

OLDER AUSTRALIAN FACT SHEET

A STATISTICAL PORTRAIT OF THE OLDER AUSTRALIAN

There is a tendency to look at the older population as a homogenous group, imagining that those over the age of sixty-five are all more or less alike. This is clearly inaccurate. But to what extent is it possible to determine what a typical Australian over the age of 65 is like?

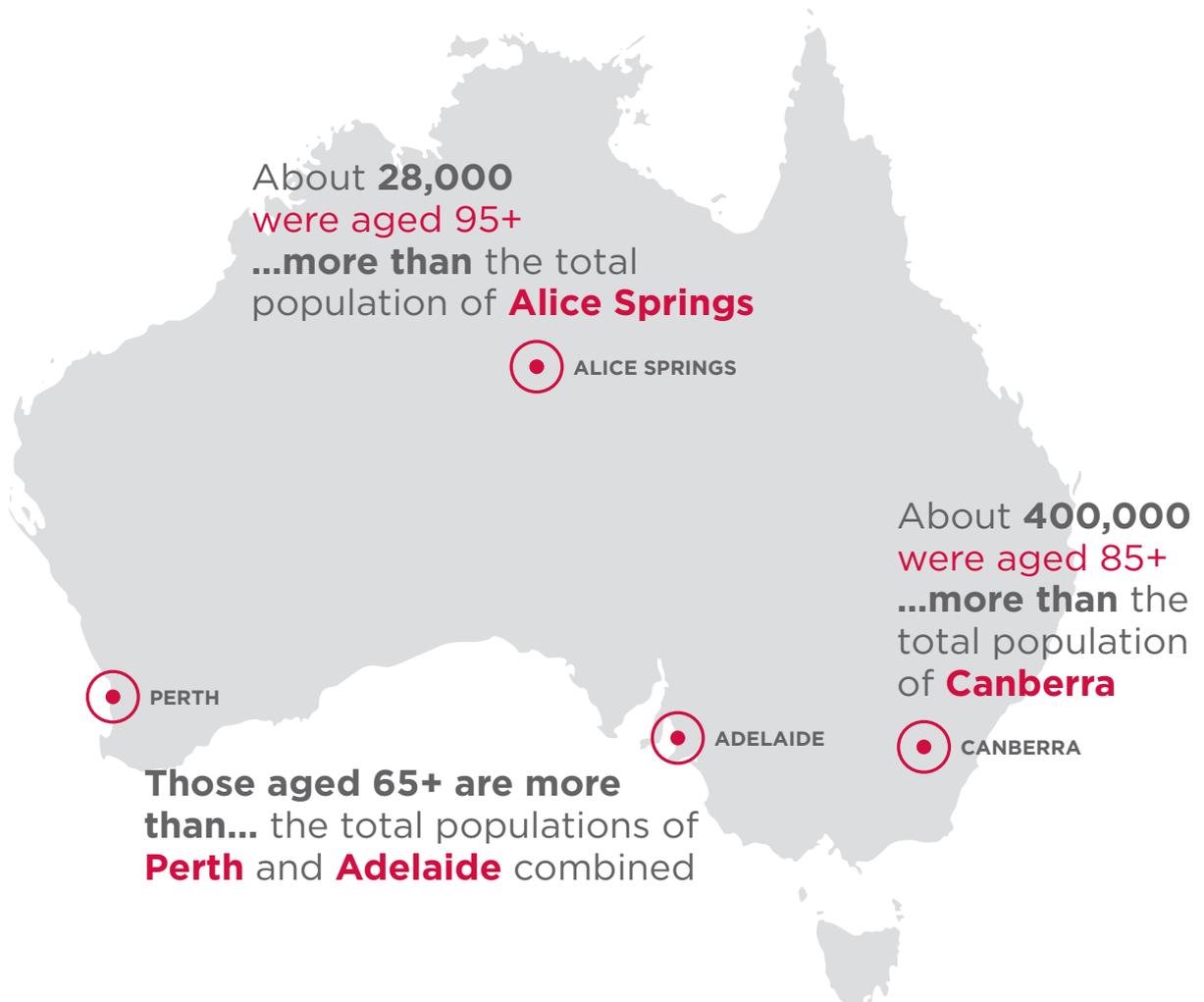
A similar question was recently asked about the typical Australian by the Australian Bureau of Statistics as it analysed the results of the 2011 Census. It turns out that the typical Australian is a 37-year-old Catholic woman born in Australia, who is married with two young children, holds a certificate in management and works 32 hours a week as a sales assistant.

