

COTA
For older Australians



State of the (Older) Nation 2021

A nationally representative survey
prepared by the Council on the Ageing

This landmark report on the experiences and views of Older Australians is the second of the COTA Federation's State Of The Older Nation (SOTON) reports. It tells a story of an older generation often experiencing ageism, who less often perceive themselves as happy, healthy, financially secure or connected to community than the previous report.

The views of Older Australians are also presenting significant challenges to policy makers. Overwhelmingly we support Voluntary Assisted Dying, a number of us never want to retire, and too many are experiencing elder abuse or workplace discrimination. COTA intends to continue campaigning on these issues.

The information presented in this report, and this series is intended to inform policy debates now, and into the future.

Emeritus Professor Anne Edwards AO

**Chair
COTA Federation Council**

COTA Federation members would like to thank the Project Steering Group – Meagan Lawson and Karen Appleby (COTA NSW), Corey Irlam (COTA Australia) and Laurie Axford (COTA NSW) for their work on this project.

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This project was conducted in accordance with AS: ISO20252:2012 guidelines, to which Newgate Research is accredited.



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

Please note the full report includes additional information on the topics discussed here and also covers a range of additional topics such as JobMaker, Health Services, Technology and COVID-19, as well as more details on the methodology, sample and weighting.

Disclaimer

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



Purpose and methodology

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

Newgate Research conducted a nationally representative online survey lasting 20 minutes on average, with a robust sample of 2,830 Australians aged 50 and over, with quotas set for state and territory, metropolitan and regional areas, gender and age.

This study follows the inaugural State of the (Older) Nation research conducted in 2018 and seeks to monitor trends over time, and the impact of any changes made to improve the lives of older Australians.

The survey was conducted between 9th February and 24th February 2021 with participants drawn from an online research panel.

The total sample size results in a robust maximum margin of error of +/-1.9% at the 95% confidence level, with margins of error for each state and territory being slightly higher. The data set was weighted using population data from the Australian Bureau of Statistics' Census 2016 for age, gender, state and location (Capital/Non-capital cities). The weighting structure is shown in the Appendix of the full report, which can be found at www.stateoftheoldernation.org.au. All results presented throughout this report are weighted unless specified otherwise.

Report at a glance

Quality of life

70% feel younger than their age, but this is significantly lower than in 2018 when 80% said they felt younger than their age



73% rate their quality of life highly (7 or more out of 10) but this measure has declined since 2018 (78%)



Sentiment about the future

65% feel positive about what the future holds for them personally in the next year or two, but this has declined since 2018 (70%)



33% say things are getting worse for their generation. More than the 29% who feel things are getting better (this is lower than in 2018 when 41% felt that way)



Elder abuse

4% have personally experienced elder abuse



12% know someone else who has experienced it



Financial security

55% feel fairly secure about their finances being able to meet their needs throughout the rest of their lives (rating 7 or more out of 10) but **22%** feel insecure (rating 0-4)



55% have one or more vulnerability indicators*, up from 49% in 2018 and **16%** have overdue bills due to payment difficulties and this has increased since last wave (12%)



Health

53% have private health insurance with the majority of them having both hospital and extras cover (45%)



46% do at least two hours of exercise per week, significantly less than in 2018 (49%)



Age related discrimination

37% have experienced some form of age-related discrimination



26% experiencing employment-related discrimination since turning 50



Employment

49% of those aged 65 had retired, down significantly from 2018 when 60% were retired



25% of those still working do not think they will ever retire (24% in 2018)



Social isolation and loneliness

23% say they have felt lonely at least some of the time in the past few weeks



4% had no contact with anyone in the preceding week



Voluntary assisted dying

76% support voluntary assisted dying



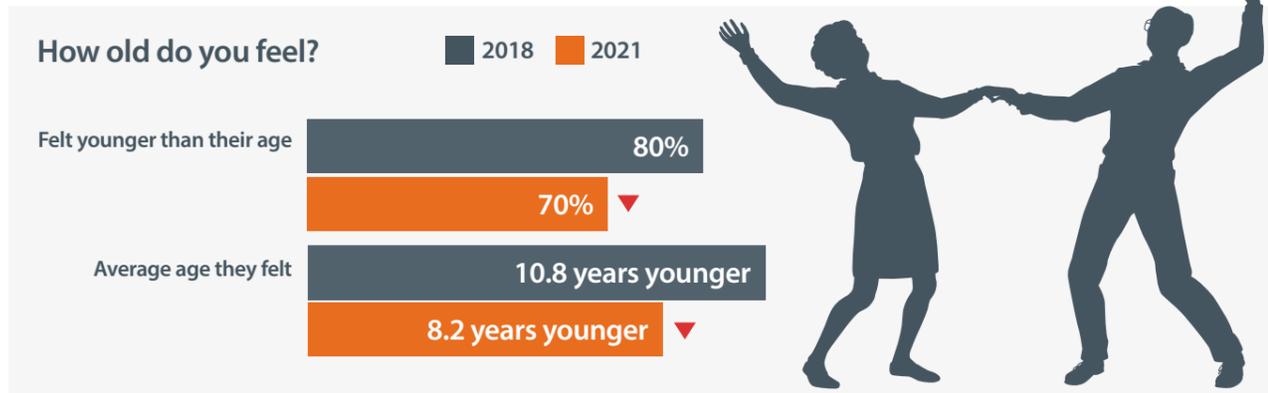
55% would look into this as an option for themselves



