



**Australian  
Bureau of  
Statistics**

**DADHC**



**Department  
of Ageing,  
Disability &  
Home Care**

# Population Ageing in New South Wales 2008



# **Population Ageing in New South Wales**

## **2008**

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### ROUNDING

Estimates have been rounded so discrepancies may occur between sums of the component items and totals. Published percentages are calculated prior to rounding of the figures and therefore some discrepancy may occur between these percentages and those that could be calculated from the rounded figures.

## PREFACE

### PREFACE

New South Wales (NSW) is undergoing a fundamental change to its population, the impact of which will be complex and wide-ranging. Population ageing, with people living longer and healthier lives and older people making up an increasing proportion of the total population, presents both a challenge and opportunity to our community.

It is important to note, however, that while the overall population is ageing, Aboriginal and Torres Strait Islander people continue to have significantly shorter life expectancies than the rest of the population.

The information provided in the Chapters of this publication reflects the priorities outlined in *Toward 2030: planning for our changing population (Toward 2030)*, covering the areas of 1. Planning for Change; 2. Prevention and Early Intervention; 3. The Workforce; 4. Participation in Society, and 5. Care and Support.

*Toward 2030* identifies that it is crucial that we plan now for this demographic change, and that the planning be supported by sound evidence and data.

We are therefore pleased to present *Population Ageing in New South Wales, 2008*, which is a joint publication of the Australian Bureau of Statistics (ABS) and the NSW Government through the Department of Ageing, Disability and Home Care (DADHC). It seeks to provide an overview of a range of information that is clear, current and useful to assist in understanding the demographic changes that are occurring and support the planning of appropriate responses to these changes.

It seeks to complement the extensive data that is available through:

- NSW Government Departments, such as data available through the Department of Planning and the health data available through NSW Health; and
- the full reports of the ABS surveys and data collections that are contained in this publication.

People aged 45 years and over are a diverse group now, and will be in the future. They have a wide variety of life experiences, skills, health, family situations, living arrangements, attitudes, cultural backgrounds, relationships, knowledge and financial well being. *Population Ageing in New South Wales, 2008* provides a rich source of information on many of these areas of diversity.

*Population Ageing in New South Wales, 2008* provides data from non-ABS and surveys and collections. It draws extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is greatly appreciated. We extend our thanks and appreciation to those organisations who have kindly supplied material for inclusion in this publication.

We are particularly proud of the partnership that has produced this publication and we acknowledge the work of the staff of the ABS and the Office for Ageing in DADHC.

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## 1.1 INTRODUCTION

The population of New South Wales (NSW) is ageing. That is, the number of people aged 65 years and over is set to increase dramatically (numerical ageing of the population) while at the same time the percentage of the population aged 65 years and over is also increasing (structural ageing). This change is due to factors such as lower fertility rates, and increased life expectancy because of improvements in nutrition, health care and safety.

Aboriginal and Torres Strait Islander people, however, have not benefited from the same increased life expectancy experienced by the rest of the population. The lower life expectancy, combined with higher fertility rates, means that the age profile of the Aboriginal and Torres Strait Islander population in NSW is much younger and is not ageing at the same rate as the general population.

To plan appropriately for the coming change we not only need to understand the demographic changes occurring, but also understand key characteristics of the population that will help or hinder individuals in meeting their fundamental needs such as for:

- Economic independence,
- Housing, and
- Mobility.

The information in this Chapter therefore seeks to assist in understanding the demographic changes that are occurring, including the projected population to 2031, and the diversity of the population into the future.

To provide insight into current and future economic independence and financial wellbeing of mature age and older people, the Chapter outlines information on income and wealth of people aged 45 years and over. It also looks at people's expenditure and likely ongoing ability to meet financial needs, by detailing superannuation contributions, housing costs and ability to meet health costs through private health insurance membership.

The Chapter also examines the fundamental issue of housing by detailing information on tenure, living arrangements, and housing movements.

Finally the Chapter explores people's mobility by outlining information on people's journeys, method of travel, driver status, use of public transport, and ease of travel.