Such an exercise, using age 65 as an arbitrary but necessary cut-off, can also be revealing about the characteristics of older Australians despite the size and diversity of that demographic. In 2011 they made

up 14 percent of the Australian population, or some 3 million individuals, a population larger than those of Perth and Adelaide combined. The 'older old', those aged 85 or over, numbered approximately 400,000 more than Canberra's population. The long tail of the age distribution in the Census also shows that around 28,000 Australians were aged over 95 and about 3,000 were over 100 years old. Taken together, the average age of someone 65 or over is in fact 75.

While around 51 percent of all Australians are female, women's longer life expectancy means that they make up an ever greater proportion of the population in older groups: 54 percent of those 65 and over, 65 percent of those 85 and over, and 77 percent of those 95 and over.

THE 2011 CENSUS COUNTED OVER 3 MILLION AUSTRALIANS AGED 65+



ETHNICITY, LANGUAGE, AND RELIGION

As a result of lower life expectancies among indigenous Australians, this group is underrepresented at older ages. While 2.7% of all Australians reported they were Aboriginal or Torres Strait Islander, only 0.7% of those aged 65 and over did.

Ethnic characteristics differ from those of the population as a whole. Around 64 percent of those aged 65 and over reported to be born in Australia compared to 74 percent for the overall population and 76 percent for those below age 65. Older Australians were more likely to be born in the British Isles – around 11 percent, compared to 5 and 4 percent for the total population and those below age 65, respectively. The next most common places of birth for older Australians were Italy (3.9%) and Greece (2.1%). In contrast, Australians below age 65 were more commonly born in New Zealand (2.5%) or China (2%).

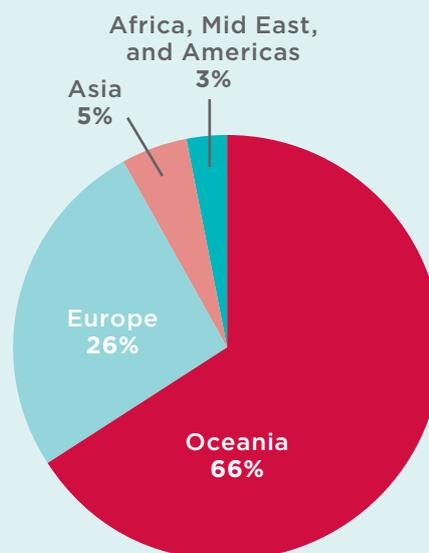
Accordingly, 83 percent of older Australians use only English and Italian is next most common (3.9%). Among under-65s, 81 percent speak only English at home, with Mandarin the next most common primary language (1.8%).

Furthermore, seven of the top ten non-English languages spoken at home among older Australians are European and only two are East or South Asian (Mandarin and Cantonese). This reverses for Australians below age 65: only three of the top ten non-English languages spoken at home are European, while six are East or South Asian, including, for example, Tagalog, which originates in the Philippines.

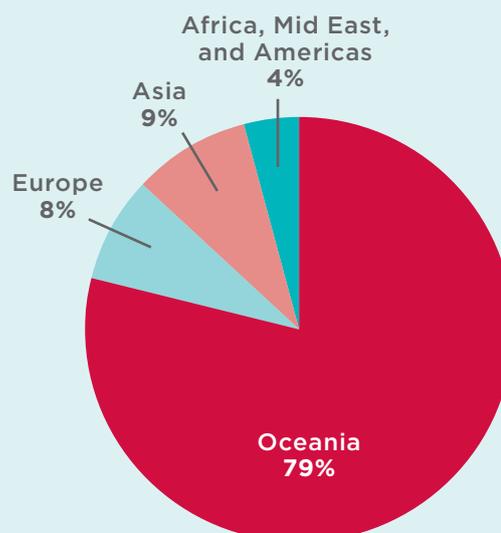
Older Australians have lower English language proficiency than younger Australians. Six percent of older Australians reported that they did not speak English well or did not speak it at all, twice the proportion of those below age 65.

