



# STATE OF THE OLDER NATION 2023

Prepared for the **Councils on the Ageing Federation**  
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# EXECUTIVE SUMMARY



# Key statistics: A Snapshot of Older Australians

This 2023 State of the Older Nation 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+. SEC Newgate Research conducted a nationally-representative online survey with a robust sample of n=2,750 Australians aged 50 and over, with quotas set for state and territory, metropolitan and regional areas, gender and age. Participants were surveyed in November and December 2022 however this report has been released in 2023 and will be referred to as such throughout this report. This third wave follows surveys conducted in 2021 and 2018.

**8.98 million** Australians are aged 50 or above - just over a third of the population (36%). We have an ageing population with the number of Australians aged 85 years and over projected to double by 2042, increasing to over **1 million** people\*

**45%** say things are getting worse for their generation - and this is a statistically significant increase since 2021 (33%). Just 20% feel things are getting better (down significantly from 29% in 2021)

**68%** feel younger than their age (70% in 2021) and they felt on average 7.7 years younger - although it's been trending down over time

**72%** rate their quality of life highly (7 or more out of 10), remaining steady with 2021 (73%) which followed a significant drop from 2018 (78%)

**59%** say their physical health is quite good (rating 7 or more out of 10) but they tend to rate their mental health better (74% rating 7 or more out of 10). Again, these remain consistent with 2021, following significant decreases since 2018

**47%** do at least two hours of exercise per week (46% in 2021, following a significant drop from 49% in 2018)

**57%** have private health insurance with 40% having both hospital and extras

**53%** have one or more vulnerability indicators\*\*, consistent with 2021 (55%) following a significant increase since 2018 (49%)

**24%** of those still working (including those semi-retired) do not think they will ever fully retire

**52%** feel at least quite secure about their finances being able to meet their needs throughout the rest of their lives (rating 7 or more out of 10) which has decreased significantly since 2021 (55%), and 24% feel financially insecure (rating 0-4) which is broadly consistent with 2021 (22%)

**18%** have overdue bills due to payment difficulties - consistent with 2021 (16%) following a significant increase from 2018 (12%)

**35%** have experienced some form of age-related discrimination (37% in 2021), with 24% experiencing *employment-related* discrimination since turning 50 (26% in 2021)

**67%** intend to go on a holiday in the next 12 months. 79% of people intending to go on holiday would stay within their state or territory, 60% would go interstate and 35% would go overseas

**4%** have personally experienced elder abuse (stable from 4% in 2021), and **8%** know someone else who has experienced it (down significantly from 12% in 2021)

**27%** say they are likely to move house in the next 5 years but they'd prefer to remain close, with 46% of those likely to move saying they would stay in their local area. However, **5%** of Older Australians worry about their risk of homelessness in the next 12 months

**29%** felt quite affected by COVID-19 (rating 7 or more out of 10) - 26% in 2021

**84%** report to have good access to technology (7 or more out of 10), with 22% having excellent access (10/10)

# Executive Summary

## A growing sense of pessimism...

After another year living with COVID-19, combined with natural disasters at home, conflict overseas and cost-of-living pressures, including an energy crisis, it is perhaps unsurprising that COTA's 2023 State of the Older Nation report tells the story of a cohort who aren't feeling as good about the future as they used to.

Of those 45% who feel **things are getting worse for Older Australians** (a significant increase from 33% in 2021), 6 in 10 (59%) mentioned cost of living as a reason, which is almost double the figure observed in 2021 (31%). Findings from SEC Newgate's Mood of the Nation report (see page 85) shows this as the top concern for all Australians, regardless of being aged under or over 50.

There has also been a significant decline wave-on-wave in the proportion of those feeling positive about what the future personally holds for them, from 70% in 2018, to only 60% in 2023. **Post-lockdowns, people have experienced practical benefits** like more freedom to make choices and go where they want. But their reported social, mental and physical health does not seem to have bounced back to pre-COVID levels, which may indicate burnout as people move through the pandemic.

Alongside cost of living, affordable and accessible **healthcare** is the other dominant concern in our Mood of the Nation report - particularly among Older Australians. The State of the Older Nation 2023 paints a dismal picture of this. Older Australians report increasing difficulty in accessing health services, with more than a fifth (22%) having issues, compared to 14% of those surveyed in 2021. Difficulty is primarily due to long waiting lists and cost, and is markedly more likely to be experienced by some more vulnerable groups such as those who are unemployed, living with a disability, identify as LGBTQ+ or have lower household incomes.

One-fifth (19%) reported not being able to access a health service in the previous year, despite wanting to. This is a significant increase since this was last measured in the 2018 survey (12%). Of particular note, the proportion of those unable to access a GP or nurse at a medical centre has more than doubled, from 13% in 2018 to 28% in 2023. Satisfaction with health services accessed, though still good, is also on the decline - 83% rated their satisfaction a 7 or more out of 10, down significantly from 88% in 2018.

A new question for 2023 about **homelessness** showed a concerning statistic that 1 in 20 Older Australians (5%) worry about their risk of homelessness in next 12 months, and 1% have experienced it in the last 12 months. Those who worry they are at risk are struggling in nearly all aspects of their lives - a poorer financial situation, more likely to have overdue bills, poorer outlook and quality of life, and higher rates of depression and anxiety. Concerns for feeling at risk of homelessness tend to decrease with age, and women are more likely to feel at risk compared to men. Renters were far more likely to worry about their risk of homelessness (16% vs. 2% of homeowners) and were also significantly more likely to say they have experienced it in the last 12 months (3% compared to 0% among homeowners).

These findings and the verbatim comments indicate that even if they don't feel at risk themselves, there is an awareness among this cohort that it's a pressing issue in light of the cost of living crisis, which is only compounded by experiences of hardship.



# Executive Summary (cont'd)

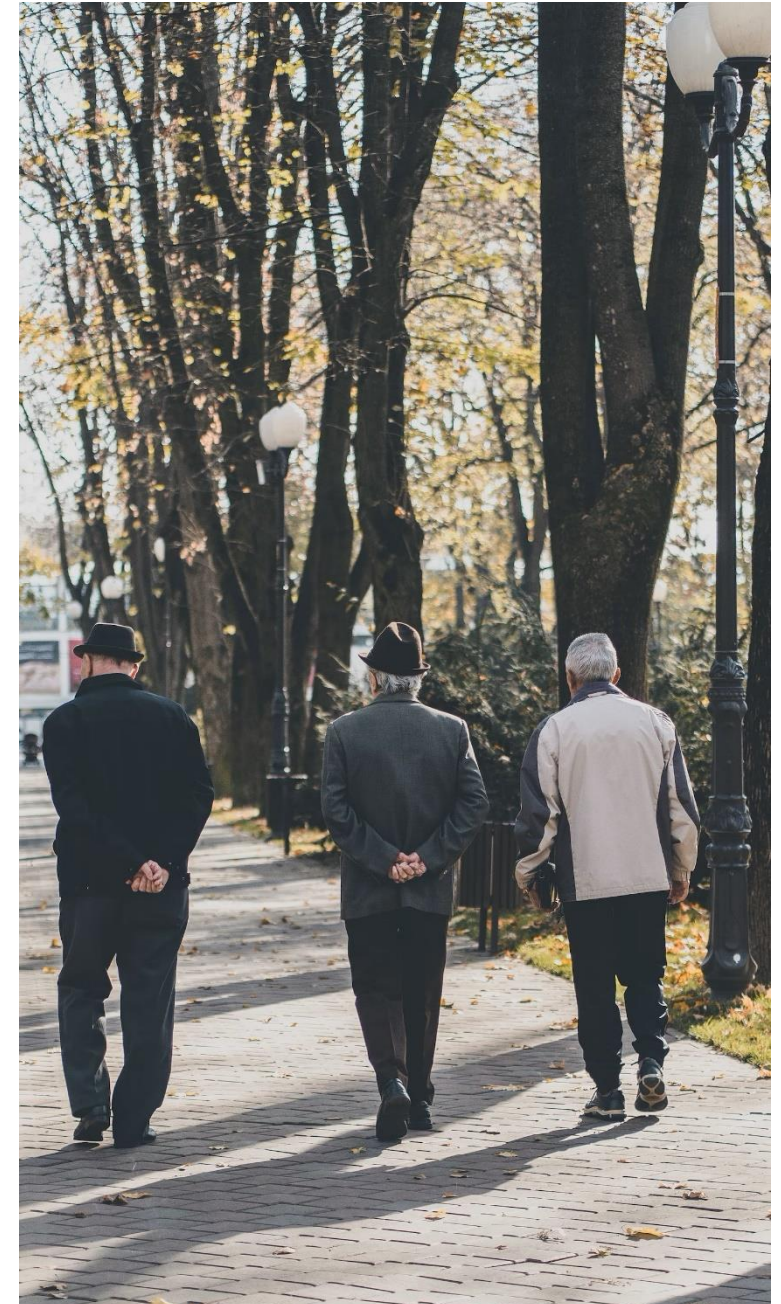
## But there are some positive elements

Despite these challenges, most Older Australians still rate their **quality of life** at 7 or more out of 10 (72%), consistent with 2021. Feelings regarding their current financial situation remain steady, and although feelings about their long-term financial security are less positive than previous years, the number of current unpaid bills has not significantly increased (although significantly more have unpaid electricity or gas bills; 11% now do).

A new set of questions on **housing** tell a largely positive story, with Older Australians generally satisfied with their home and the area in which they live, especially those aged 70 and over. Most Older Australians rate their access to local shops, public places to relax and medical services highly (more than 80% rate these at a 7+ out of 10). Just over one in four (27%) felt they would be likely to move home in the next 5 years, and of this group, most would prefer to remain in their local area. Over 1 in 5 (22%) Older Australians surveyed are renting, with this cohort significantly less likely to be satisfied with all aspects of their living situation and all aspects of their local area (except access to public transport) compared to those who own their home.

However, it is worth noting that nearly one in seven (15%) rated their **ability to adapt their home to make it more accessible** as poor (0-4/10), and those who would most benefit from a more accessible home are more likely to rate this aspect of their home poorly e.g. those living with a disability (22%), those who have experienced a serious physical illness or injury in the last 12 months (23%) or rate themselves in poor physical health (33%).

New questions were also asked about **travel**, revealing that two-thirds (67%) of Older Australians intend to go on at least one holiday - be it within their own state or territory (79%), interstate (60%) or overseas (35%) - within the next 12 months. It was most common to want to travel within their own state or territory. Likelihood to travel is linked to their financial situation, with those on higher incomes, whose primary source of income is superannuation, are employed or have good financial security were more likely to travel.



# Executive Summary (cont'd)

## Other findings paint a similar picture to previous survey waves

In our section on **employment**, we see that over half (52%) of working Australians think they will not be able to retire until 66 or older<sup>^</sup>. Concerningly, around a quarter (23%) of those who are still working feel they will never retire, with those in financially precarious or vulnerable positions significantly more likely to feel this way (e.g. almost half of those on the Age Pension and a third of those with a disability feel they will never retire). We note that this is reflective of other survey waves, indicating that the current cost-of-living crisis had not significantly affected it just yet (at least at the time of surveying).

Among those who are currently not employed, the top motivators for encouraging them to return to work included flexibility (52% mentioned the ability to work part-time or have flexible working hours and patterns, or to work remotely), followed by passion for the work (27%) and suitability of the role to their skillset (26%).

Around half (49%) are doing some **unpaid work** - volunteering continues to be the most common type (21% volunteer) and caring for a partner is the most time intensive (averaging 32 hours a week). This year volunteering hours are down slightly, and caring for grandchildren hours are significantly up (though not dissimilar to 2018 levels, suggesting a return to pre-COVID care routines).

Instances of **age discrimination** remain similar to 2021, with 35% of people reporting they have experienced age discrimination, including 24% who have experienced it in the workplace or when seeking work. A new question for 2023 sheds further light on people's experiences, in their own words, and shows the real impact of this on older people: they report being told they were 'overqualified' or 'unsuitable' for a job or simply passed over for a younger candidate. It's clear that some Older Australians aren't feeling valued in the workplace or during the recruitment process, despite their experience and eagerness to work.

The number of those who report having personally experienced **elder abuse** has remained at 4%, but the number of people who report knowing someone who's experienced it has dropped significantly to 8% (from 12% in 2021).

While **COVID-19** restrictions were largely lifted in 2022, the pandemic is of course not entirely over - perhaps especially in the minds of those Older Australians with health issues. Three in ten (29%) say they have personally been affected by the pandemic e.g. socially, financially, physically, or mentally, up from 2021 (26%), although the increase is not statistically significant.

However, compared to 2021, we see fewer Older Australians reporting that their household or personal income has decreased since the pandemic (26% vs 29% household; 25% vs 28% personal), and a lower proportion of participants saying that their visits to the GP have decreased (15% compared to 18% in 2021).

More than three-quarters (78%) have a high level of comfort with **technology**\* (rating their comfort a 7 or more out of 10), which is consistent across all age groups. This has, however, dropped significantly since 2021 (when 82% had a high level of comfort).

Health and finances are key indicators of greater positive or negative sentiment or experiences across a range of issues - but interestingly people's level of comfort with technology was also linked to things like how young they feel compared to their actual age, how they feel about their quality of life and their long-term financial security.

Most were highly interested in improving their technology skills (57% rated their interest at least a 7 or more out of 10), particularly those over the age of 80 (62%). A clear majority felt they had good access to technology (84% rated this a 7 or more out of 10), with one in five reporting to have 'excellent' access (22% rating a 10 out of 10). While eight in ten (80%) agreed that technology makes their life convenient, two-thirds (66%) also felt technology needs to be better designed for older people.



# Key Statistics: Results by Subgroup

A comparison across subgroups shows that those aged 50-59 tended to give lower ratings across a range of metrics, including how old they feel, their quality of life, physical health and vulnerability indicators. They were more likely to feel insecure about their finances and have overdue bills because of payment difficulties. Women, those who prefer to speak a language other than English and Aboriginal and Torres Strait Islander participants were also more likely to have overdue bills. While those aged 70-79 were doing well compared to their younger counterparts, feeling younger, report better quality of life and physical health.

Key statistics (%)	Age group				Gender		Prefer to speak a language other than English at home		Aboriginal and Torres Strait Islander participants^	
	Total sample (n=2,750)	50-59 (n=976)	60-69 (n=945)	70-79 (n=676)	80+ (n=153)	Male (n=1,280)	Female (n=1,470)	Yes (n=184)	No (n=2,566)	Yes (n=37)
<b>68%</b> feel younger than their age	63 ▼	70	74 ▲	66	66	69	67	68	51	68
<b>72%</b> rate their quality of life highly (7+/10)	65 ▼	74	78 ▲	73	72	71	74	72	53 ▼	72 ▲
<b>59%</b> say their physical health is very good (7+/10)	55 ▼	61	65 ▲	58	60	59	66	59	45	60
<b>47%</b> do at least two hours of exercise per week	45	53 ▲	47	34 ▼	50 ▲	44 ▼	46	47	39	47
<b>53%</b> have one or more vulnerability indicators	46 ▼	51	60 ▲	64 ▲	50 ▼	56 ▲	100 ▲	50 ▼	100 ▲	53 ▼
<b>45%</b> say things are getting worse for their generation	47	47	46	35 ▼	44	47	39	46	55	45
<b>23%</b> of those still working do not think they will ever retire*	22	20	37	88 ▲	23	24	26	23	40	23
<b>18%</b> have overdue bills due to payment difficulties	29 ▲	17	11 ▼	4 ▼	15 ▼	21 ▲	26 ▲	17 ▼	34 ▲	18 ▼
<b>24%</b> feel insecure about their finances being able to meet their needs throughout the rest of their lives (0-4/10)	29 ▲	24	19 ▼	18	21 ▼	27 ▲	18 ▼	25 ▲	40 ▲	24 ▼

## Key Statistics: Results by Subgroup (cont'd)

Indicators of mental, physical and economic health were generally consistent on a state-by-state basis, although those in living in regional Australia were significantly more likely to have one or more vulnerability indicators (56%) than those living in metro areas (51%). When looking beyond location to those who identify as LGBTQ+, there are some clear indicators of poorer mental health and economic outcomes. For example, significantly fewer LGBTQ+ Older Australians rated their quality of life highly (60%) compared to those who are not LGBTQ+ (72%), a quarter had overdue bills due to payment difficulties (26% vs. 18%) and a third felt insecure about their finances (32% vs. 25%)

Key statistics (%)	State								Metro/Regional		Identify as LGBTQ+	
	NSW (n=522)	VIC (n=520)	QLD (n=417)	SA (n=305)	WA (n=458)	ACT (n=206)	TAS (n=214)	NT (n=108)	Metro (n=1,852)	Regional (n=898)	Yes (n=110)	No (n=2,640)
<b>68%</b> feel younger than their age	65	69	70	67	69	71	65	70	69	67	66	68
<b>72%</b> rate their quality of life highly (7+/10)	70	74	73	71	71	76	70	71	71	74	60▼	72▲
<b>59%</b> say their physical health is very good (7+/10)	57	62	63	57	57	61	51▼	59	61	57	57	60
<b>47%</b> do at least two hours of exercise per week	45	47	54▲	39▼	43	53	53	43	47	47	57	46
<b>53%</b> have one or more vulnerability indicators	55	50	52	61▲	54	46	51	36▼	51▼	56▲	57	53
<b>45%</b> say things are getting worse for their generation	46	42	47	46	46	39	54	38	43	49	53	45
<b>23%</b> of those still working do not think they will ever retire*	27	21	21	23	20	24	34	27	22	26	24	23
<b>18%</b> have overdue bills due to payment difficulties	18	18	18	20	20	21	16	20	19	17	26▲	18▼
<b>24%</b> feel insecure about their finances being able to meet their needs throughout the rest of their lives (0-4/10)	27	19▼	25	24	26	22	26	23	24	25	34▲	24▼

## Key Statistics: Results by Subgroup (cont'd)

Older Australians aged 50-59 were more likely to intend to holiday overseas in the next 12 months or move house in the next 5 years, with likelihood decreasing with age. The cohort of 60-69 year-olds were the most likely to be affected by age-related or employment-related discrimination since turning 50.

Key statistics (%)	Age group				Gender		Prefer to speak a language other than English at home		Aboriginal and Torres Strait Islander participants <sup>^</sup>	
	50-59 (n=976)	60-69 (n=945)	70-79 (n=676)	80+ (n=153)	Male (n=1,280)	Female (n=1,470)	Yes (n=184)	No (n=2,566)	Yes (n=37)	No (n=2,713)
<b>35%</b> have experienced age-related discrimination since turning 50	37	42▲	31	22▼	34	37	38	35	23	36
<b>24%</b> have experienced employment-related discrimination since turning 50	26	31▲	19▼	11▼	25	23	27	24	16	24
<b>57%</b> have private health insurance	53	59	59	55	59▲	55▼	60	56	25▼	57▲
<b>4%</b> have personally experienced elder abuse	4	4	5	3	3	4	3	4	5	4
<b>8%</b> know someone else who has experienced elder abuse	9	9	6	4	6▼	9▲	8	8	7	8
<b>24%</b> intend to go on a holiday overseas in the next 12 months	27▲	26	22	12▼	26▲	21▼	32▲	23▼	5▼	24▲
<b>27%</b> say they are likely to move house in the next 5 years	34▲	29	21▼	14▼	26	27	29	27	38	27
<b>29%</b> have been quite affected by COVID-19 (7+/10)	31	32	23▼	24	25▼	32▲	40▲	28▼	12▼	29▲
<b>7%</b> have a low level of comfort in using modern technologies (0-4/10)	5▼	8	9	10	7	8	5	8	8	7



## Key Statistics: Results by Subgroup (cont'd)

Older Australians who identify as LGBTQ+ were significantly more likely to travel overseas (39% vs. 23% of those who do not identify as LGBTQ+), and move house in the next five years (41% vs. 26%). While there were no stark differences between states in many of the key statistics, those living in Victoria are still continuing to report they have been quite affected by COVID-19 (36%) at significantly higher rates than other states or territories.

Key statistics (%)	State								Metro/Regional		Identify as LGBTQ+	
	NSW (n=522)	VIC (n=520)	QLD (n=417)	SA (n=305)	WA (n=458)	ACT (n=206)	TAS (n=214)	NT (n=108)	Yes (n=1,852)	No (n=898)	Yes (n=110)	No (n=2,640)
<b>35%</b> have experienced age-related discrimination since turning 50	36	31	39	35	37	41	33	42	36	35	46▲	35▼
<b>24%</b> have experienced employment-related discrimination since turning 50	24	21	27	24	28	23	22	35▲	26	22	30	24
<b>57%</b> have private health insurance	54	57	55	55	66▲	65	55	65	62▲	47▼	53	57
<b>4%</b> have personally experienced elder abuse	4	4	4	3	2	4	5	7	4	4	5	4
<b>8%</b> know someone else who has experienced elder abuse	7	7	8	8	8	12	8	15▲	8	8	7	8
<b>24%</b> intend to go on a holiday overseas in the next 12 months	22	25	25	17▼	27	27	18	33▲	26▲	19▼	39▲	23▼
<b>27%</b> say they are likely to move house in the next 5 years	28	24	31	19▼	27	31	26	38▲	27	27	41▲	26▼
<b>29%</b> have been quite affected by COVID-19 (7+/10)	28	36▲	25	25	26	28	27	24	30	27	31	29
<b>7%</b> have a low level of comfort in using modern technologies (0-4/10)	8	6	8	6	6	9	9	6	7	8	3	8

# BACKGROUND TO THIS RESEARCH





# Background & Objectives



**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 SEC 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 and 2023 to monitor trends over time, and the impact of any changes made to improve the lives of Older Australians. This report contains the 2023 findings and draws comparisons with earlier years.

## **The national objectives of the project are to:**

- Expand the breadth of engagement with Australians aged 50+ 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 2018 and/or 2021**

- Quality of life;
- Employment;
- Financial security;
- Age discrimination;
- Health and access to medical services;
- Elder abuse
- COVID-19; and
- Technology.

### **New topics in 2023**

- Intention to travel;
- Joining or re-entering the workforce; and
- Housing, including intention to move house and housing issues.



# Project Methodology

A 20-minute online survey was conducted with n=2,750 Australians aged 50 and over across Australia.

The tables below show the final (unweighted) sample breakdown for each state. The total sample size results in a very robust maximum margin of error of +/- 1.9% at the 95% confidence level. This means that, for example, we can say with 95% confidence that for a survey result of 50%, the true result in the population would fall between 48.1% and 51.9%. Margins of error for each state and territory are slightly higher.

The survey was conducted between 8 November and 13 December 2022 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 93 years of age. As shown below, the survey also included a good mix of culturally and linguistically diverse participants. Information about the representativeness of the sample can be found on p. 19.

To enhance its accuracy, the data set was weighted using population data from the Australian Bureau of Statistics' Census 2021 for age, gender, state and location (metropolitan/regional). The weighting structure is shown on the following slide. All results presented throughout this report are weighted unless otherwise specified.

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.

Within the report we make comparisons to SEC Newgate's Mood of the Nation research. This is a monthly tracking survey with a representative sample of Australians aged 18 and over. The methodology and results can be found on p.83.

State / Territory	Sample Size (n=)	Margin of error (95% confidence level)
NSW	522	+/- 4.3%
VIC	520	+/- 4.3%
QLD	417	+/- 4.8%
WA	458	+/- 4.6%
SA	305	+/- 5.6%
TAS	214	+/- 6.7%
ACT	206	+/- 6.8%
NT	108	+/- 9.4%
<b>TOTAL</b>	<b>2,750</b>	<b>+/- 1.9%</b>

Age	Sample Size (n=)	Margin of error (95% confidence level)
50-59	976	+/- 3.1%
60-69	945	+/- 3.2%
70-79	676	+/- 3.8%
80+	153	+/- 7.9%

**The following demographics related to cultural and linguistic diversity were achieved and are consistent with previous waves:**

- **27%** were born overseas
- **42%** have one or more parents born overseas
- **7%** prefer to speak a language other than English at home or with close family members
- **1%** identify as Aboriginal and Torres Strait Islander

# Weighting Structure

Consistent with our approach in 2018 and 2021, results were weighted to representative proportions of the population using ABS Census data. Results for the 2023 research were weighted to the latest ABS Census data from 2021.

