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The Trends Forum:

Future trends and the 25 – 45 age group: from a future of splendid and lovely isolation to the new communities and groups of the future. The unlocked secrets every community needs to know.

Address to the Communities in Control Conference
Melbourne, 20 June, 2006

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*If quoting from this speech, please acknowledge that it was presented to the

2006 Communities in Control conference
convened by Our Community & Centacare Catholic Family Services

Phil Ruthven speech, Communities in Control conference, June 2006. Visit www.ourcommunity.com.au for more details.

Thank you very much indeed Rhonda.

That's a very warm welcome and I treasure the 21 years or so that we've been able to touch base. So thank you Rhonda.

Good afternoon firstly to Barry Jones, my fellow speaker, and to all of you ladies and gentlemen this afternoon.

I hope first of all that we do accept that the definition of community is in constant change. And I'm not free of nostalgia either, but I guess being a futurist I do accept changes maybe a little easier than most, having learned a long time ago that to make value judgements on changes early is always very, very risky, because you see some dramatic changes and you think that's only bad until you realise five or six years later it wasn't bad at all.

But we are very prone to jump to value judgements very quickly when it comes to change and to look, as we know, through rose coloured glasses at the past.

But just as a very broad opener to the term 'community', it's not that long ago when, in the agrarian age, which finished in Australia around about the 1860s, that virtually the vast majority of Australians lived in a rural community of one sort or another, either a rural community or a rural town.

And it's interesting that this year, I understand from something I saw yesterday, will be the first year in which the world's population of around about 6 ½ billion will mostly live in urban environments. In other words up until now the world at large has mostly been rural. And when you think of China and India, which between them have 2 ½ billion people, you can understand why that figure is where it is.

But up until the 1860s we were a rural community, and it was fairly easy to define 'community' under those circumstances.

The industrial age of course lasted for 100 years after that and brought us up to about the mid-1960s. And then we came to accept that a community was really an urban lifestyle, and in particular the

word 'suburbs' really only makes sense when you think of them in the industrial age.

But we left that age behind of course in the mid-1960s and we're now in a new age which should last, according to my estimations, at least until the 2040s.

So we're really over half way through the new age, which is called many different things, sometimes the post-industrial age, I've called it the infotronics age, because our lives are so influenced by both information and electronics. But whatever, it is a new age, there's at least forty, perhaps fifty years left of it before we begin yet another new age, perhaps in the late 2040s.

And for want of a better term I've always called that 'the age of enlightenment' coming up. Not to say that we're not fairly enlightened at the present time.

Over the next 25 minutes or so ... I'd like to talk about just five areas. They'll be mostly statistics and trends, if you like, food for thought when we do think about the community. And more specifically, as I will touch on, the 25 – 45s, or what we call the Gen. Xs.

But first of all I'll deal very briefly with our changing society at large as I see it here in Australia. Secondly, the phenomenon of generation. I mean a generation as roughly twenty years in length. And so we tend to live long enough these days to see quite a lot of generations co-existing, and more about that in a moment.

And more particularly in that section I want to talk about how different the Gen. Xs are to the generations before and after them.

I then want to talk about lifestyles, how they're changing. A little bit on income spending and wealth, but I don't want to dwell too much on that. But there are issues in there for the community at large of course, not the least of which is the polarisation of incomes and wealth.

And finally, future communities, but that's going to be given to you more as a template than it is a whole range of forecasts.

Anyway, first of all our changing society. And if I had a lot of more time I'd be touching on a whole raft of things that are clearly changing in our community. But some of these I am going to go on and spend just a minute or two on.

We're now living and working longer. And I stress the working longer as well, because we're more or less getting used to the fact that life expectancy is increasing. But we tend to forget that working lives are growing as well. And to think that we'd have the retirement at 65 for men around virtually unchanged for thirty years. It's a bit absurd.

And to think that people are going to retire at 65 in the future, and go nuts planting roses or playing golf, is ridiculous. More about that in a moment.

There are more generations co-existing, and that's very, very important. We've got a slowly rising divorce rate, but that hasn't been rising as you know for the last thirty years, but it will probably start to rise a little from hereon in. But there's a whole host of things which we could talk about to remind us about how dramatic our lives and our societies and our communities are changing.

