



Older People, New South Wales

2000

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Regional Director

AUSTRALIAN BUREAU OF STATISTICS

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PREFACE

Older People, NSW is the result of a partnership between the NSW Ageing and Disability Department (ADD) and the Australian Bureau of Statistics (ABS). It is the second such publication and updates the previous *Older People in NSW: A Profile* which was published in 1995.

The publication draws on data from the 1996 Census of the Population and Housing and other ABS research. The information is then examined through the context of the *Healthy Ageing Framework* of the NSW Government. It presents a detailed picture of the social and economic position of older people in NSW.

The themes of the work include: the population of older people and how this is changing due to internal migration; the living arrangements and care requirements of older people and how these needs are met; healthy lifestyle related factors and the social participation of older people; and the economic contribution of older people and their income and retirement arrangements.

The picture of the population group of older people in NSW that emerges from this publication is one of a group of people engaged with life, who actively pursue their interests and in this period of their lives, contribute a considerable amount to the social capital on which their families and the whole community depend. We commend the publication to you.

We are particularly proud of the partnership that has produced this publication and we acknowledge the work of officers of the Ageing and Disability Department, the NSW Office of the ABS and the support of the Home and Community Care Program, in producing this publication.

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LIST OF SYMBOLS AND ABBREVIATIONS

ABBREVIATIONS

ABS	Australian Bureau of Statistics
AIHW	Australian Institute of Health and Welfare
BMI	Body Mass Index
SD	Statistical Division
SLA	Statistical Local Area

SYMBOLS

g	grams
hrs	hours
kg	kilograms
kJ	kilojoules
m	metres
mg	milligrams
min	minutes
ml	millilitres
n.a.	not available
n.p.	not available for publication but included in totals where applicable
*	this estimate has a relative standard error between 25% and 50% and should be used with caution
**	subject to sampling variability too high for most practical purposes (relative standard error greater than 50%)
—	nil or rounded to zero
. .	not applicable

ROUNDING

Where figures have been rounded, discrepancies may occur between the sums of component items and totals. Unless otherwise stated, proportions are based on stated or classifiable responses.

CHAPTER 1

INTRODUCTION

POPULATION

Australia is becoming an increasingly urbanised society with the majority of people living in coastal cities with low population densities and a high level of suburbanisation. Inland farming and former dairy farming areas continue to lose population, particularly in the wheat and sheep areas of New South Wales. Diffuse urbanisation, developing tourist industries and increased retirement-based developments are contributing to significant population growth in historically non-urban areas. A significant factor in the decentralisation of the urban population is the growing number of older people retiring to coastal areas.

The decisions people make to move or remain where they currently live are based on different considerations as they age. This movement impacts on the nature, structure, growth/decline and distribution of regional populations: areas to which people move can experience a rejuvenation effect and regions which lose population are usually subject to more rapid ageing.

An analysis of the relocation of older people shows that they move less frequently than younger people and that those who move long distances are likely to be better educated, to have higher incomes and not to come from minority groups¹. Seasonal sunbelt relocation is another feature of the movement of older people. It occurs when people move to warmer climates for the winter and creates fluctuating and unpredictable demand for services in the target area. Another feature is utility migration: the movement usually of younger old people to areas with greater facilities like health services, public transport, family support mechanisms, and leisure activities. An issue associated with this relocation is that when one spouse dies, it leaves the other partner in the new area without family supports and creates a demand for previously unused services.

This chapter presents information on people aged 65 years and over ('older people') in NSW. It includes size and characteristics of the older population, Aboriginal and Torres Strait Islander and overseas born populations, geographical distributions, migration and future trends.

The Australian Bureau of Statistics (ABS) produces two types of data on the resident population: counts from the Census of Population and Housing and estimates of the population. The Census of Population and Housing is held every five years and is the most comprehensive source of information about the population. The estimated resident population (ERP) is the official estimate of the resident population at a particular date. It adjusts the census count for people missed in the Census, births and deaths since the Census, and interstate and overseas migration.

1 Stein, I. And Morse, C. (1994) "*Relocation of the Aged—A Literature Review*", Australian Journal on Ageing, Vol. 13, No. 1, pp. 41–42

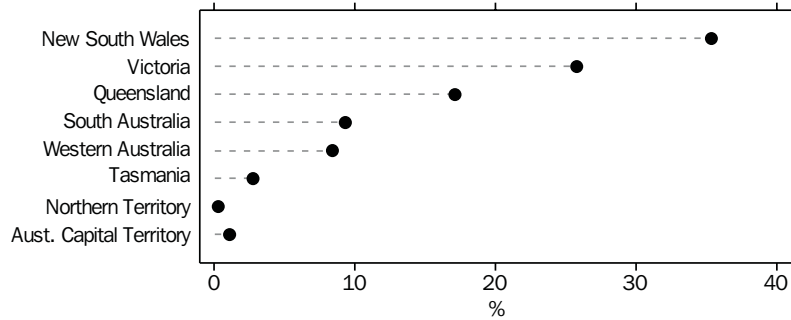
INTRODUCTION *continued*

In this chapter, the most recent resident population estimates are used for general population measures. Where finer details are needed, for instance, for small population groups, the 1996 Census of Population and Housing (counted at place of usual residence) is used.

CHARACTERISTICS OF THE OLDER POPULATION

In 1998, there were 807,200 older people in NSW. Compared to other states and territories, NSW had the largest number of older people. Of the total older population in Australia, 35% lived in NSW.

1.1 PROPORTION OF THE AUSTRALIAN POPULATION AGED 65 YEARS AND OVER—1998



Source: ABS, Australian Demographic Statistics December Quarter 1998 (Cat. no. 3101.0).

Older people formed 13% of the NSW population in 1998. People in the age group 65–74 years made up 7% (459,300) of the total NSW population. A further 4% (270,100) were in the age group 75–84 years, whilst 1% (77,700) were 85 years and over. In addition, 9% (556,800) were aged 55–64 years. This population group will have a major influence on the size of the older population over the next 10 years.

1.2 NEW SOUTH WALES POPULATION, BY AGE AND SEX—1998

Age group (years)	Males		Females		Persons		Older persons(a)	Female(b)
	'000	%	'000	%	'000	%	%	%
0–14	673.9	21.4	641.2	20.1	1 315.4	20.8	..	48.8
15–24	449.5	14.3	431.3	13.5	880.8	13.9	..	49.0
25–34	482.5	15.3	484.1	15.2	966.7	15.3	..	50.1
35–44	489.7	15.6	488.8	15.3	978.6	15.5	..	50.0
45–54	419.2	13.3	408.8	12.8	828.1	13.1	..	49.4
55–64	279.9	8.9	276.9	8.7	556.8	8.8	..	49.7
65–69	117.5	3.7	123.4	3.9	240.9	3.8	29.8	51.2
70–74	100.7	3.2	117.7	3.7	218.4	3.4	27.1	53.9
75–79	71.4	2.3	95.5	3.0	166.9	2.6	20.7	57.2
80–84	38.8	1.2	64.4	2.0	103.2	1.6	12.8	62.4
85 and over	23.0	0.7	54.7	1.7	77.7	1.2	9.6	70.4
Total	3 146.3	100.0	3 187.2	100.0	6 333.5	100.0	..	50.3

(a) Percentage of the older population.

(b) Percentage of each age group that is female.

Source: ABS, unpublished data, 1998 New South Wales Estimated Resident Population.

Within the older population, there are more women (455,700) than men (351,500). This is a consequence of lower mortality and longer life expectancy experienced by women compared with men. In 1998, 56% of the older population were women, and this proportion increased with age. Some 70% of people aged 85 years and over were women. In contrast, of people aged 0–14 years, 49% were female.

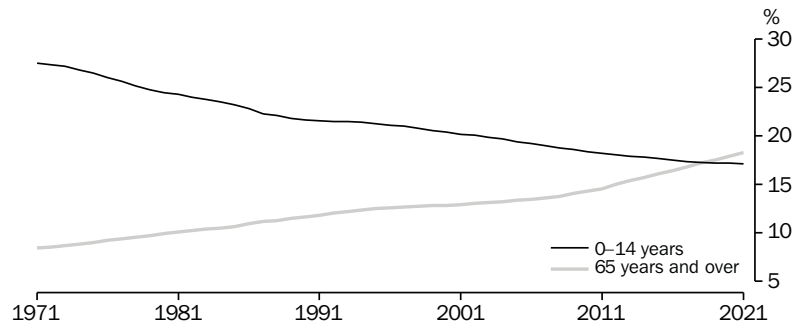
AN AGEING POPULATION

Fertility, mortality and migration may all influence the age structure of a population. A population is considered to be 'ageing' if the percentage of older people in the population is increasing. In turn, this can result from a combination of sustained decrease in fertility, improved life expectancy and movement of young people out of a region.

Between 1972 and 1998, the proportion of older people in NSW increased from 9% to 13%. During this time, the proportion of people aged 0–14 years declined from 27% to 21%. This reflects a national trend, and is expected to continue into the next century. It is projected that by 2021, 18% of the total population will be aged 65 years and over. The proportion of those aged 0–15 years will also continue to decline at a steady rate. These younger age groups may represent only 17% of the population in 2021.

Another measure of the ageing of a population is the increasing median age. The median age in 1996 was 34 years. This was an increase from 1991 when the median age was 32 years.

1.3 PROPORTION OF POPULATION, AGE GROUPS



Source: ABS, Population Projections 1997 to 2051 (Cat. no. 3222.0);
ABS, unpublished data, Estimated Resident Population.

POPULATION PROJECTIONS

A population projection is an estimate of the future population based on a set of assumptions about future levels of births, deaths and migration. Population projections are neither predictions nor forecasts. On the basis of the ABS Series II assumptions², the older population will increase from 807,200 in 1998 to 1,346,300 by 2021. The group aged 85 years and over shows the greatest rate of increase, from 77,700 to 150,100 between 1998 and 2021. The group aged 65–74 years is expected to experience the slowest rate of increase, from 459,300 in 1998 to 780,100 in 2021. Despite the different growth rates for each age group, the projected age structure of the older population would remain similar to the structure seen in 1998. Thus, 58% of the older population will be aged 65–74 years, a further 31% aged 75–84 years and 11% aged 85 years and over.

1.4 PROJECTED OLDER POPULATION, BY AGE

	Aged 65–74 years		Aged 75–84 years		Aged 85 years and over	
	'000	%	'000	%	'000	%
1998	459.3	7.2	270.1	4.3	77.7	1.2
2001	456.8	7.0	294.4	4.5	89.2	1.4
2006	478.5	7.1	325.5	4.8	105.5	1.6
2011	558.9	8.0	328.1	4.7	128.0	1.8
2016	686.4	9.6	351.0	4.9	143.5	2.0
2021	780.1	10.6	416.1	5.7	150.1	2.0

Source: ABS, Population Projections 1997 to 2051 (Cat. no. 3222.0);
ABS, unpublished data, 1998 New South Wales Estimated Resident Population.

2 See glossary.

ABORIGINAL AND TORRES STRAIT ISLANDER POPULATION

The Aboriginal and Torres Strait Islander population is considerably younger than the total population. This is illustrated by the lower median age of the Aboriginal and Torres Strait Islander population, which was 20 years in 1996 (compared with 34 years for total NSW). This population also has a lower proportion of older people, arising from higher fertility rates and lower life expectancy. In 1996, 2.5% (2,500 persons) of the Aboriginal and Torres Strait Islander population was aged 65 years and over, and 13.5% (13,700 persons) were aged 45 years and over.

In 1996, women outnumbered men in all age groups of the Aboriginal and Torres Strait Islander population, except the youngest ages (0–14 years). This is in contrast to the total population where women only outnumbered men in the older age groups (65 years and over). Of those aged 65 years and over in the Aboriginal and Torres Strait Islander population, 59% were women. The higher proportion of women in the older Aboriginal and Torres Strait Islander population is consistent with the NSW picture. In 1996, 56% of the total older population were women.

1.5 ABORIGINAL AND TORRES STRAIT ISLANDER POPULATION—1996

Age group (years)	Males		Females		Persons		Females(a)
	'000	%	'000	%	'000	%	
0–14	21.3	42.5	20.2	39.4	41.5	40.9	48.8
15–44	22.3	44.6	24.0	46.7	46.3	45.6	51.8
45–64	5.5	10.9	5.7	11.1	11.2	11.0	51.1
65 and over	1.0	2.1	1.5	2.9	2.5	2.5	58.9
Total	50.1	100.0	51.4	100.0	101.5	100.0	50.7

(a) Percentage of each age group that is female.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

OVERSEAS BORN POPULATION

The size and composition of the overseas born population has been shaped by Australian immigration policies and world events. Prior to World War II, most new settlers came from the United Kingdom or Ireland. The end of World War II marked the beginning of large scale migration from other countries, initially from European countries. Then, in the 1970's, with the end of the 'White Australia' policy there was an influx of migrants from other non-European countries.

In 1996 in NSW, 27% of people aged 65 years and over (203,300) were born overseas. The largest number was born in the United Kingdom and made up 33% of the older overseas born population. A significant number were born in Italy (20,200), China (10,500) and Greece (8,000).

1.6 BORN OVERSEAS—1996

<i>Country of birth</i>	<i>0–64 years</i>		<i>65–74 years</i>		<i>75 years and over</i>		<i>65 years and over</i>		<i>All ages</i>
	<i>Male</i>	<i>Female</i>	<i>Males</i>	<i>Females</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>
	'000	'000	'000	'000	'000	'000	'000	%	'000
United Kingdom	116.1	105.7	18.2	16.9	12.4	19.1	66.6	23.1	288.6
Italy	24.6	21.3	8.1	6.2	2.8	3.1	20.2	30.6	66.1
China(a)	49.3	52.7	3.1	3.5	1.5	2.4	10.5	9.3	112.6
Greece	16.6	16.6	3.3	2.5	1.0	1.2	8.0	19.5	41.1
Poland	5.5	6.1	2.2	2.4	1.6	1.2	7.4	38.9	19.0
Germany	12.9	12.2	2.1	3.0	0.8	1.4	7.3	22.5	32.4
New Zealand	41.1	40.7	1.7	1.7	1.0	1.8	6.2	7.0	88.0
Netherlands	8.2	7.2	2.2	1.7	1.0	1.3	6.2	28.8	21.5
Hungary	3.3	2.7	1.2	1.0	0.7	0.9	3.8	38.0	10.0
Lebanon	25.3	23.2	1.5	1.4	0.4	0.4	3.7	7.1	52.3
Other overseas	295.6	298.4	20.3	21.7	9.1	12.3	63.4	9.6	657.5
Total	598.6	586.9	63.9	62.1	32.3	45.1	203.3	14.6	1 389.0

(a) Includes all provinces.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Due to the different patterns of migration to Australia, some overseas born populations have an older age profile. In NSW in 1996, 39% of people who were born in Poland were aged 65 years and over, which is a significant contrast to the NSW average of 13%. Similarly high is the proportion of older people born in Hungary (38%), and Italy (31%). This is a reflection of the high levels of immigration from these countries immediately after World War II, which have not been matched by recent migration to offset the ageing of these populations.

Like the general population, within the total overseas born older population, women outnumber men. In 1996, 53% of the older population born overseas were women. However, for the age group 65–74 years, men slightly outnumbered women in the overseas born population. For people born in Italy, Greece, Poland and The Netherlands there were more men than women in the total older population.

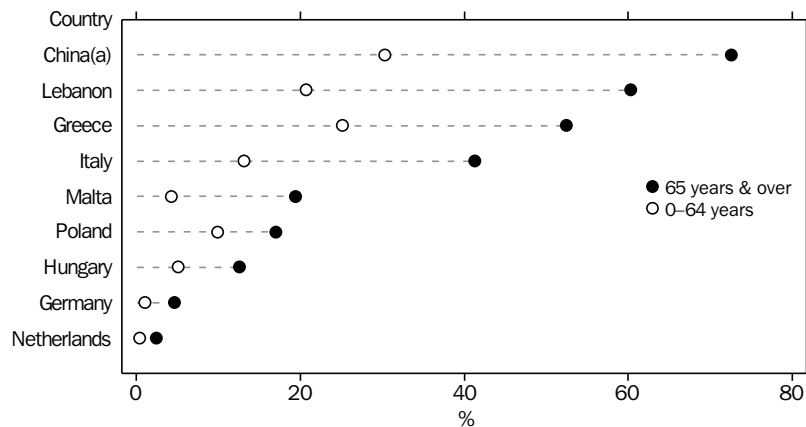
Language spoken

The older population is linguistically and culturally diverse. In 1996, more than 100 languages were spoken within the older population. Apart from English, the languages most commonly spoken by the older population were Italian (19,800), Chinese (10,700), Greek (9,700), and German (8,000).

Language spoken *continued*

The level of English language skills is markedly different between the older and younger people born in countries where the main language was not English. Compared to younger people, older people had greater difficulty in speaking English. In 1996, 15% of older people who spoke another language at home, reported that they could not speak English at all. Older people born in China and Lebanon were most likely to speak English 'not well' or 'not at all' (73% and 60% respectively). In contrast, the younger age group (0–64 years) born in these countries were less likely to have difficulty in speaking English (30% and 21% respectively spoke English 'not well' or 'not at all'). For some countries, the difference in English proficiency was not so marked. For instance, for both the 0–64 years and 65 years and over age groups, people born in Germany and The Netherlands had the least proportion able to speak English 'not well' or 'not at all'.

1.7 ENGLISH SPOKEN 'NOT WELL' OR 'NOT AT ALL', BY COUNTRY OF BIRTH—1996



(a) Includes all provinces.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Of those born in countries where English was not the main language spoken, older women were more likely to have lower English language skills than older men. In 1996, 16% of women aged 65–74 years spoke English 'not at all', compared with 8% of men in the same age group. This is consistent with the age group 75 years and over, where 26% of women and 13% of men spoke English 'not at all'. This may be because these women may have had fewer opportunities to learn English.

REGIONAL DISTRIBUTION

The majority of older people live in the coastal areas surrounding Sydney. A significant number also live in the inland farming communities. In 1998, 88% of the older population lived in Hunter, Illawarra, Richmond–Tweed, Mid-North Coast, South Eastern and Sydney Statistical Divisions (SD).

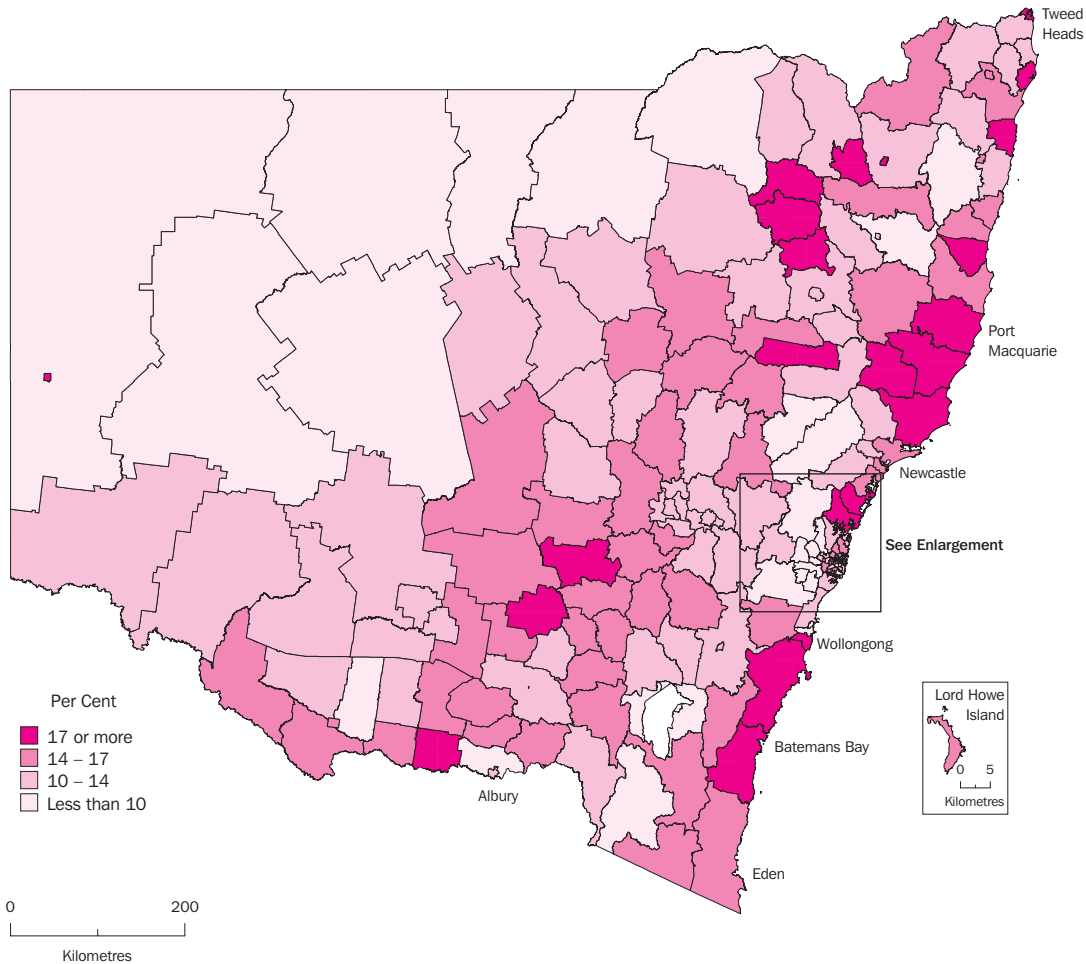
REGIONAL DISTRIBUTION

continued

As a proportion of the total population, the areas outside of Sydney SD had a higher proportion of older people (14%) than those within the Sydney SD (12%) and NSW (13%). The Statistical Local Areas (SLA) with the highest concentration of older people were Great Lakes (24.4%), Richmond–Tweed (23.9%), Eurobodalla (21.8%), Hastings (21.1%), Maclean (20.8%), Barraba (20.5%), and Bingara (19.9%). In contrast, the areas outside of Sydney SD with the lowest concentrations of older people included Muswellbrook (8.6%), Snowy River (8.6%), Singleton (8.2%), Moree Plains (8.1%), Brewarrina (8.0%) and Cobar (7.6%).

Within the Sydney SD, the highest proportion of older people were found in Wyong (18.0%), Hunters Hill (17.3%), Gosford (17.1%), Rockdale (16.1%), and Hurstville (16.0%). The following areas in Sydney had the lowest proportions of older people: Blacktown (7.0%), Liverpool (6.9%), Penrith (6.5%), and Campbelltown (5.5%).

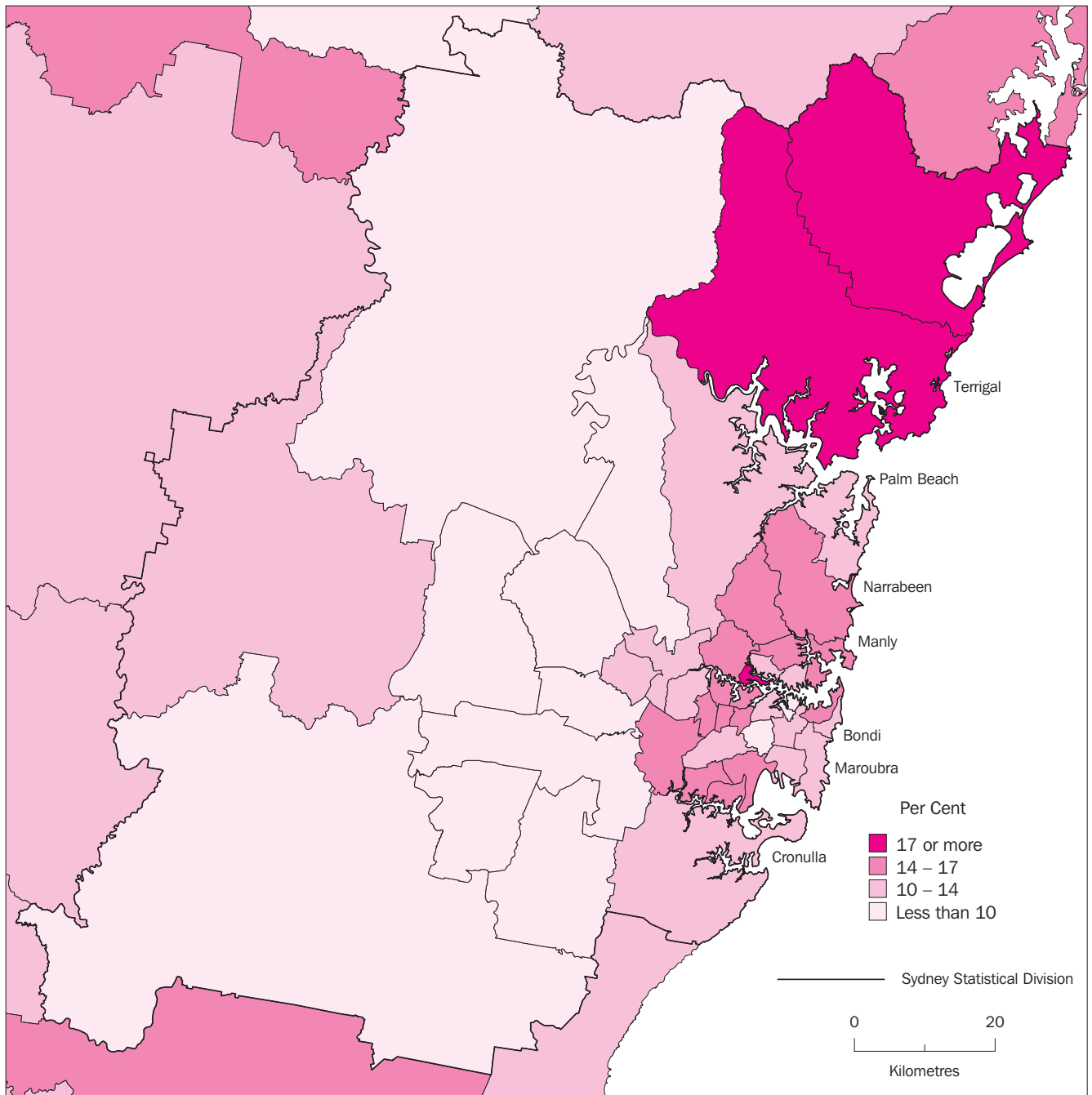
1.8 PROPORTION OF NEW SOUTH WALES POPULATION AGED 65 YEARS AND OVER(a)—1998



(a) Mapped by statistical local area.