Weighting: State	2018 / 2021	2023
Australia Capital Territory	1.5%	1.50%
New South Wales	32.5%	32.10%
Northern Territory	0.7%	0.65%
Queensland	19.9%	20.26%
South Australia	8.0%	7.76%
Tasmania	2.6%	2.53%
Victoria	24.9%	25.03%
Western Australia	9.9%	10.17%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

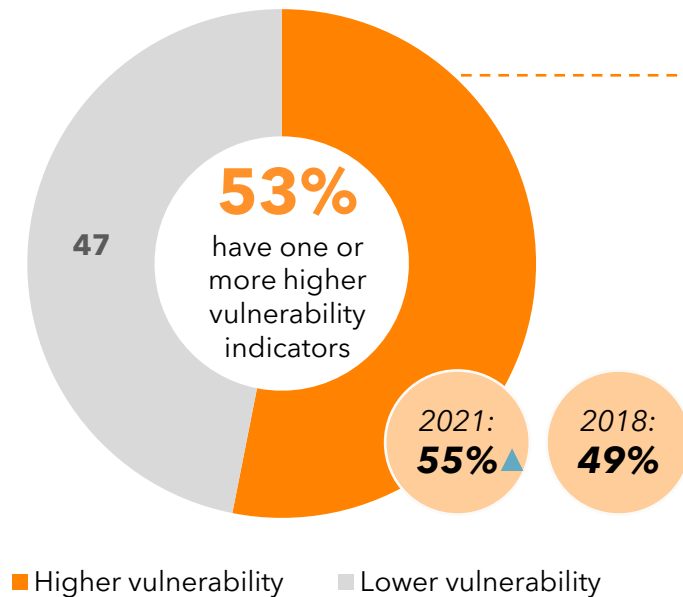
Weighting: Location	2018 / 2021	2023
Metropolitan area	61.5%	62.04%
Regional area	38.5%	37.96%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Weighting: Age	2018 / 2021	2023
50-59 years	37.4%	35.02%
60-69 years	31.3%	30.72%
70-79 years	19.4%	22.05%
80+ years	11.9%	12.21%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Weighting: Gender	2018 / 2021	2023
Male	47.71%	47.71%
Female	52.29%	52.29%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

# Vulnerability among Older Australians

More than half of Australians aged 50 and over have one or more indicators of vulnerability. This is steady with levels seen in 2021 (a year into the COVID-19 pandemic), following a significant increase since 2018.



## Indicators used to identify vulnerability and incidence:

- Have a low personal annual income (\$1 - \$30k per capita) **36%**
- Living with disability **22%**
- Prefer to speak a language other than English at home or with close family **7%**
- Bereaved in the last year **3%**
- Aboriginal and Torres Strait Islander **1%**
- Experienced domestic violence in the past year **3%**
- Experienced homelessness in the last year **1%**

As in 2018 and 2021, 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 SEC 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 (53%), and this remained at a similar level to the 2021 study (55%), after a significant increase in the 2018 study (49%). This higher vulnerability group were more likely to be female (56% vs. 50% of males), be aged 70 or over (62% vs. 51% of those in their 60s and 46% of those in their 50s), live in South Australia (61%) and live in regional areas (56%). These results highlight a group of older, vulnerable people whose needs deserve particular attention.

\* See: [www.aemc.gov.au/markets-reviews-advice/2016-retail-competition-review](http://www.aemc.gov.au/markets-reviews-advice/2016-retail-competition-review)



# Methodology Caveats

## Notes to the Reader

In interpreting the findings, please note the following **terminology**:

- 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.
- 'Prompted' responses identify that participants were offered a list of choices to select from and 'unprompted' questions allowed for participants to provide verbatim responses that were subsequently coded into themes.
- The term 'Nett' has been used where coded responses that are similar in nature have been grouped into one overarching theme. e.g. ratings of a 7 or higher out of 10 were nett good to excellent.
- When a shift in the data is 'significant', this means it is *statistically* significant at the 95% confidence level.
- The 'base' refers to the number and type of respondents asked a survey question and these are shown in the footers.

Participants were surveyed in November and December 2022 however this report has been publicly released in 2023. Its associated findings will be referred to as the 2023 results throughout this report.

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 2021 and 2023 study, 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.

Statistically significant differences have been noted across demographic sub-groups, where meaningful in the context of the question and relevant to the objectives of the study. Where differences have not been discussed, it should be assumed that no differences existed or were noteworthy.

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

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

# Methodology Caveats

## Benefits and limitations

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 only to 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 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. These demographic factors could contribute to the slightly lower proportions of participants born overseas or have one or more parents born overseas compared to 2021 ABS Census data for the population aged 50 and over (tabled below). Among COTA's sample, the proportion of those who *prefer* to speak a language other than English at home was 7% - however the ABS census simply asks if a person 'uses a language other than English at home' and does not capture preference.

We acknowledge that those who complete a survey online (either by computer, smart phone or tablet), could be more comfortable with using technology, have higher digital literacy and would require access to the internet. This should be kept in mind when interpreting any findings within the report related to technology. Some research, however, does indicate that while digital inclusion remains closely tied to age, there are signs the digital inclusion of mid-life and Older Australians is improving\*.

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 certain physical or cognitive impairments.

There was very low representation from Aboriginal and Torres Strait Islander participants (1% or n=37 participants), perhaps impacted by access to internet and technology in regional areas or Aboriginal and Torres Strait Islander communities. This should be kept in mind when considering the results throughout the report.

Demographic factor	2023 COTA State of the Older Nation	2021 ABS Census data: Among those aged 50 and over
Were born overseas	27%	36%
Have one or more parents born overseas	42%	50%
(Prefer to) speak a language other than English at home	7%	19%
Identify as Aboriginal and Torres Strait Islander	1%	2%

# KEY FINDINGS



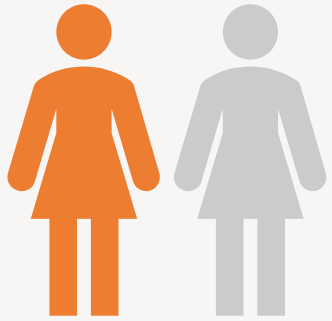


A photograph of three women in a warm, indoor setting. The woman on the left wears a light blue hijab and a patterned batik top, smiling towards the center. The woman in the middle wears a dark brown hijab, red-rimmed glasses, and a brown batik top, smiling with her eyes closed. The woman on the right wears a green and red patterned top and has her hand on the middle woman's head, also smiling with her eyes closed. The background is a simple room with a wooden lattice partition.

***Quality of Life and  
Sentiment about the  
Future***







## 45% feel that things are getting worse for Australians over 50.

After a year of significant national and international change, Older Australians are more likely to feel things are getting worse for Australians aged over 50, compared to 2021 (33% felt this way). Looking inward, they are also far less optimistic about what the future holds for them *personally* over the next year or two - 60% rate their outlook a 7 or more out of 10. This has been in steady decline over the past few years of surveying (65% in 2021 and 70% in 2018).

Despite 2022 offering some respite from lockdowns, with more reporting to have the freedom to make choices and go where they want, Older Australians are feeling the pressures of the cost of living crisis, and this is having significant impacts on their attitudes towards their day-to-day life and future outlook.

Those on lower incomes or reliant on pensions were significantly more likely to feel they have a poor quality of life. They were also far more concerned about their future compared to others on higher incomes, and feel things are getting worse for Older Australians.



***"For those of us whose only income is the aged or disability pension it is very hard at the best of times to be able to afford food. These days with the cost of living going up daily, the pension is below the poverty line."***

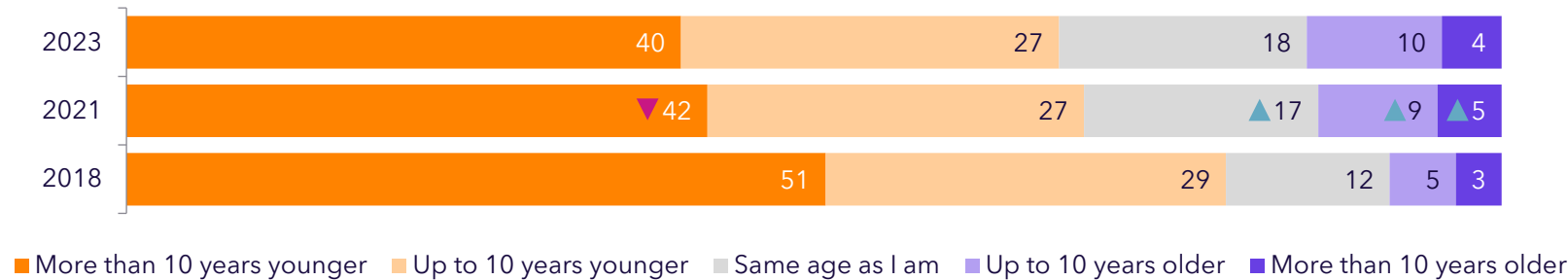
*- Female aged 70-79 in metro WA*



# How old Australians feel

Older Australians are young at heart, on average feeling 7.7 years younger than their actual age. The gap between the age they feel and their actual age has, however, been narrowing since 2018.

## How old do you feel? (%)



## Average age they feel

7.7 years younger
8.2 years younger ▼
10.8 years younger

Compared to the 2021 State of the Older Nation study, there has been no significant change in the age Australians aged 50 and over feel as compared to their actual age (after a significant negative shift in 2018). The majority of Older Australians still feel younger than their actual age (68% vs. 70% in 2021), and 14% felt older (13% in 2021). On average, they felt 7.7 years younger than their actual age, which is a slight drop from 2021 but not significant.

## What helps you feel younger?

- **Having good physical health:** People rating their physical health as high (7 or more out of 10) felt 10 years younger on average, while those rating their physical health poorly (0-4) felt less than 1 year younger.
- **Having good mental health:** People rating their mental health as high (7 or more out of 10) felt 10 years younger on average, while those rating their mental health poorly (0-4) felt the same age.
- **Having a good quality of life:** Those rating their quality of life as high (7 or more out of 10) felt 10 years younger compared to those rating it poorly (0-4) - they felt just 2 years younger on average.
- **Being financially secure:** People rating their long-term financial security as high (7 or more out of 10) felt 9 years younger, compared to those who gave a poor rating (0-4) and felt 4 years younger.
- **Comfort with technology:** People rating their comfort in using modern technologies very highly (9 or 10 out of 10) felt 9 years younger on average, while those rating themselves as having a low level of comfort (0-4 out of 10) felt on average 5 years younger. This indicates that perhaps comfort with technology can enable greater connectivity and contribute to feeling younger at heart.

## The older you get, the younger you feel

On average, those aged 70+ felt 9 years younger than their actual age, while 50-59 year-olds only felt 5 years younger.

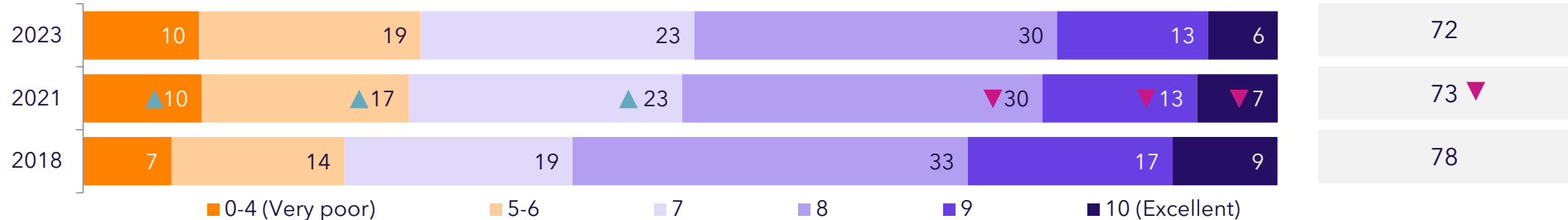
## Women are younger at heart

Consistent with the previous waves, women continue to feel younger than men, but the difference was not significant this year. Women felt 8 years younger on average, whereas men felt 7 years younger.

# Current quality of life

While most Older Australians rate their current quality of life highly (at least a 7 or more out of 10), levels of satisfaction are still slightly down compared to pre-pandemic.

## Overall quality of life (%)



**Around 7 in 10 Older Australians rated their quality of life highly**, at a 7 or more out of 10. This result is consistent with 2021, suggesting the impacts of COVID continue to be felt among Older Australians.

**Quality of life is linked to quality of health:** Health is a strong indicator of overall quality of life, with those who rate their physical and mental health poorly being significantly more likely to rate their overall quality of life poorly.

**Cost of living pressures are impacting quality of life:** As cost of living impacts continue to bite, Older Australians who report to be in a poor financial situation are particularly affected. Those who rate their financial situation poorly, feel lower long-term financial security, or worry about the risk of homelessness in the next 12 months, were significantly more likely to rate their overall quality of life poorly.

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

Gave their physical health a very high rating (of 9-10/10)	64%
Gave their financial situation a very high rating (of 9-10/10)	58%
Gave their mental health a very high rating (of 9-10/10)	40%
Have an annual household income of more than \$200k	36%
Feel very comfortable in using modern technologies (9-10/10)	29%
Say their household income increased due to COVID	27%

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

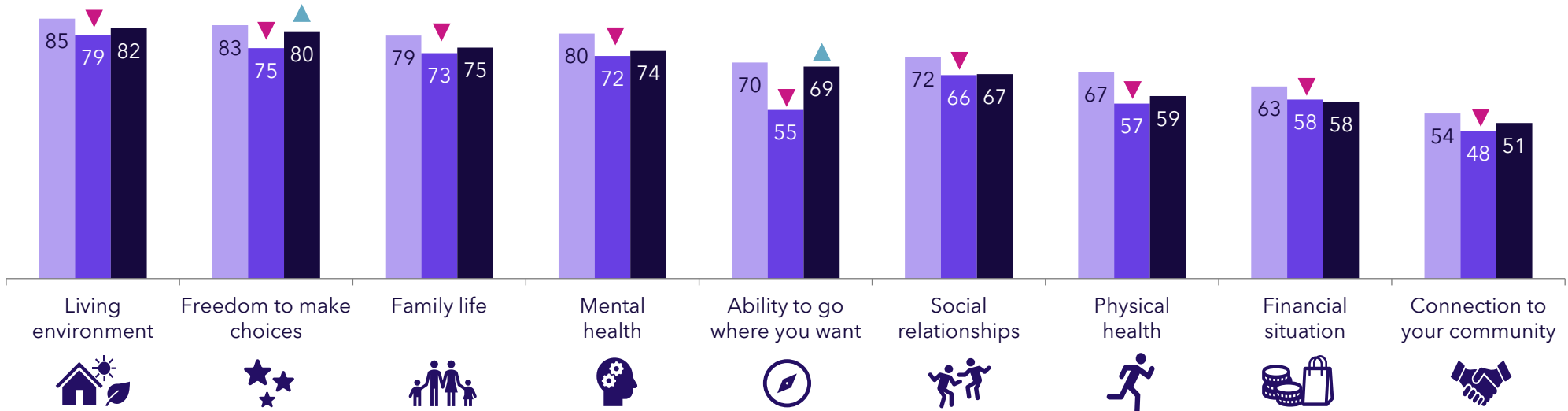
Rate their mental health poorly (0-4/10)	51%
Rate their physical health poorly (0-4/10)	42%
Worry about risk of homelessness in the next 12 months	39%
Rate their financial situation poorly (0-4/10)	34%
Feel lower long-term financial security	31%

# Perceptions of various aspects of life

Older Australians have taken advantage of post-lockdown freedoms and significantly more feel they have the freedom to make choices and go where they want. Despite this, many social, health and financial aspects have not seen marked improvements from 2021.

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

■ 2018 ■ 2021 ■ 2023



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

While there were increases in some aspects of life that are clear and understandable in a post-lockdown environment (e.g. significantly more say they have freedom to make choices and the ability to go where they want), this has not translated into significantly improved social, mental or physical health outcomes. Their ratings of their financial situation have also lacked movement since 2021, following a significant drop between 2018 and 2021.

### There are some differences between subgroups:

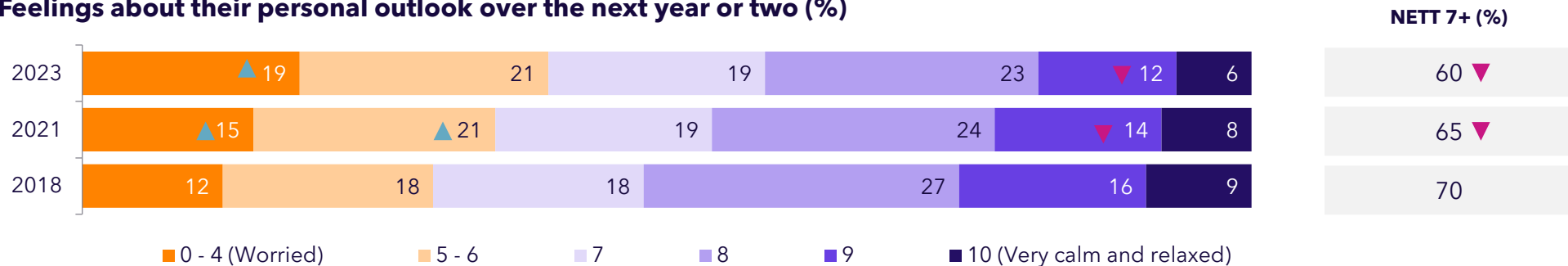
- **70+** are more positive about all aspects of life
- **Regional residents** more positive about their living environment
- **Aboriginal and Torres Strait Islander people<sup>^</sup>** less likely to feel they have the ability to go where they want, when they want and have poorer mental health ratings
- **Those with a disability** much worse outcomes across the board



# Future outlook

While a majority feel positive about what the future holds for them over the next 1-2 years (rating it a 7 or more out of 10), the proportion has been in significant decline since our survey began in 2018

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



### Health and wealth are key indicators of optimism for the future.

At an overall level, around 1 in 5 Older Australians (18%) felt very calm and relaxed about their future over the next year or two (rating a 9 or more out of 10). Those who feel they have a very good financial situation and very good physical and/or mental health were significantly more likely to be optimistic than the overall sample – for example over half of those who rated their financial situation and physical health very highly also rated their future outlook as a 9 or more out of 10.

Three in five (60%) rated their future outlook at least a 7 or more out of 10, down from 66% in 2021 and 70% in 2018. Of concern we see that nearly one in five (19%) Older Australians feel quite worried (0-4) about what the future holds for them, and this is linked to poor mental, physical and financial health.

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

Gave their quality of life a very high rating (of 9-10/10)	67%
Gave their financial situation a very high rating (of 9-10/10)	56%
Gave their physical health a very high rating (of 9-10/10)	54%
Gave their mental health a very high rating (of 9-10/10)	39%
Have an annual household income of more than \$200k	32%

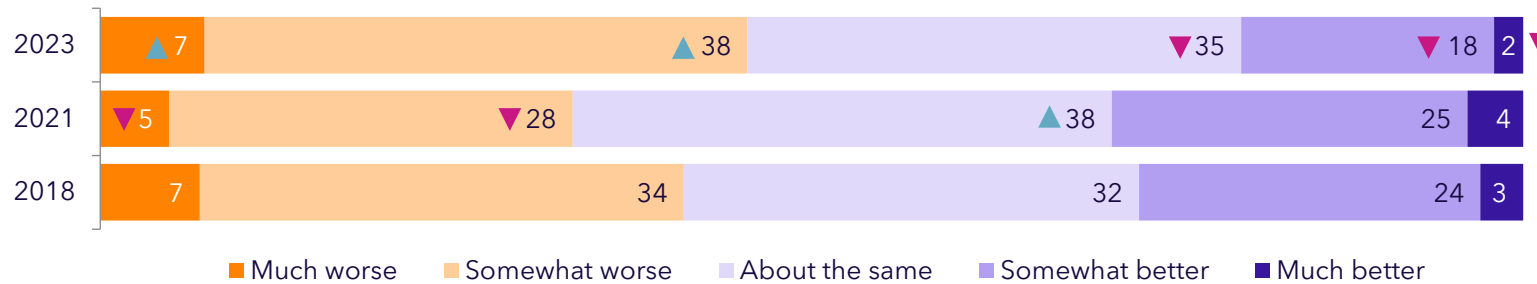
### Poor ratings (0-4) more prevalent among those who:

Gave their quality of life a poor rating (of 0-4/10)	84%
Gave their mental health a poor rating (of 0-4/10)	70%
Worry about risk of homelessness in the next 12 months	59%
Gave their financial situation a poor rating (of 0-4/10)	58%
Gave their physical health a poor rating (of 0-4/10)	55%
Feel lower long-term financial security	52%
Say their household income decreased a lot due to COVID	46%

# Perceptions of how things are changing

Nearly one in two (45%) think things are getting worse for Australians aged 50+ – the highest proportion seen since tracking began. Just 20% feel things are getting better.

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



NETT worse (%)	NETT better (%)
45	20
33	29
41	27

Older Australians are far less optimistic about the future compared to results in 2021, with the rising cost of living a key reason (see next page).

**Negative personal expectations for the future reflects a broader pessimistic outlook**, 76% of those who felt worried about what the future holds for them personally also said things are getting worse for Older Australians aged 50 or more.

In contrast, only 34% of those with a more positive personal outlook (7 or more out of 10) felt things were getting worse for Older Australians generally.

### Feeling things are getting better more prevalent among those who:

Gave their financial situation a very high rating (of 9-10/10)	36%
Gave their quality of life a very high rating (of 9-10/10)	33%
Have an annual household income of more than \$200k	33%
Gave their physical health a very high rating (of 9-10/10)	30%

### Feeling things are getting worse more prevalent among those who:

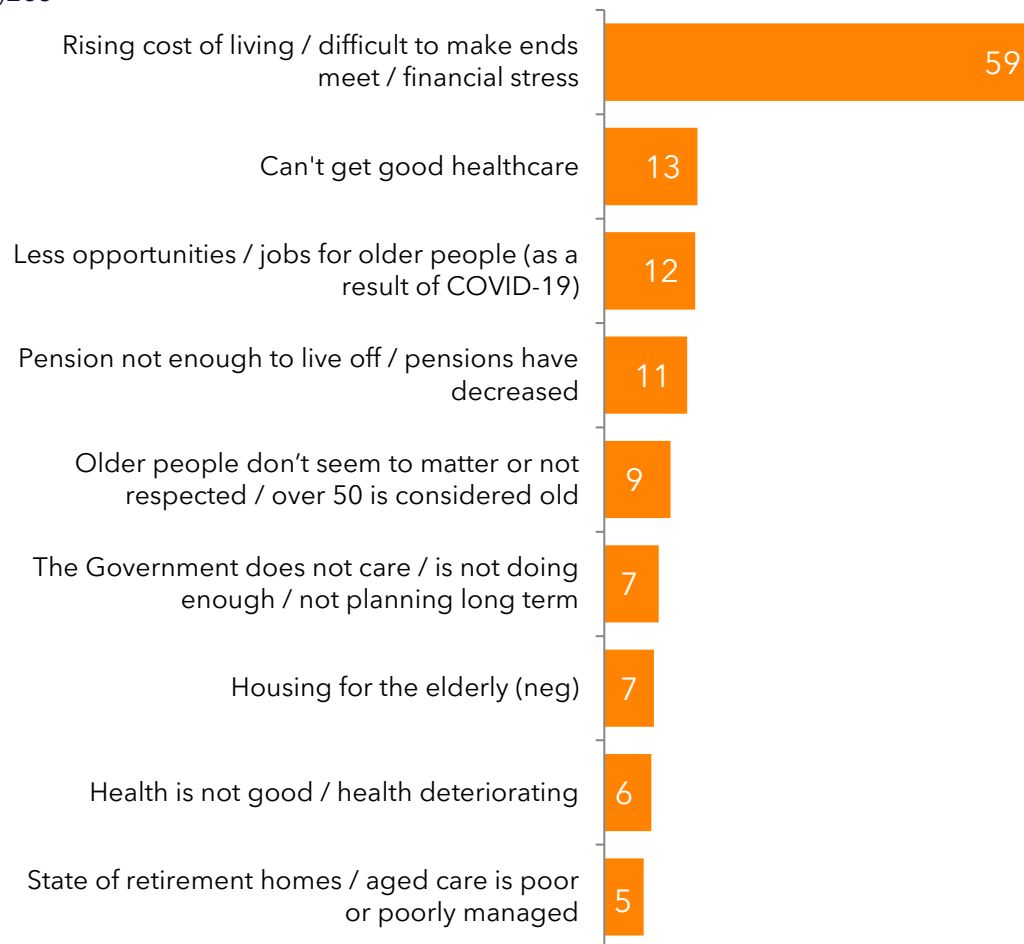
Gave their quality of life a poor rating (of 0-4/10)	80%
Worry about risk of homelessness in the next 12 months	78%
Gave their mental health a poor rating (of 0-4/10)	77%
Feel lower long-term financial security	76%
Gave their financial situation a poor rating (of 0-4/10)	74%
Say their household income decreased a lot due to COVID	71%
Gave their physical health a poor rating (of 0-4/10)	70%
Say their primary source of income is carer's allowance/payment	68%
Have experienced a significant reduction of income in the last 12 months	65%
Experienced a serious physical illness or injury in the last 12 months	63%
Have experienced feelings of depression or anxiety in the last 12 months	61%

# Reasons for rating

The rising cost of living is by far the most common reason for feeling things are getting worse, with over half mentioning this issue. Inadequate access to good quality healthcare, fewer employment opportunities for Older Australians and decreasing pensions are other common reasons for this perception.

## Reasons why things are getting worse - unprompted (%): Among the 45% who feel things are getting worse

n=1,263



**Older Australians are increasingly feeling the cost of living crisis,** with financial stress being the key reason for feeling like things are getting worse - 59% mentioned this, compared to 31% in 2021.

