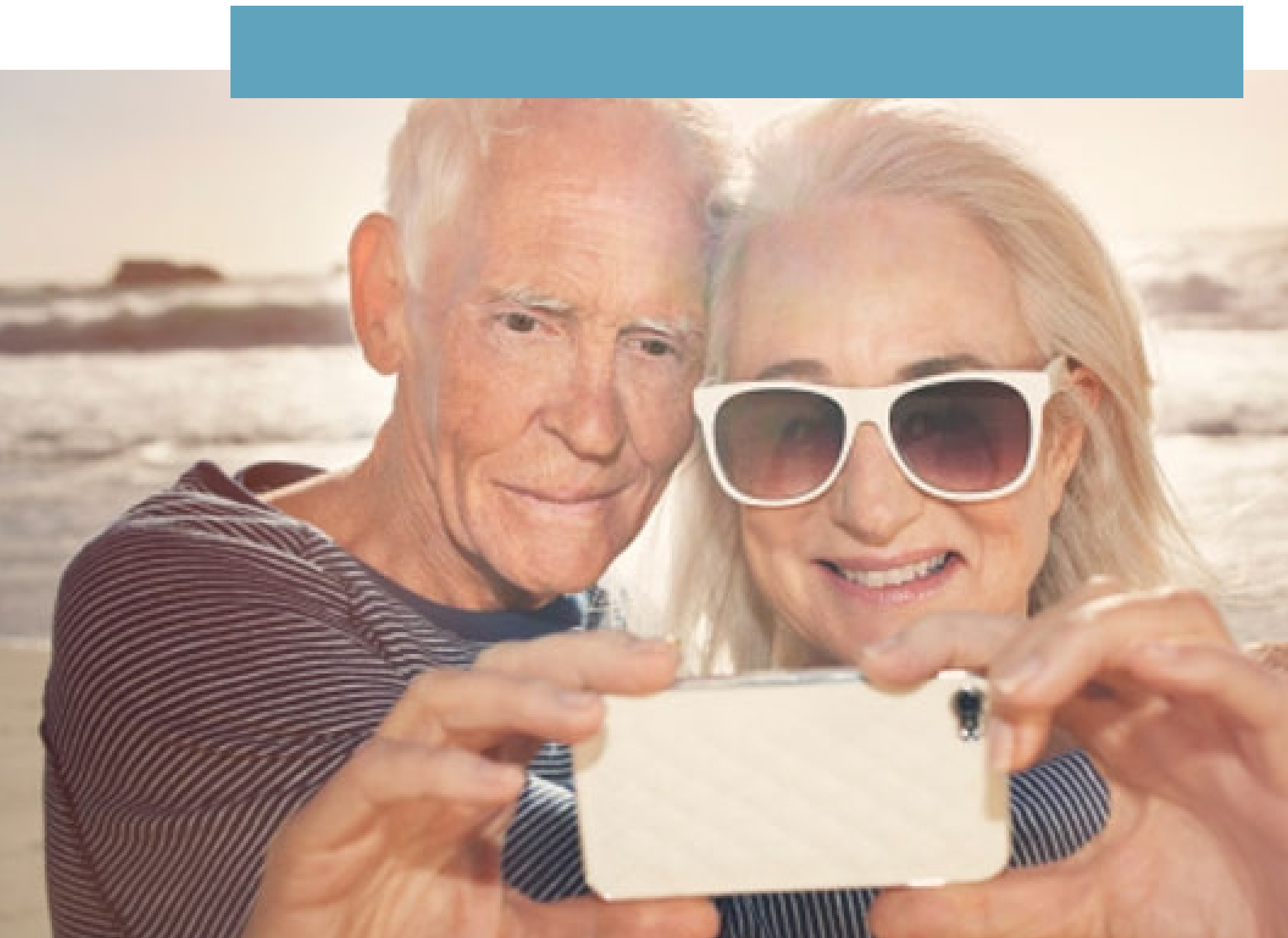




NSW Ageing Strategy

Prepared for NSW Department of Family and
Community Services

25 January 2018



**This report has been prepared in accordance with
WCAG 2.0 AA standards**

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1 Executive Summary

1.1 Background and research objectives

In 2015, Ipsos SRI was commissioned by the NSW Department of Family and Community Services (FACS) to conduct research among 50-60 years to gain a better understanding of this cohort. The focus was on their thoughts about ageing and their perceived future needs in key areas to ensure they are able maintain a good quality of life.

More specifically, the areas to be measured included:

- Housing;
- Health;
- Transport;
- Employment and retirement;
- Volunteering; and
- Liveable communities.

In 2017, FACS commissioned a repeat of this study with two older cohorts: 61-69 year olds and 70-79 year olds. This report presents the results for the 2017 studies, and draws comparisons with the 2015 study where appropriate. Further detail of the 2015 study is available in the full report at: https://www.facs.nsw.gov.au/_data/assets/pdf_file/0006/382965/15-077797-01-NSW-Ageing-Strategy-Research-Report.pdf

1.2 Methodology

The 2017 study was conducted in two parallel phases via an online survey of n=960 61-69 year olds and CATI interviews with n=1,000 70-79 year olds. When interpreting figures in this report, the different modes used to survey these two audiences should be kept in mind.

Fieldwork took place between 23rd March and 4th April 2017. To ensure the samples were representative of the NSW population, non-interlocking quotas were placed on the surveys according to gender, age and location. Weights were applied to the final achieved sample in order to account for variances between the sample achieved and the quotas.

The 2015 study was conducted online in November 2015 among n=1,009 50-60 year olds.

1.3 Key findings

Work and retirement

The work and retirement status of those aged over 50 varies greatly across the three cohorts, as outlined in the table below. Around two-thirds of 50-60 year olds are still working, compared with around one-third of 61-69 year olds and 8% of 70-79 year olds.

	Employed	Retired/Pensioner
50-60	64%	22%
61-69	32%	61%
70-79	8%	90%

No longer wanting to work is the main factor driving retirement among those in their 60s and 70s. However, among those in their 50s and 60s, there is a fear that ageism in the workplace or their physical capability declining may prevent them from working for as long as they would like to.

Two in five who are currently employed have planned when they will retire, with the majority of those in their 60s planning to do so in the next 5 years. Among those who have not planned when they will retire, there is a strong interest in gradually transitioning into retirement.

Almost one third of those in their 60s are not confident in their ability to financially support themselves into their retirement. This is also a concern for in one in five of those in their 50s.

Volunteering

Two in five people aged over 60 participate in volunteering activities. The types of organisations volunteered for vary greatly, as does the age of the other people they volunteer with. Volunteers in their 70s are the most likely to say they volunteer with others who are about the same age as them.

Among those who volunteer, the biggest motivators are to do something worthwhile, to help others and the community, and personal satisfaction.

Ageing

Three quarters have put some consideration into their life in 5-15 years, with those in their 50s being the mostly likely to have done so¹. Generally, most (63%) feel positive about life in 5-15 years. However, those in their 60s are significantly less likely to feel positive than the other groups.

¹ Note that those aged 50-60 years were asked about the next 10-20 years, rather than 5-15 years.

Across all three cohorts, remaining healthy, financially independent, and being able to travel independently for as long as possible are viewed as very important factors in maintaining quality of life in 5-15 years.

As the table below shows, most people across the three age groups have created Wills. Smaller proportions have created Powers of Attorney, Enduring Powers of Attorney and Enduring Guardians. The creation of legal instruments is more prevalent among those in their 70s than other age groups, in particular Wills and Powers of Attorney.

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
A Will	69%	81%	94%
A Power of Attorney	22%	32%	64%
Enduring Power of Attorney	-	25%	49%
Enduring Guardian	-	21%	31%

Health

The vast majority (86%) of those aged over 50 consider themselves to be physically healthy, with an even greater proportion (94%) saying they are mentally healthy. For all three age groups, the factors most important to maintaining health in 5-15 years (10-20 years for 50-60 year olds) are:

- Staying mentally active;
- Having a positive mental outlook; and
- Personal hygiene.

These are coupled with having access to general practice, pharmacy, and other hospital services.

Housing and community

The majority of those aged over 50 are living in detached, with those in their 70s being the most likely to do so. Three in five own outright the property in which they currently live. However, almost one third of those in their 50s still have a mortgage on their home and one in five are currently renting. In both cases, this is significantly higher than their older counterparts.

Most people (71%) aged over 50 have considered their housing situation in 5-10 years' time, with those in their 50s being the most likely to have done so. Three quarters would like to stay in their current community for as long as possible.

Almost one third intend to move property within the next 5-10 years. This is highest among those in their 50s, with 41% planning to do so.

Perceived community involvement is varied, with around half saying they feel involved. Those in their 60s are the most likely to say they are not at all involved.

Across all three cohorts, the factors most important to creating a liveable community are:

- Feeling safe;
- Easy access to a range of transport options; and
- Opportunities for staying active and healthy.

Transport

Across all age cohorts, driving a car is the most frequently used form of transport for day-to-day travel. This is likely to continue in the future, with almost three quarters saying having access to a car as a driver will be very important to their quality of life in 5-15 years.

For all age cohorts, it will be most important to have easy transport access to medical services, family and friends, and stores in the next 5-15 years.

2 Background and research objectives

2.1 Background

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 is the NSW Government's commitment to respond to the opportunities and challenges of our ageing population. Its vision is that people in NSW experience the benefits of living longer and enjoy opportunities to participate in, contribute to and be included in their communities.

It is being implemented through detailed annual action plans, which describe initiatives and programs which seek to positively influence outcomes for older people. In Year One this included:

- Tech Savvy Seniors, which provides training on how to use technology
- Liveable Communities Grants for innovative and strategic projects that make local communities more responsive and inclusive of older people
- A Getting Active Plan to encourage older people to make exercise a normal part of their routine
- The Ministerial Advisory Committee on Ageing Media Awards which challenge negative stereotypes by highlighting balanced and realistic reporting on older people and ageing
- The Get Healthy Information and Coaching Service, a free state-wide telephone based health coaching service
- A Legal Topics for older people diary with detailed information about the legal rights of older people
- An online retirement village comparison tool to enable prospective residents to better understand upfront and ongoing fees and charges

2.2 Need for research

In 2015, FACS commissioned Ipsos SRI to provide up-to-date information on those in the 50-60 age bracket. This research aimed 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; health; transport; employment; the trend towards working longer into later years; ageism in the workforce; participant in non-employment related activities; and liveable communities.

Following the interest of this research, FACS wished to repeat this study with an older cohort: 61-80 year olds. This cohort has been split into two smaller age groups – 61-69 year olds and 70-79 year

olds. The results for each of these groups have been compared with each other, as well as with those from the previous research with 50-60 year olds.

2.3 Research objectives

More specifically research was commissioned to compliment and build on the work conducted among 50-60 year olds. It will provide FACS with a greater understanding of the older population in NSW. In particular, their thoughts about ageing, 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;
- Transport, in terms of private and public transport options and availability of community transport;
- Employment and finances;
- Working until later years than previous generations;
- Ageism in the workforce;
- Participation in non-employment-related activities; and
- Liveable communities.

3 Methodology

Fieldwork was completed in two concurrent phases; an online survey among 61-69 year olds and CATI interviews with 70-79 year olds.

The online fieldwork took place between the 23rd March 2017 and the 3rd of April 2017. During this time a total of n=960 surveys were completed by participants aged 61-69 years. The 61-69 sample was sourced through our in-house fieldwork provider I-view's online MyView panel. CATI fieldwork took place between the 27th of March and 4th of April 2017 and consisted of n=1000 interviews with 70-79 year olds.

For the purposes of comparison, this report also references the data Ipsos collected in November 2015 among n=1,009 50-60 year olds.

Questionnaires for the present study were developed in order to meet all of the objectives presented in the previous section. These questionnaires, in addition to the 2016 Ageing Strategy questionnaire are appended at Appendix A.

3.1 Sample characteristics

In order to capture representative samples of 61-69 and 70-79 year olds in NSW, non-interlocking quotas were placed on age, gender and location (Greater Sydney² and the remainder of NSW). These quotas were based on Australian Bureau of Statistics data from 2011 Census. The following section outlines the targeted quotas and achieved sample for each age cohort.

61-69 year olds

Table 1: Sample structure 61-69 year olds

	Demographic	Quota	Achieved sample
Gender	Female	n=516	n=506
	Male	n=384	n=454
Age	61-64	n=444	n=398
	65-69	n=456	n=562
Location	Greater Sydney	n=420	n=508
	Rest of NSW	n=480	n=452
TOTAL		n=900	n=960

70-79 year olds

Table 2: Sample structure 70-79 year olds

	Demographic	Quota	Achieved sample
Gender	Female	n=517	n=517
	Male	n=483	n=483
Age	70-74	n=572	n=572
	75-79	n=428	n=428
Location	Greater Sydney	n=550	n=550
	Rest of NSW	n=450	n=450
TOTAL		n=1,000	n=1,000

² Based on Australian Bureau of Statistics 2011 Census data – Sydney (Urban Centre/Locality).

50-60 years' old

For the purpose of comparison, the sample structure of the 2016 Ageing Strategy is shown below.

Table 3: Sample structure 50-60 year old's

	Demographic	Achieved sample
Gender	Female	n=525
	Male	n=484
Age	50-54	n=367
	55-60	n=642
Location	Greater Sydney	n=555
	Rest of NSW	n=454
Total		n=1,009

Weighting

In order to ensure the final sample is representative of the NSW population, weights were applied to age, gender and location. As with the survey quotas these were based on ABS Census data.

3.2 Interpreting the findings

3.2.1 Comparisons between cohorts

Within the *comparison of age cohorts* section, the 50-60-year-old cohort from the previous ageing strategy study is compared with the two older cohorts (61-69 year old's and 70-79 year old's) in this study. Results are presented using a combination of charts and tables. No subgroup analysis is performed in this section.

Mode effects

The previous 2016 Ageing Strategy research with 50-60-year olds was conducted using an online methodology. The present study instead uses an online methodology for those aged between 61-69 and a CATI methodology for those aged between 70-79.

In agreement with FACS, the decision to use a CATI methodology for the sample of 70-79-year olds was made for two reasons:

- The population of the 70-79 age group in online market research panels is far lower than that of younger age groups. This means that achieving a sample size that matches the previous research would be far more difficult and also more expensive; and
- It is likely that 70-79 year olds who are members of panels are less reflective of the overall population of this age group than would be the case for 50-69 year olds or 61-69 year olds, due

to the lower penetration of internet usage among these older age groups, as well as the lower involvement with relatively niche internet activities such as completing online surveys.

It is important to note that data collection method can have an impact on survey response, and consistency in methodology is integral when directly comparing findings over time. Furthermore, such mode effects associated with the type of survey administration, have been consistently demonstrated in empirical research³. As outlined in this research, surveys administered by interviewers (CATI surveys) tend to be more prone to the social desirability bias than the self-administered online survey.

At the same time, as the online and CATI questionnaires used in this survey are largely consistent with the 2016 online survey, it has been possible to compare the survey results. However, when interpreting the findings one must always be mindful of the change in data collection methodologies and the biases inherent in each.

Question wording changes

Given that the current research involves participants that are somewhat older than the previous ageing strategy study, Ipsos and FACS agreed to alter the wording of some questions to focus on the more immediate future. For example, where a question in the previous study asked about the next 10-20 years of life, in the present study it is asked about the next 5-15 years of life. For the purposes of this study, cohort comparisons remain for these questions and where applicable any change in wording is displayed below the table, in brackets at the end of the question statement.

Statistically significant differences between cohorts

Where statistically significant differences⁴ are observed between age cohorts, these differences are commented on and displayed either in charts and/or tables within the *comparison of age cohorts* section. Where tables are used to display differences between cohorts, the data is shown as per the demonstration below.

³ Kreuter, Pressert, Torangeau (2008). Social desirability bias in CATI, IVR and web surveys. *Public Opinion Quarterly*; 72(5), pp. 847-865.

⁴ 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.

	50-60 (n=xx)	61-69 (n=xx)	70-79 (n=xx)
Option X	28%↑	16%↓	4%↓
Option Y	29%↑	18%↓	9%↓
Option Z	20%↑	10%↓	8%↓

↑↓ Denotes significant difference. Note table displays top-two box (very likely + somewhat likely) score.

Figures are shown for the proportions of each age cohort that provided that response. If this proportion is significantly different from the total or other age cohort, it is signified with an upwards or downwards arrow. An upwards arrow represents a significantly higher value and a downward arrow, a significantly lower value.

It should be noted, however, that not all of the significant differences identified in the 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).

Rounding in charts

In some charts, response categories shown may not sum to 100% due to rounding of the numbers displayed. It should also be noted that for questions where multiple responses were allowed response categories may sum to more than 100%.

3.2.2 An in-depth look at 61-69 year olds and 70-79 year olds

In addition to comparing age cohorts, the report also contains individual sections focusing on those aged 61-69 years old, and those aged 70-79 years old. Topline findings for all questions are commented on and displayed in charts within each section.

Statistically significant differences between subgroups

Subgroup analysis is also undertaken for the 61-69-year-old cohort and the 70-79-year-old cohort. Where statistically significant differences are observed between subgroups of interest (e.g. gender, age, etc.), these are commented on below the charts. Occasionally, where a number of significant differences exist between subgroups, tables are used to display this data as per the demonstration below.

Table 4: Demonstration table – by subgroups

	Subgroup A	Subgroup B
Prefer Option X	86% ↑	75% ↓
Prefer Option Y	76% ↑	59% ↓
Prefer Option Z	74% ↑	62% ↓

↑↓ Denotes significant difference. Table displays top box score (very important) only.

Figures are shown for the proportions of each subgroup that provided that response. If this proportion is significantly different from the total or other subgroups within that category, it is signified with an upwards or downwards arrow. An upwards arrow represents a significantly higher value and a downward arrow, a significantly lower value.

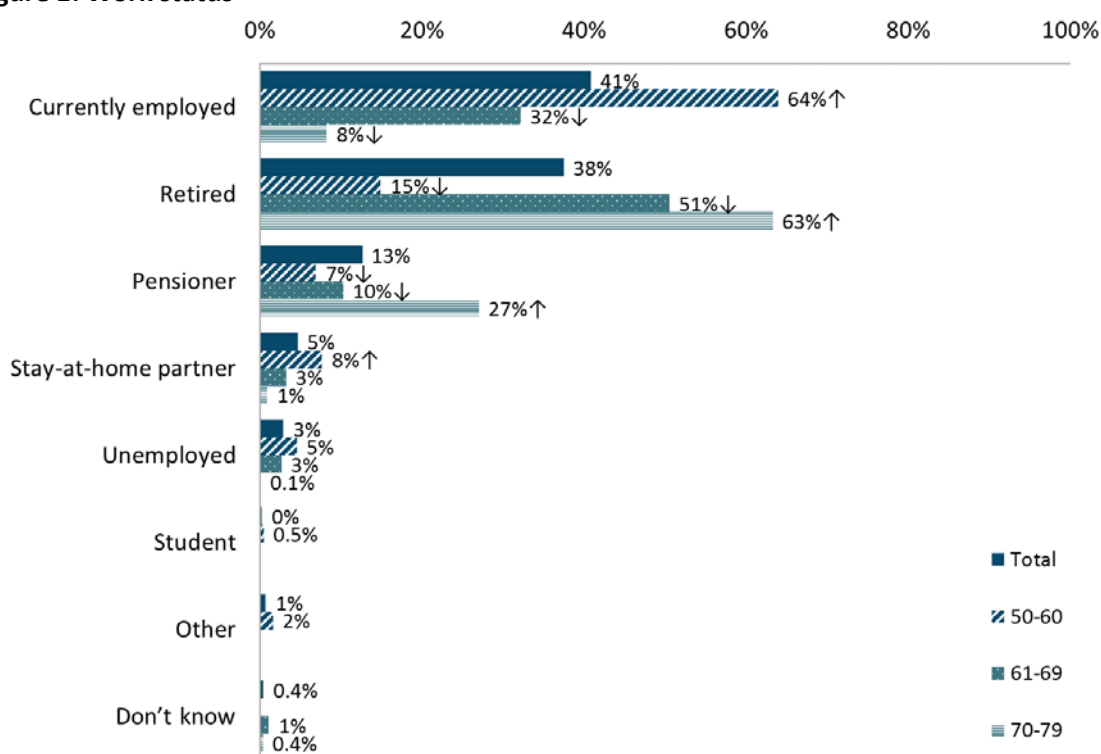
It should be noted, however, that not all of the significant differences identified in the analysis have been reported. Instead, those that have been included have been selected based on their contribution to the insights generated by this research (e.g. findings that might be deemed obvious or of no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

4 Comparison of age cohorts

4.1 Work and retirement

The work status of those aged over 50 varies significantly between age cohorts. Two thirds (64%) of those in their 50s are currently employed, whereas a similar proportion (63%) of those in their 70s are retired. Half (51%) of those in their 60s are retired and one third (32%) are working.

Figure 1: Work status

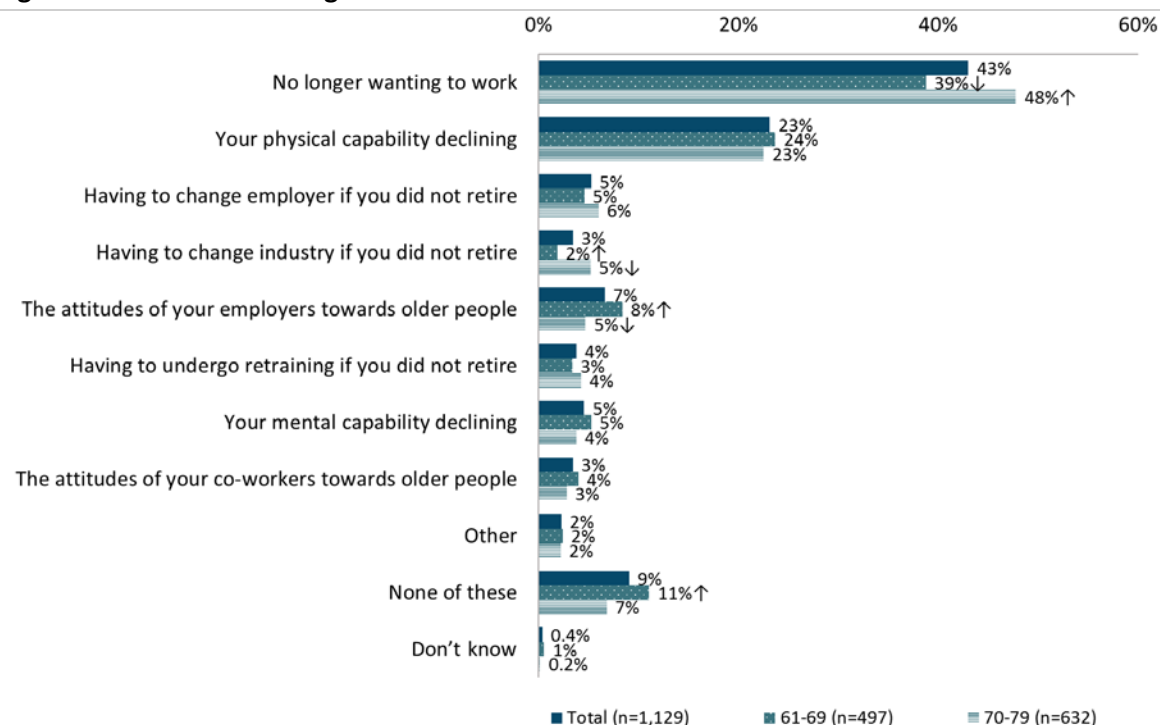


Q1. Which of the following best describes your main occupation or work status? (Base: All respondents n=2,969)

4.1.1 Reasons for retirement

No longer wanting to work is the most common reason those over 60 have chosen to retire, particularly among retirees in their 70s (48%). Declining physical capability was also an issue for a quarter of 61-69 and 70-79 year olds (24% and 23% respectively).

Figure 2: Factors influencing retirement decision



Q10a. Which of the following influenced your decision to retire? *Note question was not asked of 50-60 year olds (Base: Retirees n=1,129)

4.1.1 Working into 50s, 60s and 70s

While it is generally perceived as being relatively unlikely, workers in their 50s are significantly more likely to think they may need to undergo retraining (28%), change employer (29%), or change industry (20%) before retirement.

Table 5: Likelihood of changing industry or employer before retirement

	50-60 (n=613)	61-69 (n=258)	70-79 (n=67)
Undergo retraining (for your current job or another job)	28%↑	16%↓	4%↓
Change employer (but stay in the same industry)	29%↑	18%↓	9%↓
Change industry	20%↑	10%↓	8%↓

↑↓ Denotes significant difference. Note table displays top-two box (very likely + somewhat likely) score.

Q9. And before you retire, how likely do you think it is that you will have to do each of the following? (Base: Those who are currently working and not planning to retire within the next 12 months n=938)

Factors likely to influence an early retirement

Ageism in the workplace presents a greater fear among those in their 50s and 60s. Over one third (37%) of workers in their 50s think the attitudes of their employers towards old people will prevent them from working as long as they would like to. In comparison, few (10%) in their 70s believe this to be a likely scenario.

Declining physical capability is a big concern for those in their 60s, with half (50%) believing it is likely to prevent them from working as long as they would like, significantly more than those in their 50s (41%) and 70s (22%).

Workers in their 50s are slightly more concerned about their mental capability declining, however, this is not significant.

Table 6: Factors potentially preventing the ability to work for as long as desired by age cohort

	50-60 (n=613)	61-69 (n=258)	70-79 (n=67)
Your physical capability declining	41%↓	50%↑	22%↓
Your mental capability declining	25%	21%	19%
The attitudes of your employers towards older people	37%↑	29%↑	10%↓
The attitudes of your co-workers towards older people	28%↑	21%↑	6%↓

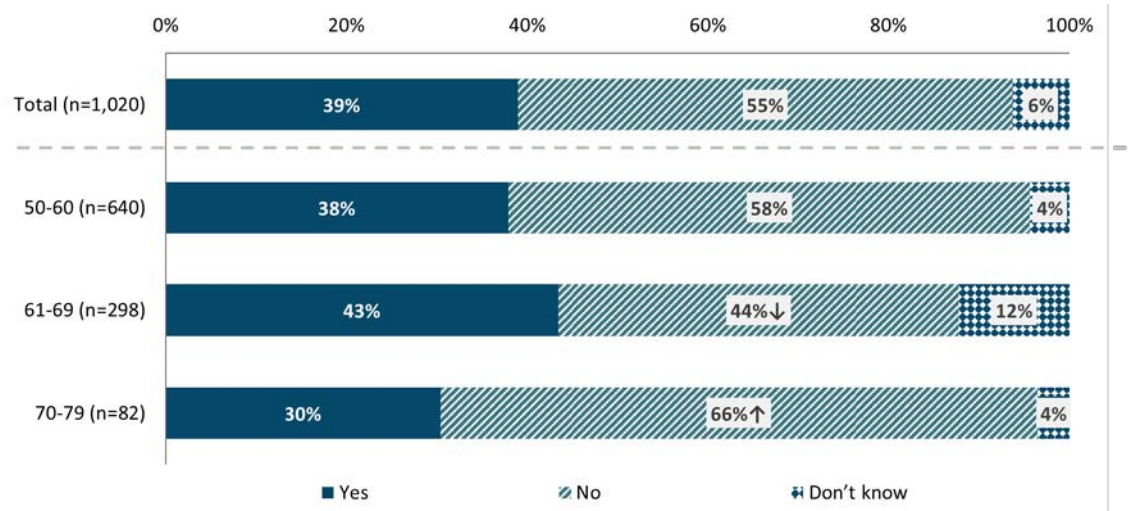
↑↓ Denotes significant difference. Note table displays top-two box (very likely + somewhat likely) score.

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 to? (Base: Those who are currently working and not planning to retire within the next 12 months n=938)

4.1.2 Planning for retirement

Two in five (39%) of those currently employed have planned when they will retire. Workers in their 70s are less likely to have planned this (30%).

Figure 3: Planned retirement



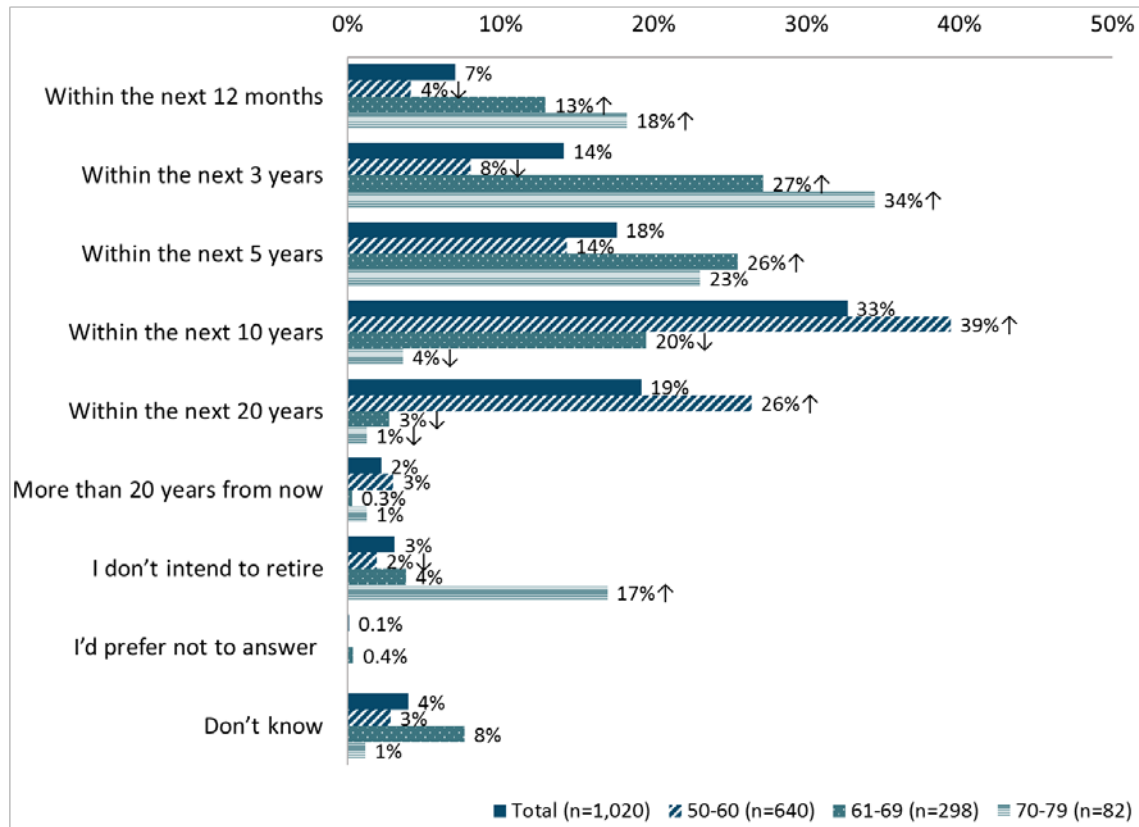
Q3 Have you planned when you will retire? (Base: Those who are currently working n=1,020) ↑↓ Denotes significant difference

Estimated number of years until retirement

The number of anticipated years until retirement varies considerably across the three age cohorts. The majority of workers in their 60s (66%) and 70s (76%) plan to enter retirement within the next 5 years. Whereas, for a quarter (26%) of those in their 50s retirement is unlikely for at least another 10-20 years.

Almost one in five (17%) of those who are still working in their 70s do not intend to retire, significantly more than the other two age cohorts.

Figure 4: Estimated number of years until retirement by age cohort

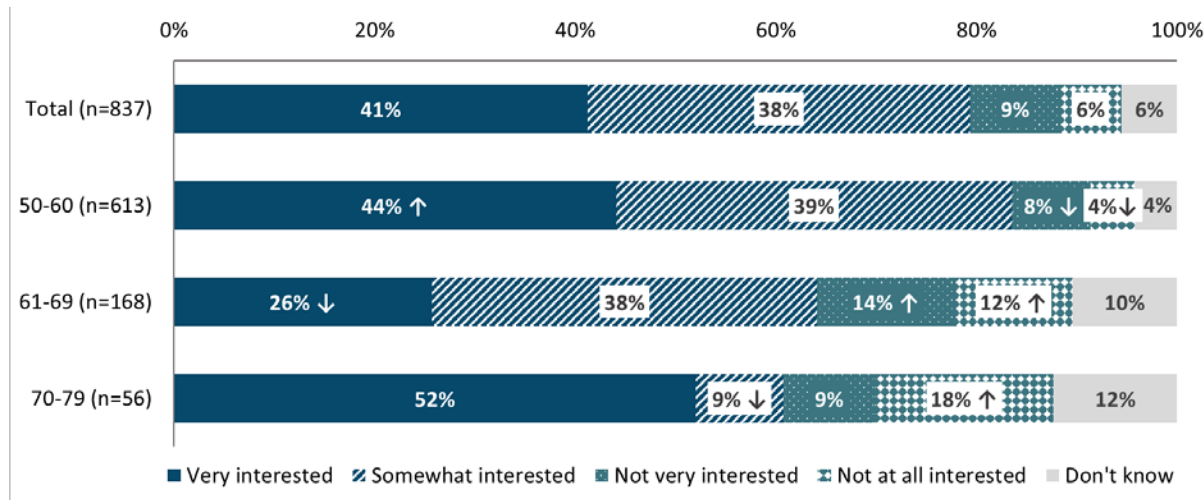


Q4 When do you think you will be most likely to retire? (Base: Those who are still working n=1,020) ↑ ↓ Denotes significant difference

Transitioning into retirement

The vast majority (79%) of workers aged over 50 are somewhat or very interested in gradually transitioning into retirement, with those in their 50s being significantly interested (84%). Those in their 70s are more likely to be uninterested (27%) in transitioning into retirement.

Figure 5: Interest in transitioning into retirement by age cohort

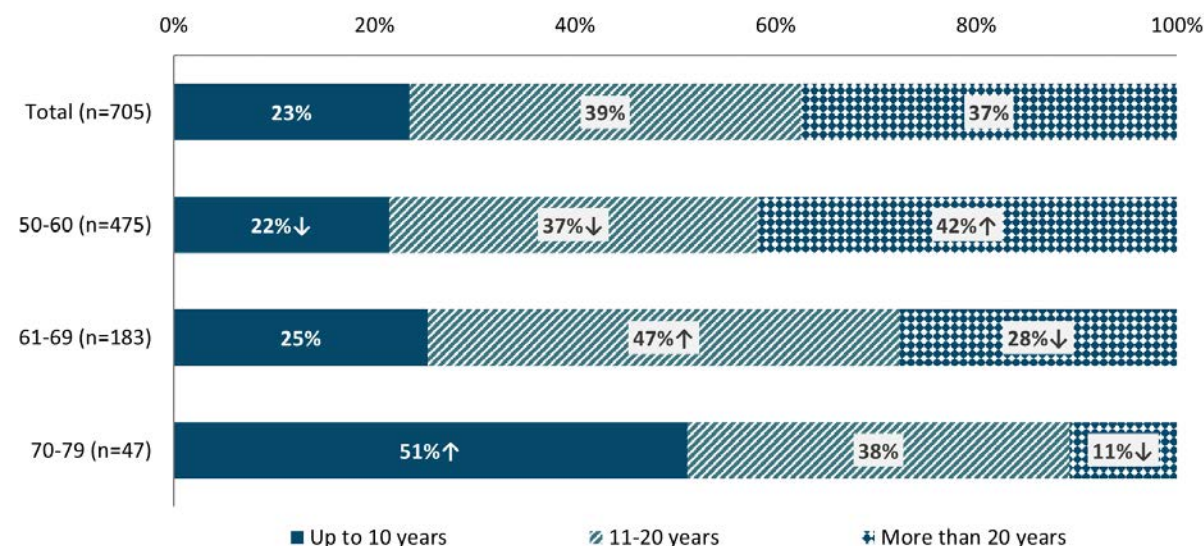


Q7 When you approach retirement, how interested are you in being able to gradually transition into retirement? (Base: Those who are currently working and have not planned when they will retire n=837) ↑ ↓ Denotes significant difference

4.1.3 Funding retirement

As observed with the estimated number of years until retirement, the approximate number of years’ workers over 50 believe they will need to financially support themselves through the duration of their retirement varies significantly by age. Half (51%) of those in their 70s believe they will only need to support themselves for up to 10 years. In comparison, significantly more in their 50s think they will need to financially support themselves for over 20 years (42%).

Figure 6: Approximate number of years’ retirement fund is needed to last

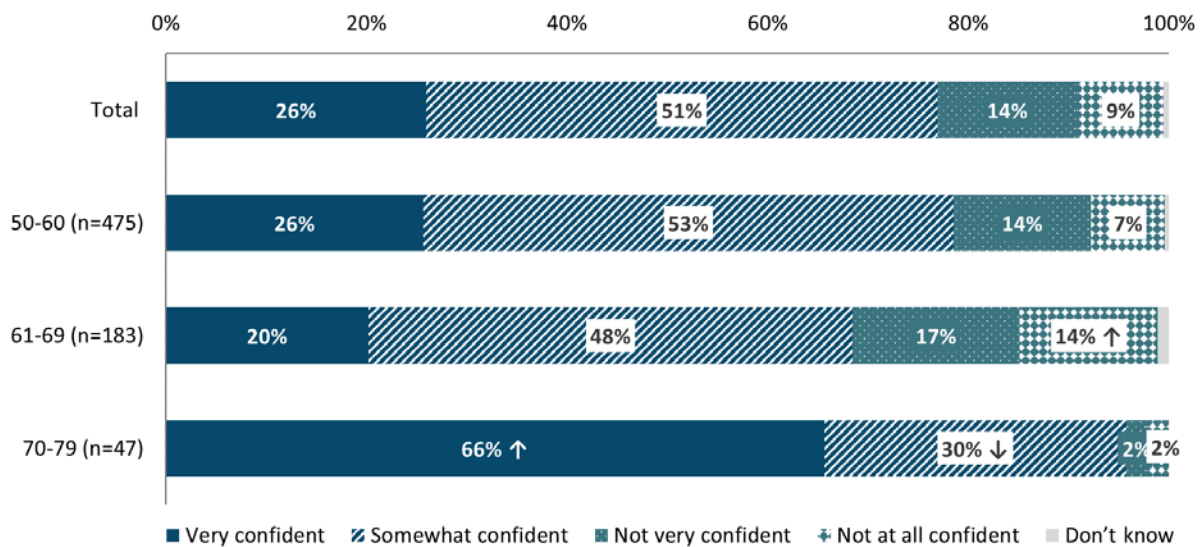


Q5. After your retirement, for approximately how long do you think you will need to be able to support yourself financially? (Base: Those who are currently working and intend to retire n=705) ↑ ↓ Denotes significant difference

Confidence in ability to financially support retirement

Three quarters (77%) of workers aged over 50 are confident in their ability to support themselves during their retirement. Those in the 70s are significantly more likely to feel very confident (66%) in their ability to financially support themselves.

Figure 7: Older workers' confidence in ability to financially support retirement

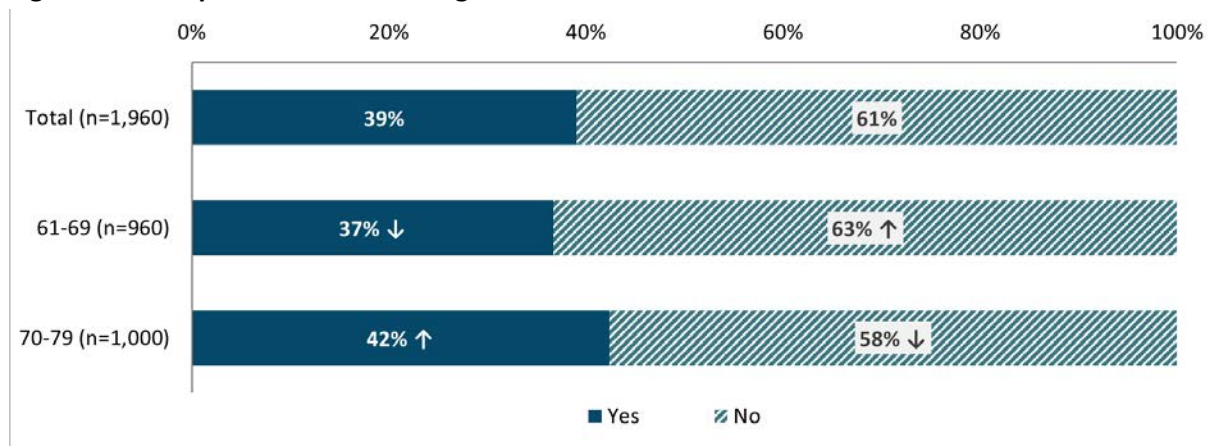


Q6. And how confident are you that you will be able to support yourself financially for [Q5 ANSWER] years after your retirement? (Base: Those who are currently working and intend to retire n=705) ↑ ↓ Denotes significant difference

4.2 Volunteering

Two in five (39%) older people currently participate in volunteering activities, with those in their 70s being significantly more likely to.

Figure 8: Participation in volunteering activities

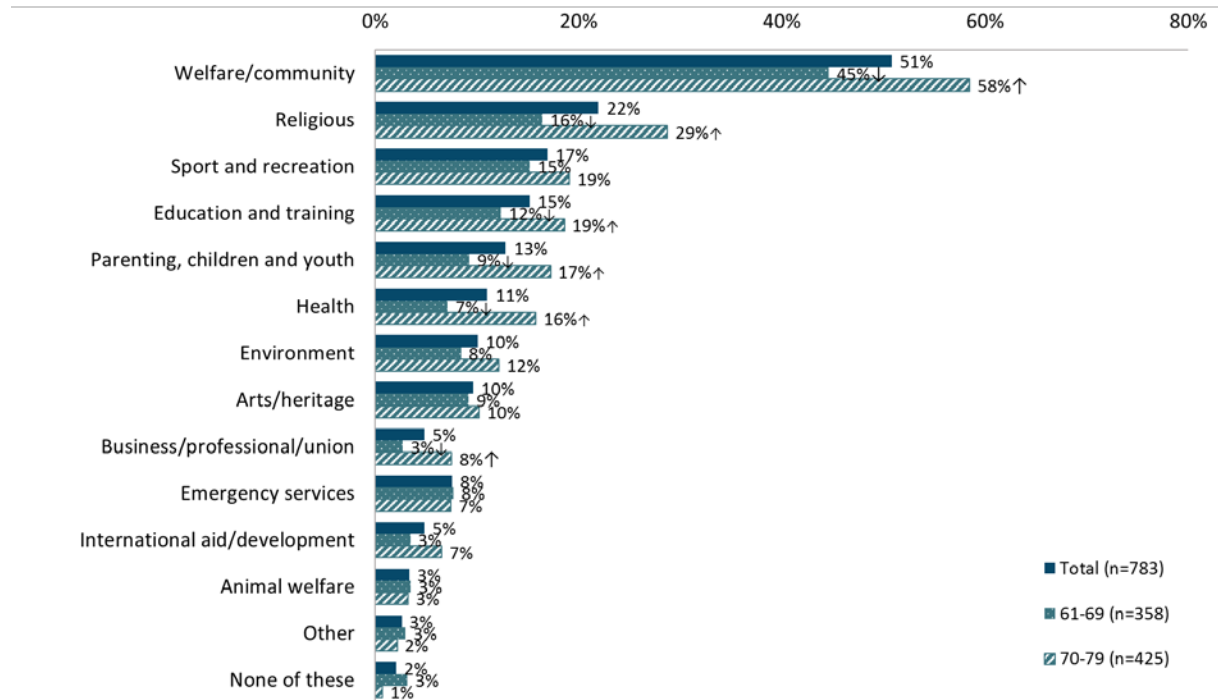


Q10b. Do you participate in any volunteering activities? (Base: All 61-69 and 70-79 year olds n=1,960 *Note question was not asked of 50-61 year olds) ↑↓ Denotes significant difference

Types of organisations volunteered for

The range of organisations that those over 60 are volunteering for varies greatly, although half (51%) are volunteering for welfare and community organisations.