Source: ABS, unpublished data, 1998 New South Wales Estimated Resident Population.

1.9 PROPORTION OF SYDNEY POPULATION AGED 65 YEARS AND OVER(a)—1998
ENLARGEMENT



(a) Mapped by statistical local area.

Source: ABS, unpublished data, 1998 New South Wales Estimated Resident Population.

Aboriginal and Torres Strait
Islander population

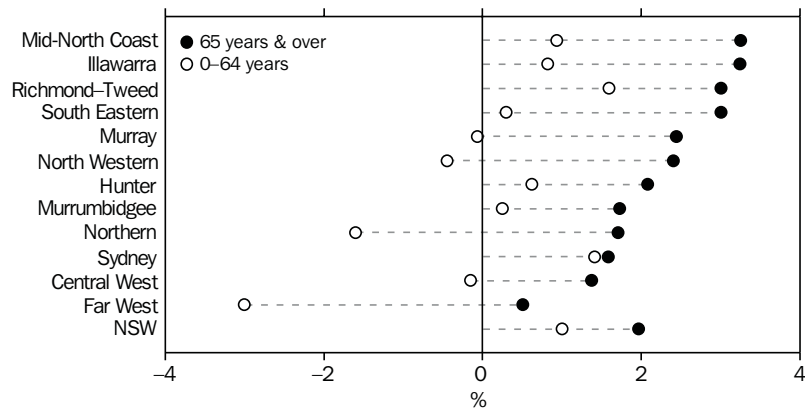
The geographic distribution of the Aboriginal and Torres Strait Islander population aged 45 years and over is different from that of the total older NSW population. Whilst the majority of the total population live along the coast, large numbers of older Aboriginal and Torres Strait Islander people lived inland. In 1996, the largest number of these people aged 45 years and over was found in Sydney SD (4,600), North Western SD (1,700), and Northern SD (1,400). Within the Sydney SD, most Aboriginal and Torres Strait Islander people aged 45 years and over lived in Inner Sydney (700), Blacktown–Baulkham Hills (600) and Outer Western Sydney (500).

REGIONAL GROWTH

The rate of growth or decline of the older population in a region is a measure of the change in size of the older population, as well as how quickly the change in size is occurring. Much of the regional growth or decline in the older populations is due to movement of both older and younger people within the State, predominantly from Sydney to less populated coastal areas.

In NSW, the older population is growing at a greater rate than the rest of the population. Between 1993 and 1998, the total population grew by 6%, whilst the older population increased by 10%. The most rapid growth areas for older people are the coastal regions. This is illustrated by the large annual average growth of the older population experienced in the Mid-North Coast SD (3.2%), Illawarra SD (3.2%), Richmond–Tweed SD (3.0%), and South Eastern SD (3.0%). A second growth strip for the older population is the inland farming communities such as Murray SD (2.4%) and North Western SD (2.4%). In contrast, the slowest growth of the older population was experienced in the Far West (0.5%) and Central West SDs (1.3%).

1.10 REGIONAL AVERAGE ANNUAL GROWTH RATE,
STATISTICAL DIVISION—1993–98



Source: ABS, *Population by Age and Sex, New South Wales, 30 June 1993* (Cat. no. 3235.1);
ABS, unpublished data, *1998 New South Wales Estimated Resident Population*.

MIGRATION

Older people are less likely to move overseas, interstate or within their local area than younger age groups. If they move, however, they are more likely to move short distances within their local area, and less likely to move interstate or overseas. Seven percent of the older population (51,400 people) moved address between August 1995 and August 1996. Of those 51% moved within the same SLA, whilst a further 36% moved to a different SLA but remained within NSW.

Between 1995 and 1996, a total of 6,000 older people moved into NSW. Migration from overseas accounted for 3,700 (62%) of these. The largest influx of older people from other states came from Victoria and Queensland. A total of 700 older people moved from Victoria and 1,000 older people moved from Queensland. However, during this same period, 2,000 older people moved from NSW to Queensland, resulting in a net loss of older people from NSW to Queensland.

Between 1995 and 1996, 8% of those aged 75 years and over moved, compared to 7% of those aged between 65 and 74 years.

1.11 STATE OF USUAL ADDRESS ONE YEAR AGO(a)—1996

<i>Movement class</i>	<i>65–74 years</i>	<i>75 years and over</i>	<i>Total (65 years and over)</i>
	'000	'000	'000
Not moved	382.0	262.9	644.9
Moved	27.6	23.8	51.4
Total	409.6	286.8	696.3
	%	%	%
Moved from			
Same SLA	48.3	54.9	51.3
Different SLA in			
New South Wales	35.6	36.0	35.8
Victoria	1.5	1.1	1.3
Queensland	2.4	1.5	2.0
South Australia	0.4	0.3	0.3
Western Australia	0.4	0.1	0.2
Tasmania	0.2	0.1	0.2
Northern Territory	0.1	0.0	0.1
Australia Capital Territory	0.4	0.4	0.4
Not stated(b)	0.7	1.6	1.1
Overseas 1995	10.0	3.9	7.2
Total moved	100.0	100.0	100.0

(a) Excludes overseas visitors, persons aged less than one year, persons who did not state whether they were usually resident at a different address one year ago and persons not usually resident in the SLA of enumeration.

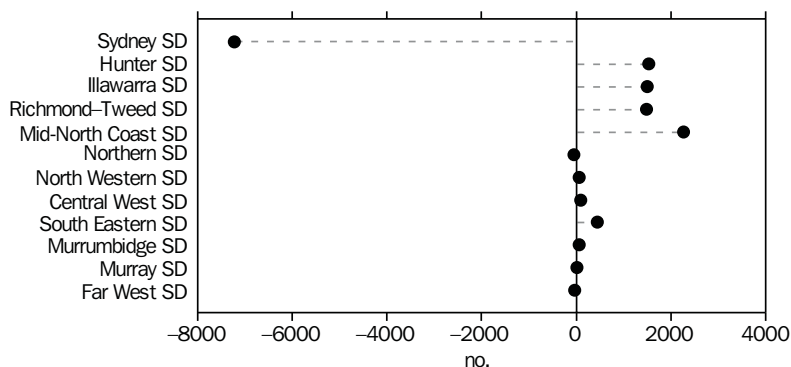
(b) Persons who stated they were usually resident at a different address one year ago, but did not state that address.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Coastal movement

A notable and recent trend in NSW is the movement of older people to coastal regions and often north to warmer climates. In particular, older people are leaving Sydney to live in smaller coastal regions. Between 1991 and 1996, 7,200 older people moved out of the Sydney area to other parts of NSW. Most of these people moved to the Mid-North Coast (27%), Illawarra (23%), Hunter (20%) and Richmond–Tweed (16%).

1.12 NET MIGRATION WITHIN NSW, PERSONS AGED 65 YEARS AND OVER—1991–96



Source: ABS, unpublished data, 1996 Census of Population and Housing.

The northern NSW coastal regions of Richmond–Tweed SD and Mid-North Coast SD attract a large number of older people, and consequently have a high percentage of older people. The high growth of the older population in these areas is due to movement into the areas from other parts of NSW, as well as from Queensland. Between 1991 and 1996, net movement into these areas accounted for 4,400 (33%) of the 13,400 increase in the older population.

1.13 POPULATION GROWTH, NORTH COAST OF NSW—1991–96

Statistical division	1996 Population		65 years and over	
	Total	65 years and over	Growth in population 1991–96	Net migration as proportion of growth
	'000	%	'000	%
Richmond–Tweed	201.4	17.0	5.7	26.0
Mid-North Coast	262.1	17.5	7.7	29.0

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Whilst Richmond–Tweed and the Mid-North Coast attract large numbers of older people, they also attract large numbers of younger people. That is, despite large increases in the number of older people, the population as a whole ages at a slower rate because of the movement of young people into these areas.

Coastal movement *continued*

Over half the older people (55%) who moved into the Richmond–Tweed and the Mid-North Coast were couples. This is comparatively high when compared to the proportion of all older people who moved in NSW (38%). Further, older people in the pre-retirement and early retirement years showed the greatest tendency for moving into these areas. Between 1991 and 1996, for every two persons aged 55–74 years who moved out of the Richmond–Tweed and the Mid-North Coast, five more moved in.

Of all older people in NSW who moved, 59% were women. However, of those older people who moved to the Richmond–Tweed and Mid-North Coast only 50% were women. The percentage of women moving away from the Richmond–Tweed and Mid-North Coast and those not moving at all is consistent with the percentage of women in the older population (56%).

1.14 MOVEMENT TO AND FROM NORTH COAST OF NSW—1991–96

<i>Age group (years)</i>	<i>Move to</i>	<i>Move from</i>	<i>Net gain</i>	<i>Movers to per movers from</i>
	'000	'000	'000	
15–54	47.8	39.7	8.2	1.2
55–64	8.5	3.0	5.5	2.9
65–74	6.2	2.8	3.5	2.3
75–84	2.2	1.4	0.7	1.5
85 and over	0.5	0.3	0.2	1.5
Total	65.2	47.1	18.0	1.4

Source: ABS, unpublished data, 1996 Census of Population and Housing.

1.15 SELECTED CHARACTERISTICS OF PERSONS AGED 65 YEARS AND OVER, BY MOVEMENT TYPE—1996–96

<i>Movement category</i>	<i>Female</i>	<i>Living with a partner</i>
	%	%
Moved to North Coast NSW	50.2	55.0
Moved from North Coast NSW	55.2	44.8
All movers in NSW	58.7	37.5
Non-movers in NSW	56.1	54.9
All persons aged 65 years and over	56.9	49.5

Source: ABS, unpublished data, 1996 Census of Population and Housing.

1.16 BIRTHPLACE, BY AGE AND SEX—1996

	65–74 years	75 years and over	Total
	'000	'000	'000
MALES			
Australia	138.2	79.4	217.6
Overseas main English-speaking countries(a)	21.8	14.7	36.4
Overseas other than main English-speaking countries(b)	42.2	17.7	59.8
Total(c)	210.2	118.6	328.8
FEMALES			
Australia	164.7	139.3	304.0
Overseas main English-speaking countries(a)	20.4	22.5	42.9
Overseas other than main English-speaking countries(b)	41.7	22.6	64.3
Total(c)	237.0	197.2	434.1
PERSONS			
Australia	302.8	218.8	521.6
Overseas main English-speaking countries(a)	42.1	37.2	79.3
Overseas other than main English-speaking countries(b)	83.9	40.2	124.1
Total(c)	447.1	315.8	762.9

(a) Canada, Ireland, New Zealand, South Africa, United Kingdom and United States of America.

(b) Includes 'inadequately described', 'at sea' and 'not elsewhere classified'.

(c) Includes older people whose birthplace not known.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

1.17 PROFICIENCY IN ENGLISH, BY AGE AND SEX(a)—1996

How well English is spoken	65–74 years		75 years and over		Total
	'000	%	'000	%	
MALES					
Very well or well	21.8	65.7	8.3	57.6	30.1
Not well	8.8	26.4	4.2	29.2	13.0
Not at all	2.6	7.9	1.9	13.2	4.5
Total(b)	33.7	100.0	14.5	100.0	48.2
FEMALES					
Very well or well	19.2	54.4	8.3	43.8	27.5
Not well	10.5	29.6	5.7	30.0	16.1
Not at all	5.6	16.0	4.9	26.2	10.6
Total(b)	35.8	100.0	19.1	100.0	54.9
PERSONS					
Very well or well	41.1	59.1	16.5	49.8	57.6
Not well	19.3	28.1	9.8	29.6	29.1
Not at all	8.3	12.0	6.8	20.6	15.1
Total(b)	69.5	100.0	33.6	100.0	103.1

(a) Persons who spoke a language other than English at home.

(b) Includes cases where language spoken at home was stated, but proficiency in English was not stated.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

1.18 PROPORTION AND GROWTH, PERSONS AGED 65 YEARS AND OVER, BY GEOGRAPHIC LOCATION—1998

Statistical subdivision Statistical division	Size			Regional growth	
	65 years and over '000	Total '000	65 years and over %	Rate of growth 1997–98 %	Annual average growth rate 1993–98 %
Inner Sydney	28.9	281.4	10.3	0.8	1.2
Eastern Suburbs	33.2	243.4	13.6	-0.6	0.3
St George–Sutherland	58.2	420.4	13.8	1.1	1.1
Canterbury–Bankstown	41.7	307.9	13.5	0.9	1.1
Fairfield–Liverpool	26.3	327.6	8.0	3.6	4.5
Outer South Western Sydney	14.1	222.5	6.3	4.3	4.5
Inner Western Sydney	23.5	158.1	14.8	0.2	0.2
Central Western Sydney	34.3	287.5	11.9	1.3	0.7
Outer Western Sydney	25.1	307.8	8.2	2.2	3.0
Blacktown–Baulkham Hills	27.5	378.3	7.3	3.8	4.8
Lower Northern Sydney	39.6	285.6	13.9	-0.2	0.1
Hornsby–Ku-ring-gai	34.0	254.0	13.4	0.5	0.9
Northern Beaches	32.4	226.3	14.3	0.0	0.8
Gosford–Wyong	49.3	280.9	17.5	1.5	2.7
Sydney (SD)	468.0	3 981.6	11.8	1.0	1.6
Newcastle	68.0	473.3	14.4	1.4	1.9
Hunter SD Balance	14.2	93.3	15.2	2.3	2.9
Hunter (SD)	82.2	566.6	14.5	1.4	2.1
Wollongong	33.9	259.7	13.0	2.4	2.8
Illawarra SD Balance	20.6	120.4	17.1	1.5	3.9
Illawarra (SD)	54.5	380.2	14.3	2.3	3.2
Tweed Heads	10.0	41.8	23.9	3.2	6.6
Richmond–Tweed SD Balance	23.4	164.7	14.2	1.8	1.6
Richmond Tweed	33.4	206.5	16.2	2.1	3.0
Clarence	22.0	138.0	16.0	2.5	3.6
Hastings	24.1	130.4	18.5	2.9	2.9
Mid-North Coast	46.2	268.4	17.2	2.6	3.2
Northern Slopes	11.3	81.7	13.8	1.7	2.0
Northern Tablelands	8.6	64.6	13.3	0.5	0.9
North Central Plain	2.9	29.4	9.8	1.8	2.4
Northern (SD)	22.8	175.7	13.0	1.1	1.6
Central Macquarie	11.0	85.8	12.9	2.5	2.3
Macquarie–Barwon	2.2	19.8	11.0	3.0	2.6
Upper Darling	0.9	11.4	7.8	-2.0	2.0
North Western (SD)	14.1	117.0	12.1	2.2	2.4
Bathurst–Orange	8.5	72.9	11.7	0.9	1.8
Central Tablelands (excludes Bathurst–Orange)	4.3	34.8	12.3	1.1	1.2
Lachlan	9.7	64.8	15.0	0.5	0.9
Central West (SD)	22.5	172.6	13.1	0.6	1.3
Queanbeyan	3.0	38.0	7.8	2.3	8.8
Southern Tablelands (excludes Queanbeyan)	8.8	63.7	13.8	1.7	0.9
Lower South Coast	11.4	59.7	19.1	2.3	3.1
Snowy	2.4	18.9	12.7	2.9	4.2
South Eastern (SD)	25.6	180.4	14.2	2.0	3.0
Central Murrumbidgee	13.5	105.2	12.8	1.2	1.7
Lower Murrumbidgee	5.0	43.7	11.6	1.1	1.7
Murrumbidgee (SD)	18.5	148.8	12.5	1.0	1.7
Albury	6.0	50.1	11.9	0.9	2.0
Upper Murray (excludes Albury)	3.5	20.4	17.1	0.2	2.1
Central Murray	4.8	30.6	15.6	2.0	3.2
Murray–Darling	1.2	10.1	11.6	-0.9	2.2
Murray (SD)	15.4	111.3	13.8	0.8	2.4
Far West (SD)	3.9	24.6	16.0	-0.5	0.5
NSW	807.2	6 333.5	12.7	1.3	1.9

Source: ABS, unpublished data, 1998 New South Wales Estimated Resident Population.

CHAPTER 2

INTRODUCTION

LIVING ARRANGEMENTS

As people age, they can expect to experience changes in their living arrangements. Living alone, living with other people who are not related to them, or living in a residential aged care facility, are all possibilities for every person as they age.

In fact, the older the person, the more likely it is that they will be faced with these possibilities. Older women are much more likely to be living by themselves, principally because they are more likely to outlive their partners.

However, it should be acknowledged that the lives of most older people are still closely entwined with their family. While there are a significant number of older people who live alone, most live with a partner or a close family member, with younger families from a non-English speaking background more likely to have an older person living with them.

While friends can play an important role in providing help and assistance in times of need, family members tend to provide an ongoing source of social interaction, as well as care and support. It should be noted that older people are also major providers of care to other people, especially their partners.

The assistance that older people receive from family and friends is a significant factor in whether they continue to lead an independent life. Moreover, without this assistance, there is a likelihood of social isolation, poorer health and well-being and premature admission to residential aged care.

The current trends in relation to living arrangements are likely to continue in the near future. However, demographic changes in the coming years may alter the situation dramatically, and will throw up new challenges for social planners and policymakers. The trend over the past 20 years towards smaller families, childlessness and increased divorce rates, may mean that in the future, there will be more older people living alone, as there will be fewer family members to call upon for care and support. Under this scenario, it is likely that more formal service provision will be required to meet the need. Continuing ethnic diversity and projections of even longer life expectancy could also work to influence where and with whom older people live.

This chapter looks at the living arrangements of older people and at the changes that occur as they age. People living alone are examined in some detail. In addition, the chapter also examines the important role older people play as major providers of care.

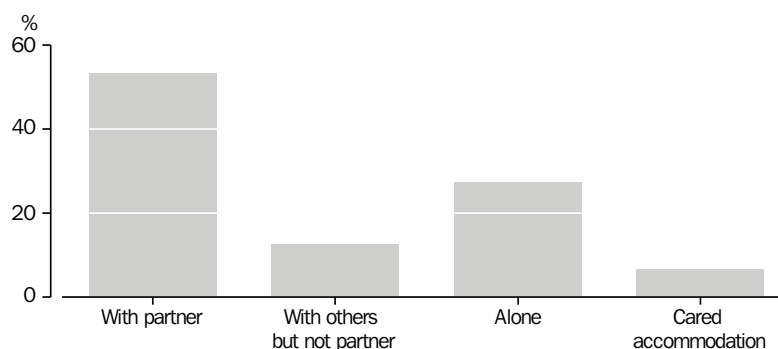
In this chapter data from the 1996 Census of Population and Housing refers to people counted at home on Census night and excludes people who were away from their usual residence.

LIVING ARRANGEMENTS

Most older people live with someone else, usually relatives and close family members. On census night, August 1996, 720,300 older people were counted at home in NSW. Of these:

- 53% (378,400 people) lived with their partner. Of these, 306,000 lived with their partner only and 72,400 with their partner and others.
- 12% (89,100) lived with other people. Two-thirds of this group lived with their children, often including their children's family.
- 27% (193,500) lived alone.
- 6% (45,200) were in cared accommodation.

2.1 LIVING ARRANGEMENTS OF PERSONS AGED 65 YEARS AND OVER—1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

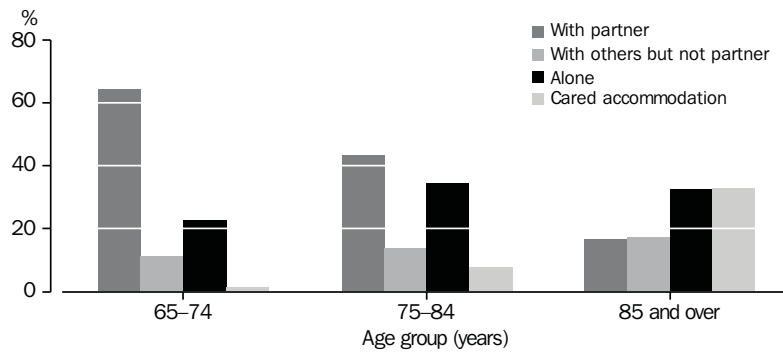
Age As people age, their living arrangements may change, often reflecting the loss of their spouse and an increased need for help from others.

With increasing age, people are less likely to live with their partner and are more likely to live alone. In 1996, 16% of people aged 85 years and over lived with their partner, compared with 64% of people aged 65–74 years and 43% of those aged 75–84 years.

The proportion of older people living alone initially increased with age, but then declined for those aged 85 years and over. Some 22% of people aged 65–74 years lived alone, compared to 34% of those aged 75–84 years and 32% of those aged 85 years and over.

People aged 85 years and over were more likely to live in cared accommodation, reflecting the increase in illness and disability among this age group. In 1996, 33% of people aged 85 years and over lived in cared accommodation. This compared with only 1% of those aged 65–74 years and 8% of those aged 75–84 years.

2.2 LIVING ARRANGEMENTS BY AGE—1996



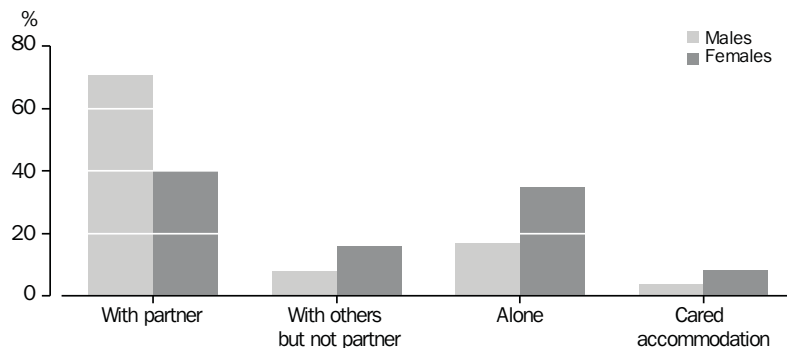
Source: ABS, unpublished data, 1996 Census of Population and Housing.

Sex Women generally live longer than men and therefore tend to outlive their partners (see *Chapter 5, Health*). This leads to differences in living arrangements between older men and women which are particularly evident as people age. In 1996, 71% of older men lived with their partner compared with 40% of older women. This difference increased with age, and was particularly evident for people aged 85 years and over, where only 7% of women lived with their partner compared with 41% of men.

Conversely, older women were more likely to live alone. In 1996, 35% of older women lived alone compared with 17% of older men. Among older women the highest proportion living alone were aged between 75–84 years (44%). However, among men, the highest proportion were aged 85 years and over (24%).

A higher proportion of older women (8%) than men (4%) were in cared accommodation. As a consequence of their different life expectancies more older men live with their partners and are more likely to be cared for at home. Older women are more likely to be widowed so that at home care may not be readily available.

2.3 LIVING ARRANGEMENTS OF MEN AND WOMEN AGED 65 YEARS AND OVER—1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

Birthplace In 1996 there were 120,400 older people born overseas in countries where English was not the main language spoken. This represented 18% of all older people whose birthplace was known.

The living arrangements of this group differed from those born in Australia or overseas in mainly English-speaking countries. Although the proportions of older people living with their partner were similar, those born in other than main English-speaking countries were more likely to live in an extended family. Some 21% of this group lived with their partners and others, compared to 8% of older people born in Australia, and 8% of older people born overseas in mainly English-speaking countries.

Older people born in countries where English was not the main language spoken were less likely to live alone. Some 18% lived alone compared with 29% of those born in Australia and 27% of those born in mainly English-speaking countries. They were also less likely to live in cared accommodation, at 3% compared with 6% and 7% respectively.

2.4 BIRTHPLACE OF PERSONS AGED 65 AND OVER(a)—1996

	Australia	Main English-speaking countries(b)	Other than main English-speaking countries	Total
	%	%	%	%
In private dwellings				
With partner				
Partner only	44.2	46.5	37.8	43.3
Partner and others	8.2	7.6	21.2	10.4
Total	52.3	54.1	59.1	53.7
With others, but not partner	11.4	11.0	18.8	12.7
Alone	29.2	27.2	18.3	27.1
Total(c)	93.0	92.3	96.2	93.5
In non-private dwellings				
Cared accommodation	6.3	7.1	3.3	5.8
Other	0.7	0.6	0.5	0.7
Total(c)	7.0	7.7	3.8	6.5
Total(c)	100.0	100.0	100.0	100.0
	'000	'000	'000	'000
Persons(d)	490.4	75.2	120.4	686.0

(a) Excludes persons whose birthplace was not known.

(b) Canada, Ireland, New Zealand, South Africa, United Kingdom and United States of America.

(c) Excludes a small number of non-classifiable and not stated responses.

(d) Includes a small number of non-classifiable and not stated responses.

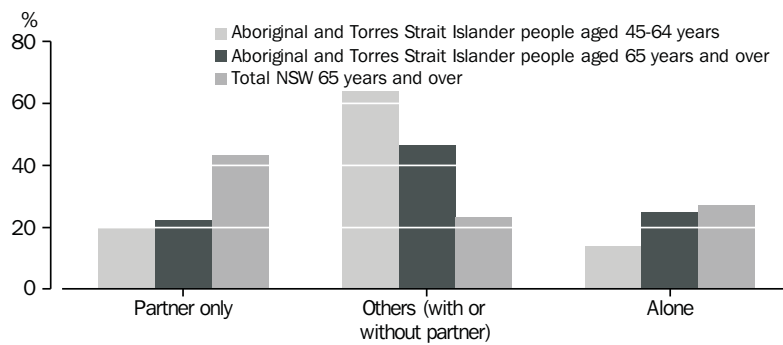
Source: ABS, unpublished data, 1996 Census of Population and Housing.

