STATE OF THE (OLDER) NATION 2018

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

December 2018

NEWGATE RESEARCH

REPORT PREPARED FOR

COTA
For older Australians

ISSN 2651-8740

DISCLAIMER

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Project reference number: NGR 1801008

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BESTPRACTICE CERTIFICATION AMSRO ISO20252 MARKET, OPINION & SOCIAL RESEARCH

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EXECUTIVE SUMMARY

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EXECUTIVE SUMMARY

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+.

Newgate Research conducted a nationally-representative online survey lasting 25 minutes on average, with a robust sample of n=2,562 Australians aged 50 and over, with quotas set for state and territory, metropolitan and regional areas, gender and age.

KEY STATISTICS

7.9 million Australians are aged 50 or above – almost a third of the population… of whom nearly 4.3 million are aged 50-64 and over 3.6 million are aged 65 and above

80% feel younger than their age, with over half feeling at least 10 years younger than they are… but **46%** feel less valued by society than they did when they were younger

49% have one or more vulnerability indicators

32% of older Australians mentioned health issues as the thing they were most concerned or worried about at this point in their life, with physical health emerging as the key factor influencing quality of life perceptions

More than half feel that the rising cost of living is leaving them behind, and **1 in 5** do not have enough money for leisure or social activities

29% of those still working do not think they will ever retire

37% don't have private health insurance, including **60%** of those with a disability and **58%** of those who rate their financial situation as poor

33% have experienced age discrimination, including **22%** related to employment – either at work or when job seeking

EXECUTIVE SUMMARY (CONT'D)

Overall, the survey results tell a positive story about life for the majority of older Australians

The vast majority (80%) told us that they feel younger than their actual age, with more than half (51%) stating that they feel at least ten years younger.

A high proportion (78%) rate their quality of life as good (7 or more out of 10), and seven in ten (70%) feel positively about what the future holds for them in the next couple of years.

However, there are also some more concerning statistics

Three in four older Australians (74%) feel that they have much to offer society as an older person, gained through their life experiences – but despite this, nearly half (46%) feel less valued by society than when they were younger. Furthermore, only a quarter (27%) feel that things are getting better for Australians aged 50+, while 41% feel things are getting worse.

In considering these results, it is also critical that we understand and focus on the group that is not doing so well – for example, the ones providing ratings at the lower end of the scales described above – and understand how their lives and experiences can be improved. Within our analysis we have identified a segment of vulnerable older Australians whose experience isn't as positive, and who could be considered most at risk from socio-economic stress. Further explanation on this cohort is provided in the Vulnerability chapter, and their story is woven throughout the report.

When it comes to demographic differences, the survey indicates that women aged 50+ are faring better than men when it comes to their overall happiness, while men reported being in a better financial position. There are few notable differences by state or territory – though at an overall level residents of the ACT reported being better off than those in other locations against a number of measures, and conversely there are some indications that those in WA, SA and the NT are worse off in some regards. Age is where we see most of the key differences amongst our sample: notably those at the higher end of the age spectrum are more vulnerable than those at the lower end, but those in their 50s also reported more difficulties compared to those in older age groups, in terms of finances, disposable income and living situations. In addition, non-working people who are renting are faring significantly worse than the rest of their age groups – in particular the 50-64 year old non-working people who are renting.

A focus on health and finances will be the key to unlocking better outcomes for older Australians

The use of statistical regression modelling to determine what drives quality of life perceptions reveals that physical health is far and away the key factor affecting this measure (whether positively or negatively). Furthermore, we see that both health and finances play a huge role in the differing views and experiences of older Australians.

EXECUTIVE SUMMARY (CONT'D)

Health is the number one concern for older Australians

When asked what they were most concerned or worried about at this point in their life, a third (32%) of older Australians mentioned health issues (note this was an open-ended question, not from a list), which was the most commonly-mentioned topic – with finances and the cost of living not far behind (27%). The top reason people gave for a poor (0-4) quality of life rating was health problems (60% of the 7% who gave a poor rating); while 'good health' was the top reason given for a very high (9-10) rating.

However, over half of Australians aged 50+ **don't do the Government-recommended amount of weekly exercise** (30 minutes per day for those aged over 65), with **just over a third (36%) doing less than one hour of exercise per week**.

While the majority of older Australians (72%) rate their diets as healthy or very healthy, **people who rated their diet as very unhealthy are likely to be highly vulnerable**, including being unemployed, having a low household income of less than $30,000 per annum, and/or having a disability.

The large majority (88%) of those who accessed medical services were satisfied with them, and 72% had little or no difficulty with medical service access. **The highest barrier to service access was cost, with almost one third (31%) of those who had difficulty in accessing medical services citing cost as the reason**. Other key barriers included long waiting lists, the travel distance required, and the cost of medicines.

Over a third (37%) of Australians aged 50+ don't have private health insurance, including 60% of those with a disability and 58% of those who rate their financial situation as poor**.** This suggests that the majority of those with higher vulnerability, who would greatly benefit from private health insurance for their medical needs, are unable to afford it.

When it comes to home and aged care, of the 9% of Australians aged 65+ who receive home or community care from an external provider, 88% rated their satisfaction at 7 out of 10 or above, and around half (55%) were completely satisfied with those services (rating them at 9-10). Of those who had tried to access home or aged care services in the past year (either for themselves or someone else such as a family member), **20% reported difficulties in doing so, mainly due to cost (24%), waiting lists (19%) and lack of suitable services (16%)**.

EXECUTIVE SUMMARY (CONT'D)

Mixed experiences on financial security and the cost of living

The situation regarding cost of living and financial security amongst older Australians is quite mixed. On the positive side, **more than half feel secure about their finances being able to meet their needs throughout the rest of their lives**, and able to afford leisure and social activities; and over half have little to no difficulty with financial terminology and concepts, suggesting that they are comfortable with and knowledgeable of financial processes, accounts, and other items.

But **more than half of older Australians feel that the rising cost of living is leaving them behind and one in five don't have any money to spend on leisure or social activities**. Those who feel less financially secure were more likely to feel that they are being left behind by the cost of living. One in five older Australians feel very insecure about their finances, and 12% of survey participants were struggling with overdue bills due to payment difficulties.

Underemployment is evident: 38% of those surveyed are in paid employment (57% of those aged 50-64 and 15% of those aged 65+). Of these, 28% want more paid work, especially those aged 50-64 (29%) but also those aged 65+ (21%). On average, those wanting more work are currently paid for 25 hours or less per week, and are more likely to have high vulnerability indicators (strongly characterised by low financial security), have children in the household, and/or be renting.

Those who were aware of recent Government initiatives and changes to welfare and investment policies (who were notably in the minority for each initiative) tended to think the impacts of these would be negative. The exception was for home downsizing incentives which were largely positively received.

Working older Australians today expect a retirement age of 65, four years older than the average retirement age of those already retired (61). The study found that the expected age of retirement increases as household income level decreases: those earning less than $30k expect to retire at 70, while those earning $100k or more expect to retire at 65. **Further, 29% of working older Australians do not expect to ever retire**, and this was more likely among those who rated their financial situation poorly at 0-4 out of 10 (45%).

In addition, well **over half (56%) of older Australians commit time to unpaid work, at an average of 10.5 hours per week** (NB this average includes those who don't do any unpaid work or caring duties). This includes both community volunteering and caring for family and friends. Seven per cent of older Australians spend the equivalent of a standard working week (35 hours) providing this unpaid work, and these people are most likely to be in the 80+ age bracket, as well as having high vulnerability and low household income.

EXECUTIVE SUMMARY (CONT'D)

One in three older Australians have experienced age discrimination of some kind

… and more than a fifth (22%) have experienced employment-related discrimination. This indicates that there is a real need for the value of older people in the workforce to be better communicated and more appreciated in the workforce and by employers. There is also a need for older people to have clear recourse to assistance in the event of discrimination, especially when seeking employment, given that **only 10% of those who reported experiencing this discrimination had tried to take any action to address it**.

Meanwhile, **a quarter (24%) of older Australians feel their age is a factor in the service they receive as consumers** – and for most this is in a negative way; e.g. feeling ignored by sales staff. While there is a reasonable level of confidence to lodge complaints or report problems when shopping (in-person, 91%, and online, 77**%), only 54% of older Australians are confident that they understand their rights as a consumer when shopping online, suggesting a need for education around the distinct differences for this mode of purchasing.**

There is overwhelming support for assisted dying

On the topic of assisted dying, overwhelming support is evident, at 84% - with results highly consistent across all states and territories. Some differences were found by religion, where support was highest among those with no religion (95%), and lowest among those who identified as Baptist (53%) or Catholic (74%). The large majority of survey participants were also open to investigating it for themselves if they had a terminal illness or incurable condition.

Older Australians would like COTA to focus on improving finance and health services

In line with the financial and health-related themes which run throughout this report, **15% spontaneously (i.e. unprompted) asked COTA to lobby for an increase to the pension; this included one in four (26%) of those currently receiving the age pension.** The vulnerable cohort we identified were especially likely to request this.

When prompted with a set of suggestions as to what COTA could lobby for, **three quarters (73%) felt that improving the affordability of services such as energy, internet or phone contracts would make a fair bit or even a great deal of difference** to them personally.

Meanwhile, around one in ten (11%) spontaneously asked for COTA to lobby for improvements to the quality, management and affordability of the healthcare system, and a further one in ten (11%) for improvements to aged care specifically. When prompted with some suggestions, two thirds (66%) felt that access to preventive health services would make a fair bit or a great deal of difference to them personally.

BACKGROUND TO THIS RESEARCH

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BACKGROUND & RESEARCH OBJECTIVES

Background to this research

- The Councils on the Ageing (COTA)'s role is to promote, improve and protect the wellbeing of older people in Australia as citizens and consumers. COTA advances the rights, interests and futures of Australians as we age.
- In 2018, the Federation of the nine COTAs across Australia commissioned Newgate Research to conduct this nationally-representative survey to understand more about the lives, views and requirements of Australians aged 50 and over. The intention is that this State of the (Older) Nation will be conducted annually to monitor trends over time, and the impact of changes made to improve the lives of older Australians.
- The national objectives of the project are to –
  - expand the breadth of engagement with Australians over 50 years across the country (both in terms of demographics and topic/interest areas),
  - build on existing knowledge about older people around Australia, highlighting similarities and differences (using a mix of state-by-state; age cohorts; gender and other socio-economic profiles), and
  - provide information around issues of interest to assist in policy development and/or industry practices.

A second version of this survey was also conducted with COTA members, supporters and Senior's Card holders. The results of the 13,961 responses have been provided to COTA separately and are not included in this report.

To inform the survey design, Newgate conducted four qualitative group discussions across Melbourne and Busselton in Western Australia, as well as five cognitive interviews to optimise survey content and design.

- The survey covered a wide range of topics of importance to older Australians, including:
  - Quality of life;
  - Financial security;
  - Health and access to medical services;
  - Home and aged care services;
  - Employment;
  - Age discrimination;
  - Consumer Rights and Complaints;
  - Life planning;
  - Mobility and transport; and
  - Housing.

PROJECT METHODOLOGY

A 25-minute online survey was conducted with n=2,562 Australians aged 50 and over across Australia.

The table to the right shows 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, with margins of error for each state and territory being slightly higher.

The survey was conducted between 20th August and 14th September 2018 with respondents drawn from a professional online research panel.

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

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

Please see the Appendix for a summary of the benefits and limitations of this methodology. Full data tables of results have been provided to the COTA Federation separately

State / Territory	Sample Size (n=)	Margin of error (95% Con. Interval)
NSW	524	+/- 4.3%
VIC	523	+/- 4.3%
QLD	409	+/- 4.8%
WA	307	+/- 5.6%
SA	296	+/- 5.7%
TAS	202	+/- 6.9%
ACT	199	+/- 6.9%
NT	102	+/- 9.7%
Total	2,562	+/- 1.9%

- 29% were born overseas
- 6% prefer to speak a language other than English at home or with close family members
- 1% identify as Aboriginal or Torres Strait Islander

NOTES TO THE READER

This research was conducted in accordance with the international quality standard for market and social research (ISO 20252).

In preparing this report we have presented and interpreted information that we believe to be relevant to achieve the objectives of this research project.

Where assumptions are made as a part of interpreting the results or where our professional opinion is expressed rather than merely describing the findings, this is noted. Please ensure that you take these assumptions into account when using this report as the basis for any decision-making.

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%.

Throughout the report, weighted results are shown. See the Appendix for more information about the weights used.

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

Relevant statistically significant differences between sub-groups or questions are identified throughout the report at the 95% confidence level, using up / down arrows.

We also conducted regression modelling to determine the underlying drivers of perceptions around quality of life. This is a standard mathematical approach to survey data, allowing us to calculate the degree to which certain traits or attributes affect an overarching variable, such as perception of quality of life.

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

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

HOW ARE OLDER AUSTRALIANS FEELING ABOUT LIFE?

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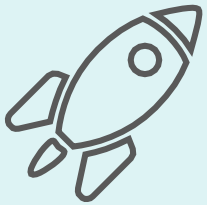
HOW THEY ARE FEELING – KEY FINDINGS

78%

Have a high quality of life (rated 7 or more out of 10)

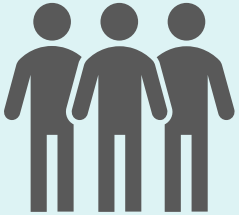
- Over three quarters of older Australians rate their quality of life highly at 7-10 out of 10, though this leaves around one in four with a mediocre to poor quality of life.
- Higher ratings were seen for those who live in the NT, feel financially secure, women, and retirees.
- Health (both physical and mental) and financial position are the aspects which most drive quality of life.
- Having an active social life and a loving family are also considered by older Australians to be important contributors to a good life.



70%

Feel pretty relaxed about what the next two years holds for them

- Older Australians are also generally feeling fairly relaxed about the next year or two, with 70% giving a rating of 7 or more, and just 12% feeling worried (giving a 0-4).
- Those feeling the most relaxed are in a good financial position, own their home outright, are retired and/or in a relationship.
- Despite this, there is a perception among 41% of older Australians that things are getting worse for their generation.
- The top concern for Australians aged 50 and over is their health (32%). 27% are concerned about their finances.



74%

Agree their life experiences can benefit society

- Despite the large majority believing they still have a lot to offer society, just over half feel people their age have a voice in society (55%), only 38% feel valued as an older person, and 46% feel less valued than when they were younger.
- Almost all of those surveyed play a role in which they feel valued – especially as a friend, parent or partner.

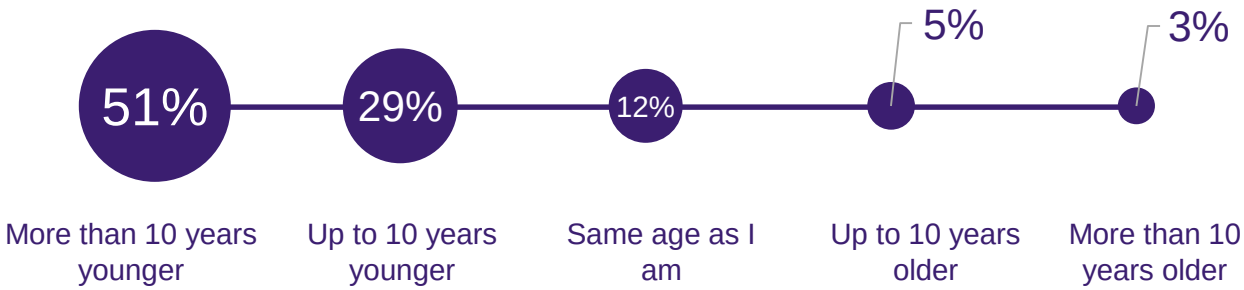
> ***"I'm fit, healthy, enjoy my work, volunteer, recreational and sporting activities, and am part of a loving family."***

QUALITY OF LIFE

HOW OLD DO YOU FEEL

Most over 50s feel younger than their actual age (80%) while only 8% feel older

How old do you feel?



The older you get, the younger you feel

On average, the over 80s feel 13 years younger than they are, while 50-59 year olds feel 9 years younger on average.

Women are younger at heart

Women feel 12 years younger than their actual age, whereas men feel 10 years younger on average.

What helps you feel younger?

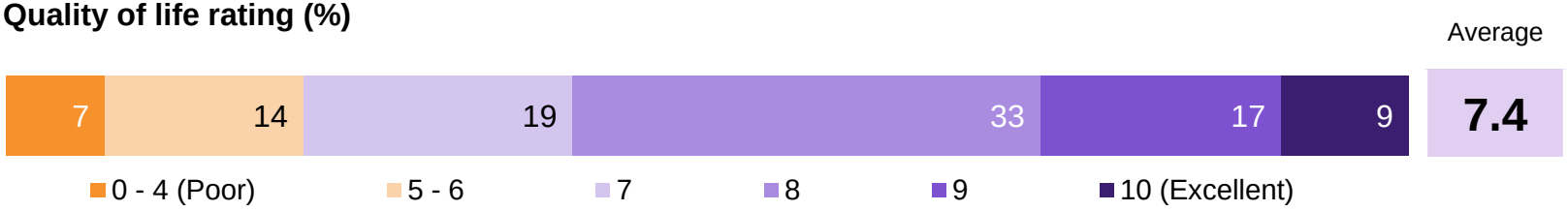
- **Having good physical health:** People rating their physical health at 8 or more out of 10 felt 14 years younger on average, while those rating their physical health poorly at 0-4 felt just 2 years younger than their actual age
- **Having a good quality of life:** Those rating their quality of life as 7 or more out of 10 feel younger than those providing a poor rating of 0-4 (13 years younger compared to just 1 year younger)
- **Being financially secure:** People rating their long term financial security highly, at 8 or more out of 10, feel younger than those giving a rating or 4 or less (12 years younger, compared to 9 years younger), with a similar result for those rating their *current* financial situation highly (12 years younger vs 8 years younger among those who rated their current situation poorly).

Q3. What is your actual age? What age do you feel?
Base: All respondents (n=2,562)

OVERALL QUALITY OF LIFE

The majority of older Australians feel they have a good quality of life, but 7% are struggling

Quality of life rating (%)



More than three quarters of survey participants (78%) rated their quality of life highly, at 7 or more out of 10, including a quarter who feel particularly positive (26% gave a 9 or 10). Meanwhile, just over one in five (22%) rated their quality of life at the mediocre or poor end of the scale, with **7% giving a low rating of just 0-4.**

Poor ratings of 0-4 were more prevalent among those who:

Rate their financial situation poorly (0-4)	30%
Have a disability	20%
Are renting	19%
Are unemployed, on a disability pension, not in paid employment or a student	16%
Have children living in the household	13%
Single (unmarried, divorced or widowed)	11%
Younger (aged 50-59)	10%

Very high ratings of 9-10 were more prevalent among those who:

Rate their financial situation highly (8-10)	45%
Live in the NT	38%
Own their home outright	33%
Are in their 70s	32%
Are fully/partially retired	30%
Are female	28%

Q6. How would you rate your overall quality of life at the moment? Scale: 0 = very poor, 10 = excellent.
Base: All respondents (n=2,562)

WHY DO THEY FEEL THIS WAY?

Good health, loving relationships and financial security are key to a high quality of life, while health problems are the strongest factor weighing down the results for older Australians

Reasons for overall quality of life ratings – top unprompted mentions 4%+

Among all respondents, health was the number one factor in their quality of life – either in a positive or negative sense. A quarter (26%) cited good health or a healthy lifestyle as a reason for their overall quality of life rating, while one in five (21%) cited health issues.

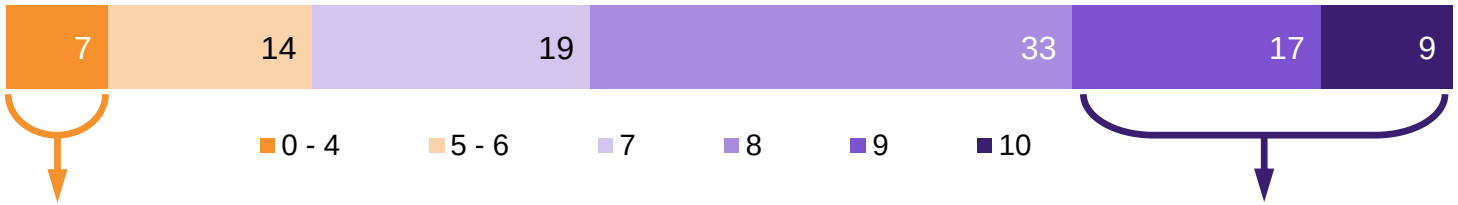
At the next level down, having a loving family, friends or partner was a key factor mentioned by around one in five (22%), while the same proportion mentioned their financial situation – either for positive reasons (12%) or due to financial issues (10%).

Q7. What makes you feel that way about your overall quality of life?
Base: All respondents (n=2,562) (Unprompted question, responses subsequently coded into themes.)

FACTORS AFFECTING HIGHEST & LOWEST QUALITY OF LIFE

These factors are even more noticeable at the extreme ends of the scale, with six in ten of those with a poor quality of life (0-4) citing health issues as a reason for their rating, almost a third (30%) citing financial issues, and a fifth (20%) mentioned negative emotional issues – feeling unhappy, depressed or stressed. At the other end of the scale, almost half (48%) of those rating their quality of life at 9-10 say good health was the reason, four in ten (39%) mention their family and social relationships and over a fifth (22%) attribute this to their positive financial position.