Figure 9: Types of organisations volunteered for by age group

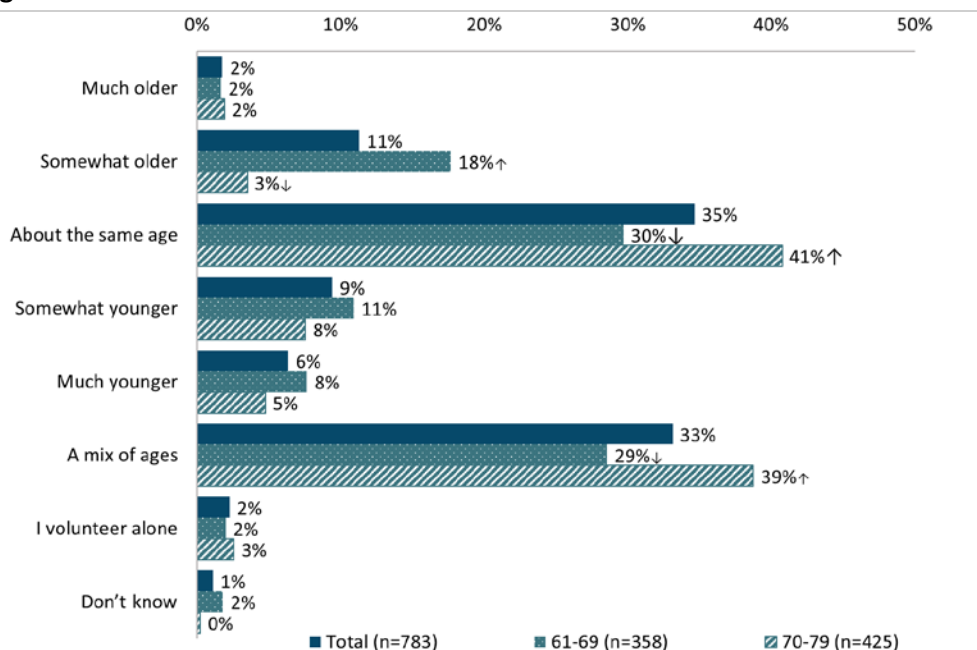


Q10c. Which of the following types of organisations do you volunteer with? (Base: Those who volunteer n=783 *Note question was not asked of 50-60 year olds) ↑↓ Denotes significant difference

Ages of fellow volunteers

The ages of fellow volunteers vary significantly by age. Volunteers in their 70s are more likely to say they are about the same age (41%) or a mix of ages (39%). In comparison, those in 60s are more likely to say fellow volunteers are somewhat older (18%).

Figure 10: Ages of fellow volunteers

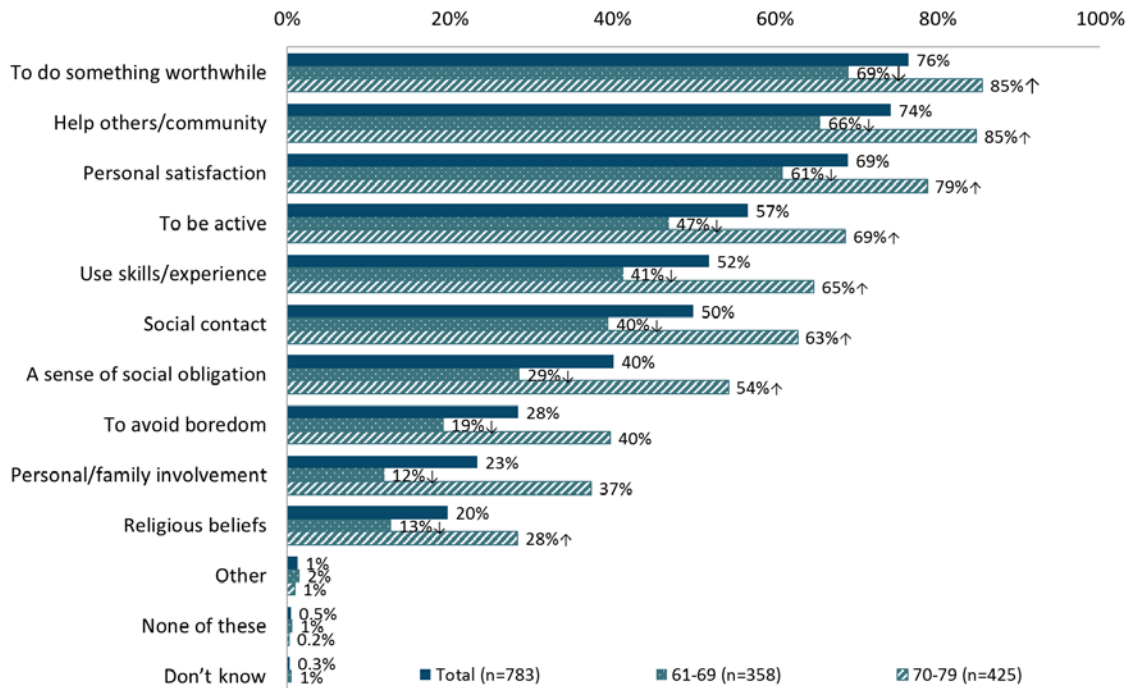


Q10E. Thinking about other people with whom you volunteer, are they generally... (Base: Those who volunteer n=783 *Note question was not asked of 50-60 year olds) ↑↓ Denotes significant difference

Motivations for volunteering

The main reasons for volunteering are fairly consistent between 60 and 70 year olds. However, those volunteers in their 70s are significantly more likely to recognise all factors as being motivators. Across both age groups the three biggest motivators are to do something worthwhile (76%), to help others and the community (74%) and personal satisfaction (69%).

Figure 11: Reasons for volunteering by age group



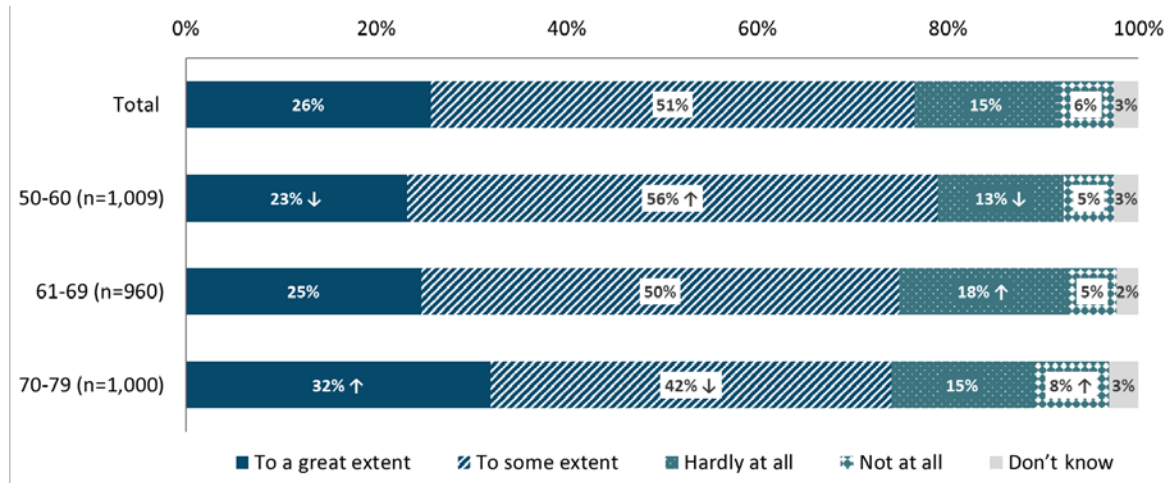
Q10d. Which of the following best describe your motivation for volunteering? (Base: Those who volunteer n=783 *Note question was not asked of 50-60 year olds) ↑ ↓ Denotes significant difference

4.3 Ageing

4.3.1 Preparing for the next 5-15 years

Over three quarters (76%) have considered their life in 5-15 years, with those in their 50s being significantly more likely to have done so (79%).

Figure 12: Consideration of life in future years



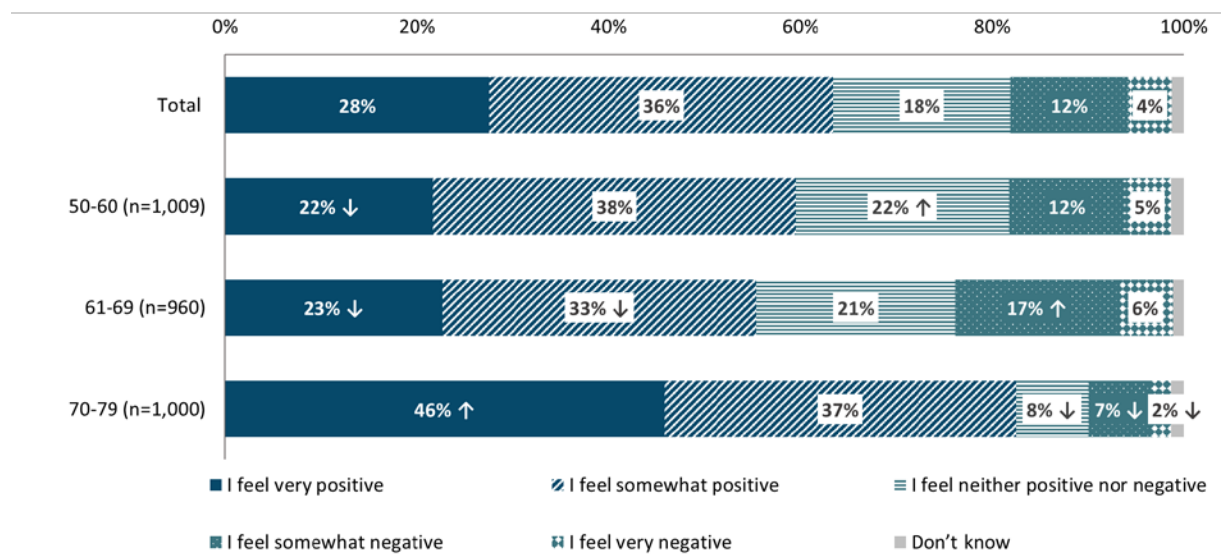
Q11. To what extent have you considered your life in 5-15 years (10-20 for 50-61 years) time? (Base: All respondents n=2,969) ↑↓ Denotes significant difference

Attitude towards life in 5-15 years

When reflecting on life in 5-15 years, three in five (63%) of those aged over 50 feel somewhat positive or very positive about it. Almost half (46%) of people in their 70s feel very positive about life in 5-15 years, significantly higher than those in their 50s and 60s (22% and 23%, respectively).

Almost one quarter (23%) of those in their 60s have a negative outlook on life in 5-15 years, significantly higher than those in their 50s and 70s (17% and 9%, respectively).

Figure 13: Feelings towards life in 5-15 years by age group



Q13. When thinking about your life in 5-15 years (10-20 for 50-61 years), do you feel mostly positive or negative? (Base: All respondents n=2,969) ↑↓ Denotes significant difference

Legal instruments

The vast majority of those aged over 50 have created a Will, with almost all (94%) individuals aged 70-79 having one. Power of Attorney is also common among those in their 70s (64%), particularly when compared to those in their 50s, with only one in five (22%) having created one.

Table 7: Legal instruments created by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
A Will	69%↓	81%↓	94%↑
A Power of Attorney	22%↓	32%↓	64%↑
Enduring Power of Attorney	-	25%	49%↑
Enduring Guardian	-	21%↓	31%↑

↑↓ Denotes significant difference. Note: Enduring Power of Attorney and Enduring Guardian were not asked of 50-60 cohort. Q12. Which of the following legal instruments have you made or created, if any? (Base: All respondents n=2,969)

4.3.2 Ageing sentiments

Those in their 50s are significantly less likely than those in their 60s and 70s to believe they should take responsibility for various areas of their lives in terms of housing, financials, health and travel in the next 5-15 years.

One in five (19%) people in their 70s feel they have been struggling to keep up with technology, significantly more than those in their 50s (4%) and 60s (5%).

Table 8: Attitudes towards ageing by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
I should take responsibility for my own living situation in 5-15 years (e.g. where I live, who I live with, etc.)	60%↓	67%↓	77%↑
I should take responsibility for my own level of health in 5-15 years	60%↓	65%↓	71%↑
I should take responsibility for my own financial stability in 5-15 years	53%↓	57%↓	69%↑
I should take responsibility for my own day-to-day travel needs in 5-15 years	53%↓	57%↓	63%↑
I have been struggling to adapt and keep up with technology recently	4%↓	5%↓	19%↑
I have started to feel old recently	8%↓	9%↓	16%↑

↑↓ Denotes significant difference. Note table displays top box (strongly agree) score only. Q17. To what extent do you agree or disagree with each of the following statements (Base: All respondents n=2,969)

Maintaining quality of life

Across all three age groups, remaining healthy for as long as possible was considered to be the factor most important to maintaining a good quality of life in the next 5-15 years. Individuals in their 70s were significantly more likely than those in both their 50s and 60s to deem remaining financially

independent, staying in close contact with family and friends, and deciding where they live as being very important.

Table 9: Factors important to maintaining quality of life by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Remaining healthy for as long as possible	91%↓	92%↓	96%↑
Maintaining close contact with family, friends and/or your community	72%↓	78%↓	90%↑
Remaining in your own home for as long as possible	72%↓	77%	88%↑
Being able to travel independently on a day-to-day basis for as long as possible	83%	80%↓	87%↑
Remaining financially independent for as long as possible	82%↓	81%↓	86%↑
Deciding where you live	63%↓	66%↓	75%↑
Being able to use the latest technologies	35%↑	29%↓	35%↑

↑↓ Denotes significant difference. Note table displays top box (very important) score only.

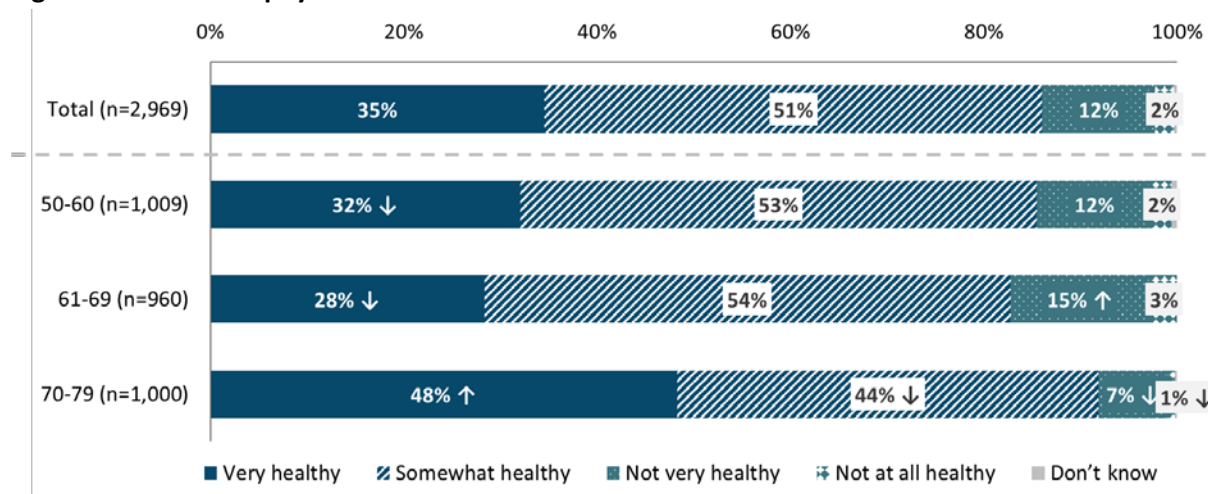
Q16. How important do you think each of the following will be for your quality of life in 5-15 years? (Base: All respondents n=2,969)

4.4 Health

Self-rated levels of health

The vast majority (86%) of those aged over 50 consider themselves to be physically healthy, while those in their 70s are significantly more likely to rate their physical health as being very healthy. Nearly one in five (17%) people in their 60s consider themselves to be physically unhealthy, significantly more than those in their 50s and 70s (14% and 8%, respectively).

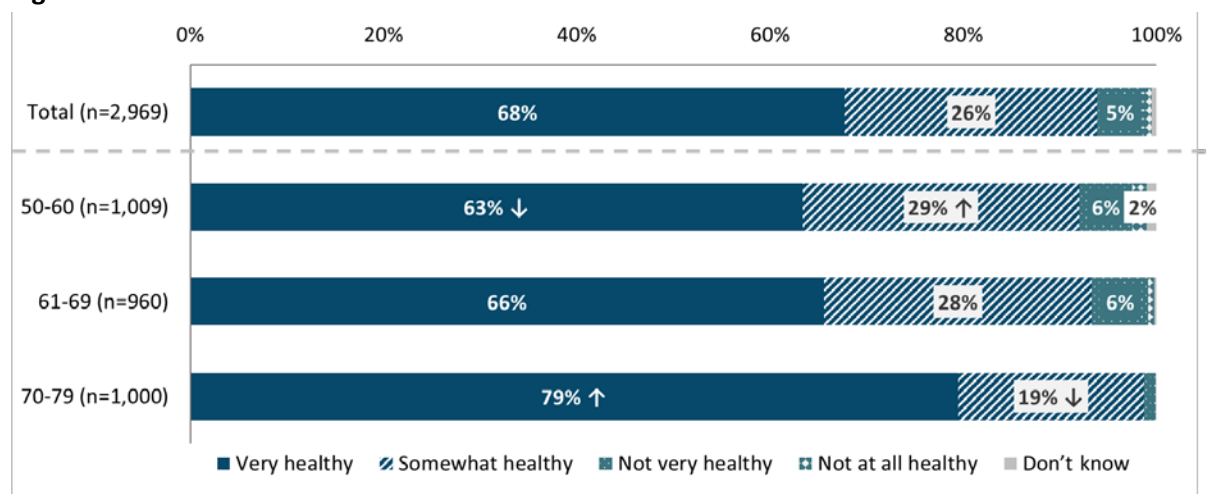
Figure 14: Self-rated physical health level



Q18. How would you rate your current level of physical health? (Base: All respondents n=2,969) ↑ ↓ Denotes significant difference.

In terms of mental health, almost all (94%) of those aged over 50 consider themselves to be mentally healthy. Four in five (79%) people in their 70s rate their mental health as being very healthy, compared with 66% of those in their 60s and 63% of those in their 50s.

Figure 15: Self-rated mental health level



Q19. How would you rate your current level of mental health? (Base: All respondents n=2,969) ↑ ↓ Denotes significant difference.

4.4.1 Remaining healthy in 5-15 years

All health-related factors are seen as being significantly more important for those in their 70s than for those in their 60s or those in their 50s. For all age groups, the most important factors include:

- staying mentally active;
- having a positive mental outlook; and
- personal hygiene.

Table 10: Factors important to maintain health in 5-15 years by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Staying mentally active	86%↓	89%↓	96%↑
Having a positive mental outlook	84%↓	86%↓	95%↑
Personal hygiene	83%↓	84%↓	94%↑
Eating healthily	78%↓	79%↓	91%↑
Staying physically active	78%↓	79%↓	87%↑
Taking safety precautions	66%↓	66%↓	85%↑
Minimising stress	72%↓	71%↓	80%↑
Seeing your health care provider regularly	56%↓	59%↓	76%↑

↑↓ Denotes significant difference. Note table displays top box (very important) score only.

Q20. How important do you think each of the following will be for maintaining your level of health in 5-15 (10-20 if 50-60) years? (Base: All respondents n=2,969)

Services important to maintaining health

For all age groups, the two most important health services include:

- general practice; and
- pharmacy.

Like health-related factors, almost all health-related services are seen as being significantly more important for those in their 70s than those in their 60s or those in their 50s. The only exceptions include counselling and psychology services which are significantly more important for both those in their 70s and those in their 50s, while chiropractic services are significantly more important for those in their 50s compared with the other two groups.

Table 11: Services important to maintaining health in 5-15 years by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
General Practice	71%↓	71%↓	91%↑
Pharmacy	56%↓	52%↓	79%↑
Other hospital services	47%↓	42%↓	78%↑
Emergency Departments	43%↓	39%↓	76%↑
Optometry	51%↓	48%↓	75%↑
Dentistry	51%↓	48%↓	67%↑
Physiotherapy	24%	18%↓	32%↑
Counselling/ Psychology	15%↑	8%↓	15%↑
Dermatology	18%↓	9%↓	28%↑
Podiatry	18%↓	16%↓	35%↑
Chiropractic	18%↑	10%↓	16%

↑↓ Denotes significant difference. Note table displays top box (very important) score only.

Q21. And how important do you think each of the following services will be for maintaining your level of health in 5-15 (10-20 if 50-60) years? (Base: All respondents n=2,969)

Physical activity

Across all age cohorts, walking is the activity that most are interested in for staying physically healthy over the next 5-15 years.

Those in their 50s and those in their 70s are significantly more likely to be interested in participating in a variety of physical activities than those in their 60s.

Table 12: Physical activities interested in for staying healthy by age group

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Walking	90%	87%↓	92%↑
Exercising at home	34%↓	31%↓	55%↑
Swimming/water aerobics	47%↑	39%↓	46%
Group physical activity programs	22%↑	15%↓	33%↑
Hiking/bushwalking	29%↑	21%↓	32%↑
Strength training	25%↑	17%↓	29%↑
Exercising in a gym/fitness centre	23%↑	13%↓	27%↑
Individual sports	14%↑	8%↓	21%↑
Dancing	18%↑	12%↓	21%↑
Cycling	21%↑	15%↓	17%↓
Team sports	5%	4%↓	9%↑
Jogging/running	10%↑	6%↓	9%↑
Martial arts	2%	1%	3%
Other	0.3%	1%	2%
None of these	3%	3%	3%

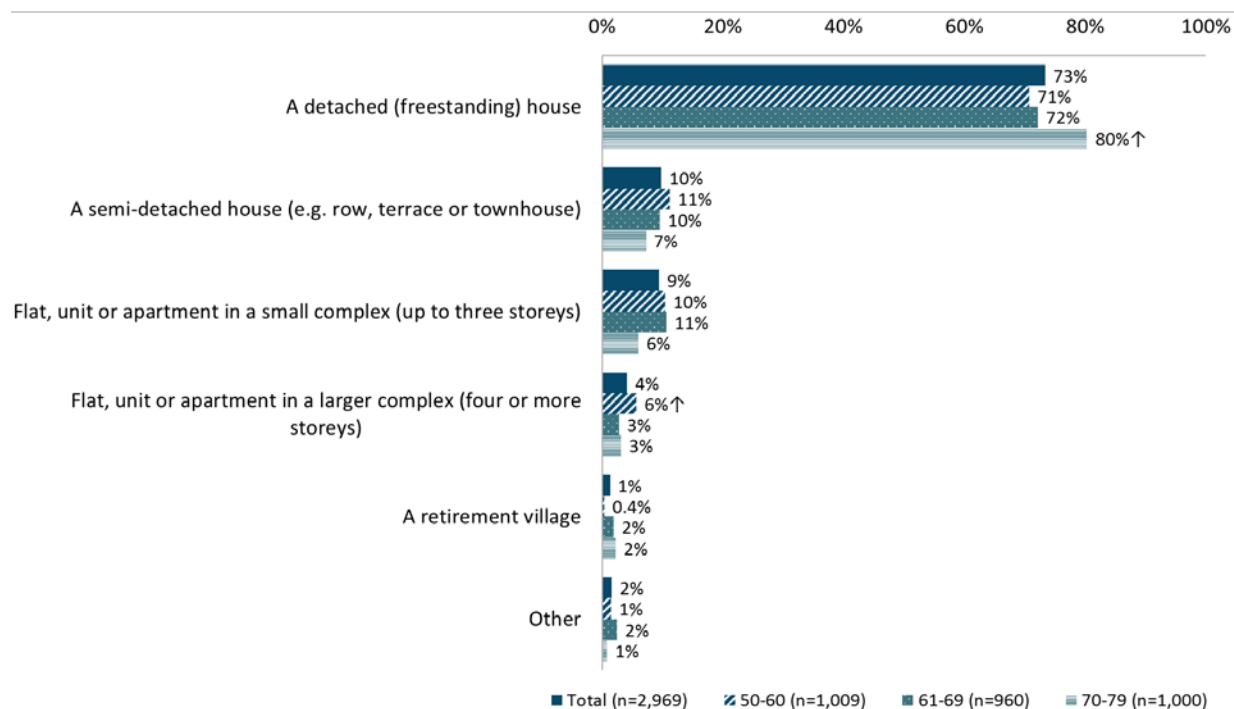
↑↓ Denotes significant difference

Q22. In which of the following activities are you interested for staying physically healthy in 5-15 (10-20 if 50-60) years?
(Base: All respondents n=2,969)

4.5 Housing and community

The majority of those aged over 50 are living in detached houses across NSW, with those in their 70s significantly more likely to be doing so. Flats, units and apartments are more common among those in their 50s (16%), particularly compared to those in their 70s (9%).

Figure 16: Type of property currently lived in

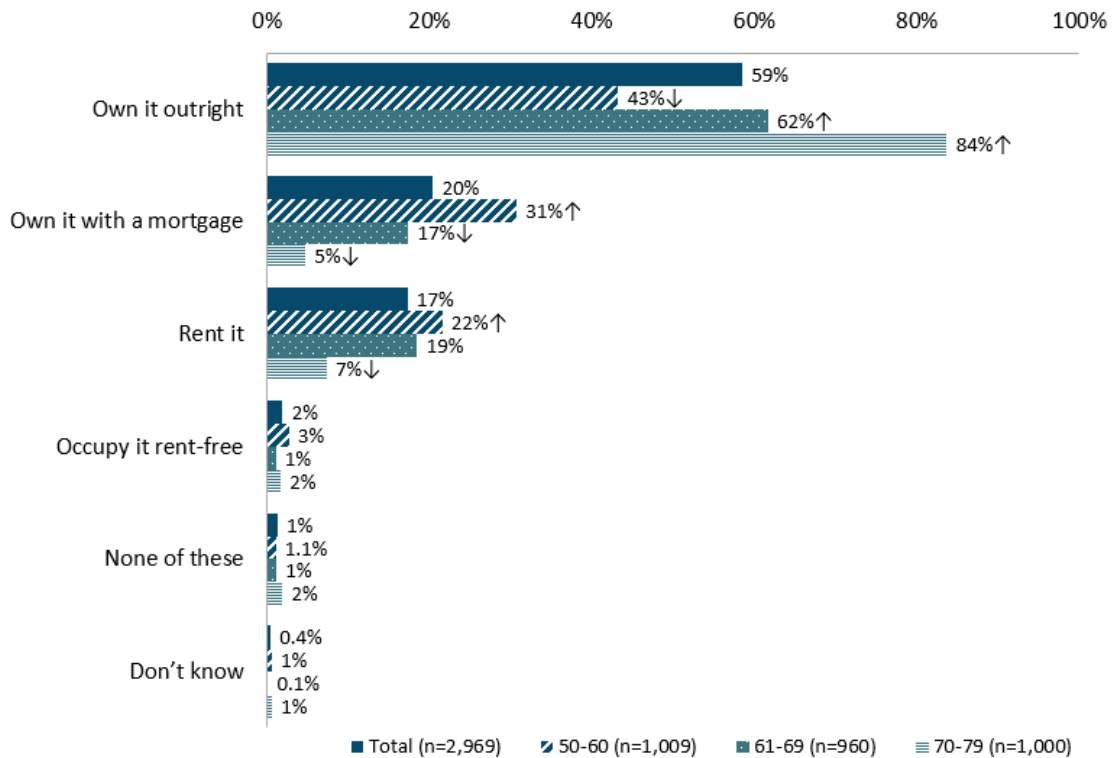


Q23 Which of the following best describes the property in which you currently live? (Base: All respondents n=2,969)

Housing financials

Three in five (59%) own the property in which they currently live outright, with those in their 70s being significantly more likely to (84%). Almost one third (31%) of those in their 50s still have a mortgage on their home and one in five (22%) are renting, in both cases this is significantly higher than their older counterparts.

Figure 17: Financial status of current dwelling

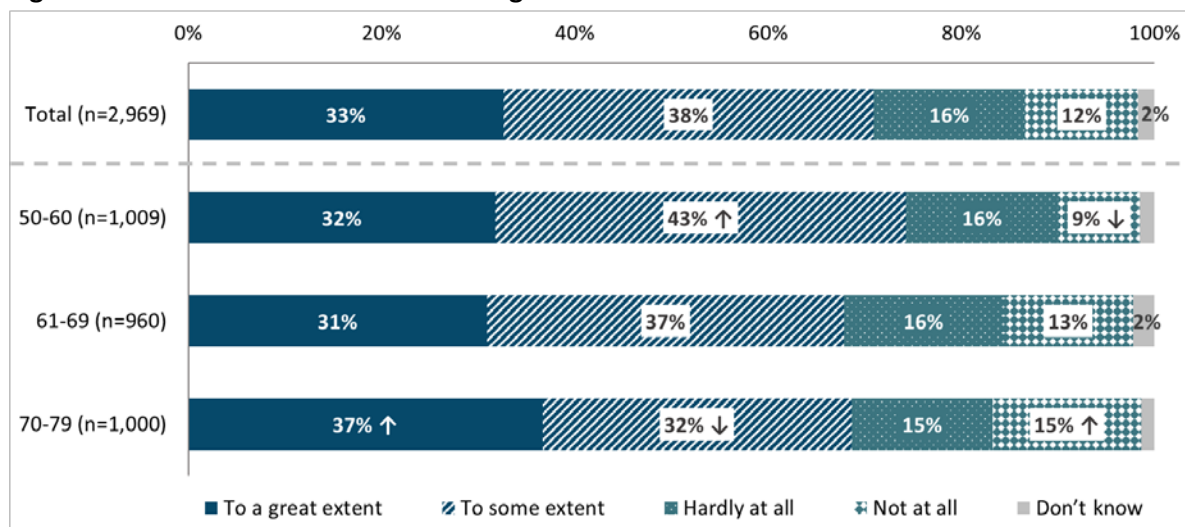


Q24 Thinking about the property in which you currently live, do you...? (Base: All respondents n=2,969)

4.5.1 Consideration of future housing situation

The majority (71%) of people aged over 50 have considered their housing situation in 5-10 years' time, with those in their 50s being the most likely to have done so (74%). Almost one third (30%) of those in their 60s and 70s have put little to no consideration into their future housing situation.

Figure 18: Consideration of future housing situation



Q25. To what extent have you considered your housing situation in 5 years (10 years if 50-60)? (Base: All respondents n=2,969)

Housing sentiments

The majority of individuals in all three age groups would like to stay in their current community for as long as they can, with those in their 70s being the most likely to agree with this sentiment (89%). Additionally, individuals in their 60s show a relative disinterest in moving closer to family and friends (35%) within the next 5-15 years when compared to those in their 50s (44%) and 70s (45%).

Three quarters (75%) of people in their 50s agree it is important for them to have a wide range of housing options available in 5-15 years, significantly more than those in their 60s and 70s (both 65%, respectively).

Among those in their 50s and 60s less than half believe retirement villages are vibrant and active communities. Moreover, the majority would not consider moving into one until they are old and frail.

Table 13: Housing considerations by age cohort

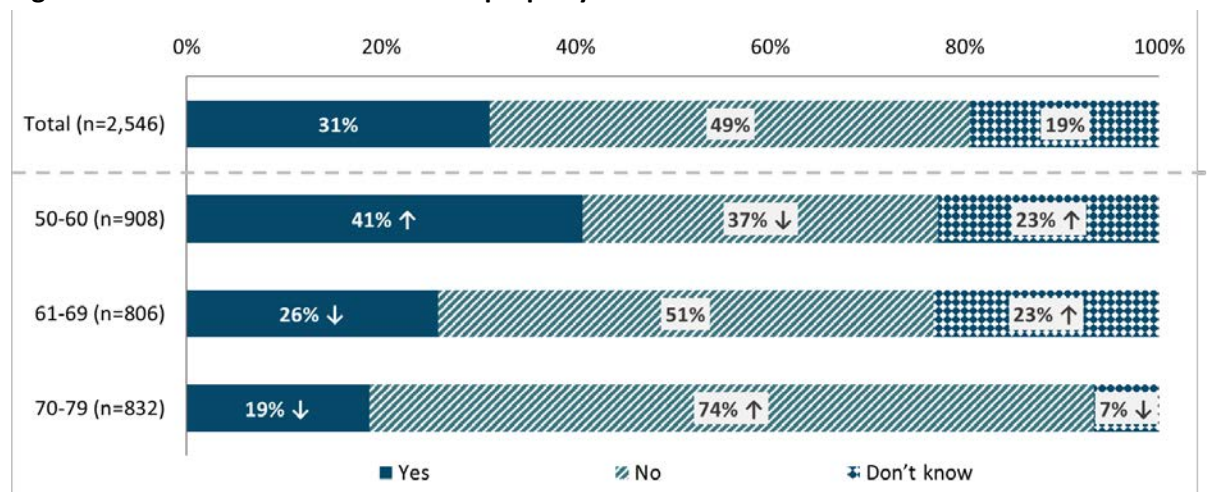
	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
I want to stay in my current community for as long as I can	73%↓	74%↓	89%↑
I'm aware of the range of home modifications and programs that would make it easier to remain in my own home in 5-15 years	65%↓	67%↓	82%↑
I wouldn't move into a retirement village until I was old and frail	61%↓	59%↓	69%↑
It's important to me to have a wide range of housing options available in 5-15 years	75%↑	65%↓	65%↓
I would be interested in moving closer to my family and/or friends in 5-15 years	44%↑	35%↓	45%↑
Retirement villages are vibrant, active communities	40%↓	43%↓	58%↑

↑↓ Denotes significant difference. Table displays top two box score (strongly agree + somewhat agree).
Q28. To what extent do you agree or disagree with each of the following statements? (Base: All respondents n=2,969)

Plans to move property in 5-10 years' time

Almost one third (31%) plan to move to a different property in the next 5-10 years, with those in their 50s being significantly more likely to be planning this (41%). In stark contrast, relatively few in their 70s have any intention to move property in future.

Figure 19: Plans to move to a different property



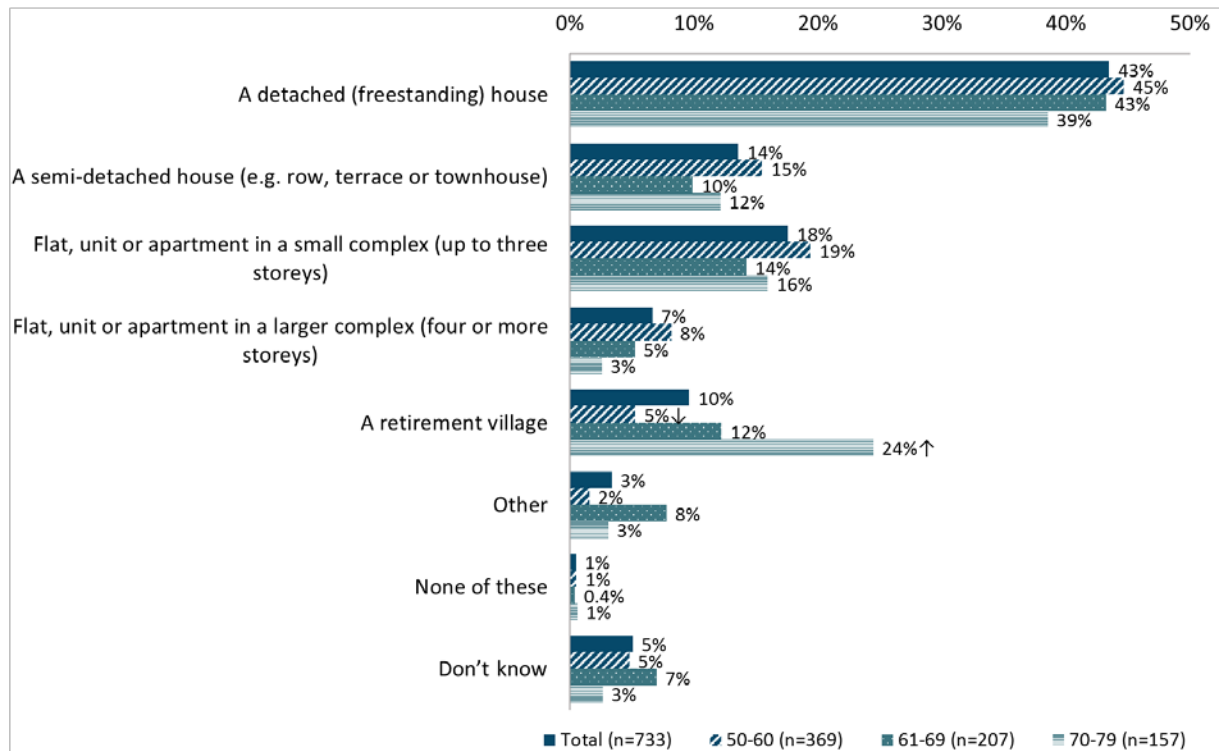
Q26 Do you plan to live in a different property in 5 years (10 years if 50-60) to the one in which you live currently?
(Base: Those who have planned their living situation in the next 5-10 years n=2,546)

Type of property most interested in living

Among those who are planning to move to a different property in 5-10 years, two in five (43%) would like to live in a freestanding house. Significantly more in their 50s are wanting to live in a semi-detached house, flat or apartment block (43%), representing a downsizing of their current dwelling.

One quarter (24%) of those in their 70s who are planning to relocate would like to move into a retirement village, significantly more than their younger counterparts (5% and 12%, respectively).

Figure 20: Type of property most interested in living by age group

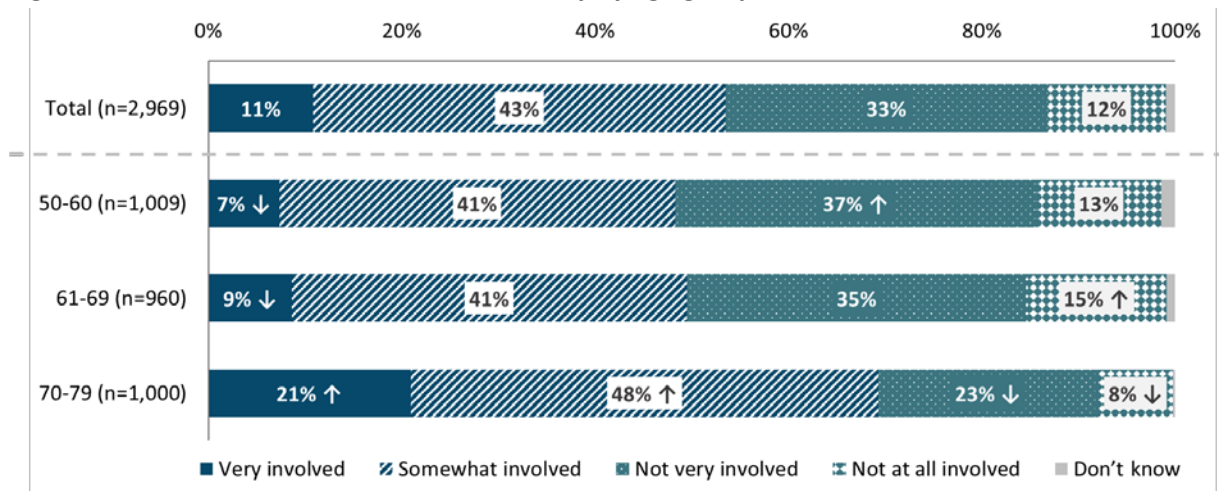


Q27. In which of the following types of properties are you most interested in living in 10 years? (Base: Those planning to live in a different property n=733) ↑ ↓ Denotes significant difference.

4.5.2 Liveable communities

Community involvement varies significantly between the age groups, with 69% of those in their 70s saying they feel somewhat or very involved. Whereas half (50%) of those in their 50s and 60s say they feel somewhat or very uninvolved.

Figure 21: Perceived involvement in community by age group



Q33 How involved do you currently feel in your community? (Base: All respondents n=2,969) ↑ ↓ Denotes significant difference.

Important community values

Individuals in their 70s were significantly more likely to perceive all of the community values listed as being very important. However, consistently across all three age groups, feeling safe in the community, and having easy access to various transport options were the two values most likely to be viewed as being very important.

Other people holding similar values to you, while still important for many was the least likely to be viewed as very important across the three age groups.

Table 14: Factors important to liveable communities by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Feeling safe in the community	80%↓	81%↓	89%↑
Easy access to a range of transport options	75%↓	68%↓	82%↑
Opportunities for staying active and healthy being available	70%↓	68%↓	79%↑
Older people being valued by others	62%↓	60%↓	71%↑
Older people feeling like part of the community	60%↓	58%↓	71%↑
Older people being included in social activities	56%↓	52%↓	65%↑
Suitable activities specifically for older people being available	54%↓	50%↓	61%↑
Other people holding similar values and attitudes to you	49%↓	42%↓	54%↑

↑ ↓ Denotes significant difference. Table displays top box (very important) score only.

Q34. Think about 5-15 years (10-20 if 50-60) from now and the community in which you'll be living. How important do you think each of the following will be? (Base: All respondents n=2,969)

4.6 Transport

Across all age cohorts, driving a car is the most frequently used form of transport for day-to-day travel. Proportionally and across all cohorts, walking and catching public transport are the other transport modes that are used most frequently.

In terms of overall group differences, those in their 70s are significantly more likely than the other age groups to use almost all transport modes.