Aboriginal and Torres Strait Islander people

The population of Aboriginal and Torres Strait Islander people has a younger age structure than the rest of the population (See *Chapter 1, Population*).

Among Aboriginal and Torres Strait Islander people aged 65 years and over, 22% lived with their partner only compared to 43% of all older people. However, a high proportion of older Aboriginal and Torres Strait Islander people (47%) lived in an arrangement that included people other than their partner. For example, with another family member or a partner and other family. In comparison, 23% of all older people lived in such an arrangement. The proportion living alone (25%) was similar to that of all older people (27%).

2.5 LIVING ARRANGMENTS OF ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE—1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

Regions of the State

The living arrangements of older people living in urban and rural areas differed. Older people living in rural areas were more likely to live with their partners, less likely to live alone and also less likely to live in cared accommodation. In 1996, 64% of older people in small rural areas ('Rural balance') lived with their partners while 20% lived alone. Urban regions had higher proportions of older people in cared accommodation than the other regions.

2.6 SECTIONS OF NSW—1996

	Major urban	Other urban	Bounded locality	Rural balance	Total
	%	%	%	%	%
In private dwellings					
With partner					
Partner only	40.2	47.4	50.4	51.6	43.0
Partner and others	11.6	5.9	6.8	12.6	10.2
Total	51.9	53.4	57.2	64.1	53.2
With others, but not partner	13.8	9.3	10.5	12.8	12.5
Alone	27.0	29.5	28.7	20.2	27.2
Total(a)	92.7	92.1	96.4	97.0	92.9
In non-private dwellings					
Cared accommodation	6.7	7.0	1.8	2.3	6.4
Other	0.7	0.9	1.8	0.7	0.7
Total(a)	7.3	7.9	3.6	2.9	7.1
Total(a)	100.0	100.0	100.0	100.0	100.0
	'000	'000	'000	'000	'000
Persons(b)	476.2	178.3	16.4	49.5	720.3

(a) Excludes a small number of non-classifiable and not stated responses.

(b) Includes a small number of non-classifiable and not stated responses.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

PEOPLE LIVING ALONE

As people age there is a greater likelihood of them living alone. For some older people living alone is a continuation of the way they have lived for many years, but for others it is a new experience and often follows the death of their spouse.

The availability of self care accommodation (such as retirement villages) specifically for older people has increased their opportunity to continue to live alone and independently, but with support close at hand. This can come from family, from neighbours and friends within the accommodation complex, and from the formal services available to village residents.

Living arrangements

In 1996, 27% (193,500) of older people lived alone. Most older people who lived alone did so because of widowhood, and because of their longer life expectancy, women were the majority outnumbering men by 3 to 1.

Women aged 75–84 years were most likely to live alone (44%). For some in this age group it will be a time of transition between the loss of their partner and a possible move to cared accommodation.

The proportion of men living alone rose steadily from 15% of men aged 65–74 years to 24% of men aged 85 years and over.

2.7 LIVING ALONE—1996

	Age group (years)			Total
	65–74	75–84	85 and over	
	'000	'000	'000	'000
Number living alone				
Males	28.8	18.3	4.5	51.7
Females	64.1	61.2	16.5	141.8
Persons	93.0	79.5	21.0	193.5
	%	%	%	%
Proportion(a)				
Males	14.8	19.8	24.5	16.9
Females	29.1	44.1	35.8	35.0
Persons	22.4	34.4	32.5	27.2

(a) The number living alone as a proportion of each age and sex group.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Projections

A population projection is an estimate based on a set of current assumptions. On the basis of ABS Series B¹ the number of people living alone is projected to increase to 380,000 by 2021.

The proportion of all older people living alone is projected to rise to 29% (260,800) by 2006, after which it is projected to decline slightly. Men's life expectancy has been increasing and as they live longer, fewer women will be widowed, resulting in greater numbers of older people living with their partners.

2.8 PROJECTIONS OF PERSONS AGED 65 YEARS AND OVER(a)—2001–21

Living arrangements	2001	2006	2011	2016	2021
	'000	'000	'000	'000	'000
Alone	237.1	260.8	289.5	331.3	380.0
With others	540.8	580.0	650.6	769.2	880.8
Residents of non-private dwellings	63.5	71.7	80.6	89.3	98.9
Total	841.4	912.4	1 020.7	1 189.8	1 359.6
	%	%	%	%	%
Alone	28.2	28.6	28.4	27.8	27.9
With others	64.3	63.6	63.7	64.6	64.8
Resident of non-private dwellings	7.5	7.9	7.9	7.5	7.3
Total	100.0	100.0	100.0	100.0	100.0

(a) Series B projections.

Source: ABS, unpublished data, Household and Family Projections, 1996 to 2021.

1 See Glossary.

Marital status Most older women who live alone do so because of the loss of their partner. Among this group, 79% were widowed, 8% had never married and 9% were divorced. Of older men who lived alone, 49% were widowed, 21% had never married, and 18% were divorced. There was a small group of both men (4%) and women (2%) who were married, but living alone. This included people whose spouse was in cared accommodation or hospital on Census night.

2.9 MARITAL STATUS OF PERSONS AGED 65 YEARS AND OVER LIVING ALONE—1996

	<i>Never married</i>	<i>Widowed</i>	<i>Divorced</i>	<i>Separated</i>	<i>Married</i>	<i>Total</i>
	%	%	%	%	%	%
Males	21.0	49.0	18.4	7.4	4.2	100.0
Females	7.6	79.1	9.2	2.3	1.8	100.0
Persons	11.2	71.1	11.7	3.7	2.5	100.0

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Birthplace Among older people who lived alone, 77% were born in Australia and 11% were born overseas in a mainly English speaking country. A further 12% were born overseas in countries where English was not the main language spoken. As a group, the latter is culturally and linguistically diverse. Table 2.10 lists the 10 non-English speaking countries with the largest numbers of overseas born older people living alone. In 1996, the largest numbers of older people living alone were those born in Italy (3,100), Poland (2,000) and Germany (1,900).

2.10 BIRTHPLACE OF PERSONS AGED 65 AND OVER LIVING ALONE(a)—1996

<i>Born in</i>	'000	%
Australia	143.3	77.2
Main English-speaking countries(b)	20.4	11.0
Other than main English-speaking countries		
Italy	3.1	1.6
Poland	2.0	1.1
Germany, Federal Republic of	1.9	1.0
Netherlands	1.3	0.7
Hungary	1.1	0.6
Greece	0.9	0.5
China (excludes Taiwan Province)	0.9	0.5
Egypt	0.7	0.4
Ukraine	0.7	0.4
Malta	0.7	0.4
Other	8.6	4.6
<i>Total</i>	<i>21.9</i>	<i>11.8</i>
Total	185.6	100.0

(a) Excludes 7,800 persons aged 65 and over who were living alone, but whose birthplace was not known.

(b) Canada, Ireland, New Zealand, South Africa, United Kingdom and United States of America.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

CARING

As people age they are more likely to need practical assistance from others. The 1998 ABS Survey of Disability, Ageing and Carers identified two types of assistance: informal and formal care. Informal care described unpaid assistance provided to people aged 60 years and over and people of any age with a disability, for a range of tasks associated with daily living. Family and friends are the main providers of informal care. Formal assistance included assistance provided by government and private organisations (for profit and not-for-profit) and by individuals who assisted on a regular basis and were paid.

While older people are major beneficiaries of informal care from family and friends, many also provide practical assistance to other people. In 1998 an estimated 20% of older people (150,000) provided on-going informal care to others. There were almost equal numbers of men and women among older carers.

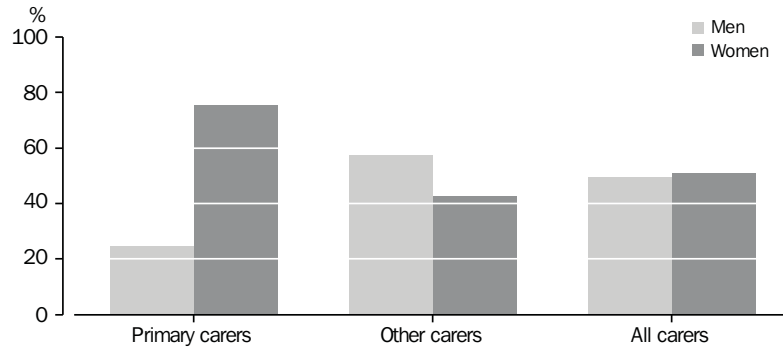
Primary carers Many people who require care have a number of different care providers. A primary carer is the person who provides the most ongoing support in one or more of the core activities of communication, mobility, self-care, and in other everyday activities. Primary carers carry the heaviest caring responsibilities.

In 1998, there were an estimated 38,000 primary carers aged 65 years and over. Of these, 76% (29,000 people) were caring for another older person, most of whom were their partners. This is indicative of the fact that older people often rely on other older people for their needs for care². Some, 15% (5,700) of older primary carers cared for a child, or adult son or daughter, who had a disability and lived in the same household.

There were another 19,000 primary carers aged 45–64 years who provided care for older people. Just over half of these carers provided help to parents and most of the remainder helped partners who were aged 65 years and over. A few helped other relatives and friends who were aged 65 years and over.

2 Australian Bureau of Statistics 1999, *Older People Australia: A Social Report*, Cat. no. 4109.0, ABS, Canberra, p 40.

2.11 OLDER PEOPLE PROVIDING INFORMAL CARE—1998



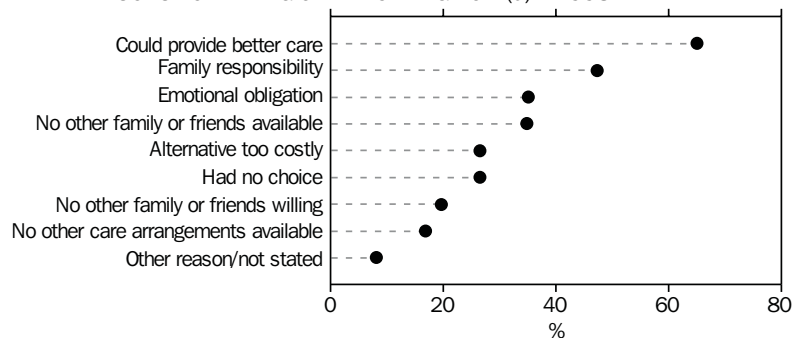
Source: ABS, *Disability, Ageing and Carers: Summary Tables, NSW, 1998* (Cat. No. 4430.01.40.001).

Although there were similar numbers of older men and women among all informal carers, this was not the case for primary carers, where there were more women than men. In 1998, 76% of primary carers aged 65 years and over were women. Of primary carers aged 45–64 years, 66% were women. Many women in this age group have multiple caring roles. As well as caring for their partners, they often provide assistance to older relatives, in particular their parents and parents-in-law.

Reasons for taking on the caring role

Carers provide assistance for a number of reasons. For most, care is freely given, and is seen as a family responsibility. In 1998 primary carers were asked why they took on their caring role. Some 65% of primary carers aged 45 years and over caring for an older person, stated that it was because they could provide better care and 47% said it was a family responsibility. About 27% of carers considered that they had no choice and 27% said that the alternatives were too costly.

2.12 REASONS FOR TAKING ON THE CARING ROLE(a)—1998



(a) Primary carers 45 years and over caring for a person 65 years and over. More than one reason could be reported.

Source: ABS, unpublished data, 1998 Survey of Disability, Ageing and Carers.

Support for carers Regardless of why a carer takes on the responsibility of providing care, support in their role can be important for their well-being. Many older carers provide extensive care equal to a full time workload³. Lack of support or respite for the carer can result in fatigue and stress. In 1998, 35% of primary carers (aged 45 years and over) caring for older people had an alternative informal carer available. About 40% of carers received some assistance with the caring role.

Older people receiving care In 1998, 260,100 older people (86%) received assistance from informal sources, mostly from family members. Some 35% received help from their spouse, while 28% received it from their daughters. Sons also provided care, but to a lesser extent (20%). Other sources of informal care were friends (18%) and other relatives (28%), most likely sons-in-law or daughters-in-law.

Around 154,100 older people (51%) received assistance from formal sources. These included assistance such as home nursing and meals on wheels. Most formal assistance used by older people came from private for-profit organisations. Some 39% of older people utilised these services compared with 22% who used government services.

2.13 OLDER PEOPLE RECEIVING INFORMAL ASSISTANCE—1998

<i>Source of assistance</i>	'000	%
Informal assistance		
Female spouse	54.5	18.1
Male spouse	52.3	17.3
Daughter	83.3	27.6
Son	61.0	20.2
Other relative	85.5	28.3
Friend	53.5	17.7
<i>Total(a)</i>	<i>260.1</i>	<i>86.2</i>
Formal assistance		
Government organised	65.6	21.8
Privately organised non-profit	20.2	6.7
Privately organised for profit	118.3	39.2
<i>Total(a)</i>	<i>154.1</i>	<i>51.1</i>
Any source(a)	301.6	100.0

(a) Components may not add to the total as people may receive assistance from more than one source.

Source: ABS, unpublished data, 1998 Survey of Disability, Ageing and Carers.

3 Australian Bureau of Statistics 1999, *Older People Australia: A Social Report*, Cat. no. 4109.0, ABS, Canberra, p 41.

Unmet need In the 1998 Survey of Disability, Ageing and Carers older people were asked if their needs for assistance were met. Of the 312,400 older people who needed assistance with at least one activity, 71% had their needs fully met. However, 29% (91,000) did not, including 10,800 people who did not have their needs met at all. Although government and community based services are an alternative source of assistance to the family, older people may be unaware or unwilling to ask for help from these sources, or the services may not be available to them.

Property maintenance was the activity with the largest number of people (40,300) whose needs were not met. Other activities with a high level of unmet need were transport (27,900) and housework (24,000).

Among older people with a disability who needed help with personal activities 22% (25,900) did not have their needs met. Health care and mobility were the areas where they were most likely to have unmet needs.

2.14 EXTENT TO WHICH NEED MET—1998

	Fully met	Not fully met(a)	All needing assistance
	'000	'000	'000
Personal activities(b)			
Self care	51.2	*7.2	58.3
Mobility	77.6	20.6	98.3
Communication	12.2	n.p.	13.8
Health care	108.5	20.2	128.7
All needing assistance with personal activities(c)	89.8	25.9	115.7
Transport	134.8	27.9	162.6
Paperwork	43.8	*3.6	47.4
Housework	121.6	24.0	145.6
Property maintenance	182.0	40.3	222.3
Meal preparation	52.1	**2.9	54.9
All needing assistance with at least one activity(c)	221.4	91.0	312.4
	%	%	%
All needing assistance with at least one activity(c)	70.9	29.1	100.0

(a) Includes people whose needs were not met at all.

(b) These activities were only asked of people with a disability.

(c) Components may not add to the total as people may need assistance with more than one activity.

Source: ABS, *Disability, Ageing and Carers: Summary Tables, NSW, 1998 (Cat. no. 4430.1.40.001)*.

2.15 LIVING ARRANGEMENTS OF OLDER PEOPLE—1998

	Age group (years)			Total '000	Total(a) %
	65-74	75-84	85 and over		
	'000	'000	'000		
MALES					
In private dwellings					
With partner					
Partner only	112.3	51.8	6.4	170.6	55.7
Partner and others	35.4	8.9	1.1	45.4	14.8
Total	147.7	60.7	7.5	216.0	70.6
With others, but not partner	14.1	7.5	2.3	23.9	7.8
Alone	28.8	18.3	4.5	51.7	16.9
Total(b)	193.5	87.6	14.4	295.6	—
In non-private dwellings					
Cared accommodation	2.6	5.1	3.9	11.7	3.8
Other	1.8	0.8	0.2	2.8	0.9
Total(b)	4.4	5.9	4.1	14.5	—
Total(b)	197.9	93.6	18.6	310.2	100.0
FEMALES					
In private dwellings					
With partner					
Partner only	98.1	34.7	2.7	135.4	33.4
Partner and others	21.8	4.7	0.4	27.0	6.7
Total	119.9	39.4	3.1	162.4	40.1
With others, but not partner	32.3	24.1	8.8	65.2	16.1
Alone	64.1	61.2	16.5	141.8	35.0
Total(b)	219.4	126.2	28.8	374.3	—
In non-private dwellings					
Cared accommodation	3.2	13.0	17.3	33.5	8.2
Other	1.0	0.9	0.5	2.4	0.6
Total(b)	4.2	13.9	17.8	35.9	—
Total(b)	223.6	140.1	46.6	410.2	100.0
PERSONS					
In private dwellings					
With partner					
Partner only	210.5	86.5	9.0	306.0	43.0
Partner and others	57.2	13.6	1.5	72.4	10.2
Total	267.7	100.1	10.6	378.4	53.2
With others, but not partner	46.4	31.6	11.1	89.1	12.5
Alone	93.0	79.5	21.0	193.5	27.2
Total(b)	412.8	213.8	43.2	669.9	—
In non-private dwellings					
Cared accommodation	5.9	18.1	21.2	45.2	6.4
Other	2.8	1.7	0.7	5.2	0.7
Total(b)	8.7	19.8	21.9	50.4	—
Total(b)	421.5	233.6	65.1	720.3	100.0

(a) Percentages have been calculated using totals which exclude a small number of non-classifiable or not stated responses.

(b) Includes a small number of non-classifiable and not stated responses.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

CHAPTER 3

INTRODUCTION

HEALTH

Research suggests that in developed countries such as Australia, older people are living longer and at the same time enjoying more years without severe handicap.

Longer life expectancy reflects the advances in medical treatments and the relationship between the socio-economic status of older people and their health. People with higher incomes tend to report better health than those with lower incomes, as do those with more education.

The relationship of education to health status suggests that by increasing one's awareness of illness, risk factors and disease prevention, the trend to live longer will be accompanied by a capacity to maintain independence and well-being. For example, knowing how regular exercise will assist us maintain the strength and stamina to climb stairs and dress ourselves as we age, the more likely we are to avoid dependency.

Most older people rate their health as fair to good. However, there are a significant number who are coping with a range of illnesses including arthritis, hypertension, heart disease, high cholesterol, osteoporosis and dementia. General Practitioners are the first point of call and remain pivotal in the ongoing management of chronic conditions.

There are an increasing array of government funded initiatives to provide assistance and support. Recognising the increasing complexities of the GP's role, Federal primary care initiatives such as free health checks for the over 70's and payment for attending case conferences allow a coordinated approach to an older person's illness. There are also efforts to equip GPs with increased understanding of the support services so that the ongoing management and support can be shared.

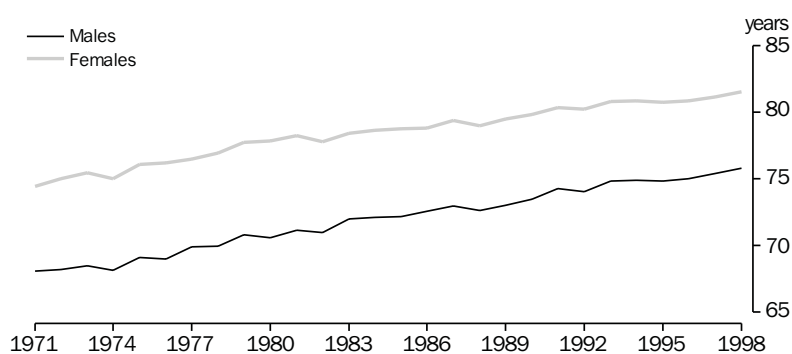
The NSW Healthy Ageing Framework, 1998–2003, is a five-year policy strategy which provides the mechanism for Government departments to work together to make mainstream services more responsive to the needs of older people. There is improved information for older people about where to go for help and what services are available locally.

This Chapter presents a range of health-related indicators as well as information on changing patterns of mortality and causes of death of older people. It also provides an overview of trends in the health status of older people and health related lifestyle factors.

LIFE EXPECTANCY

Life expectancy is a measure of the average number of years a person might expect to live if current death rates continue throughout their lifetime. In 1996–98, the life expectancy of NSW residents at birth was 75.8 years for men and 81.6 years for women. This was a substantial increase from 1971, when life expectancy was 68.0 years for men and 74.4 years for women. These improvements can be attributed largely to the decrease in infant mortality during this period and the decline in death rates from degenerative diseases (other than cancer)¹.

3.1 LIFE EXPECTANCY AT BIRTH



Source: ABS, *Demography, New South Wales* (Cat. no. 3311.1).

For people aged 65 years and over, the average life expectancy has also increased. Between 1971 and 1998, life expectancy of older people increased by four years for both men and women. In 1971, at age 65 years, men could expect to live another 12 years. By 1998, men aged 65 years could expect 16 more years of life. Similarly, in 1971 women aged 65 years could expect to live a further 16 years and by 1998, could expect 20 more years of life.

The substantial improvements in the life expectancy of adults have been due to a combination of improved living standards and medical treatments, and reduction in death from stroke and ischaemic heart disease².

1 Australian Bureau of Statistics, *New South Wales Year Book, 1999*, (Cat. no. 1300.1), ABS, Sydney, p 58.

2 Australian Institute of Health and Welfare (AIHW) 1999, *Heart, Stroke and Vascular Diseases, Australian facts*, AIHW (Cat. no. CVD 7). Canberra.

3.2 LIFE EXPECTANCY(a)

Age (years)	1971		1996-98	
	Males	Females	Males	Females
	years	years	years	years
0	68.0	74.4	75.8	81.6
5	64.7	70.8	71.3	77.0
10	59.8	65.9	66.4	72.1
15	54.9	61.0	61.4	67.1
20	50.3	56.2	56.7	62.2
25	45.8	51.3	52.0	57.3
30	41.1	46.5	47.3	52.4
35	36.4	41.7	42.6	47.6
40	31.7	37.0	38.0	42.7
45	27.2	32.4	33.3	38.0
50	23.0	28.0	28.7	33.3
55	19.1	23.7	24.3	28.7
60	15.5	19.7	20.1	24.3
65	12.4	15.9	16.3	20.0
70	9.7	12.3	12.8	16.0
75	7.5	9.4	9.8	12.3
80	5.7	7.0	7.3	9.1
85	4.4	5.2	5.4	6.5
90	3.5	4.0	4.1	4.6
95	3.0	3.1	3.4	3.4

(a) From 1994 onwards life expectation data are calculated over a three year period.

Source: ABS, *Demography, New South Wales (Cat. no. 3311.1)*.

CAUSES OF DEATH

In 1998, the three major causes of death, ischaemic heart disease, cancer and stroke, accounted for nearly two-thirds (61%) of all deaths of older people in NSW. Ischaemic heart disease (sometimes referred to as coronary heart disease) accounted for 8,700 deaths (25%), while cancer accounted for a further 8,600 deaths (25%). Cancer was the leading cause of death for older men (4,900), while ischaemic heart disease was the leading cause of death (4,400) in older women.

Other significant causes of death included stroke (12% of all deaths), respiratory disease (11%) and diseases of the digestive system (3%).

3.3 LEADING CAUSES OF DEATH, PERSONS AGED 65 YEARS AND OVER—1998

Cause of death	Males		Females		Persons	
	no.	%	no.	%	no.	%
Cancer	4 946	28.9	3 682	20.6	8 628	24.7
Ischaemic heart disease	4 312	25.2	4 358	24.4	8 670	24.8
Stroke	1 609	9.4	2 572	14.4	4 181	11.9
Respiratory disease	2 083	12.1	1 887	10.6	3 970	11.3
Digestive system disease	441	2.6	551	3.1	992	2.8
Others	3 749	21.9	4 807	26.9	8 556	24.4
All causes	17 140	100.0	17 857	100.0	34 997	100.0

Source: ABS, *unpublished data, 1998 Causes of Death Collection*.

DISABILITY

In 1998, an estimated 54% of older people (434,500) in NSW had a disability. People were identified as having a disability if they had one or more impairments or restrictions which had lasted, or were likely to last, for six months or more. Some 22% of older people had a profound or severe restriction relating to the core activities of communication, mobility or self care (see Glossary). The rate of profound or severe core activity restriction increased markedly with age from 4% of people aged 0–64 years to 63% of those aged 85 years and over (49,900 people).

3.4 DISABILITY STATUS—1998

	0–64 years	65–74 years	75–84 years	85 years and over	65 years and over	Total
	%	%	%	%	%	%
Core activity restriction(a)						
Profound/severe	3.8	11.0	27.9	63.5	21.8	6.1
Moderate	2.6	9.8	10.8	5.7	9.7	3.5
Mild	4.1	16.9	19.5	12.0	17.3	5.8
All with specific restriction(b)	12.2	37.7	58.1	81.2	48.8	16.9
All with disability(c)	14.2	44.2	62.2	83.0	54.0	19.3
No disability	85.8	55.8	37.8	17.0	46.0	80.7
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
	'000	'000	'000	'000	'000	'000
Total	5 520.7	459.0	267.5	78.6	805.1	6 325.8

(a) Core activities comprise communication, mobility and self care.

(b) Includes those who have a core activity, schooling or employment restriction. Persons may have both a core activity restriction and a schooling or employment restriction.

(c) Includes those who do not have a specific restriction.

Source: ABS, unpublished data, 1998 Survey of Disability, Ageing and Carers.