But let me touch on some of these that I think are important. (Refers to slide) This is my favourite chart, particularly for a man of my age. Because living longer, I keep this beside my bed every night.

But it just reminds us that life expectancy was pretty short and brutal in the early 1800s when life expectancy was 38 years of age. Virtually identical for women and men at that stage. These days there's a seven year gap between the life expectancy of a woman and a man.

But 38 was pretty short, and I've often explained that really explains very quickly why there was no divorce in those days: there wasn't time. Because if you got married at 18, after 20 years you might have been wondering if it was working out or not. Too late, you carked it and went to God.

And now with women living to 84, there's time for one or two marriages and it's usually them that do the trading in. And that's only fair; we ran the joint for 11,000 years! And yet many people do see out their golden wedding anniversary, as my parents did. And it's really a fabulous thing to see. Dad died shortly after that.

We are however living longer and therefore the retirement age is rising. Really I think we are going to start to expect to see true retirement beginning about 75 in the not too distant future. That doesn't mean they're working full time after 65 at all, but part time doing something.

Because that keeps the yin yang balance between life and leisure and work in much better balance than retiring. I mean, can you imagine being retired for thirty years? It just doesn't make sense, does it?

And also thank God we've got time for rising formal education. And of course the proportion of children these days that go on to finish high school and university is now in stark contrast to the industrial age.

(Refers to slide) Our age distribution, this is another favourite chart of mine, because it shows that my age group is certainly increasing along with greater life expectancy. The number of young are falling proportionally, because we now know what causes children and therefore we can stop it. Or we just decide to have fewer of them of course, as we understand.

The average age incidentally, back around about 1860, the average age of Australians was 22 years of age. And that's about 145 years ago.

Now the average age is up around 36, 37, heading for something like about 43 years of age will be the average age for an Australian within the next 35 years.

The age group is following a not dissimilar trend in that we are starting to see an increase in the proportion of people over the age of

65. In other words, having that fixed definition of 65, as I say, just doesn't make sense in the longer life expectancy.

And we have to ask the question these days, "What is old?" And I'll just make the obvious point that at the age of 65 in 1800 you'd been dead for 27 years. In 1900 you were dead 12 years before that. And in the year 2000 you'll have 12 to 15 years to go at least. And in the year 2100 you'll only be halfway through your life possibly.

And Barry was reminding me before we came up to the stage. I think he said that almost half of the girls born after 2001 will live beyond 100, I think was the statistic, which is quite exciting. I think the spare parts factory is going to be pretty busy at that stage of course too, but at least we'll get there.

So I'll just make the point out of all this we have to be careful about what the word "ageing" really means. Because we have to keep lifting the definition of what "old" is.

Interestingly, the average length of a marriage has never ever changed in the last 200 years. It's always been roughly 20 years, much the same as the generational life. Hence my comment that there wasn't time for more than one marriage back in the olden days.

But the divorce rate as you can see has moved up quite significantly during this industrial age. But it's virtually stood still, really, for the last thirty years. There's been no increase in the divorce rate in the last thirty years.

And if it's going to move up, I think it's going to move up very, very slowly. So I think some of the dire predictions that we're all going to start trading in our partners more frequently I think is an exaggeration.

The marriage rate is dropping, but that's partly because people decide to get married much later. And many of you parents who have still got 35 to 40 year olds at home will understand what I mean.

They just won't go! So part of that marriage rate is because they're leaving their marriage much later in life. Some are deciding to

partner up without necessarily signing the piece of paper. And there are few deciding that having the single life isn't all that bad.

But that's also showing signs of changing. And I don't think that marriage rate is going to drop much further. In fact it might even turn up a bit more as we move through towards the middle of this century.

But again facts ruin a good story, it's not as if we've given up marriage totally, that it's bottoming out. And it's not as if we're going to divorce at the drop of a hat. We're not doing that either.

Housing density is a reminder though that communities run the risk of becoming a little more lonely. (Refers to slide) Because this shows the number who are dwelling, and here's the number of people dwelling here. And back in the turn of the last century there was over five people for the average home, five. Now the average is half that, about 2.5. And we're heading down to where the country with the lowest density is going to be matched by us.

