likely to be women and singles implying that social networks may also play a crucial role, with separated individuals migrating to be closer to friends and family (Cooke et al., 2016). The results also support recent research which has identified the emergence of "mobility-based disadvantage" among older single women, where market forces compel relocation and often result in capital loss (Power, 2022; O'Loughlin et al., 2021). This vulnerability is particularly acute for baby boomer women who may face housing insecurity due to factors such as intermittent employment history, caregiving responsibilities, and limited retirement savings. This result is supported by the findings of the Australian Human Rights Commission (AHRC) which found 18% of single older women were renting and had less superannuation at retirement (average) Women: $157,050 Men: $270,710 (AHRC, 2019).

Decision-making is a process

The subjective perceptions of push/pull factors, rather than objective circumstances, appear to be a critical determinant in the decision-making process and migration outcomes. While Migrants and Non-migrants face similar objective conditions, they perceive and evaluate these conditions differently. Migrants demonstrate higher risk tolerance and slightly greater self-efficacy suggesting that they may be better able to overcome intervening obstacles that Non-migrants.

While lifestyle motivations underpin migration aspirations, our research confirms that structural factors—retirement, employment, and housing—remain critically important drivers as was found by (Hjort & Malmberg, 2006; Stockdale, Mclead & Philip, 2012). These findings also align with Coulter and Scott's (2015) finding that migrants typically relocate for specific reasons rather than general destination advantages.

In summary, the findings revealed specific life course transitions as migration catalysts, notably retirement and career peaking, which remove workplace constraints and shift priorities toward lifestyle quality. These transitions create temporal windows where migration readiness significantly increases when aligned with migration aspiration. Successful migrants demonstrated enhanced readiness through thorough research, planning, and mental rehearsal of post-migration scenarios, reporting fewer concerns about unknowns and return feasibility. This suggests migration readiness encompasses practical, social, cognitive, and emotional dimensions. Results validate the ADD theoretical framework's efficacy in analysing the complex interplay between structural forces and individual agency. Retirement functions as both catalyst and structuring element in migration decisions by enabling identity reconstruction, lifestyle transformation, and new community engagement opportunities. The diverse timing patterns and socioeconomic backgrounds among migrants confirm that structural influences operate in conjunction with individual agency rather than deterministically driving outcomes.

8.3.3 Where do migrants relocate - spatial patterns and destination selection

Analysis of geographical patterns and preferences

While coastal areas remain popular, the results show the spatial distribution is more diverse with 59% of Migrants moving to coastal locations and 38% relocating inland (3% could not be allocated). The data also reveals varying preferences for community size with most Migrants (36%) moving to coastal areas with large populations (e.g., Gold Coast, Sunshine Coast), 23% relocating to coastal areas with smaller populations and the same proportion to rural areas with smaller populations, and 15% choosing rural centres with larger populations. The research supports Sander's (2010, p201) observation of a "shift to new destinations" from the traditional coastal resorts in northern New South Wales and Queensland to more varied destinations, including southern and inland NSW and Victoria, particularly along the River Murray, and in more temperate climates such as Tasmania in places such as Launceston and commutable villages around Hobart.

The destination decision-making process showed Migrants engaged with their target destinations before moving, building familiarity and establishing social connections. Additionally, family connections significantly shaped spatial distribution patterns, and many Migrants chose destinations familiar from past work or holiday visits suggesting that tourism patterns may predict future migration (Haas & Serow, 1993). Spatial preferences also reflected multiple underlying motivations such as an attraction to natural amenity, adequate healthcare services, and leisure facilities (Davies & James, 2011).

The diverse spatial patterns have significant implications with substantial inland migration found (38%) suggesting opportunities for non-coastal communities to attract baby boomer Migrants. The appeal of smaller communities (both coastal and inland) indicates that well-planned smaller settlements may successfully attract baby boomer Migrants. While results show that gentrification maybe occurring in certain high-amenity locales, they also challenge the notion that this is the dominant pattern, suggesting more complex spatial transformations. The varied spatial distribution also suggests the need for differentiated regional development strategies rather than a one-size-fits-all approach to accommodating baby boomer Migrants.

In conclusion, the spatial aspects of internal baby boomer migration reveal a more complex and nuanced pattern than the stereotypical coastal retirement migration. The diversity of destination types, the importance of familiarity and social connections, and the appeal across socioeconomic strata all suggest that spatial distribution is shaped by multiple factors beyond simple amenity preferences.

Safety perceptions influence choice (crime, personal safety, natural hazards)

Examining the safety and security factors in baby boomer migration decisions reveals that it is an urban push factor. Osbaldiston et al.'s (2020) study (primarily female participants) identified a desire to escape perceived unsafe city/suburban environments. Migrants reported their relocation destination delivers a greater sense of community which is also a pull factor. Migrants strongly agreed their chosen destinations provided proximity to nature, and safety/security in their home and in their community. This aligns with Zander, Wilson and Garnett*'s* (2020) research, which found personal safety and living costs were prioritised over other factors in retirement destination selection.

8.3.4 When did migrants relocate - temporal aspects of migration

As previously mentioned, results reveal the timing of baby boomer migration in Australia follows distinct patterns strongly connected to retirement transitions. Retirement appears to be a catalyst for migration timing, with three distinct waves emerging: Pre-retirement Migration (37%), at retirement (36%) and Post-retirement Migration (27%). These findings align with Sander's (2010) observation that baby boomers are leaving the workforce gradually across a 30-year age range, creating an extended retirement transition period. The temporal patterns identified here may help predict future migration waves as younger cohorts approach retirement age, though specific destination preferences and priorities might differ based on cohort-specific experiences.

There is a growing literature on the connection between migration and particular transitions in the life course, commonly using event-history analysis (Bernard et al*.,* 2016; Mulder, Clark, & Wagner 2002) with studies revealing the importance of life course events in explaining internal migration (Kalemba et al*.,* 2022; Kalemba et al*.,* 2020; Coate and Mangum, 2019; Cooke, 2011). The findings connect to this broader life course theory, where major life transitions (like retirement) intersect with migration desires, influenced by

both age effects and cohort effects. The literature indicates that age effects appear primary, with cohort effects secondary (Sander & Bell, 2016) suggesting that while some migration patterns may be universal across generations at similar life stages, the baby boomer cohort's unique historical experiences (economic prosperity, housing affordability when younger) modify how these transitions manifest. For Migrants, the results indicate high levels of migration success, suggesting that retirement-linked relocation benefits from planning and preparation, leveraging destination social networks, visiting and familiarising with potential locations, and focusing on one or two destinations rather than casting a wide net (Rafalski, Noone & O'Loughlin, 2017).

The three distinct waves of baby boomer internal migration in Australia each have particular demographic characteristics and motivations that influence the timing of the decision to move. The first wave (37%) relocated while still participating in the workforce, were younger baby boomers (54% under 60 years), female-dominated (56%), better educated and with lower levels of homeownership and higher levels of renting, although this was a weaker correlation. Their key motivations included economic necessity, strong counterurbanisation views expressed as a desire to escape consumer-driven urban lifestyle, digital overreliance and long daily commutes while also seeking more affordable housing and lower cost of living. This group established themselves in their preferred destinations in readiness for retirement, with retirement planning serving as a catalyst for migration timing. Their continued workforce participation reflects both financial necessity (shown by lower household income categories) and adaptation to Australia's increasing age pension eligibility.

The second wave (36%) relocated precisely at retirement time with high rates of homeownership but unlikely to continue employment after relocation. Their key motivations were a strong desire for coastal/rural lifestyle benefits, getting closer to nature, and living in more natural environments. For this group, retirement marked a clean break between professional careers and a new lifestyle phase. Retirement was a direct catalyst for relocation timing and represented a planned transition that leveraged their financial security to manage any uncertainties of relocation.

The final wave (27%) relocated sometime after retirement and potentially align with Sander's (2010) findings about delayed migration decisions. They included those with lower educational levels, a higher proportion of single households, and high levels of homeownership post-relocation (76%). They were less motivated by typical coastal/rural lifestyle and environmental benefits, had no significant social pressures to stay or leave and appeared to delay migration possibly due to a lower risk-taking stance.

The findings also reveal interesting patterns in how homeownership interacts with migration timing. Pre-retirement Migrants were strategically planning their transitions, using relocation to establish themselves in new communities while still working, with homeownership serving as both financial security and a community integration strategy. At retirement Migrants had the highest levels of homeownership and maximised their financial position by working until retirement, then converting their housing equity into retirement capital through relocation. Post-retirement Migrants exhibited slightly lower homeownership rates suggesting different financial constraints and that housing affordability could be an even more critical driver for them. A small percentage of Pre-retirement (10%) and At-retirement migrants (8%) combined relocation with leaving rental accommodation and purchasing a home thus confirming that affordable housing in non-metropolitan areas enabled some baby boomers to achieve homeownership.

These distinct migration waves demonstrate how varying retirement transitions interact with personal, financial, and motivational factors to create different migration timing patterns. Financial security (particularly through homeownership) appears crucial in determining whether migration occurs before, during, or after retirement. The three-wave pattern may help policymakers and communities anticipate and plan for baby boomer migration flows, with different services and infrastructure needed to accommodate each wave's distinct characteristics and needs.

