

STATE OF THE (OLDER) NATION 2021

*A nationally representative survey
prepared for the COTA Federation
(Councils on the Ageing)*

March 2021



REPORT PREPARED FOR



REPORT PREPARED BY



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DISCLAIMER

In preparing this report we have presented and interpreted information that we believe to be relevant for completing the agreed task in a professional manner. It is important to understand that we have sought to ensure the accuracy of all the information incorporated into this report.

Where we have made assumptions as a part of interpreting the data in this report, we have sought to make those assumptions clear. Similarly, we have sought to make clear where we are expressing our professional opinion rather than reporting findings. Please ensure that you take these assumptions into account when using this report as the basis for any decision-making.

For the quantitative research results, the base (number and type of respondents asked each question) and the actual survey questions are shown at the bottom of each page. Results may not always total 100% due to rounding.

Weighted results are shown throughout the report, unless otherwise specified. The weighting approach is outlined in the methodology.

*This project was conducted in accordance with AS: ISO20252:2012 guidelines, to which Newgate Research is accredited.
Project reference number: NGR 1901003*

This research was undertaken in accordance with the Australian Polling Council Quality Mark standards.



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A SNAPSHOT OF OLDER AUSTRALIANS



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A SNAPSHOT OF OLDER AUSTRALIANS

This research was commissioned by the Federation of nine Councils on the Ageing (COTA) across Australia – including all eight COTA state and territory organisations and COTA Australia – to understand the views, life experiences and needs of Australians aged 50+. Newgate Research conducted a nationally-representative online survey with a robust sample of n=2,830 Australians aged 50 and over, with quotas set for state and territory, metropolitan and regional areas, gender and age. This follows the inaugural *State of the (Older) Nation* report conducted in 2018.

KEY STATISTICS

8.0 million Australians are aged 50 or above – just over a third of the population, and set to increase to **12.2 million** by 2040*

70% feel younger than their age, but this is significantly lower than in 2018 when 80% said they felt younger than their age

73% rate their quality of life highly (7 or more out of 10) but this measure has declined since 2018 (78%)

57% say their physical health is quite good (rating 7 or more out of 10), but this metric is significantly lower than three years ago (67% in 2018)

46% do at least two hours of exercise per week, significantly less than in 2018 (49%)

55% have one or more vulnerability indicators**, up from 49% in 2018

33% say things are getting worse for their generation – more than the 29% who feel things are getting better – positively though, this is lower than in the last survey when 41% felt that way

25% of those still working do not think they will ever retire (24% in 2018)

16% have overdue bills due to payment difficulties and this has increased since last wave (12%)

55% feel fairly secure about their finances being able to meet their needs throughout the rest of their lives (rating 7 or more out of 10) but **22%** feel insecure (rating 0-4)

37% have experienced some form of age-related discrimination, with **26%** experiencing *employment-related* discrimination since turning 50

53% have private health insurance

76% support voluntary assisted dying and **55%** would look into this as an option for themselves

4% have personally experienced elder abuse and **12%** know someone else who has experienced it

23% say they have felt lonely at least some of the time in the past few weeks and **4%** had no contact with anyone in the preceding week

26% felt quite affected by COVID-19 (rating 7 or more out of 10)

78% would get the COVID-19 vaccine, and this is significantly higher than those aged under 50 (58%)***

KEY STATISTICS: RESULTS BY SUBGROUP

A comparison of key statistics by various subgroups shows that those aged 50-59, those who speak a language other than English at home and those who identified as Aboriginal or Torres Strait Islander tended to give lower ratings across a range of metrics. For some metrics, females were also worse off than males.

Key statistics (%)	Age group				Gender		Prefer to speak a language other than English at home		ATSI	
	Total sample (n=2,830)	50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)	Yes (n=209)	No (n=2,609)	Yes (n=34)
70% feel younger than their age	68	69	73	72	65 ▼	74 ▲	70	70	42 ▼	70 ▲
73% rate their quality of life highly (7+/10)	68 ▼	71	77 ▲	85 ▲	73	73	72	73	69	73
57% say their physical health is very good (7+/10)	53 ▼	55	63 ▲	64 ▲	57	57	61	57	49	57
46% do at least two hours of exercise per week	46	51 ▲	45	38 ▼	50 ▲	43 ▼	39	47	17 ▼	47 ▲
55% have one or more vulnerability indicators	48 ▼	54	62 ▲	62 ▲	52 ▼	57 ▲	100 ▲	51 ▼	100 ▲	54 ▼
33% say things are getting worse for their generation	36 ▲	36	31	21 ▼	35	32	29	34	31	33
25% of those still working do not think they will ever retire*	22 ▼	24	54 ▲	61 ▲	24	26	27	24	1 ▼	25 ▲
16% have overdue bills due to payment difficulties	26 ▲	14 ▼	9 ▼	6 ▼	16	17	27 ▲	16 ▼	68 ▲	16 ▼
22% feel insecure about their finances being able to meet their needs throughout the rest of their lives (0-4/10)	30 ▲	23	18 ▼	5 ▼	22	25	21	23	32	22

KEY STATISTICS: RESULTS BY SUBGROUP

Key statistics (%)	Age group				Gender		Prefer to speak a language other than English at home		ATSI	
	Total sample (n=2,830)	50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)	Yes (n=209)	No (n=2,609)	Yes (n=34)
37% have experienced age-related discrimination	41 ▲	41 ▲	31 ▼	26 ▼	37	37	41	37	62 ▲	37 ▼
26% experienced employment-related discrimination since turning 50	31 ▲	30 ▲	21 ▼	12 ▼	28	25	31	26	48 ▲	26 ▼
53% have private health insurance	51	50	54	65 ▲	55	51	52	53	57	53
76% support voluntary assisted dying	77	78	75	67 ▼	73 ▼	78 ▲	65 ▼	77 ▲	90	76
55% would look into voluntary assisted dying for themselves	54	56	57	48 ▼	53	56	50	55	83 ▲	54 ▼
4% have personally experienced elder abuse	4	5	4	3	4	4	6	4	45 ▲	3 ▼
12% know someone else who has experienced it	13	14 ▲	9	5 ▼	10 ▼	13 ▲	8	12	25	11
23% say they have felt lonely at least some of the time in the past few weeks	31 ▲	22	16 ▼	14 ▼	21 ▼	26 ▲	33 ▲	23 ▼	60 ▲	23 ▼
4% have had no contact with anyone in the last week	6 ▲	5	3 ▼	0 ▼	6 ▲	3 ▼	5	4	11	4
26% have been quite affected by COVID-19 (7+/10)	34 ▲	23 ▼	18 ▼	22	24	28	35 ▲	25 ▼	66 ▲	26 ▼

EXECUTIVE SUMMARY



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EXECUTIVE SUMMARY

» While the majority of older Australians feel they have a good quality of life, many metrics have declined in 2021

A large majority still feel younger than their actual age (70%), but older Australians aren't feeling as young as they did in 2018, where 80% felt younger than they were.

Nearly three quarters of survey participants (73%) rated their quality of life highly, at 7 or more out of 10 – although this is a significant decrease since 2018 (78%). There were also substantial declines in all other aspects of life tested in the survey, most notably:

- **Physical health:** ratings declined from 67% in 2018 to 57% in 2021 giving this a rating of 7 or more out of 10;
- **Mental health:** ratings declined from 80% to 72%; and
- **Social relationships:** ratings declined from 72% to 66%.

» Older Australians remain largely optimistic about the future, though not as much as in 2018

Around two thirds (65%) felt positive about what the future holds for them personally in the next year or two, but this has declined since 2018 (70%).

Three in ten older Australians (29%) feel things are getting better for their generation, and although a third (33%) were of the view that things are getting worse, this is significantly lower than in 2018 when 41% felt things were getting worse.

Those who felt things were getting better for their generation said this was because of good healthcare services and the fact that there are more self-funded retirees and better financial security.

Those who felt things were getting worse attributed this to the ongoing effects of COVID-19, the rising cost of living and financial strain, and a lack of respect for older people.

» Just over half of older Australians have private health insurance

The likelihood of having private health insurance is highly correlated to household income, with those on a low household income (<\$30k) being far less likely to have it (30%) compared to those with a higher household income of \$100k or more (73%). Those aged 80 or over were significantly more likely to have private health insurance (65% vs 51% among those aged under 80).

» There has been a slight increase in difficulty accessing health and medical services since 2018, potentially as a result of life during the COVID-19 pandemic and its restrictions

Among those who needed health and medical services, the majority (69%) had experienced no difficulty accessing them. Although this was slightly down from 72% in 2018, it does still mean that a significant number (31%) had a medium to high level of difficulty in 2021.

Those who faced difficulty accessing the services they needed blamed long waiting lists (34%, up from 26% in 2018), the costs (31%) and COVID-19 restrictions (21%).

» Older Aussies are doing less physical activity than they were three years ago, perhaps explaining their lower health ratings

Fewer than half (46%) say they do more than two hours of exercise per week (in line with Government recommendations), and this is significantly lower than in 2018 (49%).

Further, one in five (21%) say they are doing less physical activity than they did before COVID-19.

EXECUTIVE SUMMARY (CONT'D)

» Older Australians are working later in life

The age that Australians can access age pension payments has been gradually increasing to 67 by 2023 and is currently at 66 (at the time of the survey). Half (49%) of those aged 65 had retired, which has dropped substantially since 2018 when 60% were retired. However, more than three quarters of those aged 66 to 69 (78%) have retired and this rose significantly from 2018 (69%). One in 10 people over the age of 70 have not retired from work yet (10%) and this is fairly consistent with 2018 (12%).

Among those still working, the median age they expected to retire was 65, while a substantial 1 in 4 (25%) think they will never retire.

» Financial security amongst older Australians remains quite mixed, and a growing number are struggling with their bills

When asked how secure they felt about their finances being able to meet their needs for the rest of their lives, over half (55%) gave quite a high rating of 7 or more out of 10. However, this left more than two in five (45%) who didn't feel very secure. These results were fairly consistent with 2018 (53% rated 7+, 47% rated <7).

Of concern is that 16% reported having overdue bills, which is significantly higher than in 2018 (12%). Further, 4% have had increased difficulty paying their mortgage or rent compared to before the pandemic. Those who had difficulties selected four types of bills on average and this was higher than the average of three bills in 2018. This shows that not only are more people struggling, but they are also finding it even harder to make ends meet.

» The JobMaker scheme has moderate levels of support

Half of Australians aged 50+ in this survey were aware of JobMaker (50%), with the majority feeling positive (43%) or neutral (43%) towards the Government initiative. Just 14% said they felt negative towards it.

Among those who felt positive about it, the scheme was perceived as a good way to create employment opportunities for young people and reduce unemployment. Meanwhile those who felt negative about JobMaker were highly concerned about discrimination towards older job seekers (50% of those who gave it a negative rating, equating to 7% of the total sample).

» More older Australians had experienced age discrimination of some kind this year than in 2018

More than one in three older Australians have experienced some form of age-related discrimination since turning 50 (37%, up from 33% in 2018).

The most common form of discrimination was employment-related with a quarter (26%) claiming to have experienced it while seeking work / employment or in the workplace. This measure was also up significantly since 2018 (22%).

» There remains strong support for voluntary assisted dying

Around three quarters of older Australians (76%) support voluntary assisted dying, with a solid 52% saying they *strongly* support this. Just 11% are opposed to it. These results are similar to 2018, however it is important to note that in the previous survey participants were just given the option to choose from 'support this' (83%) or 'oppose this' (17%).

By location, those in the ACT were most supportive (85%), while those in NSW were least supportive, although the majority in that State still supported it (72%).

Consistent with the last survey, more than half of older Australians (55%) said they would look into voluntary assisted dying as an option for themselves, with 39% saying they would 'definitely look into it'. Just one in six (16%) said they wouldn't do so and three in ten (29%) were undecided.

EXECUTIVE SUMMARY (CONT'D)

» One in seven older Australians surveyed had experienced elder abuse or knew someone else who had, and perhaps even more concerning is that fewer than half had sought help

In 2021 we asked about elder abuse for the first time, finding 4% of survey participants admitting to personally experiencing elder abuse and 12% knowing someone else who had (15% in total).

Among those who had personally experienced elder abuse, just 47% had spoken to someone about it or sought assistance. Those who knew someone else who had experienced it were more likely to seek assistance or speak to someone about it (59%), however that still leaves 41% of people who remained silent.

These findings represent a substantial need for education in the community about elder abuse and what to do about it.

» While the vast majority of older Australians have had contact with someone they know in the past week, half feel at least a bit lonely

In a new series of questions exploring social isolation, the survey found that most older Australians had some form of contact with people in the past week (96%). Around three in four participants in the survey felt proud of where they live (73%) and welcome in their local suburb or town (72%). More than six in ten also felt they could rely on their neighbours (63%), that people look out for each other (63%) and that they can trust people in their community (62%).

However, some social isolation is certainly evident:

- More than half (53%) claimed they had not felt lonely in the past few weeks, but that still leaves nearly half (47%) saying they did.
- On the relationship front, around three in four agreed that their relationships were satisfying (77%), that they had enough people they feel comfortable asking for help at any time (74%) and that they were content with their friendships and relationships (73%).
- However, nearly one in five people disagreed that they know and can rely on their neighbours (17%) or that they feel part of their community (17%).

! Around 39% of people living in Australian aged care facilities experience elder abuse in the form of neglect, emotional abuse or physical abuse according to experimental estimates by the Office of the Royal Commission into Aged Care Quality and Safety (December 2020). In our study, 25% of those living in an aged care facility have personally experienced elder abuse (significantly more than those who don't live in a facility: 4%).

» Half of older Australians surveyed felt they were not really affected by the pandemic

When asked how the coronavirus pandemic personally affected them, 26% of those aged 50 or and over provided a rating of 7 or more out of 10, with 6% feeling very affected (rating a 9 or 10). Nearly one in two (49%) were not that affected, providing a rating between 0 and 4.

When asked how things have changed since COVID-19, the most notable changes were:

- An increase in the use of telehealth options and technology (44% and 41% respectively said these had increased).
- Decreases in household income (29% reported a decrease), personal income (28%), number of hours worked (23%) and number of hours spent volunteering (22%).

» The majority felt positive about the vaccination program

Newgate's Weekly Coronavirus Tracker indicates that nearly eight in ten Australians over 50: 78% of those surveyed said they would definitely or probably get the vaccine (significantly more than those aged under 50, at 58%).

Attitudes towards the Federal Government's vaccination program were fairly positive with the majority agreeing that:

- They are prioritising the right groups to get it first (78%);
- They feel confident about the program overall (64%); and
- They feel confident the vaccines are safe to use (62%).

However, there were fairly high levels of concern about people potentially not complying with advice to get vaccinated (58% extremely or quite concerned), as well as the effectiveness (40%) and safety of it (34%).

BACKGROUND TO THIS RESEARCH



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BACKGROUND & OBJECTIVES

Background to this research

- ◆ The Council on the Ageing (COTA)'s role is to promote, improve and protect the wellbeing of older people in Australia as citizens and consumers. COTA advances the rights, interests and futures of Australians as we age.
- ◆ In 2018, the Federation of the nine COTAs across Australia commissioned Newgate Research to conduct a nationally-representative survey to understand more about the lives, views and requirements of Australians aged 50 and over. This State of the (Older) Nation survey was repeated in 2021 to monitor trends over time, and the impact of any changes made to improve the lives of older Australians.
- ◆ The national objectives of the project are to –
 - ◇ expand the breadth of engagement with Australians over 50 years across the country (both in terms of demographics and topic/interest areas);
 - ◇ build on existing knowledge about older people around Australia, highlighting similarities and differences (using a mix of state-by-state; age cohorts; gender and other socio-economic profiles); and
 - ◇ provide information around issues of interest to assist in policy development and/or industry practices.
- ◆ The survey covered a wide range of topics of importance to older Australians. Topics repeated from the 2018 study include:
 - ◇ Quality of life;
 - ◇ Financial security;
 - ◇ Health and access to medical services;
 - ◇ Employment; and
 - ◇ Age discrimination.
- ◆ Topics new to the 2021 study include:
 - ◇ JobMaker;
 - ◇ Assisted dying;
 - ◇ Elder abuse;
 - ◇ Technology;
 - ◇ Social isolation; and
 - ◇ COVID-19.
- ◆ It is important to note that data collection for the 2021 survey was completed a few days *before* the final report on the Royal Commission into Aged Care Quality and Safety was released on 26 February 2021.

PROJECT METHODOLOGY

A 20-minute online survey was conducted with n=2,830 Australians aged 50 and over across Australia.

The adjacent table shows the final (unweighted) sample breakdown for each state. The total sample size results in a very robust maximum margin of error of +/-1.8% at the 95% confidence level, with margins of error for each state and territory being slightly higher. For example, among the 2021 sample of n=2,830, we can say with 95% confidence that with a result of 50%, the true result in the population would fall between 48.2% and 51.8%.

The survey was conducted between the 9th and 24th of February 2021 with participants drawn from a professional online research panel. An excellent mix of ages was achieved across the sample, with participants ranging from 50 to 92 years of age.

To enhance its accuracy, the data set was weighted using population data from the Australian Bureau of Statistics' Census 2016 for age, gender, state and location (Capital/Non-capital cities). The weighting structure is shown on the following slide. All results presented throughout this report are weighted unless specified otherwise.

The NT sample may not be considered reflective of the Territory's overall population, despite best efforts which included using a number of online panels. Weighting was used to correct for lower numbers of regional and older cohorts in the NT sample; however there was very low representation from Indigenous persons (1%) which should be borne in mind when considering the results throughout the report.

In this section, we have also included a summary of the benefits and limitations of this methodology.

State / Territory	Sample Size (n=)	Margin of error (95% confidence level)
NSW	568	+/- 4.1%
VIC	557	+/- 4.2%
QLD	458	+/- 4.6%
WA	336	+/- 5.3%
SA	336	+/- 5.3%
TAS	235	+/- 6.4%
ACT	236	+/- 6.4%
NT	104	+/- 9.6%
Total	2,830	+/- 1.8%

Age	Sample Size (n=)	Margin of error (95% confidence level)
50-59	1,037	+/- 3.0%
60-69	894	+/- 3.3%
70-79	677	+/- 3.8%
80+	222	+/- 6.6%

The following demographics were achieved:

- **28%** were born overseas
- **8%** prefer to speak a language other than English at home or with close family members
- **1%** identify as Aboriginal or Torres Strait Islander

WEIGHTING STRUCTURE

Consistent with our approach in 2018, results were weighted to representative proportions of the population using 2016 ABS Census data

Weighting: State	
Australia Capital Territory	1.5%
New South Wales	32.5%
Northern Territory	0.7%
Queensland	19.9%
South Australia	8%
Tasmania	2.6%
Victoria	24.9%
Western Australia	9.9%
TOTAL	100%

Weighting: Age	
50-59 years	37.4%
60--69 years	31.3%
70-79 years	19.4%
80+ years	11.9%
TOTAL	100%

Weighting: Location	
Capital city	61.5%
Non-capital city	38.5%
TOTAL	100%

Weighting: Gender	
Male	47.69%
Female	52.27%
Prefer not to say	0.04%
TOTAL	100%

BENEFITS AND LIMITATIONS OF THIS METHODOLOGY

Online panels provide a cost-effective source of eligible survey participants. They are convenient for participants to complete, as they can choose the time and location of completion (unlike telephone surveys), the survey can also be completed on-the-go through mobile phone and tablet compatibility, and it can be completed in parts rather than all in one go.

