



State of the (Older) Nation 2018

A nationally representative survey
prepared by the Council on the Ageing

The COTA Federation is a collaboration of the nine Councils on the Ageing across Australia who share a 60+ year history of listening and responding to those aged over 50 years in the community.

The Federation provides a structure for the state and territory COTAs with COTA Australia to increase their capacity for communication, collaboration and collective actions. The State of the (Older) Nation is a product of the strong partnership of the Federation. It demonstrates that by sharing resources and expertise we can collectively achieve more than we could individually for the benefit of older Australians.

We all look forward to witnessing over the coming year how information from this report enhances and improves the policies and advocacy capacity of COTAs to achieve the outcomes that older Australians want and deserve.

Emeritus Professor Anne Edwards AO

Chair
COTA Federation Council

COTA Federation members would like to thank Meagan Lawson and COTA NSW for their leadership of this project and their appreciation to the Project Steering Group - Emeritus Professor Anne Edwards AO (COTA SA), Laurie Axford (COTA NSW), Andrea Petriwskyj (COTA QLD) and Corey Irlam (COTA Australia).

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Disclaimer

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Download the full report at
www.stateoftheoldernation.org.au

Please note the full report includes additional information on the topics discussed here and also covers a range of additional topics such as Home and Aged Care, Housing, Later Life Planning, Consumer Complaints and Rights, and Getting Around, as well as more details on the methodology, sample and weighting.

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 2,562 Australians aged 50 and over, with quotas set for state and territory, metropolitan and regional areas, gender and age.

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

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

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. To enhance its accuracy, the data set was weighted using population data from the Australian Bureau of Statistics' Census 2016 for age, gender, state and location (Capital/Non-capital cities). The weighting structure is shown in the Appendix of the full report, which can be found at www.stateoftheoldernation.org.au.

All results presented throughout this report are weighted unless specified otherwise.

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 money for leisure or social activities

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



29%

of those still working do not think they will ever retire



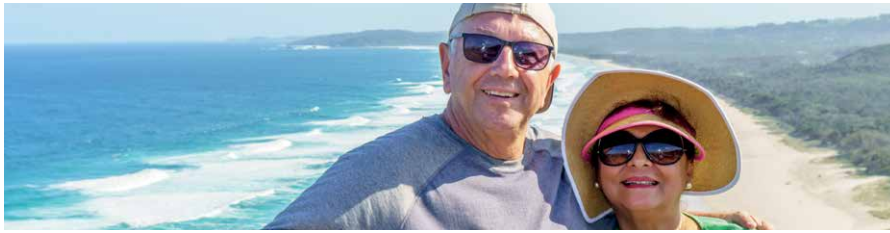
33%

have experienced age discrimination, including

22%

related to employment – either at work or when job seeking

Summary of key findings



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, those 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 section below, 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, the 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.

"[What's most concerning me is] my health; physical and mental. Managing to survive on the Newstart Allowance which is quite difficult."

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) quality of life 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.

“The 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.”



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 50+ 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%).

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 their homes.

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).

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

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 (average includes those who don't do any unpaid work or caring duties). This includes 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 they are most likely to be aged over 80 years, as well as having high vulnerability and low household income.

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 and information around the distinct differences for this mode of purchasing.

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

There is overwhelming support for assisted dying

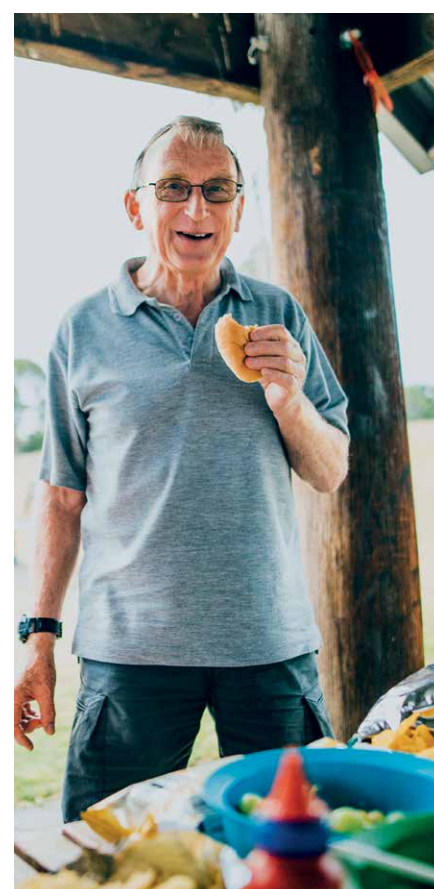
On the topic of assisted dying, overwhelming support is evident, at 84% - with results highly consistent across all states and territories. Some differences were found by religion, where support was highest among those with no religion (95%), and lowest among those who identified as Baptist (53%) or 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% of people aged 50+ 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 older people 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.

