



What's important to you?

This publication is available on the COTA NSW website (below).

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Executive Summary

In 2018, Council on the Ageing (COTA) NSW undertook a comprehensive round of community consultations across the state to identify the issues that were important to older people in the lead up to the 2019 state election.

Many concerns were identified under the five themes of the then Ageing Strategy: Health & Wellbeing, Working and Retiring, Housing, Getting Around and Communities.

In the four years since these initial consultations took place, COTA NSW thought it was an opportune time to ask older people whether those priorities remained the same and identify the issues that an incoming government and members of parliament should focus on.

COTA NSW undertook an online survey and eight focus groups to provide opportunities for people over 50 to tell us what was important to them. The survey was structured to replicate a traditional in-person consultation where participants are asked to prioritise from identified areas of importance. Survey respondents were provided with a list of known and previously identified issues and asked to select their top two areas of concern that incoming members of parliament should concentrate on.

The results of both the survey and the focus groups indicate that the issues that were important to older people in 2018 continue to be so in 2022.

Analysis of the data provided valuable insights into differences in priorities based on region, age, income and housing tenure. It is important to note that although a majority of the issues provided are primarily within the remit of the NSW State Government, some issues may be a shared responsibility across different levels of government and others may be regarded as under the state governments' sphere of influence or advocacy.

Across the five main themes, the following top 10 priority issues were identified:

- Access and affordability of medical specialists
- · Maintaining social engagement after leaving full-time work
- · Not enough social housing
- Accessible public transport
- · Isolation of older people
- · Dental and oral health
- Planning legal documents i.e. Power of Attorney, Wills, Advanced Care Directives
- Older people and homelessness
- · Retaining my driver's licence
- Access to well-maintained local amenities

When survey respondents were asked to nominate what would influence their vote in the upcoming election outside what may be considered as issues 'impacting older people', several broader themes evolved: the importance of integrity in government, care for the environment (including climate change action) and funding for essential services such as hospitals and the education system.

The information gathered from this research will inform our ongoing policy and advocacy activities, including the COTA NSW 2023 Election Platform.

Methodology

A survey of people aged 50 and over in NSW was conducted by COTA NSW in July and August 2022 and received 3656 valid responses.

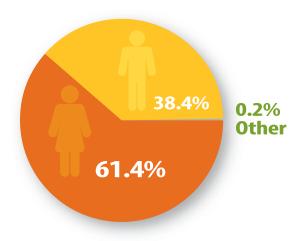
The survey was self-administered and available online and in hardcopy to COTA NSW members without e-mail or internet access. The survey was promoted through COTA NSW e-newsletter subscribers, COTA NSW members and COTA NSW Facebook and Twitter accounts. A link to the survey was inserted in the Seniors Card e-newsletter and posted on various community organisation and local council websites in metropolitan and non-metropolitan areas.

Data was weighted using Q Research Software by age according to 2016 Census data for NSW population aged 50 and over. This was to ensure the data was representative of the target population. The resulting data set was analysed within the software package SPSS.

COTA NSW would like to acknowledge the assistance of SEC Newgate Research in the weighting of the data and Luke Curtis from Macquarie University for analysis of the resultant weighted data.

Survey sample

Gender



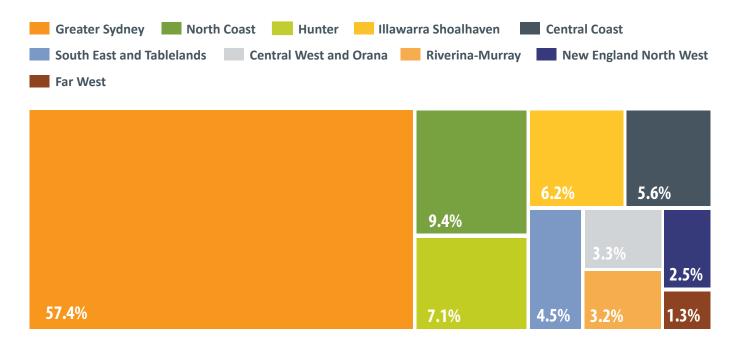
Age Group

| 55 - 59 years | 3.1% |
|---------------|-------|
| 60 - 69 years | 42.3% |
| 70 - 79 years | 43.0% |
| 80+ | 11.6% |

