



NSW Ageing Strategy Research Report

NSW Department of Family and Community Services

January 2016



Project Contacts: David Elliott
Nathan Rath
Hannah Wood

Contact address: Level 13, 168 Walker St
NORTH SYDNEY
NSW 2060

Office phone: (02) 9900 5100

Email: david.elliott@ipsos.com
nathan.rath@ipsos.com
hannah.wood@ipsos.com

Contents

1. Executive summary	4
1.1 Background and research objectives	4
1.2 Methodology	4
1.3 Key findings	5
2. Acronym and abbreviation list	7
3. Background	8
3.1 Background	8
3.2 Research objectives	10
4. Methodology	11
4.1 Sample characteristics	11
4.2 Interpreting the findings	13
5. Findings	16
5.1 Current life circumstances	16
5.2 Future planning	30
5.3 Perceptions of ageing and retirement	39
5.4 Perceptions of personal responsibility in ageing	54
5.5 Priorities for ageing	55
6. Conclusions	74
6.1 Future planning	74
6.2 Perceptions of ageing	74
6.3 Finances	74
6.4 Employment outlook	75
6.5 Personal responsibility	75
6.6 Priorities and aspirations	75

1. Executive summary

1.1 Background and research objectives

Originally released in July 2012 as a whole of government and whole of community initiative under the NSW state plan (NSW 2021), the NSW Ageing Strategy aims to support older people to remain healthy and independent for longer. It is being implemented through a detailed plan, with clear responsibilities and timeframes. The Strategy is periodically refreshed to cater to the dynamic challenges of an ageing population. In preparing for the next refresh, Family and Community Services (FACS) has commissioned Ipsos to provide up-to-date information on those in the 50-60 age bracket; the key demographic for this research.

This research was commissioned to gain an understanding of this cohort and their thoughts about ageing, particularly in regards to current experiences, level of thought and planning, perceived needs, preferences and attitudes around:

- Housing, such as location, design and affordability;
- Health, in terms of accessibility to healthcare services and availability of amenities and planning for future health needs;
- Transport, in terms of private and public transport options, availability of community transport and planning ahead for life after driving;
- Employment, retirement and financial planning;
- The trend towards working longer into later years than previous generations;
- Ageism in the workforce;
- Participation in non-employment-related activities; and
- Liveable communities.

1.2 Methodology

Fieldwork took place between 26 November and 14 December 2015. Data was collected via an online survey of n=1,009 NSW participants born between the years 1955 and 1965. A representative sample of 50-60 year olds in NSW was collected via the use of non-interlocking, flexible quotas according to gender and location. Weights were applied to the final achieved sample in order to account for variances between the sample achieved and the quotas.

During the preliminary analysis phase and discussions with FACS in developing this report, it was determined that the narrative should focus on the following categories.

- Respondents' Socio-Economic Quintiles¹;
- Whether respondents had planned retirement; and
- Whether respondents were confident in their ability to support oneself in retirement.

¹ Participants were assigned an SES score based on level of education attained, household income, occupation and occupancy, placing them into one of five Quintiles (from 'low SES' to 'high SES'). Please refer to Section 4 for further detail.

1.3 Key findings

Current life circumstances

- Two-thirds of 50-60 year olds are currently working (63%).
- Most live in houses (69% freestanding; 10% semi-detached), and three-quarters own their homes (73%), with 41% owning them outright.
- Around two-thirds drive on a daily basis (70%). One-third travel on trains (32%) and one-quarter catch buses (27%).
- Around half feel involved in their community (7% very involved and 40% somewhat involved). Culturally and linguistically diverse (CALD) participants are less likely to feel involved (28% do not feel involved at all, compared with 11% of non-CALD participants), while lower socioeconomic status (SES) participants feel less involved than higher SES (18% of the former do not feel involved at all, compared with 10% of the latter).
- Nearly two-thirds rate their mental health as very healthy (63%), while only one-third give their physical health the same rating (32%).
- Around one-third of 50-60 year olds agree they have started to feel old recently (8% strongly; 28% somewhat).

Future planning

- Most 50-60 year olds have considered their future lives to some degree (23% to a great extent; 55% to some extent).
- However, one-fifth have not considered their future lives, post-working, at all (20%). In particular, blue collar workers are less likely to have considered their future lives (64%, compared with 78% than overall).
- Of those currently working, around two-fifths have planned when they will retire (37%).
- The majority of 50-60 year olds have considered their housing situations in 10 years, with one-third having done so to a great extent (32%; and 42% to some extent).

Perceptions of ageing and retirement

- Most participants feel positive about their life in 10-20 years, with one-fifth feeling very positive (22%) and a further two-fifths somewhat positive (38%). Positivity is more common among higher SES participants, with around three-quarters of higher SES feeling positive (72%), compared with less than half of lower SES (45%).
- Two-thirds are looking forward to retiring (27% strongly agree; 38% somewhat).
- However, over half think they would be bored if they retired soon (23% strongly agree; 31% somewhat), almost half are in no hurry to retire because they love their work (17% strongly agree; 29% somewhat), and 20% are worried about the impact retiring would have on their personal relationships (5% strongly agree; 27% somewhat).
- On average, 50-60 year old workers believe they will need to be able to support themselves financially for up to 21 years post-retirement.
- Most are confident they will be able to support themselves for the entire period of their retirement (25% very confident; 52% somewhat). However, a substantial minority are not confident (7% not at all confident; 15% not very confident).

- Most workers agree they will need to work well beyond 60 in order to be financially stable in their retirement, (33% strongly agree; 29% somewhat).

Perceptions of personal responsibility in ageing

- Nine out of ten respondents agree that they should take responsibility for their own living situation (61% strongly; 31% somewhat), health (60% strongly; 32% somewhat), travel needs (54% strongly; 34% somewhat) and financial stability (53% strongly; 35% somewhat) in the next 10-20 years.

Priorities for ageing

- Almost all 50-60 year olds believe remaining healthy for as long as possible is very important (92%). Four in five respondents think being able to travel independently on a day-to-day basis and remaining financially independent are very important (83% and 82% respectively).
- When considering factors that are very important to maintaining health in 10-20 years, 50-60 year olds believe staying mentally active (86% very important), having a positive mental outlook (84%) and personal hygiene (83%) are the most important.
- Nine in ten 50-60 year olds are interested in walking to stay healthy (90%). Swimming and water aerobics (47%), exercising at home (34%) and hiking (29%) also have fairly high levels of interest. Higher SES participants show a greater level of interest in a range of activities than lower SES.
- The most important modes of transport for maintaining a good quality of life in 10-20 years are walking (72% very important) and driving (70%). Two in five believe public transport, specifically trains (39%) and buses (38%), will be very important to them in 10-20 years.
- In 10 years' time, only around half of those who plan to relocate would like to live in a freestanding house (44%). One-quarter are interested in relocating to a multi-unit dwelling (27%), and 14% to a semi-detached house. Five percent are interested in moving to a retirement village.
- Three-quarters would like to stay in their current community for as long as possible, even if they are not in the same property (40% strongly agree; 33% somewhat).
- Three in five agree they would not move into a retirement village until they are old and frail (33% strongly agree; 29% somewhat) whilst only two in five view retirement villages as vibrant, active communities (8% strongly agree; 32% somewhat).
- Safety is essential when considering their ideal community in 10-20 years from now, with almost all believing it is important (80% very important; 18% somewhat). Also viewed as being very important are easy access to transport options (75%) and opportunities to stay active and healthy (70%).

2. Acronym and abbreviation list

The following acronyms and abbreviations are used throughout this report.

Acronym/abbreviation	Term
4WD	Four-wheel drive vehicle
Baby boomers	People born between 1946 and 1964. ²
CALD	Culturally and linguistically diverse
FACS	Department of Family and Community Services – NSW Government
GP	General Practitioner
LGBTI	Lesbian, gay, bisexual, trans and intersex
PhD	Doctor of Philosophy
SES	Socioeconomic status
TAFE	Technical and further education
The Strategy	The NSW Ageing Strategy

² US Census Bureau, accessed 3 August 2016, <http://www.census.gov/prod/cen2010/briefs/c2010br-09.pdf>

3. Background

3.1 Background

The 50+ age group accounts for a greater proportion of the Australian population than at any other point and continues to grow.³ Going forward, there are a number of key issues affecting this age group. These include:

- The provision of adequate aged health services;
- Increased demand for products and services to suit the lifestyles of older people;
- An increased retirement age;
- Lower housing affordability and home ownership rates among this age group;
- The availability of suitable transport for accessing recreation, shopping, medical care, social services and social activities that caters to the increased population of this age group; and
- Combating financial and psychological abuse of older people.⁴

The NSW Ageing Strategy

Originally released in July 2012 as a whole of government and whole of community initiative under the NSW state plan (NSW 2021), the NSW Ageing Strategy (the Strategy) aims to allow older people to remain healthy and independent for longer. It is being implemented through a detailed plan, with clear responsibilities and timeframes. The Strategy and accompanying Implementation Plan is overseen by a committee of senior departmental representatives as well as a representative from key stakeholder groups including the private sector, peaks representing older people, local government and the Ministerial Advisory Committee on Ageing.

The 2012 Strategy was formed on a number of principles. These are:

- Local decision making, whereby decisions are made by those who will be affected by their outcomes. This includes the NSW Government working with local councils and the Local Government and Shires Association;
- Autonomy, with older people making decisions on their own behalf;
- People taking personal responsibility for their own ageing;
- Customer-focused services, with an emphasis on the customer's independence;
- Active involvement of the community in ageing-related decisions; and
- Accountability of government, including the NSW Government working with the Australian Government to ensure the maintenance of a positive approach to ageing policy.

The key programs and initiatives that were supported under the previous Ageing Strategy, as per its initial publication in 2012, are as follows:

- Establishment of a helpline and resource centre to combat abuse suffered by older people;

³ Australian Bureau of Statistics, accessed 28 July 2016, available at:
<http://www.abs.gov.au/ausstats/abs@.nsf/0/1CD2B1952AFC5E7ACA257298000F2E76?OpenDocument>

⁴ NSW Government, NSW Ageing Strategy, accessed 3 November 2015, available at:
http://www.adhc.nsw.gov.au/__data/assets/file/0011/257276/1282_ADHC_NSW-AgeingStrategy_WEB.pdf

- Training for smartphones, tablets and computers to help older people access information and communicate with family and friends;
- Expansion of the Seniors Card program to provide access to government and local community information and involvement in policy and program development;
- Partnerships with peak organisations, health promotion agencies and government, and a grants program to improve involvement rates of older people in sport and recreation;
- Promoting the safety and independence of older drivers;
- Subsidised training programs for those in their forties and fifties to improve their long-term position in the labour market and reviewing the impact of laws and insurance regimes;
- Increasing the number of people completing wills, powers of attorney, enduring guardianships and advance care directives;
- A community education strategy regarding critical decisions that will affect wellbeing later in life;
- Maximising commercial opportunities resulting from an ageing population;
- Grants to help councils identify local solutions to meet the needs of the ageing population;
- Greater and safer housing choices for the next generation of older people; and
- The development of a population ageing report card measuring the state's progress in responding to population ageing.

The 2012 Strategy was to complement other state plan initiatives including:

- Housing and social infrastructure planning;
- Transport;
- The integration of health and aged care services, and health services for areas such as dementia support, fall prevention, mental health and palliative care;
- Community participation; and
- Stronger Together, the National Disability Strategy and the implementation of the NSW *Carers (Recognition) Act 2010*.

It was also important that the Strategy accommodates the vast diversity among the state's older population. In particular, this includes tailoring approaches for:

- The Aboriginal community;
- Those in rural and remote areas;
- Migrant and culturally and linguistically diverse (CALD) communities; and
- The lesbian, gay, bisexual, transgender and intersex (LGBTI) community.

50-60 year olds, the next generation of older Australians

Among baby boomers (those born between 1946 and 1964), there are a number of concerns about what the future holds, as they begin to feel the effects of ageing. 'Where are the boomers now?', a recent study undertaken by Ipsos Mind and Mood found that while young boomers (i.e. those born in the late 1950s and early 1960s) are starting to feel the effects of ageing, they do not feel old themselves – that is reserved for their elderly parents. Many young boomers are now starting to put their own lives on hold as they feel a responsibility to care for their elderly parents and, in some cases, grandchildren as well. The concept of 'parenting our

parents' has become commonplace for many young boomers and tends to be a responsibility that is handed to female siblings or the sibling that lives the closest to the parents. While this is a demanding role that requires both financial and social sacrifice, the idea of placing a parent into a nursing home is often viewed as last resort due to the great sense of guilt that is associated with it. With many of these young boomers playing a role in the care of elderly parents a number of key concerns centred on the future of their own health and wellbeing have started to emerge:

- An increasing reliance on medications despite living a healthy life;
- The daunting prospect of hospital waiting lists for procedures that have become commonplace in old age such as hip and knee replacements;
- An underlying fear of dementia and the loss of control that is associated with the condition;
- How to balance regular exercise and activity with increasing aches and pains; and
- The struggles to adapt and keep up with constantly evolving technology, as everyday services continue to move to an online base.

Young boomer parents are not the only ones who have become dependent on them. Many young boomers have found themselves providing ongoing financial support to their adult children. They acknowledge that it is tough for young people to get started these days with a highly competitive job market and unaffordable house prices. However, the burden of this financial dependence is taking a toll on some young boomers. In a time when they should be winding down their working lives and enjoying their increased disposal income, some feel they are working harder than ever to support children.

3.2 Research objectives

The Ageing Strategy is regularly reviewed to cater to the dynamic challenges of an ageing population. In preparing for the next refresh, FACS requires up-to-date information on those in the 50-60 age bracket; the key demographic for this research.

This research was commissioned to gain an understanding of this cohort and their thoughts about ageing, particularly in regards to current experiences, level of thought and planning, perceived needs, preferences and attitudes around:

- Housing, such as location, design and affordability;
- Health, in terms of accessibility to healthcare services and availability of amenities and planning for future health needs;
- Transport, in terms of private and public transport options, availability of community transport and planning ahead for life after driving;
- Employment, retirement and financial planning;
- The trend towards working longer into later years than previous generations;
- Ageism in the workforce;
- Participation in non-employment-related activities; and
- Liveable communities.

4. Methodology

Fieldwork took place between 26 November and 14 December 2015. Data was collected via an online survey of n=1,009 NSW participants born between the years 1955 and 1965. A questionnaire was developed in order to meet all of the objectives presented in the previous section. This is appended at Appendix B.

4.1 Sample characteristics

The sample for the survey was sourced through Research Now and I-view's online panels. A representative sample of 50-60 year olds in NSW was collected via the use of non-interlocking, flexible quotas according to gender and location (Sydney⁵ and the remainder of NSW). These quotas are based on Australian Bureau of Statistics data from the most recent Census in 2011, to match gender and location proportions within this age group.⁶

The specific quotas used for this research are shown below.

Category	Demographic	% of NSW population	Sample size
Gender	Female	51% ⁷	n=509
	Male	49% ⁷	n=491
Location	Sydney	56%	n=562
	Rest of NSW	44%	n=447
TOTAL			n=1,000

The full table of sample characteristics is appended at Appendix A.

Weighting

Weights were applied to the final achieved sample in order to match the quotas included above for gender and location, and to ensure a split between 50-54 year olds and 55-60 year olds representative of the NSW population when analysing results.

Classifying participants by Socio-Economic Status (SES)

A number of indicators of Socio-Economic Status were included in the questionnaire. To simplify analysis, participants were assigned an SES score, placing them into one of five SES Quintiles. The calculation for these Quintiles is based on that used by Enhanced Media Metrics Australia. For each of highest level of education attained, annual household income, occupation and occupancy, participants were assigned a score, as per the tables below.

⁵ Based on Australian Bureau of Statistics 2011 Census data – Sydney (Urban Centre/Locality).

⁶ This data is available at <http://www.abs.gov.au/websitedbs/censushome.nsf/home/data>

⁷ Proportion of gender within population of NSW 50-60 year olds.

Education

Highest level of education attained	Score
Postgraduate Degree (Masters, PhD)	75
Graduate Diploma or Graduate Certificate	
Bachelor Degree (Undergraduate, Honours)	
Advanced Diploma or Diploma	56
Certificate (TAFE)	47
Year 12	28
Year 11	19
Year 10 or under	9

Income

Annual household income	Score
\$150,000 or more	75
Between \$100,000 and \$149,999	65
Between \$75,000 and \$99,999	42.25
Between \$50,000 and \$74,999	32.5
Between \$25,000 and \$49,999	15
Less than \$25,000	3

Occupation

Employment status	Occupation type	Score
Employed full-time	Professional	75
	Manager	66
	Clerical/Administrative Worker	56
	Technician/Trade Worker	47
	Sales Worker	34
	Community/Personal Service Worker	19
	Machinery Operator/Driver	19
	Labourer	9
Employed part-time		19
Other	Retired	19
	Pensioner	19
	Student	9
	Stay-at-home partner	9
	Unemployed	0

Occupancy

Home ownership status	Score
Own it outright	25
Own it with a mortgage	20
Rent it	8
Occupy it rent-free	0

Quintiles

Quintiles were created as follows, based on their total score obtained from summing the scores from all indicators.

Score	Quintile
176+	Quintile 1
142-175	Quintile 2
112-141	Quintile 3
82-111	Quintile 4
<82	Quintile 5

4.2 Interpreting the findings

This section details the key findings from the research. For each question, results are presented for the entire sample in chart format.

Statistically significant differences between subgroups

Where statistically significant differences⁸ were observed between subgroups of interest (e.g. gender, age, etc.), these are presented in tables in the relevant sections, as per the demonstration below.

Table 1: Demonstration table – by subgroups

		Prefer Option X	Prefer Option Y
TOTAL		79%	21%
Subgroup category	Subgroup A	75%↓	26%↑
	Subgroup B	83%↑	16%↓

Figures are shown for each response option at the total sample level (bolded in the top row of the table), then the proportions of each subgroup that provided that response. If this proportion is significantly different from the total or from other subgroups within that category, it is highlighted in the appropriate colour and signified with an upwards or downwards arrow. Blue and an upwards arrow represent a significantly higher value, and red a significantly lower value.

⁸ Where the difference between subgroups cannot be explained by chance alone – the difference is judged to be statistically significant if the probably of error value is 0.05 or less, i.e. there is only a 5% chance or less of this difference occurring by chance alone.

It should be noted, however, that not all of the significant differences identified in analysis have been reported. Instead, those that have been included have been selected based on their contribution to the insights generated by this research (e.g. findings that might be deemed obvious or of no consequence have been omitted).

Reporting the narrative

During the preliminary analysis phase and discussions with FACS in developing this report, it was determined that the narrative should focus on the following categories, as results for the subgroups within each of these categories were consistently different throughout the questionnaire.

- SES Quintiles (refer to 'Classifying participants by Socio-Economic Status' above) – Quintiles 1 and 2 ('Higher SES') versus Quintiles 3, 4 and 5 ('Lower SES')⁹;
- Whether planned retirement – planned (a response of 'Yes' at Q3 – 'Have you planned when you will retire?') versus not planned (a response of 'No')¹⁰; and
- Whether confident in ability to support oneself in retirement – confident (a response of 'very' or 'somewhat' confident at Q6) versus not confident (a response of 'not very' or 'not at all' confident).⁵

As such, for each subsection of the report, boxes are presented as follows where significant differences according to these analyses were observed.

Significant differences among higher / lower SES 50-60 year olds

Significant differences among 50-60 year olds who have / have not planned their retirement

Significant differences among 50-60 year olds who are confident / not confident in being able to support themselves

Note that where no significant differences of consequence occurred within a given subsection, these boxes are omitted.

⁹ Those who did not provide a response to any of the SES indicator questions were not included in this analysis. In addition, where no significant differences were observed between the top 2 and bottom 3 Quintiles, the SES sections of the report have been substituted with differences between specific indicator groups (e.g. household income, education level, etc.).

¹⁰ Note that participants who responded with 'Don't know/not applicable' at either of these questions have not been included in the planned retirement or confidence analysis.

In addition, where significant differences are reported by job type, the terms 'white collar' and 'blue collar' have been used. These correspond with the types of jobs in the right-hand column.

Term	Types of jobs
White collar	Manager Professional Clerical/Administrative Worker Sales Worker
Blue collar	Technician/Trade Worker Community/Personal Service Worker Machinery Operator/Driver Labourer

5. Findings

5.1 Current life circumstances

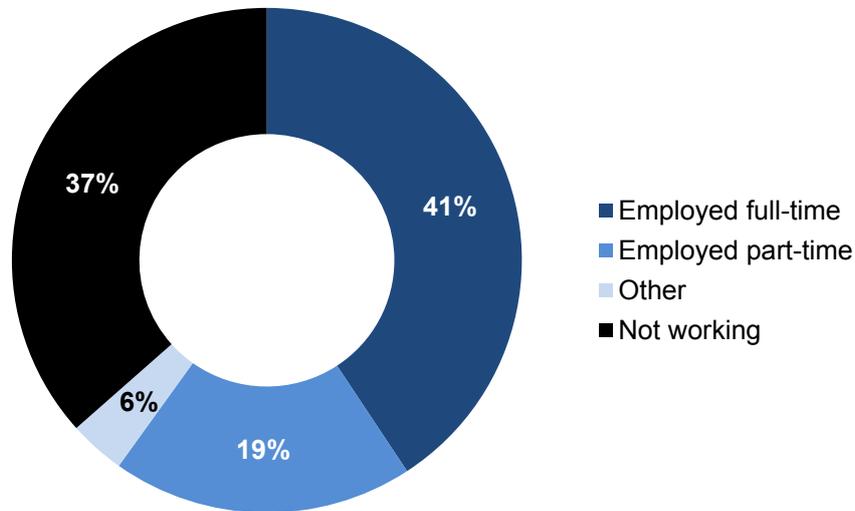
Summary of current life circumstances

- Two-thirds of 50-60 year olds are currently working (63%), with most workers employed full-time (66%).
- A higher proportion of those who live in regional NSW are already retired or pensioners (27%, in comparison with 14% of Sydney residents).
- Most live in houses (69% freestanding; 10% semi-detached), and three-quarters own their homes (73%), with 41% owning them outright.
- Around two-thirds of 50-60 year olds drive on a daily basis (70%). One-third travel on trains (32%) and one-quarter catch buses (27%).
- Around half feel involved in their community, although only 7% feel very involved (and 40% somewhat involved). CALD participants are less likely to feel involved (28% do not feel involved at all, compared with 11% of non-CALD participants), while lower SES participants feel less involved than higher SES (18% of the former do not feel involved at all, compared with 10% of the latter).
- Nearly two-thirds rate their mental health as very healthy (63%), while only one-third give their physical health the same rating (32%).
- Around one-third of 50-60 year olds agree they have started to feel old recently (8% strongly; 28% somewhat), however a similar proportion disagree (19% strongly; 18% somewhat). Lower SES participants are more likely to agree they have started to feel old recently (44%, compared with 29% of higher SES), as well as being more likely to have struggled to adapt and keep up with technology (32%, compared with 20%).
- Participants who are confident in being able to support themselves in their retirement more commonly work as professionals or managers (41%, compared with 12% of those who are not confident), and less commonly as technicians, trade workers, labourers, machinery operators or drivers (9%, compared with 24%). In addition, home ownership appears to be a factor – with around half of those who are confident own their home outright, in comparison with one-fifth of those who are not confident (47%, compared with 19%).

Employment

Two-thirds of 50-60 year olds are currently working (63%). Of these, most are employed full-time (66%).

Figure 1: Employment status



Base: n=640 *Filtered to those who are currently working

Q2. And which of the following best describes you?

Men are more likely to work full-time than women – of those currently employed, four-fifths of men work full-time (79%), compared with only half of women (51%).

Table 2: Employment status (among those currently working) – by subgroups

		Employed full-time
TOTAL		66%
Gender	Female	51%↓
	Male	79%↑

Employment and SES

The vast majority of higher SES participants work full-time (85%), while most lower SES participants are employed on a part-time basis (60%).¹¹

Table 3: Employment status (among those currently working) – by socio-economic status

		Employed full-time	Employed part-time
TOTAL		66%	28%
SES Quintile	Top 2 Quintiles	85%↑	15%↓
	Bottom 3 Quintiles	40%↓	60%↑

¹¹ It should be noted that employment status is included in the SES Quintile calculation, thereby influencing these results.