Denmark has got the lowest density of any country in the world today. There are 2.2 people per dwelling on average. We're down to about just 2.5, but we're heading for 2.2.

Now that in a sense shows up more in the next slide, where we look at the composition of households. And if I was to start at the bottom of this chart, the number of households that have got six or more in them, like mum, dad and four children, has now diminished to almost insignificance. And yet I came from a family of eight, mum, dad and six children. But we are now a rarity, that sort of household.

Up here it can be somewhat disturbing on first sight to think about the number of people that are living alone. Now that could be a student going to university and just flatting by him or herself. It could be somebody after a recent divorce licking their wounds. It could be a single working girl, single working guy and of course a lot of widows and widowers up there as well.

But it reminds us that there are a very, very significant number of households in Australia with just the one person in them. And that

really throws out a challenge for a community, whatever sense we want to use that word.

Mind you, if you've got two people in the size of homes we've got these days they need a mobile phone to touch base with each other anyway. And often there's not one of those around the home, so you could almost say that there's half the households of Australia at least these days which the most common occupant is one, because the fact that they're both there is not all that often. So that could spell loneliness if we weren't careful.

But are we becoming more isolated? Well I suggest that that's not necessarily so, due first of all to the Internet, and they've now made that reasonably idiot proof so even I can use it and older people than me can use it too.

But the combination of the Internet, mobiles and out of home diversions, because what's grown phenomenally in this new age is the number of things we can do outside the home. There wasn't a lot when I was growing up except the pictures and maybe a dance or something like that. But now if you look at the number of alternatives for what you might call amusement or entertainment or some community involvement is phenomenal.

So I think the combination of all those things is coming to the aid of what might otherwise be the isolated and the lonely. But communities are becoming less neighbourhood-oriented with many different tribal relations spread across vast distances, some of them being virtual communities, and that's in a sense what we mean by the Internet.

My own personal trainer - otherwise bits would be falling off even faster than they are - his main community would be on the Internet. He's a guy of about 36, with a gorgeous wife. But being a personal trainer you've often got big gaps during the day, and he jumps on the Internet and plays games with people from Sweden, the United States etc. And he's classic with what I might call a virtual community. And he has a ball with all of that.

And perhaps just to remind us of the different sorts of tribes we've got these days. I just took my own tribe, for example. I've got my immediate relatives; my mother's still alive at 92. She lives up in the NSW central coast and I'm Melbourne based. My siblings are in on the central coast also or in Sydney. My sons are in Melbourne and two of them are in Los Angeles. My grandchildren are in Melbourne and the United States. My partner of twelve years, Deborah, lives in Sydney and we've been commuting for twelve years. All her girlfriends are jealous apparently because she only sees me on weekends.

But my many relatives are scattered. My close mates are scattered too. If I nominate my three closest male mates, one's in Adelaide, one's in Melbourne and one's in Sydney. And yet once upon a time you would have assumed they were all somewhere in Melbourne, but they're not.

The neighbourhood. Well my neighbourhood is my apartment block. I don't know anybody either side of them, and I only know half of them in the apartment block. And my favourite shops would be part of my neighbourhood, and restaurants and parks, because I live in East Melbourne so we've got two of the most glorious parks in Melbourne.

My clubs, I've got one in Melbourne and I've got one in Sydney. Work, my workmates in Australia and because we're an international firm, they're in the United States, Indonesia, China and the year after they'll be in Europe as well. So I've got a very wide, and that's not unusual these days.

And charities and not-for-profits, I'm on three of those, but they are all in Melbourne. Just to remind us of how diverse a community structure can be.

That takes me to generations and the differences within them. Now this first chart (refers to slide) shows us all the generations that have been born in Australia since 1850.

And there's different colours there, which I'll come back to in a moment. Because two Americans called Strauss and Howell wrote a

book called "Generations" in 1991, where they identified that there are only four types of generations. We are just rotating one after another. And they went back to the time of Washington to do that research. And we repeated that research here in Australia and agreed with their findings that there are four types of generations.

And that's going to become important when I start talking about the generations in a moment. And also an issue that's often on the minds of many of us interested in the community, that is, where to now for reform and progress. And I might have a few surprising things to say about that.