Diversity

| Identified as ATSI | 1% |
|--|-------|
| Identified as LGBTQI+ | 3.1% |
| Identified as a Person with a disability | 7.6% |
| Identified as a carer | 7.4% |
| Were born overseas | 25.2% |
| Spoke a language other than English at home | 7.7% |

Where you live



Current Work Status

| I am retired from paid work | 71.1% |
|-----------------------------|-------|
| I am self-employed | 3.3% |
| l work part-time | 7.1% |
| l work full-time | 5.8% |
| l am unemployed | 2.7% |
| l work as a casual | 3.4% |
| l am a volunteer | 6.7% |

Household income

| \$480 per week or less | 17.3% |
|--------------------------|-------|
| \$480 - \$961 per week | 30.0% |
| \$962 - \$1442 per week | 21.2% |
| \$1443 - \$1923 per week | 11.0% |
| \$1924 - \$2884 per week | 7.1% |
| \$2885 per week and over | 4.7% |
| Not Sure | 8.8% |

Housing type

| I live in my own home | 82.0% |
|--|-------|
| l live in social housing | 2.4% |
| l live in a private rental | 6.1% |
| I live in a residential aged care facility | 0.4% |
| I live in a retirement village | 5.5% |
| I live in a residential land lease community | 1.3% |
| I live in someone else's home | 1.3% |
| Other | 0.9% |

Limitations

As the survey was conducted predominantly online, to complete it all participants needed internet access and to be competent in its use. It is acknowledged that this requirement may skew responses across a range of variables. A small sample of respondents completed the survey on paper. The survey has been weighted by age, but not sex or other demographic markers.

Respondents to this survey were overwhelmingly Australian born and English speaking. The response rate to this survey of people from culturally and linguistically diverse (CALD) backgrounds was low and not indicative of the cultural diversity in NSW. Additionally, the survey continues to receive limited responses from younger cohorts i.e. 50 – 60. For these reasons, while the survey provides many insights into the attitudes and behaviour of the people who participated in the research project, the findings cannot be generalised to all older people living in New South Wales.

Consumer Reference Groups

To complement the quantitative research, 8 focus groups were conducted online in August and September of 2022.

These groups consisted of a maximum of eight participants and included older people from across the state, and from different age groups and genders. The groups provided an opportunity to discuss in greater detail the indicative priorities from the initial survey results and to explore policy responses to these identified areas for government focus.

Health and Wellbeing

The issue of access and affordability of medical specialists continues to be a key concern amongst older people in New South Wales, with 38.2% of survey respondents selecting this as one of their priority issues. This was a significant issue in previous consultations undertaken in 2018, with access to medical specialists a major concern in regional and rural NSW.

Top 3 health and wellbeing priorities

Access and affordability of specialists 38.2%

25.6%

Public hospital waiting times

24.8%

This survey indicated it was of particular concern in the Central and Far West districts, with 1 in 2 respondents selecting this issue as a priority. These difficulties were reinforced by the focus group participants who described traveling to major centres such as Canberra, Sydney, or Newcastle to receive medical care specific to their condition.

Dental and oral

health

"I had to travel over 100kms to see a specialist last year as there are none in my area. I also had to wait two months to see another specialist who comes up from Sydney every 10 or so weeks as there are none here."

Focus group participant, Port Macquarie.

The costs associated with seeing a specialist was also of major concern, particularly for those on fixed incomes. For many people who are unable to pay the out-of-pocket difference to see a specialist, reliance on a long public waiting list is a necessity.

"The cost of accessing specialists is difficult for older people. The availability of accessing psychologists, psychiatrists is very challenging in regional areas – waiting lists are 6 months in many areas and there is little bulk billing available. The recent move to stop long telehealth/phone consults for psychiatrists in regions/rural areas has already had a serious impact on the ability to get much needed mental health treatment in our area. Why should we be disadvantaged outside the cities?"

Survey respondent, Bathurst.

For those traveling to a city or other regional centres, the travel and accommodation costs incurred that are not covered by the Isolated Patients Travel and Accommodation Scheme (IPTAAS) create additional financial and emotional pressures.

Respondents expressed high levels of frustration and worry in relation to public hospital waiting times and access to General Practitioners (GPs) (18.9%). Many older people described being on long public hospital waiting lists for procedures that if performed in a timely manner would dramatically improve their quality of life and reduce pain levels.

