



State of the Older Nation 2023

A nationally representative survey prepared by the Council on the Ageing



This landmark report on the experiences and views of Older Australians is the third of the COTA Federation's State Of The Older Nation (SOTON) reports. After another year living with COVID-19, combined with natural disasters at home, conflict overseas and cost-of-living pressures, it is perhaps unsurprising that COTA's 2023 report tells the story of a cohort who aren't feeling as good about the future as they used to.

The contents of this report present an opportunity for policy makers to represent Older Australians in their interventions. Older Australians are increasingly feeling like things are getting worse for them, fewer feel financially secure, and more are reporting difficulties accessing health services – with experiences even worse among vulnerable people.

The COTA Federation is proud to present the information in this report to inform policy debates now and into the future.

Joan Hughes

Chair
COTA Federation Council

COTA Federation members would like to thank the Project Steering Group.
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This project was conducted in accordance with ISO20252:2019 guidelines, to which SEC Newgate Research is accredited



Download the full report at www.stateoftheoldernation.org.au. Please note the full report includes additional information on the topics discussed here and also covers a range of additional topics such as Intentions to Travel, Health Services, Age-based Discrimination, Elder Abuse, Housing, Technology and COVID-19, as well as more details on the methodology, sample and weighting.

Disclaimer

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▲ Throughout the report, arrows denote results which are significantly higher or lower than the previous wave at the 95% confidence level.



Purpose and methodology

This research was commissioned by the Federation of nine Councils on the Ageing (COTA) across Australia – including all eight COTA state and territory organisations and COTA Australia – in order to understand the views, life experiences and needs of Australians aged 50+.

SEC Newgate Research conducted a nationally representative online survey lasting 20 minutes on average, with a robust sample of 2,750 Australians aged 50 and over. Quotas were set for state and territory, metropolitan and regional areas, and gender and age.

This is the third wave of research conducted for the State of the Older Nation study, first launched in 2018. This tracking research seeks to monitor trends over time, and the impact of any changes made to improve the lives of Older Australians. In each wave, we also include deep dives into particular topical areas – this year we explored housing, intention to travel and likelihood to join or re-enter the workforce.

The survey was conducted between 8th November and 13th December 2022. Although participants were surveyed in late 2022, this report has been released in 2023 and will be referred to as such throughout this document.

Participants were drawn from an opt-in online research panel and we note that results may be skewed towards those who have access to the internet and are already comfortable using technology to complete a survey.

The total sample size results in a robust maximum margin of error of +/-1.9% at the 95% confidence level, with slightly higher margins of error for each state and territory. The data set was weighted using population data from the Australian Bureau of Statistics' Census 2021 for age, gender, state, and location (Capital/Noncapital cities). The weighting structure is shown in the Appendix of the full report, which can be found at www.stateoftheoldernation.org.au. All results presented throughout this report are weighted unless otherwise specified.

Report at a glance

Quality of life P. 06



67% feel younger than their age. On average, they felt **7.7 years younger** than their actual age.



72% rate their quality of life highly (7 or more out of 10) but **10%** say their quality of life is poor (rating 0 to 4).

Sentiment about the future P. 08



60% feel positive about what the future holds for them personally in the next year or two, but this is significantly lower than 2021 (65%).



45% say things are getting worse for their generation (significantly higher than 2021 when 33% felt things were getting worse).



20% feel things are getting better (significantly lower than 29% in 2021).

Intentions to travel P. 09



67% intend to go on a holiday in the next 12 months, and **88%** of those with an annual personal income of more than \$100k fall into this category.



54% of those who are not intending to take a holiday overseas or interstate feel it is too expensive to do so.

Financial security P. 10



52% feel fairly secure about their finances being able to meet their needs throughout the rest of their lives (rating 7 or more out of 10). This is significantly lower than 2021 (55% felt secure).



24% feel insecure (rating 0 to 4).



53% have one or more vulnerability indicators*, down slightly from 55% in 2021, and **18%** have overdue bills due to payment difficulties.

Employment P. 12



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.



24% of those still working do not think they will ever retire.



10% of those currently unemployed or not working would definitely consider joining or re-entering the workforce. A further **20%** said maybe and **9%** are unsure.



24% have experienced employment-related discrimination since turning 50. The proportion of those experiencing it while seeking work decreased significantly to **18%** (down from 21% in 2021).

Health P. 14



22% had a high level of difficulty in accessing needed medical services (rating a 7 or more out of 10), significantly higher than 14% in 2021.



47% do at least two hours of exercise per week.

Housing P. 16



15% rate their ability to adapt their home to make it more accessible as poor (rating a 0 to 4 out of 10). Those aged 70 and over are more likely to be satisfied (7 or more out of 10) with most aspects of their home.



87% rate their access to needed shops at a 7 or more out of 10, **85%** their access to public places, and **81%** their access to needed medical services.



22% over 1 in 5, are renting, with many vulnerable groups significantly more likely to be renters.

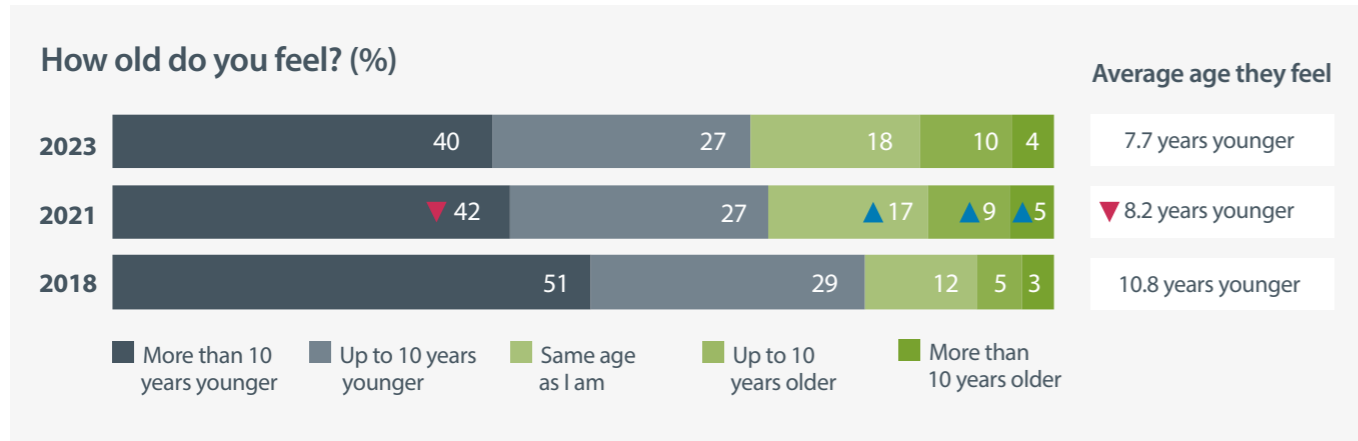


5% of Older Australians feel worried about their risk of homelessness in the next 12 months and **67%** of these are renters.

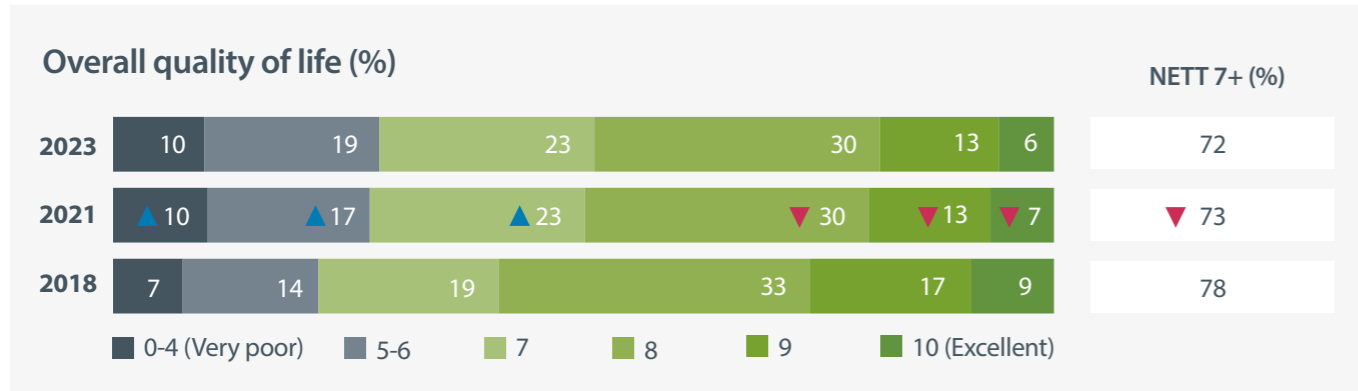
*Vulnerability metric is a composite measure of having one or more of the following: a low personal annual income (\$1 - \$30k per capita), a disability, speaking a language other than English, identifying as Aboriginal or Torres Strait Islander, experienced domestic violence, bereavement or homelessness in the past year.