Quality of life rating (%)



Top reasons for poor quality of life 5%+ (%)

Top reasons for very high quality of life 5%+ (%)

Q6. How would you rate your overall quality of life at the moment? Scale: 0 = very poor, 10 = excellent. Base: All respondents (n=2,562)
Q7. What makes you feel that way about your overall quality of life? Base: All respondents (n=2,562) / Respondents who rated 0-4 (lower quality of life) (n=188) / Respondents who rated 9-10 (higher quality of life) (n=675) (Unprompted question, responses subsequently coded into themes.)

QUALITY OF LIFE – IN THEIR OWN WORDS

"I'm fit, healthy, enjoy my work, volunteer, do recreational and sporting activities, and am part of a loving family."

"I am a 50 year old unemployed single mum and every single day is a financial struggle. I have the most amazing children but I feel bad that I can't support them adequately."

"Have retired, on a good pension, play golf 2 days a week, wife is all good, kids and grandkids are all good and healthy."

"I'm alone and live week to week."

"My finances are stable and I'm happily married to my second wife."

"Working too long, in too much debt, have no freedom."

"I live in a beautiful quiet country town. I have no mortgage and can live comfortably on the pension."

"My husband has terminal cancer and I spend most of my time being his carer."

"Even though I am disabled and am limited in what I can do I have a partner and family that love me, have everything I need and can pursue my hobbies, I have little or no stress in my life most days."

"I am old, tired and depressed."

Q7. What makes you feel that way about your overall quality of life?
Base: All respondents (n=2,562)

RATINGS OF DIFFERENT ASPECTS OF LIFE

The highest rated of a range of aspects of life for older Australians were their living environment, personal freedom and mental health

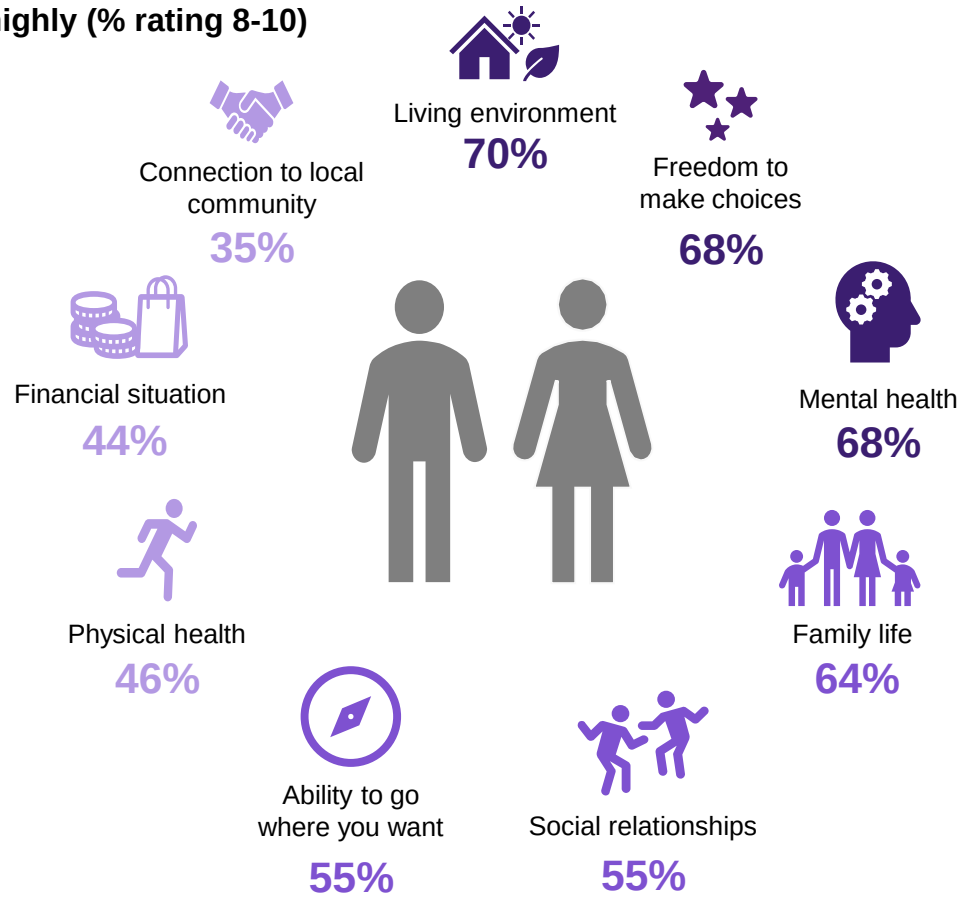
When asked to rate various aspects of their lives on a scale where 0 meant very poor and 10 meant excellent, Australians aged 50 and over were particularly positive about their living environment and freedom of life choices, and least positive about their connection to the local and their financial situation.

Over 70s gave higher scores for all measures, as do those with high incomes. The vulnerable group have lower scores for all metrics.

There was very little difference in location (either by state and territory or metro/regional/rural) for any of these measures.

Women are more likely to give higher ratings (8-10) for their social interactions than men (60% vs 50%) and their sense of connection to the local community (39% vs 30%).

Proportion rating aspects of their lives highly (% rating 8-10)



Q11. How would you rate each of the following at this point in your life? Scale: 0 = very poor, 10 = excellent.
Base: All respondents (n=2,562)

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CONTRIBUTORS TO QUALITY OF LIFE

Further highlighting the importance of physical health, this is by far the top driver affecting how people rated their quality of life, with mental health also playing a key role

Factor	Net High Rating (8+)	Relative impact on quality of life
Your physical health	46%	39%
Your mental health	68%	17%
Your financial situation	44%	11%
Your living environment	70%	9%
Your freedom to make choices in life	68%	7%
Your ability to go where you want, when you want	55%	6%
Your family life	64%	5%
Your friendships / social relationships	55%	4%
Your sense of connection to your local community	35%	3%

= relative priority
= relative strength
= secondary priority
= secondary strength

Statistical regression modelling was conducted to calculate which underlying factors have most influence on quality of life perceptions. This showed that physical health is far and away the most important aspect, with an influence score of 39% relative to the other aspects considered here (these impact scores add to 100%).

Mental health was the second most important (17%), followed by their financial situation (11%). By contrast, family, friends and community perceptions have a rather lower influence on quality of life.

This indicates that, when looking to ensure that older Australians have the highest quality of life possible, focussing on access to health services (including mental health services), preventative health programs, and measures aimed at improving financial security will have the most impact on the older population.

Although people's sense of connection to their local community was rated much lower than all other aspects here, it is having a minimal impact on quality of life perceptions, so should be considered a lower order priority compared to the aspects having a much greater impact.

Q6. How would you rate your overall quality of life at the moment? Scale: 0 = very poor, 10 = excellent. Base: All respondents (n=2,562)
Q11. How would you rate each of the following at this point in your life? Scale: 0 = very poor, 10 = excellent. Base: All respondents (n=2,562)

VULNERABILITY

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VULNERABILITY AMONGST OLDER AUSTRALIANS

Within analysis, we looked particularly at those older Australians who could be considered more at risk

Although the story thus far has shown that the majority of older Australians feel positive about their quality of life, it was important to the COTAs to shed light on those whose experience isn't as positive, and who could be considered most at risk from socio-economic stress. In turn, we can therefore gain deeper insight into how to better meet the needs of these Australians.

To do this, we built on previous research regarding vulnerable consumers, including a major 2016 study by Newgate for the Australian Energy Market Commission*. The AEMC survey found that Australians aged 50+ fall into two distinct segments: one less vulnerable (noting that all segments of the community have *some* level of vulnerability) and one significantly more vulnerable, and these segments were roughly the same size.

Within COTA's survey, we also see that people with one or more indicators of higher vulnerability represent roughly half of all survey participants – noting that we used slightly different criteria to build this segment given the different survey participants and objectives.

The segmentation can be found on the next page.

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

VULNERABILITY AMONGST OLDER AUSTRALIANS (CONT'D)

Just over one in two Australians aged 50+ are vulnerable – and their quality of life is lower

Indicators used to identify vulnerability

Have a low income ($0 - $30k per capita) 37%

Living with disability 19%

Speak a language other than English at home 6%

Bereaved in the last year 2%

Indigenous 1%

Experienced domestic violence in the past year 1%

Experienced homelessness in the last year <1%

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.

People who are renting were also not automatically included within this vulnerable grouping, given that some people who are renting have relatively high incomes and rate their health and financial situation highly. Instead, two-thirds of all people who are renting within our sample have fallen naturally within the above segmentation.

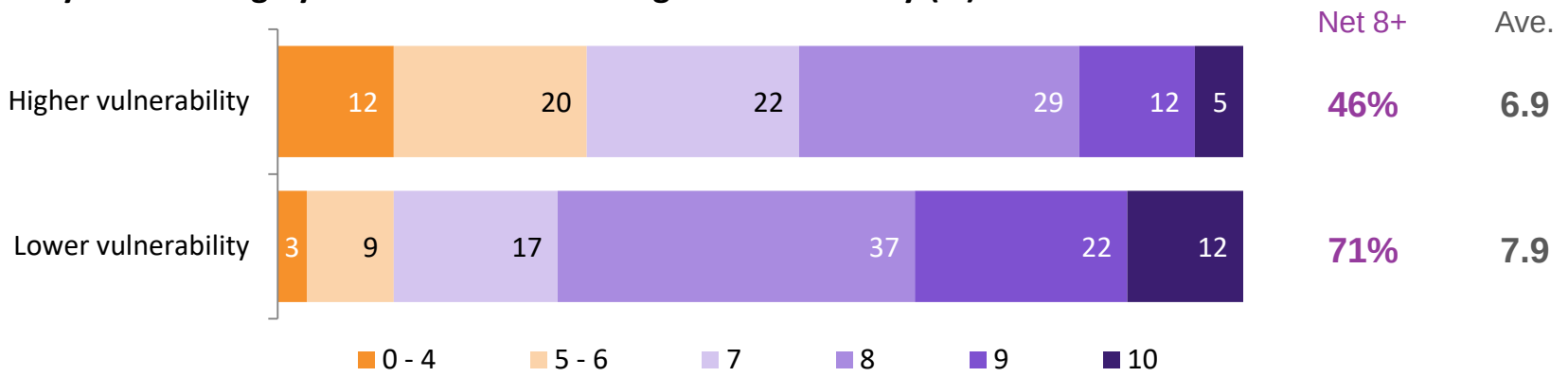
This vulnerability measure is composite of: DM7. Do any of the following apply to you? Base: All respondents (n=2,562), DM8. Have you personally experienced any of these in the last year? Base: All respondents (n=2,562), and DM15. And what is the combined annual income of everyone in your household, from all sources before tax or other deductions? Base: Respondents with more than one person in household (n=1,967)

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

VULNERABILITY AMONGST OLDER AUSTRALIANS (CONT'D)

The more vulnerable group rate their quality of life as significantly lower

Quality of life rating by those with lower vs higher vulnerability (%)



As shown above, the more vulnerable group rated their current quality of life significantly lower than others – on average 6.9 out of 10, compared with 7.9 among those less vulnerable. Perhaps more starkly, fewer than half gave this a high rating of 8 or more out of 10 (46%), compared with the majority of others (71%).

These results highlight a group of older people whose needs deserve particular attention. Throughout this report we shine more light on the perspectives of both the more and less vulnerable. On pages 91 and 92 of the report we also look specifically at the non-working people who are renting category, split into those aged 50-64 and those aged 65+.

The higher vulnerability group is also more likely to:

- Be at the higher end of the age spectrum: 62% of those aged 80+, and 55% of those in their 70s vs 50% of those in their 60s and 40% of those in their 50s
- Not have private health insurance 70%
- Live outside the capital cities 57%
- Be renting 68%
- Live in South Australia or Western Australia both 55%

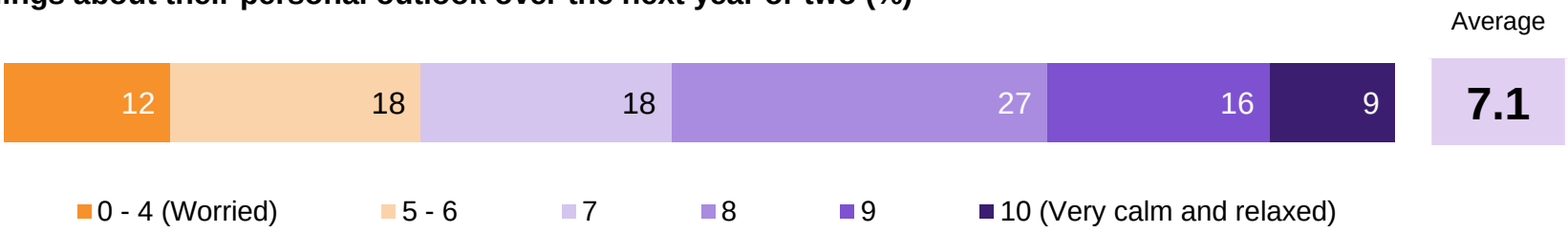
Q6. How would you rate your overall quality of life at the moment? Scale: 0=very poor, 10=excellent.
Base: All respondents (Higher vulnerability: n=1,1199, Lower vulnerability: n=1,363)

FUTURE SENTIMENT AND CONCERNS

HOW ARE THEY FEELING ABOUT THE FUTURE?

Seven out of ten older Australians feel relatively calm about what the next year or two will bring, while just over one in ten are quite worried

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



70% are positive (rated 7-10) about the next couple of years – including a quarter (25%) who feel very positively (rated 9-10). However, around a fifth (18%) felt neutral (5-6) and 12% quite negatively (0-4).

While this is overall still a positive story, it is interesting to note that the sentiment towards the future was overall less positive than their rating for their current quality of life.

Those **more likely to be feeling very relaxed, giving a high score of 9-10** include people who rate their financial situation highly at 8 or more out of 10 (44%), who own their home outright (30%), are retired (29%) and/or in a relationship (28%).

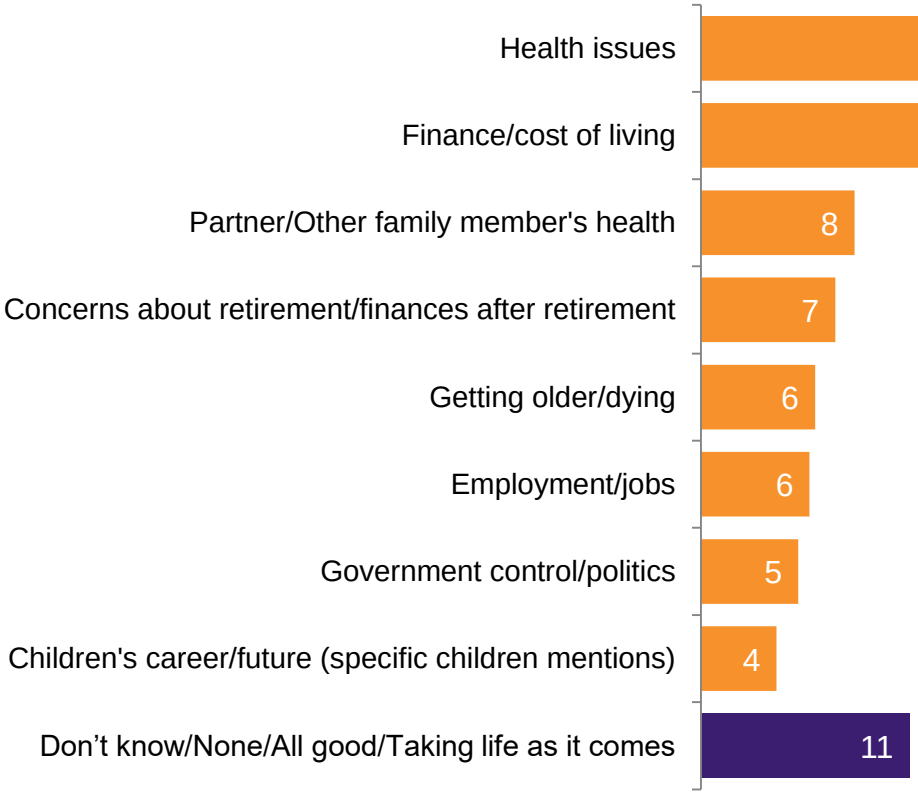
Those with a **less optimistic view of the next two years (scoring 0-4)** are more likely to be aged 50-59 (15%), give a 0-4 rating for their financial situation (45%), living in rental accommodation (23%) and/or have a disability (23%).

Q9. How are you feeling about what the future holds for you personally over the next year or two? Scale: 0 = very worried, 10 = very calm and relaxed
Base: All respondents (n=2,562)

CONCERNS AND WORRIES

Health and financial concerns are the main issues concerning older Australians

Top concerns at this point in life – unprompted (4%+)



Reflecting sentiment around quality of life, the top concern for Australians aged 50 and over is their health, with a third (32%) concerned about this. Over a quarter (27%) are concerned about their finances.

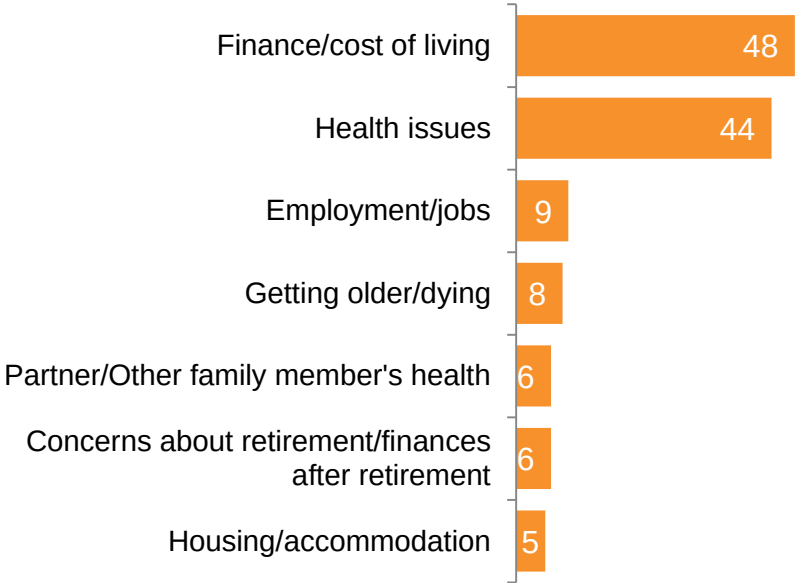
Also mentioned at much lower levels were concerns about the health of other family members (8%), their future after retirement, and specifically having enough to live on (7%), getting older or dying (6%), and employment (6%), with politics (5%) and a range of concerns about their children (4%) rounding out all mentions over 3%.

Q10. What are the things you're most concerned or worried about at this point in your life, if anything? Base: All respondents (n=2,562) (Unprompted question, responses subsequently coded into themes.)

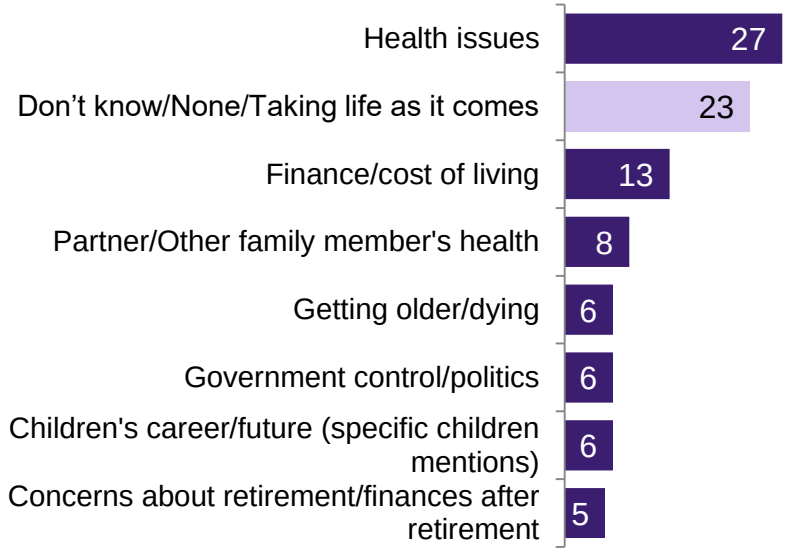
CONCERNS AND WORRIES (CONT'D)

The twin issues of money and health top the list of concerns among those feeling the most worried, while money issues are a much lower concern for those feeling the most relaxed

Top concerns at this point in life ≥5% (NET: 0-4) (%)



Top concerns at this point in life ≥5% (NET: 9-10) (%)



Finance and the cost of living is the top concern for those feeling especially worried (0-4) about what the future holds, with almost half (48%) concerned about this. Health issues are also a dominant concern (44%). At much lower levels they were concerned about employment/jobs (9%) and housing (5%) – issues which did not feature at all in the top concerns of those feeling very relaxed about the next two years.

For those feeling particularly relaxed about the future (a rating of 9 or 10), their top concerns are also health and finances, but in reverse order – and at much lower levels than for the worried group.