Like the country average, the average older Australian belongs to a Christian religion. However, while Catholicism is the most popular religion in the overall population (25%), over-65s were more likely to report to be Anglican (27%). Also, older Australians were less likely to report no religion (10%) compared to the overall population (22%).

REGION OF BIRTH OF POPULATION AGED ABOVE 65



REGION OF BIRTH OF POPULATION AGED BELOW 65



TOP LANGUAGES SPOKEN AT HOME BY AGE

Proportion of population <65		Proportion of population 65+	
English	81%	English	83%
Mandarin	1.8%	Italian	3.9%
Arabic	1.5%	Greek	2.4%
Cantonese	1.3%	Cantonese	1.0%
Vietnamese	1.3%	German	1.0%
Italian	1.1%	Arabic	0.7%
Greek	1.0%	Croatian	0.6%
Hindi	0.6%	Mandarin	0.6%
Spanish	0.6%	Spanish	0.5%
Tagalog	0.4%	Dutch	0.5%
Korean	0.4%	Maltese	0.5%

EDUCATION, WORK AND INCOME

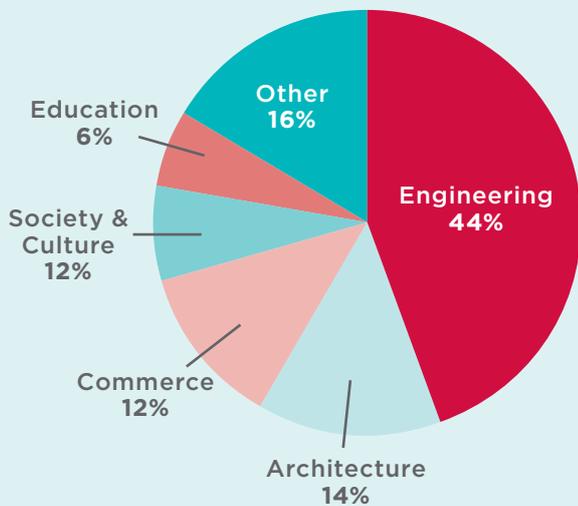
The average older Australian has less formal education than the average adult aged 15 or over. For example, 28 percent attained a degree or above (compared to 38 percent among the total adult population). Like the wider population, however, the most common non-school qualification among older Australians was at certificate level (48%). Their qualifications are more likely to have been in engineering (29%) than in management and commerce (16%), which is more popular among younger cohorts. But there was a clear gender difference: 44 percent of older men's non-school qualifications were in engineering, while among older women health was most popular (25%).

Unsurprisingly, the average older Australian is not in the labour force. Of the 12 percent who are still working, the majority are just over 65. Indeed, the Census-based labour force participation rate in 2011 for each consecutive five-year age group is around

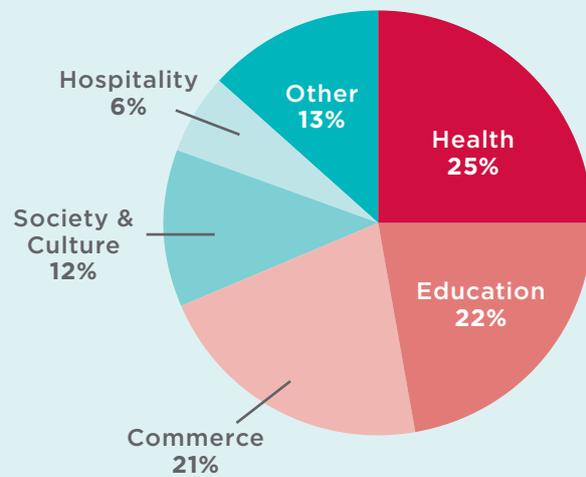
half that of the one preceding it – from 52 percent for 60-64 year olds to 26 percent for 65-69 year olds, 11 percent for 70-74 year olds, and so on. Those that remain in work after 65 are most likely to be employed in the 'Agriculture, Forestry and Fishing' industry (13%), though, like the rest of the population, a large proportion is also in the 'Healthcare and Social Assistance' industry (12%).

The incomes of older Australians tend to be lower and less heterogeneous than those of the overall population. Around 53 percent of those aged 65 and over have personal incomes concentrated between \$200 and \$400 per week, consistent with the reliance on an Age Pension. Only 22 percent of all Australians over 15 have the same range of personal income. The most common range for an older person's household income (unadjusted for household size) is \$400-\$600, compared to \$1,500-\$2,000 for all Australians.