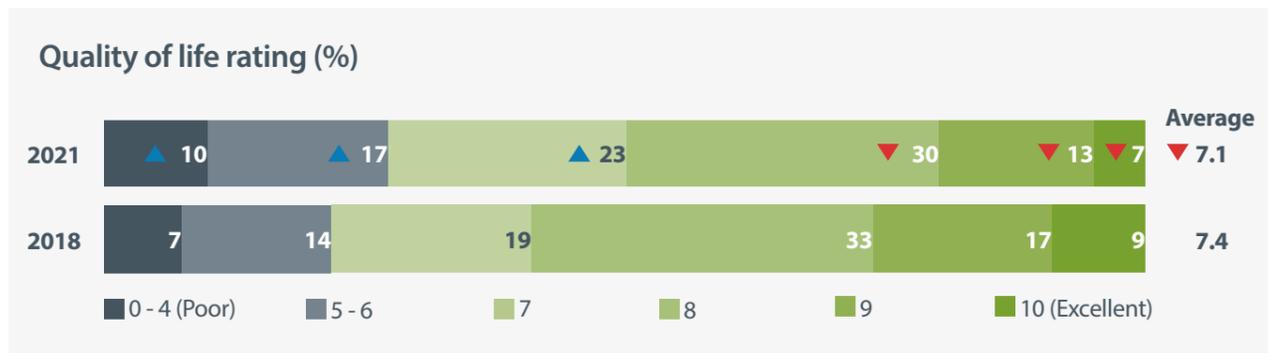
*Vulnerability metric is a composite measure of having one or more of the following: a low personal annual income (\$1 - \$30k per capita), a disability, speaking a language other than English, identifying as Aboriginal or Torres Strait Islander, experienced domestic violence, bereavement or homelessness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

Quality of life

Most over 50s feel younger than their actual age (70%), but older Australians aren't feeling as young as they did in 2018. One in ten rate their quality of life as 'poor', which has increased since 2018.



Compared to the 2018 State of the Older Nation study, a significantly higher proportion of Australians over 50 felt older than their actual age; 13% felt older, up from 8%. Fewer older Australians were feeling younger than their actual age, decreasing significantly from 80% to 70%.



Nearly three quarters of survey participants (73%) rated their quality of life highly, at 7 or more out of 10 – although this is a significant decrease since 2018 (78%). One in ten (10%) say they have a poor quality of life, giving a rating less than 5, a significant increase from 7% in 2018.

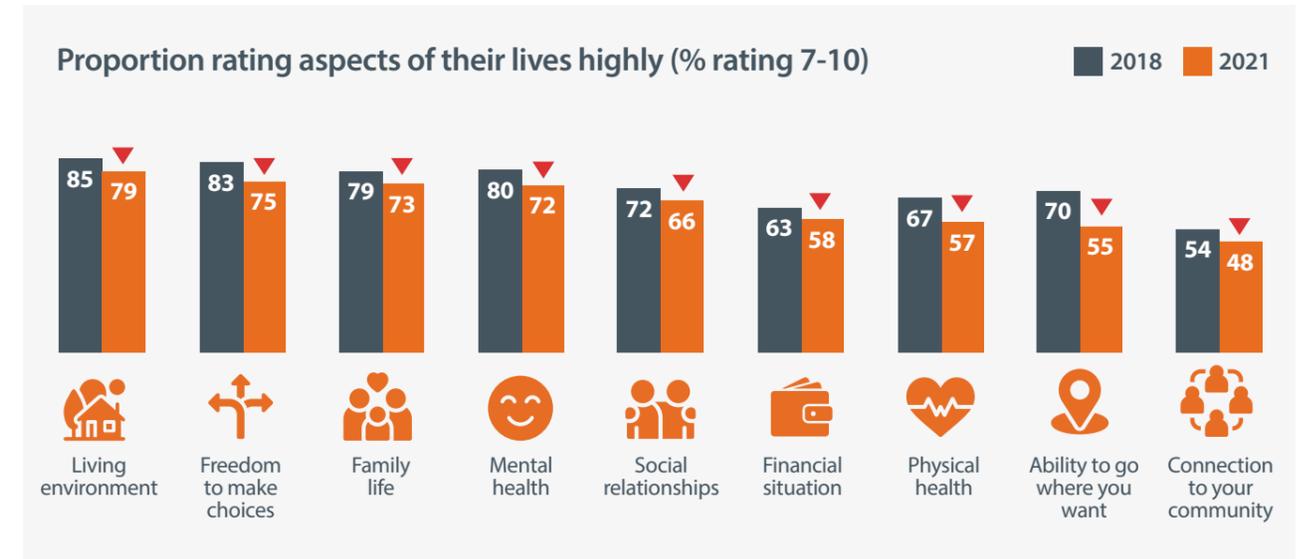
“ A lot is being done and considered for older people in the community and in this age group we are more contented than the young. We have experienced more difficulties in our long lives. ”

“ It depends on the people themselves. If they are in good health and have sufficient income, life remains the same. If not, their quality of life may get worse. ”

Q3. What is your actual age? What age do you feel? / Q6. How would you rate your overall quality of life at the moment?
Base: All participants (2018: n=2,562, 2021: n=2,830)

Quality of life cont.

A reduced quality of life for older Australians is evident across all aspects: most notably their ability to go where they want, their physical health and mental health.



Consistent with 2018, Australians aged 50 and over were most positive (giving a rating of 7 or more out of 10) about their living environment and freedom to make choices, and least positive about their connection to the local community. Of note however, is that scores for all aspects decreased significantly since 2018, most notably:

- Physical health: ratings declined from 67% in 2018 to 57% in 2021 giving this a rating of 7 or more out of 10;
- Mental health: ratings declined from 80% to 72%; and
- Social relationships: ratings declined from 72% to 66%.

“ My health is declining mentally and physically and I still have to work and look after the family. ”

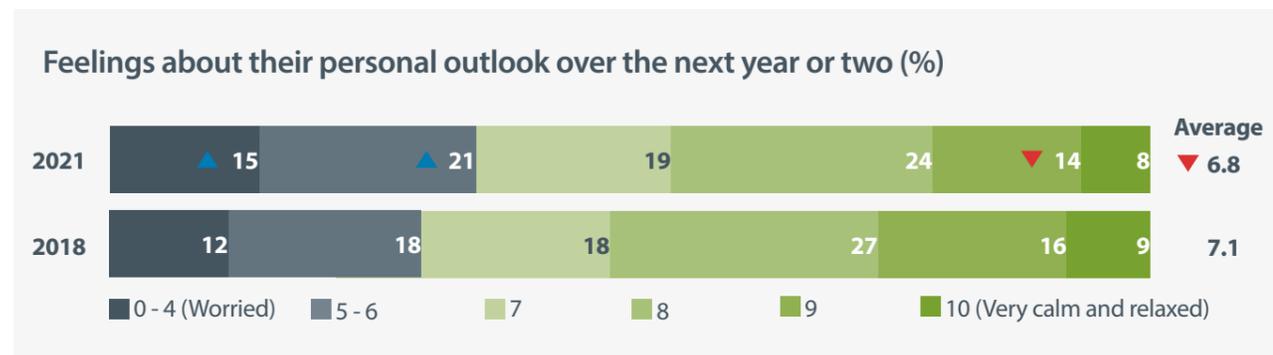
“ The quality of life on average wouldn't seem to have improved. The rich are getting richer and those with the least seem to be getting less. ”

