



Input to the Intergovernmental Working Group on a Convention on the Human Rights of Older Persons

Prepared by
COTA Australia

22nd April 2026

About COTA Australia

COTA Australia is the leading national peak body supporting and advocating for older Australians since 1958. COTA (Council on the Ageing) Australia promotes the rights interests and good futures of older Australians over 50.

Our broad agenda is focussed on challenging ageism, respecting diversity, and empowering people to live their best life as we age.

Transmitted by email to: OHCHR-SecretariatIGWGOlderPersons@un.org

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I don't really know what age has to do with rights.

Rights are meaningless unless they are backed up with action.¹

Introduction

COTA Australia welcomes the opportunity to provide input to the Intergovernmental Working Group on a Convention on the Human Rights of Older Persons. Our broad agenda is focussed on challenging ageism, respecting diversity, and advocating for the rights of people as they age.

COTA Australia is committed to engaging with older people to ensure their experience is captured in our research and advocacy.² Our submission draws on this engagement and on other research we have conducted with older Australians about their lived experience of ageing and rights, primarily the *State of the Older Nation (SOTON) Report 2025*. A summary version of SOTON is included with this submission.³

COTA is a member of both Rights of Older Persons Alliance Australia (ROPA), and the Our Human Rights as We Age Network auspiced by the Australian Human Rights Commission. We also support and draw on their submissions and research and that of other Network members, and on the Discussion Paper prepared by the Global Alliance for the Rights of Older people (GAROP).⁴

Older people need more rights as defined under law. An older persons' charter of rights might be a good start.

¹All italicised quotes on this page and throughout this report are from participants in the COTA member survey (*Ageing Affects us all*) conducted in 2025. Report forthcoming. The survey encompassed 60 questions, both quantitative and qualitative covering work, income, health, housing, safety, what people were concerned about as they age, and received 1620 responses nationally.

²This submission draws on the following two data sources for a picture of older Australians, and what ageing, equality and rights mean to them: COTA member survey (*Ageing Affects us all*) conducted in July-August 2025 (Report forthcoming) and the *State of the Older Nation (SOTON 25) Report 2025*. A summary report is attached to this submission.

³COTA Australia, *State of the Older Nation Report (SOTON 25) 2025* can also be accessed at [State Of The Older Nation \(SOTON\) 2025 Report - COTA Australia](#)

⁴Global Alliance for the Rights of Older People, (GAROP) (2026) *Discussion Paper: Conceptual Framework, Underlying Principles and Possible Scope of a New Legally Binding Instrument on the Human Rights of Older Persons*.

Summary

As evidenced by the quotes that frame this submission, older people in Australia are concerned about their human rights and support a new instrument. This is tempered by a need for more information, an understanding of how rights can be realised, and a need of a broader context of rights literacy.

COTA Australia recommends the establishment of a comprehensive instrument that affirms that older persons are entitled to enjoy all human rights and fundamental freedoms, and which

- recognises and addresses ageism as foundational to the discrimination and exclusion experienced by people as they age.
- recognises the unique status and experiences of First Nations older persons and Elders and their rights as they age, the ongoing and compounding impacts of dispossession, colonisation and racism and removal policies⁵ drawing on UNDRIP to advance and protect their rights.
- is intersectional and addresses the systemic exclusion of older people by dominant systems of power, or who are marginalised, noting that this marginalisation changes as people age and that compounding discrimination over a life course affects people's realisation of their rights.
- is aspirational and 'incorporates an overall vision of transformative change, substantive rights, State obligations and national and international frameworks for accountability.'⁶ In doing so it must articulate the goal of age equality and how it can be achieved, to stimulate actions by countries that will guarantee the enjoyment of those rights.
- centres and reflects the voices, engagement and participation of older adults at all stages of its development and implementation. It must have an engagement and education component to improve rights literacy.
- is comprehensive in its inclusion of all rights of older adults, 'building on and complementing existing conventions, as well as other policy frameworks that have

⁵ See First Nations Aged Care Commissioner, Transforming Aged Care for Aboriginal and Torres Strait Islander people - Report from the Interim First Nations Aged Care Commissioner, November 2024, <https://www.health.gov>. Also The Australian Institute of Health and Welfare (2025) Aboriginal and Torres Strait Islander people using aged care at <https://www.gen-agedcaredata.gov.au/resources/dashboards/aboriginal-and-torres-strait-islander-people-using-aged-care> NAACHO, the National Aboriginal Community Controlled Health Organisation, at <https://www.naccho.org.au/policy/>. Additionally, see resources and information from The Healing Foundation, which collaborates with Stolen Generations survivors, their descendants, and various stakeholders to address their priority needs, at <https://healingfoundation.org.au/>.

⁶Global Alliance for the Rights of Older People. (GAROP) (2026) *Discussion Paper: Conceptual Framework, Underlying Principles and Possible Scope of a New Legally Binding Instrument on the Human Rights of Older Persons*, paragraph 11.

canvassed the rights of older adults and discrimination against older adults,⁷ as well as identifying the unique contribution which can be made only by a specialist convention

- includes an explicit right to a remedy, which must be accessible to older persons, including those with disabilities, low literacy levels or limited access to digital technology or who face other barriers to access
- promotes education and engagement around the importance of human rights, the new instrument, complaints procedures, breaches and how to advocate for and realise rights
- provides effective monitoring mechanisms.

Older people may have rights, but many have difficulty accessing them; we need more information about those rights.

1. Overarching Framework

What overarching framework should guide the international legally binding instrument on the human rights of older persons?

The overarching framework should

- recognise all older persons as rights holders of all existing rights but also recognise the need of age-specific rights or formulations
- reinforce the universality and indivisibility of human rights
- take a life-course approach
- be intersectional in its conceptualising of power and marginalisation, centring the marginalised, dispossessed and vulnerable communities of older persons, particularly First Nations older persons and Elders.