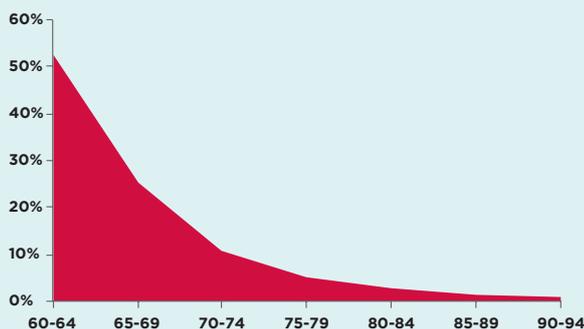
NON-SCHOOL QUALIFICATION OF MALE POPULATION AGED 65+



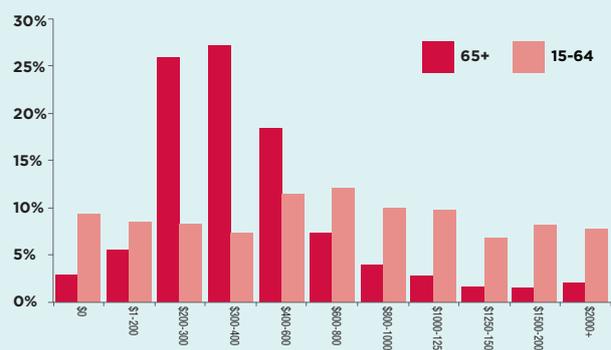
NON-SCHOOL QUALIFICATION OF FEMALE POPULATION AGED 65+



PROPORTION STILL IN THE LABOUR FORCE BY AGE



PERSONAL INCOME PER WEEK BY AGE



HOME AND FAMILY

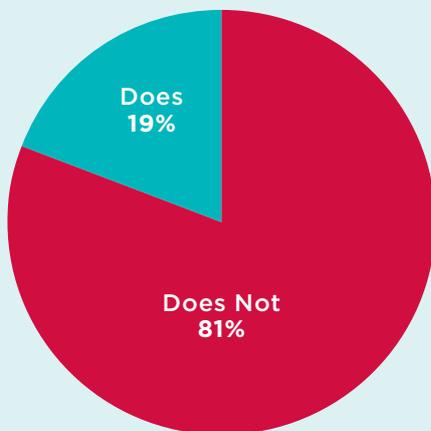
Fortunately, their lower incomes are matched by lower housing costs. An overwhelming majority of older Australians (74%) own their own home outright; another 10 percent own a home with a mortgage and 13 percent rent. Australians below age 65 who own their home are in the minority (21%) – nearly half of them (46%) are paying off a mortgage and nearly a third (31%) rent. Among renters, older people live in households that spend significantly less on rent than the overall population – a median of \$162 per week, compared to \$300 for all Australians.

Like 80 percent of all Australians, 77 percent of older Australians live in a separate house. Their household boasts an average of 3 bedrooms and 1.5 cars, which is lower than the Australian average (3.3 bedrooms and 2 cars). They tend to have a broadband connection, but this is far less common (50%) than in Australia as a whole (85%) and a very large proportion (44%) have no internet connection at all. On average, older people live in a two person household with their spouse (55%), but nearly a third (26%) live alone. For ages 85 and above living alone is the predominant living arrangement. Older cohorts

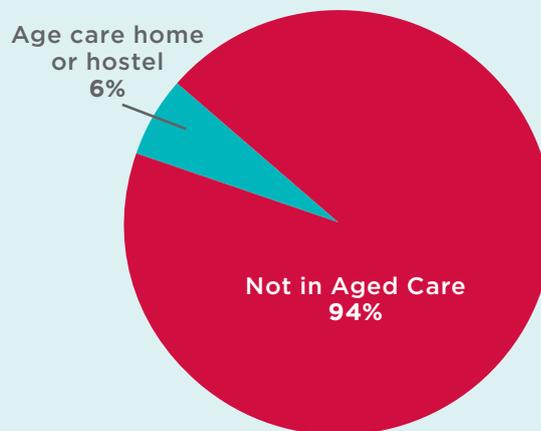
are also increasingly more likely to live with their children again. For example, only 3 percent of 65-69 year olds live with their children but 15 percent of 95-99 year olds do. However, older cohorts may also have more options of living with children because they had more of them: women over 65 had an average of 2.7 children compared to 2.2 born to women between 45 and 65.