Table 15: Transport modes currently used for day-to-day travel by age group

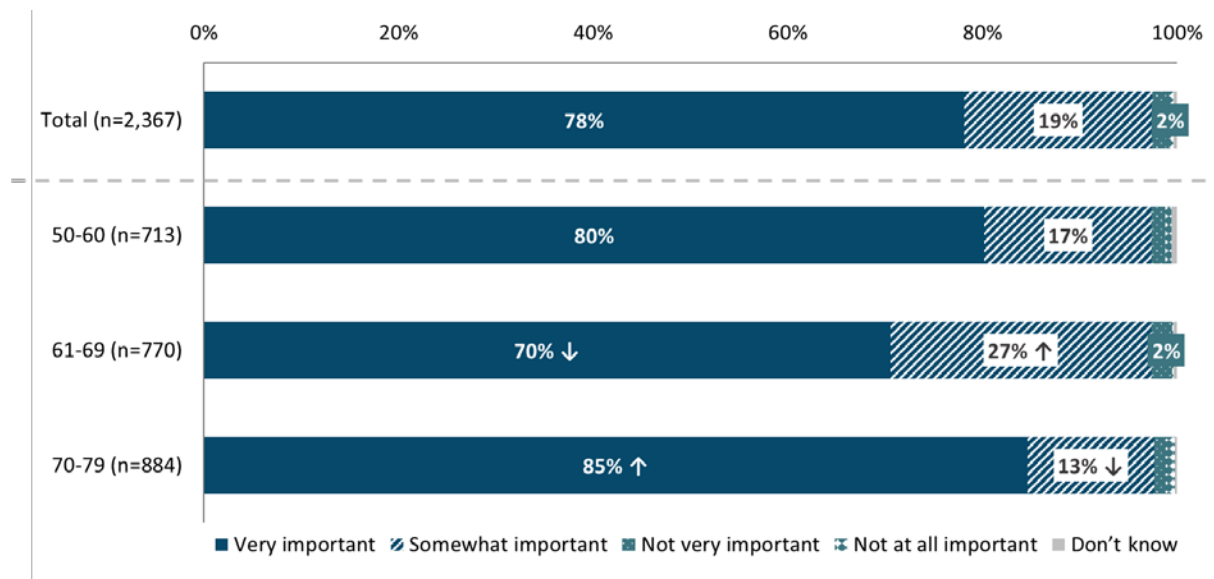
	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Car, 4WD, ute or light truck (as a driver)	71%↓	80%↑	88%↑
Walking	55%↓	55%↓	71%↑
PUBLIC TRANSPORT TOTAL (Train, bus, ferry, light rail)	42%↓	40%↓	56%↑
Car, 4WD, ute or light truck (as a passenger)	32%↑	25%	54%↑
Train	32%↓	29%↓	44%↑
Bus	27%↓	28%↓	37%↑
Ferry	5%↓	6%↓	19%↑
Point-to-point transport (e.g. taxi, Uber, hire car)	9%	4%↓	14%↑
Light rail	4%↓	5%	12%↑
Community transport	1%↓	2%↓	12%↑
Bicycle	7%	6%	8%
Mobility scooter	0%	1%	1%
Other	0%	1%	1%

Q29 Which of the following types of transport do you use for day-to-day travel to and from various locations? (Base: All respondents n=2,969) ↑↓ Denotes significant difference

Driving in 5-15 years

Almost all older people (97%) believe that it will be important to hold a driver licence in the next 5-15 years. Those aged 70-79 are more likely to say that holding a driver licence will be very important (85%) whereas those in the 61-69 age bracket are more likely to say it will be somewhat important (27%).

Figure 22: Perceived importance of holding a driver licence in 5-15 years by age group



Q32 How important is it that you have a driver licence in 5-15 years (10-20 if 50-60) years? (Base: Those who currently drive n=2,367)

4.6.1 Day-to-day transport in 5-15 years

All three age cohorts think that having access to a car and walking will be very important for maintaining quality of life in the next 5-15 years. Those in their 50s are significantly more likely to say that walking will be very important (73%) whereas those in their 70s are significantly more likely to say that being able to drive will be very important (76%).

For all age cohorts, having access to a motorcycle or scooter as either a passenger or rider is seen as being relatively unimportant.

Table 16: Importance of access to various transport modes in 5-15 years by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Car, 4WD, ute or light truck (as a driver)	70%	67%↓	76%↑
Walking	73%↑	69%	67%↓
Car, 4WD, ute or light truck (as a passenger)	50%↑	39%↓	54%↑
Train	39%↑	31%↓	38%↑
Bus	38%↓	33%↓	45%↑
Community transport	25%↓	22%↓	34%↑
Point-to-point transport (e.g. taxi, Uber, hire car)	22%↑	16%↓	25%↑
Ferry	11%↑	7%↓	13%↑
Light rail	16%↑	10%↓	12%↓
Mobility scooter	8%	6%↓	11%↑
Bicycle	9%↑	5%↓	4%↓
Motorcycle or scooter (as a rider)	4%	3%	2%
Motorcycle or scooter (as a passenger)	2%	0.4%	1%

↑↓ Denotes significant difference. Note table displays top box (very important) score only.

Q30. How important do you think it will be to your quality of life in 5-15 (10-20 if 50-60) years to have access to each of the following types of transport? (Base: All respondents n=2,969)

Transport access to services and activities in 5-15 years

For all age cohorts, it will be very important to have easy transport access to medical services. Almost all of those in their 70s (94%) and more than three quarters of those in their 60s (82%) and their 50s (79%) think this will be very important in the next 5-15 years. Considerable proportions of each cohort also think that it will be very important to have easy transport access to both family and friends and stores and shopping centres.

Those in their 70s are more likely than the other age groups to say that it will be very important to have access to medical services (94%), family and friends (88%), stores and shopping centres (78%) and social services (62%).

Table 17: Importance of transport access to various services and activities by age cohort

	50-60 (n=1,009)	61-69 (n=960)	70-79 (n=1,000)
Medical services	79%↓	82%↓	94%↑
Family and/or friends	73%↓	73%↓	88%↑
Stores and shopping centres	70%↓	68%↓	78%↑
Social services (e.g. Centrelink or Medicare)	49%↓	45%↓	62%↑
Recreation activities (e.g. exercise, cinemas, etc.)	55%↑	43%↓	51%↑
Social activities (e.g. clubs or events)	50%↑	40%↓	50%↑

↑↓ Denotes significant difference. Note table displays top box (very important) score only.

Q31. How important do you think it will be to have easy transport access to each of the following in 5-15 (10-20 if 50-60) years? (Base: All respondents n=2,969)

5 61-69 year olds

5.1 Work and retirement

A significant proportion of those in their early 60s are currently working (43%), with men significantly more likely than women to be working full time (52%). Most believe it is unlikely that they will re-train (64%), change employer (63%), or change industry (74%) before retirement.

Among those still working, two fifths have planned when they will retire (43%), and a very similar proportion have not (44%). Declining physical ability is viewed as likely to stop them working for as long as they want to (50%), whereas ageism among either employers or co-workers is viewed as less likely to stop them working (29% and 21%, respectively).

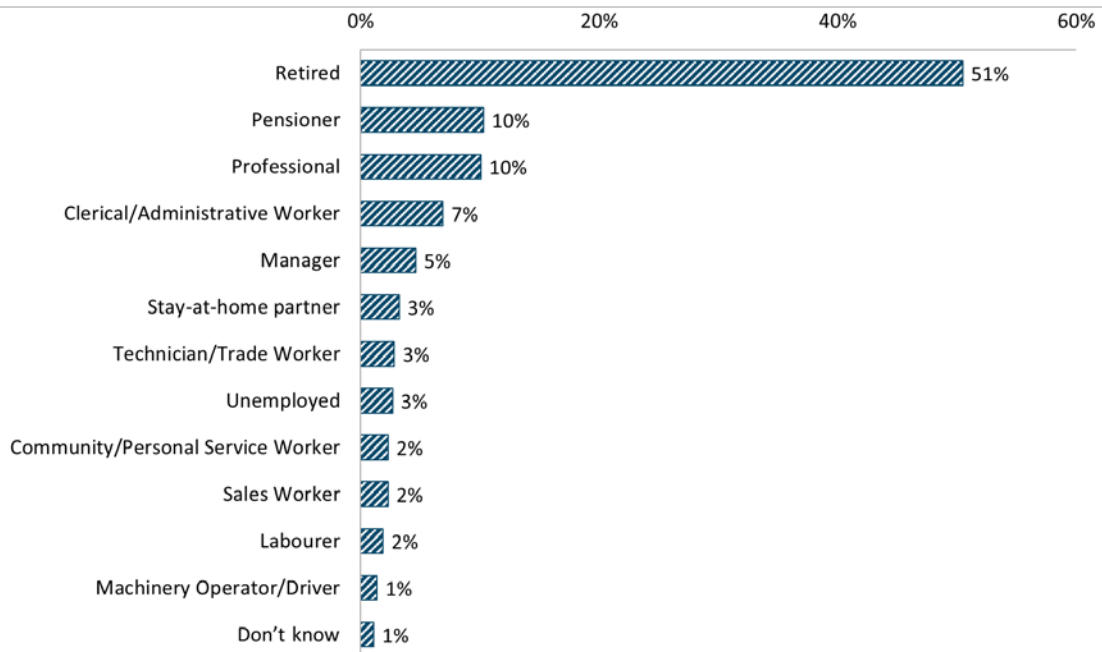
Outlook appears to shape perceptions of working into old age: those with a positive outlook on the next 5-15 years are less likely to believe that either co-workers' attitudes or their declining physical ability will prevent them from working as long as they would like.

There is a high level of interest in a gradual transition into retirement (63%).

Those in their 60s think that they will be supporting themselves financially through retirement for an average of 18.1 years. Almost a fifth (19%) believe that they will be doing so for over 20 years. Most are confident that they can support themselves financially throughout their retirement, however a significant minority (30%) are not confident that they can fund their retirement.

One third (32%) of those in their 60s are currently working, with one in ten (10%) in professional roles.

Figure 23: Main occupation



Q1. Which of the following best describes your main occupation or work status? (Base: All 61-69 year olds n=960)

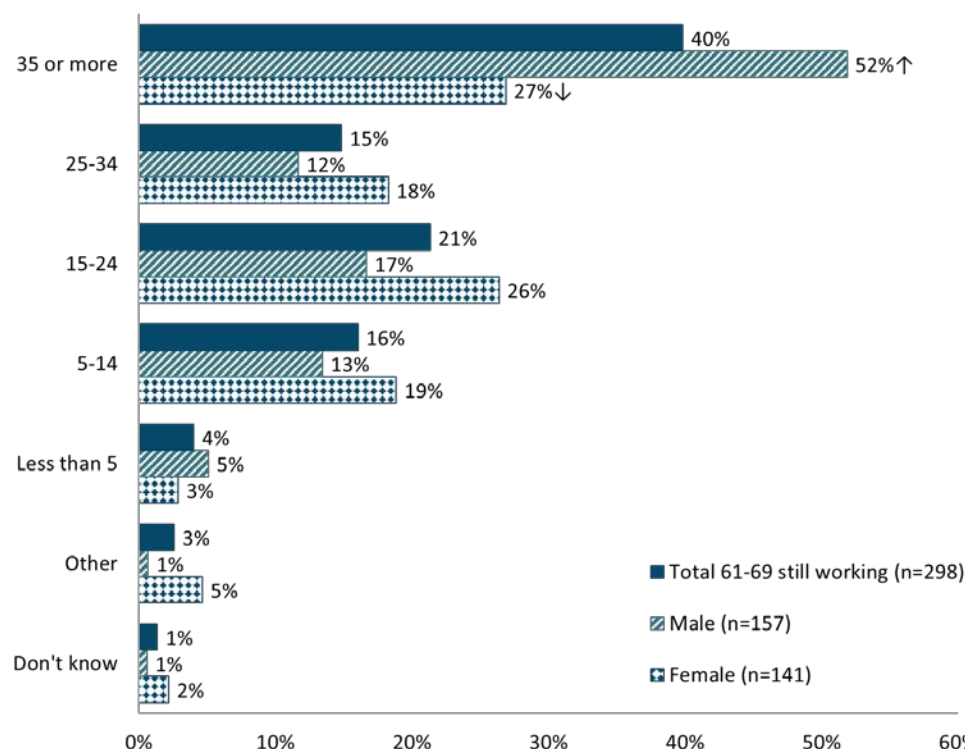
The following groups are more likely to be currently working:

- 61-64 year olds (43%; compared with 23% of 65-69 year olds);
- those with a university education (43%; compared with 22% of those with a high school education and 34% of those with a diploma/TAFE); and
- those in living in the Greater Sydney area (37%; compared with 26% in the rest of NSW).

5.1.1 Working during your 60s

Over half (55%) of those who are still working in their 60s are working 25 hours or more per week. Men in their 60s are significantly more likely than women to still be working full time hours (35 or more hours per week, 52%; compared with 27% of women).

Figure 24: Hours worked per week



Q2. On average, how many hours do you work per week? (Base: 61-69 year olds who are still working n=298)

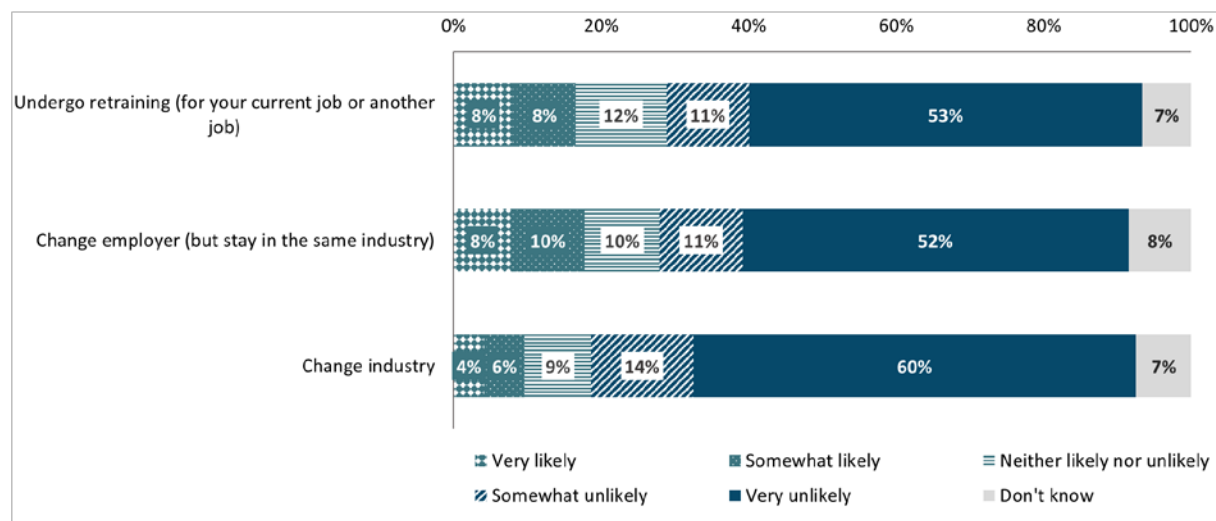
The following groups are more likely to be working 35 or more hours per week:

- those with a high school education (56%; compared with 40% of those with a university education and 31% with a diploma/TAFE); and
- those with a household income of \$100,000 or more (63%; compared with 18% households earning up to \$49,999 and 41% of those earning \$50,000-\$99,999).

Likelihood of retraining or industry change before retirement

Three quarters (74%) of those working in their 60s believe it is unlikely they will have to change industry before retiring. However, almost one in five (18%) think it is likely they will have to change employer before they retire.

Figure 25: Likelihood of having to retrain or change industry before retirement



Q9. And before you retire, how likely do you think it is that you will have to do each of the following? (Base: Those aged 61-69 who are still working and not planning to retire within the next 12 months n=257)

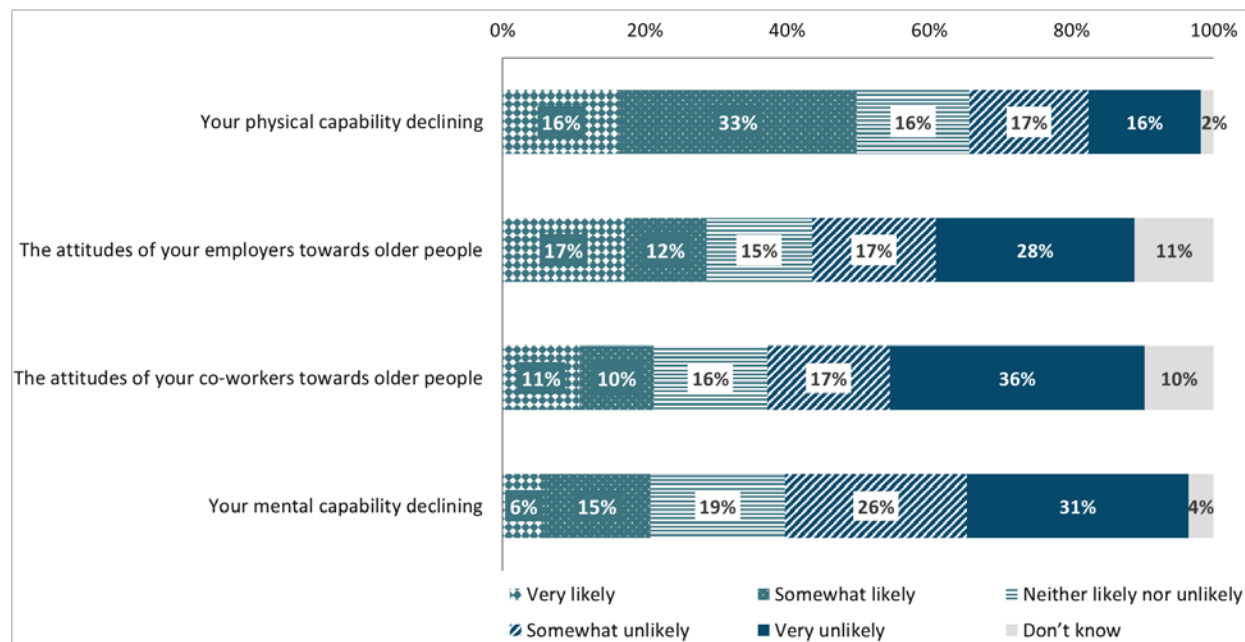
There are no significant differences between demographic subgroups in likelihood of having to retrain, change employer or change industry before retirement.

Factors likely to influence an early retirement

For those in their 60s, declining physical capability is likely to prevent half (50%) from working for as long as they would like to. In comparison, relatively few (21%) believe deteriorating mental capability will stop them from working.

Ageism in the form of employers and co-workers' attitudes towards older people is perceived as unlikely to keep many of those in their 60s from working for as long they would like to (53% and 45% saying this is unlikely, respectively).

Figure 26: Factors likely to contribute to inability to work for as long as desired



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 to? (Base: Those aged 61-69 who are still working and not planning to retire within the next 12 months n=257)

The majority (63%) of those with a positive outlook on the next 5-15 years say their co-workers' attitudes towards older people is unlikely to prevent them from working as long as they would like to, compared to 39% of those with a negative outlook.

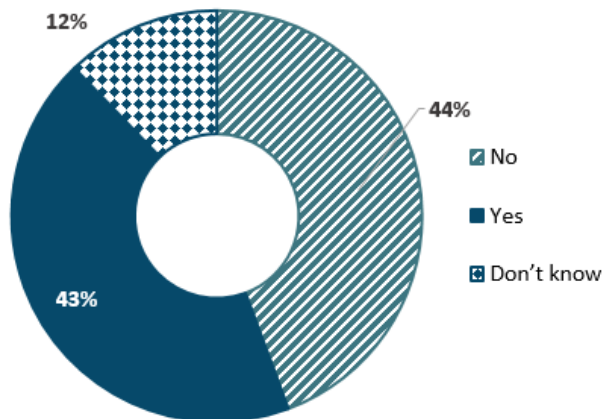
The following groups are more likely to think their physical capability declining may prevent them from working as long as they would like to:

- those with a negative outlook on life in 5-15 years (74%; compared to 35% with a positive outlook); and
- those working less than 25 hours per week (61%; compared to 41% of those working more than 25 hours per week).

5.1.2 Planning for retirement

Among those in their 60s who are still working, almost half (44%) have not yet planned when they will retire.

Figure 27: Planned when to retire



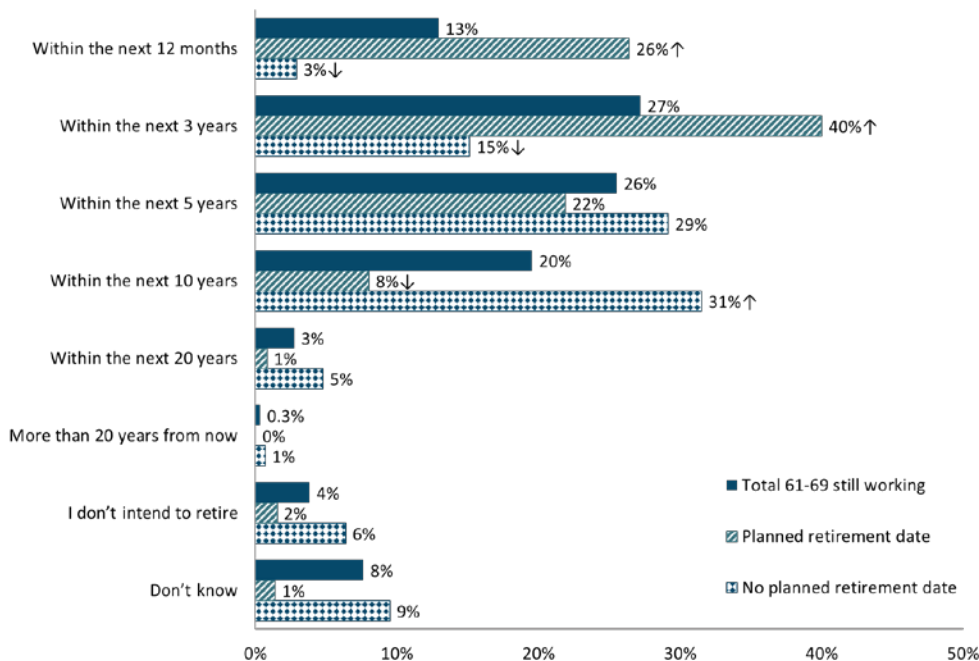
Q3. Have you planned when you will retire? (Base: 61-69 year olds who are still working n=298)

Those who currently participate in volunteering activities are more likely to have planned when they will retire (53%; compared with 36% who do not volunteer).

Expected retirement date

Two thirds (66%) of those who are still working in their 60s think they will retire within the next five years. Among those who have planned when they will retire this is significantly higher (88%), compared with less than half (47%) of those who have not planned this.

Figure 28: Estimated number of years until retirement



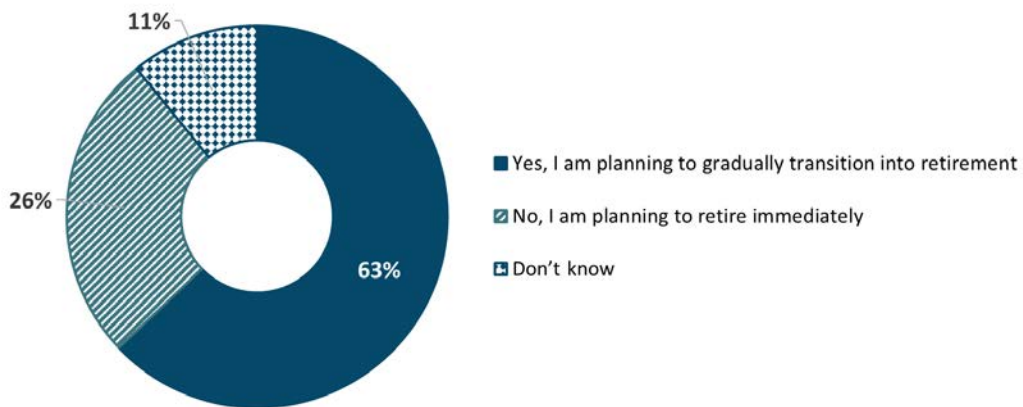
Q4. When do you think you will be most likely to retire? (Base: 61-69 year olds who are still working n=298)

There are no significant differences by demographic subgroup in the estimated number of years until retirement.

5.1.3 Transitioning into retirement

Among those who have planned when they will retire, almost two thirds (63%) are planning to gradually transition into retirement. One in ten (11%) do not know whether they will transition into retirement or retire immediately.

Figure 29: Retirement intentions



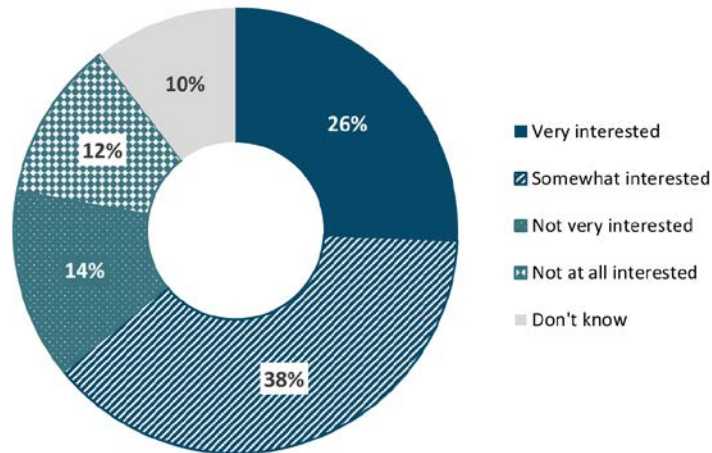
Q6A. Are you planning to gradually transition into retirement? (Base: Those aged 61-69 who have planned when they will retire, but are not planning to within the next 12 months n=91)

There are significant differences by demographic subgroup in retirement intentions.

Interest in transitioning into retirement

Almost two thirds (63%) of those in their 60s who have not yet planned when they will retire are somewhat or very interested in gradually transitioning into retirement.

Figure 30: Interest in gradually transitioning into retirement



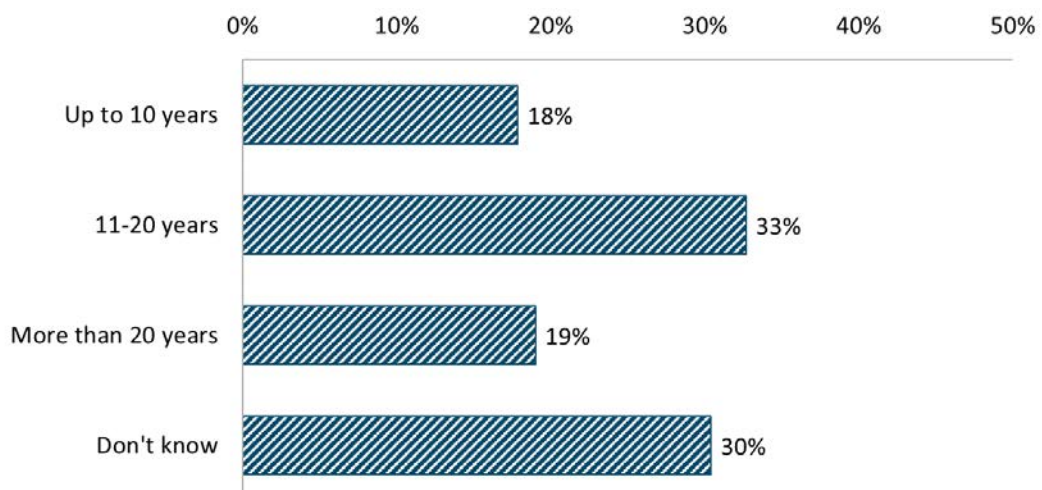
Q7. When you approach retirement, how interested are you in being able to gradually transition into retirement? By this, we mean having flexible working arrangements such as working fewer days per week, and choice over which days you work and what time you start work. (Base: Those aged 61-69 who have not yet planned when they will retire n=170)

There are no significant differences by demographic subgroup in the level of interest in gradually transitioning into retirement.

5.1.4 Funding retirement

The average length of time that those in their 60s believe they will need to financially support themselves for after retirement is 18.1 years. Almost one third (30%) do not know how long they will need to support themselves for.

Figure 31: Number of years' financial self-support is needed after retirement

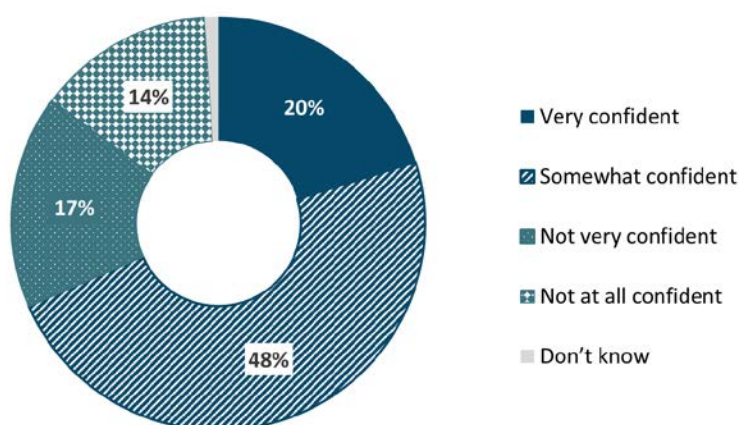


Q5. After your retirement, for approximately how long do you think you will need to be able to support yourself financially? (Base: Those aged 61-69 who are currently working and intend to retire n=263)

Confidence in retirement fund

Among those who have not yet retired, confidence in their ability to financially support themselves throughout their retirement is mixed. While most (68%) are confident in their ability to fund their retirement, only one in five (20%) feel very confident. Almost one third (30%) are not very or not all confident in their ability to financially support themselves through retirement.

Figure 32: Confidence in ability to fund retirement



Q6. And how confident are you that you will be able to support yourself financially for [Q5 response] years after your retirement? (Base: 61-69 year olds who are still working and intend to retire n=181)

Those with a high household income were more likely to say they feel very confident in their ability to financially support themselves throughout retirement (38%; compared to those with household incomes up to \$49,999 (12%) and \$50,000-\$99,999 (13%)).

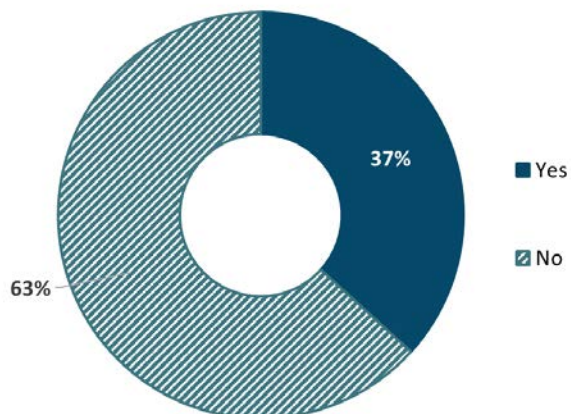
5.2 Volunteering

Over a third of participants in their 60s volunteer (37%), much of which is for welfare/community organisations. Volunteering is more common outside Sydney (42%) and among those in their late 60s (who are also less likely to be working full time, 40%).

Doing something worthwhile (69%), helping others and the community (66%), and personal satisfaction (61%) are the key motivators for volunteering. Those with a low household income (under \$50,000 per year) are more likely than others to volunteer as a way to avoid boredom (28%).

Over one third (37%) of those in their 60s participate in volunteering activities.

Figure 33: Participation in volunteering activities



Q10b. Do you participate in any volunteering activities? (Base: All 61-69 year olds n=960)

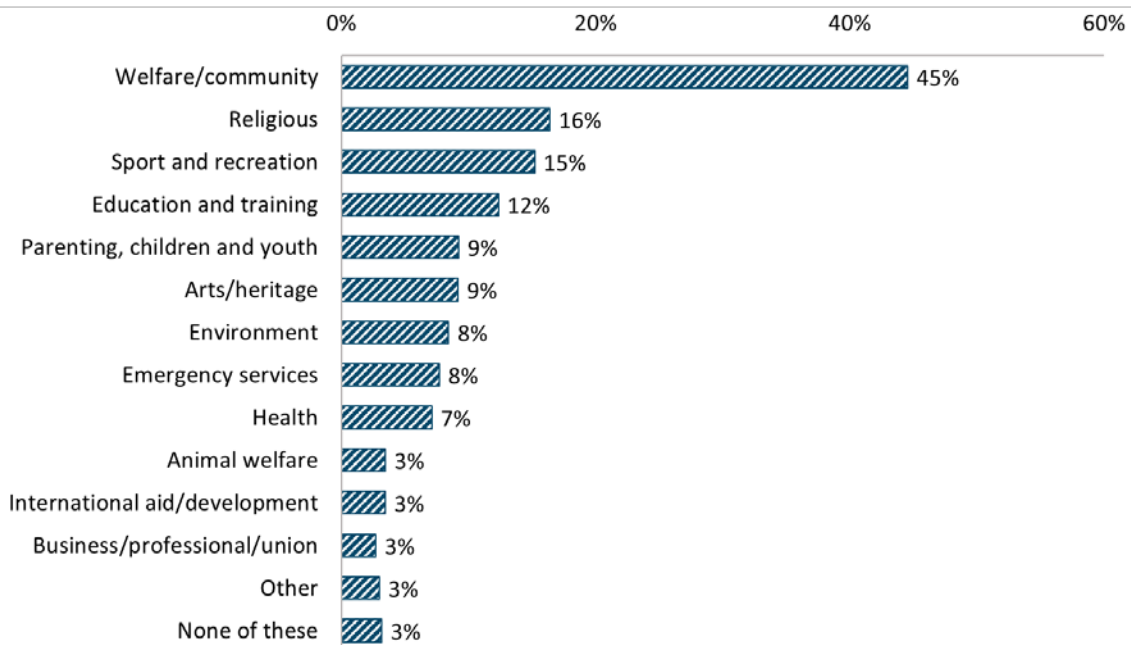
Volunteering is more prevalent among the following groups:

- those living outside of Sydney (42%; compared with 32% in Sydney);
- 65-69 year olds (40%; compared with 32% of 61-64 year olds); and
- those working less than 25 hours per week (48%; compared with 34% of those working 25 or more).

Organisations volunteered for

Those in their 60s are most commonly volunteering for welfare or community (45%), religious (16%), and sports and recreation groups (15%).

Figure 34: Type of organisations volunteered for



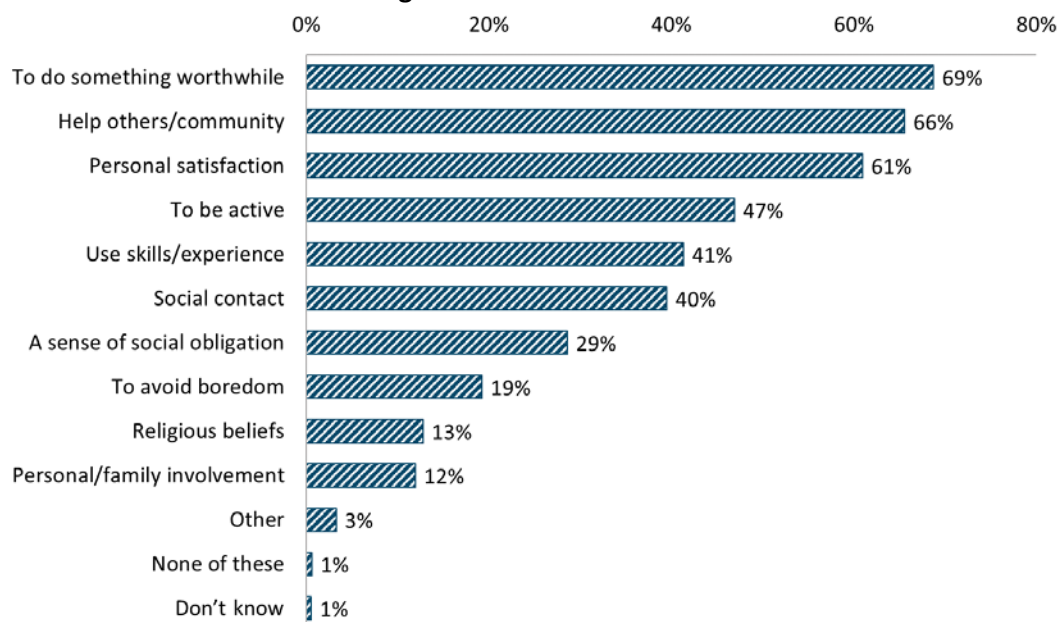
Q10c. Which of the following types of organisations do you volunteer with? (Base: 61-69 year olds who volunteer n=358)

Those with a university education are more likely to volunteer for a religious organisation (28%; compared to 11% with a certificate/TAFE education and 13% with a high school education).

Motivators for volunteering

The key motivators for volunteering are to do something worthwhile (69%), help others and the community (66%) and for personal satisfaction (61%). Two fifths (40%) do it for social contact, and a fifth (19%) volunteer to avoid boredom.

Figure 35: Motivations for volunteering



Q10d. which of the following best describes your motivation for volunteering? (Base: 61-69 year olds who volunteer n=358)

Religious beliefs are more likely to be a motivator for CALD volunteers (34%; compared to 11% of non-CALD volunteers).

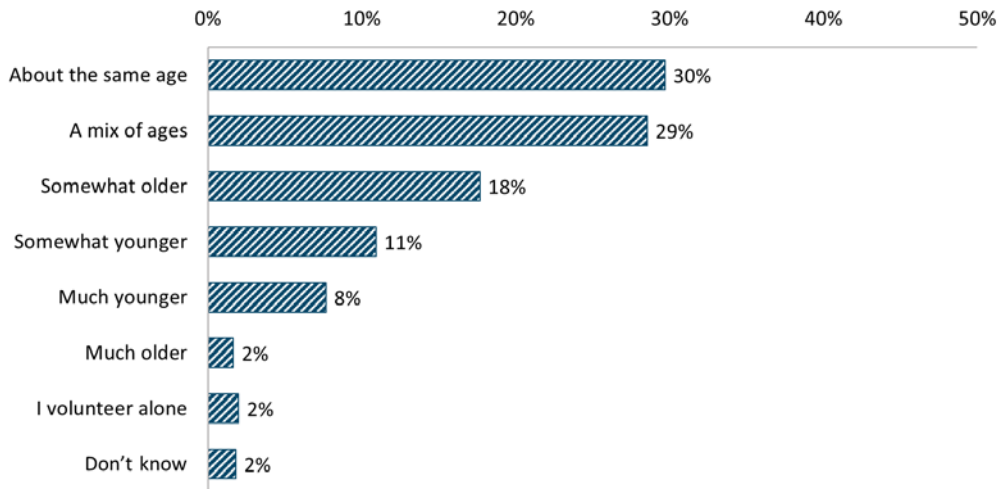
Carers are more likely to cite family as a motivation to volunteer (24% compared with 8% of non-carers).

Those with a low household income (up to \$49,999 per year) are more likely to volunteer as a way to avoid boredom (28%; compared with 14% of those with annual household incomes of \$50,000 or more).

Age of fellow volunteers

Almost one third (30%) say the other people they volunteer with are about the same age, and a further 29% say they are a mix of ages. The age of fellow volunteers tends to vary based on the type of organisation. Those volunteering for arts or heritage groups are more likely to say the people they volunteer with are about the same age (53%). Other volunteers at welfare or community groups are more likely to be somewhat or much older (28%). Whereas those volunteering for emergency services are more likely say volunteers are a mix of ages (55%).

Figure 36: Age of fellow volunteers



Q10e. Thinking about other people with whom you volunteer, are they generally...? (Base: 61-69 year olds who volunteer n=358)

There are no significant differences by demographic subgroup in the age of fellow volunteers.

5.3 Ageing

Most of those in their 60s have given some consideration to what their lives might be like in 5-15 years (75%). Those with higher educational attainment, retirees and those still working are more likely than pensioners and those with lower educational attainment to have done so.

People in their 60s feel a strong sense of responsibility for the various facets of their lives in 5-15 years, including their living situation (92%), health (92%), day-to-day travel needs (89%), and financial stability (87%).

Participants are most concerned about maintaining their health (40%) over the next 5-15 years. Remaining healthy (88%) was significantly more likely to be ranked in the top three most important factor to maintaining a good quality of life in 5-15 years.

For one in five (21%) financial security is a concern, and remaining financially independent was ranked by 60% as being in the top three most important factor to maintaining a good quality of life in 5-15 years.

Over half (55%) feel positive about their life over the next 5-15 years. Men (61%) and retirees (60%) are most likely to have a positive outlook. Those who do not volunteer (26%), those who have not planned when they will retire (36%), and low income households (of less than \$50,000 per year, 29%) are more likely to have a negative outlook on life in 5-15 years. People in their 60s are most looking forward to travelling (35%) and spending time with their families (19%) in the next 5-15 years.

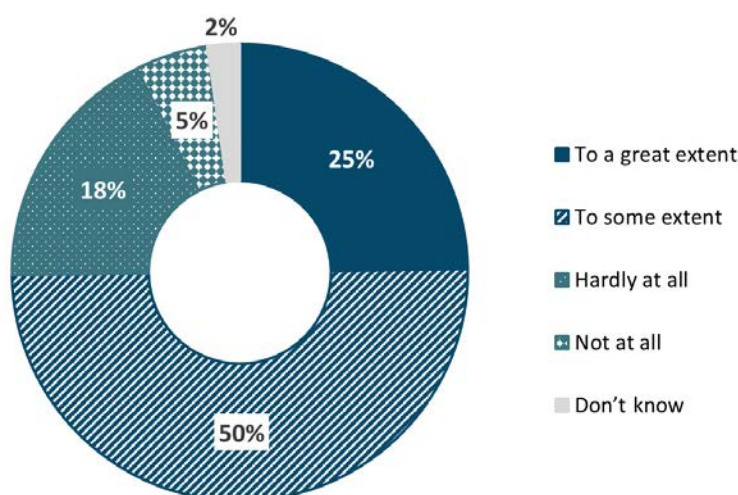
Outlook impacts upon experiences of ageing. Those with a negative outlook on life in the next 5-15 years are more likely to say they started to feel old recently (73%); and are more likely to have struggled to keep up with technology recently (35%).

Wills are the most commonly created legal instrument among people aged 61-69 (81%).

5.3.1 Preparing for the next 5-15 years

Three quarters (75%) of those in their 60s have considered their life in 5-15 years to some extent.

Figure 37: Consideration of life in 5-15 years



Q11. To what extent have you considered your life in 5-15 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. (Base: All 61-69 year olds n=960)

Those with a university education are more likely to have considered their life in 5-15 years to some extent (84% compared with 75% of those with a Diploma/TAFE and 66% of those with a high school education).

