

## 1. Background

The 2025 State of the Older Nation survey provides a timely snapshot of how people aged 50 and over are experiencing later life. Nationally, the report points to a modest recovery in quality of life and personal optimism since the COVID-19 period, but also highlights a sharp divide within older Australia: many people are doing well, while a significant minority face persistent insecurity, poorer health, housing stress, loneliness and barriers to essential services.

For Tasmania, the data reinforces a familiar but important message. Older Tasmanians are not a single, uniform group. Experiences differ markedly by income, disability, housing status, gender, age, location and access to services. The findings therefore need to be read not only as a general picture of ageing in Tasmania, but as evidence of the unequal conditions in which Tasmanians age.

This briefing paper draws out the Tasmanian results most relevant to COTA Tasmania's advocacy, including quality of life, ageism, financial security, workforce participation, health access, housing, digital inclusion and gendered differences in experience. It is intended to support policy work, public commentary and engagement with government and other decision-makers.

The analysis is especially relevant in the context of the State Budget and broader cost-of-living pressures. It shows that policy decisions on health, housing, concessions, transport, digital access and community services have direct consequences for older Tasmanians' independence, dignity, wellbeing and capacity to participate in community life.

## 2. Key findings

- **Quality of life has improved modestly, but Tasmania continues to lag nationally:** Quality of life and perceived financial security have improved since the 2023 SOTON survey, yet both remain below national averages. Persistent gaps remain for people living with disability, people in poverty and other vulnerable cohorts.
- **Ageism remains a defining challenge:** Experiences of ageism are widespread and appear to be increasing, particularly in employment. Tasmanian respondents reported strong links between ageism and poorer wellbeing, financial security and sense of control.
- **Cost-of-living and service access pressures are acute:** While poverty rates in the Tasmanian sample are slightly below the national average, financial stress is concentrated among vulnerable cohorts. Tasmania also stands out for healthcare access barriers, particularly long waiting times.
- **Lower optimism about the future:** Older Tasmanians are less optimistic about the future than older Australians nationally and are less confident that government policies reflect their needs. Dissatisfaction is particularly strong among respondents experiencing disadvantage.
- **Access to aged care services:** Nearly all Tasmanian respondents (91%) reported that they had not attempted to access aged care services. As a result, aged care access and service experience are not explored in detail in this paper.

### 3. Demographic outline

#### 3.1 Sample details

<i>Total sample size</i>	<i>Descriptor</i>	<i>N=217</i>
<b>Gender</b>	Woman/Female	117 (54%)
	Man/Male	100 (46%)
<b>Age group</b>	50-59	93 (43%)
	60-69	66 (30%)
	70-79	37 (17%)
	80+	21 (10%)
<b>Region</b>	Metro	92 (42%)
	Regional	125 (58%)
<b>Identify as ATSI</b>	Yes	9 (4%)
	No / Prefer not to say	208 (96%)
<b>Identify as LGBTI+</b>	Yes	9 (4%)
	No / Prefer not to say	208 (96%)
<b>Live with Disability</b>	Yes	45 (21%)
	No / Prefer not to say	172 (79%)
<b>CALD</b>	CALD	36 (17%)
	Non-CALD	181 (83%)
<b>Employment Status</b>	Employed / Self-employed / own a business	96 (44%)
	Retired fully / partially	102 (47%)
	Unemployed / Student /Not in paid employment	14 (6%)
	Work as volunteer	6 (3%)
	Other	9 (4%)

Table 1: Tasmanian respondent demographics

#### 3.2 Geographical distribution

- **Metro postcodes:** Metro responses spread across 23 postcodes.
  - 7000 (Hobart CBD) – Highest with 10% of metro responses
  - 7005, 7018, 7009, 7010 and 7052 – 29% of all metro responses
- **Most common regional codes:** Regional responses spread across 38 unique postcodes but with heavy concentration on Launceston.
  - 7250 (Launceston) – 25% regional responses
  - 7310, 7320, 7248 and 7315 – 30% of regional response

## 4. What we learnt

### 4.1 Quality of life

Nearly three quarters of older Tasmanians (73%) rated their quality of life positively (7 or higher out of 10), a slight increase from 70% in the 2023 survey. This remains below the national average of 76%.

Quality of life appears to increase with age, as shown in Figure 1. Respondents in the early and later retirement-age groups were more likely to report positive quality of life than respondents of working age (63% of those aged 50-59 compared with 86% of those aged 75+).

Physical and mental health, financial stability, experiences of crime or family, domestic and sexual violence, and the strength of social and support networks are key factors influencing quality of life, consistent with the national data.