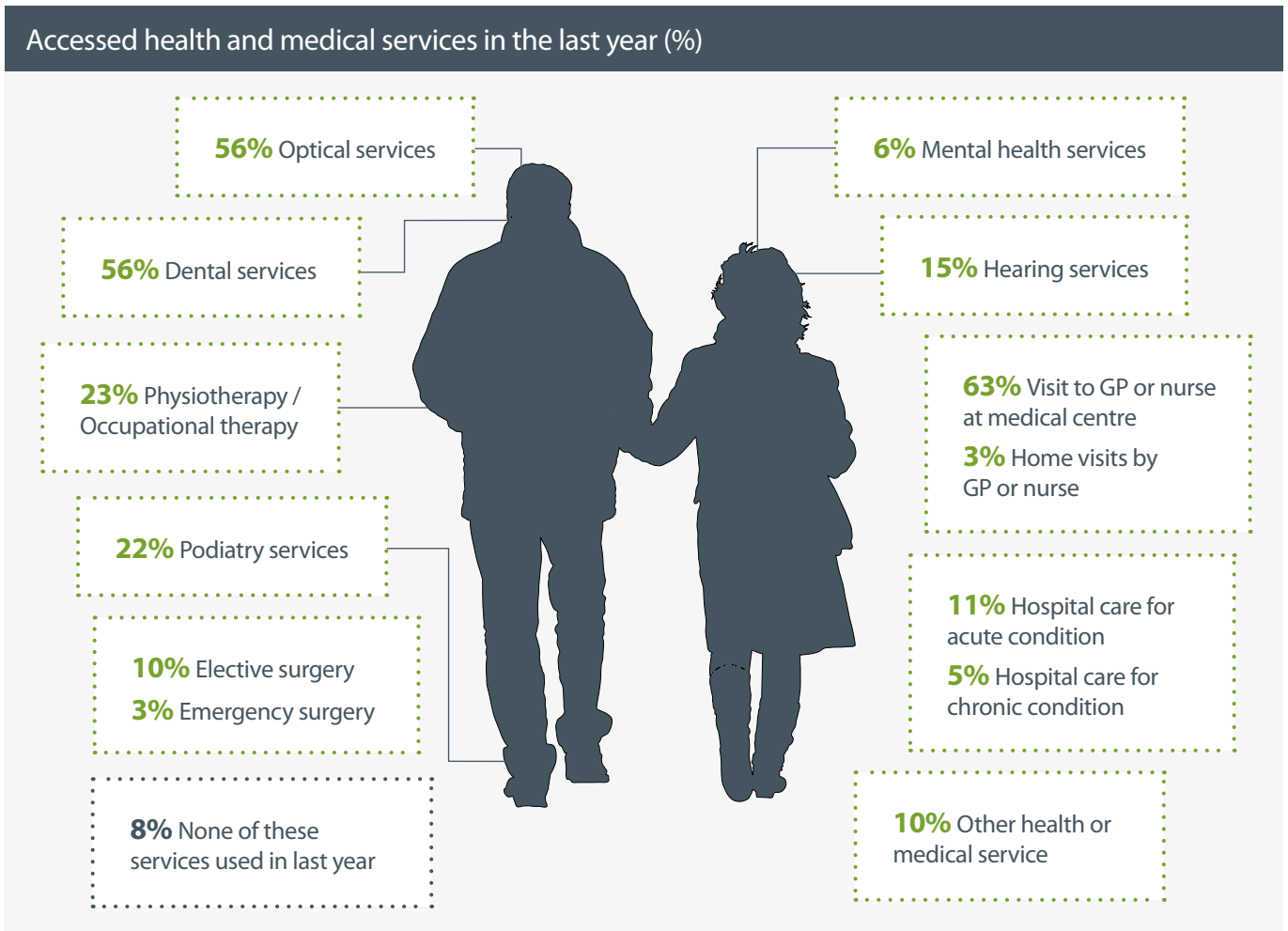
Meanwhile, around one in ten (11%) spontaneously asked for COTA to lobby for improvements to the quality, management and affordability of the healthcare system, and a further one in ten (11%) for improvements to aged care specifically. When prompted with some suggestions, two thirds (66%) felt that access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



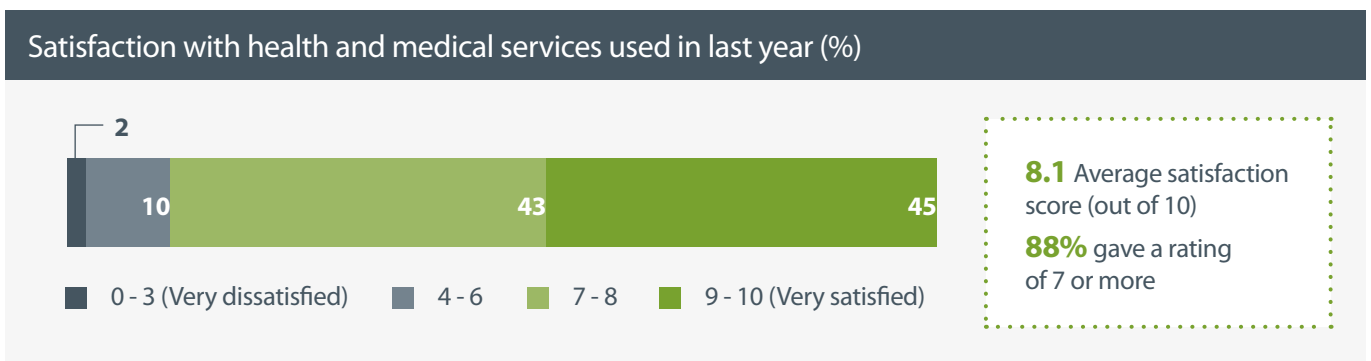
Health

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



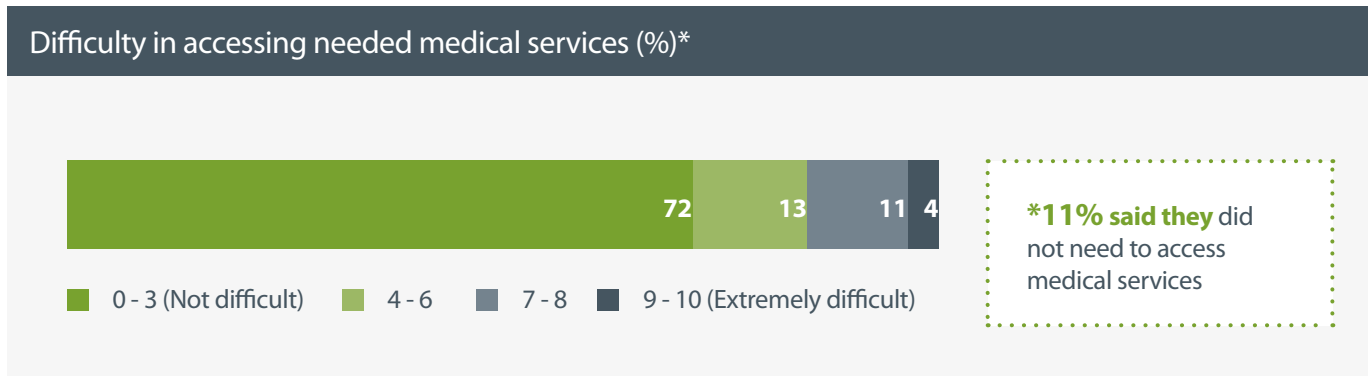
Q44. Which of the following have you had / accessed in the last year? Base: All respondents (n=2,562)