8.3.5 The Migration Decision Gap: From Aspiration to Desire

There exists a significant aspiration-desire gap that explains why some baby boomers with initial relocation aspirations never convert these into actual migration. The ADD framework provides an explanation for this gap by acknowledging that individual factors (lifestyle preferences, self-efficacy, risk perception) may be more significant than

structural drivers in preventing migration. The importance of specific catalysts in converting aspiration to action suggests a possible "tipping point" model for migration decision-making. In the context of the current study, the aspiration-desire gap ultimately revealed that while many baby boomers aspired to a coastal or rural relocation, the conversion of these dreams to reality required a specific constellation of factors: strong aspiration for the social and economic benefits, low risk perception, minimal social anchoring prior to the decision to migrate, self-efficacy, and the presence of significant life catalysts. Without this combination, aspirations are likely to remain unfulfilled despite initial interest in relocation.

8.5 Limitations of the study

Sampling Limitations

The study encountered significant sampling challenges that impacted the research findings. Almost 40% of the sample had migrated, 12% had decided not to migrate, and 48% were still intending or hopeful of migrating. This composition suggests a 'survivorship' bias in that successful migrants were more likely to respond than those who did not fulfill their migration aspirations. This resulted in an unbalanced sample that created certain limitations in the overall analysis and may impact the generalisability of the results. For example, the binary logistical regression, intended to identify the relative weights of migration factors, was severely limited by the small number of non-migrants. While the model correctly classified 96% of migrants, it could only accurately classify 11% of non-migrants, significantly reducing the study's predictive reliability.

Data Collection Challenges

The cross-sectional nature of data collection prevented longitudinal tracking of individuals through their migration decision-making process. Additionally, the time lapse between indicating an aspiration to relocate and being recontacted resulted in 153 participants who had previously indicated migration intentions being unable to recall these intentions. They were excluded from analysis thus further reducing the sample size.

Survey Design Gaps

Several key questions were omitted that could have provided deeper insights:

- No health status question was included, despite illness being mentioned as a potential migration trigger
- Migration timing was limited to broad categories (prior, at, and after retirement) because specific dates of retirement were not captured
- Source and destination details were not comprehensively captured, preventing analysis of:
    - Precise migration dates
    - Migration distances
    - Intrastate versus interstate moves.

Data analysis

The constrained sample size necessitated simplified categorisations that obscured important nuances:

- Geographic destinations reduced to four broad categories (coastal regions, rural villages, towns, and cities)
- Household wealth categorised into only three groups
- Household income into only three groups
- Age into only four groups and, additionally, to get adequate numbers for analysis it was divided into two narrow brackets (56-64 and 65-75 years).

Analysis Restrictions

Logistic regression analysis could only be conducted on total migrant and non-migrant samples, precluding nuanced exploration of sub-groups such as:

- Intenders who changed their minds
- Those unable to complete migration
- Continuing migration intenders

Unexamined Factors

Recent scholarly work suggests a connection between past and future migration experiences, a factor left unexplored in this study, potentially overlooking an important predictive dimension.

8.6 Practical implications

Findings indicate that homeownership, employment status, and lifestyle considerations are critical determinants for potential baby boomer migrants, with the majority of Migrants appearing to measure relocation goals and success by enhanced lifestyle factors. Therefore, the opportunity exists for a range of potential policies, regional development strategies, services, and communications which could be considered by coastal and rural destinations aimed at attracting more lifestyle-driven baby boomers from cities. Strategic communications that frame coastal and rural relocation destinations as offering an enhanced quality of life—characterised by reduced commute times, disconnection from digital environments, and opportunities for authentic living experiences—may increase interest, particularly when positioned as an optimal pre-retirement or immediate on-retirement migration strategy.

There are a number of areas in the research findings that have practical and strategic implications for coastal and rural destinations seeking to attract migrants including:

- Infrastructure planning that considers the more diverse profiles of Migrants (e.g., age, gender, health, employment status)
- Promoting employment opportunities for full-time/part-time positions and particular occupations (trades, managerial/professionals)
- Promoting the availability of affordable and/or quality housing stock for potential migrants in the pre/at retirement phase
- Developing community integration programs that promote a "sense of community" for those relocating
- Emphasising services such as destination-based support services which help individuals navigate the complexity of moving, financial advice integrating lifestyle and retirement with migration planning
- Developing better tools to help people assess their readiness for migration, creating support networks or services to help overcome the complexities and challenges of moving, and better information resources that address the practical aspects of relocation.

Organisations such as the Regional Australia Institute (RAI) could act inform regional destinations of the opportunities that exist with baby boomer migrants from the cities. RAI could consider:

- Developing an evidence-based "Baby Boomer Migration Framework" that regional destinations can customise, highlighting enhanced lifestyle factors, housing affordability, and employment opportunities
- Create a migration readiness assessment tool that potential migrants can use to evaluate their compatibility with regional living
  Coordinate research on infrastructure needs across different regional profiles to support planning for diverse migrant demographics.

Other jurisdictions such as the Northern Territory Government want to increase their population and workers and have employment opportunities the baby boomer cohort might find appealing. Campaigns like “Move to More” (a national push supported by regional councils) and coordinated by the Regional Australia Institute highlight the benefits of retiring to the regions—less congestion, more nature, and stronger community ties[42][43].

They could:

- Develop targeted employment programs specifically matching baby boomer skills with regional needs, especially in trades and professional/managerial roles
- Create housing incentive programs that address the specific needs of pre-retirement and retirement-age migrants
- Fund digital infrastructure that supports remote work while still allowing for "digital disconnection" when desired.

Some Local Governments such as Goulburn Shire Council in NSW actively promote their destination as a place of enhanced lifestyle while SA’s Waikerie Council positions itself as a place for retirement. Local Governments could consider:

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[42] NT government flags shift away from FIFO work as population lags - ABC News’

[43] https://Regionalaustralia.org.au/Web/Web/Projects-campaigns/Move-to-More/aspx

- Implementing community ambassador programs pairing new migrants with established residents to foster integration and address the "sense of community" factor
- Creating relocation support services providing practical assistance with the logistics of moving to reduce complexity barriers
- Develop promotional campaigns emphasising specific lifestyle enhancements (reduced commute times, authentic living experiences)
- Establish housing development policies that include diverse options suitable for different retirement stages.

8.7 Future research

Integration of findings with established migration theories

The findings reveal that migration decisions transcend but are also enabled by economic circumstances, primarily homeownership. Baby boomer migrants across all wealth categories (measured by household income and assets) viewed relocation primarily as a lifestyle enhancement opportunity. While retirement emerged as the critical life-course catalyst for migration timing, other transitions—career plateaus, health challenges, relationship changes, and shifts to fixed income—also served as migration triggers. However, proximity to retirement (either imminent or recent) appeared to be central in actualising baby boomer migration aspirations. The research results reveal a widespread migration aspiration gap with most aspirants failing to progress from holding a vague long-term plan to committing to and making a move. Results suggest many Aspirants re-evaluate their migration aspiration and replace it, while some others are unable to realise their dream of relocating for many reasons. This outcome also reduces the benefit of dispersal from population dense Australian cities to less dense coastal and rural destinations.

While the ADD model provides a framework for the decision-making process and has been useful to this study in gaining an understanding, to some degree, of the migration dynamics surrounding baby boomer migration, it has been less successful in assigning a *relative weight* to each element of the framework in the individual decision-making process. The factors at work are many, complex and do not impact uniformly as the

population displays heterogeneity, particularly contextual determinants of behavioural intention such as social pressures, individual agency and self-efficacy, perceived cost-benefit assessments, situational contingencies, and structural impediments underlying the decision-making processes across demographic subgroups.

The research underscores the need for a number of core theoretical components in migration research emphasising the need to firstly incorporate push-pull factors within a dynamic interaction model such as the ADD framework and to include life course events. To validate the framework's theoretical robustness, future research should employ a multiphase methodological approach. First, in-depth qualitative investigations are recommended to refine the operationalisation of each ADD framework element, focusing on decision-making processes across varied life stages and critical life course transitions. Subsequently, longitudinal studies with statistically significant sample sizes should be conducted to enable comprehensive quantitative analysis of structural factors, destinational preferences, and nuanced individual characteristic profiling. Additionally, comparative studies examining migrants and non-migrants at comparable life stages would provide valuable contextual insights and enhance the framework's conceptual validity. It is recommended that future studies make use of validated scales or those developed through in-depth qualitative research.

8.8 Overall conclusions

This thesis has examined the complex decision-making processes underlying internal baby boomer migration in Australia, revealing migration decisions result from a dynamic interplay of social, behavioural and structural factors rather than any single element. The findings revealed a widespread migration aspiration-desire gap with most aspirants failing to progress from holding a vague long-term plan to committing to and making a move. This suggests many Aspirants re-evaluate their migration aspiration and replace it, while some others are unable to realise their dream of relocating for many reasons. The research demonstrated how the aspiration-desire gap evolves over time considering social ties and risk perceptions, suggesting a temporal dimension to migration decision-making that many existing theories overlook. The findings also reveal that baby boomer migration is predominantly driven by pull factors rather than push factors, with Migrants primarily attracted to coastal and rural destinations for positive lifestyle

enhancements. This stands in contrast to traditional migration models that most often emphasise economic necessity as the primary driver.