“ My life is usually fantastic. My health was good, I retired, I have enough money for years to come. Unfortunately, my daughter recently passed away thus the poor mental health at the moment. ”

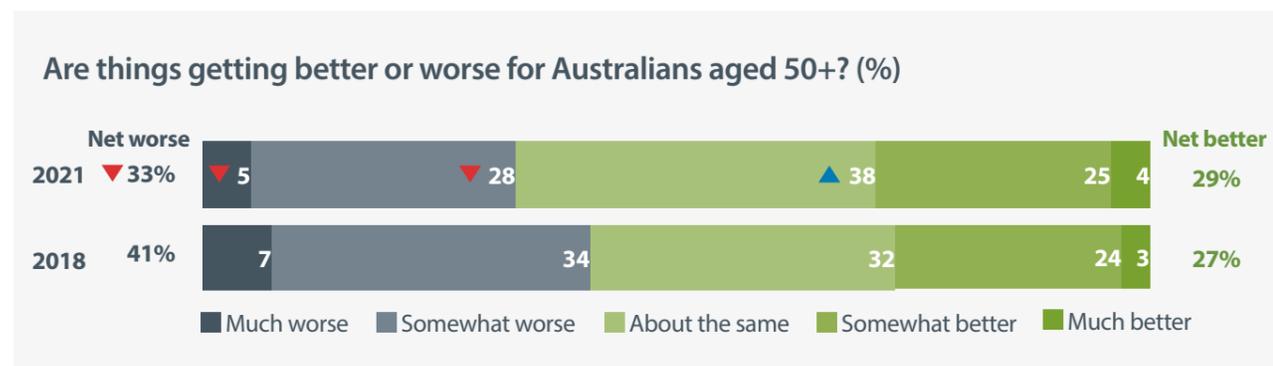
Q11. How would you rate each of the following at this point in your life?
Base: All participants (2018: n=2,562, 2021: n=2,830)

Sentiment about the future

Two thirds of older Australians feel relatively calm about what the next year or two will bring and fewer think that things are getting worse for their generation.



A majority (65%) felt positive about what the future holds in the next year or two, rating 7 or more out of 10 (10 being very calm and relaxed), which is down significantly since 2018 (70%). Around one in seven (15%) felt quite worried with a rating less than 5 and this has increased significantly since 2018 (12%).



Although we've seen quality of life and outlook decrease, **three in ten (29%) older Australians did feel that things are getting better for their generation**, which is consistent with 2018 (27%). A third (33%) felt that things are getting worse, which decreased significantly since 2018 (41%). The proportion of those feeling that things are 'about the same' increased significantly (38% up from 32% in 2018).

Those more likely to feel things were getting worse tend to be those who experienced hardships in the last 12 months, are less financially secure and more vulnerable.

Q9. How are you feeling about what the future holds for you personally over the next year or two? / Q12. Thinking more broadly, do you think things are generally getting better or worse for Australians aged 50+?
Base: All participants (2018: n=2,562, 2021: n=2,830)

Elder abuse

A large proportion of elder abuse is going unreported: while one in seven older Australians reported experiencing elder abuse themselves or knowing someone else who has, fewer than half are speaking up about it.



In the 2021 study, 4% of older Australians admitted to having personally experienced elder abuse and 12% knew someone else who has experienced it. Those aged under 65 were more likely to say that someone they knew had experienced elder abuse (14% vs. 9% among those aged 65+).

Among those who had personally experienced it, just 47% spoke to someone about it or sought assistance, however 53% did not seek any assistance.

Those who knew someone else who has experienced elder abuse were more likely to seek assistance or speak to someone about it (59%), however that still leaves a substantial 41% of people who have not raised the issue with anyone else.

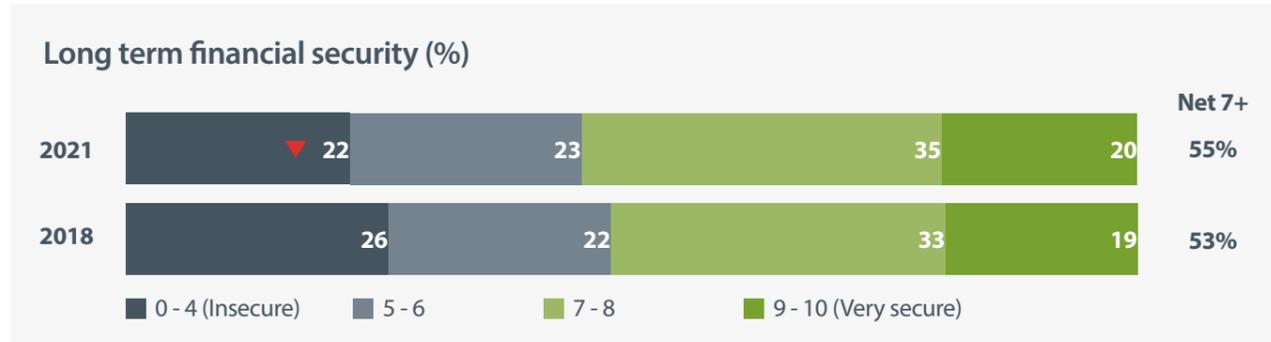
“ I thought that it wasn't worth complaining and because I'm physically disabled they'd think I was exaggerating. ”

“ Because it was from my daughter and everybody would have believed her and not me because she was younger ”