If the instrument ‘gets it right’ for the most vulnerable, it will ‘get it right’ for all older people.

⁷Relationships Australia, Submission to the *Call for Inputs on the Intergovernmental Working Group on a Convention on the Rights of older persons* p.1

Centring Ageism

The conceptual framework of the instrument must also centre ageism as a driver of human rights violations of older adults. Ageism continues to be normalised and pervasive, and its impacts compound over a lifetime.⁸

There is substantive research that shows the ageism experienced by many older people has profound impacts across the lifespan – affecting health, access to employment, disparity in wealth outcomes and isolation.⁹

Increased longevity means that for many, ageism will be a core experience of much of their adulthood. It also means that there are opportunities created (and missed) in individual wellbeing, social cohesion and economic productivity. Australian data indicates that many people are leaving the paid labour force before they are ready to, despite being willing and able to continue to contribute due to labour market structures and concerns about ageism,¹⁰ limiting the opportunities for older persons to exercise their rights in this context.

Naming ageism as foundational to inequality will also have intergenerational impacts: an instrument that addresses ageism can change culture, norms and legal instruments so that all generations can identify and challenge its normalisation, and benefit from its eradication.

The instrument must include

- a clear recognition of the role of ageism in engendering and perpetuating inequality and discrimination
- a clear statement of a right not to be subject to discrimination based on ageism
- explicit obligations on States parties to take steps to eliminate ageism in all aspects of social life, employment and service provision
- statement that ageism intersects with and compounds other forms of discrimination over a lifetime
- an explicit recognition of the gendered dimensions of ageing and gendered ageism

COTA Australia supports GAROP in its statement that the framework should acknowledge that

‘the experience and meaning of older age are shaped by social and cultural norms and societal expectations and is not tied to any specific chronological threshold. It should accordingly include a description of older persons or older age which allows

⁸See for example Australian Human Rights Commission, *What’s Age Got to Do with It* (2021) and SOTON 25 *Summary Report* (2025) pp 5-6.

⁹ See for example research by the World Health Organisation (WHO) in the Global Report on Ageism (2021) at <https://www.who.int/publications/i/item/9789240016866>; Australian Human Rights Commission (2025), *The age barrier: Older adults ‘experiences’ of ageism in health care*; Every Age Counts ‘Ageism is bad for your health’ https://www.everyagecounts.org.au/ageism_is_bad_for_your_health

¹⁰ SOTON 25, *Summary Report*, p15.

for context-appropriate application, and which ensures that any discrimination perpetrated because of ascribed or presumed older age is covered by the treaty.’¹¹

Life-course approach

Advantage and disadvantage can accumulate over a lifetime. The enjoyment of human rights in older age depends on ensuring human rights at all stages of life. This life-course approach is central to understanding and addressing the long-term effects of compounding discrimination and opportunities, particularly in health and income outcomes.

Must be intersectional

The instrument must have an intersectional framework, recognising that age inequality is also an outcome of how various forms of inequality often operate together and exacerbate each other. It should recognise the diversity of older people, and of the importance of understanding how this can influence the extent to which they enjoy specific human rights. For example, in Australia poverty of older persons is closely correlated with being an older renter, being a woman, living with disability or living alone.¹²

Ensure accountability

The instrument must include robust monitoring and reporting mechanisms and provide accessible and meaningful remedies for violations. COTA Australia reinforces GAROP’s message that the instrument must be comprehensive, ‘incorporating an overall vision of transformative change, substantive rights, State obligations and national and international frameworks for accountability.’¹³

2. Core principles

The core principles that should underpin the legally binding instrument must include:

- Equality and non-discrimination, addressing ageism and intersectional bias.
- Inclusion
- Meaningful participation and consultation to ensure older persons are consulted on decisions that affect them.
- Autonomy and dignity, supporting independent decision-making.
- Protection and support safeguarding against abuse, neglect, and exploitation
- Accountability

¹¹ GAROP (2026), paragraph 11.

¹² SOTON 25 *Summary Report* (2025) pp 11-12.

¹³ GAROP (2026), paragraph 9.

How can the legally binding instrument both reaffirm existing human rights for older persons and clearly identify and address gaps where further normative development is required?

Affirmation of existing rights

The instrument must reaffirm all existing human rights. It should be formulated as a series of affirmations of human rights and fundamental freedoms, stating that older persons enjoy these on an equal basis with others and without discrimination of any kind.

The right to an adequate standing of living needs to be reaffirmed (along with all other rights). A significant percentage (25%) of older Australians are living in poverty, with significant impacts on their enjoyment of many other rights.¹⁴ COTA research with older people in Australia indicates that they prioritise the right to choose their living environment and the freedom to make their own choices as fundamental to their wellbeing as they age. The instrument should articulate the right to make choices about care, where older people live and the right to make decisions about dying well, with choice and dignity.

The right to participate in cultural and social life, economic activities and political and public life – older Australians ‘want to contribute but they feel their value is often not recognised by society.’¹⁵

The right to have culture and identity respected as people age must also be affirmed, along with support for cultural safety.

Operationalisation and monitoring

The instrument should be more than an aspirational statement and must include how it can be operationalised. It needs to be framed so that it can be translated into concrete, actionable and measurable policies, procedures and institutional mechanisms, with clear statements of the obligations of States parties to promote, respect, protect and fulfil the rights guaranteed.

Australian context: For example, while the *Aged Care Act 2024* (Australia) centres a Statement of Rights for older people, those rights are not directly enforceable by individuals through a court or tribunal. Instead, enforcement relies on regulatory oversight and complaints mechanisms, with limited avenues for individuals to seek remedies for rights breaches. This reflects a broader concern identified in research conducted by COTA, where 54% of older people report that government policies do not adequately meet their needs or address the issues they face.¹⁶

¹⁴ SOTON 25, *Summary Report*, p15.