Disabling conditions

The health conditions most frequently reported by older people as causing a disability were: arthritis and other musculoskeletal conditions, 147,800 people (34%); diseases of the circulatory system including heart disease, stroke and hypertension, 82,000 people (19%); mental and behavioural disorders, 35,500 people (8%); and disorders of the ear and mastoid process, 35,100 people (8%). Some 92% of people with a disability reported having a physical disorder as their main disabling condition, with the remainder reporting a mental disorder.

3.5 PERSONS AGED 65 YEARS AND OVER WITH A DISABILITY, MAIN CONDITION—1998

<i>Type of condition</i>	<i>Total with specific restrictions</i>	<i>Total with disability(a)</i>
	'000	'000
Physical condition		
Cancer/lymphomas/leukaemias	**8.1	**8.7
Endocrine/nutritional/metabolic disorders	10.0	11.5
Diseases of the nervous system(b)	10.0	11.2
Diseases of the eye and adnexa	25.2	27.4
Diseases of the ear and mastoid process	28.8	35.1
Diseases of the circulatory system	72.5	82.0
Diseases of the respiratory system	25.4	28.5
Diseases of the digestive system	**6.3	**6.3
Diseases of the musculoskeletal system/connective tissue	133.5	147.8
Congenital/perinatal disorders(c)	**1.0	**1.0
Injury/poisoning/other external causes	18.2	20.3
Other physical conditions(d)	19.1	19.1
<i>Total</i>	358.0	399.0
Mental and behavioural disorders(e)	34.6	35.5
Total	392.5	434.5

(a) Includes those who do not have a specific restriction.

(b) Excluding Alzheimer's disease.

(c) Excluding Down's syndrome.

(d) Includes infectious and parasitic diseases, diseases of the blood forming organs, skin conditions, genito-urinary diseases, symptoms and signs n.e.c.

(e) Includes depression.

Source: ABS, unpublished data, 1998 Survey of Disability, Ageing and Carers.

SELF PERCEPTION OF HEALTH STATUS

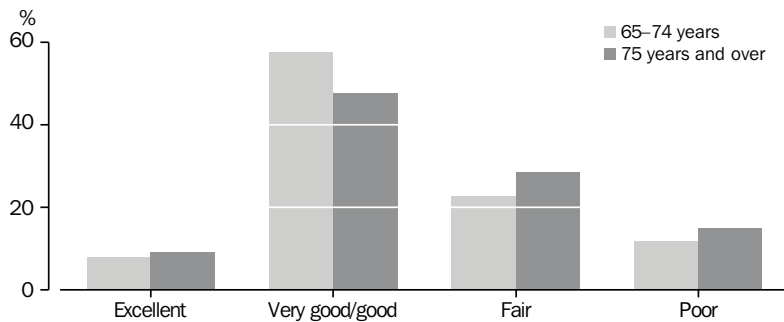
Studies suggest that people's perception of their own health generally gives a good indication of their mental and physical condition³.

According to the 1995 National Health Survey, the majority of older people in NSW had a positive assessment of their health. Almost two in three older people assessed their health as being excellent, very good or good. Some 24% reported that their health was fair, while 13% reported that their health was poor.

As people age they are more likely to perceive deterioration in their health. An estimated 66% of people aged 65–74 years rated their health as excellent, very good or good compared to 57% for people aged 75 years and over. For most ages, there was little difference between men and women in their perception of their health.

3 McCallum, J. et al. 1994, pp 1,100–1,105.

3.6 SELF-ASSESSED HEALTH STATUS, PERSONS AGED 65 YEARS AND OVER—1995



Source: ABS, unpublished data, 1995 National Health Survey.

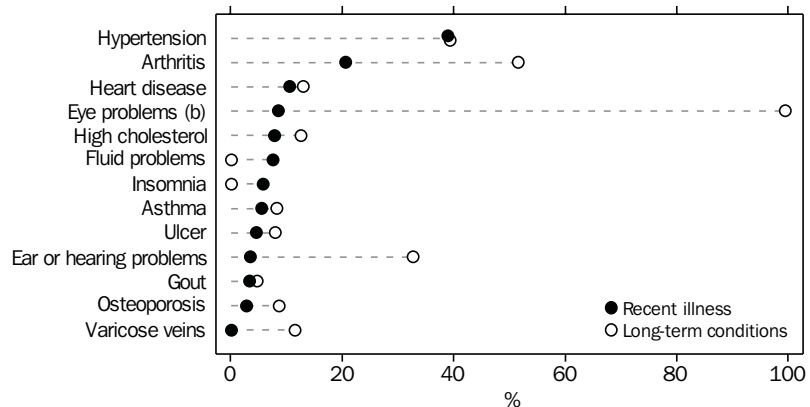
Recent illnesses

In 1995, the majority of older people in NSW (91%) reported having one or more recent illnesses in the two weeks prior to the survey period. The most frequently reported recent illnesses were hypertension (39%), arthritis (18%), heart disease (11%), eye problems (9%), fluid problems (8%) and high cholesterol (8%).

Long-term health conditions

In 1995, almost all older people (99%) reported one or more long-term illnesses or health condition which has lasted or was expected to last for six months or more. Apart from eye disorders, the most commonly reported long-term conditions were arthritis (52%), hypertension (39%), deafness (30%), ear and hearing problems (33%), heart disease (13%), high cholesterol (13%) and varicose veins (12%).

3.7 RECENT AND LONG-TERM CONDITIONS(a), PERSONS AGED 65 YEARS AND OVER—1995



(a) People may report more than one condition, therefore components may not add to totals.
 (b) Includes eye problems which can be corrected by glasses.

Source: ABS, unpublished data, 1995 National Health Survey.

HEALTH RELATED ACTION

Most older people take some action regarding their health, whether it is preventative or through treatment for an on-going illness or injury. In 1995 an estimated 94% of older people took some type of health related action. The most common type of health related action reported was the use of medication (92%). Of all older people, 27% took vitamins or minerals and 13% used natural or herbal medications. Older women were more likely to take vitamins or minerals compared with men (30% compared with 24%). Older women were also more likely to take natural or herbal medications (16% compared with 9%). Other significant health related actions taken were doctor consultations (41%) and visits to other health professionals (11%). People in the age group 75–84 years were more likely to visit the doctor than those in the age group 65–74 years (39% compared to 47%).

3.8 HEALTH ACTIONS TAKEN, PERSONS AGED 65 YEARS AND OVER(a)—1995

<i>Action taken</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
	%	%	%
Used medication			
Vitamins/minerals	23.5	30.2	27.3
Natural/herbal medications	9.0	16.4	13.2
Other medications	88.1	87.9	87.9
Consulted doctor	42.4	40.2	41.1
Consulted other health professionals	9.6	12.6	11.3
Days of reduced activity	10.7	11.8	11.3
Consulted dentist	5.8	5.7	5.7
Casualty/emergency/outpatients visit	4.7	3.5	4.0
Day clinic visit	*1.9	*2.2	2.1
Hospitalisation	*1.6	*1.8	1.7
Days off work/school	—	**0.7	**0.4
Other health related contact	**1.0	*2.3	*1.8
	'000	'000	'000
Total persons taking actions(b)	305.5	413.7	719.2
Total persons	329.3	434.7	764.0

(a) In the two weeks prior to interview.

(b) As people may undertake more than one type of action, components may not add to total.

Source: ABS, unpublished data, 1995 National Health Survey.

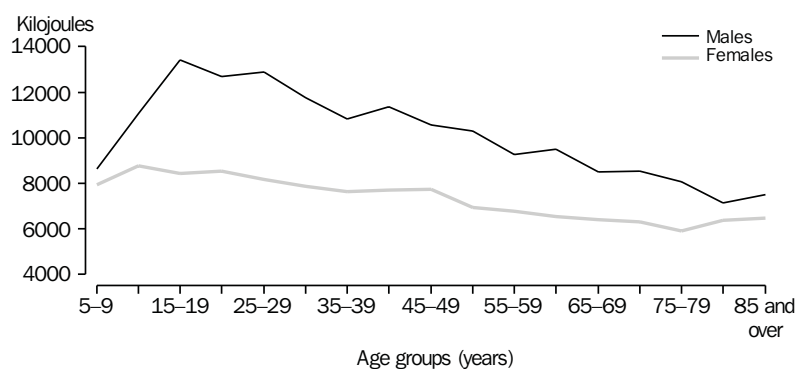
REDUCING THE RISK OF ILL-HEALTH

Over the past two decades, there has been growing awareness of the importance of many lifestyle factors to health and well-being. These include an increasing emphasis on preventive measures such as exercise, healthy diet and regular visits to health screening, as well as an awareness of the risk factors such as excessive alcohol and fat consumption, smoking and being overweight.

Food and nutrition Good nutrition and appropriate levels of intake are important factors in maintaining health and well being. Poor diet may result in tiredness, poor digestion, in being underweight or overweight, as well as being a contributing factor in many diseases⁴.

Energy intake The type and quantity of food a person eats determines their daily energy intake. According to the 1995 National Nutrition Survey, older men consumed 8,300 kilojoules while women consumed 6,300 kilojoules on an average day. The amount of energy consumed decreased as people age, peaking at 13,400 kilojoules per day for boys aged 15–19 years and 8,800 kilojoules per day for girls aged 10–14 years. Across all age groups, men consumed more energy than women.

3.9 MEAN DAILY ENERGY INTAKE—1995



Source: ABS, unpublished data, 1995 National Nutrition Survey.

Food eaten Cereal and cereal based products form a major source of food for older and younger people. In NSW in 1995, all older people surveyed in the National Nutrition Survey reported eating cereals or cereal-based products on the day prior to the survey. Most older people also consumed vegetables or legumes (98%) and milk products and dishes (94%). Some 81% of older people consumed meat, poultry and game products. Older people consumed more fruit and fruit products (71%) than the younger age groups (54%). In particular, older women ate more fruit products and dishes (75%) than both older men (67%) and younger women (59%).

⁴ Australian Bureau of Statistics, *Older People in NSW: A Profile, 1995*, (Cat. no. 4108.1), ABS, Sydney, p 18.

3.10 FOOD CONSUMED—1995

	19–64 years			65 years and over		
	Males	Females	Persons	Males	Females	Persons
	%	%	%	%	%	%
Cereals and cereal-based products	98.0	99.2	98.6	100.0	100.0	100.0
Fruit products and dishes	48.1	59.0	53.6	66.8	75.0	71.4
Vegetables and legumes	99.2	97.7	98.5	99.4	97.9	98.5
Milk products and dishes	90.1	93.5	91.8	93.6	94.1	93.9
Meat, poultry and game products and dishes	85.9	77.1	81.5	83.6	79.5	81.3
	'000	'000	'000	'000	'000	'000
Total persons	1 883.3	1 891.1	3 774.3	331.7	435.1	766.8

Source: ABS, unpublished data, 1995 National Nutrition Survey.

Food intake

Cereal and cereal based products also formed the major daily source of food intake by weight for older people (295g for men and 238g for women). Vegetables and legumes were major contributors (282g and 246g), as were milk products and dishes (277g for men and 248g for women). Older men consumed less fruit products and dishes than older women (152g and 175g), but consumed more meat, poultry and game per day compared to women (129g and 94g).

3.11 MEAN DAILY FOOD INTAKE, PERSONS AGED 65 YEARS AND OVER—1995

	Males	Females	Persons
	grams	grams	grams
Cereals and cereal-based products	295	238	263
Fruit products and dishes	152	175	165
Vegetables and legumes	282	246	262
Milk products and dishes	277	248	260
Meat, poultry and game products and dishes	129	94	109
Total(a)	3 201	2 885	3 022

(a) Total includes special dietary foods and miscellaneous foods.

Source: ABS, unpublished data, 1995 National Nutrition Survey.

Weight

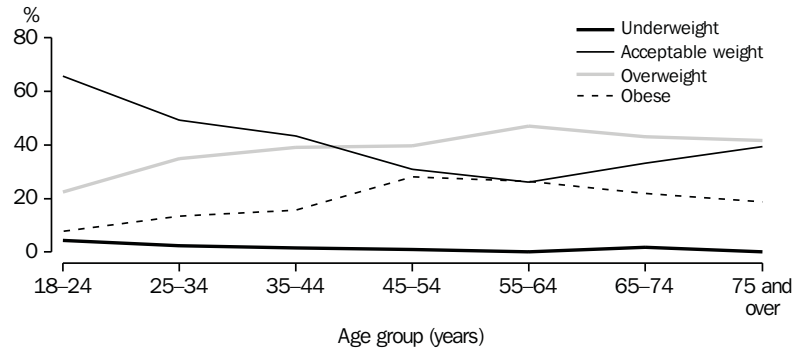
Being overweight or obese is considered to be a risk factor for many diseases including heart disease. Body Mass Index (BMI) is a composite measure of a person's body weight against their height. The BMI is used to allocate people into four groups: underweight, acceptable weight, overweight and obese.

Weight continued

In 1995, over one third of older people (35%) were in the acceptable weight range for their height, while 43% were overweight and 21% were obese. Very few older people were underweight (1%).

The proportion of people who were overweight increased with age, peaking in the age group 55–64 years (47%). Similarly, the incidence of obesity increased with age and peaked in the age group 45–54 years (28%). After age 65 years, the proportion of people in the acceptable weight range increased.

3.12 BODY MASS INDEX, PERSONS AGED 18 YEARS AND OVER—1995



Source: ABS, unpublished data, 1995 National Nutrition Survey.

Exercise

Exercise is an important contributor to healthy ageing. Benefits of regular exercise include greater aerobic capacity and increased muscle strength, which leads to improved fitness. Exercise is recommended as a means of preventing and controlling conditions such as obesity, high blood pressure and osteoporosis⁵.

Exercise is a common activity for many older people. In 1995, 55% of older people reported some form of exercise for sport, recreation or fitness in the two weeks prior to the survey. Overall, older men were more likely to exercise than older women (61% compared to 50%). In particular, men aged 65–74 years were more likely to exercise at medium or high levels compared to women in the same age group (39% and 25%). While participation in exercise decreased with advancing age, exercise was still common among the older age groups. For instance, half (50%) of people aged 75 years and over engaged in some level of exercise. Further, 28% of men and 19% of women aged 75 years and over exercised at medium or high levels.

5 Australian Bureau of Statistics, *Older People in NSW: A Profile, 1995*, (Cat. no. 4108.1), ABS, Sydney, p 18.

3.13 EXERCISE—1995

Exercise level	65–74 years	75 years and over	65 years and over
	%	%	%
MALES			
Did not exercise	36.7	43.8	39.0
Exercise			
Low	24.5	27.8	25.6
Medium	20.2	12.8	17.8
High	18.5	15.7	17.6
Total	63.3	56.2	61.0
Total	100.0	100.0	100.0
FEMALES			
Did not exercise	47.5	54.2	50.2
Exercise			
Low	27.0	26.5	26.8
Medium	16.0	10.8	13.9
High	9.4	8.5	9.1
Total	52.5	45.8	49.8
Total	100.0	100.0	100.0
PERSONS			
Did not exercise	42.6	50.2	45.4
Exercise			
Low	25.9	27.0	26.3
Medium	17.9	11.5	15.6
High	13.6	11.2	12.7
Total	57.4	49.8	54.6
Total	100.0	100.0	100.0
	'000	'000	'000
Males	221.8	107.5	329.3
Females	259.7	175.0	434.7
Total	481.5	282.5	764.0

Source: ABS, unpublished data, 1995 National Health Survey.

Alcohol consumption

Excessive alcohol consumption can be harmful, and is associated with chronic diseases and conditions including coronary heart diseases, stroke, hypertension and certain types of cancer and brain damage⁶.

In 1995, 57% of older people (42% of men and 68% of women) reported that they did not consume alcohol during the two weeks prior to the survey. Around one-third (37%) of older people did consume alcohol at levels considered to be a low risk to their health. Only 8% of men and 6% of women consumed at medium or high risk levels. Older male drinkers were more likely to drink at a high risk level (4%) than older women (1%).

⁶ Australian Bureau of Statistics, *Year Book, Australia, 1999*, (Cat. no. 1301.0), ABS, Canberra, p246.

3.14 ALCOHOL CONSUMPTION, PERSONS AGED 65 AND OVER—1995

<i>Alcohol risk level</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
	%	%	%
Did not consume alcohol	41.6	68.1	56.7
Consumed alcohol			
Low	50.4	26.0	36.5
Medium	3.6	4.9	4.3
High	4.5	0.9	2.5
Total	58.4	31.9	43.3
Total	100.0	100.0	100.0
	'000	'000	'000
Total	329.3	434.6	764.0

Source: ABS, unpublished data, 1995 National Health Survey.

Smoking Tobacco smoking is a risk factor for certain cancers, respiratory diseases and circulatory diseases.

In 1995, only 12% of all older people (16% of men and 8% of women) were smokers. Almost half (53%) of older people reported that they have never smoked. Older women were far more likely to have never smoked compared to men (71% of women compared to 30% of men). However, a recent national trend indicates that amongst the younger age groups, the take up rate for smoking is increasing among women and decreasing for men⁷.

3.15 SMOKER STATUS, PERSONS AGED 65 YEARS AND OVER—1995

<i>Smoker status</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
	%	%	%
Smoker	15.8	8.3	11.5
Ex-smoker	53.8	21.1	35.2
Never smoked	30.4	70.6	53.3
Total	100.0	100.0	100.0
	'000	'000	'000
Total	329.3	434.7	764.0

Source: ABS, unpublished data, 1995 National Health Survey.

⁷ Australian Bureau of Statistics, *National Health Survey 1995: Summary of Results, 1995*, (Cat. no. 4364.0).

CHAPTER 4

ACTIVITIES AND LIFESTYLES

INTRODUCTION

Improved life expectancy means that many older people have more opportunity to enhance their participation in community life. They are challenging traditional notions about older age and 'retirement' as activity patterns change and develop.

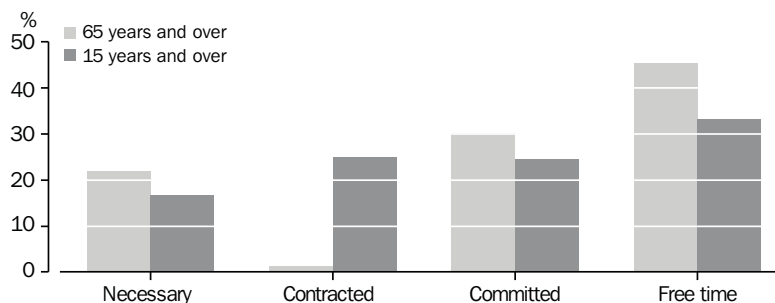
Older people's activities and lifestyle are likely to be influenced by their altered commitments to work and family, their changed financial and health circumstances and the opportunities available to them in their communities.

The level and type of activity of older people is critical to both maintaining their health and well-being and, most importantly, their quality of life. This chapter provides an overview of statistical data on the types and extent of activities of older people in NSW, and thus a partial indication of their lifestyle.

TIME USE

There are differences between the way older people and other age groups spend their time. Compared with other age groups older people have more free time. In 1997, older people averaged seven hours per day on free time activities compared to five hours seven minutes in the general population aged 15 years and over. This is largely because older people spend less time in paid work or education compared to other age groups.

4.1 TYPES OF TIME USE(a)(b)—1997



(a) Excludes time spent sleeping.
(b) See Glossary.

Source: ABS, unpublished data, 1997 Time Use Survey.

Summary of activities

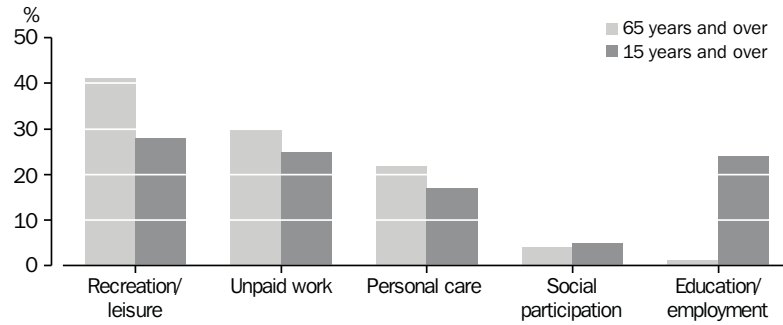
In 1997, older people spent a much smaller proportion of their waking hours on employment related activities compared to the general population (less than 2% compared to 21%). Lower participation in employment and education helps to explain the fact that older people spent more time on recreational and leisure activities. Older people averaged 6 hours 22 minutes (41%) of their waking hours on recreation and leisure activities, compared to 4 hours 23 minutes (29%) for the general population. This difference is related to the fact that older people spent more time on 'passive' recreation and leisure pursuits, such as reading and watching television than the general population (4 hours 37 minutes compared to 2 hours 46 minutes).

Summary of activities
continued

In contrast, older people spent similar amounts of time as the general population on 'active' leisure pursuits, such as sport and outdoor activities, games, hobbies and arts and crafts (1 hour 45 minutes compared to 1 hour 38 minutes).

On average, older people spent similar amounts of time on social participation activities as the general population (39 minutes compared to 44 minutes). These include socialising, attending events, participating in religious activities, and community participation.

4.2 TIME USE(a)(b), BY AGE—1997



(a) Proportion of average waking hours per day.
 (b) For the main activity undertaken at any time. For definition of 'main activity' see Glossary.
 Source: ABS, unpublished data, 1997 Time Use Survey.

While older people spend similar amounts of time on unpaid work as those aged between 35 and 64 years, the type of work differs with age. The amount of time spent on domestic activities increases with age. In 1997, older people spent 3 hours 16 minutes per day on domestic activities compared to 2 hours 11 minutes for the general population. Not surprisingly, older people spent less time on child care compared to those aged between 25–44 years.

Time spent on personal care activities, such as washing, dressing and health care, also increased with age. In 1997, older people spent 3 hours 24 minutes per day on personal care activities, compared to 2 hours 34 minutes for the general population.

4.3 TIME USE, WAKING HOURS—1997

Purpose of activity(a)	Age group (years)						Total
	15-24	25-34	35-44	45-54	55-64	65 and over	
	hrs.min	hrs.min	hrs.min	hrs.min	hrs.min	hrs.min	hrs.min
Personal care	2:10	2:22	2:18	2:38	3:01	3:24	2:34
Employment-related activities	2:51	4:42	4:20	4:07	2:20	*0:11	3:18
Education activities	2:12	0:14	0:09	*0:07	n.p.	n.p.	0:31
Unpaid work							
Domestic activities	0:50	1:50	2:20	2:34	2:53	3:16	2:11
Child care	0:09	1:03	1:01	0:13	0:10	n.p.	0:29
Purchasing goods/services	0:37	0:40	0:46	0:51	0:53	0:50	0:45
Voluntary work and care	0:09	0:15	0:23	0:24	0:33	n.p.	0:21
Total	1:45	3:48	4:30	4:01	4:28	4:40	3:47
Social participation	0:52	0:37	0:40	0:48	0:50	0:39	0:44
Recreation and leisure							
Active leisure	1:58	1:35	1:25	1:27	1:38	1:45	1:38
Passive leisure	2:39	2:02	2:16	2:29	3:14	4:37	2:46
Total	4:37	3:36	3:41	3:56	4:52	6:22	4:23
Total waking hours per day(b)	14:34	15:25	15:42	15:45	15:37	15:24	15:24

(a) For the main activity undertaken at any time. See glossary for a definition of 'main activity'.

(b) Includes time where purpose of activity was not recorded.

Source: ABS, unpublished data, 1997 Time Use Survey.

SOCIAL AND COMMUNITY ACTIVITIES

Participation in social and community activities is important for people of all ages. As people age and become less involved in the labour force, they may have more opportunities for recreation and voluntary activities and enjoy a freedom of choice not always available to other age groups. On the other hand, growing older may lead to a reduction in certain activities due to changes in health or other circumstances. Older people contribute to society less through paid employment and more through unpaid work, in such areas as caring and support, voluntary work and child care (see *Chapter 2, Living Arrangements* for a discussion on the role of older people as carers).

Recreation and leisure activities

Older people spend a higher proportion of their time on 'passive' leisure pursuits. To get a picture of how people use their time, it is useful to look at time use for participants of an activity only, rather than averages across the whole population. Common passive leisure activities include watching television, reading and relaxing. While both older and younger people spent a large amount of their recreation and leisure time watching television and videos, older people spent more time on this activity (four hours per day) than those aged between 15-64 years (three hours). Older people also spent more time reading, (1 hour 41 minutes compared to 1 hour 13 minutes), less time talking (around two hours compared to 2 hours 50 minutes) and less time drinking alcohol (54 minutes compared to 1 hour 28 minutes).

Recreation and leisure activities *continued*

Older people who participated in games, hobbies or arts and crafts spent on average 1 hour 56 minutes on these activities each day. Older people who owned a pet spent one hour per day interacting with or walking their pet.

4.4 AVERAGE DAILY TIME SPENT ON RECREATION AND LEISURE ACTIVITIES(a)—1997

	Age group (years)		Total
	15–64	65 and over	
<i>All recreation and leisure activities(b)</i>	<i>hrs.min</i>	<i>hrs.min</i>	<i>hrs.min</i>
Sport and outdoor activities	1:47	1:43	1:47
Games/hobbies/arts/crafts	1:40	1:56	1:43
Reading	1:13	1:41	1:18
Reading book	1:12	1:26	1:15
Audio/visual media	4:20	5:22	4:28
Watching TV/video	3:00	4:00	3:08
Other	2:24	2:29	2:24
Resting/relaxing	1:12	1:34	1:17
Drinking alcohol/social drinking	1:28	0:54	1:22
Interacting with/walking pets	0:44	0:59	0:46
Talking (including on the phone)	2:50	2:03	2:44
Other recreation and leisure	1:19	1:18	1:19
Total	8:10	9:41	8:22

(a) Average time spent on an activity for those who undertook the activity.

(b) People may undertake more than one activity at a time, therefore all recreation and leisure activities are included.

Source: ABS, unpublished data, 1997 Time Use Survey.