Employment and retirement planning

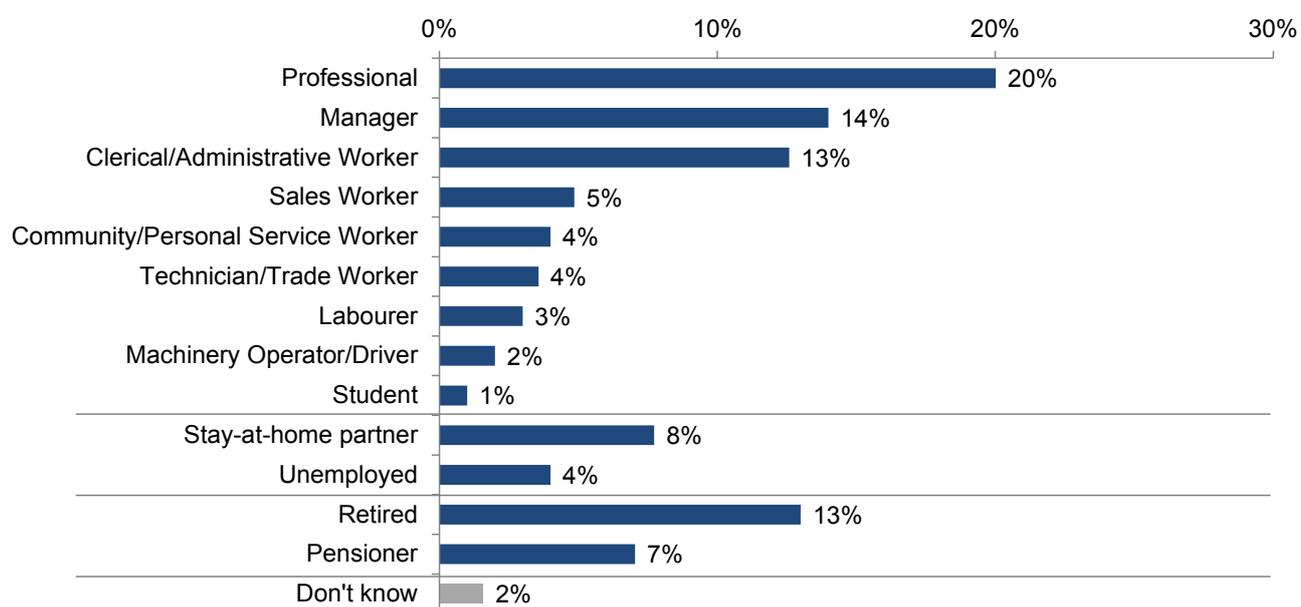
Participants who are employed full-time are more likely to have planned when they will retire (41%, compared with 37% overall).

Table 4: Employment status (among those currently working) – by retirement planning behaviour

	Planned retirement	Not planned retirement
TOTAL	37%	59%
Employed full-time	41%↑	56%

One-third of 50-60 year olds work in professional (20%) or managerial (14%) roles, and 13% are clerical or administrative workers. One-fifth are already retired (13%) or pensioners (7%).

Figure 2: Main occupation



Base: n=1,009

Q1. Which of the following best describes your main occupation or work status?

Men more commonly work as professionals or managers (43%, compared with 26% of women), while women are more likely to be employed in clerical or administrative roles (19%, compared with 6%).

Retirement is more widespread in regional locations, with one-quarter of those who live outside of Sydney already retired or pensioners (27%), in comparison with 14% of Sydney residents.

Being retired is less common among participants from a culturally and linguistically diverse background (CALD; 9%, compared with 22% of non-CALD participants). This may be partially due to the younger age profile of CALD participants (17% of 50-54 year olds in the sample are CALD, compared with 10% of those aged 55-60), which reflects the younger nature of the CALD population overall.¹²

Table 5: Main occupation – by subgroups

		Professional/ Manager	Clerical/ Administrative Worker	Technician/ Trade Worker/ Labourer/ Machinery Operator/ Driver	Community/ Personal Service Worker	Stay- at- home partner	Unemployed	Retired/ Pensioner
TOTAL		34%	13%	9%	4%	8%	4%	20%
Gender	Female	26%↓	19%↑	3%↓	6%↑	14%↑	4%	19%
	Male	43%↑	6%↓	14%↑	2%↓	2%↓	5%	21%
Age	50-54	39%↑	14%	10%	4%	9%	4%	10%↓
	55-60	30%↓	12%	7%	5%	7%	4%	29%↑
Location	Sydney	41%↑	15%↑	7%	4%	7%	4%	14%↓
	Rest of NSW	26%↓	10%↓	11%	5%	8%	5%	27%↑
CALD status	CALD	38%	9%	12%	3%	11%	9%↑	9%↓
	Non- CALD	34%	13%	8%	5%	7%	4%↓	22%↑
Carer status	Carer	31%	11%	5%	5%	14%↑	5%	22%
	Non-carer	36%	13%	10%↑	4%	6%↓	4%	20%

¹² Australian Bureau of Statistics, accessed 28 July 2016, available at: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6250.0>

Employment and confidence in supporting themselves

A greater proportion of participants who are confident in being able to support themselves in their retirement are managers or professionals (41%, compared with 12% of those who are not confident). On the other hand, they are less likely to be technicians, trade workers, labourers, machinery operators or drivers (9%, compared with 24%).

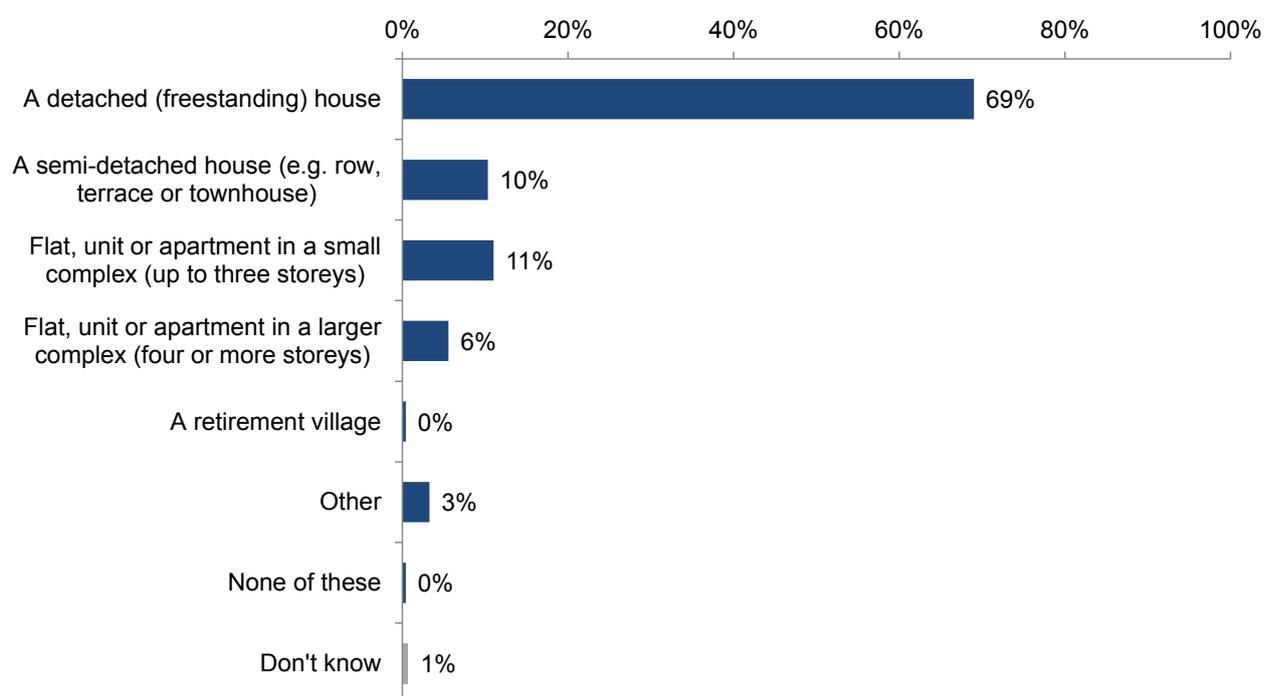
Table 6: Main occupation – by confidence in supporting self financially in retirement

	Manager/ Professional	Technician/ Trade Worker/ Labourer/ Machinery Operator/ Driver
TOTAL	34%	9%
Confident in supporting self financially in retirement	41%↑	9%↓
Not confident in supporting self financially in retirement	12%↓	24%↑

Housing

Most 50-60 year olds live in houses (69% freestanding; 10% semi-detached). Sixteen percent¹³ reside in multi-unit dwellings.¹⁴

Figure 3: Type of property lived in



Base: n=1,009

Q23. Which of the following best describes the property in which you currently live?

Living in houses is more common among older participants (82%, compared with 75% of younger participants), while CALD participants are more likely to live in multi-unit dwellings (24%, compared with 7% of non-CALD participants).

Table 7: Type of property lived in – by subgroups

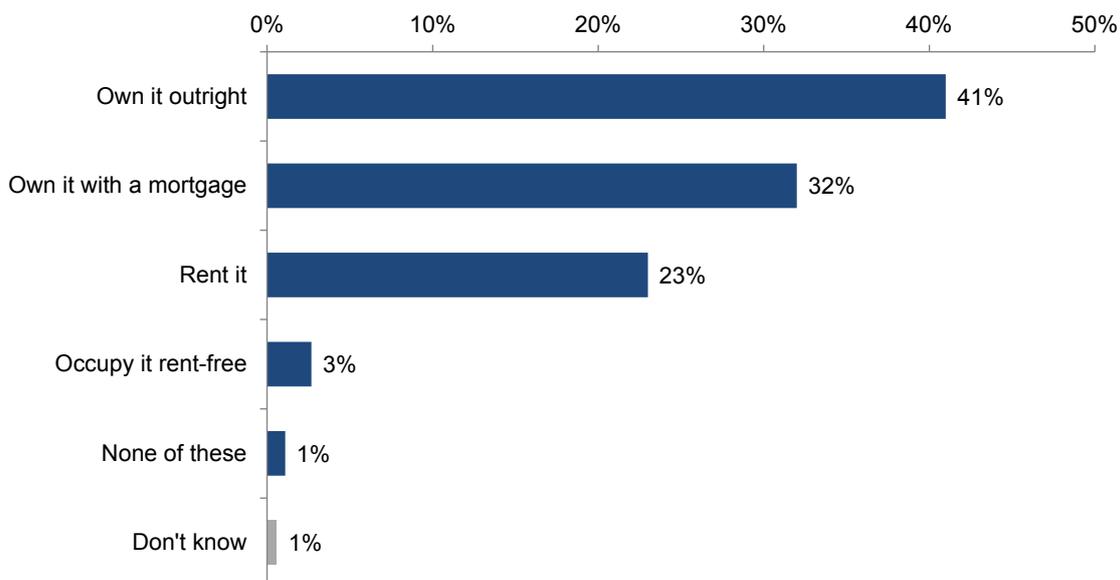
		House	Multi-unit dwelling
TOTAL		79%	16%
Age	50-54	75%↓	20%↑
	55-60	82%↑	13%↓
Location	Sydney	72%↓	24%↑
	Rest of NSW	87%↑	7%↓
CALD status	CALD	71%	26%↑
	Non-CALD	80%↑	15%↓

¹³ Note that flat, unit or apartment in a small complex – up to three storeys and four or more storeys – add to 16% rather than 17% due to rounding.

¹⁴ Common responses of 'other' include cabin, caravan, motel and living at work.

Three-quarters of 50-60 year olds own their homes, with 41% owning them outright. One-quarter of participants rent (23%).

Figure 4: Ownership of current dwelling



Base: n=1,009

Q24. Thinking about the property in which you currently live, do you...?

Ownership is more common among older participants, with half of 55-60 year olds owning their homes outright (52%, compared with 29% of 50-54 year olds). Men are more likely to rent than women (27%, compared with 19%).

Table 8: Ownership of current dwelling – by subgroups

		Own/mortgage	Own it outright	Own it with a mortgage	Rent it
TOTAL		73%	41%	32%	23%
Gender	Female	76%	42%	34%	19%↓
	Male	69%	40%	29%	27%↑
Age	50-54	65%↓	29%↓	36%↑	29%↑
	55-60	79%↑	52%↑	28%↓	17%↓

Housing and SES

Although no significant differences were observed by SES Quintile, those who own their own homes are more likely to live in a house than renters (85%, compared with 62%), while the latter are more likely to live in multi-unit dwellings (33%, compared with 11%).

Table 9: Type of property lived in – by socio-economic status

		House	Multi-unit dwelling
TOTAL		79%	16%
Homeowner status	Own/mortgage	85%↑	11%↓
	Rents/other	62%↓	33%↑

Higher SES participants are more likely to own their home (84%, compared with 60% of lower SES).

Table 10: Ownership of current dwelling – by socio-economic status

		Own/mortgage	Own it outright	Own it with a mortgage	Rent it
TOTAL		73%	41%	32%	23%
SES Quintile	Top 2 Quintiles	84%↑	43%	41%↑	13%↓
	Bottom 3 Quintiles	60%↓	37%	23%↓	37%↑

Housing and retirement planning

Outright home ownership is more common among those who have planned their retirement (49%, compared with 32% of those who have not planned).

Table 11: Ownership of current dwelling – by retirement planning behaviour

		Own/mortgage	Own it outright	Own it with a mortgage	Rent it
TOTAL		73%	41%	32%	23%
Planned retirement		84%↑	49%↑	35%	11%↓
Not planned retirement		72%↓	32%↓	40%	25%↑

Housing circumstances and confidence in supporting themselves

Around half of those who are confident in being able to support themselves own their home outright, in comparison with one-fifth of those who are not confident (47%, compared with 19%).

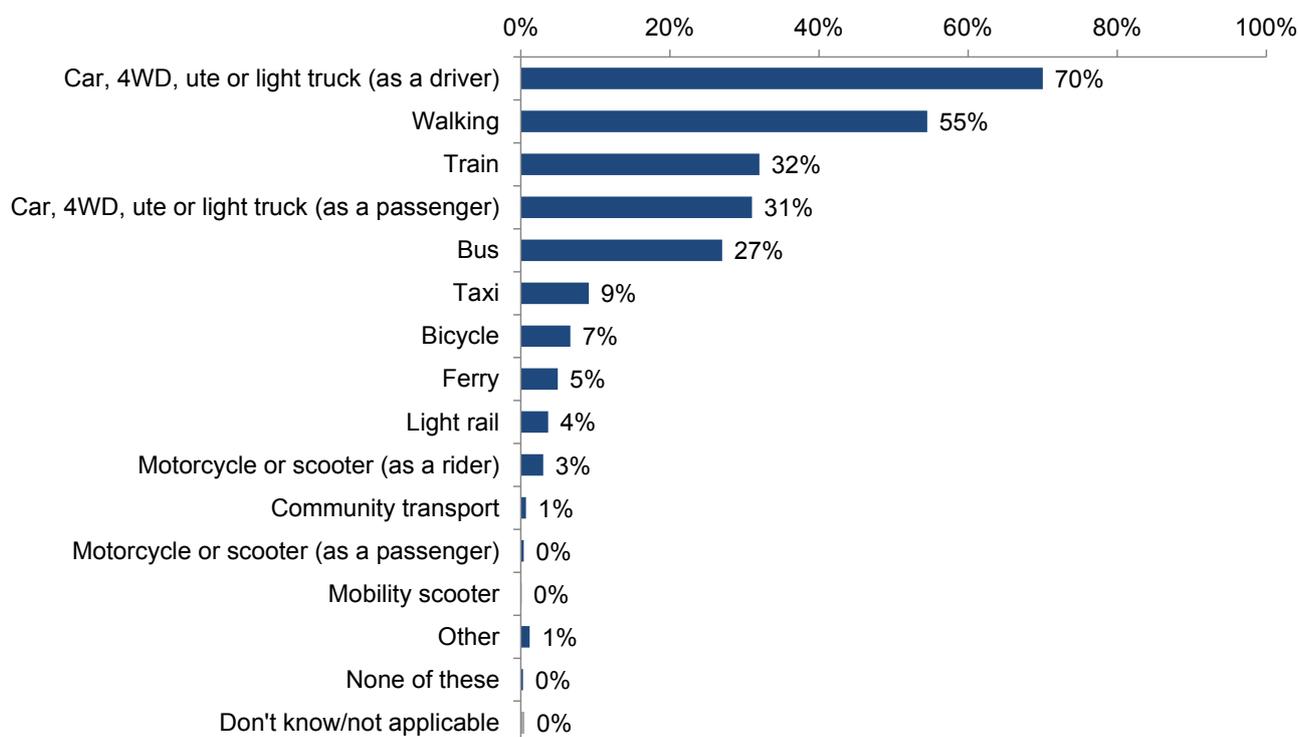
Table 12: Ownership of current dwelling – by confidence in supporting self financially in retirement

	Own/mortgage	Own it outright	Own it with a mortgage	Rent it
TOTAL	73%	41%	32%	23%
Confident in supporting self financially in retirement	84%↑	47%↑	37%	11%↓
Not confident in supporting self financially in retirement	62%↓	19%↓	43%	36%↑

Transport

To travel to and from various day-to-day locations, 50-60 year olds are most likely to drive (70%) or walk (55%). One-third travel on trains (32%) or as passengers in cars (31%), and one-quarter catch buses (27%).¹⁵

Figure 5: Day-to-day modes of transport



Base: n=1,009

Q29. Which of the following types of transport do you use for day-to-day travel to and from various locations?

¹⁵ Responses of 'other' include plane, Uber and wheelchair.

As would be expected due to greater availability, public transport usage is more common in Sydney than in the rest of NSW. Men are more likely than women to regularly ride a bicycle or motorcycle (12% and 3% respectively, compared with 4% and 1%).

Table 13: Day-to-day modes of transport – by subgroups

		Train	Bus	Taxi	Bicycle	Ferry	Motorcycle or scooter (as a rider)
TOTAL		32%	27%	9%	7%	5%	3%
Gender	Female	31%	27%	10%	3%↓	5%	1%↓
	Male	33%	27%	8%	12%↑	5%	4%↑
Location	Sydney	44%↑	39%↑	12%↑	6%	6%↑	2%
	Rest of NSW	17%↓	12%↓	6%↓	9%	1%↓	3%

Transport circumstances of higher and lower SES 50-60 year olds

Train usage is more common among higher SES participants than lower (35%, compared with 24%).

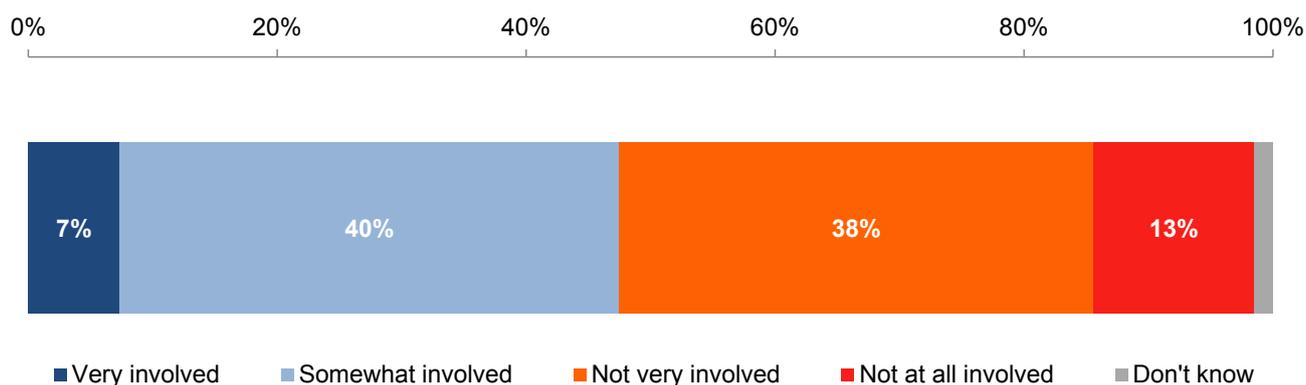
Table 14: Day-to-day modes of transport – by socio-economic status

		Train
TOTAL		32%
SES Quintile	Top 2 Quintiles	35%↑
	Bottom 3 Quintiles	24%↓

Community

Around half of 50-60 year olds feel involved in their community (7% very involved; 40% somewhat). One in ten do not feel involved at all (13%).

Figure 6: Feeling of involvement in the community



Base: n=1,009

Q33. How involved do you currently feel in your community?

CALD participants are the least likely to feel involved in their community (28% do not feel involved at all, compared with 11% of non-CALD participants).

Table 15: Feeling of involvement in the community – by subgroups

		Not at all involved
TOTAL		13%
CALD status	CALD	28%↑
	Non-CALD	11%↓

Community involvement and SES

Lower SES participants appear to feel less involved in their community than higher SES, with 18% of the former not feeling involved at all, compared with 10% of the latter.

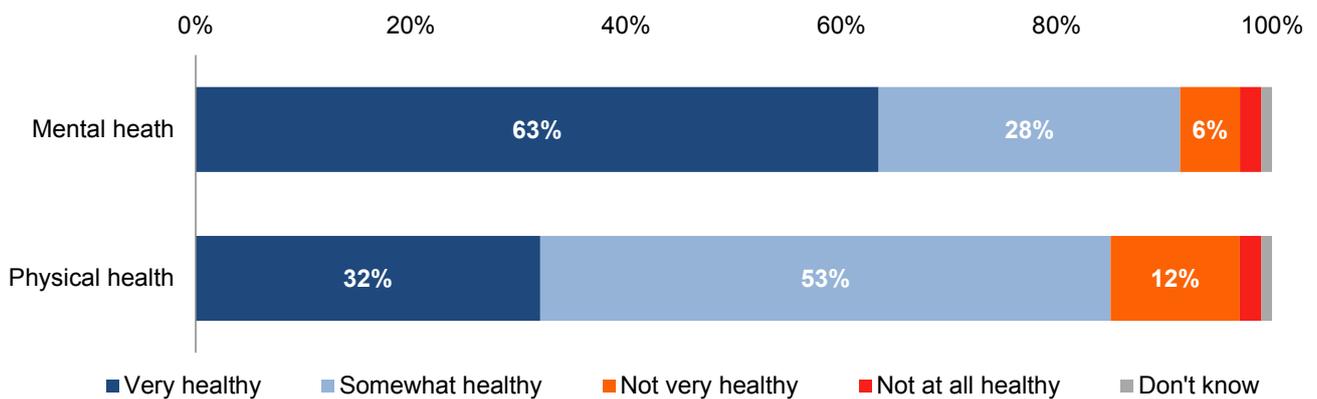
Table 16: Feeling of involvement in the community – by socio-economic status

		Not at all involved
TOTAL		13%
SES Quintile	Top 2 Quintiles	10%↓
	Bottom 3 Quintiles	18%↑

Health and effects of ageing

50-60 year olds typically rate themselves as mentally healthy, however physical health ratings tend to be lower. Nearly two-thirds of participants rate their mental health as very healthy (63%), in comparison with the one-third who give their physical health the same rating (32%). Just over one in ten believe they are not very, or not at all, physically healthy (14%).

Figure 7: Mental and physical health rating



Base: n=1,009

Q19. How would you rate your current level of mental health?

Q18. How would you rate your current level of physical health?

Health and retirement planning

Ratings of mental health are higher among those who have planned their retirement, with three-quarters of those who have planned rating their mental health very healthy (74%), compared with two-thirds of those who have not planned (64%). No significant differences were observed according to physical health rating.

Table 17: Mental and physical health rating – by retirement planning behaviour

	Mental health
	Very healthy
TOTAL	85%
Planned retirement	76%↑
Not planned retirement	64%↓

Health and confidence in supporting themselves

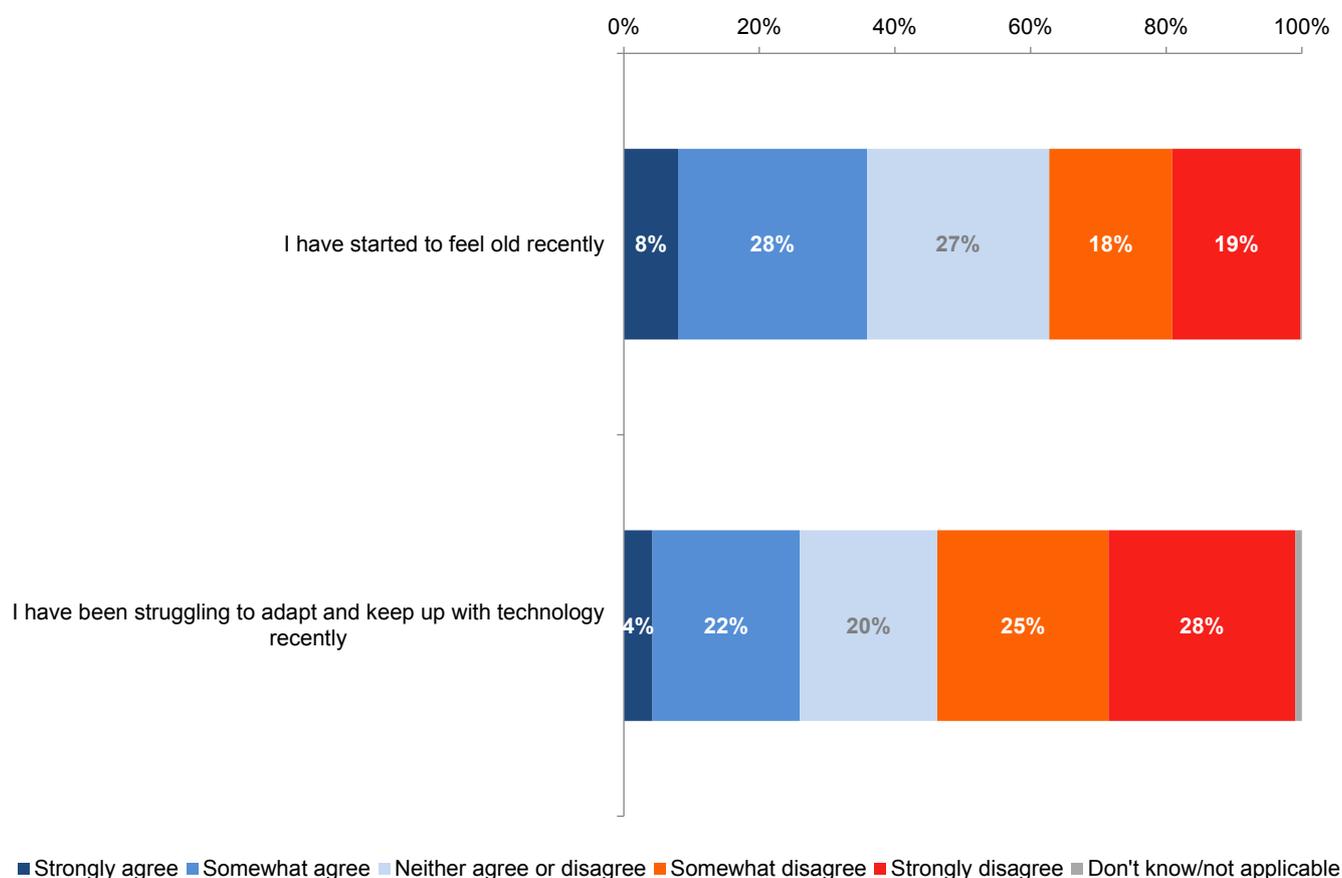
Participants who are confident in being able to support themselves are also more likely to rate themselves both mentally and physically healthy – 76% rate themselves very healthy mentally (compared with 57% of those who are not confident), and 44% physically (compared with 21%).

