



50+ REPORT

with a focus on how and where older people are living

COTA NEW SOUTH WALES

**Consumer
Survey 2014**

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Foreword

In 2014 COTA NSW conducted its second Consumer Survey of people aged 50 years and over. In part, this survey was provoked by the findings that emerged in our 2013 Consumer Survey, which suggested that a growing population of older people – primarily women – are struggling to obtain and retain secure, satisfactory housing. In the same period, staff at COTA NSW had been actively involved in a number of policy projects that also focused on housing-related issues including our Liveable Communities project, which sought to look in some detail at older people's housing wants and needs. Together, these areas of focus helped to inform the shape and scope of the survey that gave rise to this report.

Respondents to our survey were asked a range of questions which sought to investigate the kinds of factors that helped to determine how and where older people are living in New South Wales (NSW). Additionally, the questions asked of respondents sought to explore why they were living as they were, posing a series of questions about the decision-making processes they had undertaken in making their housing choices.

We were eager to ensure that the 2014 Consumer Survey was completed by a broad range of respondents, and increased our efforts to circulate it widely throughout NSW. We are pleased to note that over 2000 respondents completed the survey, and that they were drawn from a diverse set of communities. Approximately 50% of respondents resided in Sydney, 25% in regional cities or centres, and 23% in rural NSW.

We wish to extend our thanks to all those who completed the 2014 Consumer Survey. Additionally, we would like to convey our appreciation to those who have participated in the other consumer

engagement activities undertaken by COTA NSW, which include a state-wide network of Consumer Reference Groups, Consumer Panels, focus groups and polls. All those who contribute their time to these activities help COTA NSW to more effectively advocate on behalf of older people in this State.

Ian Day

Chief Executive Officer

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Executive summary

Housing is becoming an increasingly important issue in NSW and throughout Australia. With property prices soaring – particularly in metropolitan centres – the traditional model of owning your own home and living on superannuation and/or the age pension upon retirement is becoming increasingly unviable. This reality – combined with Australia's burgeoning ageing population – means that people who are aged 50 and over are increasingly met with insufficient housing options to suit their changing needs, and insufficient information about how to explore their options. As Australia's baby boomer population swell the ranks of the 50-plus population, we are increasingly seeing a generation of Australians who want to retain their autonomy and have more say over how and where they age.

With these issues in mind, COTA NSW undertook the wide-ranging consumer survey that gave rise to this report. As noted, the aim of the survey was to investigate the factors that influence where and how older people are living in NSW. We also sought to investigate why people make the decisions that they do when it comes to their housing choices. The survey revealed a complex inter-relationship between a person's socio-economic circumstances and their housing choices. This report seeks to explore the factors that influence people's housing choices in order to identify emerging patterns when it comes to housing around the State. Given that a third of people living in NSW are aged 50 and over, such information is crucial to inform future housing policy and planning for NSW's ageing population.

Chapter 1 examines who survey respondents are living with. Two thirds of respondents indicated that they live with a partner, while just over a quarter live alone. Unsurprisingly, an analysis of living

situation by age indicates that the older people get the more likely they are to live alone. Living alone is gendered, with 33.1% of female respondents living alone compared to 15.8% of male respondents. Furthermore, 70% of male respondents live with a spouse or partner compared to 51.4% of women. There appears to be a causal link between who older people are living with and how they rate their quality of life. Respondents who lived with a spouse or partner reported the highest rating for their quality of life, while respondents without a spouse or partner and who lived either with their children or their parents had the lowest rating for their quality of life.

Chapters 2 and 3 look at work and retirement, and income respectively. While 65% of respondents had retired, over two thirds of respondents who indicated that they planned to retire in the future planned to retire after 65 years of age, 25% of whom stated they planned to retire aged 70 or more. This may be indicative of a growing trend towards people retiring at an older age than in previous generations. The research also found that gender plays a role in retirement, with less than 60% of female respondents retired, compared to almost 75% of male respondents. Financial inability to retire may be a factor in this disparity. Superannuation is the main source of income for 42.4% of male respondents compared to 29.9% of female respondents. According to analysis of Australian Bureau of Statistics data undertaken by the Workplace Gender Equality Agency, the average man's superannuation balance is nearly twice the size of the average woman's.ⁱ This fact is supported by our survey findings which show that female respondents have less superannuation than male respondents and therefore a greater need to continue working. The fact that 19.5% of female respondents indicated a wage or salary

is their main source of income, compared to only 11.2% of male respondents, further supports this interpretation.

Chapter 4 considers the relationships between housing tenure and aged-based, income-based or gender-based factors related to older people. Almost three out of four respondents fully own their homes. Among respondents there appears to be a strong relationship between housing tenure and marital status, with almost 80% of married/partnered respondents fully owning their own homes, compared to 50% of divorced/separated respondents. In comparison, the 11% of respondents who pay rent/board can be characterised as single, working or receiving the age pension. They are slightly more likely to be women, and over two thirds indicated that they can't afford to buy property.

Chapter 5 looks at where older people are living by location. While over half of respondents live in metropolitan areas, respondents living in rural areas expressed the highest satisfaction with their home, but had the least confidence that their neighbourhood/area would meet their needs into the future. Metropolitan areas – with the exception of Sydney North – tend to have an underdeveloped retirement village sector, while regional cities/centres in the Central Coast/Hunter and North Coast have the highest proportion of retirement villages and recreational parks. This section also analyses where older people are living by examining factors including age, type of house, tenure, education and income to provide profiles of eight distinct regions around the state.

Chapter 6 explores the types of houses respondents are living in. Unsurprisingly, younger respondents are more likely to live in a freestanding house, while older respondents are increasingly likely to live in home units, townhouses, retirement villages or granny flats. Interestingly, satisfaction with one's home seems to have a positive

correlation with other indicators such as quality of life, housing tenure and marital status. The survey shows 92% of full home owners indicated that they were either very satisfied or satisfied with their home compared to only 66.7% of renters. Up to 37% of respondents did not think their house would meet their needs in the future. Worryingly, 20% didn't know if their house would meet their needs in the future, which demonstrates an issue that COTA NSW often encounters in its research, namely that few people seem to be equipped to think about – or plan for – older age.

Chapter 7 examines older people's satisfaction with their current neighbourhood, revealing a high level of satisfaction across the board. We found that 90% of respondents indicated that they were either very satisfied or satisfied with the neighbourhood in which they lived, and over 90% had no concern for their personal safety or their ability to get around their neighbourhood. Proximity to health services, shops and social activities, and transport were rated the most important aspects of a neighbourhood. Almost 30% of respondents didn't know if their neighbourhood would meet their future needs, corresponding to the almost 20% who didn't know if their house would meet their future needs.

Chapter 8 looks at if, and why, older people move house. With over 57% of respondents having not moved house in the last 10 years, it was found that those respondents paying rent or board are far more likely to have moved multiple times in the last 10 years. Overall, the main reasons for moving house were financially related for younger respondents whereas size, accessibility and maintenance emerged as issues for older respondents. These same attitudes were reflected in Chapter 9, which examines which location factors and house features are important to an older person when buying a home. Access issues such as single storey properties and easy-access bathrooms become

increasingly important as people age, as identified by juxtaposing respondents' desire for these features in a future, as opposed to a current, house.

The factors that influence older people's quality of life are examined in Chapter 10. Respondents who fully own their homes tend to rate their quality of life higher than those paying off a mortgage or paying rent. Similarly, respondents whose major source of income was wages, superannuation or investments rated their quality of life higher than those whose major income was from a source such as the pension. Interestingly, gender plays a role in the factors that influence quality of life, with women rating independence ahead of money and finance and men rating money and finance ahead of independence.

Finally Chapter 11 explores the expectations of respondents about where future support may come from in order to continue to live independently as they age. It is concerning that more than one in five respondents didn't know or had not thought about it this issue. Of the remaining respondents that had, community care, partners and children were primarily identified as future supports to ensure independent living. Again gender plays a role in responses, with female respondents more likely to nominate community care as their most likely source of future support and male respondents more likely to nominate a partner.

There are important implications arising from the results of this survey, particularly relating to owning property and income, and how these correspond to gender. These are addressed in detail in the Discussion Paper overleaf. COTA NSW believes that it is imperative that older people have autonomy over their housing choices as they age, and that they are well-informed of these choices. In order for this to happen, decision makers must engage in regular consultations

with NSW's ageing population about their housing needs, to ensure our older citizens are not only ageing in place, but that they are doing so healthily and happily.

Discussion

The purpose of the survey that gave rise to this report, as noted previously, was to investigate the factors that influence where and how older people are living in NSW. Additionally, we sought to explore the associated 'whys,' seeking to understand the decision making processes of people in relation to their housing choices.

Several factors prompted our broad focus on housing-related issues. Firstly, an individual's housing situation tends to reflect their overall circumstances. Simply put, a person's gender, education, employment and marital status influences where and how a person lives. In other words, a person's housing situation generally provides a snapshot of their broader circumstances. Certainly, the survey indicates as much.

To turn to some of the key findings already noted in this report, it is clear that respondents who are partnered enjoy better financial circumstances than their single counterparts. In turn, partnered respondents enjoy more secure housing status. Almost 80% of married/partnered respondents fully owned their own home, while this figure falls to around 60% amongst those who are single or have never married. Among those who were divorced or separated, the rate of home ownership falls again, to approximately 50% of respondents. There is, unsurprisingly, an apparent connection between respondents' housing tenure and their level of satisfaction with their housing circumstances, with those who own their own home most likely to rate their quality of life as 'excellent' or 'very good'. By contrast, respondents who paid rent or board were the least likely to rate their quality of life in these terms.

A second factor motivated us to focus on issues associated with housing in our latest survey. In 2013, our inaugural consumer survey indicated that older female respondents were among those most likely to be experiencing financial hardship and, in turn, to be experiencing increased levels of housing insecurity. Alarming, this survey – which looked in far greater detail at the nexus between a person's socio-economic circumstances and their housing situation – suggests that older women are, in many cases, living in more precarious circumstances than their male counterparts. Female respondents to this survey were over-represented in the lowest income group, with more than 25% indicating they received an income less than \$25,000 per annum. Similarly, women in our sample worked longer than men and had less superannuation. Disturbingly, these results are found amongst a group of respondents who are highly educated relative to the general population. These findings are also concerning in light of the relationship that emerges between respondents' self-rated quality of life and their incomes: respondents with higher household incomes rated their quality of life higher than those on lower incomes.

In the view of COTA NSW, these findings are alarming in and of themselves. It is extremely disturbing that there is a population of older women who are experiencing significant financial disadvantage and the unsatisfactory or precarious housing situations that typically accompany it. Crucially, there needs to be a wide-spread recognition that the population of older women who are already experiencing socio-economic and housing disadvantage is likely to grow. More and more women are reaching older age as single people who have never enjoyed any prospect of owning a home, and there is a growing body of research to indicate they are at high risk of homelessness.ⁱⁱ It is also

vital to note that older women are the ‘canaries in the mine’: patterns of home ownership are shifting, and doing so rapidly, with increasing numbers of older people reaching older age with no home, and no prospect of doing so. While female respondents to our survey are emerging as a particularly vulnerable group, recent unemployment data suggests that older people in general are increasingly finding it difficult to access and retain employment. Indeed, data from the Commonwealth Department of Employment points to a 16% increase in unemployment amongst people over 55 years of age in the 12 months prior to September 2014.ⁱⁱⁱ Given the level of the current unemployment benefit – which, at \$258 per week is \$130 per week less than the age pension – it is difficult to see how this population will be able to access secure or satisfactory housing, particularly in the years where they await eligibility for the age pension, which will be set at 70 by 2035.

Approximately 20% of our survey respondents under 60 paid rent or board, with the majority of them renting in the private rental market. Alarmingly, this figure only drops to 10% of respondents after age 60, and remains set at this level, even among respondents aged 85. Of these respondents, the majority indicated they rented because they could not afford to buy a home. Simultaneously, it is worth noting that the 25% of respondents, who were still working, when asked to nominate a retirement date, indicated they would not retire until after they reached 70 years of age. Together, these responses strongly suggest that some individuals are delaying retirement because doing so would render them unable to continue to pay rent in the private rental market.

Obviously, the research we have undertaken on this and other housing-related issues has not been – and cannot be – exhaustive. However, government is well-placed to commission more meaningful

research with older people about this – and all other – housing-related issues. We constantly hear from representatives of governments who wish to emphasise how closely they seek to communicate or consult with members of the public, and how valued any such contact is. From our vantage point at COTA NSW there is, unfortunately, little evidence that this is true, particularly when it comes to consultation with older Australians.

Likewise, there is little to support the claims made within private enterprise regarding their interest in the older consumer. While governments at all levels shape the policies which powerfully affect older people’s socio-economic circumstances and regulate planning policy, it is primarily private enterprise that delivers housing itself – whether in the form of free-standing dwellings, town-houses, retirement villages, and residential parks. It’s in relation to older people’s housing needs and wants that we see some of the clearest evidence of private enterprise’s startling indifference to the *actual* views of older people – as opposed to their *assumed* views. To take one of many possible examples, it is often assumed that older people wish to move from accommodation in a privately owned free-standing dwelling to a retirement village once they reach their mid-50s. As this Report notes, this is seldom the case. In fact, amongst respondents to our survey, the largest population to have made the move into retirement villages – often marketed as ‘over 55s’ complexes – were aged 80-plus.

Likewise, planning regulations provide for – and developers frequently offer – two-storey townhouse style developments which are marketed to ‘empty-nesters.’ Here again we see a manifestation of the wide-spread tendency for decisions to be made about what older people want without engaging them: amongst the participants in our survey, two-storey accommodation was the single *least* desired

feature of all possible accommodation options. We see very few innovative housing options developed for people over-50, either in relation to people in the private housing market or those in public/community housing sectors, despite the size of this population and the diversity of their needs.

Government and private enterprise are each well-placed to expend much more time and energy investing in consumer research – such as that contained in this Report – into older people’s attitudes to housing-related issues, or any other critical issue. As it stands, those involved in the formulation and implementation of planning policy, as well as those in the property industry, often lack substantive, meaningful or nuanced information about older people’s needs and wants in relation to housing. From our vantage point at COTA NSW, older people are often on the receiving-end of consultations that lack sufficient depth. Too often, we hear of consultations with older people ranging in age from 50 to 85 and up. Imagine for a moment a public consultation on an issue – any issue – composed of a group of people ranging in age from 15 to 50 years in age. Unless this group were carefully age-segmented, any such consultation would be regarded as a ludicrous: we take it as read that the individuals in this group have wildly differing experiences, aspirations, desires and requirements. The same understanding needs to be extended to the large and diverse population of people aged 50-plus in NSW. Time and again, we see evidence that those who have the capacity to affect the lives of older people, whether through the provision of information, policies, goods or services, fail to engage them, either as constituents or consumers. Older people already comprise 33% of the total population of NSW, and 43% of all voters. If only from the perspective of electoral or marketplace self-interest, representatives of government and private enterprise would be wise to start listening to them.

Methodology

A survey of NSW residents aged 50 years and over was conducted by COTA NSW during the months of May and June 2014 and yielded 2091 respondents.

The survey was self-administered and available in both online and hard copy form. Emails were sent with the survey link to COTA NSW e-newsletter subscribers as well as COTA NSW members. People who completed previous COTA NSW surveys and agreed to take part in future surveys were also emailed the survey link. A link to the survey was posted on the COTA NSW Facebook page and Twitter account.

A link to the survey was inserted in the Seniors Card e-newsletter and posted on various community organisation and local council websites in metropolitan and non-metropolitan areas.

In order to attempt to reach those respondents who did not have access to a computer and the internet a number (n=200) of hard copy surveys were posted to community organisations and local councils in metropolitan and non-metropolitan areas to be distributed. A total of 50 hard-copy surveys were completed and returned to COTA NSW for data analysis.

Survey sample

The majority of survey respondents (63.0%) were in the 60 - 69 year age group. Just over one quarter (28.9%) were aged 70 years and over, while only 6.5% were aged 50 - 59 years. When compared to the ABS breakdown of ages, respondents in the 50-59 age groups were under represented in the sample.

Just under two-thirds of respondents (65.4%) were women, while just over one third (34.6%) were men. According to ABS figures (2010),

the split of the population in NSW aged 50 years and over is 48% men, and 52% women, thus women were over-represented and males underrepresented in the sample.

The survey produced a fairly representative spread of respondents living in metropolitan and regional areas with 51% of respondents aged 50 years and over living in greater metropolitan Sydney compared with the ABS 2011 figure of 58.6% of people aged 50 years and over. However the geographic region described in this report as Sydney South, which includes an area from Fairfield past Campbelltown and including the Sutherland Shire (SA4 codes 123, 127, 128) was underrepresented with only 6.0% of respondents compared to 10.2% of people aged 50 years and over (ABS 2011).

Consumer reference groups

COTA NSW also conducted five Consumer Reference Group consultations in metropolitan Sydney and regional NSW. These groups consisted of 15 to 20 participants aged 50 years and over. The discussions were generated by five consistent, open-ended questions about housing. The qualitative data from the groups helped to inform the design of the survey.

Results and analysis

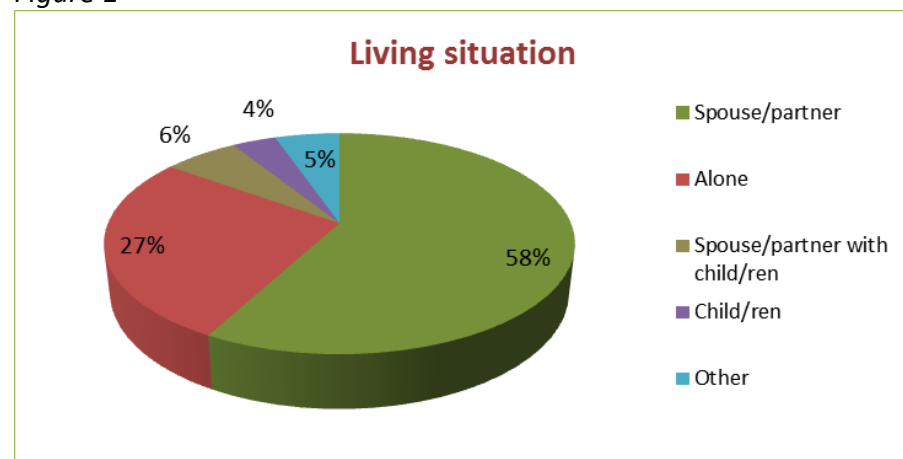
1.0 Living situation

A major factor in considering how and where older people are living is whether they are living alone or with other people and indeed the different categories of people they may live with.

This chapter examines a number of key demographic factors in relation to who respondents lived with.

Respondents were asked who they lived with.

Figure 1

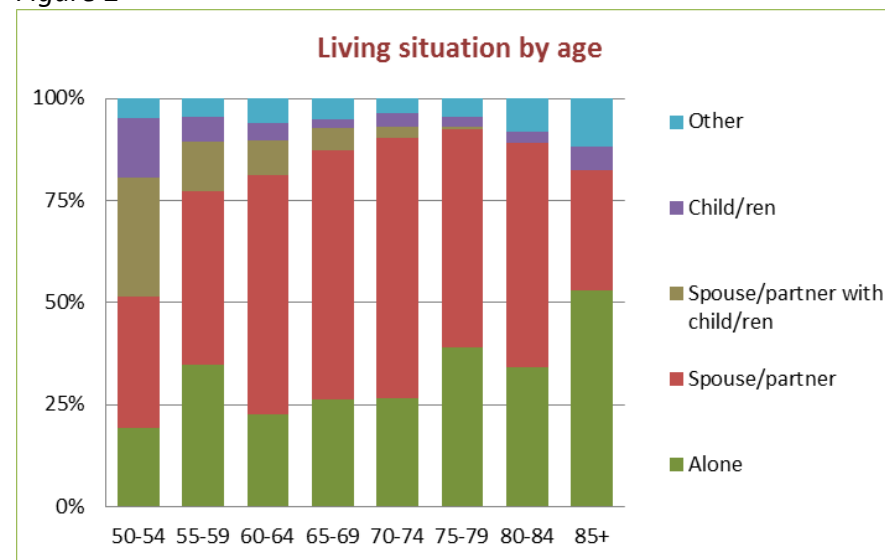


More than half (57.8%) of respondents lived with a spouse/partner and a further 6.1% lived with a spouse/partner with child/ren.

About one quarter (27.1%) lived alone and just over 4% lived with child/ren only.

Differences by age

Figure 2



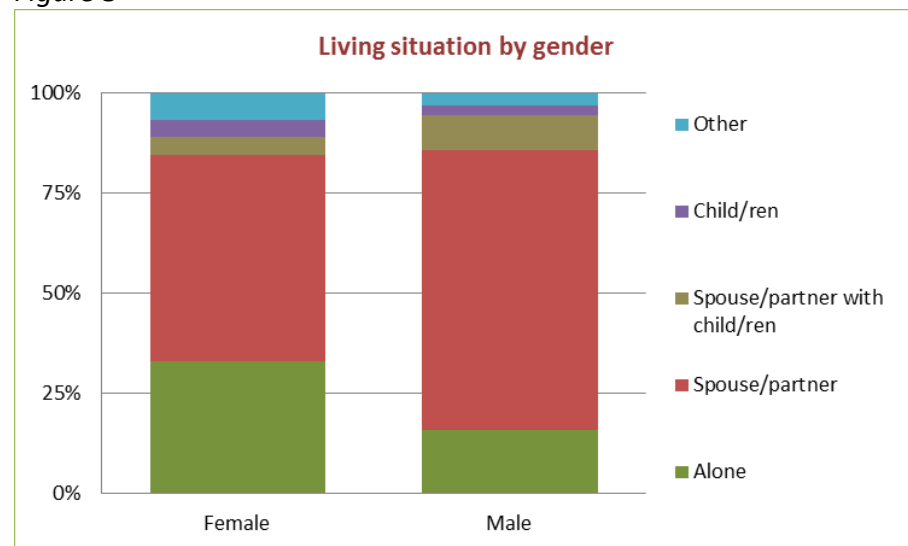
Respondents in the younger age groups were more likely to live with a spouse/partner with child/ren or child/ren only. This proportion declined substantially as the age of respondents increased.

The proportion of respondents living with a spouse/partner (with or without children) peaked among the 60 to 64 year olds at around 67% and remained at that level until the 75 to 79 age group when it declined to 54% and declined again in the 85 years or more age group to just under 30%.

Living alone increased from about 19% of respondents in the 50 to 54 age group to almost 40% of respondents in the 75 to 79 age group, reaching almost 53% of those aged 85 years or more.