Access to healthcare has also risen as an issue of concern (13%), with mentions of poor access to healthcare more than doubling (5% in 2021).

Positively, low unemployment rates appear to have benefited older workers - only 12% mentioned fewer employment opportunities compared to 33% in 2021

*"The cost of living has risen, it's harder to find paid jobs and petrol prices have rocketed. Not to mention the mortgage interest rates have increased 7 times recently and it doesn't appear to be stopping any time soon."*  
**- Female aged 60-69 in metro QLD**

*"Shortage of hospitals, age care homes, medical specialists and doctors, cost of living, more crime and domestic violence."*  
**- Female aged 60-69 in regional VIC**

# Reasons for rating

Medical advancements and good healthcare is a top reason for feeling that things are improving for Older Australians. Of note is that healthcare also appears in the list of reasons why things are getting worse.

## Reasons why things are getting better - unprompted (%): Among the 20% who feel things are getting better

n=532



Among the Older Australians who felt things are getting better, 17% cited good healthcare services and medical advancements - with males (21%) more likely to mention this than females (13%). Opportunities for socialising and good retirement benefits were also among the top reasons for feeling that things are improving for Older Australians.

*"We don't have a mortgage, kids are off our hands and we can start doing exactly what we want when we want."*

**- Female aged 70-79 in metro NSW**

*"We have more money, better health, more assistance and more opportunities than previous generations."*

**- Female aged 70-79 in regional QLD**

*"Technology is enabling better and easier communications and easier to access entertainment."*

**- Male aged 80+ in metro VIC**





***Financial Security and  
Cost of Living***





## Older Australians perceptions of their financial outlook has declined; there are now fewer who see themselves as very financially secure.

People's feelings about their long-term financial security have dropped significantly amidst the cost of living crisis - 52% feel at least quite secure that their finances will be able to meet their needs throughout the rest of their life (rating this a 7 or more out of 10), down from 55% in 2021. Just 16% feel very secure (9 or more out of 10), down from 20% in 2021.

One in five (18%) have overdue bills due to payment difficulties, and overdue electricity or gas bills are most common (11% have these overdue). The rates of Older Australians having overdue electricity or gas bills has increased wave on wave as Australia now battles an energy crisis - and these people often have multiple overdue bills rather than just one. Among those who had payment difficulties, the average number of bills overdue was 3.5 and 14% were worried about their risk of homelessness in the next 12 months (compared to 3% of those without overdue bills).

Older people continue to contribute a lot of their time to unpaid labour. They are now reporting to spend less time volunteering (5.7 hours a week, down from 6.3 hours in 2021), and more time caring for grandchildren while their parents work (11.1 hours per week, compared to 9.1 in 2021).

***"Retirement income is dwindling for those who have some super investment compared to astronomical increases in today's cost of living, fear of outliving retirement income, lack of access to affordable health care providers... and being unable to re-enter [the] workforce."***

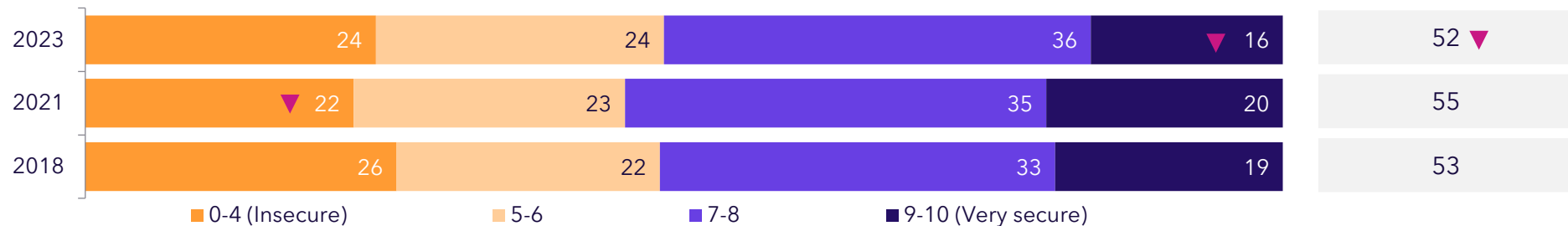
*- Female aged 50-59 from regional NSW*



# Financial security

Older Australians' long-term financial outlook has decreased and there are now fewer who see themselves as 'very' financially secure.

## Long-term financial security (%)



Just over one in two Older Australians feel at least quite secure that their finances will be able to meet their needs throughout the rest of their life - 52% rated this a 7 or more out of 10 (down from 55% in 2021). However, a significantly smaller proportion rate themselves as 'very secure' at 9 or 10 out of 10 (16%, down from 20%).

**One in four (24%) feel quite insecure**, rating their security between 0 and 4 (this has increased slightly, but is not statistically significant).

### Higher financial security ratings (9-10) more prevalent among those who:

Gave their financial situation a very high rating (of 9-10/10)	72%
Gave their quality of life a very high rating (of 9-10/10)	45%
Gave their physical health a very high rating (of 9-10/10)	41%
Have an annual household income of more than \$200k	38%
Gave their mental health a very high rating (of 9-10/10)	31%
Say their primary source of income is superannuation	29%

### Financial insecurity (0-4) more prevalent among those who:

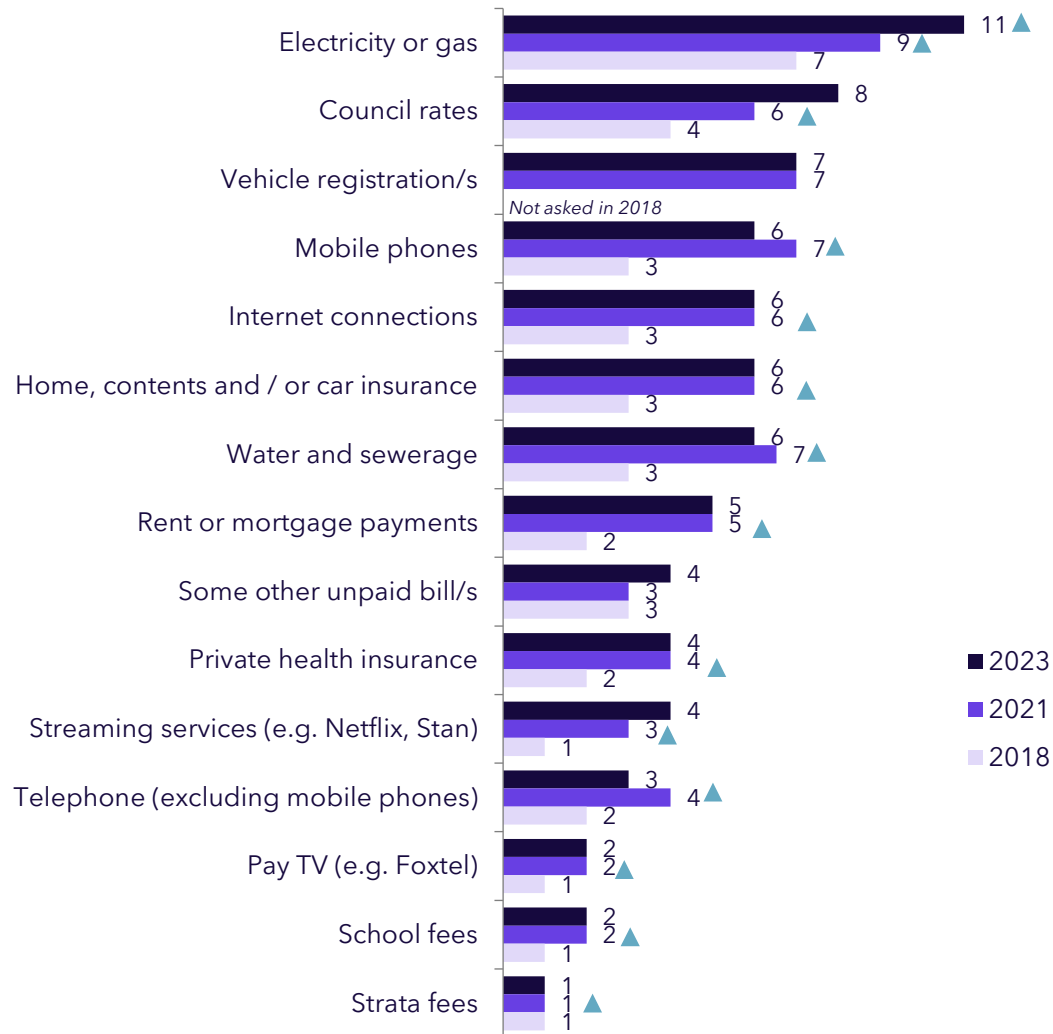
Gave their financial situation a poor rating (of 0-4/10)	87%
Worry about risk of homelessness in the next 12 months	80%
Gave their quality of life a poor rating (of 0-4/10)	77%
Gave their mental health a poor rating (of 0-4/10)	70%
Say their household income decreased a lot due to COVID	64%
Gave their physical health a poor rating (of 0-4/10)	58%
Have experienced a significant reduction of income in the last 12 months	51%
Unemployed, a student or not in paid employment	49%
Feel a low level of comfort in using modern technologies (0-4/10)	49%
Renters	48%
Have been a victim of crime in the last 12 months	46%
Primary source of income is carer's allowance/payment	45%
Experienced domestic violence in the last 12 months	44%
Have a disability	41%
Have experienced feelings of depression or anxiety in the last 12 months	40%



# Unpaid bills

One in five have overdue bills due to payment difficulties and there are often multiple bills due rather than just one. Overdue electricity or gas bills are most common and this has increased wave on wave.

## Overdue bills (%)



**18% have overdue bills due to payment difficulties.**

This is slightly higher than 2021 (16%), however the difference is not significant, following a significant increase from 2018 (12%).



**Among those who had payment difficulties, the average number of bills overdue was 3.5**

(3.7 in 2021, up significantly from 3.0 in 2018)

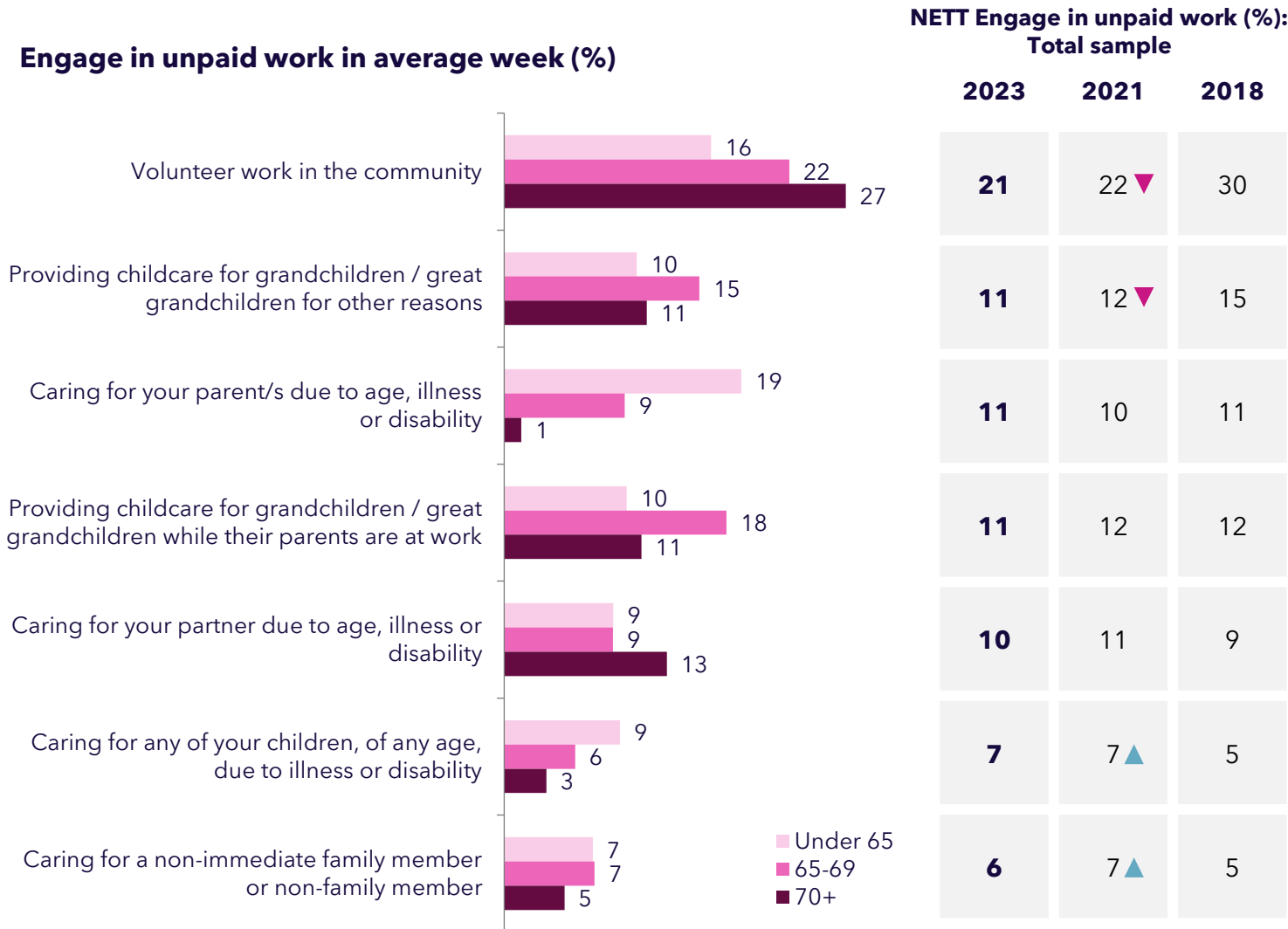
### Having overdue bills due to payment difficulties is more prevalent among those who:

Worry about their risk of homelessness in the next 12 months	50%
Experienced domestic violence in the last 12 months	45%
Say their primary source of income is carer's allowance/payment	44%
Gave their financial situation a poor rating (of 0-4/10)	42%
Gave their mental health a poor rating (of 0-4/10)	42%
Feel lower long term financial security	41%
Say their household income decreased a lot due to COVID	39%
Gave their quality of life a poor rating (of 0-4/10)	37%
Are renters	32%



# How they spend their time

Older people continue to contribute a lot of their time to unpaid labour, although what the unpaid labour is varies by age. For example, those aged 70 or older are more likely to do volunteer work and care for a partner, while those under 65 are more likely to be caring for parents.



**49% of Older Australians reported completing some unpaid work each week.**

This continues the trend of declining unpaid labour from 2021 (51%) and 2018 (56%). In 2021, we saw participation in some activities change significantly; understandably due to increased caregiving responsibilities and restricted opportunities to volunteer.

Similar to previous years, women were more likely than men to engage in unpaid work (53% vs 45%).

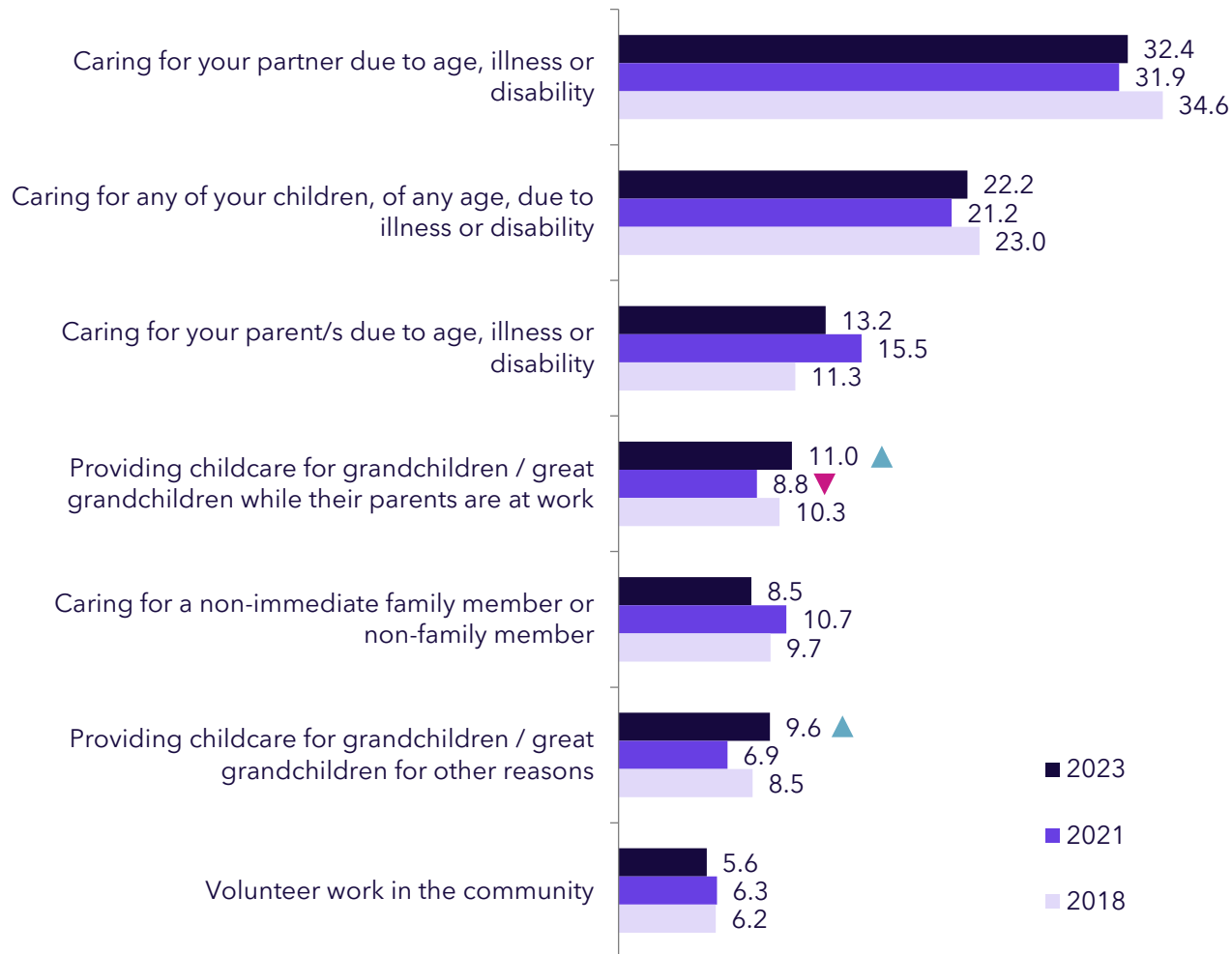
Volunteering continues to be the most common type of unpaid work (one in five participate; 21%). However, participation is linked to financial, physical and mental health related factors. **People more likely to be volunteers:**

- Have good financial security (24% rate this 7+/10 vs. 16% who rate 0-4)
- Have good mental health (22% rate this 7+/10 vs. 15% who rate 0-4)
- Have good physical health (24% rate this 7+/10 vs. 15% who rate 0-4)

# Time spent engaging in unpaid work

Older Australians are spending significantly more time per week providing childcare for grandchildren than in 2021. Caring for a partner remains the most time intensive form of unpaid labour, with carers spending on average 32 hours per week.

## Average number of hours spent engaging in unpaid work:



**Older Australians are spending significantly more time per week providing childcare for grandchildren than in 2021.** This could be due to several factors, including Older Australians being allowed to see family after COVID restrictions or cost of living pressures on parents making them unable to afford the same amount of paid childcare as in previous years. Or perhaps, caring for grandchildren while parents work from home in hybrid working models made more common since the pandemic.

Time spent on caring for partners, parents or other family members have remained fairly stable compared to 2021.

Hours spent volunteering have slightly declined (although not statistically significant) and are lower than levels seen in 2018 before the pandemic (6.2 hours on average). This could imply Older Australians no longer have as much free time to spend volunteering due to increased caring responsibilities or other priorities in life.



***Employment***







## 1 in 4 workers feel they will never retire, with vulnerable groups especially likely to feel this way.

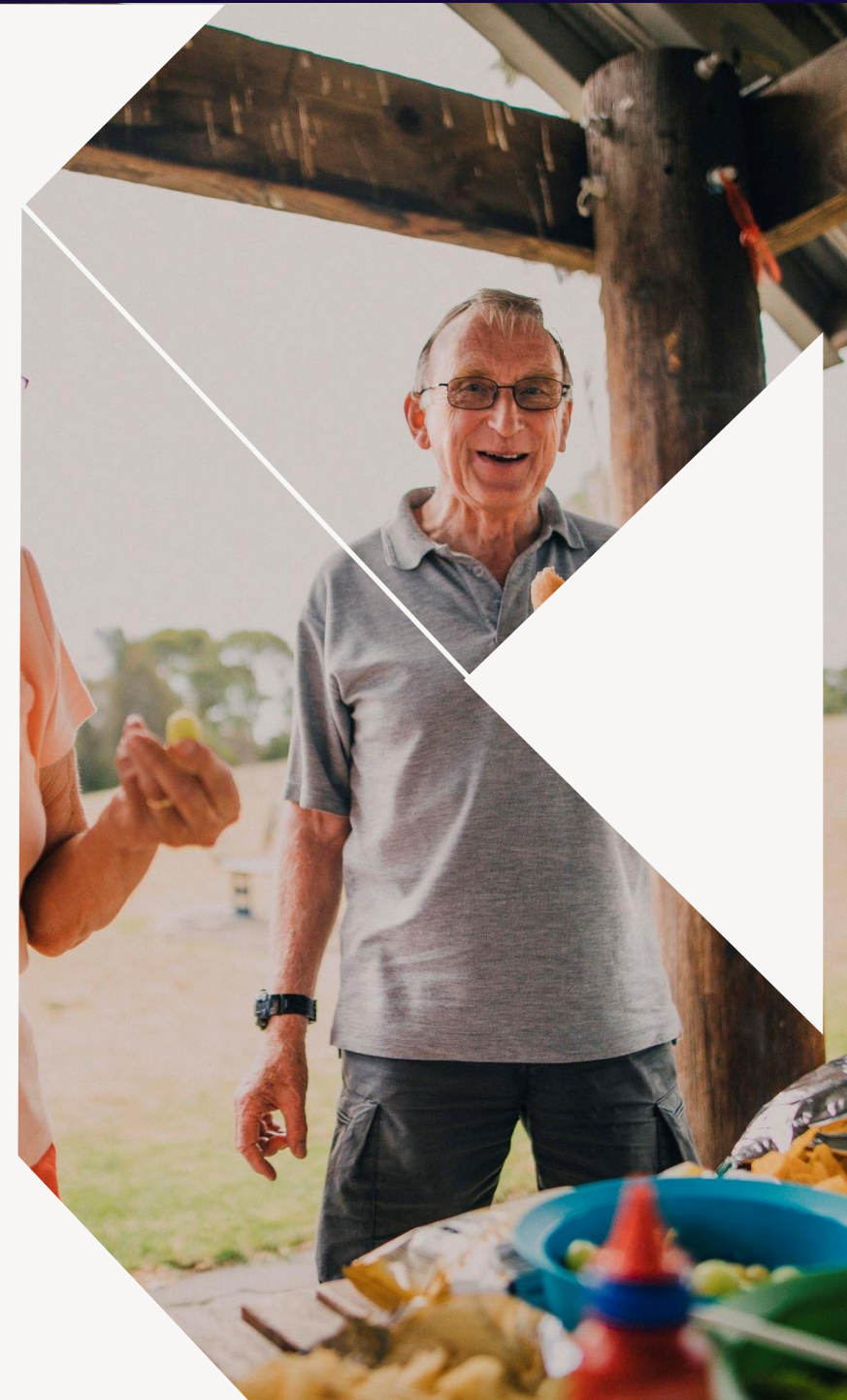
Around a quarter (23%) of Older Australians who are still working feel they will never retire, with those in financially precarious or vulnerable positions significantly more likely to feel this way. For example, almost half (49%) of those still working and receiving the Age Pension felt they would never retire, and one-third (32%) of those still working who have a disability.

Most older working Australians are content with their current hours of paid work (54%), however a sizeable group are still wanting more work (26%). Unfortunately, those who had experienced age-related discrimination at the workplace or when seeking employment are especially likely to want more work (40% do). Other groups more likely to want more work include those with a disability (40%), those who have had a significant reduction in income over the last year (48%), or whose primary source of income is from government support payments or pensions (46%).