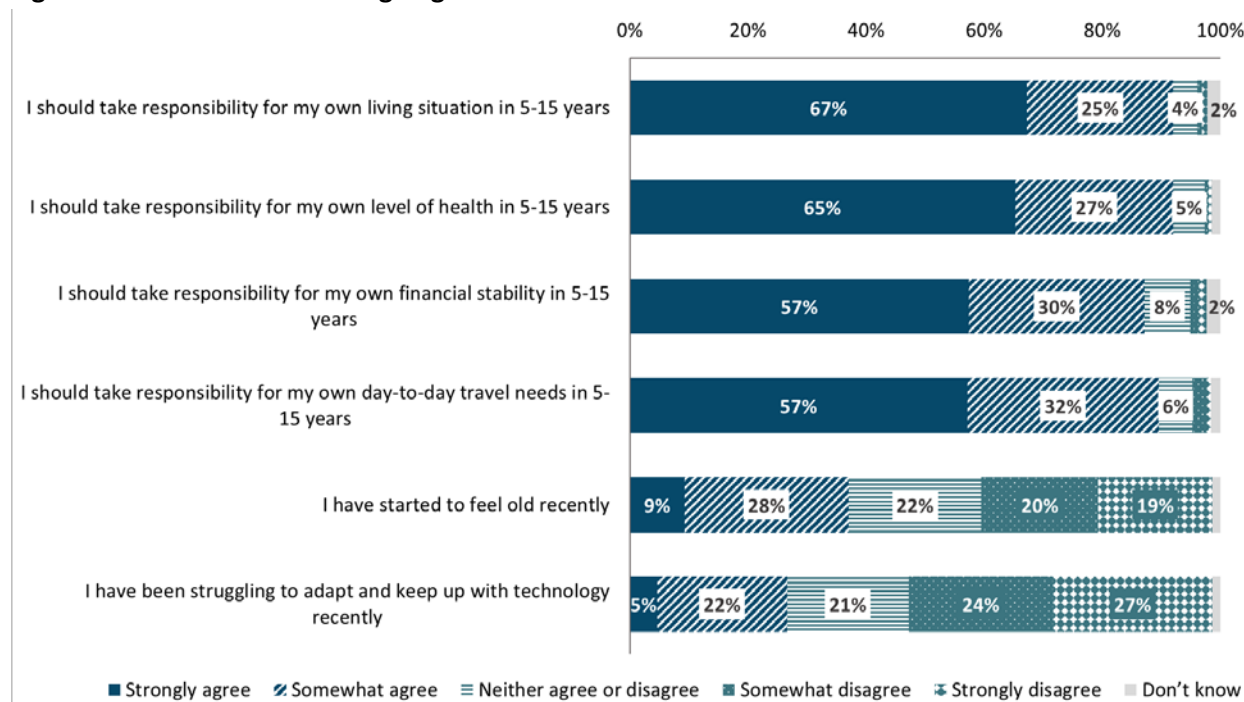
Pensioners are less likely to have considered their lives in 5-15 years (59%; compared to 78% of retirees and 75% of those who are employed).

Ageing sentiments

People in their 60s feel a strong sense of responsibility for the various facets of their lives in 5-15 years. In particular, almost all (92%) feel they should take responsibility for their own living situation, and their level of health.

Just over a third of those in their 60s say they have started to feel old recently (35%), or that they have struggled to keep up with technology (27%).

Figure 38: Attitudes towards ageing



Q17. To what extent do you agree or disagree with each of the following statements? (Base: All 61-69 year olds n=960)

The following are more likely to say they started to feel old recently:

- those with a negative outlook on life in 5-15 years (73%; compared to 23% with a positive outlook); and
- carers (46%; compared with 34% of non-carers).

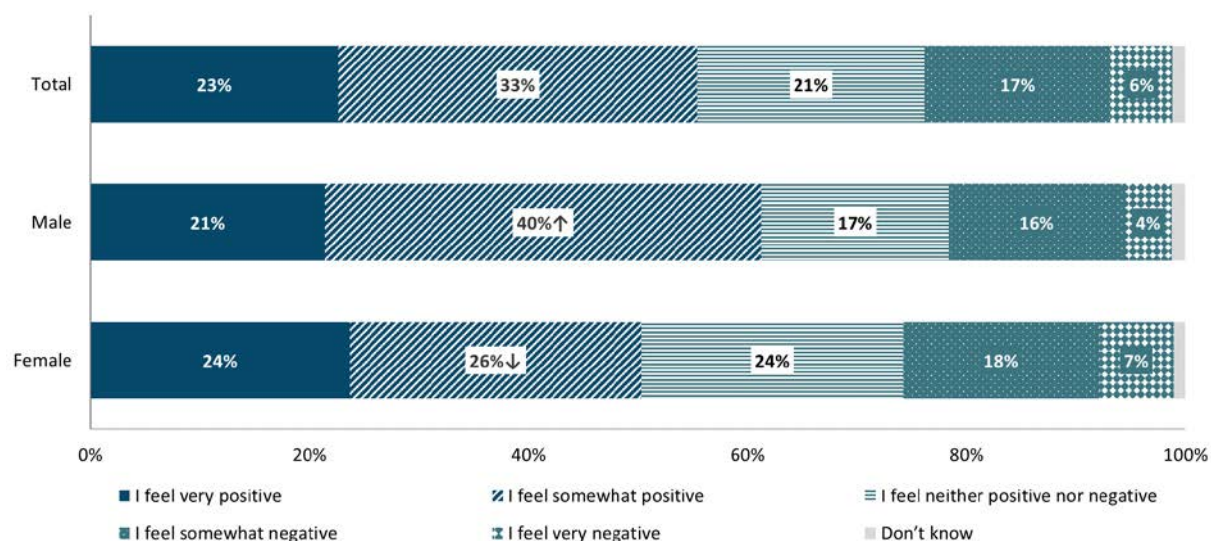
The following groups are more likely to have struggled to keep up with technology recently:

- those with a high school education (34%; compared to 22% with a university education and 24% with a diploma/TAFE); and
- those with a negative outlook on life in 5-15 years (35%; compared to 22% with a positive outlook).

Feeling towards life in 5-15 years

Over half (55%) of people in their 60s feel somewhat or very positive about the next 5-15 years. There is a stark contrast between genders, with men being more likely to hold a positive outlook (61%; compared with 50% of women).

Figure 39: Feelings towards life in 5-15 years



Q13 When thinking about your life in 5-15 years, do you mostly feel positive or negative? (Base: All 61-69 year olds n=960)

Retirees are more likely to hold a positive outlook towards life in the next 5-15 years (60%; compared to 38% of pensioners and 54% of those who are employed).

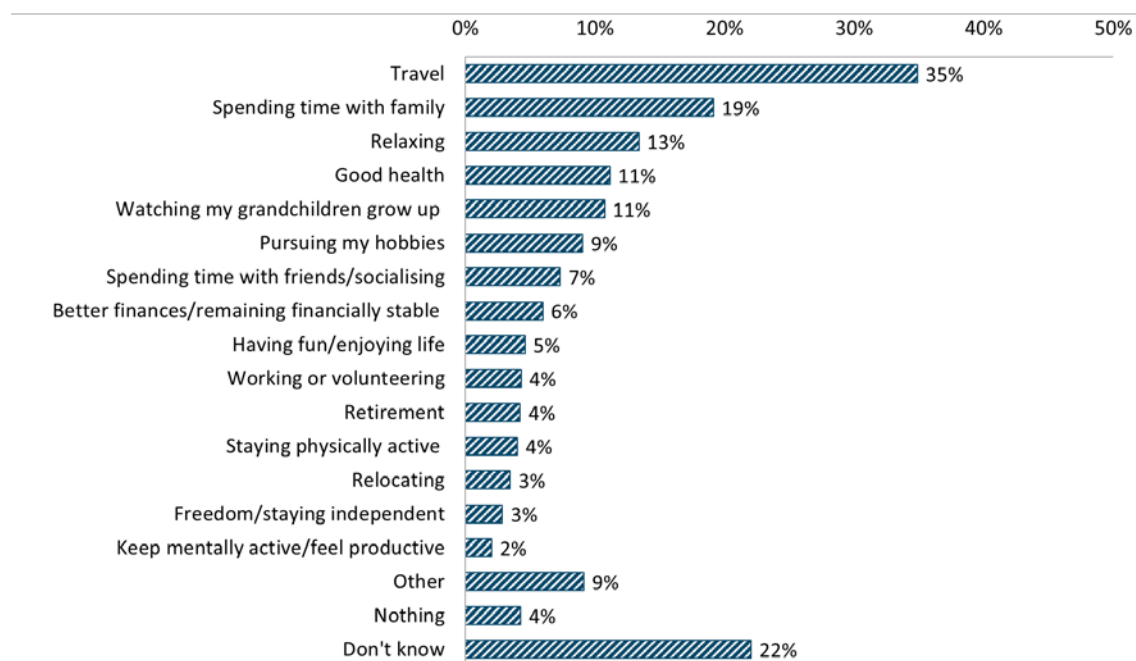
Negative feelings towards the next 5-15 years are more prevalent among the following groups:

- those who do not volunteer (26%; compared with 18% of volunteers);
- those who are still working and have not planned when they will retire (36%; compared with 17% who have planned this); and
- those with a household income up to \$49,999 (29%; compared with 18% of those with household incomes over \$50,000).

Things to look forward to in 5-15 years

People in their 60s are most looking forward to travelling (35%) and spending time with their families (19%) in the next 5-15 years.

Figure 40: Things those in their 60s are most looking forward to



Q14 Thinking about your life in 5-15 years, what are some of the things you are most looking forward to? (Base: All 61-69 year olds n=960)

The following groups are more likely to be looking forward to travelling:

- retirees (40%; compared with 14% of pensioners and 36% of those who are still working);
- those with a university education (49%; compared to 31% with a diploma/TAFE and 28% with a high school education); and
- those with a household income over \$100,000 (46%; compared to 48% with a household income up to \$49,999 and 40% of those with incomes between \$50,000 and \$99,999).

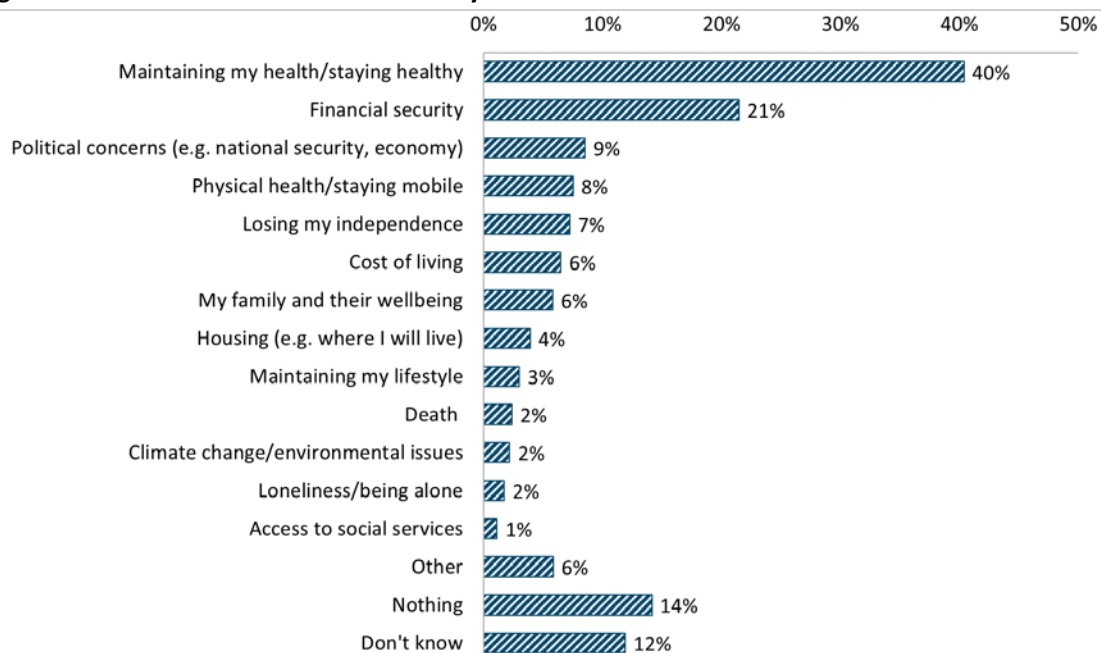
Those with a positive outlook on life in 5-15 years are more likely to be looking forward to the following:

- travel (47%; compared to 21% with a negative outlook);
- spending time with family (25%; compared to 12% with a negative outlook); and
- socialising with friends (10%; compared to 3% with a negative outlook).

Concerns about the next 5-15 years

Those in their 60s are most concerned about maintaining their health (40%) over the next 5-15 years. For one in five (21%) financial security is a concern.

Figure 41: Concerns about the next 5-15 years



Q15. And what are some of the things you are most concerned about when thinking about your life in 5-15 years? (Base: All 61-69 year olds n=960)

Financially security is significantly more likely to be an issue for the following groups:

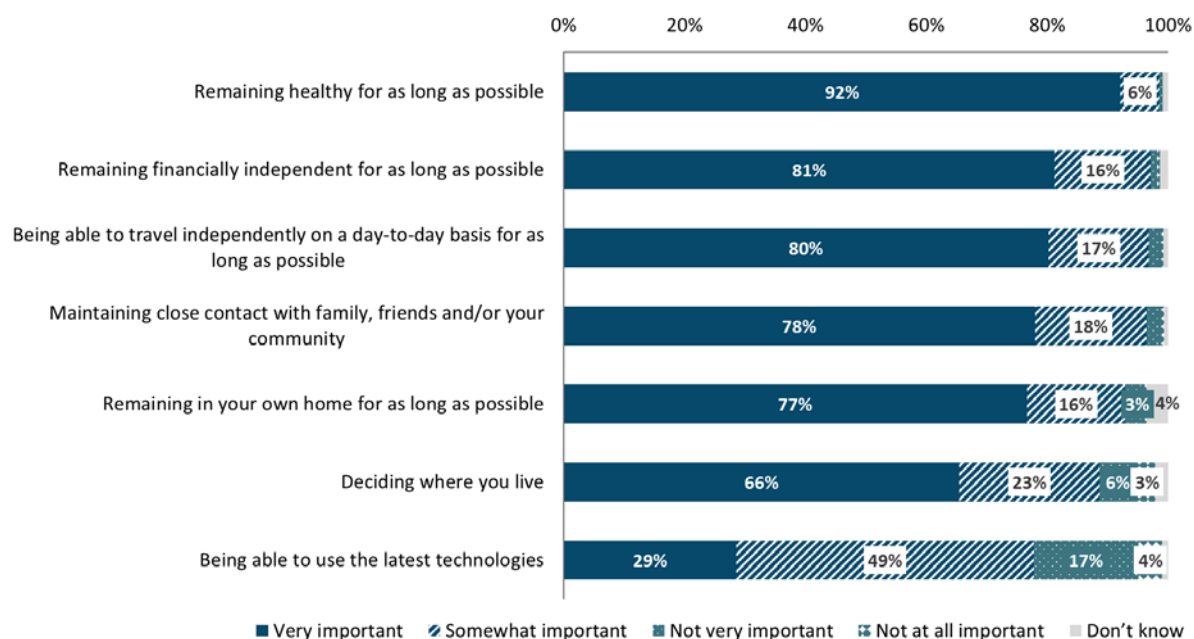
- those who are currently employed (28%; compared with 16% of pensioners and 18% of retirees); and
- those with a negative outlook on life in 5-15 years (34%; compared to 16% with a positive outlook).

Few of those with a high school education are concerned about maintaining their health in 5-15 years (32%; compared to 48% with a university education and 42% with a diploma/TAFE).

5.3.2 Maintaining quality of life

Remaining healthy (99%), being financially independent (97%), being able to travel independently day-to-day (97%), and remaining in close contact with family and friends (96%) are all perceived to be essential in maintaining a good quality of life in the next 5-15 years.

Figure 42: Factors important to maintaining quality of life



Q16. How important do you think each of the following will be for your quality of life in 5-15 years? (Base: All 61-69 year olds n=960)

With the exception of being able to use the latest technologies, women are significantly more likely than men to rate all items listed in Q16 as being very important to maintaining their quality of life in the next 5-15 years as outlined in Table 18 below.

Table 18: Factors important to maintaining quality of life by gender

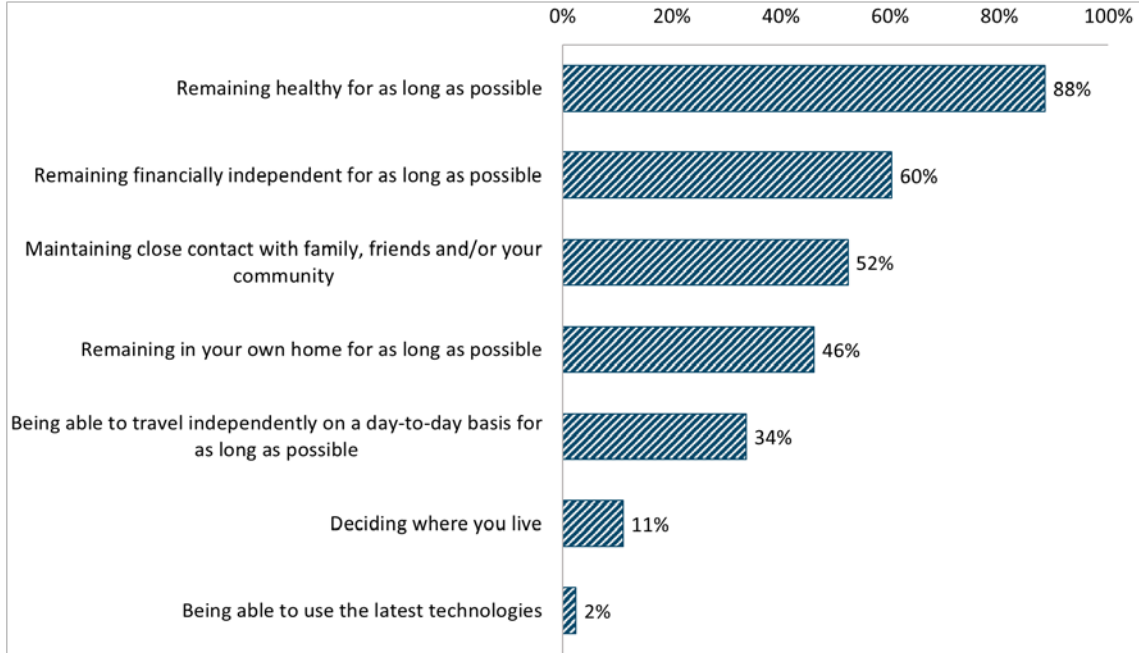
	Women	Men
Remaining financially independent for as long as possible	85%↑	77%↓
Remaining healthy for as long as possible	95%↑	89%↓
Remaining in your own home for as long as possible	81%↑	72%↓
Being able to travel independently on a day-to-day basis for as long as possible	85%↑	75%↓
Deciding where you live	73%↑	57%↓
Maintaining close contact with family, friends and/or your community	86%↑	69%↓

↑↓ Denotes significant difference. Table displays top box score (very important) only.

Most important factors to maintaining quality of life

When looking specifically at the most important factors to maintaining a good quality of life in 5-15 years, remaining healthy (88%) was significantly more likely to be ranked as one of the top three most important followed by remaining financially independent (60%).

Figure 43: Most important factors to maintaining quality of life (top three)

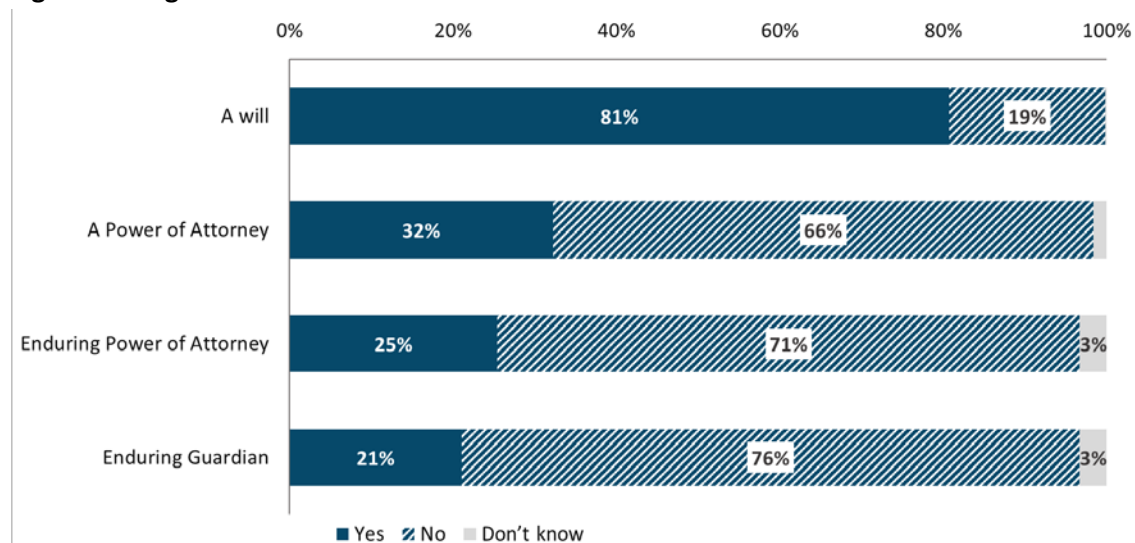


Q16b. And which three (3) of the following do you think will be most important for your quality of life in 5-15 years? (Base: 61-69 year olds who rated 4 or more at Q16 as being very important n=794)

5.3.3 Legal instruments

Wills are the most commonly created legal instrument among people aged 61-69, with four in five (81%) reporting to have one. Whereas Power of Attorney (32%), Enduring Power of Attorney (25%) and Enduring Guardian (21%) are all less prevalent.

Figure 44: Legal instruments created



Q12. Which of the following legal instruments have you made or created, if any? (Base: All 61-69 year olds n=960)

Will creation is more common among the following groups:

- volunteers (87%; compared with 77% who do not volunteer);
- retirees (85%; compared with 77% of those who are currently employed and 75% of pensioners); and
- those who have considered their life in 5-15 years to some or a great extent (84%; compared with 74% of those who have hardly or not at all considered).

A Power of Attorney is more common among retirees (39%; compared with 27% of those who are currently employed and 25% of pensioners).

5.4 Health

Those in their 60s are significantly more likely to rate their mental health as being very healthy (66%), than their physical health (28%). Less affluent groups are more likely to rate themselves as being not very or not at all healthy.

Staying physically active (70%) is perceived to be the most important factor to maintaining health. Walking (87%) is the most popular activity for remaining physically healthy in the next 5-15 years. It is also recognised that staying mentally active and having a positive mental outlook are important to maintaining their health in 5-15 years (89% and 86%, respectively).

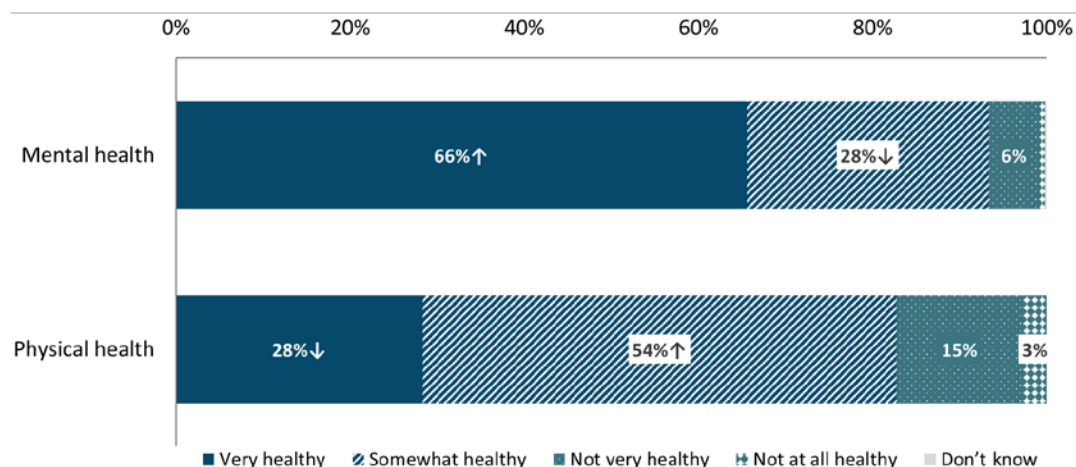
General practice (96%), pharmacy (91%), optometry (91%) and dentistry (89%) services are viewed as being fundamental to maintaining their health in 5-15 years by those in their 60s.

Among carers, minimising stress is considered very important to maintaining their health in 5-15 years (83%). Carers are more likely than non-carers to rate emergency departments (88%) and counselling/psychology (43%) as important to maintaining their health in 5-15 years.

Self-rated levels of health

There is a great disparity between self-rated levels of mental health and physical health among people in their 60s. Individuals in their 60s are significantly more likely to rate themselves as being very healthy mentally (66%) than physically (28%). Nearly one in five (17%) feel they are not very, or not at all physically healthy.

Figure 45: Self-rated levels of physical and mental health



Q18. How would you rate your current level of physical health? (Base: All 61-69 year olds n=960)

Q19. How would you rate your current level of physical health? (Base: All 61-69 year olds n=960)

Less affluent groups are more likely to rate themselves as being not very or not at all healthy:

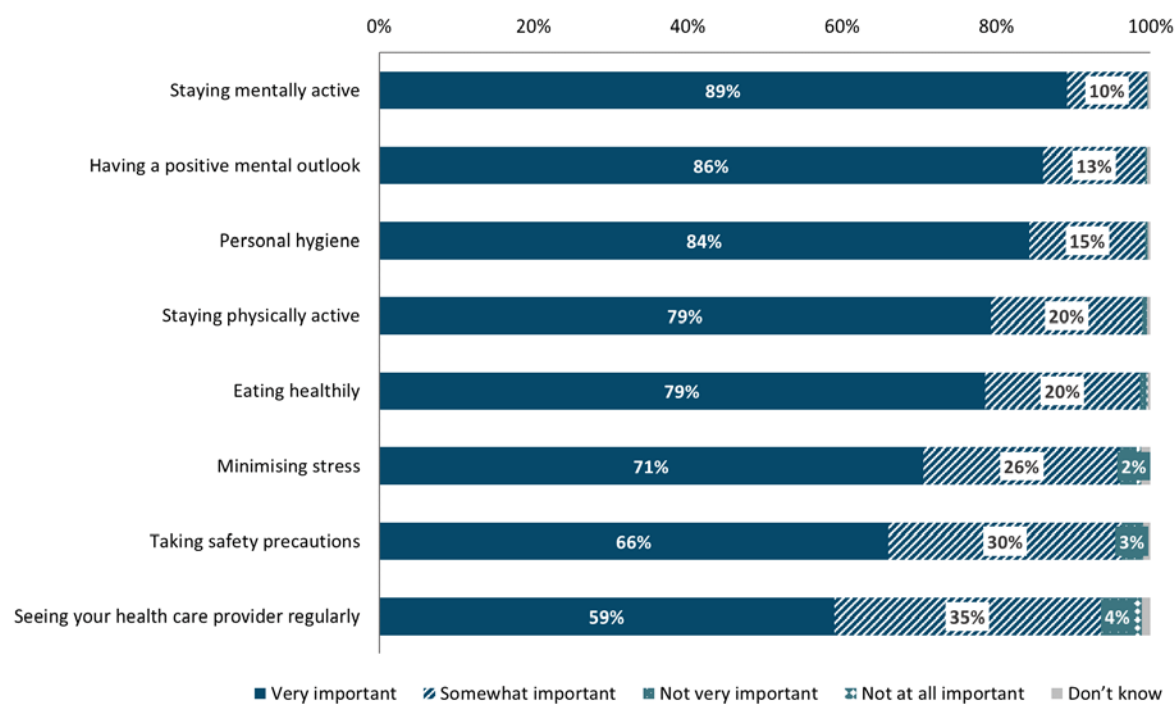
- Low income households, up to \$49,999 (22%; compared to 14% of those with household incomes over \$50,000); and
- Pensioners (36%; compared with 16% of retirees and 18% of those who are employed).

There are no significant differences between demographic subgroups in their self-rated level of mental health.

5.4.1 Maintaining health in 5-15 years

People in their 60s recognise the range of factors that are important to maintaining their health in 5-15 years. Staying mentally active (89%), having a positive mental outlook (86%) and personal hygiene (84%) are the most likely to be viewed as being very important.

Figure 46: Factors important to maintaining health in 5-15 years



Q20. How important do you think each of the following will be for maintaining your level of health in 5-15 years? (Base: All 61-69 year olds n=960)

For carers, minimising stress is very important to maintaining their health in 5-15 years (83%; compared with 67% of non-carers).

Women are significantly more likely to perceive all items listed in Q20 as being very important to maintaining health in 5-15 years, as displayed in Table 19 below.

Table 19: Factors important to maintaining health by gender

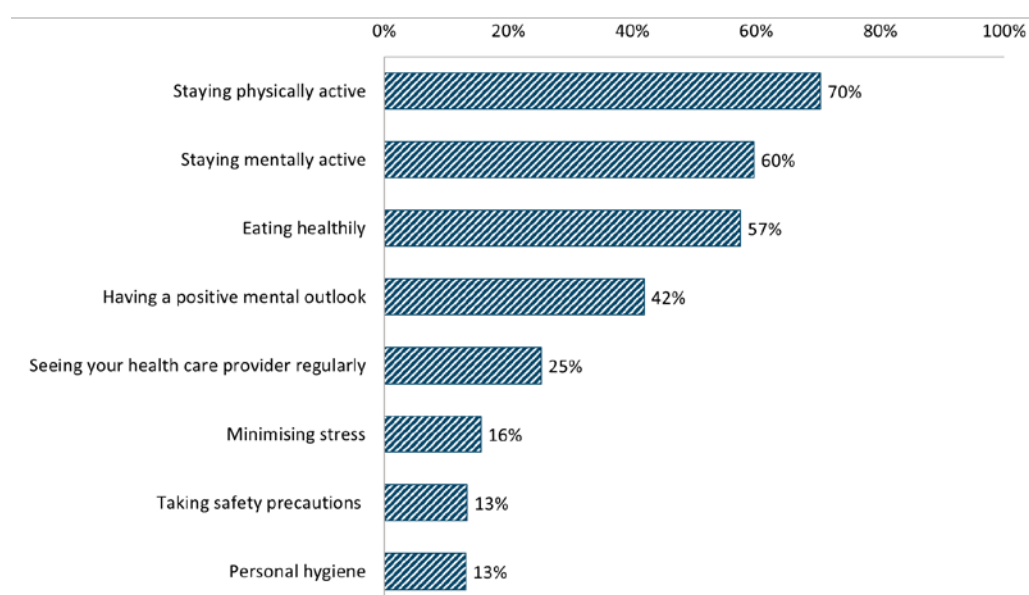
	Women	Men
Staying mentally active	92%↑	86%↓
Having a positive mental outlook	90%↑	82%↓
Personal hygiene	90%↑	78%↓
Staying physically active	85%↑	75%↓
Eating healthily	87%↑	69%↓
Minimising stress	78%↑	61%↓
Taking safety precautions	76%↑	55%↓

↑↓ Denotes significant difference. Table displays top box score (very important) only.

Most important factors to maintaining health

While both are very important to those in their 60s, staying physically active (70%) is perceived to be the most important factor to maintaining health, followed by staying mentally active (60%).

Figure 47: Most important factors to maintaining health in future

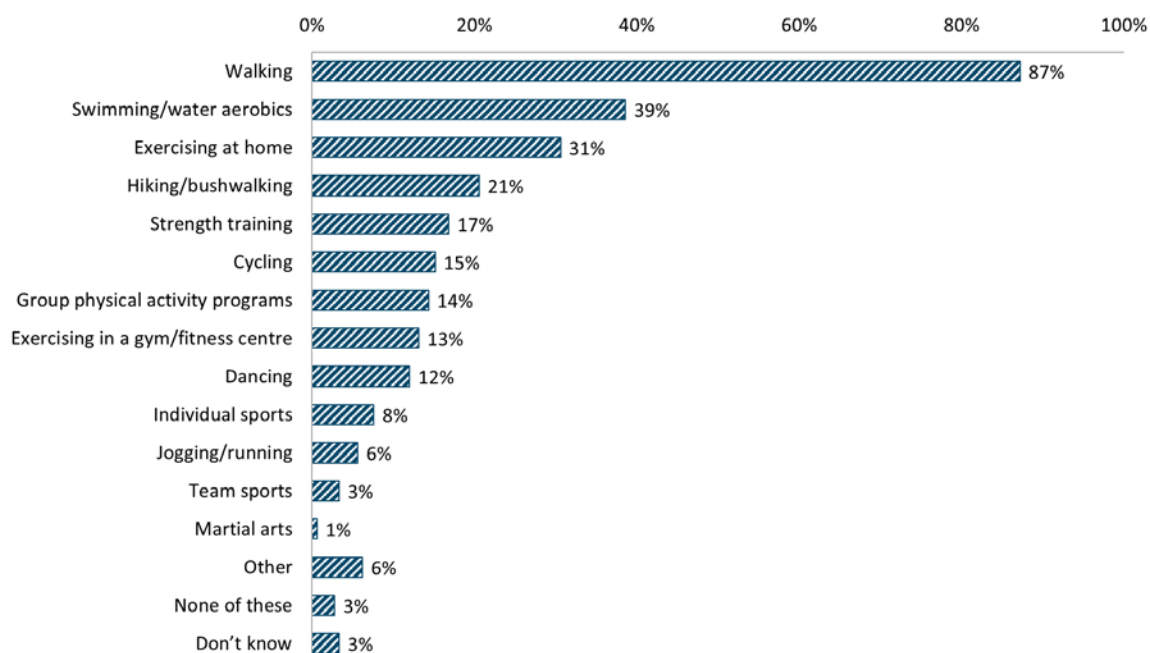


Q20b. And which three of the following do you think will be most important for maintaining your level of health in 5-15 years? (Base: Those in aged 61-69 who rated 4 or more items in Q20 as being very important n=830)

Physical activity

Among individuals in their 60s, walking (87%) is the most popular activity for remaining physically healthy in the next 5-15 years. In addition to walking, swimming and water aerobics (39%) and exercising at home (31%) are relatively popular.

Figure 48: Activities interested in for physically healthy in 5-15 years



Q22. Which of the following activities are you interested for staying physically healthy in 5-15 years? (Base: All 61-69 year olds n=960)

Women in their 60s are more likely to be interested in the following activities:

- swimming or water aerobics (44%; compared to 33% of men);
- group physical activity programs (21%; compared to 7% of men); and
- Dancing (16%; compared to 7% of men).

Whereas men are more likely to be interested in:

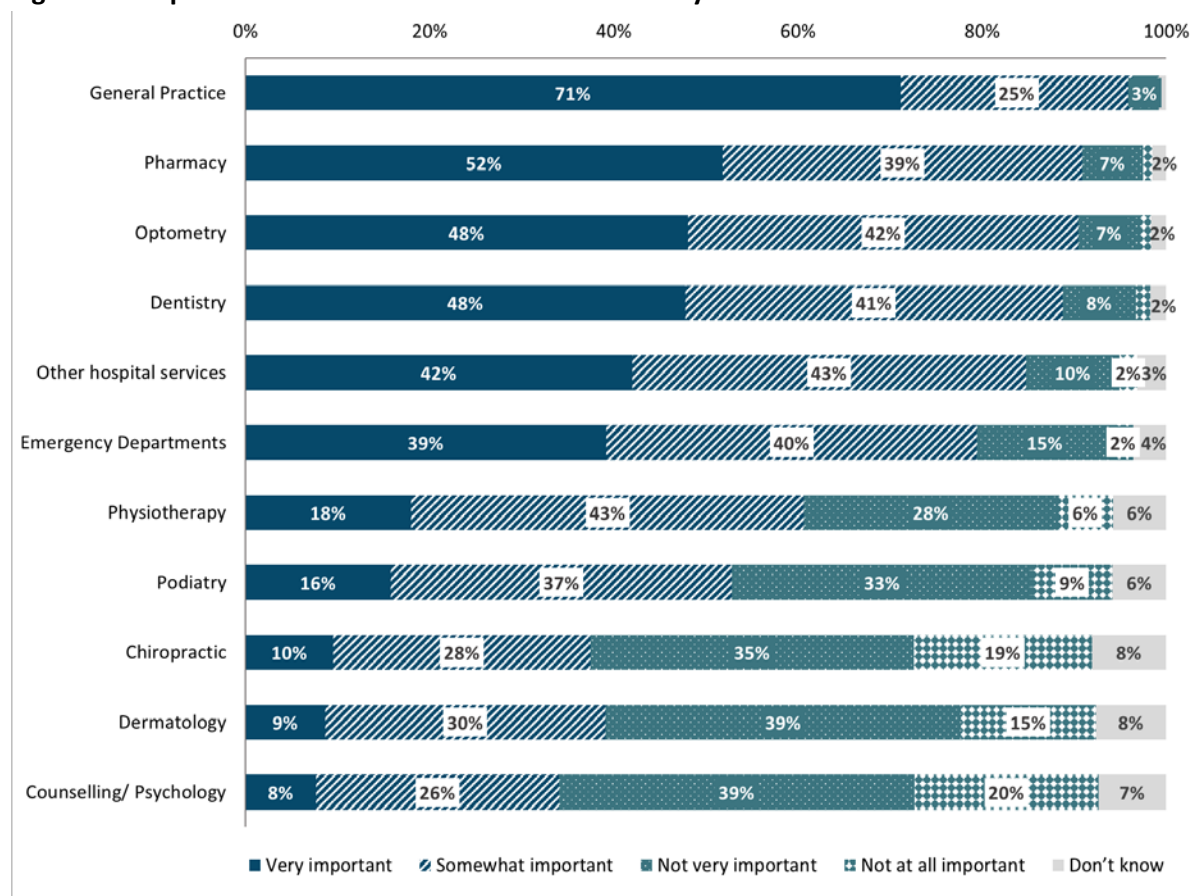
- hiking or bushwalking (25%; compared to 17% of women);
- cycling (23%; compared to 8% of women); and
- individual sports (11%; compared to 5% of women).

Services important to maintaining health

General practice (96%), pharmacy (91%), optometry (91%) and dentistry (89%) services are viewed as being fundamental to maintaining their health in 5-15 years by those in their 60s. Whereas for more than half, counselling (59%), chiropractic (54%) and dermatology (53%) services are not viewed as being important to maintaining their health in coming years.

When compared to GP services, the proportion of those rating emergency departments and other hospital services as being very important is significantly lower (42% and 39% respectively).

Figure 49: Importance of various health services in 5-15 years



Q21. And how important do you think each of the following services will be for maintaining your level of health in 5-15 years? (Base: All 61-69 year olds n=960)

Those living in Sydney are more likely to say dentistry will be important to maintaining their health in 5-15 years (92%; compared with 85% in the rest of NSW).

Carers are more likely to say the following services will be important:

- emergency departments (88%; compared with 77% of non-carers); and
- counselling/psychology (43%; compared with 31% of non-carers).

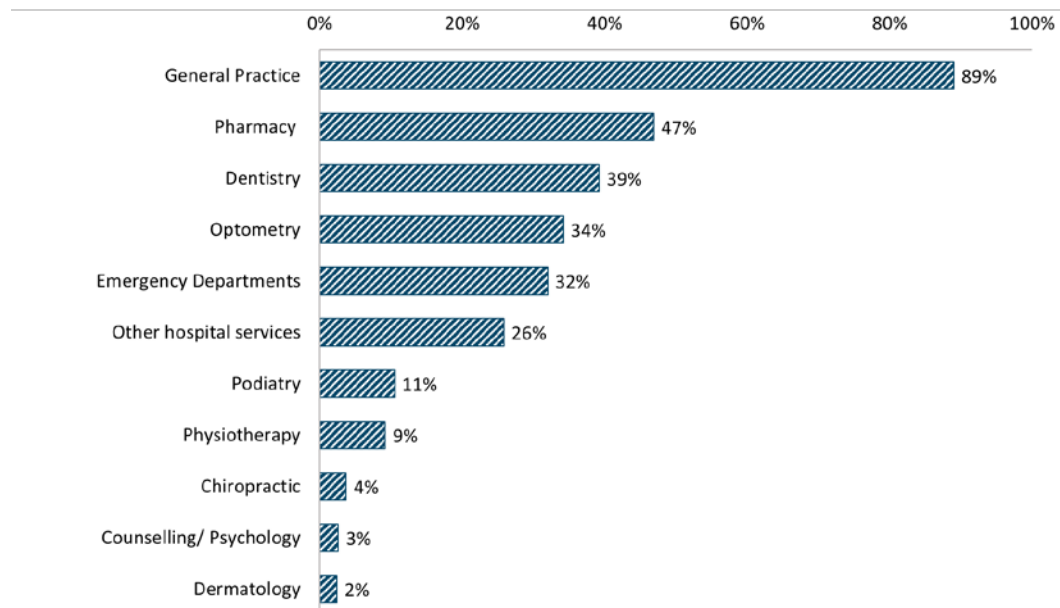
Women are significantly more likely to believe the following services will be somewhat or very important to maintaining their level of health in 5-15 years:

- Dentistry (93%; compared with 84% of men);
- Emergency departments (83%; compared with 75% of men); and
- Podiatry (62%; compared with 43% of men).

Services most important to maintaining health

Those in their 60s rank general practice (89%) as being the most important service to maintaining their health.

Figure 50: Services most important to maintaining health in 5-15 years (top three)



Q21b. And which three (3) of the following services do you think will be most important for maintaining your level of health in 5-15 years? (Base: 61-69 year olds who rated 4 or more items in Q21 as being very important to maintaining their health in 5-15 years n=456)

5.5 Housing and community

The majority (71%) of individuals in their 60s currently live in a detached freestanding house. Nearly a fifth (19%) rent their home, and 17% still have a mortgage.

Over two thirds (68%) of those in their 60s have considered their housing situation in five years' time. One in ten (13%) have not considered their housing situation at all. Of those who have considered their housing situation, only one quarter (26%) plan to live in a different property.

Most (75%) want to remain in their current community for as long as they can. Community involvement is mixed among those in their 60s, with half (50%) saying they feel very or somewhat involved (higher outside of Sydney, 57%). Volunteers (77%) and those with a positive outlook (57%) are more likely to feel somewhat or very involved in their community.