Table 18: Mental and physical health rating – by confidence in supporting self financially in retirement

	Mental health		Physical health	
	Very healthy	Healthy (Very/Somewhat healthy)	Very healthy	Healthy (Very/Somewhat healthy)
TOTAL	63%	92%	32%	85%
Confident in supporting self financially in retirement	76%↑	97%↑	44%↑	92%↑
Not confident in supporting self financially in retirement	57%↓	89%↓	21%↓	75%↓

Around one-third of 50-60 year olds agree they have started to feel old recently (8% strongly; 28% somewhat), however a similar proportion disagree (19% strongly; 18% somewhat). Adapting to the pace of technological advancement has not been a problem for most 50-60 year olds, with only one-quarter agreeing they have been struggling to keep up with technology (4% strongly; 22% somewhat).

Figure 8: Impacts of ageing



Base: n=1,009

Q17. To what extent do you agree or disagree with each of the following statements?

Women appear more likely to be struggling to adapt and keep up with technology, with a greater proportion of men disagreeing with this statement than women (61%, compared with 45%).

Table 19: Impacts of ageing – by subgroups

		'I have been struggling to adapt and keep up with technology recently'	
		Agree (Strongly/Somewhat)	Disagree (Strongly/Somewhat)
TOTAL		26%	53%
Gender	Female	29%	45%↓
	Male	23%	61%↑

Health and SES

Ratings of both mental and physical health are higher among the top 2 SES Quintiles – three-quarters of higher SES participants rate their mental health as very healthy (74%), compared with half of lower SES participants, and two in five rate themselves as very physically healthy (39%), in comparison with one in five lower SES (23%).

Table 20: Mental and physical health rating – by socio-economic status

		Mental health		Physical health	
		Very healthy	Healthy (Very/Somewhat healthy)	Very healthy	Healthy (Very/Somewhat healthy)
TOTAL		63%	92%	32%	85%
SES Quintile	Top 2 Quintiles	74%↑	97%↑	39%↑	91%↑
	Bottom 3 Quintiles	52%↓	87%↓	23%↓	80%↓

In addition to this, lower SES participants are more likely to agree they have started to feel old recently (44%, compared with 29% of higher SES) and been struggling to adapt and keep up with technology (32%, compared with 20%).

Table 21: Impacts of ageing – by socio-economic status

		'I have started to feel old recently'		'I have been struggling to adapt and keep up with technology recently'	
		Agree (Strongly/Somewhat)	Disagree (Strongly/Somewhat)	Agree (Strongly/Somewhat)	Disagree (Strongly/Somewhat)
TOTAL		36%	37%	26%	53%
SES Quintile	Top 2 Quintiles	29%↓	42%	20%↓	61%↑
	Bottom 3 Quintiles	44%↑	31%	32%↑	47%↓

5.2 Future planning

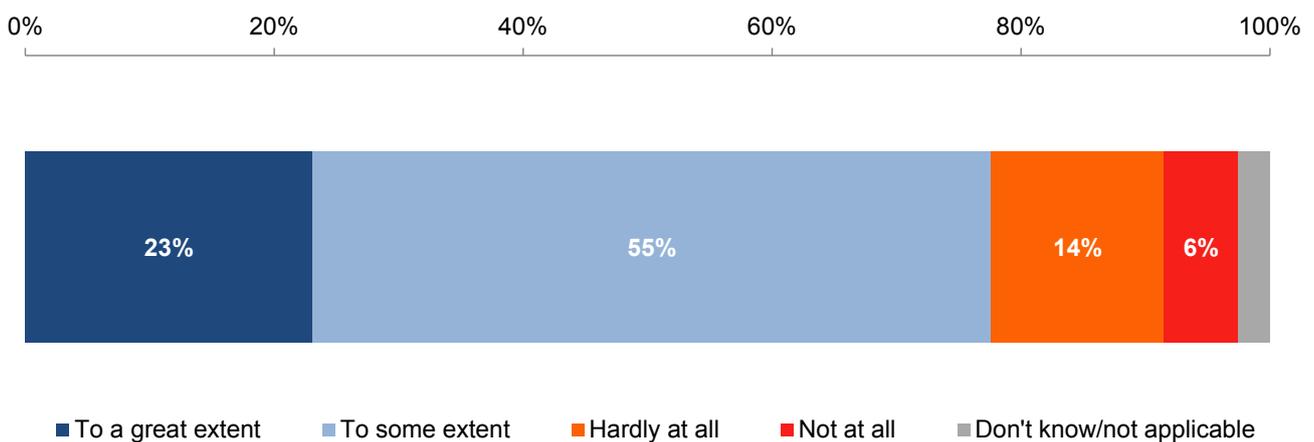
Summary of future planning

- Most 50-60 year olds have considered their future lives to some degree (23% to a great extent; 55% to some extent).
- However, one-fifth have not considered their lives at all (20%). In particular, blue collar workers are less likely to have considered their future lives (64%, compared with 78% than overall).
- Of those currently working, around two-fifths have planned when they will retire (37%). A greater proportion of men have planned than women (43%, compared with 30%), while higher SES participants are also more likely to have planned (43%, compared with 24% of lower SES participants).
- Most 50-60 year olds have created wills (68%), and 21% have created Power of Attorneys. Creation of these instruments is more common among higher SES participants (76% and 26% respectively, compared with 58% and 17% of lower SES), and less common among CALD participants (48% have created a will, compared with 71% of non-CALD participants).
- The majority of 50-60 year olds have considered their housing situations in 10 years, with one-third having done so to a great extent (32%; and 42% to some extent).
- Those who have planned when they will retire and those who are confident in being able to support themselves in their retirement are also more likely to have created wills (81% and 78% respectively, compared with 64% of non-planners and 55% of non-confident participants) and Power of Attorneys (29% and 27% respectively, compared with 17% and 10%).

Consideration of future

Most 50-60 year olds have considered their future lives to some degree (23% to a great extent; 55% to some extent). On the other hand, one-fifth have not considered their future lives at all (20%).

Figure 9: Consideration of life in 10-20 years



Base: n=1,009

Q11. To what extent have you considered your life in 10-20 years? By this, we mean things like how you will manage your health, where you will live, who you will live with and your day-to-day travel needs.

Consideration of life in 10-20 years and SES

Although no statistically significant differences were observed between SES Quintiles, blue collar workers are less likely to have considered their future lives (64%, compared with 78% than overall), while those who are already retired or pensioners are more likely to have considered their lives to a great extent (32%, compared with 23%).

Table 22: Consideration of life in 10-20 years – by socio-economic status

		To a great extent	Considered ('To a great extent' or 'To some extent')	Not at all
TOTAL		23%	78%	6%
Work class	White collar	20%	78%	5%
	Blue collar	12%	64%↓	9%
	Retired/Pensioner	32%↑	83%	5%
	Not working	29%	80%	7%
Homeowner status	Own/mortgage	23%	80%	4%
	Rents/other	24%	73%	10%↑

Consideration of life in 10-20 years and retirement planning

Almost all of those who have planned when they will retire have also considered their future lives (91%), compared with only two-thirds of those who have not planned (68%).

Table 23: Consideration of life in 10-20 years – by retirement planning behaviour

	To a great extent	Considered ('To a great extent' or 'To some extent')
TOTAL	23%	78%
Planned retirement	27%↑	91%↑
Not planned retirement	13%↓	68%↓

Consideration of life in 10-20 years and confidence in supporting themselves

Confident participants are also more likely to have considered their future lives (85%, compared with 71% of non-confident participants).

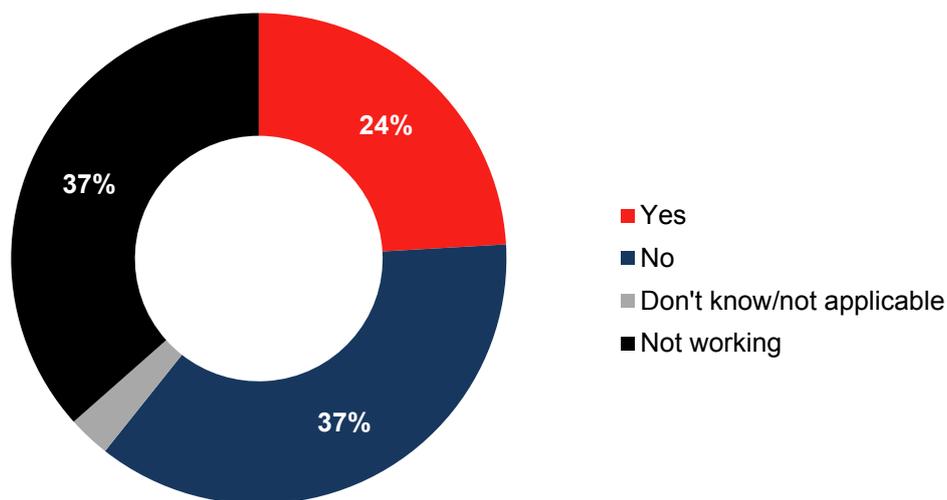
Table 24: Consideration of life in 10-20 years – by confidence in supporting self financially in retirement

	To a great extent	Total considered ('To a great extent' or 'To some extent')	Not at all
TOTAL	23%	78%	6%
Confident in supporting self financially in retirement	23%	85%↑	2%↓
Not confident in supporting self financially in retirement	16%	71%↓	12%↑

Employment

Of those currently working, around two-fifths have planned when they will retire (37%; 24% of the entire sample), while three-fifths have not yet done so (59%).

Figure 10: Whether planned when to retire



Base: n=1,009

Q3. Have you planned when you will retire?

A greater proportion of men have planned their retirements than women (43%, compared with 30%). This may be at least partially explained by a higher proportion of men than women working full-time (79%, compared with 51%), and working in blue collar roles where ability to work is more likely to be impacted by physical capability (14%, compared with 3%). Men are also more likely to live in households with a combined income of \$150,000 or more (23%, compared with 11%).

Table 25: Whether planned when to retire – by subgroups (among workers)

		Yes
TOTAL		37%
Gender	Female	30%↓
	Male	43%↑
Age	50-54	31%↓
	55-60	44%↑

Retirement planning and SES

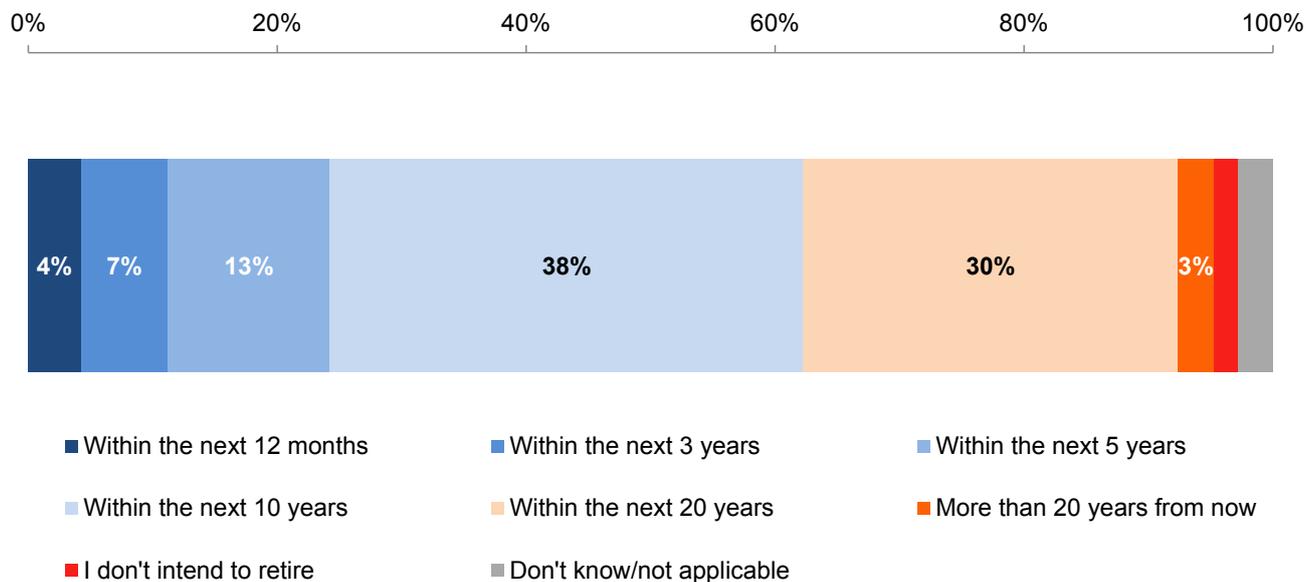
Higher SES participants are more likely to have planned when they will retire than lower SES participants (43%, compared with 24%).

Table 26: Whether planned when to retire – by socio-economic status

		Planned retirement
TOTAL		37%
SES Quintile	Top 2 Quintiles	43%↑
	Bottom 3 Quintiles	24%↓

Retirement of the 50-60 year old workforce looks to be staggered over the next 20 years, with 24% expecting to retire within the next 5 years, 38% between 5 and 10 years from now, and 30% in 10-20 years.

Figure 11: Most likely time to retire



Base: n=640 *Filtered to those who are currently working

Q4. When do you think you will be most likely to retire?

Consideration of employment and confidence in supporting themselves

Confident participants are more likely to have planned their retirement: two in four confident participants have planned, compared with just one in four of those who are not confident (49%, compared with 26%). Confident participants also anticipate retiring sooner than non-confident participants – 31% expect to retire in the next five years, in comparison with just 13% of non-confident participants, with the latter more likely to retire ten years or more from now (44%, compared with 33% overall).

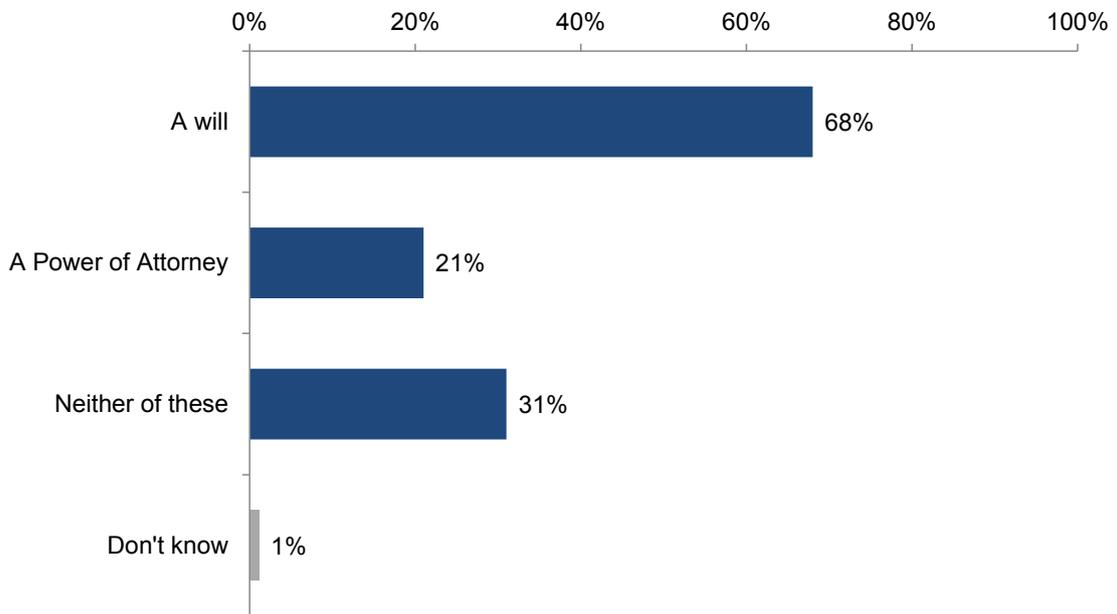
Table 27: Whether planned when to retire and consideration of life in 10-20 years – by confidence in supporting self financially in retirement

	Planned retirement	Within the next 5 years	Within the next 5-10 years	More than 10 years from now
TOTAL	37%	24%	38%	33%
Confident in supporting self financially in retirement	49%↑	31%↑	40%	29%
Not confident in supporting self financially in retirement	26%↓	13%↓	42%	44%↑

Legal instruments

Most 50-60 year olds have created wills (68%), and 21% have created Power of Attorneys. One-third have not created either of these legal instruments (31%).

Figure 12: Creation of legal instruments



Base: n=1,009

Q12. Which of the following legal instruments have you made or created, if any?

Prevalence of will creation is higher among the older cohort (75%, compared with 60% of younger participants). Only half of CALD participants have created a will (48%, compared with 71% of non-CALD participants).

Table 28: Creation of legal instruments – by subgroups

		A will	A Power of Attorney	Neither of these
TOTAL		68%	21%	31%
Age	50-54	60%↓	19%	39%↑
	55-60	75%↑	24%	23%↓
CALD status	CALD	48%↓	16%	49%↑
	Non-CALD	71%↑	23%	28%↓

Creation of legal instruments and SES

Will and Power of Attorney creation are more common among higher SES participants (76% and 26% respectively, compared with 58% and 17% of lower SES).

Table 29: Creation of legal instruments – by retirement planning behaviour

		A will	A Power of Attorney	Neither of these
TOTAL		68%	21%	31%
SES Quintile	Top 2 Quintiles	76%↑	26%↑	23%↓
Not planned retirement	Bottom 3 Quintiles	58%↓	17%↓	41%↑

Creation of legal instruments and retirement planning

Those who have planned when they will retire are also more likely to have created wills (81%, compared with 64% of non-planners) and Power of Attorneys (29%, compared with 17%).

Table 30: Creation of legal instruments – by retirement planning behaviour

	A will	A Power of Attorney	Neither of these
TOTAL	68%	21%	31%
Planned retirement	81%↑	29%↑	19%↓
Not planned retirement	64%↓	17%↓	35%↑

Creation of legal instruments and confidence in supporting themselves

As with planners, participants who are confident in being able to support themselves are more likely to have created wills (78%, compared with 55% of non-confident participants) and Power of Attorneys (27%, compared with 10%).

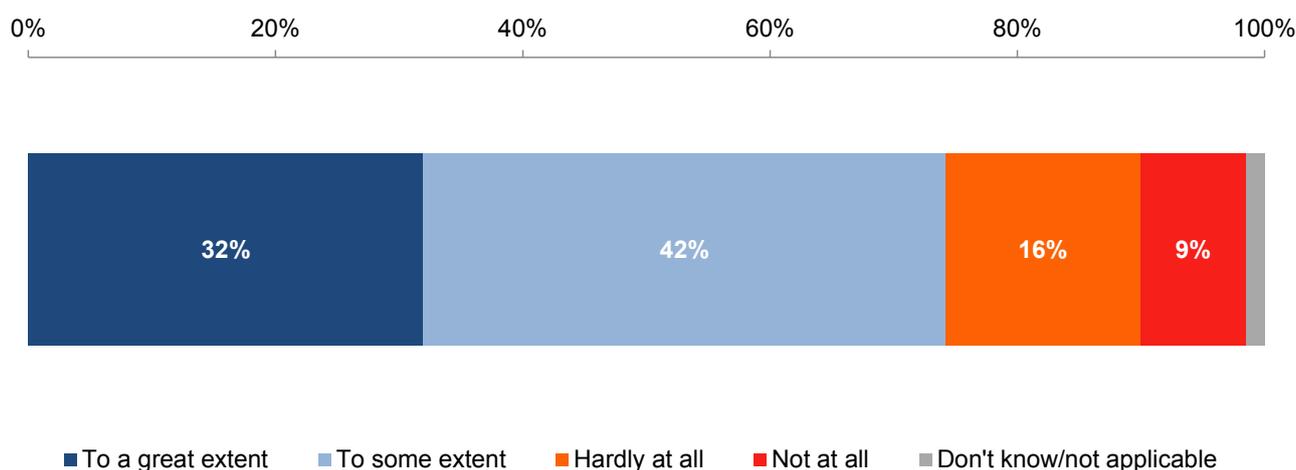
Table 31: Creation of legal instruments – by confidence in supporting self financially in retirement

	A will	A Power of Attorney	Neither of these
TOTAL	68%	21%	31%
Confident in supporting self financially in retirement	78%↑	27%↑	21%↓
Not confident in supporting self financially in retirement	55%↓	10%↓	45%↑

Housing

The majority of 50-60 year olds have considered their housing situations in 10 years, with one-third having done so to a great extent (32%; and 42% to some extent). On the other hand, one in ten have not considered their situations at all (9%).

Figure 13: Consideration given to living situation in 10 years

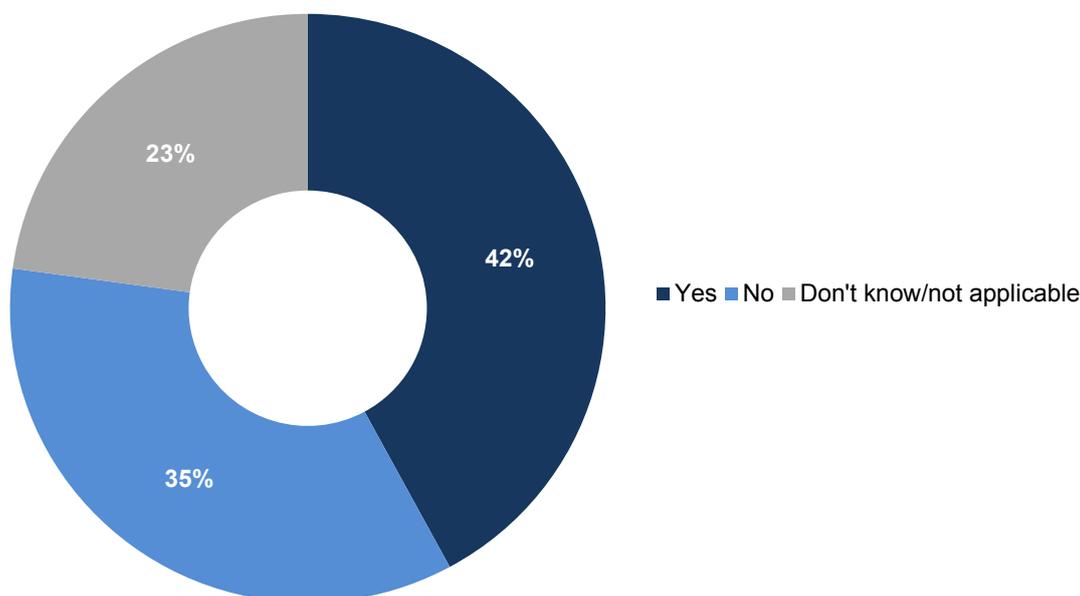


Base: n=1,009

Q25. To what extent have you considered your housing situation in 10 years?

Among those who have considered their housing situations, there is almost an even split of those who plan to move into new properties (42%) and those who plan to stay in their current properties (35%) in 10 years' time. One in four do not know whether they will live in the same property or another (23%).

Figure 14: Planning to live in a different property in 10 years



Base: n=908 *Filtered to those who have considered their future living situation

Q26. Do you plan to live in a different property in 10 years to the one in which you currently live?

Housing planning and SES

Among SES Quintiles, no significant differences were observed in relation to planning of living situations or moving properties, however white collar workers are more likely to have considered their living situations (79%, compared with 74% overall). Additionally, renters are more likely to plan to live elsewhere in ten years (61%, compared with 42% overall), while those who own are less likely (35%).

Table 32: Consideration given to living situation in 10 years and prevalence of planning to live in a different property in 10 years – by socio-economic status

		Considered living situation (To some/a great extent)	Plans to live in a different property in 10 years
TOTAL		74%	42%
Work class	White collar	79%↑	44%
	Blue collar	59%	36%
	Retired/Pensioner	70%	38%
	Not working	70%	38%
Homeowner status	Own/mortgage	74%	35%↓
	Rents/other	74%	61%↑

Housing planning and retirement planning

Those who have planned when they will retire are also more likely to have considered their living situations in 10 years (87%, compared with 71% of those who have not planned).