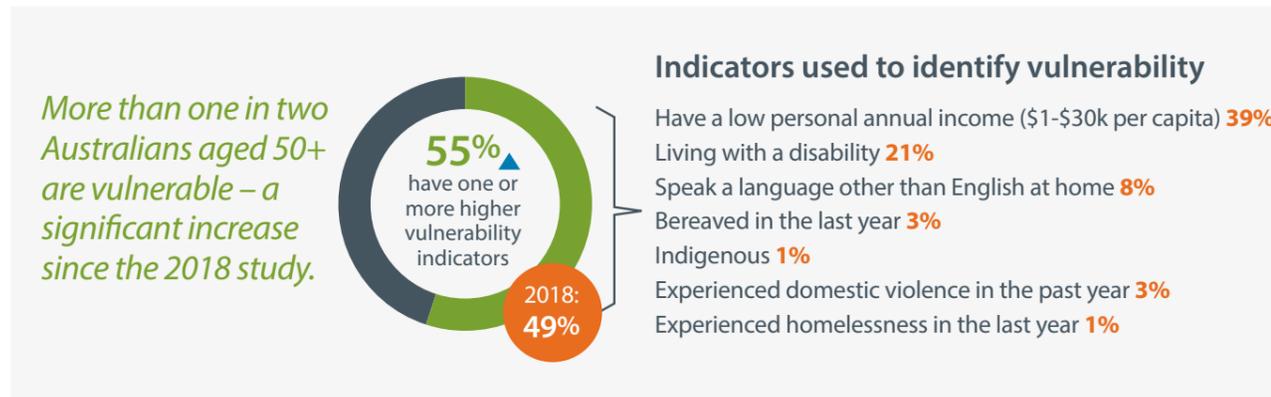
Q78. Have you personally experienced elder abuse or do you know someone who has? Base: All participants (2021: n=2,830) / Q79. Did you seek any assistance or speak to anyone about it when you personally experienced elder abuse? Base: Those who personally experienced elder abuse (n=108), / Q82. Did you speak to anyone or seek any assistance when someone you knew experienced elder abuse? Base: Those who knew someone who experienced elder abuse (n=334)

Financial security

Over half of older Australians feel quite secure about their finances being able to meet their needs for the rest of their lives and this has improved slightly since 2018.



When asked how secure they felt about their finances being able to meet their needs for the rest of their lives, over half (55%) gave quite a high rating of 7 or more out of 10. However, this leaves more than two in five (45%) who didn't feel very secure; 45% gave a 6 or below. Just over one in five (22%) felt very insecure, rating 0-4 out of 10, but this has decreased significantly since 2018 (26%).



Within analysis, we looked particularly at those older Australians who could be considered more at risk. Using the indicators listed in the chart above to create a segmentation, we see that people with one or more indicators of higher vulnerability represent just over half of all survey participants (55%), and unfortunately this has increased significantly since the 2018 study (49%).

The higher vulnerability group was more likely to be female (57% vs. 52% of men), be aged 70 or over (62% vs. 54% of those in their 60s and 48% of those in their 50s), live in Queensland (63%) and live outside the capital cities (61%).

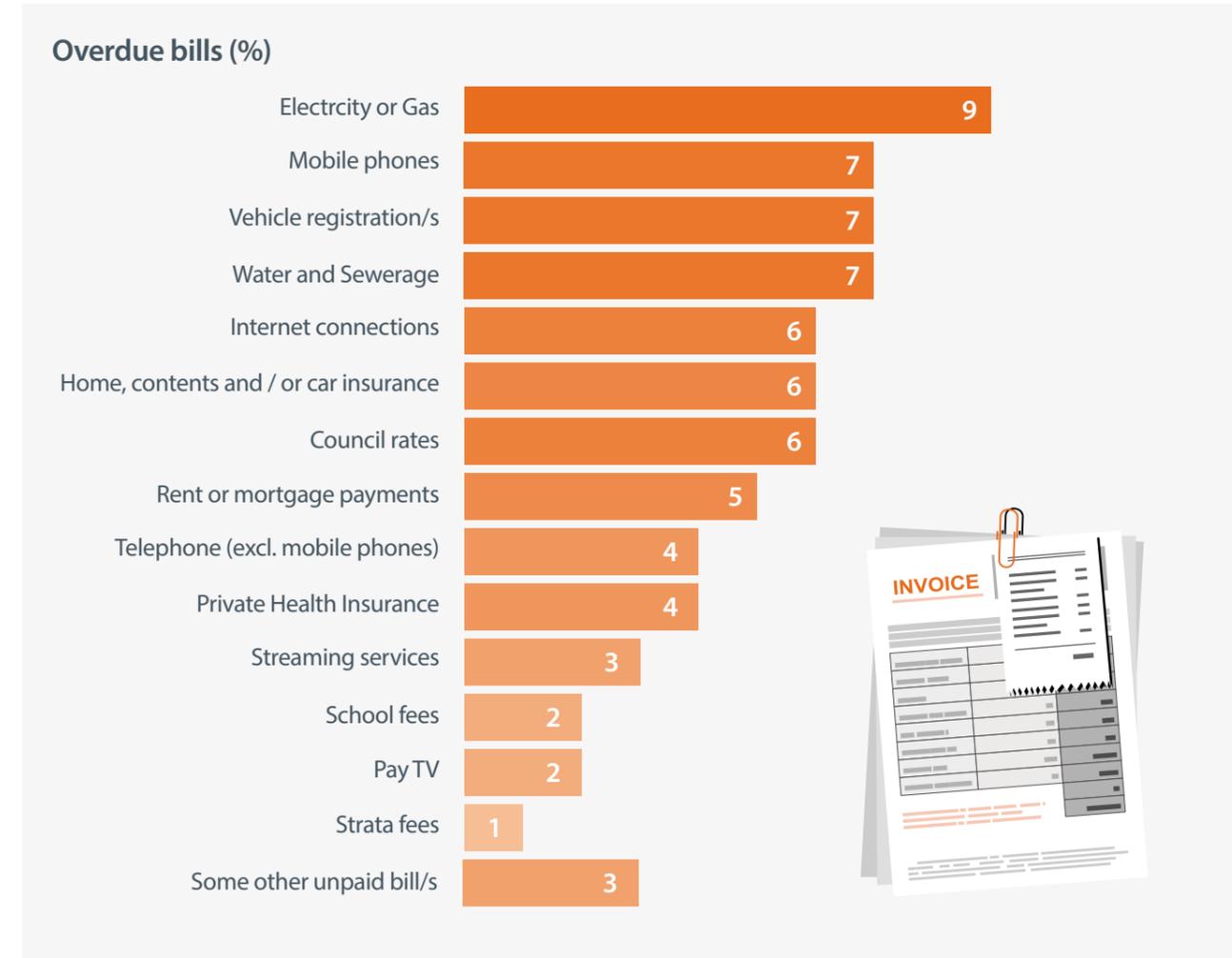
These results highlight a group of older, vulnerable people whose needs deserve particular attention, especially as the proportion of those with higher vulnerability has increased since the 2018 study.