Online surveys are also quicker for participants to complete, enabling us to ask more questions and cover more topics of potential relevance, which was suitable for COTA's objectives for this study. Online questionnaires offer a wide range of design options, which can assist participant comprehension and engagement and/or increase the range of analysis options available.

While panels are limited to only people who have registered, and are therefore self-selecting, they are carefully managed to be largely demographically reflective of the general population. However there are still some limitations in panels regarding aspects such as: access to a computer/computer literacy, age (skewing younger), and those who speak a language other than English at home.

We note the fact that the survey was conducted in English meant it could not be completed by certain Australians. We also note that any survey of this nature can only be completed by those who are fully able to express their views and experiences, so for example not those who are particularly unwell or have physical or cognitive impairments.

NOTES TO THE READER



Please note that percentages on single response questions may not total 100% due to rounding, and if the question was multiple response the total may also exceed 100%.

The actual questions asked in the survey are shown at the bottom of each page, along with the participant base (typically all participants). Where questions accepted multiple responses, this is specified after the question; otherwise questions should be assumed to have accepted a single response only.

Comparisons have been made between the 2018 and 2021 study and also between individual sub-groups. Any statistically significant differences reported are at the 95% confidence level and noted using arrows. While some differences may appear significant, they may not be considered statistically significant due to smaller sample sizes.

Verbatim quotes from the research are included in the report to further support and provide evidence of the findings.

Throughout the report Australians aged 50 and over may on occasion also be referred to as 'older Australians'; please note that this term should be taken to refer to the 50+ age group as a whole, rather than just the older age groups in the study.

In the results, Culturally and Linguistically Diverse is defined as those who prefer to speak a language other than English or who were born in a non-English speaking country or whose parents were born in a non-English speaking country.

The research was undertaken in compliance with the Australian Polling Council Quality Mark standards. Please see the appendix for our Methodology Disclosure Statement.

OVERVIEW OF FINDINGS



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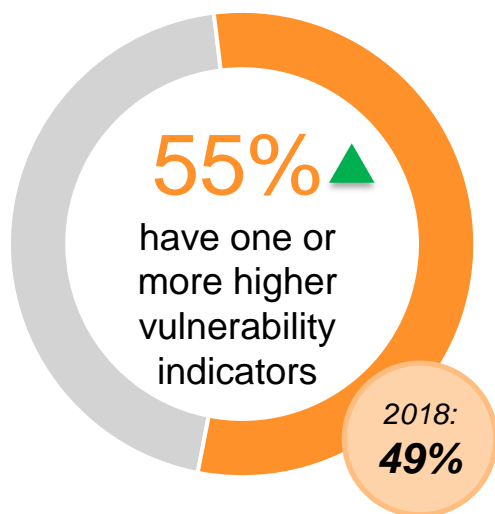
QUALITY OF LIFE AND SENTIMENT ABOUT THE FUTURE



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More than one in two Australians aged 50+ are vulnerable – a significant increase since the 2018 study



Indicators used to identify vulnerability

- Have a low personal annual income (\$1 - \$30k per capita) 39%
- Living with disability 21%
- Speak a language other than English at home 8%
- Bereaved in the last year 3%
- Indigenous 1%
- Experienced domestic violence in the past year 3%
- Experienced homelessness in the last year 1%

- Lower vulnerability
- Higher vulnerability

As was done in 2018, analysis was conducted by level of vulnerability using the indicators outlined above. These indicators are based on previous research regarding vulnerable consumers, including a major 2016 study by Newgate for the Australian Energy Market Commission*.

When devising this segmentation, we took into account the fact that although certain factors are associated with vulnerability, it does not result in all individuals with those attributes being characterised as vulnerable. Physical and mental health is not included given the subjective nature of these questions within the survey.

Within COTA's survey, we see that people with one or more indicators of higher vulnerability represent just over half of all survey participants (55%), and unfortunately this has increased significantly since the 2018 study (49%). The higher vulnerability group was more likely to be female (57% vs. 52% of men), be aged 70 or over (62% vs. 54% of those in their 60s and 48% of those in their 50s), live in Queensland (63%) and live outside the capital cities (61%). These results highlight a group of older, vulnerable people whose needs deserve particular attention, especially as the proportion of those with higher vulnerability has increased since the 2018 study.

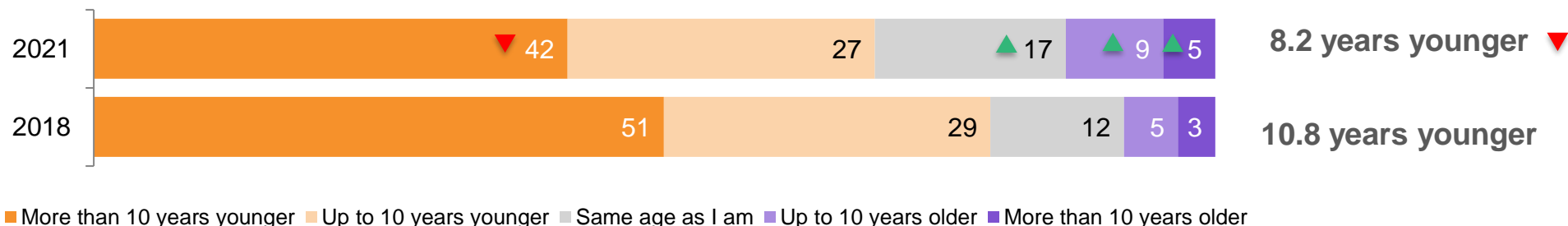
* See: www.aemc.gov.au/markets-reviews-advice/2016-retail-competition-review

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

Most over 50s feel younger than their actual age (70%), but older Australians aren't feeling as young as they did in 2018

How old do you feel? (%)

Average age they feel



Compared to the 2018 State of the Older Nation study, a significantly higher proportion of Australians over 50 felt older than their actual age; 13% felt older, up from 8%. **Fewer older Australians were feeling younger than their actual age**, decreasing significantly from 80% to 70%.

The older you get, the younger you feel

On average, the over 80s felt 10 years younger than their actual age, while 50-59 year olds only felt 6 years younger on average.

Women are younger at heart

Consistent with 2018, women continue to feel younger than men. Women felt 10 years younger on average, whereas men felt 7 years younger.

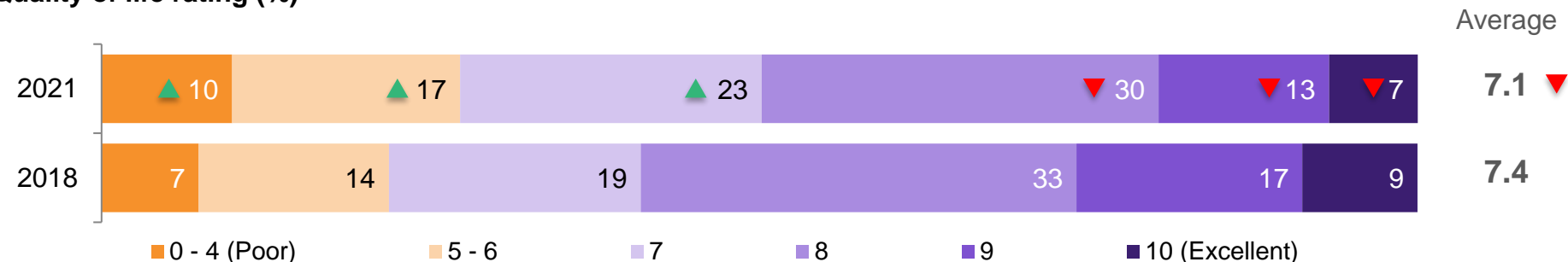
What helps you feel younger?

- **Having good physical health:** People rating their physical health as high (7 or more out of 10) felt 12 years younger on average, while those rating their physical health poorly (0-4) felt just 3 years younger.
- **Having a good quality of life:** Those rating their quality of life as high (7 or more out of 10) felt 11 years younger compared to those rating it poorly (0-4) – they felt 6 years younger on average.
- **Being financially secure:** People rating their long-term financial security as high (7 or more out of 10) felt 10 years younger, compared to those who gave a poor rating (0-4) and felt 4 years younger.

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

Overall quality of life has decreased since 2018, with one in ten older Australians now rating this aspect as 'poor'

Quality of life rating (%)



Poor ratings (0-4) more prevalent among those who:

Experienced domestic violence in the last 12 months	37%
Are unemployed	31%
Feel lower long term financial security	30%
Have a disability	26%
Say their household income decreased a lot due to COVID	24%
Experienced a serious physical illness or injury in the last 12 months	22%
Are single (unmarried, divorced or separated)	20%
Have experienced feelings of depression or anxiety in the last 12 months	19%
Have been a victim of crime in the last 12 months	19%
Have experienced a significant reduction of income in the last 12 months	18%
Have an annual household income of less than \$30k	18%
Live alone	15%
Those who are highly vulnerable	14%
Have a Centrelink Healthcare card	14%
Have a Pensioner Concession card	13%

Nearly three quarters of survey participants (73%) rated their quality of life highly, at 7 or more out of 10 – although this is a significant decrease since 2018 (78%). One in ten (10%) say they have a poor quality of life, giving a rating less than 5, a significant increase from 7% in 2018.

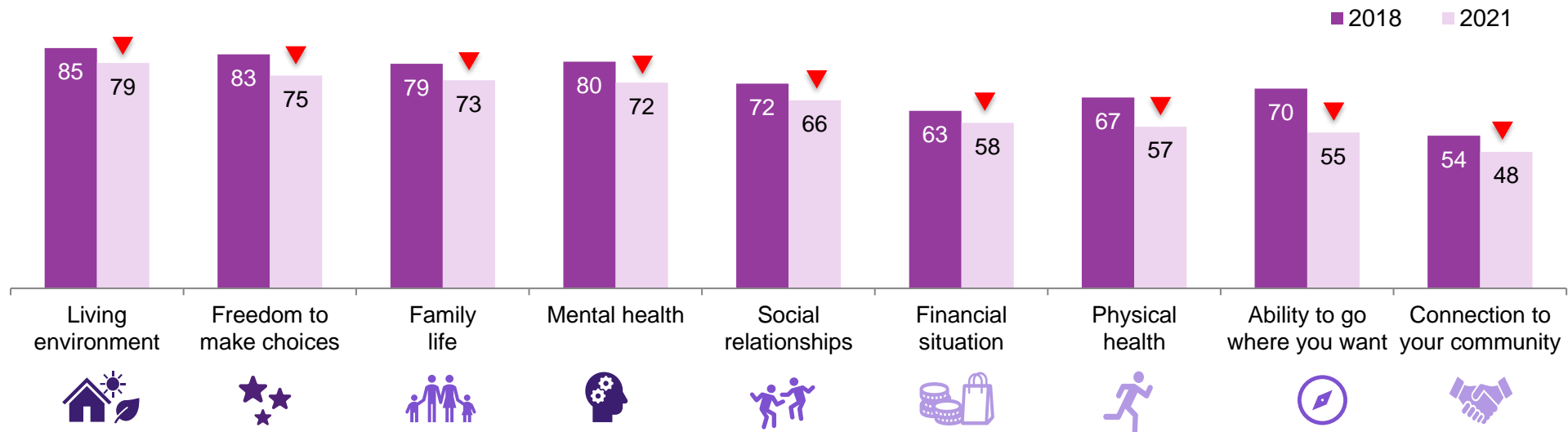
Analysis of results by various subgroups shows that financial security, relationships and health appear to be strong indicators of overall quality of life.

Very high ratings (9-10) more prevalent among those who:

Have an annual household income of more than \$200k	41%
Live in the ACT	30%
Are over 70 years of age	26%
Have a post-graduate qualification	25%
Are in a relationship (including defacto, married)	23%
Are fully retired	22%
Experienced no change in their income due to COVID	22%

A reduced quality of life for older Australians is evident across all aspects: most notably their ability to go where they want, their physical health and mental health

Proportion rating aspects of their lives highly (% rating 7-10)



Participants were asked to rate various aspects of their lives on a scale where 0 meant very poor and 10 meant excellent.

Consistent with 2018, Australians aged 50 and over were most positive (giving a rating of 7 or more out of 10) about their living environment and freedom to make choices, and least positive about their connection to the local community. Of note however, is that scores for all aspects decreased significantly since 2018.

Over 70s gave higher scores for all measures, as did those who rated their long-term financial security highly. Men were more likely to give higher ratings for their mental health (75%) than women (70%).

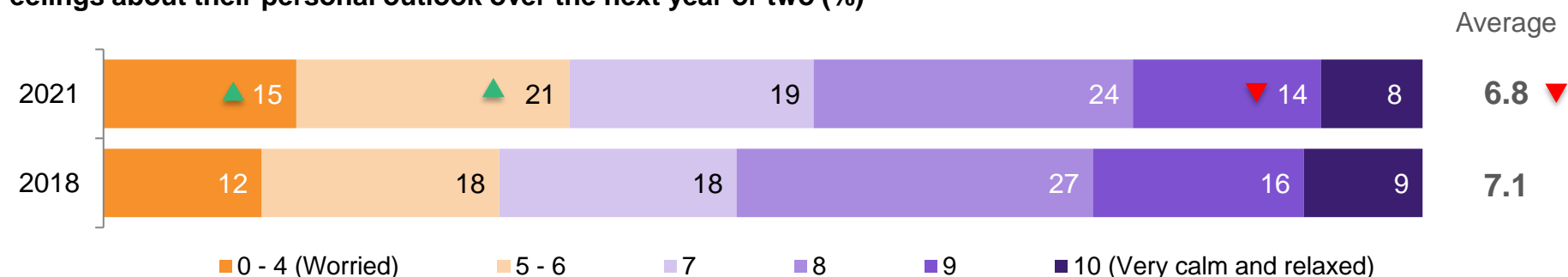
Those in their 50s gave significantly lower ratings for all measures compared to older age groups. In particular, mental health was rated notably lower among this age group (60% gave a rating of 7 or more out of 10 compared to 80% among those aged 60 or over).

Those classified as highly vulnerable group gave significantly lower scores for all metrics except connection to community.

Compared to all other states, Victorians were significantly less likely to give higher ratings (7-10) for their freedom to make choices in life (71% vs 76% in all other states) and their ability to go where they want, when they want (48% vs 57%). Both scores were significantly lower than in the 2018 study when 82% of Victorians rated their freedom to make choices in life highly and 70% highly rated their ability to go where they want, when they want. This is very likely due to experiencing life in 2020, during the COVID-19 pandemic, as Victorians experienced the longest time in lockdown compared to other states and the survey was in field during February's 'circuit breaker' lockdown and the ensuing period with further restrictions in place.

Two thirds of older Australians feel relatively calm about what the next year or two will bring, while more than one in ten are increasingly quite worried

Feelings about their personal outlook over the next year or two (%)



Poor ratings (0-4) more prevalent among those who:

Feel lower long term financial security	45%
Experienced domestic violence in the last 12 months	35%
Are unemployed, students or not in paid employment	28%
Have a disability	28%
Have experienced feelings of depression / anxiety in the last 12 months	27%
Have an annual household income of less than \$30k	26%
Experienced a serious physical illness or injury in the last 12 months	25%
Are single (unmarried, divorced or separated)	24%
Say their household income decreased due to COVID	22%
Have been a victim of crime in the last 12 months	22%
Live alone	21%
Those who are highly vulnerable	19%
Have a Pensioner Concession card	18%
Have a Centrelink Healthcare card	17%

A majority (65%) felt positive about what the future holds in the next year or two, rating 7 or more out of 10 (10 being very calm and relaxed), which is down significantly since 2018 (70%).

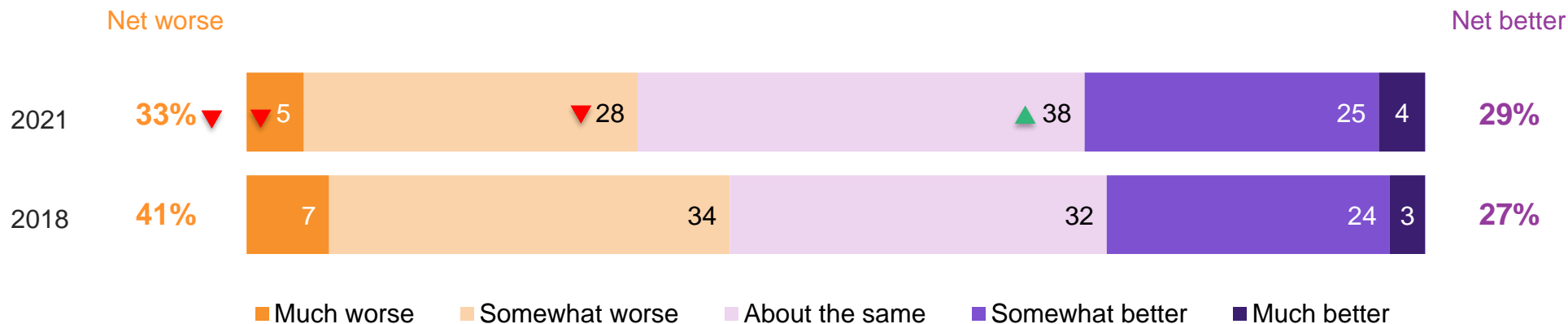
Around one in seven (15%) felt quite worried with a rating less than 5 and this has increased significantly since 2018 (12%).

