## The Greying of Our Caseload...

<table>
<thead>
<tr>
<th>Year</th>
<th>Over 55%</th>
<th>Male</th>
<th>Female</th>
<th>Couples</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>38.77%</td>
<td>8.82%</td>
<td>18.84%</td>
<td>11.18%</td>
</tr>
<tr>
<td>2008</td>
<td>31.26%</td>
<td>7.01%</td>
<td>10.50%</td>
<td>13.75%</td>
</tr>
<tr>
<td>2001</td>
<td>27.62%</td>
<td>7.12%</td>
<td>9.88%</td>
<td>10.62%</td>
</tr>
</tbody>
</table>
Presenting Issues

- Debt and managing debt
- Bankruptcy and implications
- Budgeting and money management
- Consumer behavior
  - Shopping
  - Gaming/ Gambling
  - Maintaining lifestyle
- The Future – 65+
Observations

- Hyper sensitivity to privacy and confidentiality
- Lack of basic financial knowledge i.e. net income
- Lack of comfort with technology as an information source or tool
- Belief that Financial Institutions act in consumers interest
- Fearful of the future; particularly declining health
- Belief that “Good” or “effective” financial management skills are measured exclusively in terms of debt load
- Wills and final directions are not “common”
In the Community

- More likely to attend if “Church” or Seniors Club sponsored
- Never ask questions
- Most likely female, rarely male; never a couple
- More likely to come “with someone”
- Daytime vs evening
- Provide clearly written and concise contact information; particularly telephone numbers
- “Door prize” and/or healthy snacks
- Hang around
- Future inquiries happen post event ... almost always
Thank You

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