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)

Difficulty in accessing medical services

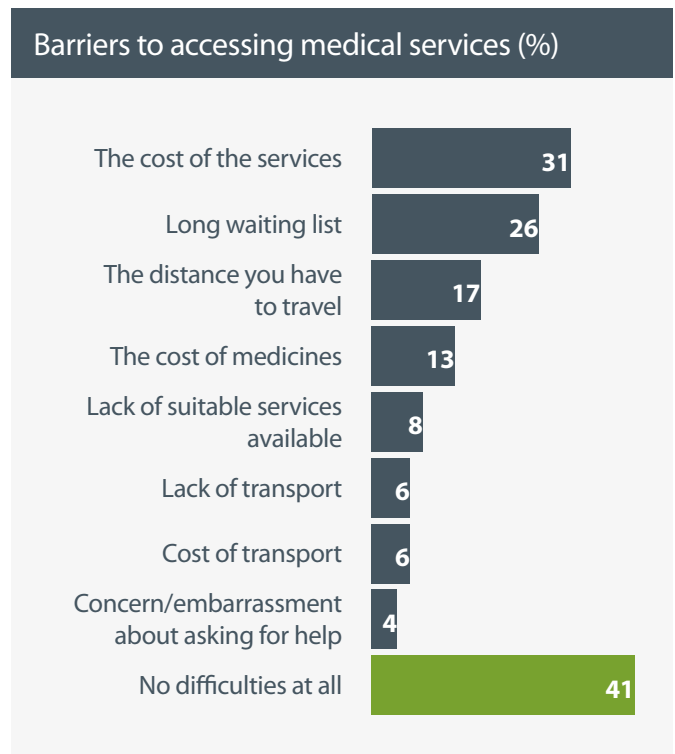
Almost three quarters of those accessing medical services had little difficulty – the main barriers being costs and waiting lists



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%)

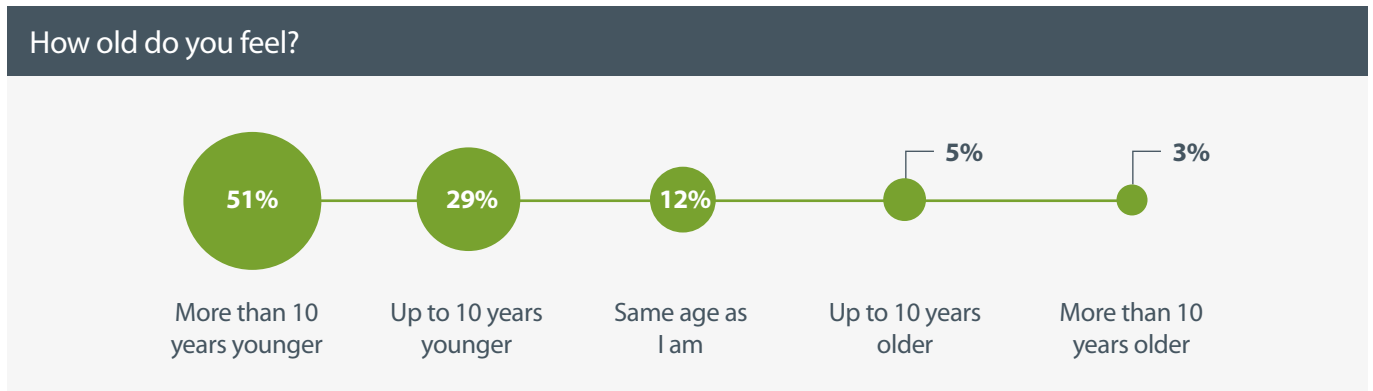
12% of Australians aged 50+ were unable to access some form of medical service despite wanting to, with half of those missing out on dental services (6%). Elective surgery, GP/nurse, optical and physiotherapy (2%) were other services which older Australians were unable to access.



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)

How old do you feel?

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



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.

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

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 of 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)

Cost of living

Financial security and cost of living – key findings



26%

Feel insecure about their long-term finances

- 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.



12%

Have overdue bills due to payment difficulties

- 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).

"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."



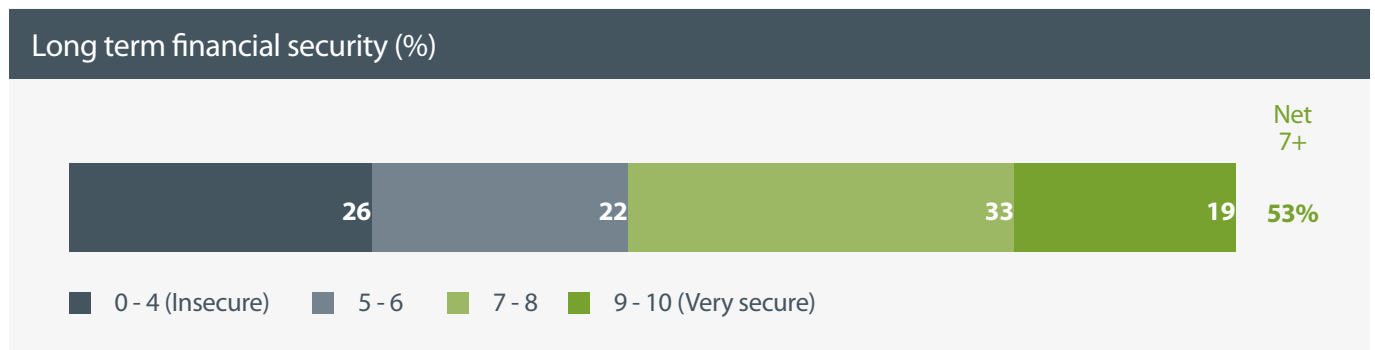
47%

Are not aware of any recent government initiatives and changes

- We asked Australians aged 50+ if they were aware of Government changes to incentives to downsize, Newstart employment allowance, superannuation rules, the aged pension and investment shares indexation.
- 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.

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



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.