Quality of life

Most over 50s feel younger than their actual age (68%), but Older Australians aren't feeling as young as they did in 2021. One in ten rate their quality of life as 'poor', which remains the same as 2021.

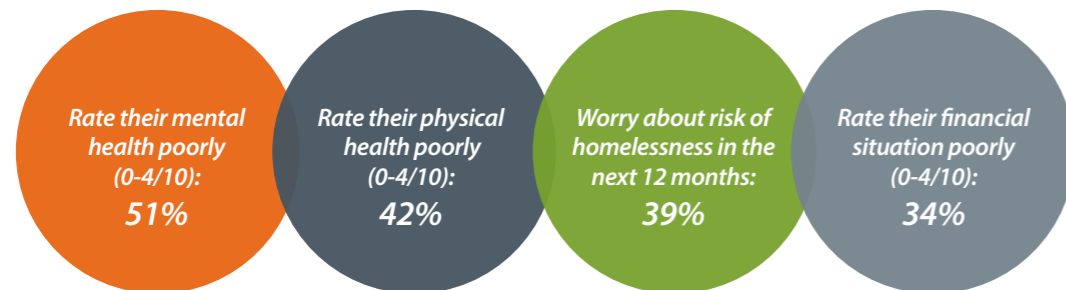


Compared to the 2021 State of the Older Nation study, there has been no statistically significant change in the age Australians aged 50 and over feel as compared to their actual age (after a significant negative shift from 2018 to 2021). The majority of Older Australians still feel younger than their actual age (67% vs. 69% in 2021), and 14% feel older (13% in 2021).



Nearly three quarters of survey participants (72%) rate their quality of life highly, at 7 or more out of 10 – consistent with 2021 (73%). One in ten (10%) say they have a poor quality of life, giving a low rating of 0 to 4, and this has remained the same as 2021.

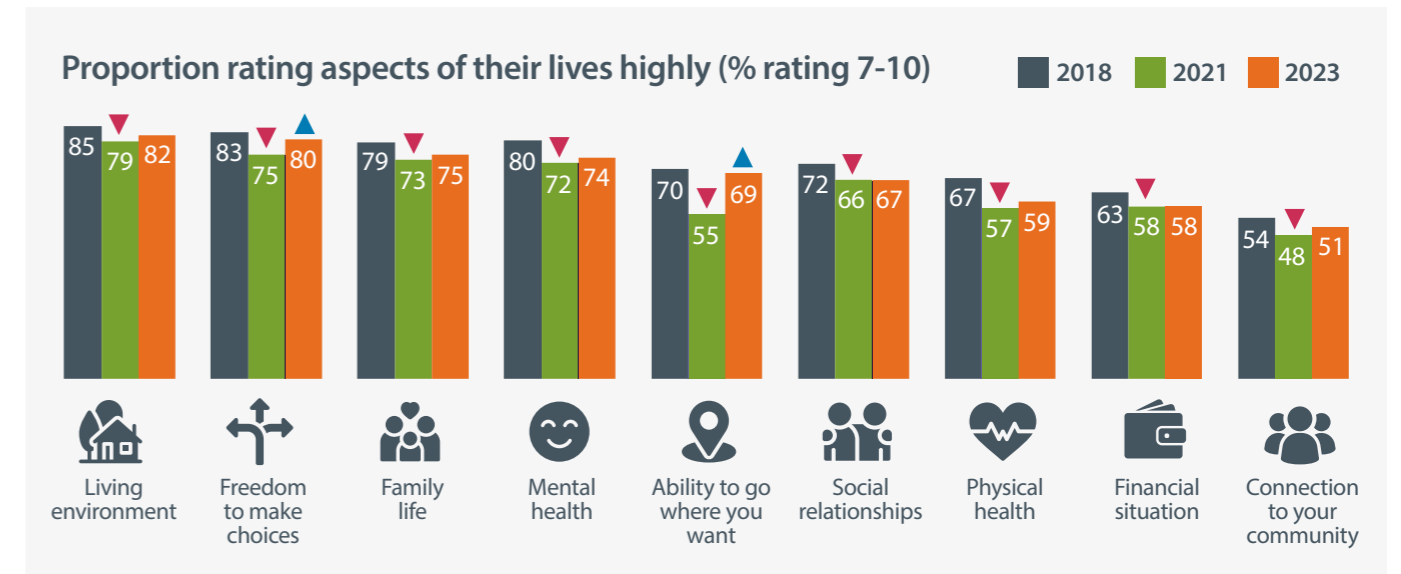
One in ten (10%) say they have a poor quality of life, giving a low rating of 0 to 4, and this has remained the same since 2021. Ratings of a poor quality of life (0-4) are more prevalent among those who:



Q3. Some people feel a different age from their actual age based on their date of birth. Please tell us your actual age, and the age you feel
 Q6. How would you rate your overall quality of life at the moment? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,561)

Quality of life cont.

Older Australians have taken advantage of the relaxing of pandemic related restrictions - significantly more feel that 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 last wave.



Consistent with 2021, Australians aged 50 and over feel most positive (giving a rating of 7+/10) about their living environment and freedom to make choices, and least positive about their connection to the local community. While there are increases in ratings for all aspects of life attributable to a post-lockdown environment, this has not translated into significantly improved social, mental, or physical health outcomes, most notably:

- **Physical health:** ratings increased from 57% in 2021 to 59% in 2023, but are still considerably lower than 67% in 2018;
- **Mental health:** ratings increased from 72% to 74%, but are still lower than 80% in 2018; and
- **Social relationships:** ratings increased from 66% to 67%, but are still lower than 72% in 2018.

"Technology is enabling better and easier communications and easier to access entertainment."
 - Male aged 80+ in metro VIC

"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

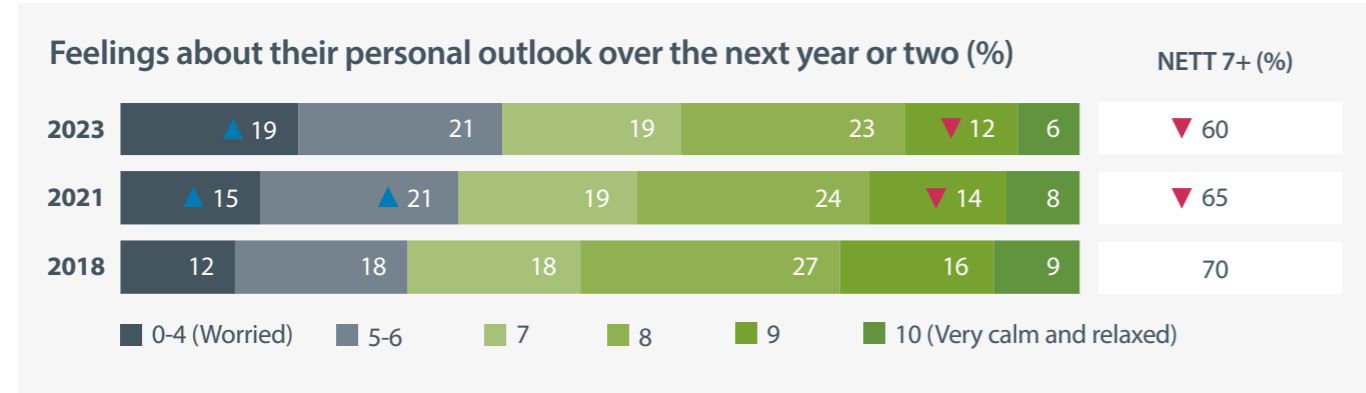
"For those of us whose only income is the aged or disability pension it is very hard at the best of times to be able to afford food. These days with the cost of living going up daily, the pension is below the poverty line."
 - Female aged 70-79 in metro WA

"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

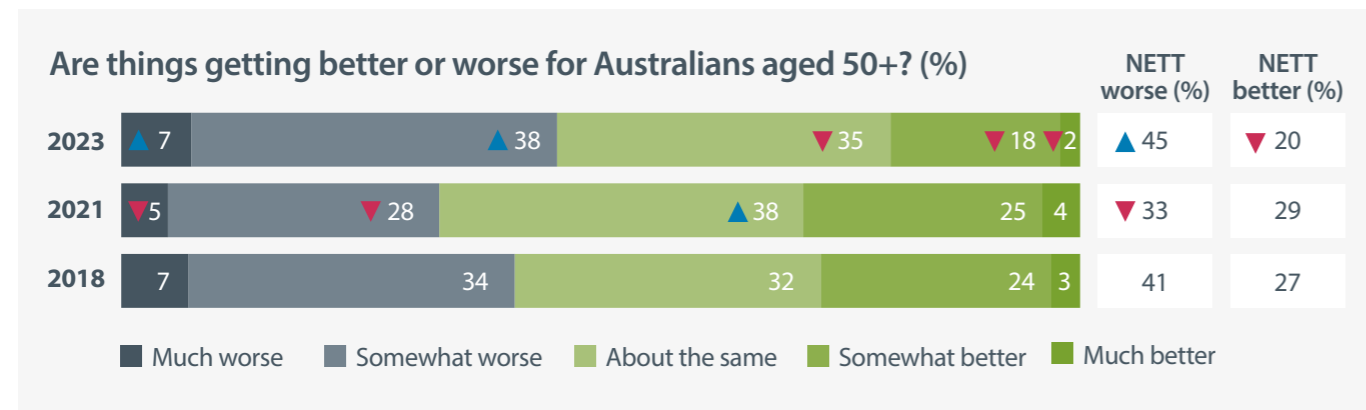
Q11. How would you rate each of the following at this point in your life? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,561)

Sentiment about the future

Despite declines, more than half of Older Australians remain feeling relatively calm about what the next year or two will bring. However, significantly more think that things are getting worse for their generation.