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

Base: All participants (2018: n=2,562, 2021: n=2,830)

Financial security cont.

Since 2018, more older Australians have unpaid bills due to payment difficulties, which is evident across all bill types – and they have more unpaid bills.



16% have overdue bills due to payment difficulties. This was significantly higher than 2018 (12%), noting that in 2021 the code for vehicle registration was added.

Among those who had payment difficulties, the average number of bills overdue was **4** (up from 3 in 2018).

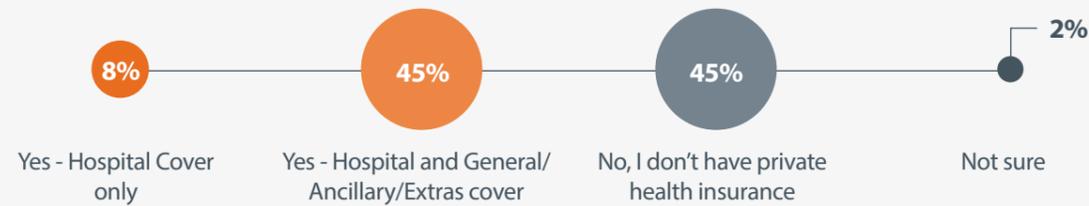
Q41. Does your household currently have any bills from this list that are overdue specifically because you are having difficulty paying them? MULTIPLE RESPONSE

Base: All participants (2018: n=2,562, 2021: n=2,830)

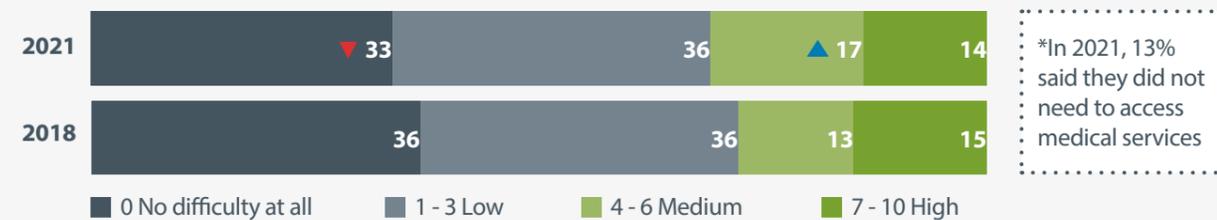
Just over half of Australians aged 50+ have private health insurance and there has been increased difficulty in accessing health and medical services, potentially as a result of COVID-19.

Have private health insurance? (%)

Just over half of Australians aged 50+ have private health insurance (53%) with the majority of them having both hospital and extras cover (45%).



Level of difficulty in accessing needed medical services (%)



Among those who needed health and medical services, the majority (69%) experienced no difficulty (33% gave a rating of 0) or low levels of difficulty (36% gave a rating between 1 and 3) accessing these services. This was a slight decrease from 2018 (72%). However, it does still mean that around three in ten (31%) had a medium to high level of difficulty, which is a significant number.

Among those who faced difficulty accessing the services they needed, long waiting lists (34%, up from 26% in 2018), the cost (31%) and COVID-19 restrictions (21%) were the main barriers.

Q49. Do you have private health insurance? (2018: n=2,562, 2021: n=2,830) / Q47. How difficult, if at all, is it for you to access the health and medical services you need? Scale: 0 = no difficulties at all, 10 = extremely difficult. Base: All who accessed medical services (2018: n=2,562, 2021: n=2,830). / Q48. Which of the following difficulties do you have in accessing the health and medical services you need? Base: Participants who had difficulties accessing medical services (gave a rating higher than 0 out of 10) (2018: n=1,464, 2021: n=1,688)

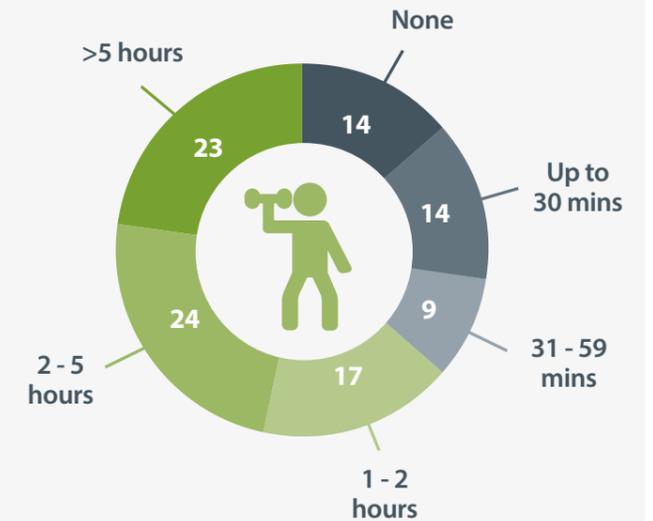
* The bar chart has been rebased to exclude these participants who did not need access to medical services.

Consistent with 2018, most older Australians are doing at least some exercise each week, but fewer than half are doing the recommended minimum of two hours per week and this has fallen since 2018, perhaps explaining some of the lower health ratings.

Amount of weekly exercise (%)

Around nine in ten survey participants (87%) reported that they do at least some exercise. Four in ten (40%) say they do up to 2 hours of exercise per week and less than half (46%) say they do two or more hours per week – although this is significantly lower than in 2018 (49%). This decline could help explain the lower ratings we've seen for the quality of older Australians' physical and mental health.

The recommended amount of exercise is at least 30 minutes of moderate intensity physical activity on most days* and this survey data shows that Australians are falling below this recommendation.



Amount of weekly exercise (%)	Total (n=2,830)	Age				Gender		Have a disability	
		50-59 (n=1,037)	60-69 (n=894)	70-79 (n=677)	80+ (n=222)	Male (n=1,422)	Female (n=1,408)	Yes (n=577)	No (n=2,224)
30 minutes or less	28	26	26	29	39 ▲	26	31 ▲	42 ▲	24
½ hour to 2 hours	26	28 ▼	23	26	23	24	27	27	25
2 hours or more	46	46	51 ▲	45	38 ▼	50	43 ▼	30 ▼	51

▲ ▼ Arrows denote results which are significantly higher or lower than the other subgroups at the 95% confidence level.