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:

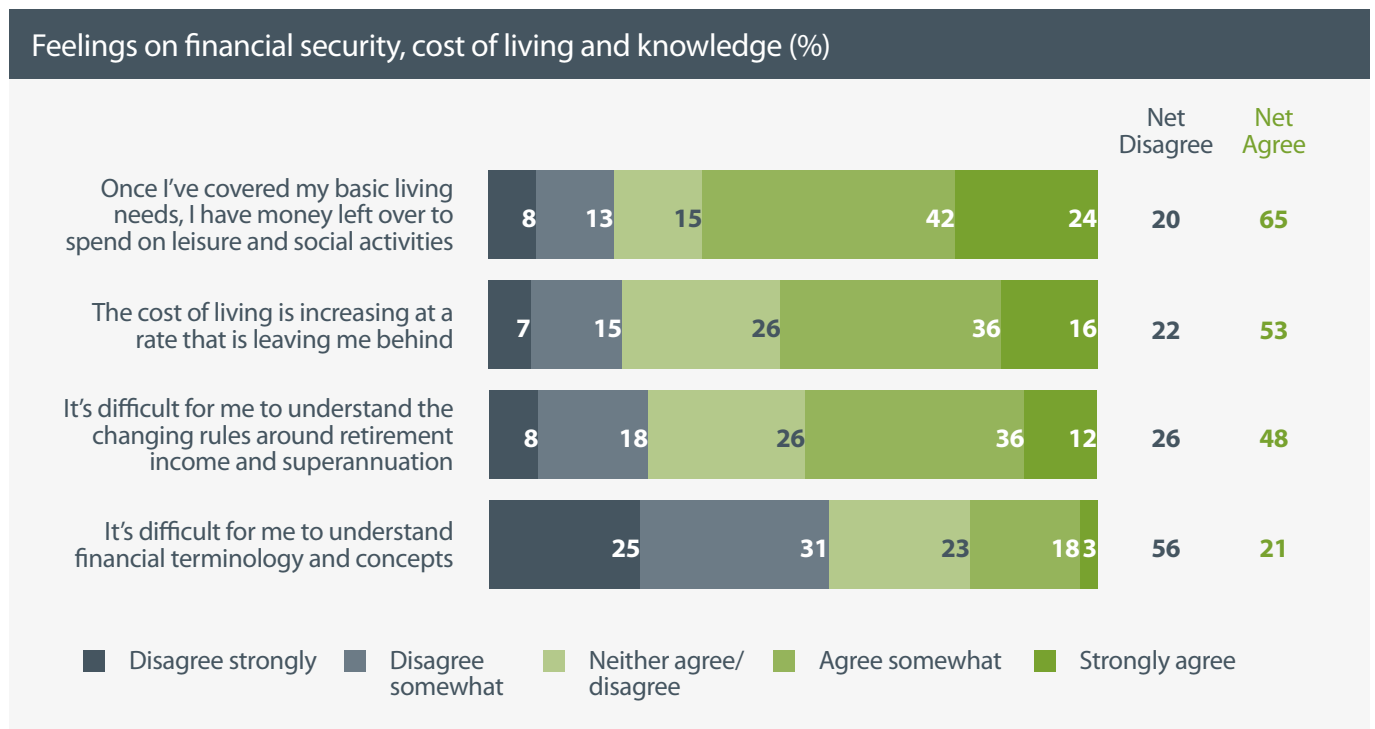
- Women (54% vs 46% of men)
- Those who rated their financial situation as a 7 or below (55% vs 45% who rated their situation at 8 or more)
- Those with a household income of <\$30k (56% vs just 41% of those with income of \$100k+)
- People with a disability (56% vs 49% of those without a disability)
- People 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



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%).

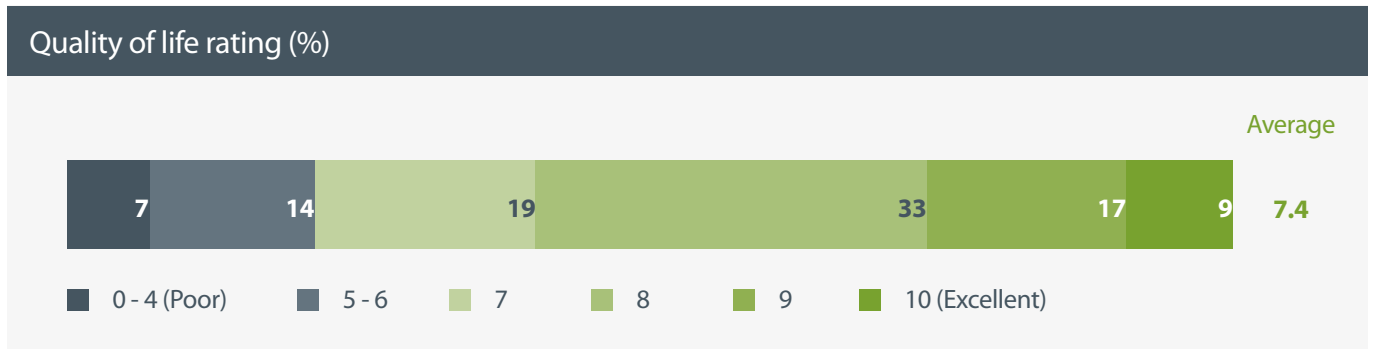
Only 21% find it difficult to understand financial terminology and concepts, **but around half (48%) find it hard to understand the changing rules around retirement income and superannuation.** Those more likely to have difficulties understanding changing rules around superannuation include those still 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)

Quality of life

Overall quality of life

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



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.