Some cohorts were less likely to report positive quality of life, including respondents identifying as LGBTI+ (53%, compared with 74% of those who do not identify as LGBTI+), respondents living with disability (46%, compared with 80% of those without disability), and people in poverty (54%, compared with 79% of those not in poverty).

Respondents identifying as Aboriginal and/or Torres Strait Islander were also less likely to report positive quality of life (68%, compared with 74% of those who did not identify as Aboriginal and/or Torres Strait Islander). CALD respondents reported positive quality of life at 77%, compared with 73% of non-CALD respondents.

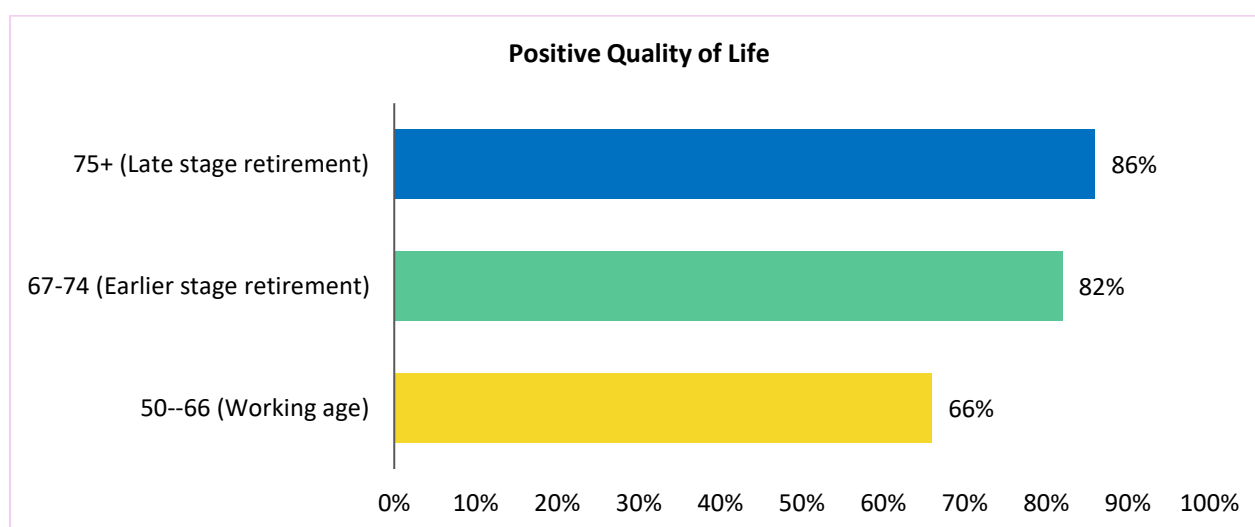


Figure 1: Positive quality of life (rated 7 or higher out of 10) by life stage

### 4.2 Optimism about the future

Nearly half of older Tasmanians (43%) reported that things are getting worse for people aged 50 and over, broadly in line with the national result of 48%. Tasmanian respondents were also less likely to feel positive about what the future holds (61% rating 7 or higher out of 10, compared with the national average of 66%).

Cost-of-living pressures, vulnerability and the affordability of healthcare, aged care and housing appear to be key drivers.

### **4.3 Ageism**

Ageism remains a significant and growing challenge for older Tasmanians. Nearly two in five respondents (39%) reported experiencing one or more forms of ageism since turning 50. More than half (52%) agreed that they feel less valued by society now than when they were younger, and one quarter (25%) agreed that they feel like a burden to others, the highest result relative to other states.

Respondents who reported experiencing ageism also reported poorer outcomes across a range of indicators, including freedom to make choices, quality of family life, health and financial situation.

Despite these experiences, a majority of respondents (67%) felt they had much to offer society through their life experience. However, only 52% agreed that people their age have a voice.

More than half of Tasmanian respondents (53%) felt that government policies are not meeting the needs of people their age.

This sentiment was higher among respondents living in metropolitan areas (61%, compared with 47% of regional respondents) and among those living with disability (60%, compared with 52% of those without disability). This suggests that people experiencing intersecting disadvantage are less likely to feel that government policy reflects or responds to their needs.

### **4.4 Workforce participation**

Perspectives on retirement among people aged 50 and over are diverse.

Many respondents expressed a desire to remain engaged in paid work, while also reporting age-related barriers. Among those not yet retired, 43% do not believe they will ever fully retire, and 51% would prefer to continue working the same amount in paid employment.

Among respondents who are fully or partially retired, one-quarter (25%) reported being open to returning to work. This openness is supported by a strong sense of continued value, with two-thirds (66%) believing they still have something meaningful to contribute.