***"I was referred through Centrelink to an employment agency specialising in older workers or those living with disabilities. The jobs on offer were quite unsuitable, and the agency made no secret that I would probably be unsuccessful if I made an application for any of the roles. I just decided that I would look for alternative means of income (side-gigs)."***

*- Male aged 50-59 in regional NSW*



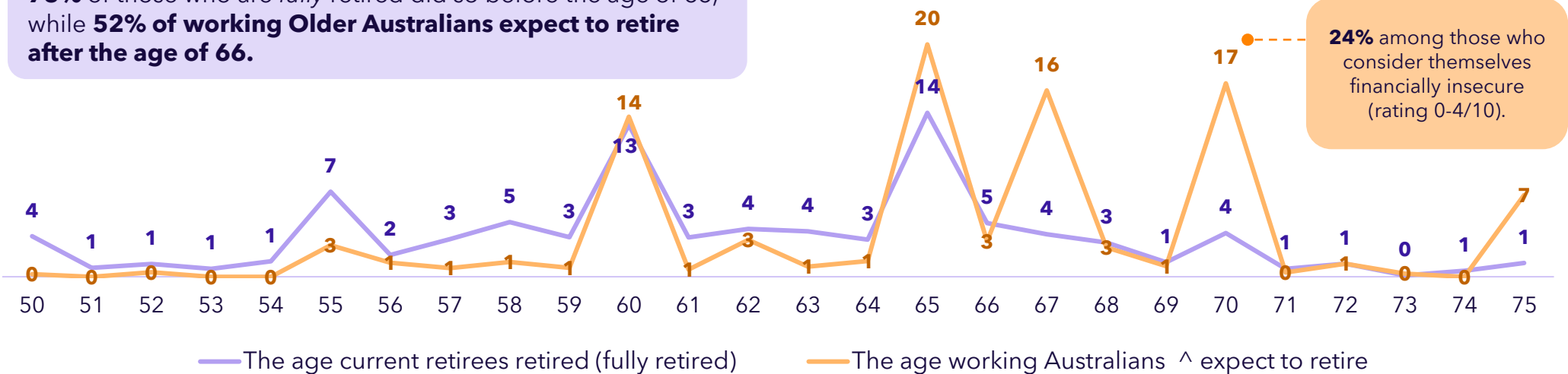


# Retirement age

Older workers are expecting to retire later than when their retired counterparts were able to retire, and a quarter feel they will never retire, which is consistent with previous years.

## Age at which Australians have fully retired, or expect to retire (%)

**78%** of those who are fully retired did so before the age of 66, while **52% of working Older Australians expect to retire after the age of 66.**



Older workers are expecting to retire later than when retired Australians were able to retire. For example, only 4% of retired Australians retired at 70, but 17% of working Australians expect they will retire at this age. Or, 7% retired at 55, while only 3% now expect to retire at this age.

While this may in part reflect the increased age at which Australians can access the Age Pension (66 years and 6 months as of July 2021), it also points to the need for Older Australians to continue working due to financial insecurity. For example, 70% of those with a Pensioner Concession card predicted they would retire after the age of 66, compared to 49% of those without one. 63% of those who had experienced a significant reduction or loss of income also felt they would retire after the age of 66, compared to 50% of those who had not.

	2023
Median retirement age (Among those already fully retired)	61
Median expected retirement age (Among those still working <sup>^</sup> )	66
Proportion of people aged 66 and over who are still working <sup>^</sup>	14%
Working Australians <sup>^</sup> aged 50+ who don't think they'll ever retire	24%

# Preferences towards working

Most older working Australians are content with their current hours of paid work, however one in four are still wanting more work. Results have remained consistent wave on wave.

## Would you like more or less paid work? (%)



**26%** would like more paid work (28% in 2021, with no significant change)

	50-54	55-59	60-64	65-69	70-74	75+	Male	Female
<i>n=</i>	379	308	261	140	51	38	576	600
<b>Average time worked (Median hours per week)</b>	38 hours	35 hours	28 hours	25 hours	22 hours	10 hours	38 hours ▲	28 hours ▼
<b>NETT Would like more paid work (a lot or a little more)</b>	29	24	24	20	21	34	25	26
<b>NETT would like less paid work (a lot or a little less)</b>	19	25	20	22	13	2	21	20

For the 42% of Older Australians in paid employment, self employed or semi-retired, the median working week is 32 hours. Those who are older tended to work fewer 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 significantly more hours than females (median among males is 38 hours vs. 28 among females).

Over half of workers (54%) were happy with the amount of paid work they have, but 26% want more. One in five (20%) would like less work, tending towards wanting a little less (16%).

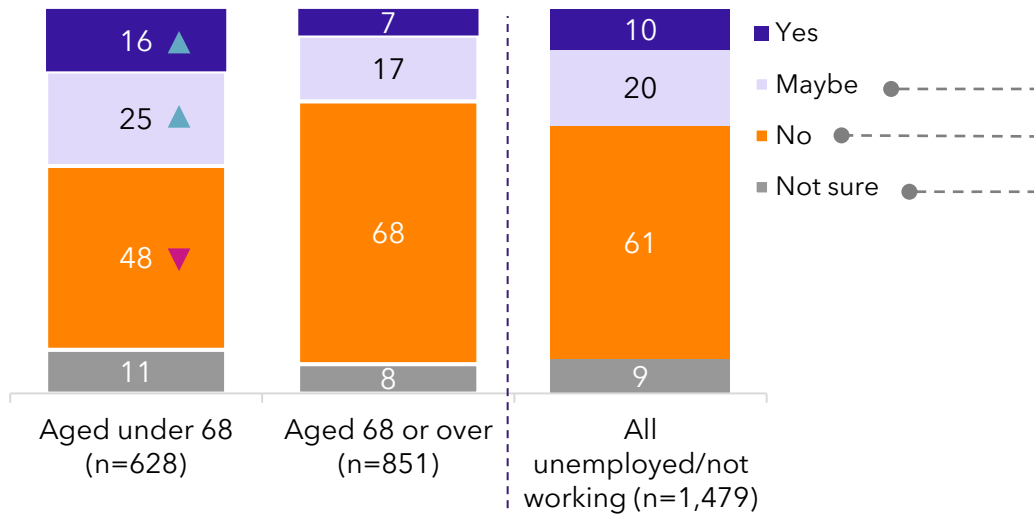
### Who would like more work? This desire was more prevalent among the more financially vulnerable or those who have experienced hardship, including those who:

Worry about their risk of homelessness in the next 12 months	57%
Have experienced a significant reduction of income in the last 12 months	48%
Gave their financial situation a poor rating (of 0-4/10)	47%
Primary source of income is from government support payments or pensions	46%
Have an annual personal income of less than \$30k	45%
Say their household income decreased a lot due to COVID	44%
Feel lower long-term financial security	43%
Are renters	41%
Have a disability	40%

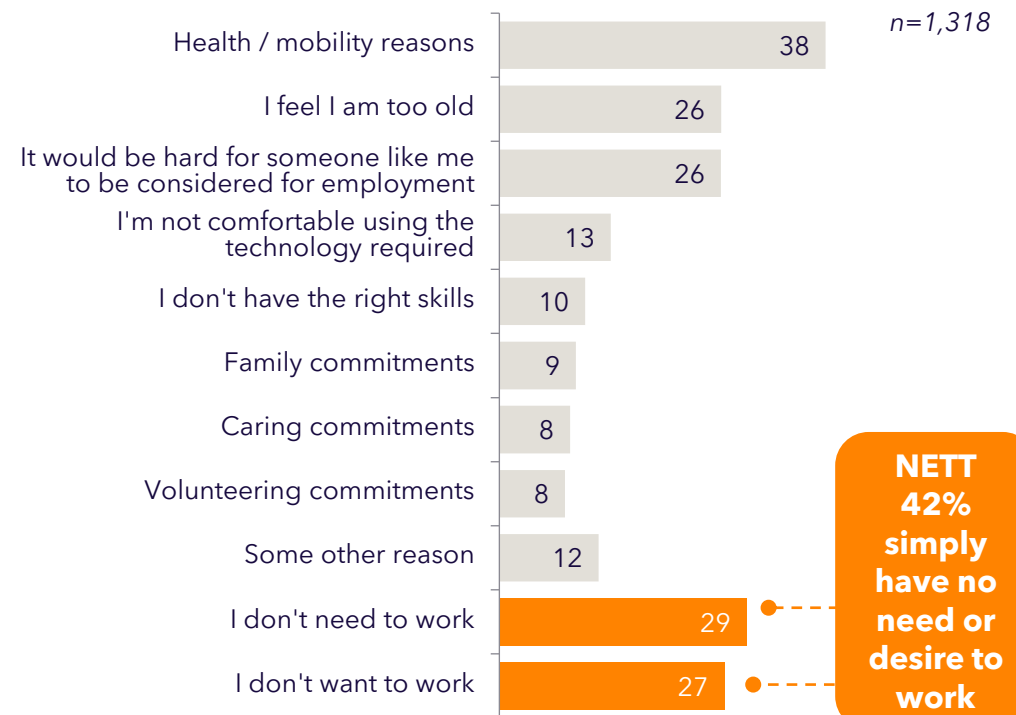
# Re-entering the workforce

Considering a re-entry to the workforce is relatively low among those who aren't working (10% would consider it), but those aged under 68 are more likely to consider it (16%). The biggest barriers to rejoining are health or mobility issues, a lack of needing to work and the perception that they are 'too old'.

## Considering going back to or entering the workforce (%): Among those not employed



### Reasons for not going back to or entering the workforce (prompted %): Among the 90% of those who answered maybe, no or not sure



### Not considering going back to or entering the workforce more prevalent among those who:

Gave their financial situation a very high rating (of 9-10/10)	75%
Are widowed	74%
Have a disability	68%
Gave their mental health a very high rating (of 9-10/10)	66%
Are fully retired	65%
Say their household income didn't change due to COVID	65%
Have a Pensioner Concession card	64%

**NETT**  
42%  
simply  
have no  
need or  
desire to  
work

# Re-entering the workforce

Flexibility is the top motivator to encourage Older Australians to return to work (part-time, flexible location and hours), followed by passion for the work and suitability of the role to their skillset.

## Things that might encourage entering the workforce (prompted %): Among those not employed



**NETT 52% mentioned flexibility-related factors**

**Things that would encourage people to re-enter the workforce were very individual to the person.**

For example, those who have never married were significantly more likely to want co-workers that they could be friends with (21% vs. 13% of married people). LGBTQ+ identifying Older Australians were more likely to want to work for an organisation that is committed to diversity (33% vs. 11% who do not identify as LGBTQ+). People who experience feelings of depression or anxiety were significantly more likely to want the option to work from home or another remote location (39% vs. 25% who do not), while those with a personal income of over \$100k were most likely to want a role that they are passionate about (54% vs. 26% of those earning less).

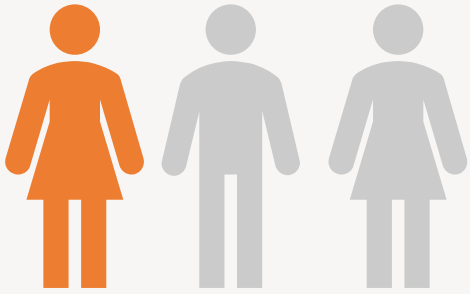




***Age Discrimination &  
Elder Abuse***







## 35% of Older Australians have experienced some form of age-related discrimination since turning 50.

Employment-related discrimination is the most common form, either in the workplace or when seeking employment - 24% of Older Australians have experienced it. This remained consistent with 2021 results (26%), however the proportion of those experiencing it while seeking work decreased significantly to 18% (down from 21% in 2021). Among those who say they were forced into early retirement, they retired on average 5 years earlier than they wanted to (6.5 years in 2021).

Among those who experienced employment-related age discrimination, they most frequently reported being treated unfavourably (being sidelined, patronised or not treated as capable) (mentioned by 32%) and this was more common among women than men. We asked participants to share their experiences in more detail using an open-ended question and they often reported being told they were 'overqualified' or 'unsuitable' for a job or simply passed over for a younger candidate. It's clear from these findings and the verbatim comments that some Older Australians aren't feeling valued in the workplace or during the recruitment process, despite their experience and eagerness to work.



***"Once you reach this age, you are subjected to massive age discrimination. Unless you are the owner of a business, there is not a lot we can do about this."***

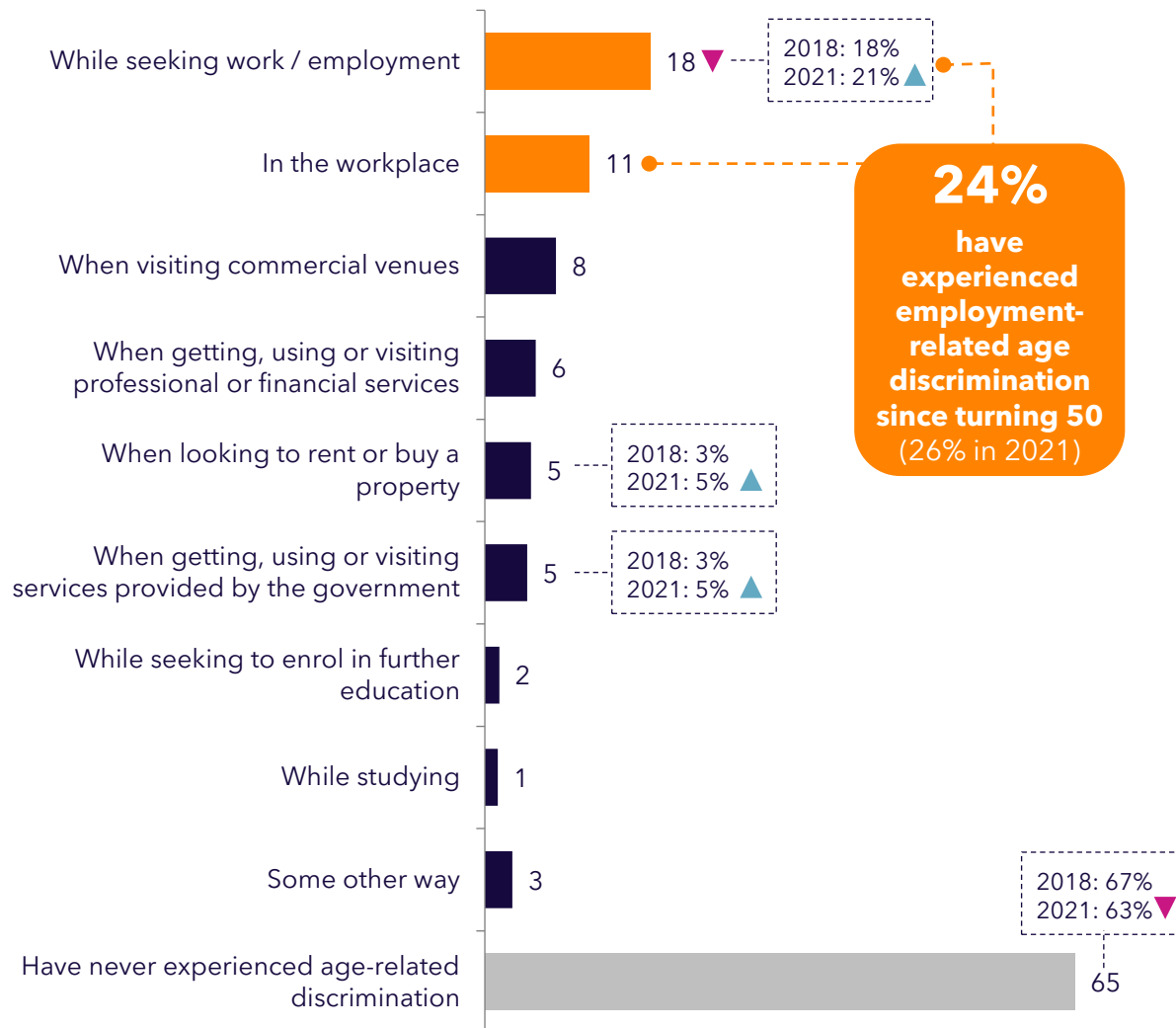
*- Male aged 70-79 in metro NSW*



# Age-related discrimination

Consistent with 2021, more than a third of Older Australians report having experienced age-related discrimination, with employment-related discrimination being the most common form.

## Experienced a sense of discrimination due to age - prompted (%)



**More than one in three (35%) 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 (24%) claiming to have experienced it while seeking work or while in the workplace. This remained consistent with 2021 (26%), however the proportion of those experiencing it while seeking work has decreased significantly to 18% (down from 21% in 2021, after previously increasing).

Those aged 60-69 were significantly more likely than other age groups to have experienced employment-related discrimination (31%) and this decreases with age (11% among those aged 80+). In addition, those who identified as LGBTQ+ were significantly more likely to have experienced it while seeking work (29%). Those aged 70 or over, retired, and/or who have an annual income of more than \$200k were more likely to say they have never experienced any age-related discrimination (72%, 69% and 78% respectively).

### Having experienced employment-related discrimination more prevalent among those who:

Say their household income decreased a lot due to COVID	49%
Worry about risk of homelessness in the next 12 months	46%
Have experienced a significant reduction of income in the last 12 months	44%
Gave their financial situation a poor rating (of 0-4/10)	37%
Feel lower long-term financial security	35%
Live in the NT	35%
Gave their mental health a poor rating (of 0-4/10)	35%

# Age-related employment discrimination

Of those who experienced employment-related discrimination due to age, the most common experience is being treated unfavourably by others at their workplace, followed by being told they are too qualified.

## Experienced a sense of discrimination due to age - prompted (%)



Among the 24% of people who had experienced employment-related discrimination, the most common issue encountered was being treated unfavourably at their workplace, by being sidelined, patronised or not treated as capable (32%). This was significantly more likely among females (39%) than males (24%). Other common issues included being told they were too qualified (30%), refused employment (28%) or told they were too old (28%).

A smaller proportion of people reported they had been forced into early retirement or semi-retirement this year (15%) compared to 2021 and 2018 (19% in both waves) - although this was not a significant difference.

### Among those forced into early retirement...



## 5 years

is the median number of years they retired before they had hoped to (6.5 years in 2021)

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



# Experiences of age-related discrimination

When asking those who have encountered age-related discrimination about their experiences in detail, work-related experiences are most prevalent. Often, they are told they are too 'overqualified' or 'unsuitable' for a job or passed over for a younger candidate.

## Experiences of age discrimination - unprompted mentions (%): Among those who experienced age discrimination\*



*"The employer was very interested in me because of my experience, but then when he found out I was in my 50s, he told me I wasn't suitable."*  
**- Female aged 70-79 in metro WA**

*"That my skills were outmoded and that the owner would prefer a younger person in my position. Also I was spoken to rudely and unprofessionally which was hurtful and upsetting."*  
**- Female aged 60-69 in metro VIC**

*"I went to a work social event where most attendees were much younger. I felt the room go silent and I felt like the oldest person there"*  
**- Male aged 50-59 in metro QLD**

*"I was more qualified than a younger applicant and higher in the organisation but I was told they were looking to the future. I was 60 so I retired."*  
**- Male aged 70-79 in regional NSW**

# Experiences of elder abuse

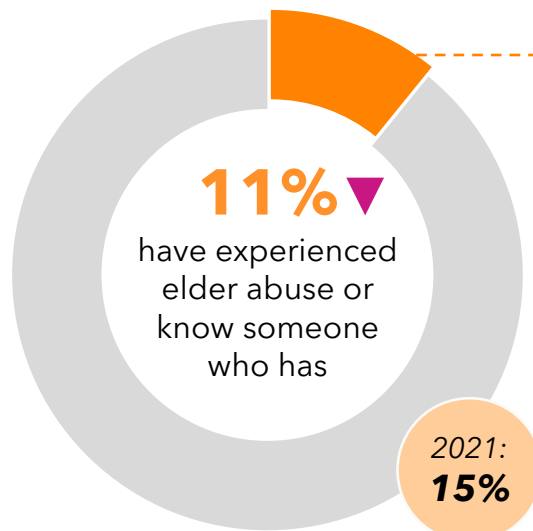
One in ten Older Australians report experiencing elder abuse themselves or knowing someone else who has - the latter proportion is a significant decrease compared to 2021 results.



## Survey text shown to participants...

"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.

## Rates of elder abuse experiences (%)



**4%** Have personally experienced it 2021: 4%

**8%** ▼ Know someone who has experienced it 2021: 12%

### Having personally experienced elder abuse more prevalent among those who:

Experienced domestic violence in the last 12 months	22%
Have an annual household income of less than \$30k	9%
Have been a victim of crime in the last 12 months	9%
Have a disability	8%
Have experienced a significant reduction of income in the last 12 months	7%
Experienced a serious physical illness or injury in the last 12 months	7%
Have experienced feelings of depression or anxiety in the last 12 months	7%
Are highly vulnerable	6%
Have a Pensioner Concession card	5%



**Women** were significantly more likely than men to have personally experienced elder abuse or know someone who has (13% vs 9% of men).



## Mentions of elder abuse in their own words...

In the 2023 survey, we did not specifically ask participants to share their experiences with elder abuse (this was more deeply explored in the 2021 research). However, some participants mentioned their concerns for the rates of elder abuse or shared their own lived experiences with it, unprompted.

These quotes are derived from the verbatim questions "Q12b. In what way do you think things are generally getting better or worse for Australians aged 50+?" and "Q2212. In as much detail as possible, please tell us about any recent challenges or issues you've personally experienced with your current living situation?"



*"Emotional and mental abuse by my children has made me feel disgusted and unappreciated."  
- Female aged 60-69 in regional NSW*



*"Often one is invisible when they get older and get spoken down to. **Driving in my car I often get abused verbally** by young men who seem to think they have the right of the road pulling out in front of my car."  
- Female aged 70-79 in regional QLD*



*"**Being abused because I am older is a strange concept.** It makes me feel less safe in the world when I am around the younger, fitter, more aggressive people in my community."  
- Male aged 50-59 in regional NSW*



*"We're constantly barraged about how the aged are costing society so much when we have contributed for many decades. Aged care is appalling these days. **Aged abuse is on the rise** due to the negatives always in the news about the elderly being a drain on funds."  
- Female aged 70-79 in regional QLD*



*"The rising cost of living is not reflected in the incomes of the over 50s, leading to financial anxiety, stress and **increased incidence of elder abuse (both by relatives and strangers).** There seems to be less respect for Older Australians now."  
- Female aged 50-59 in metro ACT*

# *Health and Health Services*







## Older Australians have faced increasing difficulty accessing medical services, especially vulnerable groups, with growing levels of dissatisfaction with services received.

More than 1 in 5 (22%) reported to have difficulty accessing medical services (rating a 7 or more out of 10, where 10 is a high level of difficulty), which is a significant increase in difficulty compared to those surveyed in 2021 (14%). This difficulty is far more prevalent (more than twice as likely) among some vulnerable groups, such as those whose primary income is a carer's allowance and those who experienced a loss of their spouse/partner in the last 12 months. Long waiting lists and the cost of services are the top barriers faced when trying to access services; mentions of restrictions to services due to COVID-19 have fallen.

Satisfaction with health services is also on the decline with 83% rating their satisfaction a 7 or more out of 10, down significantly from 88% in 2018 (the last time this question was asked). Those who reported to have poorer access to healthcare services were generally less satisfied.

Significantly more Older Australians reported accessing mental healthcare services in the previous year (8% have), compared to 2018 (6%) - this highlights a mounting need for mental health services equipped to support Older Australians, noting that 39% reported to have experienced feelings of depression or anxiety in the last 12 months.



***"My local Medical Centre who have always bulk billed my spouse and I due to being Pension Concession Card Holders no longer do so because they have implemented a policy that we must be 65yrs of age or older."***

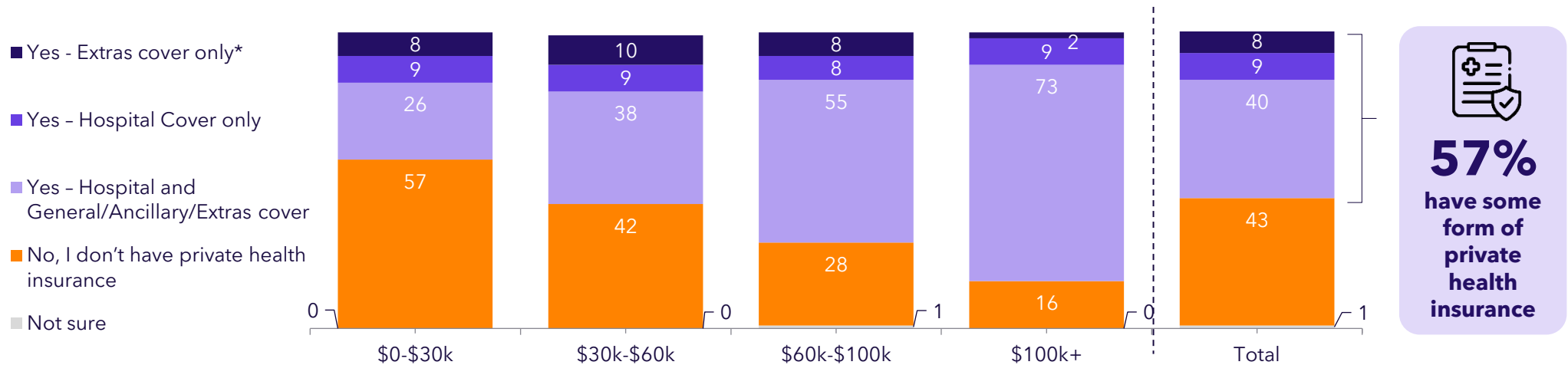
*- Female aged 60-69 in metro WA*



# Private health insurance

Nearly two in three Australians aged 50+ have private health insurance, with the majority having hospital and extras cover. Likelihood is influenced by personal income.