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

Poor quality of life 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%

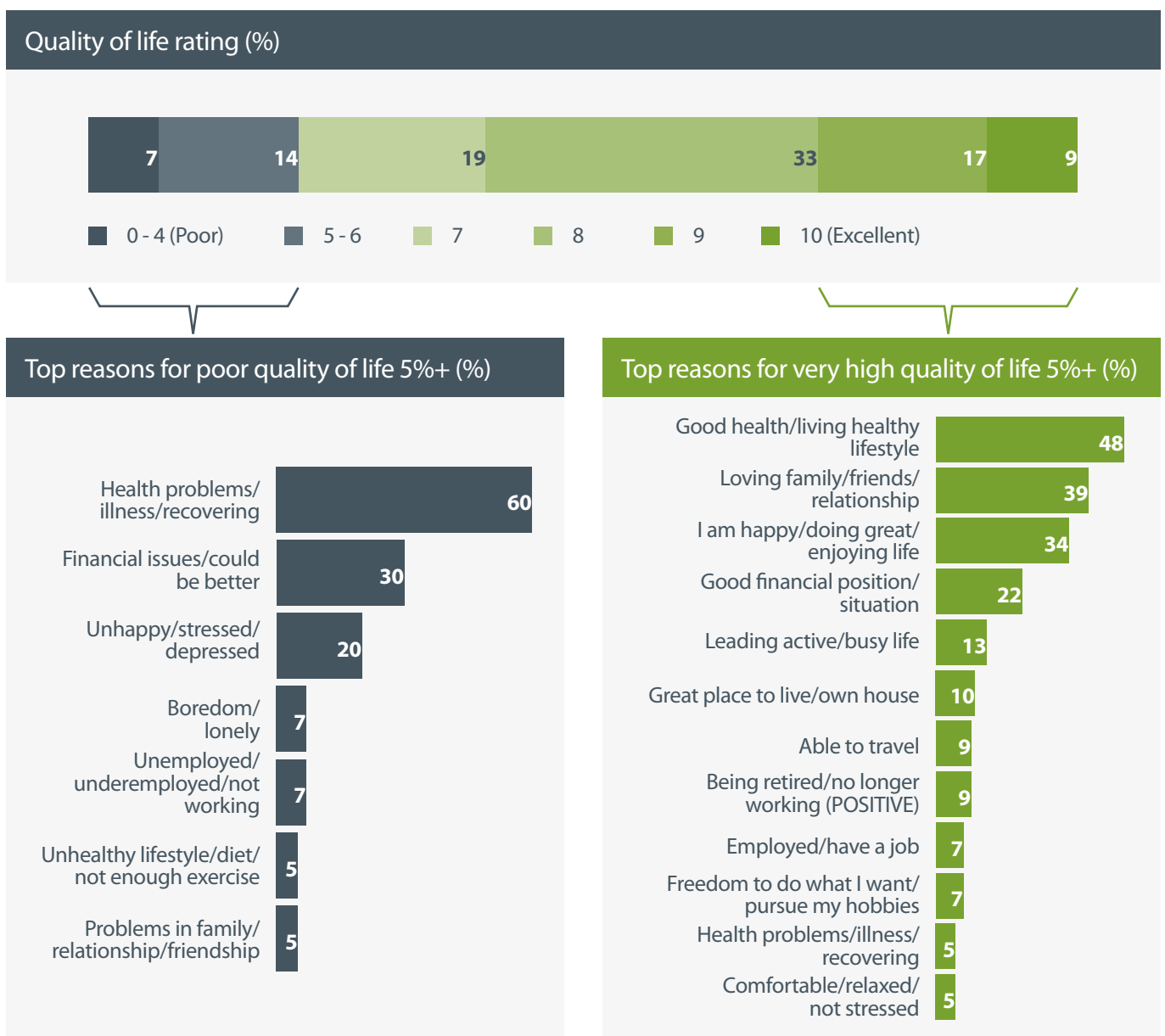
Very high ratings of 9-10 were more prevalent among those who:

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)

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.



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.)

Contributors to quality of life

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

Factor	High Ratings (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
 secondary priority
 relative strength
 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.

A priority attribute is an area that has an impact on overall quality of life but has low rating scores. Improving people’s experiences in these areas would therefore have a noticeable, positive impact on their overall quality of life. In comparison, a strength attribute has an identified impact but already rates well amongst older Australians.

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 amongst older Australians

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

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 is important 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.

Using the indicators listed in the chart above to create a segmentation, we see that people with one or more indicators of higher vulnerability represent roughly half of all survey participants.

Indicators used to identify higher 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%**

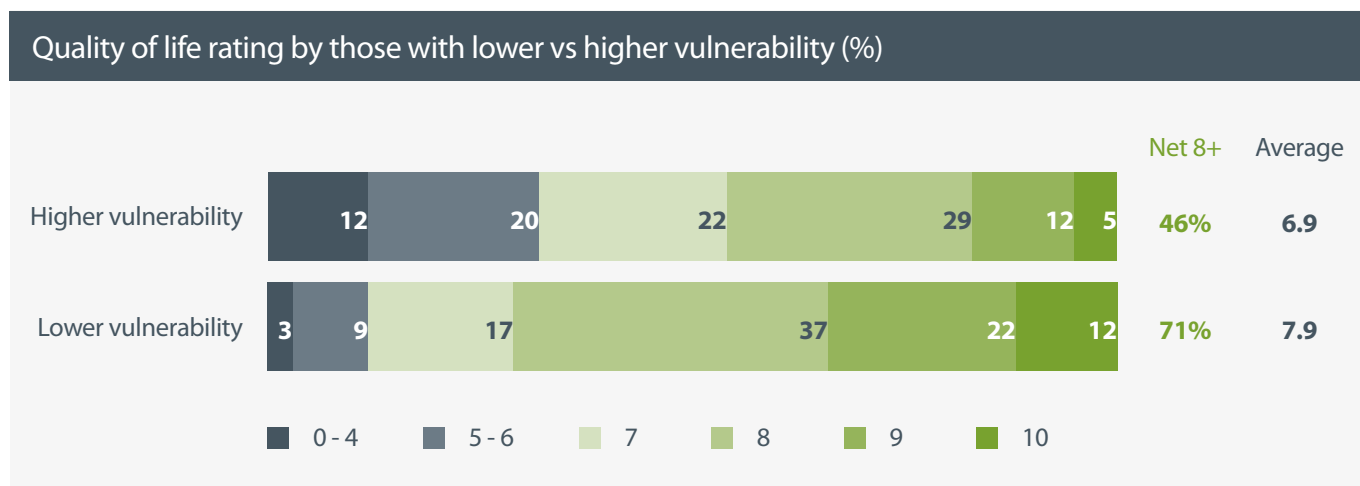
"I am worried about the fact that I have no assets and I am not sure how I will be cared for in later years."



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)

Vulnerability amongst older Australians (cont.)

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



As shown above, the more vulnerable group of people 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 full report we also look specifically at those people who are non-working and renting their homes, split into those aged 50-64 and those aged 65+.