Sporting activities

Many older people continue to be physically active. In 1997, older people who participated in sport and outdoor activities averaged 1 hour 43 minutes per day on these activities (see Table 4.4). This is similar to participants aged 15–64 years (1 hour 47 minutes).

In general, participation in sport or physical activities decreased with age for both men and women. For instance, in 1998–99, participation rates were similar for men and women aged 18–24 years (77% and 76% respectively). For men, this decreased to 61% for the 45–54 years age group, and 47% for men aged 65 years and over. Women's participation rate also decreased to 51% for the 45–54 years age group and 37% for those aged 65 years and over.

4.5 PARTICIPATION, SPORT AND PHYSICAL ACTIVITIES(a)—1998–99

Age group (years)	Males		Females		Persons	
	'000	%(b)	'000	%(b)	'000	%(b)
18–24	235.3	77.0	226.3	76.4	461.6	76.7
25–34	351.3	75.4	281.6	58.8	633.0	67.0
35–44	296.8	61.7	276.9	56.9	573.7	59.3
45–54	254.9	61.1	209.1	50.9	464.0	56.0
55–64	137.1	49.0	127.0	46.4	264.1	47.7
65 and over	151.3	46.5	149.7	37.4	301.0	41.5
Total	1 426.8	62.7	1 270.6	54.2	2 697.4	58.4

(a) Persons 18 years and over who participated in sport or physical activity over a 12 month period prior to interview during 1998–99.

(b) The number who undertook an activity as a proportion of the total population in that age group.

Source: ABS, *Participation in Sport and Physical Activities, Australia, 1998–99* (Cat. no. 4177.0).

In 1998–99, walking was the most common sporting and physical activity for people aged 55 years and over. Approximately 271,500 (21%) people in this age group walked for fitness. This was similar to the general population (22%). Swimming, golf, lawn bowls and tennis were other popular activities for those aged 55 years and over. Lawn bowls was more popular for those aged 55 years and over (8%) compared to the general population (3%).

4.6 PARTICIPATION, SELECTED SPORTING AND PHYSICAL ACTIVITIES—1998–99

Selected activities	55 years and over		All persons	
	'000	%(a)	'000	%(a)
Walking	271.5	21.2	1 010.0	21.9
Swimming	124.5	9.7	800.0	17.3
Golf	107.5	8.4	443.2	9.6
Lawn bowls	96.1	7.5	138.3	3.0
Tennis	67.7	5.3	391.5	8.5

(a) The number who undertook an activity as a proportion of the total population in that group.

Source: ABS, *unpublished data, Population Survey Monitor, 1998–99*.

Cultural activities

Around 66% of older people attended at least one cultural venue in the 12 months to April 1999. Overall, attendance at cultural activities declined with age, from 95% for people aged between 15–24 years, to 60% for people aged 75 years and over. Attendance rates also varied between men and women. Women generally had higher attendance rates.

4.7 ATTENDANCE AT CULTURAL VENUES—1998–99

Age group (years)	Males		Females		Persons	
	'000	%(a)	'000	%(a)	'000	%(a)
15–24	419.2	93.6	418.6	96.7	837.8	95.1
25–34	422.0	88.6	444.6	91.7	866.7	90.2
35–44	419.9	85.4	448.3	90.9	868.1	88.1
45–54	324.2	75.9	359.3	85.9	683.5	80.9
55–64	198.5	68.9	232.3	81.7	430.8	75.2
65–74	143.1	63.0	188.9	74.9	332.1	69.3
75 and over	77.3	60.3	124.5	60.0	201.7	60.1
Total	2 004.2	80.6	2 216.5	86.1	4 220.7	83.4

(a) The number attending at least one selected event as a proportion of the total population in that group.

Source: ABS, unpublished data, 1998–99 Survey of Attendance at Selected Cultural/Leisure Venues.

The most popular venues attended by older people were cinemas, libraries and botanic gardens. Approximately 36% of older people attended the cinema, 32% visited a library, and 25% a botanical garden. Attendance at most venues decreased with age, with the exception of visits to classical music concerts.

4.8 ATTENDANCE RATE FOR CULTURAL VENUES(a)—1998–99

Venue/activity	Age group (years)				Total
	15–64	65–74	75 and over	Total 65 and over	
	%	%	%	%	%
Art gallery	22.5	18.8	11.4	15.8	21.4
Museums	22.3	14.0	9.8	12.3	20.7
Zoo or animal park	35.4	20.2	8.8	15.5	32.2
Botanic gardens	33.9	27.7	20.6	24.8	32.4
National, State or Local library	36.9	32.4	32.6	32.5	36.2
Other music concerts	28.5	8.2	4.7	6.8	25.0
Classical music concerts	9.4	10.7	8.7	9.9	9.5
Theatre performance	18.7	13.0	8.7	11.3	17.5
Dance performance	10.2	6.1	*3.4	5.0	9.3
Opera or musical concerts	18.3	16.2	11.3	14.2	17.6
Variety show, circus or revue	21.2	15.1	10.5	13.2	19.9
Cinema	70.7	42.3	28.3	36.5	65.2
	'000	'000	'000	'000	'000
Total attendance	4 244.8	479.3	335.6	814.9	5 059.7

(a) Attendance rate is the number attending a particular event as a proportion of the total population in that group.

Source: ABS, unpublished data, 1998–99 Survey of Attendance at Selected Cultural/Leisure Venues.

Voluntary work Older people make valuable contributions through volunteer work. These activities contribute to social and community life, meet needs in the community and encourage the development of social networks. The 1995 Survey of Voluntary Work defined a volunteer as someone who willingly gave unpaid help through an organisation or group in the form of time, service or skills. In the 12 months to June 1995, 103,200 (15%) older people provided 24 million hours of voluntary work.

4.9 VOLUNTEERS, BY AGE AND SEX(a)—1995

Age group (years)	Males			Females		
	Number	Volunteer rate(b)	Total hours	Number	Volunteer rate(b)	Total hours
	'000	%	million	'000	%	million
15–24	31.4	7.1	3.8	46.7	10.7	4.6
25–34	50.8	10.9	6.5	71.2	15.0	9.1
35–44	89.1	19.6	12.2	119.3	26.0	14.6
45–54	57.1	14.9	8.9	75.3	20.3	12.7
55–64	34.7	13.3	5.7	49.8	19.2	13.5
65 and over	41.1	13.2	8.8	62.0	15.6	14.8
Total	304.2	13.1	45.9	424.3	17.7	69.2

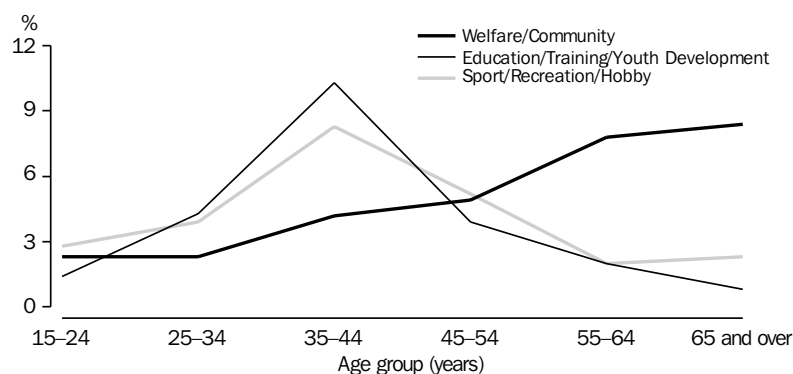
(a) For the 12 months to June 1995.

(b) For any group, the number of volunteers expressed as a percentage of the population in that group.

Source: ABS, unpublished data, 1995 Voluntary Work Survey.

The type of voluntary work done varies with age. Older people are more likely to volunteer in welfare and community fields and less likely to volunteer in education, sporting or recreation fields. Volunteer rates in education and sporting or recreational fields peaked in the 35–44 years age group and declined significantly for older age groups. In contrast, the volunteer rate in welfare and community fields increased with age and peaked for people aged 65 years and over. These patterns may reflect commitments to children's sport and school activities for the people aged between 35–44 years, compared to a wider community focus of older people.

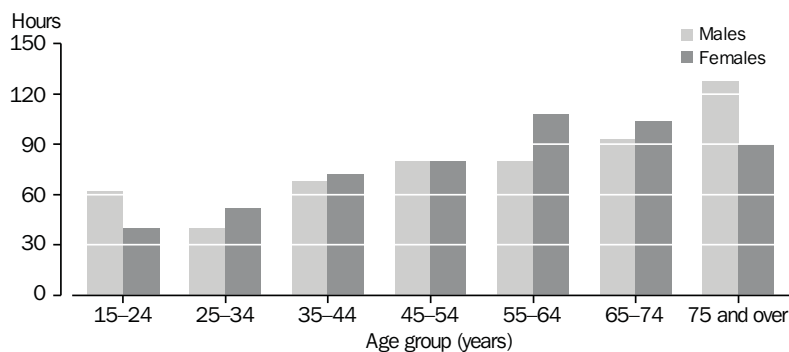
4.10 VOLUNTEER RATE BY AGE: FIELD OF VOLUNTARY WORK—1995



Source: ABS, unpublished data, 1995 Voluntary Work Survey.

Although the number of volunteers was highest in the 35–44 years age group, the median number of hours worked was higher for people aged 65 years and over. For women, those aged between 55–64 years contributed the most hours to voluntary work (that is, highest median hours), whilst men aged 75 years and over worked the most hours amongst men. Differences in hours worked, may be related to changes in family and paid work commitments as people age.

4.11 MEDIAN HOURS OF VOLUNTARY WORK—1995



Source: ABS, unpublished data, 1995 Voluntary Work Survey.

Older people volunteer for a number of reasons. When compared to younger age groups, older people were more likely to volunteer for social and community reasons, rather than to gain new skills and experience or because of personal or family involvement. For older people, common reasons for volunteering were to ‘help others or the community’ (50%), ‘to do something worthwhile’ (26%), for ‘personal satisfaction’ (25%) and for ‘social contact’ (20%).

4.12 REASONS FOR VOLUNTEERING(a)—1995

Reasons(b)	Age group (years)		Total
	15-64	65 and over	
	%	%	%
Personal/family involvement	36.1	14.6	33.0
Personal satisfaction	25.8	24.9	25.7
Social contact	13.6	19.6	14.4
Religious beliefs	9.0	10.9	9.3
To be active	9.9	15.3	10.6
To learn new skills	6.3	n.p.	5.5
To do something worthwhile	22.3	26.3	22.9
Help others/community	42.5	50.2	43.6
Gain work experience/reference	5.7	n.p.	5.0
Use skills/experience	11.8	7.9	11.2
Felt obliged/just happened	11.0	11.5	11.1
Other	5.8	*5.7	5.8
	'000	'000	'000
Total	625.4	103.2	728.5

(a) In the preceding 12 months.

(b) As a volunteer may give more than one reason for volunteering, percentages will not add to 100%.

Source: ABS, unpublished data, 1995 Voluntary Work Survey.

Child care Older people provide care and support for children. Grandparents, for example, are important providers of low cost informal child care, which may allow parents to participate more fully in the labour force. In 1997, around 262,600 households in NSW used some form of informal child care. In 189,600 or 72% of these households, grandparents provided the care.

4.13 RECEIPT OF INFORMAL CHILD CARE—1997

<i>Informal care provider</i>	<i>Households with children aged 0–11 who used informal care</i>	
	<i>'000</i>	<i>%(a)</i>
Grandparent	189.6	72.2
Brother/sister	*26.8	10.2
Other relative	53.2	20.3
Other person	58.2	22.2
Total(b)(c)	262.6	..

(a) Percentages have been calculated using totals which exclude a small number of 'not stated' responses.

(b) Includes households where respondents did not know what type of child care they used.

(c) Components do not add to total as more than one kind of informal care could be used.

Source: ABS, unpublished data, 1997 Time Use Survey.

Adult education In 1996, around 49,800 people (11%) aged between 65–74 years took a course or workshop in the previous 12 months. For many older people, a decrease in work and family commitments and increased recreation and leisure time, provides opportunities to acquire new knowledge and skills out of interest, rather than for specific vocational reasons. This is reflected in the higher participation rate of older people in non-award courses compared to award courses. In 1996, 82% of older people who participated in a course or workshop took a non-award course. These are often community-based adult education programs, including courses on recreation and leisure interests, personal development, social awareness and craft.

4.14 ATTENDANCE AT POST SCHOOL EDUCATION—1996

<i>Age group (years)</i>	<i>Award course</i>	<i>Non-award course</i>	<i>Total persons</i>
	<i>%</i>	<i>%</i>	<i>'000</i>
15–24	89.9	20.0	570.7
25–34	56.2	58.9	388.9
35–44	46.8	72.2	368.2
45–54	40.9	74.4	259.9
55–64	16.8	84.4	122.5
65–74	*25.4	81.9	49.8
Total(a)	59.3	53.8	1 760.1

(a) As a person could undertake more than one course, totals will not add to 100%.

Source: ABS, unpublished data, 1996 Aspects of Literacy Survey.

SOCIAL PARTICIPATION

Social interaction is an important and necessary part of life and takes on many forms. Moreover the nature of social participation changes over time. Older people may have greater opportunities for leisure and voluntary pursuits, but less opportunity for interaction through employment and education. Similarly, the level of interaction may change, for example, as a result of changes to health and mobility or a change in financial or personal circumstances, such as the death of a close family member or friend.

Time spent alone and with others

While both older and younger people spent the majority of their time with other people, on average older people spent more time alone. In 1997, older people spent 31% of their waking hours alone, compared with 17% for younger people. Older people spent more time with family who lived in the same household (53% of their waking hours compared to 46%) and less time with friends (5% compared to 9%) and other people (7% compared to 26%).

The amount of time older people spent alone or with others is influenced by their living arrangements. Older people who lived with others spend more time with members of their household and less time with other people. In 1997, older people who lived with their partner spent 80% of their waking hours with their partner. Similarly, older people who lived with other family (but not with partner) spent 71% of their waking hours with them. In comparison, younger people with similar living arrangements spent less time with their partner or family members of their household.

Because of the lack of opportunity to interact with other people at home, people who live alone spend more time by themselves, regardless of age. In 1997, older people living alone spent 78% of their waking hours alone. In comparison, people aged 15–64 years spent 58% of their waking hours alone. Older people living alone spent more time with friends and family not in the household (18%) compared to older people living with their partner (4%) or other people (5%).

4.15 TIME SPENT ALONE AND WITH OTHER PEOPLE(a)—1997

<i>Living arrangement</i>	<i>Alone</i>	<i>Family in household(b)</i>	<i>Family not in household</i>	<i>Friends only</i>	<i>Others(c)</i>	<i>Total minutes</i>
	%	%	%	%	%	
Alone						
15–64 years	58.4	..	6.9	16.0	18.7	936.0
65 years and over	77.8	..	8.4	9.8	4.0	953.0
<i>Total</i>	66.4	..	7.5	13.5	12.6	943.0
With partner only						
15–64 years	18.4	52.6	2.1	4.7	22.1	928.0
65 years and over	9.6	79.8	*1.2	2.6	6.8	913.0
<i>Total</i>	16.0	60.1	1.8	4.1	17.9	924.0
With others(d)						
15–64 years	13.0	48.5	1.1	9.4	27.9	921.0
65 years and over	12.0	71.0	*2.2	*2.7	12.1	921.0
<i>Total</i>	13.0	50.0	1.1	9.1	27.2	921.0
Total						
15–64 years	17.0	46.0	1.6	9.0	26.2	923.0
65 years and over	31.3	53.1	3.7	4.8	7.1	927.0
Total	18.9	47.0	1.8	8.4	23.8	924.0

(a) Time per day. Excludes time sleeping.

(b) Includes family living in and outside the household present together.

(c) Also includes family and friends present together.

(d) Excludes partner only.

Source: ABS, unpublished data, 1997 Time Use Survey.

Perceptions of time Although spending time alone may increase the risk of social isolation, it is not in itself an indicator of reduced life quality. The perceived value of having time alone varies and depends on a number of factors, including whether a person has always lived alone, support networks, the availability to call on family and friends if required, the type of activities a person enjoys, and the degree of independence and access to resources. One possible indicator of social isolation may be a feeling of inactivity or boredom¹. A measure available from the 1997 Time Use Survey is the extent to which people report they always or often have spare time they did not know what to do with.

In 1997, older people were no more likely than younger people to feel they had time they did not know what to do with. For both groups the majority of people felt they rarely or never had spare time (72% for older people and 71% for younger). People living alone were more likely to say they had time they did not know what to do with (12%).

1 Australian Bureau of Statistics 1999, *Australian Social Trends, 1999*, Cat. no. 4102.0, ABS, Canberra, pp 35–38.

4.16 PERCEPTIONS OF SPARE TIME—1997

<i>Living arrangements</i>	<i>Always or often(a)</i>	<i>Sometimes(a)</i>	<i>Rarely or never(a)</i>	<i>Total(b)</i>
	%	%	%	'000
15–64 YEARS				
Living alone	*11.6	23.8	64.6	273.2
With partner only	*2.9	21.9	75.2	755.2
Other	5.7	24.4	69.9	3 124.9
Total	5.6	23.9	70.5	4 153.2
65 YEARS AND OVER				
Living alone	*12.0	25.0	63.0	186.0
With partner only	*4.8	20.6	74.6	291.8
Other	*7.3	*16.1	76.7	140.0
Total	7.5	20.9	71.6	617.7
TOTAL 15 YEARS AND OVER				
Living alone	11.7	24.3	63.9	459.2
With partner only	3.4	21.5	75.1	1 047.0
Other	5.8	24.0	70.2	3 264.9
Total	5.8	23.5	70.6	4 770.9

(a) Excludes 'not stated'.

(b) Includes 'not stated'.

Source: ABS, unpublished data, 1997 Time Use Survey.

4.17 VOLUNTARY WORK BY AGE(a)—1995

<i>Field of voluntary work(b)</i>	<i>Age group (years)</i>						<i>Total</i>
	15–24	25–34	35–44	45–54	55–64	65 and over	
	%	%	%	%	%	%	%
Sport/recreation/hobby	31.7	30.0	36.2	29.7	12.1	16.1	27.8
Welfare/community	26.4	17.8	18.6	28.0	48.0	57.7	29.9
Health	*4.5	6.1	3.5	6.6	8.3	9.1	5.9
Emergency services	*7.5	6.3	4.3	7.5	*7.1	*2.4	5.6
Education/training/youth development	15.8	33.4	45.1	22.3	12.1	*5.7	26.4
Religious	15.6	16.0	14.1	22.8	21.4	22.3	18.2
Environmental/animal welfare	*4.8	*4.9	*2.6	*3.3	*4.5	*2.4	3.6
Arts/culture	*4.9	*3.6	4.2	*3.3	7.4	*5.3	4.5
Other	*7.8	6.3	6.3	9.5	*7.0	*4.9	6.9
	'000	'000	'000	'000	'000	'000	'000
Total volunteers(c)	78.1	122.0	208.4	132.3	84.5	103.2	728.5

(a) For the 12 months ended June 1995.

(b) As a volunteer may work in more than one field of voluntary work, the figures for individual fields of voluntary work will not add to 100%.

(c) When a volunteer worked for more than three organisations, field of voluntary work was only collected for the three organisations for which the volunteer worked the most hours.

Source: ABS, unpublished data, 1995 Survey of Voluntary Work.

4.18 REASON FOR VOLUNTEERING, BY AGE(a)—1995

Reasons(b)	Age group (years)						Total
	15-24	25-34	35-44	45-54	55-64	65 and over	
	%	%	%	%	%	%	%
Personal/family involvement	23.2	37.3	47.8	35.8	17.5	14.6	33.0
Personal satisfaction	31.6	24.5	25.3	24.9	25.0	24.9	25.7
Social contact	13.2	14.8	14.0	12.2	13.5	19.6	14.4
Religious beliefs	*7.8	7.8	8.4	9.6	12.7	10.9	9.3
To be active	13.7	9.1	9.2	6.9	13.8	15.3	10.6
To learn new skills	14.7	6.1	6.1	*3.8	*2.9	n.p.	5.5
To do something worthwhile	21.5	21.2	19.4	23.3	30.3	26.3	22.9
Help others/community	38.3	40.6	39.0	46.9	51.0	50.2	43.6
Gain work experience/references	18.9	6.4	4.6	*2.1	n.p.	n.p.	5.0
Use skills/experience	15.3	10.1	12.7	11.8	8.6	7.9	11.2
Felt obliged/just happened	*6.9	11.3	14.0	11.3	*7.0	11.5	11.1
Other	*4.0	*4.8	5.9	5.8	8.6	*5.7	5.8
	'000	'000	'000	'000	'000	'000	'000
Total volunteers	78.1	122.0	208.4	132.3	84.5	103.2	728.5

(a) In the preceding 12 months to June 1995.

(b) As a volunteer may give more than one reason for volunteering figures for individual reasons for undertaking voluntary work will not add to 100%.

Source: ABS, unpublished data, 1995 Survey of Voluntary Work.

CHAPTER 5

INTRODUCTION

HOUSING

The majority of older people in NSW live independently in their own homes and do not require government support to meet their housing needs. However, housing remains a significant issue for older people. Many experience problems with security of tenure, affordability, or the need for modifications because of impairment or disability that can adversely affect their quality of life.

Older people place a high value on the quality of their social and physical environment. With many older people no longer in full-time employment, they are likely to spend more time in their home, and in their immediate neighbourhood than at any other period in their lives.

Most older people live in their own homes. Only a small number ever require out of home accommodation. The vast majority of older people are owner-occupiers, however, there are clear differences in occupancy between socio-economic groups.

For older people with physical disabilities, the home is the centre of most daily activities. Its design and ease of maintenance can affect their capacity to remain independent. The proximity of the home to transport is a factor in maintaining access to community services and facilities for many older people.

The housing needs of older people are similar to those of the wider community. However, housing location is of crucial importance to older people. A home that is close to a community with which they are familiar, and close to family and friends can affect the quality of their lives and their capacity to achieve and maintain good health.

This chapter examines the types of housing that older people occupy and the characteristics of people in different types of housing. In this chapter data from the 1996 Census of Population and Housing refers to people counted at home on Census night and excludes people who were away from their usual place of residence.

TYPES OF HOUSING

Housing can be broadly classified into two types—private dwellings and non-private dwellings. Private dwellings include houses, flats, caravans, tents or other structures used as private places of residence. Non-private dwellings include accommodation that is communal or transitory, such as hospitals, boarding houses, and cared accommodation in institutions or in retirement villages.

The majority of older people live in private dwellings. In 1996, 93% (669,900) of older people lived in private dwellings. Most lived in separate houses (70%). A sizeable proportion, however, lived in flats (14%) and semi-detached dwellings (8%).

TYPES OF HOUSING
continued

While less than 2% of the total population lived in non-private dwellings, older people accounted for around half. Some 7% (50,400) of older people lived in non-private dwellings. This proportion rose substantially for people aged 85 years and over (34%), primarily due to the numbers of people living in nursing homes and retirement or aged care accommodation.

5.1 DWELLING TYPE, BY AGE—1996

	0–64 years	65–74 years	75–84 years	85 years and over	Total	65 years and over
	%	%	%	%	%	%
Private dwellings						
Separate house	79.6	76.9	65.4	44.6	78.4	70.3
Semi-detached/row or terrace house/townhouse	6.8	7.3	8.6	6.5	6.9	7.6
Flat/unit/apartment	11.4	12.1	16.3	14.2	11.7	13.6
Other	1.2	1.6	1.1	0.5	1.2	1.3
Total	99.0	97.9	91.3	65.7	98.2	92.9
Non-private dwellings						
Nursing home	..	0.9	4.4	19.1	0.5	3.7
Accommodation for retired/aged	..	0.5	3.5	14.0	0.4	2.7
Other	1.0	0.7	0.7	1.1	0.9	0.7
Total	1.0	2.1	8.7	34.3	1.8	7.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
	'000	'000	'000	'000	'000	'000
<i>Private dwellings</i>	4 976.5	412.9	213.8	43.2	5 646.4	669.9
<i>Non-private dwellings</i>	50.6	8.7	19.9	21.9	101.1	50.4
Total(b)	5 027.1	421.5	233.7	65.1	5 747.5	720.3

(a) Excludes a small number of non-classifiable or 'not stated' responses.

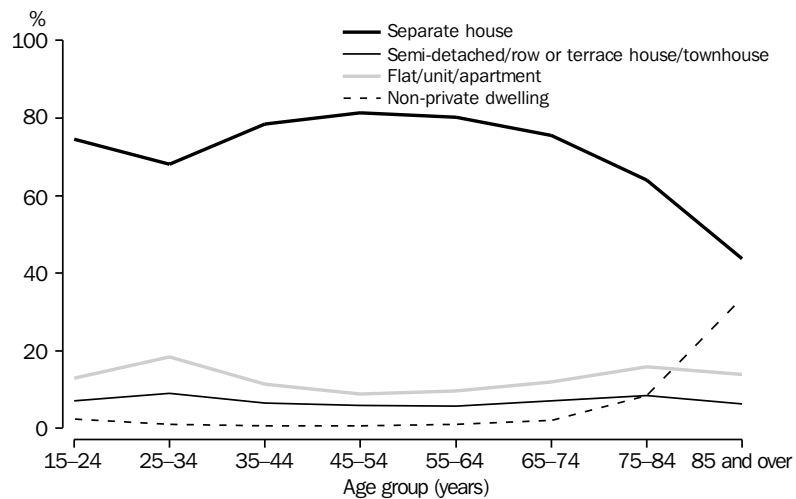
(b) Includes a small number of non-classifiable or 'not stated' responses.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Age The proportion of older people living in a separate house decreased with age from 77% of those aged 65–74 years to 45% of those aged 85 years and over. The proportion of older people living in flats increased with age from 12% of those aged 65–74 years to 16% of people aged 75–84 years. This decreased slightly to 14% for people aged 85 years and over.