¹⁵ SOTON 25 *Summary Report*, p7.

¹⁶ SOTON 25 *Summary Report*, p5.

Positive duties /obligations

The instrument must impose positive obligations on States to:

- eliminate ageism
- eliminate violence, abuse, and discrimination against older adults
- eliminate neglect and exploitation of older adults
- support older adults to make their own choices in their lives, including by implementing supported decision-making through legislation and service delivery.

The instrument must ensure accountability for violations of human rights, including through robust monitoring and reporting mechanisms and through provision for accessible and meaningful remedies for violations

Education

Rights literacy is fundamental to realising human rights, and without education, rights and instruments remain abstractions. Consultations conducted with older Australians by COTA Australia suggest that the importance and relevance of rights as people age is not well understood.

The instrument must articulate the importance of adequate support, information and education so that older persons are confident in understanding the new instrument, their rights, remedies and complaints processes.



Existing rights are abused because they can be, when frequently many older people have no means, energy, knowledge or advocates to assist.

Areas where normative development is needed

We are *all* ageing in a world that is rapidly changing with the impacts of new and emerging global conflicts, technologies and climate challenges. These have, and will continue to have, profound impacts on how we all live, age and die.

The instrument must consider and include new concepts, formulation and interpretations of existing rights to address these, their distinctive, heightened and compounding impacts, and the emerging and new patterns of discrimination they create.

The areas and dimensions of rights that are not addressed adequately or at all in existing human rights instruments include issues such as

- Violence, abuse, neglect and exploitation of older persons,
- Access to lifelong learning
- Artificial intelligence
- The need for continued work and economic independence
- Digital access and inclusion
- Access to palliative care and dying well with choice and dignity
- Climate change, older persons and disasters
- Humanitarian emergencies and conflict situations.
- Access to ageing-informed and appropriate mental health services

Digital inclusion

Older Australians rely on technology to stay connected with friends and family – 70% say it is their primary method for communication. Yet women and those not in the workforce are at greater risk of being ‘left behind’ due to low digital confidence, leading to lost employment opportunities and social isolation.¹⁷ In Australia, 14% of older people who responded to an online survey reported a lack of confidence in using online services, suggesting that the numbers might be higher amongst the general population.¹⁸

A right to long term care and support

It is critically important to develop a coherent and practical right to long-term care and support for older persons who need it, supporting them to continue to live in their own home; a right to social support if required. The instrument should also include obligations on States parties to take measures to develop the right to housing so that appropriate housing is available for people who wish to age in place or who wish to move to more appropriate housing as they age.

¹⁷SOTON 25 *Summary Report*, p23.

¹⁸SOTON25 *Summary Report*, p13.

Recognise that ageing is gendered

Australian context: Older men and women have notable differences in their experiences, challenges and concerns as they age. In Australia, older men have higher workforce participation, are more confident using technology to access services online, feel more financially secure, and are more likely to be classified as wealthy. They have a more optimistic outlook for the years ahead. A significantly higher percentage of men aged 50 or above are in the workforce than of women over 50,¹⁹ including beyond retirement age pension eligibility.²⁰ Older women are more likely to be worried about economic insecurity. Only 21% of Australian women aged 50 and over meet the wealth threshold,²¹ compared to 35% of men.²²



Yes, we need more rights - especially the right to be heard and to be more directly involved in any process that affects our wellbeing

By addressing these issues explicitly in relation to older persons the new instrument would go beyond the protections within existing human rights treaties.

3. Structure of the Instrument

What overall structure or architecture should the legally binding instrument adopt to ensure clarity and effectiveness??

COTA Australia supports recommendations from ROPA member organisations that the instrument should include a preamble, a purpose or objects clause, definitions, general principles underpinning the convention, general obligations, specific human rights, monitoring and reporting provisions, and implementation and administration provisions.²³

Preamble: referencing international law, intersectional framework, recognising unique experience and situation of First Nation elders; recognising that ageing is not only chronological, but a social and cultural construct that reflects and creates the diversity of older people

¹⁹ SOTON 25 data indicates 47% of men vs 39% of older women, SOTON 25 *Summary Report* p14.

²⁰ 19% of men aged 67 or above are still working, vs just 10% of women. SOTON 25, *Summary Report*, p14.

²¹ Defined in SOTON25 as with assets over \$500,000 AUD

²² Consistent with this disparity 45% of fully retired men who are uninterested in re-entering the workforce say they do not need to work, compared with only 28% of women. SOTON 25, *Summary Report*, p13.

²³ Also articulated in GAROP Discussion paper, paragraph 35.

Definitions: Age/ageing, Ageism, Intersectionality, equality, equity and inequality; intergenerational

General principles: including accessibility, dignity, safety, accountability, respect, autonomy, agency, meaningful participation, cultural safety; the indivisibility of human rights and that they are inherent

General obligations: defining state responsibilities across domestic implementation, in law, policy, programs, access

Specific rights: must include participation in decision making, autonomy, digital inclusion, dying well with choice and dignity, importance of autonomy, agency and the dignity of risk.

Implementation/administration provisions: accessible complaints procedures; overarching government supervision; ongoing monitoring and reporting; education about rights and the instrument.

Attachment

SOTON 2025 Summary Report



State of the Older Nation 2025

A nationally representative survey
prepared by COTA Australia.

Proudly supported by:



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This project was conducted in accordance with ISO 20252:2019 –
the international standard for market, opinion and social research, to which SEC Newgate Research is accredited.



Foreword

COTA Australia is pleased to present the 2025 State of the Older Nation Report.

This report reveals the result of a national biennial survey, conducted by SEC Newgate on our behalf. This is the fourth report in the series.