But these are the generations (refers to slide). You can see most generations produce more in numbers than the previous.

The latest generation, I call them millennials because they were born after 2001. The Americans actually refer to the millennials as those born twenty years earlier, in other words they came to adulthood in the beginning of this new millennium, but I simply use the term millennium. And we've only got a few of those at this stage. (Refers to slide) That's the Bureau of Statistics forecast; apparently they'll be, by the time they run out of puff in 2021. Or more particularly the parents who have given birth to them run out of puff.

I'm interested in four types of generations. And one's always got to be very, very careful when you generalise about anything. And I guess we accept the limitations of that.

But insofar as you can find some generalised behavioural patterns and mindsets of generations, the civics are one generation, and they're coloured in yellow as they were on the previous chart.

You might call them the wealth creators and the nation-building type generation. Some might say the classic Protestant work ethic as well. They're a 'can-do' type generation, they're pragmatic, they're rationalists, but not a lot of social graces. They've got difficulty spelling the word 'opera', and I'm exaggerating, but you know what I mean.

So they're very much a hard driving, wealth creating group. They're the ones coming through today incidentally called the Net Generation or Generation Y.

Then you've got the adaptives, which happens to be my generation way way back. And they're much more silent generation, they're a much more obedient generation. But they're a much more socially aware generation than the civics ever tended to be.

They adapt wealth building; they're not game to give up wealth building completely because their parents would kill them. They like to adapt wealth building to other social needs. And my generation, which is born up to 1943, were very much that sort of a generation.

But they do develop scruples, not just because of the church, but because of your parents. You thought if you're not driving yourself hard in some area, you're letting your parents down.

Then come the idealists. Now why did the idealists come third? Well firstly because these two generations create so much wealth they always create full employment. There's no such thing as unemployment with the civics and the adaptives. The idealist generation are born into full employment, no monetary worries and so what are they going to do. Money's not the issue for them. For idealists it's how you can reform society and all of its ills. And they have their ears pinned back and away they go.

Now the most recent idealists, you wouldn't have to be too clever to guess, are the baby boomers. More about them in a moment.

But the previous one eighty years before the baby boomers was way back in the time of the 1880s, which led up to the massive reforms which we saw around about the turn of the century, that that mob of idealists came to power. Because they created federation, they created free and compulsory education up to fifteen, they brought in the vote for the women.

So these sort of reformist generations come through about every eighty years, every fourth generation. But the most recent have been the baby boomers. And they are the social visionary and idealist type

generation. They want to change the world not eventually but now. And they're humanists, they're social engineers, but they're also big spenders. You can't give them a cheque book, not in the government, not anywhere.

Then finally you've got the reactives. And by their very term they're reacting against the reformist zeal of the appearance. And the most prominent example of that these days of course are the Gen. Xs. And in a sense they run into reform fatigue.

Now you hear the term 'reform fatigue' used about economic reforms. But you can get social reform fatigue as well and the Gen. Xs run into that. And one of the core signs of the Gen. Xer is "whatever". And you feel like slapping them across the face when you're allowed, but you can't now.

And that almost describes the Gen. Xs, saying "Yeah, whatever. Does it matter all that much mum or dad etc?" And of course it drives their parents mad. "Where's the reformist zeal that I had? I was out there carrying cards".

So they're a much more reactive conciliatory generation. They consolidate the changes that their idealist parents brought in, but they're peace seekers. And they also repair the damages of the idealists, because as much as the idealists, thank God for them because they bring in much overdue reforms on everything, they also leave a trail of damage to be cleaned up.

For example, you'd have to thank the baby boomers for tackling the Aboriginal problem, but not thank them for the way they did it. Because arguably they're worse off now than they were 40 years ago. In other words the cures were worse than the complaint.

So that you'll find that it's these sorts of reactives, or in this case Gen. Xs, that are going back to saying, "Maybe we should re-think not the fact that there's a problem, but how we might fix it, because we haven't fixed it in the last thirty or forty years". So they are a quiet achiever generation.

How many generations have we got alive today? Well six of them, which is a hell of a lot of them. If I was show that in pictorial form, in the year 2006, these are the generations that are alive today. And I'm interested to say it's a sign that I have got a relative in every one of those six generations.