"Several clients are waiting for cataract surgery, hip replacement surgery, knee surgery. The waiting list can be over a year. While waiting, people lose their independence, can't drive a car, complete their daily activities or continue volunteering."

Survey respondent, Penrith.

Difficulty in accessing General Practitioners is also impacting older people's health outcomes. In all regions of NSW there are shortages of GPs, or the existing doctors have closed their books to new patients. It has become very difficult to find GPs that provide bulk billing services and this problem was highlighted in several focus groups.



Although access to specialists and GPs is largely the responsibility of the Commonwealth Government, the shortages of health services have far-reaching implications for the health and wellbeing of older people and the broader community. The NSW State Government has an important advocacy role to work with the Federal Government to explore a range of policy options available to improve the access and affordability of specialists and General Practitioners across the state.

Additional analysis of the data was undertaken by age – with interesting differences evident between respondents in the 50-59 age group and those over 60. The younger group rated the issue of access to medical specialists the highest concern across all age cohorts (45%) compared to an average of 36% in older age groups. Loneliness was nominated as more important than public hospital waiting times within this group. This result aligns with previous research undertaken by COTA NSW in 2020 which found that this age group was more likely to report feeling lonely compared to other age cohorts.

"Loneliness leads to depression and devalues a person's life.

I am concerned I may become 'a nobody' in society
and thus feeling of no value."

Survey respondent, Zetland.

Other issues raised in the survey and focus groups included the need for affordable and appropriate exercise options for older adults, the difficulty in communicating with medical professionals and the importance of resourcing the mental health services that support older people.

Work and Retirement

This survey and subsequent focus groups were predominately comprised of older people that had left full-time employment and identified as retired (71%). Consequently, the work and retirement priorities identified reflect the demographic composition of the survey respondents.



Top 3 work and retirement priorities

Maintaining social engagement

42.5%

•

Planning legal documents

33.3%

3

Financial planning for retirement

31.4%

The importance of maintaining social engagement upon 'retirement' was of significant concern to a large percentage of survey respondents. The importance of this priority was most notable in those aged 70 and over, with 45.5% of this group selecting this option compared to younger ages. When this identified priority was discussed within the focus groups, participants identified work as an important avenue for social interaction and contributed to feeling engaged to the community.

Upon leaving full-time work, this avenue is removed and alternative ways of meeting people and becoming involved within their community was needed. Most participants felt that it was vital that individuals need to actively prepare themselves for transitioning from paid work in a more holistic way, encompassing financial, legal and social planning.

"I retired just as COVID hit. I'd planned my finances and was ready to take a trip to Europe and of course I couldn't go. I was stuck at home, and I lost a sense of purpose. I thought, what am I doing, I can only garden and walk so much. I love both, but I miss my work, my work contacts, my clients. So, for a year and a half it was hard for me. I am beginning to feel better. In the last year, I have actively looked at joining groups or volunteering. I do think it was a shock. One day I was a working professional and the next day I wasn't needed by anybody."

Focus group participant, Shellharbour.

"I did volunteer work for the first two years, teaching at a school in Mount Druitt with refugee kids. It was only a couple of days a week, but it was wonderful. I suppose that helped me transition well."

Focus group participant, Parramatta.

When analysed by other variables, such as geographic location, minor differences were elicited. In the Northern Coast region for example, almost one in two or 50% of survey respondents selected maintaining social engagement as a priority. There were similar results found in the Central West and New England/North-West regions. It was less important in the Far West of the state with one in three feeling this way.

The need to address planning ahead legal documents and financial planning received similar weighting from survey respondents. The importance of 'getting your affairs in order' was recognised by participants in the focus groups. However, many expressed difficulties in understanding the differences in the planning ahead documents and that it was expensive to have these legal instruments drawn up.



"It's a bit of a minefield for people to navigate through. A lot of elderly people are totally lost with legal documents and how to navigate through that. So, I think there needs to be more assistance in that area."

Focus group participant, Mortdale.

Perhaps unsurprisingly, the survey results indicated that as people aged the importance of planning ahead legal documents increased, with 46% of those aged over 80 selecting this option compared to 27% in the 60-69 age group.

A key issue that was prominent within a number of demographics was the experience of ageism when applying for jobs. This was a second-tier issue for two regions New England/North-West (35%) and the Riverina Murray (28%). It was the primary issue for those receiving Job Seeker (49%) and for those in the 50-59 age cohort (39%).