Differences by gender

Figure 3



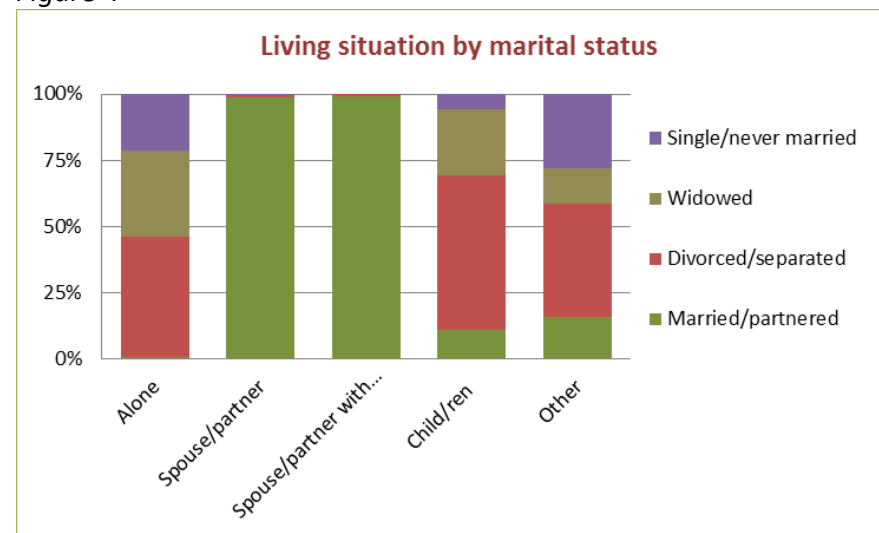
Women were far more likely to live alone than men (33.1% and 15.8% respectively).

Men were far more likely to live with a spouse/partner than women (70.0% and 51.3% respectively).

Men were also far more likely to live with a spouse/partner with children than women (8.8% and 4.2% respectively).

Differences by marital status

Figure 4



Of the respondents who lived alone those who were divorced/separated accounted for over 45%, widowed accounted for almost 33% and those who were single/never married accounted for about 21%.

Respondents who lived with their children without a spouse/partner were most likely to be divorced/separated (58.3%) or widowed (25.0%).

Differences by quality of life

Respondents were asked to rate their quality of life on a five-point scale, from excellent to poor. (See section 10)

Figure 5



Figure 5 shows the excellent/very good quality of life rating by living situation. Across all living situations, 73.9% of respondents rated their quality of life as excellent/very good.

Almost 80% of respondents with a spouse/partner (either with or without children) rated their quality of life as excellent/very good.

Over 67% of respondents who lived alone rated their quality of life excellent or very good and about 60% of respondents without a spouse/partner, who lived with their children, rated their quality of life excellent/very good.

Living situation - summary

- About 64% of respondents lived with a spouse/partner and about 27% lived alone
- After the age of 75 the proportion of respondents who lived alone started to increase and the proportion of respondents who lived with a spouse/partner started to decrease.
- A far higher proportion of women lived alone and a far higher proportion of men lived with a spouse/partner
- The proportion of respondents who lived alone was distributed between those who were divorced/separated, widowed and single/never married, in that order
- Respondents who lived with a spouse/partner reported the highest rating for their quality of life
- Respondents who did not have a spouse/partner and who lived with their children had the lowest rating for their quality of life

2.0 Work and retirement

As people in their 50s, 60s and older age they may transition from work to retirement. This transition may affect or be affected by how and where they are living.

This chapter examines a number of key factors in relation to paid employment, unpaid work and retirement.

Respondents were asked to select from a list the category that best described their status.

Figure 6

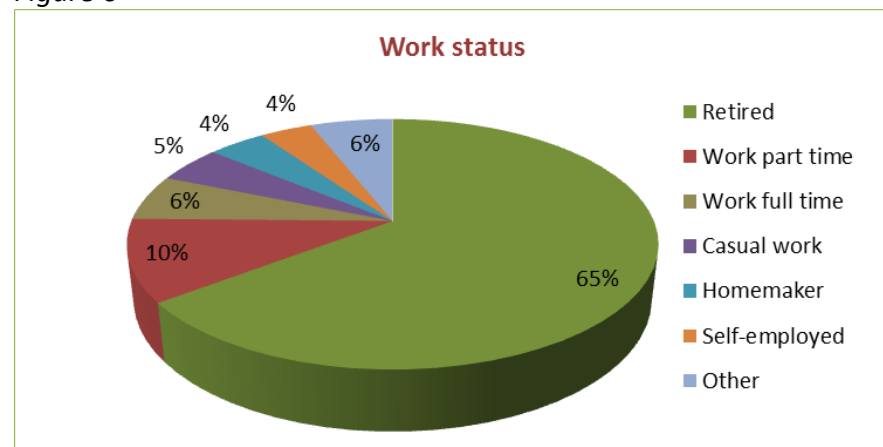


Figure 6 shows that about 65% of all respondents were retired and 25% were in paid employment – full time, part time, casual or self-employed.

Differences by gender

Figure 7

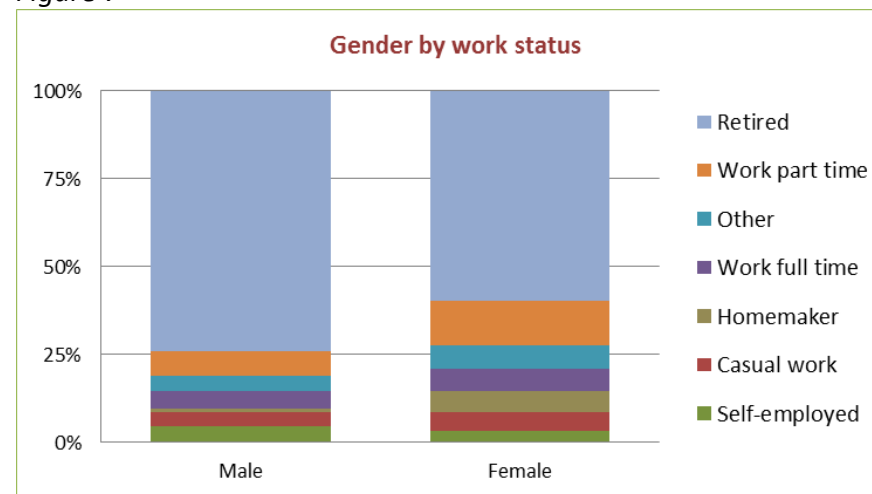


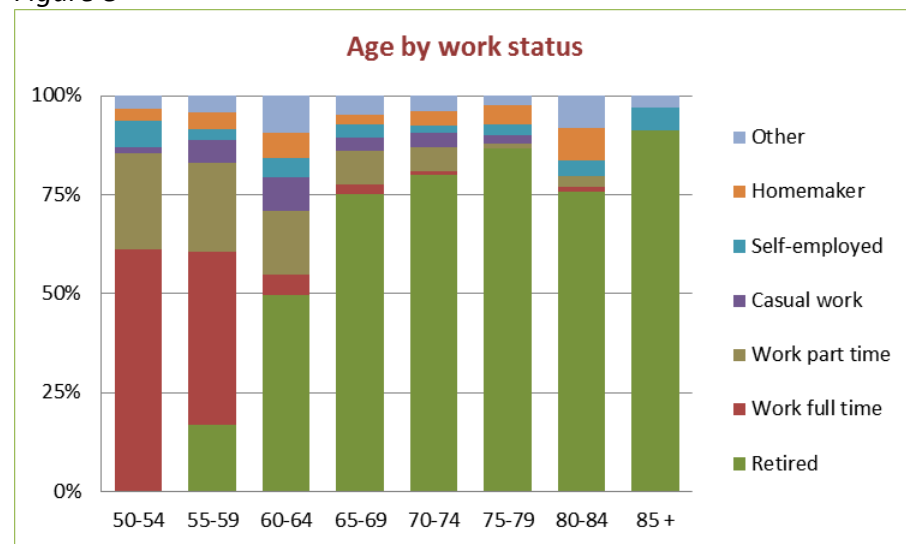
Figure 7 shows that less than 60% of women surveyed were retired, compared with almost 75% of men.

It may be that women are less able, financially, to retire. This possibility is further considered in the next chapter on income.

Women participated at a higher rate than men in every paid employment category, with the exception of those who were self-employed.

Differences by age

Figure 8



Among the 55 to 59 age group, only 17% of respondents were retired and 75% were still working. By the 60 to 64 age group, 50% of respondents were retired and 35% were still working – only 5% were working full time. In the 65 to 69 year age group 75% of respondents were retired and only 12% were still working.

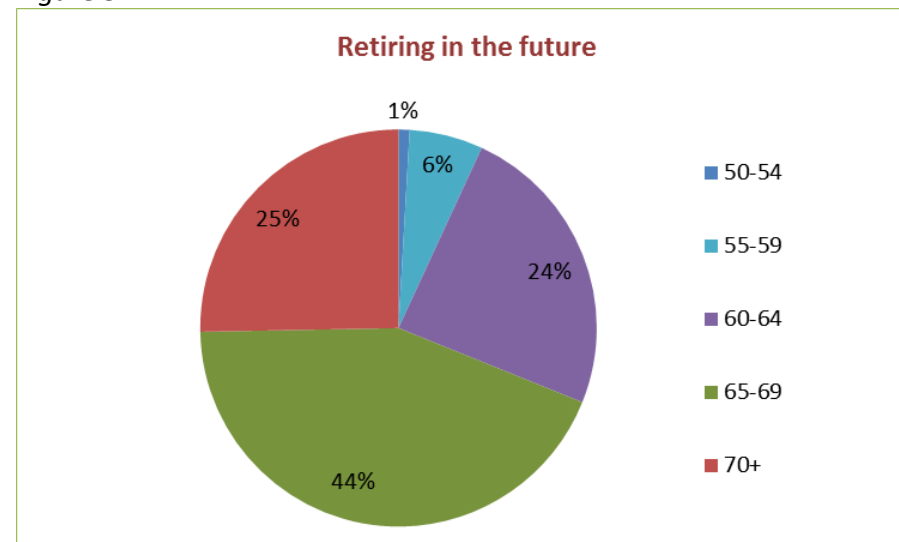
Retiring in the future

Respondents who were not retired (35% of all respondents) were asked when they thought they would retire in the future.

Almost 2.5% of total respondents said that they did not plan to retire and almost 7.0% of total respondents indicated that they did not know when they would retire.

The following chart refers to the remaining 25.5% of all respondents who indicated when they thought they would be retiring in the future.

Figure 9



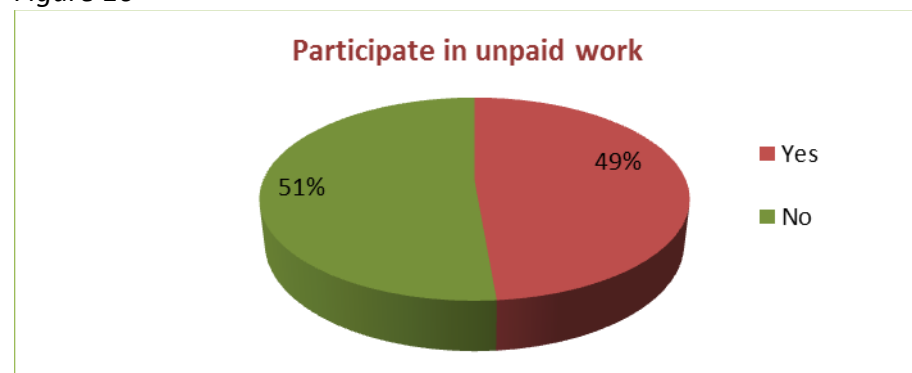
Of those respondents who had not yet retired, 44% nominated the 65 to 69 age group as the most likely age at which they would do so, with another 25% saying they would not retire until after 70 years of age.

These future plans for retirement are quite a bit later than the actual retirement decisions made by respondents who had already retired.

Unpaid work

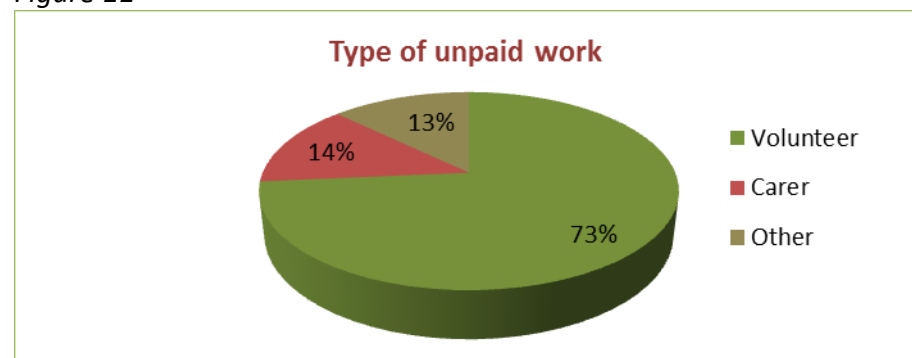
Respondents were asked if they participated in unpaid work and if so were asked what type of unpaid work they participated in.

Figure 10



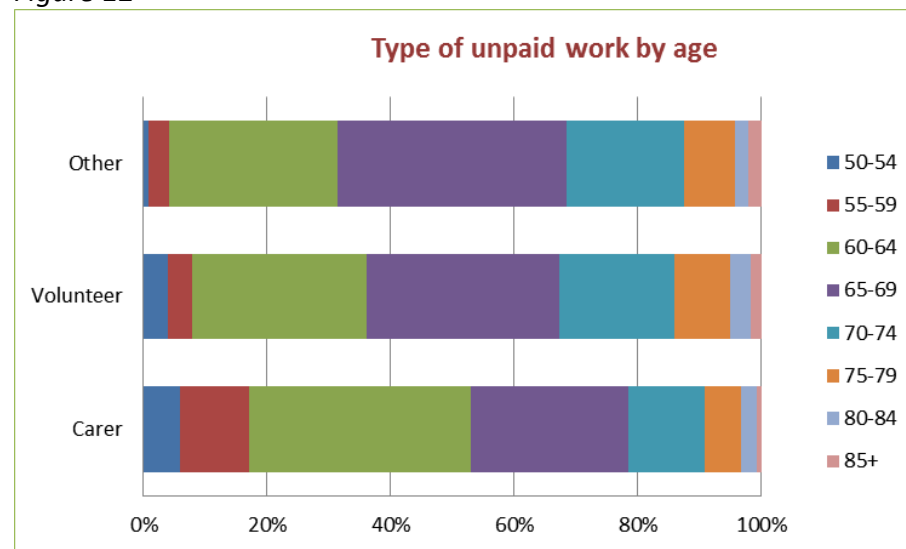
Almost a half of all respondents indicated that they participated in unpaid work.

Figure 11



Of the respondents who participated in unpaid work almost 75% volunteered and another 14% were carers.

Figure 12



The peak ages for unpaid work were between 60 to 74 years of age. The incidence of participation in unpaid work dropped substantially after 75 years of age.

Respondents who were carers were generally younger than those who participated in other forms of unpaid work. The proportion of carers dropped after 70 years of age.

Work and retirement - summary

- *65% of respondents had retired*
- *Almost 75% of men had retired and less than 60% of women had retired*
- *Women were proportionally more likely to be working part time and proportionally least likely to be self-employed*
- *In the 60 to 64 age group only 5.1% were working full time. Almost 30% were working part time, casually or were self-employed*
- *In the 65 to 69 age group 2.2% were working full time and 15.2% were working part time, casually or were self-employed*
- *Almost 70% of respondents who had not yet retired believed that they would not retire until after 65 years of age*
- *Almost 50% of respondents participate in unpaid work*
- *Almost 75% of those who participate in unpaid work were volunteers and a further 14% were carers*
- *The incidence of unpaid work tends to drop off after 75 years of age*

3.0 Income

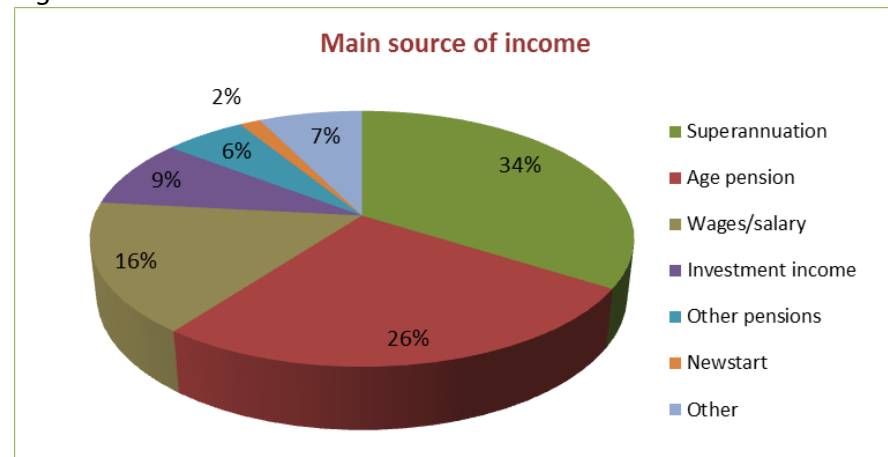
How and where older people are living is, for many, dependent on their financial situation.

This chapter examines the source of income and the level of income against a number of demographic and socioeconomic factors. The emphasis is on income from work, from interest, from the conversion of assets and from government social services.

3.1 Source of income

Respondents were asked to select a category from a list that best described their main source of income.

Figure 13

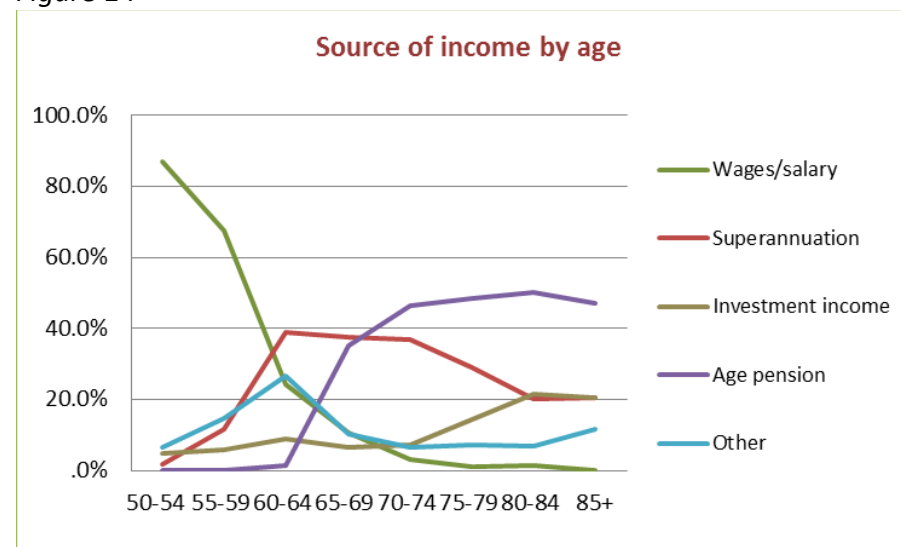


The main source of income for a third (34.3%) of respondents was superannuation followed by the age pension for about a quarter

(25.6%) of respondents. Wages/salary was the main source of income for 16.6% of respondents.

Differences by age

Figure 14



Wages/salary was the main source of income for younger respondents (under 60 years of age).

Before the age of 60, the proportion of wages/salary declined substantially, conversely, the proportion of superannuation increased substantially.

Superannuation, as the main source of income, grew to about 40% of respondents in their 60s and thereafter declined to about 20% of respondents in their 80s.

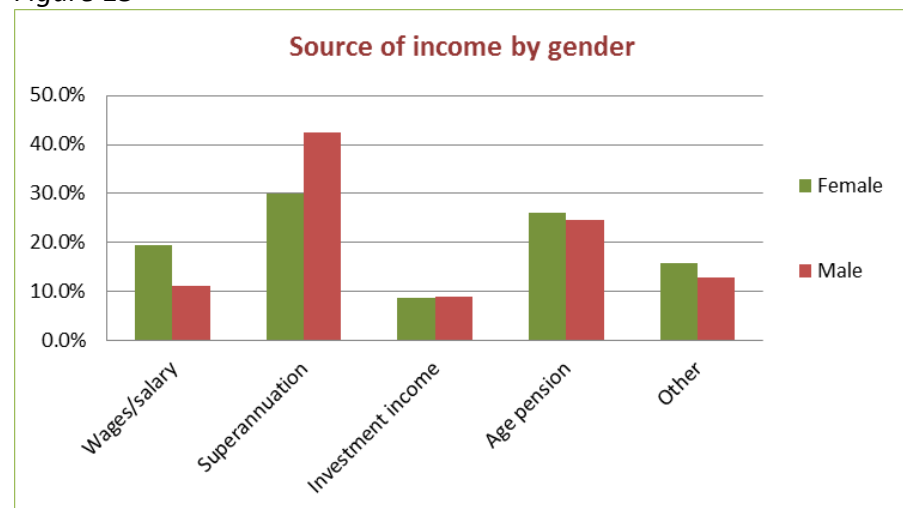
Interestingly, less than 10% of respondents up to 75 years of age relied on investment income as their main source of income. The

proportion then increased to over 20% of respondents in their 80s, as the proportion of respondents relying on superannuation decreased, also in their 80s.

Age pension was the main source of income for 35% of respondents in the 65 to 69 age group. It then continued to increase to about 50% of respondents in the 80 to 84 age group.

Differences by gender

Figure 15



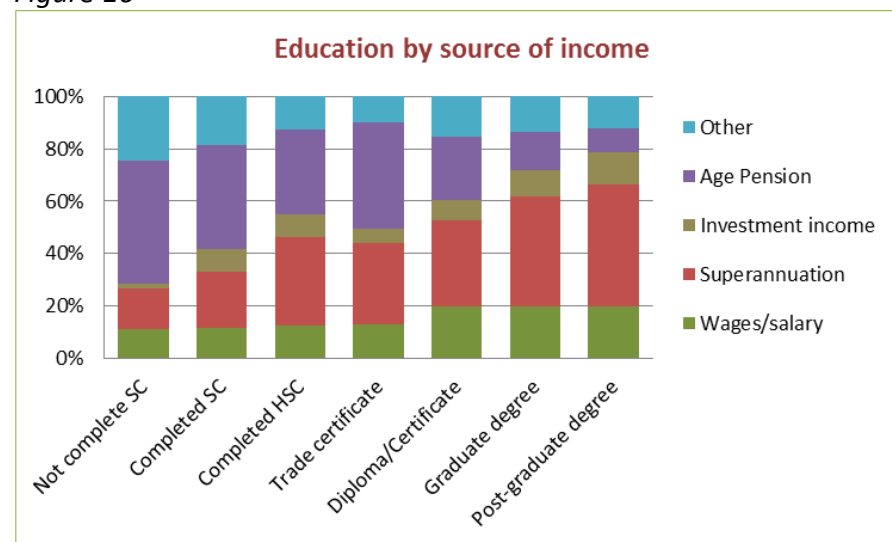
The main source of income for all respondents was superannuation. Superannuation was considerably more likely to be the main source of income for men than for women (42.4% and 29.9% respectively).