Both groups raised concerns about getting older/dying, the health of partners or other family members, and post-retirement finances.

Q9. How are you feeling about what the future holds for you personally over the next year or two? Base: All respondents (n=2,562)
Q10. What are the things you're most concerned or worried about at this point in your life, if anything? Base: Respondents who rated 0-4 (lower sentiment about what the future holds (n=290) / Base: Respondents who rated 9-10 (higher sentiment about what the future holds (n=647)

IN THEIR OWN WORDS: CONCERNS AND WORRIES

"How much my life and my daughter's life will be affected by the corrupted politicians, bankers and big corporations."

"My health, and unexpected bills, hoping that my car does not break down, or gets stolen or crashed into. I need my car to get around. My son has had 4 back operations and still in pain, so is unable to work or continue with his studies."

"I am worried about the fact that I have no assets and I am not sure how I will be cared for in later years."

"What may happen in the world for the younger generation."

"My health; physical and mental. Managing to survive on the Newstart Allowance which is quite difficult"

"I am concerned about how I will ever find a job to be able to support my children and myself."

"The lack of money. The house needs fixing. I don't want to be here, but have to wait til the son gets out of gaol."

"I am worried about the cost of being looked after when my health deteriorates."

"Not really worried about anything much. Always consider that at my age health can suddenly fail but don't think much about that while I am in current good health."

"Not much really, I have so many things to do yet and intend to."

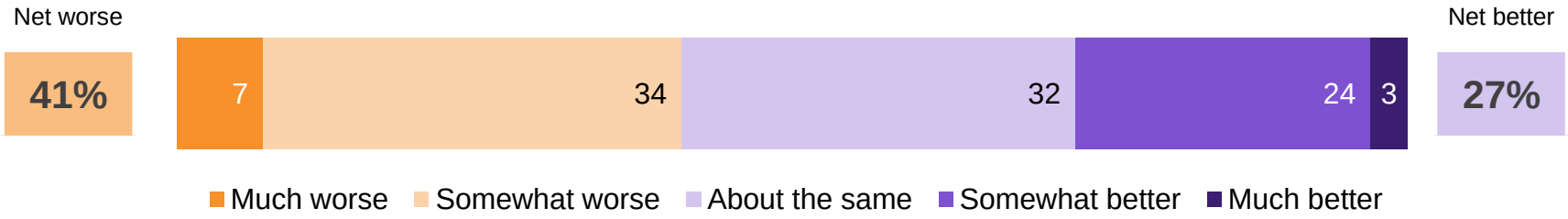
"Can't think of anything that concerns or worries me."

Q10. What are the things you're most concerned or worried about at this point in your life, if anything?
Base: All respondents (n=2,562)

ARE THINGS GETTING BETTER OR WORSE?

More people could foresee things getting worse rather than better for Australians aged 50+; especially those experiencing financial difficulties, tenants, and those with a disability

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



Despite the largely positive story so far, only a quarter (27%) of older Australians feel that things are getting better for their generation, while a significantly larger proportion (41%) feel that things are getting worse.

The perception that things are heading in the wrong direction is higher among those who rated their financial situation poorly (73% net 'worse'), live in the NT (55%) – despite participants in this jurisdiction giving among the highest quality of life ratings, are living in rented accommodation (52%), and/or have a disability (51%).

Those who felt things are getting 'much worse' were more likely to be on low incomes (14% of $0-$30K) and flagged as highly vulnerable (10% compared to only 3% of those in the lower vulnerability group).

Those who felt things were getting 'much worse' were also more likely to be One Nation (15%) or Independent voters (10%), compared to 5% of all other voters.

On the flipside, people who felt things were getting better for Australians aged 50+ include those with a strong financial situation that they rated 8 or more out of 10 (40% net 'better'), who own their house outright (32%), are retired (30%) and those in a relationship (29%).

Respondents who stated a voting intention for One Nation were more likely than others to think things were getting worse (63%), while Coalition voters were more optimistic and more likely than others to think things were getting better (35%).

Q12. Thinking more broadly, do you think things are generally getting better or worse for Australians aged 50+?
Base: All respondents (n=2,562)

FEELINGS OF VALUE

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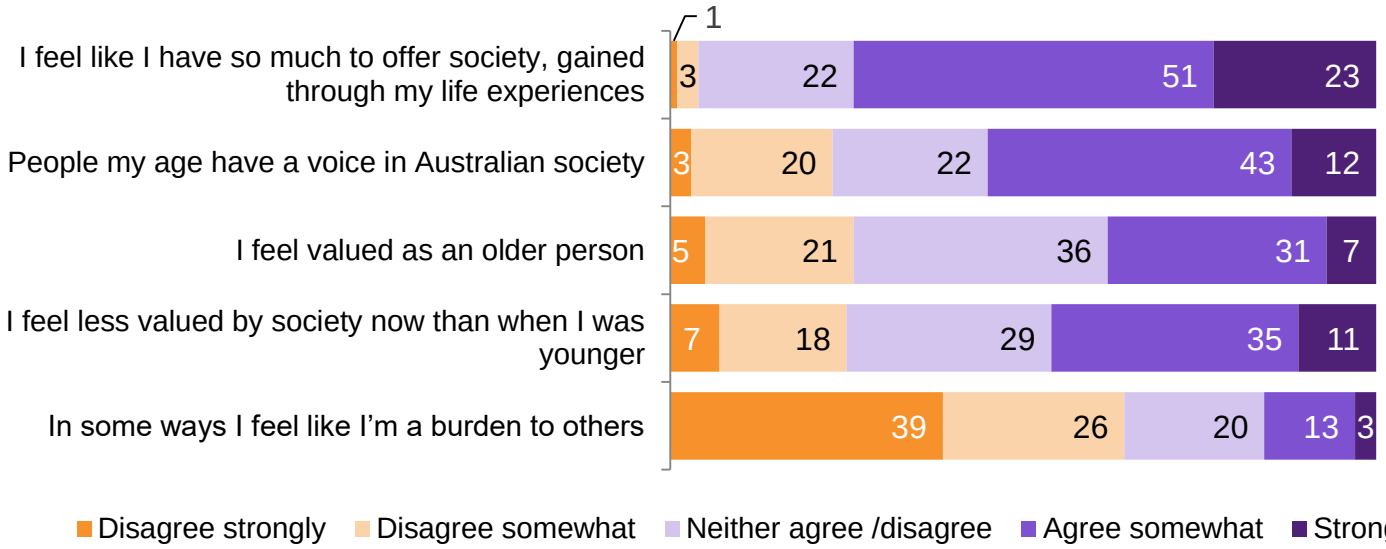
VALUE AND VOICE IN SOCIETY

While three-quarters of older Australians feel they have a lot to offer society, they are less likely to feel that their value is appreciated by society

Feelings on the value of being an older Australian (%)



	NET Disagree	NET Agree
I feel like I have so much to offer society, gained through my life experiences	4	74
People my age have a voice in Australian society	23	55
I feel valued as an older person	26	38
I feel less valued by society now than when I was younger	25	46
In some ways I feel like I'm a burden to others	65	16

While the large majority of participants (74%) feel they have so much to offer gained by their life experiences, almost half of those surveyed (46%) feel less valued by society than they did when they were younger.

Just over half (55%) feel that people their age have a voice in society, whereas almost a quarter (23%) disagree, and this was more prevalent among those who rated their financial situation poorly (38%).

Of particular note is that people with a disability have a more negative view of their role in society. They were less likely to agree that they have a voice in society (44%), that they have something to offer society (65%), or feel valued as an older person (30%), and more likely to feel less valued than when they were younger (57%) and feel like a burden to others (38% vs just 10% of others).

Q13. Do you agree or disagree with the following statements?
Base: All respondents (n=2,562)

FEELING VALUED (CONT'D)

Despite many feeling less valued by society than they did as a younger person, most older Australians do feel valued in some way – especially as a friend, parent or partner

I feel valued as …	
A friend	72%
A parent	60%
A partner	57%
A grandparent	44%
A person with wisdom to share	39%
A volunteer in the community	26%
A voter	19%
An employee	18%
An 'elder'	15%
A carer	12%
An employer	3%
Some other way/s	2%
I don't feel valued by other people at all	6%

6% Don't feel valued by any other people

On average, participants selected four roles in which they feel valued. Notably, with just 19% of older Australians feeling valued as a voter, this suggests older people need to be considered more and focussed upon in the political process. Those intending to vote Labor at the next federal election felt the most valued in this way.

Voting Intention (NET Hard + Soft)	Coalition	Labor	Greens	One Nation	Minor party/ independent
Feel valued as a voter	19%	24%	18%	15%	12%

Q14. Do you feel valued as…? Base: All respondents (n=2,562)

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DIMENSIONS OF LIFE

Employment
Age discrimination
Financial security and cost of living
Health
Home and aged care
Later life planning and assisted dying
Consumer complaints and rights
Getting around
Housing

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EMPLOYMENT

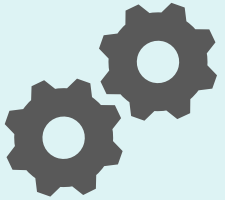
EMPLOYMENT – KEY FINDINGS

38%

are in paid employment

10.4

Average number of hours per week spent in unpaid work



29%

Working Australians aged 50+ who don't expect they'll *ever* retire

- 38% of older Australians are in paid employment, with 15% of those over 65 either working full time (3%), part time (8%) or self-employed (5%).
- Those keen to have more hours per week include people who gave their current financial situation a poor rating (of 0-4/10), those with an annual income of under $30,000, those with children at home and those with a disability.
- 28% would like more paid work, with those in their 50s having the greatest desire for more (31%).

- Over half of Australians aged 50+ complete weekly unpaid work (56%).
- On average they spend 10+ hours a week engaging in various types of unpaid work such as volunteering and caring for grandchildren, their parents, partners or other friends or family members.
- People with higher vulnerability and lower household incomes are more likely to spend time caring for a partner than those with lower vulnerability / higher incomes.

Those who think they'll never retire are more likely to:

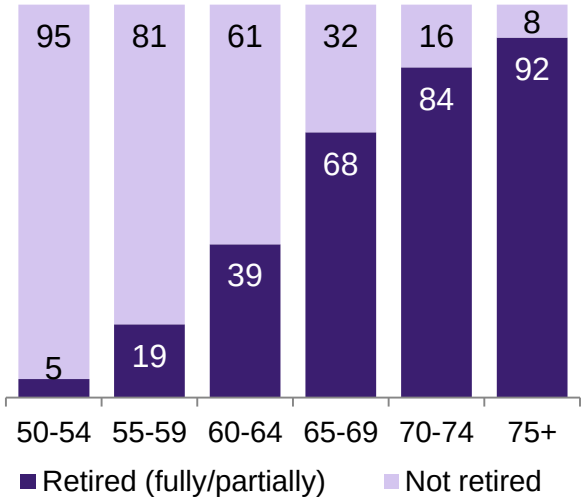
- Have rated their financial situation poorly at 0-4 out of 10: 45%.
- Have no superannuation: 42% vs 26% of those with superannuation.

"I can't afford to retire as my super wouldn't cover the years I could survive and live."

RETIREMENT AGES

Financial security is a key driver for when people expect to retire

Australians aged 50+ who have retired (%)



61	Average retirement age *(Among those already retired)*
66	Average expected retirement age *(Among those still working)*
29%	of working Australians aged 50+ don't think they'll *ever* retire

With the age that Australians can access age pension payments increasing from 65 to 67 over the next 5 years, Australians are working later in life.

Already we are seeing this shift: those older Australians who have already retired did so at the median age of 61, whereas **those still working don't expect to retire until they are 66.**

A key driver for remaining in employment seems to be **income and financial security**. The table below shows how much later older Australians on a lower household income expect to retire than those with a higher income.

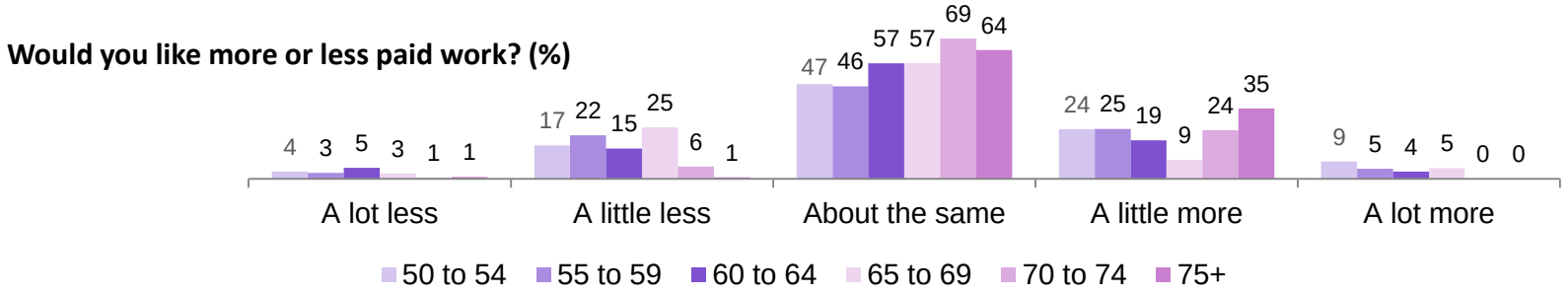
Household income	Expected age of retirement
$0-$29,999	**70**
$30k-$59,999	68
$60k-$99,999	67
$100k+	65

Never retiring is more likely among those who think things are getting worse at 0-4 out of 10 (45%). Those without superannuation are more likely to say they'll never retire (42% vs 26% of those with super).

Q21. What is your current employment status? Base: All respondents (n=2,562)
Q22. At what age did you retire / partially retire from paid employment or self employment? Base: Respondents who are retired (n=1,214)
Q23. At what age, roughly, do you think you will fully retire? Base: Respondents who are employed (n=1,022). NB: Median hours shown here.

HOURS IN PAID EMPLOYMENT: UNDEREMPLOYMENT EVIDENT

The preferred average working week is 35 hours – in line with the median average



Average time worked (Median per week)	50-54	55-59	60-64	65-69	70-74	75+
	38hrs	38hrs	30hrs	29hrs	18hrs	10hrs

For the 38% of older Australians in paid employment or self employed, **the average (median) working week is 35 hours**.

Half of these workers (51%) are happy with the amount of paid work they have. This group is paid for an average of 35 hours per week, suggesting this is also **the preferred average working week**.

Among those who are not happy with the amount of paid work they have, there is **a slight preference for more work**, with 28% interested in either a little or a lot more, compared with 21% wanting a little or a lot less. Those wanting more work are paid for 25 hours a week on average, some 10 hours below the overall preference of 35 hours – or roughly an extra day and a half.

Who would like more work? This was more prevalent among those who:

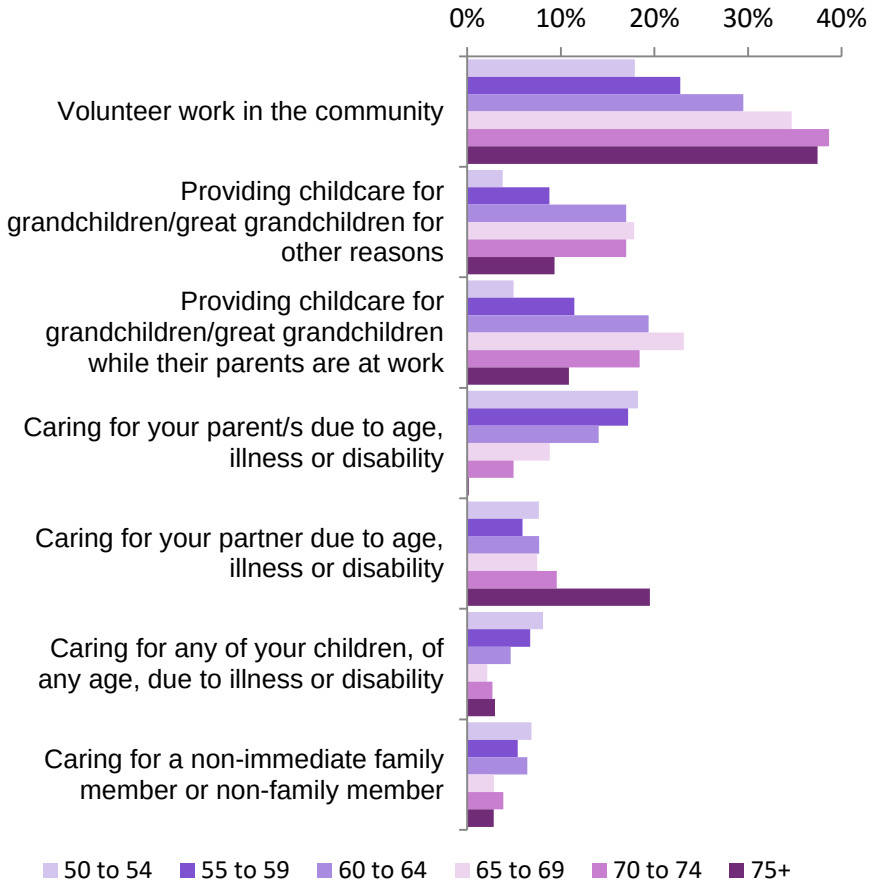
- Gave their financial situation a poor rating (of 0-4/10): 56%
- Have an annual income of under $30,000: 48%
- Have one or more higher vulnerability indicators: 43%
- Have children in the household: 43%
- Have a disability: 41%
- Are renting: 35%
- Live in Western Australia: 34%
- Are in their 50s: 31%

Q24. In an average week, how many hours do you spend doing work you're remunerated or paid for? Base: All respondents in paid employment (n=1,022)
Q25. Would you like more or less paid work? Base: All respondents in paid employment (n=1,022). NB: Median hours shown here.

NON-PAID WORK AND RESPONSIBILITIES

Three in ten older Australians give up some of their time each week to volunteer, while many more act as carers

Engage in unpaid work in average week (%)



The majority (56%) of older Australians complete some sort of unpaid work each week. On average, those engaging in voluntary work spend 6.2 hours per week doing so.

The most common is completing volunteer work (30%), which those aged 70-79 were the most likely to be doing (40%).

Providing childcare to grandchildren/great-grandchildren (either while their parents are at work or for other reasons) was the next most common type of unpaid work (27%). These people reported spending a total of 18.8 hours of their time per week providing this care.**Those in their 60s are most likely to provide childcare for grandchildren** (17% so that their parents can work, and 21% for other reasons).

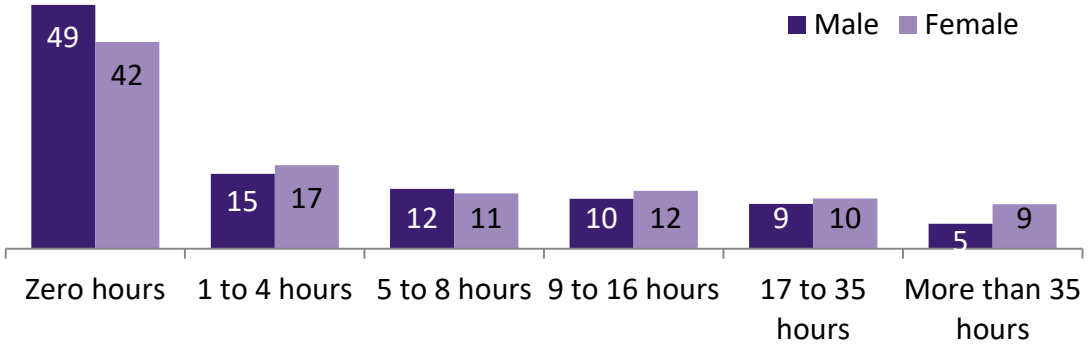
One in ten (11%) are caring for their parents due to age, illness or disability, and they spend on average 11.3 hours per week doing so. This activity is more common among the younger aged group (50-59, at 18%) and those with a household income over $100k (17%).

Those who provide care for a partner are more likely to be aged 80+ (21%; more than double the 9% among all older Australians), have higher vulnerability (13%) and have a low household income of under $60k (13%). On average, those caring for their partner spend 34.7 hours per week doing so.

Q26. In an average week, how many hours do you spend doing the following?
Base: All respondents (n=2,562)

*While those who engage in volunteering or unpaid caring for an average of 18.5 hours per week, among all respondents this equates to just under 10.5 hours per week; collectively for the 50+ population this would add up to **4.3 billion hours per year***

Time spent doing unpaid work each week (%)



One in six (17%) spend 17 or more hours volunteering or providing care and **7% spend over 35 hours – the equivalent of a standard working week.** The groups most likely to be spending over 17 hours in unpaid work are women (19%), those not in paid employment, including unemployed and students (27%), and those with a higher vulnerability (21%).