"I was a physiotherapist, and my body couldn't do that type of work anymore, so I had to look for a different job. I have been looking for 6 months now and I'm struggling. It bothers me, I have a lot of skills, but there are no employers out there willing to give me a go."

Focus group participant, Port Macquarie.

Within the survey and from focus group participants there was interest expressed in either remaining or returning to work in a part-time or casual capacity. The current skills and labour shortage was cited as a good reason to provide support and encouragement to older workers to continue working. An impediment mentioned within the survey and in focus groups was the restriction on pensioners earning more income to the detriment of their pension.

"It's a disincentive for people that are on a pension to do too much work because it then gets cut back or you lose it entirely. It's not just the pension itself, but you also lose the benefits that go with it, which are often the most important part."

Focus group participant, Blacktown.

Housing

An overwhelming majority of respondents (82%) within this survey identified as homeowners. The two top priority issues that were selected were the lack of social housing and homelessness in this state, demonstrating a recognition beyond their own circumstances of the challenges that many older people are facing.



Lack of social housing

Homelessness

34.4%

31%

Retirement village costs and legal complaints

21.8%

A lack of social housing and homelessness were the top two selections across all regions in the state. The prioritisation of these issues traversed all income groups and age groups. The survey provided respondents with an opportunity to provide further feedback on each theme. Over 1200 people provided additional feedback on this topic. A significant majority expressed frustration, anger and alarm about these issues and called on government at all levels to expand investment and work together to invest in social housing initiatives across the state.

"I live in Armidale and housing in this area is difficult to access.

This means people living on a fixed income (and even those earning quite well) could find themselves homeless. The effects on older people, especially women, are devastating, especially for those with special needs. The housing problems here affect every age group, so having a government that genuinely prioritises housing and housing affordability is very important."

Survey respondent, Armidale.

There was a high level of recognition of the increasing number of older women who are either at risk of experiencing homelessness and the complex causes of this trend, such as time out from the workforce for caring, low superannuation and family violence.

"I have strong concerns about the number of older women who end up homeless or in insecure housing. It won't happen to me, but it happens far too often, and social housing is not available - especially in regional areas."

Survey respondent, Coffs Harbour.

Respondents who had identified as divorced or widowed were more likely to have identify homelessness as a priority, possibly an indicator of an increased level of financial vulnerability compared to partnered respondents.

Unsurprisingly, for the 6% of survey respondents who rented in the private market the availability and affordability of rental properties was their dominant selection (52%).

Participants from regional NSW within the focus groups were vocal about the lack of affordable housing to purchase or rent in their area.

One participant from the Northern Rivers explained that due to the perceived lifestyle benefits of the area, it attracts retirees, tourists and remote workers.

This puts extreme pressure on the existing availability of housing, which has now become dire due to the floods and consequent destruction or damage of homes and low-cost caravan parks in the region.

"The lack of affordable housing (whether for purchase or for rent), and public housing, is an urgent and huge problem that needs some creative thinking to go some way towards solving it. Some form of interim accommodation needs to be implemented while permanent dwellings are built."

Focus group participant, Ballina.

There were also concerns about the impact that short-term holiday rentals are having on the availability of rental stock for permanent residents and the need for further regulation in this area.

"Air BnB have a lot to answer for regarding availability of housing. Currently over 100 properties in my area are Air BnB, thereby reducing the number of available properties for rent. Never ever have I seen the rental property market so tight!"

Survey respondent, Glenroy.

The increasing numbers of older people that rely on the private rental market – led some survey respondents to call for a rethink on how this sector is regulated and a recognition that renters need stability, security, and healthy homes to live in.

"As so many people are unable to afford to buy, there needs to be an overhaul of the rental laws. Short term leases do not give long term renters peace of mind. There needs to be at least 5- and 10-year leases available to provide certainty."

Survey respondent, Katoomba.



The legal and financial implications of moving into a retirement village were of concern to a 1/5 of survey respondents. When analysed by a range of variables, those living in the Central Coast and Illawarra were more likely to have selected this priority compared to other regions. It was also the most important issue for those currently living in retirement villages, suggesting there are ongoing real or perceived concerns about this sector amongst older people.

"As we age and want to downsize or move into a retirement village, the daunting task of navigating through the minefield of costs, legalities and selling the family house scares me."

Survey respondent, Gilead.