The proportion of older people in non-private dwellings increased with age. In 1996, 2% of people aged 65–74 years lived in non-private dwellings. This rose to 9% of those aged 75–84 years and 34% of those aged 85 years and over.

5.2 SELECTED TYPES OF DWELLING —1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

Sex In 1996, there were 2.5 times more older women than older men living in non-private dwellings (35,900 compared to 14,500). The greater number of women in these types of dwellings is mainly the result of their longer life expectancy (see *Chapter 1, Population* and *Chapter 4, Health*). As a proportion of their age group, women aged 85 years and over were also more likely to live in non-private dwellings than men of the same age group (38% compared to 22%). This may be because in later years, men are more likely to have a spouse looking after them, while women are more likely to be widowed.

Whilst the proportion of older women living in separate houses was lower than that of men there were still more women (267,000) than men (229,900) living in separate houses. Slightly higher proportions of older women lived in other private dwelling types such semi-detached, row or terrace houses (7% of men and 8% of women) and flats (11% of men and 15% of women).

5.3 DWELLING TYPE, PERSONS AGED 65 YEARS AND OVER—1996

	Males		Females		Persons
	'000	%(a)	'000	%(a)	'000
Private dwellings					
Separate house	229.9	75.5	267.0	66.3	497.0
Semi-detached/row or terrace house/townhouse	20.5	6.7	33.5	8.3	54.0
Flat/unit/apartment	34.4	11.3	62.0	15.4	96.4
Other	5.4	1.8	4.1	1.0	9.4
Total(b)	295.6	..	374.3	..	669.9
Non-private dwellings					
Nursing home	7.1	2.3	19.1	4.7	26.1
Accommodation for retired/aged	4.7	1.5	14.5	3.6	19.1
Other	2.8	0.9	2.4	0.6	5.2
Total(b)	14.5	..	35.9	..	50.4
Total(b)	310.1	100.0	410.2	100.0	720.3

(a) Percentage have been calculated using totals which exclude a small number of non-classifiable or 'not stated' responses.

(b) Includes a small number of non-classifiable or 'not stated' responses.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Marital status In 1996, 81% of older people who were married lived in a separate house. The majority of older people who were never married, widowed, divorced or separated also lived in separate houses (48%, 60% and 54% respectively). However, other housing options were also prominent. A significant number lived in flats, which were occupied by 23% of people who were never married, 17% widowed and 26% of divorced or separated people.

5.4 DWELLING TYPE, BY MARITAL STATUS: PERSONS AGED 65 AND OVER—1996

	Never married	Widowed	Divorced/ separated	Married	Total
	%	%	%	%	%
Private dwellings					
Separate house	47.6	60.0	53.8	81.0	70.3
Semi-detached/row or terrace house/townhouse	8.3	8.5	10.1	6.7	7.6
Flat/unit/apartment	23.1	16.7	26.5	9.1	13.6
Other	1.7	1.1	3.5	1.1	1.3
Total(a)	80.7	86.4	94.0	97.9	92.9
Non-private dwellings					
Nursing home	7.7	7.2	2.2	1.3	3.7
Accommodation for retired/aged	6.0	5.8	2.3	0.5	2.7
Other	5.7	0.6	1.5	0.2	0.7
Total(a)	19.3	13.6	6.0	2.1	7.1
Total(b)	100.0	100.0	100.0	100.0	100.0
	'000	'000	'000	'000	'000
Total(b)	42.5	235.9	50.1	391.8	720.3

(a) Excludes a small number of non-classifiable or 'not stated' responses.

(b) Includes a small number of non-classifiable or 'not stated' responses.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Number of bedrooms The majority of older people in NSW live in dwellings of three or more bedrooms. In 1996, 60% of older people lived in dwellings with three or more bedrooms, compared to 80% of people aged 0–64 years. Some 40% of older people lived in dwellings with two bedrooms or less, compared to 20% of people aged under 65 years.

The size of a dwelling, as measured here by the number of bedrooms, is of course influenced by the number of people living in a household. Older people who live with others are more likely to live in smaller dwellings compared to younger people. They are, however, also more likely to live with only their partner (see *Chapter 2, Living Arrangement*). In 1996, 31% of older people who lived with others lived in homes with two bedrooms or less. This compares with 17% of younger people who lived with others.

Regardless of age, people who live alone are more likely to live in smaller dwellings. Overall, 63% of older people and 65% of people aged 0–65 years who lived alone lived in dwellings with two bedrooms or less.

5.5 NUMBER OF BEDROOMS, BY HOUSEHOLD TYPE(a)—1996

	0–64 years	65 years and over	Total
	%	%	%
Lone person household			
2 bedrooms or less	65.1	62.8	64.2
3 or more bedrooms	34.9	37.2	35.8
Total(b)	100.0	100.0	100.0
Multi person household			
2 bedrooms or less	17.2	31.1	18.5
3 or more bedrooms	82.8	68.9	81.5
Total(b)	100.0	100.0	100.0
Total households			
2 bedrooms or less	19.9	40.1	22.3
3 or more bedrooms	80.1	59.9	77.7
Total(b)	100.0	100.0	100.0
	'000	'000	'000
Total(c)	4 976.5	669.9	5 646.4

(a) Persons in private dwellings only.

(b) Percentages have been calculated using total which exclude a small number of non classifiable or 'not stated' responses.

(c) Includes not stated and non classifiable.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

PEOPLE LIVING ALONE

The circumstances of older people who live alone differ from those of younger people. Many older people who live alone may have had a spouse and have raised a family, while younger people who live alone may only do so prior to forming families. This is reflected in the type of housing they occupy. Older people who live alone are more likely to live in houses and less likely to live in flats. In 1996, 59% of older people who lived alone lived in separate houses, compared to 45% of lone younger people. Of younger people who lived alone, 39% lived in flats, compared with 27% of older people.

Women generally live longer than men and therefore tend to outlive their partners. Consequently, women were more likely than men to live alone (see *Chapter 2, Living Arrangements*). Lone women outnumbered lone men in all types of dwellings. For people aged 85 years and over who lived alone, three times as many lone women lived in separate houses and nearly five times as many lived in flats. Men living alone, however, were more likely than females living alone to remain in a separate house into their 70's and 80's. Among lone people aged 75–84 years, 64% of men lived in separate houses, compared with 57% of women. This pattern is also evident for those aged 85 years and over, with 66% of lone men living in separate houses, compared with 54% of lone women.

5.6 DWELLING TYPE, LONE PERSON HOUSEHOLDS—1996

	0–64 years	65–74 years	75–84 years	85 years and over	65 years and over	65 years and over
	%	%	%	%	'000	%
MALES						
Separate house	46.4	59.1	64.5	66.1	31.1	61.6
Semi-detached/row or terrace house/townhouse	10.0	8.7	9.1	9.4	4.5	8.9
Flat/unit/apartment	38.0	26.0	23.1	22.8	12.5	24.7
<i>Total(a)</i>	100.0	100.0	100.0	100.0	..	100.0
FEMALE						
Separate house	43.8	60.4	56.9	54.1	80.4	58.2
Semi-detached/row or terrace house/townhouse	13.6	12.4	12.6	12.2	17.3	12.5
Flat/unit/apartment	40.3	25.7	29.4	33.0	38.9	28.2
<i>Total(a)</i>	100.0	100.0	100.0	100.0	..	100.0
PERSONS						
Separate house	45.2	60.0	58.7	56.7	111.6	59.1
Semi-detached/row or terrace house/townhouse	11.6	11.3	11.8	11.6	21.8	11.5
Flat/unit/apartment	39.0	25.8	28.0	30.8	51.4	27.2
<i>Total(a)</i>	100.0	100.0	100.0	100.0	..	100.0
	'000	'000	'000	'000	'000	..
Total(b)(c)	282.8	93.0	79.5	21.0	193.5	..

(a) Percentages have been calculated using totals which exclude a small number of 'not stated' responses.

(b) Includes other dwellings.

(c) Includes a small number of non-classifiable or 'not stated' responses.

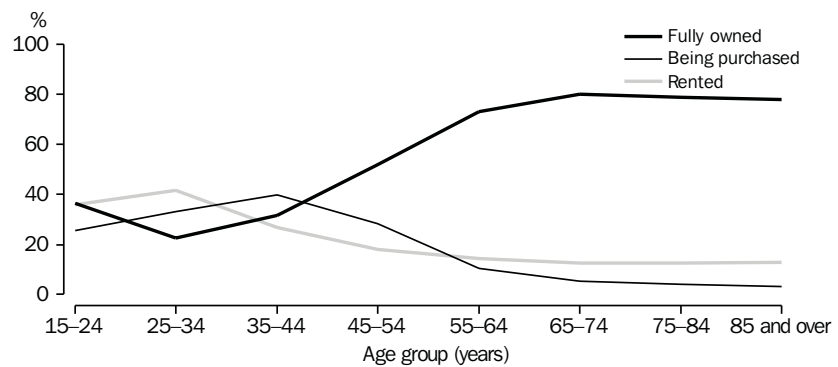
Source: ABS, unpublished data, 1996 Census of Population and Housing.

TENURE

The tenure people have over their homes can impact on their lifestyle and economic well-being. In general, older people are more likely to own their own home. In 1996, some 79% of older people lived in homes that were fully owned by a member of the household, while only 5% of older people lived in homes where mortgage payments were still being made. That is, 84% of older persons lived in homes which were owned or mortgaged as compared with 69% of younger age groups.

Relatively few older people live in rented dwellings. In 1996, only 12% of older people (79,600) were renters. Almost half of all older renters (36,800) rented from a state housing authority.

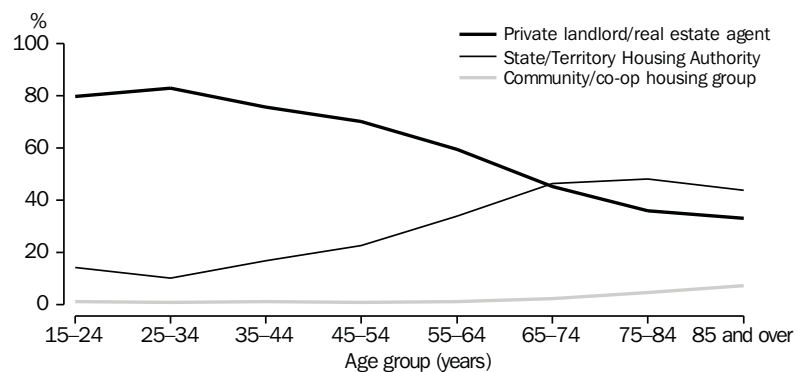
5.7 TENURE TYPE(a)—1996



(a) Persons in private dwellings

Source: ABS, unpublished data, 1996 Census of Population and Housing.

5.8 TYPE OF LANDLORD, RENTERS—1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

HOUSING COSTS

For most people, housing costs are a significant component of basic living expenses. However, high rates of home ownership among older people mean that this is a relatively low expense for many of them. In general, older people have lower housing costs. In 1997-98 the median weekly housing cost for owner/purchaser households where the reference person was aged 65 years and over was \$16. This compares with \$49 for owner/purchaser households with a reference person aged 15-64 years.

HOUSING COSTS *continued*

Housing costs were also lower for older renters. In 1997–98, the median weekly renting cost was \$43 for households with a reference person aged 65 years and over. Younger renter households (reference person aged 15–64 years) spent \$152 per week. These lower rental costs are at least partly accounted for by the fact that older renters are more likely to be renting from a state housing authority (see figure 5.8).

While housing costs are lower for older people, they also have lower incomes (see *Chapter 6, Economic Environment*). The issue of ‘housing affordability’ is a significant factor affecting the financial resources and independence of older people. Whilst there is no single measure of housing affordability, one simple measure is housing cost as a proportion of income. In general, households are considered to have affordability problems if they spend more than 30% of their income on housing.

In 1997–98, owner/purchaser households with reference persons aged 65 years and over spent 4% of their income on housing. Households with a reference person aged 15–64 years spent around 12%.

Overall, renters paid a greater proportion of their income in housing costs. Although older renters spent less on housing than younger renters, the proportion of income spent on housing was about the same irrespective of age (around 20%).

5.9 HOUSING COSTS(a), BY TENURE TYPE—1997–98

Tenure type	Age of household reference person				Total
	15–54 years	55–64 years	65–74 years	75 years and over	
MEAN WEEKLY HOUSING COST (\$)					
Owner/purchaser	164	46	20	17	107
Renter	164	112	86	56	151
Total households	164	56	29	24	120
MEDIAN WEEKLY HOUSING COST (\$)					
Owner/purchaser	140	24	18	15	29
Renter	157	84	47	39	141
Total households	149	26	20	16	61
HOUSING COST AS A PROPORTION OF INCOME (%)					
Owner/purchaser	13	5	4	5	11
Renter	20	24	21	21	20
Total households	15	6	5	7	13
HOUSEHOLDS ('000)					
Owner/purchaser	915	251.7	244.8	173.0	1 584.4
Renter	579.3	44.6	36.8	39.0	699.7
Total households	1 494.2	296.3	281.6	212.1	2 284.1

(a) Excludes households living in rent free accommodation.

Source: ABS, unpublished data, 1997–98 Survey of Income and Housing Costs.

RISK OF FALLS

The risk of accidents around the home is high for older people with approximately 139,500 (20%) having fallen at least once during the 12 months to October 1995. Older people living alone were more likely to fall than older people living with a partner (25% compared to 17%).

5.10 WHETHER FALLEN, BY SELECTED CHARACTERISTICS, PERSONS 65 YEARS AND OVER(a)—1995

	<i>Fallen</i>	<i>Not fallen</i>	<i>Total</i>	<i>Proportion who have fallen</i>
	'000	'000	'000	%
Household type				
Persons living alone	44.3	131.9	176.2	25.2
Couple only	60.2	292.6	352.8	17.1
Other household	34.9	129.3	164.2	21.3
Dwelling structure				
Separate house	113.2	442.4	555.6	20.4
Semi-detached/row or terrace house/townhouse	8.1	31.7	39.8	20.4
Flat/unit/apartment	15.2	72.6	87.9	17.3
Other(b)	*2.9	*7.0	*9.9	*29.5
Total persons	139.5	553.8	693.3	20.1

(a) In the last 12 months.

(b) Includes flat attached to a house, and house or flat attached to a shop.

Source: ABS, *Falls Risk Factor for Persons Aged 65 Years and Over, New South Wales, October 1995* (Cat. no. 4393.1).

Physical features of the home and surroundings accounted for many of the falls. The main cause of the fall was most likely to be a surface (35%), particularly an uneven or cracked surface, or a slippery surface. An obstruction was the next most common cause of falls (34%), including steps/stairs (12%) and an object on the ground (9%). A further 20% of falls were attributed to over balancing or legs giving way.

Falls risk factors in the home

In the 1995 Falls Risk Factor survey, a number of risk factors were identified for falls in older persons. Of the 504,700 households with a resident aged 65 years or over, 70% did not have handrails fitted in the bathroom or toilet. Where households had internal steps or staircases, 50% did not have continuous handrails. Over half (55%) of households with outside steps or stairs did not have continuous handrails. Other common risk factors outside the home were paths which were broken, uneven or slippery (13%) and entrances which did not have an outdoor light (10%).

5.11 FALLS RISK FACTORS, HOUSEHOLDS WITH RESIDENTS AGED 65 YEARS AND OVER—1995

<i>Risk factor</i>	'000
Inside the home	
Internal steps or staircases without continuous handrails	57.1
Handrails not fitted in bathroom or toilet	355.3
Inadequate lighting between bedroom and bathroom/toilet	38.4
Outside the home	
Outside steps or stairs without continuous handrails	243.1
Stairs or steps slippery or in need of repair	31.9
Broken, uneven or slippery paths	63.8
Entrances to the home which do not have outdoor lights	49.8
<i>Total households with internal steps or stairs</i>	114.5
<i>Total households with outside steps or stairs</i>	444.5
Total households(a)	504.7

(a) Components may not add to total as dwellings may have more than one risk factor.

Source: ABS, *Falls Risk Factors For Persons Aged 65 Years And Over, New South Wales, October 1995* (Cat. no. 4393.1).

Modifications made to housing

As people age, structural modifications such as installation of ramps and handgrab rails and alterations to bathrooms can assist in mobility and independent living. They can also prevent accidents such as falls. In 1995, 17% of households in NSW which had a resident aged 65 years and over had made modifications to prevent a fall. The most common type of modifications made were the installation of handrails on stairs or grabrails in toilets and bathrooms (6%) and rearrangement of the content of cupboards to allow easier access (6%). As would be expected, homes that were rented were less likely than homes owned/being bought to have been modified in the last 12 months (12% and 18% respectively).

5.12 PERSONS AGED 65 YEARS AND OVER WITH DISABILITIES(a), TYPE OF CHANGE MADE TO PRIVATE DWELLINGS—1998

<i>Type of change made</i>	'000	%
Handgrab rails	44.5	12.2
Toilet/bath/laundry modification	33.0	9.1
Ramp	7.5	2.1
Structural changes	5.7	1.6
<i>Total who made modifications(b)</i>	63.8	17.5
Total	363.7	100.0

(a) Excludes persons living in non-private dwellings.

(b) Includes other modifications.

Source: ABS, *unpublished data, 1998 Survey of Disability, Ageing and Carers*.

Modifications may be particularly important if a person has one or more disabilities. In 1998, of the 724,200 people aged 65 years and over living in private dwellings in NSW, 363,700 (50%) had a disability.

Modifications made to housing *continued*

Of the 363,700 older people in private dwellings who had disabilities, 63,800 (18%) had made some kind of modification to their homes. The main modifications were handgrab rails (44,500) and modifications to the toilet, bath or laundry (33,000).

MOVING HOME

While many older people prefer to remain in their homes some choose to move to more suitable accommodation as their circumstances change. The 1996 Census provides information on whether people lived at the same residence five years previously. This shows that older people generally did not move as much as younger people. Only 21% of older people had moved in the five years prior to the census.

5.13 PERSONS AGED 65 YEARS AND OVER, WHETHER MOVED—1996

<i>Dwelling type</i>	<i>Whether moved in five years prior to 1996</i>	
	<i>Moved(a)</i>	<i>Total(b)</i>
	<i>%</i>	<i>'000</i>
<i>Private dwellings</i>		
Separate house	12.4	487.0
Semi-detached/row or terrace house/townhouse	37.5	54.0
Flat/unit/apartment	31.8	96.4
Other	32.9	9.4
<i>Total(c)</i>	<i>17.6</i>	<i>669.9</i>
<i>Non-private dwellings</i>		
Nursing home	70.3	26.1
Accommodation for retired/aged	67.3	19.1
Other	43.2	5.2
<i>Total(c)</i>	<i>66.1</i>	<i>50.4</i>
Total all dwellings(c)	20.6	720.3

(a) Percentages have been calculated using totals which exclude a small number of non-classifiable or 'not stated' responses.

(b) Includes persons whose usual address five years prior to 1991 was not stated.

(c) Includes dwelling type not stated.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

Among older people living in private dwellings, those living in flats and semi-detached dwelling types were more likely to have moved than those living in houses. While 32% of older people living in flats and 38% of those in semi-detached dwellings had moved, only 12% of those living in houses had moved. Not surprisingly, older people who rent were more likely to have moved than home owners. In 1996, 38% of older renters had moved, compared with only 13% of older people in owned dwellings.

Older people who lived in non-private dwellings were more likely than those living in private dwellings to have moved. It is probable that most of these moves are accounted for by people moving from private dwellings to non-private dwellings (mainly nursing homes and retirement accommodation) as their requirements for care and assistance increase. In 1996, around two-thirds of the older people who were living in non-private dwellings had moved in the previous five years.

MOVING HOUSE *continued*

With increasing age there is a greater tendency to move to non-private dwellings. Among the 17,700 people aged 85 years and over who had moved in the last five years, 11,700 (66%) had moved to non-private dwellings. These were primarily nursing homes and homes for the retired or aged. In contrast, of the 79,300 people aged 65–74 years who had moved, only 4,300 (5%) had moved to a non-private dwelling.

5.14 PERSONS WHO MOVED, BY DWELLING TYPE—1996



Source: ABS, unpublished data, 1996 Census of Population and Housing.

5.15 DWELLING TYPE BY AGE AND SEX—1996

						65 years and over	
	0-64 years	65-74 years	75-84 years	85 years and over	Total		
	'000	'000	'000	'000	'000	'000	%(a)
MALES							
Private dwellings							
Separate house	1 965.2	154.1	65.6	10.3	2 195.1	229.9	75.5
Semi-detached/row or terrace house/townhouse	160.8	12.1	7.1	1.3	181.3	20.5	6.7
Flat/unit/apartment	280.7	20.0	12.0	2.4	315.1	34.4	11.3
Other	31.9	3.9	1.3	0.1	37.2	5.4	1.8
Total(b)	2 485.2	193.5	87.7	14.4	2 780.8	295.6	..
Non-private dwellings							
Nursing home	0.9	1.7	3.1	2.2	7.9	7.1	2.3
Accommodation for retired/aged	0.3	0.9	2.0	1.7	5.0	4.7	1.5
Other	32.3	1.8	0.8	0.2	35.1	2.8	0.9
Total(b)	33.5	4.5	5.9	4.1	48.0	14.5	..
Total(b)	2 518.7	197.9	93.6	18.6	2 828.8	310.1	..
FEMALES							
Private dwellings							
Separate house	1 962.7	164.6	84.2	18.3	2 229.7	267.0	66.3
Semi-detached/row or terrace house/townhouse	176.1	18.0	12.6	2.9	209.5	33.5	8.3
Flat/unit/apartment	282.0	30.1	25.3	6.6	344.0	62.0	15.4
Other	25.0	2.7	1.2	0.2	29.1	4.1	1.0
Total(b)	2 491.3	219.4	126.2	28.8	2 865.6	374.3	..
Non-private dwellings							
Nursing home	0.8	2.0	7.1	10.0	19.8	19.1	4.7
Accommodation for retired/aged	0.4	1.2	6.0	7.3	14.8	14.5	3.6
Other	16.0	1.0	0.9	0.5	18.3	2.4	0.6
Total(b)	17.1	4.2	13.9	17.8	53.1	35.9	..
Total(b)	2 508.4	223.6	140.1	46.6	2 918.6	410.2	..
PERSONS							
Private dwellings							
Separate house	3 927.9	318.7	149.8	28.5	4 424.8	497.0	70.3
Semi-detached/row or terrace house/townhouse	336.9	30.1	19.7	4.1	390.8	54.0	7.6
Flat/unit/apartment	562.7	50.1	37.2	9.1	659.1	96.4	13.6
Other	56.9	6.6	2.5	0.3	66.3	9.4	1.3
Total(b)	4 976.5	412.9	213.8	43.2	5 646.4	669.9	..
Non-private dwellings							
Nursing home	1.6	3.7	10.2	12.2	27.7	26.1	3.7
Accommodation for retired/aged	0.7	2.2	8.0	9.0	19.8	19.1	2.7
Other	48.2	2.8	1.7	0.7	53.4	5.2	0.7
Total(b)	50.6	8.7	19.9	21.9	101.1	50.4	..
Total(b)	5 027.1	421.5	233.7	65.1	5 747.5	720.3	..

(a) Percentages have been calculated using totals which excludes a small number of 'not stated' responses.

(b) Includes a small number of dwelling type responses 'not stated'.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

5.16 PERSONS IN PRIVATE DWELLINGS, AGE BY TYPE BY TENURE—1996

	Separate house '000	Semi, row or terrace '000	Flat '000	Other '000	Total(a)	
					'000	%(b)
15-64 YEARS						
Owned/being purchased	2 215.4	110.9	109.3	21.0	2 497.4	69.2
Rented						
Private landlord	377.4	102.0	291.2	16.6	802.2	22.2
State housing authority	99.3	31.2	30.8	0.1	163.8	4.5
Total(c)	528.4	141.0	333.1	20.0	1 041.6	28.8
Other(d)	56.7	3.8	7.0	2.7	71.7	2.0
Total(e)	2 865.6	264.9	475.9	47.2	3 723.7	..
65 YEARS AND OVER						
Owned/being purchased	440.8	34.7	44.9	7.2	535.8	84.3
Rented						
Private landlord	12.3	4.0	14.8	0.9	32.6	5.1
State housing authority	12.8	5.8	17.7	0.0	36.8	5.8
Total(c)	27.6	12.2	36.9	1.1	79.6	12.5
Other(d)	8.7	3.7	6.4	0.3	19.9	3.1
Total(e)	497.0	54.0	96.4	9.4	669.9	..

(a) Includes dwelling type not stated.

(b) Excludes tenure type not stated.

(c) Includes other landlord types.

(d) Includes persons living rent free.

(e) Includes tenure type not stated.

Source: ABS, unpublished data, 1996 Census of Population and Housing.

CHAPTER 6

ECONOMIC ENVIRONMENT

INTRODUCTION

Income and financial security are important elements in the lives of all people, irrespective of age. They are often major sources of concern for older people, particularly when they can no longer rely on the certainty provided by a regular income through full-time work. For many older people, retirement from the work force comes hand in hand with a major drop in income. Most older people rely on the pension as their main income source, which leaves many on low incomes and with little capacity to increase their income.

Never the less, retirement can also be accompanied by benefits such as home ownership and other accumulated assets, access to superannuation benefits and increased access to government concessions and benefits. The growth in superannuation particularly over the last decade means that in the future there will most likely be many more people who will have a degree of financial independence.

Many people are able to choose when they retire and whether to pursue part-time employment options. However, changes in the labour market since the early 1980's have seen some older people made redundant or working less hours late in their careers. This is often at a time when most expected to be saving for their retirement.