Average hours doing the following in an average week (All respondents)

3.3 hrs caring for your partner due to age, illness or disability (vs 34.7 hrs among those who do this)

1.8 hrs volunteering in the community (6.2 hrs)

1.2 hrs providing childcare for grandchildren/great-grandchildren while their parents are at work (10.3 hrs)

1.2 hrs providing childcare for grandchildren/great-grandchildren for other reasons (8.5 hrs)

1.2 hrs caring for your parent/s due to age, illness or disability (11.3 hrs)

1.1 hrs caring for your children, of any age, due to illness or disability (23.0 hrs)

0.5 hrs caring for a non-immediate family member or a non-family member (9.7 hrs)

Q26. In an average week, how many hours do you spend doing the following?
Base: All respondents (n=2,562)

COTA
For older Australians

AGE DISCRIMINATION

NEWGATE
RESEARCH

AGE DISCRIMINATION – KEY FINDINGS

33%

Have experienced some form of age discrimination

22%

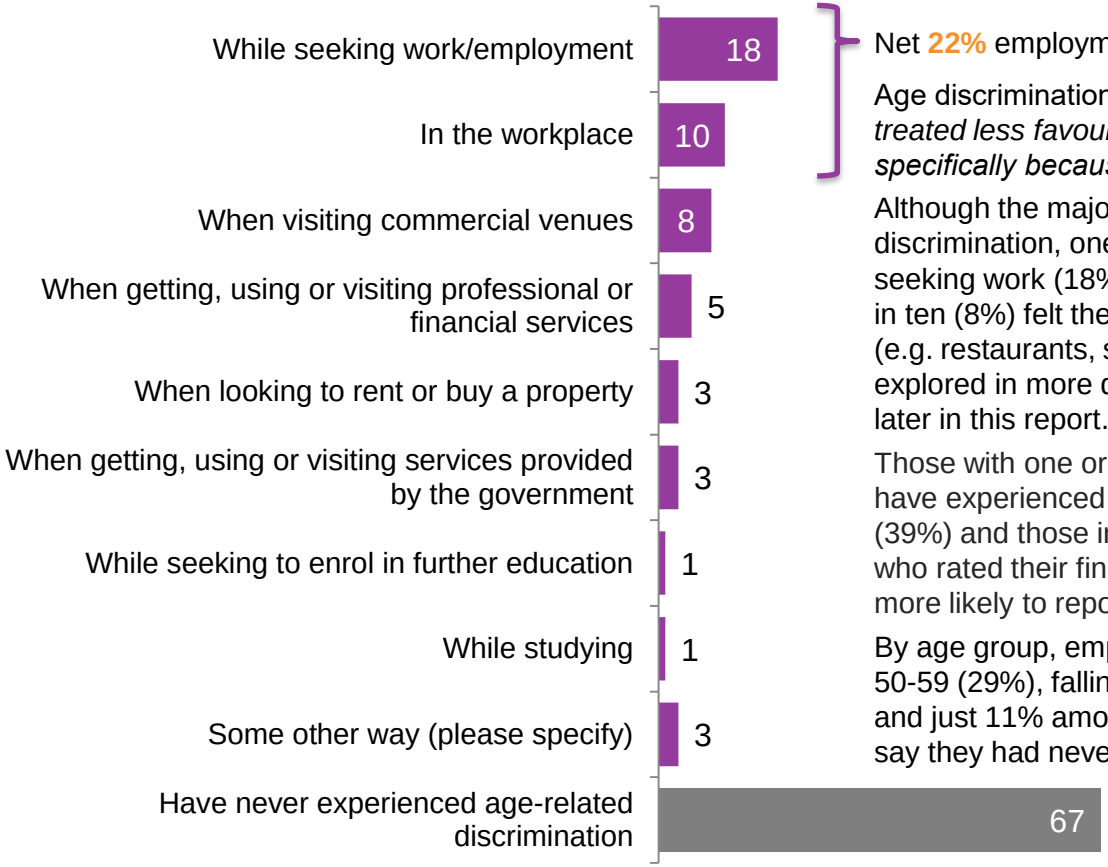
Have experienced employment-related age discrimination

- The most frequent type of age discrimination was related to employment – either when already employed, or when looking for work. One in ten survey participants had experienced age discrimination in their workplace and almost two in ten (18%) while seeking employment – a net total of 22%, noting that these experiences are not mutually exclusive.
- The more vulnerable group identified in this research was significantly more likely to have experienced some form of age discrimination (37%), particularly those with a disability (39%) and those in rental accommodation (39%).
- By age group, those aged 50-59 were most likely to have experienced age-related employment discrimination (29%), falling in each ten-year age bracket to just 11% among those aged 80+. Such discrimination may be growing, or these results could reflect a recency bias, younger age groups may be more likely to work than the older generations, or people may just be more aware of discrimination now.
- Only 18% of those discriminated against in their workplace took any action, but often this was to resign or leave the role.
- A fifth (19%) of those who said they had suffered workplace discrimination were forced to retire. On average this was five years earlier than they had planned.

TYPES OF AGE DISCRIMINATION

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

Experienced a sense of discrimination due to age (%)



Net **22%** employment-related discrimination

Age discrimination was defined in the survey as being '*where a person is treated less favourably than another person in a similar situation specifically because of their age or because they are an older person*'.

Although the majority had never experienced a form of age discrimination, one in three (33%) felt they had; most commonly while seeking work (18%), followed by in the workplace (10%), and almost one in ten (8%) felt they were discriminated against at commercial venues (e.g. restaurants, shops, entertainment venues). The latter topic is explored in more detail in the Consumer Complaints and Rights section later in this report.

Those with one or more higher vulnerability indicators were more likely to have experienced discrimination (37%), particularly those with a disability (39%) and those in rental accommodation (39%). Of note is that those who rated their financial situation poorly (0-4 out of 10) were also far more likely to report age discrimination (53%).

By age group, employment discrimination was highest among those aged 50-59 (29%), falling to 23% among those aged 60-69, 16% aged 70-79, and just 11% among those aged 80+ (who were also the most likely to say they had never experienced any age related discrimination (80%).

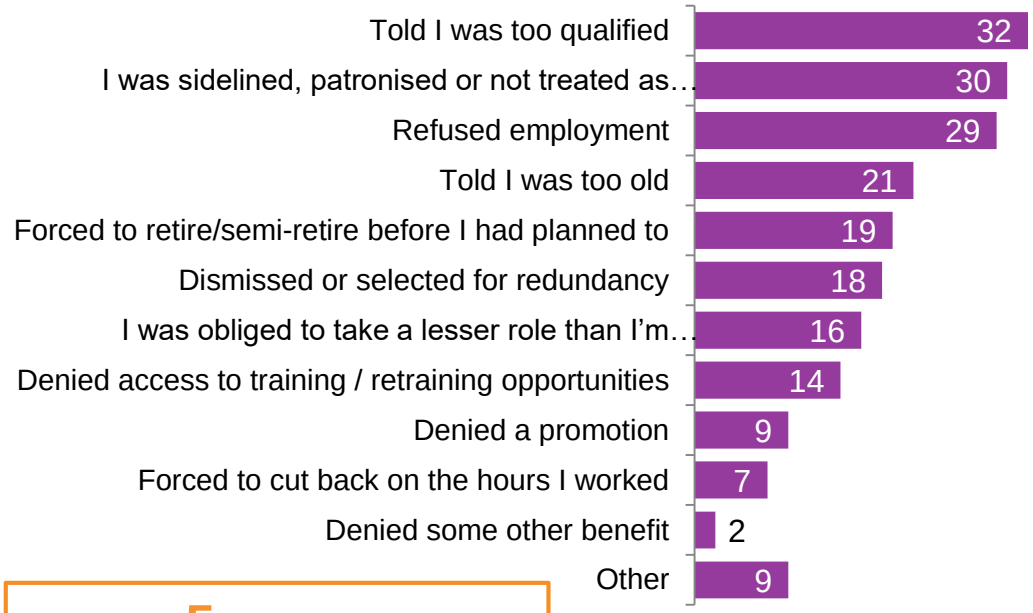
Q55. Since turning 50, have you experienced a sense of discrimination specifically because of your age in any of the following situations? Base: All respondents (n=2,562)

NEWGATE RESEARCH

TYPES OF EMPLOYMENT-RELATED AGE DISCRIMINATION

Those who had experienced employment-related discrimination were most commonly told they were too qualified, sidelined or patronised, or refused employment

Type of employment-related age discrimination (%)



5 years

is the average number of years early those who were forced into early retirement had retired

Q56. You mentioned you've experienced discrimination related to work because of your age. What did this involve? Base: All respondents who have experienced age discrimination (n=586)
Q57. You mentioned that you were forced to retire/semi-retire before you had planned to. How much earlier was this? Base: All respondents who were forced to retire earlier than planned due to discrimination (n=107) NB: Median hours shown here.

When we look in more detail at the 22% of older Australians who felt discriminated against while looking for work or at their place of work, we see that a third (32%) were told they were too qualified, and similar proportions were treated unfavourably at their place of work (sidelined, patronised or not treated as capable) due to their age (30%), or simply refused employment (29%).

Over a fifth (21%) were told they were 'too old', while just under that number (19%) had been forced into early retirement or semi-retirement – this was on average 5 years before they had planned to, which would represent a reasonably large amount of foregone wages and superannuation.

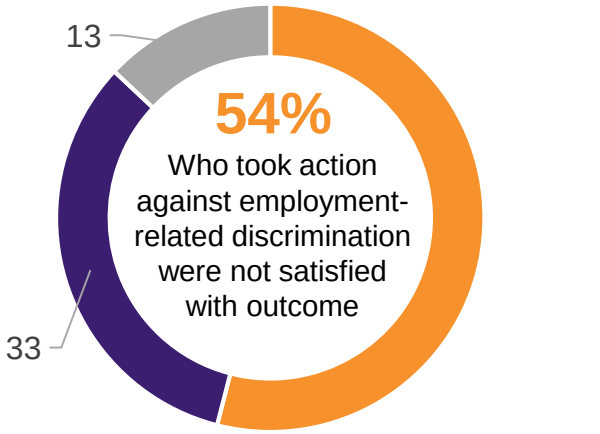
Looking more specifically at the 50-64 age group (pre-retirement age) vs the 65+ age group, these figures are even starker. One in four of those aged between 50 and 64 years say they were discriminated against when looking for work (vs 11% 65+), while one in three aged 65+ who experienced work-related discrimination say they were forced to retire or semi-retire before they had planned (compared to 13% under 65).

Of those aged 65+ who were forced to retire early, 70% said they had to retire 1-5 years earlier than planned, while 28% said retirement was forced more than five years early than planned.

ACTION TAKEN

Only one in ten had taken action, and they were not typically happy with the result

Only **10%** of those who had experienced employment-related discrimination took any action



Those who had experienced discrimination within their workplace were significantly more likely to have taken action than those seeking employment (18% vs 6% respectively) – possibly because they had a more obvious place to start i.e. their employer.

Although a relatively small sample, their actions included:

- Referring it to management or HR;
- Lodging an official complaint/report;
- Contacting their union;
- Speaking to an Anti-Discrimination or Equal Opportunity Commission; or
- Taking legal action.

However, it was also fairly common to have quit or retired early due to their treatment.

> "I reported it to the Human Services department but didn't get any action because HR and the supervisor were friends."

> "I complained and was offered an apology but it triggered my decision to retire - enough already!"

Q58. Did you take any action in response to this discrimination? Base: All respondents who have experienced age discrimination (n=586)
Q59. Were you satisfied with the outcome? Base: All respondents who took action against workplace discrimination (n=58)

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FINANCIAL SECURITY & COST OF LIVING

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FINANCIAL SECURITY AND COST OF LIVING – KEY FINDINGS

26%

Feel insecure about their long-term finances

12%

Have overdue bills due to payment difficulties

47%

Are not aware of any recent government initiatives and changes

- More than one in two older Australians feel that the rising cost of living is leaving them behind and one in five don't have any money to spend on leisure or social activities.
- One in four feel insecure (rating 0-4) about their finances being able to meet their needs for the rest of their lives.
- This insecurity is more evident among those in their 50s compared with those aged 60+; perhaps because they have a longer time frame to consider in response to this question and therefore more uncertainty.
- However, those who set longer-term financial goals and work towards them tend to feel much more secure – highlighting the importance of planning.

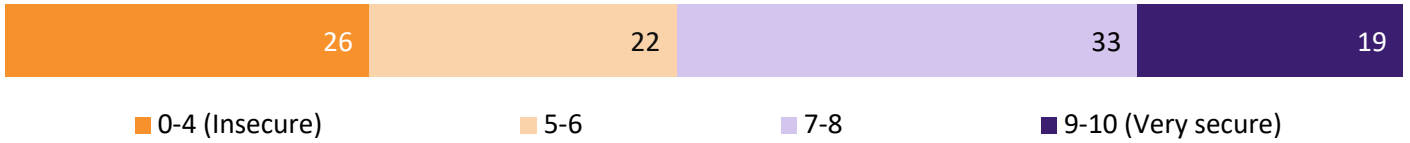
- Of those aged 50+, those in their 50s are also the most likely to have overdue bills due to payment difficulties.
- Electricity and gas were the most common overdue bills (7%), with roughly twice as many people having energy bills overdue compared to other bills, including water and home insurance.
- Council rates were the second most overdue (for 4% of those surveyed).

- Those who are aware of recent government initiatives and changes tend to feel negatively about them, with the exception of new incentives to downsize your home, where participants were more likely to feel this would have positive impacts.
- Those who feel things are generally getting worse for older Australians were even more likely to feel these changes were negative – perhaps partly explaining why they see things getting worse.

LONG-TERM FINANCIAL SECURITY AND BUDGETING

Older Australians have mixed levels of financial security – just over half feel quite secure about their finances being able to meet their needs for the rest of their lives

Long term financial security (%)



Net 7+
53%

When asked how secure they feel about their finances being able to meet their needs for the rest of their lives, over half of those surveyed (53%) gave quite a high rating of 7 or more out of 10. However, this leaves quite a large proportion who don't feel very secure; 47% gave a 6 or below, including one in four (26%) who gave just a 0-4. This is in line with the findings outlined earlier where the top concerns for older Australians are finances and the cost of living.

Financial insecurity is greatest among those: who are renting (45%), on household incomes of <$30k (43% gave a 0-4), with a disability (38%), singles (35%), live in regional areas (30%), are in their 50s (33%), are female (29%), and those with higher vulnerability (35% vs 17% of those less vulnerable). Further, this insecurity is most evident among those without any of the later life planning mechanisms in place such as a will, superannuation, a funeral plan etc. (46% vs 24% of those who had at least one of these).

Comparatively, those in their 70s and 80s were most likely to feel secure about their finances, with 59% and 69% respectively giving a rating of 7 or more on this measure, along with residents of the ACT (70%). Those who set longer-term financial goals and strive to achieve them also provided higher ratings here (61% vs 36% of those who don't), highlighting the importance of planning in having a sense of security.

50% have a household budget to guide their spending, and this is more common among many of those who indicated higher levels of financial insecurity:

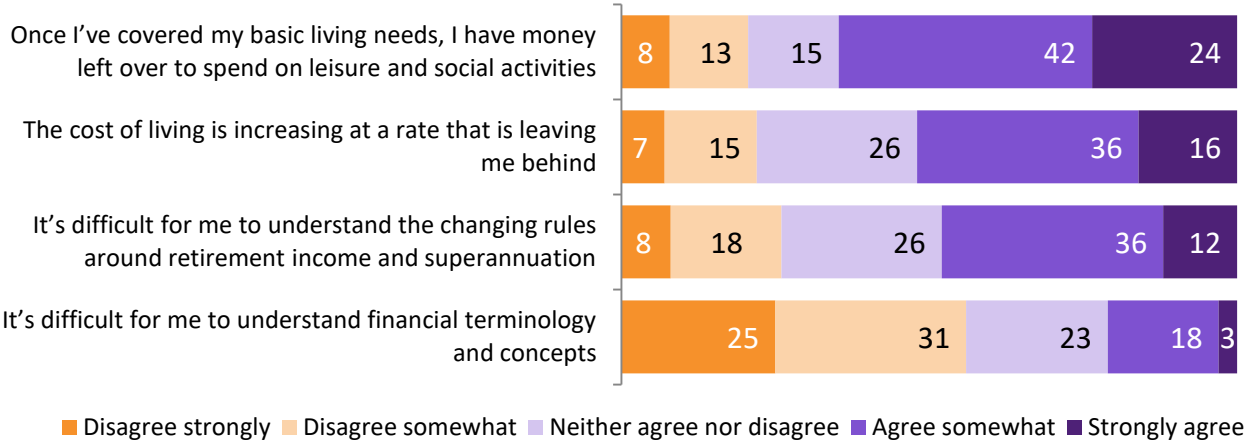
- Women (54% vs 46% of men)
- Those who rated their financial situation as a 7 or below (55% vs 45% who rated their situation at 8 or more)
- Those with a household income of <$30k (56% vs just 41% of those with income of $100k+)
- People with a disability (56% vs 49% of those without a disability)
- People who are renting (55% vs 49% of home owners)
- And generally those in the higher vulnerability group (55% vs 45% of those less vulnerable)

Base: All respondents (n=2,562)
Q36. A household budget is used to decide what share of your household income will be used for spending, saving or paying bills. Does your household have a budget? 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? Scale: 0 = very insecure, 10 = very secure.

COST OF LIVING PERCEPTIONS

More than one in two older Australians feel that the rising cost of living is leaving them behind and one in five don't have any money to spend on leisure or social activities

Feelings on financial security, cost of living and knowledge (%)



	NET Disagree	NET Agree
Once I've covered my basic living needs, I have money left over to spend on leisure and social activities	20	65
The cost of living is increasing at a rate that is leaving me behind	22	53
It's difficult for me to understand the changing rules around retirement income and superannuation	26	48
It's difficult for me to understand financial terminology and concepts	56	21

Although the majority of survey participants do have money to spend on leisure and social activities after covering their basic living needs (65%), for the one in five (20%) who don't, a degree of social isolation is evident. For example, these people were *five times more likely to rate their social relationships poorly* (0-4 out of 10) than those who do have money left over (25% vs 5%).

Women were more likely to disagree that they have money left over to spend on leisure and social activities than men (23% vs 18%), as were younger respondents (24% of 50-59 year olds vs 20% of 60-79 and just 11% of those aged 80+).

Half of older Australians felt that the cost of living is increasing at a rate that is leaving them behind (53%), and this was more prevalent among women (55% vs 50% of men), people who are renting (71%) and those living with a disability (65%).

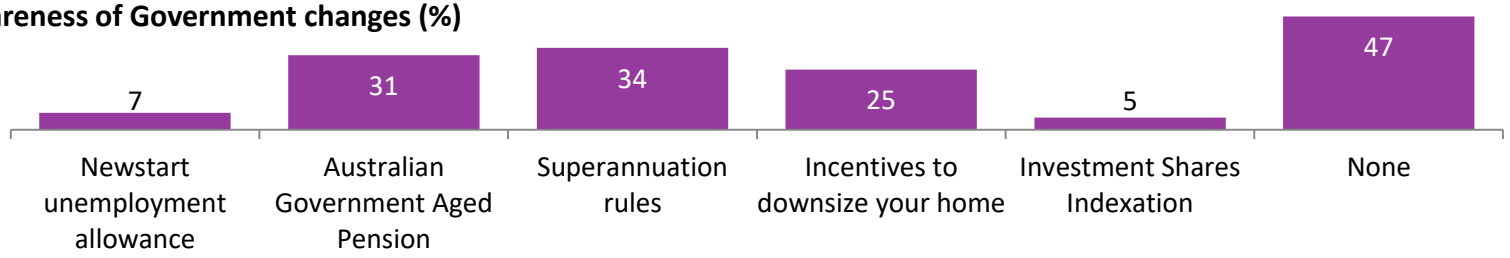
Only 21% find it difficult to understand financial terminology and concepts, **but around half (48%) find it hard to understand the changing rules around retirement income and superannuation**. Those more likely to have difficulties understanding changing rules around superannuation include those still in the workforce (54% vs retirees 43%), those in their 50s (56%), and/or residents of the Northern Territory (63%).

Q35. Do you agree or disagree with the following? Base: All respondents (n=2,562)

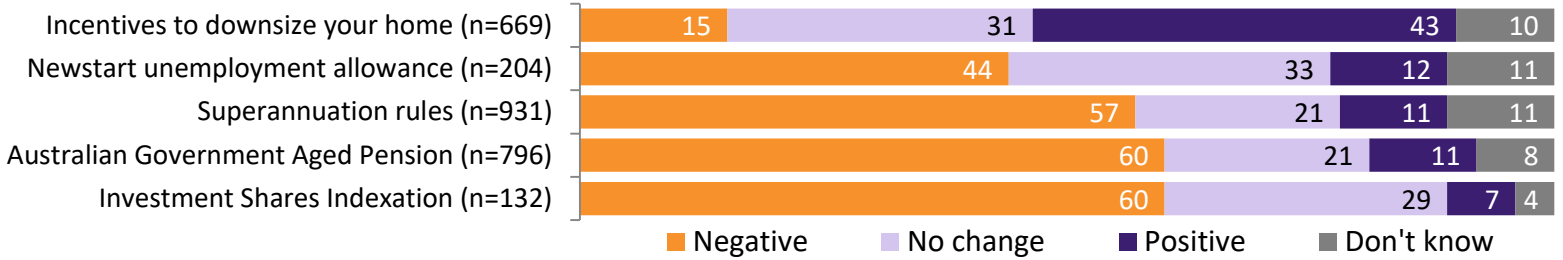
GOVERNMENT INITIATIVES & CHANGES

Many are unaware of any recent changes, with quite negative sentiment towards most

Awareness of Government changes (%)



Impact perception of Government changes (%)



Almost half of all participants (47%) were not aware of any recent changes to the range of government mechanisms shown here. This was higher among those who rated their sense of financial security poorly at just 0-4 out of 10 (59% unaware).