However, more than half of retirees (55%) indicated that nothing would encourage them to re-enter the workforce or seek paid employment. Nearly one third (33%) cited ageism-related barriers as a key factor influencing their reluctance.

This is significant, considering 73% of people who had ever experienced ageism since turning 50 reported experiencing work-related discrimination, with 48% suspecting that their workplace wanted someone younger, and 41% reporting being sidelined, patronised, or not treated as capable.

For others, the nature of work remains a critical motivator: 28% reported that finding a role they feel passionate about would encourage them to consider paid employment again.

### **4.5 Cost of living and financial security**

While many older Tasmanians report financial stability, a substantial proportion continue to experience financial stress and heightened risk of disadvantage in later life.

Just over half (57%) felt positive about their long-term financial security, an improvement from 50% in the 2023 SOTON survey.

However, one in five respondents (20%) were living in poverty, slightly below the national average of 25%. Poverty remains strongly associated with poorer outcomes across multiple wellbeing measures.

Financial disadvantage is particularly concentrated among older Tasmanians living with disability (40%) and those ranked higher on the vulnerability metric (43%), highlighting the compounding nature of disadvantage.

Poverty rates were highest among respondents aged 75 years and over (27%), compared with those aged 50-66 years (21%) and 67-74 years (10%), as shown in Figure 2.

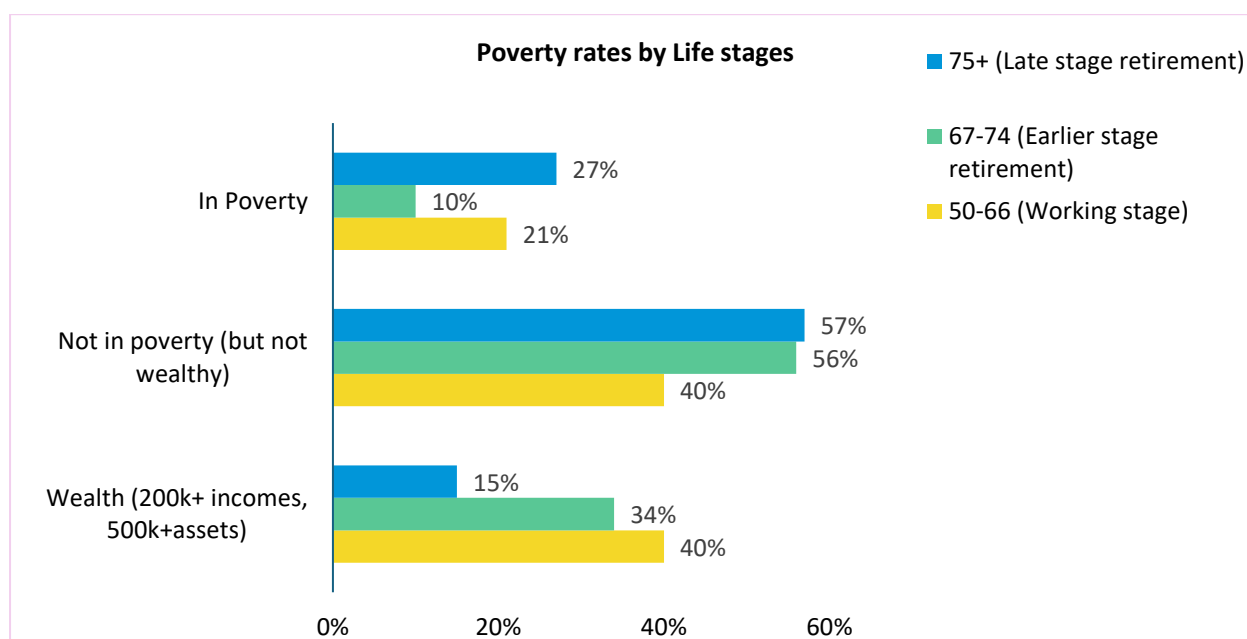


Figure 2: Poverty rates by life stage

#### 4.6 Health and wellbeing

Demand for healthcare services among older Tasmanians is high and is largely being met, although significant access barriers remain.

Almost all participants (97%) accessed health or medical care in the past year, and the majority reported satisfaction with their experience. Pharmacy services were the most accessed (84%), followed by GP services (65%).

However, 42% experienced difficulties accessing the services they needed, slightly lower than the national figure of 46%.

Long waiting lists were the most frequently cited barrier (49%) - the highest rate reported across all states, followed by the cost of services (37%).

These challenges are broadly consistent with national patterns, highlighting ongoing system-wide pressures on healthcare access for older people.

#### 4.7 Housing and downsizing

Older Tasmanians in the sample were more likely to own their homes than their peers nationally, yet housing insecurity, accessibility challenges, and barriers to downsizing remain significant.