The opportunity for older people in NSW to continue to play an active and productive role in the workforce has been encouraged in recent years by a number of Government initiatives. These include the abolition of compulsory retirement ages, protection against age discrimination and labour market programs designed to meet the needs of older unemployed people.

This chapter presents information on selected characteristics of the economic well-being of older people, including labour force participation, and levels and sources of income. Based on international precedent, discussion of labour force participation includes analysis of the 45 years and over age category as a definition of the mature or older worker.

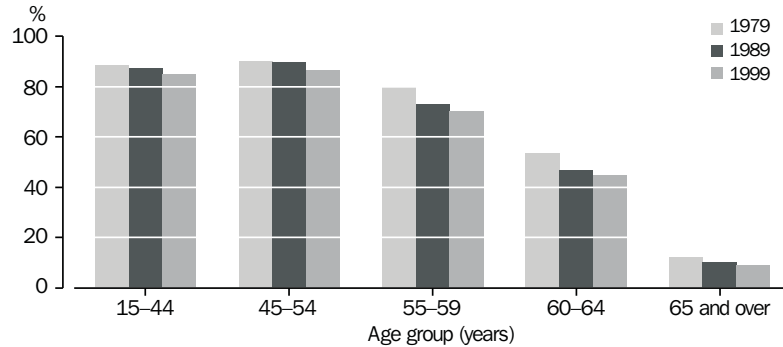
LABOUR FORCE

The labour force is made up of people who are employed or unemployed and actively looking for work. In general, participation in the labour force decreases as people age. In May 1999, the participation rate for people aged 45–54 years was 77%. This proportion fell to 57% for those aged 55–59 years, 29% for people aged 60–64 years, and to 6% for those aged 65 years and over.

Labour force participation rates for people aged 45 years and over have changed little over the last 20 years, from 40% in 1979 to 42% in 1999. This modest increase, however, belies distinctive and significant changes in the participation of men and women in the labour force.

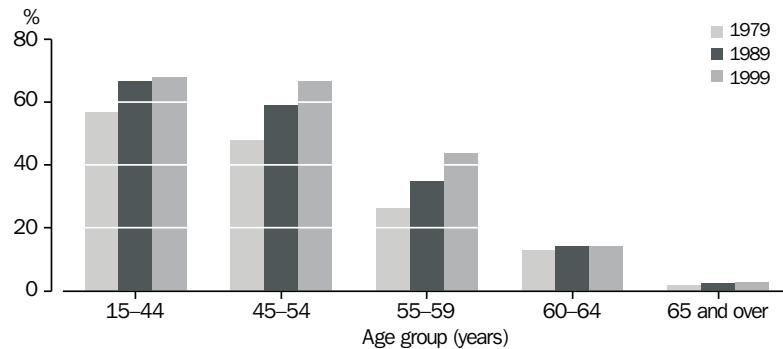
Between 1979 and 1999, the participation rate decreased for men in all age groups. Changes in labour force participation rates for younger males (aged 15–44 years) showed a modest fall over this period (88% to 85%). Men aged 45 years and over experienced a decline, from 61% to 53%. The largest decrease occurred in the 55–59 years age group, which fell from 80% to 70%. Labour force participation for men aged 60–64 years also declined significantly from 53% to 45%. Similar to younger age groups, participation rates for men aged 65 years and over were fairly stable, experiencing small falls from 12% in 1979 to 9% in 1999.

6.1 MALE LABOUR FORCE PARTICIPATION RATES—1979–99



Source: ABS, unpublished data, Labour Force Survey.

6.2 FEMALE LABOUR FORCE PARTICIPATION RATES—1979–99



Source: ABS, unpublished data, Labour Force Survey.

The trend for women, on the other hand, contrasts with that of men. Over this same period, from 1979 to 1999, labour force participation rates for women increased across all age groups. The largest increase over this time was for women aged 45–54 years (43% to 67%). A large increase was also evident for women aged 55–59 years, rising from 26% to 44%.

6.3 LABOUR FORCE PARTICIPATION RATES

Age group (years)	May 1979			May 1989			May 1999		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	%	%	%	%	%	%	%	%	%
15-44	88.2	56.1	72.3	87.1	66.5	76.9	84.8	68.1	76.4
45 and over									
45-54	89.8	43.5	67.1	89.6	59.1	74.7	86.3	66.8	76.6
55-59	79.9	25.6	52.4	73.1	34.7	54.1	70.3	43.8	57.2
60-64	53.4	13.5	32.6	46.8	14.3	30.3	44.8	14.1	29.4
65 and over	12.2	1.4	5.9	10.0	2.3	5.6	9.0	2.9	5.6
Total	60.7	21.2	39.8	54.3	26.3	39.6	53.2	32.6	42.5
Total	77.5	41.5	59.2	74.5	49.9	62.0	71.2	52.0	61.4

Source: ABS, unpublished data, Labour Force Survey

Employment In May 1999, 41% (908,500) of people aged 45 years and over and 6% (44,500) of people aged 65 years and over were engaged in paid employment. Older people are less likely to be in paid employment than those in younger age groups. Over 70% of people aged 15-44 years were paid employees. For people aged 55-59 years, this proportion fell to 55% and for people aged 60-64 years, 28% were in paid employment.

Full-time and part-time work In May 1999, a total of 546,500 men aged 45 years and over were employed, of whom the majority (89%) worked full-time. The incidence of full time work remained high amongst men until 60 years of age. Of those who were employed, 93% (327,000) of men aged 45-54 years and 92% (98,100) of men aged 55-59 years were employed full-time. For those aged 60-64 years who were employed, 77% (42,500) worked full-time, with this figure dropping to 57% (18,200) for those aged 65 years and over.

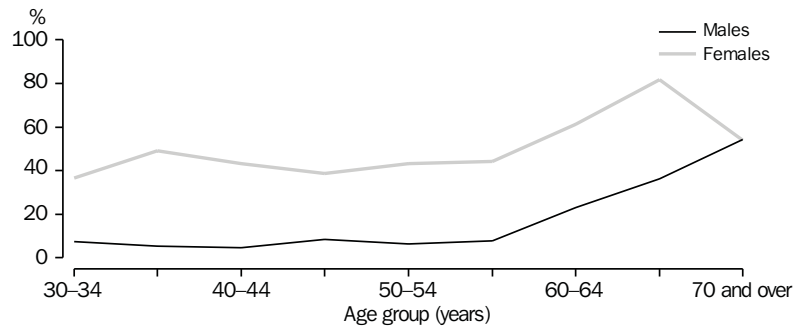
The proportion of employed men working part-time increased with age. The higher proportion of part-time work for men aged 60-64 years reflects recent trends towards graduated retirement through a period of part-time employment, prior to leaving the labour force permanently. For men who continue to work after age 65 years, 43% (13,600) do so part-time.

Employment patterns for women differed significantly from those for men. In May 1999, of those employed, 59% (157,900) of women aged 45-54 years and 56% (36,600) of women aged 55-59 years were employed full-time. As for men, the proportion of women working full-time fell considerably from age 60 years with 39% of employed females aged 60-64 years engaged in full-time employment and 27% of those aged 65 years and over.

Full-time and part-time work
continued

Compared with men, however, women were much more likely to work part-time, and the incidence was high across all age groups. In May 1999, 41% of employed women aged 45–54 years worked part-time, increasing steadily to 72% for employed women aged 65 years and over. In comparison only 7% of men aged 45–54 years worked part-time, with 43% of employed men aged 65 years and over working part-time.

6.4 PART-TIME EMPLOYMENT BY AGE AND SEX



Source: ABS, *Labour force, New South Wales and Australian Capital Territory, May 1999* (Cat. no. 6201.1).

6.5 LABOUR FORCE STATUS, PERSONS AGED 15 YEARS AND OVER—MAY 1999

Age group (years)	Employed			Unemployed	Unemployment rate %	Civilian population aged 15 years and over '000
	Full-time '000	Part-time '000	Total '000	Total '000		
MALES						
15-44	974.2	141.9	1 116.1	85.4	7.1	1 417.3
45 and over						
45-54	327.0	26.2	353.2	16.2	4.4	428.0
55-59	98.1	8.2	106.3	*5.1	*4.6	158.5
60-64	42.5	12.8	55.3	*3.1	*5.4	130.5
65 and over	18.2	13.6	31.8	*0.3	*0.9	355.8
Total	485.8	60.7	546.5	24.7	4.3	1 072.7
Total	1 460.0	202.6	1 662.7	110.1	6.2	2 490.0
FEMALES						
15-44	524.5	363.7	888.2	73.0	7.6	1 412.2
45 and over						
45-54	157.9	107.8	265.8	14.1	5.0	419.0
55-59	36.6	29.0	65.6	*1.7	*2.6	153.8
60-64	6.9	10.9	17.9	*0.6	*3.5	131.4
65 and over	*3.5	9.2	12.8	*0.6	*4.5	459.8
Total	205.0	157.0	362.0	17.0	4.5	1 164.0
Total	729.5	520.7	1 250.2	90.0	6.7	2 576.1
PERSONS						
15-44	1 498.8	505.6	2 004.4	158.4	7.3	2 829.4
45 and over						
45-54	484.9	134.0	618.9	30.2	4.7	847.0
55-59	134.7	37.2	172.0	6.8	3.8	312.3
60-64	49.5	23.7	73.1	*3.8	*4.9	261.8
65 and over	21.7	22.8	44.5	*0.9	*2.0	815.6
Total	690.8	217.8	908.6	41.7	4.4	2 236.7
Total	2 189.6	723.3	2 912.9	200.1	6.4	5 066.1

Source: ABS, Labour Force, New South Wales and Australian Capital Territory, May 1999 (Cat. no. 6201.1).

Unemployment

In May 1999 there were 41,700 people aged 45 years and over who were unemployed. Compared with younger workers, those aged 45 years and over experienced lower levels of unemployment (4.4% compared with 7.3%). Once unemployed however, people in this age group experienced longer periods of unemployment. The Survey of Employment and Unemployment Patterns 1995-96 shows that people aged 45 years and over engaged in job search activities were less successful in finding employment, and remained unemployed for longer periods of time. Those aged 45 years and over spent an average of 90 weeks looking for work compared to 68 weeks for 35-44 year olds and 62 weeks for 25-34 year olds. Job seekers aged 45-59 years were least likely to find employment. Therefore despite lower overall levels of unemployment, people aged 45 years and over engaged in job search activities experience less success in obtaining work. Possible explanations include non-transferable skills, relatively low levels of education, discrimination

Unemployment *continued*

from prospective employers and less flexibility to change locations for work¹.

6.6 UNEMPLOYED PERSONS, DURATION OF UNEMPLOYMENT BY AGE —MAY 1999

Age group (years)	Average duration	Median duration
	weeks	weeks
15–19	14.7	8.0
20–24	43.6	16.0
25–34	61.5	23.0
35–44	67.7	21.0
45 and over	89.5	50.0
Total	56.1	19.0

Source: ABS, *Labour Force, New South Wales and Australian Capital Territory, May 1999* (Cat. no. 6201.1).

Underemployment

Underemployment is a term used in this chapter to describe part-time employees who prefer to work longer hours than they are offered. Many people work part-time by choice, however, there are people who prefer to work more hours. In September 1998, of the 215,000 people aged 45 years and over who worked part-time, 15% said they wanted to work more hours. Whilst underemployment, like unemployment, is less common in older people, they are more likely to be subjected to longer periods of underemployment.

Retirement from full-time employment

The traditional notion of retirement as the cessation of employment at age 65 years is changing as a result of a number of factors. These include the changing labour force participation rate of the pre-retirement age groups, deterioration in the labour market prospects of older people, increased access to non-labour sources of income (such as superannuation), and changing attitudes in society to work and leisure.

At the time of the November 1997 Survey of Retirement and Retirement Intentions, there were 1.1 million people in NSW who were classified as retired from full-time work. The retirement patterns differed considerably between men and women. Of men who had retired from full-time work, 33% retired aged between 60–64 years, whilst 21% retired aged between 55–59 years. One in five men retired after age 65 years².

Among women aged 45 years and over who had retired, just over half (52%) had retired from full-time work before they reached 45 years of age. However, women's increasing participation in the labour force in recent years should see this change.

1 Australian Bureau of Statistics, 1999, *Australian Social Trends, 1999*, (Cat. no. 4102.0), pp 114–118.

2 Australian Bureau of Statistics, 1994, *Australian Social Trends, 1994*, (Cat. no. 4102.0), pp 126–129.

6.7 AGE AT RETIREMENT FROM FULL-TIME WORK—1997

Age group (years)	Males		Females		Persons	
	'000	%	'000	%	'000	%
15–44	27.7	6.2	342.9	52.4	370.6	33.6
45 and over						
45–49	26.0	5.8	57.9	8.9	83.9	7.6
50–54	53.1	11.8	87.4	13.4	140.8	12.8
55–59	95.3	21.2	79.8	12.2	175.1	15.9
60–64	147.8	32.9	66.1	10.1	214.0	19.4
65–69	90.6	20.2	18.8	2.9	109.4	9.9
70 and over	8.5	1.9	*1.0	*0.2	9.5	0.9
<i>Total</i>	421.4	93.8	311.4	47.6	732.4	66.4
Total	449.1	100.0	654.3	100.0	1 103.0	100.0

Source: ABS, unpublished data, 1997 Survey of Retirement and Retirement Intentions.

INCOME

As older people become less involved in the labour force and move into retirement, a significant number also experience a reduction in income. The source of income also changes, typically from wages and salaries to either a government pension or a private retirement scheme.

Level of income

The Survey of Income and Housing Costs provides information on the income of people living in private dwellings. The main unit of analysis is the 'income unit', which is, in many ways, like a family unit. An income unit is a person or group of related people amongst whom income is assumed to be shared. A comparison of income units where the reference person is aged 65 years and over ('older income units') with younger income units (where reference person is aged 15–64 years) showed that older income units have significantly smaller incomes.

In 1997–98, the median gross weekly income for older income units was \$254. This was less than half the amount for younger income units (\$600 per week). The median gross weekly income received by older people living alone, at \$191 per week, was the lowest income of all groups. This was less than half (46%) of the income received by people living alone aged 15–64 years (\$416 per week).

A comparison of older and younger couple units without dependants shows a similar disparity. Older couples without dependants received a median gross weekly income of \$328, which was only 35% of the income of younger couples without dependants (\$929).

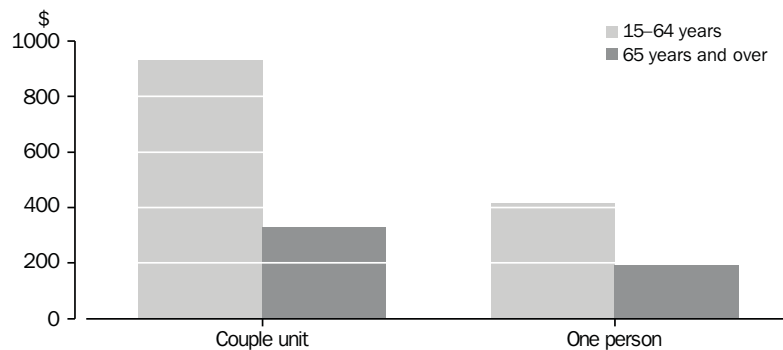
6.8 GROSS WEEKLY INCOME, INCOME UNITS WITHOUT DEPENDANTS—1997–98

Gross weekly income \$	Reference person aged 15–64 years			Reference person aged 65 years and over		
	Couple unit	One person	Total(a)	Couple unit	One person	Total(a)
	'000					
Less than 150	*20.1	172.1	219.6	*8.0	*16.4	*24.4
150–224	**3.6	227.7	251.0	*6.7	204.7	211.4
225–299	38.3	72.8	156.0	67.9	64.7	132.6
300–374	34.2	57.7	165.5	58.1	*16.9	75.0
375–449	*18.3	87.2	154.1	29.5	**5.4	34.9
450 and over	409.8	561.3	1 610.3	67.7	21.5	91.5
Total	524.2	1 178.7	2 556.5	237.9	329.7	569.7
	\$ PER WEEK					
Mean income	1 000	478	748	480	251	348
Median income	929	416	600	328	191	254

(a) Includes couples with dependants and sole parent income units.

Source: ABS, unpublished data, 1997–98 Survey of Income and Housing Costs.

6.9 MEDIAN GROSS WEEKLY INCOME—1996–97



Source: ABS, unpublished data, 1997–98 Survey of Income and Housing Costs.

Older people who live alone have the lowest incomes. In 1998, the majority (71%) of one person income units were women. This is in part a consequence of the difference in the life expectancies between men and women, where on average women outlive men by six years (see *Chapter 5, Health*). This group is also less likely to have been employed for extended periods of time, and so has had less opportunity to contribute to or have access to superannuation. These are some of the contributing factors to why older women who live alone have the highest rate of dependence on government pensions and allowances. In 1998, 85% of older women who lived alone had government pensions and allowances as their main source of income, compared to 75% of older men living alone.

Comparison of income

A comparison of economic well-being between older and younger Australians needs to take into account more than cash income. While older people have lower incomes, they also have lower expenditures, such as housing costs and costs associated with going to work. Many older people also have access to indirect benefits, such as lower tax and in-kind income through government concessions and subsidies.

To allow for the effect of lower tax and lower housing costs for older people, a measure called 'net (after tax) income after housing costs' can be compared across different age groups. Using this income measure, the position of older income units relative to younger units improves. As indicated earlier, in 1997–98, the median gross weekly income for older couple units was 35% that of younger couple units. This proportion increases to 47% when net income after housing costs is used for comparison. The comparative effect on older one person income units is more pronounced. The gross weekly income of older one person units was 46% of younger one person units. When net income after housing costs is compared, this increased to 65% of the income of younger one person units.

6.10 MEDIAN INCOME OF OLDER INCOME UNITS RELATIVE TO THAT OF INCOME UNITS AGED UNDER 65 YEARS—1997–98

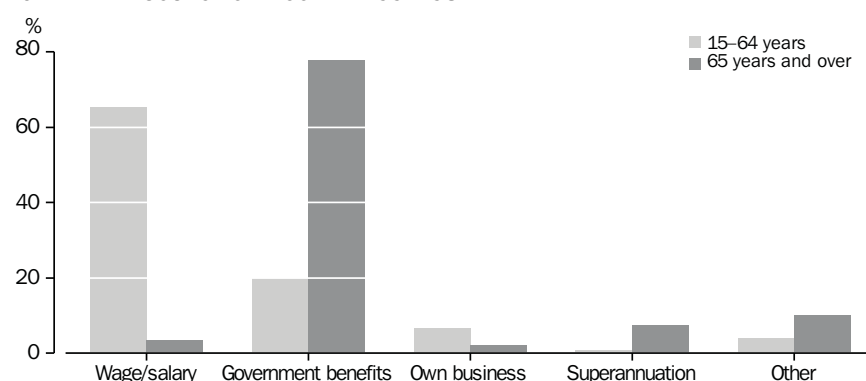
	Couples without dependants		One person	
	%		%	
Gross income	35.3		45.9	
Net income after housing costs	47.2		64.8	

Source: ABS, unpublished data, 1997–98 Survey of Income and Housing Costs.

Source of income

Government pensions and allowances formed the main source of income for most older people. In 1997–98 in NSW, these were the main source of income for 77% of older people, compared to 20% of those aged 15–64 years. In contrast, only 3% of older people relied on wages or salary as their main source of income, compared to 66% of those aged 15–64 years.

6.11 MAIN SOURCE OF INCOME—1997–98



Source: ABS, unpublished data, 1997–98 Survey of Income and Housing Costs.

RETIREMENT INCOME

The most common source of retirement income is a government pension or benefit. In 1997, this was the main source of income for 65% of people aged 45 years and over who had retired from full-time work. Income from business, property or investments was the main source of income for a further 10% of people. Superannuation was the main source of income for 9% of older people. Men and women present different patterns for their main income source. Women were less likely to have superannuation as their main source of income (5% compared to 12%), and more likely to derive income from part-time work or from someone else's income.

6.12 MAIN SOURCE OF INCOME, RETIRED PERSONS(a)—NOVEMBER 1997

	Males	Females	Persons
	%	%	%
Aged, service, widow, war widow's pension	47.8	55.8	51.2
Superannuation—pension/annuity	12.2	4.6	8.9
Pension annuity—other than superannuation	2.4	*1.3	1.9
Disability, war disability, sickness allowance	14.6	3.8	10.0
Unemployment benefit	3.2	*1.0	2.3
Wife, carer's, special, other benefits	*0.5	3.3	1.7
Business, property, investments	11.5	9.1	10.5
Savings, sale of assets	*1.8	*1.4	*1.6
Part-time work	3.1	8.1	5.3
Someone else's income	2.0	11.2	5.9
Other	0.8	0.3	0.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
	'000	'000	'000
Total	421.4	311.4	732.7

(a) Aged 45 years and over, retired from full-time work.

Source: ABS, unpublished data, 1997 Survey of Retirement and Retirement Intentions.

The number of people aged 45 years and over belonging to a retirement scheme at the time of retirement increased steadily over the last decade. By far, the main type of retirement scheme is superannuation cover. In 1986, 38% of people who had retired from full-time work had superannuation cover. By 1997 this proportion had increased to 58%. However, despite increased coverage in recent years, superannuation is currently the main source of income for a relatively small proportion of people (9%).

6.13 MEMBERSHIP OF RETIREMENT SCHEME, RETIRED PERSONS AGED 45 YEARS AND OVER

	Nov 1986	Nov 1989	Oct 1992	Nov 1994	Nov 1997
	%	%	%	%	%
Retirement Scheme Membership	41.3	42.0	48.8	54.0	60.6
Superannuation	37.6	39.0	45.1	51.6	58.3
Assurance or other	3.6	3.0	3.7	2.4	2.3
Did not belong	58.7	58.0	51.2	46.0	39.4
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
	'000	'000	'000	'000	'000
Total	513.3	562.1	588.1	673.3	732.7

Source: ABS, unpublished data, 1997 Survey of Retirement and Retirement Intentions.

The increase in retirement scheme membership can be attributed to a number of factors, including the changing nature of award wages. The 1986 National Wage Case decision allowed superannuation to form part of wage awards³. Union action and enterprise bargaining contributed to the inclusion of superannuation as part of most awards⁴⁵. However, wider superannuation coverage did not occur until the Commonwealth Government's introduction of the *Superannuation Guarantee Charge Act 1992*. Although it is anticipated that the coming decade should see an increasing number of people funding their own retirements, the full impact of the Act will not be seen for many years to come.

3 Plowman, D. Weaven, G. Superannuation: A union perspective. University of New South Wales, Sydney.

4 Daley, B. How the award system works under the SGC. Superfunds September 1992, pp 20–22.

5 Paatsch, D. The future of award superannuation. Superfunds, October 1993, pp 33–34 and Paatsch, D. Understanding the Australian super system, Super Review, November 1995, pp 11–12.

CHAPTER 7

TRANSPORT

INTRODUCTION

As a person ages, accessibility to and availability of transport can greatly affect their independence and participation in social and community life. Transport is a major contributor to older people accessing services, goods and social opportunities.

The importance of transport for older people is reflected in recent initiatives to improve the quality, accessibility and affordability of transport for this group. These include the provision of more accessible public transport, such as low floor buses and easy access design of train stations to cater for passengers with mobility constraints. Recent improvements to public transport access include the introduction of legal requirements for wheelchair accessible buses. These aim to assist older people, particularly those using government operated bus and train services.

Older people also have access to transport concessions, such as those available to pensioner card and senior's card holders. An example is the zonal Pensioner Excursion Tickets for all day unlimited travel on government bus, train and Ferry. On private services, older people are eligible for a concession of half of the full fare.

USE OF TRANSPORT

As with all transport users, the motor vehicle (car and motor cycle) is the most popular mode of transport for older people in NSW. In 1997, of the 1.5 million trips made by older people on an average day in the Greater Sydney Metropolitan Region (including Blue Mountains, Newcastle and Wollongong), 68% were made by motor vehicle (either as a driver or passenger).

Although motor vehicles were the most popular form of transport for both older men and women, men were more likely to be drivers while women were more likely to be passengers. That is, 62% of trips taken by men were as drivers compared to 30% for women. In contrast, 9% of trips taken by men were as a vehicle passenger compared to 34% of trips taken by women. Walking as a form of transport accounted for 25% of trips made by older people. Bus, trains and ferries (public and private) accounted for 7% of trips. In percentage terms, older women used public transport more than older men (9% of trips compared with 5%).

7.1 TRIPS MADE ON AVERAGE DAY, PERSONS AGED 65 YEARS AND OVER—1997

	Males	Females	Persons
<i>Mode of transport</i>	%	%	%
Car driver	62.0	29.8	47.4
Car passenger	8.7	34.4	20.3
Walking	23.7	25.8	24.6
Bus	2.8	5.9	4.2
Train/ferry	2.5	3.0	2.7
Other(a)	0.3	0.9	0.6
Total	100.0	100.0	100.0

(a) Includes taxi and bicycle.

Source: NSW Department of Transport, 1997 Household Travel Survey.

Licence holders

In June 1998, there were 478,000 licensed drivers in NSW aged 65 years and over. This represented 12% of all NSW licence holders. For men, the proportion with licences was high for most age groups. In 1998, 90% of men aged 25–34 years and 94% of men aged 35–54 years had licences. The proportions of men with licences remained high among older age groups, with 88% of men aged 65–74 years and 75% of men 75–84 years having licences. However, the proportion of men with licences dropped significantly after age 85 years to 29%. This decrease may be due to tighter regulation of licence renewal for people over 80 years of age, in particular, the requirement for a compulsory medical examination. This decrease also corresponded with the increase in the proportion of people who travelled as passengers.

Between 1994 and 1998, the proportion of men aged 85 years and over with licences experienced an overall increase from 23% to 29%.