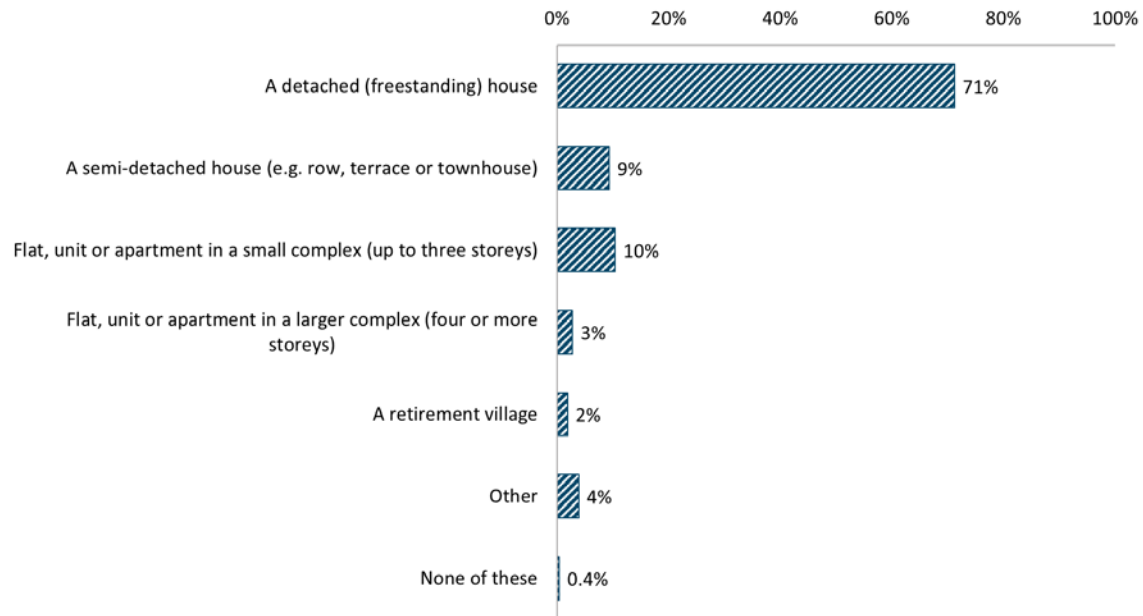
Those in their 60s place a great deal of importance on the values of the community in which they will live in 5-15 years, especially women. Almost all believe feeling safe (97%), opportunities for staying active and healthy (95%), and easy access to a range of transport option (96%) are important aspects of their future community.

There is little interest among those in their 60s in moving to a retirement village, with only 12% favouring this housing option in five years' time. Less than half (43%) believe retirement villages are vibrant, active communities. A further three in five (60%) say they wouldn't move into a retirement village until they are old and frail.

5.5.1 Current housing situation

The majority (71%) of individuals in their 60s currently reside in a detached freestanding house.

Figure 51: Current property type resided in



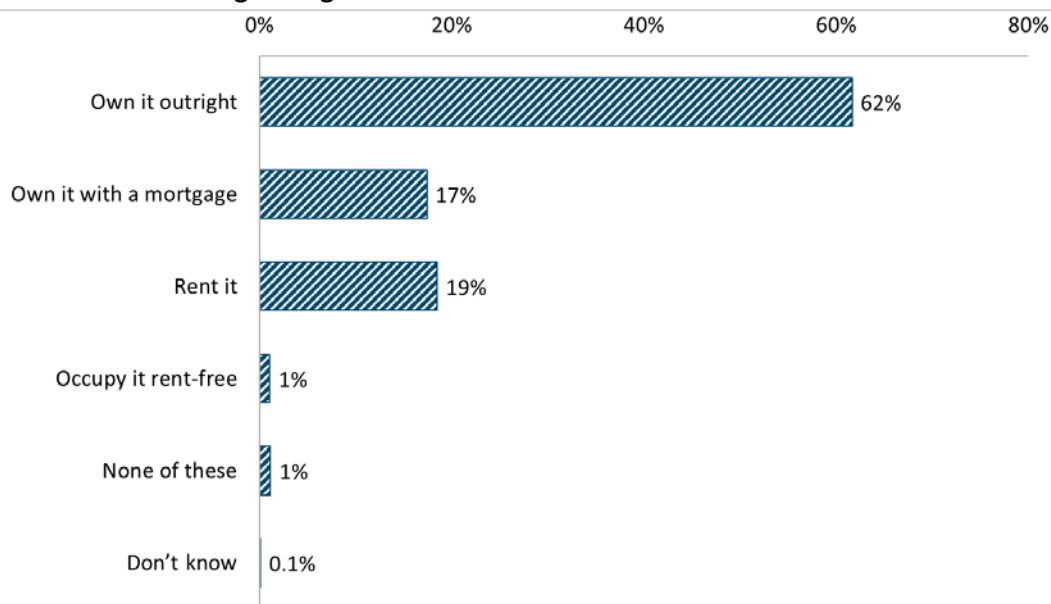
Q23 Which of the following best describes the property in which you currently live? (Base: All 61-69 year olds n=960)

Those outside of Greater Sydney are more likely to reside in a freestanding house (79%; compared with 67% of those in Sydney).

Housing financials

Four in five (79%) people in their 60s own the property in which they currently reside, either outright (62%) or with a mortgage (17%).

Figure 52: Current housing arrangement



Q24 Thinking about the property in which you currently live, do you...? (Base: All 61-69 year olds n=960)

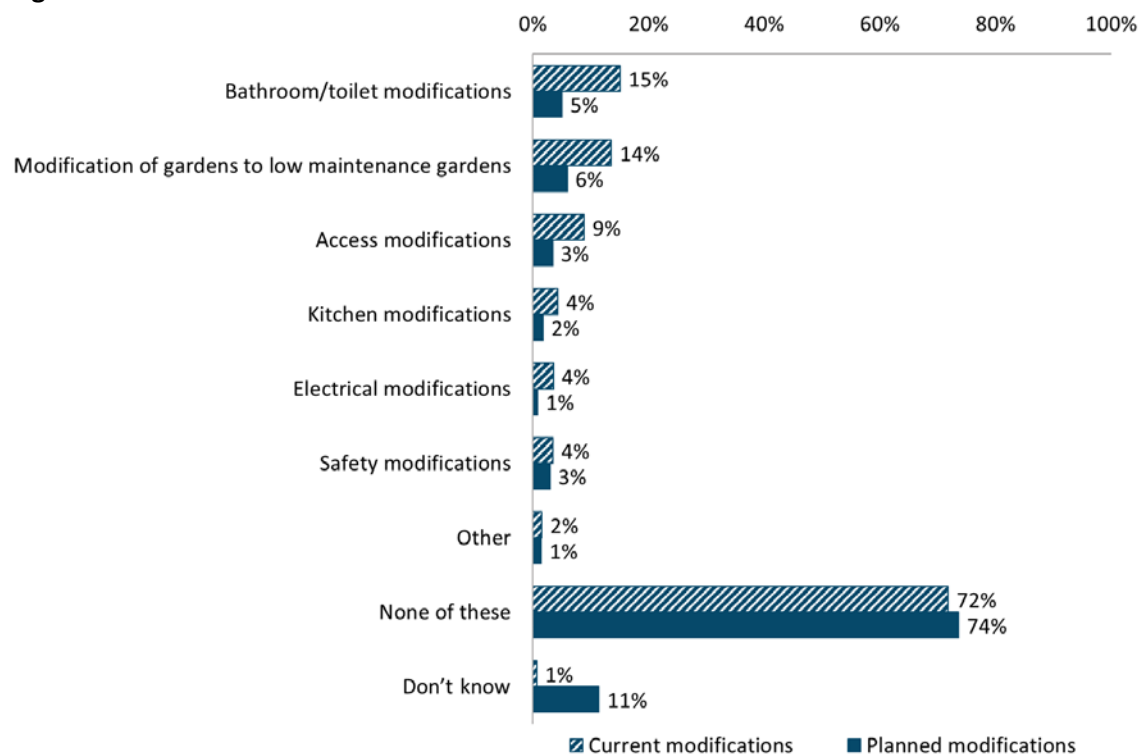
Those who have not yet planned when they will retire are less likely to own their property outright (42%; compared with 62% of those who have planned when they will retire).

Those in a low-income household are more likely to rent their current dwelling (26%; compared with 13% of those with a household income greater than \$50,000).

5.5.2 Home modifications

The majority of individuals in their 60s have not made any more modifications to their property (72%), nor are they planning to (74%). Among those who have made modifications, bathroom or toilet (15%) and garden (14%) are the most common.

Figure 53: Home modifications



Q28a. Have you undertaken any of the following home modifications for the property in which you currently live? By home modifications, we mean changes to your home to help you or others to be more independent and safe at home. (Base: All 61-69 year olds n=960)

Q28b. Are you planning to undertake any of the following home modifications for the property in which you currently live? (Base: All 61-69 year olds n=960)

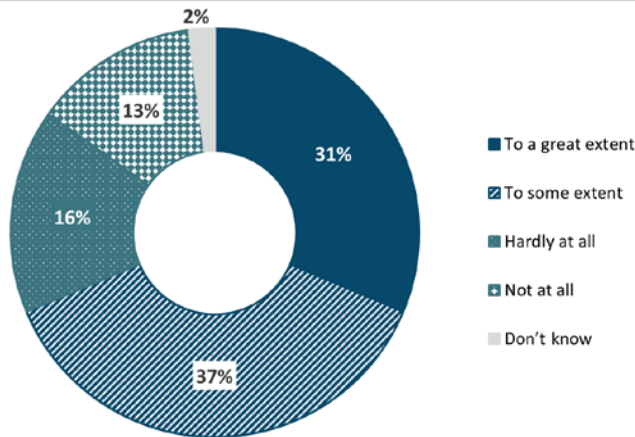
Carers are more likely to have made the following home modifications:

- Bathroom or toilet (22%; compared with 13% of non-carers);
- low maintenance gardens (20%; compared with 12% of non-carers) and
- access (16%; compared with 7% of non-carers).

5.5.3 Future housing considerations

Over two thirds (68%) of those in their 60s have considered their housing situation in five years' time. One in ten (13%) have not considered their housing situation at all.

Figure 54: Consideration of living situation in 5 years' time



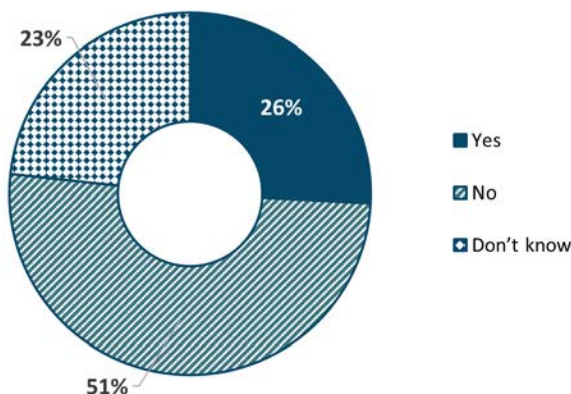
Q25. To what extent have you considered your housing situation in 5 years? By this, we mean where you will live, who you will live with, etc. (Base: All 61-69 year olds n=960)

There are no significant differences between demographic subgroups and the consideration of future living situation.

Moving property

Of those who have considered their housing situation, only one quarter (26%) plan to live in a different property. However, 23% do not know whether or not they will move.

Figure 55: Plans to move property in the next 5 years



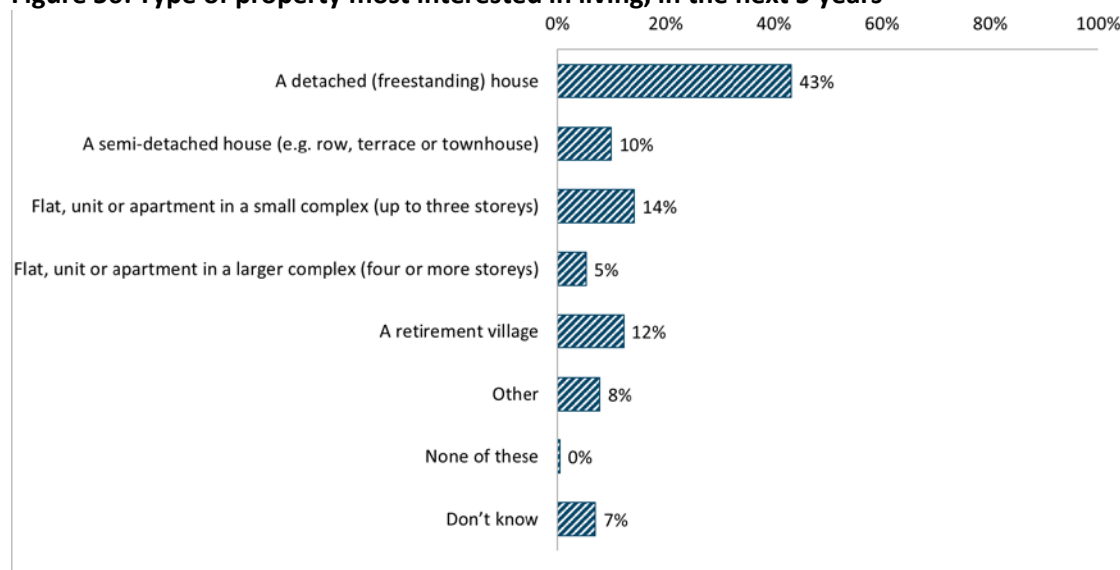
Q26. Do you plan to live in a different property in 5 years to the one in which you live currently? (Base: Those aged 61-69 who have considered their living situation in 5 years' time n=806)

There are no significant differences between demographic subgroups and plans to move to a different property in five years' time.

Property type most interested in living in 5 years' time

Among those who plan to live in a different property in five years, almost half (43%) are most interested in a freestanding house. There is little interest among those in their 60s in moving to a retirement village, with only 12% favouring this housing option in five years' time.

Figure 56: Type of property most interested in living, in the next 5 years



Q27. In which of the following types of properties are you most interested in living in 5 years? (Base: Those aged 61-69 who plan to live in a different property in 5 years' time n=207)

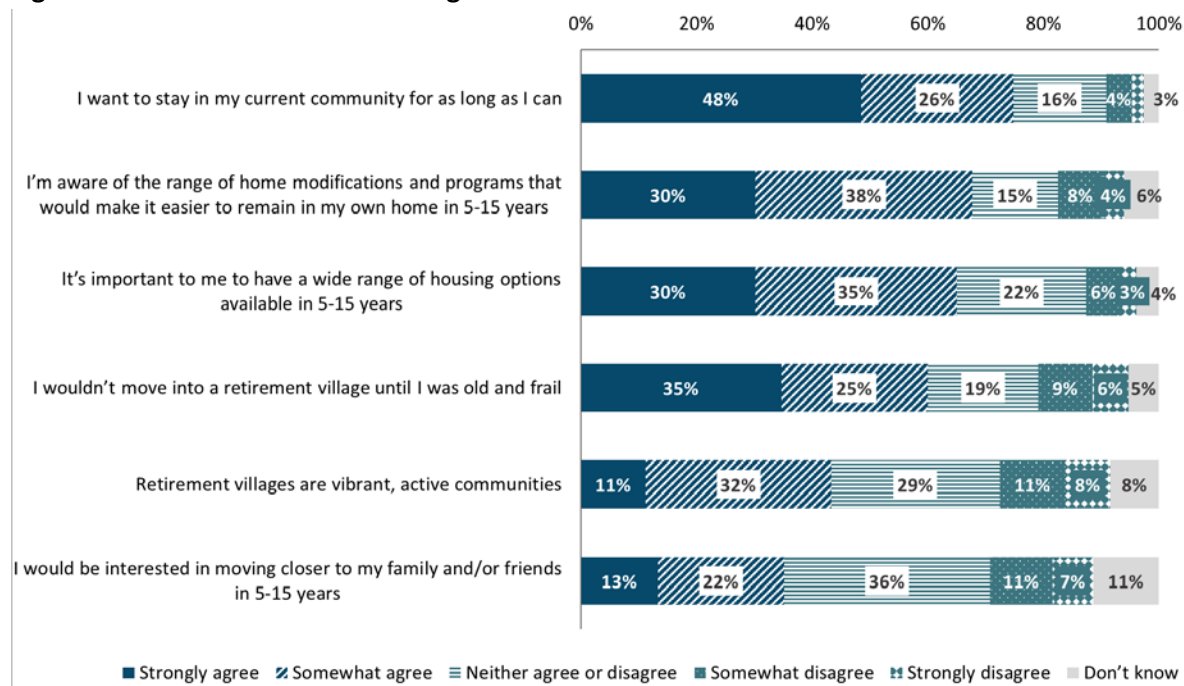
There are no significant differences between demographic subgroups and the types of properties they are most interested in.

5.5.4 Housing sentiments

Three quarters (75%) of people in their 60s want to remain in their current community for as long as they can. With that in mind, two thirds (65%) say it is important to have a wide range of housing options available to them 5-15 years.

Retirement villages are not held in particularly high regard by those in their 60s. Less than half (43%) believe retirement villages are vibrant, active communities. A further three in five (60%) say they wouldn't move into a retirement village until they are old and frail.

Figure 57: Attitudes towards housing



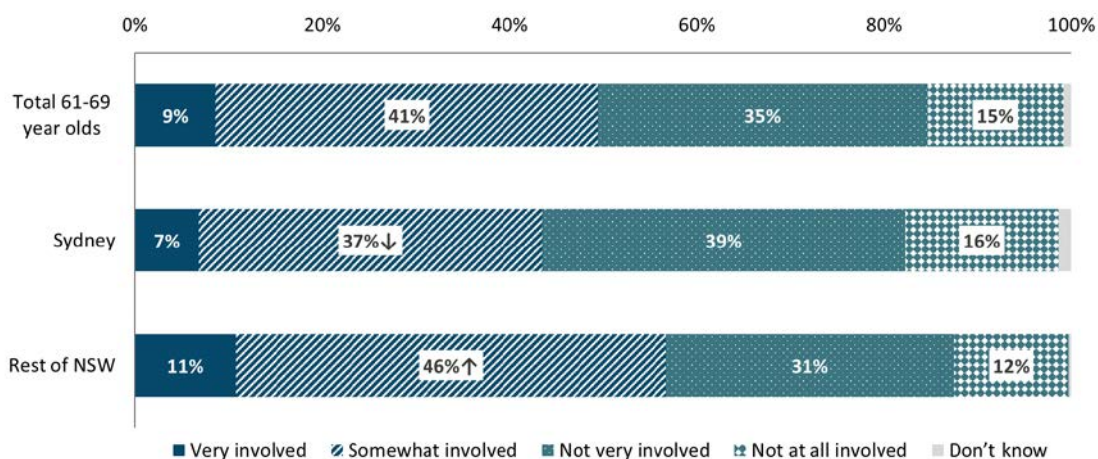
Q28. To what extent do you agree or disagree with each of the following statements? (Base: All 61-69 year olds n=960)

Individuals in their 60s who feel positive about life in 5-15 years are more likely to be aware of home modification programs (73%; compared with 58% of those who feel negative). Whereas, those who feel negatively towards the next 5-15 years are more likely to agree it is important they have a wide range of housing options available in 5-15 years (75%; compared to 64% of those who feel positive).

5.5.5 Liveable communities

Community involvement is mixed among those in their 60s, with half (50%) saying they feel very or somewhat involved. Outside of Sydney, perceived levels of community involvement are significantly higher (57%).

Figure 58: Perception of current community involvement



Q33. How involved do you currently feel in your community? (Base: All 61-69 year olds n=960)

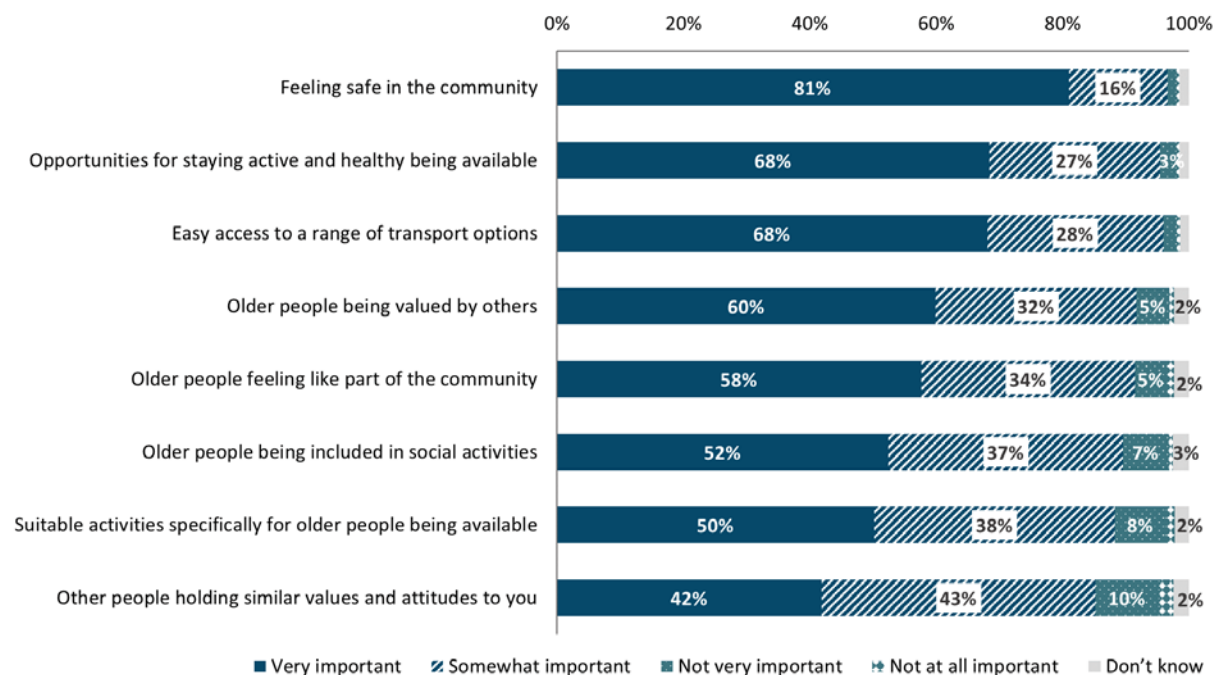
The following groups are more likely to feel somewhat or very involved in their community:

- volunteers (77%; compared with 34% who do not volunteer); and
- those with a positive outlook on life in 5-15 years (57%; compared to 38% of those with a negative view).

Community values

Those in their 60s place a great deal of importance on the values of the community in which they will live in 5-15 years. Almost all believe feeling safe (97%), opportunities for staying active and healthy (95%), and easy access to a range of transport option (96%) are important aspects of their future community.

Figure 59: Importance of community values



Q34. Think about 5-15 years from now and the community in which you'll be living. How important do you think each of the following will be? (Base: All 61-69 year olds n=960)

Those living in Greater Sydney are more likely to say having easy access to a range of transport options is very important to them in 5-15 years (74%; compared with 60% living in the rest of NSW).

Carers are more likely to say having access to suitable activities specifically for older people is very important to them (59%; compared to 48% of non-carers).

Women in their 60s are significantly more likely to say all of the community values listed in Q34 will be very important to them in 5-15 years as outlined in Table 20 below.

Table 20: Important community values by gender

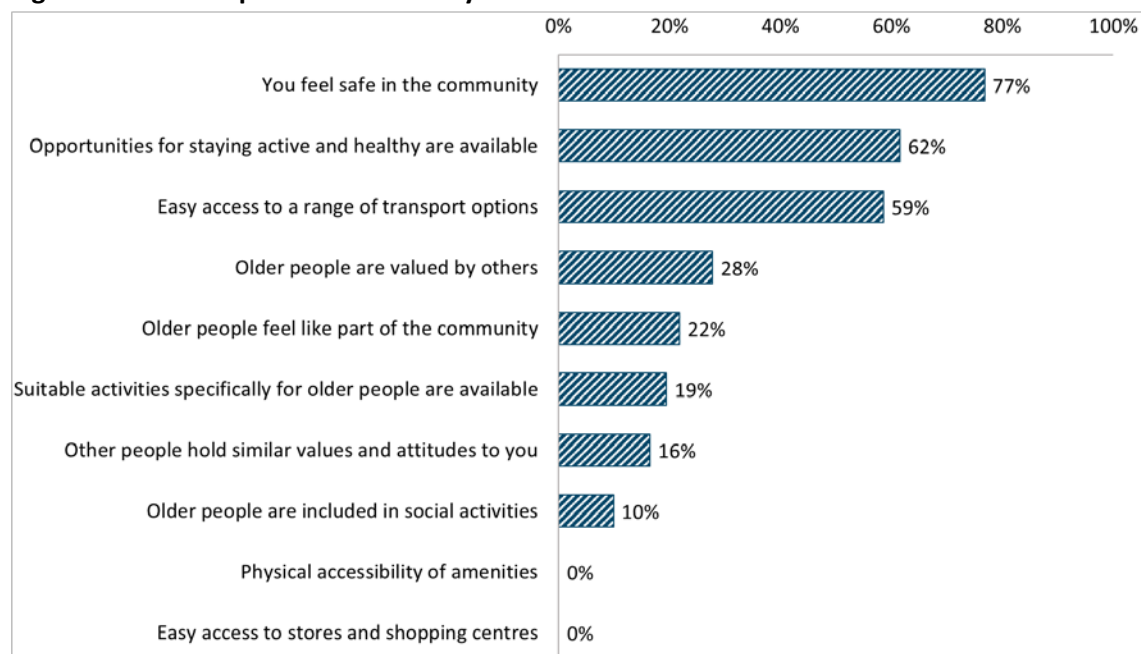
	Women	Men
Feeling safe in the community	86%↑	75%↓
Easy access to a range of transport options	76%↑	59%↓
Opportunities for staying active and healthy being available	74%↑	62%↓
Older people being valued by others	69%↑	50%↓
Older people feeling like part of the community	66%↑	48%↓
Older people being included in social activities	62%↑	42%↓
Suitable activities specifically for older people being available	59%↑	40%↓
Other people holding similar values and attitudes	48%↑	34%↓

↑↓ Denotes significant difference. Table displays top box score (very important) only.

The most important community considerations

For those in their 60s the three most important community considerations are feeling safe in the community (77%), opportunities to remain active and healthy (62%) and easy access to a range of transport options (59%).

Figure 60: Most important community considerations



Q34b. Think about 5-15 years from now and the community in which you'll be living. Which three of these do you think will be the most important? (Base: Those who rated 4 or more as being 'very important' in Q34 n=637)

5.6 Transport

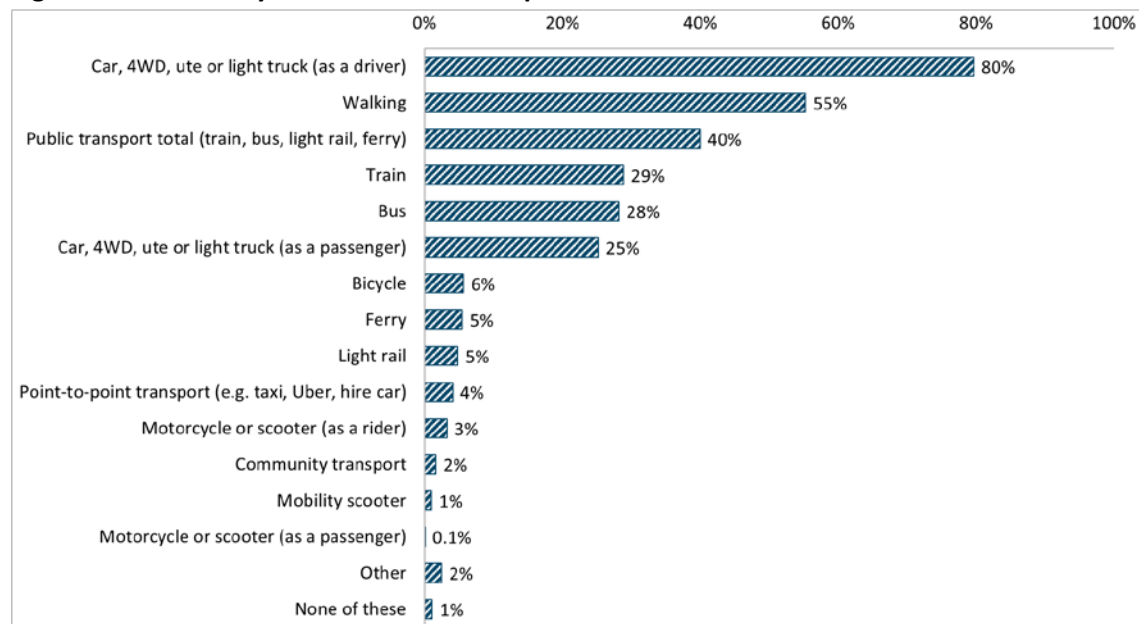
The vast majority (80%) of people in their 60s are driving themselves as their main form of day-to-day transport, and believe that driving themselves will be important to their quality of life in the next 5-15 years (84%), along with walking (93%).

Among those in their 60s who currently drive, almost all (97%) believe it is important that they still hold a driver's licence in 5-15 years.

Nearly all (98%) individuals in their 60s believe transport to medical services will be important in 5-15 years. Also, considered very important is access to stores and shopping centres (96%), and family and friends (95%).

The vast majority (80%) of people in their 60s are driving themselves as their main form of day-to-day transport. Walking (55%) and taking public transport (40%) are also relatively common transport modes among those in their 60s.

Figure 61: Commonly used modes of transport



Q29. Which of the following types of transport do you use for day-to-day travel to and from various locations? (Base: All 61-69 year olds n=960)

The following groups are more likely to use public transport for day-to-day travel:

- those living in Greater Sydney (55%; compared to 21% in the rest of NSW);
- those with a university education (54%; compared to 32% with a high education and 36% with a diploma/TAFE); and
- those who are CALD (54%; compared to 38% of non-CALD).

Women are more likely to use a car as a passenger for day-to-day travel (34%; compared to 15% of men).

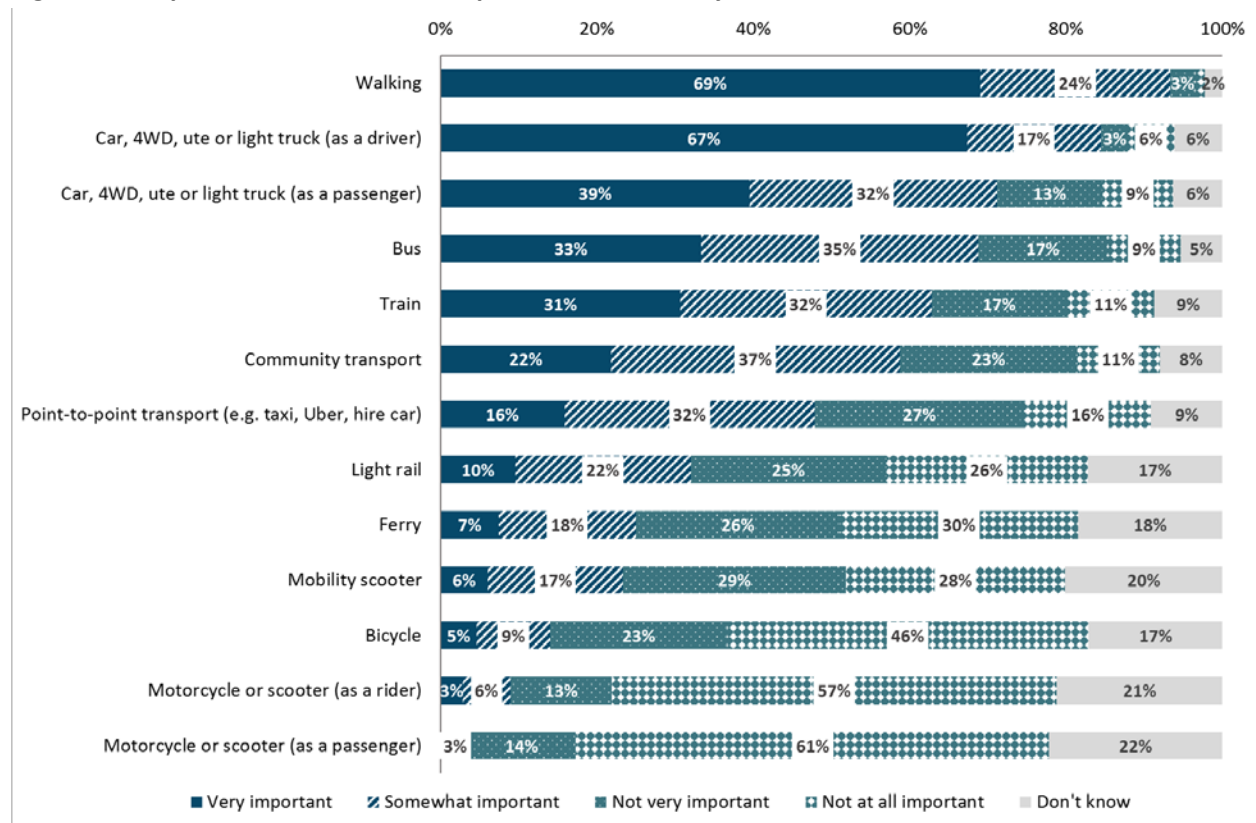
Those with a positive outlook on life in 5-15 years are more likely walk as a form of day-to-day transport (60%; compared to 48% of those with a negative outlook).

5.6.1 Day-to-day transport in 5-15 years

Among those in their 60s, the vast majority believe walking (93%), having access to a car as a driver (84%) and as passenger (71%) will be important to their quality of life in the next 5-15 years. For two thirds, public transport in the form of buses (69%) and trains (63%) will also be important.

Among the majority of the those in their 60s, motorcycles as a rider (9%) or as a passenger (3%), and bicycles (14%) hold relatively little importance as a day-to-day form of transport in 5-15 years.

Figure 62: Importance of various transport modes in 5-15 years



Q30. How important do you think it will be to your quality of life in 5-15 years to have access to each of the following types of transport? (Base: All 61-69 year olds n=960)

The importance of various transport modes varies significantly by gender. For nearly all men (89%), having access to a car as a driver is important. Whereas, for the majority of women (74%) having access to car as a passenger is important. Women are also more likely to say having access to community transport (66%) and point-to-point transport (53%) is important. Men are more likely to place importance on having access to a bicycle (20%) or a motorcycle (13%).

Table 21: Importance of transport modes to quality of life by gender

	Women	Men
Car, 4WD, ute or light truck (as a driver)	81%↓	89%↑
Car, 4WD, ute or light truck (as a passenger)	74%↑	67%↓
Community transport	66%↑	51%↓
Point-to-point transport (e.g. taxi, Uber, hire car)	53%↑	42%↓
Bicycle	9%↓	20%↑
Motorcycle or scooter (as a rider)	5%↓	13%↑

↑↓ Denotes significant difference. Note table displays top-two box score (very important + somewhat important).

Location is also an indicator of perceived future importance of various transport modes. Having access to a car is significantly more important to those outside of Sydney. In comparison, access to trains (77%), buses (79%) and point-to-point transport (52%) is more important for Sydney residents.

Table 22: Importance of transport modes to quality of life by location

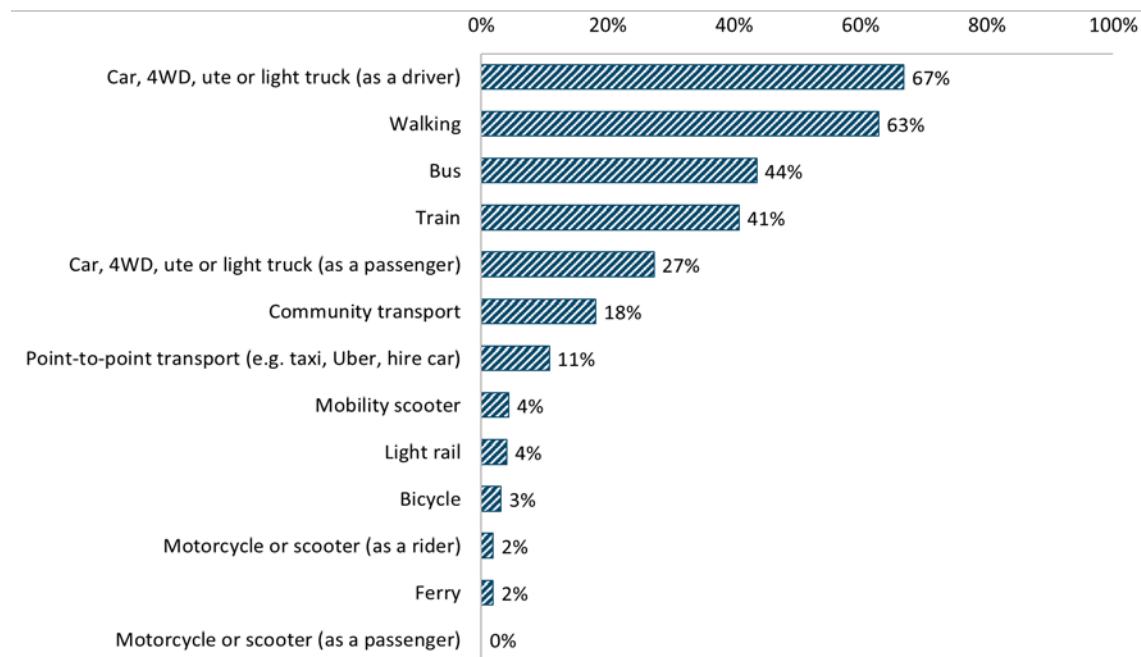
	Greater Sydney	Rest of NSW
Car, 4WD, ute or light truck (as a driver)	81%↓	89%↑
Train	77%↑	46%↓
Bus	79%↑	57%↓
Point-to-point transport (e.g. taxi, Uber, hire car)	52%↑	43%↓

↑↓ Denotes significant difference. Note table displays top-two box score (very important + somewhat important).

Most important form of transport in 5-15 years

For two thirds (67%) of those in their 60s having access to a car as a driver is in the top three most important transport modes in 5-15 years, followed by walking (63%).

Figure 63: Most important modes of transport in 5-15 years (top three)

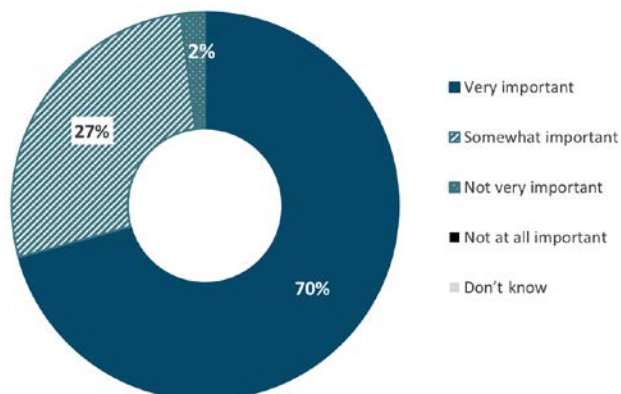


Q30b. And which three of the following types of transport do you think will be the most important to have access to for your quality of life in 5-15 years? (Base: 61-69 year olds who rated four or more transport modes as being very important n=326)

Driving in 5-15 years

Among those in their 60s who currently drive, almost all (97%) believe it important that they still hold a driver licence in 5-15 years.

Figure 64: Importance of holding a driver licence in 5-15 years' time



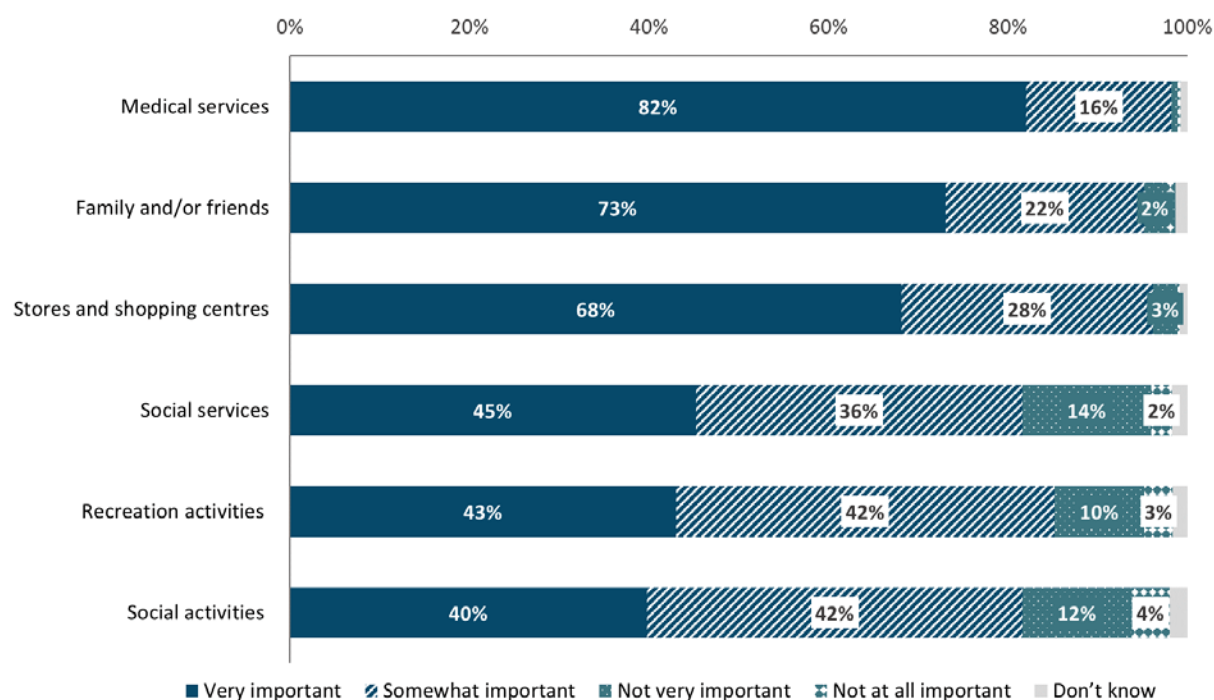
Q32. How important is it that you have a driver's licence in 5-15 years? (Base: 61-69 year olds who currently drive n=770)

No significant differences found between demographic subgroups and the importance of holding a driver licence in 5-15 years.

Transport access to services and activities in 5-15 years

Nearly all (98%) individuals in their 60s believe having transport access to medical services will be important in 5-15 years. Also, very important is access to stores and shopping centres (96%), and family and friends (95%). While not quite given the same weight of importance, for many access to social services, recreation activities and social activities is still fundamental.

Figure 65: Importance of transport access to services and activities in 5-15 years



Q31. How important do you think it will be to have easy transport access to each of the following in 5-15 years? (Base: All 61-69 year olds n=960)

Having transport access to recreation activities is more likely to be very important to the following groups:

- those with a university education (54%; compared to 41% with a Diploma/TAFE and 37% with a high school education); and
- those who feel positive towards the next 5-15 years (48%; compared with 40% who feel negative).

For pensioners, having access to social services is more likely to be important (93%; compared with 79% of retirees and 82% of those who are still working).