## Have private health insurance? (%): By personal income level



Consistent with previous waves, **the likelihood of having any kind of private health insurance is highly correlated to income levels (personal and household) and financial situation.** Those on a low personal income (<\$30k) are far less likely to have it (43% have coverage) compared to those with a higher household income of \$100k or more (84%). Likelihood to have private health insurance was correlated with other financial factors such as their primary source of income, vulnerability and self-rated financial security as tabled below.

### Having Private Health Insurance (any kind) more prevalent among those who:

Have an annual household income of more than \$200k	86%
Have an annual personal income of more than \$100k	84%
Say their primary source of income is private pensions	82%
Say their primary source of income is superannuation	81%
Are less vulnerable	68%
Feel higher long term financial security	67%
Gave their financial situation a high rating (of 7-10/10)	66%
Gave their physical health a high rating (of 7-10/10)	64%

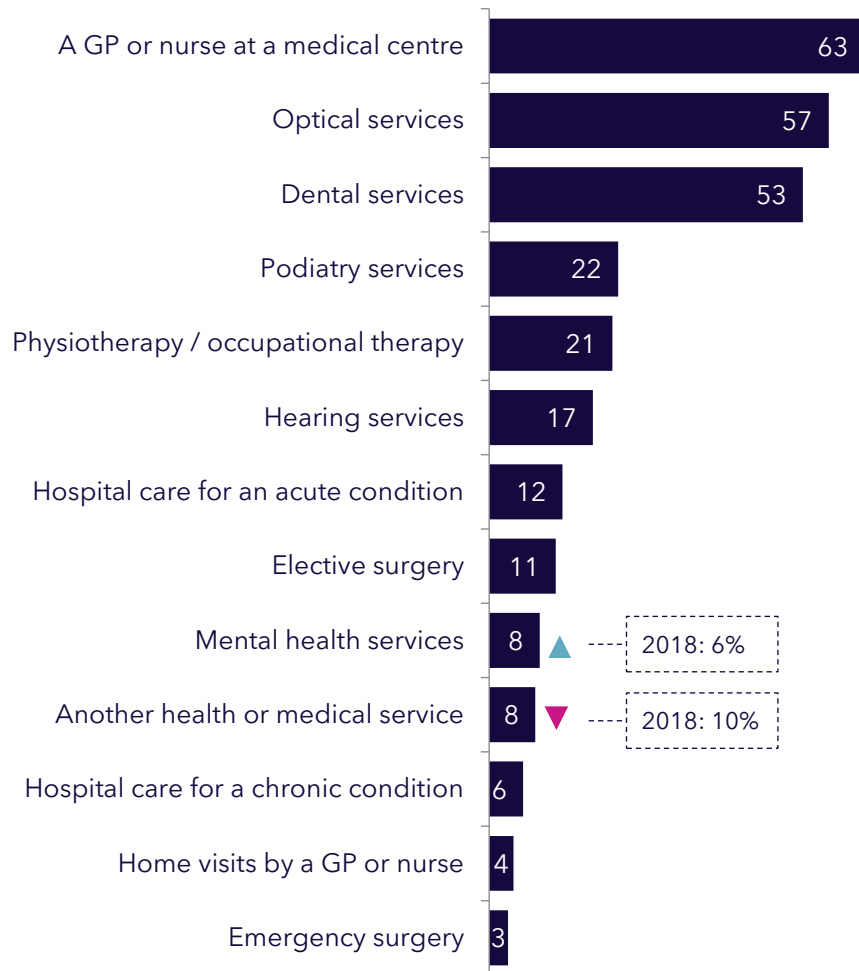
### Not having Private Health Insurance more prevalent among those who:

Identify as Aboriginal and Torres Strait Islander^	75%
Worry about risk of homelessness in the next 12 months	69%
Experienced domestic violence in the last 12 months	69%
Are unemployed, a student or not in paid employment	69%
Gave their quality of life a poor rating (of 0-4/10)	66%
Gave their financial situation a poor rating (of 0-4/10)	66%
Feel lower long term financial security	64%
Have a disability	64%
Gave their physical health a poor rating (of 0-4/10)	63%

# Health services accessed in the last year

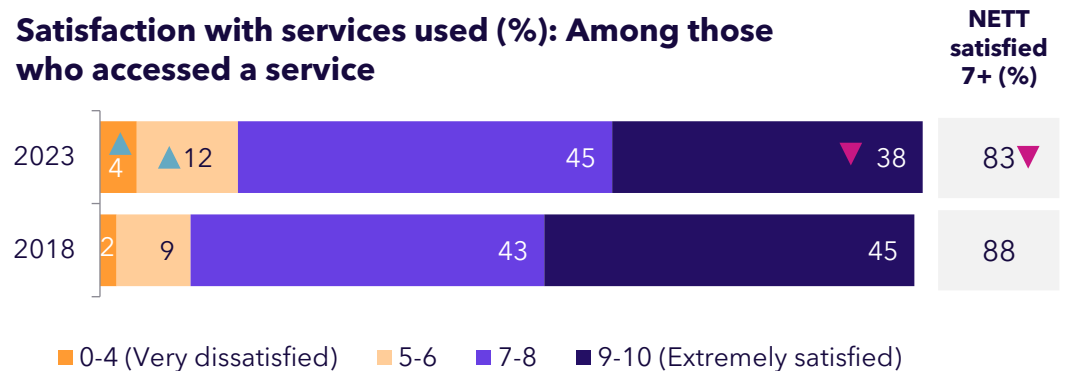
The majority of Older Australians accessed health and medical services in the last year. Visits to medical centre GPs or nurses remain the most common service but accessing mental health support has increased since 2018. Satisfaction with services has also decreased since then.

## Health and medical services used (%)



**92%**  
accessed a health or medical service in the last year (92% in 2018)

## Satisfaction with services used (%): Among those who accessed a service

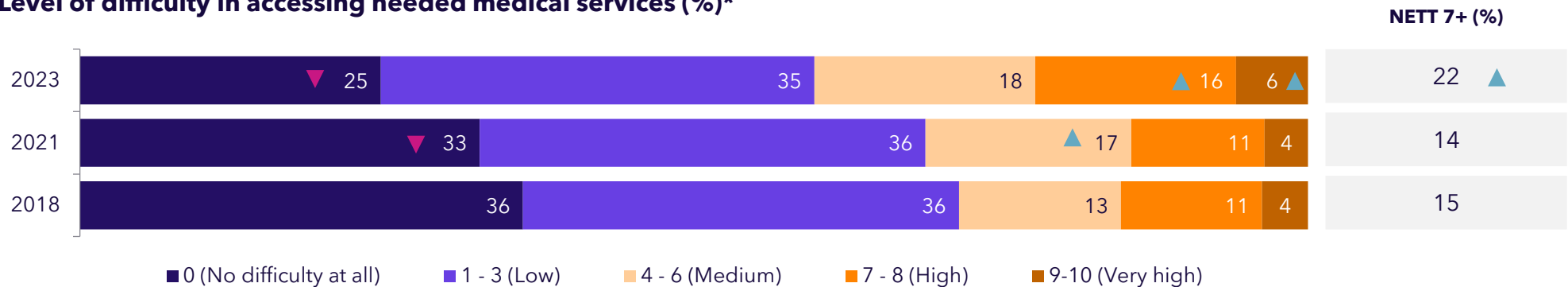


**Overall, satisfaction with health services has decreased over the past 4 years, albeit the types of services people access have remained largely consistent.** The proportion of those feeling quite satisfied (rating a 7 or more out of 10) decreased significantly since 2018 (from 88% to 83%) while the proportion of those very dissatisfied (rating 0-4) has doubled from 2% to 4%.

# Difficulties accessing health and medical services

Older Australians report higher levels of difficulty in accessing services. In 2023, more than one in five rated this level of difficulty as high (7 or more out of 10), representing a significant increase since 2021.

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



\* 10% ▼ said they did not need to access medical services (down from 13% in 2021)

**Among those who needed health and medical services, the majority (60%) experienced a low level of difficulty accessing services** (rating between a 0 and 3 out of 10).

One in four (25%) gave a rating of 0 out of 10 - indicating *no difficulty* at all - which has been trending down over time (33% in 2021, 36% in 2018). Conversely, the proportion of those finding access highly difficult (7 or more out of 10) has grown to 22% (up from 14% in 2021).

Residents in metro areas were more likely to report low to no difficulty accessing the services they need (63% rated between 0-4) compared to regional residents (55%).

## High levels of difficulty (7-10) more prevalent among those who:

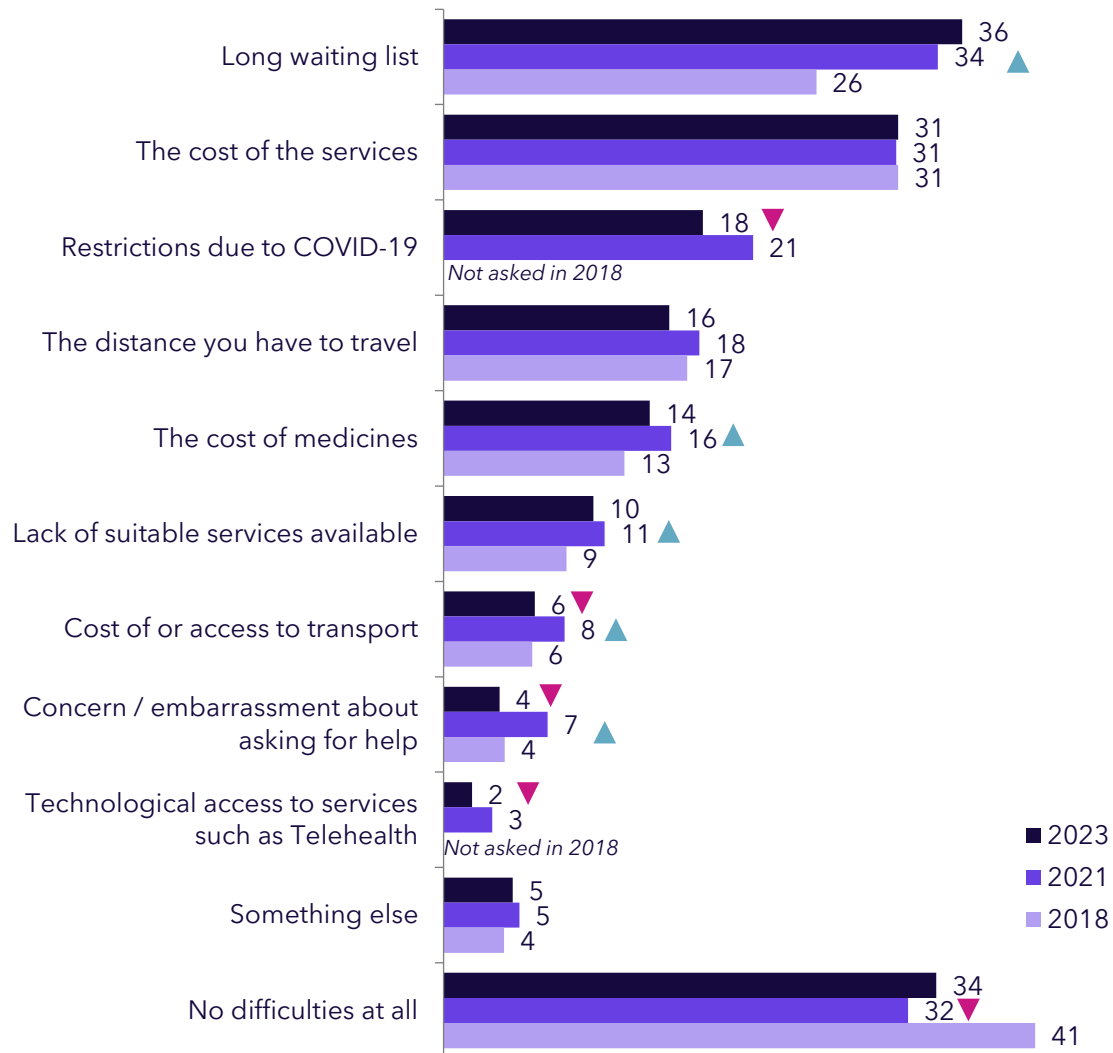
Say their primary source of income is carer's allowance/payment	54%
Experienced the loss of their spouse/partner in the last 12 months	49%
Gave their quality of life a poor rating (of 0-4/10)	43%
Worry about risk of homelessness in the next 12 months	42%
Gave their mental health a poor rating (of 0-4/10)	40%
Say their household income decreased a lot due to COVID	40%
Have been a victim of crime in the last 12 months	38%
Gave their physical health a poor rating (of 0-4/10)	37%
Experienced a serious physical illness or injury in the last 12 months	36%
Gave their financial situation a poor rating (of 0-4/10)	35%



# Difficulties accessing health and medical services

Consistent with previous waves, long waiting lists and the cost of services are the top barriers faced by those experiencing difficulty accessing health and medical services. Mentions of restrictions to services due to COVID-19 have fallen.

## Difficulties faced in accessing health and medical services - prompted (%)



In 2021, we saw a number of significant increases to barriers facing Older Australians when accessing health and medical services - most notably long waiting lists. These barriers were likely due to a strained and restricted system during the heights of the COVID pandemic.

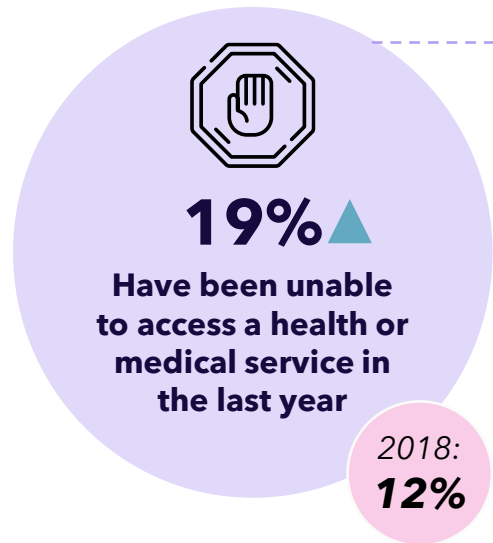
**Results this wave indicate that increased waitlists have persisted, even while the worst of the pandemic seems to be behind us.** Subgroups more likely to be affected by long waiting lists included those aged 50-59 (40% vs 22% among those 80+), those living with a disability (46% vs 33% without), regional residents (41% vs 32% metro) and those who rely more heavily on the public system (such as those without private health insurance, lower incomes, healthcare and Pensioner Concession Card holders).

There are some differences between states: residents in NSW were more likely to have difficulty with the cost of services (37%), those in the NT were more likely to have difficulty with a lack of suitable services available (23%) and in Tasmania, they were more likely to have difficulty with long waiting lists (55%).

*"There's pressure on services. The waiting time and cost to see a GP, bulk billing is virtually non-existent and there's a long wait to see specialists or for hospital treatments."*  
**- Male aged 70-79 in metro TAS**

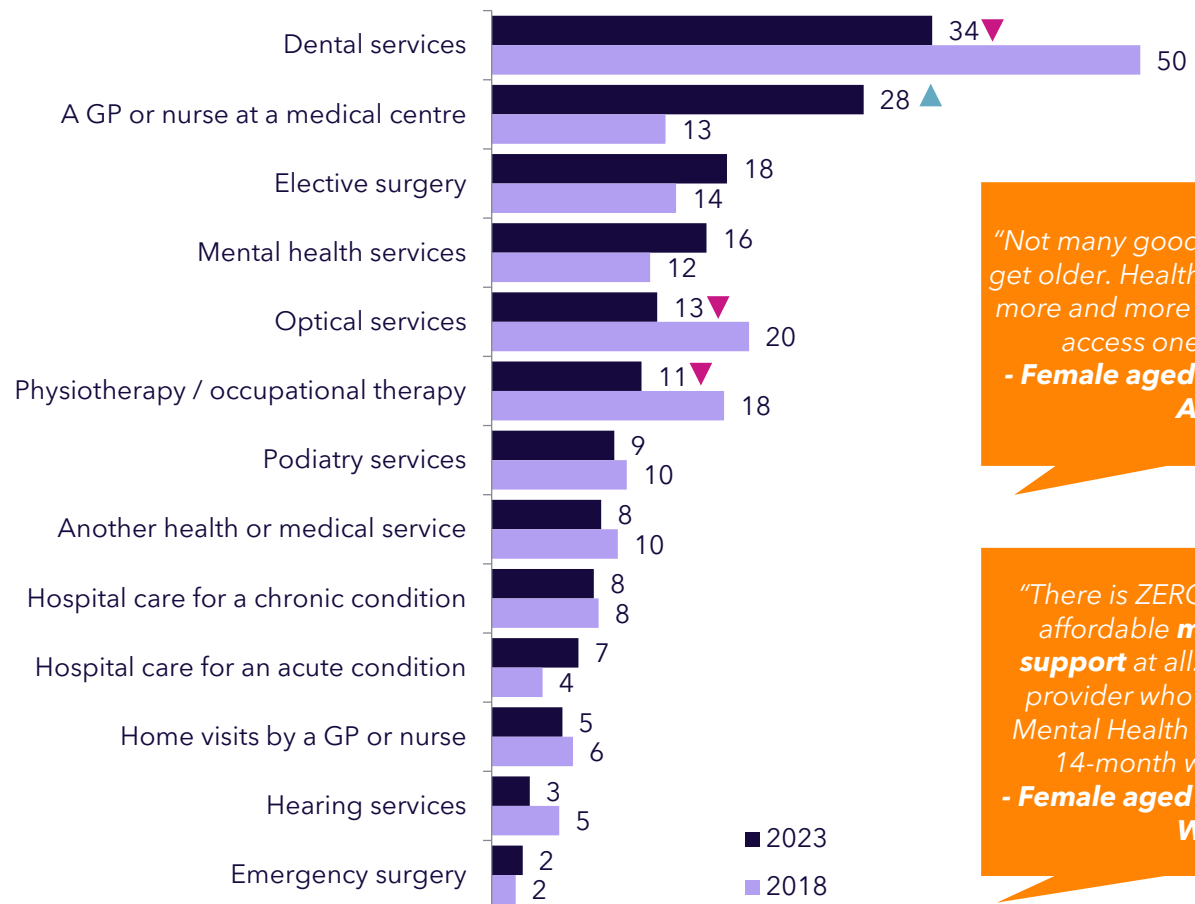
# Inability to access health and medical services

One in five Older Australians have been unable to access a health or medical service in the last year, and this has increased since 2018. The proportion of those unable to access a GP or nurse at a medical centre has more than doubled since then.



● **Health and medical services they were unable to access (%): among this group**

n=531



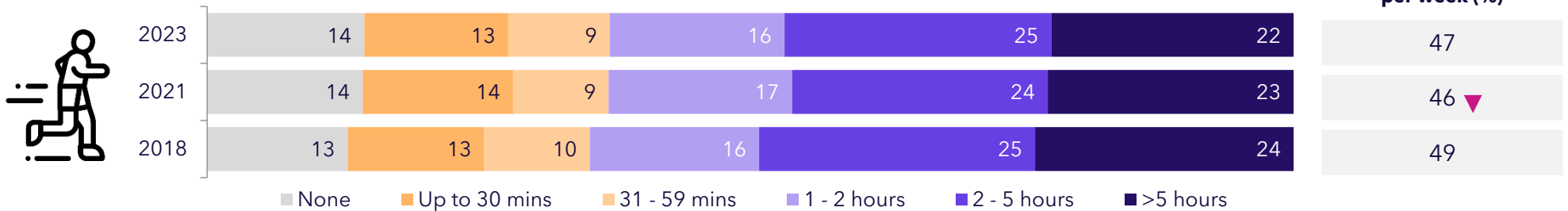
“Not many good **GPs** bulk bill as I get older. Health costs are getting more and more expensive and to access one is difficult.”  
**- Female aged 50-59 in metro ACT**

“There is **ZERO** available and affordable **mental health support** at all. The only local provider who works within a Mental Health Care Plan has a 14-month waitlist now.”  
**- Female aged 50-59 in metro WA**

# Weekly exercise

Most Older Australians are doing at least some exercise each week and this is consistent with previous waves. However, fewer than half meet the recommended minimum of two hours per week.

Amount of weekly exercise (%)



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

Around nine in ten (86%) reported that they do at least some exercise. The recommended amount of exercise is at least 30 minutes of moderate intensity physical activity on most days\*, equating to two hours per week, and this survey data shows that Australians aged 50+ are falling below this recommendation: four in ten (39%) say they do up to 2 hours of exercise and less than half (47%) say they do two or more hours per week.

This is fairly consistent with levels observed in 2021 (46%), although we note that 2021 saw a significant drop from 2018 (49%) in those doing the recommended weekly minimum. In the COVID-19 section later on in this report, we ask about how things have changed for people since before COVID-19 (p76). We see that in 2021 and 2023, over one-fifth (21%, 23%) said their physical activity had decreased.

Men and those aged 60-69 are most likely to meet the target, while those aged 80 and over and those living with a disability were less likely to meet it.

Amount of weekly exercise (%)	Total (n=2,750)	Age				Gender		Have a disability	
		50-59 (n=976)	60-69 (n=945)	70-79 (n=676)	80+ (n=153)	Male (n=1,280)	Female (n=1,470)	Yes (n=586)	No (n=2,164)
30 minutes or less (includes none)	28	26	24 ▼	25	48 ▲	25 ▼	31 ▲	40 ▲	24 ▼
½ hour to 2 hours	25	29 ▲	23	28	18 ▼	26	25	28	25
2 hours or more	47	45	53 ▲	47	34 ▼	50 ▲	44 ▼	32 ▼	51 ▲

\* Australia's Physical Activity and Sedentary Behaviour Guidelines and the Australian 24-Hour Movement Guidelines:

[https://www.health.gov.au/topics/physical-activity-and-exercise/physical-activity-and-exercise-guidelines-for-all-australians?utm\\_source=health.gov.au&utm\\_medium=callout-auto-custom&utm\\_campaign=digital\\_transformation](https://www.health.gov.au/topics/physical-activity-and-exercise/physical-activity-and-exercise-guidelines-for-all-australians?utm_source=health.gov.au&utm_medium=callout-auto-custom&utm_campaign=digital_transformation)

# ***Intentions to Travel***





# Segmentation by travel intention

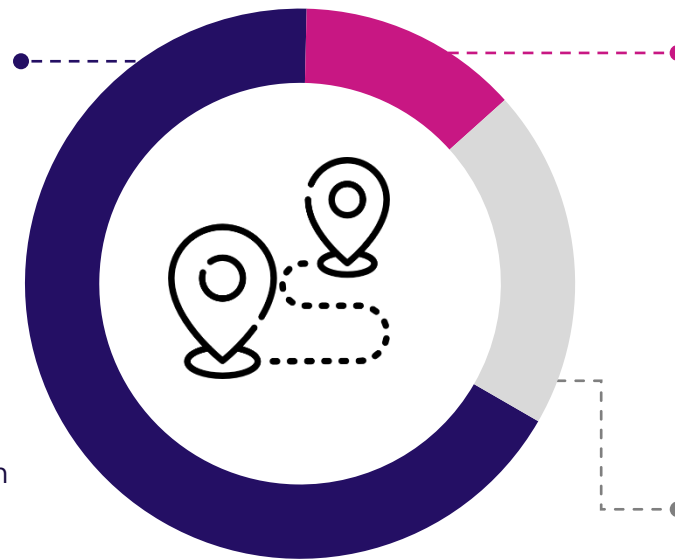
Two in three Australians aged 50+ intend to go on a holiday anywhere in the next 12 months but one in five have no intention to travel.

**67%** are 'Holiday makers' and intend to go on a holiday in the next 12 months

(Selected 'yes' to any holiday location, n=1,886)

Among this group:

- **79%** would go within their own state or territory
- **60%** would go to another state or territory
- **35%** would go overseas



**13%** are 'Undecided'

(Did not select 'yes' for any holiday location, but selected 'maybe' to at least one, n=353)

Among this group:

- **86%** would maybe go within their own state or territory
- **62%** would maybe go to another state or territory
- **28%** would maybe go overseas

**20%** are 'Staying put'

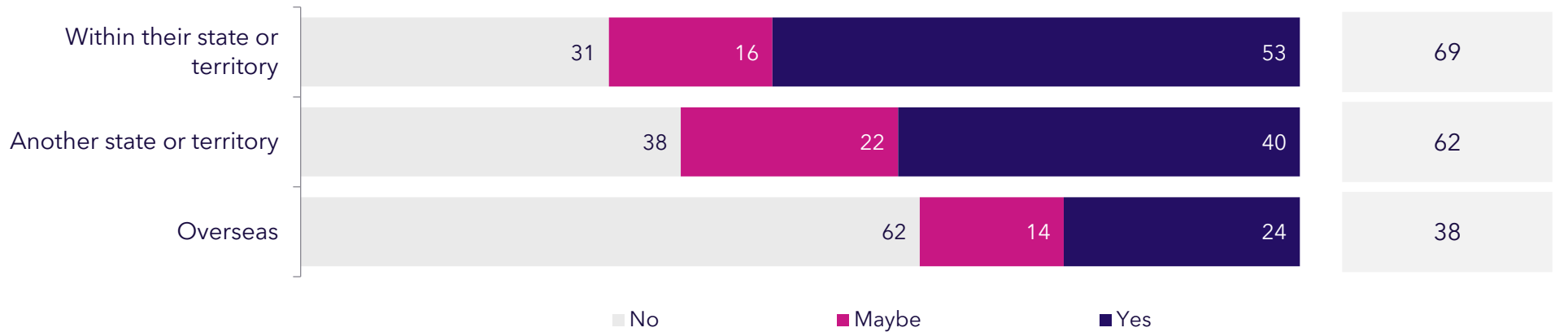
(Selected 'no' to every holiday location, n=511)

Despite being of 'retirement age' those aged 68 and over were significantly less likely to be 'holiday makers' (63% vs. 70% among those who are younger) and they were more likely to be 'staying put' (23% vs. 18%).