Nearly two thirds (62%) of older Tasmanians owned their home outright, compared with a national average of 53%. However, 8% reported feeling insecure in their current living arrangements.

More than one third (37%) indicated they are unable to adapt their home to better meet their accessibility needs, and almost one quarter (23%) said they are likely to move house within the next five years. This suggests unmet need for accessible housing and age-friendly housing options.

While one in five respondents (20%) had already downsized, a further 29% reported that the idea of downsizing was appealing. Among those interested in downsizing, more than half (57%) felt it was likely they would move within the next five years.

If they were to move, most would prefer to remain in the same city, town or suburb, with 82% wanting to remain in Tasmania and 40% wanting to remain in their current local area.

Standalone houses remain the most widely preferred option, with 80% of those interested in downsizing indicating a preference for another standalone house.

Financial barriers remain prominent, with 34% concerned about the affordability of suitable properties in their preferred area, 33% worried about stamp duty costs, and 31% reporting a lack of suitable housing options.

These findings highlight the ongoing challenge of identifying appropriate housing options for older people seeking to downsize.

#### **4.8 Technology and digital inclusion**

Technology plays a critical role in maintaining social connection.

In a digitally confident respondent group, with 91% reporting confidence in using technology, almost half (44%) indicated that they find it challenging to keep pace with technological change. A substantial proportion (69%) also believe that existing technologies need to be better designed to meet the needs of older people.

For the majority (69%), technology is the primary way they stay up to date with news, events and social connections, highlighting its importance in supporting relationships and reducing social isolation. More than half of respondents (55%) reported that they would feel socially isolated from friends and family without access to technology.

#### **4.9 Gender differences in experience**

Older women and men in Tasmania experience later life differently, with women reporting poorer outcomes across several key wellbeing measures.

Older women were less positive about their lives overall, with 69% reporting positive quality of life compared with 79% of men, a gender gap not evident in the national data. Women were more likely to report loneliness (50%, compared with 43% of men) and experienced greater difficulty accessing healthcare services (31%, compared with 16% of men).

Consistent with these access challenges, women also reported lower satisfaction with the healthcare services they had used in the past year (76%, compared with 83% of men). A higher proportion of women aged 50 and over were participating in the workforce (43%, compared with 39% of men). However, women were less likely to feel financially secure, with only half (50%) reporting positive financial security compared with nearly two thirds of men (64%).

## 5. Conclusion

The Tasmanian results from the 2025 State of the Older Nation survey reinforce the need for policy, budget and service decisions to recognise the diversity of older Tasmanians' lives. While many older people report positive quality of life, financial stability and strong social connections, a significant minority are experiencing hardship, insecurity and exclusion. These pressures are not evenly distributed. They are more acute for people living with disability, people in poverty, renters, women, those experiencing health access barriers, and those with intersecting forms of vulnerability.

For COTA Tasmania, the findings provide a clear evidence base for advocacy as the State Budget and broader reform agenda are considered. They point to practical priorities: reducing cost-of-living pressure, improving access to timely and affordable healthcare, addressing ageism in employment and service settings, supporting accessible and appropriate housing options, and ensuring that digital service delivery does not leave older people behind.

The data also challenges simplistic assumptions about older people as a uniformly secure or privileged cohort. Older Tasmanians continue to contribute through work, volunteering, caring, community participation, and lived experience.

However, many do not feel that their contribution is recognised or that government policies adequately reflect their needs. This gap between contribution and recognition is central to COTA Tasmania's advocacy role.

The core message is therefore straightforward: a strong Tasmania must include older Tasmanians in its planning, investment and decision-making. Budget repair, service reform, and economic development should not come at the expense of people who are already carrying significant financial, health, housing, and social pressures. Rather, these processes should be designed specifically with older Tasmanians in mind, so that people can age with dignity, security, connection and choice.

### **Acknowledgement and notes on interpretation**

*This report draws on data from the 2025 State of the Older Nation survey provided by COTA Australia. The Tasmanian analysis was undertaken by the Plug-in team at COTA South Australia. The Plug-in was not involved in the data collection and was therefore unable to provide further insight into the survey methodology, data governance arrangements, or collection processes.*

*While the dataset has been weighted by COTA Australia to align with ABS Census population distributions, COTA cannot guarantee that the findings are fully representative of the broader older population. This is particularly important to note, given that the survey was conducted online, which may skew participation towards digitally confident respondents. In addition, the sample includes a disproportionately high number of individuals who have not yet accessed aged care services, despite this being a significant and relevant experience for people aged 50 and over.*

*These factors should be considered when interpreting the findings, as they may limit the generalisability of results to all older Tasmanians.*