My mother's up here as one of the older civics. I'm one of the adaptives. Most of my siblings are idealists. My children are all reactive, they're all in that age group. And four of my grandchildren are the civics, and they'd scare a dog off a chain I can tell you because they're real goers. And I've got a two year old granddaughter as well who's one of the new adaptives. So I've got a leg in every one of those camps.

Now if I was to take that out to the year 2016, which is only ten years away, the only point I want to make here is that the power in the community is shifting from the idealists, which brought in all those reforms in the '60s, '70s and '80s, and the power is shifting to this quieter generation, the Gen. Xs and into the hands of the civics (who as I say could scare a dog off a chain). Because they are the great wealth creators coming through.

And of course once we get to full employment, like we pretty well are now at under 5%, it might hover up again a bit above 5% for another year. Once you get below 5% it won't go back up again for about 25 years. We've got full employment coming up for at least two or three decades, which is very, very exciting and good for community, if we can use that expression as well.

And we do tend to give names to some of these people. The baby boomers were given the most attention of any generation in my lifetime. Mind you, my generation was often called the Depression Generation, because most of us, not me, but most of us was born during the Depression. They are the baby boomers.

The Gen. Xs, or the reactives, this group here (my mate used to call them the Angoras, meaning that they were lovely company and useless, but he's since withdrawn that definition because just because they didn't say very much, he didn't think they were very bright, forgetting that they couldn't get a word edgeways with their

parents! So that term has been fully recanted upon and he's got enormous respect as I have too for the Gen Xs).

And I used to call these the ferals actually, the civics, not because they're wild animals but because they're the first generation in history, if you like the Net Generation or Generation Y, to be totally unconstrained by time, space and distance.

You see with the Internet and mobiles there is no constraint of distance. Geography is not a constraint. And so I use the term Free Rangers for them these days.

Now there is changing attitudes coming through as a result of these generations of course. The Generation Xs, the ones that are featured in our title today, are reactives.

They're reacting against reform zeal. The good news for those of you who have a reformist-zealist audience is that it is going to be coming back again in another sixty years time. So in the meantime we're going to have to clean up the reforms we've started and fiddle with them around the edges and make them work. But we're not going to start new causes over the next forty, fifty, sixty years.

But they're reactives, they're a quiet generation. In a sense they're reacting against the reform zeal of their baby boomer parents. They have a much more balanced attitude to family and work though and that's one of the great legacies being created or left behind by the Gen. Xs, that getting a family-work balance is really very high on their agenda.

They're not overly ambitious, although quite a number of really outstanding entrepreneurs have emerged already out of that generation. But they largely settle for the quiet life.

The one coming after them, the next generation who are 25 down to four years of age, they're the new civics and they're a driving, goal driven generation. They have a true 'we' approach to life and business. They're the best educated and savvy generation in history and they're fearless. Those of you who have children in that age group will know what I mean.

Now when you look at the generations though in the workforce today, because bearing in mind because you tend not to work up the age of fifteen at least, often later than that after university.

But you see that the Gen. Xs now account for almost half the total workforce. The things about that is, that when it comes to the way they work, they're pioneering a totally new way of working. They prefer to work on the basis of being paid by outputs, not inputs.

Now the difference is that my generation and all the earlier ones were paid on inputs. Turn up at 9.00, leave at 5.30 and you're a good worker. The Gen. Xs would turn up their nose at that idea – "what on earth do hours have to do with it, or inputs? It's the results of the work".

In other words: "What do you want me to achieve, and pay me accordingly and we'll call it quits, if you like a contractual arrangement".

They're not going to work on inputs, because the very term employee carries with it the last vestige of the word slavery. The only difference being, and modern employees are allowed to go home at night, and we feed them and give them money, which we didn't give to the serfs.

But if you look at the evolution of work, we started at slaves and that's gone, damn it. Sorry, anyone would think I'm an employer, but I'm joking about that.

But we move from slaves to serfs to indentured apprentices, which is close to slavery in a way, but they're being trained. And onto the word employee, but it still had a vestige left of slavery.

The idea of the future is that the employee term will be gone by the second half of the century, and you'll look back at the word employee and think it was a serf or an indentured apprenticeship. And somebody says, "Were you an employee back then? My God!"