For those aware of changes, feelings were largely negative, with the exception of incentives for downsizing, which 43% felt positively about. By comparison, more than half felt that changes in superannuation rules, the aged pension, and the investment shares indexation would have a negative effect on the financial outlook for retirees (respectively 57%, 60%, and 60%). Many (44%) also expected negative impacts from Newstart changes.

Those who feel things are generally getting worse for older Australians were even more likely to feel these changes were negative. For example, they were more likely to anticipate negative impacts from changes to the aged pension (74%), and superannuation (66%).

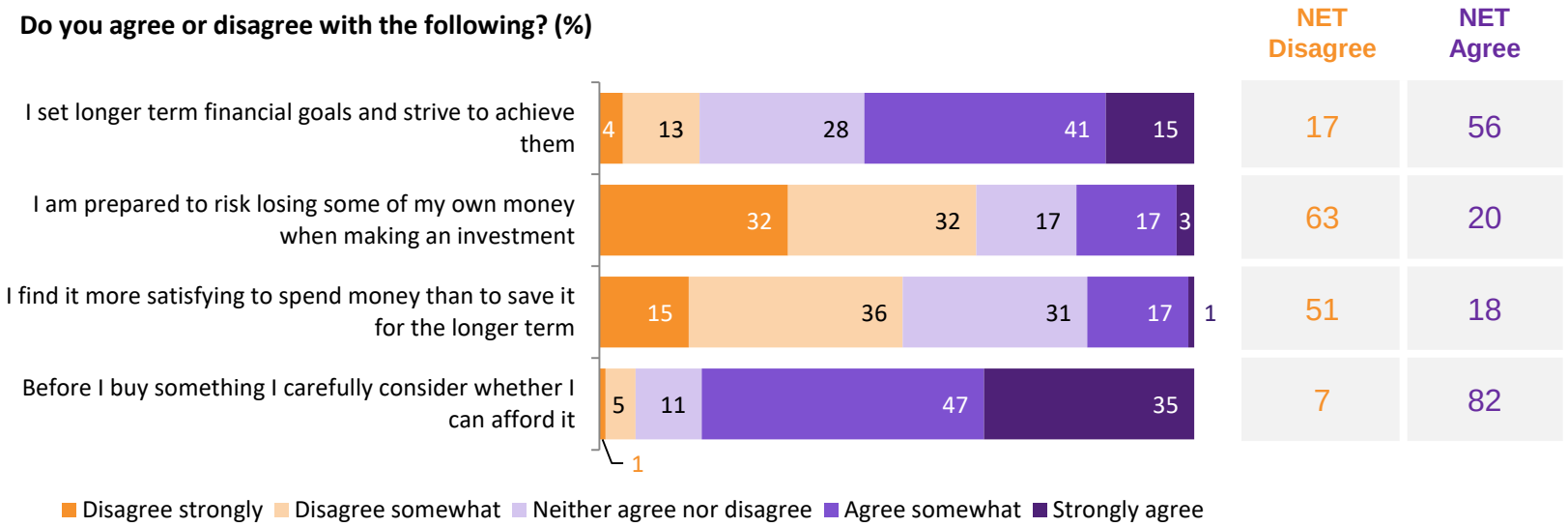
These results suggest there would be benefits in promoting the home downsizing incentives, and better explaining other changes to improve perceptions, as well as the general outlook for retirees.

Q38. Are you aware of any recent Government changes to any of the following? Base: All respondents (n=2,562)
Q39. What effect do you think these changes will have on the financial outlook of retirement (or on future retirees)? Base: Aware of each item (see chart)

FINANCIAL SAVVINESS

Older Australians are largely risk averse when it comes to money

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



Overall, Australians aged 50+ are financially considered and conservative, with most of the survey participants carefully considering the affordability of an item before buying it (82% net agreement). This majority was consistent across the metro/ regional divide, age, gender, and employment status, though people with low household incomes (up to $30k) were perhaps understandably most likely to strongly agree with the statement (47%).

Women are especially risk averse, with 70% not prepared to risk money to make an investment (vs 56% of men) and 53% saying they don't find it more satisfying to spend money than to save it (vs 48% of men).

Notably, while over half (56%) said they set longer term financial goals and strive to achieve them, those who rated their financial situation highly (8 or more out of 10) were even more likely to agree with this (67%), and they were also more than twice as likely than others to say they were prepared to risk losing some money in making investments (28% vs 13% who rated their financial situation below 8 out of 10).

This was even clearer among participants with higher household incomes of $100k+, with agreement for these two statements at 73% and 35% respectively, suggesting that long term planning and a degree of risk taking may have paid off for them.

Q37. Do you agree or disagree with the following? Base: All respondents (n=2,562)

OVERDUE BILLS DUE TO PAYMENT DIFFICULTIES

Top overdue bills…

- **7%** electricity or gas
- **4%** council rates
- **3%** water and sewerage
- **3%** Internet connections
- **5%** weren't sure if they had any overdue bills
- **3%** some other unpaid bill/s
- **3%** mobile phones
- **3%** home, contents and/or car insurance

12%
have overdue bills due to payment difficulties

Those who were more likely to have overdue bills due to payment difficulties included:

- Those in their 50s, at 17% vs 11% of those in their 60s and 7% of those aged 70+
- people who are renting (25% vs 9% of home owners)
- Those living with a disability (20%)
- Singles and those who are separated but not divorced (24% and 28% respectively)
- Those with children living in the household (20%).

Notably, 21% of those who had no overdue bills still rated their financial situation quite low, at 5 or less out of 10, illustrating that overdue bills is just one indicator of financial stress.

Q41. Does your household currently have any bills from this list that are overdue specifically because you are having difficulty paying them? Base: All respondents (n=2,562)

HEALTH

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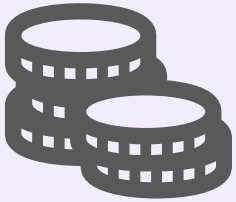
RESEARCH

HEALTHCARE – KEY FINDINGS



37%

Don't have any private health insurance

12%

Unable to access at least one healthcare service, despite wanting to

51%

Do less than the recommended weekly amount of exercise*

- While 61% reported some form of private health insurance, those without are more likely to be;
  - People who are renting (69%)
  - Those on an income <$30k/yr (64%)
  - Singles (51%)
  - People in regional areas (46% do not have private health insurance) vs those in capital cities (31%)
  - Queenslanders (43%)
  - More vulnerable groups (53% vs 22% of those less vulnerable)

- **Dental services were the most difficult to access**, with 6% unable to access the services they wanted to in the last year. Other services participants were unable to access included GPs at a medical centre, non-elective surgery, optical services and physiotherapy (all 2%).
- More vulnerable people were more likely to have been unable to access the medical services they needed.
- The main barriers to accessing medical services were the costs of services or medicines (31%) and long waiting lists (26%).

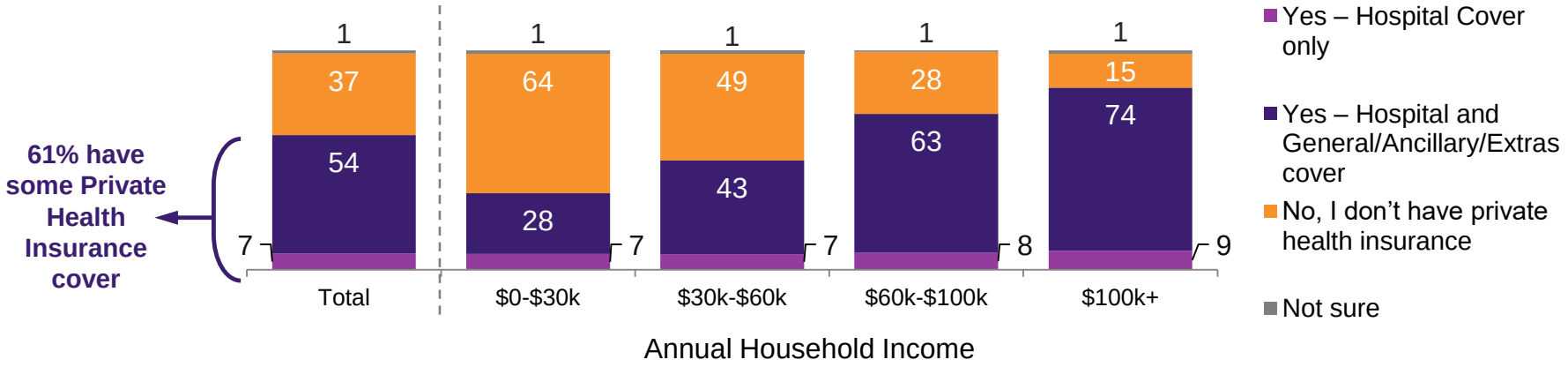
- Over half say they're getting no more than 2 hours a week – below the recommended 30 minutes of exercise per day for older adults.
- Those getting the least amount of weekly exercise include those with a disability, those aged 80+, and those more vulnerable.

* https://www.healthdirect.gov.au/physical-activity-guidelines-for-older-adults

PRIVATE HEALTH INSURANCE

Almost two in five Australians aged 50+ don't have private health insurance

Have Private Health Insurance? (%)



Older Australians on a low household income (<$30k) are over **4 times less likely to have Private Health Insurance** cover than those with a household income of over $100k (64% compared to 15%).

Those more likely to have Private Health Insurance:

- Live in the ACT – 82%
- High financial security (7-10) – 75%
- Live in NT – 73%
- Live in WA – 70%
- In paid employment – 68%
- Men – 64%
- Aged 70 to 79 – 67%
- Retired – 64%

Those more likely not to have Private Health Insurance:

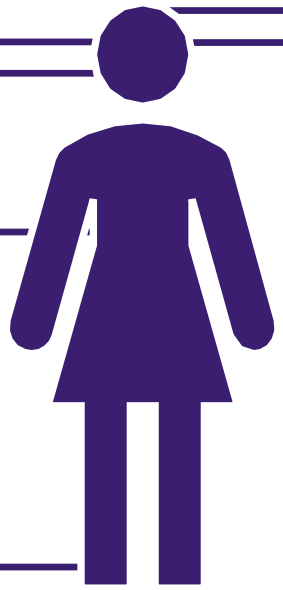
- Have a disability – 60%
- Low financial security – 58%
- Unemployed/not in paid employment/student – 53%
- Have higher vulnerability – 53%
- Women – 39%
- Live in QLD – 43%

Q49. Do you have private health insurance?
Base: All respondents (n=2,562)

NEWGATE RESEARCH

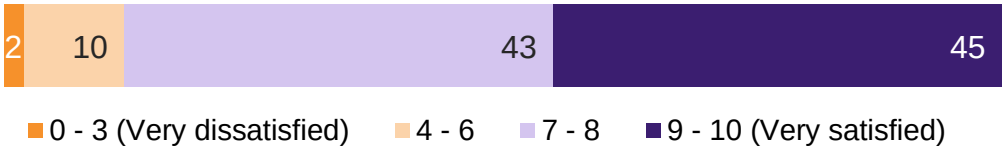
USAGE OF AND SATISFACTION WITH HEALTH SERVICES

Most (92%) had accessed a health service in the past year, and most were satisfied with the services received



- **56%** Optical services
- **56%** Dental services
- **23%** Physiotherapy / Occupational therapy
- **22%** Podiatry services
- **6%** Mental health services
- **15%** Hearing services
- **63%** Visit to GP or nurse at medical centre
- **3%** Home visits by GP or nurse
- **8%** None of these services used in last year
- **11%** Hospital care for acute condition
- **5%** Hospital care for chronic condition
- **10%** Elective surgery
- **3%** Emergency surgery
- **10%** Other health or medical service

Satisfaction with health and medical services used in last year (%)



8.1 Average satisfaction score (out of 10)

88% gave a rating of 7 or more

Q44. Which of the following have you had / accessed in the last year? Base: All respondents (n=2,562)

Q45. In general, how satisfied are you with the health and medical services you have used in the last year? Base: All respondents (n=2,366)

NEWGATE RESEARCH

DIFFICULTY IN ACCESSING MEDICAL SERVICES

Almost three quarters of those accessing medical services had little difficulty – the main barriers being costs and waiting lists

Difficulty in accessing needed medical services (%)*

*** 11% said they** did not need to access medical services

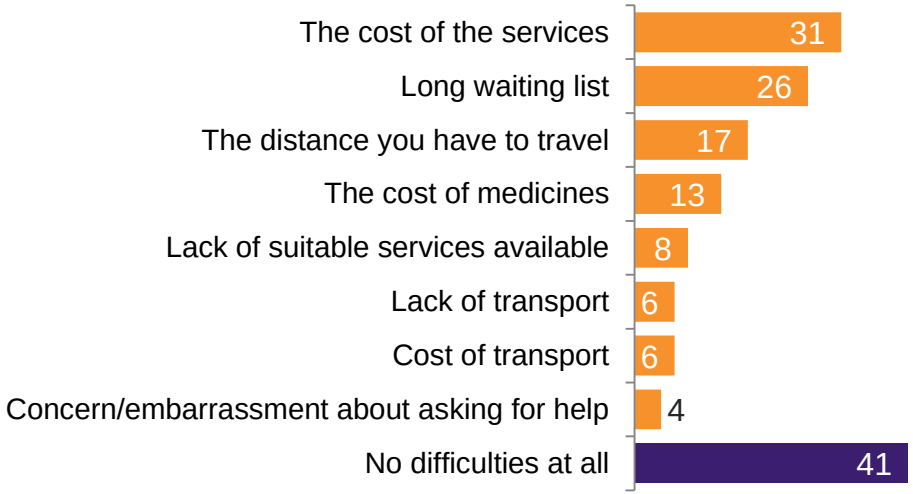
Of the 15% who reported a reasonable level of difficulty accessing medical services (i.e. a rating of 7 or more out of 10) this was higher among:

- Those with a disability (27%)
- Those without Private Health Insurance (25%)
- Those on household incomes <$30k (27%)

12% of Australians aged 50+ were unable to access some form of medical service despite wanting to, with half of those missing out on dental services (6%).

Elective surgery, GP/nurse, optical and physiotherapy (2%) were other services which older Australians were unable to access

Barriers to accessing medical services (%)



Q46. Looking at the same list of services, have you been unable to access any of them in the last year despite wanting to? Base: All respondents (n=2,562)
Q47. How difficult, if at all, is it for you to access the health and medical services you need? Scale: 0 = no difficulties at all, 10 = extremely difficult. Base: All who accessed medical services (n=2,295). / Q48. Which of the following difficulties do you have in accessing the health and medical services you need? Base: Respondents who had difficulties accessing medical services (gave a rating higher than 0 out of 10) (n=1,465)

EXERCISE, DIET AND HEALTH

More than a third of older Australians get less than an hour of exercise a week

Amount of weekly exercise (%)

49% complete 2+ hours exercise / wk

None | Up to 30 mins | 31 - 59 mins | 1 - 2 hours | 2 - 5 hours | >5 hours

Survey participants reported mixed levels of activity. The recommended amount of exercise is at least 30 minutes of moderate intensity physical activity on most if not all days – well above the amount more than half of those surveyed said they're getting, with 51% reporting no more than two hours a week and 35% getting less than an hour. Over 80s are the least active, with 61% getting no more than two hours per week and 44% less than an hour. Others reporting more sedentary lifestyles with less than an hour of exercise per week were: people who are renting (47%), those without private health insurance (45%), those with a disability (51%), and those with household incomes of <$30k per annum (44%).

Around half report at least two hours a week, while a significant one in four (24%) said they do at least five hours. Those reporting higher levels of activity included respondents living in the ACT (65% do 2+ hours per week vs 49% in other states/territories), men (52% vs 46% of women), those with high financial security (59%) and retirees (52%).

Diet rating (%)

7.1 Average rating of diet (out of 10)

0 - 4 (Unhealthy) | 5 - 6 | 7 - 8 | 9 - 10 (Very healthy)

The majority believe their diet is pretty healthy, with half rating it as 7-8 out of 10 and a further 22% rating it 9-10 (net 72% or 7.1 on average). Meanwhile one in ten (9%) rated their diet at an unhealthy 0-4. This was significantly higher among those who are: aged 50-59 (13%, falling to just 3% of those aged 70+), renting (16%), unemployed/studying (16%), living with a disability (15%), or have children under 17 in the household (14%), single (12%), or on a household income of <$30k per annum (14% - around double those on higher incomes).

Q42. How much time do you spend exercising each week on average (this includes going for a walk and swimming)? Base: All respondents (n=2,562)
Q43. How would you rate your diet at the moment, in terms of how healthy it is? Scale: 0 = very unhealthy, 10 = very healthy. Base: All respondents (n=2,562)

HOME AND AGED CARE

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EASE OF ACCESSING SERVICES

A fifth of people aged 50+ wanting to access aged care services experienced difficulties

Difficulty in accessing aged care services for self or family member (%)*

*** 71%** had not tried to access aged care services at all. Chart based on those who did.

Of the **20% who had difficulties in accessing aged care services**, the top 3 difficulties were:

24% The cost of services

19% Long waiting lists

16% Lack of suitable services available

Wanted to access the following services in the last year for themselves or a family member but couldn't:

8% Home-based care/support services

6% Community-based care services

3% Residential aged care

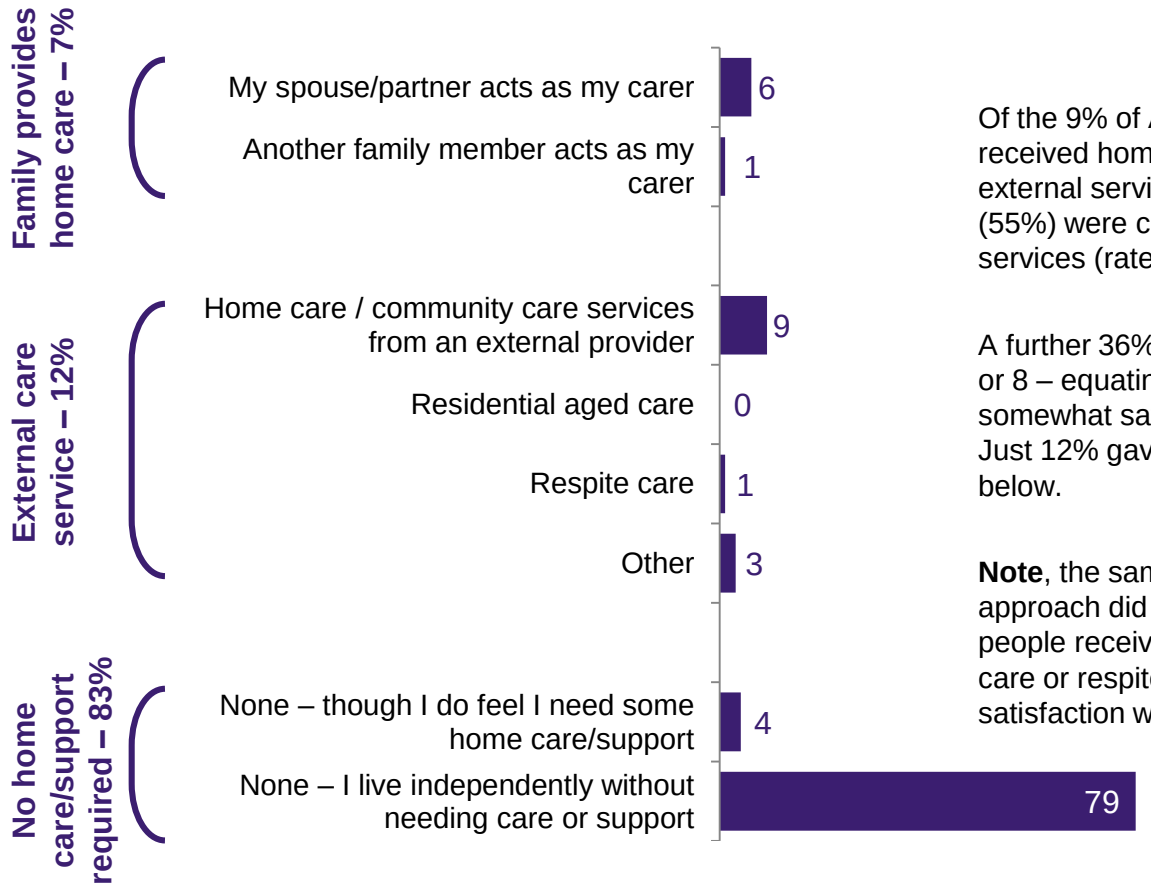
3% Respite care

Q52. Which of the following have you wanted to access for yourself or a family member in the last year but couldn't? Base: All respondents (n=2,562)
Q53. How difficult, if at all, is it for you to access the aged care services you need? Scale: 0 = no difficulties at all, 10 = extremely difficult. Base: All respondents (n=2,562), charted re-based to those who had tried to access services (n=710). / Q54. Which of the following difficulties do you have in accessing the aged care services you need? Base: All respondents who had difficulty (1-10) accessing aged care services (n=481)

USAGE AND SATISFACTION WITH HOME CARE SERVICES

In the last year, most survey participants aged 65+ didn't need or receive home care services or support, but those who did were largely satisfied

Aged 65+ and received the following types of home care or support services (%)



Of the 9% of Australians aged 65+ who had received home or community care from external services in the last year, around half (55%) were completely satisfied with those services (rated 9-10).