# Intention to travel

Local travel within their state or territory is the most common preference. However, intention to travel, especially overseas, is linked to their income levels and financial security.

Intention to travel in next 12 months (%): Total sample



**67%** intend to travel on a holiday anywhere in the next 12 months.

A small proportion were **undecided in their intentions to travel to various locations, but open to it.**

Specifically, 14% were undecided about travelling overseas, 22% were undecided about travelling to another state or territory and 16% were undecided about travelling within their own state or territory.



## Likelihood to go on a holiday overseas more prevalent among those who:

- Have an annual personal income of more than \$100k 50%
- Have an annual household income of more than \$100k 45%
- Identify as LGBTQ+ 39%
- Have a university qualification 36%
- Say their primary source of income is wages / salaries from paid employment 34%
- Gave their financial situation a very high rating (of 9-10/10) 33%
- Prefer to speak a language other than English 32%
- Are less vulnerable 31%
- Say their primary source of income is superannuation 31%
- Live with more than 2 people 31%
- Feel higher long-term financial security 30%
- Aged under 68 27%

# Who is more likely to travel?



## 67% Holidaymakers

Selected 'yes' to any holiday location

### Likelihood to go on a holiday anywhere more prevalent among those who:

Have an annual personal income of more than \$100k	88%
Say their primary source of income is superannuation	83%
Live in the NT	79%
Employed / self-employed / own a business	78%
Have a university qualification	78%
Primary source of income is wages / salaries (paid emp.)	77%
Are less vulnerable	77%
Feel higher long term financial security	76%
Gave their financial situation a high rating (7-10/10)	76%
Are in a relationship (including defacto, married)	76%
Gave their physical health a high rating (7-10/10)	74%
Gave their quality of life a high rating (7-10/10)	73%
Live in QLD	73%
Are male	72%
Feel very comfortable in using modern tech. (8-10/10)	71%
Gave their mental health a high rating (7-10/10)	71%



## 20% Staying put

Selected 'no' to every holiday location

### Likelihood to have no intention to go on a holiday more prevalent among those who:

Gave their quality of life a poor rating (0-4/10)	46%
Identify as Aboriginal and Torres Strait Islander <sup>^</sup>	43%
Gave their mental health a poor rating (0-4/10)	39%
Gave their physical health a poor rating (0-4/10)	39%
Worry about risk of homelessness in the next 12 months	38%
Are unemployed, a student or not in paid employment	38%
Gave their financial situation a poor rating (0-4/10)	37%
Primary source of income is carer's allowance / payment	36%
Feel lower long term financial security (0-4/10)	36%
Primary source of income is other gov. pensions (excl. age)	35%
Have a disability	34%
Are over 80 years of age	33%
Never married / single	32%
Feel low level of comfort in using modern technologies (0-4/10)	32%

# Barriers to travel

Around 7 in 10 (68%) do not intend to take a holiday either interstate or overseas in the next 12 months, with cost being the most significant barrier mentioned. Notably, COVID-19 is still very much on the radar for Older Australians as a barrier to travel.

Of the 68% not intending to take a holiday interstate or overseas...

## Reasons not to holiday overseas or interstate (%)



## Likelihood to say they would not go on a holiday overseas or interstate more prevalent among those who:

Identify as Aboriginal and Torres Strait Islander <sup>^</sup>	91%
Primary source of income is the Carer's allowance	91%
Primary source of income is another government pension or benefit (e.g. disability support)	88%
Are not in paid employment	85%
Are widowed	83%
Have a disability	83%
Are worried about their risk of homelessness in the next 12 months	83%
Aged 80+	82%
Have a Pensioner Concession card	80%
Have personal annual income of less than \$30k	80%
Live alone	79%
Have been a victim of crime in the last 12 months	79%
Do not have a university degree	75%
Have experienced feelings of depression or anxiety in the last 12 months	73%
Have experienced a serious physical illness or injury in the last 12 months	73%
Live regionally	72%
Are female	71%



# *Housing*







## Older Australians are generally satisfied with their home and the area they live, especially those aged 70 and over.

The majority rated their sense of security, safety and overall comfort in their homes highly, and felt positive about the area in which they live - particularly Australians aged over 70.

Potentially reflecting this satisfaction with their local area and home, only a minority (27%) felt they would be likely to move home in the next 5 years, and of this group, most would prefer to remain in their local area (46%). Metropolitan residents are more likely to be considering moving to a regional area (24%) than regional residents are to be considering moving to a metropolitan area (15%).

While generally satisfied with their ability to keep their home in order, there were some opportunities identified to help improve their home's energy efficiency, maintain the outside of their home, and adapt their home for improved accessibility.

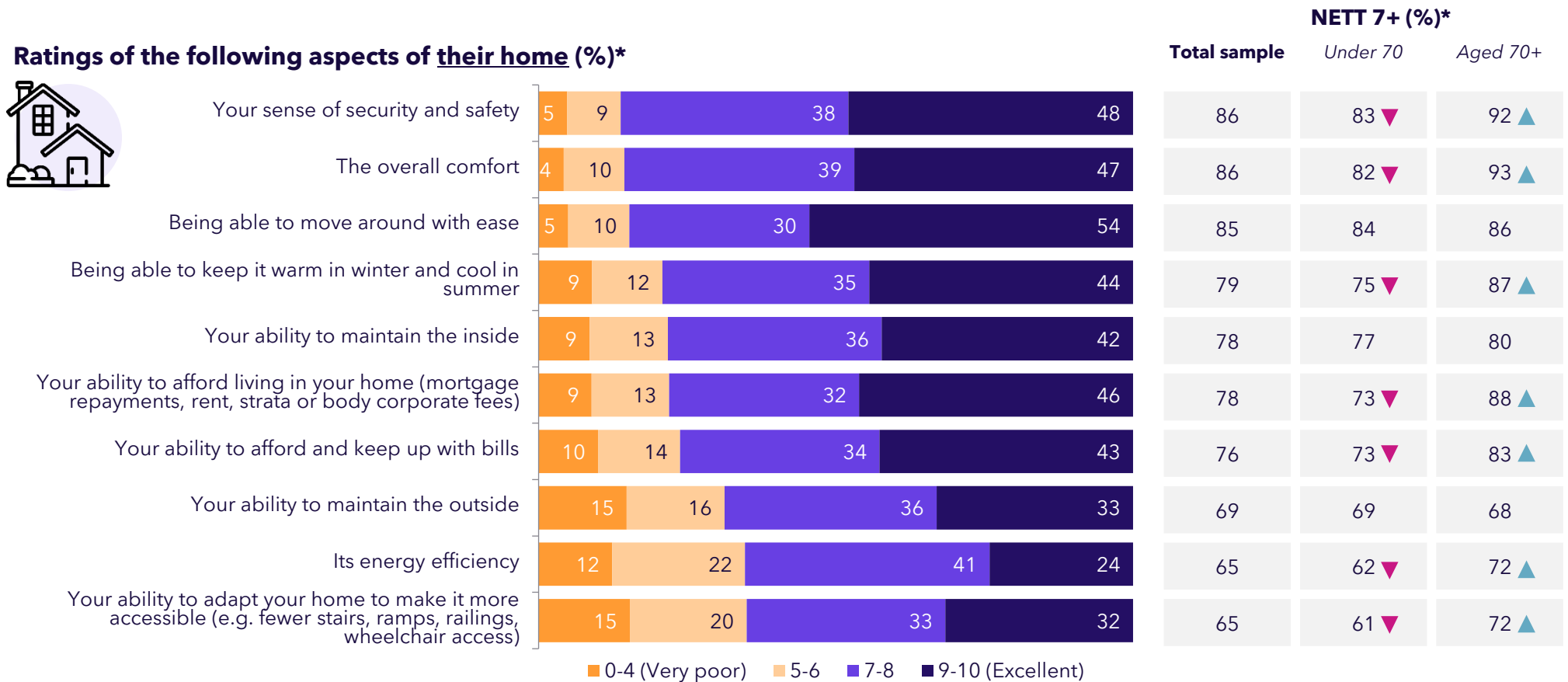


**"I love where I live, my home, my views, everything except the rent."**  
- Female aged 50-59 in regional TAS

**"My house has gardens and a lawn. I would like to reduce the maintenance time as much as possible."**  
- Female aged 50-59 in metro NSW

# Feelings towards their housing and living situation

The majority rate their sense of security, safety and overall comfort in their homes highly. Pain points include energy efficiency, ability to maintain the outside and adapt the home for accessibility.



Participants who are older (aged 70 and over) were more likely to be satisfied with most aspects of their home - rating them a 7 or more out of 10 - compared to those who are younger. Men were also more likely than women to be satisfied with various aspects of their home. Results were consistent between metro and regional areas.

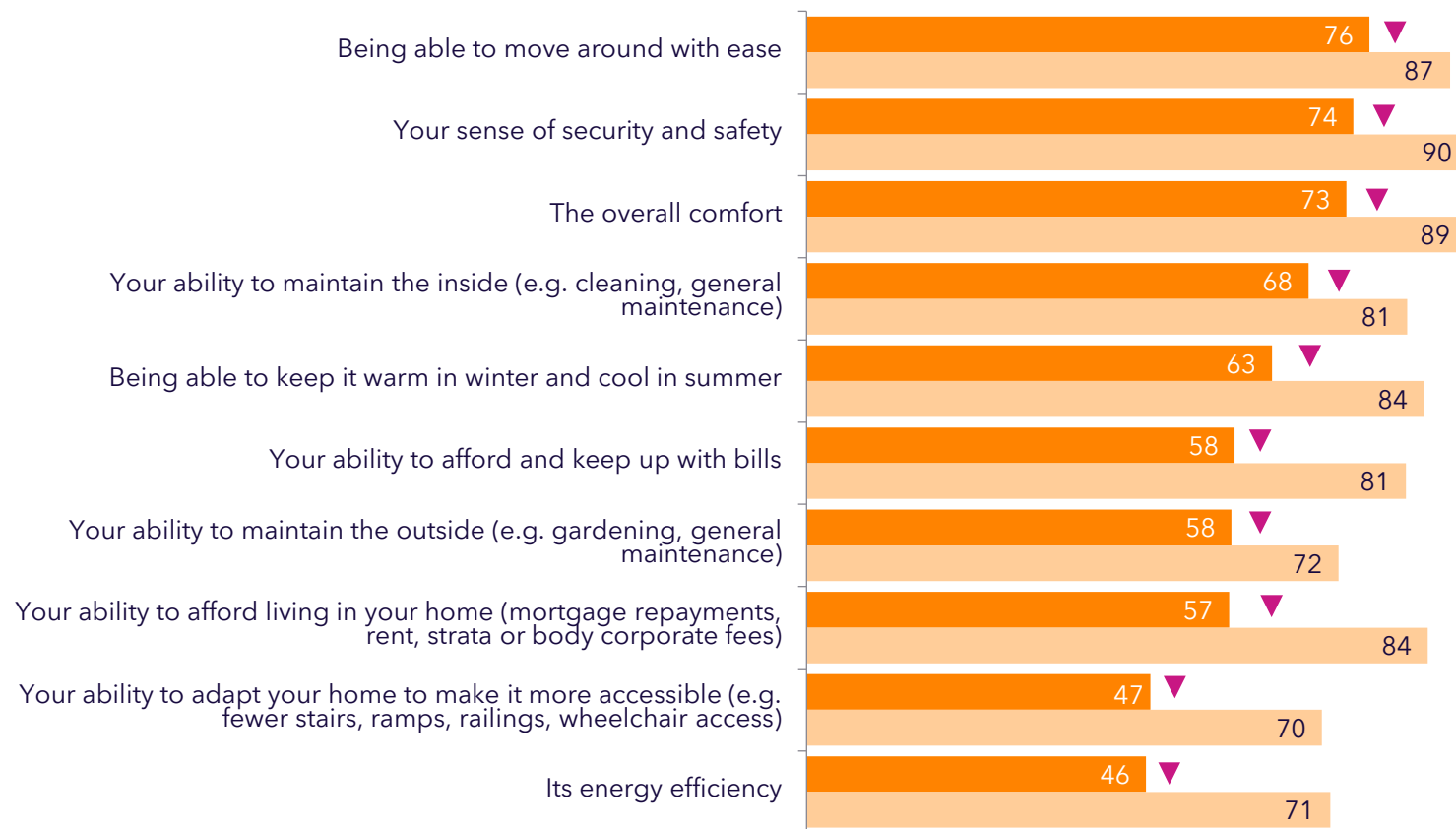
**Nearly one in seven Older Australians (15%) rated their ability to adapt their home to make it more accessible as poor (0-4/10).** Unfortunately, those who would most benefit from a more accessible home are more likely to rate this aspect of their home poorly. This including those living with a disability (22%), who have experienced a serious physical illness or injury in the last 12 months (23%) or rate themselves in poor physical health (33%). Likelihood was also higher among those who rate their financial situation as poor (34%).

# Deep-dive on the living situation for renters

Over 1 in 5 (22%) Older Australians surveyed are renting, with this cohort significantly less likely to be satisfied with all aspects of their living situation compared to those who own their home.

**Over 1 in 5 (22%) Older Australians surveyed are renting, with many vulnerable groups significantly more likely.** Renters were significantly less likely to be satisfied with not only their living arrangements, but also their ability to afford the home in which they live and keep up with bills. Further, concerning, **over 2 in 3 (67%) of those worried about their risk of homelessness are renters.**

Ratings of the following aspects of their home (% rating 7+ out of 10)\* ■ Renters ■ Homeowners



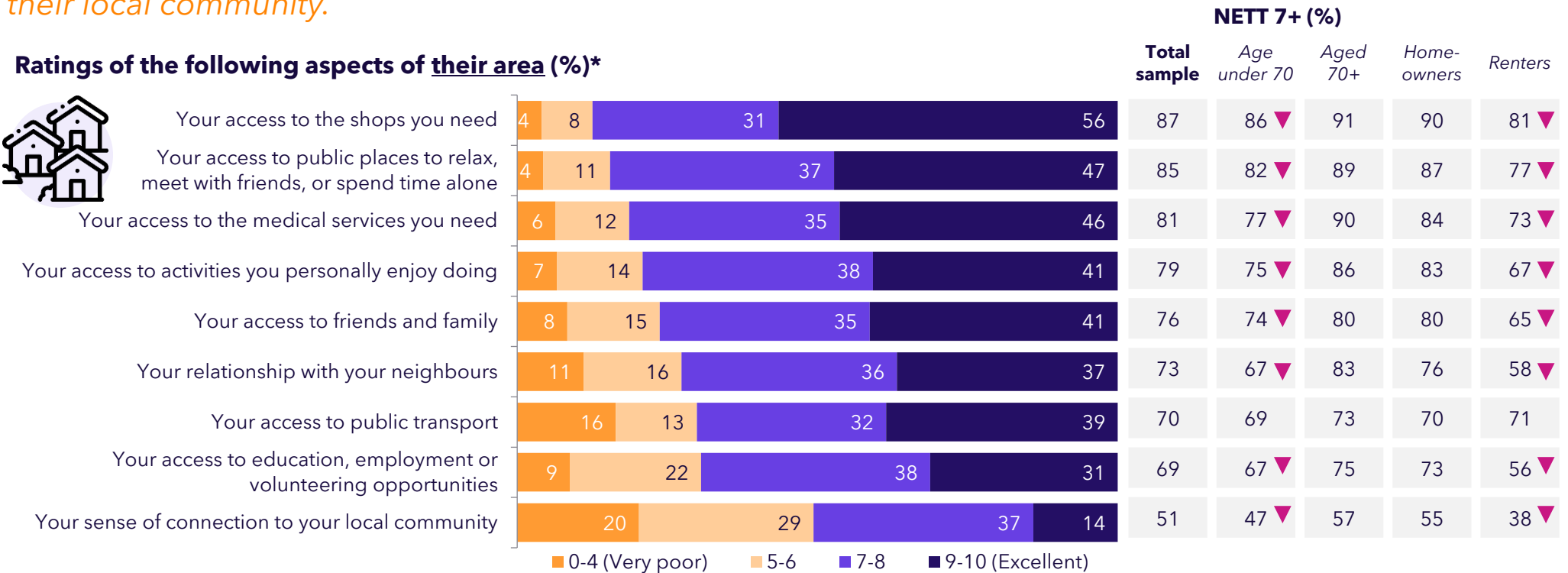
### Renting is more prevalent among Older Australians who:

- Worry about their risk of homelessness in the next 12 months: 67%
- Identify as Aboriginal and Torres Strait Islander: 55%^
- Are not in paid employment: 47%
- Are single: 37%
- Identify as LGBTQ+: 38%
- Have a disability: 38%
- Their primary source of income is a government pension: 34%



# Feelings towards their local area

Older Australians rate their access to local shops, public places to relax and medical services most highly (more than 80% rate these at a 7+ out of 10). However, just over half lack a good sense of connection to their local community.



Older participants (aged 70 and over) were more likely to rate nearly all aspects a 7 or more out of 10, compared to those younger, while renters were significantly less satisfied with all aspects of their local area, except for access to public transport.

Those living in metro areas were more likely to rate the following aspects highly (7+), compared to regional counterparts: accessing shops (91% vs. 81%), medical services (84% vs. 76%), their friends and family (79% vs. 71%) and public transport (81% vs. 51%). Men were overall more satisfied with some aspects compared to women, including accessing shops (90% vs. 85%), public places to relax (87% vs. 83%), medical services (84% vs. 79%), activities they personally enjoy doing (82% vs. 76%) and public transport (74% vs. 67%).

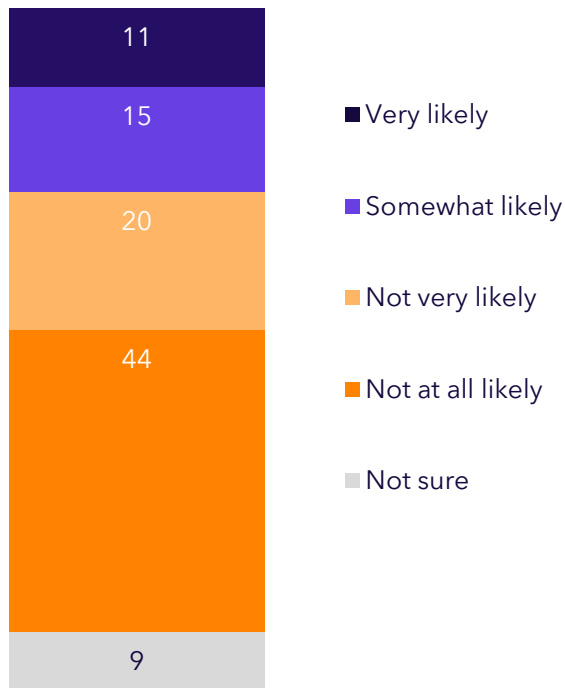
**20% rate their sense of connection to the local community as poor (0-4). Likelihood is more prevalent among those who:**

Gave their mental health a poor rating (of 0-4/10)	73%
Gave their quality of life a poor rating (of 0-4/10)	72%
Worry about their risk of homelessness in the next 12 months	52%
Experienced domestic violence in the last 12 months	47%
Are unemployed	40%
Say their primary source of income is carer's allowance/payment	40%

# Likelihood of moving

Just over a quarter of Older Australians are likely to move house in the next five years but the majority aren't likely or aren't sure. Likelihood to move decreases as people age.

## Likelihood of moving house (%)



**27%** are likely to move house in the next 5 years

**65%** are unlikely to move house in the next 5 years including 44% who are not at all likely.

## The likelihood to move decreases with age...

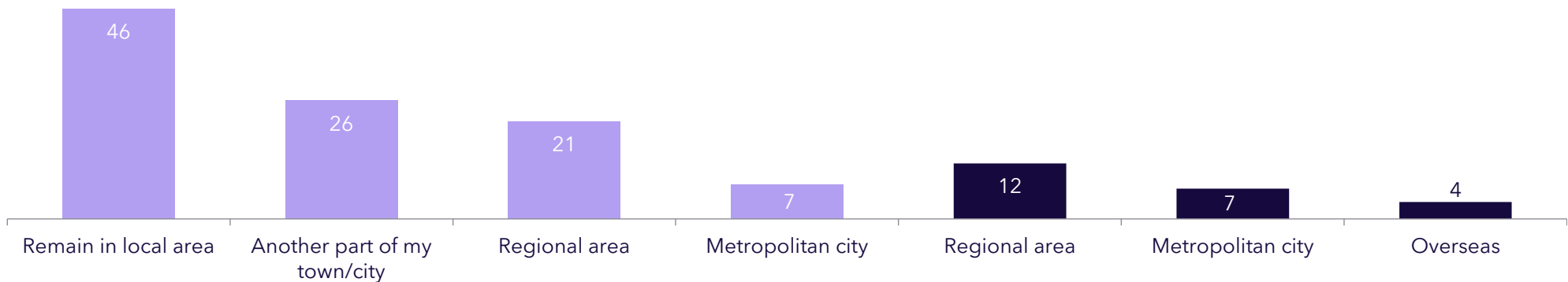
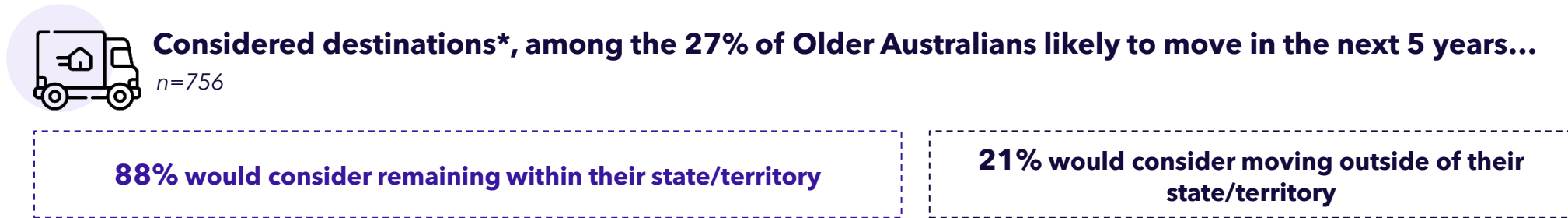
	50-59	60-69	70-79	80+
<b>Likely</b> (somewhat + very)	34% ▲	29%	21% ▼	14% ▼
<b>Unlikely</b> (not at all + not very)	58% ▼	62%	69% ▲	80% ▲

## Likelihood to move house more prevalent among those who:

Worry about their risk of homelessness in the next 12 months	55%
Have an annual household income of more than \$200k	42%
Are renters	42%
Have an annual personal income of more than \$100k	42%
Say their household income decreased a lot due to COVID	41%
Gave their mental health a poor rating (of 0-4/10)	39%
Have experienced a significant reduction of income in the last 12 months	38%
Live in the NT	38%
Have an annual household income of more than \$100k	38%
Feel lower long term financial security	37%
Say their primary source of income is wages / salaries from paid employment	35%

# Likelihood of moving

If Older Australians are to move house in the next 5 years, most would prefer to stay within their own state or territory and it is most appealing to remain in their local area.



## Their destinations were influenced by key demographic factors, including...

- **Age:** Older Australians under 65 were more likely to consider moving interstate (26% vs 14% of those aged 65+).
- **Current state or territory:** Residents in Queensland and WA were the most likely to remain in their state or territory (96% for each). Those in the NT and ACT are most likely to consider a move interstate (69% and 49% respectively) compared to just 7% of those in WA.
- **Cultural and linguistic diversity:** Older Australians who were born overseas are more likely to consider moving back overseas (9% vs 2% of those born in Australia), as are those whose parents were born overseas (6% vs 2% of those with parents born in Australia). Nearly one in five participants who prefer to speak a language other than English with friends or family would move overseas (18%), compared to just 3% of those who don't.