Aside from stores and shopping centres, women are more likely to say it is very important to them to have easy transport access to all of the items listed in Q31 as outlined in Table 23 below.

Table 23: Importance of transport access to services and activities by gender

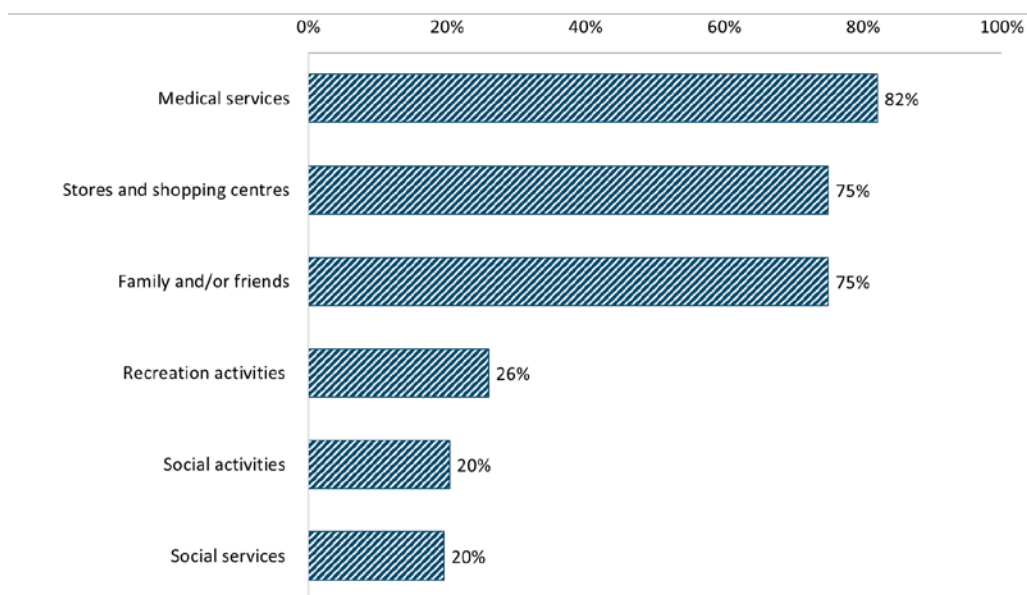
	Women	Men
Medical services	86%↑	77%↓
Family and friends	81%↑	64%↓
Social services (e.g. Centrelink or Medicare)	52%↑	38%↓
Recreation activities (e.g. exercise, cinemas, etc.)	48%↑	37%↓
Social activities (e.g. clubs or events)	46%↑	33%↓

↑↓ Denotes significant difference. Note table displays top box score (very important) only.

Services and activities most important to have transport access to

For those over 60 having transport to and from medical services (82%), stores and shopping centres (75%), and family and friends (75%) is most important.

Figure 66: Most important services and have activities to have transport to in 5-15 years



31b. And which 3 of the following will it be most important to have easy transport access to in 5-15 years? (Base: Those who selected 4 or more options in Q31 as being very important n=496)

6 70-79 year olds

6.1 Work and retirement

The vast majority of participants in their 70s no longer work (63% are retirees and 27% are pensioners).

One in ten are still working (10%), with most working full time (63%; 35 hours or more per week). Only 30% of those working have planned their retirement. While more than half anticipate retiring in the next three years (52%; including 18% within the next 12 months), one in five do not intend to retire at all (18%).

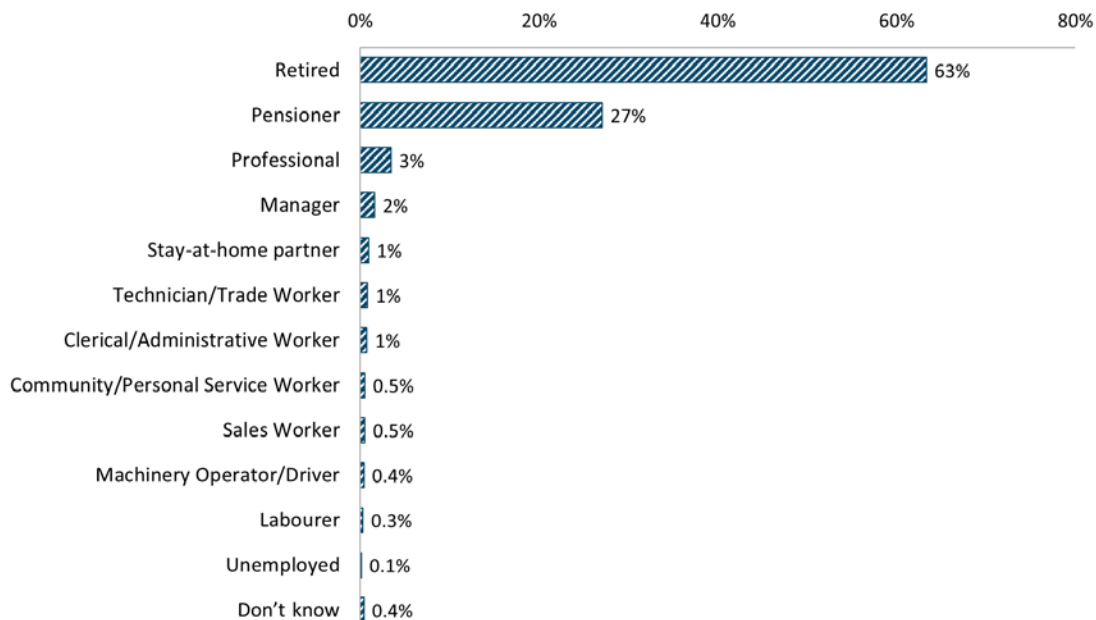
The main barriers to retiring for those still working are a perception that they would be bored if they were to do so (72% strongly agree that they would be bored if they were to retire soon), and a love for their work (65% strongly agree that they are in no hurry to retire as they love their work). Finances are less of a concern, with almost all of these participants confident in being able to financially support themselves throughout their retirement (96%).

In contrast, around half of those who have already retired did so because they no longer wanted to work (48%). Declining physical capability was another reason for a substantial proportion of those who have retired (23%), and is also perceived as a likely reason for retiring (22%).

Among those yet to retire, there is considerable interest in gradual transition into retirement (52%).

Almost two thirds (63%) of 70-79 year olds are retirees. Additionally, around a quarter (27%) are pensioners.

Figure 67: Main occupation



Q1. Which of the following best describes your main occupation or work status? (Base: All 70-79 year olds n=1,000)

Retirees are more likely to:

- live in greater Sydney (68%; compared with 58% for the rest of NSW);
- have a university or diploma/TAFE education (74% and 72% respectively; compared with 53% for a high school education); and
- have a household income between \$50,000-\$99,999 (83%; compared with 59% for those with a household income of \$100,000 or more and 56% for those with a household income up to \$49,999).

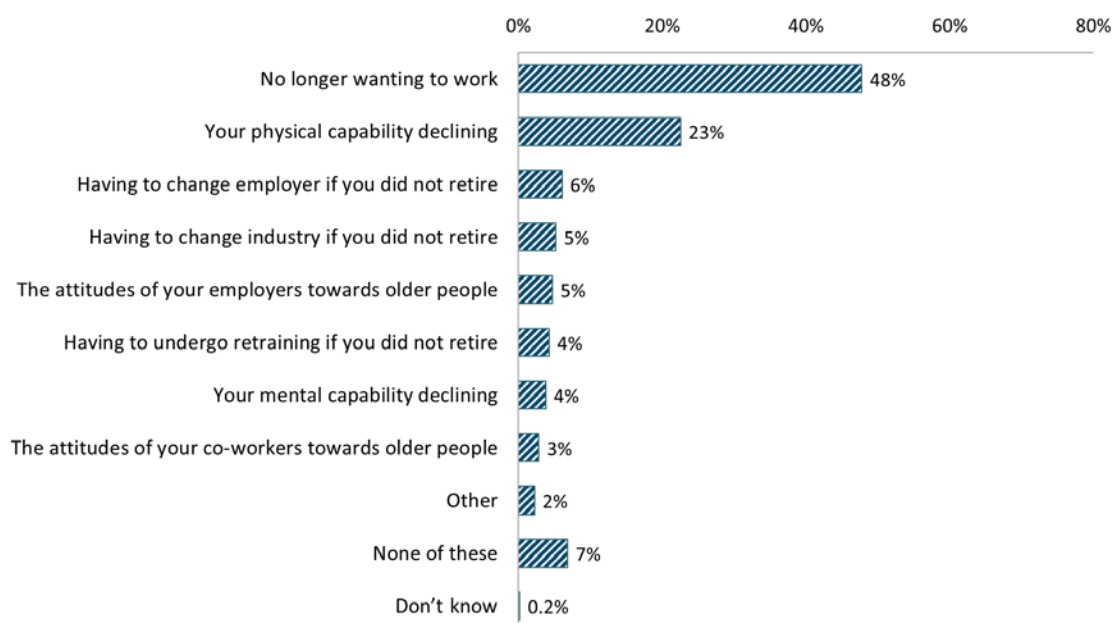
Pensioners are more likely to:

- be female (33%; compared with 21% for males);
- live outside the greater Sydney region (34%; compared with 22% for greater Sydney);
- have a high school education (39%; compared with 20% for a diploma/TAFE education and 11% for a university education); and
- have a household income up to \$49,999 (37%; compared with 6% for those with a household income between \$50,000-\$99,999 and 4% for those with a household income of \$100,000 or more).

Reasons for retirement

Of those who are retired, around half (48%) retired because of no longer wanting to work. Almost a quarter (23%) retired because of declining physical capability.

Figure 68: Factors that influenced retirement decision



Q10a. Which of the following influenced your decision to retire? (Base: Those aged 70-79 who are retired n=632)

Women are more likely than men to have retired due to no longer wanting to work (55%; compared with 41% for males).

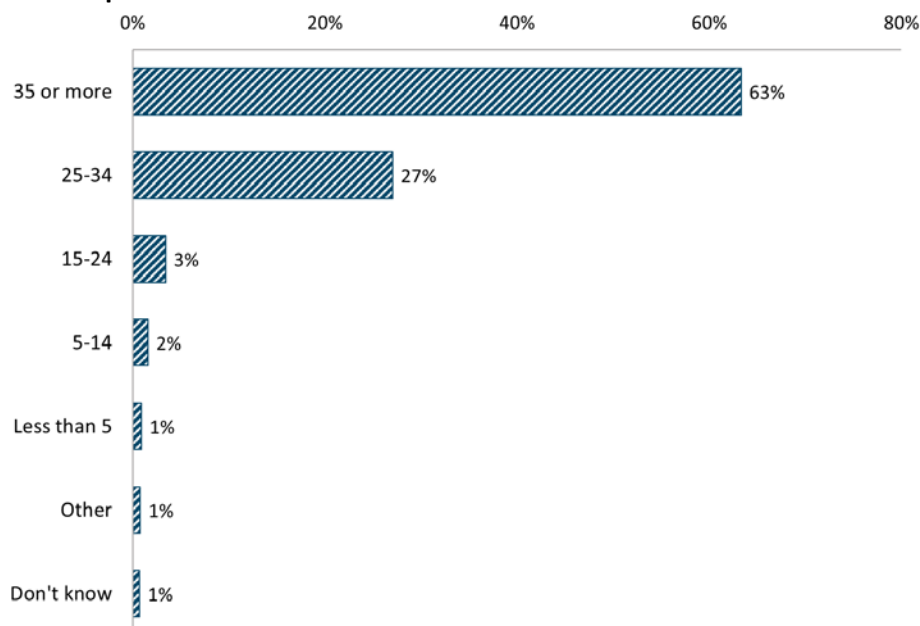
Those who stated that the decline of their physical capability influenced their decision to retire are more likely to:

- have a high school education (30%; compared with 21% for those with a diploma/TAFE education and 14% for those with a university education); and
- have a household income up to \$49,999 (29%; compared with 17% for those with a household income of \$100,000 or more and 14% for those with a household income between \$50,000-\$99,999).

6.1.1 Working during your 70s

Of those in their 70s who are currently working, almost two thirds (63%) are working 35 hours or more per week. Around a quarter (27%) of employed 70 year olds are working between 25-34 hours per week.

Figure 69: Hours worked per week



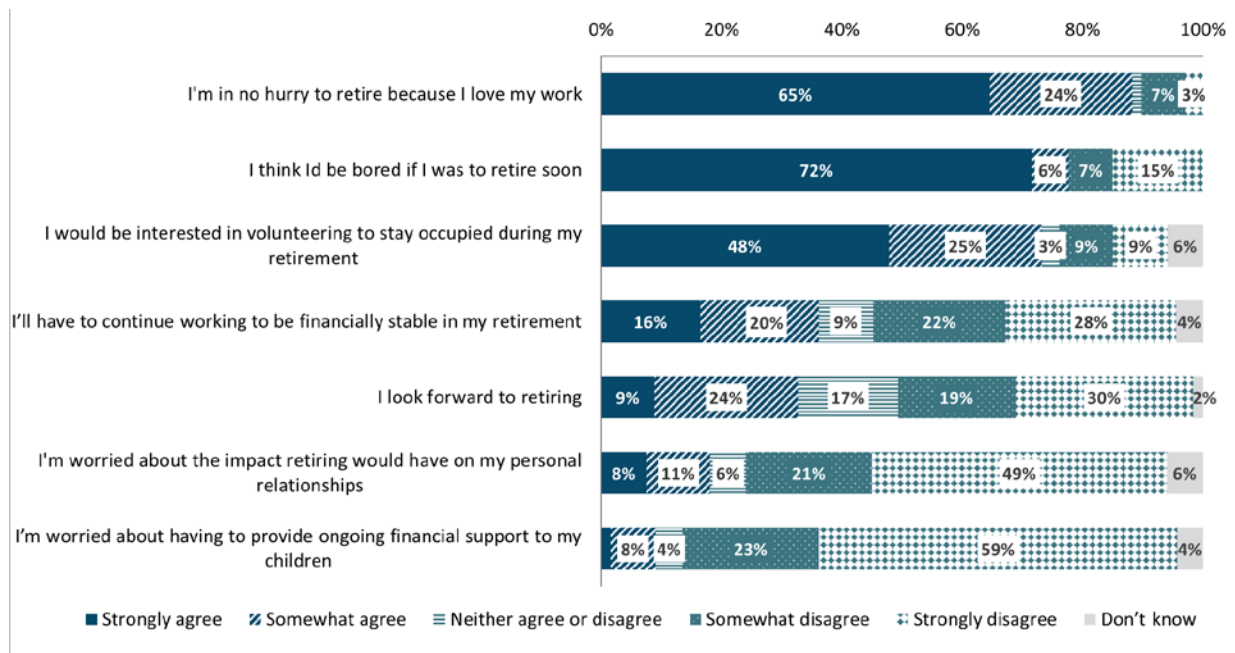
Q2. On average, how many hours do you work per week? (Base: 70-79 year olds who are currently working n=82)

No significant differences were found between demographic subgroups.

6.1.2 Attitudes towards work

Of the 70-79 year olds who are currently working and not planning to retire in the next 12 months, almost three quarters (72%) strongly agree that they would be bored if they were to retire soon. Additionally, almost two thirds (65%) strongly agree that they are in no hurry to retire as they love their work. Only a third (33%) agree (either strongly agree or somewhat agree) that they are looking forward to retiring.

Figure 70: Attitudes towards working during old age



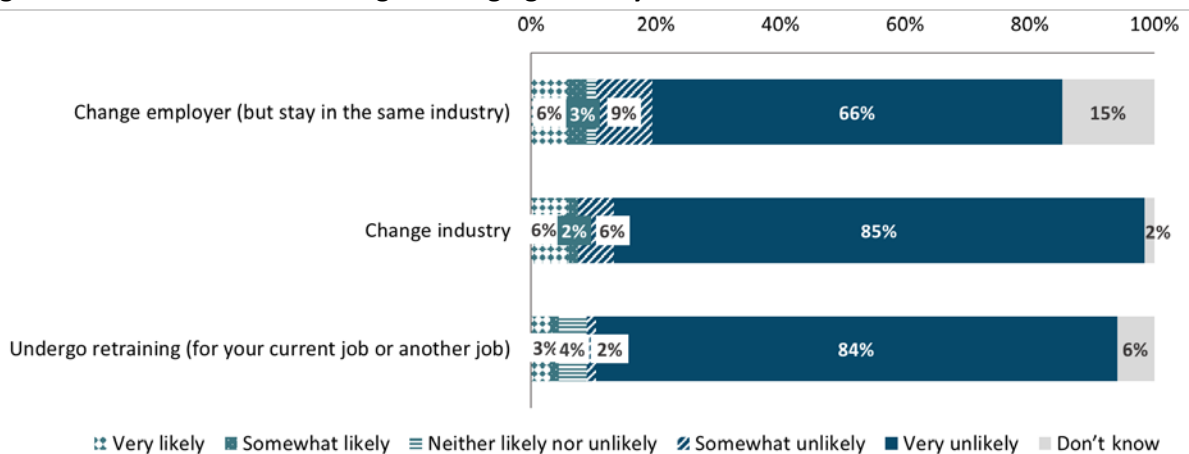
Q10. To what extent do you agree or disagree with each of the following statements? (Base: 70-79 year olds who are still working and not planning to retire within the next 12 months n=67)

No significant differences were found between demographic subgroups with regard to work attitudes.

Retraining or industry change before retirement

For participants in their 70s who are still working and not planning to retire in the next 12 months, the majority say that it is unlikely that they will have to change industry (85%), undergo retraining (84%) or change employer (66%).

Figure 71: Likelihood of retraining or changing industry before retirement



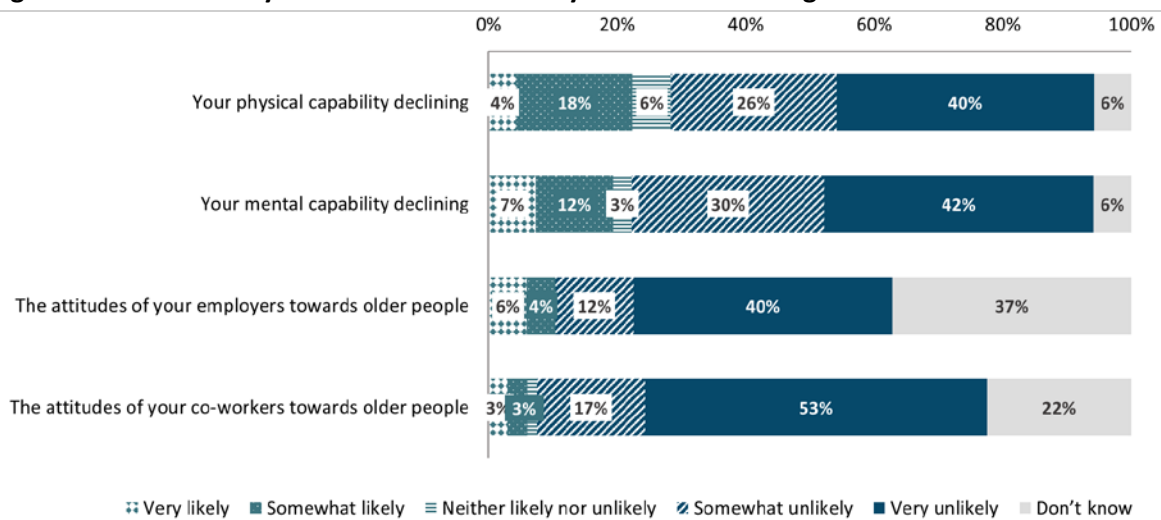
Q9. And before you retire, how likely do you think it is that you will have to do each of the following? (Base: 70-79 year olds who are still working and not planning to retire within the next 12 months n=67)

No significant differences were found between demographic subgroups with regard to employment variations.

Factors influencing early retirement

Almost a quarter of participants in their 70s (22%) who are still working and not planning to retire in the next 12 months say that it is likely (either very likely or somewhat likely) that their physical capability declining will prevent them from working for as long as they want to.

Figure 72: Factors likely to contribute to inability to work for as long as desired



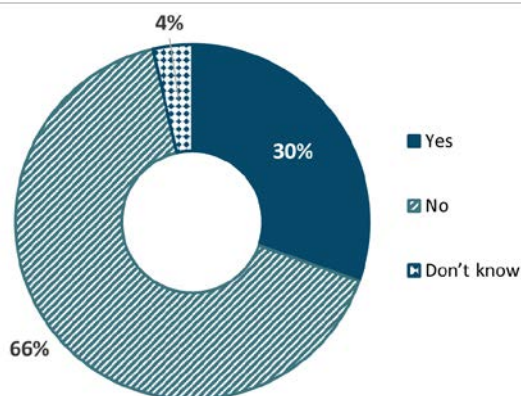
Q8. For each of the following factors, how likely do you think it is to prevent you from being able to work for as long as you want to? (Base: 70-79 year olds who are still working and not planning to retire within the next 12 months n=67)

No significant differences were found between demographic subgroups.

6.1.3 Planning for retirement

Among those in their 70s who are still working, two-thirds (66%) have not yet planned when they will retire.

Figure 73: Planned when to retire



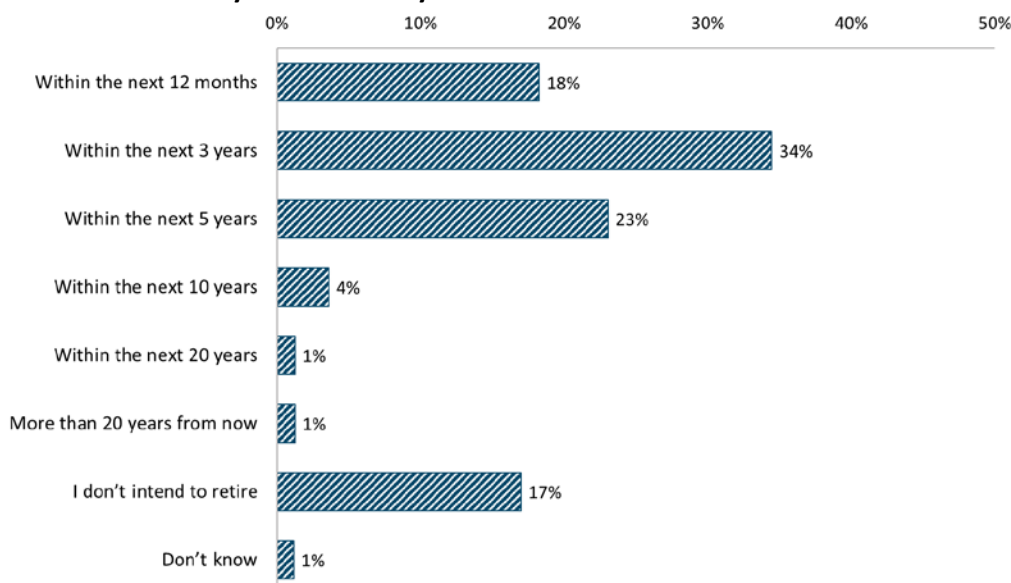
Q3 Have you planned when you will retire? (Base: 70-79 year olds who are currently working n=82)

No significant differences were found between demographic subgroups with regard to retirement planning.

Retirement date

Around a third (34%) of those in their 70s plan to retire within the next 3 years. Seventeen per cent of those currently working have no intention to retire.

Figure 74: Number of years until likely retirement



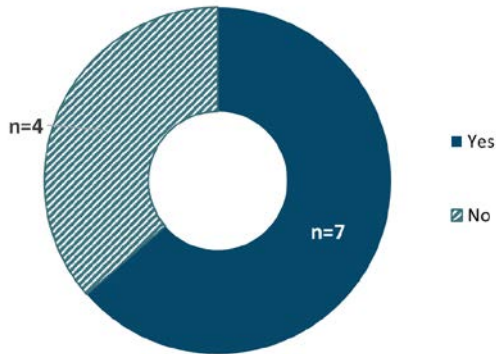
Q4 When do you think you will be most likely to retire? (Base: 70-79 who are currently working n=82)

No significant differences were found between demographic subgroups with regard to retirement dates.

6.1.4 Transitioning into retirement

There are only n=11 participants who do not intend to retire in the next 12 months or do not intend to retire at all. Of these, n=7 plan to gradually transition into retirement. Due to the low base size, data should be treated as indicative only.

Figure 75: Retirement intentions

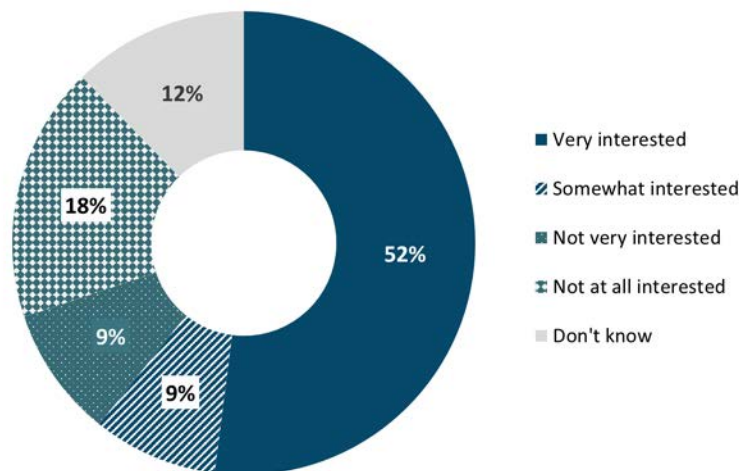


Q6A. Are you planning to gradually transition into retirement? (Base: Those aged 70-79 who are currently working and are not intending to retire within the next 12 months or do not intend to retire n=11) *LOW BASE. TREAT DATA AS INDICATIVE ONLY

Interest in transitioning into retirement

More than half of those in their 70s (52%) who have not yet planned when they will retire are very interested in gradually transitioning into retirement.

Figure 76: Interest in gradually transitioning into retirement



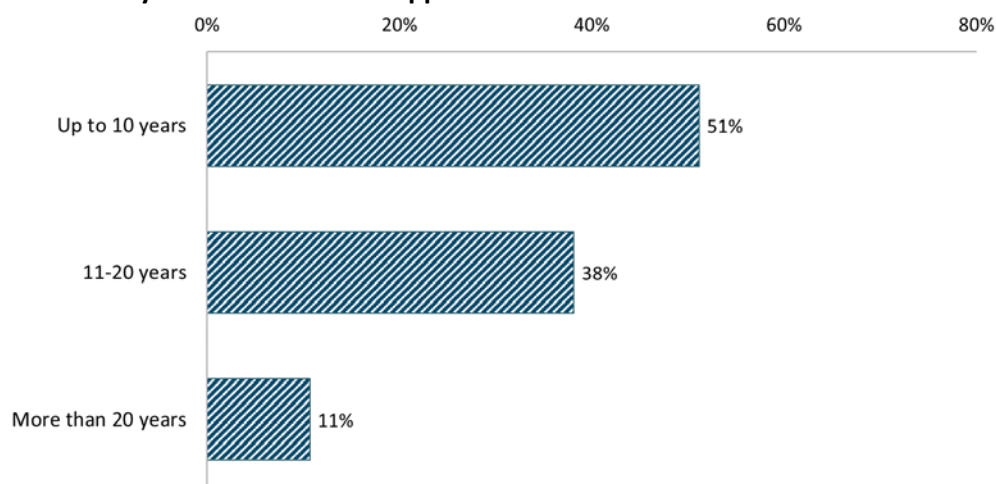
Q7. When you approach retirement, how interested are you in being able to gradually transition into retirement? By this, we mean having flexible working arrangements such as working fewer days per week, and choice over which days you work and what time you start? (Base: Those aged 70-79 who have not planned when they will retire n=56)

No significant differences were found between demographic subgroups and their intentions regarding gradually transitioning into retirement.

6.1.5 Funding retirement

On average, those in their 70s who are currently working and intend to retire, believe they will need to financially support themselves for 13.4 years following retirement. Approximately one in ten (11%) do not know how long they will need to support themselves for.

Figure 77: Number of years' financial self-support is needed after retirement



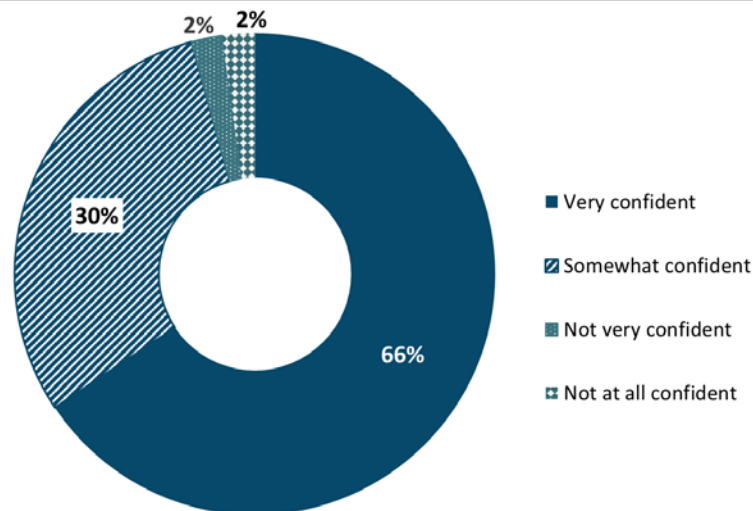
Q5. After your retirement, for approximately how long do you think you will need to be able to support yourself financially?
(Base: Those aged 70-79 who are currently working and intend to retire n=47)

No significant differences were found between demographic subgroups and their attitudes towards retirement funding.

Confidence in retirement fund

Among those in their 70s who have not yet retired, almost all (96%) are either very confident or somewhat confident in their ability to financially support themselves throughout their retirement. Only two per cent are not at all confident.

Figure 78: Confidence in ability to fund retirement



Q6. And how confident are you that you will be able to support yourself financially for [Q5 RESPONSE] years after your retirement? (Base: Those aged 70-79 who are currently working and intend to retire n=47)

No significant differences were found between demographic subgroups and confidence in their ability to financially support themselves during retirement.

6.2 Volunteering

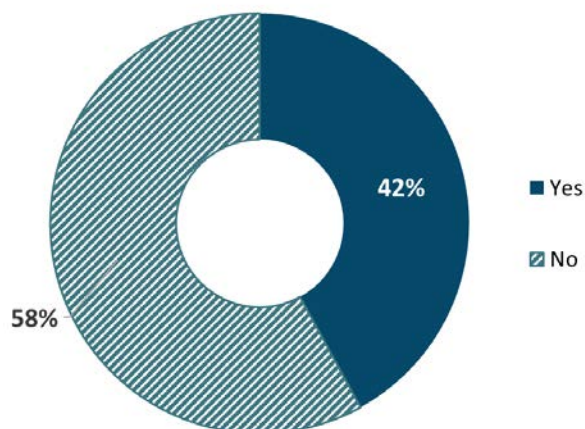
Around two in five of those in their 70s (42%) participate in volunteering activities. They most commonly volunteer for welfare or community (58%), religious (29%) and sports and recreation organisations (15%).

The key motivators for volunteering are doing something worthwhile (85%), helping others or the community (85%) and personal satisfaction (79%).

Two in five volunteers do so with others who are about the same age as them (41%), and another two in five do so with a mix of ages (39%).

Around two in five of those in their 70s (42%) participate in volunteering activities.

Figure 79: Participation in volunteer activities



Q10b. Do you participate in any volunteering activities? (Base: All 70-79 year olds n=1,000)

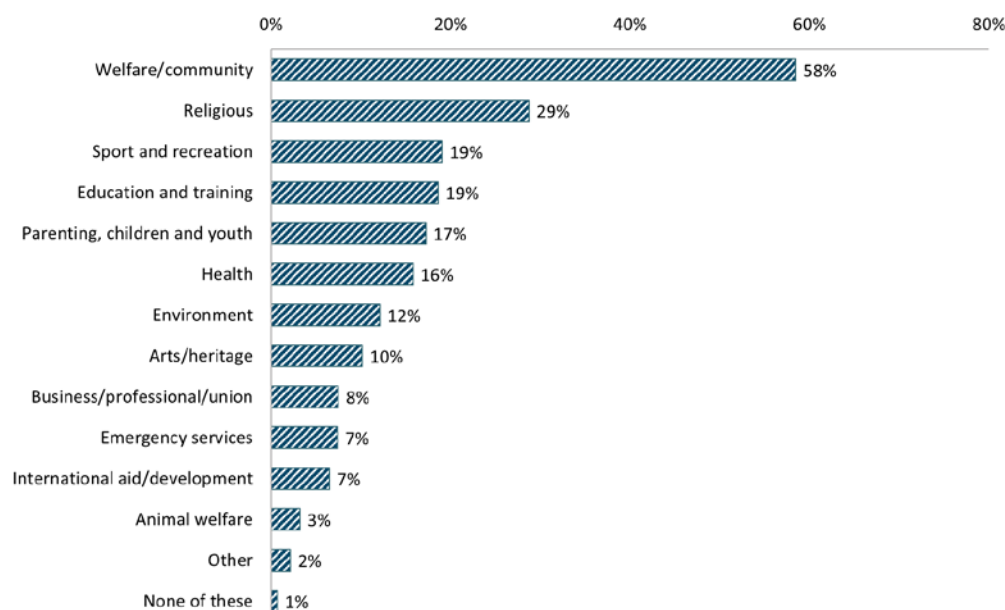
Volunteering is more prevalent among the following groups:

- those living outside of the greater Sydney area (48%; compared with 38% living within greater Sydney);
- those with a university education (53%; compared with 46% of those with a diploma/TAFE education and 35% of those with a high school education);
- those with a household income between \$50,000-\$99,999 (54%; compared with 41% for those with a household income of \$100,000 or more and 41% for those with a household income up to \$49,999); and
- those who feel positive about life in the next 5-15 years (44%; compared with 34% for those that feel negative).

Organisations volunteered for

Those in their 70s are most commonly volunteering for welfare or community (58%), religious (29%) and sports and recreation organisations (15%).

Figure 80: Type of organisations volunteered for



Q10c. Which of the following types of organisations do you volunteer with? (Base: 70-79 year olds who volunteer n=425)

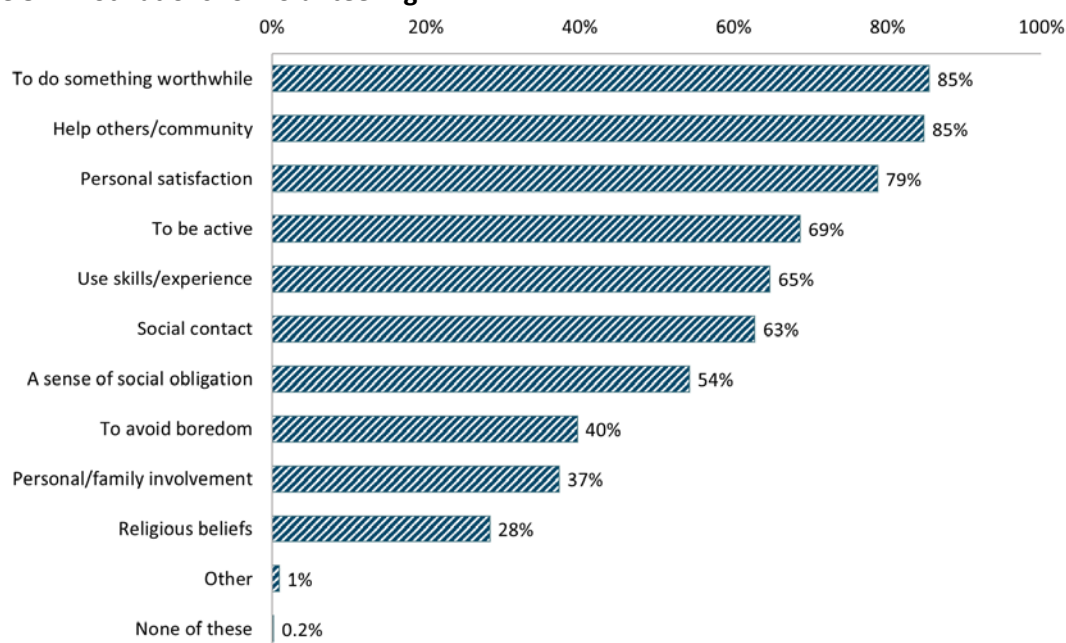
With regard to volunteer organisations:

- men are more likely to volunteer for sport and recreation organisations (27%; compared with 12% of women);
- participants from CALD backgrounds are more likely to volunteer with education and training organisations (48%; compared with 17% of those from non-CALD backgrounds) and parenting, children and youth organisations (44%; compared with 16% of those from non-CALD backgrounds); and
- those with a university education are more likely to volunteer with an education and training organisation (32%; compared with 14% for those with a diploma/TAFE education and 10% for those with a high school education).

Motivators for volunteering

The key motivators for volunteering are to do something worthwhile (85%), help others or the community (85%) and for personal satisfaction (79%). More than two thirds volunteer to be active (69%) and more than half volunteer to use their skills or experience (65%), for social contact (63%) and out of a sense of social obligation (54%).

Figure 81: Motivations for volunteering



Q10d. Which of the following best describe your motivation for volunteering? (Base: 70-79 year olds who volunteer n=425)

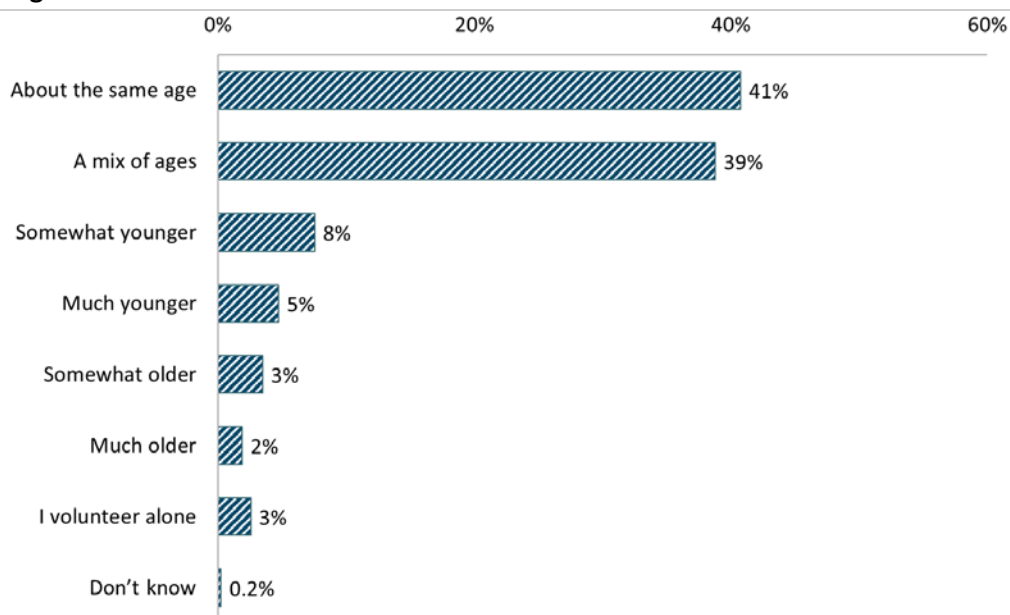
No significant differences were found between demographic subgroups and motivators for volunteering.

Age of fellow volunteers

Of those in their 70s who volunteer, similar proportions stated that they either volunteer with others who are about the same age (41%) or a mix of ages (39%).

Overall, the age of fellow volunteers tends to vary based on the type of organisation. Those volunteering for sport and recreation organisations are more likely to say that they volunteer with others who are somewhat younger (17%). Those volunteering with organisations to do with parenting, children and youth are more likely to say that they volunteer with others who are much younger (14%).

Figure 82: Age of fellow volunteers



Q10e. Thinking about other people with whom you volunteer, are they generally... (Base: 70-79 year olds who volunteer n=425)

No significant differences were found between demographic subgroups.

6.3 Ageing

While most of those in their 70s have given consideration to their future lives (in 5-15 years; 74%), one quarter have either hardly considered it (15%) or not considered it at all (8%).

Most feel positive towards their lives in the future, including almost half (46%) who feel very positive. They are most commonly looking forward to good health (35%), travel (33%) and spending time with their families (28%).

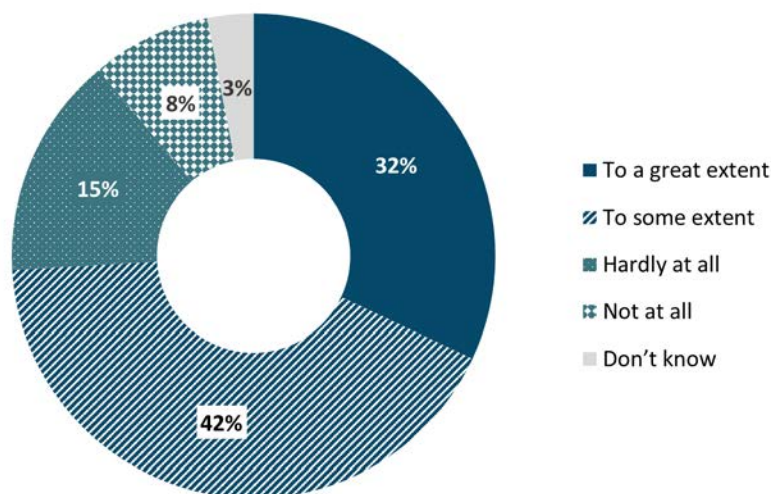
The factors most commonly perceived to be important to quality of life in the future are remaining healthy (96% rated this very important), maintaining close contact with family, friends and the community (90%) and remaining in their own home (88%).

Almost all (94%) have created a will, while around two-thirds (64%) have created a Power of Attorney.

6.3.1 Preparing for the next 5-15 years

Almost three quarters (74%) of those in their 70s have considered their life in 5-15 years. At the same time, almost one quarter (24%) have either hardly considered it (15%) or haven't considered it at all (8%).

Figure 83: Consideration of life in 5-15 years



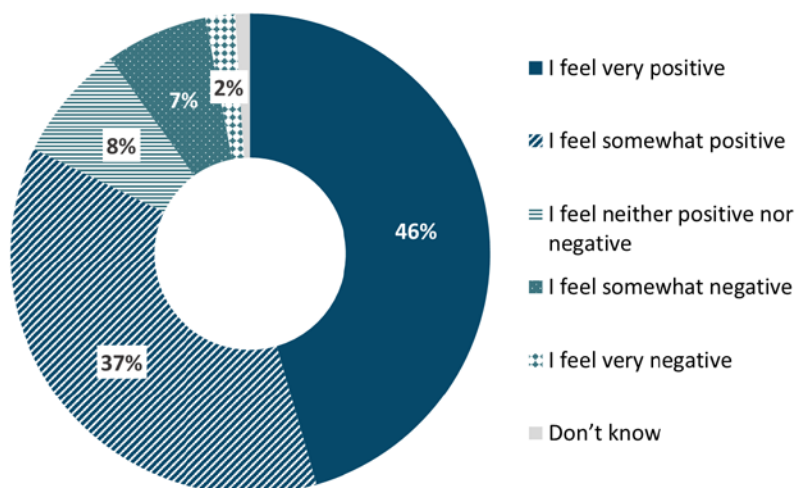
Q11. To what extent have you considered your life in 5-15 years? (Base: All 70-79 year olds n=1,000)

Those with a high school education are less likely to have considered their life in 5-15 years (68%; compared with 82% of those with a Diploma/TAFE education and 79% with a university education).