A further 36% gave a satisfaction rating of 7 or 8 – equating to most being at least somewhat satisfied (88% gave a 7 or higher). Just 12% gave a satisfaction rating of 6 or below.

Note, the sampling method and online survey approach did not yield sufficient numbers of people receiving home care, residential aged care or respite care to understand satisfaction with these services.

Q50. In the last year, have you received any of the following types of home care or support services? Base: Aged 65+ (n=1,134)
Q51. In general, how satisfied are you with the [service] you have used in the last year? Scale: 0 = completely dissatisfied, 10 = completely satisfied. Base: Respondents who received home care/community care services from an external provider and are 65+ years of age (n=94)

HOUSING

COTA
For older Australians

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RESEARCH

HOUSING – KEY FINDINGS

18%

have already downsized their home

48%

of those who own their home find the idea of downsizing unappealing

- Almost a fifth (18%) of older Australians have downsized their home. Of those home owners/paying off a mortgage, 48% find the idea unappealing (rated 0-3)
- Downsizing is not a viable option for the 25% of older Australians who are living in rental or other types of accommodation (aged care/retirement village/living with family).
- Anecdotally, from verbatim responses in the survey, there is some concern over the affordability and availability of housing stock suitable for downsizing.
- Government incentives to encourage older Australians to downsize were well received, as noted earlier in this report, where 43% of people who were aware of the proposed changes were positive about them. Further, those who found downsizing to be highly appealing, giving this a rating of 7-10, were even more likely to see the government's changes as positive (56%).

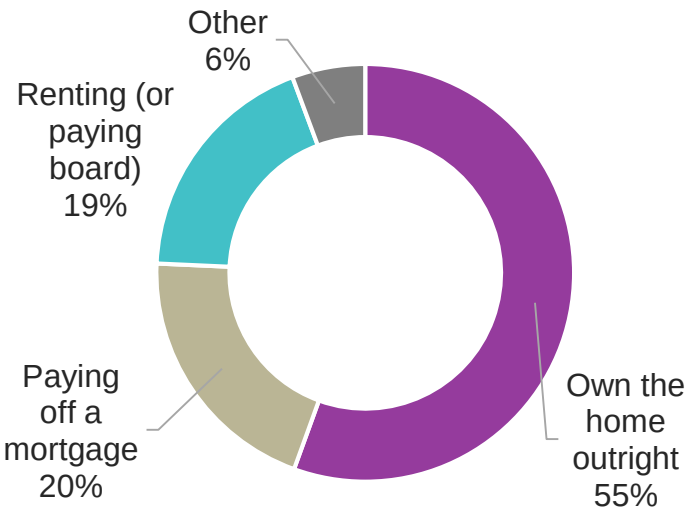
"Not everyone wants to downsize to a big house on a small block, a two storey town house or a high rise apartment. Many older Australians would like a small villa that they can easily maintain with a small backyard for vegies. Such dwellings are either **unavailable or stuck out in the boonies**."

"Anyone over 50 should be able to downsize and place a large amount of the funds into their super, not only if you're 65 and over. I'm 59 and need funds but **if I sell, I can't top up my small superannuation**."

HOME OWNERSHIP AND DOWNSIZING

The idea of downsizing is of limited appeal to older Australians

Home ownership (%)



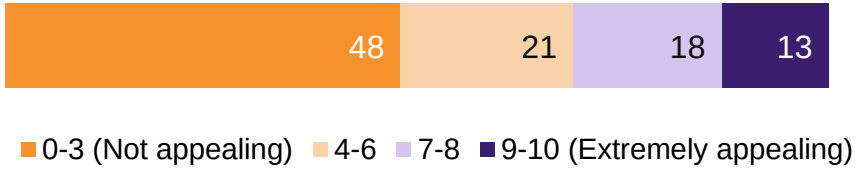
Survey participants were most likely to own their home outright (55%), similar to ABS figures. This increases with age **– at 37% for those in their 50s**, rising to 72% of those aged 70+.

Of our sample, 2% were living in a retirement village/resort and less than 1% were in an aged care residence.

18% of older Australians have already downsized their home

51% of those living in a flat or apartment and **37%** of those in a semi-detached/terraced house had already downsized

How appealing to you is the idea of downsizing to a smaller home in the next five years? (%)



For those who own outright or are paying off a mortgage and haven't yet downsized, there is a lack of attraction to the idea, with almost half (48%) rating the appeal of downsizing as a 3 or below out of 10, while just a quarter (25%) gave this a rating of 7 or more.

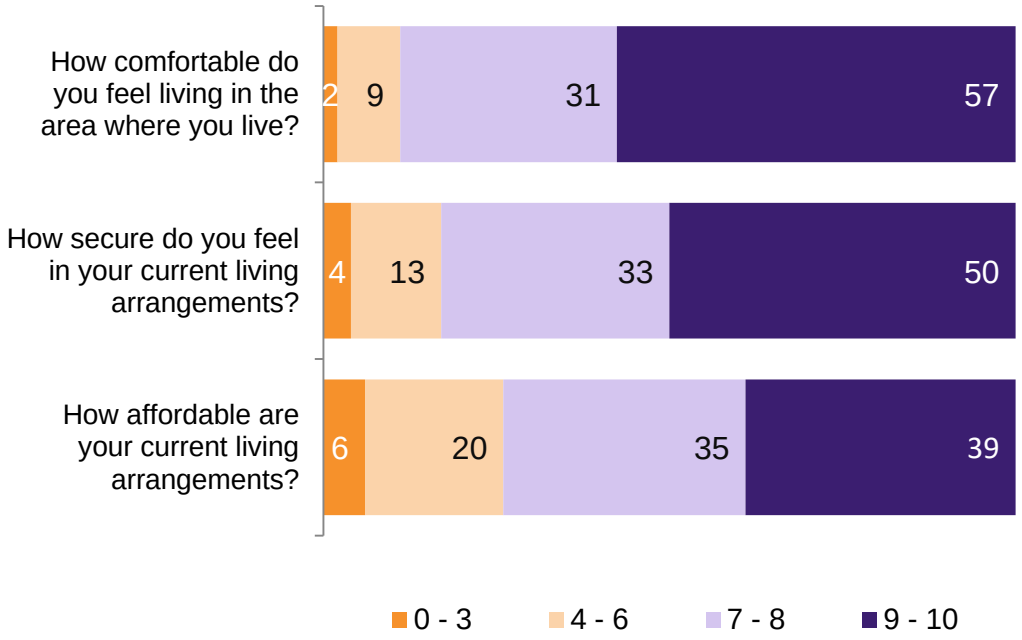
Downsizing appeals least to those in smaller houses/apartment/residences (60% rated 0-3) and to those already retired (51%), while there were no standout groups for whom this held a high level of appeal.

Q15. Which of the following best describes the home you live in? Base: All (n=2,562)
Q20. "Downsizing" generally means selling the family home in favour of a smaller house, or even an apartment. How appealing to you is the idea of downsizing to a smaller home in the next five years? Scale: 0 = not at all, 10 = extremely. Base: Respondents who own home or are paying a mortgage (n=1,984)

CURRENT LIVING ARRANGEMENTS

Widespread contentment with living conditions, though affordability is an issue for more vulnerable older Australians

Ratings of current living arrangements (%)



The majority of older Australians surveyed are content with their home and living arrangements, with around half rating the comfort and security very highly (with 57% and 50% respectively giving ratings of 9 or 10 out of 10) and only 2% giving a very low (0-3) score.

There is more variation in affordability and while 39% rated this aspect very highly at 9-10, a quarter (25%) gave a relatively low rating of 0-6.

Residents in Tasmania were more likely to rate the affordability and security of their living arrangements highly (50% giving rating of 9-10 for affordability and 62% for security).

Over 70s and those with a high household income (more than $100k) were more likely to give higher scores to all three aspects of their living conditions.

On the other side, those in their 50s and more vulnerable people were more likely to give ratings of 0-6 for all of these measures.

Q17. How affordable are your current living arrangements? Scale: 0 = not at all affordable, 10 = completely affordable. Base: All respondents (n=2,562)
Q18. How secure do you feel in your current living arrangements? Scale: 0 = not at all secure, 10 = completely secure. Base: All respondents (n=2,562))
Q19. How comfortable do you feel living in the area where you live? Scale: 0 = not at all comfortable, 10 = completely secure. Base: All respondents (n=2,562)

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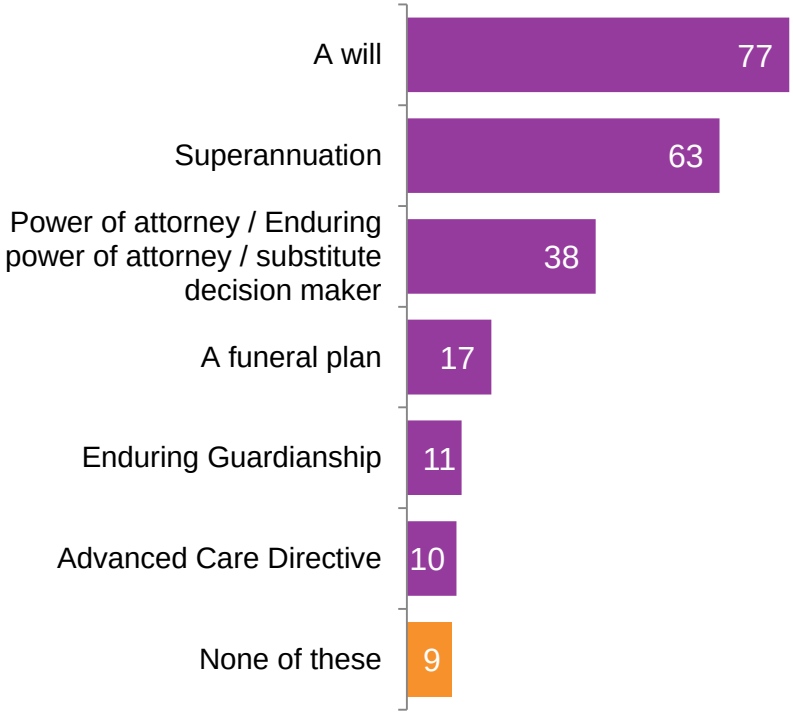
LATER LIFE PLANNING

NEWGATE
RESEARCH

LATER LIFE PLANNING

Most had done some kind of planning for their later life or beyond, though only half thought they would have enough to leave an inheritance

Things in place for later life planning (%)



Participants were asked whether they had any of a range of things in place related to later life or beyond, such as superannuation, a will or a funeral plan. Only one in ten (9%) had *none* of these in place, indicating that most older Australians are giving some consideration to later life planning.

The most popular were a will (77%) and superannuation (63%), and a fairly large proportion also had a form of power of attorney (38%). Only a small minority had a funeral plan (17%), Enduring Guardianship (11%) or an Advanced Care Directive (10%) in place.

These are all things that feature more prominently for those in the older age groups – especially those aged 80+. Results are tabled over the page by age group and other characteristics with notable differences.

However, many had not planned for life in their later years. Close to half of the survey participants (46%) reported that they had not yet looked into information for their personal planning for later life. Furthermore, only 50% thought they would have enough savings and assets to leave an inheritance – least likely among those aged 50-59 year old, at 43% cf. 60% of those aged 80+, and people who are renting (16%).

Q60. Do you have any of the following in place?
Q61. Have you been able to access the information you need for your personal planning for later life?
Q62. Appreciating that it may be very difficult to know, do you think you will have enough savings and assets to leave an inheritance, should you want to?
Base: All respondents (n=2,562)

Queenslanders and South Australians tend to be more likely to have later life planning mechanisms in place, and these are significantly less prevalent among people who are renting and people without a university education

Q60 - Do you have any of the following in place?	STATE								Metro / Regional		Home Owner?		Education		Total
	NSW	VIC	QLD	SA	WA	ACT	TAS	NT	Metro	Regional	Renting	Own or Mortgage	Non-Uni	University	
A will	76%	74%	82% ↑	76%	75%	83%	81%	76%	76%	79%	50% ↓	84% ↑	74% ↓	82% ↑	77%
Power of attorney / Enduring power of attorney/substitute decision maker	36%	35%	43% ↑	47% ↑	34%	49% ↑	36%	28%	38%	38%	15% ↓	43% ↑	35% ↓	44% ↑	38%
A funeral plan	17%	15%	21% ↑	17%	16%	9% ↓	12%	14%	15% ↓	20% ↑	28% ↑	13% ↓	20% ↑	12% ↓	17%
Enduring Guardianship	17% ↑	6% ↓	5% ↓	17% ↑	9%	9%	15%	4% ↓	11%	11%	3% ↓	13% ↑	9% ↓	14% ↑	11%
Advanced Care Directive	8%	7%	14% ↑	20% ↑	7%	10%	10%	10%	10%	10%	6% ↓	10%	9% ↓	12% ↑	10%
Superannuation	62%	63%	62%	62%	62%	86% ↑	60%	80% ↑	65% ↑	59% ↓	41% ↓	69% ↑	55% ↓	77% ↑	63%
None of these	8%	11%	6% ↓	11%	11%	4% ↓	12%	4%	9%	8%	23% ↑	5% ↓	11% ↑	5% ↓	9%
n=	*524*	*523*	*409*	*296*	*307*	*199*	*202*	*102*	*1659*	*903*	*441*	*1984*	*1565*	*982*	*2562*

Q60. Do you have any of the following in place?
Base: All respondents (n=2,562)
Relevant statistically significant differences between sub-groups or questions are identified at the 95% confidence level, using up / down arrows.

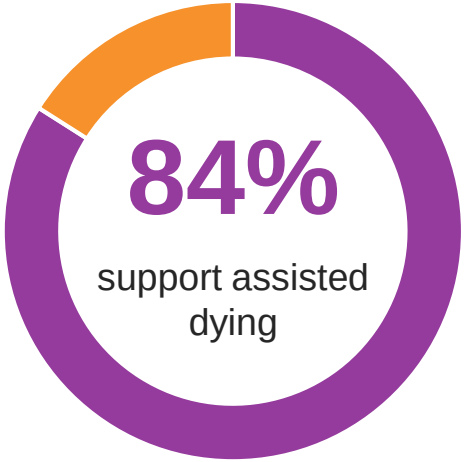
Those over 70 tend to be more likely to have later life planning in place, while those under 60 are significantly less likely – though the reverse is true for superannuation; meanwhile females were more likely than males to have no planning in place

Q60 - Do you have any of the following in place?	AGE						Gender		Disability			Total
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75+	Male	Female	Yes	No	Prefer not to say	
A will	58% ↓	67% ↓	75%	81%	90% ↑	94% ↑	79%	75%	68% ↓	80% ↑	52% ↓	77%
Power of attorney / Enduring power of attorney/substitute decision maker	20% ↓	27% ↓	36%	38%	51% ↑	60% ↑	37%	39%	30% ↓	40% ↑	29%	38%
A funeral plan	8% ↓	9% ↓	15%	18%	25% ↑	28% ↑	16%	18%	33% ↑	13% ↓	13%	17%
Enduring Guardianship	6% ↓	8% ↓	12%	11%	15% ↑	16% ↑	11%	11%	10%	11%	7%	11%
Advanced Care Directive	5% ↓	6% ↓	9%	12%	14% ↑	16% ↑	10%	10%	13% ↑	9%	7%	10%
Superannuation	72% ↑	77% ↑	71% ↑	60%	53% ↓	38% ↓	66% ↑	60% ↓	40% ↓	68% ↑	56%	63%
None of these	16% ↑	10%	10%	9%	5% ↓	3% ↓	7% ↓	10% ↑	15% ↑	7% ↓	19% ↑	9%
n=	*417*	*601*	*410*	*368*	*421*	*345*	*1227*	*1334*	*468*	*2046*	*48*	*2562*

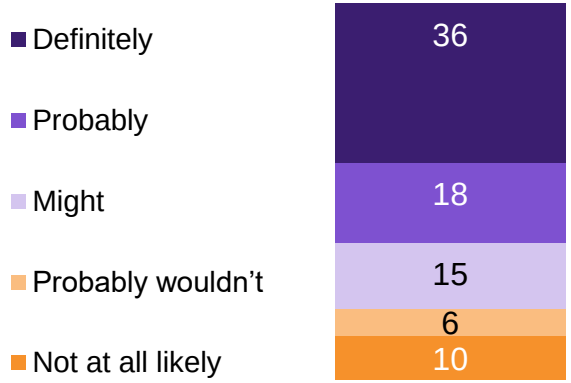
Q60. Do you have any of the following in place?
Base: All respondents (n=2,562)
Relevant statistically significant differences between sub-groups or questions are identified at the 95% confidence level, using up / down arrows.

ATTITUDES TOWARDS ASSISTED DYING

Overwhelming support is evident for assisted dying, with the majority open to investigating it for themselves if they had a terminal illness or incurable condition



Would you look into assisted dying as an option (%)



13% did not know what they would do in this situation

2% preferred not to answer this question

The vast majority of survey participants (84%) indicated that they support the introduction of assisted dying in their state or territory, provided the right protections and legislation were in place, while just 16% were opposed. Support was highest among those with no religion (95%), and significantly lower among Catholics (74%) and Baptists (53%). Those aged 80+ were the most likely to oppose this (25%), compared with 18% of those aged 60-79 and just 12% of those aged 50-59.

The large majority (net 69%) went on to say that if they were suffering from a terminal illness or incurable condition, they might, probably or definitely would look into this option for themselves. This rose to 81% among those who supported such legislation, 83% among those with no religion, and even some opposed to it said they may still look into it (8%), as did the majority of Catholic survey participants (57%) and some Baptists (46%). While 5% who supported such legislation were probably or not at all likely to look into it for themselves, this was true of the majority (72%) who were opposed. There were no other standout demographic differences in these results, including by state/territory.

Q63. "Assisted dying" is the practice whereby a person suffering from a terminal illness or incurable condition has the right to request a lethal drug from a doctor to end their life. Assuming there are sufficient protections and legislation in place, do you support or oppose this for your state/territory? Base: All respondents (n=2,562)

Q64. If you were in this situation, how likely do you think you would be to personally look into assisted dying as an option for yourself? Base: All respondents (n=2,562)

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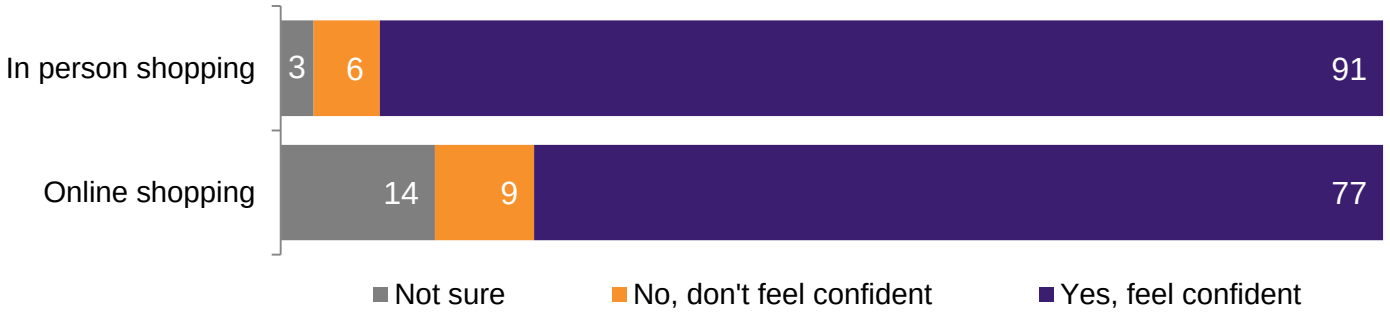
CONSUMER COMPLAINTS & RIGHTS

NEWGATE RESEARCH

CONFIDENCE IN MAKING COMPLAINTS

The large majority are confident to lodge complaints or report problems when shopping, but less so online than in-person

Confidence in lodging a complaint or reporting a problem when shopping (%)



Most older Australians (91%) are confident in lodging a complaint or reporting a problem when shopping in-store, and only 6% saying they are not confident.

There was less confidence in complaining about issues when shopping online – three quarters (77%) felt confident, but almost one in 10 (9%) did not and a further 14% were unsure. This may be worth further investigation, as it could indicate that this cohort is not shopping online that much, or they may not have run into issues, or it could be linked to the recency of the online shopping era.

Those who do not feel confident in lodging complaints when shopping in-person are more likely to have a low household income (11%), and/or to be from the vulnerable cohort identified earlier (7%).

