



Where older people are living

Economics of Ageing in the 21st Century - Who Pays for What?

AAG – June 2014

Ian Day

COTA New South Wales

Who is COTA NSW?

Council on the Ageing (NSW) Inc.

- **The leading voice in NSW that advances the interests of people as they age – mission statement**
- **Independent, consumer-based NGO – peak body**
- **Capabilities**
 - ✓ research
 - ✓ policy development
 - ✓ advocacy
 - ✓ information services
 - ✓ education services
- **Our constituency**
 - ✓ people in NSW over 50



Consumer Surveys

- **50+ REPORT, 2013**
 - focus on health and well-being
 - 1804 respondents
 - available on COTA NSW website
- **MEN 50-65: COMMUNITY CONNECTIONS**
 - Mate to Mate: Connecting older men project
 - COTA NSW & MHIRC (UWS)
 - 876 respondents
 - to be released
- **50+ REPORT, 2014**
 - focus on housing
 - 2141 respondents
 - to be released

Consumer Survey 2014

Gender & work status

Are you female or male?	Which of the following best describes your status?						Total
	I am a homemaker	I work full time	I work part time	I am a casual worker	I am self-employed	I have retired from paid work	
Female	93.1%	70.2%	76.6%	71.4%	57.1%	60.5%	64.8%
Male	6.9%	29.8%	23.4%	28.6%	42.9%	39.5%	35.2%

Gender & source of income

Are you female or male?	What is your main source of income? Please choose one response only.						Total
	Wages or salary	Super-annuation	Income from investments	Age pension	Other government pension	Newstart allowance	
Female	76.6%	57.0%	64.8%	66.5%	65.8%	70.0%	64.6%
Male	23.4%	43.0%	35.2%	33.5%	34.2%	30.0%	35.4%

Age & tenure

Which best describes your housing tenure?	Which of the following best describes your age group?								Total
	50-54 years	55-59 years	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85 years and over	
I fully own my home	22.6%	47.0%	74.0%	76.3%	74.8%	78.7%	72.6%	67.6%	72.6%
I am paying off my mortgage	58.1%	22.7%	12.1%	7.2%	5.2%	2.8%	1.4%	.0%	9.8%
I pay rent/board	17.7%	25.8%	10.2%	11.1%	12.4%	9.0%	9.6%	14.7%	11.6%
Other	1.6%	4.5%	3.7%	5.4%	7.6%	9.6%	16.4%	17.6%	6.0%

Renting

Who do you rent from?	%
I rent in the private rental market	65.4%
I rent from public or community housing	24.1%
I pay board	5.3%
Other (please specify)	5.3%

Which of the following statements best describes why you rent? Please choose one response only.	%
I can't afford to buy a home	66.7%
I can't afford to buy a home in the area that I want to live	7.0%
I am currently saving to buy a home	0.4%
I am currently looking for a home to buy	3.5%
I would rather spend my money on other things	2.6%
I just prefer to rent	8.3%
Other (please specify)	11.4%