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Appendices

Appendix 1 Human Ethics Approval

Research Integrity & Ethics Administration
HUMAN RESEARCH ETHICS COMMITTEE
Wednesday, 2 March 2022
Assoc Prof Kathleen O'Loughlin
Ageing Work and Health Unit; Faculty of Medicine and Health
Email: kate.oloughlin@sydney.edu.au

Dear Kathleen,

The University of Sydney Human Research Ethics Committee (HREC) has considered your application. I am pleased to inform you that after consideration of your response, your project has been approved.
Details of the approval are as follows:

Project No.:	2021/537
Project Title:	Over 55s rural migration
Authorised Personnel:	O'Loughlin Kathleen; Donnelly David;
Approval Period:	02/03/2022 to 02/03/2026
First Annual Report Due:	02/03/2023

Documents Approved:

Date Uploaded	Version Number	Document Name
12/10/2021	Version 3	Participant Information Statement
12/10/2021	Version 9	O55s Rural migration online questionnaire
04/07/2021	Version 6	Proposed survey
04/07/2021	Version 1	Short version of literature review
04/07/2021	Version 1	Invitation email

Condition/s of Approval

- Research must be conducted according to the approved proposal.
- An annual progress report must be submitted to the Ethics Office on or before the anniversary of approval and on completion of the project.
- You must report as soon as practicable anything that might warrant review of ethical approval of the project including:
  - Serious or unexpected adverse events (which should be reported within 72 hours).
  - Unforeseen events that might affect continued ethical acceptability of the project.
- Any changes to the proposal must be approved prior to their implementation (except where an amendment is undertaken to eliminate *immediate* risk to participants).
- Personnel working on this project must be sufficiently qualified by education, training and experience for their role, or adequately supervised. Changes to personnel must be reported and approved.
- Personnel must disclose any actual or potential conflicts of interest, including any financial or other interest or affiliation, as relevant to this project.
- Data and primary materials must be retained and stored in accordance with the relevant legislation and University guidelines.
- Ethics approval is dependent upon ongoing compliance of the research with the *National Statement on Ethical Conduct in Human Research*, the *Australian Code for the Responsible Conduct of*

Appendix 2 Participant Information Statement

People over 55 years, who aspire to move to a rural area

Research Study: Over 55s rural migration

Assoc Professor Kate O'Loughlin (Responsible Researcher)
Ageing Work and Health Unit; Faculty of Medicine and Health
Phone: +61 2 [phone] | Email: kate.oloughlin@sudney.edu.au]
David Donnelly (PhD student) | Email: david.donnelly@sydney.edu.au

1. What is this study about?

We are conducting a research study that will explore the perceptions and attitudes of over 55 year olds regarding their intention to relocate to regional/rural communities pre or post retirement and to gain an understanding of their reasons for, and expectations of, such a move. You have been invited to participate in this study because you have indicated a desire to make a shift to rural Australia. This Participant Information Statement tells you about the research study. Knowing what is involved will help you decide if you want to take part in the research. Please read this sheet carefully and ask questions about anything that you don't understand or want to know more about. Participation in this research study is voluntary. By giving your consent to take part in this study you are telling us that you would like to take part in this study.

Please read this sheet carefully and ask questions about anything that you don't understand or want to know more about.

2. Who is running the study?

The study is being carried out by the following researchers:

- Assoc Professor Kate O'Loughlin from the Ageing Work and Health Unit; Faculty of Medicine and Health at Sydney University.
- David Donnelly is conducting this study as the basis for the degree of [degree undertaken] at The University of Sydney.

3. Who can take part in the study?

You have been invited to take part in this study because you have indicated in past Dynata surveys that you had or have a desire to move to a rural area of Australia. It is possible since some time has elapsed since you completed the last survey that your intention or plans to move may have changed. If this is the case, we hope you will still consider completing the survey because we have questions about why your plans changed.

4. What will the study involve for me?

If you decide to take part in this study, you will be asked to undertake an online survey that takes about 25-30 minutes. The survey will ask you:

- About yourself (e.g., age, gender, partner status, employment / retirement status, wealth (or a proxy for it))
- Why you want to relocate to a rural area
- What motivates you and what are the triggers for and potential barriers to relocating
- Whether there are particular rural destinations you have in mind
- Whether the Covid-19 pandemic has affected your planning or decision-making.

5. Can I withdraw once I've started?

Being in this study is completely voluntary and you do not have to take part. By submitting your survey, you consent to take part in the study. You can withdraw any time before you submit however once your responses are submitted, they cannot be withdrawn. This is because they are anonymous, and we will not be able to tell which one yours is.

6. Are there any risks or costs?

Aside from giving up your time, we do not expect that there will be any risks or costs associated with taking part in this study.

7. Are there any benefits?

You will not receive any direct benefits from being in the study.

8. What will happen to information that is collected?

By providing your consent, you are agreeing to us collecting information about you for the purposes of this study.

Any information you provide us will be stored securely and we will only disclose it with your permission, unless we are required by law to release information. We are planning for the study findings to be published.

You will not be individually identifiable in these publications.

The electronic and hard copy information will be stored on the Sydney University XXXXX during the study, and only the research team will have access to it. The electronic and hard copy information will be destroyed after five years.

9. Will I be told the results of the study?

You have a right to receive feedback about the overall results of this study. This feedback will be in the form of a brief summary of a page or two in length. If you would like to receive this please indicate in the last question on the survey.

10. What if I would like further information?

When you have read this information, the following researcher/s will be available to discuss it with you further and answer any questions you may have:

- David Donnelly, PhD student, david.donnelly@sydney.edu.au; phone number (02 48 464 051).

11. What if I have a complaint or any concerns?

The ethical aspects of this study have been approved by the Human Research Ethics Committee (HREC) of The University of Sydney [INSERT HREC Approval No. once obtained] according to the *National Statement on Ethical Conduct in Human Research (2007)*.

If you are concerned about the way this study is being conducted or you wish to make a complaint to someone independent from the study, please contact the University:

Human Ethics Manager
human.ethics@sydney.edu.au
+61 2 8627 8176

This information sheet is for you to keep

Appendix 3 – Study 1 Survey Form

Over 55s Study

Introduction

Thank you for agreeing to participate in this online survey.

It should only take around 20 minutes to complete.

This research is conducted under the Market and Social Research Privacy Principles, which ensures confidentiality of your information. The results will be aggregated; your individual information will not be able to be identified. When you are completing the survey, please ensure that you read all instructions carefully for each question before selecting your answer.

At the end of the survey, please ensure that you click 'submit' to guarantee your responses are collected. If you have any questions or comments regarding this survey, please email survey@instinctandreason.com. Please click 'next' to start the survey.

Section A – Screeners

[ASK ALL]
A1. Your main household residence is in…?
Please choose one only

	S/R	
Sydney	O1	
Rest of NSW	O2	
ACT	O3	
Melbourne	O4	
Rest of VIC	O5	
Brisbane	O6	
Rest of QLD	O7	
Adelaide	O8	
Rest of SA	O9	
Darwin	O10	
Rest of NT	O11	
Perth	O12	
Rest of WA	O13	
Hobart	O14	
Rest of TAS	O15	

[ASK ALL]
A1b. Which of the following best describes the place you live?
Please choose one only

	S/R	
Major Urban (Urban centre with a population of 100,000 or more)	O1	
Other Urban (Urban centre with a population between 1,000 and 99,999)	O2	
Towns (Town or a village of under 1,000 people)	O3	
Rural (Living outside a town)	O4	

[ASK ALL]
A1c. Please provide your postcode.

[ASK ALL]
A2. Are you? *Please choose one only*

	S/R
Male	O1
Female	O2
Other, please specify	O3

[ASK ALL]
A3. Can you please provide your age? *Only numbers may be entered in this field.*

[ASK ALL]
A4. Which of the following best describes your work situation? *Please choose one only*

	S/R
Working full time (30 or more hours per week)	O1
Working part time (Less than 30 hours per week)	O2
Full time student	O3
Looking after home/family full time	O4
Unemployed/currently seeking employment	O5
Unemployed – taking a career break	O6
Unemployed/not seeking employment	O7
Retired from full time job	O8
Other (Please specify)	O97

[ASK IF A4 = RETIRED FROM FULL TIME JOB **NOT SELECTED**]
A5. Which of the following best describes how you plan to work in **next 5 years**? *Please choose one only*

	S/R
Working full time (30 or more hours per week)	O1
Working part time (Less than 30 hours per week)	O2
Full time student	O3
Looking after home/family full time	O4
Unemployed/currently seeking employment	O5
Unemployed – taking a career break	O6
Unemployed/not seeking employment	O7
Retired from full time job	O8
Other (Please specify)	O97

Section D - ASPIRATIONS

[ASK ALL]

D1. Which of these experiences do you think you will realistically make happen in your lifetime? By realistically, I mean experiences you have actually considered and talked about with others and have a firm desire to make happen.

	ROTATE	Yes	Maybe	No
1	Travel overseas	O1	O2	O3
2	Travel within Australia mainly by road	O1	O2	O3
3	Travel within Australia mainly by air	O1	O2	O3
4	Travel within Australia mainly by train	O1	O2	O3
5	Travel by cruise ship from an Australia port	O1	O2	O3
6	Buy another home	O1	O2	O3
7	Build new home	O1	O2	O3
8	Start your own business	O1	O2	O3
9	Get a qualification in the field you've worked in	O1	O2	O3
10	Get a qualification in a field you've never worked in	O1	O2	O3
11	Start a new career	O1	O2	O3
12	Start a family	O1	O2	O3
13	Start a new relationship	O1	O2	O3
14	Fall in love	O1	O2	O3
15	Volunteer with a charity or not for profit	O1	O2	O3
16	Volunteer for an aid project overseas	O1	O2	O3
17	Move to the country	O1	O2	O3
18	Move to the seaside	O1	O2	O3
19	Learn an artistic pursuit of some kind	O1	O2	O3
20	Read more	O1	O2	O3
21	See more movies	O1	O2	O3
22	See more live art (theatre, ballet, opera, concerts)	O1	O2	O3
23	Actively try to get fit	O1	O2	O3
24	Lose weight	O1	O2	O3
25	Have cosmetic surgery	O1	O2	O3
26	Improve/ Learn to cook	O1	O2	O3
27	Create a garden	O1	O2	O3
28	Learn more about computers and how to use them	O1	O2	O3
29	Spend more time with grandchildren	O1	O2	O3
30	Spend more time with children	O1	O2	O3
31	Spend more time with friends	O1	O2	O3
32	Pay off my mortgage	O1	O2	O3
33	Go for day walks in national parks	O1	O2	O3
34	Go for overnight walks in national parks	O1	O2	O3
35	Gamble at horse and dog races	O1	O2	O3
36	Gamble online	O1	O2	O3
37	Gamble at pub and clubs (via TAB etc)	O1	O2	O3
38	Play competitive sport	O1	O2	O3
39	Play non-competitive sport	O1	O2	O3

HAPPINESS/MEANING IN LIFE

[ASK ALL]
D2b. Thinking about your own life and your personal circumstances, how satisfied are you with your life as a whole?