With less superannuation, women, as discussed in the previous chapter, were more likely than men to continue earning a salary/wage before accessing superannuation (19.5% and 11.2% respectively).

There were very few differences between women and men for the remaining sources of income.

Differences by education

Figure 16



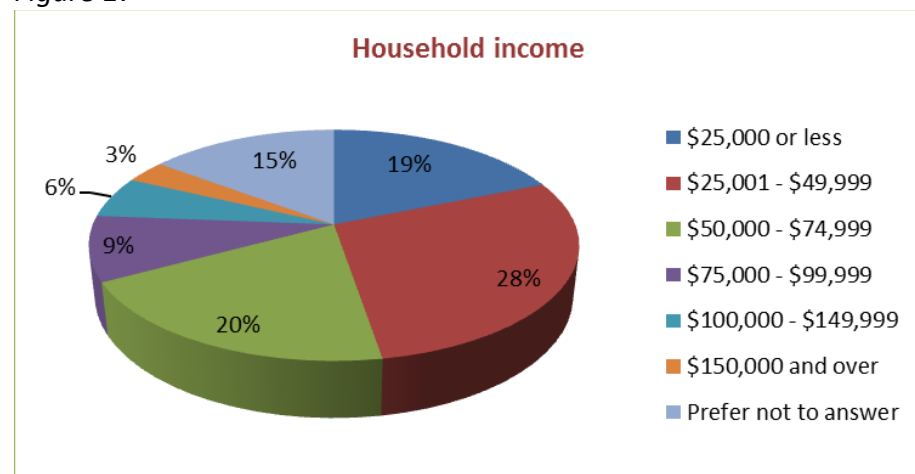
The proportion of respondents whose main source of income was wages/salary, superannuation or investment income increased as the respondent's level of education increased.

Conversely the proportion of respondents whose main source of income was the age pension decreased as their level of education increased.

3.2 Household income

Respondents were asked to indicate their annual household income before tax – from all people living in the house.

Figure 17



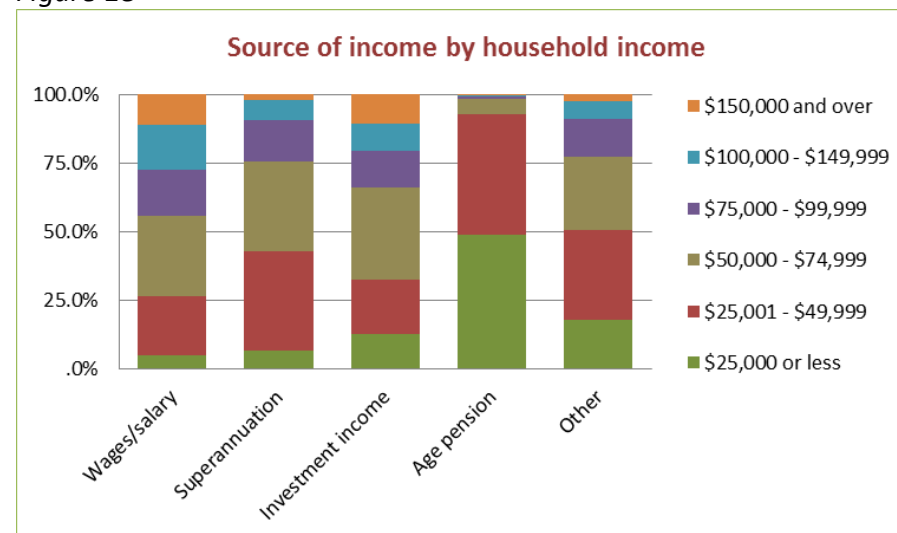
About 19% of respondents had a household income of \$25,000 or less and 28% had a household income of \$25,000 to \$50,000. Almost 20% had a household income of \$50,000 to \$75,000 and a further 18% had a household income of \$75,000 or more.

Almost 15% of respondents preferred not to answer and therefore did not provide information on their annual household income.

Just considering the respondents who provided information on their annual household income, approximately 56% had a household income of less than \$50,000 per annum.

The level of household income is dependent on the number of people in the home earning or receiving an income.

Figure 18



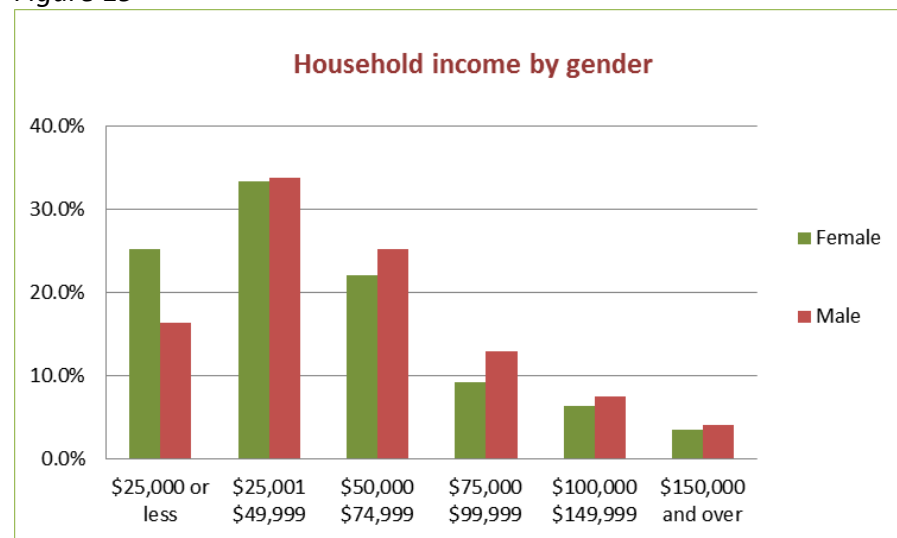
Household income was lowest among respondents who indicated that the age pension was their main source of income – 92.7% of this group received less than \$50,000 per annum.

About 25% of respondents whose main source of income was wages/salary had household income less than \$50,000 per annum.

Almost 40% of respondents living on superannuation and almost 33% of respondents living on investment income received less than \$50,000 per annum.

Differences by gender

Figure 19



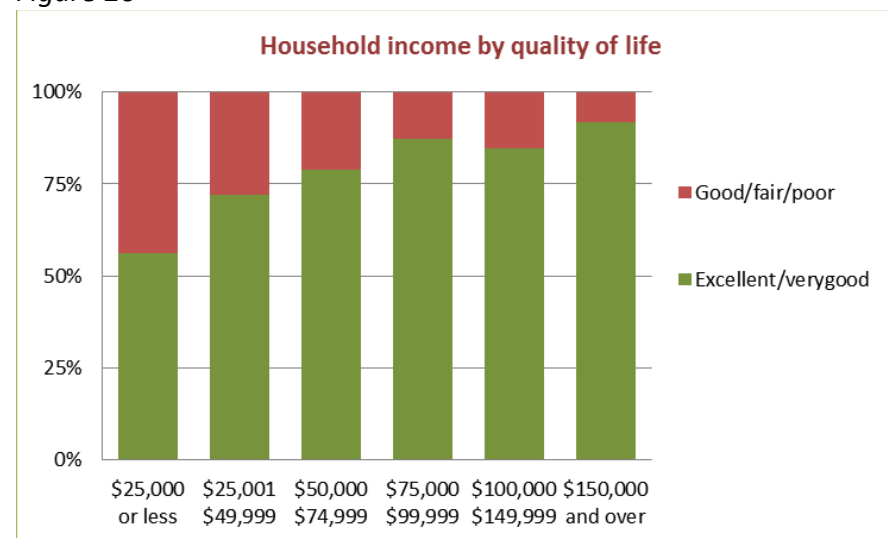
There were more women respondents than men in the lowest income group.

More than 25% of women had household income less than \$25,000 per annum compared with 16% of men.

Differences by quality of life

Respondents were asked to rate their quality of life on a five-point scale, from excellent to poor. (See section 11 for more detail.)

Figure 20

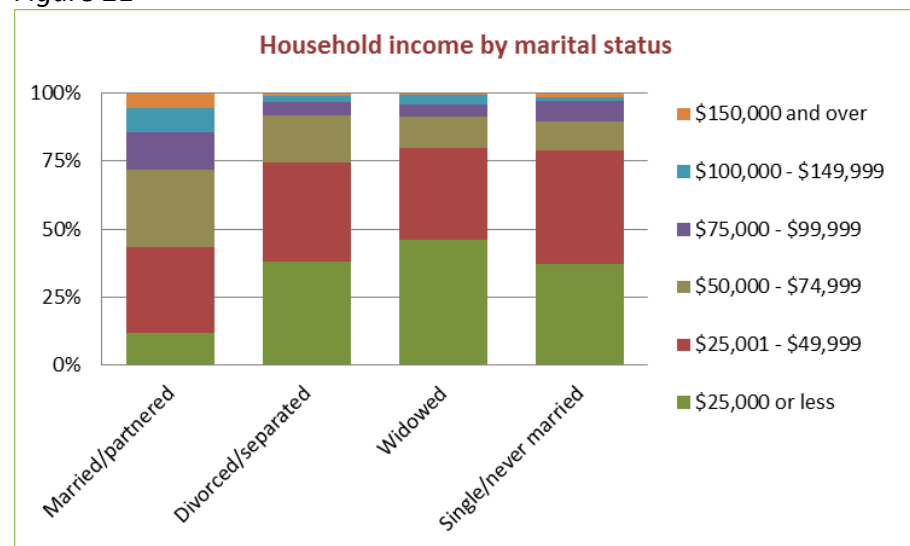


The proportion of respondents that rated their quality of life as excellent/very good increased as their household income increased.

About 55% of respondents with household income of \$25,000 or less rated their quality of life as excellent/very good while almost 90% of respondents with household income of \$150,000 and over rated their quality of life as excellent/very good.

Differences by marital status

Figure 21



Married/partnered respondents benefit from higher pensions for couples and may benefit from multiple superannuation payments or dual wages or salaries. Almost 57% of married/partnered respondents received over \$50,000 per annum. Only 25% of divorced/separated respondents and about 20% of widowed or single/never married respondents received more than \$50,000 per annum.

Income - summary

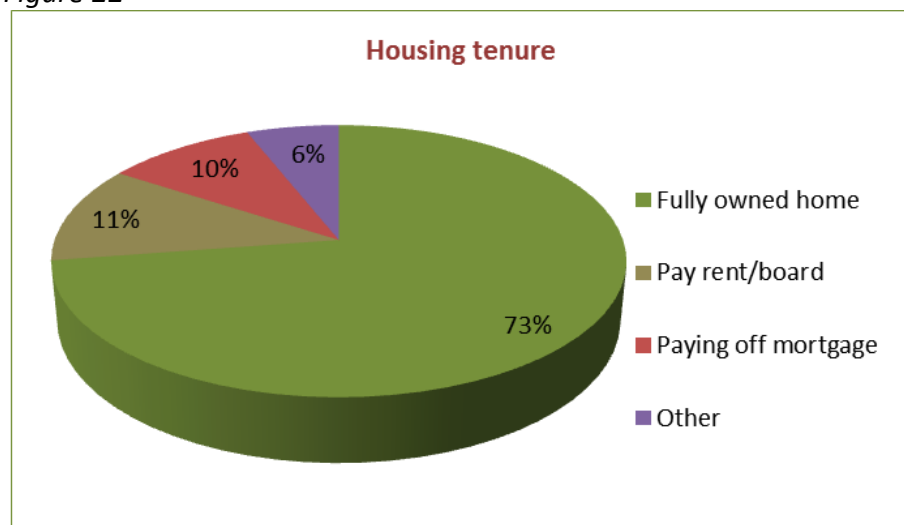
- The main sources of income for respondents and the age to which they relate are:
 - wages/salary – when respondents are in their 50s and early 60s
 - superannuation – from retirement to about 75
 - investment income – from mid 70s after superannuation starts to decline
 - age pension – from 65 for 35% of respondents and builds to about 50% of respondents in their late 70s early 80s after superannuation starts to decline
- Education and sources of income appear to have a strong causal relationship. Respondents receiving wages/salary, superannuation or investment income increased with higher levels of education.
- A far higher proportion of women than men were receiving the lowest level of household income – possibly related to the single pension after the death of their spouse/partner
- Respondents who are married/partnered have a higher household income than divorced/separated, widowed and single/never married
- Quality of life is rated excellent or very good by more than half the respondents receiving the lowest level of household income. The rating increases as household income increases

4.0 Housing Tenure

This chapter considers the relationships between housing tenure and aged based, income based or gender based factors related to older people.

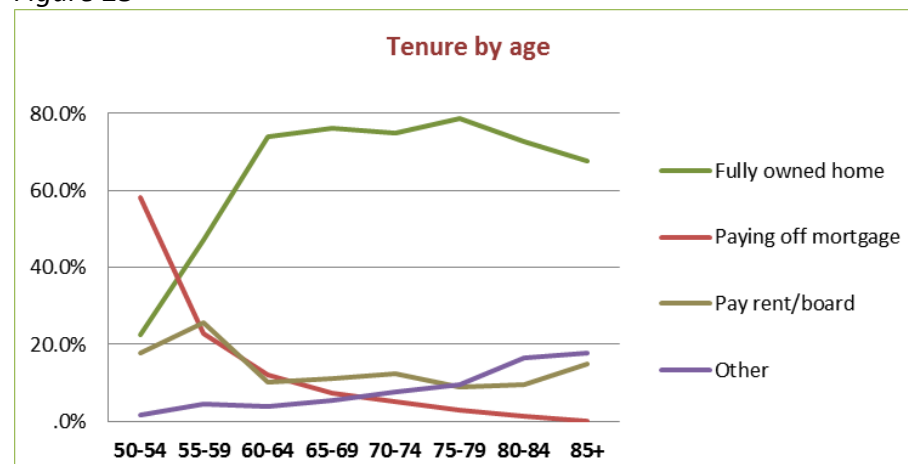
Respondents were asked to select from a list the category that best describes their housing tenure.

Figure 22



Almost three out of four respondents (72.6%) fully owned their homes, another 10% were paying off their mortgage and 11% were paying rent/board.

Figure 23



In the years leading up to the 60 to 64 age group, the proportion of respondents paying off a mortgage declined and the incidence of those who fully owned a home increased.

From the 50 to 54 age group to the 60 to 64 age group the proportion of respondents who fully owned their home increased from 22.6% to 74.0%.

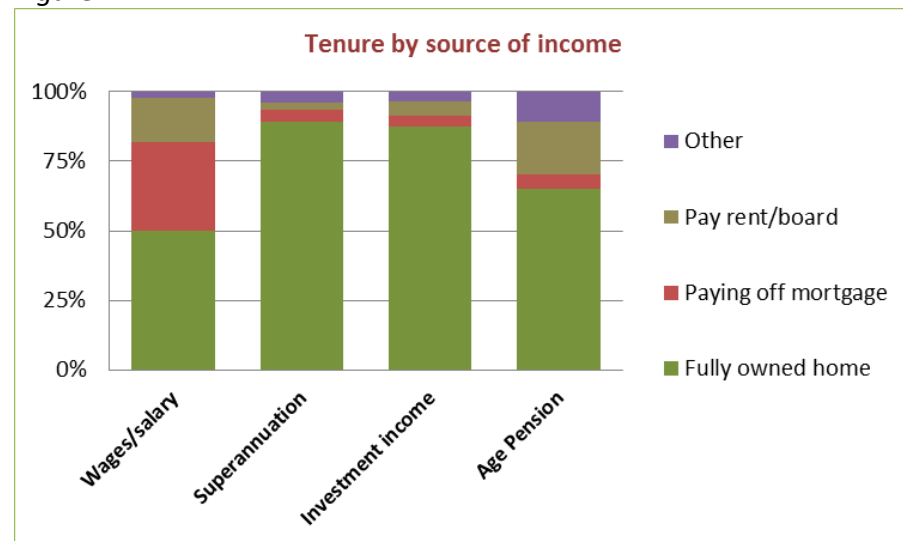
Other tenure showed an increase between the 75 to 79 age group and the 80 to 84 age group in inverse proportion to the decline in fully owned homes. This result could suggest a move from a fully owned home to a retirement village in the older age cohorts – retirement village contracts can be considered to provide different tenure to full ownership, paying a mortgage or rent.

Those who paid rent/board accounted for about 20% of younger respondents and declined to about 10% of respondents in the 60 to 64 age group. Respondents who paid rent/board remained at about 10% from 65 years of age to 85 plus.

While some older people may prefer to rent (see Figure 28), a level of 10% of all respondents renting is concerning. Renting in the private rental market, in a capital city, is generally considered unsustainable if an older person is reliant on the age pension as their sole source of income.

Differences by source of income

Figure 24



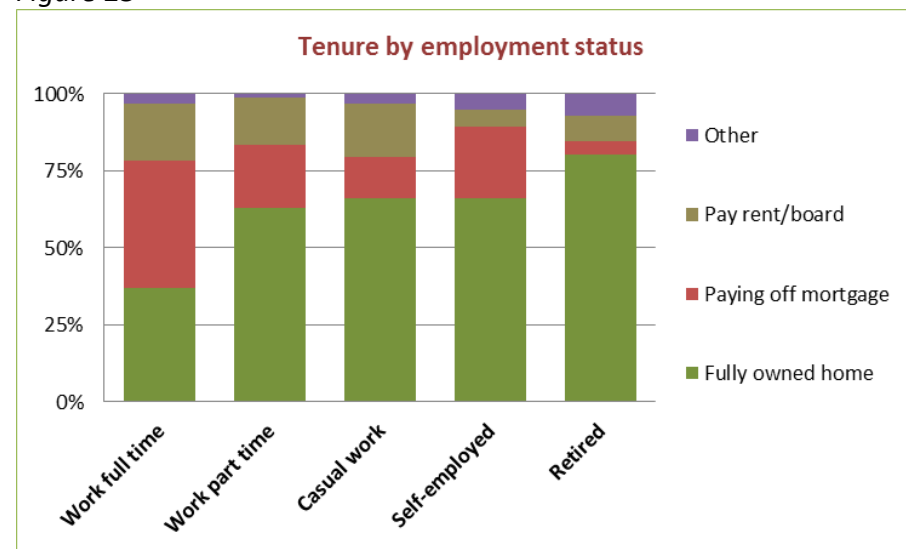
Of the respondents who nominated the age pension as their main source of income almost 20% paid rent/board and a further 10% were probably living in a retirement village.

Almost half of the respondents who earned a wage/salary continued to pay off a mortgage or pay rent/board. The other half fully owned their home.

Respondents who had retired and were funding their retirement with superannuation or investment income had, in the main (90%), paid off their mortgages and fully owned their homes by the time they retired.

Differences by employment status

Figure 25



Respondents who were working full time were the most likely of all respondents (aged 50 years and above) to be paying rent/board or paying off a mortgage and conversely the least likely to fully own their home.

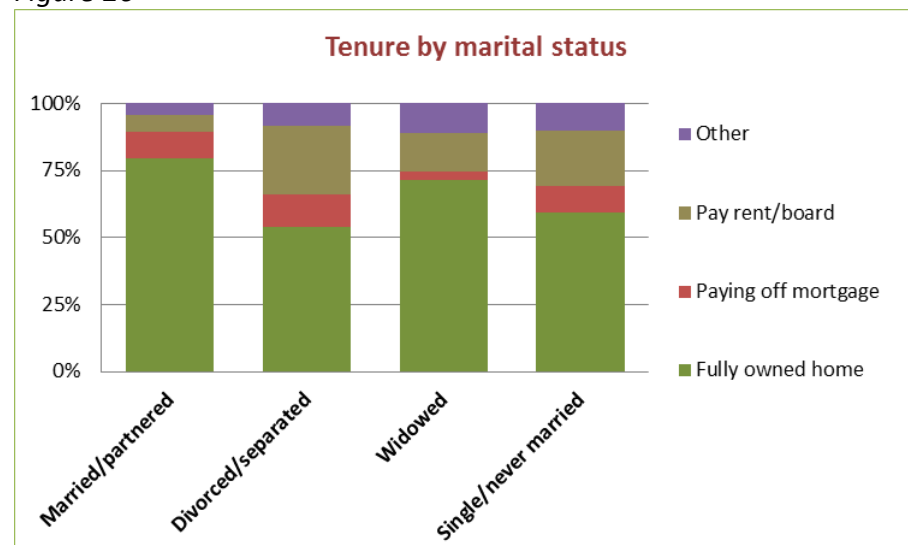
As employment status declined (hours of work reduced or became less permanent) the proportion of respondents paying off a mortgage declined.

Respondents who indicated that they were self-employed had the lowest level of paying rent/board and the highest level of current and future home ownership (fully owned plus paying off mortgage).

Over 80% of retired respondents fully owned their homes.

Differences by marital status

Figure 26



There appears to be a strong financially based relationship between different types of marital status and home tenure.

Almost 80% of married/partnered respondents fully owned their homes – some possibly having the benefit of two incomes.

Over 70% of widowed respondents fully owned their homes and a further 11% had most likely moved into a retirement village.

Respondents who were single/never married fully owned their homes in almost 60% of cases and lived in a retirement village in 10% of cases.

Divorced/separated respondents had the lowest incidence of home ownership at about 50% and the highest incidence of paying rent/board at over 25%.

Differences by gender

Figure 27

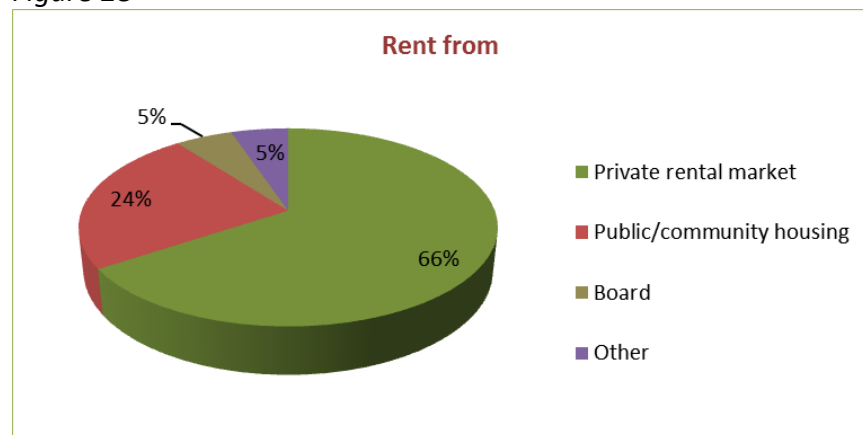


About 70% of female respondents fully owned their homes in comparison to about 75% of male respondents.