In other words the whole workforce is going to become their own business and contract to somebody for something over x number of years and be paid on results, the same as any other business.

You don't pay for something unless you dish it up to what the consumer expects. That's very hard for the baby boomers. The people resisting that change are these groups here. These wonder what all the fuss is about, and these won't even know why the fuss started.

I feel sorry in a sense for the Labor Party at the moment because fighting the concept of contractualism - sorry about this, Barry - is really like trying to drag yourself back to the past and tell these generations that they're off on the wrong track.

It just absolutely floors me (and it's the only political thing I'll make). But when I look at it and the evolution of what's happening, particularly with the Gen Xs and the Net Generation, they want to be their own boss.

Now my business - I've got about 120 employees I suppose gathered around the world. Any of them who thought they should turn up at a certain time and finish at a certain time would be crazy.

They just don't think that way. We don't care if they take a day off because their wife's sick or they want to go shopping or they want to get their hair done. I don't care. We don't care. Couldn't care less.

As long as the efforts emerge, we can reach them on a mobile, and as long as they get the work done that they've agreed to do by the end of the week or end of the month. It's a contractual arrangement. We provide as much freedom as we possibly can.

But we are seeing a radical change in the work community. I've talked about social communities, that's the word coming in, there's big, big changes. I should move on very quickly though from hereon in.

It might amaze you to find out that this year the average household income in December this year will be almost \$102,000. And you can

almost hear the sucking of breath, particularly with blokes, because they think they're the only ones working in the household. But they forget to add in the fact that they've got their wife and their two forty year old children at home of course. But it might stagger you to find that's going to be the average income. And it really is quite staggering.

How do we spend it? Well easily.

(Refers to slide) But the most important point I want to make here about this chart is the amount of our total income that we spend on goods, like cars and TVs and clothing and food and newspapers and all the stuff you can touch, the physical goods, or the things that you buy at a retail outlet, is less now than 30% of all our spending.

All the rest of it is services, including taxes which come back to service, like free education or whatever. In other words we are very much a service oriented society, which is one of the reasons why we tend not to have recessions these days. It's only one of the reasons ...

... In fact we never have a recession because of consumer spending. It never goes negative anyway, thanks to women, and that's true.

Men are the most fearful spenders around. Things do get tough from time to time, and I've been through a number of recessions or near recessions.

And I'd sit down with my wife and we'd say, "Now's not the time and go and get that new washing machine. I know it's looking a bit wonky, but..." But you don't. So you make a pact just to back off for six months and see how the economy is going.

That lasts long enough until the washing machine breaks down. And of course she stays home waiting for the tradesman who might arrive between six in the morning and six at night, but you never know when. So she's the one that loses a day's pay. And so it gets fixed.

And of course, four weeks later it breaks down again. So she does what any sensible human being would do, she replaces it with a brand new one.

And if her husband doesn't notice that for at least four days, because the laundry's secret women's business according to most men.

But she leaves the door open one day and he walks past on a Thursday. "Hey hang on sweet. I thought we agreed now was not the time to spend it". She says, "By the time you're ready sweetheart, we'd be all dead!"

Then he does what every normal husband does, he sulks until Saturday. And then he goes out and buys a new car. And the following Wednesday they get the plasma screen that Anne's got next door that she's always wanted. And before you know where you are the recession's averted.

So recessions only occur because of men, because men are in charge of capital expenditure like building new factories, offices and restaurants and hotels, and they get nervous as all hell.

Women don't. Women are fearless and we don't have too many recessions any more, partly because we're a services society, and secondly because the women have now got some power. Thank God! After 11,000 years.

Our assets, where do we store our assets? Mostly in housing, but that's changing and the fastest growing form of wealth in Australia is in our superannuation, thanks very much to Mr Keating in 1993. We're now starting to invest much more here and for fairly good reasons too.

First of all, the return you get from your money in super averages 11% return a year. The profit you make from owning your own house is about 4.5% a year.

Your house actually gains in value on average about 8.5 – 9% a year, but you've got to knock 4% off that for rates and maintenance. So you make about 4.5% return on housing, you make 11% on super, you

make 13% on shares. And we're a more savvy financially oriented younger generation through. Property will be way less than half of our assets in the not too distant future.