Q42. How much time do you spend exercising each week on average (this includes going for a walk and swimming)? Base: All participants (2018: n=2,562, 2021: n=2,830) * Australia's Physical Activity and Sedentary Behaviour Guidelines and the Australian 24-Hour Movement Guidelines: <https://www1.health.gov.au/internet/main/publishing.nsf/Content/health-pubhlth-strateg-phys-act-guidelines#:~:text=Older%20people%20should%20be%20active,most%2C%20preferably%20all%2C%20days.>

Age-related discrimination

Age-related discrimination continues to be an issue for more than a third of Australians, with employment-related discrimination appearing to be on the rise.

The most common form of discrimination was employment-related with a quarter (26%) claiming to have experienced it while seeking work / employment or in the workplace. This measure was significantly higher than in 2018 (22%).

37% have experienced some form of discrimination since turning 50 (33% in 2018)

26% have experienced employment-related discrimination since turning 50 (22% in 2018)

Type of employment-related age discrimination - prompted list (%)
Among participants who have experienced age discrimination



“ Since COVID-19 hit my employer, I have been receiving subtle hints about considering early retirement, even though I have no interest in that. ”

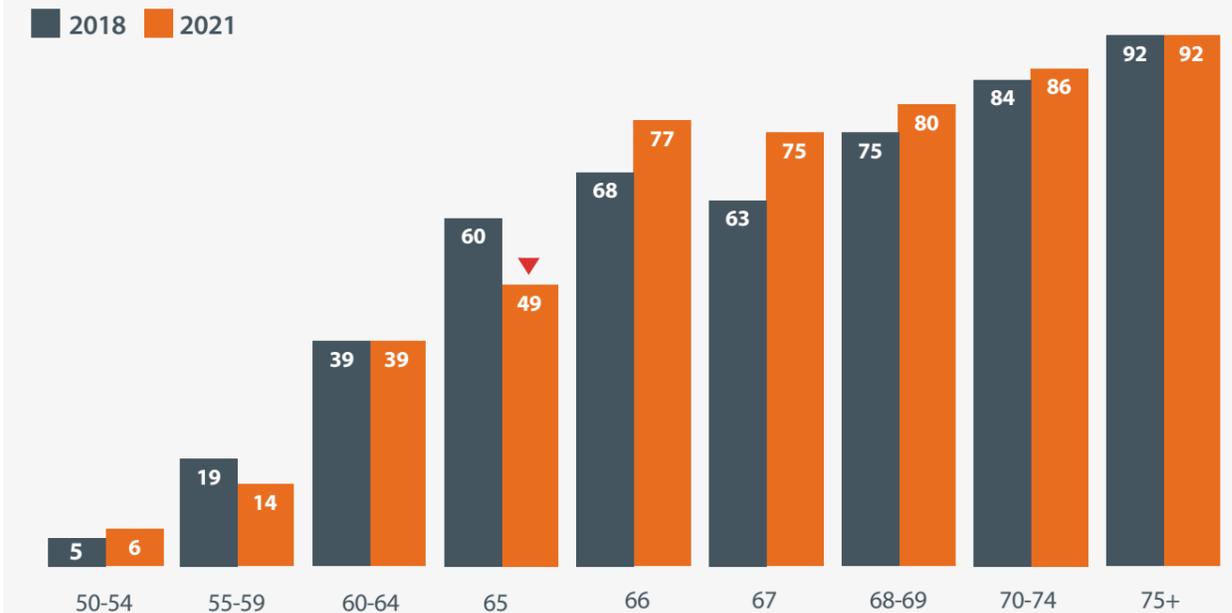
Consistent with 2018, those who had experienced employment-related discrimination were most commonly told they were too qualified (35%), that they were too old (31% which is up significantly from 21% in 2018) or were simply refused employment (33%).

Q55. The next topic is “age discrimination”. This is where a person is treated less favourably than another person in a similar situation specifically because of their age or because they are an older person. Since turning 50, have you experienced a sense of discrimination specifically because of your age in any of the following situations? MULTIPLE RESPONSE. Base: All participants (2018: n=2,562, 2021: n=2,830) / Q56. You mentioned you’ve experienced discrimination related to work because of your age. What did this involve? MULTIPLE RESPONSE Base: All participants who have experienced age discrimination (2018: n=586, 2021: n=740).

Employment

Since 2018, significantly more Australians aged 66-69 are retired, with a notable decrease in the proportion of retirees aged 65.

Australians aged 50+ who have retired (%)



	2018	2021
Median retirement age (Among those already retired)	61	62
Median expected retirement age (Among those still working)	66	65
Working Australians aged 50+ who don't think they'll ever retire	29%	25%

With the age that Australians can access age pension payments increasing from 65 in 2018 to 66 in 2021, Australians are working later in life. Half (49%) of those aged 65 have retired, which dropped substantially since 2018 when 60% were retired. More than three quarters of those aged 66 or 67 have retired (77% and 75% respectively).

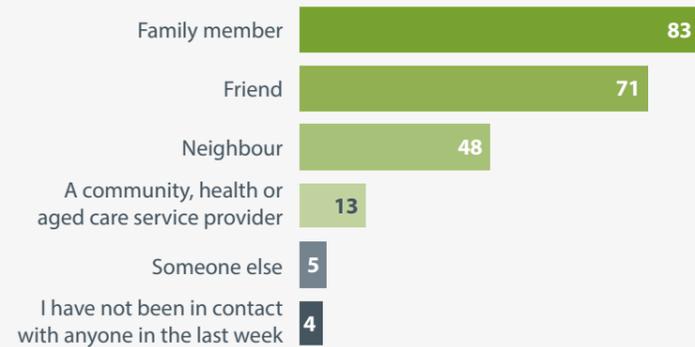
Consistent with 2018, 28% said they would like more paid work. However, since the last survey, the proportion of people aged 65 to 69 who said they wanted more paid work has doubled (15% to 31% in 2021).

Q21. What is your current employment status? Base: All participants (2018: n=2,562, 2021: n=2,830) / Q22. At what age did you retire / partially retire from paid employment or self employment? Base: Participants who are retired (2018: n=1,213, 2021: 1,418). Q23. At what age, roughly, do you think you will fully retire? Base: Participants who are employed (2018: n=1,022, 2021: 1,085).