A small proportion of Australians over 65 were in an aged care hostel or home on Census night (6% or 170,000 people). Of course, this varied by age. For example, a quarter of those aged 85 and over were in an aged care facility. Related to this topic is whether individuals need help in looking after themselves, which in the Census was defined as needing assistance in one or more of three core activity areas: self-care, mobility and communication. Only 14 percent of those aged 65 to 84 reported needing assistance, whereas 53 percent of those aged 85 and over did. But two thirds of older Australians that need assistance live in the community rather than in aged care accommodation.

PROPORTION OF POPULATION 65+ THAT HAS NEED FOR ASSISTANCE WITH CORE ACTIVITIES



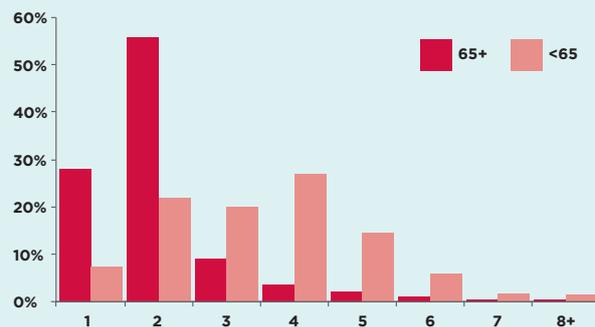
PROPORTION OF POPULATION 65+ IN AGED CARE



HOUSING TENURE BY AGE



NUMBER OF PEOPLE LIVING IN PRIVATE DWELLING BY AGE



WHERE DO THEY LIVE?

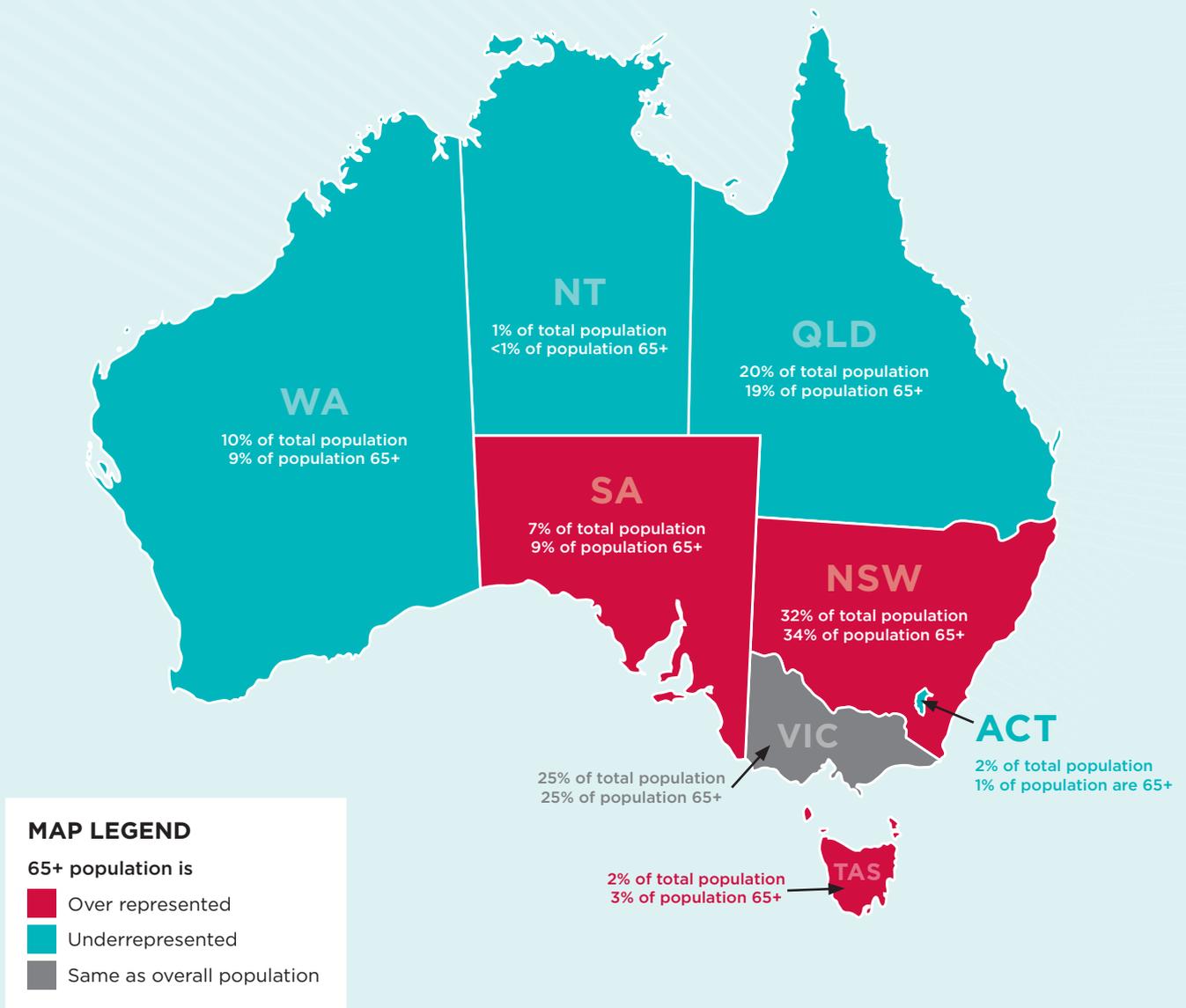
Victoria's share of older Australians is the same as its share of the total population, but older Australians are overrepresented in New South Wales, South Australia and Tasmania, and underrepresented in Queensland, Western Australia, Northern Territory, and the Australian Capital Territory.