We are all sorely concerned by the polarisation of incomes and wealth, I won't dwell on that. We know it, it's widely acknowledged and if anything is disrupting the community and remains a perennial challenge - how do you pick up the disadvantaged down here and lift them up to these levels up there?

It's not the way Lang Hancock said you could fix it, that is: "The best way to help the poor is not to join them", which was probably one of the toughest comments he ever made.

(Refers to slide) But this chart simply reminds us when it comes to the income distribution of wealth we've got an enormous amount of work still left in Australia.

And I would think most of you are involved in an organisation that's tackling that income problem, or wealth distribution problem, but also many other social challenges as well. My own charity, Open Family, is one that's challenging not those without money, but those almost without a family or part of a dysfunctional family. But incomes are one of the challenges.

Quickly, lifestyles. Again I won't dwell on this.

(Refers to slides) I've got two charts that simply try to summarise what life was like in the so-called 'Good Old Days' up to 1965, like before the industrial age.

Things like home ownership on a quarter acre block. Dad went to work, but mum stayed at home. Even in the early 1960s only about 8% of married women went out to work. Today it's 58%.

There are long careers for men with a gold watch at the end of it. There were very strict rules about sex, blaspheming and other stuff. All gone. We only went shopping on high streets. There was no such thing as shopping centres in those days. Everything was do-it-yourself in and around the home.

Our entertainment was the corner pub, sports field and church and the midday roast on Sundays. In other words, you look at that and think, "Oh my God, was that real life?" Well yes it was, so shut your face (for anybody that's half my age), OK.

These days, yes home ownership is still dominant, but leasing is very much on the rise, particularly in Sydney where you live out in the Blue Mountains and spend four hours travelling to and from work, or you live in the city and lease at half price. Yes, dad and mum are both at work these days with one to three kids, and nobody knows where they are and that's why you've got mobiles.

Yes, there are many more marriages now due to the longer life expectancy which I mentioned earlier. We've got the Internet, sport all the time, both watching it on TV etc.

And to look at that is to remind us how life's changed. In this world of electronic guardian angels, we've always got two guardian angels, my mum said that when I was a youngster, but I could never find them.

But we have got a lot of guardian angels these days. They're in our ears helping us to hear if we're deaf. They're a heart pace maker, that's an electronic guardian angel. They're ABS on our cars to stop us skidding into the car in front etc. We've got them everywhere.

We are now handing out a lot more work we used to do ourselves. This shows the split of actually hours of work by men and women. The hours of work are the same for both. Sorry that ruins another great story, but that's the figures.

But the men spend more time at paid work and the women, because of child rearing more, in unpaid work. But we're outsourcing stuff, particularly for two income earning families. And this is the amount of outsourcing we do today that we used to do ourselves just forty years ago.

This year something approaching \$260 per week is being spent by the average family getting somebody else to do things they used to

do themselves, like entertainment instead of playing bridge at home or whatever, tourism of course, instead of staying with friends and relatives, you now pay for the privilege. We are eating out a lot more, which is why kitchens are slowly disintegrating, not being used. You get financial advice, we've got legal advice, we've got health which we outsource instead of mum trying to fix you up.

There's even one of the oldest professions still being outsourced. In fact we spend \$1.7 billion on that, and the amount we spend on churches is only \$650 million, it's less than half. And I said that to one of my close mates in Melbourne who's a priest, and he said, "Oh I think it's probably been that way for 100 years or more".

But we do do an enormous amount of outsourcing, that's the main point.

And that's what's creating more and more leisure time as you can see (refers to slide). And people say, "Where's all that so-called leisure age we're entering?" Well I've got to tell you we are continuing the pattern of creating more and more leisure time, mainly through outsourcing of things we used to do at home.

And never feel guilty about outsourcing. I've said for many, many years sloth is one of the most under-rated virtues in the community. Because through sloth you are helping create more jobs for other people by outsourcing it. That's why we've got jobs in lawn mowing, in car washing, in restaurants, in fast food outlets. You must always feel virtuous through sloth! And so we are entering a much more leisure-oriented society.

I've talked too long. I have a couple more slides, but you can look at those at your own leisure. Many thanks for listening.