# Likelihood of moving

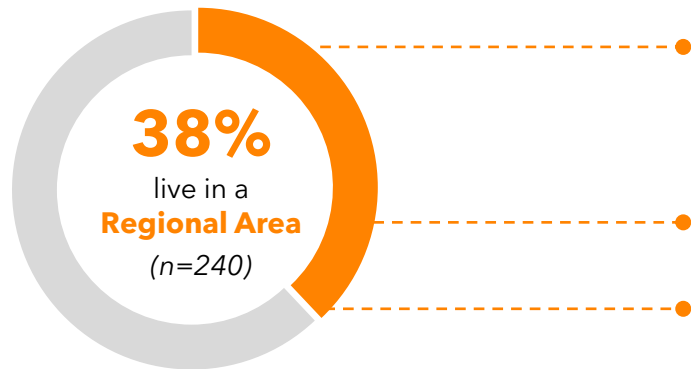
Although Older Australians tend to live in metropolitan areas, moving to a regional area is quite appealing. Those in a metropolitan area who would likely move, are significantly more likely to consider moving regional, than regional residents are to consider moving to a metropolitan area.



Among the 27% of Older Australians likely to move in the next 5 years ...

n=756

## Current location:



## Destination (%):

**Stay in a regional area** (this includes remaining in their local area / moving to another part of their town or city / another regional area)

86

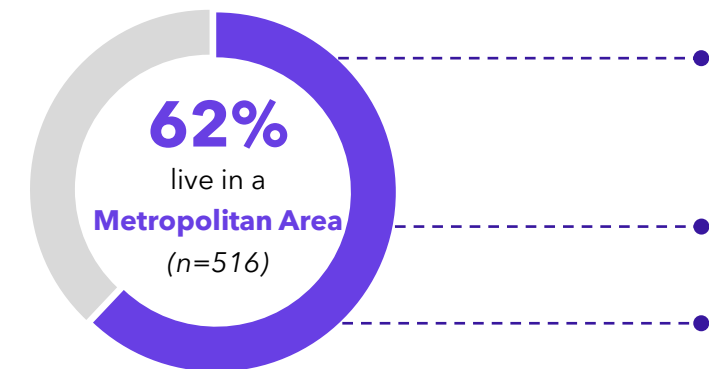
**Move to a metropolitan city**

15

**Move overseas**

3

The majority of those living in a regional area want to remain living regional (86%) - this is slightly higher than the proportion of those in metro areas wanting to remain metro (80%).



**Stay in a metropolitan city** (this includes remaining in their local area / moving to another part of their town or city / another metropolitan city)

80

**Move to a regional area**

24

**Move overseas**

4

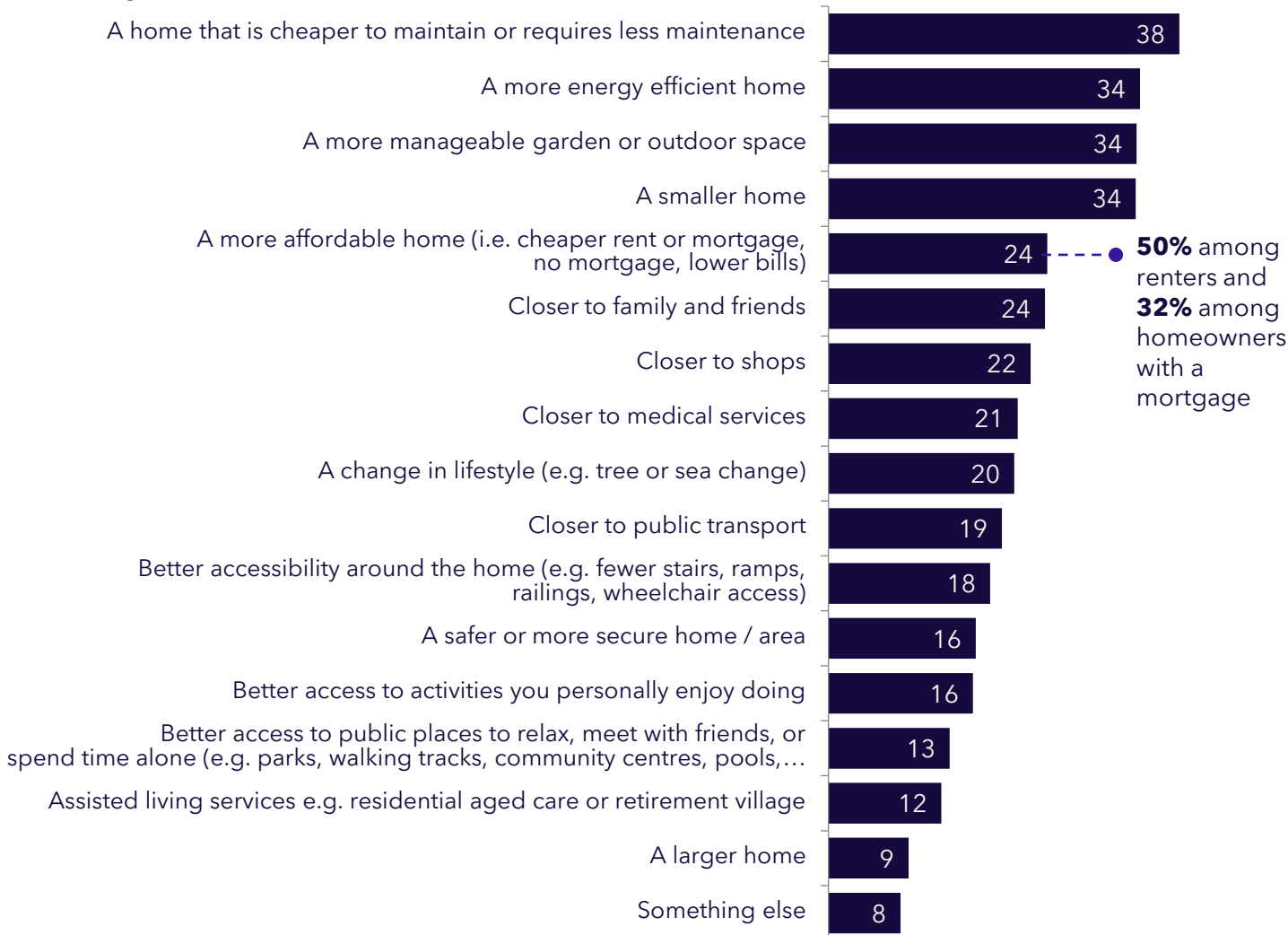
One in four metro residents would consider moving to a regional area (24%) while regional residents were less likely to consider moving to a metropolitan area (15%).



# Desired features of a new home

If they are to move house, Older Australians are most attracted to features that reduce their spending or the need for maintenance, likely reflecting their cost-of-living concerns.

## Most important features for a new home (%)



Homes that are most desirable are cheaper or easier to maintain (inside and outside), have increased energy efficiency and are smaller in size. Having a more affordable home and closer proximity to family and friends was also quite appealing.

Features such as proximity to shops, medical services and public transport were slightly less important in comparison.

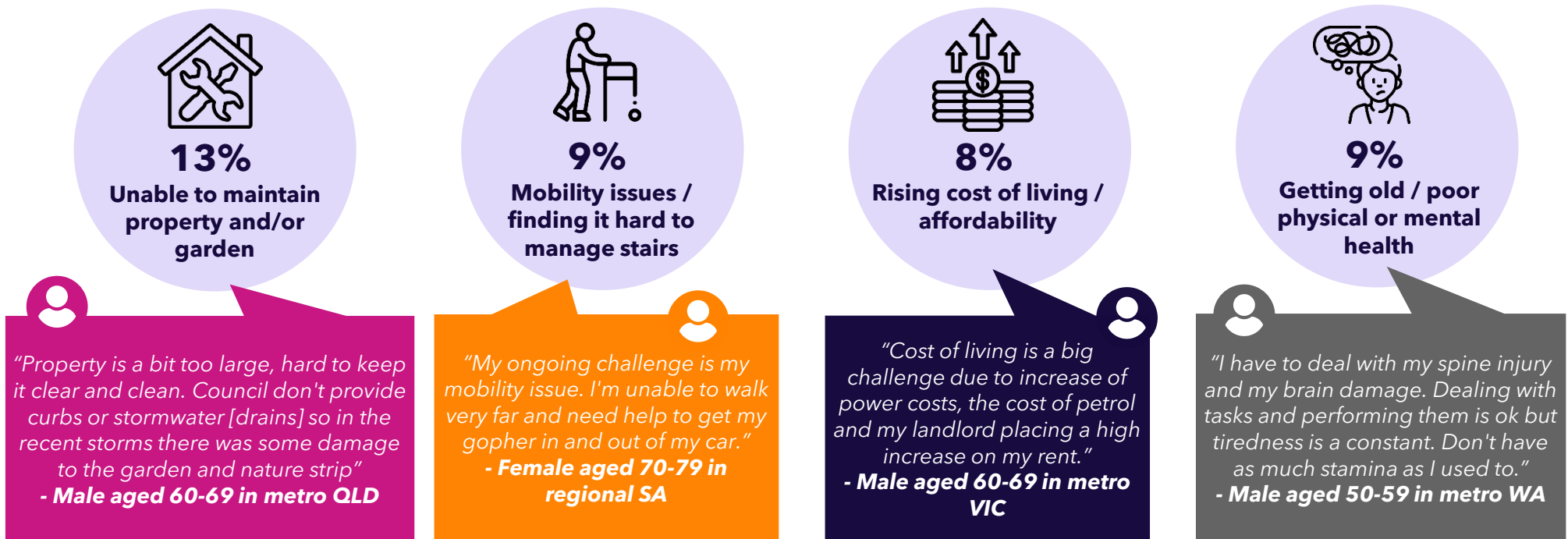
Just 9% of participants felt that a larger home was an important feature, emphasising that **Older Australians tend to look to homes of a reduced size, maintenance and energy expenditure.**

*"We have difficulty maintaining our current residence while needing frequently to travel interstate to care for elderly parents."*  
**- Female aged 50-59 in metro ACT**

# Experiences with housing issues

We asked Older Australians to tell us about any recent challenges or issues they've personally experienced with their current living situation. The most common pain point is maintaining the property and garden, followed by concerns about their mobility, cost of living and physical and mental health.

## Experiences with housing issues - unprompted (%)\*



**Other mentions included** the increasing cost of rental properties (mentioned by 6% of the general population and 18% of those who are renting), poor housing conditions (4%), having no money / poor financial situation (4%), conflict with neighbours (3%) and transport issues / difficulties getting around day to day (3%).

# 1 in 20 Older Australians surveyed (5%) feel worried about their risk of homelessness in the next 12 months, and 1% have experienced it in the past 12 months.

Those who worry they are at risk of homelessness are more likely to be struggling in *nearly every aspect of their lives*. The majority rate aspects of their quality of life as poor, most notably their financial situation, physical health and mental health. They report higher rates of feeling worried about what the future holds for them, they exhibit signs of social disconnectedness (poor connection to community or access to friends and family), and they have greater difficulty accessing health and medical services. Half have overdue bills due to payment difficulties, indicating that they're struggling to keep up with household expenses.

**Eight in 10 Older Australians who feel at risk of homelessness say they have experienced feelings of depression or anxiety in the last 12 months** - double that of those who don't feel at risk (79% vs 37%). Almost a quarter (23%) of those who feel they are at risk of homelessness had accessed mental health services in the last year (significantly more likely than those not at risk; 8%), however 17% were unable to access mental health services despite wanting to. Over half (53%) of those worry about their risk of homelessness said they were unable to access any health service despite wanting to.

Women were more likely to feel at risk of homelessness (6%) compared to men (4%), and this concern tends to decrease with age (8% of those aged 50-59 feel at risk, compared to 1% of those aged 80+). People who have experienced hardship in the previous 12 months were most likely to worry about their risk of homelessness, especially people who have experienced domestic violence (21%) or have had a partner or spouse pass away (21%).

These findings and the verbatim comments indicate this is an acute issue for Older Australians, especially for women in their 50s. Even if they don't feel at risk themselves, there is an awareness among this cohort that it's a pressing issue in light of the cost of living crisis, which is only compounded by experiences of hardship.



*"Unless you own your own home, you will be struggling to pay rent, which takes up most of your money. There is hardly any money left to do something you like. And then there is the worry of rents going up and me being homeless because NOBODY cares about the renters."*

**- Female aged 60-69 in metro VIC**



*"Cost of living is so high. Lots of us, particularly women, haven't spent our entire adult lives working & do not have savings & super. Women in their 50s are at greatest risk of homelessness. Husbands leave, the woman hasn't worked for the last 30 years & she can't manage financially, especially at the moment with housing so expensive."*

**- Female aged 50-59 in regional QLD**



*"I've been homeless recently, but I got [a] flat and I'm trying to rebuild my life"*

**- Male aged 50-59 in metro NSW**



*"Particularly for Australian women - there is increasing homelessness. We're poor after child raising and have problems with employability."*

**- Female aged 50-59 in metro NSW**

# Homelessness: who feels most risk?

Certain demographics are significantly more likely to be among the 1 in 20 Older Australians who are worried they are at risk of homelessness in the next 12 months. This same group is also more likely to experience significantly poorer outcomes on a number of factors.

## Feeling at risk of homelessness in the next 12 months is more prevalent among those who:

Have **experienced domestic violence** in the last 12 months (21% of them are worried about their risk)

Have **experienced the death of a spouse or partner** in the last 12 months (21%)

Identify as **Aboriginal and Torres Strait Islander**<sup>^</sup> (17%)

Are **renting** (16%)

Primary income is the **carer's allowance** or payment (14%)

Primary income is another **government payment** (not an Age Pension) e.g. disability support pension or widow allowance (12%)

Have a **disability** (10%)

**Divorced** / separated (10%)

Identify as **LGBTQ+** (10%)

**Not in paid employment** (9%)

Aged **under 65** (7%)

Living **alone** (7%)

**Women** (6%)

## People who feel at risk of homelessness are more likely to encounter the following experiences:



They are significantly **more likely to rate their current quality of life as poor** (0-4 out of 10) - 39%, compared to 8% who do not feel at risk. **70% rate their financial situation as poor** (0-4 out of 10), compared to 16% of those who do not feel at risk.



**They are more socially disconnected:** 52% felt they have a poor sense of connection to their local community (0-4 out of 10) compared to those not at risk (19%), poor access to education, employment or volunteering opportunities (32% vs. 7% not at risk), poor level of access to friends and family (26% vs 7% not at risk) and poor relationships with their neighbours (25% vs. 10% not at risk).



35% felt they **didn't have the right skills to re-enter the workforce**, compared to 9% not at risk, and 70% **could not re-enter the workforce due to health and mobility** reasons, compared to 37% not at risk.



42% reported to have **difficulty accessing medical services** (rating a 7 or more out of 10), compared to 21% of those not at risk.



They **spend significantly more time caring for their partner** due to age, illness or disability (60.4 hours per week, vs. 30.1 hours of those not at risk of homelessness).





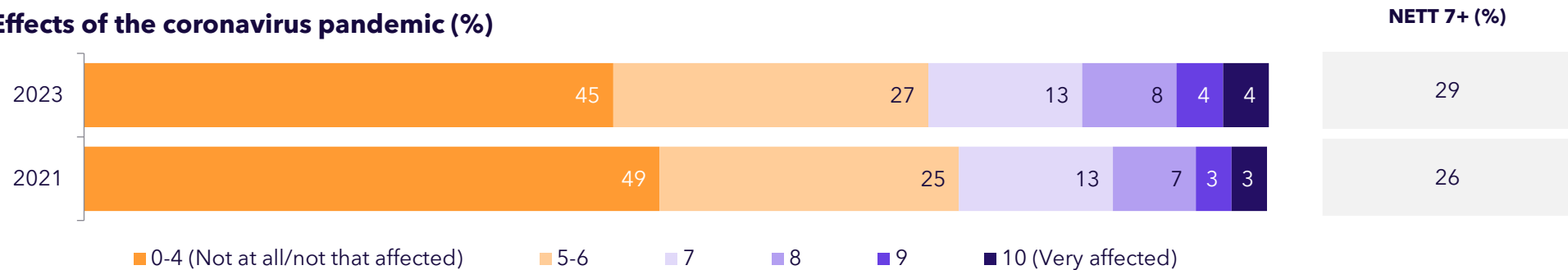
**COVID-19**



# Effects of COVID-19

Indicatively, a bit more so than in 2021, Older Australians continue to report feeling personally affected by the COVID pandemic. Around three in ten (29%) rated the effects a 7 or more out of 10.

## Effects of the coronavirus pandemic (%)



When asked how the coronavirus pandemic has personally affected them (i.e. either socially, financially, physically or mentally), 29% of participants provided a rating of 7 or more out of 10 (up slightly from 26% in 2021). A proportion of Older Australians feel *highly* affected (8% rating a 9 or 10; 6% in 2021).

Nearly one in two (45%) were not at all or not that affected, providing a rating between 0 and 4, which has slightly decreased since 2021 (49%).

Further, in the November edition of the SEC Newgate Mood of the Nation study, 38% of participants aged 50 or over said that effectively managing the COVID pandemic recovery was 'extremely important' to them personally, significantly more than those aged under 50 (27%).

*"Covid has robbed many of us of the ability to do much of anything. I have been totally robbed of my ability to even shop, let alone work and contribute to my family. I cannot leave my home, and I miss out on so much because there is no support for people with long covid or the myriad of pre-existing conditions that put me at massive risk."*  
**- Female aged 50-59 in metro WA**

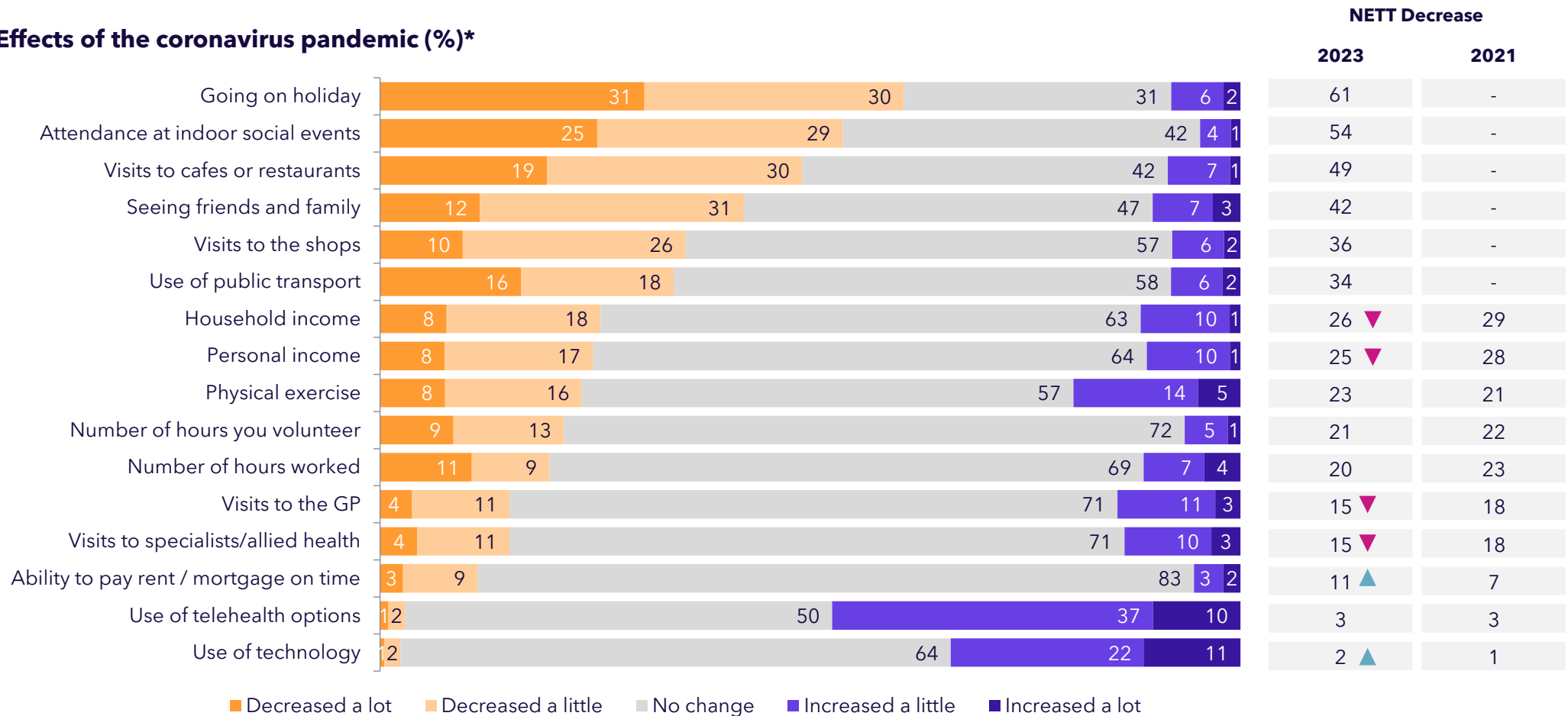
## Feeling affected by the COVID pandemic (7-10) more prevalent among those who:

Worry about their risk of homelessness in the next 12 months	48%
Have experienced a significant reduction of income in the last 12 months	48%
Have been a victim of crime in the last 12 months	42%
Gave their quality of life a poor rating (of 0-4/10)	41%
Have experienced feelings of depression or anxiety in the last 12 months	40%
Prefer to speak a language other than English	40%
Gave their mental health a poor rating (of 0-4/10)	39%
Experienced a serious physical illness or injury in the last 12 months	37%
Feel lower long-term financial security	36%
Live in VIC	36%
Gave their physical health a poor rating (of 0-4/10)	35%
Are female	32%
Are under 70 years of age	31%

# Changes since the pandemic

The most common activities to decrease since the pandemic are going on holidays and leisure related outings (indoor social events, café and restaurant visits, seeing loved ones). Consistent with 2021, Older Australians have dramatically increased their use of telehealth and technology.

## Effects of the coronavirus pandemic (%)\*



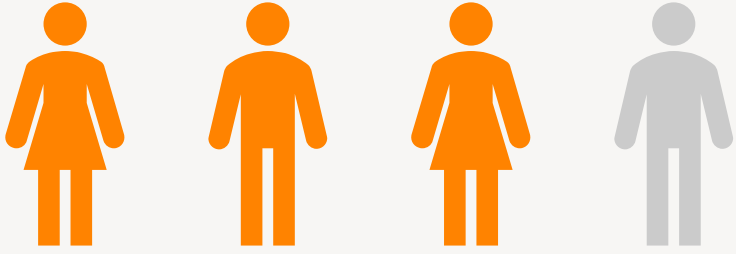
Compared to 2021, we've seen fewer Older Australians reporting that their household or personal income has decreased since the pandemic (26% and 25% respectively). The proportion of participants saying that their visits to the GP have decreased has also reduced significantly (15% compared to 18% in 2021).



*Technology*







## 3 in 4 Older Australians feel comfortable using technology, however this has decreased.

More than three-quarters (78%) have a high level of comfort with technology (rating their comfort a 7 or more out of 10), which was consistent across all age groups. This has, however, dropped significantly since 2021 (82% had a high level of comfort). Most Older Australians were highly interested in improving their technology skills (57% rated their interest at least a 7 or more out of 10), particularly those over the age of 80 (62%). However, the proportion of those *very highly* interested (rating a 9 or 10) has declined (21%, down from 27% in 2021).