A majority (60%) feel positive about what the future holds in the next year or two, rating 7 or more out of 10, which is down significantly since both 2021 and 2018 (65% and 70% respectively). Of concern, almost one in five (19%) feel quite worried with a rating 0 to 4, and this has increased significantly since 2021 (15%) which can be linked to poor mental, physical, and financial health.



Older Australians are far less optimistic about the future compared to 2021, as 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. These are significant differences from 2021, where a third (33%) felt that things were getting worse, and a considerably higher proportion, 29%, felt as though things were getting better. When asked to explain in their own words why they feel things are getting worse, the rising cost of living is by far the most common reason, as 51% of responses mention this issue (31% mentioned this in 2021).

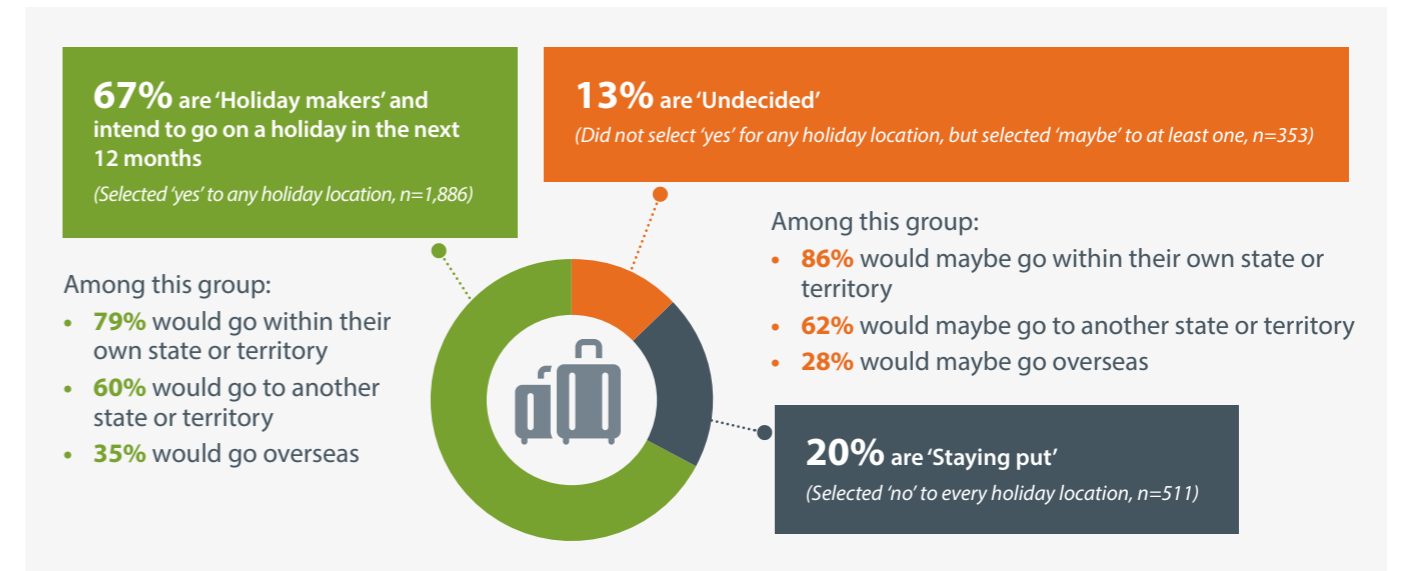
Feelings that things are getting worse for Older Australians are more prevalent among those who:



Q9. How are you feeling about what the future holds for you personally over the next year or two? / Q12. Thinking more broadly, do you think things are generally getting better or worse for Australians aged 50+? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,561)

Intention to travel

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



In a new series of questions exploring Older Australians' intention to travel, the survey found that most Older Australians want to go on some kind of holiday in the next 12 months (67%).

Of this cohort, most are planning to go on a domestic holiday – either within their own state or territory (79%) or to another state or territory (60%).

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

Those who do not intend to take a holiday interstate or overseas (i.e. those 'staying put' or only holidaying in their own state or territory) in the next 12 months cite cost as the main barrier holding them back from travelling, followed by lingering concerns about COVID-19.

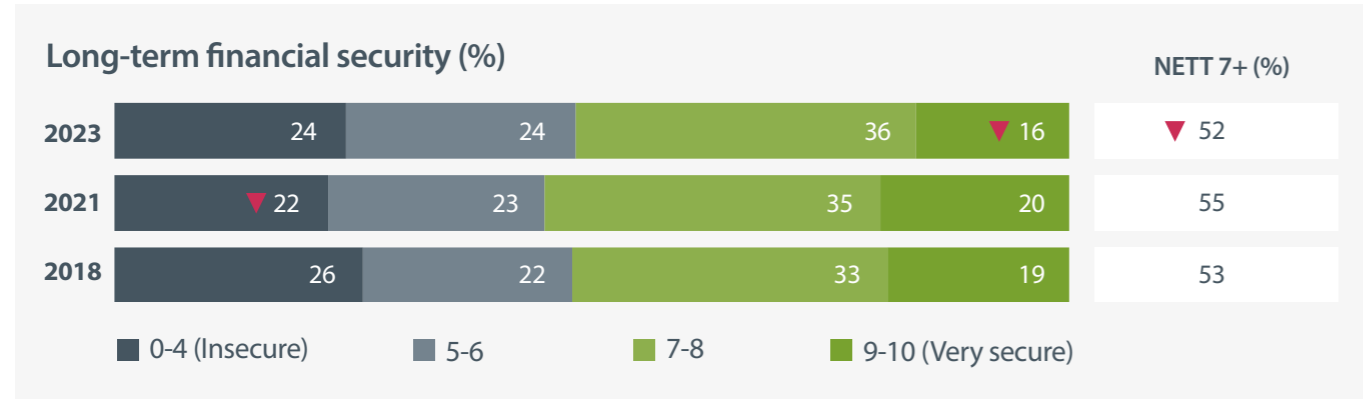
Reasons not to holiday overseas or interstate (%)



Q2205. Do you intend on going on a holiday to any of the following places in the next 12 months? MULTIPLE RESPONSE Base: All participants (n=2,750), Q2206. What are the reasons for this? MULTIPLE RESPONSE Base: Those not intending to take a holiday interstate or overseas in the next 12 months (n=1,837)

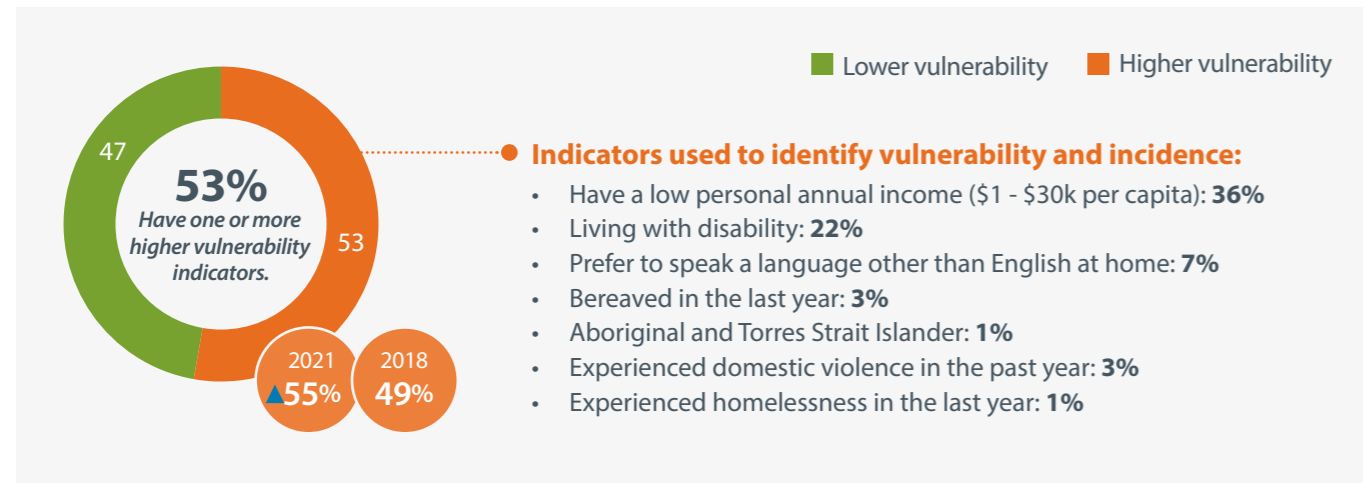
Financial security

Half of Older Australians feel secure about their finances being able to meet their needs for the rest of their lives. However, this has seen a significant decline since 2021.