Very high ratings (9-10) more prevalent among those who:

Feel higher long-term financial security	44%
Have an annual household income of more than \$200k	40%
Are over 80 years of age	32%
Live in the ACT	31%
Say their household income didn't change or increased a little due to COVID	25%
Are in a relationship (including defacto, married)	24%

Fewer older Australians think things are getting worse for their generation, shifting towards a more neutral view

Are things getting better or worse for Australians aged 50+? (%)



Those more likely to feel things were getting worse tend to be those who experienced hardships in the last 12 months, are less financially secure and vulnerable:

Feel lower long term financial security	69%
Experienced domestic violence	60%
Reduction in income due to COVID	52%
Serious illness or injury	47%
Have a disability	47%
Feelings of depression or anxiety	46%
Been a victim of crime	45%
Are unemployed, a student or not in paid employment	44%
Have an annual household income of less than \$30k	40%
Those who are highly vulnerable	39%
Are under 80 years of age	35%

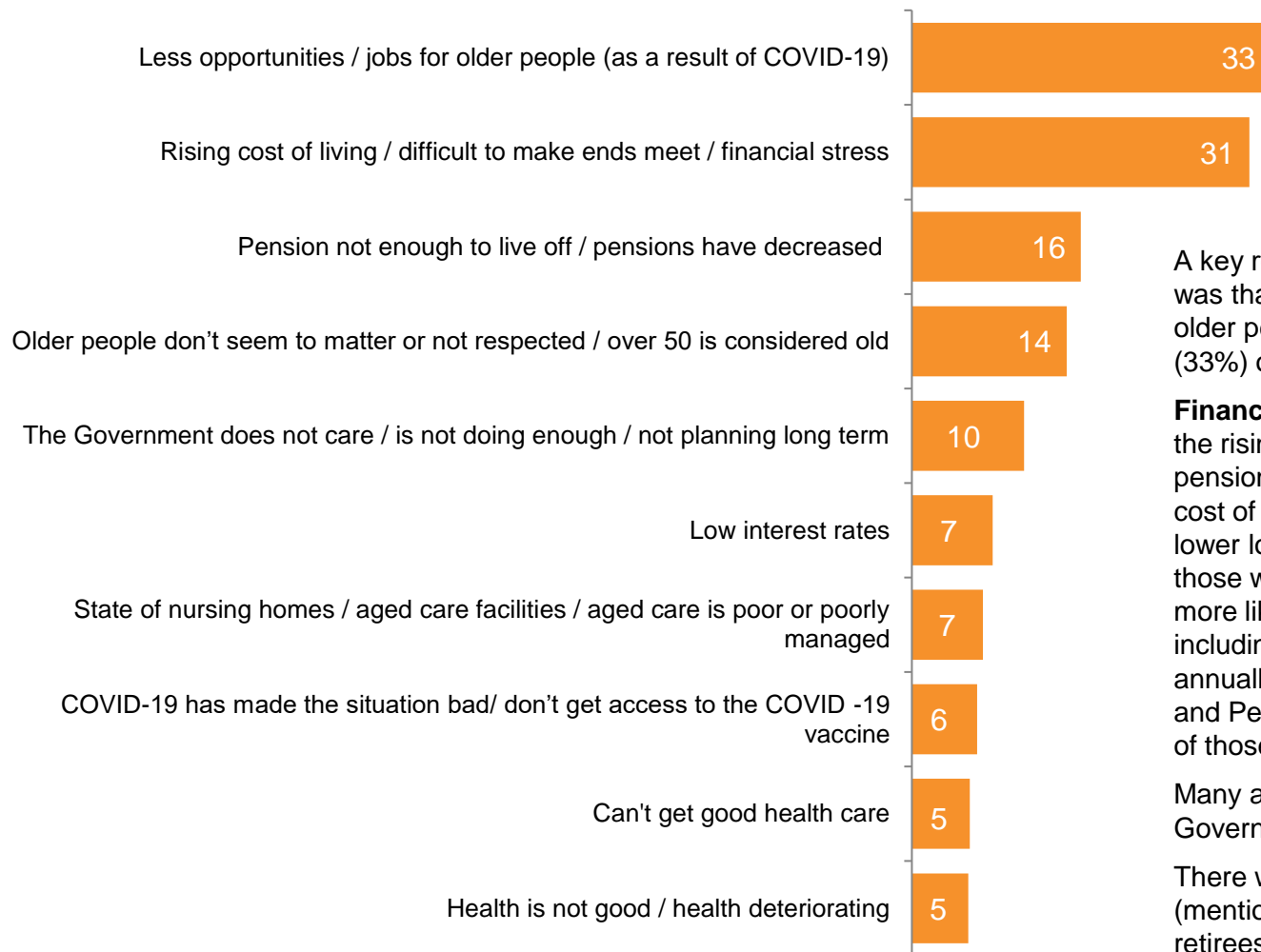
Although we've seen quality of life and outlook decrease, **three in ten (29%) older Australians did feel that things are getting better for their generation**, which is consistent with 2018 (27%). A third (33%) felt that things are getting worse, which decreased significantly since 2018 (41%). The proportion of those feeling that things are 'about the same' increased significantly (38% up from 32% in 2018).

Those more likely to feel things are getting better:

Feel higher long-term financial security	48%
Are over 80 years of age	41%
Are in a relationship (including defacto, married)	31%

Things are feeling worse for Australians aged 50+ because of the ongoing effects of COVID-19, the rising cost of living and financial strain and the lack of respect for older people

Reasons why things are getting worse - unprompted (%): Among the 33% who feel things are getting worse



A key reason for things feeling like they're getting worse was that there are **fewer opportunities and jobs** for older people due to COVID-19, mentioned by a third (33%) of participants.

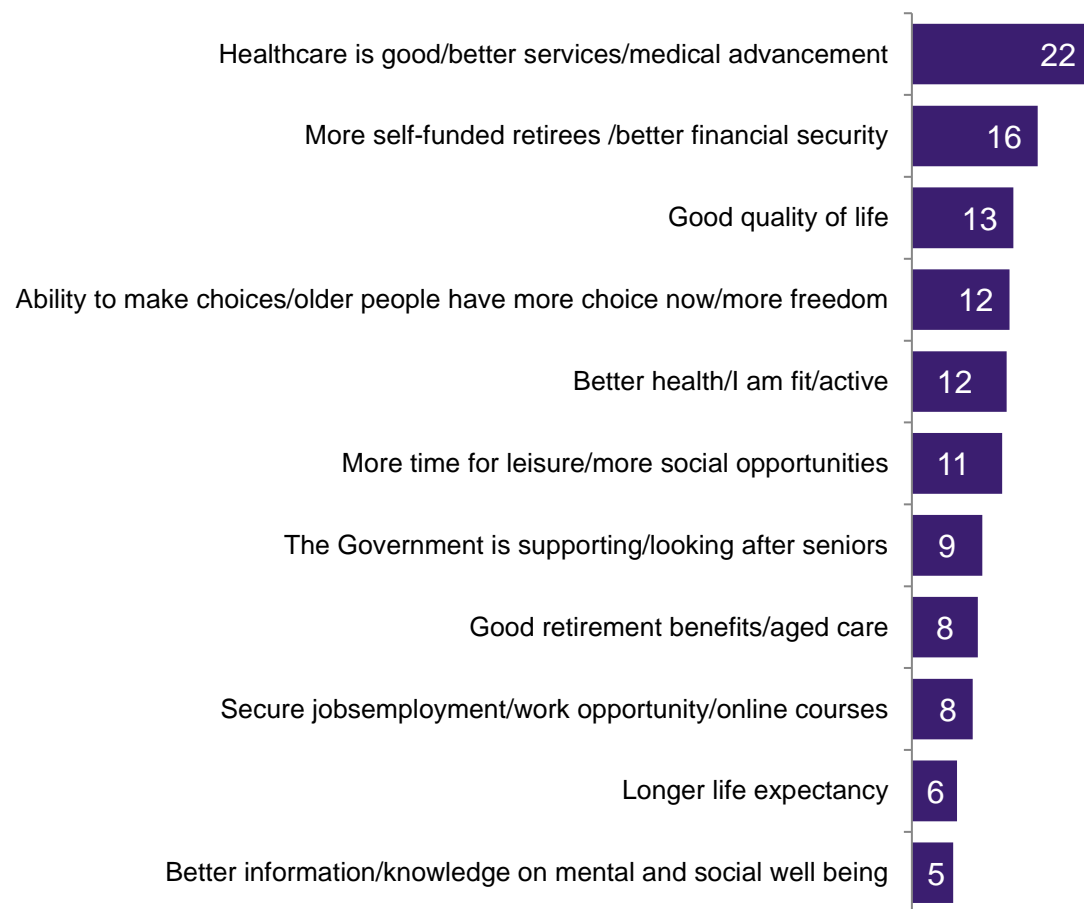
Financial strain was also a common concern, due to the rising cost of living (mentioned by 31%) and the pension not being enough to live off (16%). Concern for cost of living was significantly higher among those with lower long-term financial security (37%), compared to those who rated theirs highly (22%). Some were also more likely to say the pension is not enough to live off, including those in households earning less than \$30k annually (20% vs. 10% of households earning \$100k) and Pensioner Concession card holders (20% vs. 11% of those without a card).

Many also felt that other people (16%) and the Government (14%) **just don't care about older people**.

There was some concern over **low interest rates** (mentioned by 7%), specifically impacting self-funded retirees, investments and savings.

Things are getting better for Australians aged 50+ because of good healthcare services and the fact that there are more self-funded retirees and better financial security

Reasons why things are getting better - unprompted (%): Among the 29% who feel things are getting better



Among the older Australians who felt things are getting better, 22% cited good healthcare services and medical advancements, while the increased incidence of self funded retirees also contributed to their positive outlook (mentioned by 16%), along with a good quality life (13%).

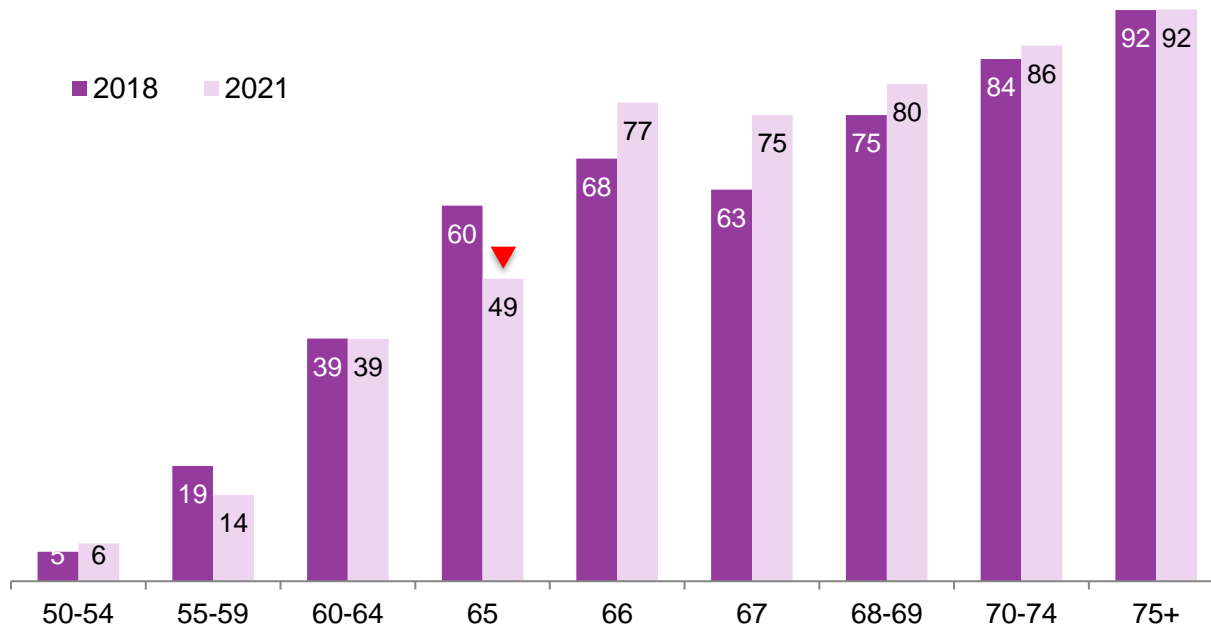
“ They are in a better financial position. Many would own their own homes and have superannuation to live on. ”

EMPLOYMENT



Since 2018, significantly more Australians aged 66-69 are retired, with a notable decrease in the proportion of retirees aged 65

Australians aged 50+ who have retired (%)



	2021	2018
Median retirement age (Among those already retired)	62	61
Median expected retirement age (Among those still working)	65	66
Working Australians aged 50+ who don't think they'll ever retire	25%	29%

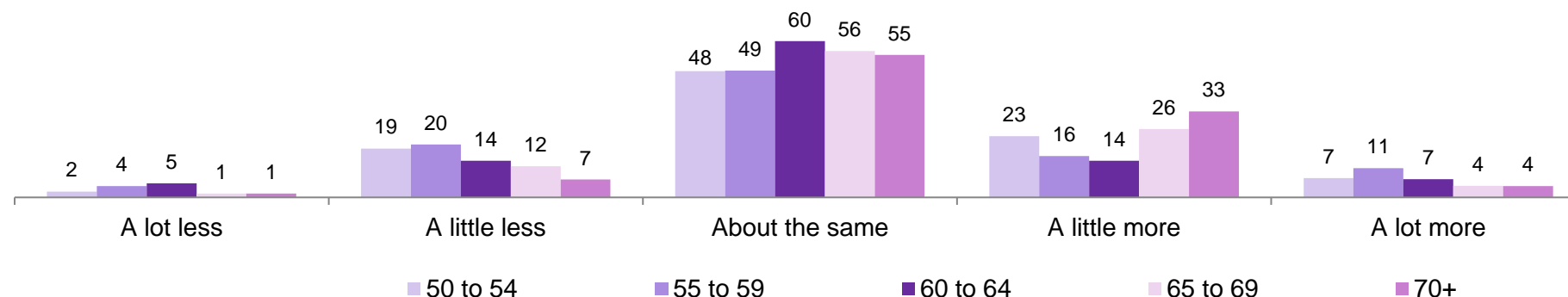
With the age that Australians can access age pension payments increasing from 65 in 2018 to 66 in 2021, Australians are working later in life. Half (49%) of those aged 65 have retired, which dropped substantially since 2018 when 60% were retired. More than three quarters of those aged 66 or 67 have retired (77% and 75% respectively). Although not statistically significant, these results rose slightly since 2018 and could potentially have been a result of the COVID-19 pandemic forcing older Australians to retire earlier. One in 10 people over the age of 70 have not retired from work yet (10%) and this is fairly consistent with 2018 (12%).

Among those still working, the median age they expected to retire was 65. Consistent with the 2018 study, a key driver for remaining in employment seems to be **financial security and income**. Those who rated their long-term financial security poorly (0-4) expected to retire significantly later, at age 67, compared to those who felt secure (9-10) and expected to retire at age 65. Those with a household income of \$80,000 or more per year expected to retire at 65, whereas those whose household income was less than that expected to retire at 67. Further qualitative research is required to better understand the reasons why people intend to stay in the workforce beyond the retirement age of 67.

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

Consistent with 2018, over one in four employed Australians over 50 would like more paid work, which rose significantly among the 65-69 cohort

Would you like more or less paid work? (%): 2021 results



Average time worked (Median per week)	50-54	55-59	60-64	65-69	70+
	38hrs	36hrs	30hrs	22hrs	20hrs

For the 38% of older Australians in paid employment or self employed, the median working week remains at 35 hours. Those who are older tended to work less hours per week. For example, those aged 75 or over had a median working week of 10 hours compared to 38 hours among those aged 50 to 54. Males work more hours than females (median among males is 38 vs. 30 among females).

Half of workers (51%) were happy with the amount of paid work they have and one in five (20%) paid workers would like less work, tending towards wanting a little less (17%). Consistent with 2018, 28% said they would like more paid work. However, since the last survey, the proportion of people aged 65 to 69 who said they wanted more paid work has *doubled* (15% to 31% in 2021). Although not statistically significant, males were more likely to say they want more work (31%) compared to females (26%).

Who would like more work?

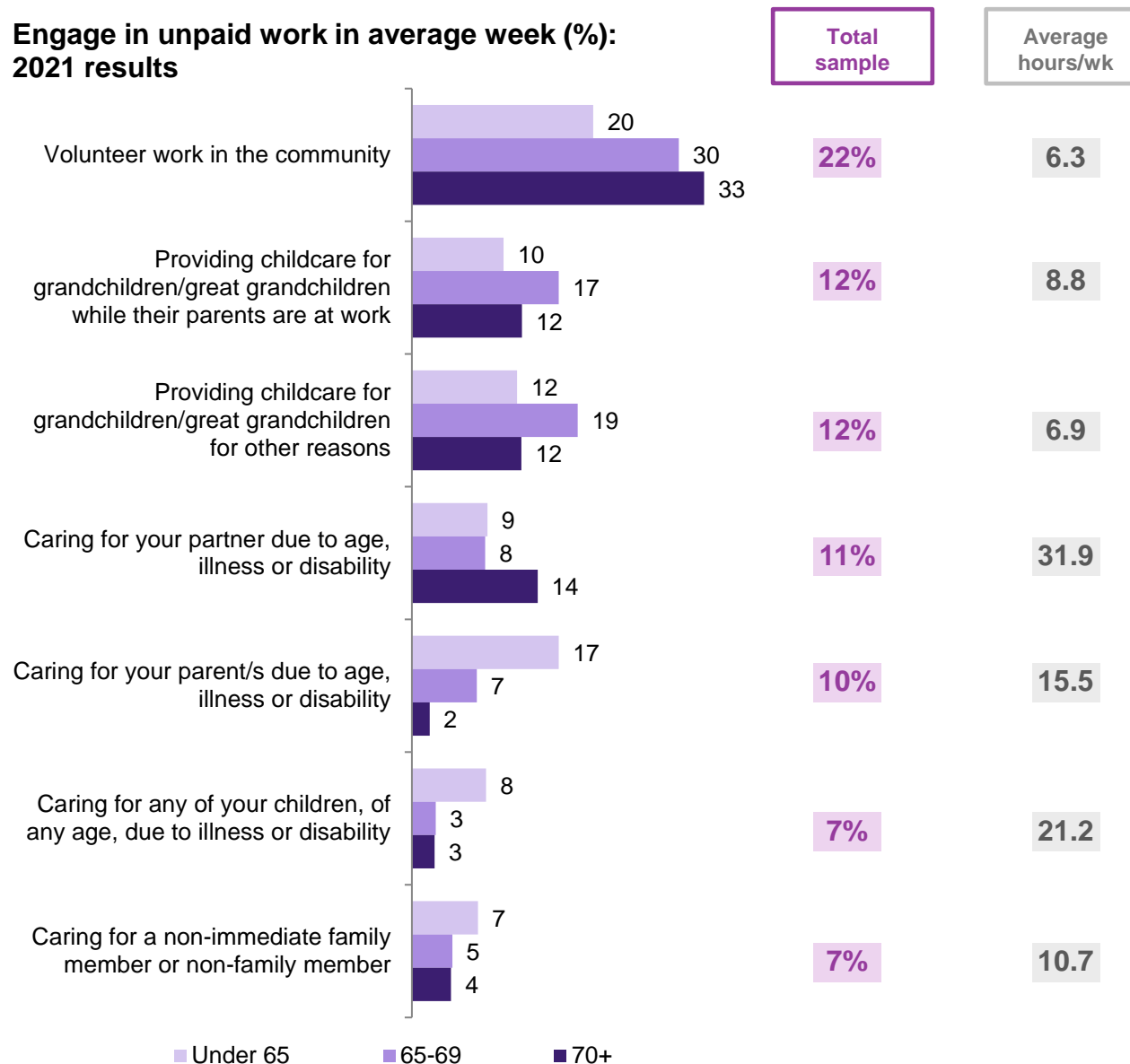
This was more prevalent among the more financially vulnerable or those who have experienced hardship, including those who:

- Gave their financial situation a poor rating (of 0-4/10): 45%
- Have an annual income of under \$30,000: 52%
- Experienced a reduction in income due to COVID: 38%
- Experienced a significant reduction in their income in the past 12 months: 53%
- Have a Pensioner concession card (45%) or a Centrelink Healthcare card (50%)
- Experienced homelessness in the past 12 months: 67%

▲ Significantly higher / lower than previous wave at the 95% confidence level

Half of older Australians spend some time each week engaged in unpaid work, most commonly to volunteer in the community

Engage in unpaid work in average week (%):
2021 results



Half (51%) of older Australians reported completing some unpaid work each week, which has decreased significantly since 2018 (56%). Women were more likely than men to engage in unpaid work (54% vs 46%).

The most common activity was completing volunteer work (22%). Those over 70 were the most likely to do volunteer work (29%). Of note is that rates of volunteering decreased significantly since 2018, when 30% of older Australians volunteered in an average week. This could perhaps be due to the COVID-19 pandemic and any restrictions which prevented volunteers from engaging.

Providing childcare to grandchildren/great-grandchildren (either while their parents are at work or for other reasons) was the next most common type of unpaid work (both at 12%).