Social isolation and loneliness

The vast majority of Australians aged 50+ have had contact with someone in the last week – most likely a family member or friend. Just over half said they had never felt lonely in the past few weeks, however around a quarter did at least some of the time.

Contact with in the last week (%)



In a new series of questions exploring social isolation, the survey found that most older Australians had some form of contact with people in the past week, most likely a family member (83%), friend (71%) or neighbour (48%). Of concern is that 4% claimed to have had no contact with anyone in the last week.

Feelings of loneliness in the last few weeks (%)



When asked how often they have felt lonely in the last few weeks, more than half (53%) claimed they never felt lonely, and a quarter (24%) said they felt lonely a little bit of the time. However, close to a quarter (23%) felt lonely either some (16%) or at least most of the time (7%).

Those more likely to feel lonely all or most of the time:

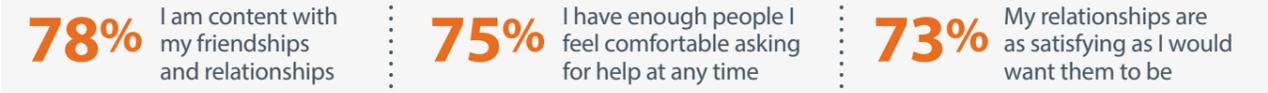
- Those who identified as ATSI (50%)
- Living in an aged care facility (28%)
- Experienced the death of a partner / spouse in the last 12 months (25%)
- Those who identified as LGBTQIA+ (23%)

Q87. Have you had contact with any of the following people in the last week? This could be in person, by phone or text message, social media etc. Select all that apply. MULTIPLE RESPONSE / Q88. Thinking about the last few weeks, how often would you say you felt lonely? Base: All participants (2021: n=2,830)

Social isolation and loneliness cont.

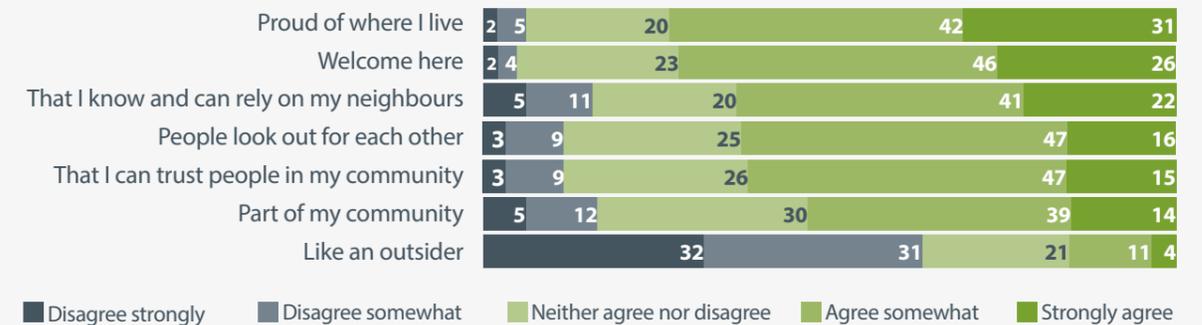
While the majority are content with their personal relationships, one in ten older Australians appear to be experiencing social isolation and there are mixed feelings when it comes to feeling part of a community.

Do you agree with the following (% who agree)



When it comes to older Australians' relationships, around three in four agreed that they are content with their friendships and relationships (78%), that they have enough people they feel comfortable asking for help at any time (75%) and that their relationships are as satisfying as they would want them to be (73%). Just over one in ten were neutral towards each of these statements and around one in ten disagreed with them.

Do you agree or disagree with the following (%)



Around three in four participants in the survey felt proud of where they live (73%) and welcome in their local suburb or town (72%). More than six in ten also felt they could rely on their neighbours (63%), that people look out for each other (63%) and that they can trust people in their community (62%). A similar proportion also disagreed that they feel like an outsider in their local suburb (63%). Those who identified as LGBTQIA+ were significantly more likely to agree they feel like an outsider (31%), as did those who are single or separated / divorced (22%), and those who prefer to speak a language other than English (27%). Nearly one in five people disagreed that they know and can rely on their neighbours (17%) or that they feel part of their community (17%).

We note that this survey was administered online and these results might not capture older people that are digitally isolated.

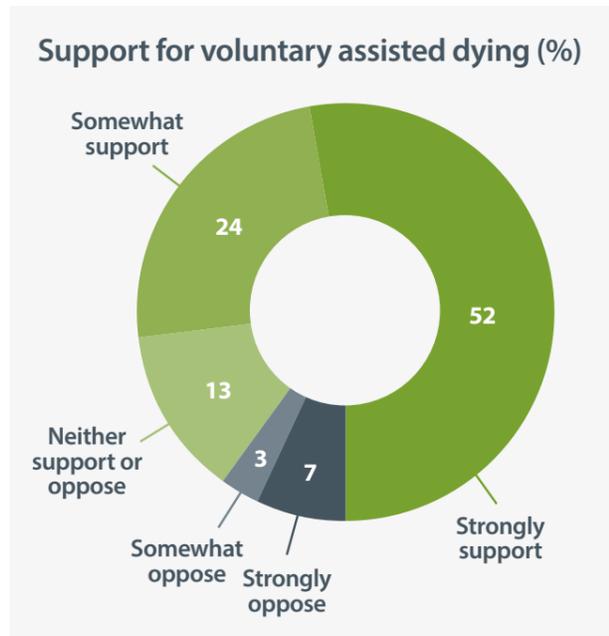
Q86. Do you agree or disagree with the following? / Q89. In my local suburb or town, I feel...
Base: All participants (2021: n=2,830) NB: Don't know responses have been excluded.

Voluntary assisted dying

There is strong support for voluntary assisted dying among older Australians and just over half of those aged 50+ would personally look into voluntary assisted dying as an option for themselves.