1 Completely Dissatisfied	2	3	4	5	6	7	8	9	10 Completely Satisfied
O1	O2	O3	O4	O5	O6	O7	O8	O9	O10

[ASK ALL]
D2. Below are a number of statements that Australians have made about this stage of their life. For each one. please indicate how strongly you agree or disagree?

	ROTATE	1 Strongly disagree	2	3	4	5	6	7	8	9	10 Strongly agree	Not Sure (99)
1	I've never been happier	O	O	O	O	O	O	O	O	O	O	O
2	I am not worried about money	O	O	O	O	O	O	O	O	O	O	O
3	I am in an enjoyable and rewarding stage of my life	O	O	O	O	O	O	O	O	O	O	O
4	I'm finding religion playing an important part in my life	O	O	O	O	O	O	O	O	O	O	O
5	Politics interests me	O	O	O	O	O	O	O	O	O	O	O
6	I want to keep working as long as I can	O	O	O	O	O	O	O	O	O	O	O
7	I'm much more careful about how I spend my money	O	O	O	O	O	O	O	O	O	O	O

CONCERNS

[ASK ALL]
D3. Below are a number of concerns that older Australians have expressed to us. For each one, please indicate how strongly you agree or disagree that it concerns you?

	ROTATE	1 Strongly disagree	2	3	4	5	6	7	8	9	10 Strongly agree	Not Sure (99)
1	I won't have sufficient money to last	O	O	O	O	O	O	O	O	O	O	O
2	The government won't be able to provide the old age pension	O	O	O	O	O	O	O	O	O	O	O
3	Medical treatment may be more difficult to access	O	O	O	O	O	O	O	O	O	O	O
4	There won't be enough aged care facilities to cope with demand	O	O	O	O	O	O	O	O	O	O	O
5	I'm not eating as well as I should any more (e.g. I skip more meals)	O	O	O	O	O	O	O	O	O	O	O
6	I worry about the future my children may face	O	O	O	O	O	O	O	O	O	O	O
7	Government changes to the tax laws/pensions	O	O	O	O	O	O	O	O	O	O	O
8	I feel I'm becoming invisible as I get older	O	O	O	O	O	O	O	O	O	O	O
9	I'll probably spend my birthday alone	O	O	O	O	O	O	O	O	O	O	O

[ASK IF CODE 1, 2, 5, 6, 7 in A4 – THOSE WHO CURRENTLY WORKING]
D3b. Below are a number of other concerns that older Australians have expressed to us. For each can you indicate how strongly you agree or disagree that it concerns you?

	ROTATE	1 Strongly disagree	2	3	4	5	6	7	8	9	10 Strongly agree	Not Sure (99)
1	I will have to work long past the current retirement age	O	O	O	O	O	O	O	O	O	O	O
2	I feel I'm becoming irrelevant in the workplace	O	O	O	O	O	O	O	O	O	O	O
3	I want to contribute a lot more in the full time workplace	O	O	O	O	O	O	O	O	O	O	O

Section Z - DEMOGRAPHICS

[ASK ALL]
Z1. Which of the following best describes your present occupation and position? *Choose one only*

	S/R
Manager or administrator	O1
Professional (e.g. doctor, architect, solicitor, etc.)	O2
Para-professional (e.g. police, nurse, technician)	O3
Tradesperson (e.g. plumber, carpenter, electrician)	O4
Clerical/secretarial	O5
Sales rep/store salesperson/personal services (e.g. waiter)	O6
Machine operator/driver	O7
Labourer /store person /unskilled	O8
Unemployed	O9
Home duties	O10
Student	O11
Retired (self-funded)	O12
Pensioner (full or part)	O13
Other (please specify)	O98

[ASK ALL]
Z2. What is the highest level of education you have completed? *Please choose one only*

	S/R
No formal schooling	O1
Primary school	O2
Some secondary school	O3
Completed secondary school	O4
Trade or technical qualification	O5
University or tertiary diploma, degree, honours, masters or doctorate	O6
Other (please specify)	O98

[ASK ALL]
Z4. Which of these best describes your marital status? *Please choose one only*

	S/R
Never married	O1
Married	O2
In a de facto relationship	O3
Widowed	O4
Divorced	O5
Separated	O6
Other (please specify)	O98

[ASK ALL]
Z5. Which of these best describes your living situation? Please choose one only

	S/R
I live in a house that I own	O1
I live in an apartment that I own	O2
I live in a house that I rent	O3
I live in an apartment that I rent	O4
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z5b. Which of these best describes your household? *Please choose one only*

	S/R
Single under 30 years	O1
Single 30 years and over	O2
Share accommodation	O3
Couple without children	O4
Family with most children under 16 years	O5
Family with most children 16 years and over	O6
Couple with children no longer living at home	O7
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z6. And do you? *Please choose one only*

	S/R
Live independently	O1
Live mainly independently with some assistance (e.g. visiting home help, social worker)	O2
Live mainly independently with some assistance (e.g. younger family member helps with shopping, cooking meals)	O3
Sheltered accommodation	O4
Aged care home	O5
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z7. What is the main language spoken in your household?
Please choose one only

	S/R
English	O1
Italian	O2
Spanish	O3
Chinese/Mandarin/Cantonese	O4
Arabic	O5
Portuguese	O6
Greek	O7
German	O8
Vietnamese	O9
Filipino/Tagalog	O10
Korean	O11
Persian/Dari	O12
French	O13
Hindi/Punjabi/Tamil	O14

Urdu	O15
Indonesian	O16
Other (please specify)	O98

[ASK ALL]
Z8a. Do you have any children? Please choose one only

	S/R
Yes	O1
No	O2

[ASK IF [YES AT Z8a]
Z8b. And how many children do you have?

	S/R
1	O1
2	O2
3	O3
4	O4
5	O5
6+	O6

[ASK IF YES AT Z8a]
Z9. Are any of your children currently living with you? Please choose one only

	S/R
Yes	O1
No	O2

[ASK ALL]
Z10a. Do you have any grandchildren? Please choose one only

	S/R
Yes	O1
No	O2

[ASK IF YES AT Z10a]
Z10b. How many grandchildren do you have?

	S/R
1	O1
2	O2
3	O3
4	O4
5	O5
6	O6
7	O7
8	O8
9	O9
10+	O10

[ASK ALL]
Z11. Which one of the following options best reflects the combined income over a year (per annum) of everyone in your household, before tax or anything else is taken out? Please include pensions and allowances from all sources. Please choose one only

	S/R
$1-$4,199 (i.e. per week $1-$79)	O1
$4,200-$8,299 (i.e. per week $80-$159)	O2
$8,300-$15,599 (i.e. per week $160-$299	O3

$15,600-$25,999 (i.e. per week $300-$499)	O4
$26,000-$36,399 (i.e. per week $500-$699)	O5
$36,400-$51,999 (i.e. per week $700-$999)	O6
$52,000-$77,999 (i.e. per week $1,000-$1,499)	O7
$78,000-$103,999 (i.e. per week $1,500-$1,999)	O8
$104,000-$129,999 (i.e. per week $2,000-$2,499)	O9
$130,000-$149,999 (i.e. per week $2,500-$2,899)	O10
$150,000+ (i.e. per week $2,900+)	O8
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z12. And which of the following broad categories represents the approximate dollar value of all your investable assets?

That is shares, debentures, managed investments, rollovers, superannuation, investment properties, term deposits, savings accounts, annuities, allocated pensions etc. but NOT including the home you live in nor a small business you may own. Please choose one only

	S/R
Less than $50,000	O1
$50,000 to $99,999	O2
$100,000 to $249,999	O3
$250,000 to $499,999	O4
$500,000 to $999,999	O5
$1 million to $3 million	O6
$3 million or more	O7
Prefer not to answer	O9

Thank you very much for your time today.
Do you have any comments in relation to this survey?

Please click ‘submit’ to send your responses to us.

Appendix 4 – Primary Survey Form

PERCEPTIONS AND ATTITUDES OF PEOPLE OVER 50 YEARS REGARDING THEIR ASPIRATIONS FOR RURAL MIGRATION IN AUSTRALIA
ONLINE SURVEY – 25 MINUTES - VERSION FINAL

INTRODUCTION

We are contacting you because you indicated in a previous survey that you planned to undertake a sea or tree change in the next stage of your life somewhere in Australia. We are interested in finding out whether you have made the move or are still considering it; about your motivations for such a change; where you hoped to go and what barriers, if any, you have faced.

Please ensure that you read the Participant Information Statement before commencing the survey. Participating in this project is completely voluntary and you can withdraw at any time, however submitting a completed survey is an indication of your consent to participate and submitted responses cannot be withdrawn. We expect it will take approximately 25 minutes of your time to complete the questionnaire.

[ASK ALL FOR PERMISSION – ENSURE PARTICIPANT SPENT AT LEAST 1 MINUTES ON PIS – FORCE TIME CONSTRAINT]
P1. Have you read the participant Information sheet and are you willing to complete this online survey and allow your data to be used for the doctoral thesis?