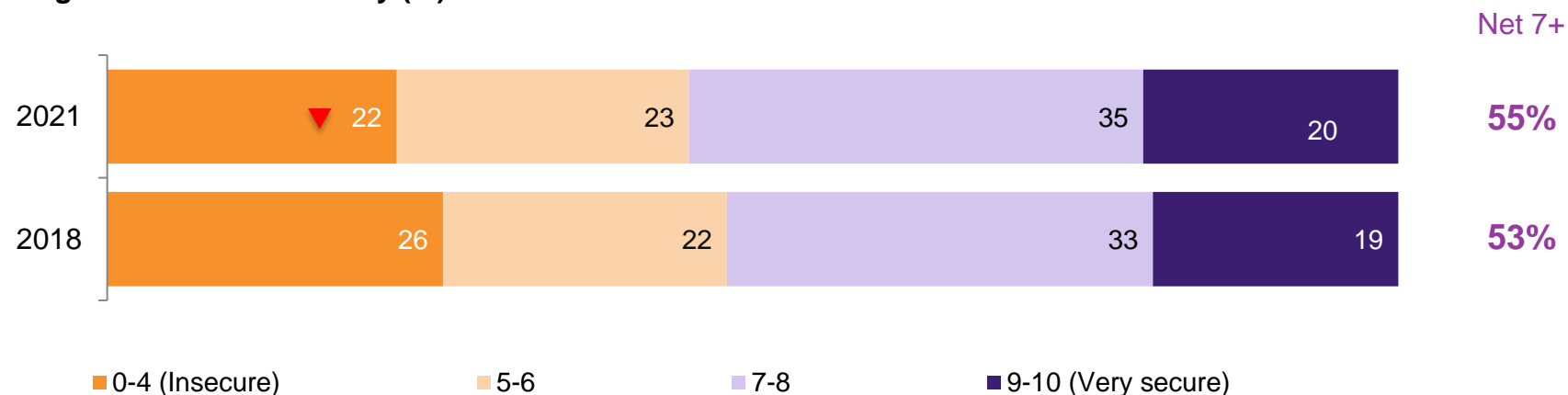
One in ten (10%) have cared for their parents due to age, illness or disability. This activity was more common among the younger aged group (18% of those in their 50s). A little over one in ten older people (11%) have provided care for a partner.

Caring for children or non-immediate family members increased significantly since 2018 (both at 7%, an increase from 5%).

FINANCIAL SECURITY

Over half of older Australians feel quite secure about their finances being able to meet their needs for the rest of their lives and this has improved slightly since 2018

Long term financial security (%)



When asked how secure they felt about their finances being able to meet their needs for the rest of their lives, over half (55%) gave quite a high rating of 7 or more out of 10. However, this leaves more than two in five (45%) who didn't feel very secure; 45% gave a 6 or below. Just over one in five (22%) felt very insecure, rating 0-4 out of 10, but this has decreased significantly since 2018 (26%).

Older Australians classified as more vulnerable were twice as likely to feel insecure, compared to those less vulnerable (30% vs 13%). Financial insecurity was also more common among those:

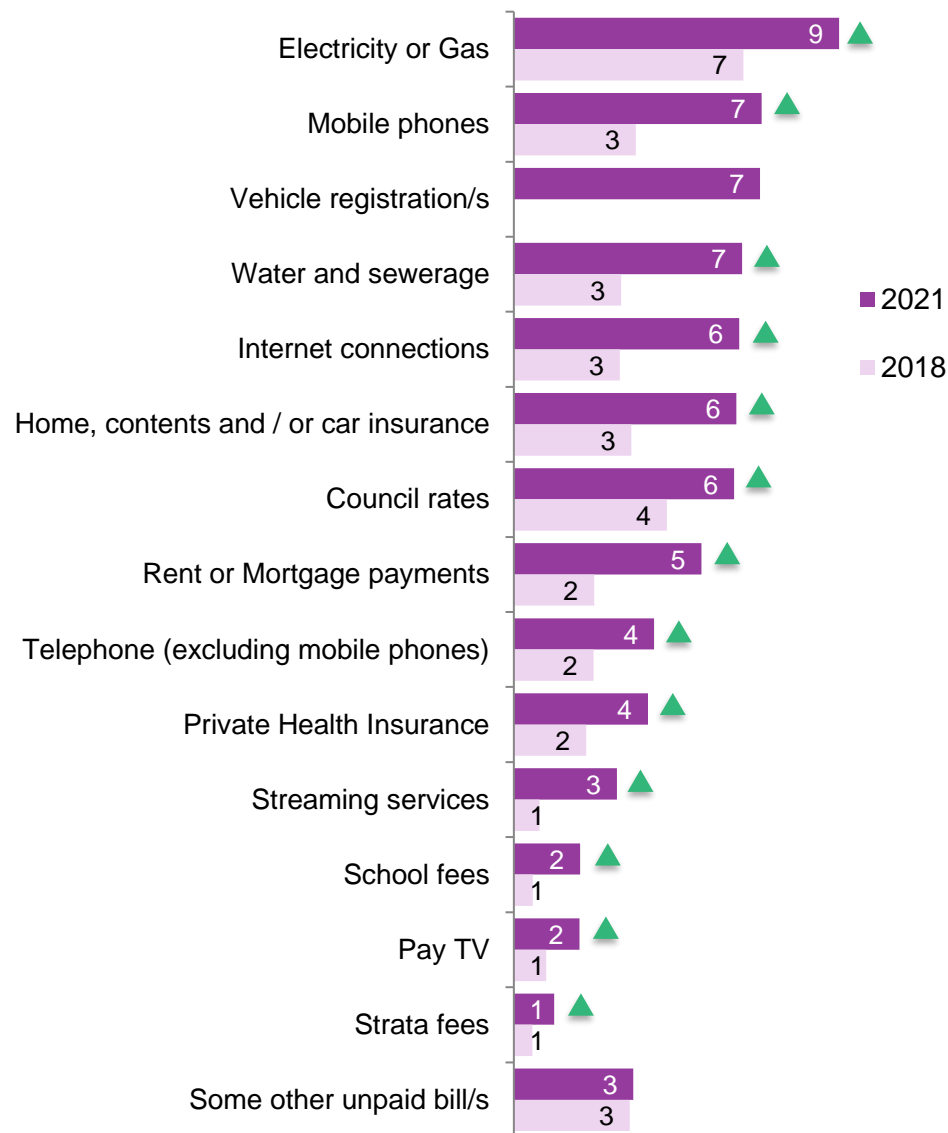
- In their 50s (30%)
- On household incomes of <\$30k (37%)
- Unemployed, a student or not in paid employment (46%)
- Living alone (29%) or single (36%)
- Identify as LGBTQIA+ (33%)
- Have a Pensioner (26%) or Healthcare card (28%)
- Live with disability (40%).

Further, insecurity was higher among those who experienced the following hardships in the last 12 months: a significant reduction in income (44%), domestic violence (57%), a serious illness or injury (35%) or been a victim of crime (34%).

▲ Significantly higher / lower than previous wave at the 95% confidence level

Since 2018, more older Australians have unpaid bills due to payment difficulties, which is evident across all bill types – and they have more unpaid bills

Overdue bills (%)



16% have overdue bills due to payment difficulties. This was significantly higher than 2018 (12%), noting that in 2021 the code for vehicle registration was added

Among those who had payment difficulties, **the average number of bills overdue was 4** (up from 3 in 2018)

Older Australians who were more likely to have overdue bills due to payment difficulties included those:

- In their 50s (26% vs 14% of those in their 60s and 8% of those aged 70+)
- Who rated their long-term financial security as poor, rating a 0-4 (34%)
- With an annual household income <\$30k (21%)
- Who experienced a significant reduction in their income during the last 12 months (34%)
- Living with a disability (24%)
- Who prefer to speak a language other than English at home (27%)
- Who are unemployed (30%) or working full-time (24%), indicating that some older Australians with a full-time wage are still vulnerable to experiencing financial strain and keeping up with their expenses

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

JOB MAKER

The text below was shown to participants during the survey to explain the scheme. At the time of the survey an age cap of 16 to 35 was in place.

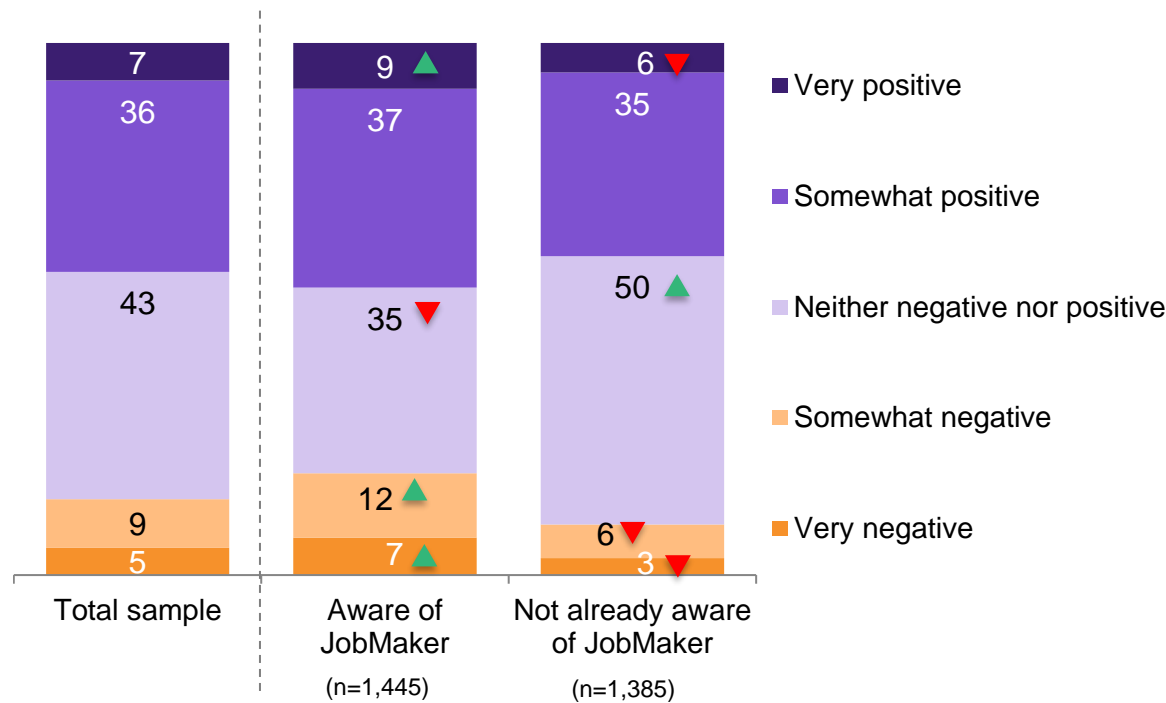
*“In October 2020, the Government announced a new scheme called the JobMaker Hiring Credit. The scheme is intended to address youth unemployment. Eligible employers can claim a weekly payment for each **new job** they create. The payment is \$200 per week for employees aged 16 to 29 and \$100 for employees aged 30 to 35. Employees must have been receiving JobSeeker, Youth Allowance or a parenting payment prior to hiring in order to be eligible, and they must work at least 20 hours per week.”*

Half of Australians aged 50+ are aware of JobMaker, with the majority feeling positive or neutral towards this Government initiative

50% are aware of the **JobMaker** Government initiative

Awareness of JobMaker was highest among those aged over 80 (66%), significantly higher than those in their 50s (45%). Residents of the ACT were also more likely to be aware (63%).

How do you feel about the JobMaker scheme? (%)



Overall, sentiment towards the JobMaker initiative tended towards positive (43%) or neutral (43%), while 14% felt negative.

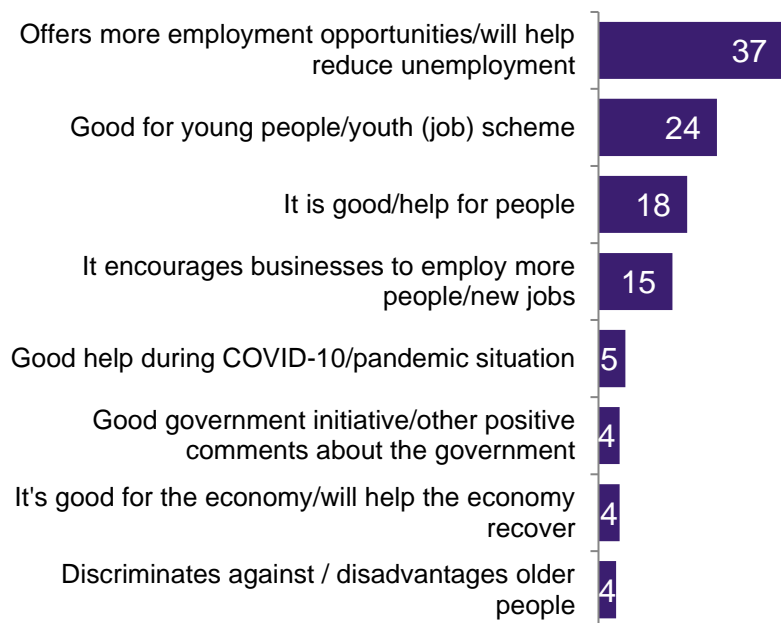
Those already aware of the initiative prior to the survey were more likely to feel either positive (46%) or negative (19%) about it compared to those previously unaware, who had only read a short spiel during the survey which is shown on the previous slide (40% were positive and 9% were negative).

People under the age of 65 were significantly more likely to feel negative (17% vs 11% of those 65+), as were those in paid employment (17%) or unemployed (22%), compared to 11% of retirees who felt negative.

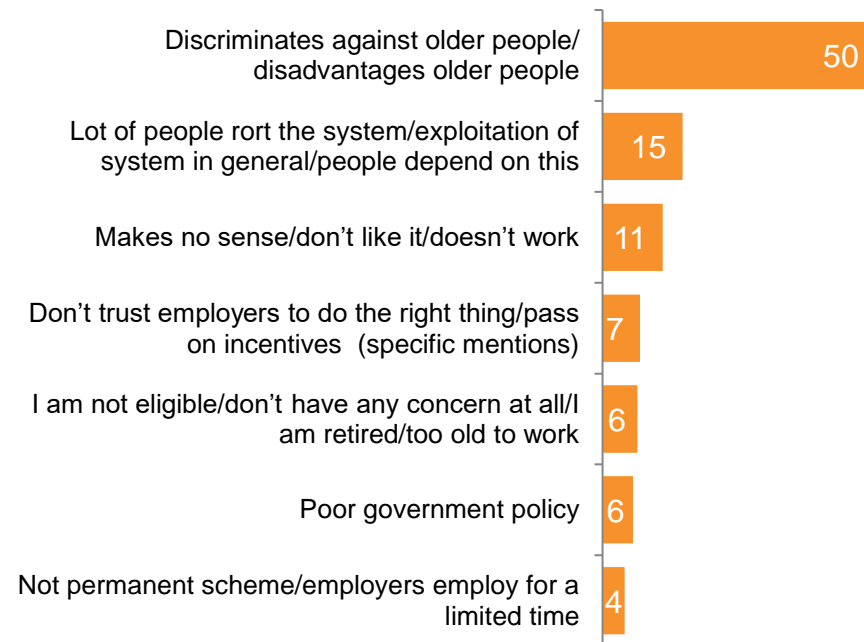
▲ ▼ Significantly higher / lower than other subgroup at the 95% confidence level

The JobMaker scheme is perceived as a good way to create employment opportunities for young people and reduce unemployment, however those who felt negatively were highly concerned about discrimination towards older job seekers

Reasons for feeling positive (%): Among the 43% who felt positive towards JobMaker



Reasons for feeling negative (%): Among the 14% who felt negative towards JobMaker



Around one in seven Australians over 50 (14% of the total sample) felt JobMaker discriminates against or disadvantages older people.

“ Good for younger people, I can see that it could disadvantage older people trying to get a job but that doesn't affect me. ”

“ Worried that the people aged 50 and over will not get jobs as there is less incentive for businesses to employ them when they get more money for employing younger people. ”

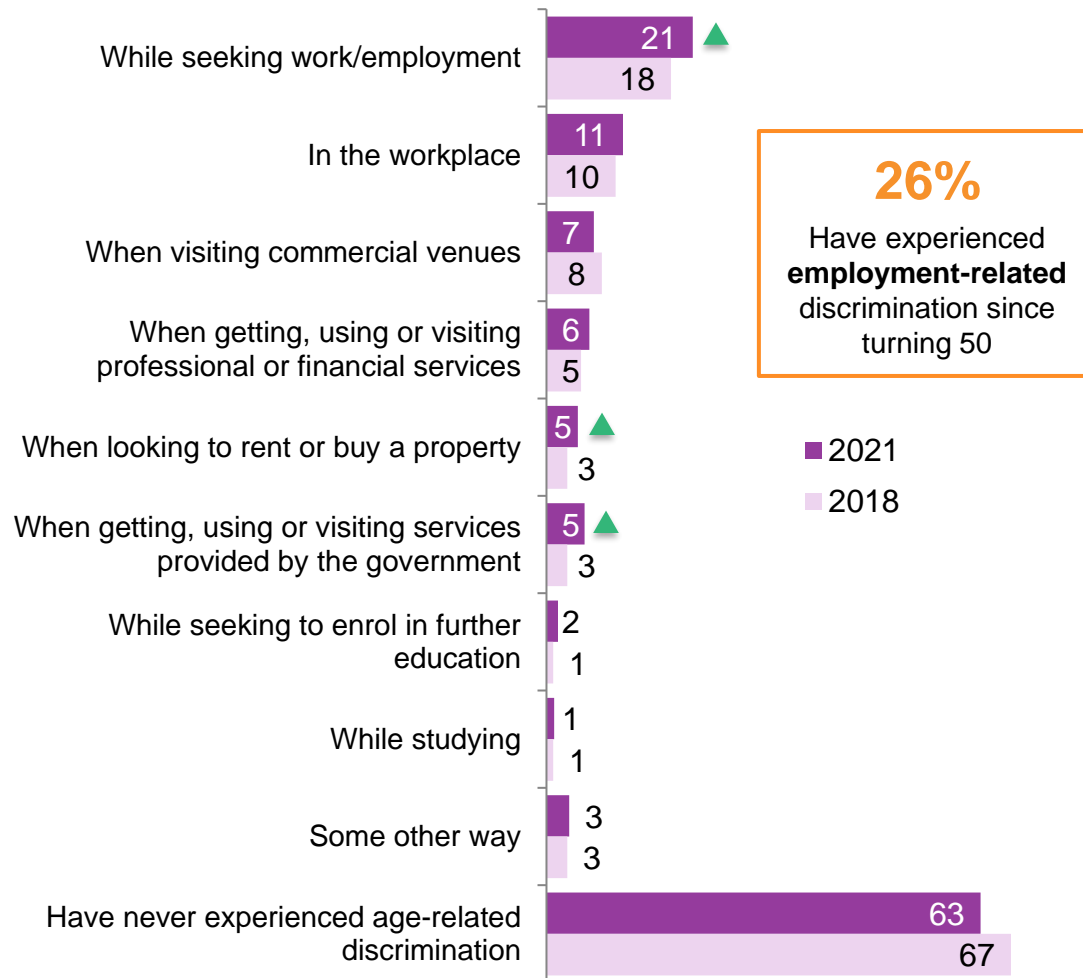
“ It is good for the younger workforce so I approve of it greatly but it doesn't do anything to address those that are older to help find work. ”

“ It is a good opportunity for younger people to get employment skills, but it leaves out older people who may remain unemployed and often unemployable. ”

AGE DISCRIMINATION

Age-related discrimination continues to be an issue for more than a third of Australians, with employment-related discrimination appearing to be on the rise

Experienced a sense of discrimination due to age (Prompted %)



More than one in three older Australians have experienced some form of age-related discrimination since turning 50. The most common form of discrimination was employment-related with a quarter (26%) claiming to have experienced it while seeking work / employment or in the workplace. This measure was significantly higher than in 2018 (22%).