As our community ages, and older people make up an increasingly larger proportion of the population, it's important to understand the views, life experiences and needs of Australians aged 50 and over. This wave of the State of the Older Nation reveals a more hopeful picture of life for many older Australians than in recent years, reflecting recovery from the extraordinary pressures of the COVID period and its aftermath. Quality of life and personal optimism have rebounded close to pre-pandemic levels.

But beneath this improvement lies a critical and often misunderstood reality: older Australians are not one group living one shared experience.

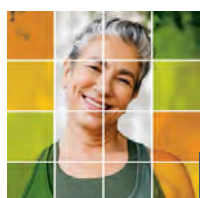
The data exposes a sharp intragenerational divide - particularly in financial security, housing, health and connection - that directly challenges the popular narrative of older Australians as uniformly wealthy, secure and comfortable. While some older Australians are doing well, many are not, and a significant minority are struggling with poverty, insecurity and declining wellbeing.

This divide matters - not just for older people, but for Australia as a whole. Ageism that flattens older Australians into a single stereotype doesn't just misrepresent reality; it drives poor policy and harms people of every age.

I commend this report to you to challenge your thinking, to guide how you talk about older people, to encourage positive interaction with, and inclusion of, older people in our society. This is critical if we are to reap the benefits of their experiences and expertise and design policies, services and programs that harness the possibilities and address the challenges.

Sincerely,

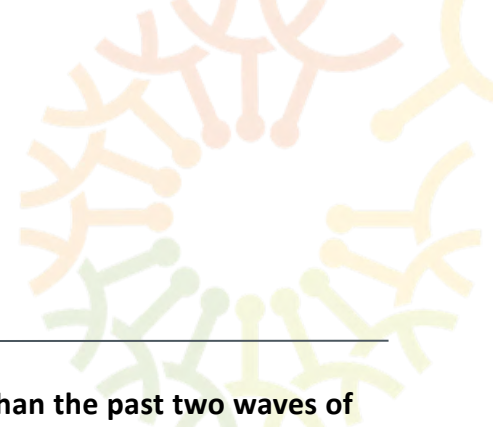
Patricia Sparrow
Chief Executive Officer





About COTA Australia

COTA Australia is the leading advocacy organisation for older Australians. We work to advance the rights, wellbeing and inclusion of people as they age, shaping policy and public debate to ensure older Australians can live with the dignity, respect and security they deserve.



Introduction

The overall story revealed in this wave's survey results is more positive than the past two waves of the State of the Older Nation, noting that the 2021 wave was conducted during the height of the COVID pandemic and the late 2022-early 2023 wave when Australians were still experiencing the effects of the pandemic.

However, while there are signs of optimism, the survey findings also show that not all older Australians share this positive experience and outlook. Issues including pervasive ageism, financial insecurity and poverty, low confidence in using technology, and difficulty accessing essential services undermine quality of life for many older Australians.

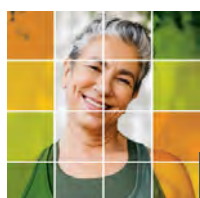
The report reinforces the need for government, employers and service providers to recognise and value the individual circumstances, needs and interests of all older Australians.

Improved quality of life and a (mostly) more optimistic outlook

- Older Australians are feeling more positive about their own lives again after a downturn caused by the COVID pandemic. But at a broader level, there remains a sense that things are getting worse for older Australians as a cohort, and that Australian society – particularly the workplace – and politics is somewhat ageist.
- More than three quarters (76%) of older Australians in this wave rated their quality of life at 7 or higher out of 10 – a significant increase from the past two surveys, now approaching pre-COVID levels (78% in 2018).
- Quality of life appears to increase with age, with older Australians of early or later retirement age giving more positive quality of life ratings than those of working age. Health, financial stability and social/support networks are key factors impacting quality of life.
- Older Australians also feel significantly more positive about what their future holds than they have in the recent past (66% rating 7 or higher out of 10, compared to 60% in 2023 – again approaching 2018's pre-COVID level of 70%).

Ageism is felt to be pervasive and undermines older Australian's sense of value

- There's a broader story of a perception of ageism in Australian society. Older people don't tend to feel that their value as an older person is fully appreciated by society or politicians, with nearly half (46%) agreeing they are less valued now than when they were younger.
- Just over half (54%) agreed that government policies do not meet the needs of people their age, and nearly two-in-five (38%) older Australians report experiencing one or more forms of ageism since turning 50, in a trend that appears to be growing.



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- Ageism continues to occur most commonly in employment settings, although nearly one-in-five older Australians encountered ageism in commercial or government service settings. Those who reported experiencing ageism also experience poorer outcomes on many indicators, including overall quality of life.
 - Some older Australians who have retired believe they still have something valuable to contribute and are willing to consider re-entering the workforce to share their value – nearly a quarter of retirees are not opposed to returning to work in some capacity.

Some older Australians are at risk of being left behind and socially isolated due to low digital confidence

- As the survey was conducted online, the confidence of respondents would likely be higher than the general population of older people. While the results show good confidence with and uptake of technology by most older Australians, there are indications that women and those not in the workforce are at greater risk of being 'left behind'.
- 14% of older people report a lack of confidence in using online services – things like online banking, making health appointments, and reporting income to Centrelink.
- Survey results reveal the critical role that technology plays in maintaining social connection. The majority of older Australians rely on technology to keep in touch with friends and family – 70% say it is their primary method for communication. Yet 13% report low confidence in using technology to keep in touch with friends and family – and those who lack confidence are significantly more likely to report having no contact with others in the last week.
- Ratings of both physical and mental health improved this wave and returned to near pre-COVID levels. While many older Australians report good mental health (77% rated 7 or higher out of ten), social isolation and loneliness remain key issues. Almost 1 in 2 (47%) older Australians reported feeling at least a little bit lonely in the past few weeks and those who experienced loneliness also reported poorer mental health overall.
- When it comes to maintaining and promoting good mental health, exercising, regular engagement with friends and family, a good diet, connecting with nature, and pursuing hobbies, arts and crafts were considered most effective, with some interesting differences between metro and regional participants.