The differences between female and male respondents for the remaining tenure types were small.

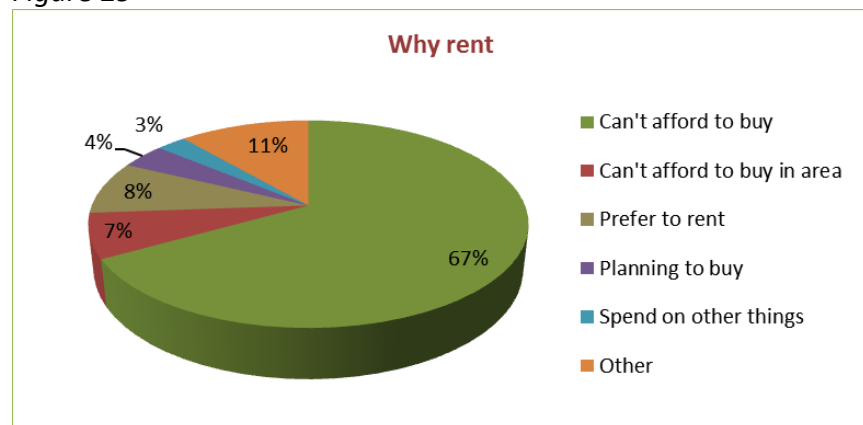
Renting

Figure 28



Of the 11% of all respondents who were renting, 66% were in the private rental market and 24% were in public/community housing.

Figure 29



Two thirds of renters indicated that they were renting because they could not afford to buy a home, only 8% rent by preference.

Housing tenure - summary

- Fully owned homes accounted for almost 75% of all home tenure responses. Respondents can be characterised as:
 - working casually, part time or self-employed; or retired and living off superannuation and investment income
 - over 60 years of age, slightly more likely to be male, married or partnered
- Respondents paying off a mortgage accounted for about 10% of responses and can be characterised as:
 - earning a wage or salary, most likely in a full time role or self-employed
 - under 65 years of age
- Respondents who were paying rent accounted for about 11% of responses and can be characterised as:
 - earning a wage or salary – working full time, part time or casual – or receiving the age pension
 - divorced/separated, single/never married or possibly widowed, slightly more likely to be female
 - in the private rental market
 - financially disadvantaged – can't afford to buy
- Other tenure accounted for 6% of responses. The respondents can be characterised as:
 - retired, receiving the age pension
 - single/never married, widowed, divorced/separated
 - over 75 years of age, more likely to be female

5.0 Where older people are living

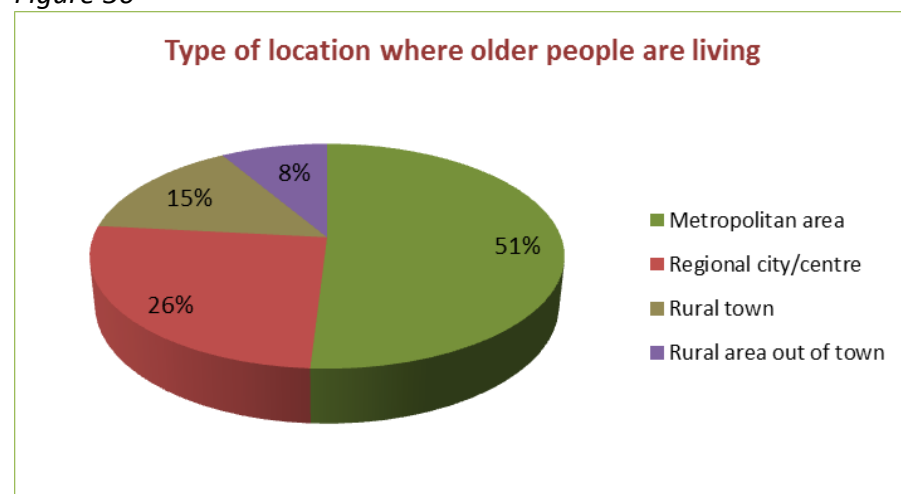
Where older people are living, in terms of location, is hugely variable. It is affected by many factors and in turn affects many aspects about how older people are living.

This chapter considers location factors, looking broadly at the differences between types of location (metropolitan, regional or rural), more specifically at the differences between regions and then at the neighbourhoods.

5.1 Type of location

Respondents were asked to select a location that best described where they lived.

Figure 30

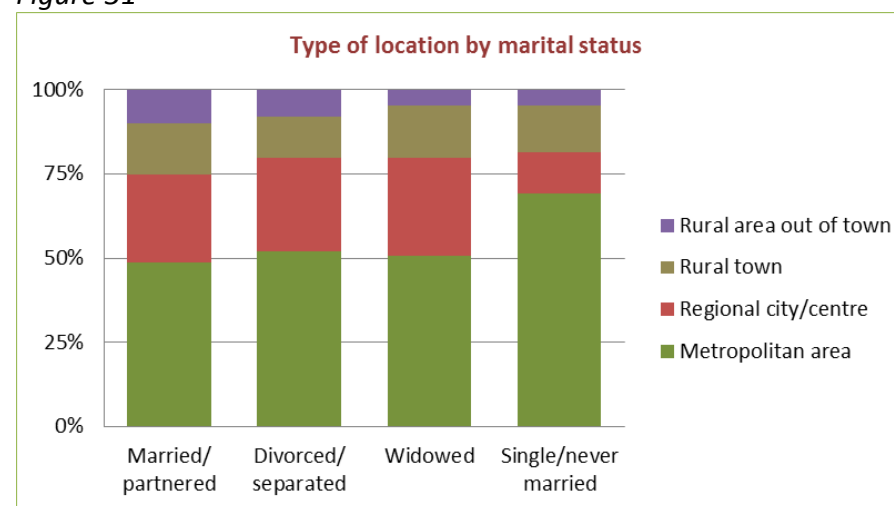


Just over 50% of respondents lived in a metropolitan area. Just over 25% of respondents lived in a regional city/centre and a further 23% of respondents lived in rural town or a rural area out of town.

There are distinct differences that will be examined in this chapter, between respondents living in different locations.

Differences by marital status

Figure 31

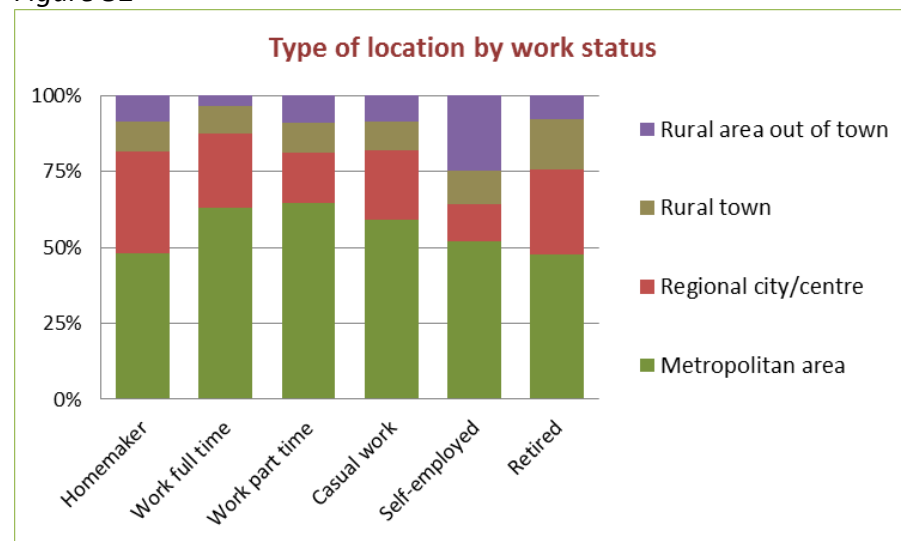


The proportion of respondents who were married/partnered, divorced/separated and widowed was similar in a metropolitan area and a regional city/centre. Divorced/separated respondents were less likely to be living in rural towns, possibly having moved after divorce.

Respondents who were single/never married were far more likely to live in a metropolitan area and far less likely to live in a regional city/centre, possibly having moved from a rural or regional area to Sydney.

Differences by work status

Figure 32



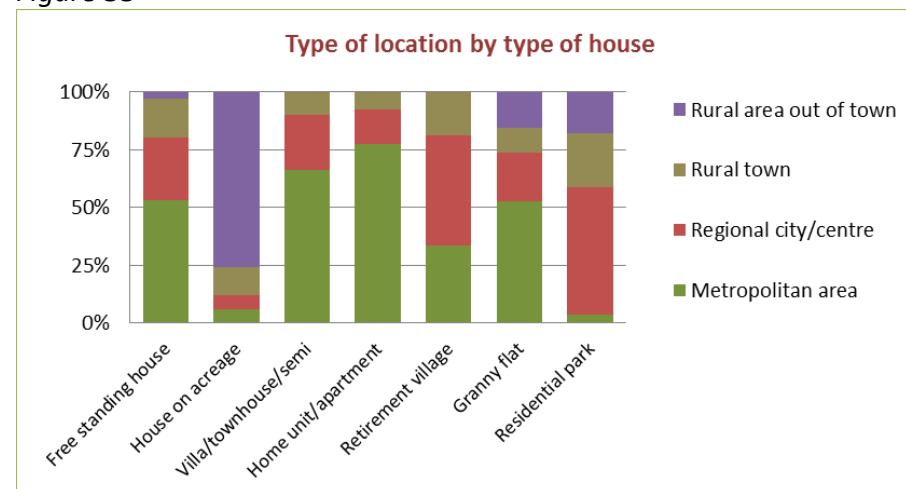
Due to the high frequency of respondents who lived in a metropolitan area (Greater Sydney), the various responses were more likely to be provided by people from a metropolitan area.

Respondents who described themselves as a homemaker were more likely to be living in a regional city/centre. Similarly self-employed respondents were more likely to be living in a rural area, out of town.

Respondents working fulltime, part time or casually were most likely to be living in a metropolitan area.

Differences by type of house

Figure 33



Unsurprisingly respondents living in a house on acreage were most likely to be living in a rural area, out of town.

Respondents living in a residential park were most likely to be living in a regional city/centre or rural area.

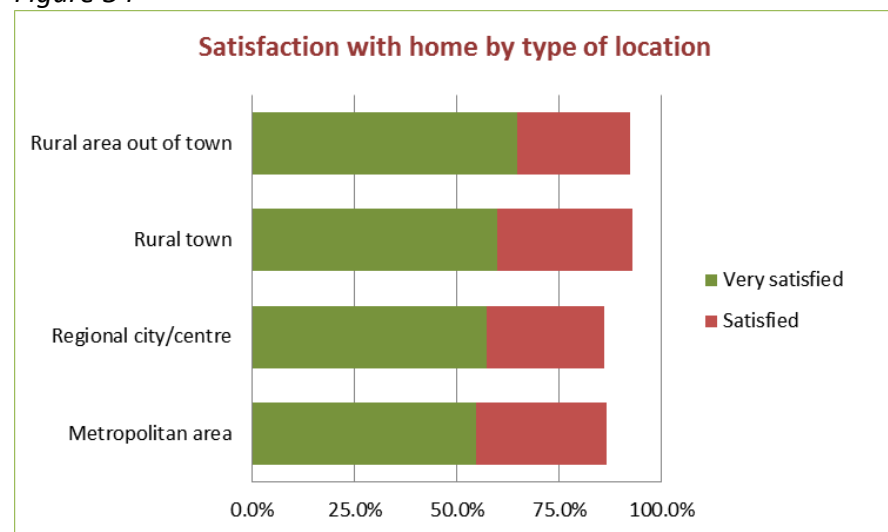
Respondents living in higher density housing such as town-houses or home units were most likely to be living in a metropolitan area.

Respondents living in a retirement village were most likely to be living in a regional city/centre or rural town. Perhaps surprisingly, the metropolitan areas appear to be underdeveloped in relation to retirement village living.

Home and neighbourhood

Respondents were asked to identify, using a five point scale (between very satisfied and very dissatisfied), their level of satisfaction with the home in which they live.

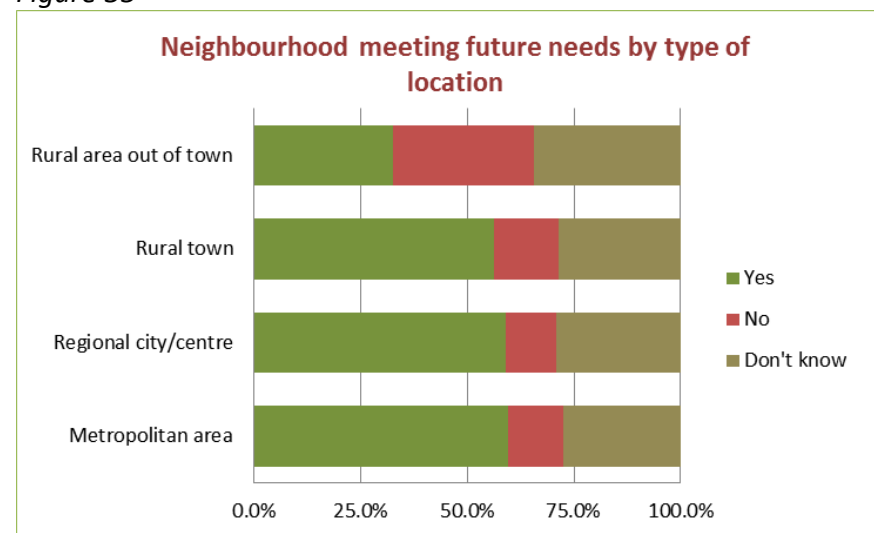
Figure 34



Respondents who lived in rural areas and particularly those who lived in rural areas out of town had the highest level of satisfaction with their current type of location.

Respondents were asked if they thought their neighbourhood/area would meet their needs in the future.

Figure 35



Respondents who lived in rural areas out of town had the least confidence that their neighbourhood/area would meet their needs into the future. When asked if they thought their neighbourhood would meet their needs in the future, respondents answered equally between yes, no and don't know.

Type of location - summary

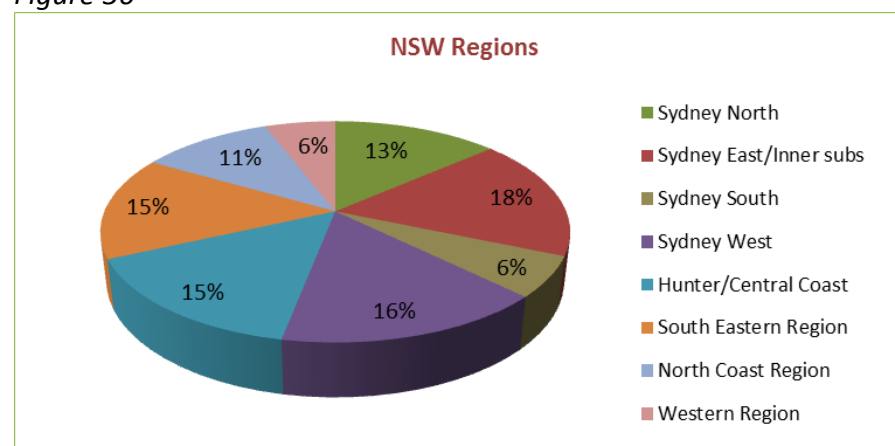
- *Metropolitan areas account for half the responses and are characterised by:*
 - *highest proportion of single, never married people*
 - *highest proportion of respondents working*
 - *most of the higher density housing*
 - *an underdeveloped retirement village sector*
- *Regional city/centres account for a quarter of responses and are characterised by:*
 - *proportionally higher divorced/separated people*
 - *highest proportion of retirement villages and residential parks*
- *Rural areas, towns and out of town, account for about a quarter of responses and are characterised by:*
 - *proportionally higher self-employed people*
 - *highest proportion of houses on acreage*
 - *highest satisfaction with current home*
 - *doubt about future suitability of neighbourhood*

5.2 Regional profile

Respondents were asked to provide the postcode of the suburb or town in which they lived.

The postcodes provided were matched against ABS Statistical Area Level 4 and then grouped into eight regions for data analysis (see Appendix 1 for an explanation of the regional definitions)

Figure 36



The region described as Sydney South includes the area from Fairfield past Campbelltown plus the Sutherland Shire. The above responses, at 6.0%, underrepresent this region - ABS data has 10.2% of the population of NSW above 50 years of age living in this area.

Apart from Sydney South, responses in all other regions were broadly consistent with ABS data.

Generally the proportion of females and males was similar across all regions indicating no evident regional differences based on gender.

Differences by age

The table below provides an index that approximates the average age of respondents in each region.

An average age calculation was not possible as respondents had been asked to nominate an age range rather than their actual age. The index below uses the mid-point of each age group for respondents in that age group in place of the actual age of the respondent.

Table A

Age index by region								
Sydney North	Sydney East/ Inner subs	Sydney South	Sydney West	Hunter/ Central Coast	South Eastern Region	North Coast Region	Western Region	All Regions
69.5	67.7	66.7	66.6	68.5	66.8	67.8	66.5	67.7

The average age across all respondents approximated 67.7 years. The oldest respondents were in Sydney North (69.5) and the youngest in Western Region (66.6).

Table B

Age by region	50-54	55-59	60-64	65-69	70-74	75-79	80 plus
Sydney North	6.6%	9.7%	11.1%	14.1%	15.6%	15.2%	29.4%
Sydney East/Inner subs	24.6%	31.9%	17.7%	15.8%	14.4%	23.0%	24.8%
Sydney South	4.9%	5.6%	6.4%	6.5%	7.4%	4.5%	.0%
Sydney West	21.3%	9.7%	19.3%	17.0%	13.2%	10.1%	11.0%
Hunter/Central Coast	3.3%	5.6%	13.9%	17.9%	17.1%	19.1%	12.8%
South Eastern Region	18.0%	23.6%	15.1%	10.6%	14.1%	11.2%	11.0%
North Coast Region	13.1%	5.6%	9.9%	12.4%	12.1%	12.4%	8.3%
Western Region	8.2%	8.3%	6.4%	5.7%	6.2%	4.5%	2.8%

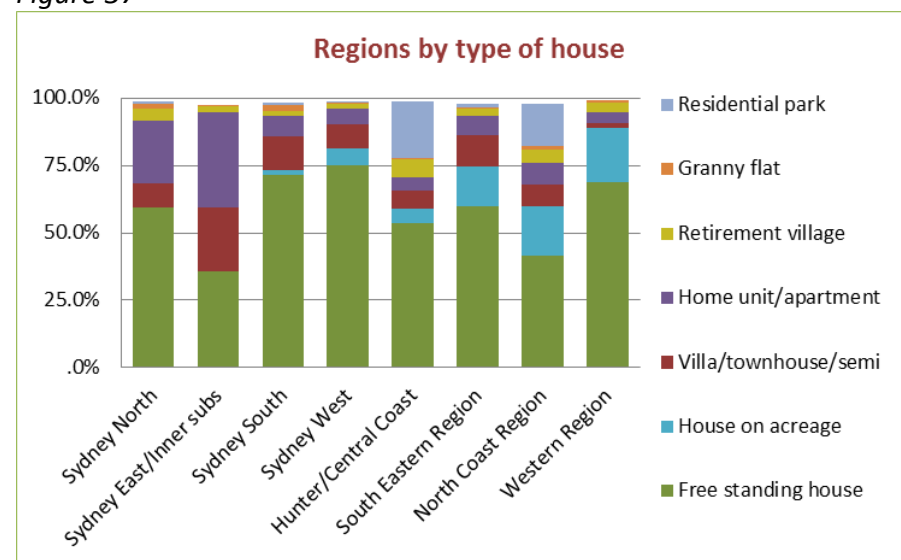
The proportion of respondents in Sydney North, Hunter/Central Coast and North Coast Regions increased as the age of the respondents increased.

The proportion of respondents in Sydney West and South Eastern Region decreased as the age of the respondents increased.

The proportion of respondents in Sydney East/Inner suburbs dipped between 60 and 74 years while the proportion of respondents in Sydney South and Western Region remained fairly stable until the 75 to 79 age group when the proportion of respondents declined.

Differences by type of house

Figure 37



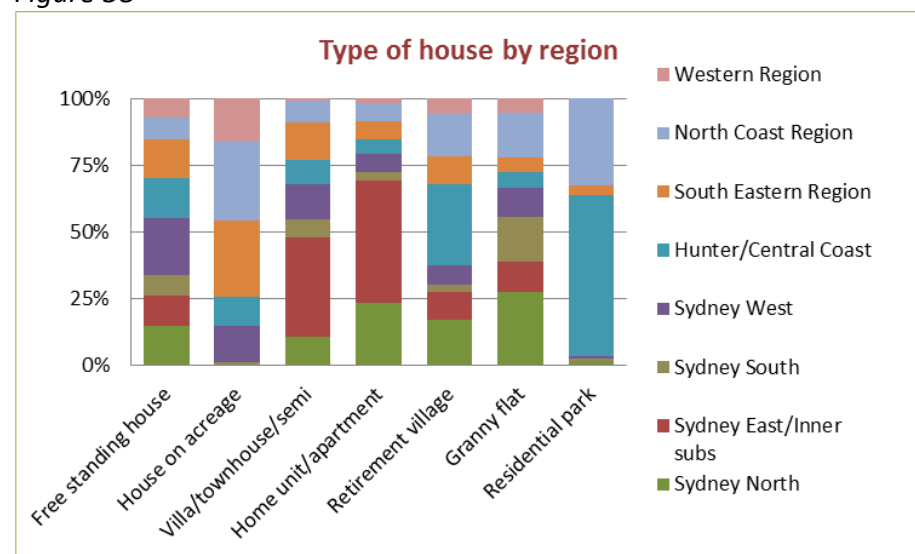
Over 55% of all respondents lived in a free-standing house. A free-standing house was the most common form of housing in every

region – although the proportion was lower in Sydney East/Inner suburbs and was equal to home units/apartments.

In Sydney South and Sydney West almost 75% of respondents lived in a free-standing home. The other house type that recorded some level of popularity was villa/townhouse/semi-detached – about 10% of respondents.

Sydney North and Sydney East/ Inner suburbs were the regions with the highest responses for home units. Other regions reported a low incidence of home units – generally less than 8% in each region.