Those who are culturally and linguistically diverse (31%) and those who identified as Buddhist, Islamic or Jewish (48%) were significantly more likely to have experienced employment related discrimination.

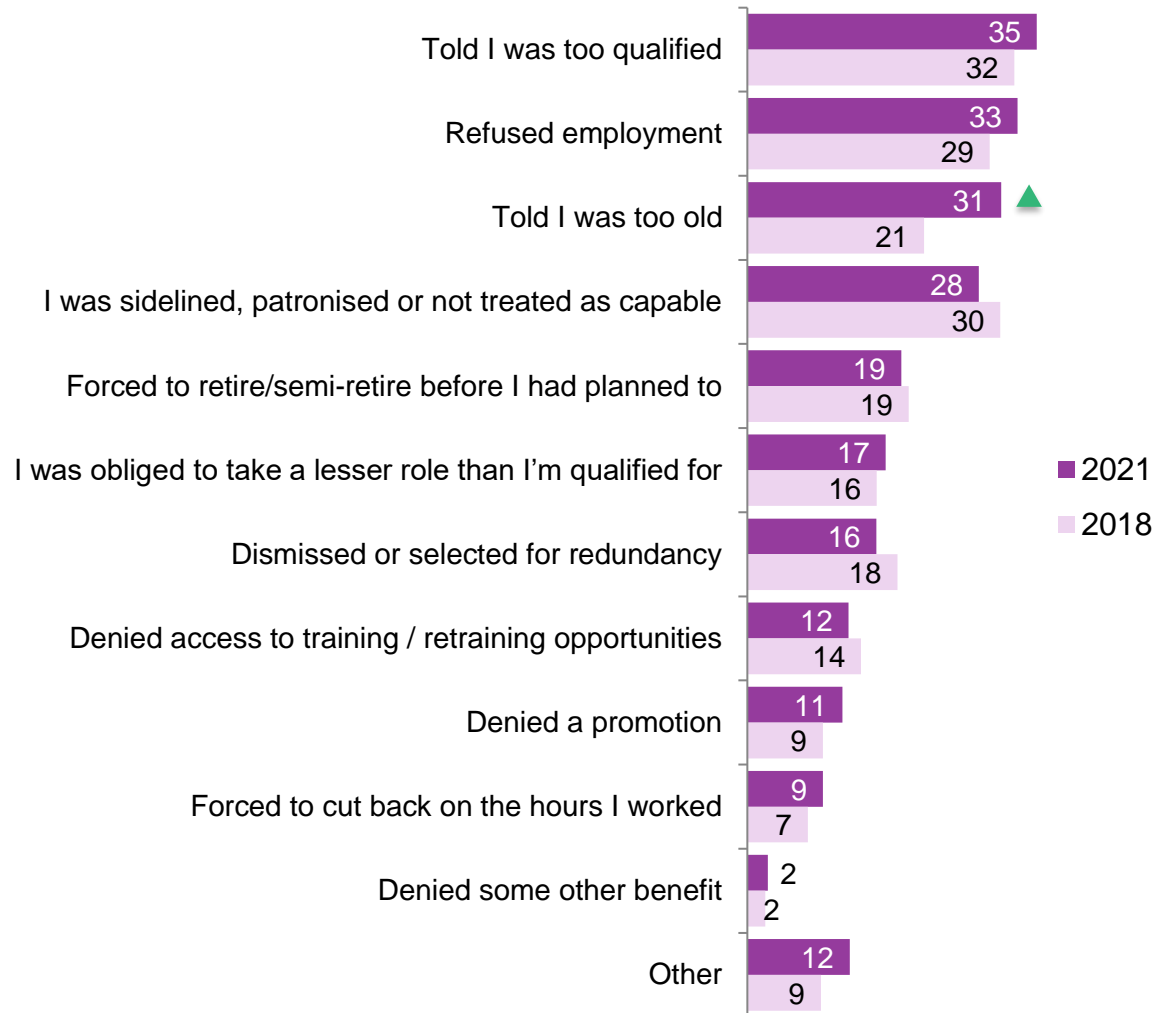
By age group, those aged 70 or over were least likely to have experienced any age-related discrimination (71% vs. 59% among younger people).

“ Since COVID-19 hit my employer, I have been receiving subtle hints about considering early retirement, even though I have no interest in that. ”

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

Consistent with 2018, those who had experienced employment-related discrimination were most commonly told they were too qualified, that they were too old (which is up significantly) or were simply refused employment

Type of employment-related age discrimination – prompted list (%)



Among the 26% of people who had experienced employment-related discrimination, the most common issues encountered were being told they were too qualified (35%) or too old (31%) or they were refused employment (33%). Further, the proportion who had been told they were 'too old' has risen significantly since 2018 (21%).

Consistent with 2018, around three in ten had been treated unfavourably at their place of work (sidelined, patronised or not treated as capable) due to their age (28%) and one in five (19%) had been forced into early retirement or semi-retirement – this was on average 6.5 years before they had planned to and slightly higher than the 5 years noted in 2018.

6.5 years
is the median number of years before they had hoped to retire, among those forced into early retirement

▲ Significantly higher / lower than previous wave at the 95% confidence level

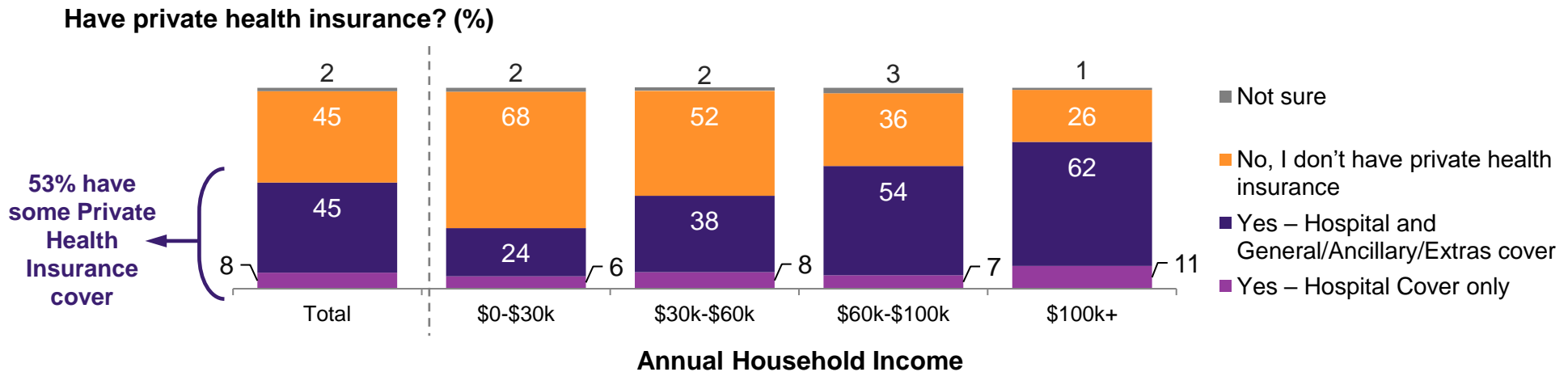
HEALTH AND HEALTH SERVICES



NEWGATE
RESEARCH



Just over half of Australians aged 50+ have private health insurance and this increases with the level of household income



Just over half of Australians aged 50+ have private health insurance (53%) with the majority of them having *both* hospital and extras cover (45%). The likelihood of having private health insurance is highly correlated to household income, with those on a low household income (<\$30k) being far less likely to have it (30%) compared to those with a higher household income of \$100k or more (73%). Those aged 80 or over were significantly more likely to have private health insurance (65% vs 51% among those aged under 80).

Those more likely to have Private Health Insurance:

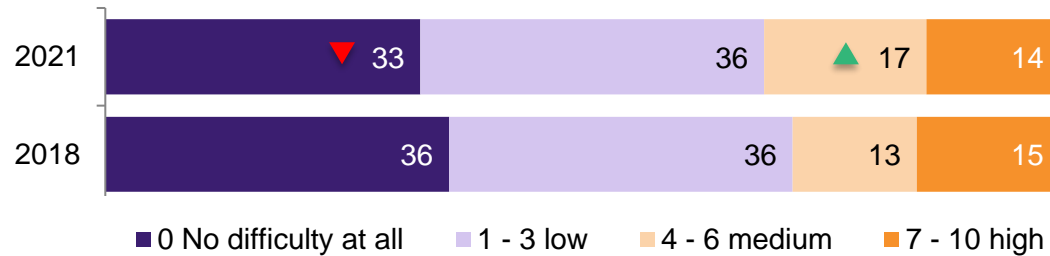
- Aged 80 or over (65%)
- Live in the ACT (77%)
- Live in metro areas (59%)
- High financial security (9-10) (68%)
- In paid employment (60%)
- Those born in Australia (55%)

Those less likely to have Private Health Insurance:

- Aged under 80 (51%)
- Live in QLD (46%)
- Live in regional areas (43%)
- Low financial security (0-4) (32%)
- Unemployed/not in paid employment/student (30%)
- Those born overseas (47%)
- Have a disability (33%)
- Have a pension (40%) or healthcare card (39%)
- Those who are highly vulnerable (41%)

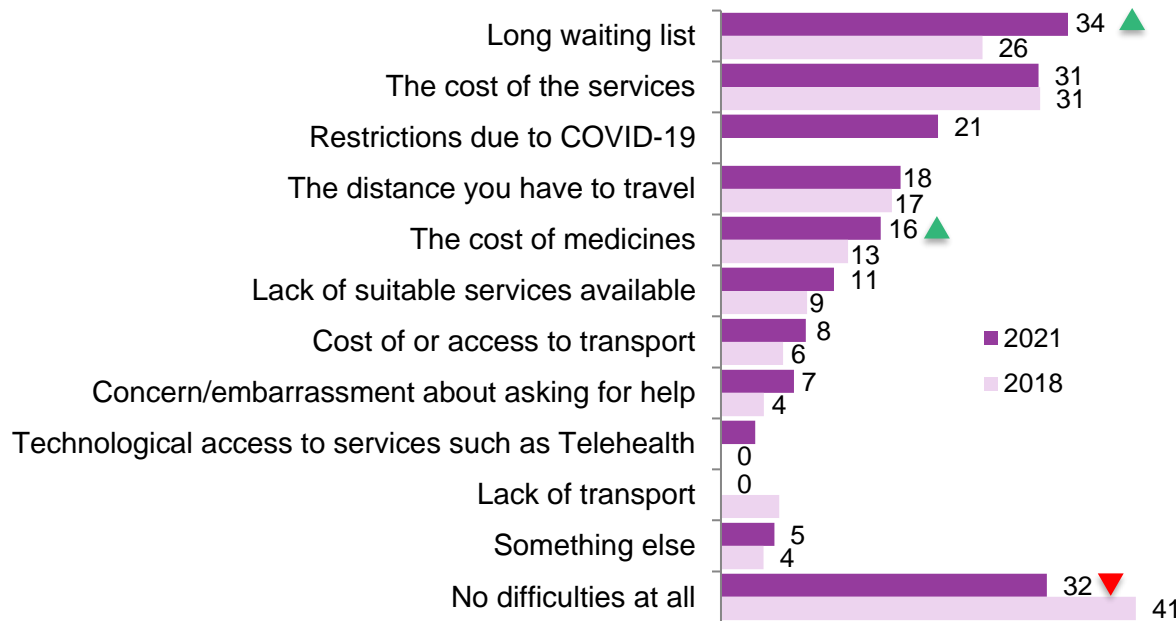
There has been a slight increase in difficulty accessing health and medical services since 2018, potentially as a result of COVID-19

Level of difficulty in accessing needed medical services (%)*



* 13% said they did not need to access medical services

Barriers to accessing medical services (Prompted %)



Among those who needed health and medical services, the majority (69%) experienced no difficulty (33% gave a rating of 0) or low levels of difficulty (36% gave a rating between 1 and 3) accessing these services. This was a slight decrease from 2018 (72%). However, it does still mean that around three in ten (31%) had a medium to high level of difficulty, which is a significant number.

Those more likely to give a rating of 7 or more out of 10 (indicating a higher degree of difficulty) included:

- Females (16% vs. 12% of males)
- Those aged under 65 (19% vs. 10% of those 65+)
- Those in South Australia (24%)
- Those in regional areas (16% vs. 13% of those in metro)
- Those who speak a language other than English (22%)
- Those who have a disability (25%) or have had a serious physical illness or injury in the past 12 months (21%)
- Those who have experienced domestic violence in the past 12 months (33%)

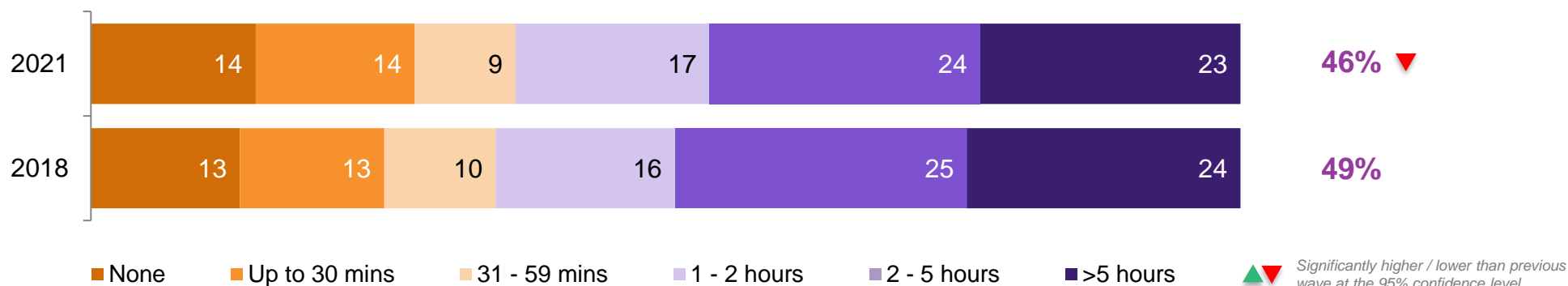
Among those who faced difficulty accessing the services they needed, long waiting lists (34%, up from 26% in 2018), the cost (31%) and COVID-19 restrictions (21%) were the main barriers.

▲ ▼ Significantly higher / lower than previous wave at the 95% confidence level

Consistent with 2018, most older Australians are doing at least some exercise each week, but fewer than half are doing the recommended minimum of two hours per week and this has fallen since 2018, perhaps explaining some of the lower health ratings

Amount of weekly exercise (%)

Net complete 2+ hours per week



Around nine in ten survey participants (87%) reported that they do at least some exercise. Four in ten (40%) say they do up to 2 hours of exercise per week and less than half (46%) say they do two or more hours per week – although this is significantly lower than in 2018 (49%). This decline could help explain the lower ratings we’ve seen for the quality of older Australians’ physical and mental health.

The recommended amount of exercise is at least 30 minutes of moderate intensity physical activity on most days* and this survey data shows that Australians are falling below this recommendation.

Amount of weekly exercise (%)	Total (n=2,830)	Age				Gender		Have a disability	
		50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)	Yes (n=577)	No (n=2,224)
30 minutes or less	28	26	26	29	39 ▲	26	31 ▲	42 ▲	24
½ hour to 2 hours	26	28 ▼	23	26	23	24	27	27	25
2 hours or more	46	46	51 ▲	45	38 ▼	50	43 ▼	30 ▼	51

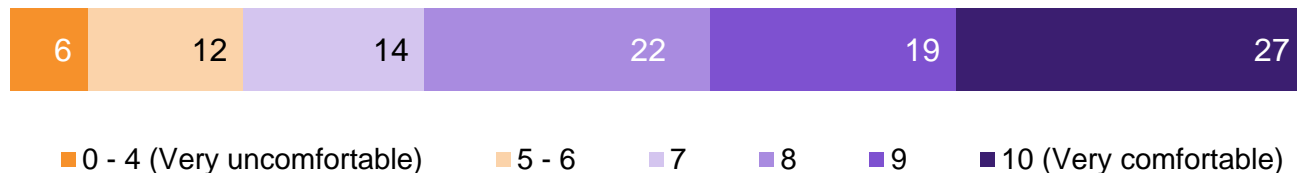
▲ ▼ Significantly higher / lower than other sub-groups at the 95% confidence level

TECHNOLOGY



The majority of older Australians feel quite comfortable using modern technologies

Comfort level using modern technologies (%)



7.9 Average rating of comfort of level (out of 10)

Comfort level using modern technologies (%)	Total (n=2,830)	Age				Gender	
		50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)
Low level of comfort (0-4)	6	5 ▼	6	7	8	6	6
Medium level of comfort (5-6)	12	11	13	13	15	11	14
High level of comfort (7-10)	82	84 ▲	81	80	77	83	81
Average (out of 10)	7.9	8.2 ▲	7.9	7.8 ▼	7.7	8.0	7.9

▲ Significantly higher / lower than other sub-groups at the 95% confidence level

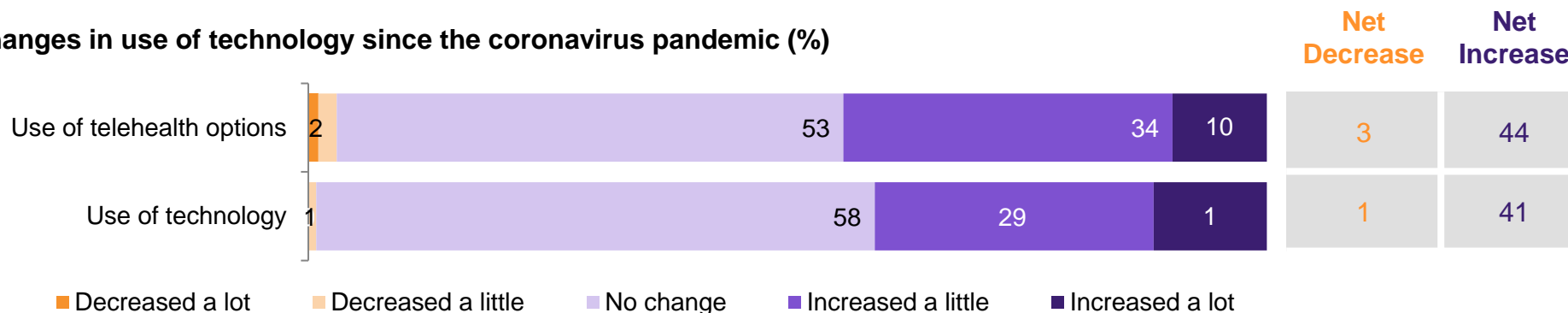
Eight in ten participants (82%) felt at least somewhat comfortable using modern technologies (rating a 7 or more out of 10). However, it is important to note that this survey was done online, and the results may be skewed towards those who are already comfortable using technology.

Higher comfort levels were observed among those who are employed (86% vs. 79% among those fully retired) or with higher annual household incomes (89% of those earning \$100k+). Comfort was related to age, with the average comfort level decreasing significantly with age (8.2 for those in their 50s, down to 7.7 for those aged 80+).

A minority (6%) felt very uncomfortable (rating 0-4). They were more likely to have a lower annual household income (9% of those earning less than \$30k), be living with a disability (10%), hold a Pensioner Concession card (8%) or have experienced a serious physical illness or injury in the last 12 months (10%).