These same cohorts were also less likely to feel confident when shopping online than other groups (low household income 15%, vulnerable 12%)

Interestingly, the 50-59 year old age group was also significantly less likely to feel confident lodging complaints in person (87%), while the 70-79 year old group was the most confident (95%).

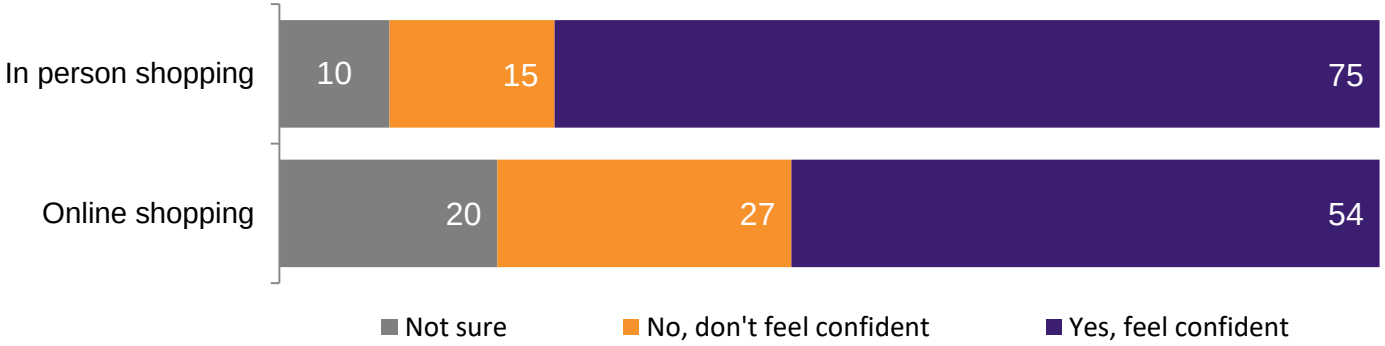
With online shopping there were no notable differences by age, nor by gender or location for either of these two shopping mediums.

Q27. Do you feel confident to lodge a complaint or report any problems that may arise when shopping for products or services either online or in person? Online shopping Base: All respondents (n=2,562)
Q33. Do you feel you know enough about your rights as a consumer, for example, regarding unfair contracts or selling practices, misleading offers, product guarantees, safety guarantees, for...? Online shopping Base: All respondents (n=2,562)

KNOWLEDGE OF CONSUMER RIGHTS

While there was a reasonable level of understanding of consumer rights when shopping in person, a large proportion were not confident about their rights online

Confidence in knowledge about rights as a consumer (%)



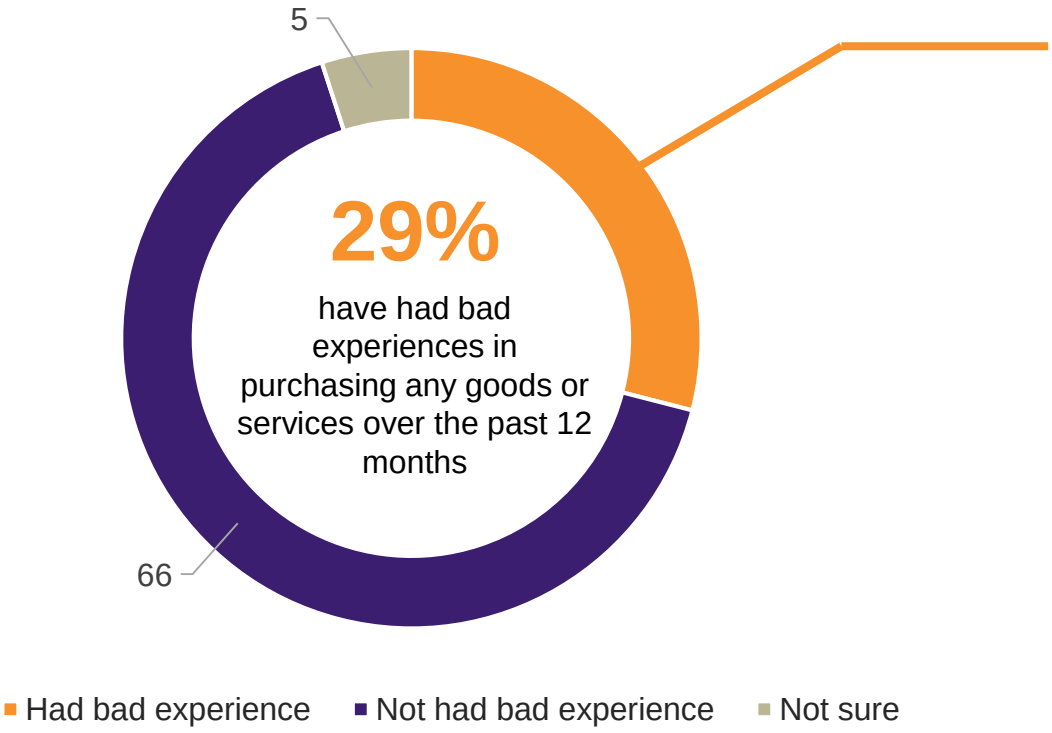
Exactly three-quarters (75%) were confident of their consumer rights when shopping in person, though 15% were not. However, when it comes to online shopping just over half (54%) feel confident, more than a quarter (27%) do not feel confident and a fifth (20%) weren't sure. This suggests that older Australians would benefit from an increased understanding of their consumer rights to avoid being taken advantage of when shopping online in particular. In turn this would be likely to build their confidence to make complaints and report problems.

Concerningly, those who rated their financial situation as poor (0-4) were significantly more likely than others to say they didn't know enough about their rights when it came to in-person shopping (24%) and online shopping (35%). While there were no age or gender differences for online shopping in this regard, when it comes to in-person shopping males were more likely than females to feel confident (78%), while females were more likely than males to feel unsure (12%). As with making complaints, the younger group (50-59) was the most likely to lack confidence in their rights when shopping in person (20%).

Q33. Do you feel you know enough about your rights as a consumer, for example, regarding unfair contracts or selling practices, misleading offers, product guarantees, safety guarantees, for...? Online shopping Base: All respondents (n=2,562)

DEALING WITH ISSUES AND COMPLAINTS

Three in ten had a bad experience when shopping in the last 12 months, and most of those had sought some assistance



Of the 29% who had a bad experience purchasing any goods or services in the last year, **25%** didn't seek assistance to raise, report or resolve the issue. Most chose to deal with the issue themselves.

Meanwhile the large majority **(74%)** did seek assistance to raise, report or resolve the issue, with the majority (92%) contacting the company where the product/service came from.

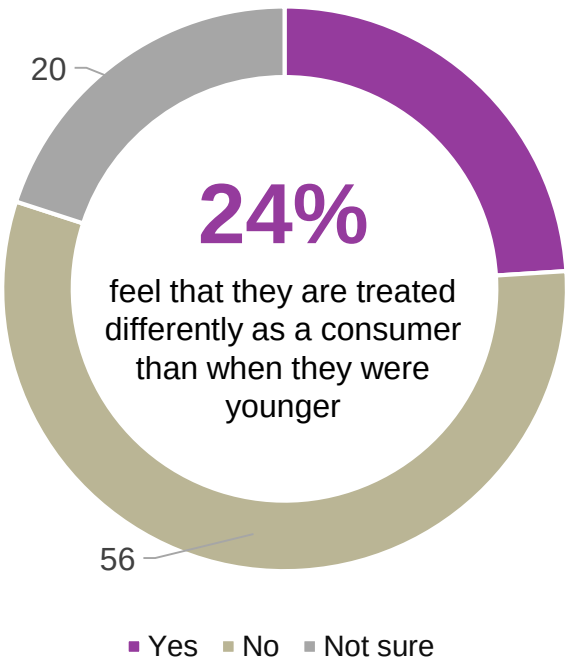
While most (70%) were satisfied with how the issue was resolved, 27% were either not satisfied (15%), or had not yet had the issue resolved (13%).

Q28. Have you had any bad experiences in purchasing any goods or services over the past 12 months? Base: All respondents (n=2,562)
Q29. Did you seek assistance to raise, report or resolve the issue? Base: Respondents who had had bad experiences in purchasing goods and services over the past 12 months (n=766)
Q30. What did you do to raise, report or resolve the issue? Base: Respondents who had sought assistance to raise, report or resolve the issue (n=568)
Q31. Were you satisfied with how the issue was resolved? Base: Respondents who had sought assistance to raise, report or resolve the issue (n=568)
Q32. Why did you not seek assistance to raise, report or resolve the issue? Base: Respondents who had not sought assistance to raise, report or resolve the issue (n=188)

EXPERIENCE AS A CONSUMER

A quarter of older consumers feel their age is a factor in the service they receive – and for most this is in a negative way

As a consumer, do you feel like you are treated differently than when you were younger? (%)



For the quarter of older consumers who felt they were treated differently now than when they were younger, this was mostly in a negative way – they felt ignored by sales staff in favour of younger customers, and technology and fashion were singled out as particular areas where they felt they were treated differently.

Over half (56%) did not feel they were treated differently, while 20% weren't sure.

Females were significantly more likely than males to feel they were being treated differently (27% vs 21%), as were people with a disability (31%).

Those who had earlier rated themselves as being in a strong financial position were much more likely to not feel they were treated differently (62%) – perhaps suggesting that some customer service staff are giving better service to people who seem to be in a better position to pay.

Q34. As an older consumer (i.e. aged 50+) do you feel you are treated differently than you were when you were younger? If so, how?
Base: All respondents (n=2,562)

IN THEIR OWN WORDS: EXPERIENCE AS A CONSUMER

"Sales staff are not as interested in serving in many areas, especially technology where they treat you as stupid, and clothes where they see you as not interested in fashion."

"I can walk around a shop and be ignored."

"Sometimes ignored by sales staff in favour of younger customers."

"Treated with respect and friendliness."

"Some people try to rip off older customers."

"In a lot of ways we are invisible; younger sales people ignore you, some places treat you like cattle"

Q34. As an older consumer (i.e. aged 50+) do you feel you are treated differently than you were when you were younger? If so, how?
Base: All respondents (n=2,562)

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GETTING AROUND

NEWGATE
RESEARCH

TYPES OF TRANSPORT

Cars and walking are the most typical modes of transport for getting around day-to-day

Top ways Australians aged 50+ currently get around (%)

5%	7%	8%	10%	24%	24%	52%	91%
Rideshare (e.g. Uber)	Bicycle	Tram	Taxi	Public Bus	Train	Walking	Private car

2% Electric mobility scooter *2% Motorcycle* *2% Community transport service* *2% Other*

Most older Australians (91%) are using private cars to get around day-to-day, while over half (52%) use walking. Nearly everyone in the sample mentioned that they use some form of transport to get around – just 10 said that they don't leave the house at all.

Those in Tasmania were significantly more likely than those in other jurisdictions to use a private car (97%) while those in NSW were significantly less likely (88%), and Queenslanders were significantly less like to walk (46%). Those in the Northern Territory and the ACT were much more likely than others to use bicycles as a mode of transport (22% and 15% respectively). Those in capital cities are more like to use taxis and other rideshares than those in regional areas.

Males were much more likely to use many of the transport modes than females, including walking (56%), bicycles (10%), rideshare (7%) and motorcycles (4%) – i.e. they tend to use a wider mix of transport modes whereas women are more car-dependent.

Q65. What modes of transport do you currently use to get around day-to-day (e.g. to the shops, appointments, visiting)?
Base: All respondents (n=2,562)

Very few differences across the age range, though those under 65 were more likely to use bicycles or rideshares, and those 65+ to use community transport services

Q65 - What modes of transport do you currently use to get around day-to-day (e.g. to the shops, appointments, visiting)?	AGE								Total
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75+	NET: Under 65	NET: 65+	
Walking	49%	55%	56%	53%	54%	47%	53%	51%	52%
Private car	89%	89%	92%	92%	94%	93%	90%	93%	91%
Electric mobility scooter	1%	1%	1%	3%	1%	2%	1%	2%	2%
Motorcycle	3%	4%	3%	3%	1%	1%	3%	1%	2%
Bicycle	10%	8%	9%	5%	6%	3% ↓	9% ↑	5% ↓	7%
Taxi	9%	10%	9%	9%	8%	11%	10%	9%	10%
Rideshare (e.g. Uber)	7%	8% ↑	5%	3%	4%	2%	7% ↑	3% ↓	5%
Public bus	21%	23%	23%	23%	25%	30%	22%	26%	24%
Train	23%	24%	25%	25%	23%	27%	24%	25%	24%
Tram	7%	11%	8%	6%	8%	9%	9%	8%	8%
Community transport service	1%	0% ↓	1%	1%	2%	5% ↑	1% ↓	3% ↑	2%
Other	1%	1%	2%	2%	1%	4% ↑	1%	2%	2%
None – don't leave the house/home	0%	1%	1%	0%	0%	1%	1%	0%	0%
n=	*417*	*601*	*410*	*368*	*421*	*345*	*1428*	*1134*	*2562*

Q65 - What modes of transport do you currently use to get around day-to-day (e.g. to the shops, appointments, visiting)?
Base: All respondents (n=2,562)

Relevant statistically significant differences between sub-groups or questions are identified at the 95% confidence level, using up / down arrows.

PUBLIC TRANSPORT

35% of older Australians use some form of public transport (i.e. bus, train or tram)

The heaviest users of public transport (in which we include bus, train and tram but not taxi, rideshare and community transport) are those in the most heavily-populated states of New South Wales (40% use public transport) and Victoria (40%).

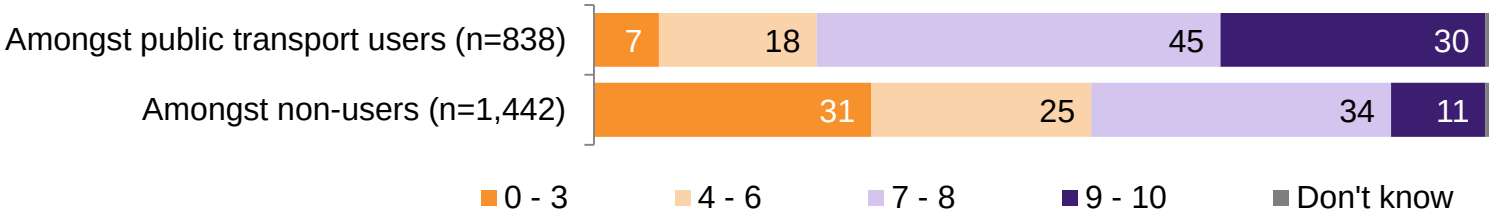
Use of public transport is also higher in capital cities where there tend to be substantially more services (48% vs 15% in regional areas).

Men are also more likely to be public transport users than women (39% vs 33%).

The lowest patronage of public transport by older Australians is in Queensland (27%), Tasmania (11%) and the Northern Territory (11%).

Those with a disability have lower usage of public transport, with 29% using one of the three modes considered. Those with a disability are more likely to use community transport services (6% vs 1%) than those without a disability.

Public transport satisfaction rating (%)



Satisfaction with the public transport service was polarised between those who use the services, and those who don't: 75% of users rated their service highly (7-10 out of 10) compared with just 44% of those who don't use public transport.

Among those who use the services, satisfaction was highest in Western Australia (83% rating 7-10), within capital cities (78%) and amongst people who have retired – either fully or partially (79%).

Q65. What modes of transport do you currently use to get around day-to-day (e.g. to the shops, appointments, visiting)? Base: All respondents (n=2,562)
Q67. Even if you don't use it, how do you rate public transport in your area in terms of enabling you to get around? Base: All respondents (n=2,562)

PREFERRED TYPES OF TRANSPORT

The survey also sought to understand whether participants would prefer to use a different form of transport from the one they currently use. While the results were in a similar order as current modes, we saw that fewer people would like to use many of the modes – significantly fewer in the case of both private cars (83%, down from 91% currently using cars) and walking (45% vs 52%) but there was no sizeable shift in favour of an alternative form of transport.

Notably, 10% of those who don't use public transport would like to be able to use it, and 30% of those who don't use a car would prefer to use one, while 19% of those who don't currently use a car would prefer to use a taxi.

Those in capital cities were around twice as likely as those in regional areas to want to use public transport (41% wanted to use a train, bus, tram or community transport service, vs 21% respectively).

Car was also a notable preference for those in Tasmania (91%).

Q65. What modes of transport do you currently use to get around day-to-day (e.g. to the shops, appointments, visiting)? Base: All respondents (n=2,562)
Q66. What modes of transport would you prefer to use to get around day-to-day? Base: All respondents (n=2,562)

ACCESS TO AMENITIES

Older Australians have good access to the shops, but medical services are further away

Access to shopping

No differences by state, with the exception of the ACT where trips are shorter

47% Just under half are less than 5 minutes away from their local shops

12 mins On average, it takes under 12 minutes to reach their local shops

18% of people **with a disability are over 15 minutes away** from their local shops (vs 10% of those without a disability)

Access to health & medical services

63% are less than 15 minutes away from specialist health and medical services

22 mins On average to get to these services

1 hour+ Residents of **rural communities** are on average over an hour away from these services (vs 19 minutes in capital cities and 26 minutes in regional areas)

Q68. How long would it take you to get to the nearest shops for basic supplies like food, using your usual mode of transport? Base: All respondents (n=2,562)
Q69. How long does it normally take you to get to places where you can access specialist services like health and medical services? Base: All respondents (n=2,562)

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A SUMMARY OF KEY DIFFERENCES BY DEMOGRAPHICS

Significant differences noted throughout this report are summarised here by gender, state/territory and age group.

We also look at non-working people who are renting as a particularly vulnerable group.

NEWGATE RESEARCH

KEY DIFFERENCES BY GENDER

The survey found few gender differences. However, there are some indications that women may be faring better than men when it comes to their overall happiness, while men reported being in a better financial position.

On the positive side, women…

- … feel 12 years younger than their actual age, on average (whereas men feel 10 years younger on average);
- … are more likely than men to give higher ratings for their quality of life (28% rating this at 9 or 10 out of 10);
- … are more likely than men to give higher ratings (8-10) for their social interactions (60% vs 50%) and their sense of connection to their local community (39% vs 30%).

But, women are also more likely to…

- … be spending over 17 hours in unpaid work on average per week (19% vs 14% of men);
- … have greater financial insecurity (29% rated their financial situation as 0-4 vs 23% of men);
- … disagree that they have money to spend on leisure and social activities (23% vs 18% of men);
- ... feel they were being treated differently as a consumer now that they are older (27% vs 21%); and
- … have a household budget (54% vs 46% of men).

Women are also less likely to have private health insurance (39% vs 64% of men), and they are especially risk averse: 70% are not prepared to risk money to make an investment (vs 56% of men).

Meanwhile, men are more likely to…

- … have private health insurance (64%);
- … report higher levels of physical activity (52% do 2+ hours per week vs 46% of women);
- … feel confident about their rights as a consumer when it comes to in-person shopping (78% vs 72% of women);
- … be public transport users than women (39% vs 33%).

KEY DIFFERENCES BY STATE & TERRITORY

There are very few differences by state or territory – though at an overall level residents of the ACT reported being better off than those in other locations against a number of measures, and conversely there are some indications that those in WA, SA and the NT are worse off in some regards. These differences have been noted throughout this report and are summarised here:

- When it comes to the vulnerable segment identified within this report, we see higher vulnerability amongst those living in SA and WA than in other locations (both 55%, compared to 49% overall). Those living in WA were also more likely to say that they wanted more paid work than those in other states and territories (34% vs 28% overall); and when it comes to potential policy changes (explored in the next chapter of this report), Western Australians were also more likely to state that, in a number of cases, these changes would make a great deal of difference to them personally.
- Meanwhile, on a number of measures, residents of the ACT are better off than those in other locations. For example, residents of the ACT were most likely to feel secure about their finances (70% giving a rating of 7 or more on this measure vs 53% at the total level), and more likely to have private health insurance (82% - followed by NT at 73%, and WA at 70%). ACT residents also reported higher levels of physical activity (65% do 2+ hours per week vs 49% in other states/territories).
- Residents in Tasmania were more likely to rate the affordability and security of their living arrangements highly (50% giving a rating of 9-10 for affordability and 62% for security).
- Those living in the NT were more likely to rate their quality of life highly, at 9 or 10 out of 10 (38%, compared to 26% overall). However, these participants were also more likely to feel that things are heading in the wrong direction for people aged 50+ (55%), and they were more likely than those in other locations to report difficulties understanding changing rules around superannuation (63%). It is worth reiterating that, as noted elsewhere, our NT sample may not be considered reflective of the NT population overall, so these results should be interpreted with this in mind.
- There was very little difference in location for any of the quality of life measures at Q11, nor were there any notable differences in financial and health statuses other than those few already mentioned above – though it is worth noting that Queenslanders are more likely to be without private health insurance (43%) than other groups.
- While there are a number of differences when it comes to getting around (listed in detail in that chapter of this report), this can be largely attributed to geography, climate and available transport methods, and we did not note any significant differences in terms of people's future transport preferences or access to amenities.
- Support for assisted dying legislation (at 84% overall) was highly consistent across all states and territories. There were also no notable differences by location when it came to consumer complaints and rights.