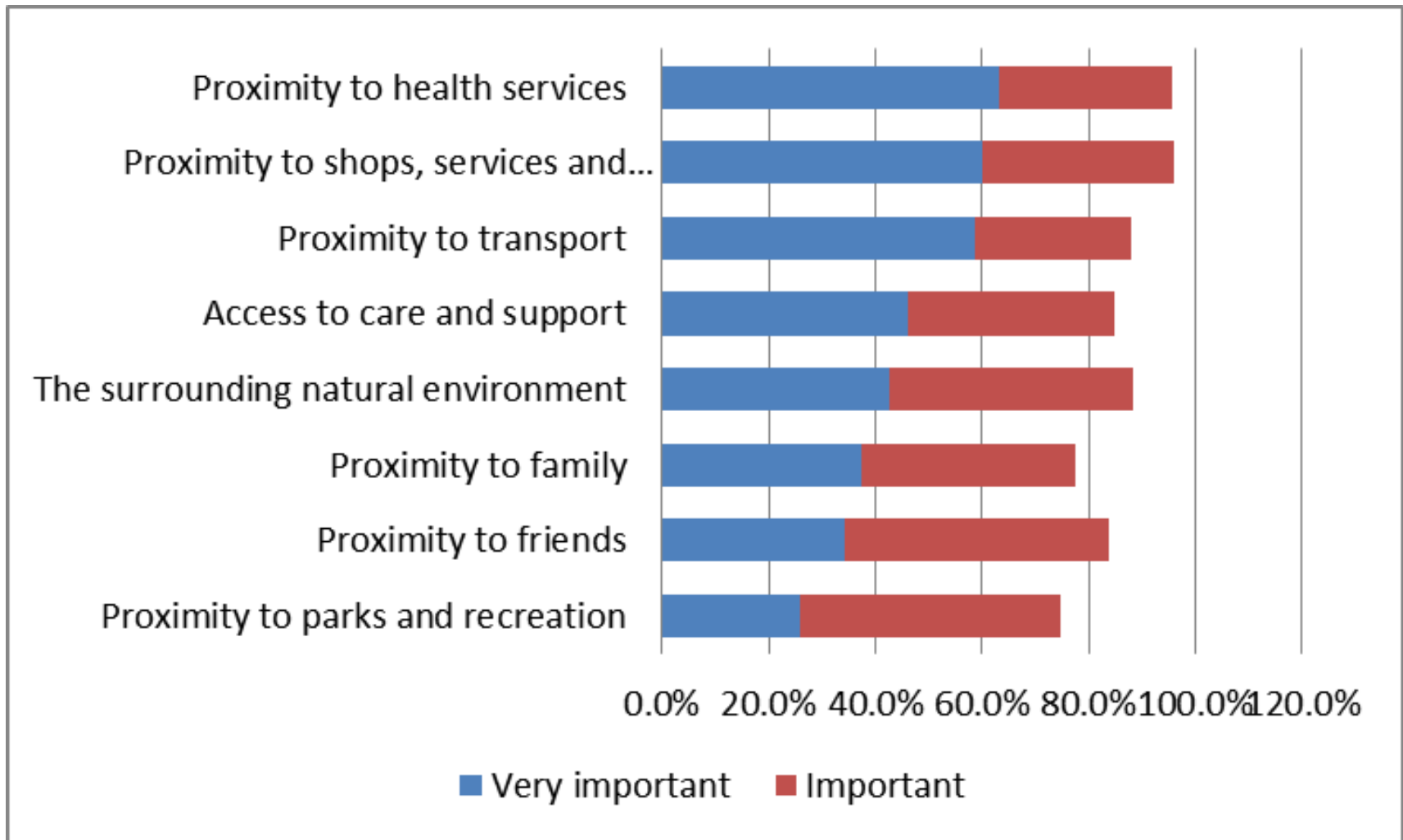
Place & quality of life

How would you rate your quality of life?	Which of the following best describes where you live?				Total
	I live in a metropolitan area (Sydney & suburbs)	I live in a regional city/centre	I live in a rural town	I live in a rural area, out of town	
Excellent	29.6%	28.7%	27.3%	37.3%	29.7%
Very good	44.9%	41.4%	49.6%	39.6%	44.2%
Good	19.1%	22.4%	18.3%	18.3%	19.8%
Fair	5.0%	5.9%	4.3%	3.6%	5.0%
Poor	1.4%	1.6%	.4%	1.2%	1.3%

Place & neighbourhood

Do you think your neighbourhood/area will meet your needs in the future?	Which of the following best describes where you live?				Total
	I live in a metropolitan area (Sydney & suburbs)	I live in a regional city/centre	I live in a rural town	I live in a rural area, out of town	
Yes	59.6%	58.9%	56.3%	32.5%	56.6%
No	12.9%	12.0%	15.3%	33.1%	14.7%
Don't know	27.5%	29.1%	28.5%	34.3%	28.6%