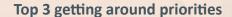
For older people with disability (28%) or those living in social housing (33%), the issue of housing that met their needs as they aged was a more prominent concern. Some of the residents of social housing were living in older blocks that did not include accessibility features, and this inhibited their ability to interact with their community. For older people with disability, it was very difficult to find homes (to rent or buy) that incorporated basic minimum accessibility standards.

"The more truly accessible and inclusive homes we design and build, the greater choice older people and people with disability will have in where they want to live. All new homes must be built to the LHC Gold Standard. When we improve access and inclusion EVERYONE benefits."

Focus group participant, Neutral Bay.

Getting Around

The ability to get around is vital to an older person's capacity to access services and remain connected with in their community. This was demonstrated by high proportion of respondents that prioritised accessible public transport.



1

Access to public transport

47.5%

2

Retaining my driver's license

36.5%

3

Access to well maintained footpaths

30.6%

This selection may have been interpreted by respondents in two ways – the presence of public transport within their community, or public transport that supports people with different physical or cognitive ability to use services.

Perhaps counter intuitively, the highest proportion of respondents that prioritised access to public transport resided in the Greater Sydney area (53%). Furthermore, the closer people lived to areas of greater population density, the more concerned they were with public transport access compared to those living in outer regional areas – where retaining their drivers licence took priority.

Participants (48%) from the Illawarra/Shoalhaven region for example prioritised access to public transport, however those living in the North Coast region prioritised retaining their driver's licence (47%) over public transport access (37%).

"Access to convenient public transport is essential as reflexes deteriorate with age. Otherwise, seniors will keep driving or stay home alone."

Survey respondent, Shell Cove.

The ability to retain their driver's licence was identified as essential from many respondents in our survey and focus groups. As indicated in the quote below, in many towns or regional centres where public transport does not exist or is limited, self-driving is critical in enabling access to services and social interaction.

Many respondents indicated that there had been improvements in the physical accessibility of public transport in the state. However, some noted that their closest train station was only accessible by stairs and that the surrounding areas near the public transport also need to be addressed as this could inhibit access.

"As we have no public transport in our area it is very important that we can be able to drive ourselves to the next town for medical services or shopping for essentials."

Survey respondent, Tingha.

"It is good that the buses are mostly wheelchair accessible but the bus stop areas in some places are not wheelchair friendly where you have to negotiate mud and unsuitable street conditions."

Focus group participant, Revesby Heights.

"In my experience many older people dread the day they are told their licence has been revoked because it takes away what they see as their independence, as well as their self-esteem."

Survey respondent, Greenleigh.

The importance of well-maintained footpaths continues to be an important issue for older people in the state. Pedestrian-friendly footpaths have long been raised with COTA NSW as a much-needed amenity that improves their ability to get around, particularly enhancing their ability to walk for leisure and exercise and to get to and from shopping, medical and public transport hubs.



When explored within the focus groups, some attendees explained that they did not feel confident or safe walking in their neighbourhoods without paths and this influenced their willingness to leave their homes and contributed to a feeling of social isolation.

"Footpaths are so important for people using mobility aids. So many areas have been developed without access to appropriate footpaths from the front gate. This limits people living on their own to go for a walk in their local community."

Survey respondent, Blacktown.

There was also considerable feedback about footpaths utilised by other modes of transport and the real or perceived risk to their safety as a pedestrian.

"Being able to walk on footpaths without the worry of being hit by a bike or scooter or skateboard or electric mobility scooter."

Focus group participant, Chatswood.

Community transport becomes of greater importance as people age, when physical mobility may become impaired, or they no longer possess a driver's licence. For those aged 80 and over, approximately one in four prioritised this as an issue that required additional government focus. Although most participants recognised the benefits of this service for older people and people with disability, there were concerns about the restrictive nature of the routes and timetables and the cost for medium or long trips.

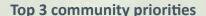
"I have used community transport recently as I've had falls and needed to get to the hospital to see my doctors. It has been so helpful, but still expensive compared to being able to drive. In a different area I might think about public transport, but it would take far too long and problematic if my mobility is impaired."

Focus group participant, Mallabula.



Community

The challenges of the last few years have highlighted the value and importance of cohesive and resilient communities. The proliferation of natural disasters and COVID restrictions have been particularly difficult for older people who are physically and socially isolated.