Feelings towards life in the next 5-15 years

The majority of those in their 70s feel positive towards life in the next 5-15 years (83%). Of these, almost half (46%) feel very positive and more than a third (37%) feel somewhat positive.

Figure 84: Feelings towards life in 5-15 years



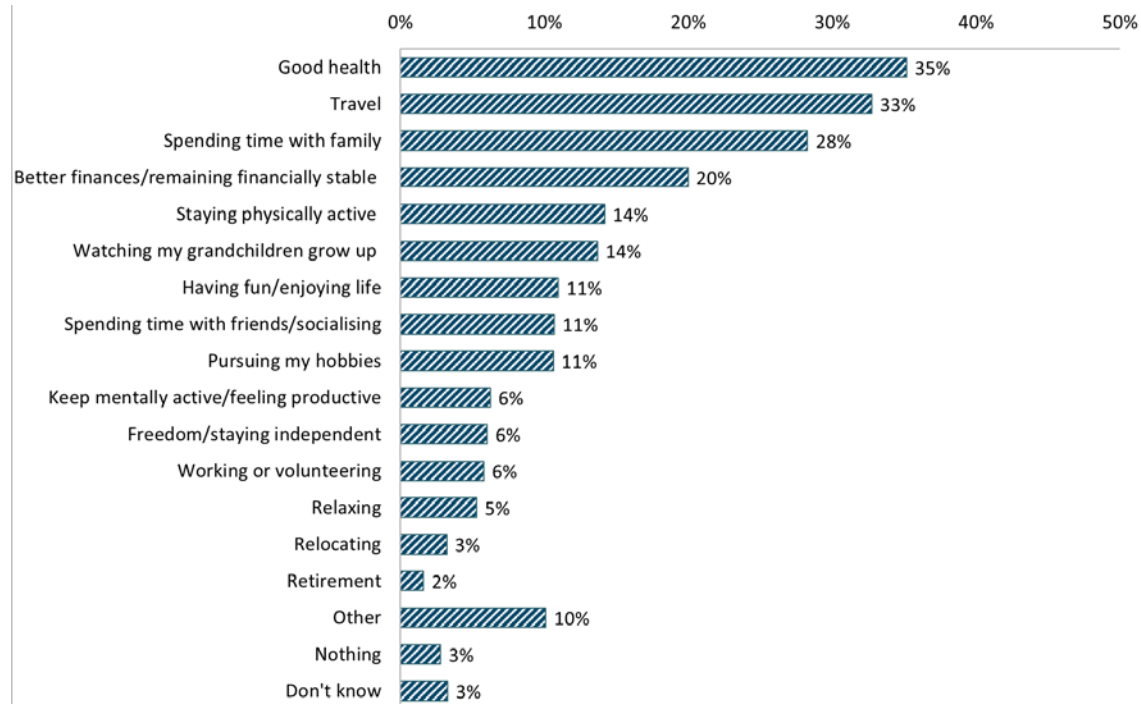
Q13. When thinking about your life in 5-15 years, do you feel positive or negative? (Base: All 70-79 year olds n=1,000)

No significant differences were found between demographic subgroups.

Things to look forward to in 5-15 years

People in their 70s are most looking forward to good health (35%), travel (33%) and spending time with family (28%) in the next 5-15 years.

Figure 85: Things those in their 70s are most looking forward to



Q14. Thinking about your life in 5-15 years, what are some of the things you are most looking forward to? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to be looking forward to travelling:

- those with a university education (40%; compared with 30% for those with a diploma/TAFE education and 30% for those with a high school education);
- those with a household income between \$50,000-\$99,999 (45%; compared with 40% for those with a household income of \$100,000 or more and 29% for those with a household income up to \$49,999); and
- those who feel positive about life in the next 5-15 years (36%; compared with 19% for those who feel negative about life in the next 5-15 years).

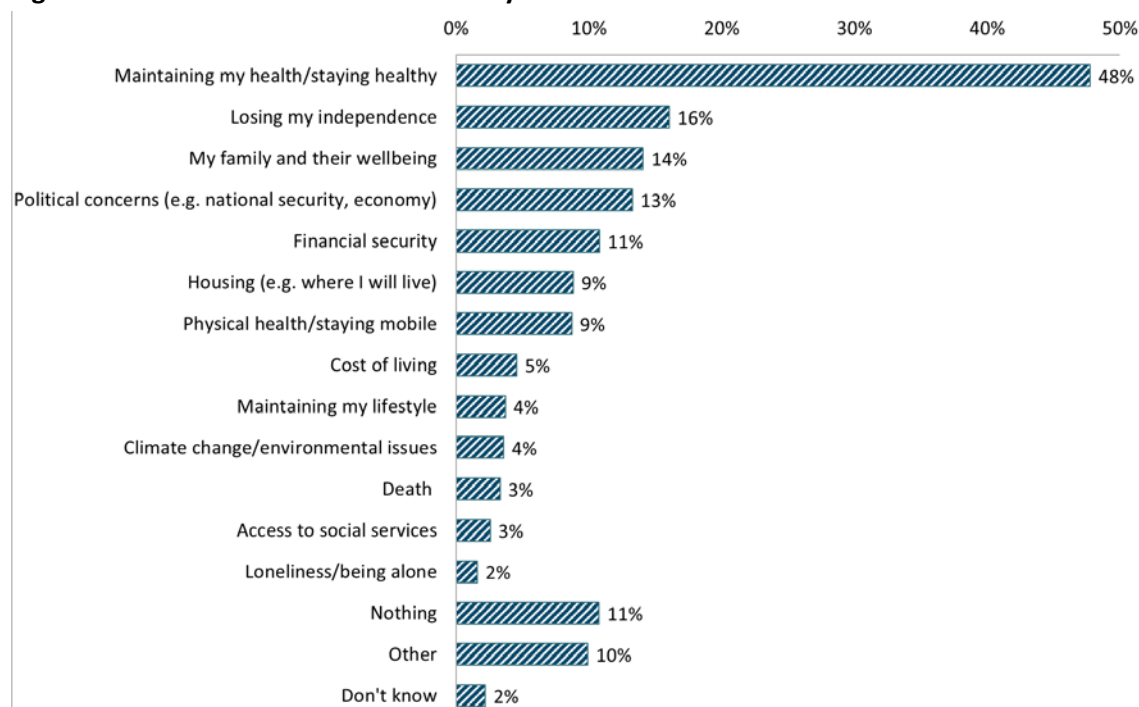
Those who are employed are more likely to be looking forward to staying mentally active/feeling productive (15%; compared with 6% of retirees and 4% of pensioners).

Women are more likely to be looking forward to their freedom and staying independent (8%; compared with 4% of men).

Concerns about the next 5-15 years

Over the next 5-15 years, maintaining health and staying healthy (48%) is of most concern for those in their 70s. Also of concern is losing their independence (16%) and worries surrounding family and their wellbeing (14%).

Figure 86: Concerns about the next 5-15 years



Q15. And what are some of the things you are most concerned about when thinking about your life in 5-15 years? (Base: All 70-79 year olds n=1,000)

Women are more likely to say that the following are concerns when thinking about life in 5-15 years:

- losing their independence (22%; compared with 9% of men); and
- housing (e.g. where they live) (12%; compared with 5% of men).

Those from outside of the greater Sydney area are more likely to say that access to social services is a concern when thinking about life in 5-15 years (4%; compared with 1% of those that live within the greater Sydney area).

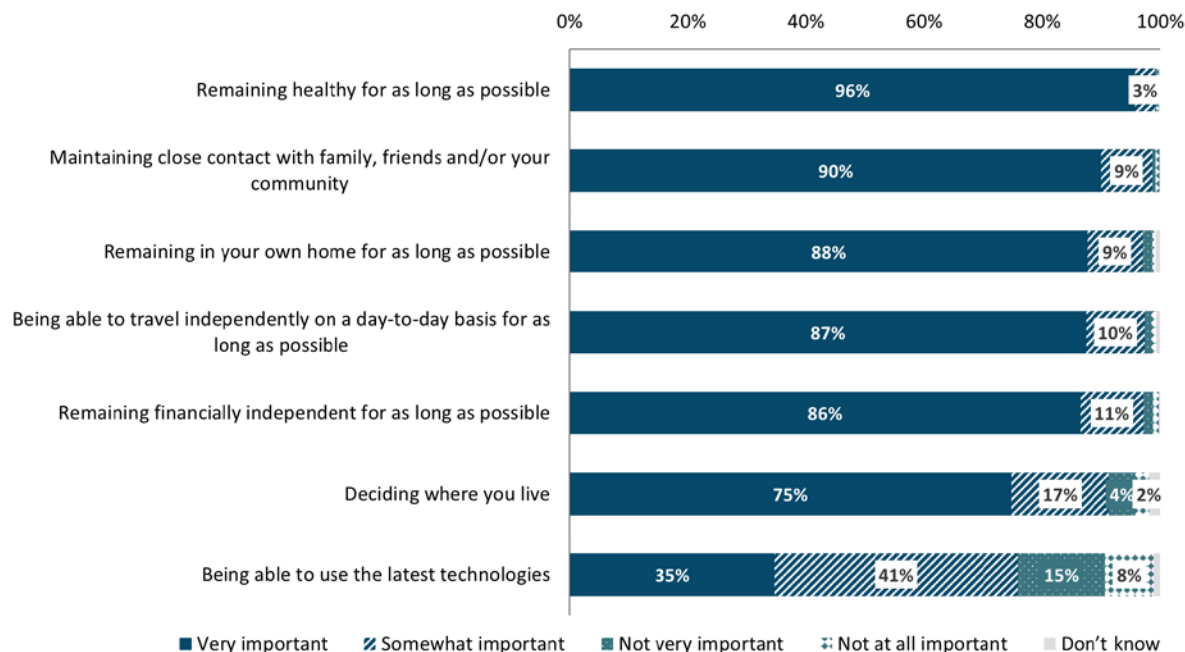
Quality of life in the next 5-15 years

Almost all factors are seen as being important to maintaining quality of life in the next 5-15 years. The top three factors seen as being very important include:

- remaining healthy for as long as possible (96%);
- maintaining close contact with family, friends and/or your community (90%); and
- remaining in your own home for as long as possible (88%).

Only a third of those in their 70s (35%) view being able to use the latest technologies as very important in the next 5-15 years.

Figure 87: Factors important to maintaining quality of life



Q16. How important do you think each of the following will be for your quality of life in 5-15 years? (Base: All 70-79 year olds n=1,000)

Women are more likely than men to say that deciding where they live is a very important factor in influencing quality of life in the next 5-15 years (80%; compared with 69% for males).

The following groups are more likely to say that being able to use the latest technologies is important (either very important or somewhat important):

- employed people (90%; compared with 79% for retirees and 66% for pensioners);
- those aged between 70-74 (80%; compared with 70% for those aged 75-79); and
- those with a university education or a diploma/TAFE education (85% and 83% respectively; compared with 67% for those with a high school education).

Those who feel positive about the next 5-15 years are also more likely to say that the following factors will be very important for quality of life in 5-15 years:

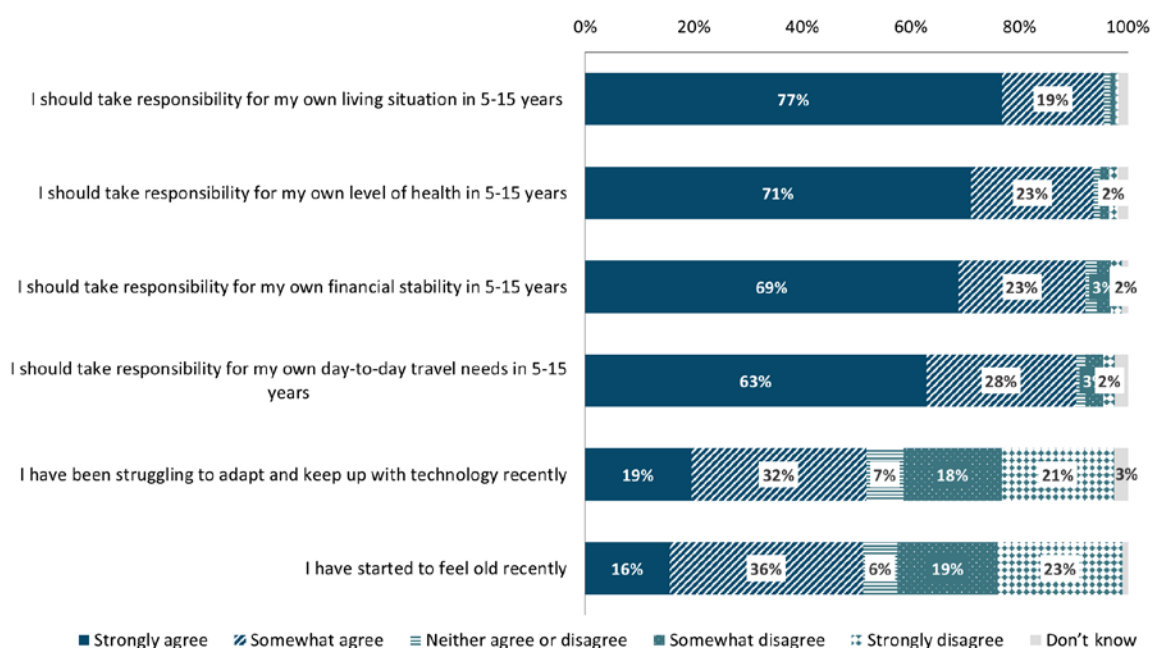
- being able to use the latest technologies (37%; compared with 29% for those who feel negative);
- remaining healthy for as long as possible (97%; compared with 88% for those who feel negative);
- being able to travel independently (89%; compared with 82% for who feel negative); and
- maintaining close contact with family, friends and/or their community (92%; compared with 83% for those who feel negative).

Autonomy and responsibility in the next 5-15 years

More than three quarters of those in their 70s agree (either strongly agree or somewhat agree) that they should take responsibility for their own living situation in 5-15 years (75%). More than half also strongly agree that they should:

- take responsibility for their own level of health in 5-15 years (71%);
- take responsibility for their own financial stability in 5-15 years (69%); and
- take responsibility for their own day-to-day travel needs in 5-15 years (63%).

Figure 88: Ageing sentiment



Q17. How important do you think each of the following will be for your quality of life in 5-15 years? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to say that they strongly agree that they have been struggling to adapt and keep up with technology recently:

- women (23%; compared with 15% of men);
- pensioners (26%; compared with 18% of retirees and 11% of employed participants);
- those with a high school education (24%; compared with 18% of those with a Diploma/TAFE education and 14% of those with a university education); and
- those with a household income up to \$49,999 (23%; compared with 14% for those with a household income between \$50,000-\$99,999 and 12% for those with a household income of \$100,000 or more).

The following groups are more likely to say that they strongly disagree that they have been struggling to adapt and keep up with technology recently:

- employed participants (38%; compared with 22% of retirees and 13% of pensioners); and

- those with a university education (39%; compared with 59% of those with a high school education and 52% of those with a Diploma/TAFE education).

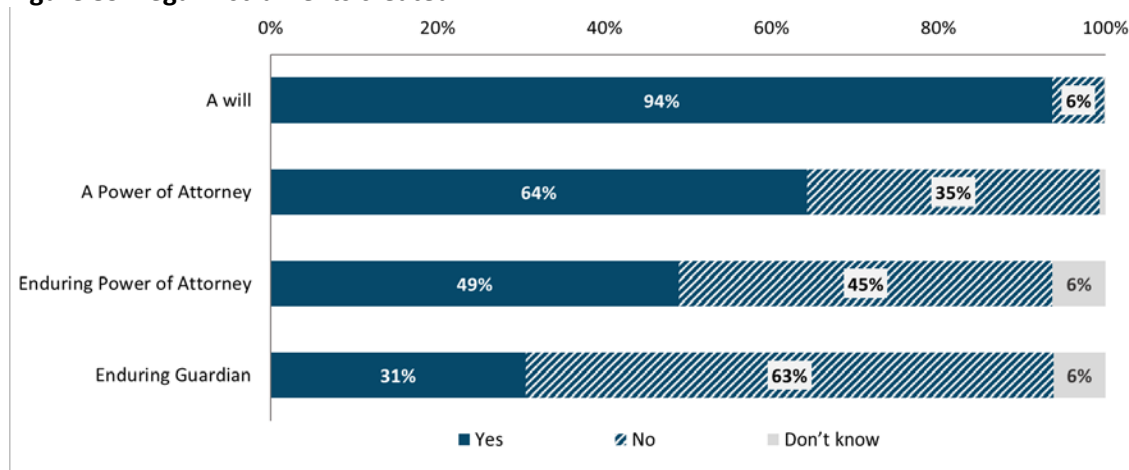
Those who feel negative about their lives in the next 5-15 years are more likely to say that they agree (either strongly agree or somewhat agree) that:

- they have started to feel old recently (86%; compared with 46% of those who feel positive); and
- they have been struggling to adapt and keep up with technology recently (69%; compared with 50% of those who feel positive).

6.3.2 Legal instruments

Almost all of those in their 70s (94%) state that they have made or created a will. Almost two-thirds (64%) have created a Power of Attorney.

Figure 89: Legal instruments created



Q12. Which of the following legal instruments have you made or created, if any? (Base: All 70-79 year olds n=1,000)

Those in their 70s engaged in volunteering are more likely to have created:

- a Will (97%; compared with 91% not engaged in volunteering);
- a Power of Attorney (71% compared with 60% not engaged in volunteering); and
- an Enduring Power of Attorney (54% compared with 45% not engaged in volunteering).

Those that are retired are also more likely to have created:

- a Power of Attorney (69%; compared with 63% of employed participants and 54% of pensioners); and
- an Enduring Power of Attorney (54%; compared with 48% of employed participants and 39% of pensioners).

Level of education is also a significant demographic variable. Those with a university level education are more likely:

- to have created an Enduring Power of Attorney (57% compared with 52% for those with a diploma/TAFE education and 44% for those with a high school education).

6.4 Health

Four in five (79%) of those in their 70s rate their mental health as very healthy. Around half (48%) rate their physical health as so.

Staying mentally active (96% very important), having a positive outlook (95%) and personal hygiene (94%) are the factors perceived as most important to health in the future (5-15 years from now).

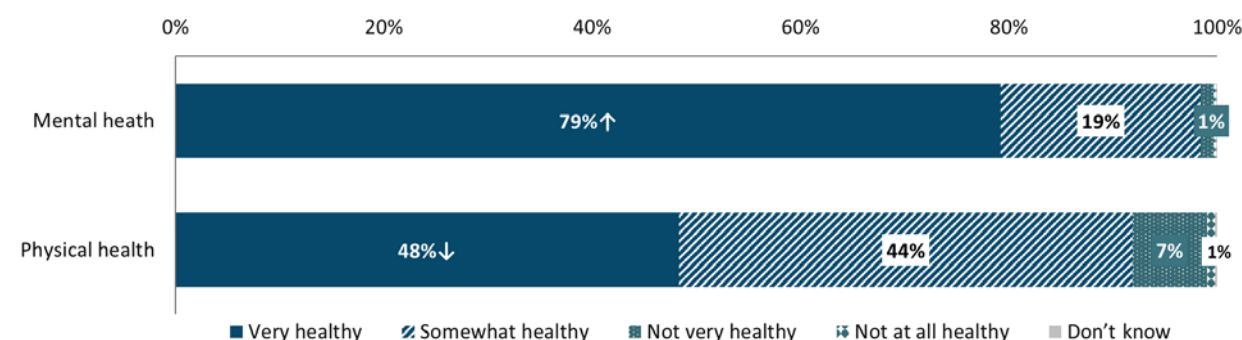
Walking is the activity 70-79 year olds are most interested in for staying physically active in the future (92%). Men and women differ on their priorities. In particular, men are more likely to be interested in hiking or bushwalking (39%; compared with 26% of women) and women more likely to be interested in group physical activity programs (42%; compared with 24% of men).

In terms of services, general practice is most commonly seen as being important for maintaining health (91% rated this very important), followed by pharmacy (79%).

Self-rated levels of health

Those in their 70s are more likely to rate their mental health than their physical health as being very healthy (79%; compared with 48% for physical health). At the same time, almost all participants rate both their mental health and their physical health as being either very healthy or somewhat healthy (98% for mental health; compared with 92% for physical health).

Figure 90: Self-rated levels of physical and mental health



Q18. How would you rate your current level of physical health? (Base: All 70-79 year olds n=1,000)

Q19. How would you rate your current level of mental health? (Base: All 70-79 year olds n=1,000)

Those participants who feel positive about the next 5-15 years (either very positive or somewhat positive) are more likely to rate their mental health as being either very healthy or somewhat healthy (99%; compared with 97% for those who feel negative about the next 5-15 years).

The following groups of participants are more likely to rate their physical health as healthy (either very healthy or somewhat healthy):

- volunteers (95%; compared with 90% of those who don't volunteer);

- those with a household income between \$50,000-\$99,999 (98%; compared with 92% for those with a household income of \$100,000 or more and 90% for those with a household income up to \$49,999); and
- those who feel positive about the next 5-15 years (95%; compared with 71% for those who feel negative about the next 5-15 years).

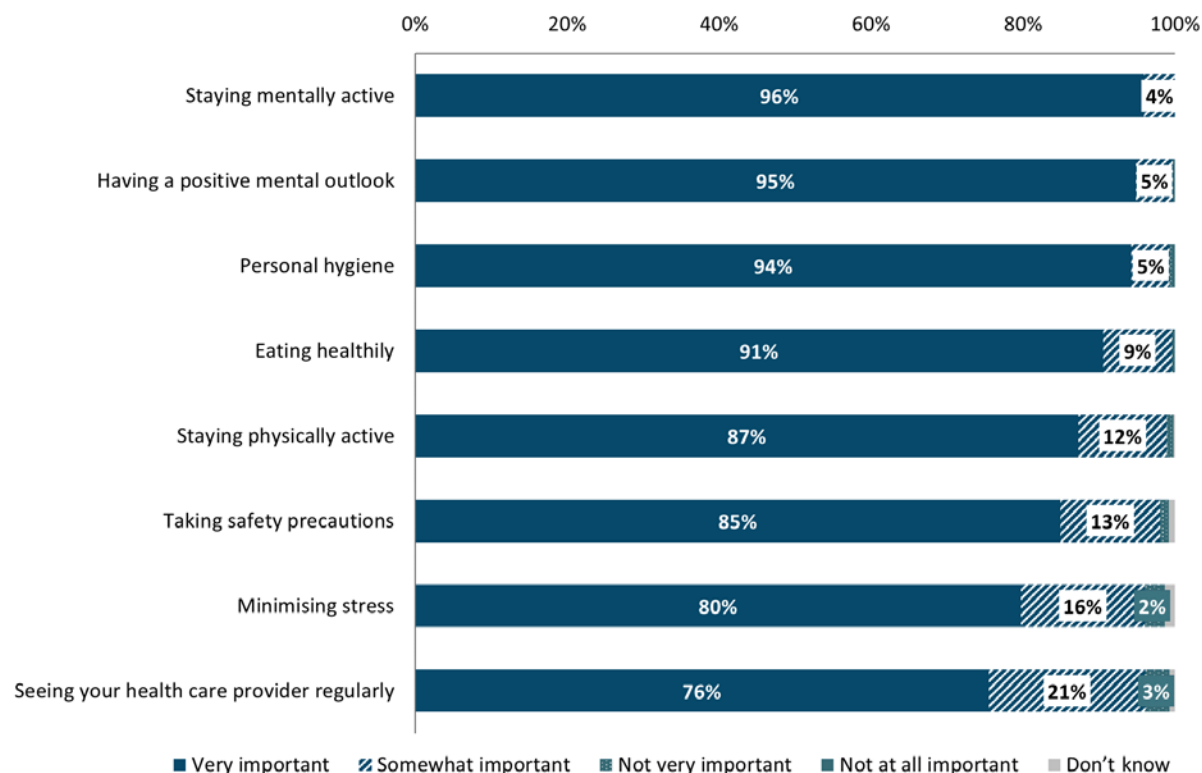
The following groups of participants are more likely to rate their physical health as unhealthy (either very unhealthy or somewhat unhealthy):

- pensioners (13%; compared with 7% for retirees and 1% for employed people); and
- those who feel negative about the next 5-15 years (29%; compared with 5% for those who feel positive).

6.4.1 Remaining healthy in 5-15 years

More than three quarters of participants say that each of the activities in Figure 90 will be very important for maintaining health levels in 5-15 years. Almost all view staying mentally active (96%), having a positive outlook (95%) and personal hygiene (94%) as being very important.

Figure 91: Factors important to maintaining health in 5-15 years



Q20. How important do you think each of the following will be for maintaining your level of health in 5-15 years? (Base: All 70-79 year olds n=1,000)

Women are more likely than men to say that personal hygiene will be very important for maintaining their level of health in 5-15 years (97%; compared with 91% of males).

Those who feel positive about the next 5-15 years are more likely to say that staying physically active will be very important for maintaining their level of health in 5-15 years (90%; compared with 77% for those who feel negative).

The following groups are more likely to say that taking safety precautions will be very important for maintaining their level of health in 5-15 years:

- women (92%; compared with 78% of males); and
- those with a high school education (89%; compared with 87% of those with a diploma/TAFE education and 75% of those with a university education).

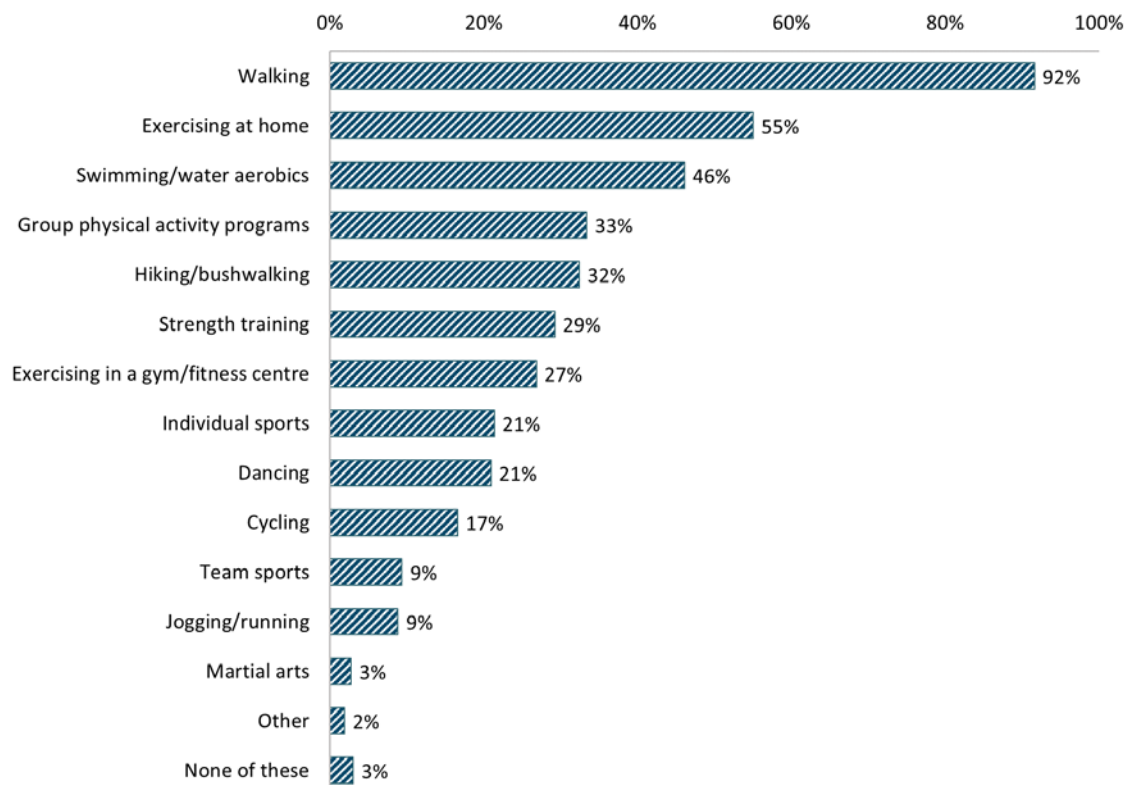
Additionally, the following groups are more likely to say that seeing their health care provider regularly will be very important for maintaining their level of health in 5-15 years:

- pensioners (83%; compared with 74% for retirees and 68% for employed participants); and
- carers (83%; compared with 73% for non-carers).

Physical activity

Those in their 70s are most interested in walking as a means of staying physically active in the next 5-15 years (92%). More than half (55%) are interested in exercising at home and almost half (46%) are interested in swimming/water aerobics.

Figure 92: Activities interested in for staying physically healthy in 5-15 years



Q22. In which of the following activities are you interested for staying physically active in the next 5-15 years? (Base: All 70-79 year olds n=1,000)

Men are more likely than women to be interested in:

- hiking/bushwalking (39%; compared with 26% of women);
- individual sports (30%; compared with 14%);
- cycling (24% compared with 10%);
- team sports (12%; compared with 7%); and
- jogging/running (13%; compared with 5%).

Women are more likely to be interested in group physical activity programs (42%; compared with 24% of men).

Those aged 70-74 are more likely than those aged 75-79 to be interested in:

- hiking/bushwalking (38%; compared with 25% of those aged 75-79); and
- strength training (33%; compared with 25%).

Participants living within the greater Sydney area are more likely than those located outside the greater Sydney area to be interested in:

- strength training (33%; compared with 24% of those located outside the greater Sydney area); and
- exercising in a gym/fitness centre (30%; compared with 22%).

Employed participants are more likely to be interested in:

- exercising at home (72%; compared with 54% of retirees and 52% of pensioners);
- strength training (43%; compared with 32% of retirees and 20% of pensioners);
- exercising in a gym/fitness centre (39%; compared with 29% of retirees and 19% of pensioners);
- individual sports (34%; compared with 22% of retirees and 15% of pensioners); and
- cycling (29%; compared with 17% of retirees and 11% of pensioners).

Employed participants and retirees are more likely to be interested in hiking/bushwalking (47% and 36%; compared with 18% for pensioners).

CALD participants are more likely to be interested in:

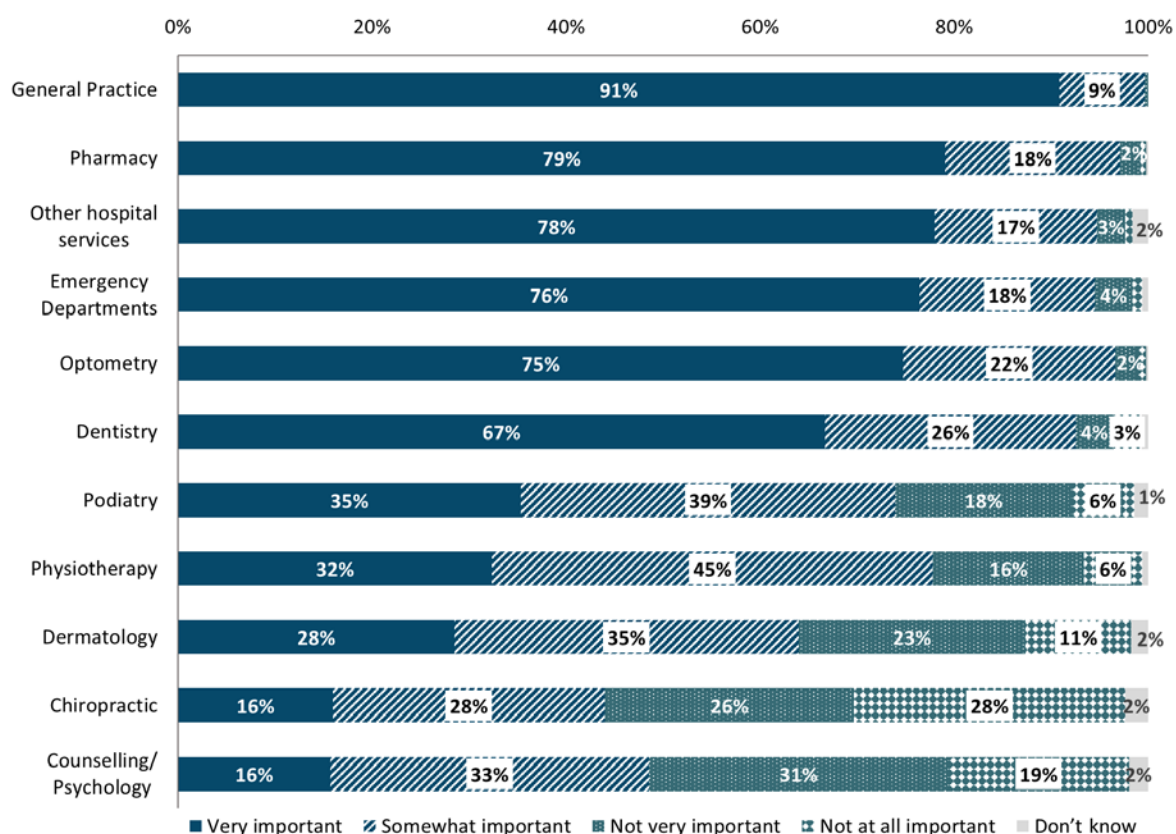
- dancing (38%; compared with 19% of non-CALD participants); and
- cycling (29%; compared with 16% of non-CALD participants).

Those who feel positive about the next 5-15 years are more likely to be interested in walking (93%; compared with 78% of those who feel negative).

Services important to maintaining health

Almost all of those in their 70s (91%) view general practice services as being very important for maintaining their level of health in 5-15 years. More than three quarters also believe that the services provided by pharmacy (79%), other hospital services (78%) and emergency departments (76%) will also be important for maintaining their health in 5-15 years.

Figure 93: Importance of various health services



Q21. And how important do you think each of the following services will be for maintaining your level of health in 5-15 years? (Base: All 70-79 year olds n=1,000)

Women are more likely to see the following services as being very important in maintaining their level of health in the next 5-15 years:

- other hospital services (82%; compared with 74% of men);
- optometry (81%; compared with 68% of men);
- dentistry (74%; compared with 59% of men);
- podiatry (41%; compared with 29% of men); and
- physiotherapy (37%; compared with 27% of men).

Those from outside of the greater Sydney area are more likely to view the following as being very important in maintaining their level of health in the next 5-15 years:

- pharmacy (84%; compared with 76% of those who live within the greater Sydney area); and
- chiropractic (21%; compared with 12% of those who live within the greater Sydney area).

Pensioners are also more likely to view the following services as being very important in the next 5-15 years:

- pharmacy (85%; compared with 78% of employed participants and 77% of retirees);
- other hospital services (84%; compared with 76% of retirees and 72% of employed participants);
- emergency departments (84%; compared with 76% of employed participants and 73% of retirees); and
- podiatry (43%; compared with 33% of retirees and 32% of employed participants).

Those participants with a university education are more likely to see dentistry as being important (either very important or somewhat important) for maintaining their level of health in 5-15 years (97%; compared with 95% of those with a diploma/TAFE education and 89% of those with a high school education). Those with a high school education are more likely to see podiatry as being very important for maintaining their level of health in 5-15 years (41%; compared with 35% of those with a diploma/TAFE education and 25% of those with a university education).

Those with a household income of up to \$49,999 are also more likely to view podiatry as being very important over the next 5-15 years (41%; compared with 25% of those with a household income between \$50,000-\$99,999 and 24% of those with a household income of \$100,000 or more).

Carers are more likely than non-carers to say that other hospital services are very important for maintaining their level of health in 5-15 years (85%; compared with 75% for non-carers).

6.5 Housing and community

The vast majority (80%) of 70-79 year olds live in a (detached) house. A similar proportion (84%) own their homes outright, with only 7% renting. Around half (49%) have made home modifications and one quarter (25%) plan on making these in the future.

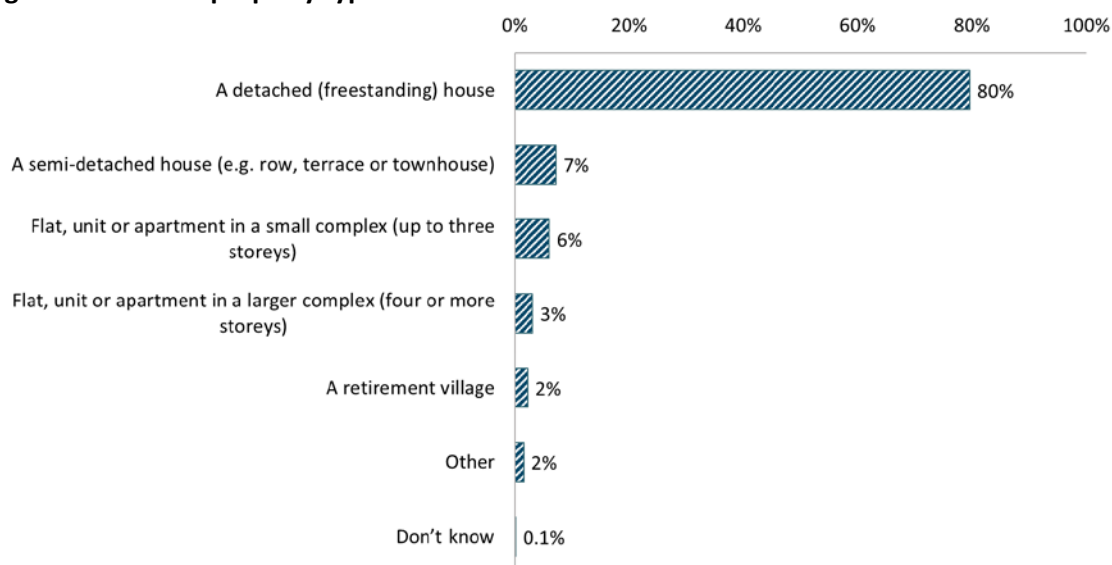
Most (69%) have considered their housing situation in 5 years, with the majority of these (74%) planning to remain in their current property. Matching this, more than two thirds (69%) feel involved in their current community, and three quarters (74%) strongly agree that they want to stay in their community for as long as they can.

The housing factors perceived as most important for the future are feeling safe in their community (89% see this as very important), having easy access to a range of transport options (82%) and having opportunities for staying active and healthy (79%).

6.5.1 Current housing situation

Four out of five participants (80%) are currently living in a detached (freestanding) house. Only 2% of those in their 70s are currently living in a retirement village.

Figure 94: Current property type resided in



Q23 Which of the following best describes the property in which you currently live? (Base: All 70-79 year olds n=1,000)

Those who live outside of the greater Sydney area are more likely to live in a detached (freestanding) house (88%; compared with 75% for those who live in greater Sydney).

Those who live within the greater Sydney area are more likely to live in a:

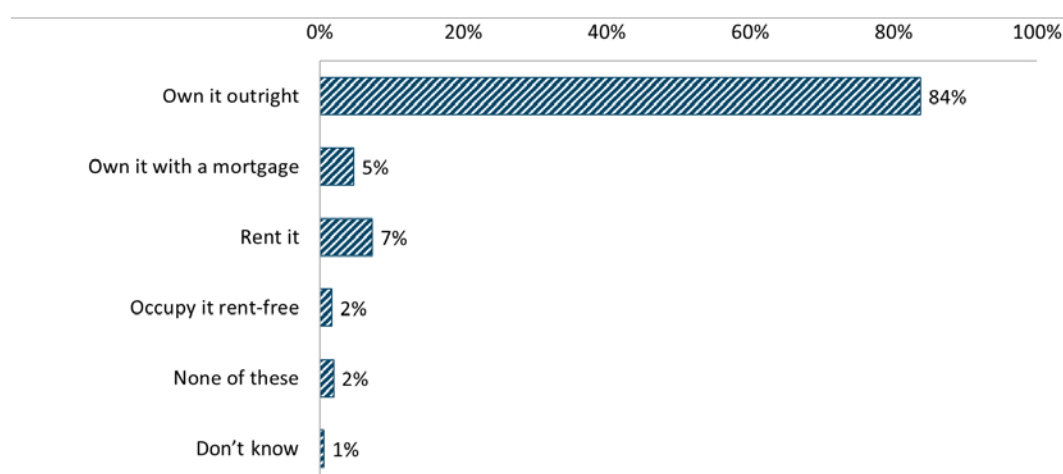
- semi-detached house (11%; compared with 3% for those living outside of the greater Sydney area); and a

- flat, unit or apartment in a larger complex of four or more storeys (5%; compared with 1% for those living outside of the greater Sydney area).

Housing financials

Most own the properties in which they currently live outright (84%). A much smaller proportion of participants (7%) are currently renting.

Figure 95: Current housing arrangement



Q24. Thinking about the property in which you currently live, do you...? (Base: All 70-79 year olds n=1,000)

Those who own their property outright are more likely to be retired (87%; compared with 77% of pensioners and 77% of employed participants).