Aspects of neighbourhood



Moving home

Have you moved home in the past 10 years?	%
Yes, once	28.5%
Yes, 2 to 3 times	11.0%
Yes, more than 3 times	3.7%
No, I have not moved home in the past 10 years	56.8%

Please select the answer that best describes your last move:	%
I moved to a home in the same neighbourhood/area as my previous home	23.3%
I moved to a home in a different neighbourhood/area as my previous home	76.7%

In the future, do you think you will....	%
Stay in your current home	40.0%
Move to another home in a different neighbourhood/area	15.3%
Stay in your current neighbourhood/area but move to another home	13.8%
I don't know	30.9%

Region & moving home

What is your postcode?	Have you moved home in the past 10 years?				Total
	Yes, once	Yes, 2 to 3 times	Yes, more than 3 times	No, I have not moved home in the past 10 years	
Sydney North	13.0%	12.6%	8.6%	15.0%	13.9%
Sydney East, Inner suburbs	15.7%	14.5%	18.6%	19.7%	18.0%
Sydney South	5.2%	2.8%	2.9%	7.1%	5.9%
Sydney West	10.1%	11.2%	12.9%	20.3%	16.1%
Hunter, Central Coast	20.4%	19.2%	14.3%	12.5%	15.5%
South Eastern Region	15.0%	16.4%	14.3%	12.1%	13.5%
North Coast Region	14.4%	16.4%	25.7%	7.8%	11.3%
Western Region	6.1%	7.0%	2.9%	5.6%	5.8%

Region & home

What is your postcode?	What type of house do you live in?								Total
	I live in a free standing house	I live in a house on acreage	I live in a townhouse/ villa/semi-detached house	I live in an apartment /home unit /flat (strata title)	I live in a retirement village unit/ villa/town-house	I live in a granny flat/ secondary dwelling	I live in a caravan/ manufactur ed home in a residential park	I live in a residential aged care facility (nursing home)	
Sydney North	14.8%	.0%	10.8%	23.6%	17.4%	27.8%	1.9%	66.7%	14.1%
Sydney East, Inner suburbs	11.3%	.0%	37.2%	45.7%	10.1%	11.1%	.0%	.0%	17.6%
Sydney South	7.6%	1.4%	6.7%	3.3%	2.9%	16.7%	.9%	.0%	6.0%
Sydney West	21.5%	13.3%	13.0%	6.9%	7.2%	11.1%	.9%	.0%	16.1%
Hunter, Central Coast	14.8%	11.2%	9.4%	5.4%	30.4%	5.6%	60.2%	33.3%	15.6%
South Eastern Region	14.5%	28.7%	13.9%	6.9%	10.1%	5.6%	3.7%	.0%	13.5%
North Coast Region	8.3%	29.4%	8.1%	6.5%	15.9%	16.7%	32.4%	.0%	11.3%
Western Region	7.2%	16.1%	.9%	1.8%	5.8%	5.6%	.0%	.0%	5.9%

Region & education

What is your postcode?	Which of the following best describes your highest level of education?							Total
	Did not complete Intermediate /School Certificate	Completed Intermediate /School Certificate	Completed Leaving/ Higher School Certificate (HSC)	Trade Certificate	Diploma/ Certificate	Bachelor Degree	Postgraduate Degree	
Sydney North	5.5%	9.4%	14.2%	13.2%	12.4%	16.8%	19.7%	14.2%
Sydney East, Inner suburbs	14.2%	12.0%	18.2%	11.3%	13.5%	20.5%	26.8%	17.8%
Sydney South	10.2%	7.1%	8.5%	4.4%	7.7%	5.3%	3.6%	6.2%
Sydney West	16.5%	18.8%	17.6%	15.1%	16.0%	14.3%	15.8%	16.2%
Hunter, Central Coast	20.5%	21.8%	14.2%	25.8%	16.3%	10.8%	9.7%	15.5%
South Eastern Region	13.4%	12.7%	12.5%	12.6%	12.4%	16.0%	12.4%	13.3%
North Coast Region	12.6%	13.3%	8.5%	11.3%	13.8%	11.0%	7.3%	11.0%
Western Region	7.1%	4.9%	6.3%	6.3%	7.7%	5.5%	4.6%	5.9%