Isolation of older people

42.5%

Access to
well maintained

22.9%

3

Information services only available online

19.3%

There has been increased awareness in the community on these impacts, and evident in the results of this survey – with 42.5% of respondents nominating the isolation of older people as a key priority to be addressed.

This finding was analysed by a number of variables, including age cohort, marital status and housing type. Those in the younger age group of 50-59 were significantly more likely to nominate this as a priority (56%) compared to an average of 42% across all other age groups.

The COTA NSW 50+ Report (2020) *Connections in Community* found that this age group were more likely to feel lonely and isolated during COVID compared to older age groups. This age group may also be influenced by the stereotype of the 'lonely' older person, with this perception changing as a person ages.

"A caring and supportive community will always be the key to helping people age without fear and isolation. Older people often report losing their sense of value as they lose the capacity to contribute to that same community that they have belonged to for most of their lives. Uprooting them into aged care facilities can be disastrous for their mental and emotional health. Ideally, ageing in place should be a priority."

Survey respondent, Balranald.



more control over their lives, there is also a prevailing feeling that technology is moving ahead too fast and that it is becoming harder to keep up with it.

These results reinforce this area of concern amongst older people with almost a fifth of respondents indicating this needs to be a focus of government. The importance of the issue is greater in regional areas of NSW, with the Central West (28%) and Riverina-Murray regions (26%) indicating high levels of concern.

Older people that identified as either widowed (48%) or divorced/separated (46%) were also more likely to have selected this priority area and may reflect their own feelings of isolation following these life events.

Those respondents living in either social housing (54%) or renting privately (47%) also placed higher emphasis on this issue. This result may provide insight into the feelings of residents living in this type of housing tenure and provide an opportunity for targeted supports for them.

Although previous COTA NSW research indicates that older people reported an increase in their online skill level during the COVID pandemic and in some respects

"Just go online...is not an option for a lot of rural and remote areas."

Survey respondent, Goulburn.

Those on lower incomes (less than \$961 per week) were more likely to have selected this as an issue, as did survey respondents aged 70 and older.

"Information and services available only online, many older people still do not have access to computers or mobile phones etc. Modern technology may also beyond their understanding, some have no family or friends to help them. Many agencies and others have little or no understanding of the difficulties that older or disabled or non-English speaking peoples encounter."

Focus group participant, Forbes.

The prevalence of ageism was also a focus of discussion with the focus groups and selected by certain demographics within the survey. It was chosen as a top 3 area of priority by those respondents aged between 50 – 69 (22%) and older people that identified as single or divorced (24%).

In two regions, the Central Coast and the Hunter, 21% of respondents felt that safety in the community should be a government priority. Alternatively, in regions such as the North Coast and South-East, which have experienced extremes of weather and natural disasters, the importance of preparing for future events was nominated as an important area for government priority.

"As I live near Lismore, we know the floods will happen again. We need much better natural disasters processes put in place, there should be community drills to ensure everyone knows what to do in the event. There should also be support and education for the elderly in these circumstances."

Survey respondent, Wollongbar.

Cost of Living

The survey provided an opportunity to gain insight into the impacts of rising inflation on older people.
Survey respondents were asked to identify areas of expenditure where they were experiencing increased costs.



1

Groceries or food

63.6%

4

Healthcare

44.3%

2

Electricity and gas

59.9%

5

Insurance

41.6%

3

Fuel

56.9%

As displayed in the graph, groceries, utility bills and fuel were the areas of most concern, followed by healthcare and insurance. Overall, 84.3% of all respondents were either very or moderately concerned about cost-of-living pressures.

A number of regional differences were evident when the results were analysed.



Fuel costs were having the most impact for older people in the Riverina-Murray (70%), North Coast (69%) and Illawarra Shoalhaven (68%) regions.



The cost of groceries or food was of most concern to respondents living in New England North-West (76%), North Coast (70%) and Illawarra and Shoalhaven (66%).



The impacts of increasing electricity and gas prices was most pronounced in the Riverina-Murray (70%), New England North-West (67%) and Central West and Orana (67%).

There were consistent levels of concern across all income groups, but for those on incomes of \$480 or less the rising cost of groceries and food was paramount (69%) with increasing costs of staples having significant impact on this low-income group. Increasing food costs were also the highest concern amongst the 50-59 age group (77%), which can possibly be interpreted as being because they are still providing for older children living at home. Respondents aged 80 and over were most concerned by rising electricity and gas prices (53%), as were those living in private rental (69%).