Widespread demand for healthcare services is mostly being met although some face barriers

- Almost all older Australians accessed health or medical care in the past year and while the vast majority were satisfied with their experience, nearly half (46%) had some difficulties in accessing the services they needed, with costs (56%) and long waiting lists (55%) the main challenges they faced.
- Pharmacists provide a vital frontline serving the healthcare needs of older Australians – more used pharmacist services than GP services in 2025. While pharmacists are most commonly used to obtain medicines, many go to a pharmacist for other health services such as vaccinations or health checks – services that might otherwise be accessed via a GP.
- Cost barriers also prevent a cohort of older Australians from taking needed medication: one-in-seven (14%) either delayed or skipped taking medicines for cost reasons, with prescription medicines most likely to be skipped.



Financial security is improving for many, but a sizable minority are experiencing disadvantage related to poverty

- While things seem more positive at the personal, individual level, almost half the older Australians surveyed (48%) felt things are getting worse for older Australians at a general level, primarily due to cost-of-living pressures and associated impacts on affordability of healthcare, aged care and housing.
- This year sees a higher proportion (58%) of older Australians feeling positive about their long-term financial security – a significant increase since 2023 (52%) and the highest result since tracking began in 2018.
- Yet, new analysis finds nearly one-in-four (25%) older Australians are in poverty; and poverty is linked with a range of poorer outcomes and experiences. Compared to wealthy older Australians, those in poverty have significant lower quality of life, poorer physical and mental health, weaker friendships and relationships, are more susceptible to loneliness, and have greater difficulty accessing the healthcare services they need.
- These findings counter the ‘rich boomers’ stereotype. While a majority of older Australians are doing well financially, there are many who are struggling and at risk of facing disadvantage in their later lives.

Many older Australians are open to downsizing if suitable housing is available and financial impact is manageable

- Most older Australians remain positive about the affordability (70%) and security (77%) of their current living arrangements, though there has been a significant decline in both aspects since 2018.
- Around one-in-five (21%) older Australian homeowners have already downsized and a further 26% said they found the idea highly appealing. More than half (54%) of all homeowners interested in downsizing felt it was likely they will move in the next 5 years, suggesting a sizeable pool of potential downsizers in the coming years.
- Most older Australians would likely stay within the same city, town or suburb, if they moved home, and standalone houses are the most widely preferred – 67% of those interested in downsizing reported they would like to move into a standalone house, while just 27% would be open to moving into an apartment. This illustrates the challenge of finding appropriate housing options for older Australians wanting to downsize.
- Potential downsizers also need to overcome a range of financial concerns about things such as stamp duty or land tax costs, the prospect of higher council rates or body corporate fees, the cost of renovations and the risk of losing some or all of their age pension entitlement.

Older men and women have notable differences in their experiences, challenges and concerns

- Older men and women are equally positive about their lives overall – 76% of each cohort rated their quality of life at 7 or higher out of 10 – however, their lives are different in many ways.
- A significantly higher percentage of men aged 50 or above are in the workforce (47% vs 39% of women), including beyond retirement age pension eligibility (19% of men aged 67 or above are still working, vs just 10% of women). Perhaps related to this higher workforce participation, men are more confident using technology to access services online, feel more financially secure, and are more likely to be classified as wealthy. They have a more optimistic outlook for the years ahead.



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- Women on the other hand are more likely to be retired or not in paid employment, less likely to feel financially secure, more worried about being 'left behind' by technology, and more concerned about being isolated from their friends and family without technology.
 - Social connection is more important to older women than it is for men. However, despite being more likely to have contact with unrelated others, and a more positive rating of connection with their local community, women are more likely to report feeling lonely at least a little bit (49% vs 44% of men).
 - Women are also more proactive than men in relation to their physical and mental health. They are more likely to engage in activities to maintain their mental health and to use preventative health care services. Yet they are more likely to encounter difficulties in accessing the health care services they need and report lower satisfaction with the health care services they have used in the past year.

About this report

The State of the Older Nation research is a biennial survey commissioned by COTA Australia and run by SEC Newgate Research, to understand the views, life experiences and needs of Australians aged 50 and over, collectively referred to throughout the report as 'older Australians'. The research monitors trends over time, the impact of any changes made to improve the lives of older Australians and draws comparisons with earlier waves where relevant. The 2025 report represents the fourth wave of this research, following surveys conducted in 2018, 2021 and 2023.

In 2025, in line with other waves, SEC Newgate Research conducted a nationally representative online survey with a highly robust sample of n=2,826 older Australians, comprising a good cross-section of older Australians in each state and territory, metropolitan and regional areas, and across a broad range of demographic characteristics. The 27-minute online survey was conducted between 16 July and 11 August 2025, with participants drawn from a professional online research panel. An excellent mix of ages was achieved across the sample, with participants ranging from 50 to 99 years of age, and the survey also included a good mix of culturally and linguistically diverse participants.

The total sample size results in a very robust minimum margin of error of +/-1.8% at the 95% confidence level. The margin of error on estimates for subgroups within the sample are higher. To enhance its accuracy in representing the general population, the data set was weighted using population data from the Australian Bureau of Statistics' Census 2021 for age, gender, state and location (metropolitan/regional).



Nearly half of older Australians (48%) believe conditions are worsening for people aged 50 and over, primarily due to rising cost-of-living pressures and limited access to health and aged care services.

54% of older people believe that policies made by Government do not meet the needs of older people or adequately address the issues they are facing.

Ageism and loneliness significantly undermine the overall quality of life for many older Australians. While older Australians see their own value to society, only two in five feel genuinely valued by the wider community.