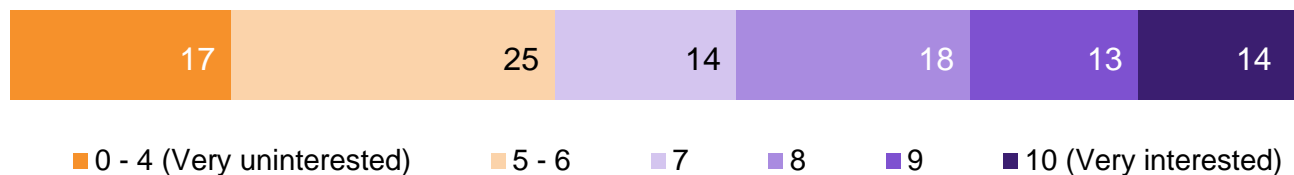
More than two in five older Australians surveyed had increased their use of telehealth options and technology since the COVID-19 pandemic

Changes in use of technology since the coronavirus pandemic (%)



There is some appetite to learn more and improve technology skills

Interest in improving current technology skill level (%)



6.6 Average rating of interest (out of 10)

Interest in improving current technology skill level (%)	Total (n=2,830)	Age				Gender	
		50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)
Low level of interest (0-4)	17	16	18	17	15	16	17
Medium level of interest (5-6)	25	27	25	23	20	24	25
High level of interest (7-10)	58	58	56	60	65 ▲	60	57
Average (out of 10)	6.6	6.6	6.4	6.5	6.8	6.6	6.5

▲ Significantly higher / lower than other sub-groups at the 95% confidence level

Two in three (58%) Australians over 50 were at least somewhat interested in improving their current technology skill level (rating 7 or more out of 10). This is not surprising given that four in ten older Australians have increased their use of technology since the coronavirus pandemic.

Around one in five (17%) were uninterested in upskilling, rating between a 0 and 4. Interestingly, half (50%) of those who felt uncomfortable using technology were uninterested in upskilling and suggests that not everyone who struggles with modern technologies wants to learn how to use them.

VOLUNTARY ASSISTED DYING

At the time of preparing this report, Victoria, Western Australia and Tasmania had passed the voluntary assisted dying legislation. Of these, only Victoria's was in operation.

There is strong support for voluntary assisted dying among older Australians

Support for voluntary assisted dying (%)



STATE	NSW (n=568)	VIC (n=557)	QLD (n=458)	SA (n=336)	WA (n=336)	ACT (n=236)	TAS (n=235)	NT (n=104)
Net Support	72% ▼	78%	77%	78%	77%	85% ▲	82%	82%
Net Oppose	12%	11%	10%	10%	9%	10%	9%	11%

Around three quarters of older Australians (76%) support voluntary assisted dying with a solid 52% saying the strong support this. Just 11% are opposed to it. These results are fairly consistent with 2018, however it is important to note that in the previous survey participants were just given the option to choose from ‘support this’ (83%) or ‘oppose this’ (17%).

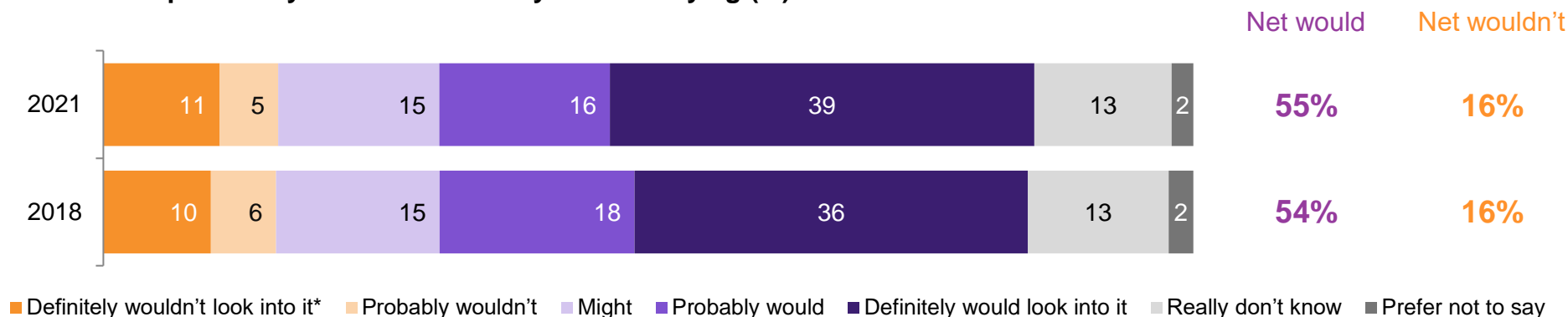
Interestingly, those aged under 80 are more likely to support it (77%) compared to those aged 80+ (67%) and females were more likely to strongly support it (55% vs. 49% of males). By location, those in the ACT were most supportive of assisted dying (85%), while those in NSW were least supportive, although the majority do still support it (72%).

Those who are Culturally and Linguistically Diverse were significantly less likely to support voluntary assisted dying (71% vs. 78%), particularly those in NSW (60% vs. 76%).

▲ ▼ Significantly higher / lower than other states at the 95% confidence level

Just over half of those aged 50+ would personally look into voluntary assisted dying as an option for themselves

Likelihood to personally look into voluntary assisted dying (%)



STATE	NSW (n=568)	VIC (n=557)	QLD (n=458)	SA (n=336)	WA (n=336)	ACT (n=236)	TAS (n=235)	NT (n=104)
Net Would	52%	53%	57%	55%	57%	65% ▲	59%	64%
Net Wouldn't	18%	16%	12%	14%	17%	19%	13%	19%

Consistent with the last survey, more than half of older Australians (55%) said they would look into assisted dying as an option for themselves, with 39% saying they would 'definitely look into it'. Just one in six (16%) said they wouldn't look into it and three in ten (29%) were undecided, saying they might, they didn't know or they did not want to say.

Females were more likely to say they would definitely look into it (42% vs. 36% of males). Those aged over 80 were significantly more likely to say this was not something they would look into (24% vs. 15% of younger people).

By location, those in the ACT were significantly more likely to say this is something they would consider for themselves (65%). Results were consistent by state between 2018 and 2021 with no significant increases or decreases evident.

▲ ▼ Significantly higher / lower than other states at the 95% confidence level

ELDER ABUSE

“Elder abuse” is defined as mistreatment of an older person that is committed by someone with whom the older person has a relationship of trust, such as a partner, family member, friend or carer. Elder abuse may be physical, social, financial, psychological or sexual and can include mistreatment and neglect.

A large proportion of elder abuse is going unreported: while one in seven older Australians reported experiencing elder abuse themselves or knowing someone else who has, fewer than half are speaking up about it



In the 2021 study, 4% of older Australians admitted to having personally experienced elder abuse and 12% knew someone else who has experienced it.

Those aged under 65 were more likely to say that someone they knew had experienced elder abuse (14% vs. 9% among those aged 65+).

Those who were more likely to report having been personally abused included:

- Those who identified as Aboriginal or Torres Strait Islander (ATSI) – see next page for a summary of their experiences
- Those with a disability (9% vs. 2%) or who have experienced a serious physical illness or injury in the past 12 months (9% vs. 3%)
- Those who identified as LGBTQIA+ (11% vs. 4% of those who did not)
- Those who live in an aged care facility (25% vs. 4%)
- Those who have experienced domestic violence in the past 12 months (30% vs. 3%)
- Those who had experienced the death of a partner or spouse in the past 12 months (15% vs. 4%)

Among those who had personally experienced it, just 47% spoke to someone about it or sought assistance, however 53% did not seek any assistance.

Those who knew someone else who has experienced elder abuse were more likely to seek assistance or speak to someone about it (59%), however that still leaves **a substantial 41% of people who have not raised the issue with anyone else**. Over the page we look at where people go for assistance.

Aboriginal and Torres Strait Islanders are far more likely to have experienced elder abuse – and yet are also more likely to have raised it than non-Indigenous cohorts

66% of people who identified as Aboriginal or Torres Strait Islander have experienced elder abuse or know someone who has (vs. 15% of all Australians aged 50 or over)



45%

Have personally experienced it vs. 4% of the total sample

Of the n=13 who *personally* experienced elder abuse, all of them sought assistance or spoke to someone about it.



25%

Know someone who has experienced it vs. 12% of the total sample

Of the n=10 who *knew someone* who had experienced elder abuse, n=8 sought assistance or spoke to someone about it.

The main barriers to seeking help among victims of elder abuse were that it was **done by a close family member**, they felt they could **sort it out themselves**, a sense there was **no point complaining** or that **nobody could help** them – essentially revealing feelings of embarrassment, fear and resignation

Reasons for not seeking assistance (% among those who did not seek assistance when they personally experienced elder abuse)



One of the biggest barriers to seeking help among those who knew someone who had suffered elder abuse was that the person was not in their family so they **'minded their own business'** and did not get involved. Others tried to provide emotional support to the victim and **many didn't realise it was happening** or how serious it was

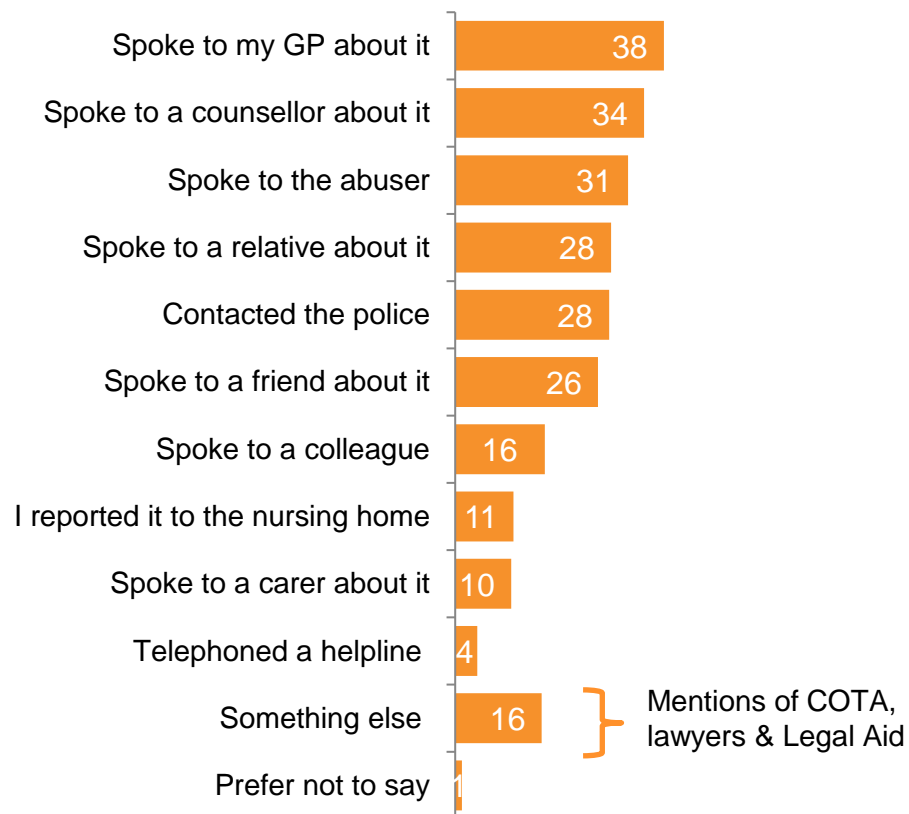
Reasons for not seeking assistance (% among those who did not seek assistance when someone they knew experienced elder abuse)



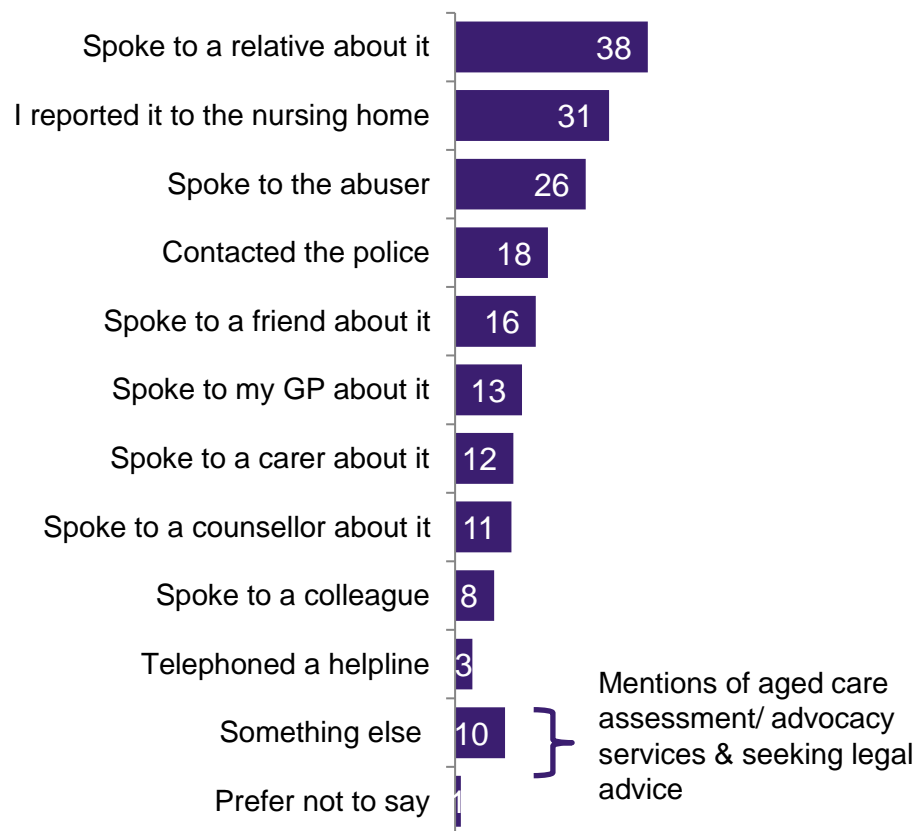
People are turning to different sources depending on whether they were the victim of elder abuse or someone else was, suggesting a need for public education on reporting it

Who did they speak to or where did they go for help? (Prompted %)

% of those who personally experienced elder abuse

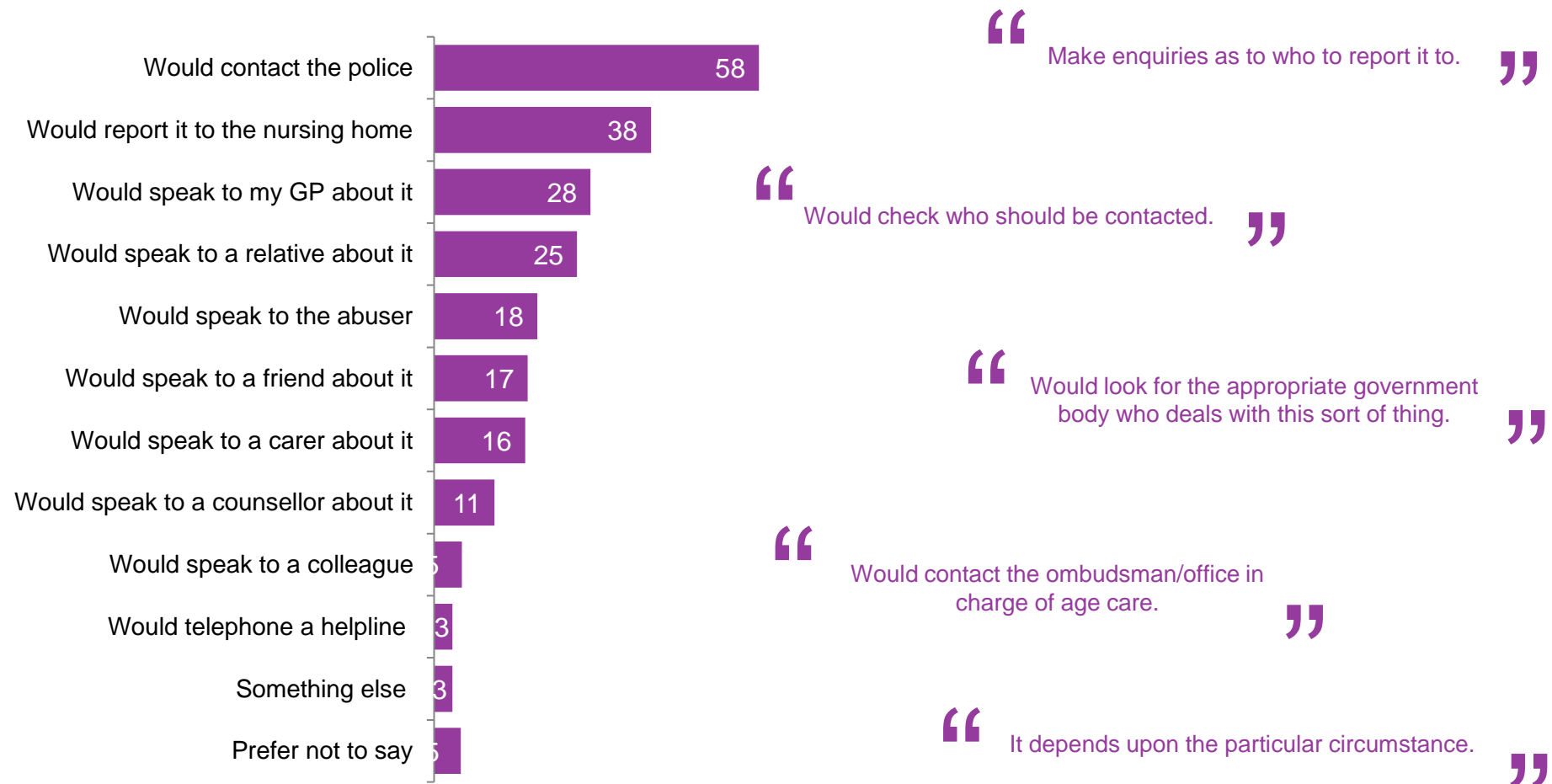


% of those who knew someone who experienced elder abuse



Those who had no experience with elder abuse claimed they would most likely contact the police if they or someone they knew experienced elder abuse; others thought they would report it to the nursing home or speak to their GP about it

Where people who go for assistance (Prompted % of those who have never experienced or known someone has experienced elder abuse)

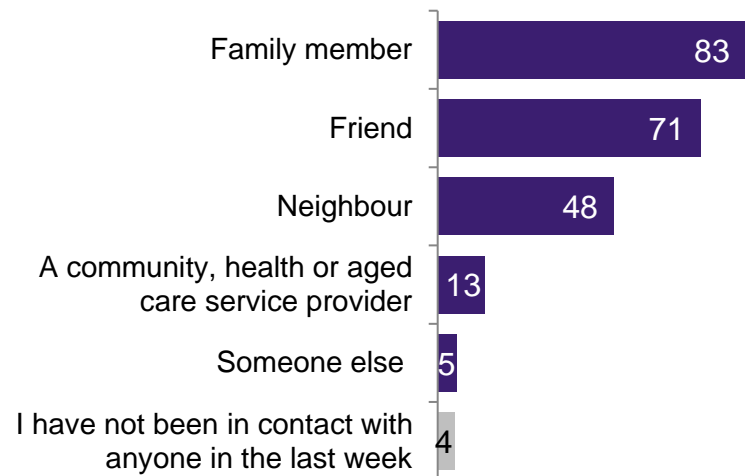


SOCIAL ISOLATION & LONELINESS

When looking at the results in this next section, it is important to note that this survey was done online and so the results may not capture the views of those who may be digitally isolated.