The higher vulnerability group is also more likely to:

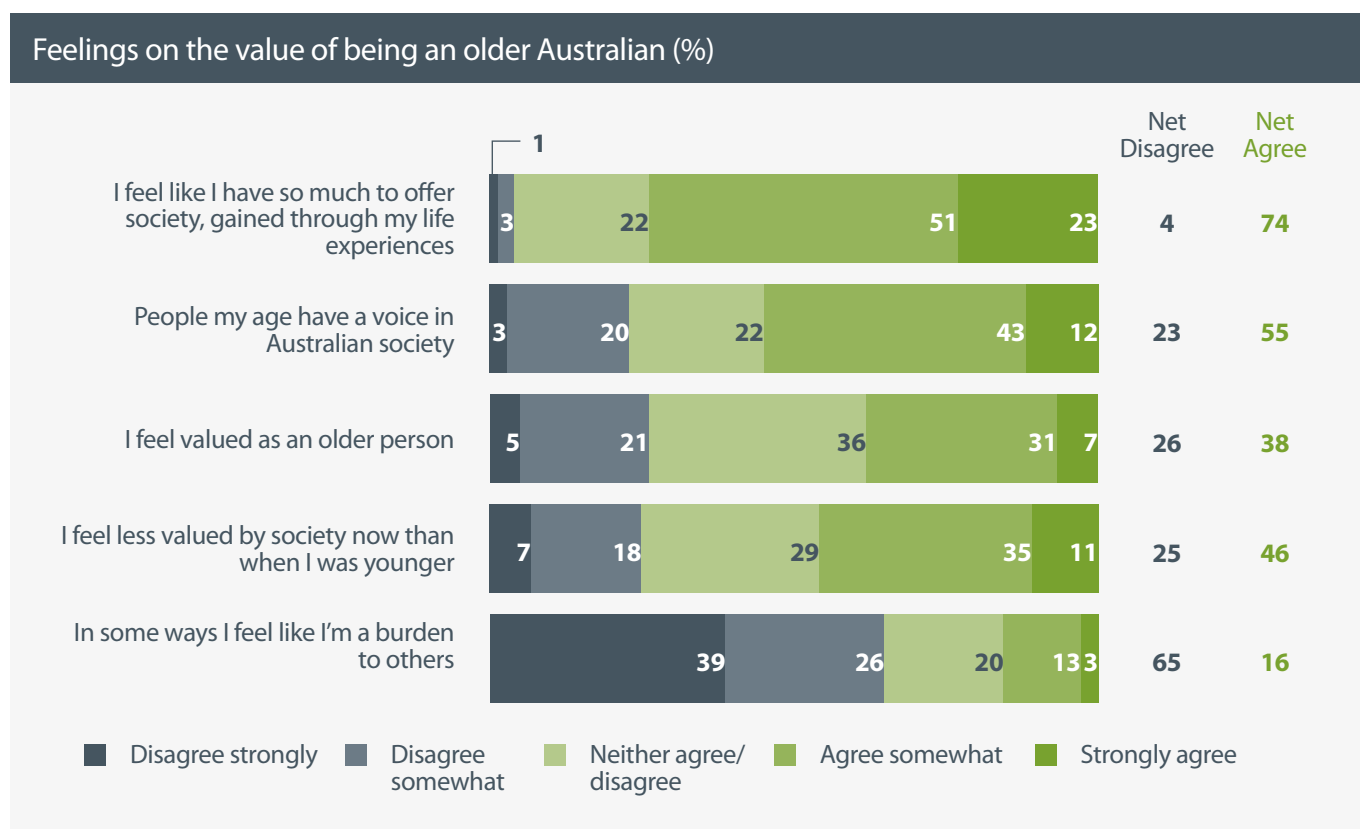
- Be at the higher end of the age spectrum: **62%** of those aged 80+, and **55%** of those in their 70s vs 50% of those in their 60s and 40% of those in their 50s
- Not have private health insurance **70%**
- Live outside the capital cities **57%**
- Be renting their homes **68%**
- Live in South Australia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

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

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=1,119, Lower vulnerability: n=1,363)

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



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).

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

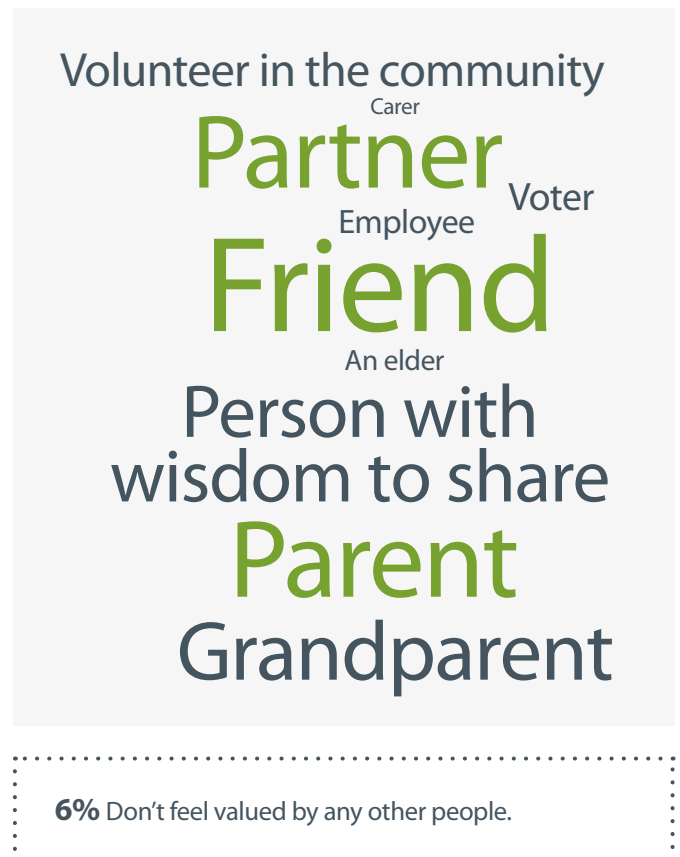
Q13. Do you agree or disagree with the following statements?
Base: All respondents (n=2,562)

Feeling valued

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%

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 focused 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)	Feel valued as a voter
Coalition	19%
Labor	24%
Greens	18%
One Nation	15%
Minor party/independent	12%

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

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.

