

Summary of key findings

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 (7 or more out of 10), there was a decrease since 2018 (78%).

However, there were also substantial declines in all other aspects of life.

Physical health ratings had declined from 67% in 2018 to 57% in 2021. There were also falls in mental health from 80% to 72% and in the quality of social relationships from 72% to 66%.

Although a majority of older Australians remain largely optimistic about the future, this had also declined since 2018. Around two thirds (65%) felt positive about what the future holds for them personally, compared to 70% in 2018.

Encouragingly, there was a reduction in the view that things were getting worse for their generation, with 33% holding this view, compared to 41% in 2018.

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.



More than one in two Australians aged 50+ are vulnerable.

As was done in 2018, analysis of the data was conducted by level of vulnerability using indicators, such as: low personal annual income, living with disability, non-English speaking at home, recent bereavement, ATSI, domestic violence and homelessness. Based on these indicators, 55% of respondents had one or more of these high vulnerability indicators. This compares to 49% in 2018.

This higher vulnerability group was more likely to be female, be aged 70 or over, live in Queensland and live outside capital cities.

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.

Older Australians are working later in life.

As the age that Australians can access the age pension increases, so too does the proportion of those older people indicating that they are putting retirement on hold. In 2021, 49% of those aged 65 had retired, which has dropped substantially since 2018 when 60% were retired.

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

Whilst there are many reasons that older people may continue to participate in the workforce, this study indicated that financial security and income were a key driver. Those who rated long-term financial security poorly (0-4) expected to retire 2 years later, compared to those who felt secure (9-10).

In the 65 to 69 age group, the proportion who said that they wanted more paid work has doubled (15% to 31% in 2021). This was more prevalent among the more financially vulnerable or those who have

experienced hardship, such as: an income under \$30,000, had experienced homelessness or had a pensioner concession card.

Fewer older Australians are completing some unpaid work each week (51%) compared to 2018 (56%). The most common activity is volunteering, followed by providing childcare to grandchildren and caring for other reasons.

A third of older Australians had experienced some form of age-related discrimination.

The most common form of discrimination was employment-related (26%) discrimination. This measure was significantly higher than in 2018 (22%). Those from culturally and linguistically diverse (31%) and religiously diverse communities (48%) experienced higher levels of discrimination.

Consistent with 2018, those that had experienced employment-related discrimination were most commonly told they were too qualified, that they were too old (31% vs 21% in 2018) or were simply refused employment.

These results indicate further work is needed to promote the value of older people in the workforce and draw attention to conscious and unconscious bias that exists in many workplaces.

Mixed experiences on financial security and cost of living.

The situation regarding cost of living and financial security amongst older Australians is quite mixed. On the positive side, over half (55%) feel secure about their finances being able to meet their needs for the rest of their lives.

On a more concerning note, more than two in five (45%) didn't feel very secure about their finances. Within this group, older Australians classified as more vulnerable were twice as likely to feel insecure, compared to those less vulnerable (30% vs 13%). These feelings of financial insecurity were most prevalent amongst people who had experienced domestic violence (57%) the unemployed, a student



or not in paid employment (46%), and those living with disability (40%).

These financial constraints are evident in percentage of older people that have unpaid bills due to payment difficulties. In 2021, 16% of respondents reported having overdue bills, which is significantly higher than 2018 (12%). There was also an increase in the number of different types of bills that were outstanding compared to 2018, indicating increasing levels of financial stress.

The most common overdue bills included: electricity or gas (9%), mobile phones (7%) and vehicle registration (7%).

COVID-19 may have impacted ease of access to health and medical services.

Although a majority of older people experienced no difficulty (69%) in accessing health and medical services, three in ten (31%) had a medium to high level of difficulty. The most common barriers cited were long waiting lists (34%), the cost (31%) and COVID-19 restrictions (21%). In some locations across Australia, elective surgery was reduced or paused in response to the pandemic. This in turn may have contributed to longer waiting times when elective surgeries resumed.