The vast majority of Australians aged 50+ have had contact with *someone* in the last week – most likely a family member or friend. Just over half said they had never felt lonely in the past few weeks, however around a quarter did at least some of the time

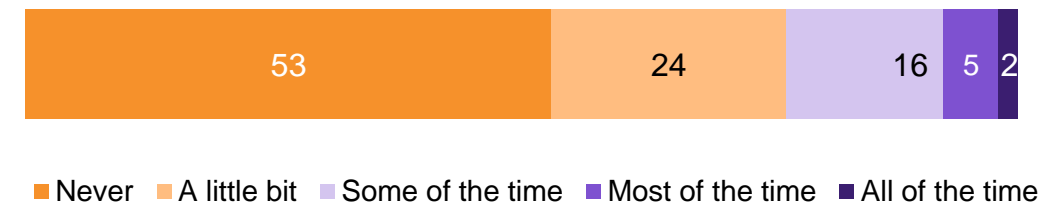
Contact with in the last week (%)



In a new series of questions exploring social isolation, the survey found that most older Australians had some form of contact with people in the past week, most likely a family member (83%), friend (71%) or neighbour (48%). Of concern is that 4% claimed to have had no contact with anyone in the last week and this was significantly higher among those who:

- Are uncomfortable using modern technologies (10% of those who gave a comfort rating of 0-4)
- Have a disability (7% vs. 4% of those who do not)
- Are male (6% vs. 3% of females)
- Are aged under 65 (6% vs. 3% of those aged 65+)
- Live in metropolitan areas (5% vs. 3% of those in regional areas).

Feelings of loneliness in the last few weeks (%)



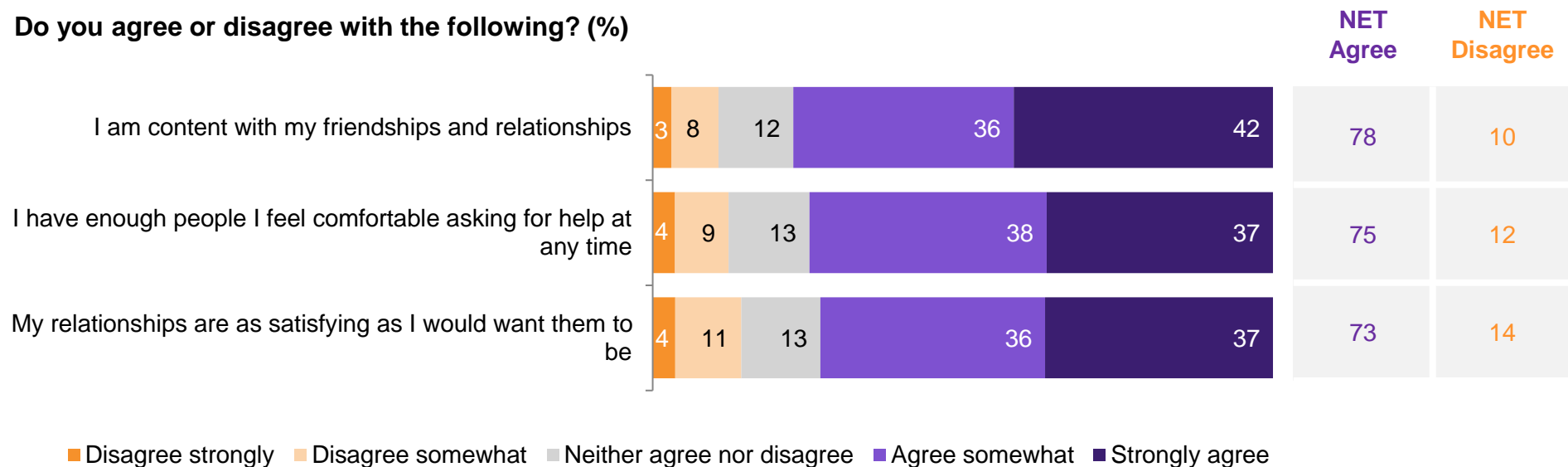
When asked how often they have felt lonely in the last few weeks, more than half (53%) claimed they never felt lonely, and a quarter (24%) said they only felt lonely a little bit of the time. However, close to a quarter (23%) felt lonely either some (16%) or at least most of the time (7%).

Those more likely to feel lonely all or most of the time:

- **Those who identified as ATSI (50%)**
- **Living in an aged care facility (28%)**
- **Experienced the death of a partner / spouse in the last 12 months (25%)**
- **Those who identified as LGBTQIA+ (23%)**
- Those who prefer to speak a language other than English (18%)
- Those who are unemployed (17% vs 6% of those who are employed or retired)
- Living alone (13%) or are single / separated / divorced (16%)
- Have a disability (15%) or experienced a serious illness of injury in the past 12 months (12%)
- Uncomfortable using modern technologies (15% of those giving a comfort rating of 0-4)
- Aged under 65 (11% vs. 4% of those 65+).

One in ten older Australians appear to be experiencing social isolation; while the majority are content with their personal relationships, some are unhappy or feel uncomfortable to ask others for help at any time

Do you agree or disagree with the following? (%)



When it comes to older Australians' relationships, around three in four agreed that that they are content with their friendships and relationships (78%), that they have enough people they feel comfortable asking for help at any time (75%) and that their relationships are as satisfying as they would want them to be (73%). Just over one in ten were neutral towards each of these statements and around one in ten disagreed with them.

Those least likely to agree with these statements included (see next page for full breakdown of data):

- Those aged under 65
- Those living alone or who are single / divorced
- Those who have a disability or who have experienced a serious illness or injury in the past 12 months
- Those who were less comfortable using modern technology.

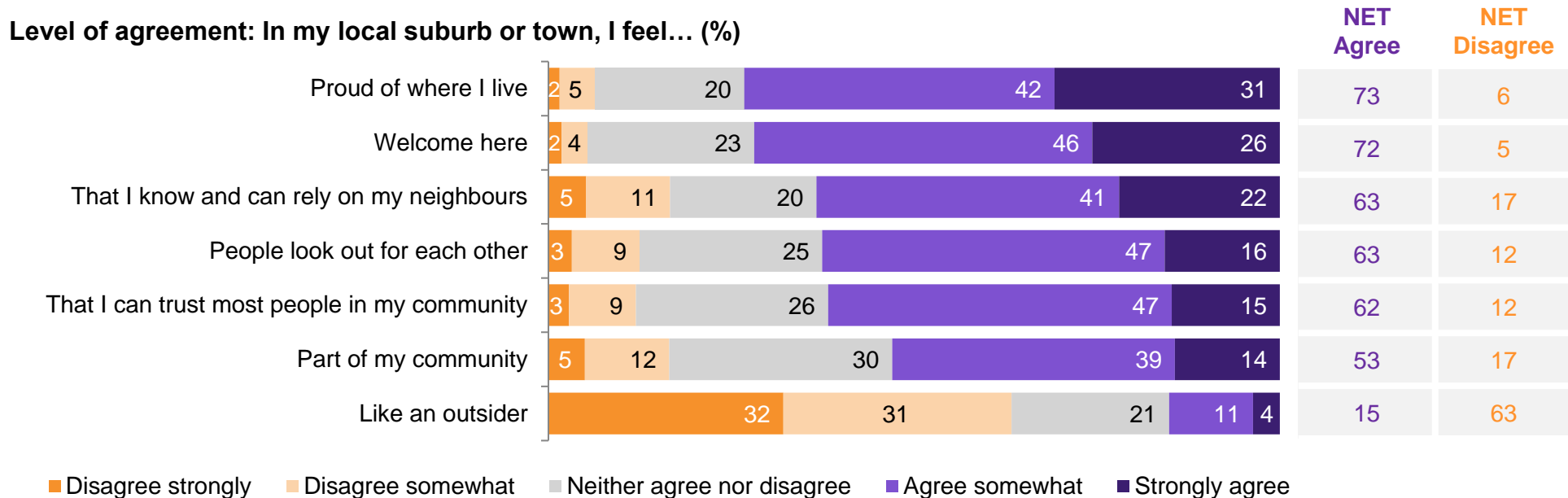
Those aged under 65, those who live alone, have a disability or serious physical illness and those less comfortable using modern technologies are at greater risk of social isolation

NET AGREE %	Total (n=2,830)	Aged under 65 (n=1,466)	Aged 65+ (n=1,364)	Live alone (n=675)	Live with others (n=2,155)	Single / divorced / widowed (n=933)	Couples (n=1,868)	Have a disability (n=577)	No disability (n=2,224)
<i>I am content with my friendships and relationships</i>	78	71 ▼	85	69 ▼	80	67 ▼	83	71 ▼	79
<i>I have enough people I feel comfortable asking for help at any time</i>	75	68 ▼	79	69 ▼	75	66 ▼	77	67 ▼	75
<i>My relationships are as satisfying as I would want them to be</i>	73	67 ▼	79	62 ▼	76	60 ▼	79	65 ▼	75

NET AGREE %	Total (n=2,830)	Had a serious physical illness or injury in the past 12 months		Feel quite comfortable using modern technologies (rating 7+) (n=1,933)	Feel uncomfortable using modern technologies (rating <5) (n=322)
		Yes (n=517)	No (n=2,235)		
<i>I am content with my friendships and relationships</i>	78	71 ▼	79	80	68 ▼
<i>I have enough people I feel comfortable asking for help at any time</i>	75	69 ▼	75	77	64 ▼
<i>My relationships are as satisfying as I would want them to be</i>	73	66 ▼	74	76	62 ▼

▲ ▼ Significantly higher / lower than other subgroup at the 95% confidence level

The majority of older Australians are proud of where they live and feel welcome there, but there are mixed feelings when it comes to feeling part of a community



Around three in four participants in the survey felt proud of where they live (73%) and welcome in their local suburb or town (72%). More than six in ten also felt they could rely on their neighbours (63%), that people look out for each other (63%) and that they can trust people in their community (62%). A similar proportion also disagreed that they feel like an outsider in their local suburb (63%). Those who identified as LGBTQIA+ were also significantly more likely to agree they **feel like an outsider** (31%), as did those who are single or separated / divorced (22%), and those who prefer to speak a language other than English (27%).

Nearly one in five people disagreed that they know and can rely on their neighbours (17%) or that they feel part of their community (17%).

Those more likely to feel disconnected from their local suburb or town (higher levels of disagreement with all the statements) included (see next page for full breakdown of data):

- Those aged under 65
- Those living in metro areas
- Those who are single or divorced
- Those with a disability

Those aged under 65, those living in metro areas, those who are single and those who have a disability are at greater risk of social isolation

In my local suburb or town, I feel... (NET AGREE %)	Total (n=2,830)	Aged under 65 (n=1466)	Aged 65+ (n=1364)	Metro (n=1,856)	Regional (n=974)	Single / divorced / widowed (n=933)	Couples (n=1868)	Have a disability (n=577)	No disability (n=2224)
<i>Proud of where I live</i>	73	69 ▼	78	72	75	63 ▼	79	67 ▼	75
<i>Welcome here</i>	72	67 ▼	78	70 ▼	75	64 ▼	76	64 ▼	74
<i>I can rely on my neighbours</i>	63	56 ▼	72	61 ▼	67	57 ▼	67	57 ▼	65
<i>People look out for each other</i>	63	57 ▼	69	58 ▼	69	57 ▼	66	59	63
<i>I can trust most people</i>	62	54 ▼	71	60 ▼	65	57 ▼	64	57 ▼	63
<i>Part of the community</i>	53	46 ▼	61	51 ▼	56	45 ▼	57	46 ▼	55
<i>Like an outsider</i>	15	20 ▲	10	15	15	20 ▲	13	22 ▲	13

▲ ▼ Significantly higher / lower than other subgroup at the 95% confidence level

The most helpful things to support mental health and wellbeing were support from family and friends, exercising, hobbies and a good diet (notably ahead of professional support)

What has been helpful in supporting mental health and wellbeing (Prompted %)



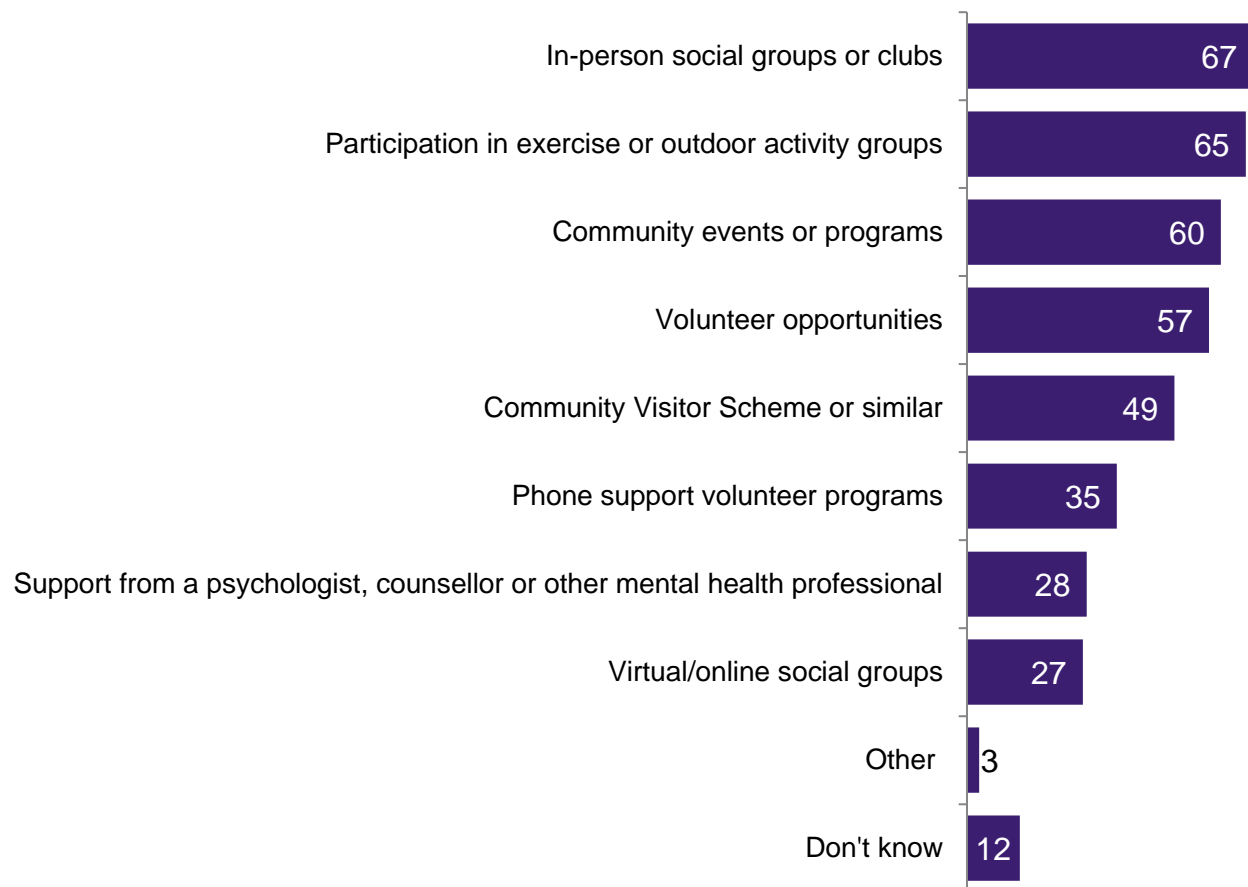
When prompted with a list of activities that might be helpful in supporting mental health and wellbeing, the things participants found most helpful were the support of family and friends (61%) and exercising (58%).

Many also thought that hobbies (48%), having a good diet (45%), connecting with nature (42%) and pets (41%) were good for their mental health and wellbeing.

Notably, support from medical professionals or counsellors and medication were seen to be less helpful for their wellbeing.

When prompted with various ideas, the most popular initiatives or programs to help older Australians feel less lonely or isolated were in-person social groups or clubs, participation in exercise or outdoor activity groups, community events and volunteering

Response to initiatives that may help to feel less isolated or lonely (Prompted %)



Community events or programs, volunteer opportunities and a community visitor scheme were also deemed to be useful initiatives to help older Australians feel less isolated or lonely.

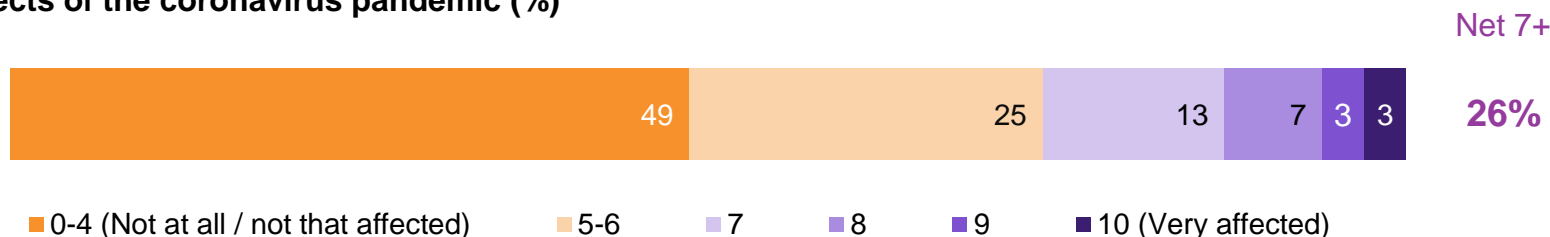
Support from mental health professionals and online or virtual groups were not considered to be as useful as other initiatives, although more than a quarter of those in the survey thought these initiatives would be helpful.

COVID-19



One in four older Australians reported being quite highly affected by the coronavirus pandemic, while half felt they were not really affected

Effects of the coronavirus pandemic (%)



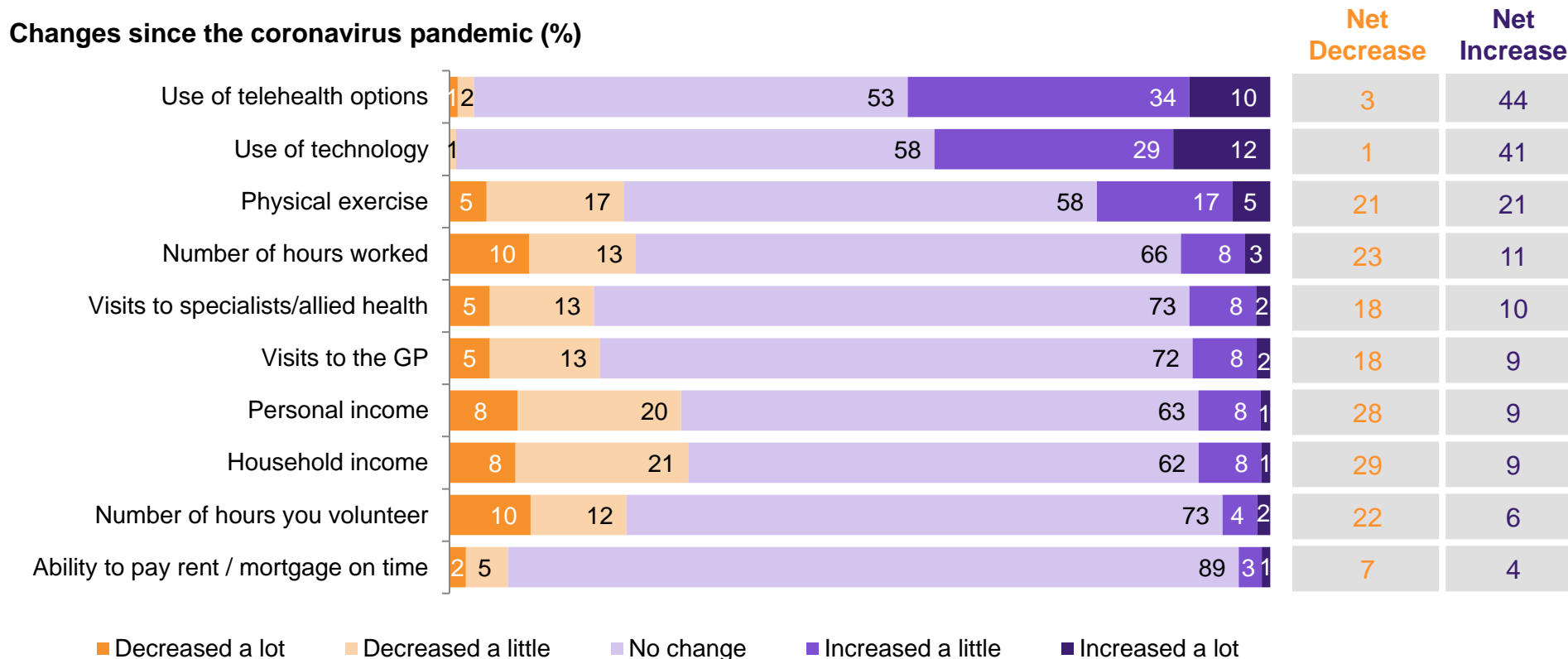
When asked how the coronavirus pandemic personally affected them (i.e. either socially, financially, physically or mentally), 26% of those over 50 provided a rating of 7 or more out of 10, with 6% feeling very affected (rating a 9 or 10).