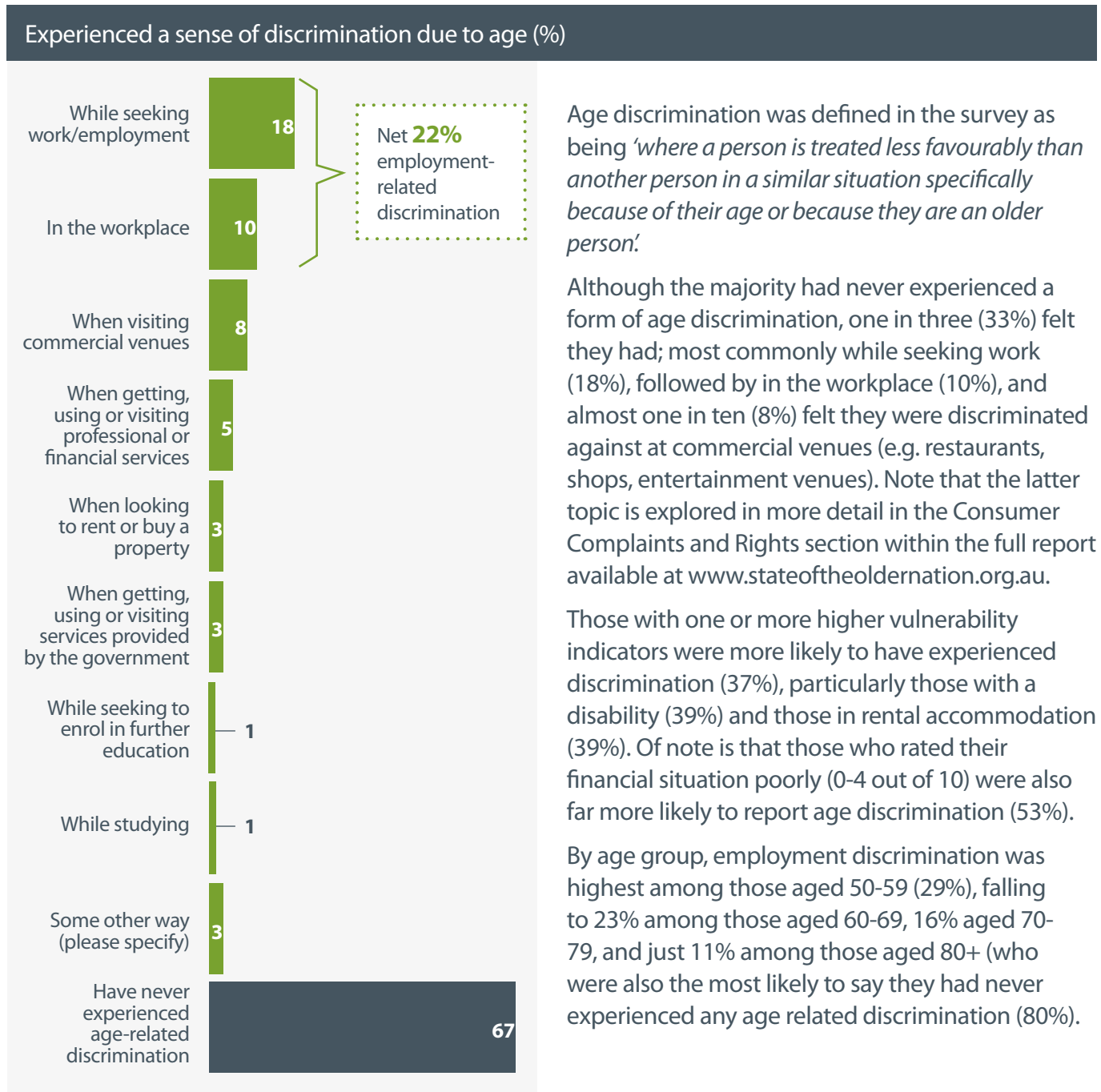
Those who think they'll never retire are more likely to:

- 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."

Types of age discrimination

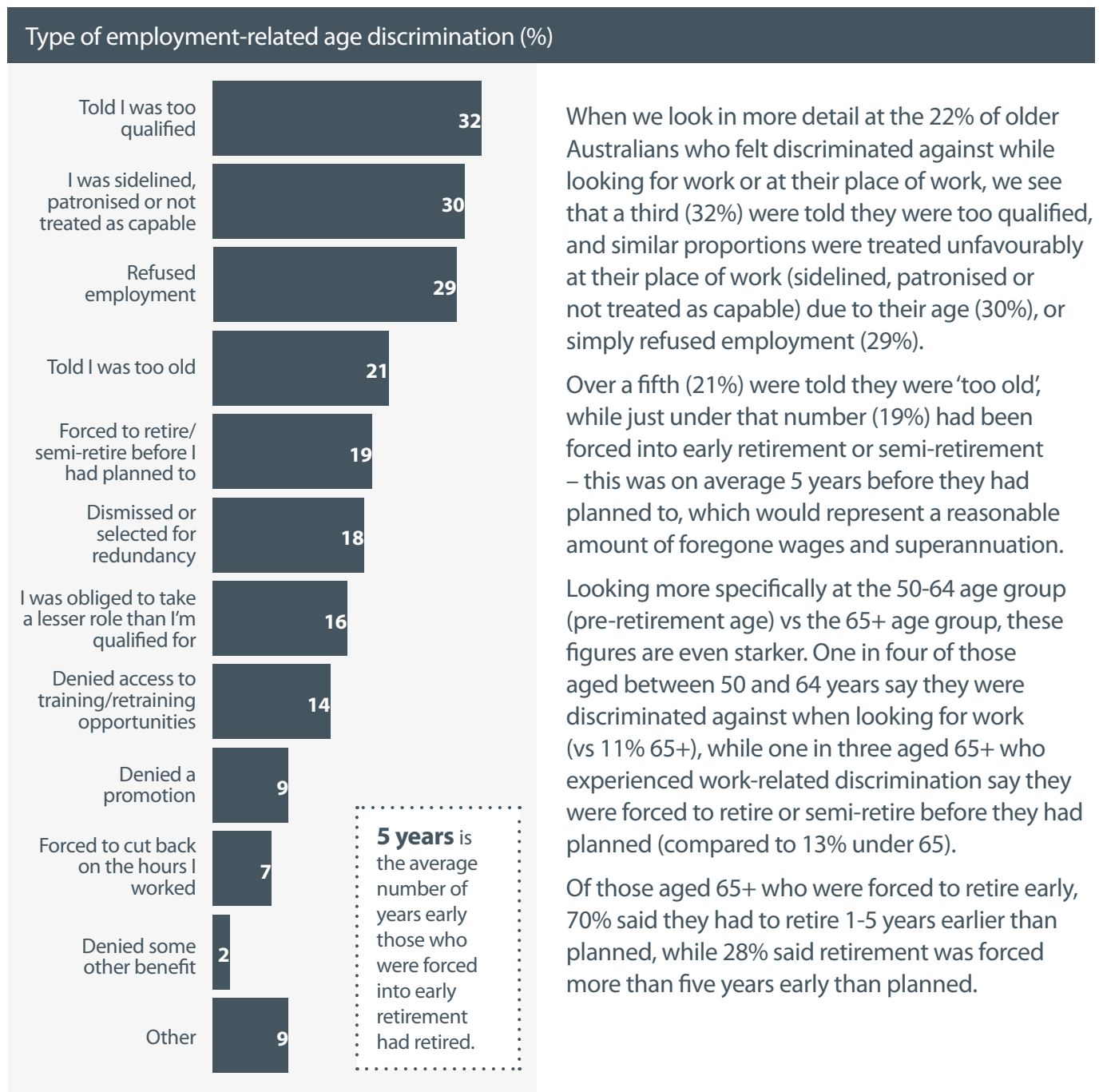
A third of older Australians have experienced some form of age-related discrimination