Table 33: Consideration given to living situation in 10 years – by retirement planning behaviour

	Considered living situation (To some/a great extent)	Not considered living situation (Hardly/not at all)
TOTAL	74%	25%
Planned retirement	87%↑	13%↓
Not planned retirement	71%↓	29%↑

5.3 Perceptions of ageing and retirement

Summary of perceptions of ageing and retirement

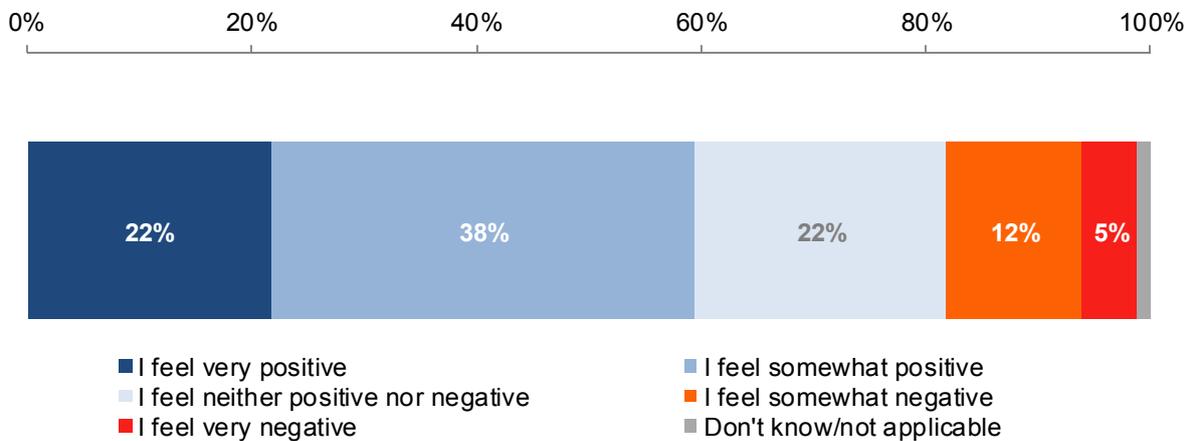
- Most participants feel positive about their life in 10-20 years, with one-fifth feeling very positive (22%) and a further two-fifths somewhat positive (38%).
- However, another one-fifth feel negative (5% very negative and 12% somewhat negative).
- Positivity is more common among higher SES participants, with around three-quarters of higher SES feeling positive (72%), compared with less than half of lower SES (45%).
- Declining health or becoming ill is a concerning aspect of life in 10-20 years for half of 50-60 year olds (50%).
- One-third are concerned about their future financial security and having enough money through their retirement (32%).
- Two-thirds are looking forward to retiring (27% strongly agree; 38% somewhat).
- However, over half think they would be bored if they retired soon (23% strongly agree; 31% somewhat), almost half are in no hurry to retire because they love their work (17% strongly agree; 29% somewhat), and 20% are worried about the impact retiring would have on their personal relationships (5% strongly agree; 27% somewhat).
- Volunteering is seen as way of keeping themselves busy with more than two-thirds agreeing they would be interested in doing so to stay occupied (23% strongly agree; 48% somewhat).
- On average, 50-60 year old workers believe they will need to be able to support themselves financially for 21 years in their retirement.
- Most are confident they will be able to support themselves for the entire period of their retirement (25% very confident; 52% somewhat).
- However, a substantial minority are not confident (7% not at all confident; 15% not very confident).
- Most workers agree they will need to work well beyond 60 in order to be financially stable in their retirement, (33% strongly agree; 29% somewhat).
- One in five respondents are worried about having to provide ongoing financial support to their children in 10-20 years' time (22%).
- Around two-thirds of 50-60 workers believe it is unlikely that they will change industry before retirement (59%).
- However, almost one-third are likely to change their employer (31%).

- Two in five believe their physical capability will prevent them from working as long as they would like to (10% very likely; 32% somewhat).
- Ageism is also a concern, with two-fifths believing it is likely the attitudes of their employers towards older people will prevent them from working as long as they would like (14% very likely; 24% somewhat%), and a slightly lower proportion the attitudes of their co-workers (9% very likely; 20% somewhat).
- Declining mental capability is less concerning, with half believing it is unlikely that it will prevent them from working as long they would like (49%).
- Four in five 50-60 year old workers are interested in being able to gradually transition into retirement, with around half very interested (45%; and 39% somewhat).

Feelings towards the future

Most participants feel positive about their life in 10-20 years, with one-fifth feeling very positive (22%) and a further two-fifths somewhat positive (38%). However, another one-fifth feel negative (5% very negative and 12% somewhat negative).

Figure 15: Feelings towards life in 10-20 years

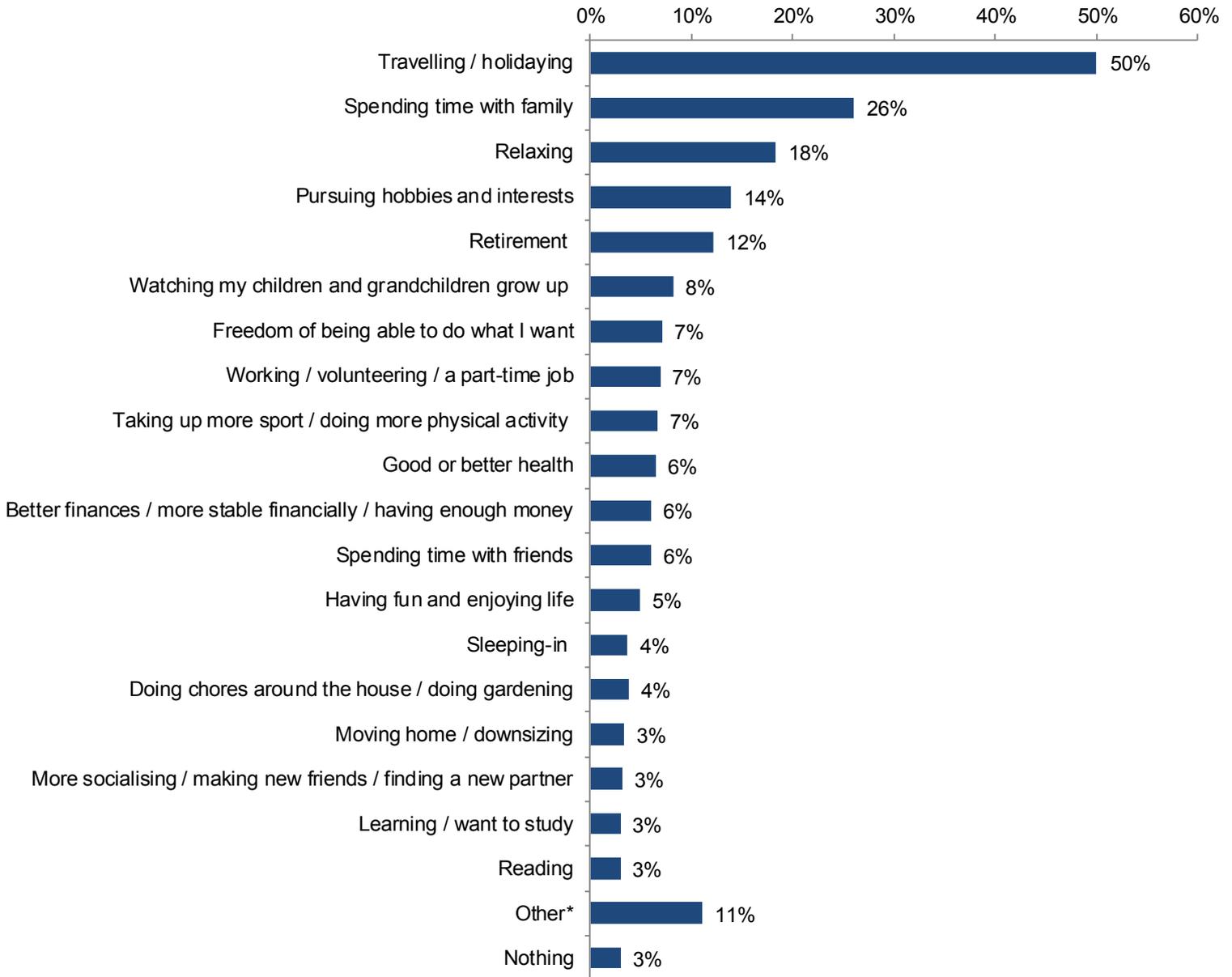


Base: n=1,009

Q13. When thinking about your life in 10-20 years, do you feel mostly positive or negative?

Two-fifths of 50-60 year olds are looking forward to travelling in the next 10-20 years (42%). Twenty-six percent are looking forward to spending more time with family and friends and one-fifth are looking forward to relaxing (18%).

Figure 16: Things looking forward to in the next 10-20 years



Base: n=1,009

Q14. Thinking about your life in 10-20 years, what are some of the things you are most looking forward to?

* Other responses included: Travelling domestically / travelling around Australia; Moving city / moving country; New experiences / doing something new / being adventurous; Children becoming independent / children moving out of home / having the house to ourselves; Death / passing away; Cruises / going on a cruise; Not having to deal with traffic / no more public transport; Getting a pet / more time with my pets; and Staying independent / not relying on anyone.

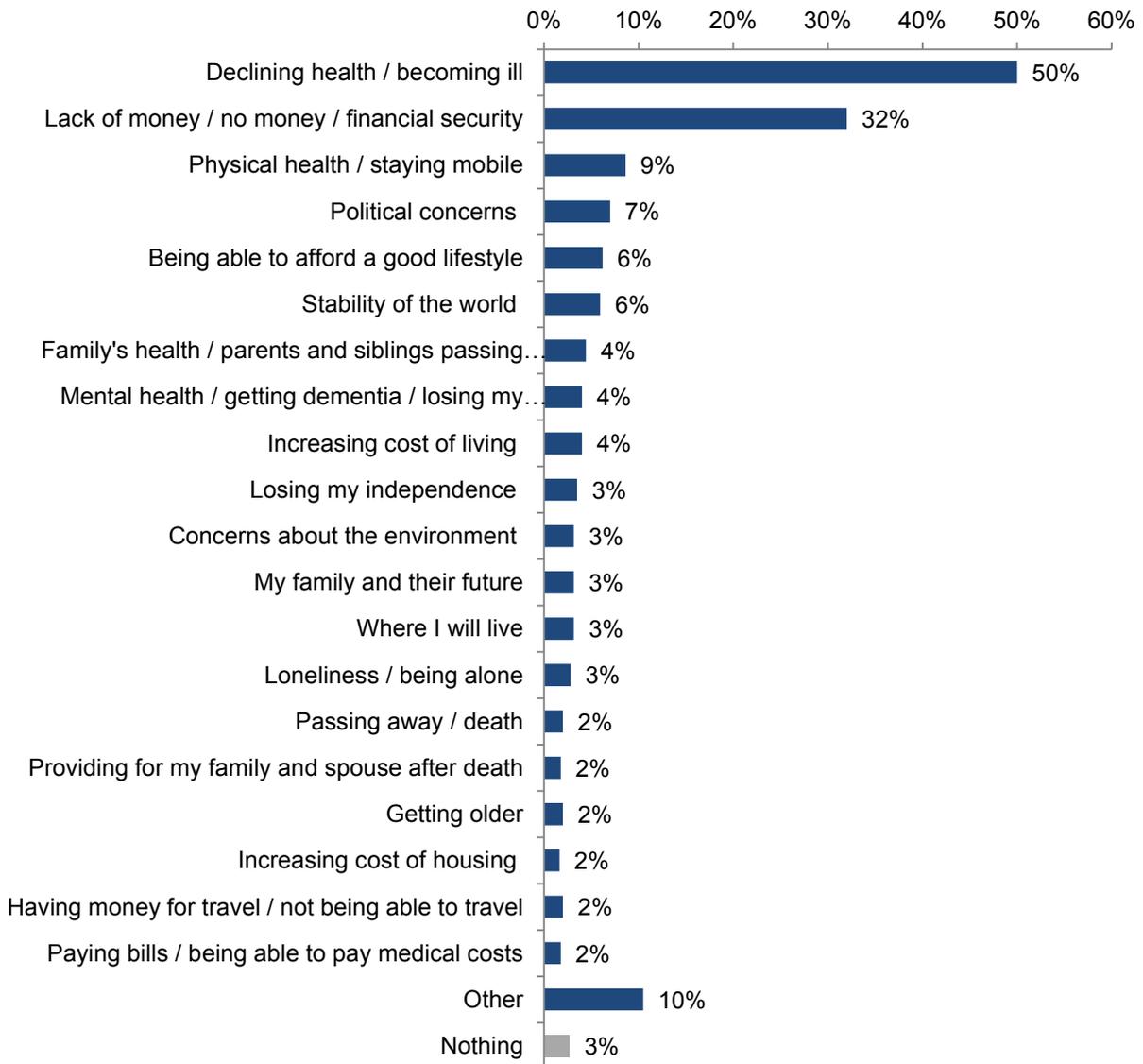
Women’s aspirations tend to be more focused on personal relationships than men’s. In addition, a greater proportion of women are looking forward to better finances or more financial stability (8%, compared with 3% among men), despite no significant differences between women and men in confidence in being able to support themselves financially (refer to Figure 19).

Table 34: Things looking forward to in the next 10-20 years – by subgroups

		Spending time with family	Watching my children and grandchildren grow up	Spending time with friends	Better finances / more stable financially / having enough money
TOTAL		27%	8%	6%	5%
Gender	Female	32%↑	11%↑	8%↑	8%↑
	Male	21%↓	4%↓	3%↓	3%↓
Location	Sydney	22%↑	7%	5%	6%
	Rest of NSW	32%↓	8%	6%	6%

Declining health or becoming ill is a concerning aspect of life in 10-20 years for half of 50-60 year olds (50%). Reflecting the low levels of confidence among some participants in being able to support themselves (refer to Figure 19), one-third are concerned about their future financial security and having enough money through their retirement (32%).¹⁷

Figure 17: Things most concerned about in the next 10-20 years



Base: n=1,009

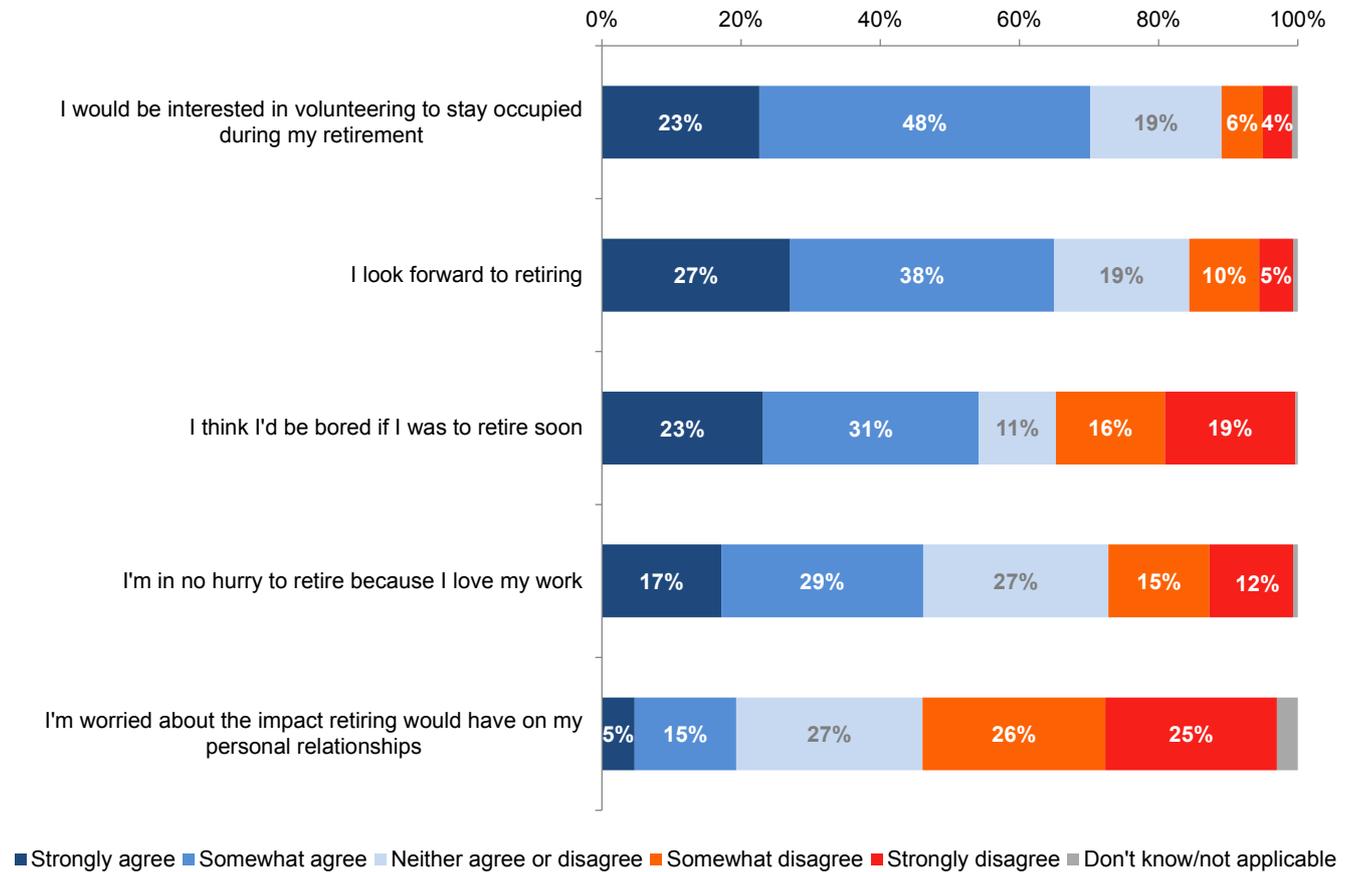
Q15. And what are some of the things you are most concerned about when thinking about your life in 10-20 years?

¹⁷ Common 'other' responses include boredom; paying off debts; having to keep working; keeping their job or finding work; lack of access to health services; the unknown; discrimination; not being able to drive; safety while travelling; and losing touch with technology.

Two-thirds of 50-60 year old workers agree they are looking forward to retiring (27% strongly agree; 38% somewhat). However, over half think they would be bored if they retired soon (23% strongly agree; 31% somewhat). Volunteering is seen as way of keeping themselves busy with more than two-thirds agreeing they would be interested in doing so to stay occupied (23% strongly agree; 48% somewhat).

Almost half are in no hurry to retire because they love their work (17% strongly agree; 29% somewhat), while 20% are worried about the impact retiring would have on their personal relationships (5% strongly agree; 27% somewhat).

Figure 18: Feelings towards retirement



Base: n=1,009

Q10. To what extent do you agree or disagree with each of the following statements?

Feelings towards life in 10-20 years and SES

Positivity regarding the future is more common among higher SES participants, with around three-quarters of those in the top 2 SES Quintiles feeling positive (72%), compared with less than half of lower SES participants (45%). In addition, higher SES participants are more likely to be looking forward to a range of activities in their retirement.

Table 35: Feelings towards life in 10-20 years – by socio-economic status

		Feel positive (very/some what) towards life in 10-20 years	Looking forward to travelling	Looking forward to pursuing hobbies and interests	Looking forward to working / volunteering / a part-time job	Looking forward to reading	Not looking forward to anything
TOTAL		59%	42%	14%	7%	3%	3%
SES Quintile	Top 2 Quintiles	72%↑	48%↑	18%↑	9%↑	5%↑	2%↑
Not planned retirement	Bottom 3 Quintiles	45%↓	32%↓	9%↓	2%↓	0%↓	7%↓

Feelings towards life in 10-20 years and retirement planning

Participants who have planned when they will retire are also more likely to feel positive about their lives in 10-20 years – four-fifths of planners feel positive (78%), in comparison with around only half of non-planners (55%). Additionally, four-fifths are looking forward to retiring (80%), compared with 56% of non-planners, and planners are less likely to think they would be bored if they were to retire soon (45%, compared with 59%).

Table 36: Feelings towards life in 10-20 years and retirement – by retirement planning behaviour

	Feel positive (very/somewhat) towards life in 10-20 years	'I look forward to retiring' (Strongly/somewhat agree)	'I think I'd be bored if I was to retire soon' (Strongly/somewhat agree)
TOTAL	59%	65%	54%
Planned retirement	78%↑	80%↑	45%↓
Not planned retirement	55%↓	56%↓	59%↑

Feelings towards life in 10-20 years and confidence in supporting themselves

Again as with planners, confident participants are much more likely to feel positive about the next 10-20 years (79%, compared with 34% of non-confident participants). In addition, only one in four confident participants are concerned about money or financial security (23%), compared with two in four non-confident participants (49%).

Table 37: Feelings towards life in 10-20 years and retirement – by confidence in supporting self financially in retirement

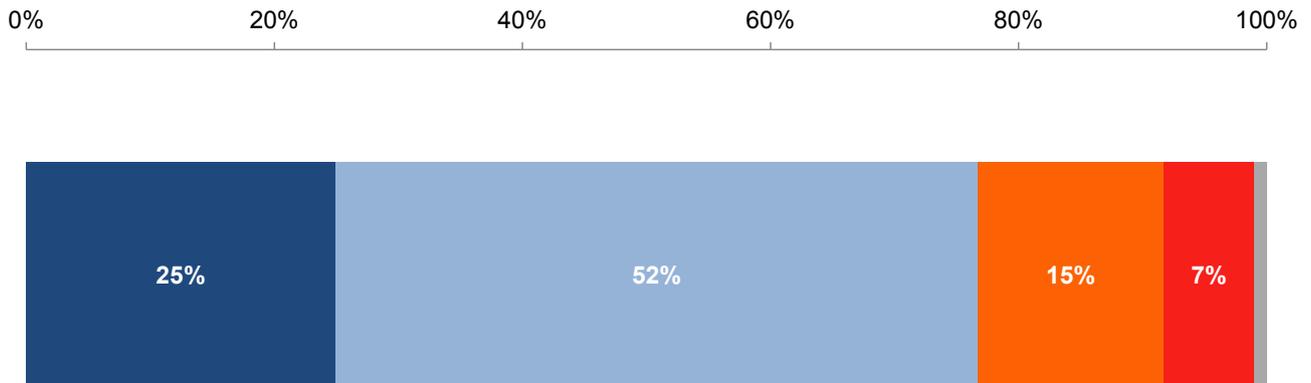
	Feel positive (very/somewhat) towards life in 10-20 years	Concerned about lack of money / no money / financial security
TOTAL	59%	32%
Confident in supporting self financially in retirement	79%↑	23%↓
Not confident in supporting self financially in retirement	34%↓	49%↑

Finances

On average, 50-60 year old workers believe they will need to be able to support themselves financially for 21 years in their retirement.

Most are confident they will be able to support themselves for the entire period of their retirement (25% very confident; 52% somewhat), although a substantial minority – one-fifth – are not confident (7% not at all confident; 15% not very confident).

Figure 19: Confidence in ability to financially support self in retirement



■ Very confident ■ Somewhat confident ■ Not very confident ■ Not at all confident ■ Don't know/not applicable

Base: n=475 *Filtered to those who are currently working and intend to retire

Q6. And how confident are you that you will be able to support yourself financially for [Q5 response] years after your retirement?