	S/R	
Yes	1	CONTINUE
No	2	THANK AND TERMINATE

Thank you for agreeing to participate in this online survey.

When you are completing the survey, please ensure that you read all instructions carefully for each question before selecting your answer.

At the end of the survey, please ensure that you click ‘submit’ to ensure your responses are collected.

Please click ‘continue’ to start the survey.

SECTION A - SCREENERS

In the study we refer to sea or tree changing and by this we mean moving from a city (any place over 100,000 people) to a place within 20km of the coast (sea change) or moving anywhere else (tree change).

[ASK ALL]
A1. Did you make a sea or tree change move within Australia in the last seven years (i.e. since 2013)?
Please tick only one

DO NOT ROTATE	S/R	
Yes, I made the move within Australia **in the last** seven years	1	**Continue**
Yes, I made the move within Australia **more than** seven years ago	2	**Continue**
Yes, I made the move to somewhere overseas	3	Thank and close
No, I didn't make the move	4	**Continue**
Refused/Prefer not to answer	99	Thank and close

[ASK ALL]
A2a Which, if any, appeals to you the most right now?
Please tick only one

DO NOT ROTATE	S/R	
A sea change within Australia	1	Skip to A3
A tree change within Australia	2	Skip to A3
Both a sea and a tree change within Australia, equally	3	Skip to A3
Neither a sea nor a tree change within Australia anymore	4	Continue
A sea or tree change to somewhere overseas	5	Thank and close
Refused/Prefer not to answer	99	Thank and close

[ASK IF CODE 4 IN A2a]
A2b Why did you change your mind?
Please type in your response in the box below.

[ASK IF CODE 1 OR 3 AT A1- I.E. MOVED]
A3 Which of the following best describes your current situation regarding your sea or tree change move? *Please tick only one*

DO NOT ROTATE	S/R	
I made a sea or tree change and am still at the place I moved to	1	Skip to A5
I made a sea or tree change and then moved to another sea and tree change location	2	Skip to A5
I made a sea or tree change and then returned to the city I had moved from	3	Skip to A5
I made a sea or tree change and then moved to a different city	4	Skip to A5
Refused/Prefer not to answer	99	Thank and close

[ASK IF CODE 2 AT A1- I.E. DIDN'T MOVE]
A4a Which of the following best describes your current situation regarding the idea of a sea or tree change? *Please choose all that apply*

DO NOT ROTATE	M/R
I moved to a sea or tree change location but have since returned to the city	1
I changed my mind about wanting to move to a sea or tree change location in Australia	2
I intended to move to a sea or tree change location but haven't been able to make it happen	3
I still intend to move to a sea or tree change location in Australia (haven't got around to it yet)	4
Other _____ PLEASE SPECIFY	5

[ASK IF CODE 1, 2, 3, 4 and 5 AT A4a]
A4b What have been the reasons for not making the move?
Please type in your response in the box below.

[ASK IF CODE 1 OR 3 AT A1- I.E. MOVED]
A4c. **On balance**, how would you rate your move from the city?
Please choose one only

CHOOSE ONE OF THE FOLLOWING ANSWERS / DO NOT ROTATE	S/R
Very successful	5
Somewhat successful	4
Neither successful nor unsuccessful	3
Not very unsuccessful	2
Not at all unsuccessful	1
Don't know / not applicable	98

[ASK IF CODE 1 OR 3 AT A1-I.E. MOVED]
[RESPONDENT MUST CHOOSE CODES 1 OR 2 - NOT BOTH]
A5**.1** Did you rent or own property in the city you lived in before you made the sea/tree change?
Please tick as many as apply

DO NOT ROTATE	M/R	
I rented the property I lived in, and didn't own it	1	Continue.
I owned or had a mortgage on the property I lived in	2	Continue
I owned or had a mortgage on other properties in the city I lived in, apart from the property I lived in	3	Continue
I have other property/ies I do not live in elsewhere	4	Continue

Refused/Prefer not to answer	99	Thank, close

[ASK IF CODE 2 AT A1. I.E. DIDN'T MOVE]
A5.2 Do you rent or own property in the city you currently live in?
Please tick as many as apply

DO NOT ROTATE	M/R	
I rent the property I live in, and don't own it	1	Continue.
I own or have a mortgage on the property I live in	2	Continue
I own or have a mortgage on other properties in the city I live in, apart from the property I live in	3	Continue
I have other property/ies I do not live in elsewhere	4	Continue
Refused/Prefer not to answer	99	Thank and close

[ASK IF CODE 1 OR 3 AT A1-I.E. MOVED]
[ASK IF CODES 2 AND/0R 3 AT A5.1]
A6 What happened to the **property in the city you lived in,** after you left it for your tree or sea change?
Please tick all that apply

[ASK IF CODE 2 AT A1- I.E. DIDN'T MOVE]
A6a What would have happened to the property in the city you lived in if you had moved to the country?
Please tick all that apply

DO NOT ROTATE	M/R			M/R	
I sold the property	1	Continue	I would have sold the property	1	Continue
I kept the property and rented it out	2	Continue	I would have kept the property and rented it out	2	Continue
I kept the property and used it in some other way (i.e. family stay in it)	3	Continue	I would have kept the property and used it in some other way (i.e. family stay in it)	3	Continue
I kept the property for my own use when I visited	4	Continue	I would have kept the property for my own use when I visited	4	Continue
Refused/Prefer not to answer	99	Thank and close	Refused/Prefer not to answer	99	Thank and close

[ASK ALL] **Include drop down list**
A7. How old were you at your last birthday?
Please record in the box below

Number of years of age at last birthday		

A8. Are you:

	S/R
Male	1
Female	2
I identify gender in another way	3
Refused/Prefer not to answer	99

N.B. People who haven't moved should all progress to end of survey
SECTION B – MOTIVATIONS FOR SEA OR TREE CHANGING

This section explores why you aspire to making a sea or tree change and whether you have a particular place in mind.

Descriptive factors like age and gender

[ASK ALL]
B1. How strongly do you agree or disagree that the following factors [motivate/motivated] your interest in undertaking a sea or tree change?
Please choose one circle on each row

[ROTATE CODES A – F]		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Not sure/Prefer not to answer
A	I found [find] it hard to afford to live in the city	O5	O4	O3	O2	O1	O99
B	I thought [think it is] it was cheaper to buy and rent homes in the country	O5	O4	O3	O2	O1	O99
C	My relationship breakdown triggered interest in moving to the country	O5	O4	O3	O2	O1	O99
D	My retirement triggered interest in moving to the country	O5	O4	O3	O2	O1	O99
E	My illness triggered interest in moving to the country	O5	O4	O3	O2	O1	O99
F	The risk of the pandemic to older people makes me think country Australia [was] is a safer place to live	O5	O4	O3	O2	O1	O99

Functional motivators such as (i) a desire for better weather, (ii) the idea of rural amenity

[ASK ALL]
B2. How strongly do you agree or disagree that the following factors [motivate/motivated] your interest in undertaking a sea or tree change?
Please choose one circle on each row

[ROTATE CODES A – F]		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Not sure/Prefer not to answer
A	I wanted to live in a warmer climate	O5	O4	O3	O2	O1	O99
B	I wanted to live in a place where I could experience the seasons	O5	O4	O3	O2	O1	O99
C	I wanted to live in the country where people know each other	O5	O4	O3	O2	O1	O99
D	I wanted to live in the country closer to nature	O5	O4	O3	O2	O1	O99
E	I wanted to live near the seaside and experience the beach environment every day	O5	O4	O3	O2	O1	O99

F	I wanted an environment where you could more easily distance yourself from others	O5	O4	O3	O2	O1	O99

Value-based motivators such as wanting to replicate the rural idyll and including counter-urbanisation, environmental and family-centric trend

[ASK ALL]
B3. How strongly do you agree or disagree that the following factors [motivate/motivated] your interest in undertaking a sea or tree change?
Please choose one circle on each row

[ROTATE CODES A – L] [KEEP 'A' IMMEDIATLEY BEFORE 'E' IN ALL ROTATIONS]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Not sure/ PNTA
A	I wanted to escape a consumer driven lifestyle	O5	O4	O3	O2	O1	O99
B	I wanted to escape from the digital world and live a more authentic life	O5	O4	O3	O2	O1	O99
C	I wanted to live in a place that would make me happier	O5	O4	O3	O2	O1	O99
D	I wanted to live in a place that had a better quality of life	O5	O4	O3	O2	O1	O99
E	I wanted to live in a place that has a better lifestyle	O5	O4	O3	O2	O1	O99
F	I wanted to escape the day to day city commute	O5	O4	O3	O2	O1	O99
G	I wanted to raise my family outside the city	O5	O4	O3	O2	O1	O99
H	I wanted to live in a natural environment with greater access to nature	O5	O4	O3	O2	O1	O99
I	I had links to the country and wanted to return	O5	O4	O3	O2	O1	O99
J	I wanted to move closer to family/friends who lived in the country	O5	O4	O3	O2	O1	O99
K	I wanted to live in a place where there was a stronger sense of community	O5	O4	O3	O2	O1	O99
L	I wanted to live in a place where people looked out for each other	O5	O4	O3	O2	O1	O99

Economic/logistical drivers (e.g. downshifting; telecommuting or welfare migration)

[ASK ALL]
B4. How strongly do you agree or disagree that the following factors [motivates/motivated] your interest in undertaking a sea or tree change?
Please choose one circle on each row

[ROTATE CODES A – F]		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Not sure/ Prefer not to answer
A	My job allowed me to work remotely	O5	O4	O3	O2	O1	O99
B	I found it cheaper to live and work in the country	O5	O4	O3	O2	O1	O99
C	Rents and housing prices are lower	O5	O4	O3	O2	O1	O99
D	I wanted to start my own business	O5	O4	O3	O2	O1	O99
E	I wanted to do something different workwise	O5	O4	O3	O2	O1	O99
F	I felt I had career peaked and it was time to live not work	O5	O4	O3	O2	O1	O99

[ASK ALL; EXCEPT THOSE NO LONGER CONSIDERING SEA/TREE CHANGE A4a CODE 2]
B5a How many destinations [did /are] you consider [ing] for the sea or tree change?