Just over half (52%) rated their long-term financial security as high, at a 7 or more out of 10, although this is significantly less than in 2021 (55%). This leaves more than two in five (48%) who don't feel secure, giving a 6 or below. Almost a quarter (24%) feel quite insecure, rating between 0 and 4. Only 16% felt very secure (rating a 9 or 10), which is significantly lower than 2021 (20%).

More than one in two Australians aged 50+ are vulnerable – remaining steady since the 2021 study.



Within analysis, we looked particularly at those Older Australians who could be considered more at risk. Using the indicators listed in the chart above to create a segmentation, we see that people with one or more indicators of higher vulnerability represent just over half of all survey participants (53%), similar to the 2021 study (55%).

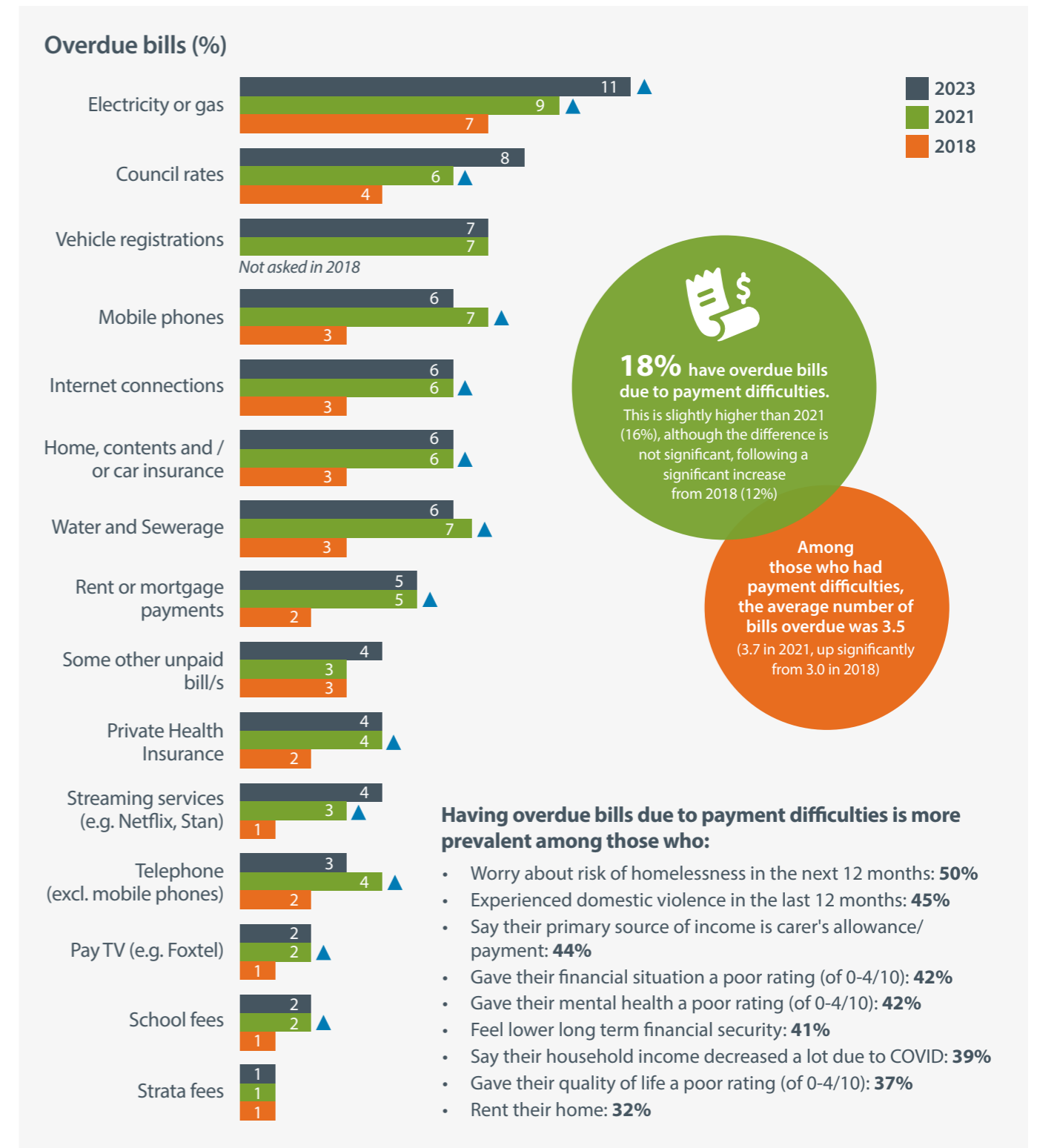
The higher vulnerability group is more likely to be female (56% vs. 50% of men), aged 70 or over (62% vs. 51% of those in their 60s and 46% of those in their 50s), live in South Australia (61%), and live in regional areas (56%).

These results highlight a group of older, vulnerable people whose needs deserve particular attention, especially as the proportion of those with higher vulnerability – despite a slight drop from 2021 – has remained higher than the 2018 study.

Q40. How secure do you feel about your finances (income from all sources and savings) being able to meet your needs throughout the rest of your life? / This vulnerability measure is a composite of: DM7. Do any of the following apply to you? DM8. Have you personally experienced any of these in the last year? DM14 & DM15. And what is the combined annual income of everyone in your household, from all sources before tax or other deductions? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,561)

Financial security cont.

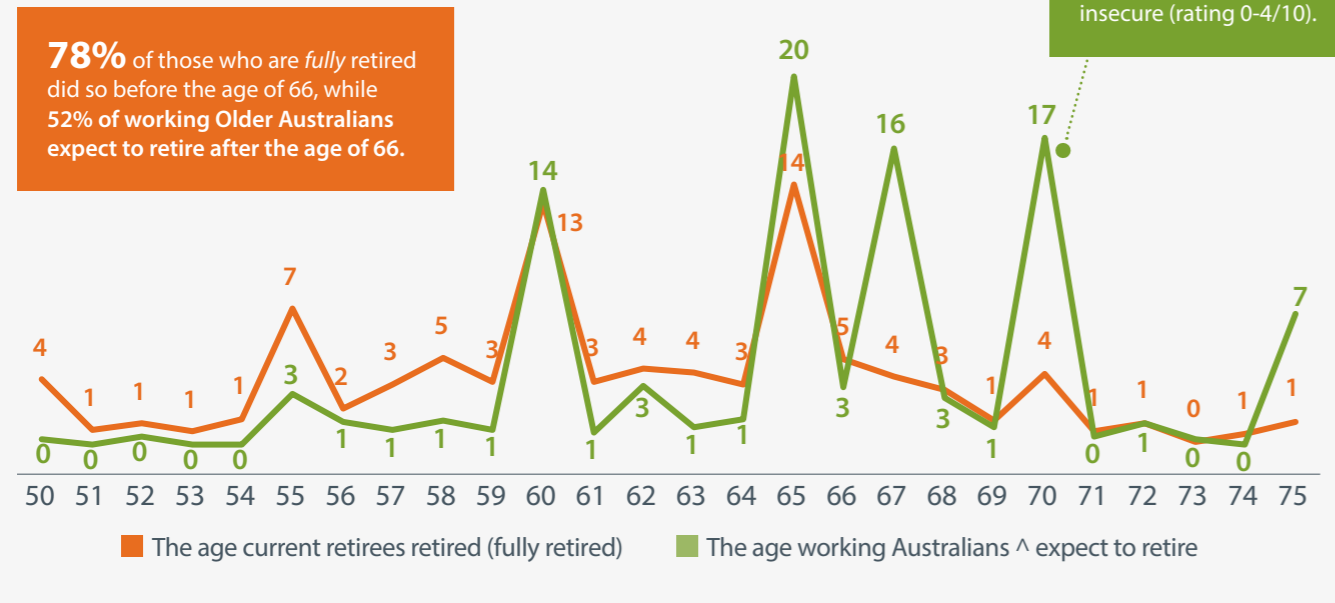
Nearly one in five Older Australians have overdue bills due to payment difficulties and there are often multiple bills due rather than just one. Overdue electricity or gas bills are most common and this has increased wave on wave.