Region & source of income

What is your postcode?	What is your main source of income? Please choose one response only.						Total
	Wages or salary	Super-annuation	Income from investments	Age Pension	Other government pension	Newstart allowance	
Sydney North	13.4%	19.3%	25.8%	7.2%	4.3%	3.3%	14.3%
Sydney East, Inner suburbs	25.0%	16.7%	23.6%	13.9%	12.8%	20.0%	17.9%
Sydney South	8.3%	5.4%	3.9%	5.0%	4.3%	3.3%	5.6%
Sydney West	19.3%	15.9%	15.2%	13.9%	18.8%	6.7%	16.0%
Hunter, Central Coast	7.1%	14.1%	10.1%	23.6%	20.5%	36.7%	15.8%
South Eastern Region	12.8%	14.3%	9.0%	13.7%	14.5%	23.3%	13.5%
North Coast Region	8.6%	8.3%	7.9%	16.8%	17.1%	6.7%	11.2%
Western Region	5.4%	6.1%	4.5%	5.8%	7.7%	.0%	5.7%

Region & work status

What is your postcode?	Which of the following best describes your status?						Total
	I am a homemaker	I work full time	I work part time	I am a casual worker	I am self-employed	I have retired from paid work	
Sydney North	8.1%	12.4%	18.5%	15.3%	13.0%	13.9%	14.1%
Sydney East, Inner suburbs	17.4%	27.3%	22.7%	25.5%	28.6%	15.3%	18.1%
Sydney South	3.5%	7.4%	6.9%	6.1%	6.5%	6.0%	6.1%
Sydney West	26.7%	19.8%	19.9%	14.3%	7.8%	14.7%	15.9%
Hunter, Central Coast	16.3%	4.1%	6.9%	10.2%	9.1%	18.7%	15.6%
South Eastern Region	9.3%	19.0%	10.6%	12.2%	7.8%	13.8%	13.2%
North Coast Region	10.5%	3.3%	8.8%	12.2%	15.6%	11.9%	11.1%
Western Region	8.1%	6.6%	5.6%	4.1%	11.7%	5.7%	6.0%