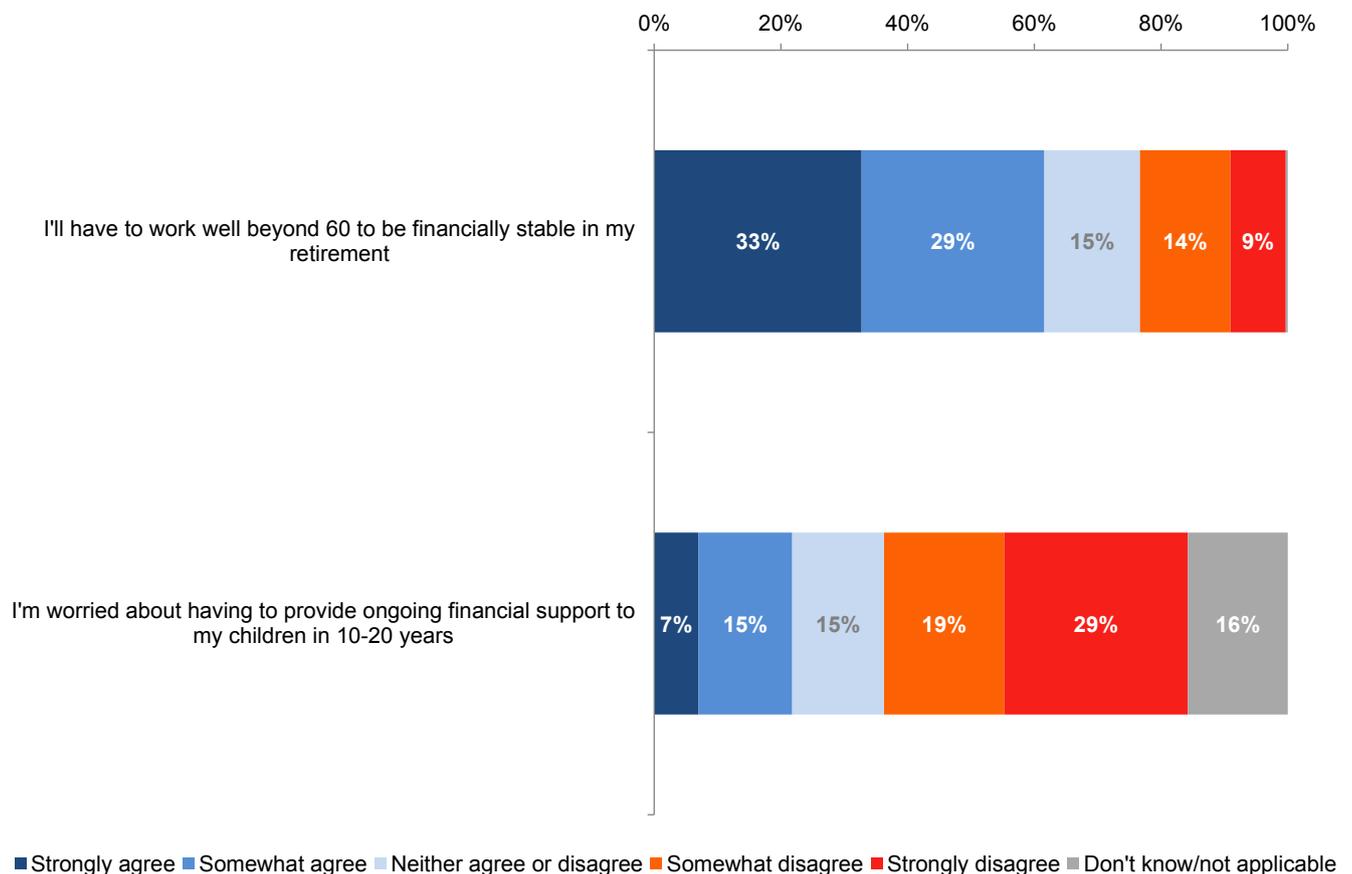
Confidence appears to increase with age, with 83% of those aged 55-60 confident, compared with 72% of those in the 50-54 age bracket. An additional significant difference was observed by whether one cares for someone else, with carers less confident overall than non-carers (66%, compared with 80%).

Table 38: Confidence in ability to financially support self in retirement – by subgroups

		Confident (Very/somewhat confident)	Not confident (Not very/not at all confident)
TOTAL		77%	22%
Age	50-54	72%↓	27%
	55-60	83%↑	17%
Carer status	Carer	66%↓	33%↑
	Non-carer	80%↑	20%↓

Most 50-60 year old workers agree they will need to work well beyond 60 in order to be financially stable in their retirement, with one-third agreeing strongly (33%; and 29% somewhat agreeing). A further one in five are worried about having to provide ongoing financial support to their children in 10-20 years' time (22%).

Figure 20: Concern regarding financial stability in retirement



Base: n=613 *Filtered to those who are currently working and not retiring in next 12 months

Q10. To what extent do you agree or disagree with each of the following statements?

Financial perceptions and SES

Financial confidence is higher among the top 2 SES Quintiles, with four in five in these Quintiles confident (82%), compared with three in five in the bottom 3 Quintiles (61%). In addition, fewer higher SES participants strongly agreed that they will have to work well beyond 60 (31%, compared with 45%).

Table 39: Confidence in ability to financially support self and concern regarding financial stability in retirement – by retirement planning behaviour

		Confident in ability to financially support self (Very/somewhat confident)	'I'll have to work well beyond 60 to be financially stable in my retirement' (Strongly agree)
TOTAL		77%	33%
SES Quintile	Top 2 Quintiles	82%↑	31%↓
	Bottom 3 Quintiles	61%↓	45%↑

Financial perceptions and retirement planning

Participants who have planned their retirement show a higher level of confidence in their ability to support themselves financially on average, with 86% confident, compared with 70% of non-planners. They are also less likely to agree that they will have to work well beyond 60 – two-fifths agree (42%), in comparison with 73% of those who have not planned when they will retire.

Table 40: Confidence in ability to financially support self and concern regarding financial stability in retirement – by retirement planning behaviour

		Confident in ability to financially support self (Very/somewhat confident)	'I'll have to work well beyond 60 to be financially stable in my retirement' (Strongly/somewhat agree)
TOTAL		77%	61%
Planned retirement		86%↑	42%↓
Not planned retirement		70%↓	73%↑

Financial perceptions and confidence in supporting themselves

Those who are confident and not confident in supporting themselves differ vastly in their perception of whether they will have to work well beyond 60 – only half of confident participants agree that they will have to do so (48%), compared with nearly all of those who lack confidence (88%).

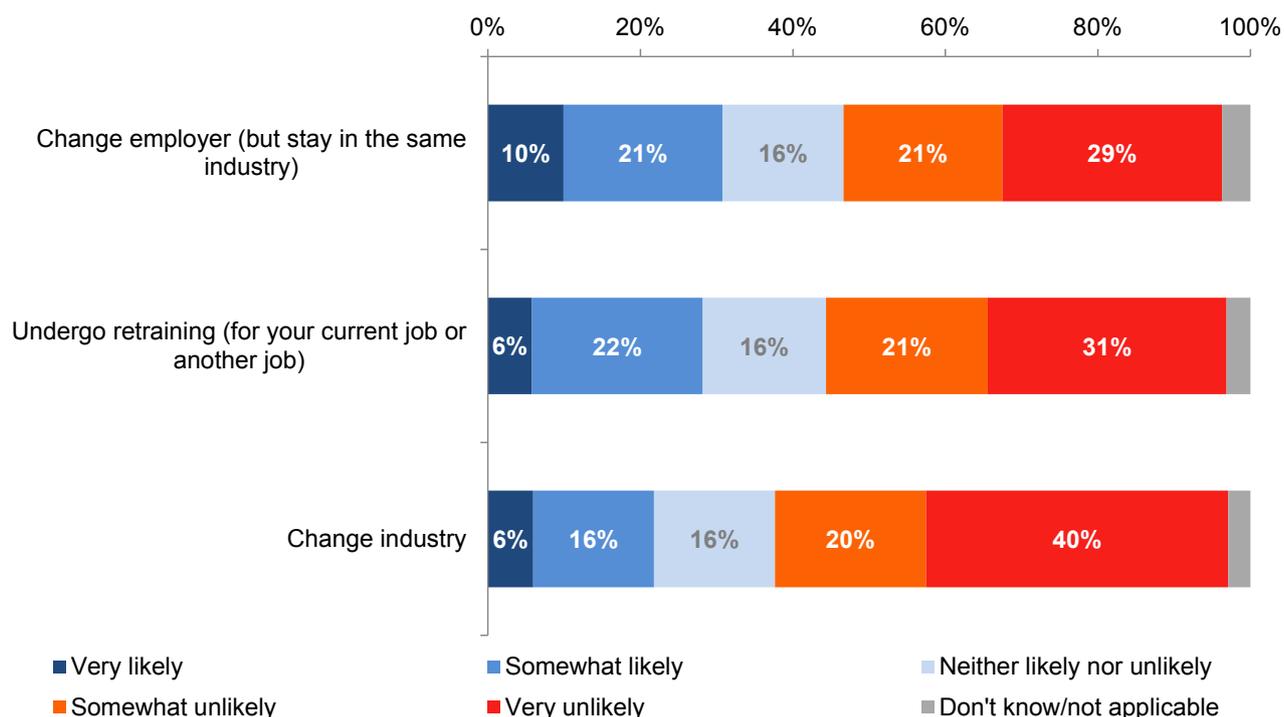
Table 41: Concern regarding financial stability in retirement – by confidence in supporting self financially in retirement

	'I'll have to work well beyond 60 to be financially stable in my retirement'
	Agree (Strongly/somewhat)
TOTAL	61%
Confident in supporting self financially in retirement	48%↓
Not confident in supporting self financially in retirement	88%↑

Employment

At this stage in their careers, around two-thirds of 50-60 year old workers believe it is unlikely that they will change industry before retirement (59%). However, almost one-third are likely to change their employer (31%). Just over half believe it is unlikely they will undergo retraining for their current or another job (52%).

Figure 21: Employment outlook



Base: n=613 *Filtered to those who are currently working and not retiring in next 12 months

Q9. And before you retire, how likely do you think it is that you will have to do each of the following?

Older participants are less likely to think they will need to change employer or industry or undergo retraining.

Table 42: Employment outlook – by subgroups

		Change employer (but stay in the same industry)		Undergo retraining (for your current or another job)		Change industry	
		Likely (Very/somewhat)	Unlikely (Very/somewhat)	Likely (Very/somewhat)	Unlikely (Very/somewhat)	Likely (Very/somewhat)	Unlikely (Very/somewhat)
TOTAL		31%	50%	29%	52%	22%	59%
Age	50-54	39%↑	40%↓	33%	46%↓	28%↑	51%↓
	55-60	21%↓	62%↑	23%	60%↑	14%↓	70%↑

Employment outlook and retirement planning

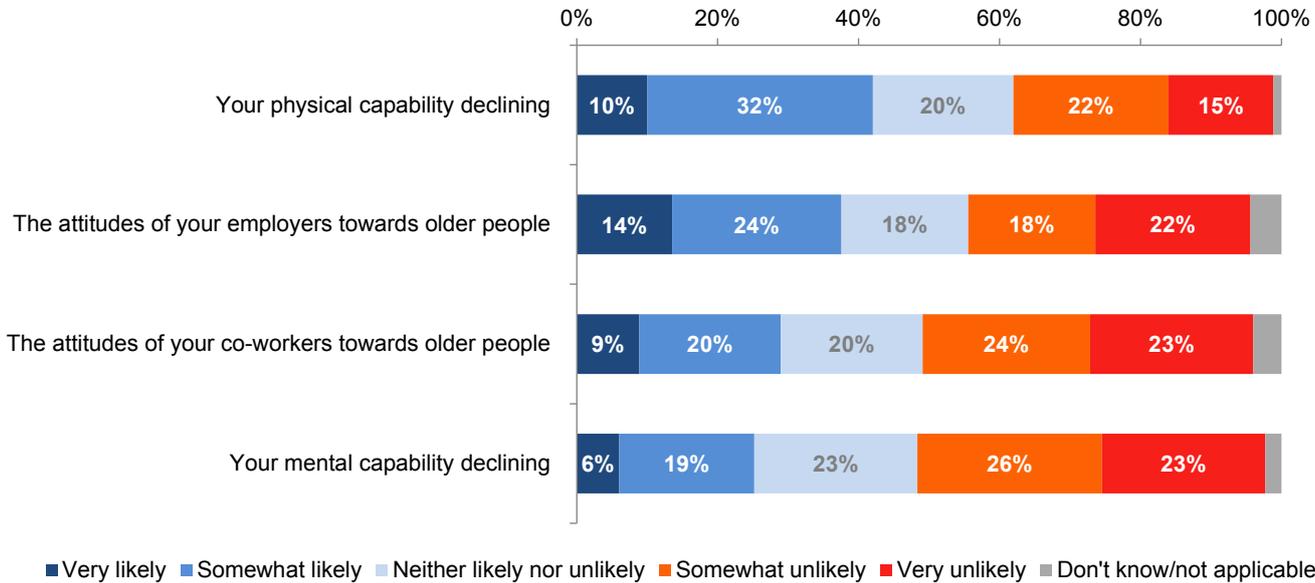
Those who have planned their retirement appear less likely to feel that declining physical capability will prevent them from being able to work for as long as they intend to – around half think this unlikely (47%), compared with one-third of non-planners (32%).

Table 43: Factors preventing the ability to work for as long as intending – by retirement planning behaviour

	Your physical capability declining	
	Likely (Very/somewhat)	Unlikely (Very/somewhat)
TOTAL	77%	61%
Planned retirement	36%	47%↑
Not planned retirement	44%	32%↓

Two in five 50-60 year old workers believe it is likely their physical capability will prevent them from working as long as they would like to (10% very likely; 32% somewhat). Ageism is also a concern, with a similar proportion believing it is likely the attitudes of their employers towards older people will prevent them from working as long as they would like (14% very likely; 24% somewhat%), and a slightly lower proportion the attitudes of their co-workers (9% very likely; 20% somewhat). Declining mental capability is less concerning, with half believing it is unlikely that it will prevent them from working as long they would like (49%).

Figure 22: Factors preventing the ability to work for as long as intending



Base: n=613 *Filtered to those who are currently working and not retiring in next 12 months

Q8. For each of the following factors, how likely do you think it is to prevent you from being able to work for as long as you want?

Employment outlook and SES

Differences between socio-economic groups were observed when analysing income and education – those with a university education are more likely to think they will change employers before retiring than overall (38%, compared with 31%), while greater proportions of participants in the lowest income group think it likely their physical and mental capability will prevent them from working as long as they intend to (62% and 45% respectively, compared with 42% and 26% overall).

Table 44: Employment outlook and factors preventing the ability to work for as long as intending – by socio-economic status

		Employment outlook	Factors preventing the ability to work for as long as intending	
		Change employer (but stay in the same industry)	Your physical capability declining	Your mental capability declining
		Likely (Very/somewhat)		
TOTAL		31%	42%	26%
Annual income (household)	\$100,000+	30%	39%	25%
	\$50,000-\$99,999	29%	43%	21%
	<\$50,000	40%	62%↑	45%↑
Education (highest level achieved)	University	38%↑	39%	25%
	Diploma/Certificate	26%	41%	28%
	High School	27%	46%	25%

Employment outlook and confidence in supporting themselves

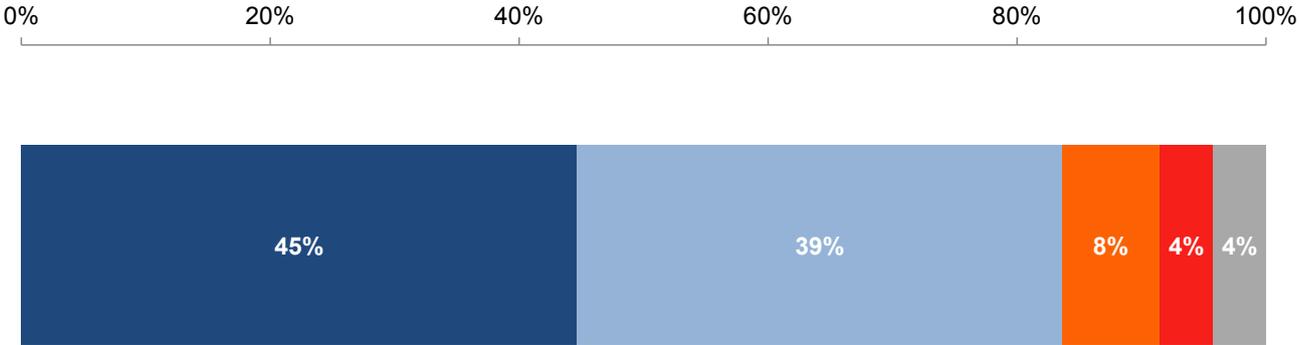
Participants who lack confidence in being able to support themselves also more commonly see themselves having to change industry before retiring (35% view this as likely, compared with 18% of those with confidence), and are more likely to believe the attitudes of their co-workers and their mental capability declining may prevent them from being able to work for as long as they intend to (45%, compared with 25% of confident participants, and 38% compared 26% overall respectively).

Table 45: Employment outlook and factors preventing the ability to work for as long as intending – by confidence in supporting self financially in retirement

		Employment outlook	Factors preventing the ability to work for as long as intending	
		Change industry	The attitudes of your co-workers towards older people	Your mental capability declining
		Likely (Very/somewhat)		
TOTAL		22%	29%	26%
Confident in supporting self financially in retirement		18%↓	25%↓	21%
Not confident in supporting self financially in retirement		35%↑	45%↑	38%↑

Four in five 50-60 year old workers are interested in being able to gradually transition into retirement, with around half very interested (45%; and 39% somewhat).

Figure 23: Interest in gradually transitioning into retirement



■ Very interested ■ Somewhat interested ■ Not very interested ■ Not at all interested ■ Don't know/not applicable

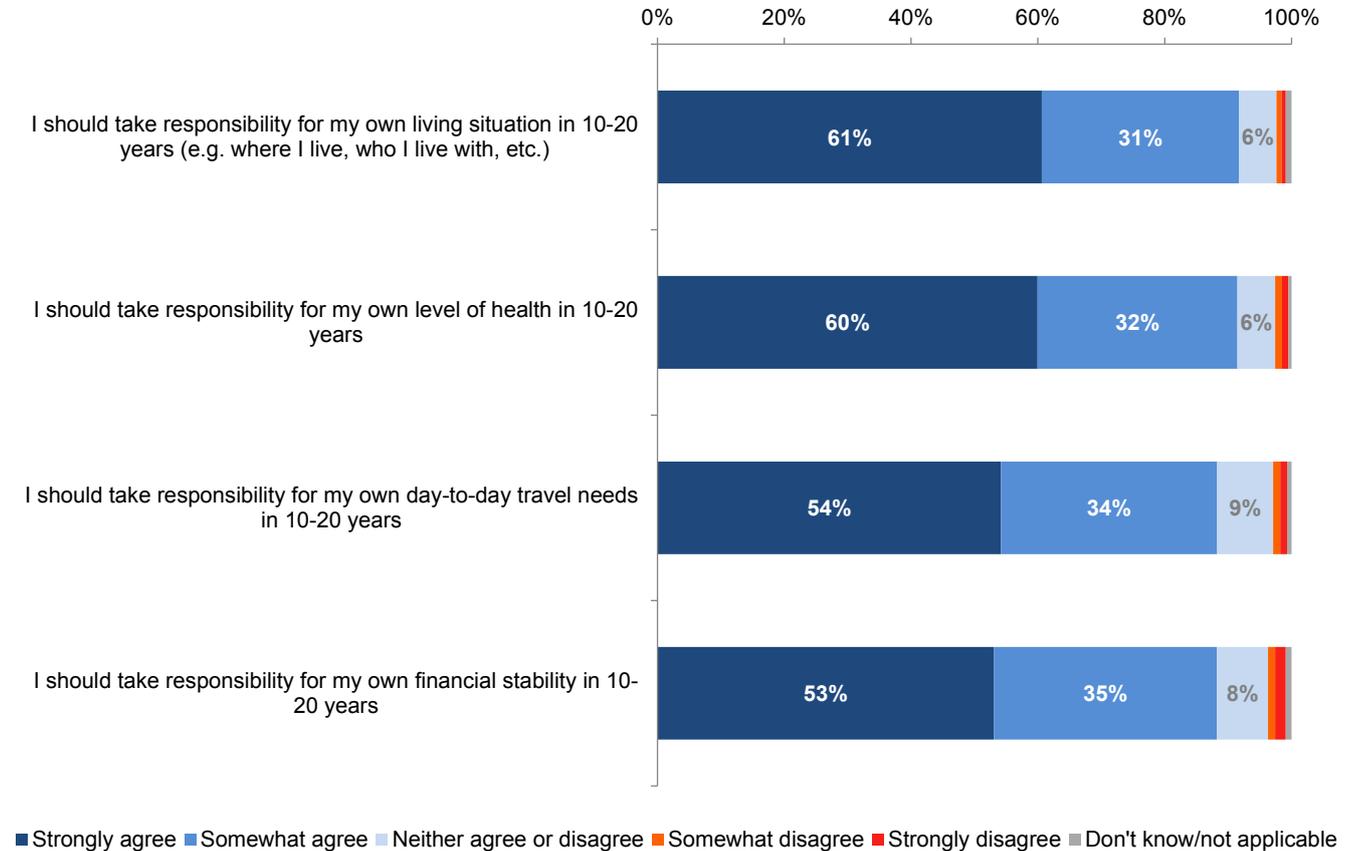
Base: n=613 *Filtered to those who are currently working and not retiring in next 12 months

Q7. When you approach retirement, how interested are you in being able to gradually transition into retirement?

5.4 Perceptions of personal responsibility in ageing

The vast majority of 50-60 year olds feel a sense of self-responsibility as they head towards retirement. Nine in ten agree that they should take responsibility for their own living situation (61% strongly; 31% somewhat), health (60% strongly; 32% somewhat), travel needs (54% strongly; 34% somewhat) and financial stability (53% strongly; 35% somewhat) in the next 10-20 years.

Figure 24: Perception of personal responsibility in ageing



Base: n=1,009

Q17. To what extent do you agree or disagree with each of the following statements?

Perception of personal responsibility in ageing and SES

Although no significant differences were observed among SES Quintiles, results differed by income and homeowner status. Those in the lowest income group are less likely to agree that they should take responsibility for their financial stability (81%, compared with 88% overall), as are renters (82%, compared with 91% of homeowners). Renters are also less likely to agree that they should take responsibility for their health and travel (86% and 81% respectively, compared with 93% and 91%).

Table 46: Perception of personal responsibility in ageing – by socio-economic status

		I should take responsibility for my own...in 10-20 years		
		Level of health	Day-to-day travel needs	Financial stability
		Agree (Strongly/somewhat)		
TOTAL		92%	88%	88%
Annual income (household)	\$100,000+	94%	92%	92%
	\$50,000-\$99,999	91%	88%	89%
	<\$50,000	91%	84%	81%↓
Homeowner status	Own/mortgage	93%↑	91%↑	91%↑
	Rents/other	86%↓	81%↓	82%↓

5.5 Priorities for ageing

Summary of priorities for ageing

- Health and independence are seen as the most important aspects of retaining a good quality of life in the next 10-20 years – almost all 50-60 year olds believe remaining healthy for as long as possible is very important (92%). Four in five think being able to travel independently on a day-to-day basis and remaining financially independent are very important (83% and 82% respectively).
- Maintaining solid social ties and family roots also play an important role – 72% believe each of remaining in their own home for as long as possible and maintaining close contact with family and friends are very important.
- Deciding where they live is typically seen as less important (63%).
- When considering factors that are very important to maintaining health in 10-20 years, 50-60 year olds believe staying mentally active (86% very important), having a positive mental outlook (84%) and personal hygiene (83%) are the most important.
- Visiting a GP is seen by 50-60 year olds as being the most important service to maintaining their health in the next 10-20 years (71% very important). The local pharmacy (55%), dentist (51%) and optometrist (50%) are also viewed by more than half as being very important.
- Nine in ten 50-60 year olds are interested in walking to stay healthy (90%). Swimming and water aerobics (47%), exercising at home (34%) and hiking (29%) also have fairly high levels of interest. Higher SES participants show a greater level of interest in a range of activities than lower SES.
- The most important modes of transport for maintaining a good quality of life in 10-20 years are walking (72% very important) and driving (70%). Two in five believe public transport, specifically trains (39%) and buses (38%), will be very important to them in 10-20 years.
- Four in five drivers believe it is very important that they still hold a driver licence in 10-20 years' time (81%).

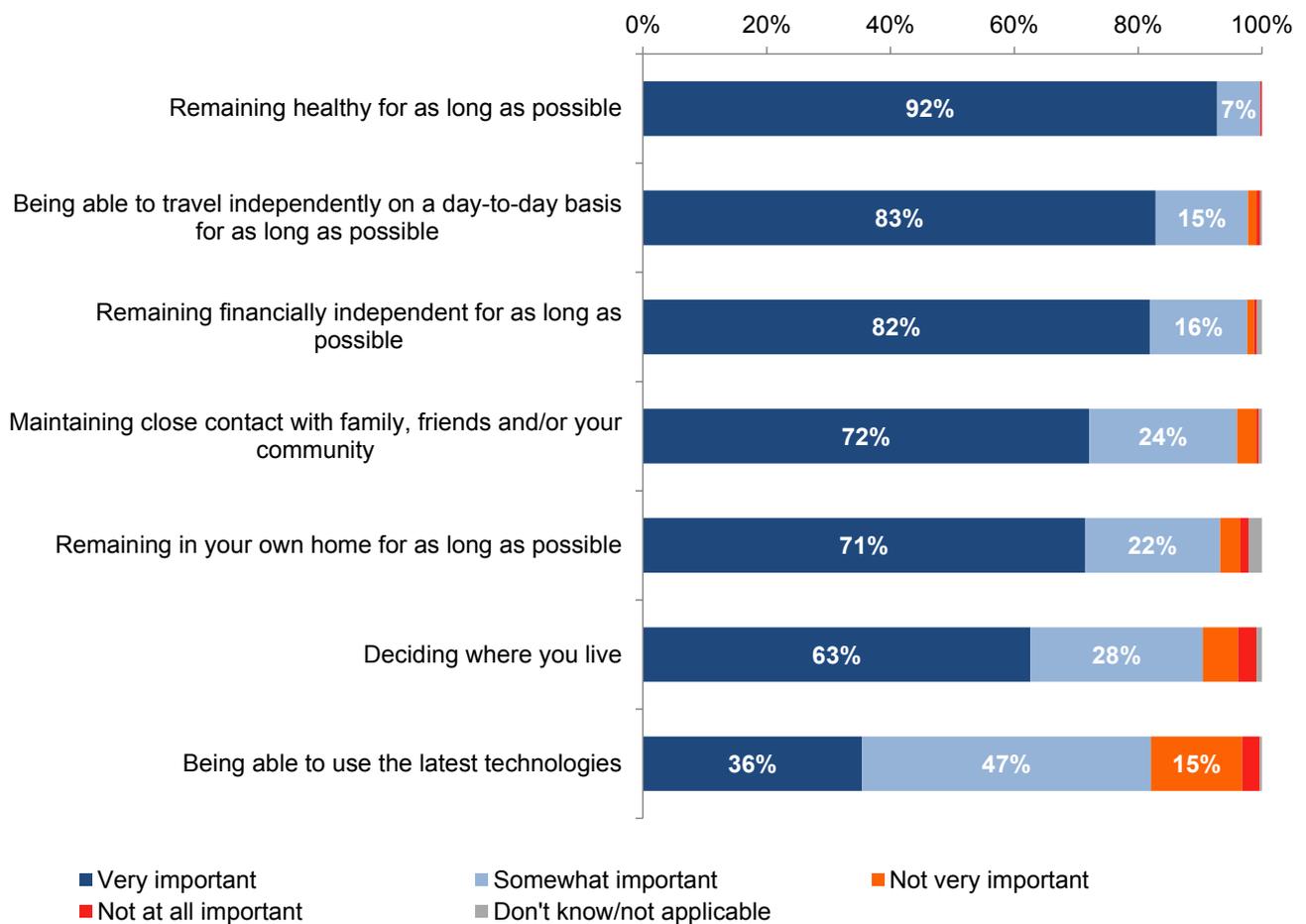
- 50-60 year olds typically believe it is most important to have easy transport access to medical services (78% very important), family and friends (72%) and shops (70%).
- Women are more likely than men to see all of the health factors presented to them in the survey as very important, and most of the services they were presented with as very important.
- Higher SES participants are more likely to see recreation activities as important than lower SES (96%, compared with 86%), while the latter are more likely to view social services as important (89%, compared with 81%).
- In 10 years' time, only around half of those who plan to relocate would like to live in a freestanding house (44%). One-quarter are interested in relocating to a multi-unit dwelling (27%), and 14% to a semi-detached house. Five percent are interested in moving to a retirement village.
- Three-quarters would like to stay in their current community for as long as possible, even if they are not in the same property (40% strongly agree; 33% somewhat). A similar proportion agree it is important that they have a wide range of housing options available in 10-20 years (33% strongly agree; 40% somewhat).
- Three in five agree they would not move into a retirement village until they are old and frail (33% strongly agree; 29% somewhat) whilst only two in five view retirement villages as vibrant, active communities (8% strongly agree; 32% somewhat).
- There are a number of important factors 50-60 year olds are thinking about when considering their ideal community in 10-20 years from now. Safety is essential, with almost all believing it is important (80% very important; 18% somewhat). Also viewed as being very important are easy access to transport options (75%) and opportunities to stay active and healthy (70%).