Q41. Does your household currently have any bills from this list that are overdue specifically because you are having difficulty paying them? MULTIPLE RESPONSE Base: All participants (2023: n= 2,750, 2021: n=2,830, 2018: n=2,562)

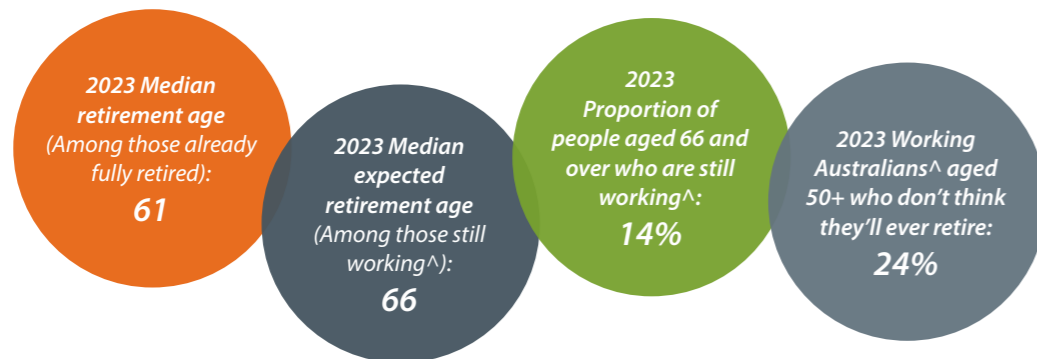
Older workers are expecting to retire later than when their retired counterparts were able to retire, and a quarter (24%) feel they will never retire, which is consistent with previous years.

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



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% of working Older Australians 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 predict they would retire after the age of 66, compared to 49% of those without one. 63% of those who have experienced a significant reduction or loss of income also feel they would retire after the age of 66, compared to 50% of those who had not.

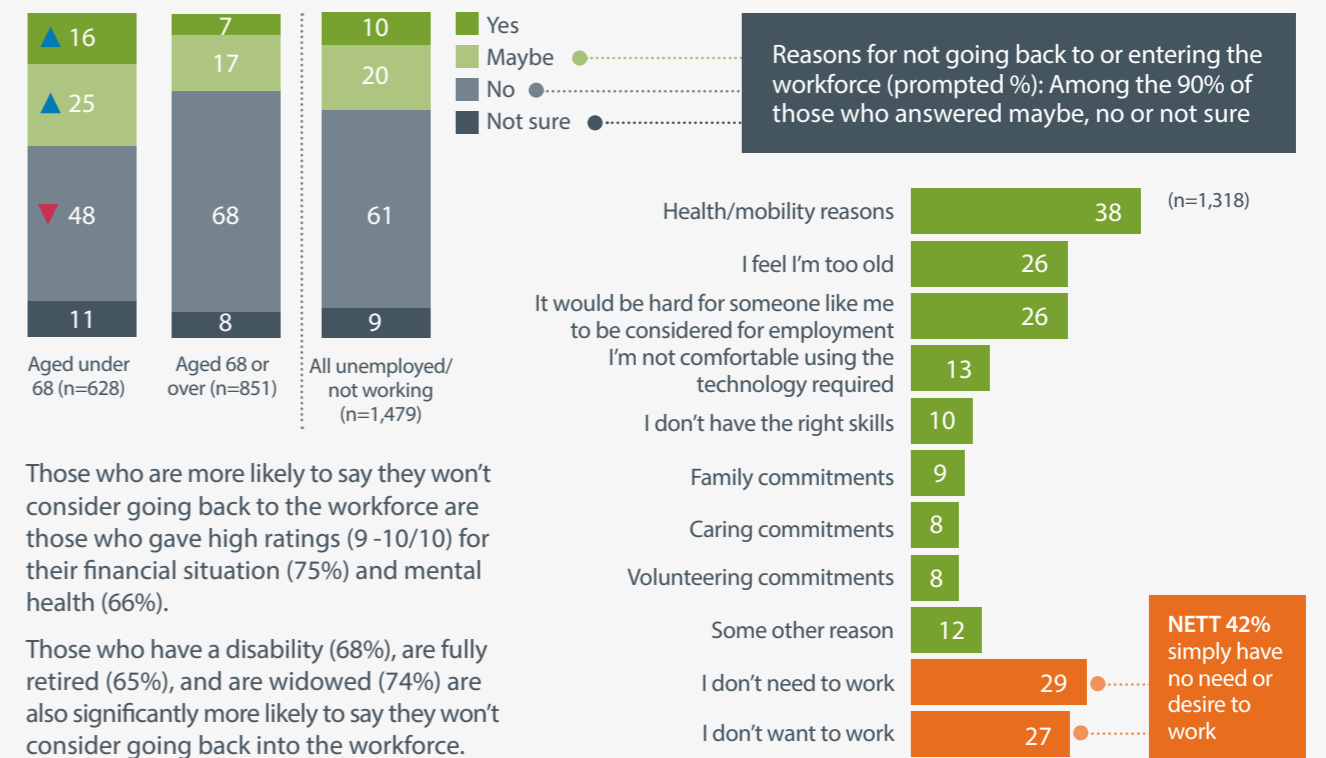


24% have experienced **employment-related discrimination** since turning 50 (26% in 2021): **18%** experienced it while seeking work / employment (down significantly from 21% in 2021) and **11%** experienced it while in the workplace.

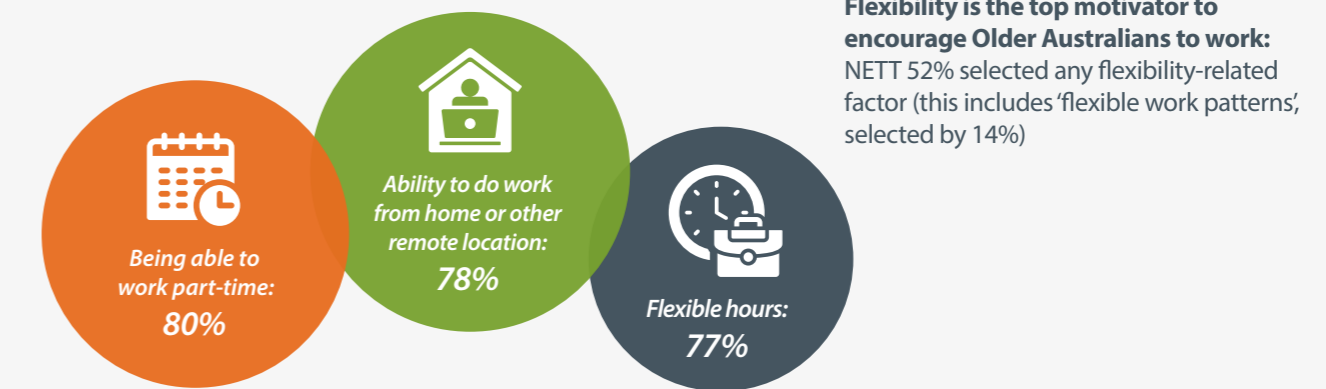
Q21. What is your current employment status? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,562) / Q22. At what age did you retire / partially retire from paid employment or self employment? Base: Respondents who are retired (2023: n=1,313, 2021: 1,418, 2018: n=1,213). Q23. At what age, roughly, do you think you will fully retire? Base: Participants who are employed (2023: n=1,177, 2021: 1,085, 2018: n=1,022). ^NB. In 2023 semi-retired participants were included in these items and results are not directly comparable to previous waves.