Figure 38



Villa/townhouse/semi-detached houses were most common in Sydney East/Inner suburbs.

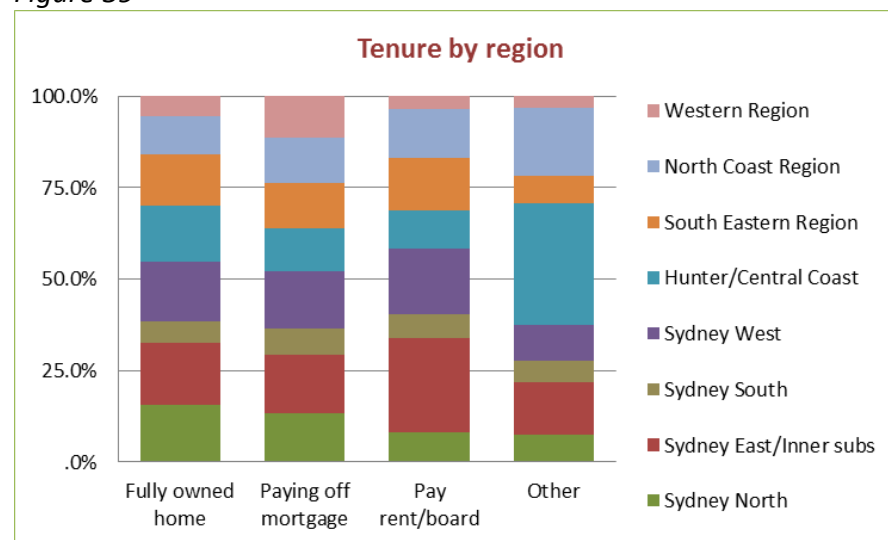
Residential parks were concentrated in Hunter/Central Coast and North Coast Region. There were very few respondents living in residential parks in any other areas.

Houses on acreage were naturally most common in the non-Sydney rural areas, particularly Western Region, North Coast Region and South Eastern Region – although 6% of respondents in Sydney West reported living in a house on acreage.

Three regions accounted for almost 64% of respondents who lived in a retirement village – Hunter/Central Coast, Sydney North and North Coast Region. All other regions recorded proportionally low responses for retirement villages – particularly Sydney West, Sydney South and Western Region.

Differences by tenure

Figure 39



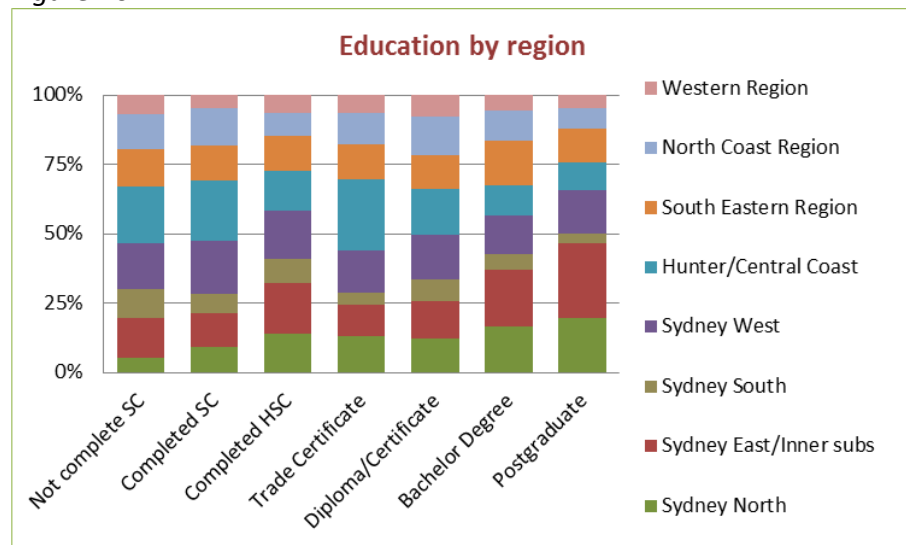
The responses for living in a home that was fully owned or a home where the mortgage was still being paid off were broadly in line with the total responses for each region.

Paying rent/board was proportionally greater in Sydney East/Inner suburbs, Sydney West, South Eastern Region and North Coast Region.

The other category of tenure related to non-standard agreements such as retirement villages and residential parks. Given the popularity for both of these housing types in the Hunter/Central Coast and North Coast Regions it is not surprising that the category is proportionally higher in these two regions.

Differences by education

Figure 40



The highest level of education achieved varied considerably between regions.

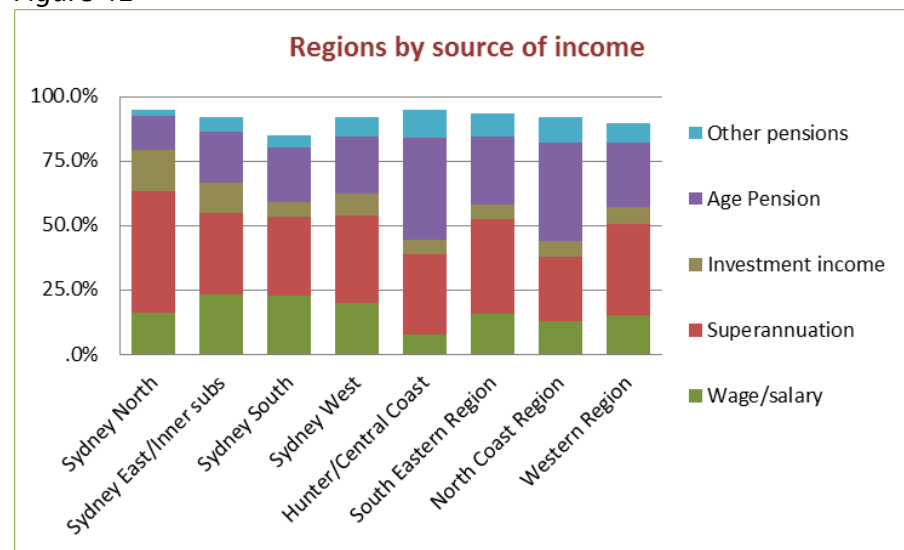
Respondents in Sydney North and Sydney East/Inner suburbs recorded the highest levels of education. Sydney East/Inner suburbs had a very high proportion of respondents with graduate or postgraduate degrees.

Respondents in Sydney South and Hunter/Central Coast recorded the lowest levels of education. Respondents in Hunter/Central Coast recorded particularly high responses for a trade certificate.

The proportion of respondents was fairly equally distributed across all education levels in Sydney West and South Eastern Region.

Differences by income

Figure 41



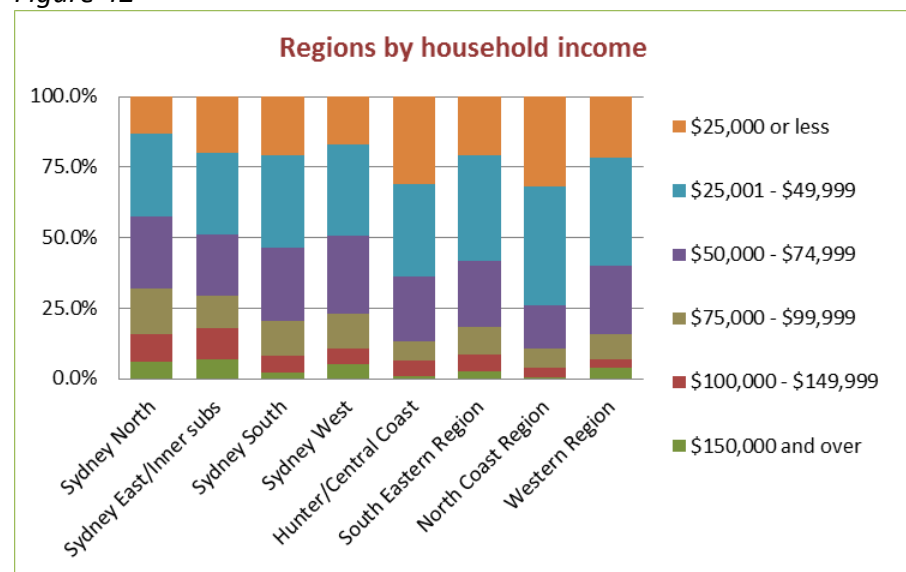
Sydney North had the highest proportion of respondents whose main sources of income were superannuation and investment income.

Sydney East/Inner suburbs, Sydney South and Sydney West had the highest proportion of respondents earning a wage/salary (25%).

The Hunter/Central Coast and North Coast Region had the lowest proportion of respondents earning a wage/salary and the highest proportion of respondents receiving the age pension.

Differences by household income

Figure 42



Respondents with the highest proportion of high household incomes (more than \$75,000 p.a.) were in Sydney East/Inner suburbs, Sydney North and Sydney West – corresponding with regions where the respondents' main sources of income were wage/salary, superannuation and investment income.

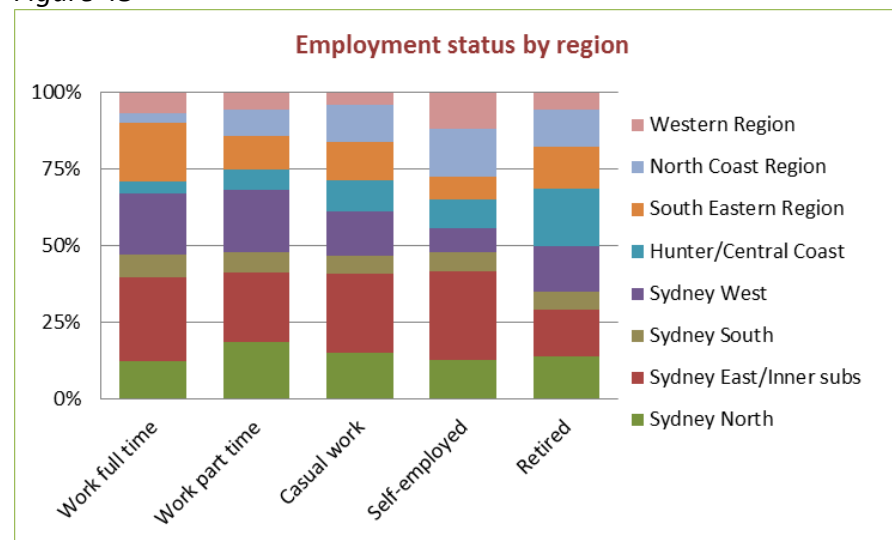
Respondents with the highest proportion of low household incomes (less than \$50,000 p.a.) were in Hunter/Central Coast and North

Coast Region – corresponding with regions where the respondents' main sources of income were the age pension and other pensions.

The variation in levels of household income were large between regions – almost 75% of respondents in North Coast Region had a household income less than \$50,000 p.a. while only about 43% of respondents in Sydney North had a similar level of household income.

Differences by employment

Figure 43



Full time workers were most likely to be living in Sydney East/Inner suburbs, Sydney West and South Eastern Region.

Part time workers were most likely to be living in Sydney East/Inner suburbs, Sydney North and Sydney West.

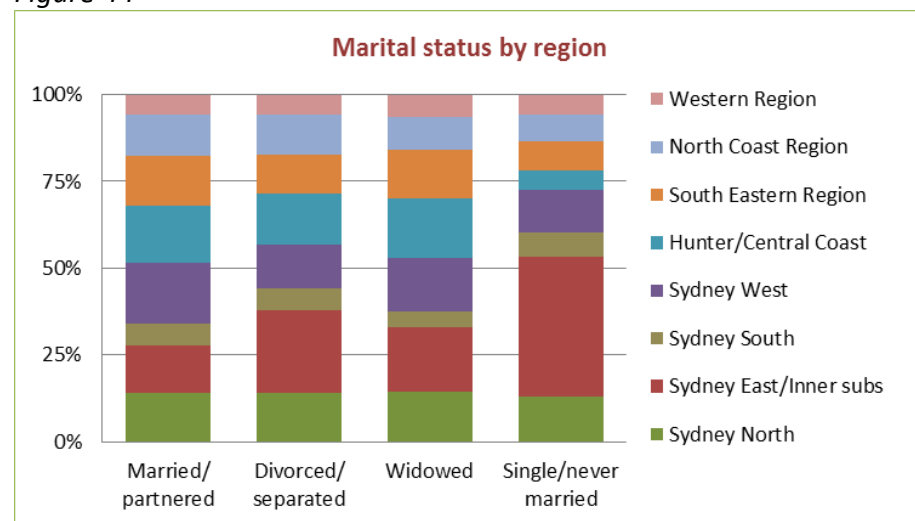
Casual workers were most likely to be living in Sydney East/Inner suburbs and then evenly distributed across the remaining regions.

Self-employed people were most likely to be living in Sydney East/Inner suburbs and the rural regions, Western Region and North Coast Region.

Proportionally more respondents living in Hunter/Central Coast were retired than in other regions.

Differences by marital status

Figure 44



The apparent relationship between where older people lived and their marital status was identified in the previous section considering type of location. Considering marital status by region suggests further differences.

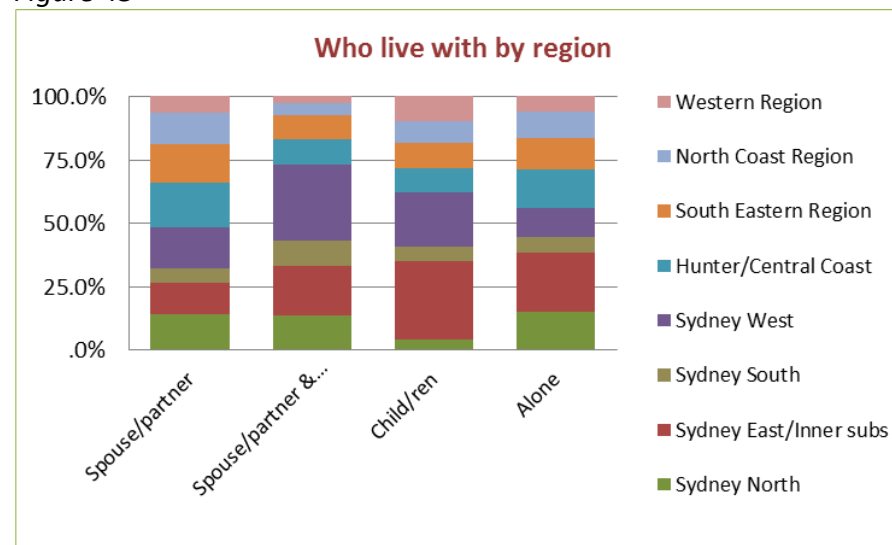
Sydney East/Inner suburbs displayed the greatest variation in marital status. While about 18% of respondents lived in this region, the proportion of married/partnered people was less than 14%. However the region was overrepresented with respondents who were

divorced/separated (24%) and respondents who were single/never married (40%).

Divorced/separated respondents (after such a large overrepresentation in Sydney East/Inner suburbs) were under represented in the North Coast Region, South Eastern Region and particularly in Hunter/Central Coast.

Differences by living situation

Figure 45



Living with a spouse/partner generally followed the proportion of all respondents across most regions, although respondents from Sydney East/Inner suburbs were proportionally lower.

Respondents living with a spouse/partner with children were proportionally much higher in Sydney South and Sydney West than in other regions.

Respondents living with their child/ren only (possibly due to divorce) were predominately living in Sydney East/Inner suburbs and Sydney West. Conversely there were very few respondents living with child/ren only in Sydney North.

Respondents who were living alone were most likely to be living in Sydney East/Inner suburbs and least likely to be living in Sydney West.

Regional profiles - summary

- *The average age of respondents approximated 67.7 years – 69.5 in Sydney North to 66.5 in Western Region.*
- ***Sydney North*** accounts for about 13% of respondents and is characterised by:
 - *oldest respondents across regions*
 - *a high proportion of free-standing homes, home units, retirement villages and granny flats (low frequency), high home ownership*
 - *highest level of household income across regions*
 - *highest proportion of superannuation and investment income across regions*
 - *high levels of part time and casual work*
 - *second highest level of education across regions*
 - *very low incidence of living with children*

- ***Sydney East/Inner suburbs*** accounts for about 18% of respondents and is characterised by:
 - *high proportion of respondents living in a free-standing house, home unit or townhouse/semi*
 - *proportionally high incidence of renting*
 - *highest level of education and work across regions*
 - *high proportion earning wages/salary and superannuation*
 - *second highest level of household income*
 - *proportionally far more divorced/separated and single/never married respondents*
- ***Sydney South*** accounts for about 6% of respondents and is characterised by:
 - *very high proportion of free-standing houses and townhouses*
 - *low level of education achievement*
 - *higher proportion of respondents working*
 - *high proportion earning wages/salary and superannuation*
 - *half earning more than \$50K household income*
 - *proportionally more living with partner and children*
- ***Sydney West*** accounts for about 16% of respondents and is characterised by:
 - *very high proportion of free-standing houses, higher incidence of renting*
 - *high incidence of full time work, low incidence of casual and self-employed work*
 - *high proportion earning wages/salary and superannuation*
 - *half earning more than \$50K household income*
 - *proportionally more living with partner and children*

- **Hunter/Central Coast** accounts for about 15% of respondents and is characterised by:
 - second oldest respondents across regions
 - over 50% living in free-standing house, many living in retirement villages and residential parks
 - low education levels, trade certificates very high
 - low incidence of working and earning a wage
 - very high incidence of retired respondents receiving the age pension
- **South Eastern Region** accounts for about 15% of respondents and is characterised by:
 - higher proportion of houses on acreage
 - high level of working, low level of self-employed
 - high incidence of living off superannuation
 - higher level of education
 - likely to be living with a spouse/partner
- **North Coast Region** accounts for about 11% of respondents and is characterised by:
 - high incidence of houses on acreage, retirement villages, residential parks and granny flats
 - higher proportion paying rent and other contracts
 - low household incomes, living on age pension
 - high incidence of working casually or self-employed
- **Western Region** accounts for about 6% of respondents and is characterised by:
 - youngest respondents across regions
 - free-standing houses and houses on acreage
 - main income sources superannuation, age pension
 - high incidence of self-employed
 - many are still paying off a mortgage

6.0 Current home

This chapter examines the housing that older people are living in. It considers various demographic, socio-economic and attitudinal factors against the various types of house they occupy.

Respondents were asked to select from a list the type of house that they lived in.

Table C

Type of house	Total responses
Free standing house	56.1%
House on acreage	7.2%
Villa/townhouse/semi	11.2%
Home unit/apartment	13.9%
Retirement village	3.5%
Granny flat	1.0%
Residential park	5.4%
Other	1.8%

Over 63% of respondents lived in a free-standing house, either on a single lot or on acreage. A further group of about 25% of respondents lived in higher density housing including villa/townhouse/semi-detached and home unit/apartment/flat.

Over 10% of respondents lived in specialist housing including retirement villages, granny flats, residential parks and residential aged care facilities.

Differences by age

Table D

Type of house by age	50-59	60-64	65-69	70-74	75-79	80 plus
Free standing house	60.6%	62.4%	57.1%	50.5%	46.9%	39.3%
House on acreage	6.3%	9.2%	7.6%	6.1%	4.5%	1.9%
Villa/townhouse/semi	9.4%	10.3%	11.4%	12.2%	13.0%	11.2%
Home unit/apartment	17.3%	12.1%	13.4%	13.5%	15.8%	22.4%
Retirement village	.8%	1.2%	2.8%	5.2%	7.9%	11.2%
Granny flat	.8%	.8%	.8%	1.2%	1.7%	.9%
Residential park	2.4%	2.3%	5.9%	8.9%	9.0%	8.4%
Other	2.4%	1.7%	1.0%	2.1%	1.1%	2.8%

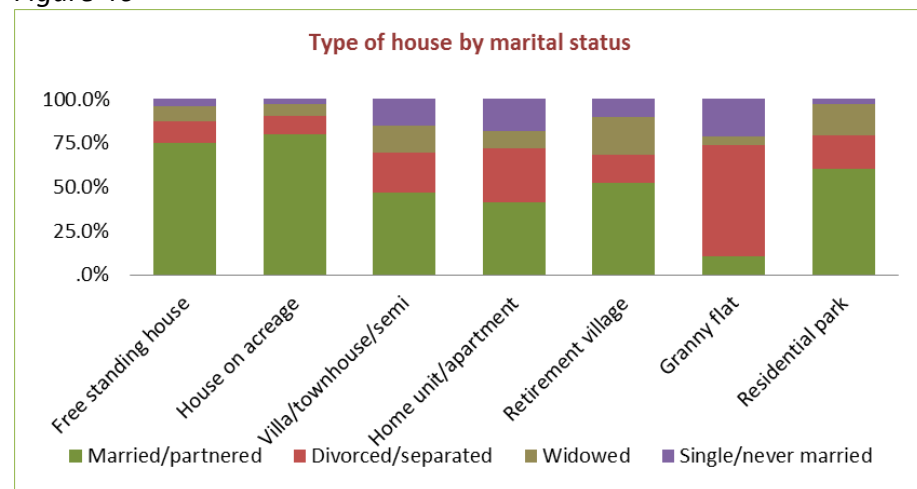
The proportion of respondents living in a free-standing house declined from about 60% in their 60s to about 40% in their 80s. Similarly, the proportion living in a house on acreage declined from about 9% of respondents in their 60s to about 2% of respondents in their 80s.

Older respondents were more likely to be living in a retirement village. The incidence of people living in a retirement village increased from less than 1% for respondents in their 50s to over 11% for those in their 80s.

The incidence of respondents living in granny flats and residential parks also increased in the older age groups.

Differences by marital status

Figure 46



Respondents who lived in a free-standing house or a house on acreage were most likely to be married/partnered. Those living in residential parks were also likely to be married/partnered.

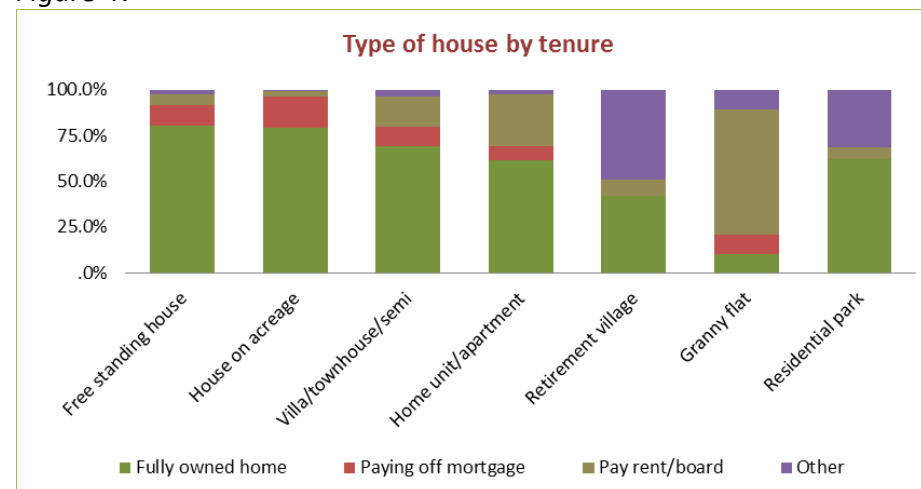
Respondents who lived in villa/townhouse/semi or home unit/apartment had a mix of marital status. There does appear to be a movement from a free-standing house to a townhouse or home unit after divorce.