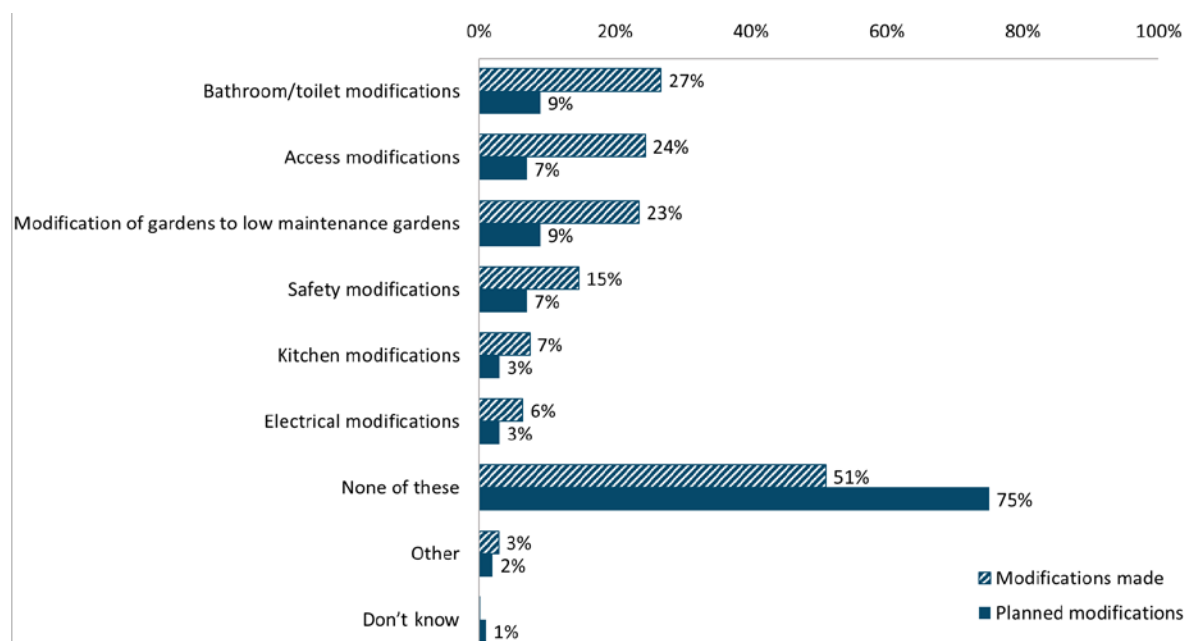
Additionally, the following groups of 70-79 year olds are more likely to rent:

- pensioners (14%; compared with 7% of employed participants and 5% of retirees);
- those with a high school education (11%; compared with 5% for those with a diploma/TAFE education and 3% for those with a university education); and
- those with a household income up to \$49,999 (10%; compared with 3% for those with a household income of \$100,000 or more and 1% for those with a household income of between \$50,000-\$99,999).

6.5.2 Home modifications

Around half of participants (49%) have made home modifications and one quarter (25%) plan on undertaking home modifications in the future. Of those who have made home modifications, more than a quarter (27%) are bathroom/toilet modifications. Slightly less than a quarter are access modifications (24%) or modifications of gardens to low maintenance gardens (23%).

Figure 96: Home modifications (planned and already made)



Q28a. Have you undertaken any of the following home modifications for the property in which you currently live? (Base: All 70-79 year olds n=1,000)

Q28b. Are you planning to undertake any of the following home modifications for the property in which you currently live? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to have undertaken various home modifications for the property in which they currently live:

- women are more likely to have made access modifications (29%; compared with 20% of men).

Additionally, 75-79 year olds are more likely to have undertaken:

- bathroom/toilet modifications (32%; compared with 23% of 70-74 year olds); and
- access modifications (30%; compared with 21% of 70-74 year olds).

Those who live outside the greater Sydney area are more likely to have undertaken:

- electrical modifications (9%; compared with 5% for those who live within the greater Sydney area); and
- modification of gardens to low maintenance gardens (28%; compared with 20% for those who live within the greater Sydney area).

Those who identify as being carers are also more likely to have undertaken a number of home modifications including:

- bathroom/toilet modifications (38%; compared with 23% for non-carers);
- access modifications (32%; compared with 22% for non-carers);
- modification of gardens to low maintenance gardens (30%; compared with 21% for non-carers); and

- safety modifications (20%; compared with 13% for non-carers).

With regard to various home modifications in the future, the following groups are more likely to have planned for this:

- those with a university education are more likely to have planned to undertake safety modifications (12%; compared with 6% for those with a diploma/TAFE education and 5% for those with a high school education); and
- those with a household income of \$100,000 or more are more likely to have planned to undertake access modifications (17%; compared with 9% for those with a household income between \$50,000-\$99,999 and 6% for those with a household income up to \$49,999).

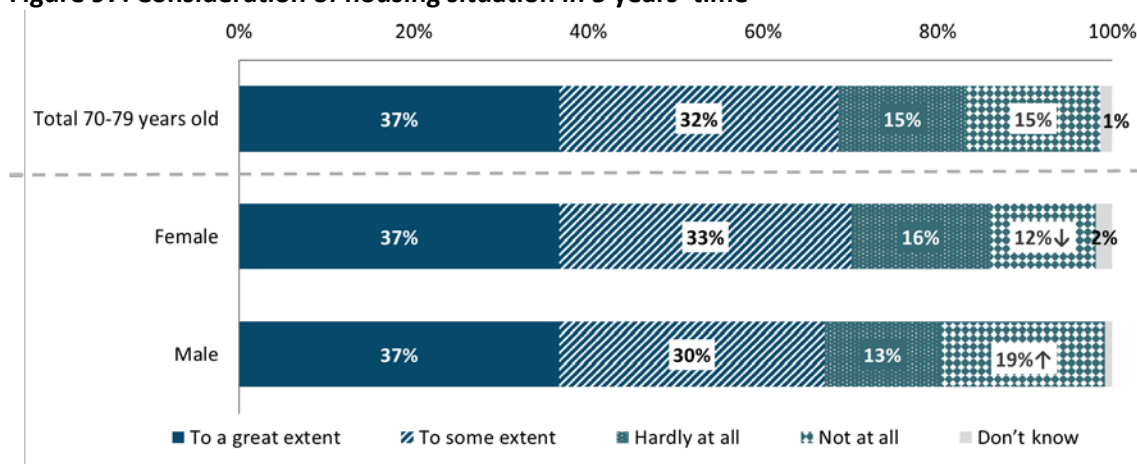
Carers are more likely than non-carers to have planned to undertake a number of home modifications including:

- kitchen modifications (7%; compared with 2% for non-carers); and
- modification of gardens to low maintenance gardens (14%; compared with 7% for non-carers).

6.5.3 Future housing considerations

More than two thirds (69%) of those in their 70s have at least, to some extent, considered their housing situation in 5 years. Men are more likely than women to have not considered their housing situation at all (19%; compared with 12% for women).

Figure 97: Consideration of housing situation in 5 years' time



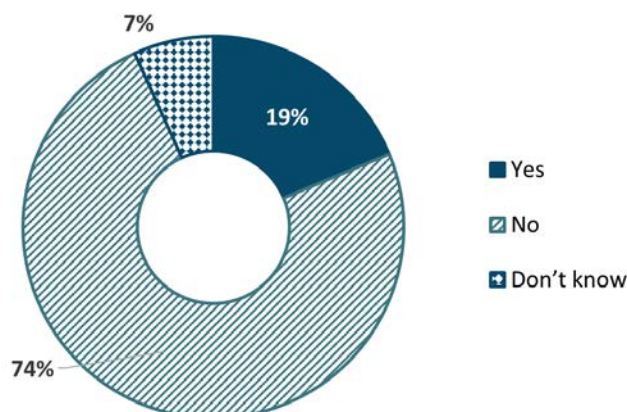
Q25. To what extent have you considered your housing situation in 5 years? (Base: All 70-79 year olds n=1,000)

No significant differences were found between demographic subgroups and housing considerations in the next 5 years.

Moving property

Of those who have considered their housing situation in 5 years' time, three quarters (74%) do not plan to live in a different property to the one in which they currently live.

Figure 98: Plans to move property in the next 5 years



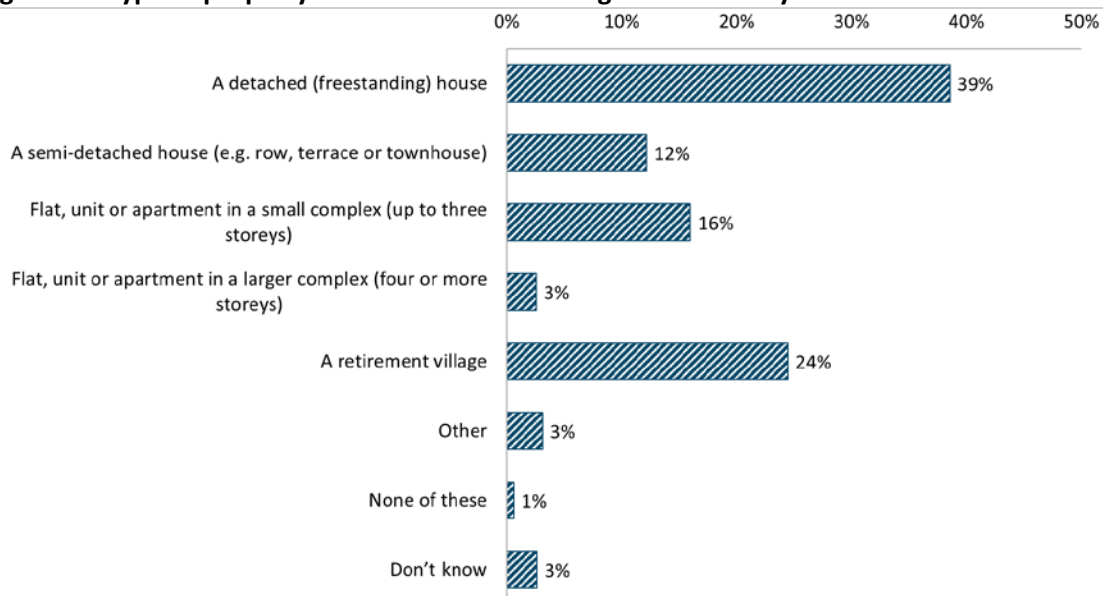
Q26. Do you plan to live in a different property in 5 years to the one in which you live currently? (Base: Those aged 70-79 who have considered their housing situation in 5 years' time n=832)

No significant differences were found between demographic subgroups and plans regarding living in a different property in 5 years' time.

Property type most interested in living in 5 years' time

In terms of those who intend to live in a different property in 5 years' time, more than a third (39%) are interested in living in a detached (freestanding) house. Almost a quarter (24%) are interested in living in a retirement village.

Figure 99: Type of property most interested in living in the next 5 years



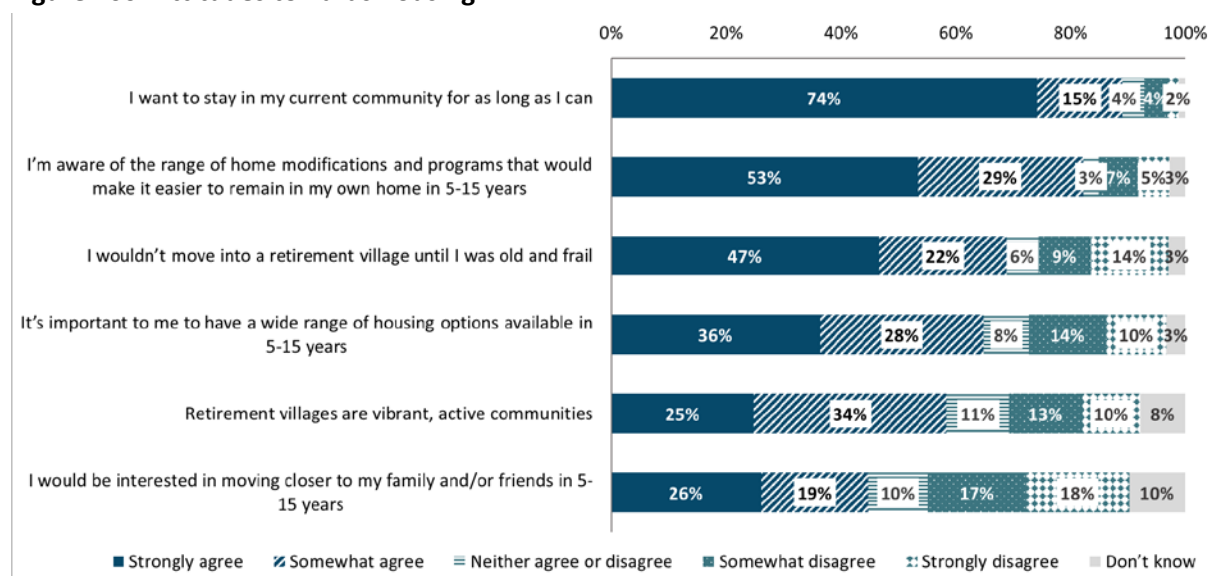
Q27. In which of the following types of properties are you most interested in living in 5 years? (Base: Those aged 70-79 who plan to live in a different property in 5 years' time n=157)

No significant differences were found between demographic subgroups and interest levels regarding living in various types of properties in 5 years' time.

6.5.4 Housing sentiments

With regard to housing sentiment, three quarters (74%) strongly agree that they want to stay in their current communities for as long as they can. More than two thirds (69%) agree (either strongly agree or somewhat agree) that they wouldn't move into a retirement village until they were old and frail.

Figure 100: Attitudes towards housing



Q28. To what extent do you agree or disagree with each of the following statements? (Base: All 70-79 year olds n=1,000)

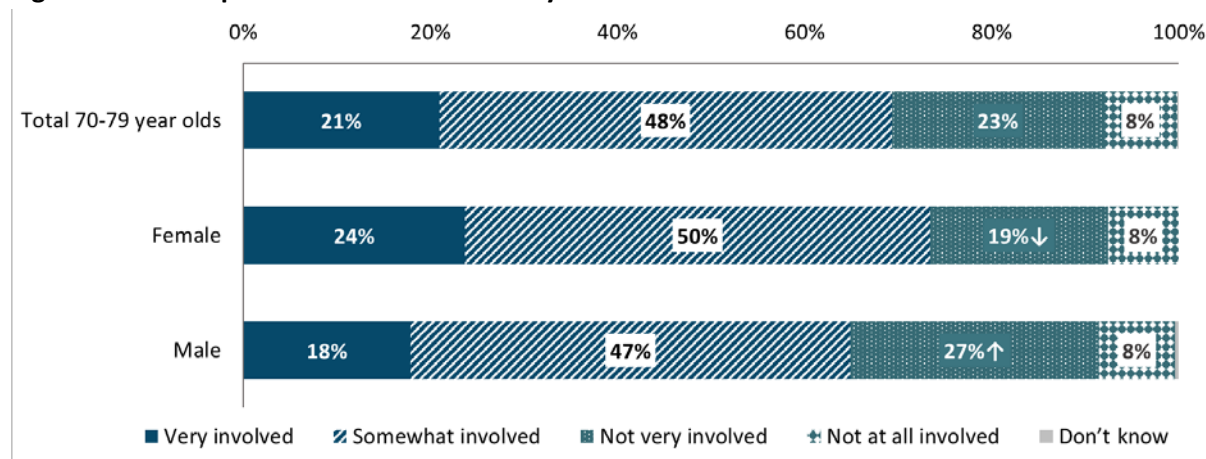
Women are more likely than men to agree (either strongly agree or somewhat agree) that retirement villages are vibrant, active communities (65%; compared with 51% for men).

Those with a high school education are more likely to strongly agree that retirement villages are vibrant, active communities (29%; compared with 24% for those with a diploma/TAFE education and 17% for those with a university education).

6.5.5 Liveable communities

More than two thirds (69%) of those in their 70s feel involved (either very involved or somewhat involved) in their community. Men are more likely than women to not feel very involved in their community (27%; compared with 19% of women).

Figure 101: Perception of current community involvement



Q33. How involved do you currently feel in your community? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to feel involved (either very involved or somewhat involved) in their community:

- women (73%; compared with 65% of men);
- volunteers (89%; compared with 55% for those that do not volunteer);
- those with a university education (76%; compared with 68% for those with a diploma/TAFE education and 66% for those with a high school education); and
- those who feel positive about the next 5-15 years (72%; compared with 57% for those who feel negative).

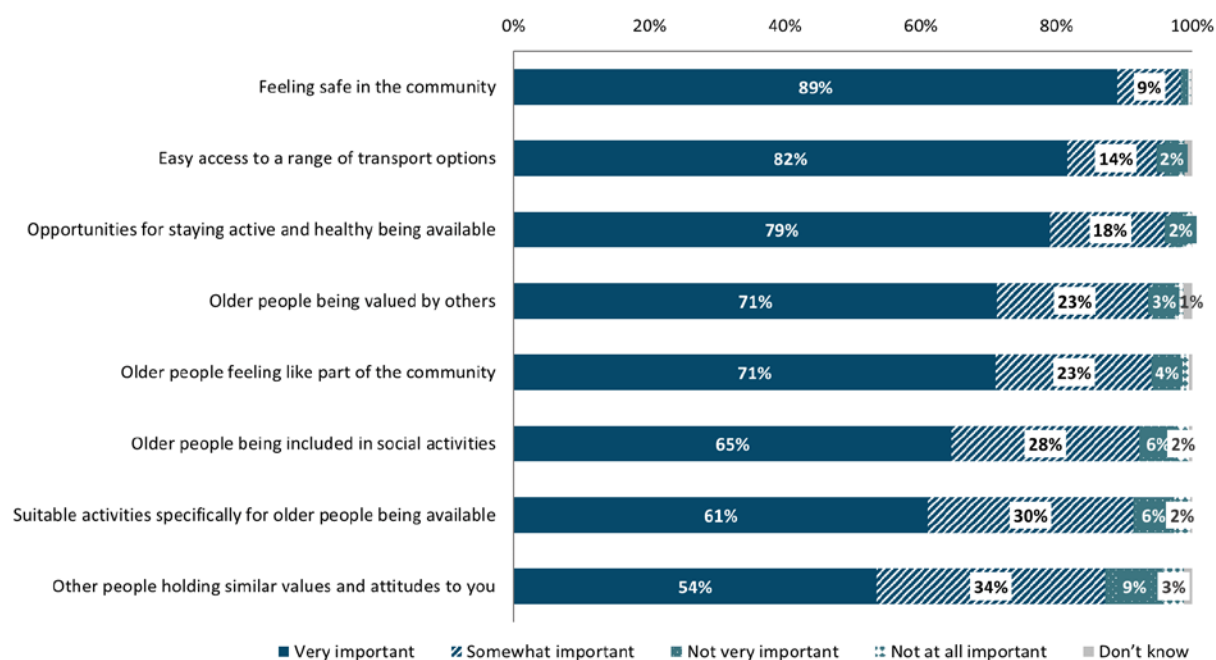
The following groups are more likely to feel uninvolved (either not at all involved or not very involved) in their community:

- men (35%; compared with 27% of women); and
- those who do not volunteer (45%; compared with 11% of those who volunteer).

Community values

In the next 5-15 years, feeling safe in the community is seen as being very important for 9 out of 10 of those in their 70s (89%). More than three quarters also view having easy access to a range of transport options (82%) and having availability of opportunities for staying active and healthy (79%) as very important.

Figure 102: Importance of community values



Q34. Think about 5-15 years from now and the community in which you'll be living. How important do you think each of the following will be? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to say that it is very important for older people to feel like part of the community in 5-15 years from now:

- those who live outside of the greater Sydney area (76%; compared with 67% for those who live within the greater Sydney area); and
- volunteers (78%; compared with 66% of those who do not volunteer).

Those with a high school education are more likely to say that it is very important for other people to hold similar values and attitudes as them (58%; compared with 54% for those who have a diploma/TAFE education and 44% for those who have a university education).

Carers are more likely to say that it will be very important to have easy access to a range of transport options in 5-15 years from now (90%; compared with 79% for non-carers).

Those who volunteer are more likely to say that it will be important (either very important or somewhat important) to have suitable activities available specifically for older people in 5-15 years from now (95%; compared with 89% for those who do not volunteer).

Additionally, 70-79 year olds that feel positive about life in the next 5-15 years are more likely to say that it will be important (either very important or somewhat important) to have opportunities available for staying active and healthy in the next 5-15 years (98%; compared with 87% for those who feel negative about life in the next 5-15 years).

Women in their 70s are significantly more likely to say all of the community values listed in Q34 will be very important to them in 5-15 years as outlined in the table below.

Table 24: Important community values by gender

	Women	Men
Feeling safe in the community	92%↑	85%↓
Easy access to a range of transport options	87%↑	76%↓
Opportunities for staying active and healthy being available	83%↑	75%↓
Older people being valued by others	78%↑	64%↓
Older people feeling like part of the community	77%↑	65%↓
Older people being included in social activities	73%↑	56%↓
Suitable activities specifically for older people being available	68%↑	54%↓
Other people holding similar values and attitudes	61%↑	45%↓

↑↓ Denotes significant difference. Table displays top box score (very important) only.

6.6 Transport

Close to nine in ten (88%) 70-79 year olds drive a car on a day-to-day basis. Three-quarters (76%) believe it will be very important to their future quality of life (in 5-15 years) to have access to a car, and almost all (98%) of those who currently drive view having a driver licence as important.

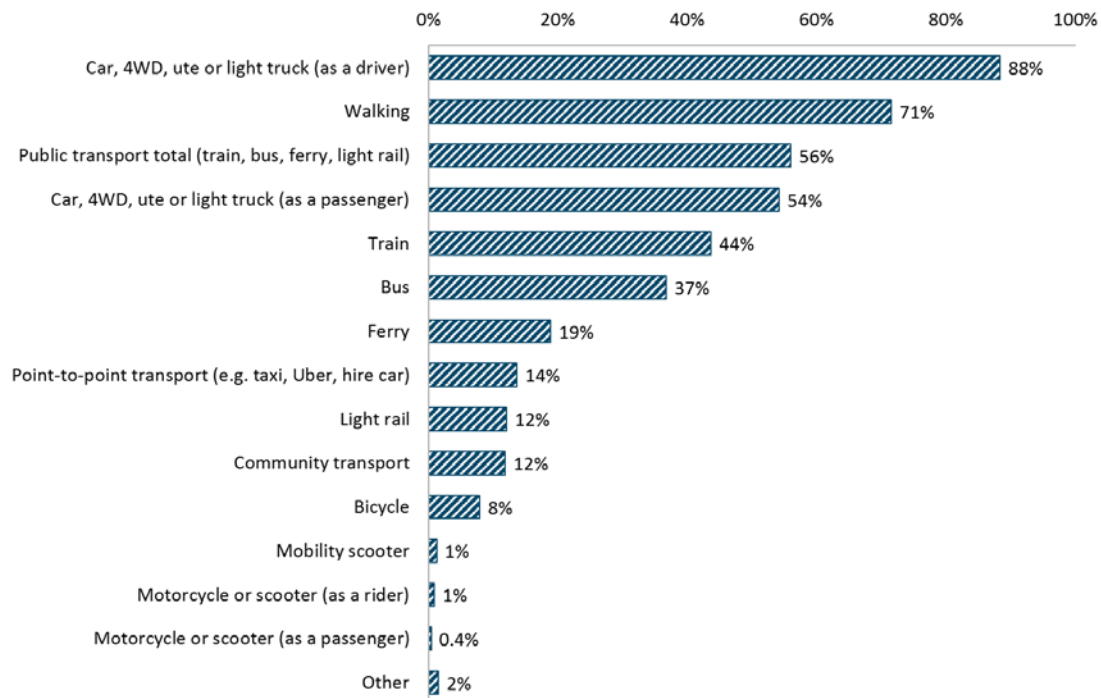
Around half use public transport (56%; with this figure increasing to 72% among those in greater Sydney).

The facilities and amenities perceived as most important to have access to in the future are medical services (94% very important), family and friends (88%) and stores and shopping centres (78%).

6.6.1 Day-to-day transport

The largest proportion of those in their 70s (88%) use a car, 4WD, ute or light truck (as a driver) for day-to-day travel. Almost three quarters (71%) also state that they walk as a means of day-to-day travel to and from various locations. Additionally, more than half use public transport (56%) or a car, 4WD, ute or light truck as a passenger (54%).

Figure 103: Commonly used modes of transport



Q29. Which of the following types of transport do you use for day-to-day travel to and from various locations? (Base: All 70-79 year olds n=1,000)

Men are more likely than women to use the following transport types:

- walking (77%; compared with 67% of women); and
- bicycle (13%; compared with 3% of women).

Women are more likely to use a car, 4WD, ute or light truck, as a passenger (65%; compared with 43% of men).

Those who live within greater Sydney are more likely to use the following transport types:

- walking (75%; compared with 67% of those who live outside the greater Sydney area); and
- public transport (72%; compared with 34% of those who live outside of the greater Sydney area).

Additionally, retirees are more likely to use public transport for their day-to-day travel (59%; compared with 55% of employed participants and 47% of pensioners).

CALD participants are more likely to use:

- public transport (81%; compared with 54% of non-CALD participants); and
- community transport (23%; compared with 11% of non-CALD participants).

Those with lower household incomes of up to \$49,999 are more likely to use community transport for their day-to-day travel (15%; compared with 14% of those with household incomes of \$100,000 or more and 8% of those with household incomes between \$50,000-\$99,999). Those with higher household incomes of \$100,000 or more are more likely to use point-to-point transport (33%;

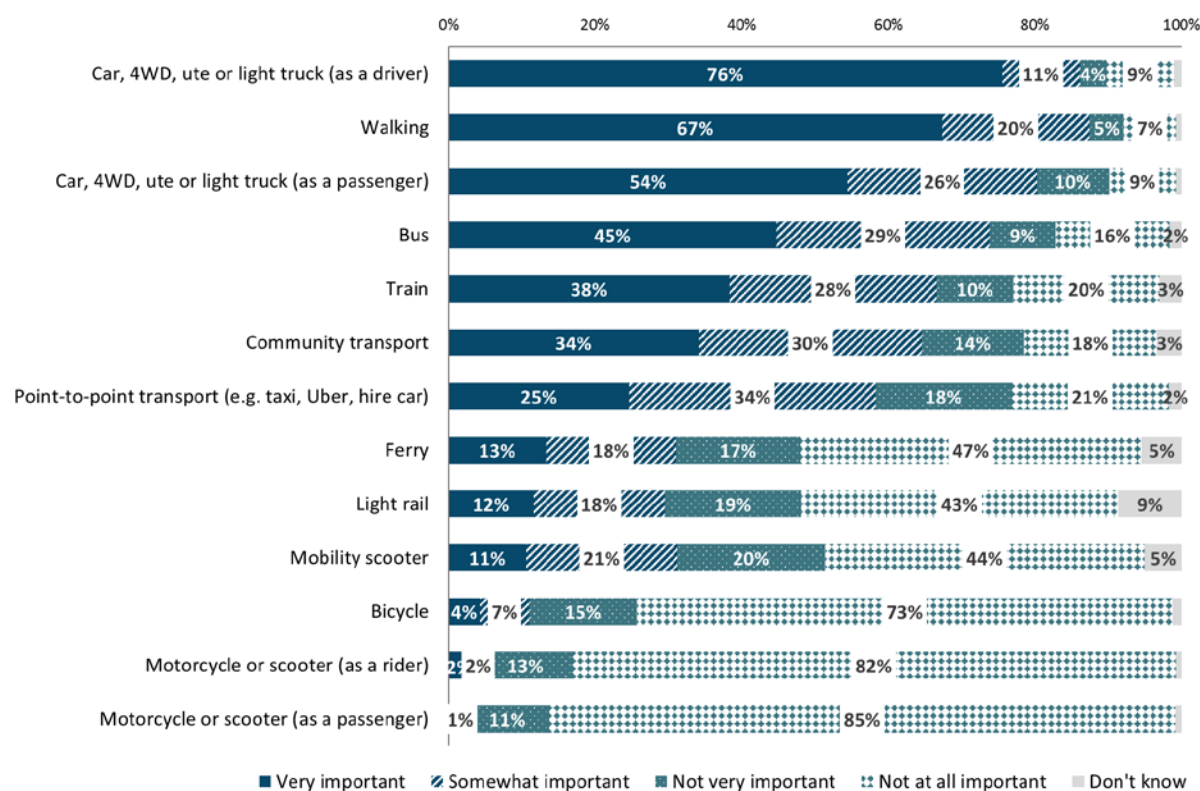
compared with 12% of those with household incomes between \$50,000-\$99,999 and 12% of those with household incomes of up to \$49,999).

Additionally, those 70-79 year olds who feel positive about life in 5-15 years are more likely to say that they use a car, 4WD, ute or light truck, as a driver (90%; compared with 81% of those who feel negative).

6.6.2 Day-to-day transport in 5-15 years

More than three quarters (76%) of those in their 70s believe it will be very important to have access to a car, 4WD, ute or light truck (as a driver) in 5-15 years. More than two thirds (67%) perceive walking as being very important and slightly less than half (45%) view having access to bus transport as being very important to their quality of life in 5-15 years.

Figure 104: Importance of various transport modes in 5-15 years



Q30. How important do you think it will be to your quality of life in 5-15 years to have access to each of the following types of transport? (Base: All 70-79 year olds n=1,000)

Men are more likely than women to say that it will be important (either very important or somewhat important) to have access to the following types of transport over the next 5-15 years:

- car, 4WD, ute or light truck, as a driver (90%; compared with 83% of women); and
- bicycle (18%; compared with 4% of women).

Women are more likely than men to say that it will be important (either very important or somewhat important) to have access to the following types of transport over the next 5-15 years:

- car, 4WD, ute or light truck, as a passenger (85%; compared with 75% of men);
- mobility scooter (36%; compared with 26% of men); and
- community transport (70%; compared with 59% of men).

Those living within the greater Sydney area are more likely to say that it will be important (either very important or somewhat important) to have access to various types of public transport over the next 5-15 years including:

- train (77%; compared with 53% for those who live outside the greater Sydney area);
- bus (81%; compared with 65%);
- ferry (43%; compared with 15%); and
- light rail (38%; compared with 18%).

Those living outside of the greater Sydney area are instead more likely to say that it will be important (either very important or somewhat important) to have access to a mobility scooter (39%; compared with 25% of those who live within the greater Sydney area).

Those 70-79 year olds on a pension are more likely to say that it will be important (either very important or somewhat important) to use community transport over the next 5-15 years (72%; compared with 62% of retirees and 60% of employed participants).

CALD participants are more likely to say that it will be important (either very important or somewhat important) to use a train over the next 5-15 years (84%; compared with 65% of non-CALD participants).

Those with a university education are more likely to say that it will be important (either very important or somewhat important) to have access to the following types of transport over the next 5-15 years:

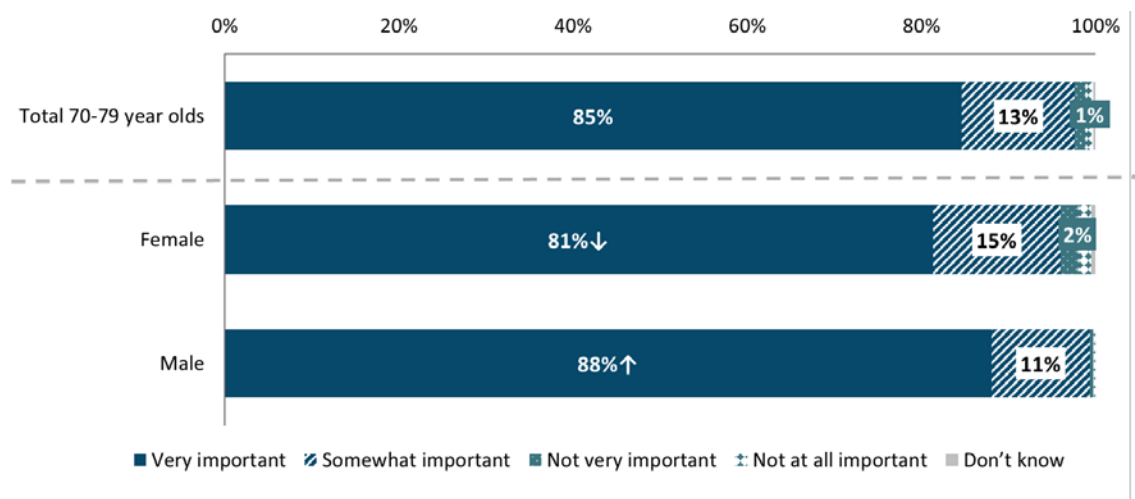
- train (75%; compared with 69% of those with a diploma/TAFE education and 61% of those with a high school education);
- ferry (38%; compared with 32% of those with a diploma/TAFE education and 27% of those with a high school education);
- point-to-point transport (69%; compared with 59% of those with a diploma/TAFE education and 52% of those with a high school education); and
- bicycle (16%; compared with 13% of those with a diploma/TAFE education and 8% of those with a high school education).

Participants with lower household incomes of up to \$49,999 are more likely to say that it will be important (either very important or somewhat important) to have access to community transport over the next 5-15 years (69%; compared with 59% of those with a household income of \$100,000 or more and 57% of those with a household income of between \$50,000-\$99,999).

Driving in 5-15 years

Over the next 5-15 years, almost all 70-79 year olds who currently drive (98%) view having a driver licence as important (either very important or somewhat important). Men are more likely than women to say that having a driver licence will be very important in the next 5-15 years (88%; compared with 81% for women).

Figure 105: Importance of holding a driver licence in 5-15 years' time



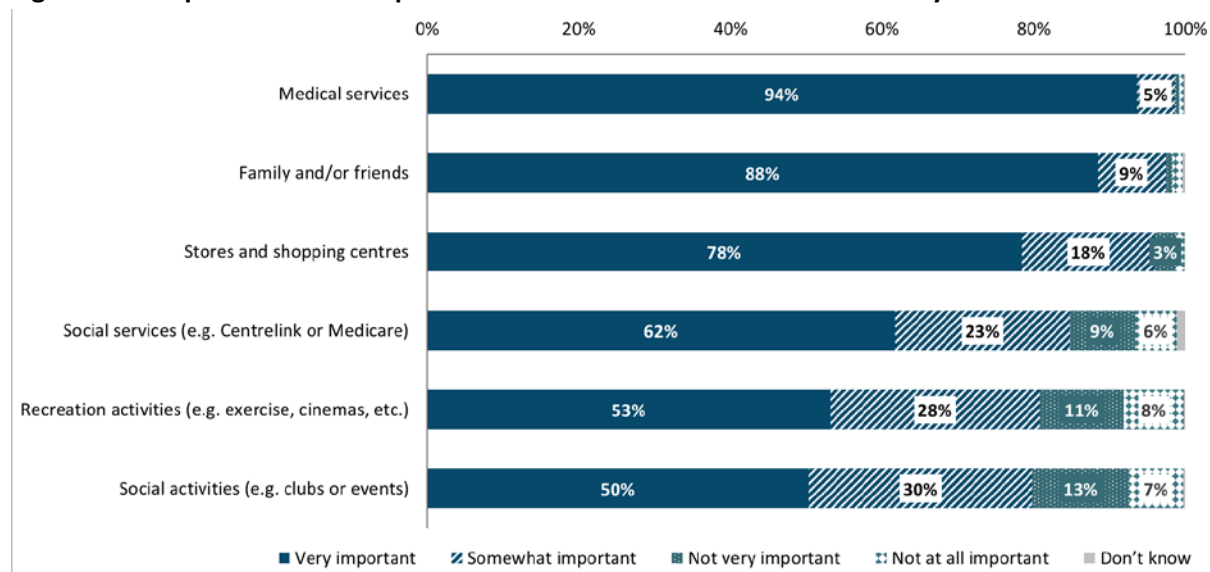
Q32. How important is it that you have a driver licence in 5-15 years? (Base: 70-79 year olds who currently drive n=884)

No significant differences were found between demographic subgroups.

6.6.3 Transport access to services and activities in 5-15 years

In the next 5-15 years, easy transport access to medical services is seen as being very important for almost all of those in their 70s (94%). A considerable proportion (88%) say that having easy transport access to family and/or friends will be very important and more than three quarters (78%) believe that it will be very important to have easy transport access to stores and shopping centres.

Figure 106: Importance of transport access to services and activities in 5-15 years



Q31. How important do you think it will be to have easy transport access to each of the following in 5-15 years? (Base: All 70-79 year olds n=1,000)

The following groups are more likely to say that it will be very important to have easy transport access to social services in the next 5-15 years:

- pensioners (72%; compared with 58% of retirees and 50% of employed participants); and
- those with a household income of up to \$49,999 (67%; compared with 57% for those with a household income of between \$50,000-\$99,999 and 38% for those with a household income of \$100,000 or more).

Women are more likely than men to say that it will be very important to have easy transport access to family and/or friends in 5-15 years (93%; compared with 84% for men).

A number of subgroups are more likely to say that it will be very important to have easy transport access to recreation activities in the next 5-15 years. These include:

- women (60% compared with 46% of men);
- volunteers (59%; compared with 49% of those who do not volunteer); and
- those with a university education (60%; compared with 52% for those with a diploma/TAFE education and 50% for those with a high school education).

Those who feel positive about life in the next 5-15 years are also more likely to say that it will be important (either very important or somewhat important) to have easy transport access to recreation activities.

The following groups are more likely to say that it will important (either very important or somewhat important) to have easy transport access to social activities in the next 5-15 years:

- volunteers (85%; compared with 76% for those who do not volunteer);

- those with a household income of between \$50,000-\$99,999 (89%; compared with 78% for those with a household income up to \$49,999 and 71% for those with a household income of \$100,000 or more); and
- those who feel positive about life in the next 5-15 years (82%; compared with 68% for those who feel negative).

Additionally, women are more likely to say that it will be very important to have easy transport access to social activities in the next 5-15 years (54%; compared with 46% of men).

7 50-60 year olds summary

Employment and finances

Three in five (63%) 50-60 year olds are currently employed, and of those, almost two thirds (64%) are in full time roles. The majority (58%) of those currently employed have not yet planned when they will retire.

On average, those currently employed believe they will need to be able to support themselves financially for 21 years after retirement. However, only one quarter (26%) are very confident in their ability to do so. Three in five (61%) believe they will need to work well beyond 60 to be financially stable in their retirement.

Four in five (83%) are interested in the idea of gradually transitioning into retirement. Two in five (41%) believe it is likely their physical capability will prevent them from working as long as they would like to.

Ageing

When thinking about life in 10-20 years, three in five (60%) 50-60 year olds in NSW have a positive outlook. Almost half (47%) are most looking forward to travelling, while a similar proportion (51%) are most concerned about the possibility of their health declining.

In order to maintain a good quality of life in 10-20 years, remaining healthy for as long as possible (92%) is viewed as the most important factor. Being able to travel independently (83%) and remaining financially independent (82%) are also seen as being very important to preserving a good quality of life.

Seven in ten (70%) 50-60 year olds in NSW have created a Will and/or a Power of Attorney. Almost one third (29%) have not created either of these legal documents.

Health

In general, 50-60 year olds in NSW currently believe their mental health is in better condition than their physical health. Three in five (63%) believe they are very healthy mentally, while only one third (32%) rate themselves as being very healthy physically.

In terms of maintaining their health in 10-20 years' time, the most important factors were thought to be staying mentally healthy (86%), having a positive outlook (84%) and personal hygiene (83%).

Housing

Three quarters (74%) of 50-60 year olds in NSW own their current dwelling. However, two in five (41%) intend to relocate to a different property within 10 years' time. Downsizing seems to be a popular consideration, with one quarter (26%) being interested in relocating to a multi-unit dwelling.

There is little interest in retirement village living, with three in five (62%) indicating they would not consider moving into a retirement village until they are old and frail.

Transport

Walking (73%) and the ability to drive a car (70%) are viewed as being very important to maintaining a good quality of life in 10-20 years. Additionally, four in five (80%) drivers believe it is very important that they still hold a driver's licence in 10-20 years.

Liveable communities

Fewer than one in ten (7%) 50-60 year olds in NSW feel very involved in their community. Half (50%) feel they have very little to no involvement at all within their community.

When thinking about the community in which they will be living in 10-20 years, safety is considered to be important by almost all 50-60 year olds in NSW (98%). Access to a range of transport options (75%) and opportunities to remain active (70%) are also viewed as being very important considerations.

8 Conclusions

People's needs and priorities are very similar across all three age cohorts

A key finding from this research is that the basic needs and priorities of over 50-year olds, and therefore the services they require, varies little by age. Whether in their 50s, 60s or 70s, the most important issues to people as they age are their health, safety and security where they live, access to transport, staying active, and financial independence.

Many are still working and most have not planned when they will retire

The proportion of older people still employed drops with age, as would be expected. Overall, over half of older people have not planned when they will retire. Those in their sixties are less likely to have planned their retirement than workers in their 50s.

Ageism in the workplace is a serious concern for those in their 50s, whereas declining physical capability is more concerning to those in their 60s

For those in their 50s, ageism in the workplace is a serious concern with a significant proportion fearing the attitudes of their employers and co-workers towards older employees will drive them into an early retirement. This is in the context of only a quarter of those in their 50s being very confident that they can support themselves financially through retirement at this stage. Those in their 60s also lack confidence in their ability to support themselves financially through retirement, but are more concerned about declining physical capability leading to retiring earlier than they would choose to, as opposed to ageism.

There is strong interest in transitioning into retirement

Most people in their 50s and 60s are interested in transitioning into retirement. Given the key concerns of these age groups, it is likely that they perceive transitioning into retirement as allowing a greater balance in terms of financial stability, potentially declining physical capability and free time.

People in their 60s feel more negative about their future life than those in their 50s or 70s do

Most older people have considered their life in 5-15 years, however, the degree to which this is a positive or negative experience varies significantly by age. While people in their 70s are significantly more positive than others, those in their 60s are the most negative about their future life. The research suggests there are various reasons why maintaining a positive outlook while transitioning into old age is difficult for those in their sixties.

Those in their 60s feel a strong sense of responsibility for their own future living situation, health, financial stability, and travel needs. Maintaining health and financial security are big concerns for this age group, however almost a third have given little or no consideration to their future housing situation. Many are not confident in their ability to support themselves financially throughout their retirement, and are concerned about not being able to work for as long as they would like or need to, due to declining physical capability.

People in their 60s are less likely than other ages to rate themselves as very healthy, both physically and mentally. The low ratings of their own mental health may be a result of, or lead to, their negative outlook on their life. The study *Team sport and exercise: Participation and interest among older people in NSW* found that men had a more difficult time transitioning into retirement, with some feeling that they no longer had a purpose and that their social circles had declined. It is

possible these issues contribute to poorer perceptions of mental health and a less positive outlook on their future lives.

Volunteering is seen to play an important role in the wellbeing of older people

Over a third of over 60s are participating in volunteering activities for a wide range of organisations. For these people volunteering is seen to play an important role in their wellbeing in terms of personal satisfaction, helping others and remaining active. There may be scope to increase the proportion of over 60s volunteering in NSW, to capitalise on the mental health and wellbeing benefits derived from it.

The importance of community increases among those in their 70s

The research shows that the most important aspects of a liveable community for older people are feeling safe in the community and easy access to various transport options. However, the importance of all aspects of community are more important to 70-79 year olds than younger age groups, including opportunities for staying active and healthy, inclusion in social activities, and moving near friends and family in the future.

Most older people want to stay in their current community for as long as possible; with retirement villages seen as being for the old and frail

Across all age cohorts, most want to stay in their current community for as long as possible, and agree that it is important they have a wide range of housing options available to them in the future. Most older people reject the idea of moving into a retirement village before they are old and frail. Interestingly, this view is most prevalent among those in their 70s, possibly due to their positive perceptions of their current health. Those in their 70s do have slightly more positive views of retirement villages than younger age groups do, being more likely to view them as vibrant, active communities. They have the highest interest in living a retirement village in 5-15 years.