DO NOT ROTATE	S/R	
No specific destinations in mind	1	GO TO B7
One destination in Australia	2	Continue
Two destinations in Australia	3	Continue
Three destinations in Australia	4	Continue
Four destinations in Australia	5	Continue
Five destinations in Australia	6	Continue
More than five destinations in Australia	7	Continue
Don't know	8	Continue
Unsure	9	Continue

[ASK IF ANY OF CODES 2-9 AT B5a]
[CAN ONLY SELECT ONE POSSIBLE DESTINATION BELOW IF SELECTED CODE 2 AT B5a]
B5b Which States or Territories [did /are] you consider [ing] for the sea or tree change?

DO NOT ROTATE	M/R	
No specific States or Territories	1	GO TO B8
NSW	2	Continue
Victoria	3	Continue
Queensland	4	Continue
South Australia	5	Continue
Western Australia	6	Continue
Tasmania	7	Continue
ACT	8	Continue
Northern Territory	9	Continue
Don't know	10	Skip to B8
Unsure	11	Skip to B8

[ASK IF ANY OF CODES 2-9 AT B5b]
B6. What specific places in [INSERT ANSWER FROM QB5a] did you consider?

You can choose up to five destinations. [Type in the destinations]
[All destinations over 1000 people will be prepopulated and will come up as the respondent types it. They can then click on it and record it. They will get the number of opportunities indicated in QB5. They will only be able to choose up to 5]

[ASK ALL]
B7. Which **one** of the following sea or tree change locations [did you/would you be most likely] move to? [Show list of destinations from destinations from B6 [All destinations considered will show up]

CODE AUTOMATICALLY KM DISTANCE FROM LOCATION TO CLOSEST REGIONAL TOWN OVER 1,000

CODE AUTOMATICALLY KM DISTANCE FROM LOCATION TO CLOSEST MAIN URBAN CENTRES OVER 10,000 POPULATION

CODE AUTOMATICALLY KM DISTANCE FROM LOCATION TO CLOSEST MAIN URBAN CENTRES OVER 50,000

CODE AUTOMATICALLY KM DISTANCE FROM LOCATION TO CLOSEST MAIN URBAN CENTRES OVER 100,000

CODE AUTOMATICALLY KM DISTANCE FROM LOCATION TO CLOSEST MAIN URBAN CENTRES OVER 400,000

[ASK ALL]
B8. What means of transport have you /are you likely to have access to in [Insert location]:

	M/R
Drive my own 2WD Car	1
Drive my own AWD car	2
Drive my own 4WD car	3
Ride my own motor bike	4
Truck / Truck / another larger vehicle	5
Drive my own mobility scooter	6
Bus services	7
Train services	8
Walking short distances only	9
Walking longer distances	10
Bicycle/mountain bike/scooter	11
Horse riding	12
Uber /taxi	13
Boat	14
Other _____ Please specify	15

SECTION C – PERCEIVED ADVANTAGES AND DISADVANTAGES OF RURAL LIFE

In this section we want to explore the advantages and disadvantages of living in [insert destination of choice from B7] .

[ASK ALL]

C1a. How strongly do you agree or disagree that living in [*insert change location of choice*] will provide/provided the following advantages?

Please choose one circle on each row

[ROTATE CODES A – X]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Not sure/ PNTA
A	The cost of housing is cheaper	O5	O4	O3	O2	O1	O99
B	The quality of housing (for the $) is better	O5	O4	O3	O2	O1	O99
C	The quality of life is better	O5	O4	O3	O2	O1	O99
D	The pace of life is better	O5	O4	O3	O2	O1	O99
E	Life is easier	O5	O4	O3	O2	O1	O99
F	There is a greater sense of community	O5	O4	O3	O2	O1	O99
G	The weather is better	O5	O4	O3	O2	O1	O99
H	I've already spent time there (and know what to expect)	O5	O4	O3	O2	O1	O99
I	I have family there	O5	O4	O3	O2	O1	O99
J	I know people in the local community	O5	O4	O3	O2	O1	O99
K	Access to fresh food	O5	O4	O3	O2	O1	O99
L	Feeling safer and more secure in my home	O5	O4	O3	O2	O1	O99
M	Feeling safe and secure in the community	O5	O4	O3	O2	O1	O99
N	Getting to know a diverse range of people	O5	O4	O3	O2	O1	O99
O	Climate is better for my health	O5	O4	O3	O2	O1	O99
P	More privacy	O5	O4	O3	O2	O1	O99
Q	Able to have animals and pets	O5	O4	O3	O2	O1	O99
R	Able to build a close support network of friends	O5	O4	O3	O2	O1	O99
S	Access to reliable local tradespeople [known]	O5	O4	O3	O2	O1	O99
T	Closer to nature	O5	O4	O3	O2	O1	O99
U	Able to be part of a community that will appreciate assistance	O5	O4	O3	O2	O1	O99
V	There are lots of things to do (able to occupy yourself/lots of work to do)	O5	O4	O3	O2	O1	O99
W	It's safer when there are pandemics spreading around the world	O5	O4	O3	O2	O1	O99
X	Having more time to pursue my interests/ hobbies?	O5	O4	O3	O2	O1	O99

[ASK IF CODE 4 OR CODE 5 in part C ('better quality of life' option) AT QC1a]

C1b What does 'better quality of life' mean to you?

Please type in your response in the box below.

[ASK IF CODE 4 OR CODE 5 in part G ('better weather' option) AT QC1a]

C1.c. What does 'better weather' mean to you?

Please type in your response in the box below.

[ASK ALL]

C2. How strongly do you agree or disagree that *that living in [insert change location of choice] has/had the following disadvantages? Please choose one circle on each row*

[ROTATE CODES A – ac] [KEEP GROUPED RELATED TOPICS TOGETHER WHEN ROTATING LIST. GROUPS TO BE DECIDED UPON]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Not sure / Prefer not to answer
A	Limited access to everyday medical facilities.	O5	O4	O3	O2	O1	O99
B	Limited access to hospital facilities	O5	O4	O3	O2	O1	O99
C	Limited access to aged care nursing home facilities	O5	O4	O3	O2	O1	O99
D	Limited access to aged care / disability home care services	O5	O4	O3	O2	O1	O99
E	An unwelcoming local community	O5	O4	O3	O2	O1	O99
F	Lack of full-time employment opportunities	O5	O4	O3	O2	O1	O99
G	Fewer cultural opportunities	O5	O4	O3	O2	O1	O99
H	Fewer entertainment opportunities	O5	O4	O3	O2	O1	O99
I	Increased cost in time and money in travelling to the city	O5	O4	O3	O2	O1	O99
J	Lack of part time/casual work opportunities	O5	O4	O3	O2	O1	O99
K	Lack of financial / business /legal services	O5	O4	O3	O2	O1	O99
L	Limited access to choice in K-12 educational opportunities	O5	O4	O3	O2	O1	O99
M	Social isolation	O5	O4	O3	O2	O1	O99
N	Limited Internet, mobile and other telecommunications services	O5	O4	O3	O2	O1	O99
P	Limited access to quality in VET and Higher ed educational opportunities	O1	O2	O3	O4	O5	O99
Q	Limited access to choice in Vocational Employment Training and Higher educational opportunities	O1	O2	O3	O4	O5	O99
R	More expensive fuel	O1	O2	O3	O4	O5	O99
S	More expensive food	O1	O2	O3	O4	O5	O99
T	Limited access to fresh food	O1	O2	O3	O4	O5	O99
U	Having to get to know a diverse range of people	O1	O2	O3	O4	O5	O99
V	Less choice in the type of people you socialise with	O1	O2	O3	O4	O5	O99
w	The need to personally deal with natural disasters (like fires, floods, cyclones)	O1	O2	O3	O4	O5	O99
X	Keeping contact with current family and friends is more difficult	O1	O2	O3	O4	O5	O99
y	Losing your ‘ base’ in a capital city (i.e. no longer having a place to stay)	O1	O2	O3	O4	O5	O99
z	Everyone tends to know other people’s business	O1	O2	O3	O4	O5	O99
aa	Breaking my current support network	O1	O2	O3	O4	O5	O99
ab	Not enough to do to keep me interested?	O1	O2	O3	O4	O5	O99
ac	City based family and friends are unlikely to visit	O1	O2	O3	O4	O5	O99

SECTION D – BARRIERS TO SEA AND TREE CHANGING

In this section we want to explore the barriers and challenges that delay or prevent moving to a [insert destination of choice from B7].

BARRIERS TO RELOCATING - GENERALLY

[ASK ALL]

D1. How strongly do you agree or disagree that the following barriers are/will be present when making **any sea or tree change, compared to the city**?