Factors important to remaining healthy

Health and independence are seen as the most important aspects of retaining a good quality of life in the next 10-20 years. Almost all 50-60 year olds believe remaining healthy for as long as possible is very important (92%). Four in five respondents think being able to travel independently on a day-to-day basis and remaining financially independent are very important (83% and 82% respectively). Maintaining solid social ties and family roots also play an important role in quality of life – 72% believe each of remaining in their own home for as long as possible and maintaining close contact with family and friends are very important. Deciding where they live is typically seen as less important, with three in five respondents rating this very important (63%).

When compared with health and wellbeing factors, being able to use the latest technologies is generally not seen as being as important to maintaining a good quality of life in 10-20 years' time – one-third believe technology use to be very important (36%).

Figure 25: Factors important to maintaining good health in 10-20 years



Base: n=1,009

Q16. How important do you think each of the following will be for your quality of life in 10-20 years?

Again, women are generally more concerned with personal relationships than men, with four in five thinking maintaining close contact with family, friends and their community is very important (80%), compared with around three in five men (63%). Women were also more likely to value deciding where they live (69% very important, in comparison with 57% of men).

Table 47: Factors important to quality of life in 10-20 years – by subgroups

		Maintaining close contact with family, friends and/or your community	Deciding where you live
		Very important	
TOTAL		72%	63%
Gender	Female	80%↑	69%↑
	Male	63%↓	57%↓

Factors important to remaining healthy and SES

Once more, no statistically significant differences were observed between SES Quintiles, however participants in the lowest income group are less likely to see being able to travel independently and maintaining close contact with family, friends and their community as important (95% and 90% respectively, compared with 98% and 96% overall), and fewer blue collar workers view being able to use the latest technologies as important (68%, compared with 82% overall). In addition, homeowners typically place a greater level of importance on remaining financially independent and remaining in their own home (99% and 97% respectively, compared with 95% and 83%).

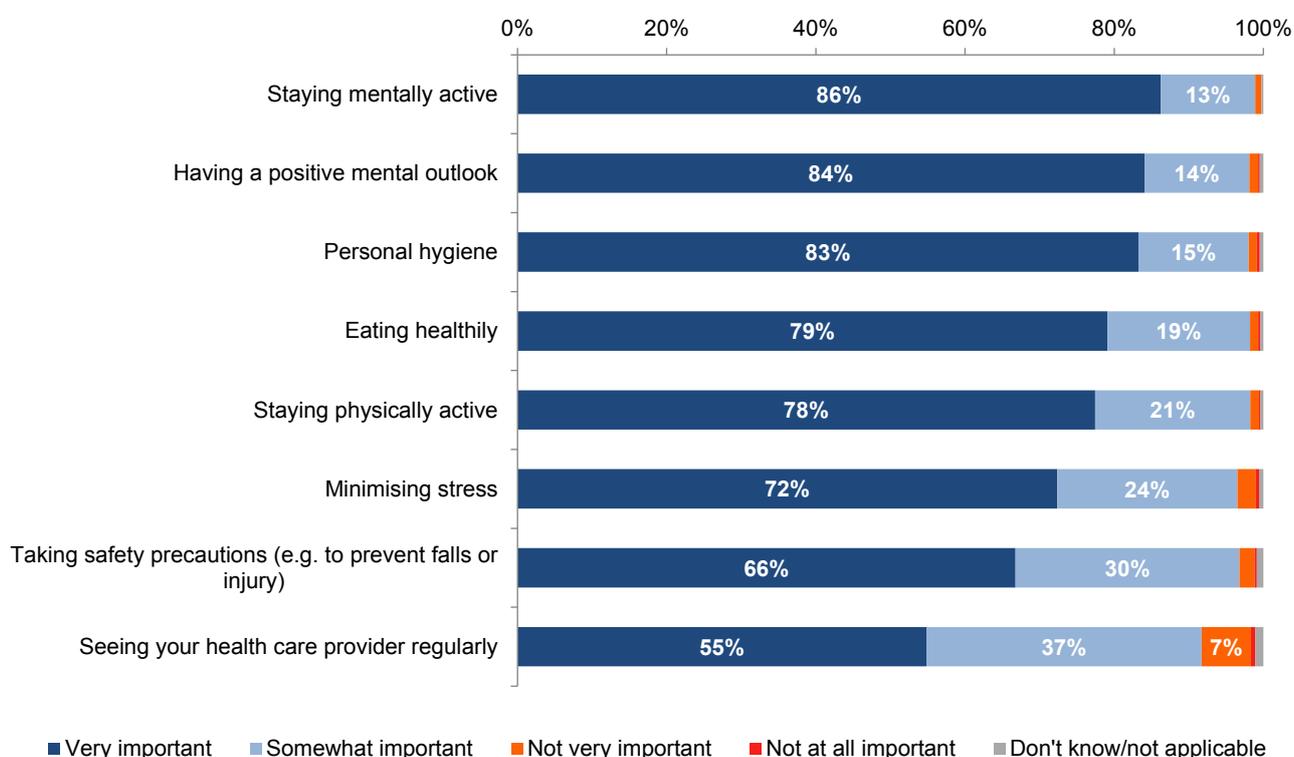
Table 48: Employment outlook and factors preventing the ability to work for as long as intending – by socio-economic status

		Being able to travel independently on a day-to-day basis for as long as possible	Remaining financially independent for as long as possible	Maintaining close contact with family, friends and/or your community	Remaining in your own home for as long as possible	Being able to use the latest technologies
		Important (Very/somewhat)				
TOTAL		98%	98%	96%	93%	82%
Annual income (household)	\$100,000+	99%	99%	98%	94%	85%
	\$50,000-\$99,999	98%	98%	97%	94%	81%
	<\$50,000	95%↓	95%	90%↓	90%	76%
Work class	White collar	99%	99%	97%	95%	85%
	Blue collar	98%	96%	95%	88%	68%↓
	Retired/Pensioner	97%	96%	95%	90%	80%
	Not working	98%	97%	93%	94%	83%
Homeowner status	Own/mortgage	99%	99%↑	97%	97%↑	84%
	Rents/other	97%	95%↓	93%	83%↓	79%

Priorities for remaining healthy

When considering factors that are very important to maintaining health in 10-20 years, 50-60 year olds believe staying mentally active (86% very important), having a positive mental outlook (84%) and personal hygiene (83%) are the most important. In contrast, just over half (55%) believe seeing their healthcare provider regularly is very important to maintaining their health in 10-20 years.

Figure 26: Factors important to maintaining health in 10-20 years



Base: n=1,009

Q20. How important do you think each of the following will be for maintaining your level of health in 10-20 years?

Women are more likely than men to see all factors as very important to their health.

Table 49: Factors important to maintaining good health in 10-20 years – by subgroups

		Staying mentally active	Having a positive mental outlook	Personal hygiene	Eating healthily	Staying physically active	Minimising stress	Taking safety precautions (e.g. to prevent falls or injury)
		Very important						
TOTAL		86%	84%	83%	79%	78%	72%	66%
Gender	Female	90%↑	89%↑	88%↑	83%↑	82%↑	77%↑	75%↑
	Male	82%↓	78%↓	78%↓	74%↓	73%↓	67%↓	57%↓

Priorities for remaining healthy and SES

Higher SES participants place a greater level of importance on staying active – both mentally (90% very important) and physically (83%) – and having a positive mental outlook (87%) than lower SES participants (81%, 71% and 79% respectively).

Table 50: Factors important to maintaining health in 10-20 years – by retirement planning behaviour

		Staying mentally active	Having a positive mental outlook	Eating healthily	Staying physically active
		Very important			
TOTAL		86%	84%	79%	78%
SES Quintile	Top 2 Quintiles	90%↑	87%↑	82%	83%↑
	Bottom 3 Quintiles	81%↓	79%↓	75%	71%↓
Work class	White collar	90%↑	88%↑	83%↑	82%↑
	Blue collar	80%	74%	71%	67%
	Retired/Pensioner	81%	81%	72%	72%
	Not working	80%	77%	75%	77%

Priorities for remaining healthy and confidence in supporting themselves

All of those who are confident in being able to support themselves see staying both mentally and physically active as important (100% each). This compares with 96% and 95% of non-confident participants respectively.

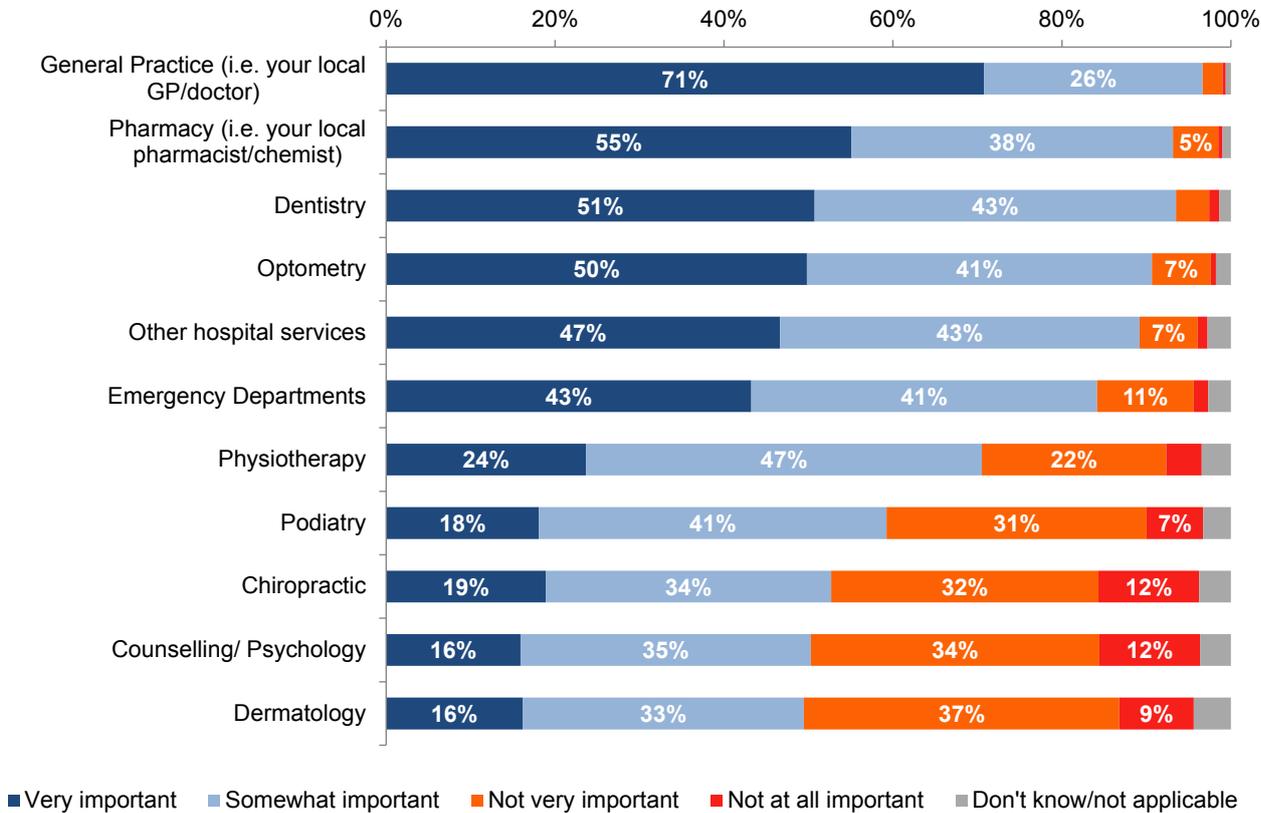
Table 51: Factors important to maintaining health in 10-20 years – by confidence in supporting self financially in retirement

		Staying mentally active	Staying physically active
		Important (Very/somewhat)	
TOTAL		99%	98%
Confident in supporting self financially in retirement		100%↑	100%↑
Not confident in supporting self financially in retirement		96%↓	95%↓

Visiting a GP is seen by 50-60 year olds as being the most important service to maintaining their health in the next 10-20 years (71% very important). The local pharmacy (55%), dentist (51%) and optometrist (50%) are also viewed by more than half as being very important to maintaining their health.

There are some services that 50-60 year olds do not seem to view as being particularly important to maintaining their health in 10-20 years – almost half believe dermatology (47%), psychology (46%) and chiropractic (44%) are not very or not at all important to maintaining health.

Figure 27: Services important to maintaining health in 10-20 years



Base: n=1,009

Q21. And how important do you think each of the following services will be for maintaining your level of health in 10-20 years?

As with health factors, a higher proportion of women see a range of services as important to their health than men.

Table 52: Services important to maintaining health in 10-20 years – by subgroups

		Dentistry	Optometry	Other hospital services	Podiatry
		Very important			
TOTAL		51%	50%	47%	18%
Gender	Female	58%↑	57%↑	52%↑	23%↑
	Male	43%↓	43%↓	41%↓	14%↓

Priorities for remaining healthy and retirement planning

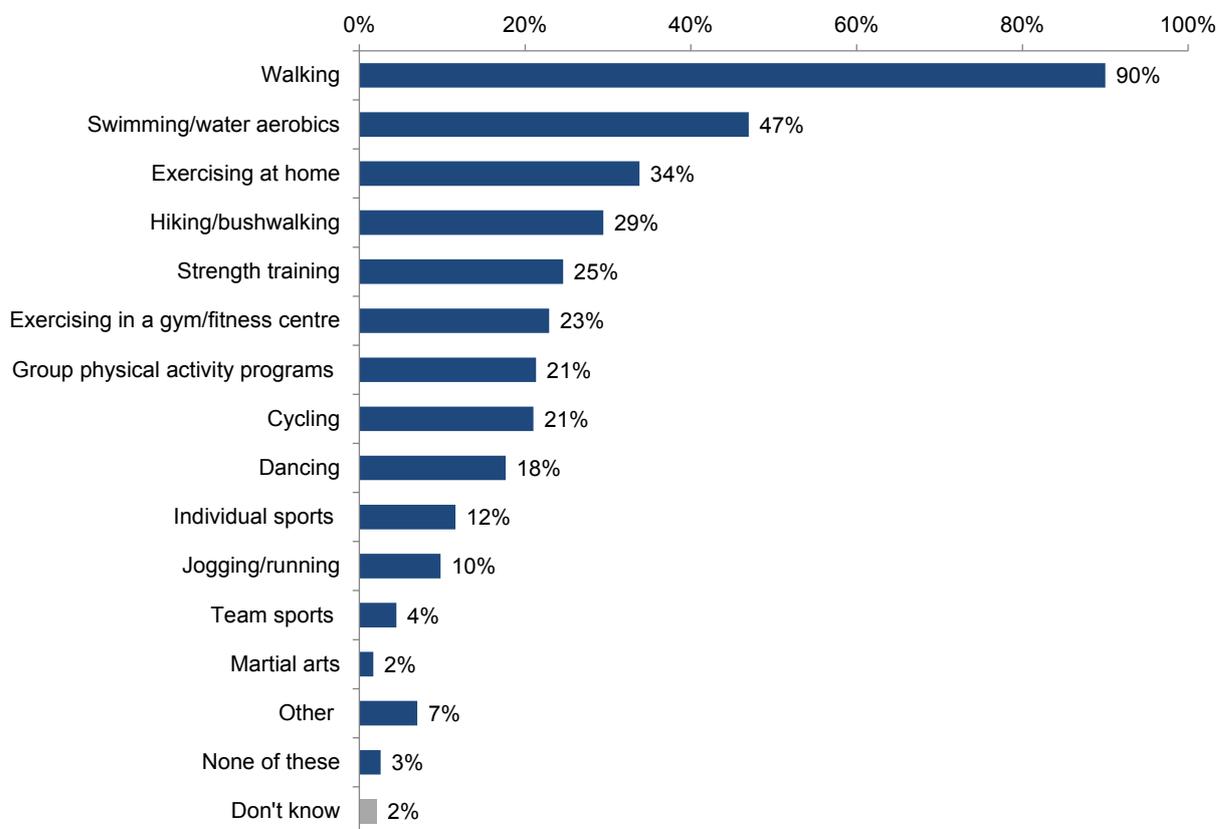
Participants who have planned their retirement typically place a greater level of importance on having a positive mental outlook with regard to their health than non-planners (93% very important, compared with 82%).

Table 53: Factors and services important to maintaining health in 10-20 years – by retirement planning behaviour

		Having a positive mental outlook	Dentistry
		Very important	
TOTAL		84%	51%
Planned retirement		93%↑	58%
Not planned retirement		82%↓	45%↓

Nine in ten 50-60 year olds are interested in walking to stay healthy in the next 10-20 years (90%). Aside from walking, swimming and water aerobics (47%), exercising at home (34%) and hiking (29%) have fairly high levels of interest among 50-60 year olds.

Figure 28: Activities interested in for staying physically healthy in 10-20 years



Base: n=1,009

Q22. In which of the following activities are you interested for staying physically healthy in 10-20 years?

Other activities mentioned included rowing; skiing; kayaking; surfing; golf; horse riding; lawn bowls; caving; fishing; skateboarding; and shooting.

Women are more likely to be interested in swimming (53%), group programs (33%) and dancing (27%) than men (41%, 10% and 9% respectively), while a greater proportion of men are interested in cycling (28%, compared with 14%), individual sports (16%, compared with 8%) and jogging/running (13%, compared with 7%).

Table 54: Activities interested in for staying physically healthy in 10-20 years – by subgroups

		Swimming /water aerobics	Exercising in a gym/fitness centre	Group physical activity programs	Cycling	Dancing	Individual sports	Jogging/running	None of these
TOTAL		47%	23%	21%	21%	18%	12%	10%	3%
Gender	Female	53%↑	26%	33%↑	14%↓	27%↑	8%↓	7%↓	1%↓
	Male	41%↓	19%	10%↓	28%↑	9%↓	16%↑	13%↑	4%↑
Location	Sydney	48%	27%↑	24%	19%	18%	12%	12%	2%
	Rest of NSW	47%	17%	18%	24%	17%	12%	9%	3%

Activities interested in for staying physically healthy and SES

Higher SES participants show a higher level of interest in a range of activities than lower SES.

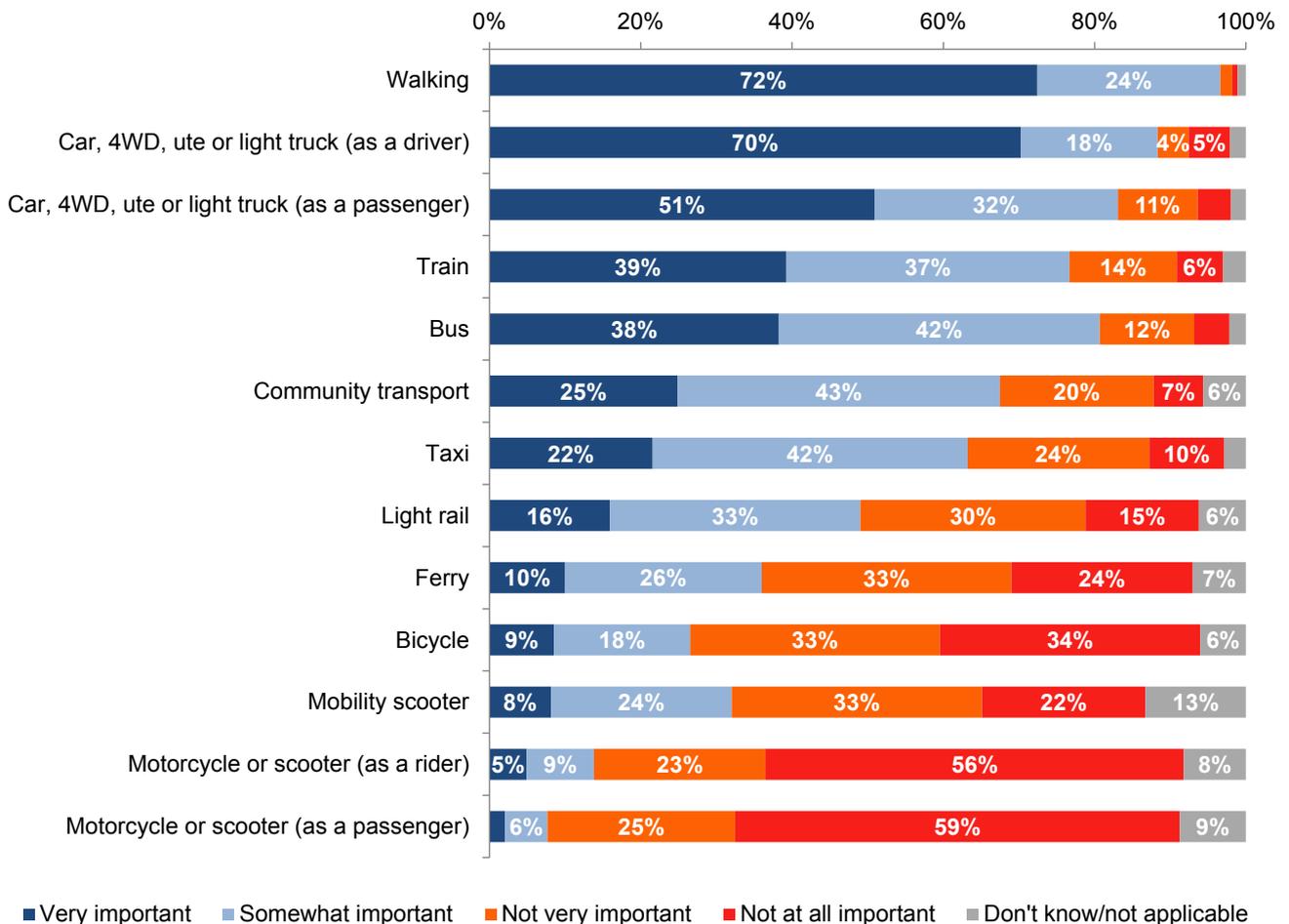
Table 55: Activities interested in for staying physically healthy in 10-20 years – by retirement planning behaviour

		Walking	Hiking/bus hwalking	Strength training	Exercising in a gym/ fitness centre	Group physical activity programs	Individual sports	Jogging/ running
TOTAL		90%	29%	25%	23%	21%	12%	10%
SES Quintile	Top 2 Quintiles	93%↑	34%↑	28%↑	26%↑	24%↑	18%↑	13%↑
	Bottom 3 Quintiles	87%↓	24%↓	19%↓	16%↓	16%↓	8%↓	7%↓

Priorities for travelling

The most important modes of transport for maintaining a good quality of life in 10-20 years are walking (72% very important) and driving (70%). Two in five believe public transport, specifically trains (39%) and buses (38%), will be very important to them in 10-20 years.

Figure 29: Importance of transport modes in 10-20 years



Base: n=1,009

Q30. How important do you think it will be to your quality of life in 10-20 years to have access to each of the following types of transport?