Nearly one in two (49%) were not that affected, providing a rating between 0 and 4.

Those more likely to be affected by the pandemic, giving a high rating of 7 or more out of 10, were:

- **Younger** and aged 50-59 (34% vs. 19% of those aged over 70)
- Those **living in Victoria** (36%) or in a **metropolitan area** (28% vs. 23% of those in regional/rural areas)
- **Employed** (31% vs. 20% of retirees)
- Those who identify as **LGBTQIA+** (40% vs. 26% of people who don't); and/or
- Those who identify as **Indigenous** (66% vs. 26% of those who don't).

The most notable changes since the pandemic were an increase in use of telehealth options and technology, and a decrease in income – with mixed changes in exercise



More than two in five older Australians surveyed had increased their use of telehealth options and technology (44% and 41% respectively) since the COVID-19 pandemic. While one in five (21%) reported increasing their physical exercise during this time, 21% spent *less* time exercising.

Meanwhile, the most notable *decreases* were in household income (a significant 29% reported a decrease) or personal income (28%), the number of hours worked (23%) and number of hours spent volunteering (22%) – noting that volunteering was largely constrained by COVID-related restrictions. Although employment and income impacts were most common, older Australians tended to feel quite resilient in their ability to pay their rent or mortgage on time, though 7% are now struggling to do so as a result of the pandemic.

What support would people find helpful in dealing with the effects of COVID-19? (in their own words)

Common suggestions for helping older Australians deal with the effects of the pandemic (based on qualitative analysis of open-ended responses) included:

- Making masks compulsory / encouraging people to take the pandemic more seriously
- Ensuring people get vaccinated (and for free)
- Providing more financial support / schemes from the Government e.g. for medical expenses, groceries as well as more financial support for self-funded retirees
- More information about the pandemic, including the vaccines i.e. general information, when they can expect to get it etc.
- Providing more telehealth options i.e. by phone or online
- Ensuring people can access mental health support and / or counselling
- Checking in on older people at home to see if they are ok
- More community programs and support groups (in person and online) with some suggesting financial support from the Government to help with the cost of joining clubs or participating in hobbies
- Helping people stay connected with loved ones i.e. ensuring they have access to PCs and know how to use them

*“Early withdrawal of superannuation.
Government financial help for those struggling,
alerts from local government re infections.”*

*“Visits to people's homes to see if they are okay,
deliveries, phone calls and texts.”*

“More community groups.”

*“I receive plenty of support from my family local church
which I strongly recommend. Also more support from
local aged care agencies are needed for those living
alone without family or community support.”*

*“Encourage and teach people how to use technology
so they can talk face to face with their loved ones
when you cannot visit. Learn how to do craft work or
try a new hobby that can be done from home.”*

*“Increase the Medicare rebate so that there are less out of
pocket expenses. All persons who have retired not just those
with Commonwealth seniors' cards should be entitled to the
financial incentives provided through the past year. If you are a
self funded retiree, you are disadvantaged to those on an aged
pension you are now living in poverty.”*

*“Online discussion with Doctor
instead of visiting in person.”*



Additional insights from Newgate's weekly Coronavirus Tracker

Since the start of the COVID-19 pandemic Newgate has conducted a weekly quantitative tracking study to monitor community attitudes to coronavirus.

*To **complement** the findings presented in this State of the (Older) Nation report, additional insights from the Coronavirus Tracker follow on the next few pages, specifically focusing on Australians aged over 50.*

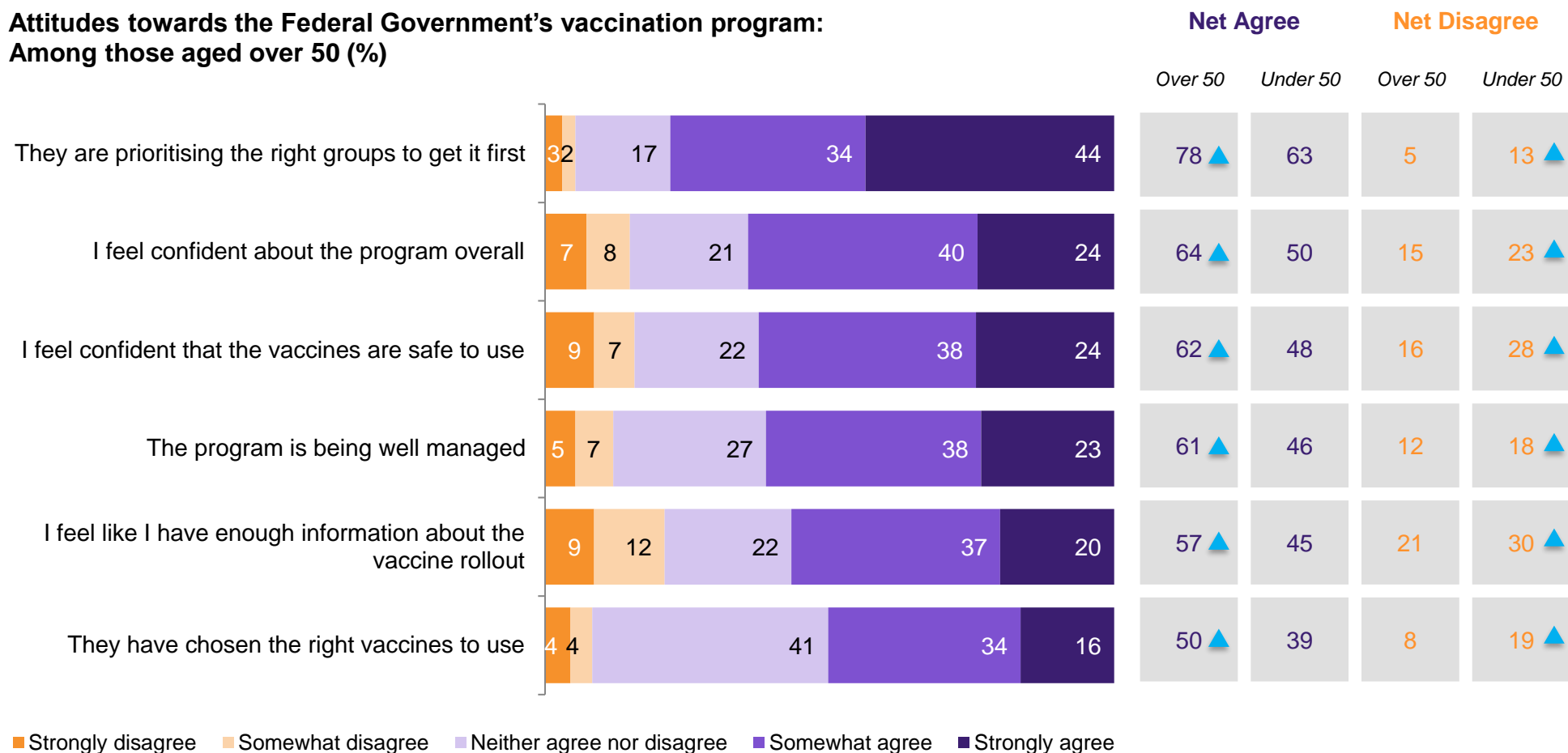
To ensure comparability, we have provided results from the tracking when the State of the (Older) Nation survey was conducted: from 15-17 February, with a robust sample of n=672.

The results relate to attitudes towards the Federal Government's vaccination program, likelihood to get the vaccine, and performance of the aged care sector in handling the effects of coronavirus.

We note that this survey was conducted prior to the commencement of the vaccination program (first doses were administered 21 February).

The majority of Australians over 50 hold positive attitudes towards the vaccination program (more so than under 50s); the Government is seen to be prioritising recipients correctly and they have confidence in the program and its safety

**Attitudes towards the Federal Government's vaccination program:
Among those aged over 50 (%)**

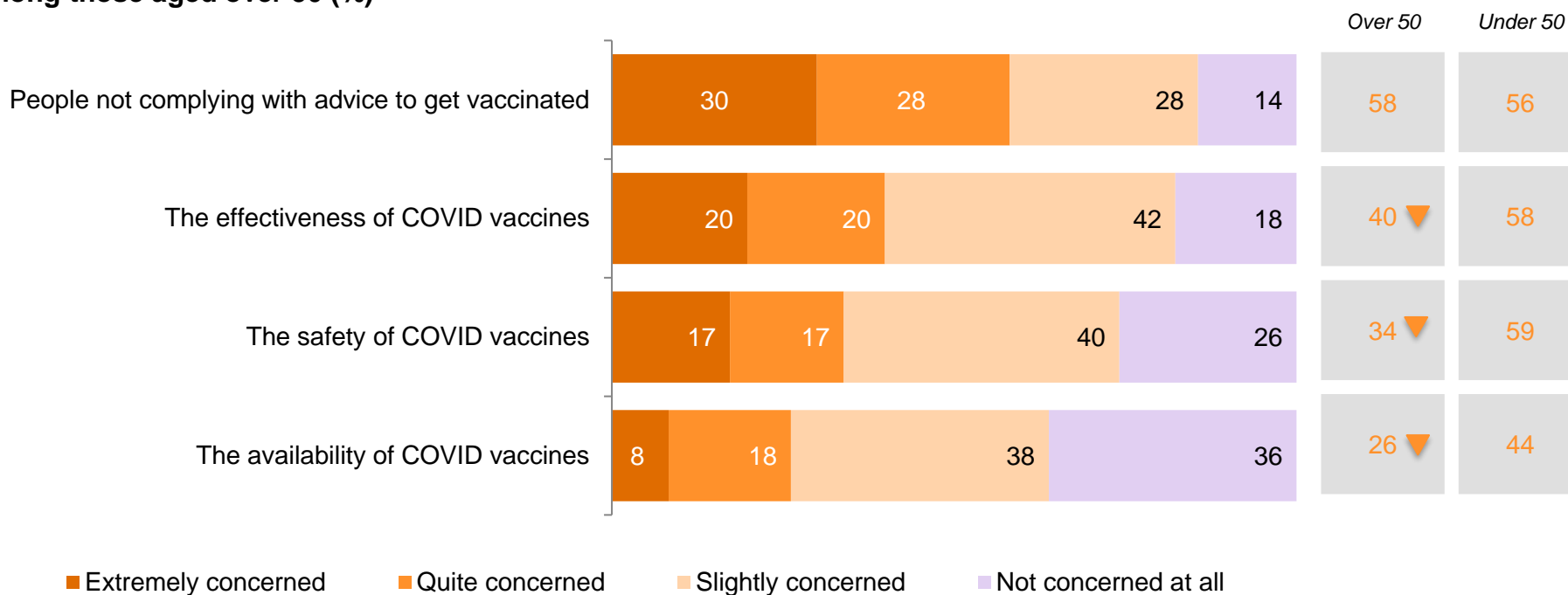


▲/▼ Significantly higher / lower than other subgroup at the 95% confidence level

Compared to those aged under 50, older Australians were less concerned about the vaccine’s effectiveness, safety and availability. The standout concern for older Australians was that people would not comply with advice to get vaccinated

Level of concern about aspects of COVID vaccination:
Among those aged over 50 (%)

Net Extremely + Quite concerned

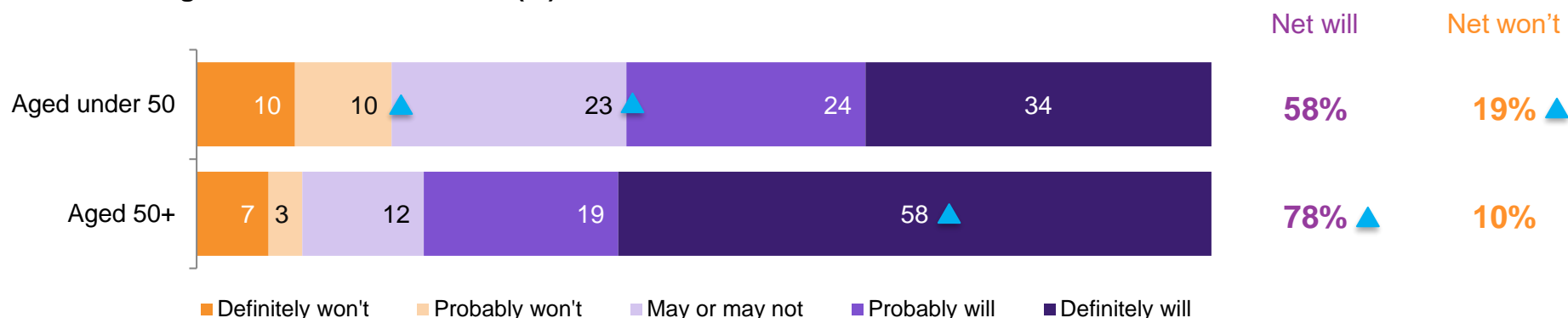


▲ ▼ Significantly higher / lower than other subgroup at the 95% confidence level

In turn, with more positive views and lower levels of concern, older Australians were more likely to get vaccinated

Nearly eight in 10 older Australians said they probably or definitely would get the vaccine if trials proved to be successful, safe and effective. They were significantly more likely to get it compared to those aged under 50 (58%) and this is not surprising given they are at a higher risk than younger people and are also being prioritised to receive a vaccine as part of the COVID-19 vaccine national roll-out strategy. Within the 50 and over age group, those aged 50-59 were more likely to say they probably or definitely won't get the vaccine (24%) compared to those aged 60 or over (5%).

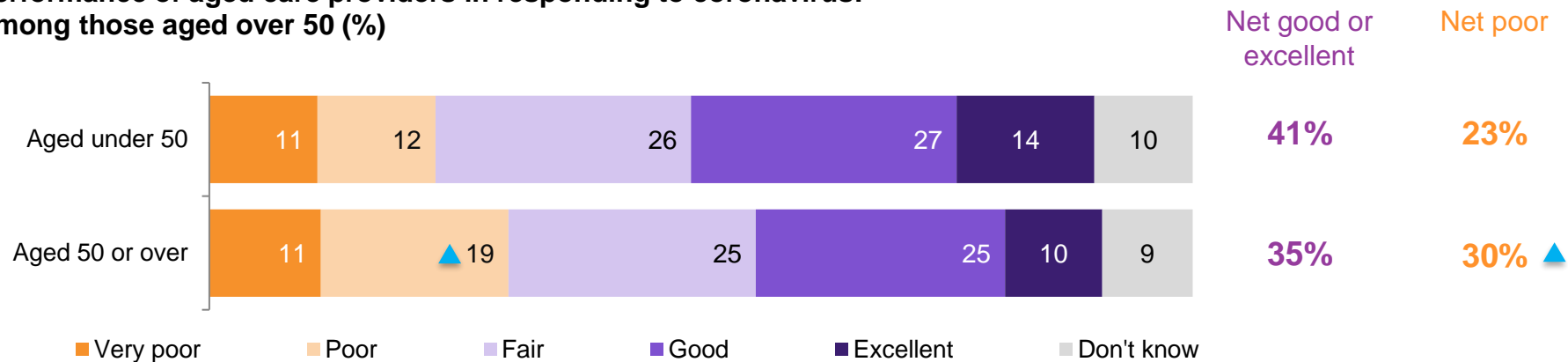
Likelihood to get the COVID 19 vaccine (%)



Significantly higher / lower than other subgroup at the 95% confidence level

Older Australians have polarised views on the performance of aged care providers' response to coronavirus and its associated impacts

Performance of aged care providers in responding to coronavirus: Among those aged over 50 (%)



A similar proportion of Australians aged 50+ believe the aged care sector performed poorly (30%) or well (35% rather than good or excellent). However, they were more likely to rate their performance as poor or very poor than those aged under 50 (23%).

Notably, the aged care sector was the lowest rated sector or institution among Australians aged 50+ compared to thirteen others in the survey:

When looking at net poor / very poor, the worst performing sectors or institutions were:

- Aged care providers: 30%
- The media: 27%
- Airlines: 17%

When looking at net good / excellent, the top performing sectors or institutions were:

- Supermarkets: 80%
- The health system: 78%
- The Police Force in your state: 76%
- Employers (among those working): 73%

▲/▼ Significantly higher / lower than other sub-groups at the 95% confidence level

APPENDIX



NEWGATE
RESEARCH



METHODOLOGY DISCLOSURE STATEMENT

This research was conducted by Newgate Research on behalf of The Council on the Ageing (COTA) between the 9th and 24th of February 2021.

The target population for the research was Australian residents (all states and territories) aged 50 years or above.

The research comprised a 20-minute self-complete online survey with n=2,830 participants.

Survey participants were drawn from the database of Pureprofile – a commercial provider of research sample. Participation was on a voluntary, opt-in basis.

Weighting was applied to the survey dataset to more accurately reflect the target population, using raking (or raking).

The data set was weighted to match population data from the Australian Bureau of Statistics' Census 2016 for age, gender, state and location (Capital/Non-capital cities). The weighting approach was consistent with that used in the 2018 study.

Weighting efficiency was around 79% for most survey estimates. That is, the effective sample size for most estimates was around 79% of the actual sample size (i.e. n=2,230 for estimates made on the total sample). Using the effective sample size, the maximum margin of error for estimates made on the total sample is +/- 2.1%.

The full question wording used in the survey is included within the report. For multiple choice questions and statement grids, the order of response options and statements was randomised to avoid potential order effect. In order to minimise order bias, the topics in the survey were asked in the following order:

- ◇ Quality of life
- ◇ Employment
- ◇ Financial security
- ◇ JobMaker
- ◇ Age discrimination
- ◇ Health and health services
- ◇ Voluntary assisted dying
- ◇ Elder abuse
- ◇ Social isolation and loneliness
- ◇ COVID-19
- ◇ Technology

The research was undertaken in compliance with the Australian Polling Council Quality Mark standards which can be viewed here: <https://www.linkedin.com/company/australian-polling-council>

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