Older Australians want to contribute, but they feel their value is often not recognised by society. Only 40% feel valued as older individuals, though 53% believe people their age has much to offer society. 38% have reported experiencing ageism in 2025, most commonly in employment. It's a major barrier that impacts overall wellbeing and outcomes, especially in work and service settings.

Almost one in two people (47%) felt lonely at some of the time in the past week, including one in twelve (8%) who felt lonely most or all of the time. While contact in the past week increased with family (+3 points) and friends (+4 points) compared to 2021, contact with health, community or aged care providers fell by 6 points. Loneliness is a major factor reported by those who rate their quality of life as low.

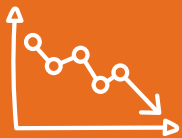
Despite this, 76% of individuals rate their quality of life as 7 or above out of 10. This has improved from 73% in 2021 and 72% in 2023. Older Australians are generally feeling more positive and optimistic about their lives now than in previous years.





State of the Older Nation 2025

Life as an Older Australian



48%

Believe things are worsening for those aged 50+, the highest recorded percentage.

Concerns about **cost-of-living and limited access to health and aged care services** are driving a widespread perception that conditions are deteriorating for older people.



40%

Only 40% feel valued as older individuals, though 72% believe people their age have much to offer society.

Older Australians want to contribute, but they feel their value is often **not recognised by society**.



38%

Reported experiencing ageism in 2025, with 27% experiencing it in the workplace and 19% in service settings.

Ageism is a major barrier that impacts overall wellbeing and outcomes, especially in work and service settings.



47%

Felt lonely 'at least a bit', and 8% felt lonely 'most' or 'all of the time'.

Loneliness and social isolation are major factors cited by those who rate their **quality of life as low**.



76%

Rated their quality of life as 7 or above out of 10 in 2025.

Overall quality of life ratings are high and have improved since 2023 (72%) and 2021 (73%).



Only 28% of Australians over 50 are 'wealthy', with 1 in 4 (25%) in poverty. The remaining 47% of older Australians reported as neither wealthy or being in poverty. This is in sharp contrast to the current media narrative that often depicts all older people as wealthy.

Older Australians more likely to be classified as wealthy include, men (35%) compared to women (21%), those living in a metropolitan area (33%) compared to regional areas (21%), homeowners (35%), and those of working age (33%).

Poverty levels increase with age, from 23% in working ages (50-66 years), to 27% in later retirement ages (75+). Poverty is concentrated in specific vulnerable groups, highlighting the link between housing status, health, and financial security. Being an older renter (54%), a woman (29%), living with disability (40%), or living alone (33%) are major factors that contribute to higher levels of poverty in later life.

Older people in poverty report lower levels of physical health, mental health, quality of life, and access to necessary healthcare services.

54% of people who are fully or partially retired relied on the Age Pension or other Government benefits as their primary source of income.

More than a third (36%) of older Australians have less than \$100k in combined savings and investments, with one in five (18%) having less than \$10k. At the other end of the spectrum, less than a quarter (23%) has \$500k or more in savings and investments.

Note: SOTON defines wealthy as annual income of \$200,000 or more, or savings and investments of \$500,000 or more. SOTON defines poverty in line with the UNSW/ACOSS methodology which calculates equivalised income (household income minus housing costs). Participants with equivalised income below 60% of the median for the total sample are classified as being in poverty. Note: not all participants provided data to allow equivalised income to be calculated, therefore results are based on a reduced sample of n=2,147.





Poverty and Wealth



25%

Of older Australians are experiencing poverty.

Financial struggles affect a substantial minority, demonstrating that **economic security is not universal** in later life.



28%

Only 28% of older Australians are classified as wealthy (income or savings and investments).

Wealth is concentrated; those classified as wealthy are less likely to experience vulnerability (43%), and more likely to be male (35%), outright homeowners (35%), live in a metropolitan area (33%) and speak only English at home (29%).



54%

Of those fully or partially retired relied on the Age Pension or other Government benefits as their primary source of income.

Government support is crucial, providing **the main source of income** for the majority of retired older Australians.



Poverty risk is concentrated in specific vulnerable groups -

Older renters **(54%)** those living with disability **(40%)**, those living alone **(33%)** and women **(29%)** make up large proportions of those in poverty.

This highlights the **link between housing status, health, and financial security**.



50-66 years: **(23%)** in poverty, **(33%)** are wealthy

67+ years: **(26%)** in poverty, **(22%)** are wealthy.

More older people of working age (50-66) are wealthy, with fewer in poverty, compared to people of age pension age (67+).



Older women and men experience ageing differently across key areas, including work, financial security, and social connections, indicating gender-based inequalities. There is a clear gender gap in workforce participation across all older age cohorts. SOTON showed that 39% of women aged 50+ are in the workforce compared to 47% of men.

Fewer older women participate in the paid workforce than men, which may reflect a gender gap in retirement savings. This discrepancy suggests that older women are less likely to have attained financial independence prior to stopping work.

Older men are significantly more likely than women to hold sufficient assets to be classified as wealthy and report having the financial security required to retire. This reflects a persistent gender gap in retirement savings and economic security later in life. Over a third of older men (35%) meet the wealth threshold, compared to just one-fifth of older women (21%). Consistent with this disparity 45% of fully retired men who are uninterested in re-entering the workforce say they do not need to work, compared with only 28% of women.

Older women are more vulnerable to digital exclusion, as they are more likely than men to report difficulty keeping up with technology and feeling left behind with 47% of older women agreeing that 'it's too hard to keep up with technology', compared to 40% of men. However, older women also report a higher emotional reliance on technology for social connection, suggesting that technology is a critical factor in preventing their social isolation. 59% of women agree 'without technology I would feel isolated from others' (vs 49% of men).

Among those who have tried to access aged care services, older women are more likely than men to struggle with accessing the services they need with 38% of women facing a high degree of difficulty accessing services, compared to 25% of men.