KEY DIFFERENCES BY AGE

Age is where we see most of the key differences amongst our sample. Notably, those at the higher end of the age spectrum are more vulnerable than those at the lower end: 62% of those aged 80+ had one or more high vulnerability indicators, vs 55% of those in their 70s, 50% of those in their 60s and 40% of those in their 50s.

However, those in their 50s also reported more difficulties compared to those in older age groups, in terms of finances, disposable income and living situations. By contrast, those in their 70s appeared to be the most satisfied, including giving the highest ratings for quality of life.

More detail on each 10-year age group is provided below.

50-59 year olds are more likely than other age groups to…

- Feel pessimistic about what the next two years will hold (15% scoring this 0-4 out of 10);
- Be experiencing financial insecurity (33%);
- Have overdue bills due to payment difficulties (17%);
- Disagree that they have money to spend on leisure and social activities (24%);
- Want more paid work than they have (31%);
- Feel they have experienced age-related employment discrimination (29%);
- Rate the comfort (16%), security (24%) and affordability (31%) of their current living arrangement poorly (i.e. giving ratings of 0-6);
- Lack confidence when it comes to rights and regulations:
  - As a consumer: this age group was most likely to lack confidence in their rights when shopping in person (20%), and significantly less likely to feel confident lodging complaints when shopping in person (87%).
  - When understanding changing rules around superannuation (with 56% reporting that they find this difficult).
- Rate their diet at an unhealthy 0-4 out of 10 (13%).

They were also the least likely to think they would have enough savings and assets to leave an inheritance, at 43% cf. 60% of those aged 80+.

These findings suggest that this age group is worthy of additional consideration as to how to improve their experience, given that they often don't receive the focus of governments and other organisations.

Cont'd…

KEY DIFFERENCES BY AGE (CONT'D)

No clear, significant differences were noted with the 60-69 sample

This could be because they represent the 'average' experience of older Australians.

Those in their 70s have a generally more positive experience than others, including being more likely to:

- Give higher ratings for quality of life (32% rating this at 9 or 10 out of 10);
- (Along with those aged 80+) feel secure about their finances, with 59% rating this 7 or more out of 10;
- Own their home outright (72% of those aged 70+);
- Have private health insurance (67%).

This age group is the most confident lodging complaints when shopping in person (95%), and the most likely to be completing volunteer work (40%). However on a less positive note, reports of forced retirement were more common among those aged 70+ than younger age groups (38% vs 15%).

Over 80s also score more highly than other groups on a number of positive measures, but with some health considerations and a greater likelihood of being in a caring role.

- This age group tended to feel the most younger than their actual age (13 years), which may indicate that common perceptions of 'old age', or of what it means to be 80+, doesn't always reflect the lived experience of those within the bracket.
- They are the most likely to feel secure about their finances, with 69% giving a rating of 7 or more on this measure, and most likely to have various later life planning mechanisms in place.
- They are the most likely to say they had never experienced any age-related discrimination (80%).
- However, they are more likely to be providing care for a partner (21%; more than double the figure of 9% among all older Australians).
- They get the least amount of weekly exercise (with 61% getting no more than two hours per week).
- They are also the most likely to oppose assisted dying (25%).

NON-WORKING PEOPLE WHO ARE RENTING

The non-working people who are renting can be considered a particularly vulnerable audience, given their potentially limited income and lack of security in terms of their living arrangements.

More than nine in ten (92%) of those who are not working, renting and under 65 fall into the category of higher vulnerability that was first identified on page 25 of this report, compared to 43% of the age group overall. Meanwhile, over three-quarters (78%) of the 65+ non-working people who are renting fall into this category, compared to 53% of the rest of that age group.

As the table overleaf shows, both the under and over 65 non-working people who are renting are significantly more likely than the rest of their age groups to:

- Rate their quality of life as poor (0-3 out of 10);
- Rate the affordability and security of their current living arrangements as poor (0-3 out of 10);
- Strongly agree that the cost of living is leaving them behind;
- Strongly disagree that they have money left over for leisure and social activities (which, as we have seen, has some implications for their social connectedness);
- Have overdue bills due to payment difficulties;
- Feel that improving the affordability of services would make a great deal of difference to them.

Furthermore, **while both the under and over 65 non-working people who are renting are experiencing higher levels of financial and emotional stress, this is particularly prevalent in the under 65 age group**. For all the statements listed in the paragraph above, the under 65 non-working people who are renting are significantly more likely to rate them in this way than the over 65 group (as well as significantly more than their age groups as a whole). This may be due to the fact that the older group feel some greater level of security due to the age pension or support networks available to them; it could also be that 16% of the younger group have children aged 0-17 at home, compared to just 6% of the older group. **Once again, it seems to indicate that a number of those in the 50-64 age group are particularly struggling and in need of further consideration and assistance.**

Comparing non-working people who are renting to the broader population

	65+, not working, renting	Rest of 65+	<65, not working, renting	Rest of <65
Higher Vulnerability	78% ↑	53% ↓	92% ↑	36% ↓
Q6 - Quality of life rating 0-3	11% ↑	2% ↓	24% ↑	4% ↓
Q40 - Financial security 0-3	33% ↑	12% ↓	52% ↑	21% ↓
Q17 – Affordability of current living arrangements 0-3	15% ↑	2% ↓	19% ↑	6% ↓
Q18 – Feel secure in current living 0-3	8% ↑	1% ↓	15% ↑	5% ↓
Q35 – Cost of Living is increasing a rate that is leaving me behind – Strongly Agree	27% ↑	14% ↓	37% ↑	14% ↓
Q35 – I have money left over for leisure and social activities – Strongly Disagree	19% ↑	4% ↓	25% ↑	7% ↓
Q41 – Bills overdue because of difficulties in paying them	At least one bill - 15% incl. Electricity & Gas – 9% Internet – 5% Mobile – 5% Telephone – 4% Rent or Mortgage – 5%	At least one bill – 6% incl. Electricity & Gas – 3% Internet – 2% Mobile – 2% Telephone – 1% Rent or Mortgage – 1%	At least one bill - 32% incl. Electricity & Gas – 25% Internet – 10% Mobile – 8% Telephone – 7% Rent or Mortgage – 6%	At least one bill – 14% incl. Electricity & Gas – 7% Internet – 3% Mobile – 4% Telephone – 3% Rent or Mortgage – 3%
Q73 – Improving affordability of services for older Australians would make a difference to you personally (A great deal of difference)	57% ↑	35% ↓	63% ↑	39% ↓

Base: All respondents (n=2,562)
Relevant statistically significant differences between sub-groups or questions are identified at the 95% confidence level, using up / down arrows – these differences should be read within the 65+ columns and within the <65 columns but not across the two

LOOKING TO THE FUTURE

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PRIORITY ISSUES FOR COTA TO ADDRESS

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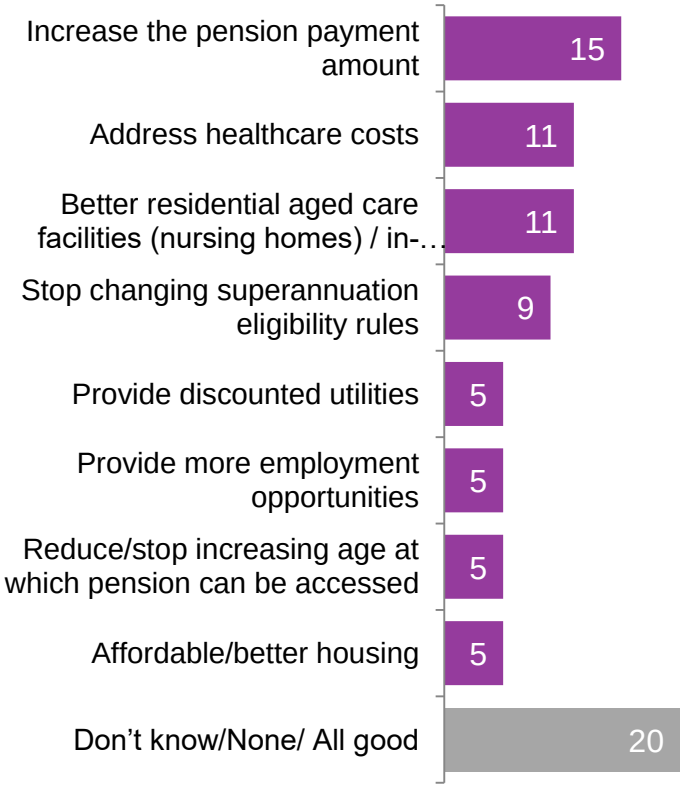
CHANGES TO ACHIEVE BETTER OUTCOMES

Increasing the pension was the most common change older Australians wanted COTA to lobby the Government for

Changes they'd like COTA to lobby the Government for – unprompted (5%+)



When we asked people to say (unprompted) what was important to them in order to achieve better outcomes for all Australians aged 50+, a fifth (20%) said they didn't know or that there wasn't anything they wanted.

Their verbatim responses (examples shown overleaf) were manually coded into themes, and in line with the finance theme running throughout this report, 15% said they would like COTA to lobby for an increase to the pension. In addition, 4% wanted financial support and incentives, and 4% mentioned the cost of living.

Meanwhile, 11% wanted COTA to lobby for improvements to a quality, better managed and more affordable healthcare system, and 11% wanted improvements to aged care specifically.

Coalition voters were much more likely to mention superannuation as an issue (12%) than voters of other parties.

Those more vulnerable were more likely to request lobbying for a better pension (18%) and less likely to mention superannuation rules (4%).

There were almost no location-based differences, but it is worth noting that Tasmanians were twice as likely to ask COTA to lobby for improvements to the healthcare system as those in other states and territories (20% vs 11%). The younger cohort (50-59) were more likely to mention superannuation (12%), employment opportunities (9%) and changes to the pension age (8%) than older age groups, while 70-79 year olds were much more likely to seek an increased pension (21% vs 15%).

Q72. Reflecting on what's most important to you and all of the topics covered in this survey, what changes would you really like COTA to lobby the government for, in order to achieve better outcomes for all Australians aged 50+? Base: All respondents (n=2,562) (Unprompted question, responses subsequently coded into themes.)

IN THEIR OWN WORDS – CHANGES TO achieve BETTER OUTCOMES

"More aged care facilities of a higher standard."

"Retirement age needs to be lower. Asking a manual laborer to work until they are 67 is ridiculous."

"Access to Specialist Health Care in rural areas, not just cities."

"Leave superannuation alone and stop changing the rules."

"Lower rates for medical health insurance - it is far too expensive for a pensioner."

"Being given a fair go when it comes to employment."

"Increase the Age Pension, including rent assistance. Get the NDIS properly rolled out in all areas."

"Help for those who are self funded retirees. Instead of being helped we seem to constantly have less and less help."

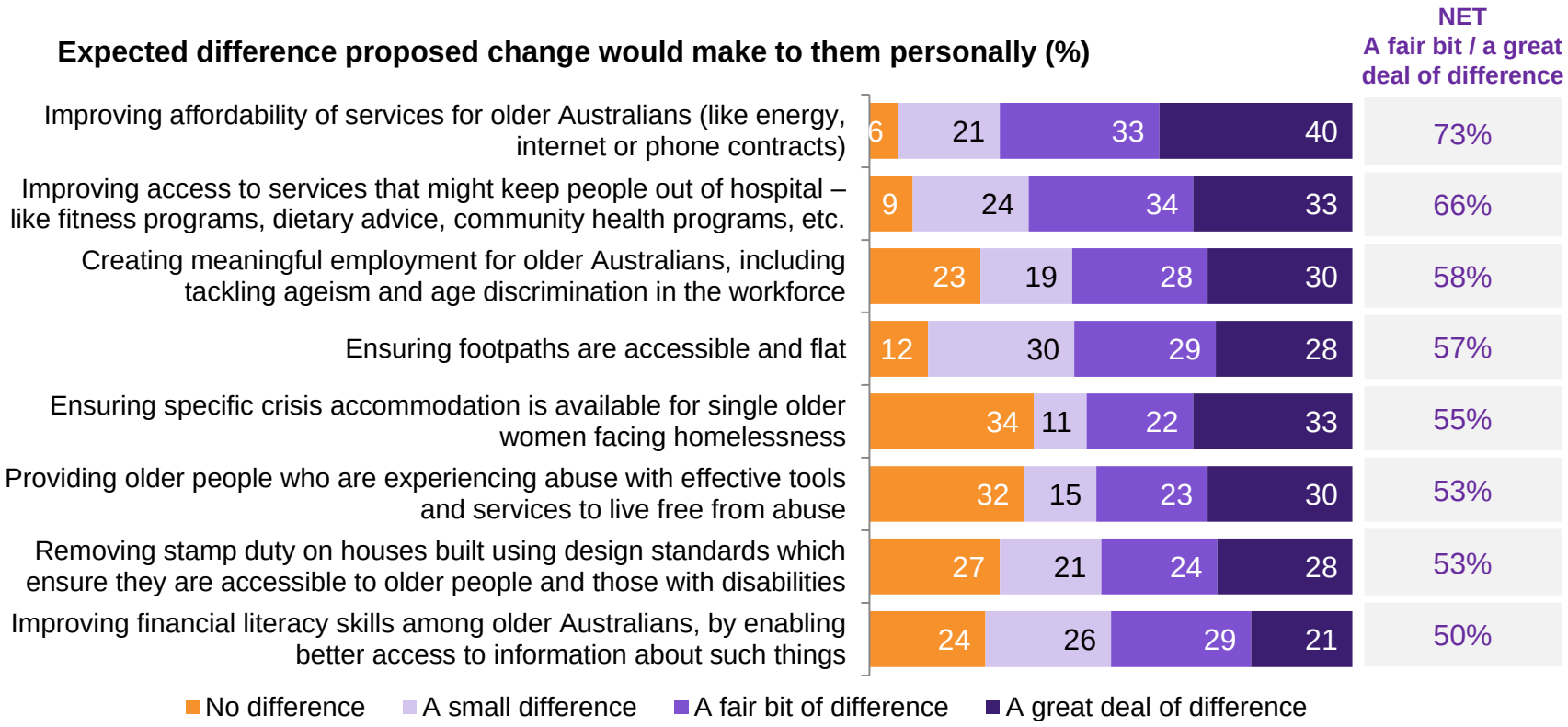
"Public Health System needs to improve so that older Australians who cannot afford Private Health Insurance are not kept waiting when they have to visit a Public Hospital for treatment."

"As a carer for elderly parents and having just had my father in law go through the process of having to be placed into an aged care facility etc., there's a real need for the Department of Human Services to be more accessible."

Q72. Reflecting on what's most important to you and all of the topics covered in this survey, what changes would you really like COTA to lobby the government for, in order to achieve better outcomes for all Australians aged 50+? Base: All respondents (n=2,568)

IMPACT OF PROPOSED POLICY CHANGES

COTA also put forward some specific suggestions on what it could lobby for on behalf of older Australians, to understand how much difference these changes might make



As the chart shows, the changes that would make the most difference to survey participants were improving the affordability of services like energy, the internet etc. (which 73% felt would make a fair bit or a great deal of difference to them), followed by improving access to health services that might keep people out of hospitals (66%). However, every item on the list would make at least a fair difference to at least half of those surveyed, and should therefore be considered to hold merit for COTA to pursue.

Q73. Here are some potential things COTA could lobby for on behalf of Australians aged 50+. For each one, please indicate how much of a difference you feel it would make to your life personally, if it was achieved? Base: All respondents (n=2,562)

IMPACT OF PROPOSED POLICY CHANGES (CONT'D)

Females were significantly more likely than males to feel that each these items would make a great deal of difference to them personally.

Vulnerable people were significantly more likely to expect there would be benefits to them through improving:

- Improving affordability of services for older Australians
- Ensuring footpaths are accessible and flat
- Improving access to services that might keep people out of hospital – like fitness programs, dietary advice, community health programs, etc.
- Providing older people who are experiencing abuse with effective tools and services to live free from abuse
- Ensuring specific crisis accommodation is available for single older women facing homelessness

Furthermore, those who felt they have a poor quality of life (0-4) were significantly more likely to feel these proposed policy changes would make a fair or great deal of difference to their lives:

- Improving affordability of services for older Australians (like energy, internet or phone contracts): 84% vs 72% of those who rated their quality of life at 5 or above
- Creating meaningful employment for older Australians, including tackling ageism and age discrimination in the workforce: 67% vs 57%

The following proposed policy changes are significantly more likely make a difference (fair/great deal) to the lives of **those with a disability:**

- Improving affordability of services for older Australians: 82% vs 71% of those without a disability
- Ensuring footpaths are accessible and flat: 67% vs 55%
- Removing stamp duty on houses built using universal design standards: 59% vs 51%
- Improving access to services that might keep people out of hospital: 71% vs 65%
- Providing older people who are experiencing abuse with effective tools and services to live free from abuse: 60% vs 51%
- Ensuring specific crisis accommodation is available for single older women facing homelessness: 60% vs 53%

Q73. Here are some potential things COTA could lobby for on behalf of Australians aged 50+. For each one, please indicate how much of a difference you feel it would make to your life personally, if it was achieved? Base: All respondents (n=2,562)

IMPACT OF PROPOSED POLICY CHANGES (CONT'D)

At a **state based level** there were only a few differences. However, at an overall level it is worth noting that those living in WA were significantly more likely than those in other states and territories to state that these five items would make a great deal of difference to them personally:

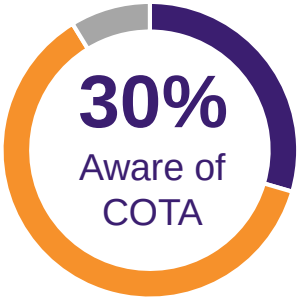
- They were more likely to say that improving the affordability of services would make a great deal of difference to them (49%), while those in the ACT were notably more likely to say it would only make a small difference (29%).
- They were more likely than those in other states and territories to feel that ensuring footpaths are accessible and flat would make a great deal of difference to them (37%), while those in QLD were much less likely to feel that way (22%) – which is in keeping with the earlier finding that Queenslanders are much less likely to list walking as one of their usual or preferred modes of transport.
- They were more likely to say that providing older people who are experiencing abuse with effective tools and services to live free from abuse would make a great deal of difference to them (40%)
- They felt that ensuring specific crisis accommodation is available for single older women facing homelessness would make a great deal of difference to them (40%)
- And finally, they were more likely to say that removing stamp duty on houses built to universal design standards would make a great deal of difference to them (39%).

Meanwhile, those living in the ACT and Tasmania were much less likely than those in other areas to feel that creating meaningful employment for older Australians including tackling ageism and age discrimination would make a great deal of difference to them (ACT 20%, Tasmania 21%).

Q73. Here are some potential things COTA could lobby for on behalf of Australians aged 50+. For each one, please indicate how much of a difference you feel it would make to your life personally, if it was achieved? Base: All respondents (n=2,562)

COTA AWARENESS AND MEMBERSHIP

COTA's reach is limited primarily to over 70s and retirees



Those aware of COTA are more likely to be aged 70+ (44% vs 33% of those in their 60s and just 14% of those in their 50s)

Awareness is highest in the ACT (74%), South Australia (65%) and the NT (60%), and in capital cities (33% vs 24% outside the capital cities) – and significantly lower in NSW and Victoria (22% and 25%)

People with a university degree are more likely to be aware of COTA (37%), but not more likely to be a member

Those from culturally and linguistically diverse (CALD) backgrounds are less likely to be aware of COTA (17% vs 30%)

Just 3% of the sample were current (2%) or past (1%) members of COTA

73% of the current COTA members in this survey were aged 70 and above and 91% were fully or partially retired

People from CALD backgrounds were no more or less likely to be a COTA member or have been a member in the past

Q70. As mentioned in your survey invitation email, this research is being conducted by COTA (the Council on the Ageing), a not-for-profit organisation which advocates on behalf of Australians aged 50 and over. Had you heard of them before today?. Base: All respondents (n=2,562)
Q71. Are you or have you ever been a member of the Council on the Ageing (COTA)? Base: All respondents (n=2,562)

CONCLUSIONS

CONCLUSIONS

While there is an overall positive aspect to many of these findings, when we focus on the group of older Australians who are not doing so well at the moment, we see numerous challenges related to finances, health, age discrimination and a general lack of trust in Government and the future.

With a federal election approaching, the feedback from older people suggests that health (preventive health, oral/dental health and healthcare services), financial security and age discrimination are areas of importance to older Australians. Better outcomes in these areas will help to unlock an improved quality of life for all older people.

Other areas to address include improved pension amounts, better access to pensions, and programs to help prepare people for their financial future. Attention is needed for older people with a disability on low incomes, to ensure they have access to healthcare, given their particular likelihood not to have private health insurance.

With Australians feeling younger and being likely to enjoy longer lives, savings and healthcare gaps are likely to become greater issues.

COTA will use this research to develop a targeted policy package that focuses on touchstone issues identified in this report.

APPENDIX

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WEIGHTING STRUCTURE

Results were weighted to representative proportions of the population using 2016 ABS Census data

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

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

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

Weighting: Gender	
Male	47.7%
Female	52.3%
Prefer not to say	<0.5%
TOTAL	**100%**

BENEFITS AND LIMITATIONS OF THIS METHODOLOGY

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

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

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

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

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