Region & marital status

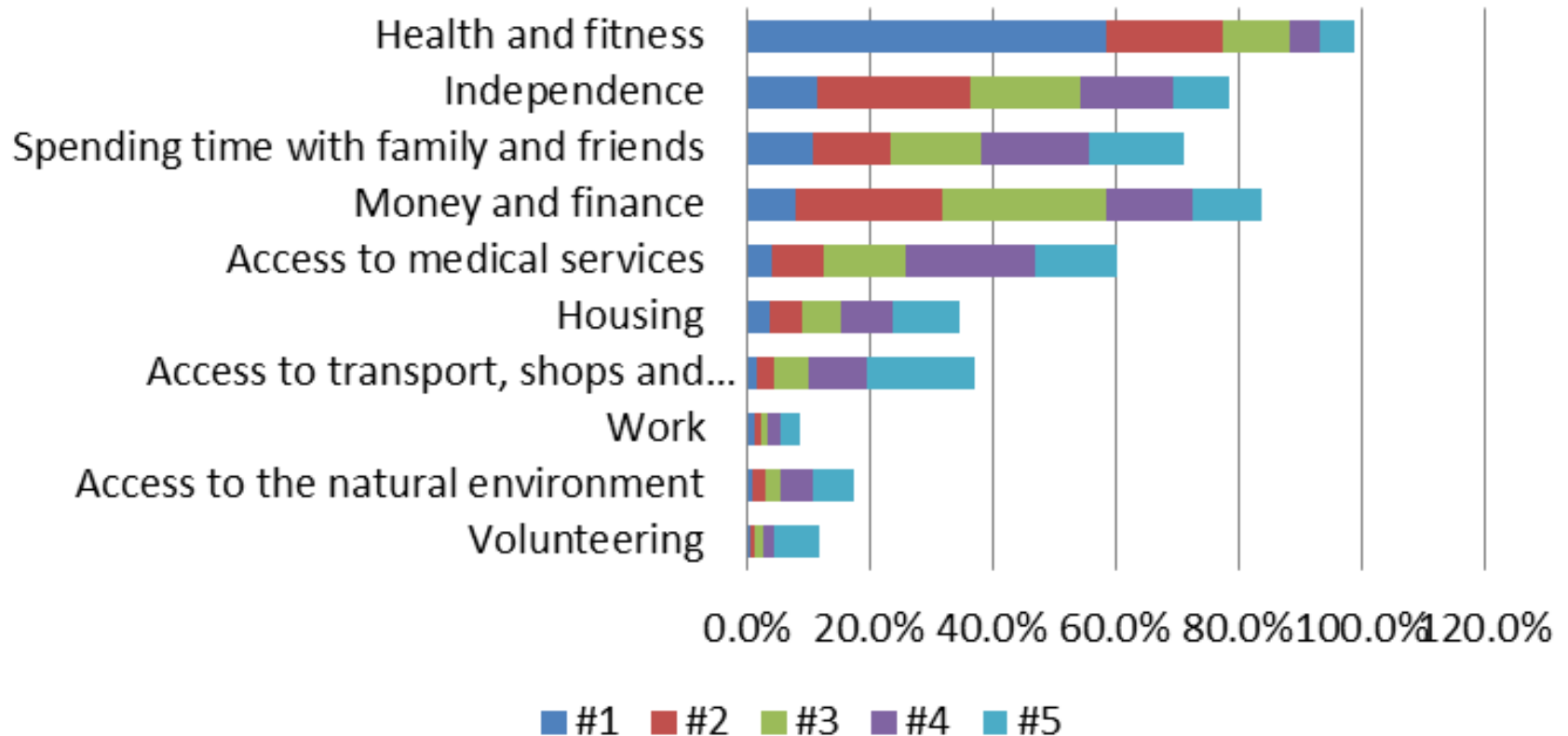
What is your postcode?	Which of the following best describes your marital status?				Total
	Married/ partnered	Divorced/ separated	Widowed	Single, never married	
Sydney North	14.0%	14.0%	14.4%	12.8%	13.9%
Sydney East, Inner suburbs	13.9%	24.0%	18.6%	40.4%	18.1%
Sydney South	6.0%	6.3%	4.7%	7.1%	6.0%
Sydney West	17.5%	12.6%	15.3%	12.2%	16.0%
Hunter, Central Coast	16.6%	14.6%	17.2%	5.8%	15.5%
South Eastern Region	14.4%	11.4%	14.0%	8.3%	13.4%
North Coast Region	11.8%	11.4%	9.3%	7.7%	11.1%
Western Region	5.9%	5.7%	6.5%	5.8%	5.9%

Age & quality of life

How would you rate your quality of life?	Which of the following best describes your age group?								Total
	50-54 years	55-59 years	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85 years and over	
Excellent	25.0%	36.5%	32.5%	26.5%	29.5%	29.4%	28.4%	34.4%	29.7%
Very good	43.3%	36.5%	41.8%	46.8%	45.2%	40.6%	52.2%	53.1%	44.2%
Good	26.7%	17.5%	18.8%	20.5%	19.2%	24.1%	13.4%	12.5%	19.8%
Fair	5.0%	6.3%	5.1%	5.1%	4.2%	5.9%	6.0%	.0%	5.0%
Poor	.0%	3.2%	1.8%	1.0%	1.9%	.0%	.0%	.0%	1.3%