Sydney residents place a greater level of importance on a range of public transport options than their counterparts in the rest of NSW.

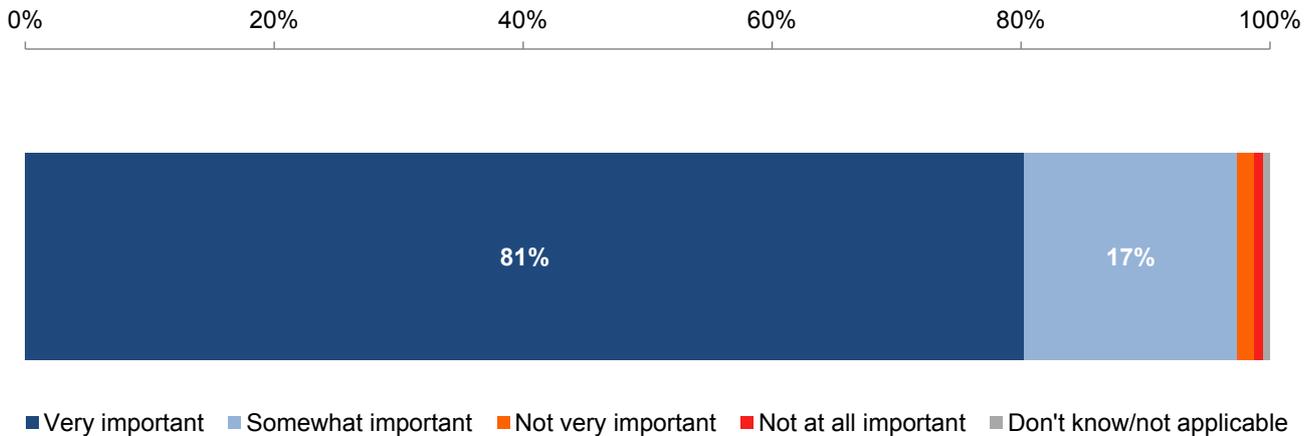
Further differences were seen by the importance placed upon taxis and bicycles. A greater proportion of women see the former as important than men (68%, compared with 58%), while both younger participants and men are more likely to view bicycles as important (32% and 37% respectively, compared with 23% of older participants and 18% of women).

Table 56: Importance of transport modes in 10-20 years – by subgroups

		Train	Bus	Taxi	Light rail	Ferry	Mobility scooter	Bicycle
		Important (Very/Somewhat)						
TOTAL		76%	81%	64%	49%	36%	32%	27%
Age	50-54	75%	80%	63%	48%	37%	31%	32%↑
	55-60	77%	81%	64%	49%	35%	33%	23%↓
Gender	Female	79%	80%	68%↑	47%	34%	34%	18%↓
	Male	74%	81%	58%↓	51%	39%	29%	37%↑
Location	Sydney	87%↑	87%↑	65%	57%↑	46%↑	27%↓	25%
	Rest of NSW	62%↓	73%↓	61%	39%↓	24%↓	37%↑	30%

Four in five 50-60 year old drivers believe it is very important that they still hold a driver licence in 10-20 years' time (81%).

Figure 30: Importance of holding a drivers licence in 10-20 years

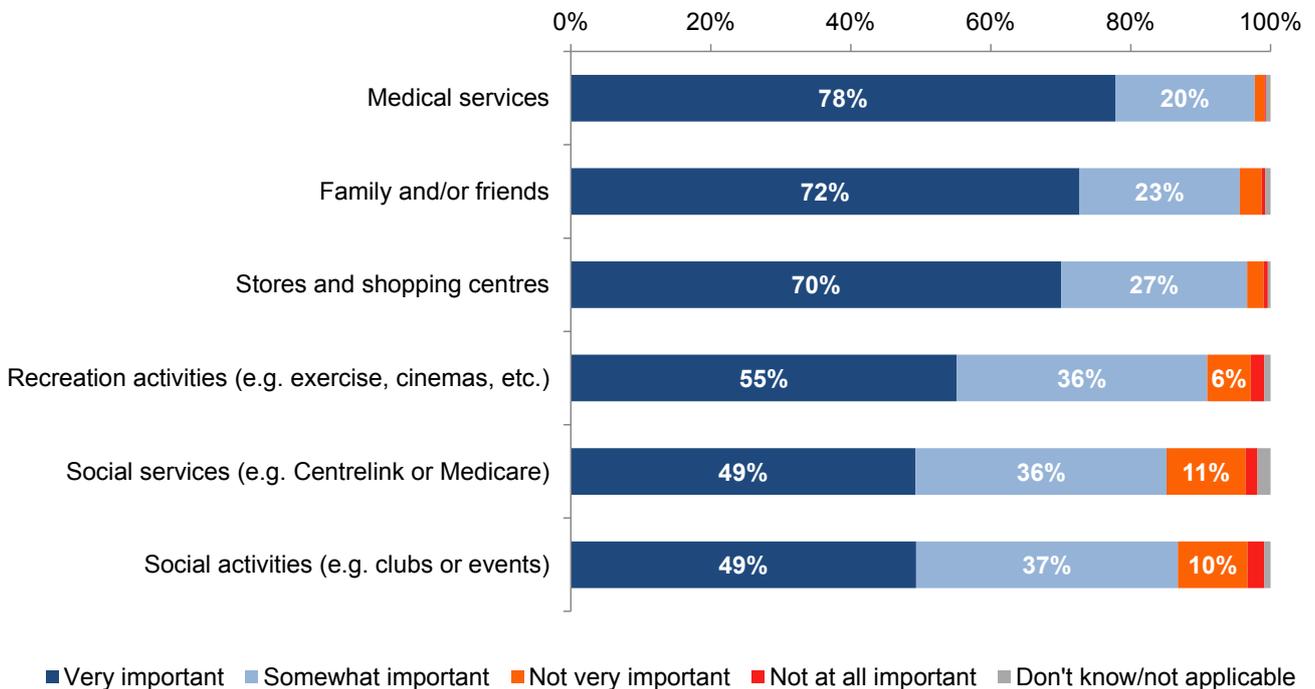


Base: n=713 *Filtered to those who drive

Q32. How important is it that you have a driver licence in 10-20 years?

50-60 year olds typically believe it is most important to have easy transport access to medical services (78% very important), family and friends (72%) and shops (70%) in 10-20 years. Only around half believe it is very important to have easy transport access to recreation activities (55%), social services (49%) and social activities (49%).

Figure 31: Importance of transport access



Base: n=1,009

Q31. How important do you think it will be to have easy transport access to each of the following in 10-20 years?

Women are more likely than men to see access to all of the listed services as very important.

Table 57: Importance of transport access – by subgroups

		Medical services	Family and/or friends	Stores and shopping centres	Recreation activities (e.g. exercise, cinemas, etc.)	Social services (e.g. Centrelink or Medicare)	Social activities (e.g. clubs or events)
		Very important					
TOTAL		78%	72%	70%	55%	49%	49%
Gender	Female	83%↑	80%↑	76%↑	61%↑	57%↑	57%↑
	Male	73%↓	64%↓	63%↓	49%↓	41%↓	42%↓

Priorities for travelling and SES

In general, higher SES participants place a greater level of importance on driving (93%); trains (81%); and ferries (42%) than lower SES (86%, 70% and 31% respectively).

Regarding locations, participants in the top 2 SES quintiles are more likely to see recreation activities as important than those in the bottom 3 (96%, compared with 86%), while the latter are more likely to view social services as important (89%, compared with 81%).

Table 58: Importance of transport modes and access in 10-20 years – by socio-economic status

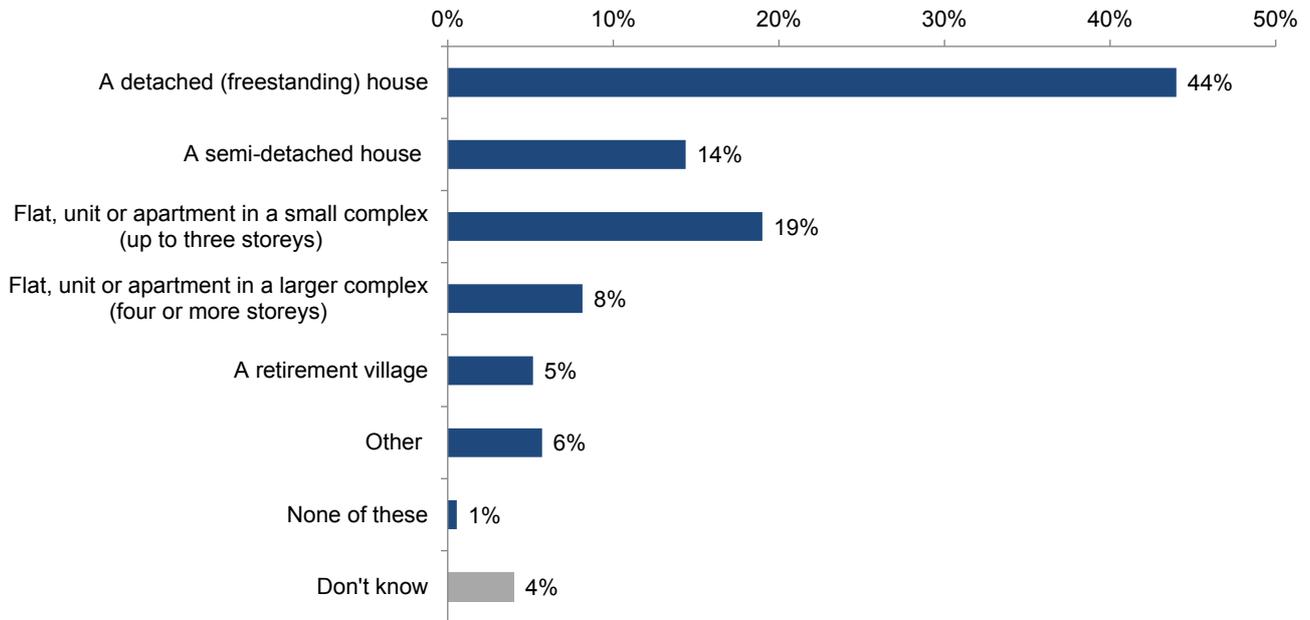
		Modes					Access		
		Car, 4WD, ute or light truck (as a driver)	Train	Light rail	Ferry	Bicycle	Recreation activities	Social activities	Social services
TOTAL		88%	76%	49%	36%	27%	91%	87%	85%
SES Quintile	Top 2 Quintiles	93%↑	81%↑	52%	42%↑	26%	96%↑	85%	81%↓
	Bottom 3 Quintiles	86%↓	70%↓	46%	31%↓	33%	86%↓	81%↓	89%↑
Work class	White collar	90%	81%↑	53%↑	42%↑	29%	61%↑	89%↑	84%
	Blue collar	92%	65%	41%	34%	37%	34%↓	79%	85%
	Retired/ Pensioner	87%	71%	44%	26%↓	21%	45%↓	84%	84%
	Not working	81%	69%	41%	26%↓	18%	56%	83%	90%
Annual income (household)	\$100,000+	94%↑	80%	51%	41%	34%↑	95%↑	89%	78%↓
	\$50,000-\$99,999	89%	74%	51%	41%	22%	91%	88%	90%
	<\$50,000	83%↓	70%	42%	23%↓	27%	83%↓	78%↓	89%

Priorities for housing and community

While most 50-60 year olds currently live in freestanding homes (69%), interest in this dwelling type seems to decline with projected age as people look to downsize.

In 10 years' time, only around half of those who plan to relocate would like to live in a freestanding house (44%). One-quarter are interested in relocating to a multi-unit dwelling (27%), and 14% to a semi-detached house. Five percent are interested in moving to a retirement village.

Figure 32: Future property type interested in



Base: n=369 *Filtered to those who plan to live in a different property in 10 years' time

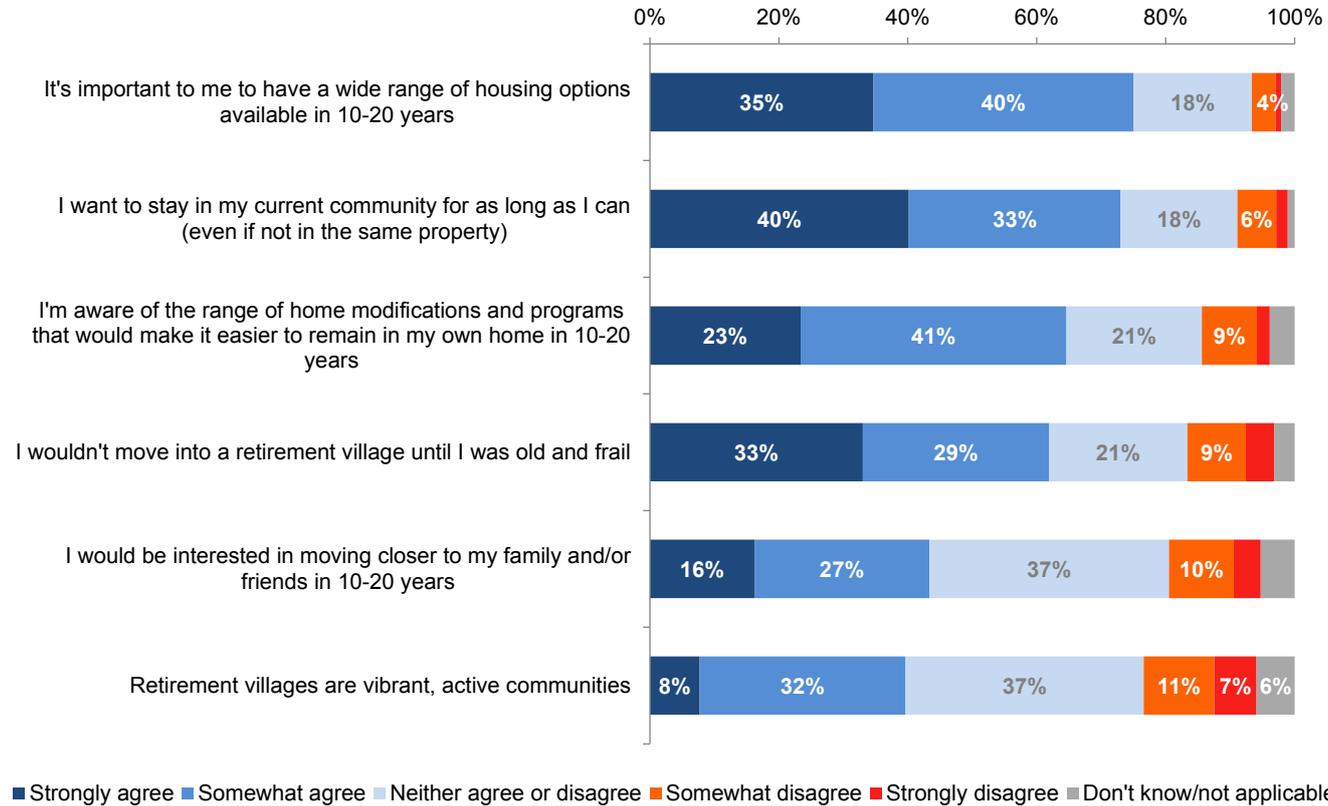
Q27. In which of the following types of properties are you most interested in living in 10 years?

Other property types mentioned included motorhomes or caravans; granny flats; and farms or acreage.

Three-quarters of 50-60 year olds would like to stay in their current community for as long as possible, even if they are not in the same property (40% strongly agree; 33% somewhat). A similar proportion agree it is important that they have a wide range of housing options available in 10-20 years (33% strongly agree; 40% somewhat). Most are also aware of home modifications and programs that would make it easier for them to remain in their home in 10-20 years (23% strongly agree; 41% somewhat). Most are also aware of home modifications and programs that would make it easier for them to remain in their home in 10-20 years (23% strongly agree; 41% somewhat).

Three in five agree they would not move into a retirement village until they are old and frail (33% strongly agree; 29% somewhat) whilst only two in five view retirement villages as vibrant, active communities (8% strongly agree; 32% somewhat). Two in five are interested in moving closer to their family and friends in 10-20 years (16% strongly agree; 27% somewhat).

Figure 33: Future housing perceptions



Base: n=1,009

Q28. To what extent do you agree or disagree with the following statements?

A handful of significant differences between subgroups were observed. Firstly, carers are more likely to be aware of the range of home modifications – 31% of carers strongly agree, compared with 20% of those who do not care for anyone. Additionally, a greater proportion of women than men agree that retirement villages are vibrant, active communities (46%, compared with 36%), while a larger proportion of CALD participants would not move into a retirement village until they are old and frail (48% of CALD participants strongly agree, compared with 31% of non-CALD participants).

Table 59: Future housing perceptions – by subgroups

		I'm aware of the range of home modifications and programs that would make it easier to remain in my own home in 10-20 years		I wouldn't move into a retirement village until I was old and frail		Retirement villages are vibrant, active communities	
		Strongly agree	Agree (Strongly/Somewhat)	Strongly agree	Agree (Strongly/Somewhat)	Strongly agree	Agree (Strongly/Somewhat)
TOTAL		23%	64%	33%	62%	8%	39%
Gender	Female	27%	67%	29%	58%	10%	46%↑
	Male	19%	60%	37%	66%	5%	33%↓
CALD status	CALD	20%	62%	48%↑	75%	5%	42%
	Non-CALD	24%	64%	31%↓	60%	8%	39%
Carer status	Carer	31%↑	72%	33%	65%	11%	46%
	Non-carer	20%↓	62%	33%	61%	7%	37%

Priorities for travelling and retirement planning

Three-quarters of participants who have planned when they will retire are aware of the range of home modifications that would make it easier to remain in their own home (74%), compared with three-fifths of non-planners (58%).

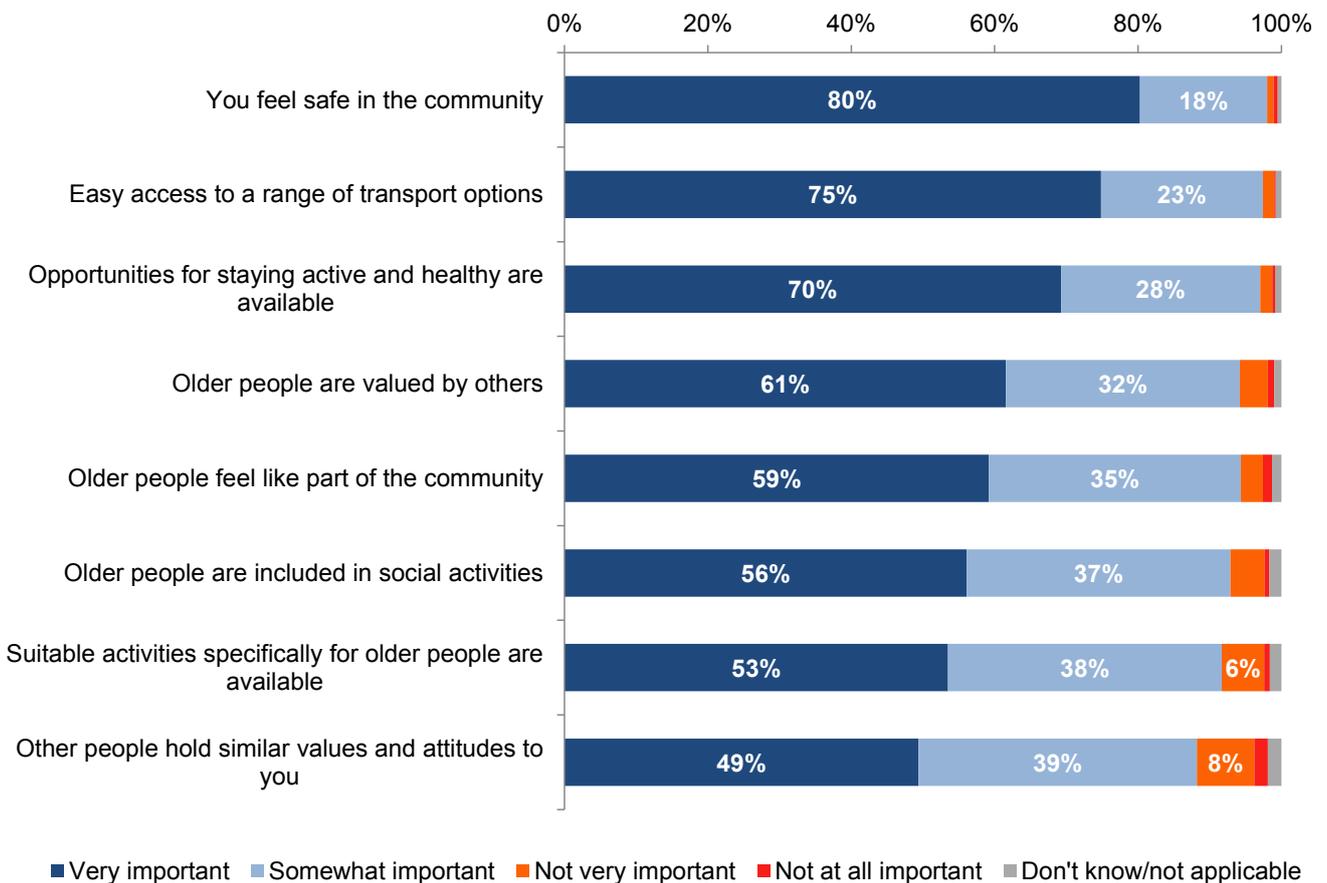
Table 60: Future housing perceptions – by retirement planning behaviour

	'I'm aware of the range of home modifications and programs that would make it easier to remain in my own home in 10-20 years'	
	Agree (Strongly/somewhat)	Disagree (Strongly/somewhat)
TOTAL	64%	12%
Planned retirement	74%↑	7%
Not planned retirement	58%↓	16%↓

There are a number of important factors 50-60 year olds are thinking about when considering their ideal community in 10-20 years from now. Safety is essential, with almost all believing it is important (80% very important; 18% somewhat). Also viewed as being very important are easy access to transport options (75%) and opportunities to stay active and healthy (70%).

For some, developing social ties is an important consideration for their future community. Three in five believe it is very important that older people are valued by others (61%) and that older people feel like they are part of the community (59%).

Figure 34: Important community considerations



Base: n=1,009

Q34. Thinking about 10-20 years from now and the community in which you'll be living. How important do you think each of the following will be?

Greater proportions of women than men see a range of considerations as important.

Table 61: Important community considerations – by subgroups

		You feel safe in the community	Easy access to a range of transport options	Older people are valued by others	Older people feel like part of the community	Older people are included in social activities	Suitable activities specifically for older people are available
		Strongly agree					
TOTAL		80%	75%	61%	59%	56%	53%
Gender	Female	86%↑	81%↑	69%↑	67%↑	64%↑	60%↑
	Male	74%↓	68%↓	54%↓	51%↓	47%↓	46%↓

6. Conclusions

The 50-60 year old age group is characterised by high home ownership, high car ownership, and good (self-rated) mental and physical health. However, many in this age group are beginning to feel old (36%) and some are struggling to adapt to new technology (26%), especially among those of lower SES. **Less than half of 50-60 year olds feel involved in their community** (47%), and this is also more prevalent among lower SES and CALD members of this age group (18% and 28% are not at all involved in their community, respectively).

6.1 Future planning

Most have considered their lives in 10-20 years (78%), but a significant minority have given it no consideration (one in five; 20%). Again, those of lower SES are less likely to have done so. Nearly two-thirds are still working (63%), and most of those still working have not yet planned when they will retire (59%), and among those who have, many see retirement as being more than 10 years away (33%).

The majority have given consideration to future housing (74%, including one-third – 32% – who have considered it to a great extent). This is highest among those who have planned when they will retire. Although most have considered their future housing, many still do not know if this would involve moving to a different house or not (23%). One in ten have not considered their future housing at all (9%).

Most 50-60 year olds have a will (68%) and one-fifth have a Power of Attorney (21%), however **a significant proportion have neither a will or a power of attorney in place** (31%). Those of lower SES, at the younger end of the age group, and those who are CALD, are less likely to have a will.

6.2 Perceptions of ageing

Most 50-60 year olds feel positive about their life in 10-20 years' time (60%, including 22% who feel very positive about it). A similar proportion are looking forward to retiring (65%), but many are not in a hurry, most often because they love their work or are concerned about the impact retiring would have on their personal relationships. Volunteering in retirement is a popular idea (71%).

Travel and spending time with family are seen as the main appeals of retirement (with family time being the biggest draw among women). Those who have planned when they will retire are more likely than others to feel positive about their future lives and to be looking forward to retiring, and are less likely to worry about boredom in retirement. **Concerns about ill health and financial security** are the main reasons people of this age feel negative about their future lives.

6.3 Finances

The average amount of time that 50-60 year olds envisage having to support themselves financially in retirement is 21 years. **The majority are confident that they will be able to support themselves** (77%), **but a significant minority are not confident of this** (22%). Most people in this age group think that they will have to work well beyond the age of 60 (62%), with a requirement for financial support for children anticipated among one in five (22%).

Those at the older end of this age group (55-60 years), those who have planned when they will retire, those who own their home and those of higher SES are more likely than others to be confident that they will be able to support themselves through their retirement. Those who have planned when they will retire, and those of higher SES, are also less likely to envisage working well beyond the age of 60.