Please choose one circle on each row [BLOCK COMMON TEMES]

[ROTATE BLOCKS CODES A – S]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Not sure PNTA
A	I want/ed to go but my partner is/was less keen/opposed	O5	O4	O3	O2	O1	O99
B	I am/was concerned that some of us who are moving won't be/were not happy there	O5	O4	O3	O2	O1	O99
C	I want/ed to go but don't/didn't feel I can/could move away from my children	O5	O4	O3	O2	O1	O99
D	I want/ed to go but don't/didn't want to be so far away from family	O5	O4	O3	O2	O1	O99
E	I want/ed to go but don't/didn't want to be so far away from friends	O5	O4	O3	O2	O1	O99
F	I want/ed to go but there are /were fewer employment prospects	O5	O4	O3	O2	O1	O99
G	I want/ed to go but there are /were fewer medical facilities	O5	O4	O3	O2	O1	O99
H	I want/ed to go but there are/were fewer social opportunities	O5	O4	O3	O2	O1	O99
I	I want/ed to go but there are/were fewer entertainment, food and wine facilities	O5	O4	O3	O2	O1	O99
J	I want/ed to go but I don't / didn't know anyone there	O5	O4	O3	O2	O1	O99
K	It is/was too hard / complex to relocate	O5	O4	O3	O2	O1	O99
L	I am/was concerned about the unknown; it is/was better/easier to stay with what I know/knew	O5	O4	O3	O2	O1	O99
M	I want/ed to go but cannot/could not leave my ageing parents / others I care for	O5	O4	O3	O2	O1	O99
N	I want/ed to go but I do not/did not want to drop salary	O5	O4	O3	O2	O1	O99
O	I want/ed to go but my skills aren't / weren't transferable	O5	O4	O3	O2	O1	O2
P	I want/ed to go but am worried/worry it won't work out and I won't be able to buy back in/afford to buy back into the city	O5	O4	O3	O2	O1	O2
Q	I want/ed to go but I don't/didn't want to inconvenience friends by making them feel they have/had to visit	O5	O4	O3	O2	O1	O99
R	I want/ed to go but friends are pressuring/ pressured me to stay	O5	O4	O3	O2	O1	O99
S	I want/ed to go but don't/didn't want to abandon my friends	O5	O4	O3	O2	O1	O99

BARRIERS TO RELOCATING TO THE PREFERRED SEA OR TREE CHANGE LOCATION (FROM B7).

[ASK ALL]

D2. How strongly do you agree or disagree that these barriers are/will be present in [insert change location of choice]?

Please choose one circle on each row

[ROTATE BLOCKS CODES A – S]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Unsure/ Prefer not to answer
A	I want/ed to go but my partner is/was less keen/opposed	O5	O4	O3	O2	O1	O99
B	I am/was concerned that some of us who are moving won't be/were not happy there	O5	O4	O3	O2	O1	O99
C	I want/ed to go but don't/didn't feel I can/could move away from my children	O5	O4	O3	O2	O1	O99
D	I want/ed to go but don't/didn't want to be so far away from family	O5	O4	O3	O2	O1	O99
E	I want/ed to go but don't/didn't want to be so far away from friends	O5	O4	O3	O2	O1	O99
F	I want/ed to go but there are /were fewer employment prospects	O5	O4	O3	O2	O1	O99
G	I want/ed to go but there are /were fewer medical facilities	O5	O4	O3	O2	O1	O99
H	I want/ed to go but there are/were fewer social opportunities	O5	O4	O3	O2	O1	O99
I	I want/ed to go but there are/were fewer entertainment, food and wine facilities	O5	O4	O3	O2	O1	O99
J	I want/ed to go but I don't / didn't know anyone there	O5	O4	O3	O2	O1	O99
K	It is/was too hard / complex to relocate	O5	O4	O3	O2	O1	O99
L	I am/was concerned about the unknown; it is/was better/easier to stay with what I know/knew	O5	O4	O3	O2	O1	O99
M	I want/ed to go but cannot/could not leave my ageing parents / others I care for	O5	O4	O3	O2	O1	O99
N	I want/ed to go but I do not/did not want to drop salary	O5	O4	O3	O2	O1	O99
O	I want/ed to go but my skills aren't / weren't transferable	O5	O4	O3	O2	O1	O2
P	I want/ed to go but am worried/worry it won't work out and I won't be able to buy back in/afford to buy back into the city	O5	O4	O3	O2	O1	O2
Q	I want/ed to go but I don't/didn't want to inconvenience friends by making them feel they have/had to visit	O5	O4	O3	O2	O1	O99
R	I want/ed to go but friends are pressuring/ pressured me to stay	O5	O4	O3	O2	O1	O99
S	I want/ed to go but don't/didn't want to abandon my friends	O5	O4	O3	O2	O1	O99

SECTION E – PERCEIVED IMPACT OF COVID AND CLIMATE CHANGE

In this section we explore the impact that external factors (e.g., Covid pandemic, climate change, environmental emergencies) have had/may have on your plans to move away from the city.

[ASK ALL]
E1a. How strongly do you agree or disagree with the following statements? Since COVID-19 arrived….
Please choose one circle on each row

[ROTATE CODES A – K]		Strongly agree	Agree	Neutral	Dis-agree	Strongly disagree	Unsure/Prefer not to answer
A	I'd like to live in the country where it is safer	O5	O4	O3	O2	O1	O99
B	I feel that the city is too crowded to be able to effectively keep a safe social distance	O5	O4	O3	O2	O1	O99
C	I appreciate the access I have to food more	O5	O4	O3	O2	O1	O99
D	I'd like to live in the country and learn more about where food has come from	O5	O4	O3	O2	O1	O99
E	I appreciate farmers more	O5	O4	O3	O2	O1	O99
F	I'm glad to live in a country like Australia that grows enough food	O5	O4	O3	O2	O1	O99
G	I'd like to live in the country where I could live more sustainably	O5	O4	O3	O2	O1	O99
H	I'd like to live in the country where I could grow more of my own food	O5	O4	O3	O2	O1	O99
I	I've changed; and value a simple less complex life more	O5	O4	O3	O2	O1	O99
J	I've changed; and value being part of a smaller community more	O5	O4	O3	O2	O1	O99
K	I've changed; and value a rural lifestyle more	O5	O4	O3	O2	O1	O99

[ASK ALL]
E2a How have the recent bushfires affected your desire to [PIPE IF MOVED-CODE1 AT A1..”remain at your sea/tree change location, if at all?”/ PIPE IF DIDN'T MOVE -CODE 2 AT A1”move to your preferred sea or tree change location if at all?”].

[REVERSE ORDER FOR HALF OF SAMPLE- DO NOT SCRAMBLE]	S/R
Have greatly affected	1
Have somewhat affected	2
Have not affected at all	3

[ASK IF MOVED-CODE 1 OR 3 AT A1]
[ASK IF CODE 1 OR 2 AT E2a]
E2b Would you have made a different decision about making a sea or tree change because of the recent bushfires ? *Please choose one below*

	S/R	
Yes, I would not have moved from the city	1	Skip to F1
Yes, I would have moved to a different sea/tree location	2	Ask E4

[ASK IF DIDN'T MOVE-CODE 2 AT A1]
[ASK IF CODE 1 OR 2 AT E2a]
E2c Would you now make a different decision about making a sea or tree change because of the recent bushfires? *Please choose one below*

	S/R	
I would not move from the city I currently live in, as a result of the bushfires	1	Skip to F1
I would move to another city, not to a sea or tree change location, because of the recent bushfires	2	Ask E4
I would move to a different sea/tree location other than my preferred location, because of the bushfires.	3	Ask E4

[ASK IF CODE 2 AT **E2a** OR CODE 3 AT **E2c**]
E3 Which States or Territories would you now consider for the sea or tree change because of the recent bushfires? *Please choose one below*

DO NOT ROTATE	M/R	
No specific States or Territories	1	GO TO F1
NSW	2	Continue
Victoria	3	Continue
Queensland	4	Continue
South Australia	5	Continue
Western Australia	6	Continue
Tasmania	7	Continue
ACT	8	Continue
Northern Territory	9	Continue
Don't know	10	Skip to C8
Unsure	11	Skip to C8

[ASK IF ANY OF CODES 2-9 AT E3]
E4 Which specific places in [INSERT ANSWER FROM E3] would you now consider?
You can choose up to five destinations.

[Type in the destinations]
[All destinations over 1000 people will be prepopulated and will come up as the respondent types it. They can then click on it and record it. They will get the number of opportunities indicated in E3. They will be able to choose only up to 5]

[ASK ALL]
E5. Which **one** of the following sea or tree change locations would you now most likely have considered/ consider? [Show list of destinations from destinations from E4 [All destinations considered will show up]

SECTION F – MORE ABOUT YOU AND YOUR PERSONAL RESILIENCE

In this section we explore a little more about people's ability to adapt to big changes in their lives which a move to the country entails?

[ASK ALL]

https://digest.bps.org.uk/2018/11/23/have-you-got-a-self-actualised-personality-a-new-test-brings-maslows-ideas-into-the-21st-century/ from self actualisation scale

F1. Which of the following best describes you personally?
Please choose one circle only

[DO NOT ROTATE]	S/R
I feel a great responsibility and duty to accomplish a particular mission in life	5
I feel as though I have some important tasks to fulfill in this lifetime	4
I have a purpose in life that will help the good of mankind	3
I have a genuine desire to help the human race	2
Definitely not	1

[ASK ALL] (personal adaptive capacity)

Schwarzer, R & Jerusalem, M 1995, 'Generalized Self-Efficacy Scale', in J Weinman, S Wright & M Johnston (eds), *Measures in Health Psychology: A User's Portfolio. Causal and Control Beliefs,* NFER-NELSON, Windsor.

F2. The following statements are about individual approaches to problem solving. How true are these statements in terms of reflecting who you are as a person?
Please tick one circle in each row.