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

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

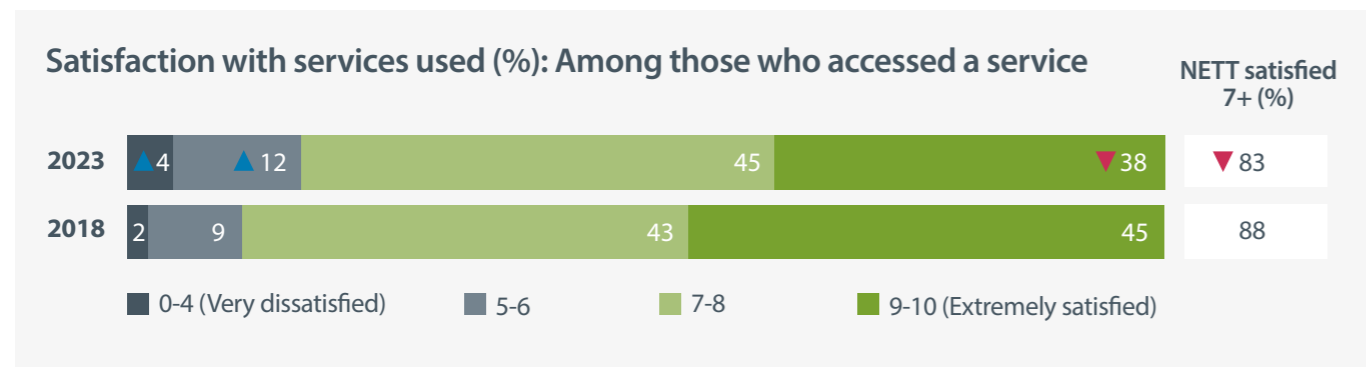
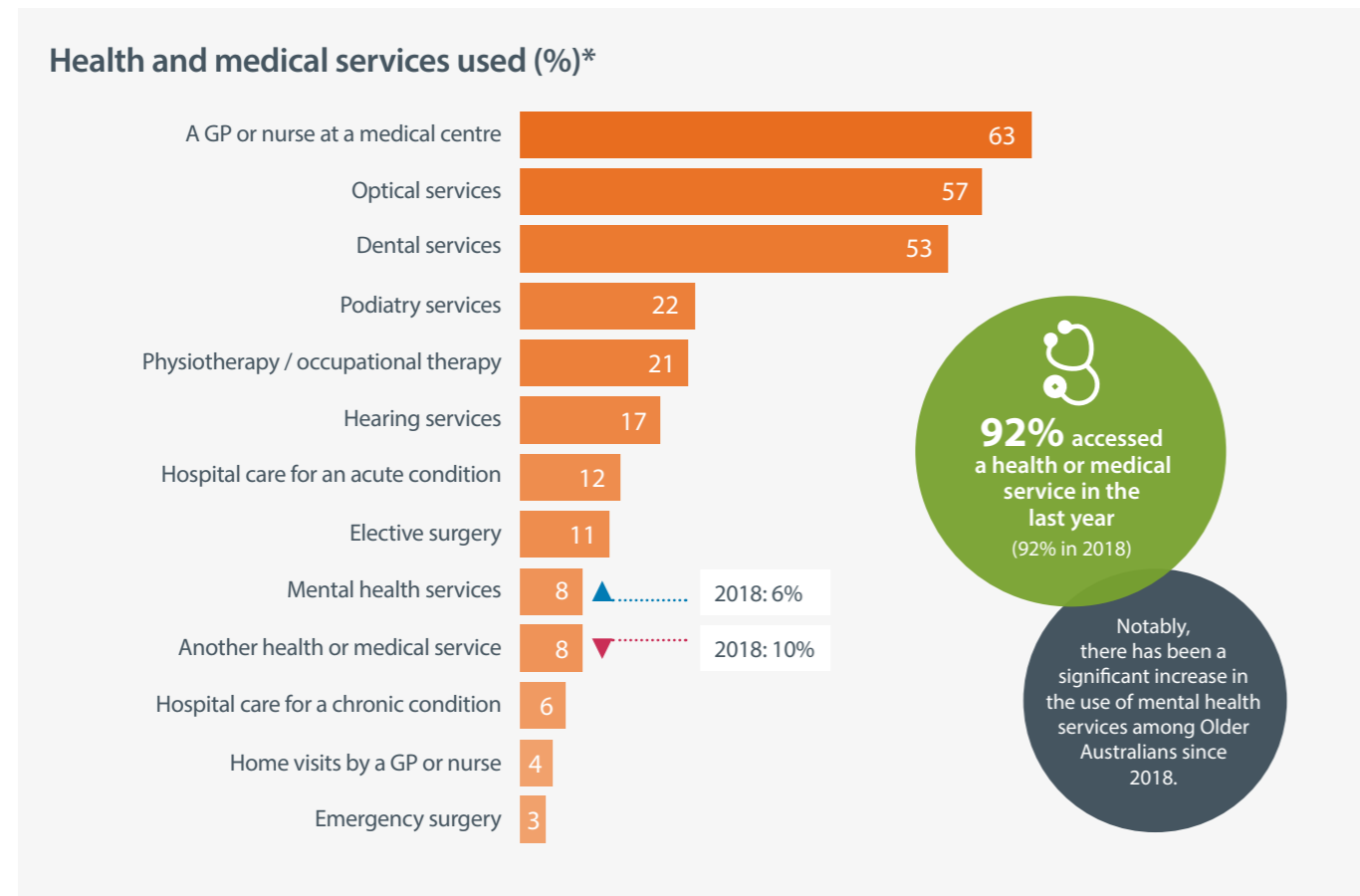


Top three things that might encourage entering the workforce (prompted %): Among those not employed



Q2201. Would you consider going back into the workforce / entering paid employment? Base: Participants who are not working or employed (n=1,479) Q2202. What are the reasons why you would not go back into the workforce / enter paid employment? MULTIPLE RESPONSE Base: Those who did not select 'Yes' to Q2201 (n=1,318) Q2203. Which of the following things might encourage you to go back into the workforce? Base: Participants who are not working or employed (n=1,479)

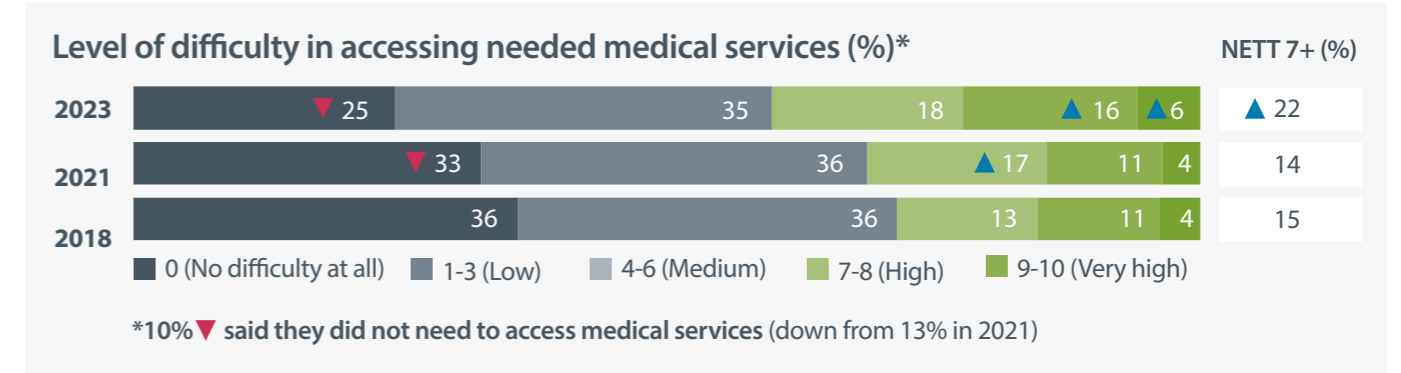
The majority of Older Australians accessed health and medical services in the last year. Visits to medical centre GPs or nurses remain the most common service, but accessing mental health support has increased significantly since 2018.



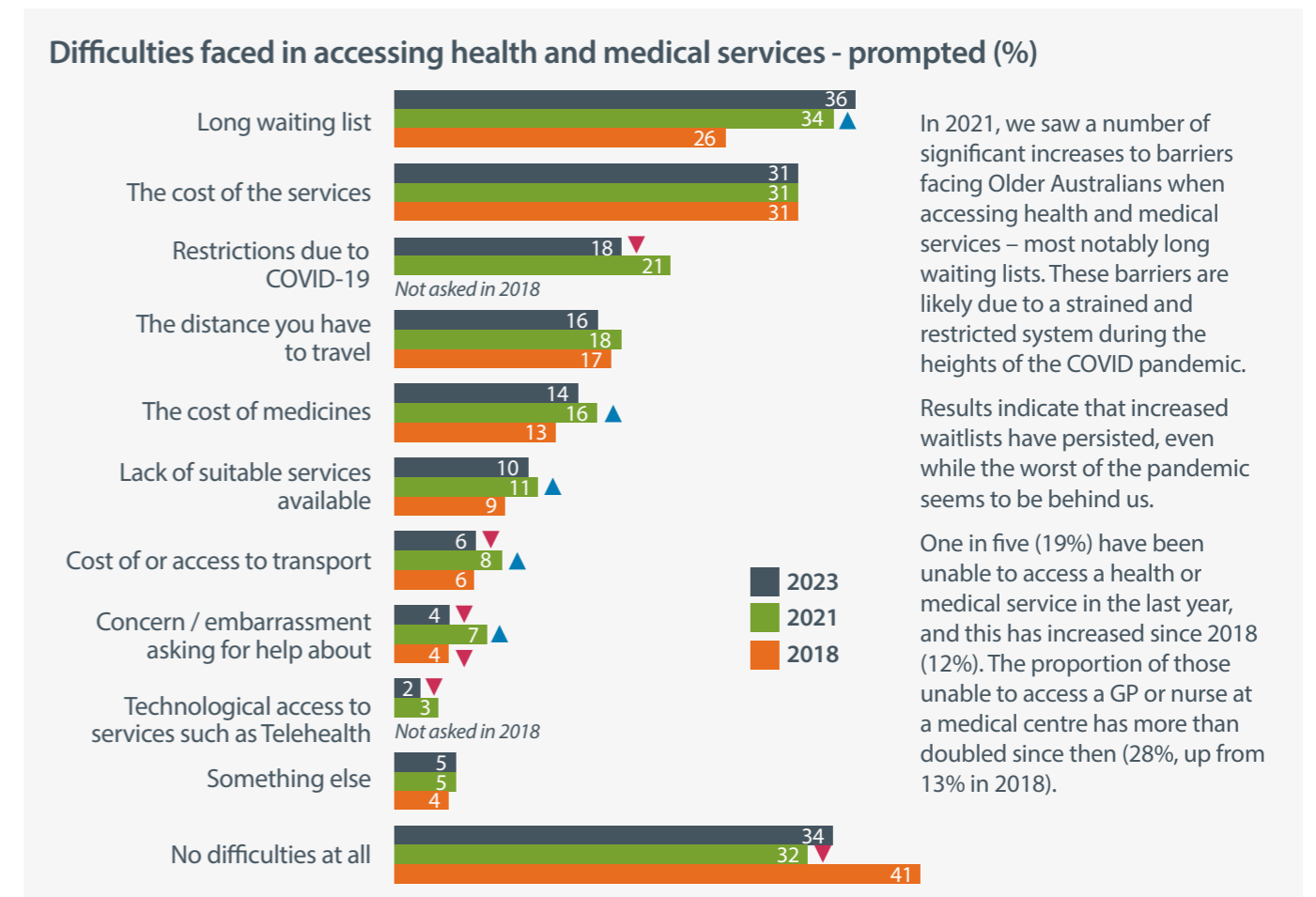
Overall, satisfaction with health services has decreased over the past 4 years, albeit the types of services people accessed have remained largely consistent. The proportion of those feeling quite satisfied (rating 7+/10) has decreased significantly since 2018 (from 88% to 83% in 2023) while the proportion of those very dissatisfied (rating 0-4) has doubled from 2% to 4%.