When it comes to health older women are generally more proactive in engaging with preventative and maintenance healthcare services, whereas older men are more likely to require acute or corrective interventions like hospital care. Women were more likely to have used preventative services like dental (61% vs 54% of men) and optical (62% vs 55% of men) in the past year. Men were more likely to access corrective care such as hospital care for an acute condition (14% vs 10%).





Whilst women are generally more proactive, they report facing more barriers compared to men 21% of older women were significantly more likely than 15% of older men to have been unable to access the healthcare services they needed. The cost of medication poses a greater financial strain on older women with 17% of women significantly more likely than 11% of men to delay or skip prescription medication because of cost.

Older women were more likely to encounter ageism when interacting with professional or financial services providers (10% vs 7%) and when visiting commercial venues (10% vs 8%). Older men (69%) have a more optimistic outlook for the near future compared to older women (64%).

	39% Of women aged 50+ are in the workforce compared to 47% of men.	A clear gender gap in workforce participation exists across all older age cohorts.
	45% Of men, compared to only 28% of women who are fully retired, say they do not need to work.	This 17% gap suggests older women are less likely to have attained the financial independence that allows them to stop working.
	16% Of women were more likely than men (12%) to disagree with the statement they have enough people to call on for help	Older women demonstrate a greater need for accessible services and support tailored to ensure adequate social support
	59% Of women agree 'without technology I would feel isolated from others' (vs 49% of men).	Technology is vital for older women's social engagement, yet 47% of women find it too hard to keep up with technology (vs 40% of men).
	49% Of women are more likely than men (44%) to report experiencing at least a little loneliness.	Despite often feeling more positive about community connection, women are slightly more susceptible to loneliness than men.



Workforce participation is rising across all age groups of older Australians, including a significant increase in full-time employment. The number of older people working is increasing, reflecting a broader trend of remaining in employment longer with 43% of survey participants in the workforce, up from 39% in 2023.

Working-age older Australians are steadily increasing their labour force involvement, especially those who are paying off a mortgage or renting. Workforce participation for those aged 50-66 has increased from 53% in 2018 to 65% in 2025. More than one in seven retirees (aged 67+) are continuing in paid work (15%), slightly higher than 2023 (12%).

One in three older (33%) Australians retired earlier than planned, on average 8.5 months earlier. Most reported health issues and medical conditions as the reason for early retirement while other reported redundancy and job loss as reasons for early retirement.

Conversely 5% reported retiring later, an average of 9.3 months later. The most common reasons given were financial, the increase in the retirement/pension eligibility age, while other reported that they were enjoying work, wanting to contribute or social reasons. Ageism is a key deterrent preventing older Australians from wanting or being able to re-enter the workforce.

36% of retirees do not want to return to the workforce due to ageism barriers.





43%

Of survey participants are in the workforce, up from 39% in 2023.

The number of **older people working is increasing**, reflecting a broader trend of remaining in employment longer.



65%

Of working age older Australians (50–66 years) remain in the workforce – up from 57% in 2021.

Working-age older Australians are **steadily increasing their labour force involvement**, especially those paying off a mortgage or renting.



15%

Of people of retirement age (67+) are in the workforce – up from 11% in 2021.

Financial necessity or desire to remain engaged sees a growing segment of potential retirees continuing in paid work.



33%

Retired earlier than they wanted to, mainly due to health issues/medical conditions or redundancy/job loss.

Involuntary retirement remains common, driven by factors outside the individual's control like poor health or employment redundancy.



36%

Of retirees do not want to return to the workforce due to ageism barriers.

Ageism is a significant deterrent to re-entering the workforce, with many retirees feeling that employers view older workers as difficult to train or promote.



Older Australians identified having good health and being physically active as being critical to supporting health, mental wellbeing and a high overall quality of life.

94% of all older Australians accessed health or medical care. Pharmacy services (80%) and GP services (63%) were the most used. There was a notable increase in the use of dental services compared with 2023 from 53% to 58%, with use now higher than pre-COVID (56% in 2018).

One-in-six (16%) needed hospital care for acute or chronic conditions in 2025.

Cost and waiting lists are the primary barriers reported to accessing needed healthcare services. 56% of those who had trouble accessing services cited cost as the main barrier (up from 48% in 2023). Of the 55% who reported long waiting lists, this was most likely an issue in regional areas nationally, in Tasmania and for those with a health care or concession card and those who didn't have private health insurance. Dental services (7%), GPs (4%) and medical specialists (4%) were the services most likely to be reported as difficult to access by all older Australians.

Financial pressures are directly affecting access to medicines. 14% of people over 50 reported delaying or skipping some form of medicines due to cost over the past twelve months, including 9% who did not take their prescription medicine because of the costs. Women (17%) were more likely than men (11%) to skip medicines due to cost reasons, along with renters (26%) and those in poverty (23%).

Most older Australians (84%) were satisfied with the health and medical services they used in the past year, while a minority (4%) reported feeling dissatisfied with the services they used. Satisfaction overall was highest for users of hearing, dental, optical and pharmacy services, with lower satisfaction reported among users of GPs (including nurse home visits), hospital care for chronic conditions and mental health services. Those eligible for concessions used out of hospital health care services more than those ineligible for concessions.

Most older Australians maintain their wellbeing through regular exercise, family/social interactions, and diet. Physical activity is key to wellbeing, with three in five older Australians engaging in regular moderate exercise - 59% of older Australians exercised moderately for at least 2 hours per week.





State of the Older Nation 2025

Health and Wellbeing



94%

Accessed a health or medical service in the past year.

Access to care is widespread, with pharmacy services (80%) and GP/medical centre visits (62%) being the most used.



56%

Of those who had trouble accessing services cited cost as the main barrier (up from 48% in 2023).

Cost is the primary barrier to accessing needed healthcare services, especially for those who are single, renting, or experiencing income reduction.