Respondents who live in granny flats were predominantly divorced/separated.

Retirement villages and residential parks had a similar mix of marital status and proportionally both have a higher incidence of widowed respondents than other type of house.

Differences by tenure

Figure 47



Respondents who lived in a free-standing house or a house on acreage had the highest proportion of full home ownership (80% and 79% respectively). About 10% of respondents who lived in a free-standing house were still paying off a mortgage as were about 17% of respondents who lived in a house on acreage.

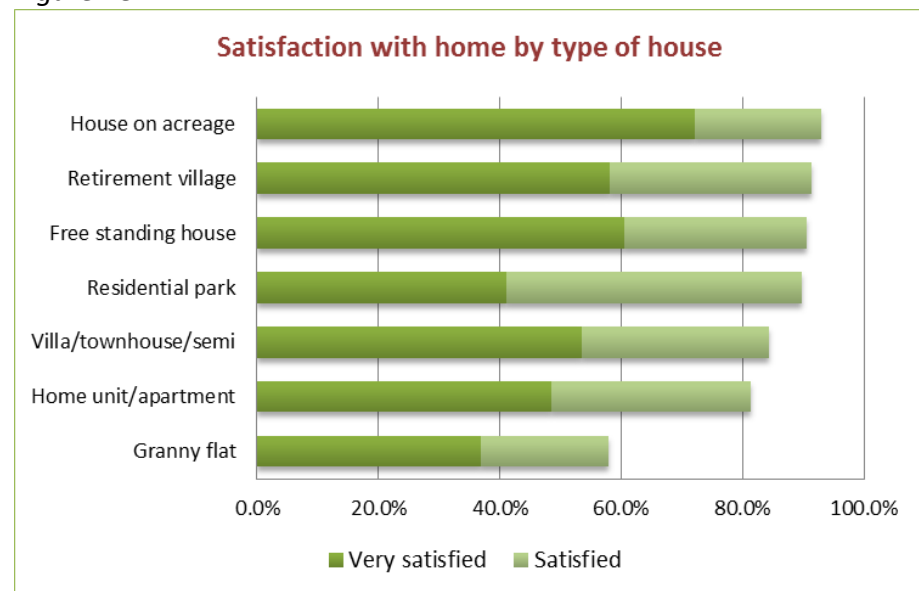
Respondents who lived in a villa/townhouse/semi or home unit/apartment had a high proportion of full home ownership (69% and 61% respectively). Within these two tenure groups there were also a high proportion of respondents paying rent/board (16% and 28% respectively).

Respondents who lived in a retirement village, in particular, nominated their tenure as either 'fully owned' or 'other'. Respondents who nominated 'other' may be referring to retirement village contracts. The apparent confusion about tenure is frequently raised by retirement village residents in community discussions.

Satisfaction with home

Respondents were asked to rate, from a five point scale, their level of satisfaction with the home in which they lived.

Figure 48



Most respondents reported very high satisfaction levels with the home in which they lived. Other than granny flats, where respondents rated very satisfied or satisfied in almost 60% of cases, respondents who lived in other types of house were either very satisfied or satisfied in more than 80% of cases.

The highest rated types of house were a house on acreage, a free-standing house and a retirement village.

Satisfaction with a respondent's house seems to be linked with other factors. The following tables highlight some of these relationships.

Table E

Satisfaction with home by tenure	Fully owned home	Paying off mortgage	Pay rent/board
Very satisfied or satisfied	92.0%	83.8%	66.7%

A lower proportion of respondents who indicated that they paid rent/board or were paying off a mortgage were very satisfied or satisfied with their home (66.7% and 83.8% respectively). Whereas almost all respondents (92.0%) who fully owned their home indicated that they were either very satisfied or satisfied.

Table F

Satisfaction with home by marital status	Married/partnered	Divorced/separated	Widowed	Single/ never married
Very satisfied or satisfied	90.8%	78.4%	86.5%	85.5%

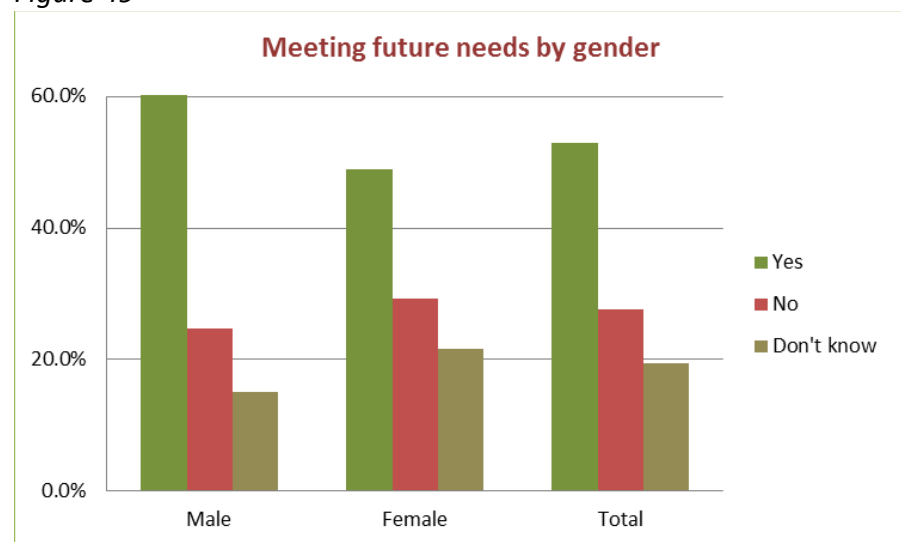
Marital status also appeared to have an influence on a respondent's satisfaction with their home.

Respondents who were married or partnered were most likely (90.8%) to be very satisfied or satisfied with their home, whereas respondents who were divorced/separated were least likely (78.4%) to be very satisfied or satisfied with their home.

Meeting future needs

Respondents were asked if they thought their home would meet their future needs.

Figure 49



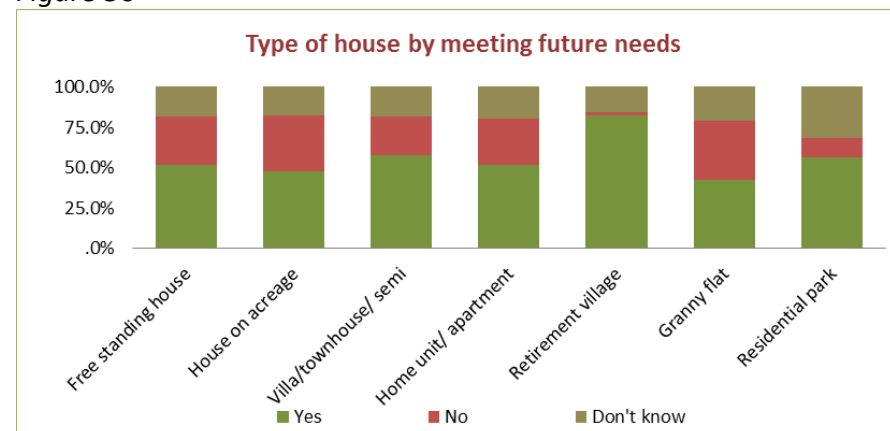
While over 50% of all respondents believed that their current home would meet their future needs, up to 20% responded 'don't know'.

Men were far more likely to think that their home would meet their future needs than women (60.3% for men and 49.0% for women). Women were more likely to respond that they didn't know.

Respondents who answered 'no' were asked to provide a reason for their response. From the 534 narrative responses the following were the most common:

- Physical maintenance or home too large: 232 responses
- Poor access: 230 responses

Figure 50



Respondents who lived in a free-standing house, house on acreage, villa/ townhouse/semi and home unit/apartment indicated that they considered that their home would meet their future needs in about 50% of cases. Almost 30% of respondents who lived in these types of house considered that their home would not meet their future needs.

Respondents living in retirement villages were most likely (82.6%) to be confident that their home would meet their future needs. Respondents who lived in a residential park were generally confident (56.1%) that their home would meet their future needs, but 31.8% indicated that they didn't know.

Granny flats recorded the lowest yes score and conversely the highest no score.

Current home - summary

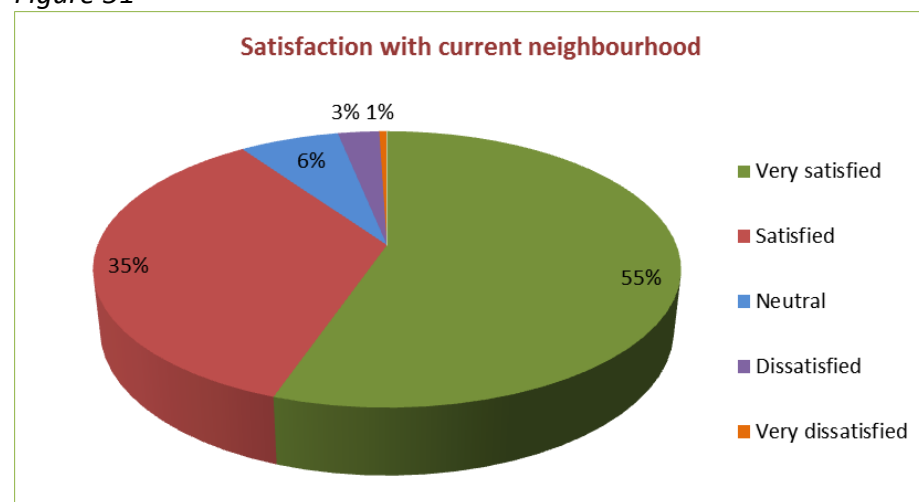
- *The types of house with the highest nominated usage were free-standing houses (56.1%) followed by home units or apartments (13.9%) and villas or home units (11.2%).*
- *The incidence of living in a free-standing house or a house on acreage declined with an increase in the age of the respondent.*
- *The incidence of living in home units or apartments, villas or townhouses, retirement villages, residential parks and granny flats or secondary dwellings increased with an increase in the age of the respondent.*
- *Differences in marital status were discernible in the different types of house respondents lived in:*
 - *married/partnered - free-standing house*
 - *divorced/separated - townhouses, home units or granny flats*
 - *widowed - retirement villages or residential parks*
 - *single/never married - townhouses, home units and possibly granny flats.*
- *Differences in tenure were discernible in the different types of house respondents lived in.*
- *Most respondents recorded high satisfaction scores for the type of house they were living in.*
- *Satisfaction with one's home seems to have a positive correlation with other indicators such as quality of life, housing tenure and marital status.*
- *Respondents living in all types of house, apart from retirement villages and residential parks, did not think their house would meet their needs in the future in at least 24% and up to 37% of cases.*

7.0 Current neighbourhood

This chapter examines the neighbourhoods that older people are living in. It considers older people's attitudes and beliefs about their neighbourhoods.

Respondents were asked to indicate on a five point scale how satisfied they were with their current neighbourhood.

Figure 51



Almost 90% of respondents indicated that they were either very satisfied or satisfied with their current neighbourhood.

Concerns with current neighbourhood

Respondents were asked if they had concerns about their personal safety in their neighbourhood.

Table G

Concerns about personal safety in the neighbourhood	50-59	60-64	65-69	70-74	75-79	80+
Yes	12.7%	13.0%	9.8%	9.6%	10.9%	8.5%
No	87.3%	87.0%	90.2%	90.4%	89.1%	91.5%

Respondents were asked if they had difficulties getting around their neighbourhood.

Table H

Difficulties getting around the neighbourhood	50-59	60-64	65-69	70-74	75-79	80+
Yes	13.5%	8.8%	6.5%	9.9%	9.1%	6.6%
No	86.5%	91.2%	93.5%	90.1%	90.9%	93.4%

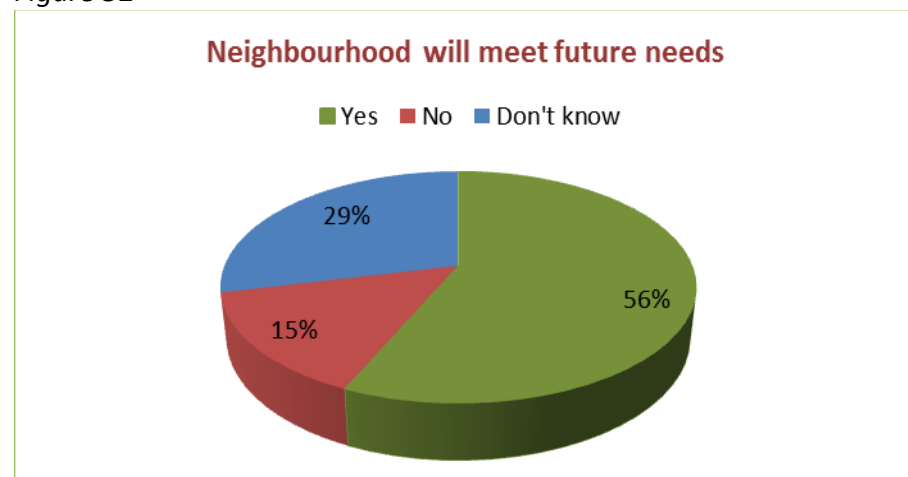
In neither question did respondents indicate any serious level of concern.

Perhaps surprisingly, the level of concern declined as the respondents increased in age.

Meeting future needs

Respondents were asked if they thought their neighbourhood would meet their needs in the future.

Figure 52



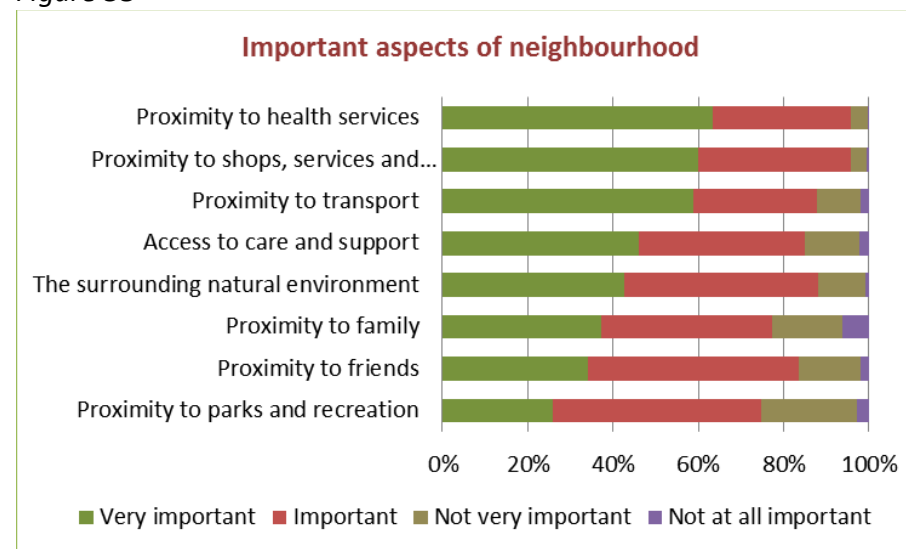
More than half of all respondents (56%) were confident that their neighbourhood would meet their needs in the future.

Almost 30% of respondents didn't know if their neighbourhood would meet their future needs. This result compares with almost 20% of respondents who didn't know if their house would meet their future needs.

Important aspects of a neighbourhood

Respondents were asked to rate, from a list, on a four point scale, the importance of various aspects of a neighbourhood.

Figure 53



Proximity to health services; shops, services and social activities; and transport were the three highest-rated aspects of neighbourhood.

Access to care and support and the surrounding natural environment were the next highest-rated aspects of neighbourhood with more than 40% of respondents rating them both as very important.

Current neighbourhood - summary

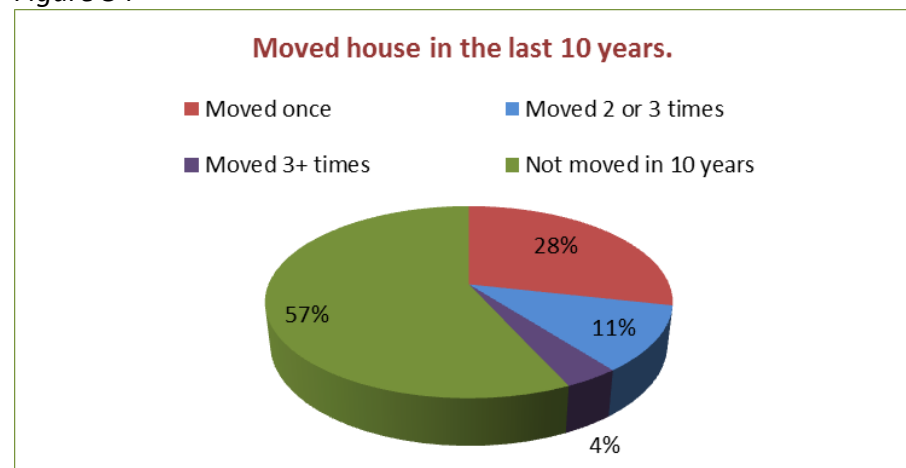
- *90% of respondents indicated that they were either very satisfied or satisfied with the neighbourhood in which they lived.*
- *More than 90% of respondents had no concern with their personal safety or their ability to get around the neighbourhood in which they lived.*
- *While 56% of respondents were confident that the neighbourhood in which they lived would be able to meet their future needs, almost 30% didn't know if it would do so.*
- *The highest rated aspects of neighbourhood (around 60% rated very important) are:*
 - *proximity to health services*
 - *proximity to shops, services and social activities*
 - *proximity to transport*
- *The next highest rated aspects of neighbourhood (around 40% rated very important) are:*
 - *access to care and support*
 - *the surrounding natural environment*

8.0 Moving house

There are many reasons for moving house. This chapter examines various behaviours, attitudes and concerns provided by respondents in relation to moving house.

Respondents were asked whether they had moved in the last 10 years and, if so, how often.

Figure 54



Almost 43% of respondents had moved house at least once in the last 10 years and 57% had not moved at all.

Differences by tenure

Table 1

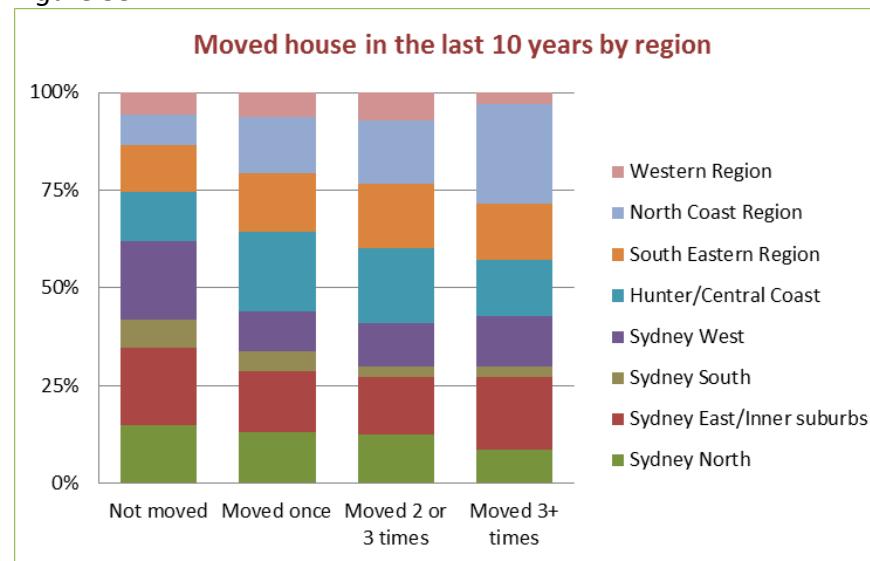
Moved house by tenure	Not moved	Moved once	Moved 2 or 3 times	Moved 3+ times	Total
Fully owned home	83.0%	70.3%	42.8%	29.2%	73.0%
Paying off mortgage	8.3%	8.8%	19.1%	15.3%	9.9%
Paying rent/board	5.7%	10.6%	29.8%	48.6%	11.3%
Other	3.1%	10.3%	8.4%	6.9%	5.8%

Respondents who fully owned their home were the least likely to have moved house in the last 10 years, and if they had moved were the least likely to have moved multiple times.

Respondents who were paying rent/board were the most likely to have moved multiple times.

Differences by region

Figure 55



Respondents from Sydney West and Sydney East/Inner suburbs were the most likely not to have moved in the last 10 years.

Respondents from the Hunter/Central Coast and the North Coast Region were the most likely to have moved in the last 10 years. Respondents from the North Coast Region were the most likely to have moved multiple times.

The higher incidence of moving house in Hunter/Central Coast and North Coast Region may possibly be due to the two regions being retirement destinations.

Moving and neighbourhood

Respondents who had moved in the last 10 years were asked to nominate which statement best described their last move.

Table J

Describes the last move	Response
Same neighbourhood as previous home	23.3%
Different neighbourhood as previous home	76.7%

For those respondents who had moved in the last 10 years, more than 75% had moved to a different neighbourhood.

Respondents were asked to select the statement which best describes what they think they will do in the future.

Table K

Describes a future move	Response
Stay in current home	40.6%
New home in a new neighbourhood/area	15.3%
New home in current neighbourhood/area.	13.8%
Don't know	30.9%

When asked to consider a future move, more than 40% of respondents indicated that they would stay in their current house and a further 30% didn't know what their next move would involve.

Those respondents who described a future move were almost equally split between staying in their current neighbourhood and moving to a new neighbourhood.

Reasons for moving

Respondents who had moved in the last 10 years were asked to nominate the main reason for their last move.

Table L

Reason for last move	Total
Other	33.6%
Financial reasons	12.3%
Out of neighbourhood	10.7%
Smaller house	8.3%
Yard maintenance	5.4%
Accessible property	5.1%
Retirement village	4.5%
Home maintenance	4.4%
Lease not renewed	4.3%
Larger house	3.7%
Design no longer suits	3.6%
Residential park	3.2%
With family	1.1%

More respondents (12.3%) nominated financial reasons as their main reason for moving in the last 10 years closely followed by wanting to move out of the neighbourhood (10.7%) and moving to a smaller home (8.3%).