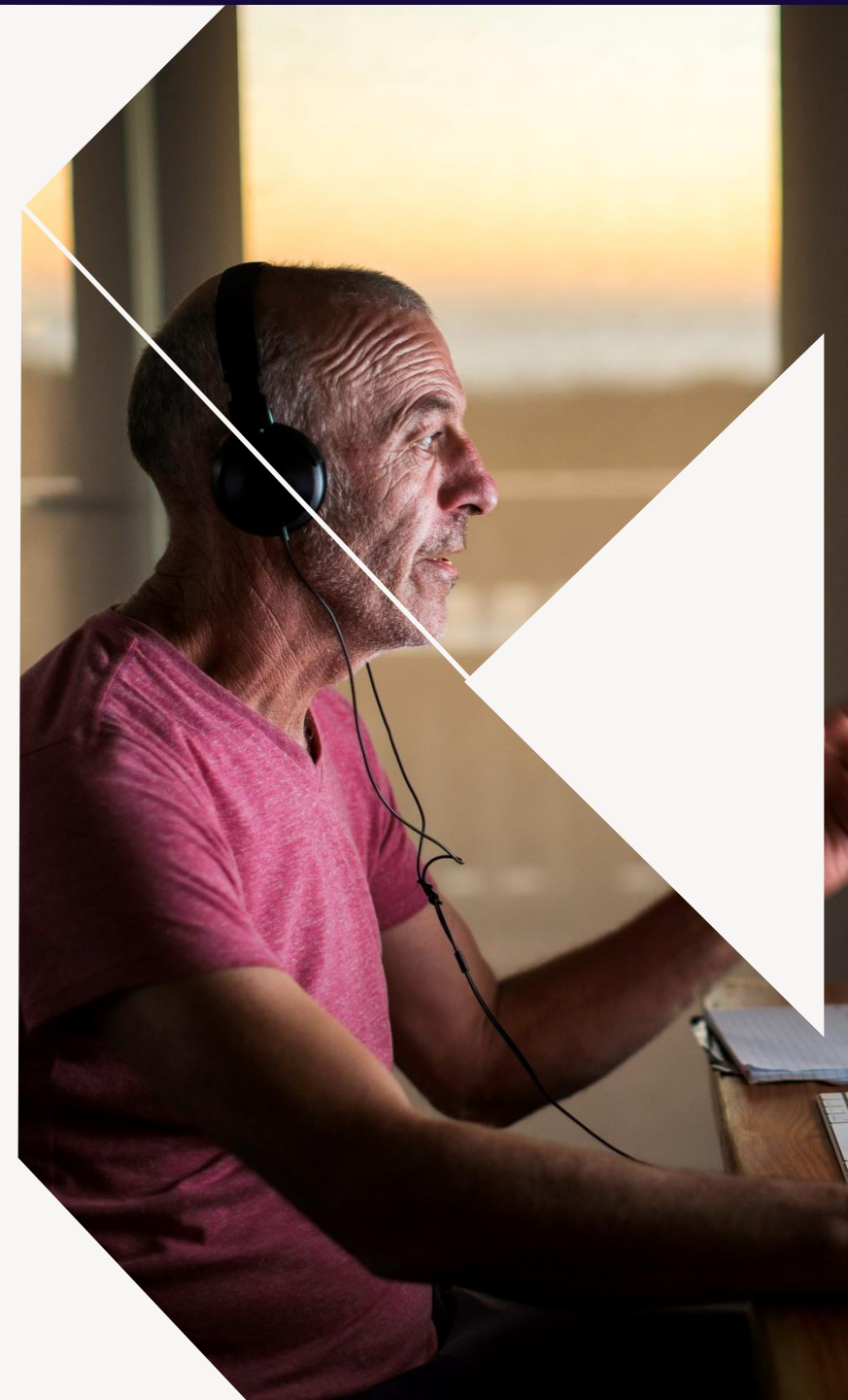
A clear majority felt they had good access to technology (84% rated this a 7 or more out of 10), with one in five reporting to have 'excellent' access (22% rating a 10/10). While eight in ten (80%) agreed that technology makes their life convenient, two-thirds (66%) also felt technology needs to be better designed for older people.

**It is, however, important to note that this survey was done online, so the results may be skewed towards those who are already comfortable using technology and have access to the internet and internet enabled devices such as smart phones, tablets and computers.**



***"Mobile phones are making it easier to keep in contact with family and friends. Video messaging is also excellent."***

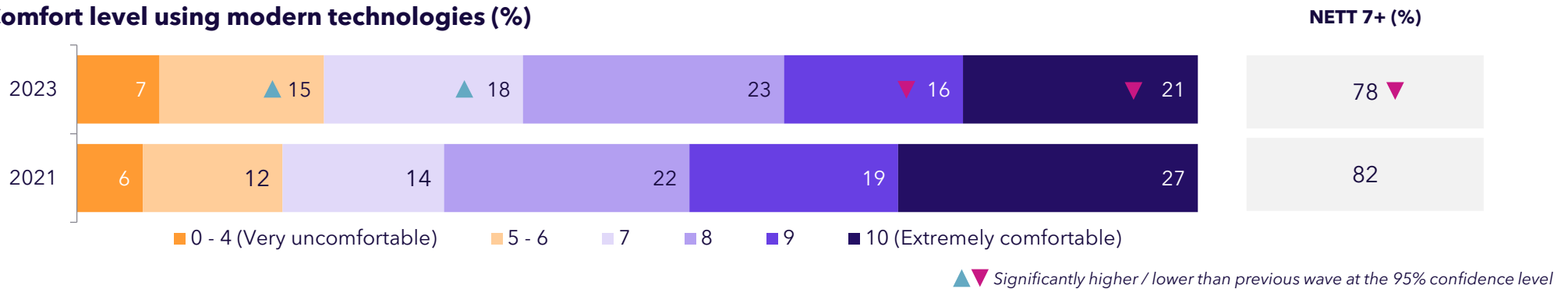
*- Female aged 60-69 in regional WA*



# Comfort with modern technologies

Over three in four report having a high level of comfort with technology, and this level of comfort is fairly consistent across age groups of Older Australians.

Comfort level using modern technologies (%)



Comfort level using modern technologies (%)	Total (n=2,750)	Age				Gender	
		50-59 (n=976)	60-69 (n=945)	70-79 (n=676)	80+ (n=153)	Male (n=1,280)	Female (n=1,470)
Low level of comfort (0-4)	<b>7</b>	5	8	9	10	7	8
Medium level of comfort (5-6)	<b>15</b>	15	14	16	13	13	16
High level of comfort (7-10)	<b>78</b>	80	78	75	77	80 ▲	76 ▼

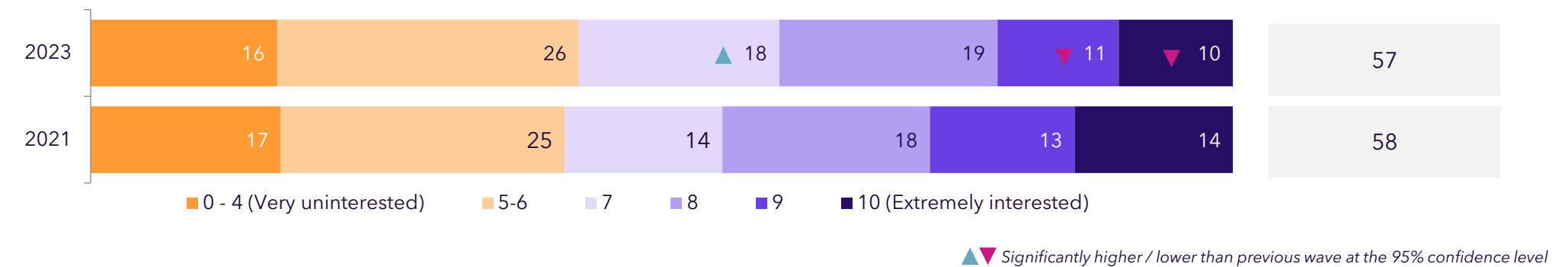
While comfort with technology is fairly widespread, there has been a decline in the proportion of those feeling highly comfortable (rating a 7 or more out of 10) from 82% in 2021 down to 78% this year. Significantly fewer reported to be *extremely* comfortable compared to 2021 (21% rating 10 out of 10 comfort, down from 27% in 2021).

Age was not as much of a determining factor in comfort with technology this year, with 80% of 50-59 year-olds reporting a high level of comfort, which was relatively on par with 77% of 80+ year olds. A minority (7%) felt a low level of comfort (rating 0-4). They were more likely to have a disability (11%) or hold a Pensioner Concession card or Centrelink healthcare card (10%).

# Interest in improving technology skills

Over half of Older Australians have a high level of interest in improving their technology skills, particularly those over the age of 80.

Interest in improving current technology skill level (%)



Interest in improving current technology skill level (%)	Total (n=2,750)	Age				Gender	
		50-59 (n=976)	60-69 (n=945)	70-79 (n=676)	80+ (n=153)	Male (n=1,280)	Female (n=1,470)
Low level of interest (0-4)	16	17	17	16	12	16	17
Medium level of interest (5-6)	26	28	26	25	25	26	26
High level of interest (7-10)	57	55	57	59	62	57	57

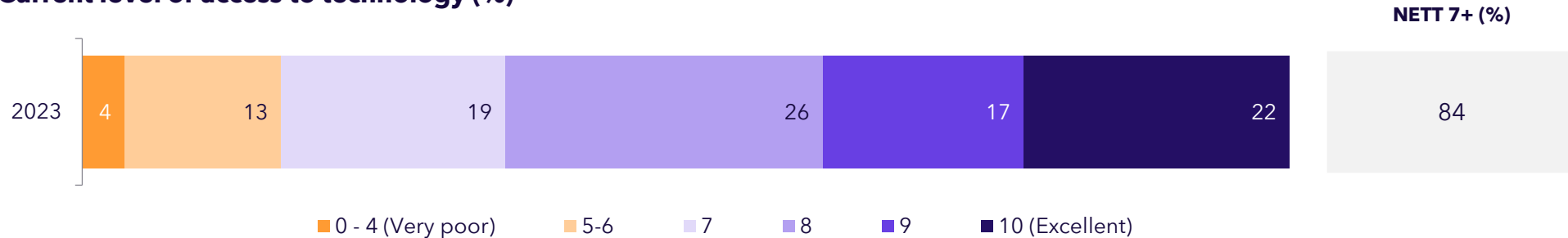
Over half (57%) of Australians aged 50 and over expressed a high level of interest in improving their current technology skill level (rating 7 or more out of 10), similar to 2021. However those who rate their interest *extremely* highly at a 9 or 10 out of 10 has decreased significantly to 21%, from 27% in 2021.

Interest in improving technology skills increases slightly with age, however there are no significant differences between age groups (55% of those aged 55-59 expressed a high level of interest compared to 62% of those aged over 80). Those who were more comfortable with technology (rating their comfort a 7 or more out of 10) also tended to have a high level of interest (88%) compared to those with a low level of comfort with modern technology (rating a 0-4), with 64% highly interested. **However, this is still a sizeable group of Older Australians who currently feel very uncomfortable with technology but are open and interested in improving their skills.**

# Access to technology

Over eight in ten reported having good access to technology (rating more than a 7 or more out of 10), with one in five reporting 'excellent' access.

## Current level of access to technology (%)



Most participants (84%) felt their current access to technology was good, at least a seven or more out of 10. Over 1 in 5 (22%) even rated their access to technology as excellent, at a 10 out of 10.

Access to technology was broadly hinged upon employment status, relationship status and education level. Those who were in paid employment reported better access - that is, rating a 7 or more out of 10 - (84%), compared to those not in paid employment (75%). However, this does not include retirees, who had similar satisfaction levels to those who were working (85%). Single Older Australians were less likely to say they had good access (80%) compared to those in a couple (86%), as were those without a degree (82%) vs. with a degree (89%). There were no differences in reported access levels between metropolitan and regional residents (84% and 83% respectively).

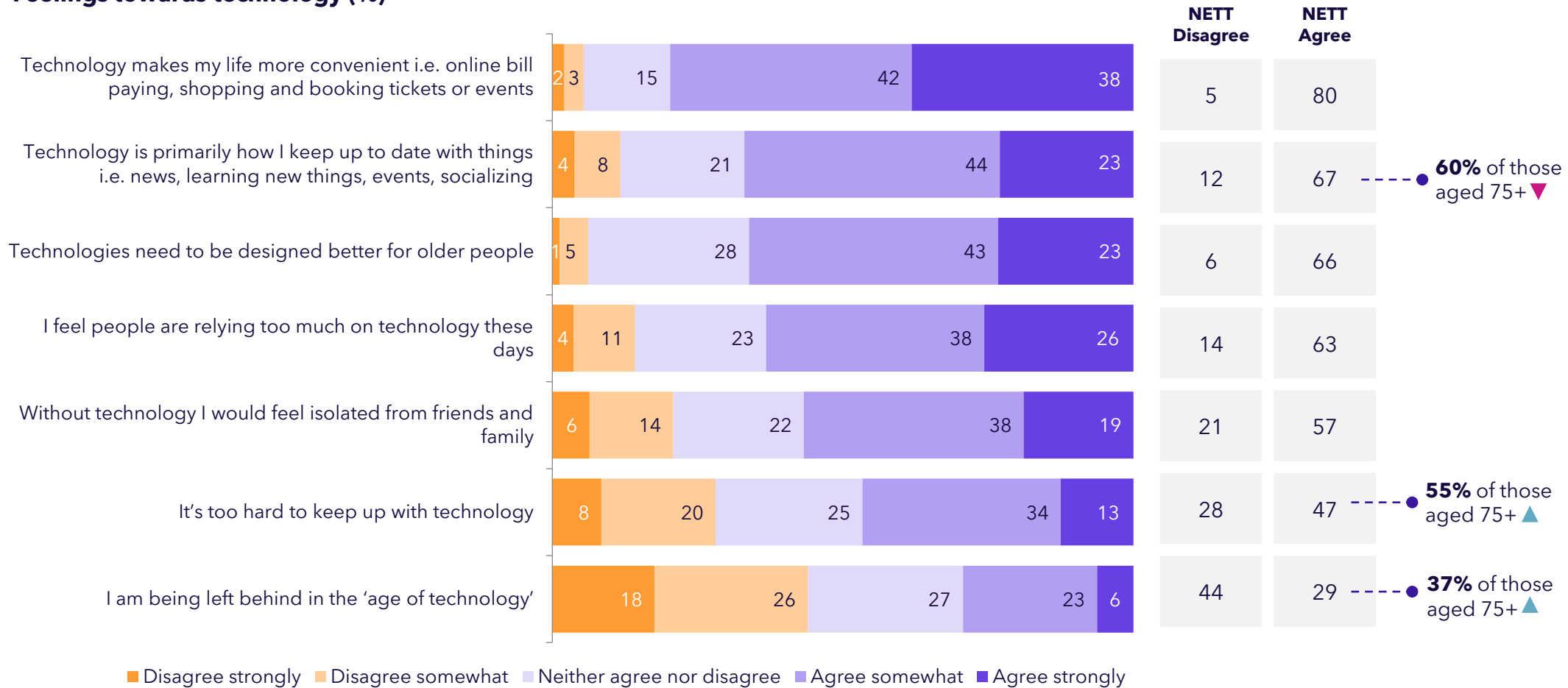
Comfort with technology was also a key determining factor in the level of access people have to it. For example, 94% of people who reported feeling a high level of comfort with modern technology (rating a 7 or more out of 10) also felt they had good access to technology, whereas only 37% of those who had a low level of comfort with technology (rating a 0-4 out of 10) reported good access. This indicates that a lack of comfort spawns a cycle of opting out of technology altogether.



# Feelings towards technology

While eight in ten agree that technology makes their life convenient, two thirds also feel technology needs to be better designed for older people. Despite this, only a minority feel they are being left behind in the age of technology - although those aged 75 or over are significantly more likely to agree with this (37% vs. 27% among younger people).

## Feelings towards technology (%)





An aerial photograph of a suburban neighborhood. The image shows a grid of streets with houses on either side. The houses have various roof colors, including red, brown, and grey. There are green lawns, trees, and some swimming pools visible. The lighting suggests it's either early morning or late afternoon, with long shadows cast across the streets. The text is overlaid on the left side of the image.

***Additional insights from  
SEC Newgate's Mood of  
the Nation Tracker***





# Mood of the Nation is SEC

## Newgate's monthly tracking survey providing timely insights on community attitudes and priorities

Since March 2022, SEC Newgate has conducted a monthly quantitative tracking study to monitor the unprompted issues of importance to Australians right now, their views on the priorities for Australia's future, and the national 'mood'.

To complement the findings presented in this State of the Older Nation report, some additional insights from the Mood of the Nation follow on the next few pages, specifically focusing on Australians aged 50 and over. To ensure comparability, we have provided results from the tracking around the time that the State of the Older Nation survey was conducted.

These additional insights also compare results to those under 50 and demonstrate that issues that Older Australians are concerned with (such as cost of living pressures and accessing affordable quality healthcare) are pervasive concerns across all age groups - noting though, that how they *experience* these issues may be different and compounded by issues specific to their life stage (relying on pensions, superannuation, health and mobility issues etc.).

That said, we note that Australians aged 50 and over were significantly less likely than those younger to mention cost of living as an unprompted concern (although it is still the top concern) but more likely to mention healthcare. Meanwhile they were *more* likely to feel it's extremely important that Australia focuses on bettering government supports, including investing more in affordable healthcare, aged care and strengthening pension, welfare and support payments for vulnerable people.

## Methodology



### Online survey

Participants sourced from an ISO accredited market research panel.



### Representative sample

n=1,472 Australians aged 18+ (with n=657 aged 50+)

Margin of error +/- 2.6% (95% confidence interval).

Quotas set on gender, age and location. Data weighted to ABS Census population statistics on age, gender, location and occupation.



### Fieldwork dates

9<sup>th</sup> - 15<sup>th</sup> November 2022.

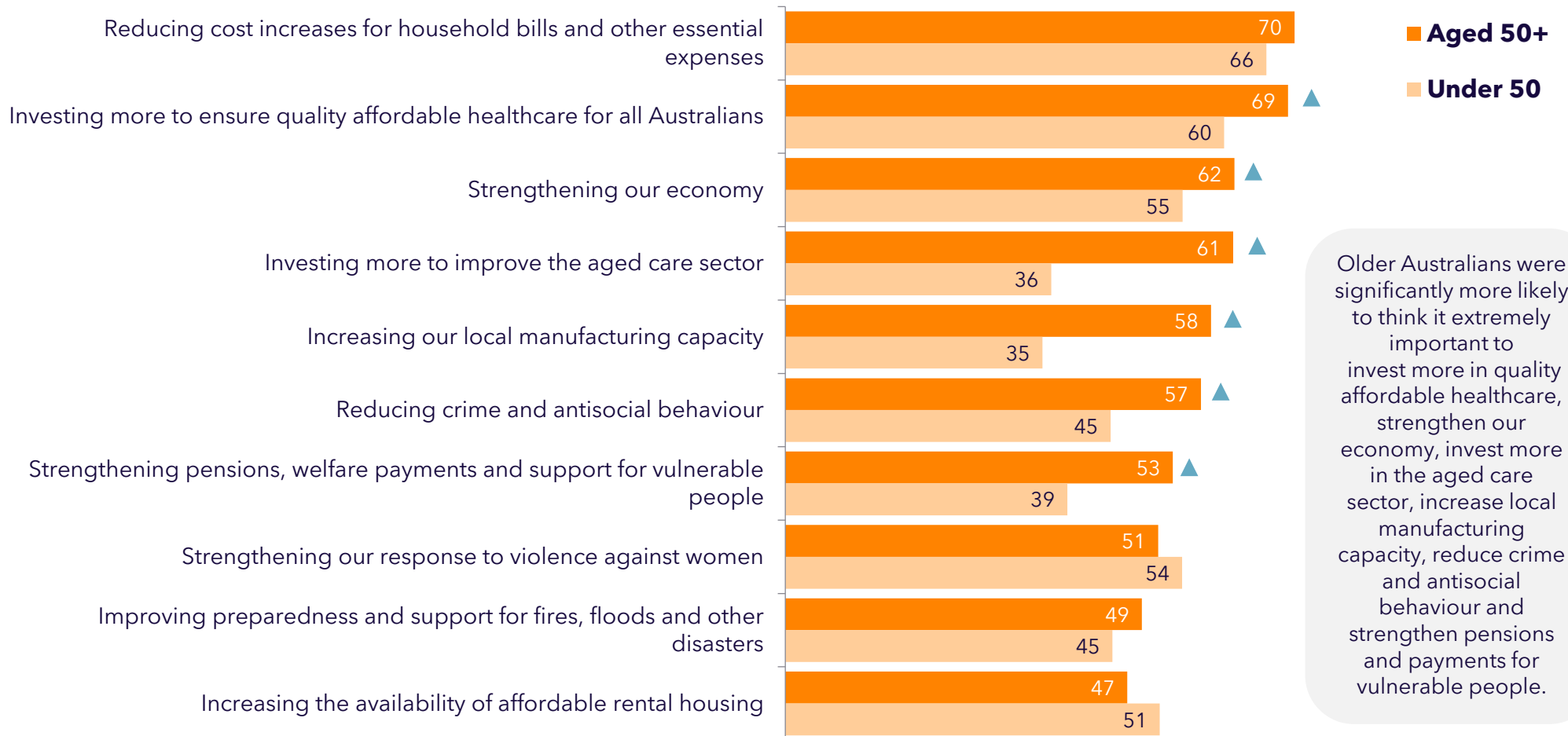




# Top 10 priorities for Australia's future

The top two priorities for all Australians, regardless of age, are to reduce the cost increases for household bills and other expenses, and to invest more in healthcare.

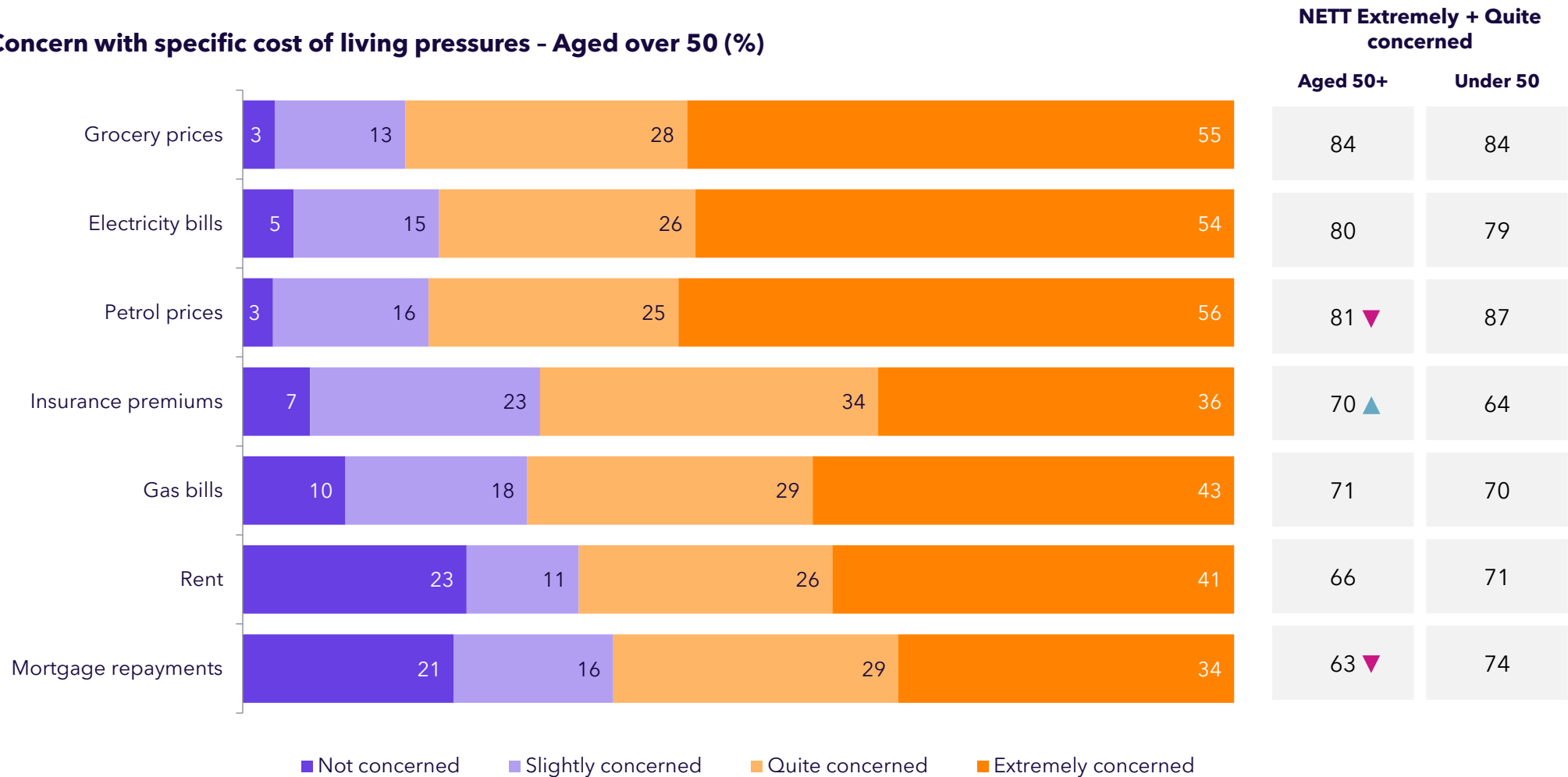
## Top 10 priorities to focus on for Australia's future (% rating 'Extremely important')



# Specific cost of living concerns

Grocery and petrol prices are of most concern to people over the age of 50, followed by the cost of bills and insurance. They are less likely than their younger counterparts to be concerned about mortgage payments and petrol prices.

Concern with specific cost of living pressures - Aged over 50 (%)



# APPENDIX



# Methodology Disclosure Statement

This research was conducted by Newgate Research on behalf of The Council on the Ageing (COTA) between 8 November and 13 December 2022.

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=2,750 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 rim weighting (or raking).

The data set was weighted to match population data from the Australian Bureau of Statistics' Census for age, gender, state and location (Capital/Non-capital cities). The weighting approach has been consistent every wave, however the data set for 2023 was weighted to 2021 Census data while the 2018 and 2021 studies were based on 2016 Census data.

Weighting efficiency was around 73% for most survey estimates. That is, the effective sample size for most estimates was around 73% of the actual sample size (i.e. n=2,008 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 +/- 2.2%.

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 and Sentiment about the Future
- Financial Security and Cost of Living
- Employment
- Age Discrimination and Elder Abuse
- Health and Health Services
- Intention to Travel
- Housing
- 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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