55%

Of those who had trouble accessing healthcare services reported long waiting lists – the highest since tracking began in 2018.

Waiting lists are a **growing access problem**, particularly for those in regional areas and Tasmania.



36%

Of older Australians who had difficulty accessing healthcare services, were unable to access dental services.

Dental care is the service older Australians most frequently reported being unable to access despite wanting to, especially among those experiencing vulnerability.



14%

Have either delayed or skipped taking medicines due to their cost.

Financial pressures are directly impacting medication use, affecting groups such as renters (26%) and those in poverty (23%).



59%

Exercised moderately for at least 2 hours per week.

Physical activity is key to wellbeing, with three in five older Australians engaging in regular moderate exercise.



Satisfaction with home care packages is high (91%) among older Australians who used these services, and satisfaction has increased since 2018 (88%).

A significant portion of older people seeking aged care services experience severe difficulty accessing them, a situation that has not improved since 2018. 33% of older people seeking aged care faced a high degree of difficulty accessing services.

The major barriers preventing access to care are long waiting lists (38%), a lack of suitable services (31%) and limitations to the level of service available based on government subsidy entitlement (26%). This was greater than the amount to pay for the services (19%), the overall price of the services (18%) or difficulties in understanding changes to age care services (18%).

Of those who need to access aged care services, older women (38%) are more likely than men (25%) to struggle with accessing the services they need.

44% of older Australians from Culturally and Linguistically Diverse (CALD) backgrounds faced a high degree of difficulty accessing services (compared to 31% of non-CALD participants). Access to aged care is significantly harder for CALD individuals than for those who do not speak a language other than English.

Comparing the experiences of those who were currently using at home aged care services, and those who needed but were not using at home services, reveals some key barriers to accessing this form of aged care.

Those who identified they needed at home aged care services, but were not currently receiving them, reported far greater overall difficulty in accessing the services (58% rated difficulty at 7 or higher, compared to just 26% of those already receiving the services).

Note: SOTON 2025 survey field work was conducted in July and August 2025, prior to the start of the Support at Home Program on 1 November 2025.





State of the Older Nation 2025

Home Care Packages



91%

Of survey participants reported a satisfaction score of 7–10 for home care services.

Satisfaction with home care has **improved**, increasing from 88% in 2018 to 91% in 2025.



33%

Of older people seeking aged care faced a high degree of difficulty accessing services.

One-third of older Australians struggle **significantly** to access aged care, a proportion that has risen slightly from 30% in 2018.



38%

Of those reporting difficulties cited long waiting lists as a major barrier.

Long waiting lists are the single largest reported barrier to receiving necessary aged care services.



31%

Of those reporting difficulties cited a lack of available services.

Limited availability of suitable services is a primary supply-side issue impacting access to aged care.



44%

Of CALD survey participants faced a high degree of difficulty accessing services (compared to 31% of non-CALD participants).

Access to aged care is **significantly harder** for **Culturally and Linguistically Diverse (CALD)** individuals than for those who do not speak a language other than English.



38%

Of women faced a high degree of difficulty accessing services, compared to 25% of men.

Older women are **more likely** than **men** to **struggle** with accessing the aged care services they need.



Most older Australians feel their housing is affordable and secure, but housing is substantially less affordable and secure for older renters.

While three quarters (75%) of older Australians reported owning the home they live in, either outright (53%) or with a mortgage (22%), almost one-in-five (18%) older Australians do not have the security of home ownership and are, instead, renting.

Housing confidence varies sharply by tenure, with renters reporting the lowest levels of security and affordability. Only 50% of renters feel secure and just 44% consider their housing affordable, compared with outright homeowners (89% secure and 82% affordable). Those paying off a mortgage sit between these groups, with 70% feeling secure and 61% rating affordability highly, underscoring a clear and persistent divide in housing confidence by tenure.

Most older Australians are content with living in their current neighbourhood and are unlikely to move house. If they do move house, it is likely it will be within their own area.

Downsizing remains an appealing idea for around a third of those who have not already made the change (33% vs 31% in 2018), with over half of them reporting they were likely to move in the next 5 years.

Since 2018 more people nationally have reported they have already downsized (21%, up from 18% in 2018). Of those who haven't downsized, older people in NSW (38%) displayed higher interest in downsizing compared to those in other states and territories.

40% cited affordability as a barrier and 32% were concerned about the availability of suitable properties. Homeowners are more concerned about stamp duty payments, body corporate/strata fees, higher council rates, renovation requirements and land tax compared with renters.

Older Australians really value a home that requires less maintenance, is energy efficient, has a manageable garden or outdoor space and is closer to services, shops and transport.

Cost of living pressures are impacting on an increasing number of older Australians. Energy and utility costs are straining finances, making it harder for older Australians to maintain comfortable home environments.





There were also notable declines in aspects linked to cost-of-living pressure – 75% gave a score of 7-10 for being able to keep their home warm in winter and cool in summer (down from 79% in 2023) while 72% gave a score of 7-10 for being able to afford and keep up with bills (down from 76% in 2023).



18%

Of older Australians rent – 1 in 5.

22% are still paying off their mortgage.



44%

Of renters reported a housing affordability score of 7–10, compared to 82% of outright homeowners.

There is a vast disparity in housing confidence, with **renters experiencing substantially weaker perceptions of affordability.**



77%

Of older Australians reported high housing security (7–10) in 2025, down from 83% in 2018.

The sense of **housing security is eroding** for the older population.



Affordability (**40%**) stamp duty costs (**35%**) and availability of suitable properties (**32%**) were the leading barriers to moving house.

High upfront costs, such as stamp duty, are significant obstacles preventing older homeowners from moving or downsizing.



75%

Of Older Australians gave a 7–10 score for their ability to keep their home warm and cool in 2025, (vs 79% in 2023).

Energy and utility costs are straining finances, making it harder for older Australians to maintain comfortable home environments.

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