Over a third of respondents indicated other reasons for their last move. A review of the narrative responses for the other reasons was revealing. Three additional reasons for the last move were identified – family reasons (9.5%), wanting a sea change/tree change (3.2%) and employment reasons (2.2%).

Within the narrative responses grouped together as family reasons eleven respondents indicated they had moved to care for an ageing relative, nine had moved in with their partner (or were newly married), and six had moved to be nearer to children and grandchildren.

Differences by age

Table M

Reason for last move by age	50-59	60-64	65-69	70-74	75-79	80 +
Other	37.3%	35.9%	36.8%	25.7%	27.0%	29.3%
Financial reasons	16.9%	13.2%	13.4%	10.7%	7.9%	4.9%
Out of neighbourhood	5.1%	14.6%	10.3%	10.7%	4.8%	2.4%
Smaller house	.0%	5.0%	9.2%	12.1%	14.3%	12.2%
Yard maintenance	1.7%	5.0%	5.4%	7.9%	7.9%	2.4%
Accessible property	.0%	4.3%	5.0%	6.4%	9.5%	7.3%
Retirement village	1.7%	1.8%	3.8%	7.1%	6.3%	19.5%
Home maintenance	1.7%	4.6%	4.2%	2.9%	9.5%	4.9%
Lease not renewed	8.5%	5.7%	2.7%	2.1%	3.2%	7.3%
Larger house	16.9%	3.6%	3.1%	1.4%	1.6%	.0%
Design no longer suits	5.1%	4.3%	1.5%	5.0%	.0%	9.8%
Residential park	.0%	1.4%	3.4%	7.1%	6.3%	.0%
With family	3.4%	.7%	1.1%	.7%	1.6%	.0%

Only the closed responses to the question on the reasons for the last move could be cross tabulated with age. The additional reasons identified in the narrative responses could not be included in the above table.

While more respondents identified financial reasons as the main reason for moving than any other single reason, the proportion of respondents nominating financial reasons declined as they aged (from almost 17% in the 50 to 59 age group to less than 5% in the 80 plus age group).

Moving into a larger house was nominated as a reason for moving by almost 17% of respondents in the 50 to 59 age group. However the proportion of respondents nominating this reason dropped dramatically to less than 2% for respondents more than 70 years of age.

Moving into a smaller house was nominated by more than 12% of respondents more than 70 years of age. However the proportion of respondents nominating this reason was only 5% for respondents in the 60 to 64 age group.

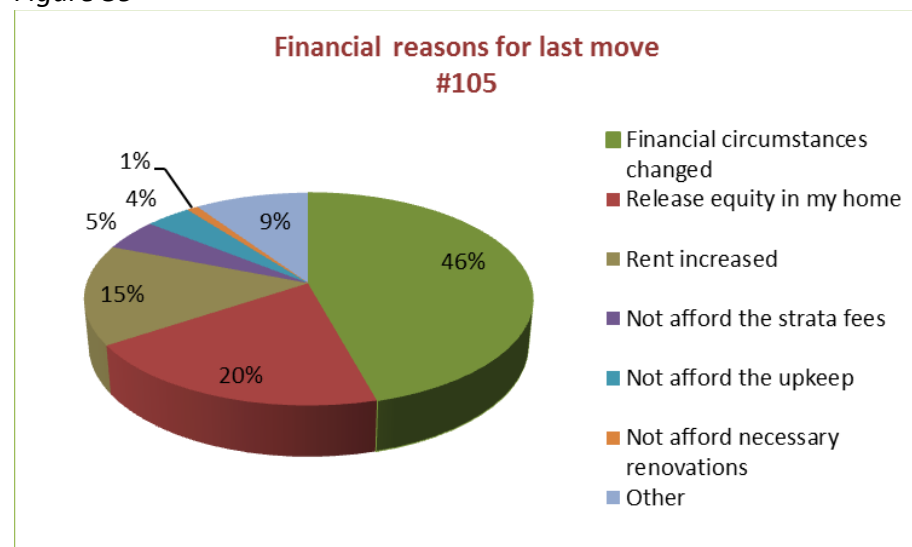
Three reasons; yard maintenance, accessible property and home maintenance, were all more likely to be nominated as a reason to move by respondents as they aged.

Very few respondents under 65 years of age nominated moving into a retirement village as a reason for their last move. Thereafter, the proportion of respondents nominating it as a reason to move increased steadily to about 6.5% in the 70 to 79 age group and then increased dramatically in the 80 plus age group to almost 20%.

Financial reasons for moving

Over 12% of respondents (n=105) nominated financial reasons as the reason for their last move.

Figure 59



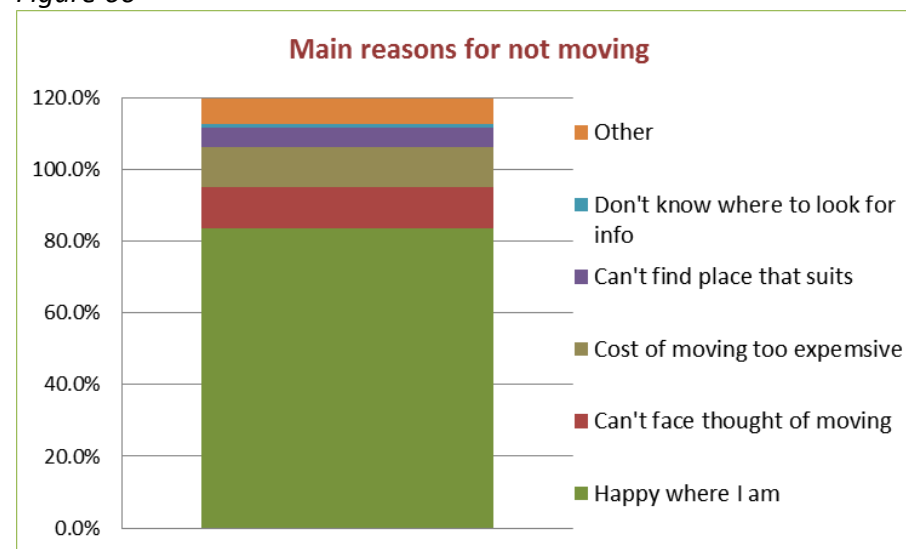
The three main financial reasons given for the last move were 'changed financial reasons' (a possible euphemism for loss of job), to 'release equity in my home' and the 'rent was increased'.

Reasons for not moving

Over 57% of respondents had not moved home in the last 10 years.

Respondents were asked to nominate the statement that best described the reason they had not moved in the last 10 years.

Figure 60



While multiple answers were possible, 83% of respondents indicated that the reason they had not moved was that they were happy where they were.

Other responses were 'can't face the thought of moving' and 'cost of moving is too expensive'.

Moving house - summary

- *Over 57% of respondents had not moved home in the last 10 years*
- *Those who had not moved said that they were or had been happy where they were*
- *Respondents who were paying rent or board were far more likely to have moved, and indeed multiple times, in the last 10 years.*
- *Respondents who had moved in the last 10 years were far more likely (75%) to have moved out of their previous neighbourhood*
- *Almost 40% of respondents expected to stay in their current home rather than move in the future.*
- *Almost 75% of respondents who moved home in the last 10 years moved into a house in a different neighbourhood to their previous house.*
- *The main reasons for moving home were financially related for younger respondents and size, accessibility and maintenance related for older people.*
- *Respondents 80 years of age and over nominated 'moving into a retirement village' as the main reason for their last move.*

9.0 Buying a home

After deciding to move, the process of buying is influenced by attitudes about various aspects of the house and location.

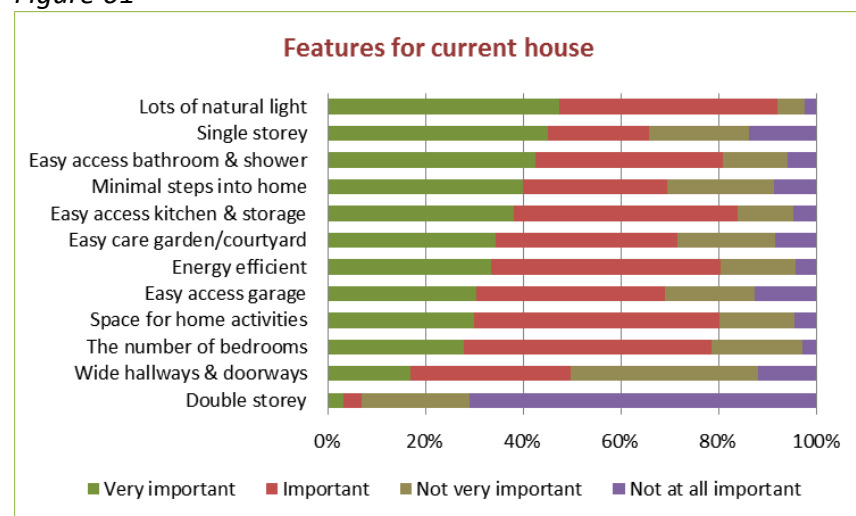
This chapter explores respondents' attitudes to various house and location influences on the buying decision for a new home.

9.1 House features

Respondents were asked, in two questions, to rate how important a list of features were to them when choosing either their current house or a future house.

The differences in the ratings of importance between the features of a current house and one to be purchased in the future are almost certainly age related.

Figure 61

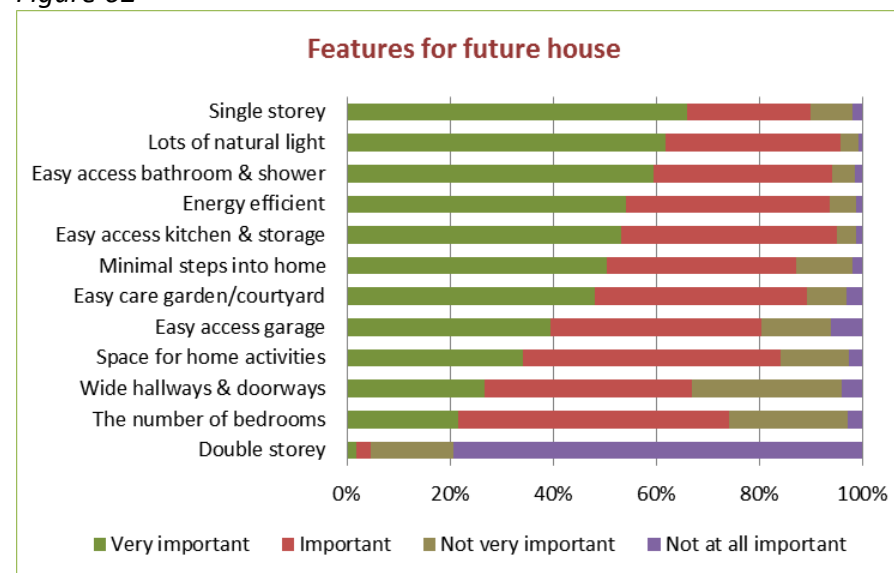


About 40% of respondents nominated the following features as 'very important' when buying their current house:

- Lots of natural light
- Single storey
- Easy access bathroom and shower
- Minimal steps into home
- Easy access kitchen and storage

Double storey was considered not at all important by more than 70% of respondents.

Figure 62



More respondents rated the features for their future house more highly than they did when rating the features of their current house.

About 60% of respondents rated the following features as very important when considering a future house (compared with about 40% for the same features when buying their current house):

- Single storey
- Lots of natural light
- Easy access bathroom and shower

A further 40% to 50% of respondents also rated the following features as very important:

- Energy efficient
- Easy access kitchen and storage
- Minimal steps into the house
- Easy care garden/courtyard
- Easy access garage

Energy efficiency increased in level of importance from seventh in the list of features for the current home to fourth for a future home.

Double storey was again the lowest rated feature with almost 80% of respondents rating it not at all important.

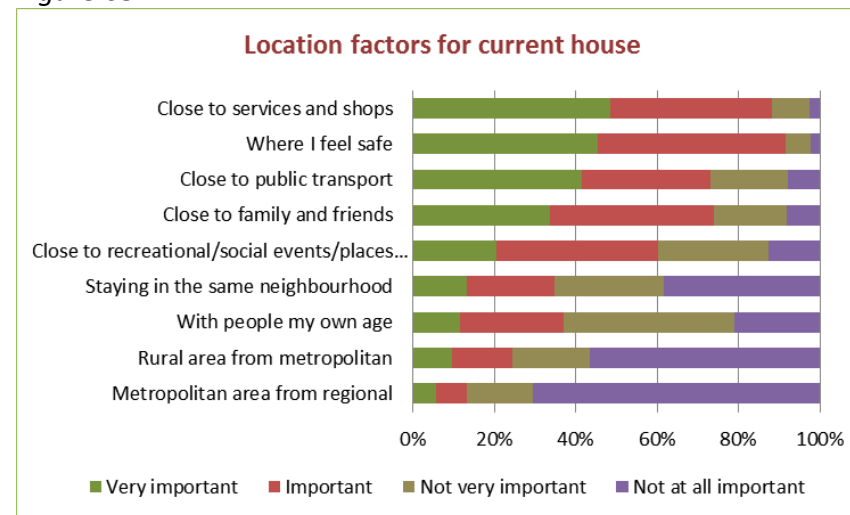
The results related to double storey houses clearly indicate that it is a type of house that would be avoided by the majority of older people.

9.2 Location factors

Respondents were asked, in two questions, to rate how important a list of factors were to them when choosing the location of either their current house or a future house.

The differences in the ratings of importance between the location factors for a current house and one to be purchased in the future is almost certainly age related.

Figure 63

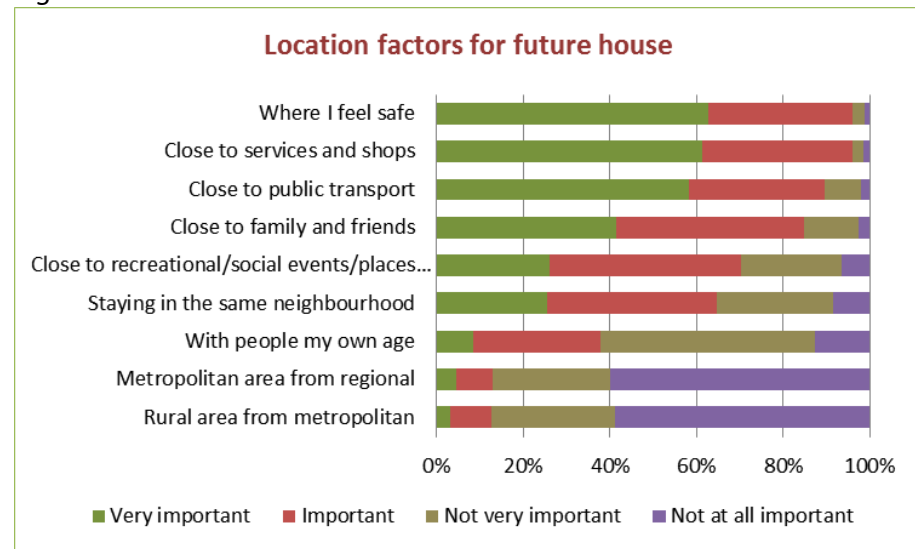


The top location factors that respondents considered when buying their current house were:

- Close to services and shops
- Where I feel safe
- Close to public transport
- Close to family and friends

More than 70% of respondents rated these factors as either very important or important.

Figure 64



The location factors that were rated highest by respondents in relation to a future house were also:

- Where I feel safe
- Close to services and shops
- Close to public transport
- Close to family and friends

Interestingly, the proportion of respondents who rated these factors as either very important or important rose from 70% for a current house to over 80% for a future house.

Location factors when buying that were not very important included moving to a metropolitan area from a regional area, moving to a rural area from a metropolitan area and moving to a location with people of my own age.

Buying a home – summary

- *The top three house features identified by respondents when buying a home (current or future) were:*
 - *single storey*
 - *lots of natural light*
 - *easy access bathroom and shower*
- *Energy efficiency was identified as being a very important feature in a future home*
- *A double storey home was given the lowest ranking (not at all important) by the vast majority of respondents when buying a current or future home*
- *The top four location factors identified by respondents when buying a home (current or future) were:*
 - *where I feel safe*
 - *close to services and shops*
 - *close to public transport*
 - *close to family and friends*
- *The bottom three location factors identified by respondents when buying a home were:*
 - *with people my own age*
 - *rural area from a metropolitan area*
 - *metropolitan area from a regional area*

10.0 Quality of life

Many of the issues associated with how and where older people are living are likely to impact on their rating of their own quality of life.

This chapter examines quality of life ratings provided by respondents against a number of key demographic, attitudinal and housing related factors.

Respondents were asked to rate their quality of life on a 5 point scale.

Table N

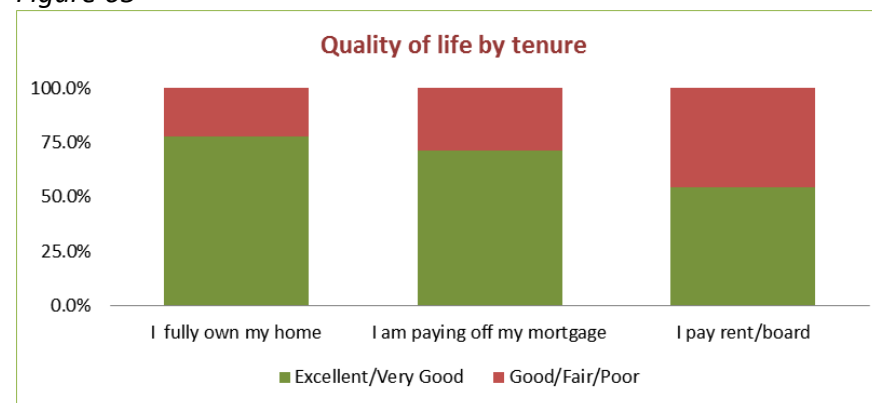
Quality of life by gender	Female	Male	Total
Excellent	30.3%	28.6%	29.7%
Very good	43.1%	46.3%	44.2%
Excellent/Very good	73.4%	74.9%	73.9%
Good	20.4%	18.5%	19.8%
Fair	4.8%	5.4%	5.0%
Poor	1.4%	1.2%	1.3%
Good/fair/poor	26.6%	25.1%	26.1%

Overall the responses were extremely positive with 73.9% of respondents rating their quality of life as excellent/ very good.

The analysis of quality of life by gender showed little difference between women and men.

Tenure differences

Figure 65



Almost 78% of people who fully owned their home rated their quality of life as excellent/very good. Only 54.3% of respondents who were paying rent/board rated their quality of life as excellent/very good.

Housing differences

Figure 66

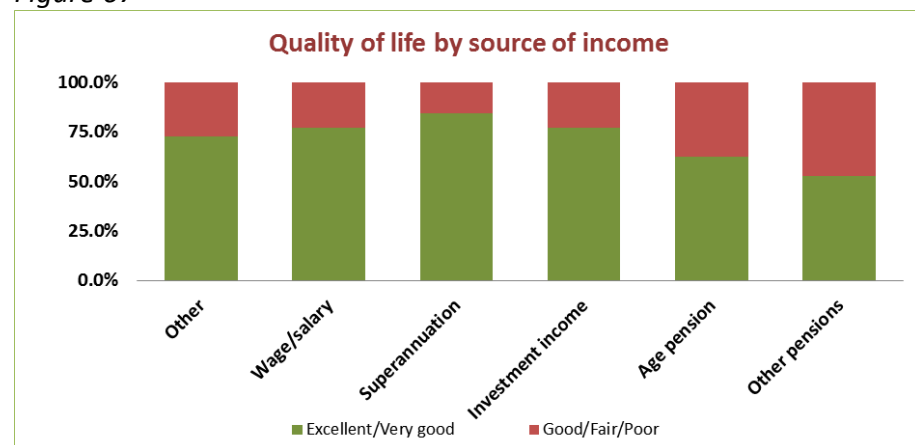


Respondents with the highest quality of life lived in a house on acreage (83.5% rating their quality of life as excellent/very good), a free-standing house (75.3%) or a retirement village (75.8%).

Conversely only 50.0% of respondents who lived in a granny flat rated their quality of life as excellent/very good and 63.1% of respondents who lived in a residential park rated their quality of life as excellent/very good.

Source of income differences

Figure 67



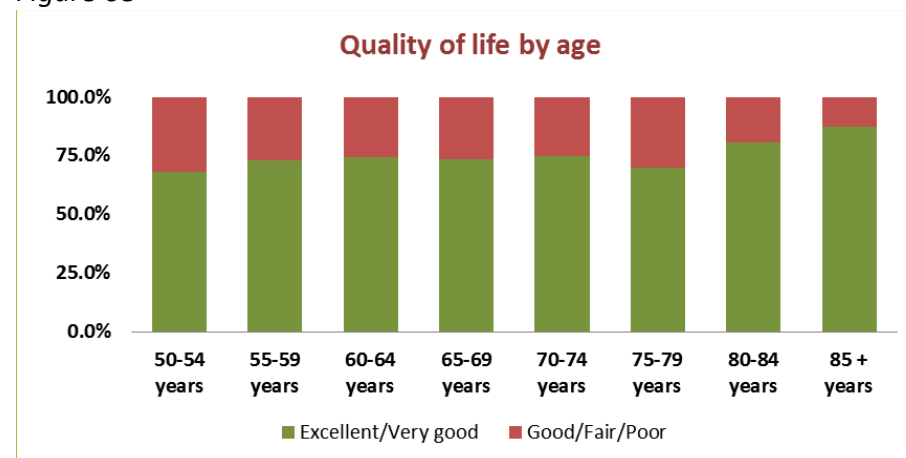
As expected respondents whose major source of income was wages/salary, superannuation or investment income had a higher quality of life rating than those whose major source of income was the age pension or other government pensions.

Over 84% of respondents whose main source of income was superannuation rated their quality of life as excellent/very good, while 62.8% of those receiving the age pension and only 52.7% of

those receiving other government pensions rated their quality of life as excellent/very good.