Q44. Which of the following have you had / accessed in the last year? MULTIPLE RESPONSE Base: All participants (2023: n=2,750, 2018: n=2,561) *Not asked in 2021. Q45. In general, how satisfied are you with the health and medical services you have used in the last year? Base: Those who accessed a health and medical service (2023 n=2,532, 2018: n=2,365) *Not asked in 2021.

Significantly more Older Australians report experiencing difficulty in accessing medical services, with more than one in five now rating their level of difficulty as high (7 or more out of 10).



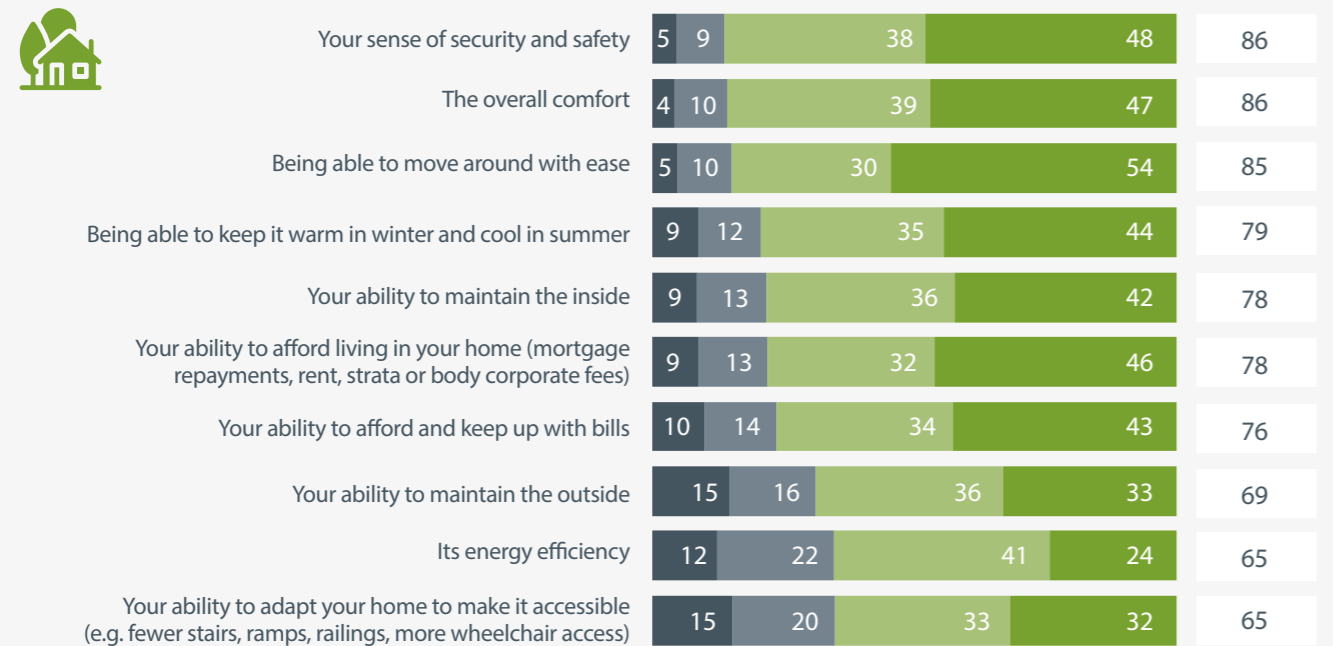
While the majority (60%) continue to experience a low level of difficulty accessing services (rating 0-3/10), the proportion finding access to services highly difficult (7+) grew significantly to 22%, from 14% in 2021. Difficulty is more commonly experienced by those financially vulnerable, including those who say their primary source of income is the carer's allowance (54%), experienced the loss of their spouse/partner in the last 12 months (49%), and who worry about their risk of homelessness in the next 12 months (42%).



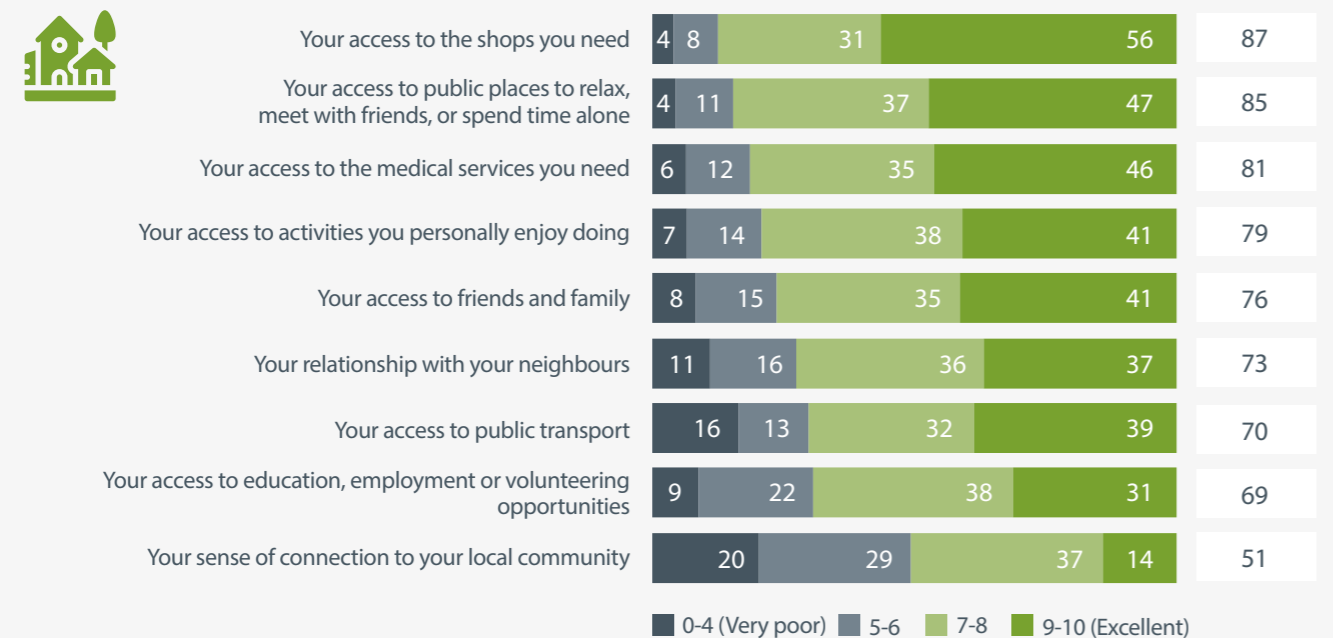
Q47. How difficult, if at all, is it for you to access the health and medical services you need? Base: All participants (2023: n=2,750, 2021: n=2,830, 2018: n=2,561) Scale: 0 = no difficulties at all, 10 = extremely difficult. Q46. Looking at the same list of services, have you been unable to access any of them in the last year despite wanting to? Q48. Which of the following difficulties do you have in accessing the health and medical services you need? MULTIPLE RESPONSE Base: All participants who had difficulty accessing health and medical services (2023: n=1,878, 2021: n=1,688, 2018: n=1,464) Base: All participants (2023: n=2,750, 2018: n=2,561); Those who have been unable to access a health or medical service in the past year (2023: n=531, n=2018: n=295)

The majority rate their sense of security, safety, and overall comfort in their homes highly and are positive about the area they live, while 15% rate their ability to adapt their home to make it more accessible as very poor.