The study found that 53% of older people have some private health insurance cover. The likelihood of having insurance is highly correlated to household income, with those on a low income (<\$30k) being far less likely to have it (30%) compared to those with a household income of \$100k or more (73%).

Fewer than half are doing the recommended minimum of two hours per week of exercise.

Although nine in ten survey participants (87%) reported that they do at least some exercise, only 46% say that they do more than 2 hours of exercise per week (in line with Government recommendations). This figure is significantly lower than in 2018 (49%).

Those in the 60-69 age cohort were the most likely to undertake at least 2 hours of exercise, and older people aged 80+ the least likely.

These findings have important implications for health promotion strategies to target older cohorts with customised exercise activities.



The vast majority of older Australians have had contact with someone they know in the past week, although 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, most likely family (83%), friend (71%) or neighbour (48%). Of concern is the 4% that have no contact

with anyone in the past week. This was significantly higher among those who were aged under 65, lived in metropolitan areas or had a disability. The reliance on technology to connect with others has detrimentally impacted those that are not comfortable using modern technologies, with 10% of this group indicating social isolation.

Most older people indicated that they are content (78%) and satisfied (73%) with their friendships and relationships, and could ask for help at any time (75%).

Loneliness is a subjective feeling that may occur when the quantity or quality of social relationships do not meet a person's need.

Within this study, more than half (53%) stated that they had not felt lonely in the past few weeks. However, 47% felt lonely at least some of the time. For 7% of respondents, they reported that they were lonely most or all of the time.

Those reporting being most lonely were from the ATSI (50%) and LGBTQIA+ (23%) communities, living in an aged care facility (28%) or had experienced the death of a partner/spouse in the last 12 months (25%). Contrary to popular belief those aged under 65 were more likely to be lonely (11% vs. 4% of those 65+).

The majority of older Australians are proud of where they live.

A sense of connection with your local community can foster social interactions and reduce isolation. A series of questions within the survey explored how connected older people felt within their communities.

A majority felt proud of where they live (73%) and welcome in their local suburb or town (72%). Most felt that 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%).

One in seven older Australian's reported experiencing elder abuse themselves or know someone else who has.

Elder Abuse is the mistreatment of an older person by someone with whom the older person has a relationship of trust. Elder abuse may be physical, social, financial, psychological, or sexual and can include mistreatment and neglect.

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

Among those who had personally experienced elder abuse, just 47% spoke to someone about it or sought 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 41% of people who kept silent.

The main barriers to seeking help among victims of elder abuse were that it was done by a close family member, they felt that they could sort it out themselves, a sense there was no point complaining or that nobody could help them.

“Didn’t think anything could be done, my word against theirs.”

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 or many didn’t realise it was happening or how serious it was.

“The person did not want me to speak out”

The survey found a majority of older Australians feel quite comfortable using modern technology.



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.

The survey found that eight in ten participants felt at least somewhat comfortable using modern technologies.

The COVID-19 pandemic resulted in greater numbers of older Australians increasing their time and proficiency in the use of technology. The survey respondents indicated that their use of telehealth options had increased 44% and their use of technology generally had increased by 30%.

There is strong support for voluntary assisted dying among older Australians.

Around three quarters of older Australians (76%) support voluntary assisted dying. Just 11% are opposed to it. These results are similar to 2018, however it is important to note that in a 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 that they would look into voluntary assisted dying as an option for themselves.

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

Those most likely to be affected by the pandemic were in the age group 50-59 (34% vs. 19% of those aged over 70), particularly living in Victoria and employed. Those who identify as Indigenous (55% vs 26% who don’t) and LGBTQIA+ (40% vs. 26% who don’t) were more likely to report a greater impact on them either socially, financially, physically or mentally.

“I receive plenty of support from my family and local church – which I strongly recommend.”

The most notable changes since the pandemic were an increase in the use of telehealth options and technology, and a decrease in income. There were mixed changes in exercise with an even percentage of respondents either increasing or decreasing their amount of physical exercise during this time.