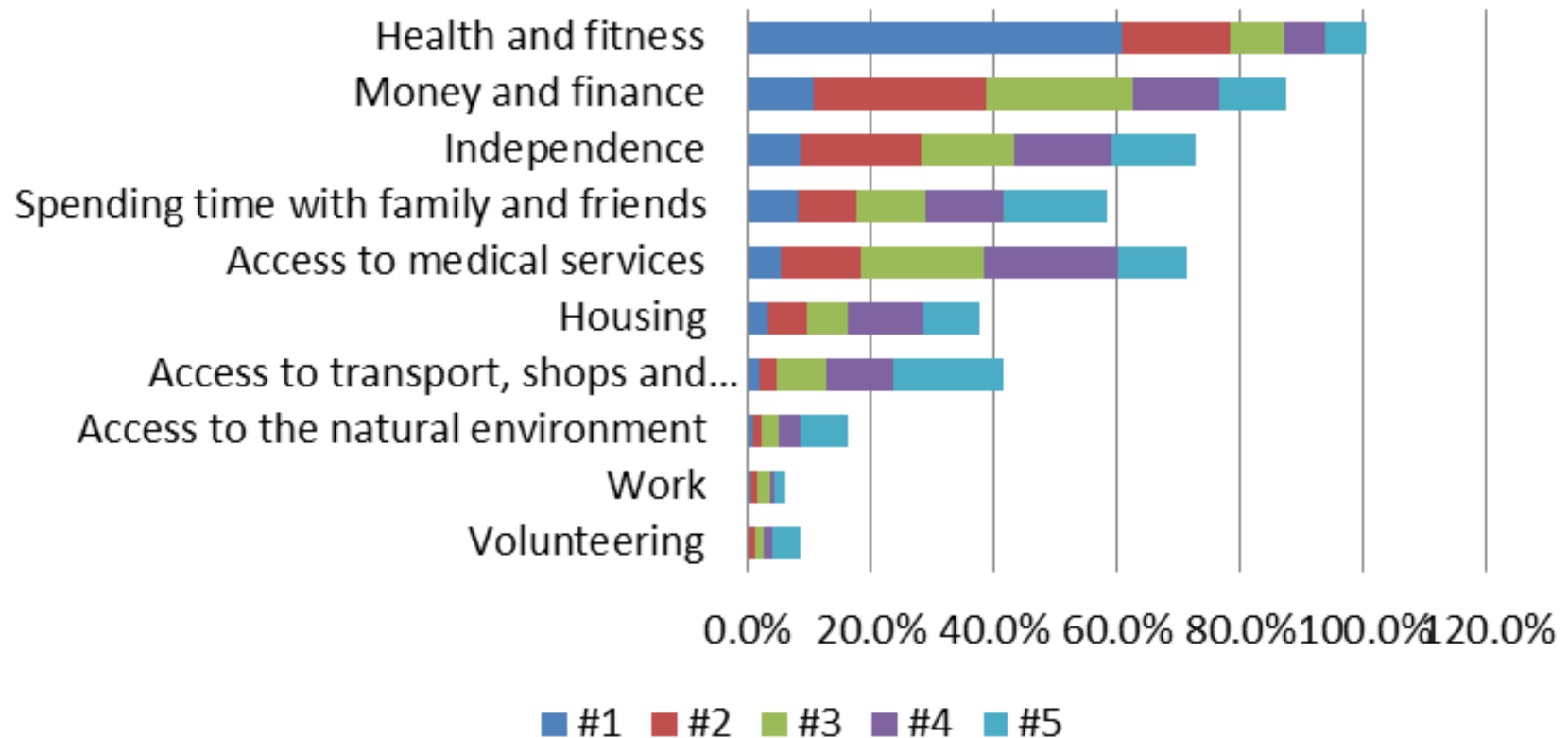
Quality of life

Female rating of quality of life factors



Quality of life

Male rating of quality of life factors



50+ REPORT 2014

- To be released in November
- Launched at a Parliamentary Forum on housing
- Frequency tables and cross-tabs will be available to COTA NSW Organisational Members on request

Thank you.