A smaller proportion of women were licence holders compared to men, and this is consistent across all age groups. However, recent trends show an increasing proportion of older women with licences, particularly from age 55 years onwards. Between 1994 and 1998, the proportion with a drivers licence increased 6 percentage points for women in the 55–64 years age group, by 6 percentage points for 65–74 years age group, and by 7 percentage points for the 75–84 years age group.

7.2 LICENSED DRIVERS(a)—AT JUNE 30

	1994	1995	1996	1997	1998
Age group (years)	%	%	%	%	%
MALES					
16–24	77.4	78.1	78.0	77.5	76.8
25–34	89.3	89.8	89.5	89.9	90.0
35–44	93.8	93.6	93.3	93.7	94.1
45–54	93.8	93.8	93.7	94.1	94.2
55–64	90.9	90.7	91.1	92.0	92.5
65–74	86.1	85.0	85.5	86.7	87.8
75–84	71.6	69.1	70.7	73.6	75.4
85 and over	23.1	23.7	25.1	27.5	29.1
FEMALES					
16–24	74.1	75.0	75.2	75.0	74.2
25–34	84.2	85.2	85.2	85.9	86.4
35–44	85.7	86.1	86.0	87.0	87.7
45–54	81.3	82.1	82.6	83.7	84.4
55–64	67.7	68.6	69.8	71.8	73.4
65–74	51.7	52.5	54.0	56.0	57.9
75–84	27.6	27.4	29.2	32.0	34.4
85 and over	2.8	3.1	3.6	4.4	5.0

(a) Includes learner drivers and riders.

Source: Roads and Traffic Authority of NSW.

PROBLEMS WITH TRANSPORT

For older people, the opportunity and ability to participate in social activities and attend events is important to their quality of life and well being. Transport plays an important part in whether people can attend events. The majority of older people are able to access transport, however, some cannot. The 1996 Survey on Transport Patterns and Preferences in NSW showed that 7% of older people were unable to attend events due to transport problems. The main reasons related to the person's disability and concern for safety. In contrast, the main reason for younger people was lack of transport availability.

7.3 PROBLEMS WITH TRANSPORT CAUSING INABILITY TO ATTEND EVENTS—1996

	18–64 years		65 years and over	
	'000	%	'000	%
Concerns about safety	43.5	1.2	17.4	2.5
No public transport available	78.7	2.1	*11.7	*1.7
No vehicle available	70.2	1.9	*5.4	*0.8
Difficulties due to disability	8.2	0.2	21.3	3.0
Other/don't know	37.0	1.0	**3.2	**0.5

Source: ABS, unpublished data, 1996 Survey of Transport Patterns and Preferences.

PROBLEMS WITH
TRANSPORT *continued*

In the 1998 Survey of Disability, Ageing and Carers an estimated 28% (211,000) of older people reported that they did not use public transport when it was available in their area. Of this group, 86% (182,000) stated that they did not use public transport because they experienced problems when travelling.

Of all people who experienced problems with using public transport, the main reason was related to getting into or out of vehicles or carriages (68%). Travelling to bus stops or train stations and getting onto platforms was the second most reported reason (30%), followed by lack of seating or difficulty standing (12%) and having pain or discomfort when sitting (12%).

7.4 REASONS FOR NON-USE OF PUBLIC TRANSPORT, PERSONS AGED 65 YEARS AND OVER—1998

	Persons	
	'000	%
Getting into/out of vehicles	123.1	67.8
Getting to stops or stations	55.1	30.4
Pain or discomfort	22.0	12.1
Lack of seating/difficulty standing	22.0	12.1
Fear/anxiety	18.0	9.9
Sight problems	14.9	8.2
Cognitive difficulties	*5.8	*3.2
Crowds/lack of space	*5.7	*3.1
Other	46.9	25.8
Total(a)	181.8	100.0

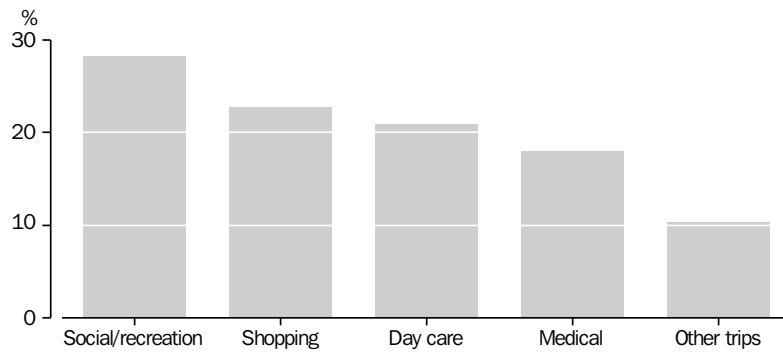
(a) Components may not add to total as people may have more than one difficulty.

Source: ABS, unpublished data, 1998 Survey of Disability, Ageing and Carers.

COMMUNITY TRANSPORT

When conventional public transport is not feasible or easily accessible, an alternative source of transport is Community Transport. Community Transport provides bus and individual transport for people assessed as eligible under a range of Government funding programs. The greatest proportion of passengers are the frail aged and people with disabilities. In 1997–98, over 1.6 million trips were made by older people or people with a disability in NSW using Community Transport. The most common reason for using Community Transport was for social or recreation purposes (28%). This was followed by shopping which accounted for 23% of trips, aged day care (21%) and hospital or medical reasons (18%).

7.5 COMMUNITY TRANSPORT, PURPOSE OF TRIP—1997–98



Source: NSW Department of Transport, unpublished data, 1997–98.

PURPOSE AND DURATION OF TRAVEL

As with all people, transport is used by older people for diverse activities. In 1997, of all journeys taken in an average day, shopping was the most common purpose (22%). Social visits accounted for 8% of all trips, as did personal business/services.

7.6 PURPOSE OF JOURNEYS, PERSONS AGED 65 YEARS AND OVER—1997

	Proportion of journeys		Average time spent
		%	mins
Shopping	21.8	15.0	
Social visits	8.0	27.0	
Personal business/services	7.6	12.6	
Entertainment	6.6	20.2	
Recreation	5.2	24.9	
To drop off/pick up someone	5.0	13.7	
To accompany someone	2.0	16.5	
Medical	1.9	19.3	
Sport participation	1.4	14.7	
Work related business	1.3	25.7	
Other	1.3	15.9	
Holiday	0.3	223.3	
Return trips to home	37.4	19.5	
Total	100.0	34.5	

Source: NSW Department of Transport, 1997 Household Travel Survey.

Time spent travelling is related to the purpose of the journey. Although shopping was the most common purpose of all trips, the average time spent on these journeys was less than for other purposes. On an average day, older people spent around 15 minutes travelling to go shopping. On average, older people spent a longer period of time when travelling to social visits (27 minutes).

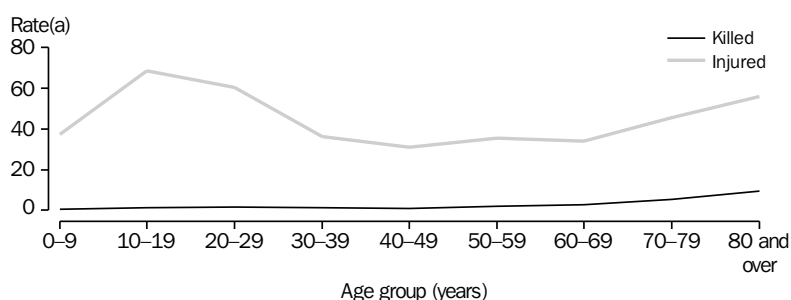
ROAD ACCIDENT VICTIMS

Information from the Roads and Traffic Authority indicates that in 1997, there were 2,570 people aged 60 years and over either killed or injured in road traffic accidents. This made up 11% of all road casualties. As people aged 60 years and over form 17% of the total population, this indicates that people in this age group were relatively under represented as road accident victims.

Older people however were more likely to be killed as pedestrians than any other age group. People aged 80 years and over had a 1 in 10,000 chance of being killed as a pedestrian on NSW roads, compared to 1 in 50,000 chance for people aged between 50–59 years. This may reflect the physiological changes associated with ageing, which can include impairment in the ability to detect and react to potentially dangerous situations, and the likelihood of greater injury on impact due to frailty.

Road traffic injury rates (per 1,000 of the NSW population) for older people were lower than for younger age groups. This may reflect the nature of car usage for these people. Reasons for this may include reduced levels of road usage by older people during peak times, and shorter more localised trips.

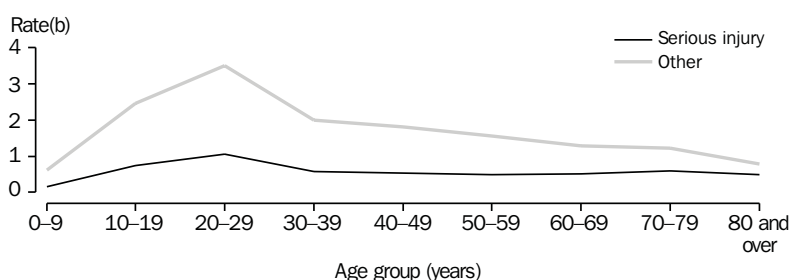
7.7 PEDESTRIANS KILLED AND INJURED—1997



(a) Per 100,000 of the Estimated Resident Population at June 1997.

Source: Roads and Traffic Authority of NSW;
ABS Population by Age and Sex, New South Wales, 30 June 1997 (Cat. no. 3235.1).

7.8 ROAD TRAFFIC ACCIDENTS(a)—1997



(a) Accidents involving car drivers and passengers.

(b) Rate per 1,000 of the Estimated Resident Population at June 1997.

Source: Roads and Traffic Authority of NSW;
ABS Population by Age and Sex, New South Wales, 30 June 1997 (Cat. no. 3235.1).

GLOSSARY

Alcohol risk level Derived from the average daily consumption of alcohol during the week prior to interview and grouped into relative risk levels based on recommendations of the National Health and Medical Research Council. One standard drink contained about 8–10 g or 10–12 ml of absolute alcohol. The risk categories were as follows:

CONSUMPTION OF ABSOLUTE ALCOHOL PER DAY

Relative risk	Males ml	Females ml
Low	Less than 50	Less than 25
Moderate	50–75	25–50
High	Greater than 75	Greater than 50

Average annual growth rate. The average annual growth rate, r , is calculated as a percentage using the formula:

$$r = (n * \sqrt[n]{P_n / P_o} - 1) * 100$$

where P_o is the population at the start of the period, P_n is the population at the end of the period and n is the length of the period in years.

Average time spent Calculated by dividing the total time all persons spent on an activity by the population of the particular group being examined. Average time spent per day was calculated over all days of the week, and may not reflect the usual pattern of time use on any given day. For further details see ABS, *Time Use Survey, Australia—User's Guide, 1997*, (Cat. no. 4150.0).

Body mass index Based on height and weight as reported by the respondent. Persons were categorised into four groups according to their body mass, derived using the formula weight (kg) divided by the square of height (m^2). The groups used, as shown below, were consistent with recommendations of the National Health and Medical Research Council.

Body Mass Index	kg/m ²
Underweight	Less than 20
Acceptable weight	20–25
Overweight	Greater than 25–30
Obese	Greater than 30

Cared accommodation	Homes for the aged such as nursing homes, aged care hostels and care components of retirement villages.
Carer	A person of any age who provided any informal assistance, in terms of help or supervision, to persons with disabilities or long-term conditions, or persons who were elderly (i.e. aged 60 years or over). The assistance had to be ongoing, or likely to be ongoing, for at least six months. Assistance to a person in a different household related to 'everyday types of activities', without specific information on the activities. Where the care recipient lived in the same household, the assistance was for one or more of the following activities: communication, health care, housework, meal preparation, mobility, paperwork, property maintenance, self care, or transport.
Community transport	Community transport assists people who would otherwise be unable to access services and facilities using existing private or public transport systems, to gain access to recreation, shopping, education, medical care, social services and social contact that other citizens have.
Couple family	A family based on two persons who were in a registered or de facto marriage and who were usually resident in the same household. A couple family without children may have other relatives, such as ancestors, present. A couple family with children may have adult children and/or other relatives present.
Couple only household	A household comprising exactly one couple family without children or other relatives and with no unrelated persons in the household.
Disability	In the context of health experience, the World Health Organisation (WHO) defines disability as any restriction or lack (resulting from an impairment) of ability to perform an action in the manner or within the range considered normal for a human being. A person is defined as having a disability if he/she had a limitation, restriction or impairment, which had lasted, or was likely to last, for at least six months and restricted everyday activities. For further detail, see ABS, <i>Disability, Ageing and Carers, Australia: Summary of Findings, 1998 (Cat. no. 4430.0)</i> .
Employed	Persons aged 15 years and over who worked during the reference week for pay, profit, commission, payment in-kind or without pay in a family business, or who had a job but were not at work. Workers may be classified as either: <ul style="list-style-type: none"> ■ full-time—employed persons who usually worked 35 hours or more a week and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week; or ■ part-time—employed persons who usually worked less than 35 hours a week.

Estimated Resident Population	The official ABS estimate of the Australia population according to where people usually live. Estimated Resident Population (ERP) is based on results from latest population census, adjusted for under-enumeration and Australian residents temporarily overseas at the time of the census. Population estimates are then updated quarterly for subsequent births, deaths and overseas and interstate migration. Population estimates for reference periods close to the Census date differ from the census count of persons.
Exercise level	This related to exercise undertaken for sport, recreation or fitness only and did not reflect total physical activity. In the 1995 National Health Survey exercise level was derived from information about the number of times exercise was undertaken in the two weeks prior to interview, the average length of each session and the intensity (i.e. vigorous, moderate or walking).
Family	Two or more persons, one of whom is at least 15 years of age, who were related by blood, marriage (registered or de facto), adoption, step or fostering, and who were usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent/child relationship or other blood relationship. Some households will, therefore, contain more than one family.
Flat, unit or apartment	Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category included houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached was regarded as a separate house.
Formal care	In the 1998 Survey of Disability, Ageing and Carers formal care was help provided to persons with one or more disabilities by: <ul style="list-style-type: none"> ■ organisations or individuals representing organisations (whether profit making or non-profit making, government or private); or ■ other persons (excluding family, friends or neighbours as described in informal help) who provide assistance on a regular, paid basis and who were not associated with any organisation.
Full-time workers	Full-time workers are employed persons who worked 35 hours or more during the reference week.
Household	A group of two or more related or unrelated people who usually resided in the same dwelling and who made common provision for food or other essentials for living; or a person living in a dwelling who made provision for his or her own food and other essentials for living without combining with any other person.

Housing costs	<p>Housing costs comprised the following for the tenure type categories:</p> <ul style="list-style-type: none"> ■ owner without mortgage—rates payments (general and water); ■ owner with a mortgage—rates payments plus mortgage payments if the purpose of the mortgage was to buy, build, add to or alter the dwelling; and ■ renter—rent payments.
Income	Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own business or partnership and property income.
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
Indirect benefits	Non-cash benefits and services provided by the government to households for education, health, housing and social security and welfare.
Informal care	In the 1998 Survey of Disability, Ageing and Carers, informal assistance was unpaid help or supervision that was provided to persons with one or more disabilities or persons aged 60 years and over living in households. It included only assistance that is provided for one or more of the specified tasks comprising an activity, because of a person's disability or because they were older. Informal assistance may have been provided by family, friends or neighbours. For this survey, any assistance received from family or friends living in the same household was considered to be informal assistance regardless of whether or not the provider was paid. It did not include providers whose care is privately organised for profit.
Labour force	The civilian population aged 15 years and over who are employed or unemployed, as defined.
Labour force participation rate	The labour force expressed as a percentage of the civilian population aged 15 years and over in the same group.
Labour force status	A classification of the civilian population aged 15 years and over into employed, unemployed or not in the labour force, as defined.
Life expectancy	Life expectancy refers to the average number of additional years a person of a given age and sex might expect to live if the age-specific death rates of the given period continued throughout his or her lifetime.
Linked trips	A linked trip was a journey from one activity to another, ignoring any changing of transport modes which may occur. A linked trip comprised one or more unlinked trips.

Lone person	A person who made provision for his or her food and other essentials for living, without combining with any other person to form part of a multi-person household. He or she may have lived in a dwelling on their own or shared a dwelling with another individual or family.
Long-term conditions	<p>Medical conditions (illness, injury or disability) which lasted at least six months, or which the respondent expected to last for six months or more including:</p> <ul style="list-style-type: none"> ■ long-term conditions from which the respondent experienced infrequent or spasmodic attacks e.g. asthma; ■ long-term conditions which may have been under control through use of medications or other treatment e.g. diabetes, epilepsy; ■ conditions which, although present, may not have generally been considered illness because they were not necessarily debilitating e.g. reduced eyesight; ■ long-term and permanent impairments or disabilities.
Long-term unemployed	Persons unemployed for a period of 52 weeks or more.
Main activity	In the 1997 Time Use Survey, the respondent's description of an activity in the first diary column was designated as their main activity. For many time periods, only one (the main) activity was described by respondents. For further details see ABS, <i>Time Use Survey, Australia—User's Guide, 1997</i> (Cat. no. 4150.0).
Marital status	A person's social marital status referred to their current living arrangements, that is whether or not they were living with another person in a couple relationship. A person's registered marital status referred to their status in relation to a legally registered marriage as either never married, currently married, separated, divorced or widowed. Some persons who were not living with their partner may have still been currently registered married rather than separated.
Mean	The average value, which is equal to the sum of the scores divided by the number of scores.
Mean gross weekly income	The total income before tax, received by a group of income units divided by the number of units in the group.
Mean housing cost	The total weekly housing cost paid by a group of households (e.g. couple only households) divided by the number of households in the group.
Median age	The age at which half the population is older and half is younger.
Median gross weekly income	The level of income before tax, which divides the income units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.

Mobility	<p>Mobility comprised the following tasks:</p> <ul style="list-style-type: none"> ■ getting into or out of a bed or chair; ■ moving about the usual place of residence; ■ going to or getting around a place away from the usual residence.
Multi family households	Households which consisted of more than one family. For the 1996 Census, up to three families were able to be coded in one household.
Never married	A person who has never been a partner in a registered marriage.
Older person	A person aged 65 years or more.
Other health professionals	Includes acupuncturists, audiologists/audiometrists, chiropractors, chemists, chiropodists/podiatrists, dieticians/nutritionists, herbalists, hypnotherapists, naturopaths, nurses, opticians/optometrists, osteopaths, occupational therapists, physiotherapists, psychologists, social workers/welfare officers, speech therapists/pathologists.
Part-time workers	Employed persons who usually work less than 35 hours a week and who did so during the reference week.
Partial retirement	Persons who had retired from full-time work or looking for full-time work, and were working part-time or looking for part-time work.
Participants	In the 1997 Time Use Survey, participants defined in respect of a particular activity, were those respondents who reported some time spent on that activity.
Personal care activities	Includes activities such as personal hygiene, health care and eating and drinking.
Population projection	<p>An estimate of the size, structure and distribution of Australia's future population. The projections are based on a combination of assumptions on future levels in births, deaths and migration.</p> <p>In Chapter 1, ABS Series 2 population projections were used. The assumptions used in the series were:</p> <ul style="list-style-type: none"> ■ total fertility rate will fall to 1.75 births per woman by 2006 and then remain constant; ■ age specific death rates will decline such that life expectancy at birth will increase by 5 to 7 years in 2051; ■ net overseas migration of 70,000 from 1999 onwards; ■ internal migration of 'medium' net gains and losses for each state. <p>See ABS, <i>Population Projections, 1999 to 2051</i>, (Cat. no 3222.0).</p>

Population projection <i>continued</i>	In Chapter 2, projections for people living alone are from household and family projections, ABS Series B. The assumption in this series is that there will be a low rate of change in the propensity to belong to different living arrangement types. The linear trend in propensities from 1986 to 1996 will continue at the full rate of change to 2001, then continue at half the rate of change to 2006, at one quarter the rate of change to 2011 and then remain constant to 2021. See ABS, <i>Household and Family Projections, Australia, 1996 to 2021</i> , (Cat. no. 3236.0).
Primary carer	A primary carer was a person of any age who provided the most informal assistance, in terms of help or supervision, to a person with one or more disabilities. The assistance has to be ongoing, or likely to be ongoing, for at least six months and be provided for one or more of the core activities of communication, mobility and self care.
Private dwelling	Private dwellings are houses, flats, home units, caravans, garages, tents and other structures used as private places of residence at the time of the census. These were distinct from non-private (or special) dwellings which included hotels, boarding houses and institutions.
Public transport	Any kind of bus (State Transit, private bus companies, community bus services), train service, ferry service and taxis.
Rate of population growth	Population change over a period as a proportion of the population at the beginning of the period.
Regions of the State	Each region of the State represented an aggregation of non-contiguous geographic areas of a particular urban type, with the rural balance constituting another Section of State. The regions were classified as: <ul style="list-style-type: none"> ■ Major urban—all urban areas with a population of 100,000 and over; ■ Other urban—all urban areas with a population of 1,000 to 99,999; ■ Locality—all population clusters of 200–999 people; and ■ Rural balance—the rural reminder of the State
Renter	A person who rented from a real estate agent or another person not in the same household, a State or Territory authority or another type of landlord.
Retired from labour force	Persons who had retired from work or looking for work of more than 10 hours per week, and did not intend to work at any time in the future. These persons are considered fully retired. Persons who have never worked more than 10 hours per week were also treated as fully retired.
Retirement scheme	Includes superannuation schemes, life assurance policies or similar schemes that provide financial benefit when a person leaves work.
Self assessed health status	Refers to respondent's perception of their general health status.

Self-care accommodation	Accommodation for the retired or aged where the occupants provide their own meals and are regarded as being self-sufficient.
Semi-detached, row or terrace house or townhouse	A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling type was that it was either attached in some structural way to one or more dwelling or was separated from neighbouring dwellings by less than one-half metre.
Separate house	A dwelling which was self-contained and separated from other houses (or other buildings or structures) by space to allow access on all sides (at least one-half metre). This category also included houses that had an attached flat (e.g. a granny flat). The attached flat was included in the flat, unit or apartment category.
Smoker status	The topic described smoking status (current smokers, ex-smokers and never smoked) at time of interview for the 1995 National Health Survey.
Smoking	Referred to the regular smoking of tobacco, including manufactured (packet) cigarettes, roll-your-own cigarettes, cigars and pipes, but excluded chewing tobacco and smoking of non-tobacco products. In the 1995 National Health Survey, the topic focused on 'regular smoking', where regular was defined as one or more cigarettes (or pipes or cigars) per day on average as reported by the respondent.
Statistical Division	Statistical Divisions are areas defined in the Australian Standard Geographic Classification and consist of one or more Statistical Subdivisions. They do not cross State or Territory boundaries and are the largest statistical area building blocks of States and Territories. See ABS, <i>Statistical Geography: Volume 1, Australian Standard Geographical Classification (ASGC), 1996</i> (Cat. no. 1216.0).
Statistical Local Area	Statistical Local Area (SLAs) are areas defined in the Australian Standard Geographical Classification and consist of one or more Collection Districts (CDs) and often coincide with legal local government areas. (see <i>Statistical Geography: Volume 1, Australian Standard Geographical Classification (ASGC), 1996</i> (ABS Cat. no. 1216.0))
Status in employment	Employed persons classified by whether they were employees, employers, own account workers, or contributing family workers.
Tax	Includes both direct and indirect taxes. Direct taxes are personal income tax and the Medicare levy, while indirect taxes are associated with the production, sale, purchase or use of goods and services.
Tenure type	Tenure is the source of the legal right of a household to occupy a dwelling. Households belonged to one of four occupancy categories: owner without a mortgage, owner with a mortgage, renter or 'other'.
Total fertility rate	The sum of age-specific fertility rates (live births at each age of mother per female population that age). It represents the number of children a woman would bear during her lifetime if she experienced current age-specific fertility rates at each age of her reproductive life.

Transport	Transport was a single task activity referring to going to places away from the usual place of residence. Need for assistance and difficulty were defined for this activity as the need to be driven and difficulty going to places without help or supervision.
Type of medication	<p>Two classifications of type of medication are shown in this publication:</p> <ul style="list-style-type: none"> ■ Reported type of medication, which referred to type of medication as categorised by the respondent, and tended to reflect the reasons for using the medication, rather than the type of ingredients or actions of the medication; ■ Generic type of medication, based on the World Health Organisation's Anatomical Therapeutic Chemical (ATC) Classification, and adapted for use in the survey. This classification, although based on the ATC, covered selected types of medication only. A copy of this classification is included in the ABS, <i>National Health Survey: Users' Guide, 1995 (Cat. no. 4363.0)</i>.
Types of time	<p>Four main types of time were identified in the 1997 Time Use Survey:</p> <ul style="list-style-type: none"> ■ Necessary time—activities which enable survival such as eating and personal hygiene; ■ Contracted time—activities such as paid work and regular education where there are contracts which determine time in which activities are performed; ■ Committed time—activities a person has committed themselves to, such as maintaining a household, child care, shopping or voluntary work; and ■ Free time—activities associated with social and community participation such as socialising, visiting, entertainment and cultural venues, religious activities and any recreation or leisure activity.
Underemployment	<p>Underemployment covers a range of employment situations which are characterised, at their broad level where a worker:</p> <ul style="list-style-type: none"> ■ worked part-time hours in the reference week and preferred to work more hours; or ■ usually works full-time, but did not work full-time hours in the reference week for economic reasons.
Unemployed	Persons aged 15 years and over who were not employed during the reference week, but who had actively looked for work and were available to start work.
Unemployment rate	For any group, the number of unemployed persons expressed as a percentage of the labour force in the same group.
Voluntary work	The 1995 Survey of Voluntary Work defined a volunteer as someone who willingly gave help in the form of time, services or skills through an organisation or group.

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