[ROTATE BLOCKS CODES A – S]		Not at all true	Hardly true	Mode rately true	Exactly true	Unsure/ Prefer not to answer
A	I can always manage to solve difficult problems if I try hard enough	O1	O2	O3	O4	O98
B	If someone opposes me, I can find the means and ways to get what I want	O1	O2	O3	O4	O98
C	I am certain that I can accomplish my goals	O1	O2	O3	O4	O98
D	I am confident that I could deal efficiently with unexpected events	O1	O2	O3	O4	O98
E	Thanks to my resourcefulness, I can handle unforeseen situations	O1	O2	O3	O4	O98
F	I can solve most problems if I invest the necessary effort	O1	O2	O3	O4	O98
G	I can remain calm when facing difficulties because I can rely on my coping abilities	O1	O2	O3	O4	O98
H	When I am confronted with a problem, I can find several solutions	O1	O2	O3	O4	O98
I	If I am in trouble, I can think of a good solution	O1	O2	O3	O4	O98
J	I can handle whatever comes my way	O1	O2	O3	O4	O98
K	It is/was too hard / complex to relocate	O1	O2	O3	O4	O98

[ASK ALL] F3.a

Are you currently a member of any of the following groups or organisations?
Choose all that apply

F3.b Would you or do you intend to become a member of any of the following groups or organisations? *Please choose all that apply*

		F3a	F3b
a	Service Clubs (e.g. Rotary, Quota, Lions, Legacy etc.)	1	1
b	Community Groups (CWA, CFA/RFS etc., Landcare, Men's Sheds, Toastmasters, Country Women's' Association etc.)	2	2
c	Religious or Church groups	3	3
d	Sports club (e.g. Bowling/Football/Golf/Tennis/Squash)	4	4
e	Cultural clubs (community arts, film/ drama or music)	5	5
f	Other groups please specify_____	98	98

[ASK ALL – PIPE IN AS APPROPRIATE MOVED-CODE 1/DIDN'T MOVE- CODE 2 at A1]
F4. Do you [would you expect to] have a leadership role in your new community in any form (e.g. officer bearer in a local club, Council, Chamber of Commerce, church, Landcare or CMA group or similar community organisation, community development etc)

	S/R
Yes	1
No	2
Unsure	3

[ASK ALL] These questions are an adaption of Paton, D, Burge, P & Prior, T 2008, 'Living with bushfire risk: social and environmental influences on preparedness', *The Australian Journal of Emergency Management*, vol. 23, pp. 41-48. AND FROM H ONWARDS …
These items are inspired by Karasek's workplace stress model.[44] My thinking is that people with high adaptive capacity have these kinds of personal attributes/attitudes to work. You'd need to mix them up a bit and flick a few around as they are all positive presently. But I think you'll get the gist of what I'm thinking. If you have a look at segmentation work done on Karasek's model I'm sure there's a profile of a group of people who thrive in situations of high demand where they have good control over what they do while not needing a lot of support. May need to grab and adapt a few more of those items here.

[ASK ALL]
F5. How much, if at all, is this description like you or not like you?

Please tick <u>one circle in each row</u>.

[ROTATE CODES A – V]		Very much like me	Like me	Neutral	Unlike me	Not at all like me	Not sure/ PNTA
		O5	O4	O3	O2	O1	O99
A	I can get people in the community to work together to improve the quality of community facilities	O5	O4	O3	O2	O1	O99
B	I can get people in the community to unite around a common vision	O5	O4	O3	O2	O1	O99
C	I can motivate people in the community to work together despite their differences	O5	O4	O3	O2	O1	O99
D	I can help people in my community to resolve conflicts	O5	O4	O3	O2	O1	O99

[44] https://www.jstor.org/stable/pdf/2392498.pdf?seq=1#page_scan_tab_contents

E	I am the kind of person who can lead a community through significant changes	O5	O4	O3	O2	O1	O99
F	I have good planning skills	O5	O4	O3	O2	O1	O99
G	I like working hard	O5	O4	O3	O2	O1	O99
H	I like working intensely	O5	O4	O3	O2	O1	O99
I	I like to be busy/have a lot to do	O5	O4	O3	O2	O1	O99
J	I like to get things done	O5	O4	O3	O2	O1	O99
K	I can easily handle multiple demands at the same time	O5	O4	O3	O2	O1	O99
L	I don't need a lot of support to get things done	O5	O4	O3	O2	O1	O99
M	I like to be in control of the projects I work on	O5	O4	O3	O2	O1	O99
N	I like to work out the best way to solve a problem	O5	O4	O3	O2	O1	O99
O	I like working under pressure	O5	O4	O3	O2	O1	O99
P	I can manage multiple deadlines at the same time	O5	O4	O3	O2	O1	O99
Q	Project ambiguity doesn't bother me	O5	O4	O3	O2	O1	O99
R	I like taking risks	O5	O4	O3	O2	O1	O99
S	I manage people well	O5	O4	O3	O2	O1	O99
T	I can delegate effectively	O5	O4	O3	O2	O1	O99
U	I can make an important contribution to the life of my community	O5	O4	O3	O2	O1	O99
V	People like to work with me because I get things done	O5	O4	O3	O2	O1	O99

SECTION Z - DEMOGRAPHICS

[ASK ALL]

Finally, a few questions about you to make sure we've got a good mix of people in our survey

[ASK FOR THOSE WHO MOVED -CODE 1 OR 3 AT A1]

Z1.1 What was your occupation and position in the city before you made the sea or tree change?

[ASK FOR THOSE WHO DIDN'T MOVE -CODE 2 AT A1]

Z1.2 What would most likely be your occupation and position in the event of you moving to your preferred sea or tree change location?

[ASK ALL]

Z1.3 What is your current occupation and position?

	Z1.1 previous in city	Z1.2 likely with future move-	Z1.3 current
	S/R	S/R	S/R
Manager or administrative	O1	O1	O1
Professional (e.g. doctor, architect, solicitor etc)	O2	O2	O2
Para-professional (e.g. police, nurse, technician)	O3	O3	O3
Tradesperson (e.g. plumber, carpenter, electrician)	O4	O4	O4
Clerical/secretarial	O5	O5	O5
Sales rep/store salesperson/personal services (e.g. waiter)	O6	O6	O6
Machine operator/driver	O7	O7	O7
Labourer/storeperson/unskilled	O8	O8	O8
Unemployed	O9	O9	O9
Home duties/student	O10	O10	O10
Small business owner/partner	O11	O11	O11
Retired	O12	O12	O12
Other (please specify)	O98	O98	O98
Prefer not to say	O99	O99	O99

[ASK ALL]

Z2. What is the highest level of education you have completed?

	S/R
No formal schooling	O1
Primary school	O2
Some secondary school	O3
Completed secondary school	O4
Trade or technical qualification	O5
University diploma, degree, or post graduate qualification	O6
Prefer not to say	O99

[ASK ALL]

Z3. Which of the following best describes your current living situation?

	S/R
I live in a house that I own	O1
I live in an apartment that I own	O2
I live in a house that I rent	O3
I live in an apartment that I rent	O4
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z4. Which of these best describes your current household?

	S/R
Single under 30 years	O1
Single 30 years and over	O2
Share accommodation	O3
Couple without children	O4
Family with most children under 16 years	O5
Family with most children 16 years and over	O6
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z5. What languages are spoken in your household?

	M/R
English	O1
Italian	O2
Spanish	O3
Chinese/Mandarin/Cantonese	O4
Arabic	O5
Portuguese	O6
Greek	O7
German	O8
Vietnamese	O9
Tagalog (Philippines)	O10
Other (specify)	O98

[ASK ALL]
Z8. Which one of the following options best reflects the combined income over a year (per annum) of everyone in your household, before tax or anything else is taken out? Please include pensions and allowances from all sources.
Please choose one only

	S/R
$1-$4,199 (i.e. per week $1-$79)	O1
$4,200-$8,299 (i.e. per week $80-$159)	O2
$8,300-$15,599 (i.e. per week $160-$299	O3
$15,600-$25,999 (i.e. per week $300-$499)	O4
$26,000-$36,399 (i.e. per week $500-$699)	O5
$36,400-$51,999 (i.e. per week $700-$999)	O6
$52,000-$77,999 (i.e. per week $1,000-$1,499)	O7
$78,000-$103,999 (i.e. per week $1,500-$1,999)	O8
$104,000-$129,999 (i.e. per week $2,000-$2,499)	O9
$130,000-$149,999 (i.e. per week $2,500-$2,899)	O10
$150,000+ (i.e. per week $2,900+)	O8
Other (please specify)	O98
Prefer not to say	O99

[ASK ALL]
Z9. And which of the following broad categories represents the approximate dollar value of all your investable assets?

That is shares, debentures, managed investments, rollovers, superannuation, investment properties, term deposits, savings accounts, annuities, allocated pensions etc. but NOT including the home you live in nor a small business you may own.

Please choose one only

	S/R
Less than $50,000	O1
$50,000 to $99,999	O2
$100,000 to $249,999	O3
$250,000 to $499,999	O4
$500,000 to $999,999	O5
$1 million to $3 million	O6
$3 million or more	O7
Prefer not to answer	O9

[ASK ALL]
Z10. Would you like to receive feedback about the survey results?

	S/R
Yes	O1
No	O2

[F YES TO Z10] Thank you very much and we will send you a short 1-2 page summary of the results once collated within 3-6 months of completing the survey.

[ASK ALL WHO HAVE MOVED]
Z11. Would you consent to being personally interviewed about your move?

	S/R
Yes	O1
No	O2

[F YES TO Z11]
Z12. Great! Would you please tell provide us with your contact details so we can send you the short summary of results or recontact you to arrange a personal interview?

First Name	
Surname	
Phone number	
Email	

Thank you very much for your time today.