On average they live in a major city (66%), but this is a smaller proportion than the overall population (70%). Many live in inner (22%) or outer (10%) regional centres. They are therefore less likely to live in state or territorial capitals – only 60% of them do, compared with 66% for all Australians. In fact, matching geographic information with their Census address reveals that the median straight-line distance between their home and the centre of a capital city is around 51km, versus 38km for all Australians. Including other centres reveals that the median distance to the closest of Australia's 16 major cities is the same for both groups, at 26km.

Suburbs with the largest absolute number of older

Australians include Port Macquarie (10,500) on the New South Wales Mid North Coast, and suburbs in outer Melbourne including Reservoir (8,900), Glen Waverly (7,439), and Frankston (5,600). Among large suburbs, the highest relative concentration of older Australians is also in coastal suburbs, including places like Forster (32%) and Banora Point (28%) in NSW and Rosebud (30%) in Victoria. Taking account of geographic suburb size allows us to also see which suburbs have the highest population density of older Australians. These mostly comprise geographically small harbour side suburbs in Sydney, such as Elizabeth Bay (3,000/km²), Rushcutters Bay (2,100/km²), Millers Point (1,700/km²), and Darling Point (1,500/km²).

Matching Census residential data with election results means we can say something about the voting patterns of older Australians. That is, 50% live in electoral seats that voted for a Coalition party in 2010. In the 2013 election this was more pronounced: 65% of older people lived in seats won by the Coalition.



SO WHO IS THE TYPICAL OLDER AUSTRALIAN?

The analysis shows that the typical older Australian is a 75-year-old female, born in Australia, who has a certificate in nursing but who has retired from the labour force. She is healthy enough not to need assistance in daily activities and lives with her husband in a separate house with three bedrooms, one car, and a broadband connection, in a coastal suburb within a major urban area, about 26km from the city centre. Her personal income is relatively low at between \$200 and 400 per week but she owns her home outright. She reports to be Anglican and voted for the Coalition at the last election.

As with an analysis of the average Australian, many older people will have characteristics in common with this typical older Australian, but it is unlikely that, of the 3 million people aged 65 and over, any will meet all the criteria. Such an average older person belies the diversity of this age cohort. Also, it is only a snapshot. We know that low fertility and high life expectancy will mean that older Australians will become a greater proportion of the future population and that their characteristics are likely to be very different to older people today.

The **typical older Australian** is a **75-year old female, born in Australia,** has a certificate in nursing, **retired from the labour force.**



Healthy enough not to need assistance in daily activities, **she lives with her husband** in a separate **3 bedroom house, with one car and broadband connection,** in a coastal suburb **26km from the city centre.**

Her **personal income** is **between \$200 and \$400 per week,** she **owns her home,** reports to be **Anglican and voted for the Coalition** at the last election.