6.4 Employment outlook

It is generally viewed as unlikely that they would change employers, change industries, or re-train among this age group. Declining mental capacity and the attitudes of employers towards older people are the main perceived barriers preventing them from continuing to work as long as they would like. **There is a high level of interest in a slow transition into retirement (84%).**

6.5 Personal responsibility

This age group has a **well-developed sense of personal responsibility** towards their own living situation, their health, travel needs and financial stability. Those with low incomes and those who rent are less likely to feel personal responsibility for these aspects of their life.

6.6 Priorities and aspirations

The hopes, aspirations and priorities for retirement are very similar among all groups of 50-60 year olds. **Health, independent travel, financial independence, friends, family and community, and remaining in their own home are the priorities for most.** Keeping up with the latest technologies is also seen as important to a degree, but is less of a priority.

Remaining mentally active, a positive outlook, and personal hygiene are viewed as the most important aspects in remaining healthy. GPs are viewed as the most important service to help with this, and walking is the exercise with the highest level of interest.

Walking, along with **driving**, is seen as very important for quality of life in retirement, as is **easy access to medical services, family and friends, and shops.**

Most 50-60 year olds **want to remain in the same community** (if not their own house) (73%), and many are **not convinced that retirement homes are happy, vibrant places** (18% disagree and 37% don't know). This age group view the ideal community for retirement as being **safe, with good access to transport options, and opportunities to stay active and healthy.**

Lower SES 50-60 year olds are less likely to be planning for retirement

This research has shown that views of and plans for retirement and ageing vary among different SES group. In summary, 50-60 year olds in lower socio-economic groups are not as likely to be planning for their retirement. Those in lower socio-economic groups are:

- Less likely to own their home;
- Lower feeling of involvement in their community;
- More likely to be feeling their age and struggling to adapt to new technology;
- Less likely to have considered their life in 10-20 years, or to have planned when they will retire, or to have a will;
- Less likely to be looking forward to retirement; and
- Less confident in their ability to support themselves financially through their retirement, and more likely to think they will have to work well beyond the age of 60.

Those who have planned their retirement are more likely to feel positively towards it

The research has also shown that planning when to retire sets these 50-60 year olds apart from the rest. Those who have planned when they will retire feel more positively about retirement and are more likely to look forward to it. They are also more likely to have other plans in place, such as future housing, wills, and financial support. Those who haven't planned when they will retire are characterised as:

- More likely to be women, and more likely to be in lower socio-economic groups;
- Less likely to have created wills;
- Less likely to have considered their future housing;
- Less likely to feel positive about their life in 10-20 years' time, less likely to be looking forward to retiring, and more likely to worry about boredom during retirement;
- Less confident they will be able to support themselves financially through retirement; and
- More likely to think they will have to work beyond 60 years of age.

Those who are confident are more likely to have assets and have planned their futures

Among this age group, confidence in being able to support oneself in retirement is influenced by whether they own a home, their health and their consideration of the future and their retirement. Those who aren't confident are characterised as:

- Less likely to own their home;
- Less likely to rate themselves as either mentally or physically healthy, and to think staying mentally or physically active are important;
- Less likely to have considered their future lives or planned their retirement;
- Less likely to have created wills;
- More likely to think they will have to work beyond 60 years of age; and
- More likely to think they will have to change industry, and that their ability to work for as long they intend to will be impacted by the attitudes of their co-workers and their mental capability declining.

Appendix A: Sample characteristics

Category	Demographic	Sample
Gender	Female	n=525 (52%)
	Male	n=484 (48%)
Location	Sydney	n=555 (55%)
	Rest of NSW	n=454 (45%)
Age	50-54	n=367 (36%)
	55-60	n=642 (64%)
Annual income (household)	Less than \$25,000	n=79 (8%)
	Between \$25,000 and \$49,999	n=130 (13%)
	Between \$50,000 and \$74,999	n=153 (15%)
	Between \$75,000 and \$99,999	n=145 (14%)
	Between \$100,000 and \$149,999	n=174 (17%)
	\$150,000 or more	n=169 (17%)
	I'd prefer not to say	n=159 (16%)
Education (highest level achieved)	Postgraduate Degree (Masters, PhD)	n=91 (9%)
	Graduate Diploma or Graduate Certificate	n=77 (8%)
	Bachelor Degree (Undergraduate, Honours)	n=181 (18%)
	Advanced Diploma or Diploma	n=125 (12%)
	Certificate (TAFE)	n=255 (25%)
	Year 12	n=104 (10%)
	Year 11	n=19 (2%)
	Year 10 or under	n=145 (14%)
I'd prefer not to say	n=12 (1%)	
CALD status (speaks a language other than English at home)	Yes	n=90 (9%)
	No, but parents speak a language other than English at home	n=37 (4%)
	No	n=875 (87%)
	I'd prefer not to say	n=7 (1%)
ATSI status	Aboriginal	n=18 (2%)
	Torres Strait Islander	n=0 (0%)
	Both Aboriginal and Torres Strait Islander	n=0 (0%)
	No	n=981 (97%)
	I'd prefer not to say	n=10 (1%)
Carer status	Parent/parents	n=84 (8%)
	Older relative (e.g. aunt, uncle)	n=6 (1%)
	Spouse or partner	n=45 (4%)
	Child/children	n=64 (6%)
	Grandchild/grandchildren	n=35 (3%)
	Friend/friends	n=12 (1%)
	Someone else	n=21 (2%)
	None of these	n=763 (76%)
Don't know	n=7 (1%)	
Total		n=1,009

Appendix B: Questionnaire

SECTION A: SCREENER QUESTIONS [DO NOT SHOW HEADINGS]

S1. Are you...?

{SINGLE RESPONSE}

[RECRUIT TO QUOTA, RANDOMISE ROWS]

Female	1
Male	2

S2. In what year were you born?

{NUMERICAL}

--	--	--	--

[RECRUIT TO QUOTA, TERMINATE if <1955 or >1965]

I'd prefer not to say {EXCLUSIVE}	98	TERMINATE
-----------------------------------	----	-----------

S3. And what is the postcode where you live?

{NUMERICAL}

--	--	--	--

[RECRUIT TO QUOTA]

Don't know/not applicable {EXCLUSIVE}	99	TERMINATE
---------------------------------------	----	-----------

SECTION B: EMPLOYMENT AND FINANCES

Q1. Which of the following best describes your **main** occupation or work status?

{SINGLE RESPONSE}

[RANDOMISE ROWS 1-8 AND 9-13]

Manager	1
Professional	2
Technician/Trade Worker	3
Community/Personal Service Worker	4
Clerical/Administrative Worker	5
Sales Worker	6
Machinery Operator/Driver	7
Labourer	8
Pensioner	9
Retired	10
Stay-at-home partner	11
Student	12
Unemployed	13
Don't know	99

Q2. [IF CURRENTLY WORKING (Q1=1-8)] And which of the following best describes you?

{SINGLE RESPONSE}

[RANDOMISE 1-2]

Employed full-time (usually 35+ hours of paid work per week)	1
Employed part-time (usually less than 35 hours of paid work per week)	2
Other – please specify [SPECIFY]	97
Don't know	99

Q3. [IF CURRENTLY WORKING (Q1=1-8)] Have you planned when you will retire?

{SINGLE RESPONSE}

[RANDOMISE 1-0]

Yes	1
No	0
Don't know/not applicable	99

Q4. [IF CURRENTLY WORKING (Q1=1-8)] When do you think you will be most likely to retire?

{SINGLE RESPONSE}

[REVERSE 1-6 FOR HALF OF PARTICIPANTS]

Within the next 12 months	1
Within the next 3 years	2
Within the next 5 years	3
Within the next 10 years	4
Within the next 20 years	5
More than 20 years from now	6
I don't intend to retire	7
Don't know/not applicable	99

Q5. [IF CURRENTLY WORKING (Q1=1-8) AND INTENDS TO RETIRE (Q4=1-6)] After your retirement, for approximately how long do you think you will need to be able to support yourself financially?

Please answer in number of years.

{NUMERICAL}

		years	
Don't know/not applicable {EXCLUSIVE}			99

Q6. [IF ANSWERS Q5 (Q5~=99)] And how confident are you that you will be able to support yourself financially for [INSERT ANSWER FROM Q5] years after your retirement?

{SINGLE RESPONSE}

[REVERSE 1-4 FOR HALF OF PARTICIPANTS]

Very confident	1
Somewhat confident	2
Not very confident	3
Not at all confident	4
Don't know/not applicable	99

Q7. [IF CURRENTLY WORKING (Q1=1-8) AND NOT RETIRING WITHIN NEXT 12 MONTHS (Q4~=1)] When you approach retirement, how interested are you in being able to gradually transition into retirement?

By this, we mean having flexible working arrangements such as working fewer days per week, and choice over which days you work and what time you start work.

{SINGLE RESPONSE}

[REVERSE 1-4 FOR HALF OF PARTICIPANTS]

Very interested	1
Somewhat interested	2
Not very interested	3
Not at all interested	4
Don't know/not applicable	99

Q8. [IF CURRENTLY WORKING (Q1=1-8) AND NOT RETIRING WITHIN NEXT 12 MONTHS (Q4~=1)] For each of the following factors, how likely do you think it is to prevent you from being able to work for as long as you want to?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, REVERSE 1-5 FOR HALF OF PARTICIPANTS AND SAVE ORDER FOR REMAINDER OF SURVEY]

		Very likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Very unlikely	Don't know/not applicable
A	Your physical capability declining	1	2	3	4	5	99
B	Your mental capability declining	1	2	3	4	5	99
C	The attitudes of your employers towards older people	1	2	3	4	5	99
D	The attitudes of your co-workers towards older people	1	2	3	4	5	99

Q9. [IF CURRENTLY WORKING (Q1=1-8) AND NOT RETIRING WITHIN NEXT 12 MONTHS (Q4~=1)] And before you retire, how likely do you think it is that you will have to do each of the following?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q8]

		Very likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Very unlikely	Don't know/not applicable
A	Undergo retraining (for your current job or another job)	1	2	3	4	5	99
B	Change employer (but stay in the same industry)	1	2	3	4	5	99
C	Change industry	1	2	3	4	5	99

Q10. [IF CURRENTLY WORKING (Q1=1-8) AND NOT RETIRING WITHIN NEXT 12 MONTHS (Q4~=1)] To what extent do you agree or disagree with each of the following statements?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, REVERSE 1-5 FOR HALF OF PARTICIPANTS AND SAVE ORDER FOR REMAINDER OF SURVEY]

		Strongly agree	Somewhat agree	Neither agree or disagree	Somewhat disagree	Strongly disagree	Don't know/not applicable
A	I'm in no hurry to retire because I love my work	1	2	3	4	5	99
B	I look forward to retiring	1	2	3	4	5	99
C	I think I'd be bored if I was to retire soon	1	2	3	4	5	99
D	I'm worried about the impact retiring would have on my personal relationships	1	2	3	4	5	99
E	I'll have to work well beyond 60 to be financially stable in my retirement	1	2	3	4	5	99
F	I'm worried about having to provide ongoing financial support to my children in 10-20 years	1	2	3	4	5	99
G	I would be interested in volunteering to stay occupied during my retirement (e.g. for a club, association or charity)	1	2	3	4	5	99

SECTION C: AGEING

Q11. To what extent have you considered your life in **10-20 years**?

By this, we mean things like how you will manage your health, where you will live, who you will live with and your day-to-day travel needs.

{SINGLE RESPONSE}

[REVERSE 1-4 FOR HALF OF PARTICIPANTS AND SAVE ORDER FOR REMAINDER OF SURVEY]

To a great extent	1
To some extent	2
Hardly at all	3
Not at all	4
Don't know/not applicable	99

Q12. Which of the following legal instruments have you made or created, if any?

{MULTIPLE RESPONSE}

[RANDOMISE 1-2]

A will	1
A Power of Attorney	2
Neither of these {EXCLUSIVE}	98
Don't know {EXCLUSIVE}	99

Q13. When thinking about your life in 10-20 years, do you mostly feel positive or negative?

{SINGLE RESPONSE}

[REVERSE 1-5 FOR HALF OF PARTICIPANTS]

I feel very positive	1
I feel somewhat positive	2
I feel neither positive nor negative	3
I feel somewhat negative	4
I feel very negative	5
Don't know/not applicable	99

Q14. Thinking about your life in 10-20 years, what are some of the things you most looking forward to?

{OPEN ENDED}	
Don't know/not applicable {EXCLUSIVE}	99

Q15. And what are some of the things you are most concerned about when thinking about your life in 10-20 years?

{OPEN ENDED}	
None {EXCLUSIVE}	98
Don't know/not applicable {EXCLUSIVE}	99

Q16. How important do you think each of the following will be for your quality of life in 10-20 years?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, REVERSE 1-4 FOR HALF OF PARTICIPANTS AND SAVE ORDER FOR REMAINDER OF SURVEY]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	Remaining financially independent for as long as possible	1	2	3	4	99
B	Being able to use the latest technologies	1	2	3	4	99
C	Remaining healthy for as long as possible	1	2	3	4	99
D	Remaining in your own home for as long as possible	1	2	3	4	99
E	Being able to travel independently on a day-to-day basis for as long as possible	1	2	3	4	99
F	Deciding where you live	1	2	3	4	99
G	Maintaining close contact with family, friends and/or your community	1	2	3	4	99

Q17. To what extent do you agree or disagree with each of the following statements?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q10]

		Strongly agree	Somewhat agree	Neither agree or disagree	Somewhat disagree	Strongly disagree	Don't know/not applicable
A	I have started to feel old recently	1	2	3	4	5	99
B	I have been struggling to adapt and keep up with technology recently	1	2	3	4	5	99
C	I should take responsibility for my own financial stability in 10-20 years	1	2	3	4	5	99
D	I should take responsibility for my own level of health in 10-20 years	1	2	3	4	5	99
E	I should take responsibility for my own living situation in 10-20 years (e.g. where I live, who I live with, etc.)	1	2	3	4	5	99
F	I should take responsibility for my own day-to-day travel needs in 10-20 years	1	2	3	4	5	99

[ORDER OF SECTIONS D TO F TO BE RANDOMISED]

SECTION D: HEALTH

[ORDER OF Q18 AND Q19 TO BE RANDOMISED, USE SAME ROW ORDER FOR BOTH]

Q18. How would you rate your current level of **physical** health?

{SINGLE RESPONSE}

[REVERSE ROWS 1-4 FOR HALF OF PARTICIPANTS]

Very healthy	1
Somewhat healthy	2
Not very healthy	3
Not at all healthy	4
Don't know	99

Q19. How would you rate your current level of **mental** health?

{SINGLE RESPONSE}

[REVERSE ROWS 1-4 FOR HALF OF PARTICIPANTS]

Very healthy	1
Somewhat healthy	2
Not very healthy	3
Not at all healthy	4
Don't know	99

Q20. How important do you think each of the following will be for maintaining your level of health in 10-20 years?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q16]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	Eating healthily	1	2	3	4	99
B	Personal hygiene	1	2	3	4	99
C	Minimising stress	1	2	3	4	99
D	Having a positive mental outlook	1	2	3	4	99
E	Staying mentally active	1	2	3	4	99
F	Staying physically active	1	2	3	4	99
G	Taking safety precautions (e.g. to prevent falls or injury)	1	2	3	4	99
H	Seeing your health care provider regularly	1	2	3	4	99

Q21. And how important do you think each of the following services will be for maintaining your level of health in 10-20 years?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS BUT KEEP B ABOVE C, USE COLUMN ORDER FROM Q16]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	General Practice (i.e. your local GP/doctor)	1	2	3	4	99
B	Emergency Departments	1	2	3	4	99
C	Other hospital services	1	2	3	4	99
D	Pharmacy (i.e. your local pharmacist/chemist)	1	2	3	4	99
E	Dentistry	1	2	3	4	99
F	Physiotherapy	1	2	3	4	99
G	Counselling/ Psychology	1	2	3	4	99
H	Dermatology	1	2	3	4	99
I	Podiatry	1	2	3	4	99
J	Chiropractic	1	2	3	4	99
K	Optometry	1	2	3	4	99

Q22. In which of the following activities are you interested for staying physically healthy in 10-20 years?

Please select any that apply.

{MULTIPLE RESPONSE}

[RANDOMISE ROWS 1-13 BUT KEEP 3 ABOVE 4, 8 ABOVE 9 AND 12 ABOVE 13]

Cycling	1
Dancing	2
Exercising in a gym/fitness centre	3
Exercising at home (using home fitness equipment)	4
Group physical activity programs (e.g. aerobics or yoga)	5
Jogging/running	6
Martial arts	7
Team sports (e.g. football or netball)	8
Individual sports (e.g. singles tennis)	9
Strength training (using free weights or machines)	10
Swimming/water aerobics	11
Walking	12
Hiking/bushwalking	13
Other – please specify [SPECIFY]	97
None of these {EXCLUSIVE}	98
Don't know {EXCLUSIVE}	99

SECTION E: HOUSING

Q23. Which of the following best describes the property in which you currently live?

{SINGLE RESPONSE}

[RANDOMISE ROWS 1-5 BUT KEEP 3 ABOVE 4 AND SAVE ORDER FOR REMAINDER OF SURVEY]

A detached (freestanding) house	1
A semi-detached house (e.g. row, terrace or townhouse)	2
Flat, unit or apartment in a small complex (up to three storeys)	3
Flat, unit or apartment in a larger complex (four or more storeys)	4
A retirement village	5
Other – please specify [SPECIFY]	97
None of these	98
Don't know	99

Q24. Thinking about the property in which you currently live, do you...?

{SINGLE RESPONSE}

[RANDOMISE ROWS 1-4]

Own it outright	1
Own it with a mortgage	2
Rent it	3
Occupy it rent-free	4
None of these	98
Don't know	99

Q25. To what extent have you considered your housing situation in **10 years**?

By this, we mean where you will live, who you will live with, etc.

{SINGLE RESPONSE}

[USE ROW ORDER FROM Q11]

To a great extent	1
To some extent	2
Hardly at all	3
Not at all	4
Don't know/not applicable	99

Q26. [IF HAS PLANNED LIVING SITUATION (Q25=1-3)] Do you plan to live in a different property in 10 years to the one in which you live currently?

{SINGLE RESPONSE}

[RANDOMISE 1-2]

Yes	1
No	2
Don't know/not applicable	99

Q27. [IF PLANS TO LIVE IN DIFFERENT PROPERTY IN 10 YEARS (Q26=1)] In which of the following types of properties are you most interested in living in 10 years?

{SINGLE RESPONSE}

[USE ROW ORDER FROM Q23]

A detached (freestanding) house	1
A semi-detached house (e.g. row, terrace or townhouse)	2
Flat, unit or apartment in a small complex (up to three storeys)	3
Flat, unit or apartment in a larger complex (four or more storeys)	4
A retirement village	5
Other – please specify [SPECIFY]	97
None of these	98
Don't know/not applicable	99

Q28. To what extent do you agree or disagree with each of the following statements?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q10]

		Strongly agree	Somewhat agree	Neither agree or disagree	Somewhat disagree	Strongly disagree	Don't know/not applicable
A	It's important to me to have a wide range of housing options available in 10-20 years	1	2	3	4	5	99
B	I'm aware of the range of home modifications and programs that would make it easier to remain in my own home in 10-20 years	1	2	3	4	5	99
C	Retirement villages are vibrant, active communities	1	2	3	4	5	99
D	I wouldn't move into a retirement village until I was old and frail	1	2	3	4	5	99
E	I want to stay in my current community for as long as I can (even if not in the same property)	1	2	3	4	5	99
F	I would be interested in moving closer to my family and/or friends in 10-20 years	1	2	3	4	5	99

SECTION F: TRANSPORT

Q29. Which of the following types of transport do you use for day-to-day travel to and from various locations?

{MULTIPLE RESPONSE}

[RANDOMISE ROWS 1-13 BUT KEEP 1 ABOVE 2 AND 3 ABOVE 4]

Car, 4WD, ute or light truck (as a driver)	1
Car, 4WD, ute or light truck (as a passenger)	2
Motorcycle or scooter (as a rider)	3
Motorcycle or scooter (as a passenger)	4
Train	5
Bus	6
Ferry	7
Light rail	8
Taxi	9
Bicycle	10
Walking	11
Mobility scooter	12
Community transport	13
Other – please specify [SPECIFY]	97
None of these {EXCLUSIVE}	98
Don't know/not applicable {EXCLUSIVE}	99

Q30. How important do you think it will be to your quality of life in **10-20 years** to have access to each of the following types of transport?

{SINGLE RESPONSE PER ROW}

[USE ROW ORDER FROM Q29, USE COLUMN ORDER FROM Q16]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	Car, 4WD, ute or light truck (as a driver)	1	2	3	4	99
B	Car, 4WD, ute or light truck (as a passenger)	1	2	3	4	99
C	Motorcycle or scooter (as a rider)	1	2	3	4	99
D	Motorcycle or scooter (as a passenger)	1	2	3	4	99
E	Train	1	2	3	4	99
F	Bus	1	2	3	4	99
G	Ferry	1	2	3	4	99
H	Light rail	1	2	3	4	99
I	Taxi	1	2	3	4	99
J	Bicycle	1	2	3	4	99
K	Walking	1	2	3	4	99
L	Mobility scooter	1	2	3	4	99
M	Community transport	1	2	3	4	99

Q31. How important do you think it will be to have easy transport access to each of the following in 10-20 years?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q16]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	Recreation activities (e.g. exercise, cinemas, etc.)	1	2	3	4	99
B	Stores and shopping centres	1	2	3	4	99
C	Medical services	1	2	3	4	99
D	Social services (e.g. Centrelink or Medicare)	1	2	3	4	99
E	Social activities (e.g. clubs or events)	1	2	3	4	99
F	Family and/or friends	1	2	3	4	99

Q32. [IF DRIVES (Q29=1)] How important is it that you have a driver licence in 10-20 years?

{SINGLE RESPONSE}

[USE COLUMN ORDER FROM Q16]

Very important	1
Somewhat important	2
Not very important	3
Not at all important	4
Don't know/not applicable	99

SECTION G: LIVEABLE COMMUNITIES

Q33. How involved do you currently feel in your community?

{SINGLE RESPONSE}

[REVERSE 1-4 FOR HALF OF PARTICIPANTS]

Very involved	1
Somewhat involved	2
Not very involved	3
Not at all involved	4
Don't know	99

Q34. Think about 10-20 years from now and the community in which you'll be living. How important do you think each of the following will be?

{SINGLE RESPONSE PER ROW}

[RANDOMISE ROWS, USE COLUMN ORDER FROM Q16]

		Very important	Somewhat important	Not very important	Not at all important	Don't know/not applicable
A	Older people are valued by others	1	2	3	4	99
B	Older people feel like part of the community	1	2	3	4	99
C	Older people are included in social activities	1	2	3	4	99
D	Other people hold similar values and attitudes to you	1	2	3	4	99
E	Easy access to a range of transport options	1	2	3	4	99
F	Opportunities for staying active and healthy are available	1	2	3	4	99
G	Suitable activities specifically for older people are available	1	2	3	4	99
H	You feel safe in the community	1	2	3	4	99

SECTION H: DEMOGRAPHICS

Q35. What is your approximate annual household income before tax? That is, the combined income of all members of your household.

{SINGLE RESPONSE}

[REVERSE 1-6 FOR HALF OF PARTICIPANTS]

Less than \$25,000	1
Between \$25,000 and \$49,999	2
Between \$50,000 and \$74,999	3
Between \$75,000 and \$99,999	4
Between \$100,000 and \$149,999	5
\$150,000 or more	6
I'd prefer not to say	98

Q36. What is the highest level of education that you have completed?

{SINGLE RESPONSE}

[REVERSE 1-8 FOR HALF OF PARTICIPANTS]

Postgraduate Degree (Masters, PhD)	1
Graduate Diploma or Graduate Certificate	2
Bachelor Degree (Undergraduate, Honours)	3
Advanced Diploma or Diploma	4
Certificate (TAFE)	5
Year 12	6
Year 11	7
Year 10 or under	8
I'd prefer not to say	98

Q37. Do you speak a language other than English at home?

{SINGLE RESPONSE}

Yes – please specify [SPECIFY]	1
No, but my parents speak a language other than English at home – please specify [SPECIFY]	2
No	0
I'd prefer not to say	98

Q38. Do you identify as being of Aboriginal origin, Torres Strait Islander origin, or both?

{SINGLE RESPONSE}

[REVERSE 1-4 FOR HALF OF PARTICIPANTS]

Yes, Aboriginal	1
Yes, Torres Strait Islander	2
Yes, both Aboriginal and Torres Strait Islander	3
No	0
I'd prefer not to say	98

Q39. Are you currently a carer for any of the following?

By 'carer', we mean providing regular care for someone. For example, a grandchild or grandchildren, or providing ongoing support for someone who needs it because of disability, mental illness, a chronic health condition, dementia or ageing.

Please select any that apply.

{MULTIPLE RESPONSE}

[RANDOMISE ROWS 1-6]

Your parent/parents	1
Your older relative (e.g. aunt, uncle)	2
Your spouse or partner	3
Your child/children	4
Your grandchild/grandchildren	5
Your friend/friends	6
Someone else – please specify [SPECIFY]	97
None of these {EXCLUSIVE}	98
Don't know {EXCLUSIVE}	99