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)

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



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 reasonable 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.

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.

Conclusion



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 (including 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.

Please note that this document is a summary of a larger report, which includes additional information on the topics discussed here and also covers a range of additional topics such as Home and Aged Care, Housing, Later Life Planning, Consumer Complaints and Rights, and Getting Around, as well as more details on the methodology, sample and weighting. This can be found at www.stateoftheoldernation.org.au.

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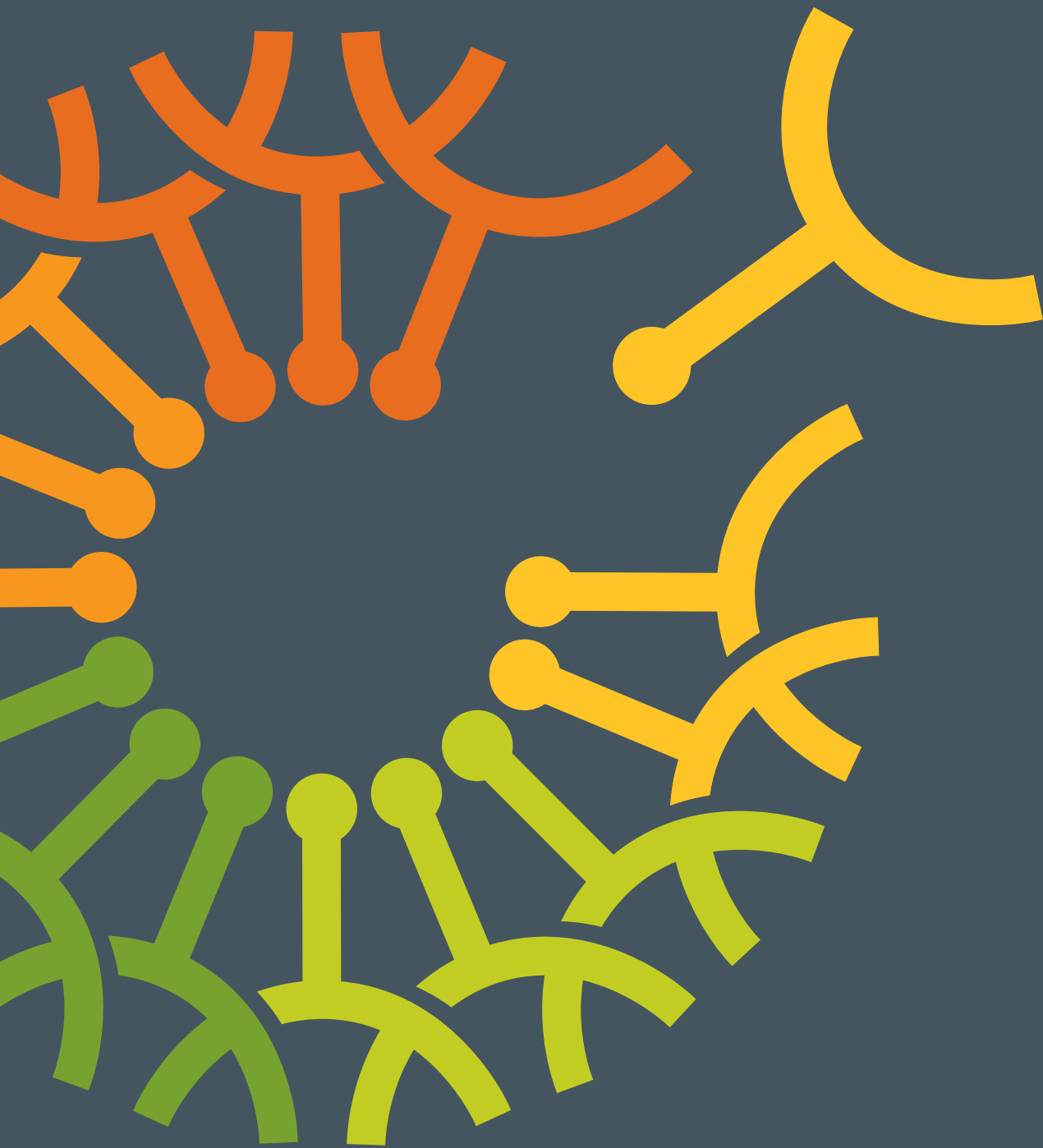
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