Ratings of the following aspects of their home (%)



Ratings of the following aspects of their area (%)

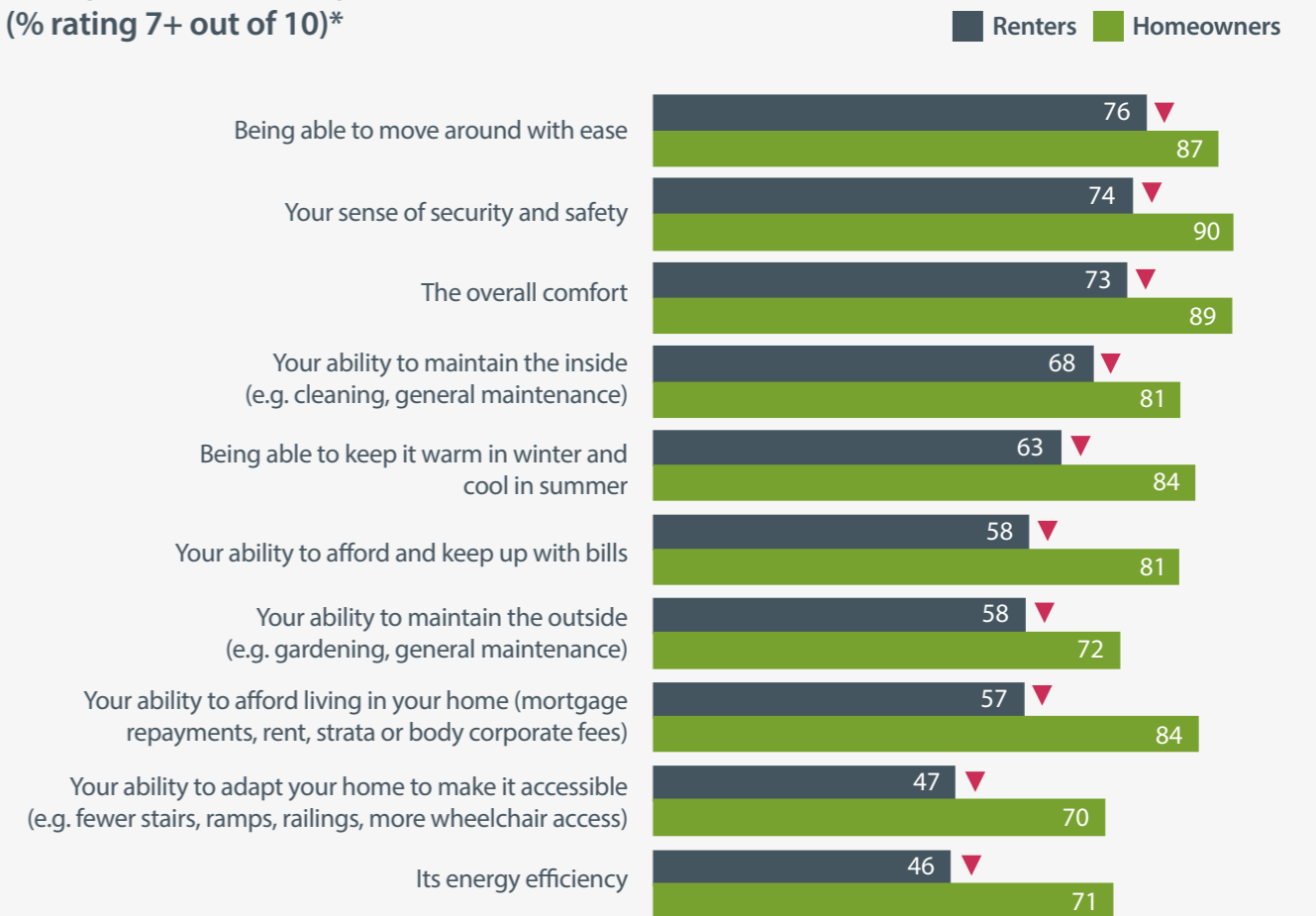


Older participants (aged 70 and over) are more likely to rate nearly all aspects a 7 or more out of 10, compared to those younger (50-69).

Q2208. How would you rate the following things in relation to the home where you currently live? / Q2207. How would you rate the following things in relation to the area that you currently live in? Base: All participants (n=2,750) *Excluding 'Not applicable'

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.

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



Over 1 in 5 (22%) Older Australians surveyed are renting, with many vulnerable groups significantly more likely. Renting is more prevalent among Older Australians who:

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



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.

Of note is that when selecting most important features for a new home, 50% of renters rate their most important feature to be a more affordable home. As well, 42% of renters are likely to move house in the next 5 years, compared to 23% of homeowners.

Q2208 - How would you rate the following things in relation to the home where you currently live? / Base: Renters (n=604), Homeowners (n=2,023) [^] Note relatively low sample (n=37, 1% of participants) *Excluding 'Not applicable'

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.

Women are 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 hardships in the past 12 months, such as domestic violence or the passing of a spouse or partner, were most likely.

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%**
- Have **experienced the death of a spouse or partner** in the last 12 months: **21%**
- Identify as **Aboriginal or Torres Strait Islander**[^]: **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 are 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 (0-4/10) – 39%, compared to 8% who do not feel at risk. Similarly 70% rate their financial situation as poor (0-4/10), significantly higher than 16% among 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 (0-4/10) 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+/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).

"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

Base: Those who worry they are at risk of homelessness in next 12 months (n=142), Those who are not worry they are at risk (n=2,579)
[^]Note relatively low sample (n=37, 1% of participants)

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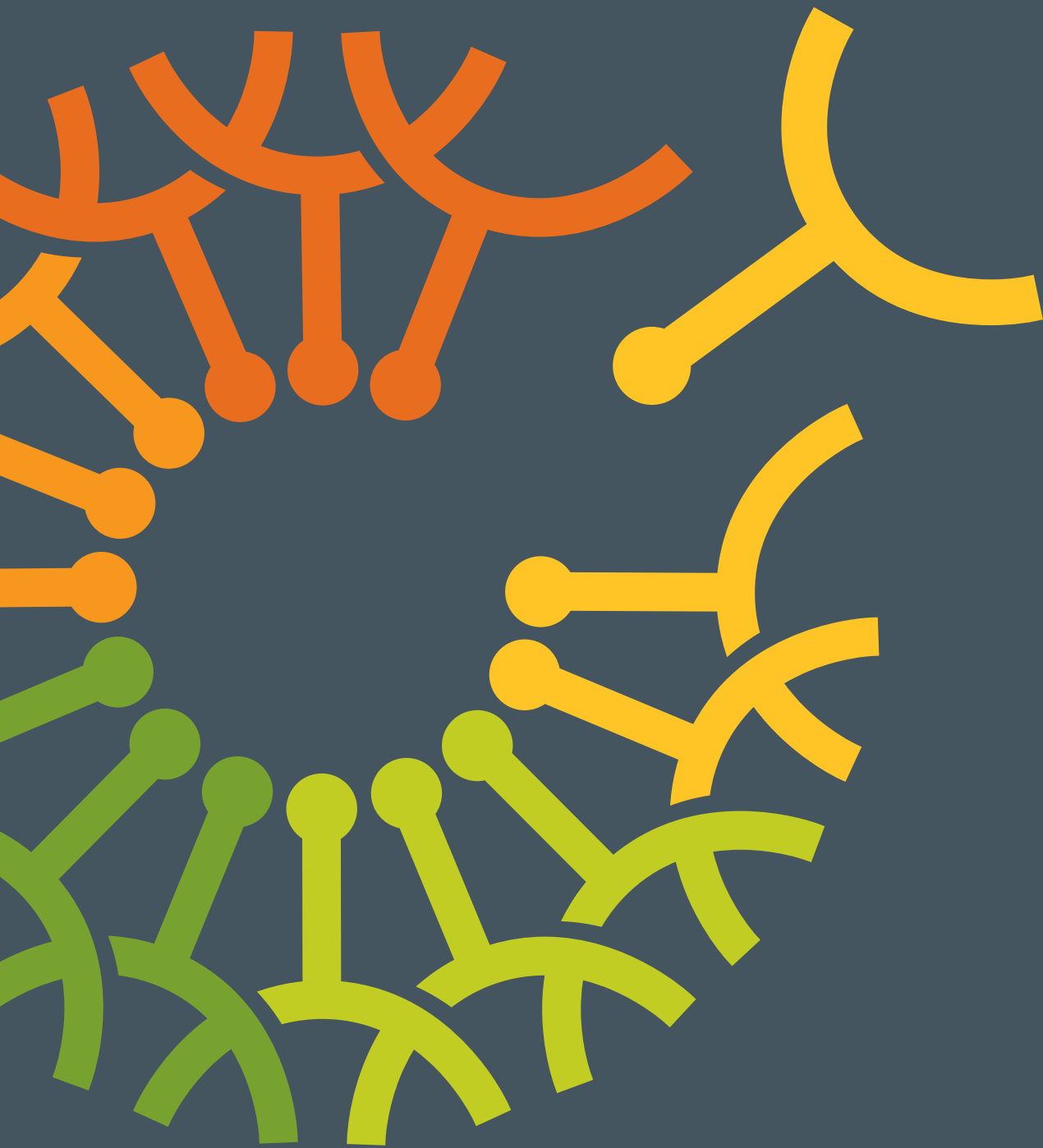
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