Age differences

Figure 68



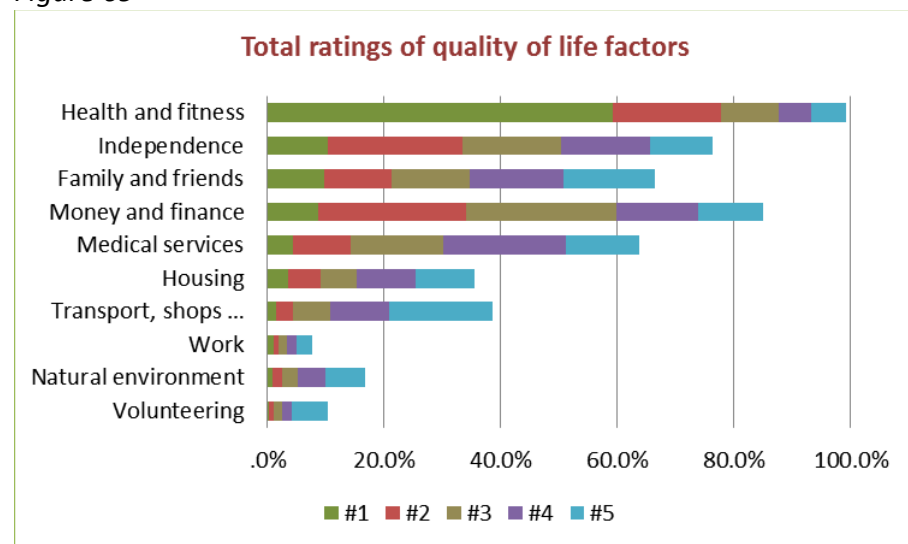
The proportion of respondents that rated their quality of life as excellent/very good increased as the age of respondents increased.

About 70% of respondents in their 50s rated their quality of life excellent/very good. The same rating was provided by 74% of respondents aged in their 70s and by over 80% of respondents aged in their 80s or older.

Quality of life factors

Respondents were asked to rank from 1 to 5 the factors, from a list, that they felt were the most important to their quality of life.

Figure 69



The results in the above chart are sorted on the #1 rating. Health and fitness is the major factor respondents identified as being important to their quality of life.

Taking #1 and #2 together the top six factors to respondents, in order of importance, were:

- health and fitness
- money and finance
- independence
- spending time with family and friends
- access to medical services
- housing

Figure 70

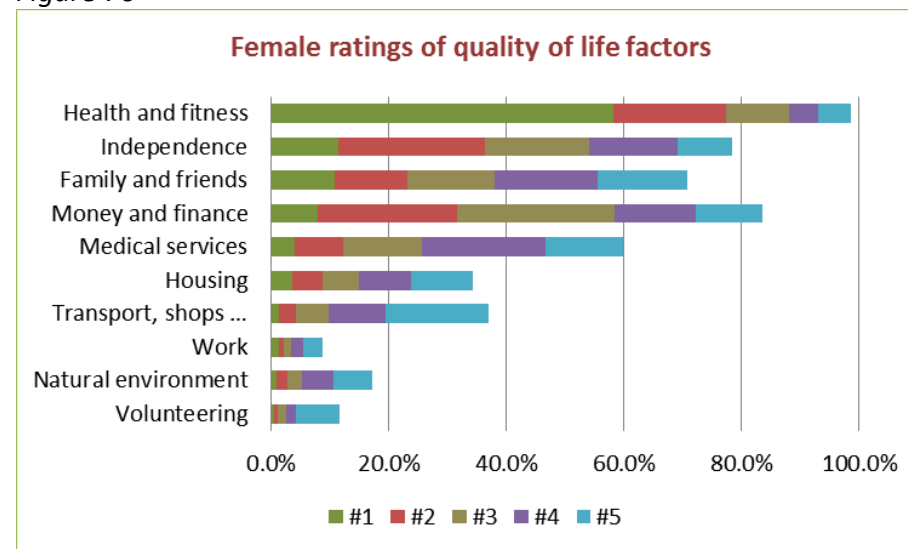
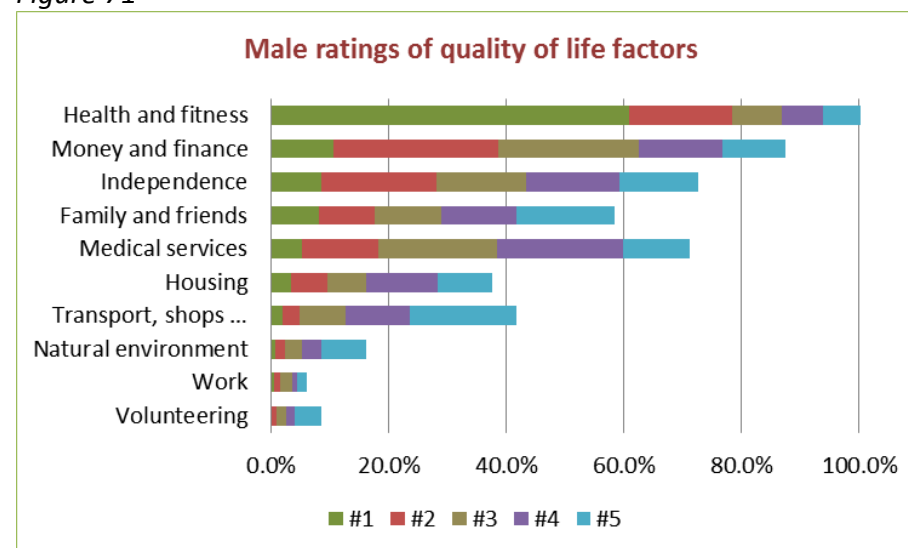


Figure 71



Both females and males rated health and fitness as the most important factor to their quality of life.

Using ratings #1 and #2, women rated independence ahead of money and finance whereas men rated money and finance ahead of independence. Women rated spending time with family and friends ahead of access to medical services. Males rated access to medical services and spending time with family and friends similarly.

Quality of life - summary

- *Almost three quarters of respondents rate their quality of life as excellent or very good.*
- *Respondent who fully owned their home rated their quality of life higher than those who were paying off a mortgage or paying rent.*
- *Respondents who were living in a granny flat or a residential park recorded lower quality of life ratings than those living in other types of home.*
- *Respondents whose major source of income was wage/salary, superannuation or income from investments had far higher quality of life ratings than those who nominated other major source of income.*
- *Quality of life ratings increased slightly with an increase in respondent ages.*
- *The top six quality of life factors for both women and men were; health and fitness, money and finance, family and friends, independence, access to medical services and housing.*

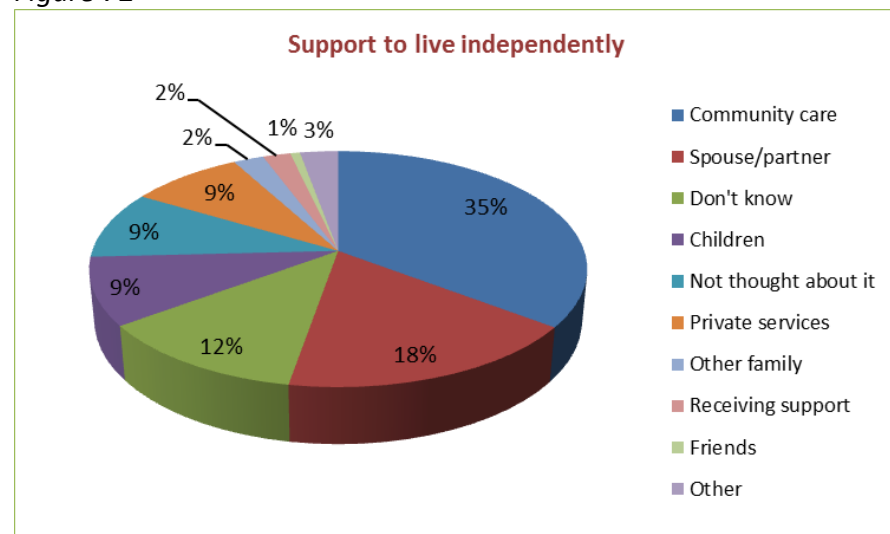
11.0 Support to live independently

To continue to remain independent older people may need some support to keep on living in their home – to age in place.

This chapter examines the expectations of respondents about where future support may come from or indeed whether they have even considered that they might need support in the future.

Respondents were asked to think ahead to a time when they may need support to continue to live independently and to nominate where they expected that support to come from.

Figure 72



Community care services was nominated by 35% of respondents as the major source of support they expected to receive in order to

continue to live independently, followed by spouse/partner (18%) and children (9%).

It is concerning that more than one in five respondents nominated 'don't know' or 'not thought about it' when asked where support may come from.

Age differences

Table O

Support by age	50-59 years	60-64 years	65-69 years	70-74 years	75-79 years	80 + years
Community care	38.2%	34.6%	34.2%	35.1%	40.6%	34.0%
Spouse/partner	9.8%	19.4%	18.3%	17.3%	15.9%	13.0%
Children	9.8%	8.3%	9.6%	8.9%	9.4%	14.0%
Private services	5.7%	8.7%	8.9%	6.7%	10.6%	11.0%
Other family	3.3%	2.4%	2.6%	2.6%	0.6%	1.0%
Friends	0.8%	0.5%	1.0%	1.0%	0.0%	1.0%
Receiving support	1.6%	1.4%	1.4%	2.2%	3.5%	8.0%
Don't know	15.4%	10.9%	13.0%	12.8%	10.6%	12.0%
Not thought about it	9.8%	10.9%	9.1%	9.9%	7.1%	2.0%
Other	5.7%	2.9%	2.1%	3.5%	1.8%	4.0%

There was little difference between respondents of different age groups in nominating where they expect that support to live independently would come from.

The above table suggests that older respondents have a lower expectation that support would come from a spouse/partner. There is also a suggestion that older respondents have a higher expectation that support would come from children.

Over 25% of respondents in the 50 to 59 years age group either didn't know or had not thought about where support would come from. It is concerning that even amongst respondents aged 80 years and more, 14% still didn't know or had not thought about this issue.

Household income differences

Table P

Support by household income	\$25,000 or less	\$25,001 \$49,999	\$50,000 \$74,999	\$75,000 \$99,999	\$100,000 \$149,999	\$150,000 & over
Community care	41.2%	39.4%	33.0%	32.9%	26.1%	24.6%
Spouse/partner	8.6%	16.5%	22.0%	18.5%	27.9%	23.0%
Children	10.2%	7.6%	11.3%	7.5%	10.8%	8.2%
Private services	4.1%	6.7%	7.3%	16.8%	14.4%	21.3%
Other family	2.2%	1.3%	2.9%	2.3%	5.4%	3.3%
Friends	1.7%	.4%	.5%	.6%	.9%	1.6%
Receiving support	4.7%	2.4%	.5%	.6%	.0%	.0%
Don't know	16.9%	12.8%	10.5%	9.2%	3.6%	3.3%
Not thought about it	6.9%	11.0%	9.7%	6.4%	6.3%	9.8%
Other	3.6%	2.0%	2.4%	5.2%	4.5%	4.9%

Respondents on household incomes less than \$50,000 per annum were most likely to nominate community care for future support.

Respondents with household income of \$75,000 and over were most likely to consider private services.

Respondents nominating spouse/partner as the source of their future support reported higher household incomes. This result may be misleading as couples receiving the age pension (those with a spouse/partner) will have higher household incomes than those who are single.

Those who were not able to nominate where their future care and support may come from tended to be the respondents with lower household incomes - 23.8% of respondents with a household income of less than \$25,000 per annum either didn't know or had not thought about where support would come from.

Differences by marital status

Table Q

Support by marital status	Married/partnered	Divorced/separated	Widowed	Single/ never married
Community care	31.2%	46.8%	34.2%	45.9%
Spouse/partner	26.4%	1.5%	.0%	1.4%
Children	8.1%	11.3%	19.8%	.0%
Private services	9.4%	4.9%	11.4%	5.5%
Other family	2.2%	1.5%	3.5%	3.4%
Friends	.1%	1.2%	1.0%	4.8%
Receiving support	1.1%	2.4%	5.4%	4.8%
Don't know	9.6%	16.8%	13.9%	21.2%
Not thought about it	9.3%	10.1%	6.9%	11.0%
Other	2.7%	3.4%	4.0%	2.1%

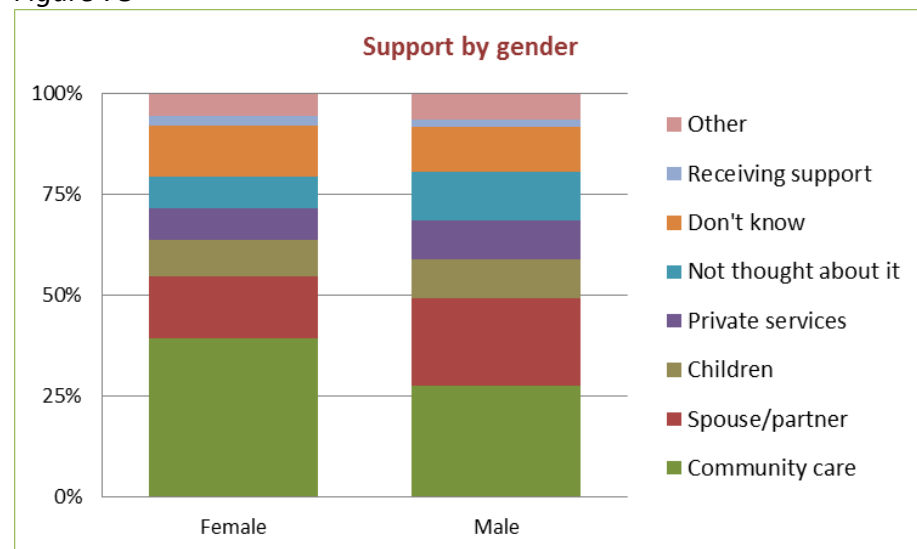
Respondents who are single/never married have the least choice about where support will come from. Almost 46% of these respondents consider community care to be the most likely source of future support, followed by private services at 5.5%. More than 32% of this group either didn't know or had not thought about where their future support may come from.

Divorced/separated respondents were the most likely group to nominate community care as their main source of future support. More than 11% nominated their children as a possible source of future support, and about 27% didn't know or had not thought about where support may come from.

Married/partnered respondents nominated the widest choice of support options. Married/partnered and widowed respondents had not thought about or didn't know what their future support options might be in about 20% of cases.

Differences by gender

Figure 73



Women were far more likely than men to nominate community care as their most likely source of future support to remain independent in their home.

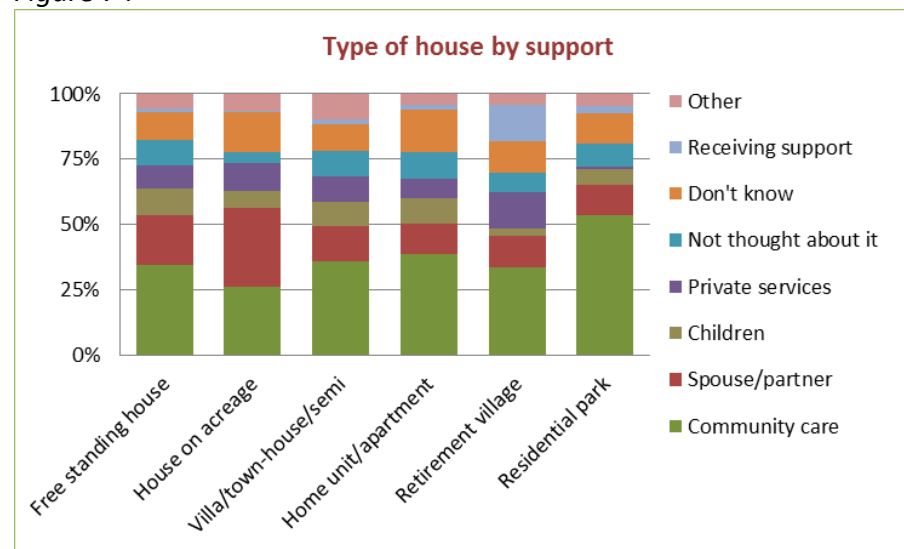
Men were more likely to nominate spouse/partner for future support. The longer life expectancy of women may influence these responses.

Children were nominated as a possible source of support by less than 10% of both female and male respondents.

More than one in five women and men had either not thought about or didn't know where the support was likely to come from.

Differences by type of house

Figure 74



Possibly because they are in rural areas, proportionally fewer respondents living in houses on acreage nominated community care as a possible future source of support. Conversely they were more likely to nominate their spouse as the source of future support.

Respondents living in a residential park were proportionally most likely to nominate community care for future support.

Respondents living in a retirement village were most likely to already be receiving support and also most likely to consider private services as a source of support – possibly the hotel type services provided by some retirement villages.

Support to live independently - summary

- *The major sources of support for older people to continue to live independently were:*
 - *community care*
 - *spouse/partner*
 - *children*
 - *private services*
- *The choice of support is dependent upon household income, marital status or whether children are able to provide support.*
- *At least 20% of all respondents had not thought about where support might come from or didn't know where support might come from.*
- *Respondents who were single/never married were the group that was most reliant on community care (45.9%), and also the group that had not thought about or didn't know where support might come from (32.2%)*
- *Respondents who were married/partnered nominated the widest choice of support options.*
- *Some respondents who lived in a retirement village already received support. Others were most likely of all respondents to consider private services as a source of future support.*

Conclusion

This report, and the survey on which it is based, was motivated by our concern that older people in NSW tend to be under-engaged and, consequently, poorly understood. For many years, both government and private enterprise have tended to regard older people as a largely homogenous group. However, as this report indicates, such a perception is baseless. Quite apart from the diversity that characterises the Australian population in general terms, people aged 50-plus invariably pass through a number of critical transitions as they age which continually transform their lives and ensures that they exhibit anything but a uniform profile.

Obviously, one of the most critical of these transitions is that from paid employment, which most of our survey respondents made between the ages of 60 and 70. For those respondents who were partnered and had had access to stable paid employment, the transition out of employment was likely to be relatively smooth. As discussed elsewhere, respondents in this cohort were – presumably as a result of their partnered status and employment history – likely to own their own home outright and likely to have sufficient retirement income, and in turn to rate their overall well-being highly.

However, as we have indicated, not everyone experiences an equally secure progression through older age. Women, particularly those who are separated/divorced, are less likely than their married counterparts to enjoy housing security. Of our respondents, separated/divorced women are most likely to be paying rent or board in the private rental market. This option – for lack of a more accurate term – cannot be regarded as a particularly sustainable one for anyone who does not have secure, ongoing paid employment. As we have already noted, the current age pension payment of \$388 per

week would place private rental out of reach for many single pensioners, especially if they hoped to reside in Sydney. The housing – and overall living – situation for older people who are unemployed is obviously even more grim. With the unemployment benefit for individuals currently set at \$258 per week, it is extremely difficult to conceive how a single older woman without paid employment could obtain secure, satisfactory, safe housing in the years she awaits eligibility for the age pension.

Of course, we know that there is a growing population of older people – not just women – who cannot obtain employment. The egregious remarks reportedly made by a representative of the Commonwealth Department of Employment at a recent Senate inquiry about the phenomenon of older people ostensibly ‘retiring on the dole’ reflect a stunning lack of insight into the difficult situations that some older people face as they progress through older age. As we have indicated in the preceding pages, rates of home ownership increase from about 34% to about 75% from the 50s through to the 60s, which suggests these respondents are able to consolidate their assets at retirement. However other people in these age groups find themselves in the extremely difficult position of having to turn the *bulk* of their assets into income.

While our survey already finds a number of respondents converting assets to income, there can be little doubt that this trend will increase as rates of older unemployment rise. This year data released by the Department of Human Services revealed that nearly 200,000 Australians in their 50s and 60s are on Newstart, which is an increase of 40% from 2010 to 2013.^{iv} At this point, it has to be said that the outlook for these older people is alarming. While we are not suggesting that older people need not take responsibility for securing

their futures as they age, it would seem perverse to create a situation in which an older unemployed person who has not had the opportunity to accumulate much in the way of assets – either in terms of a residence, savings or superannuation – should be required to expend all of them in order to supplement the unemployment benefit as they await transition to the age pension. As we have noted, the complex intersection of age, gender, marital and employment status profoundly affects the opportunities individuals have to secure an adequate income, and in turn to secure adequate housing. It is simply punitive to assume that all those who find themselves financially vulnerable in older age are guilty of poor life choices, rather than limited life opportunities.

It's high time that policy makers – and the community at large – begin to examine older people's lives in detail and to understand the forces at work that give rise to security for some, and none for others. Unless we take steps to assist people at risk of the financial insecurity that translates directly into housing insecurity, we face the very real prospect of seeing the rapid emergence of what can only be described as an elderly underclass.

Appendix

COTA NSW regional breakdowns

To create the NSW regional breakdowns used in this report, COTA NSW collected respondents' postcodes and then matched them against the Statistical Area Level 4 (SA4), designed by the Australian Bureau of Statistics (ABS). COTA NSW combined these codes into eight larger geographic areas to enable more manageable data analysis by region.

The SA4 codes included in the eight NSW regions used in this analysis were:

- Sydney North:
 - Sydney-North Sydney and Hornsby (121), Sydney-Northern Beaches (122), Sydney-Ryde (126).
- Sydney East/Inner suburbs:
 - Sydney-City and Inner South (117), Sydney-Inner South West (119), Sydney-Inner West (120), Sydney-Eastern Suburbs (118).
- Sydney South:
 - Sydney-Outer South West (123), Sydney-South West (127), Sydney-Sutherland (128).
- Sydney West:
 - Sydney-Baulkham Hills and Hawkesbury (115), Sydney-Parramatta (125), Sydney-Blacktown (116), Sydney-Outer West and Blue Mountains (124).
- Hunter/Central Coast:
 - Central Coast (102), Newcastle and Lake Macquarie (111), Hunter Valley excl. Newcastle (106).

- South East Region:
 - Illawarra (107), Southern Highlands and Shoalhaven (114), Capital Region (101).
- North Coast Region:
 - Mid North Coast (108), Coffs Harbour – Grafton (104), Richmond – Tweed (112).
- Western Region:
 - Riverina (113), Murray (109), New England and North West (110), Central West (103), Far West and Orana (105).

For more information on ABS SA4 regions see:

www.ausstats.abs.gov.au/ausstats/nrmaps.nsf/6dbedf4eadaf53b1ca25766a001b86fd/7da16db0c87e5340ca2576d600197974!OpenDocument

i

www.wgea.gov.au/sites/default/files/Gender_pay_and_superannuation_gaps_by_age_group.pdf

ii

A recent example of work in this vein is *Older Women's Pathways out of Homelessness*, undertaken by the University of Queensland on behalf of the Mercy Foundation.

iii

According to the latest social security data quoted by *The Australian*, the number of over-50s out of work for more than a year rose by 16 per cent to 49,985 in the 12 months to September 2014; see www.theaustralian.com.au/national-affairs/industrial-relations/baby-boomers-blasted-for-retiring-on-dole-money/story-fn59noo3-1227107725324?nk=1f22a9b446b95f8ad4b661737f0dffb

iv

www.smh.com.au/federal-politics/political-news/unemployment-spike-in-elderly-a-risk-for-pension-changes-20140510-zr8lc.html