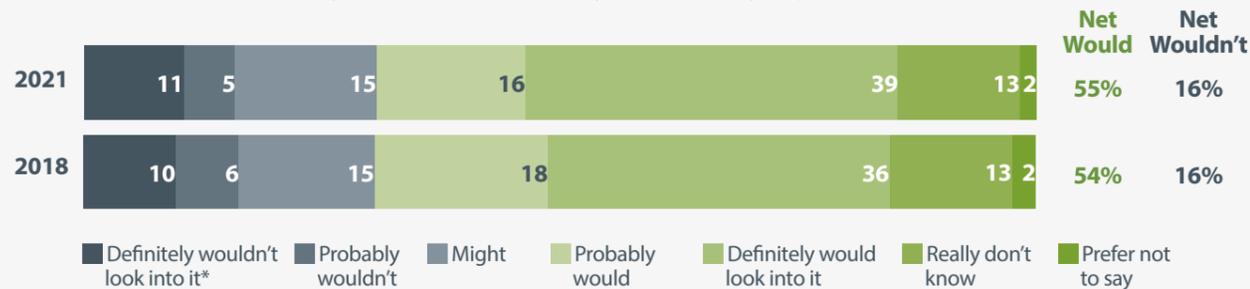
Around three quarters of older Australians (76%) support voluntary assisted dying with a solid 52% saying they strongly support this. Just 11% are opposed to it. These results are fairly consistent with 2018, however it is important to note that in the previous survey participants were just given the option to choose from 'support this' (83%) or 'oppose this' (17%).

Interestingly, those aged under 80 are more likely to support it (77%) compared to those aged 80+ (67%) and females were more likely to strongly support it (55% vs. 49% of males). Those who are Culturally and Linguistically Diverse were significantly less likely to support voluntary assisted dying (71% vs. 78%).



Net support **76%** Net oppose **11%**

Likelihood to personally look into voluntary assisted dying (%)



Consistent with the last survey, more than half of older Australians (55%) said they would look into assisted dying as an option for themselves, with 39% saying they would 'definitely look into it'. Just one in six (16%) said they wouldn't look into it and three in ten (29%) were undecided, saying they might, they didn't know or they did not want to say.

Q63. "Assisted dying" is the practice whereby a person suffering from a terminal illness or incurable condition has the right to request a lethal drug from a doctor to end their life. Assuming there are sufficient protections and legislation in place, do you support or oppose this for your state/territory? / Q64. And if you were in this situation, how likely do you think you would be to personally look into assisted dying as an option for yourself? Base: All participants (2018: n=2,562, 2021: n=2,830) *NB: Wording changed in 2021 – was previously 'Not at all likely'

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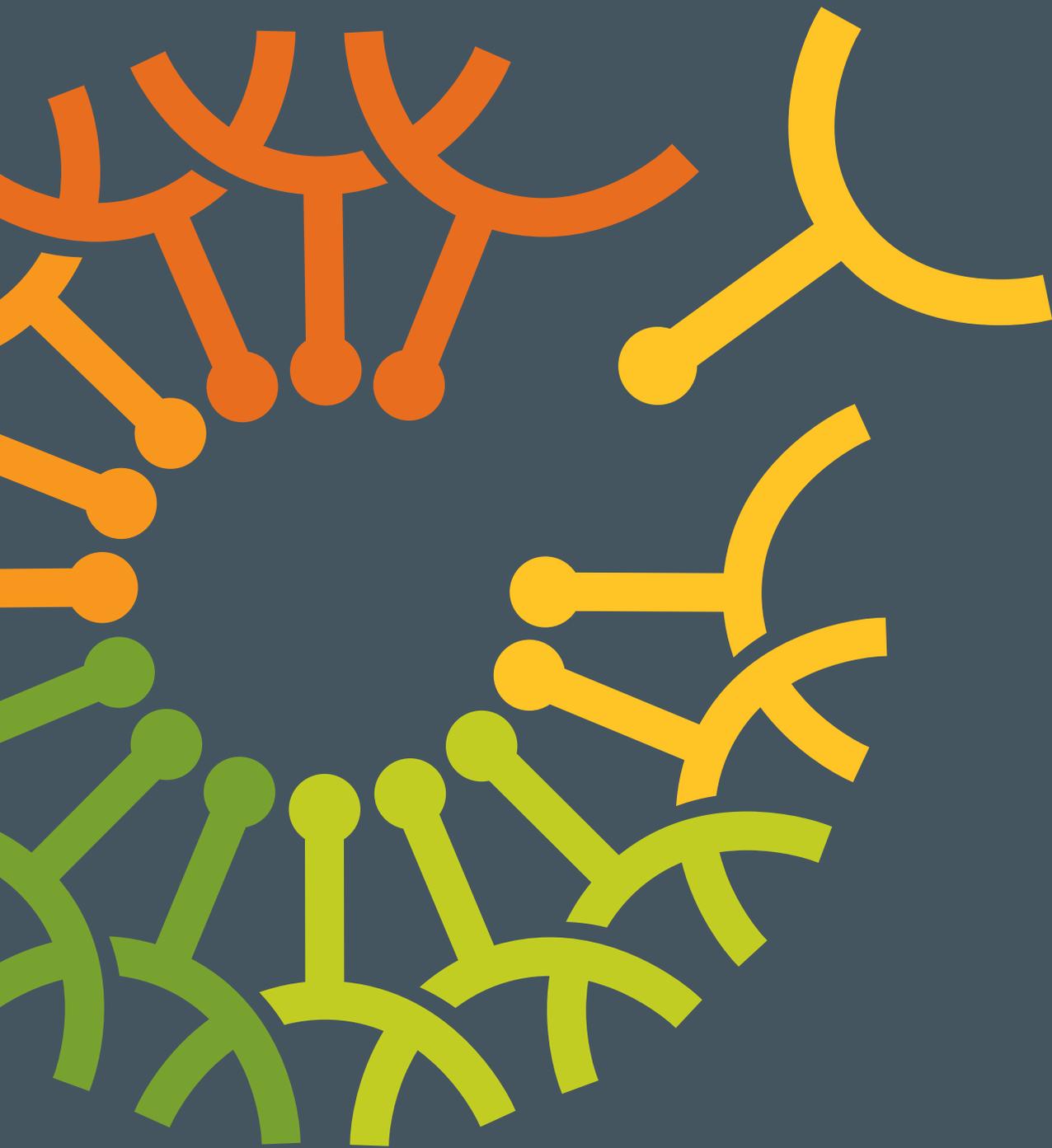
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