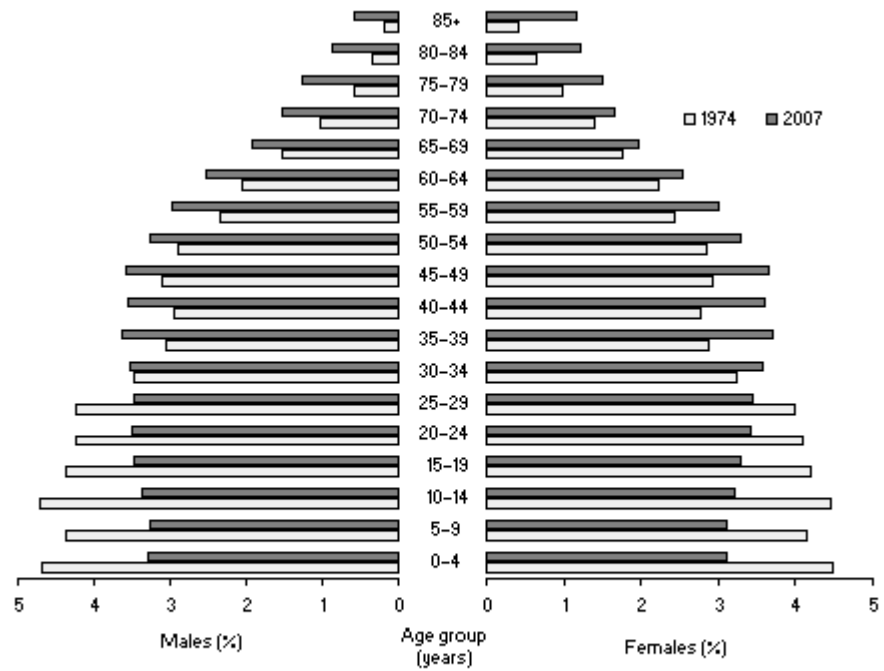
## 1.2 AN AGEING POPULATION

Australia is experiencing the ageing of its population which is caused by two main factors. Improvements in public health education and medical expertise have led to improved life expectancy for the population, with the life expectancy of NSW males and females having increased by 10.5 years and 8.5 years respectively between 1974 and 2004–06. A combination of societal and economic changes has also led to a reduction of the fertility level, with fewer children being born compared to earlier generations. For example, between 1961 and 2007, NSW's total fertility rate (which represents the average number of babies that a woman could expect to bear during her reproductive lifetime if current fertility rates continued) has dropped from 3.37 to 1.84.



PLANNING FOR CHANGE *continued*

**1.1** ESTIMATED RESIDENT POPULATION, By age and sex, NSW—1974 and 2007



Source: *Population by Age and Sex, Australian States and Territories, June 2002 to June 2007* (cat. no. 3201.0); *Australian Historical Population Statistics, 2008* (cat. no. 3105.0.65.001).

1.2 AN AGEING POPULATION *continued*

The proportion of the NSW population aged 65 years and over has increased from 8.9% in 1974 to 14% in 2007, while the proportion of the population aged 85 years and over increased from 0.6% to 1.7%. The proportion aged under 15 years decreased over the same time. In 1974 the population aged under 15 years was 3.0 times larger than the population aged 65 years and over, but in 2007 the population aged under 15 years was only 1.4 times larger.

## PLANNING FOR CHANGE *continued*

### 1.2 AN AGEING POPULATION *continued*

### 1.2

 ESTIMATED RESIDENT POPULATION(a), By age and sex,  
NSW—30 June 2007

Age group (years)	Males	Females	Persons	Males	Females	Persons
	no.	no.	no.	%	%	%
0-4	225 945	213 844	439 789	6.6	6.2	6.4
5-9	224 857	214 538	439 395	6.6	6.2	6.4
10-14	232 325	221 629	453 954	6.8	6.4	6.6
15-19	238 620	225 996	464 616	7.0	6.5	6.7
20-24	240 742	235 216	475 958	7.1	6.8	6.9
25-29	239 102	237 173	476 275	7.0	6.8	6.9
30-34	242 038	245 989	488 027	7.1	7.1	7.1
35-39	250 103	254 903	505 006	7.3	7.3	7.3
40-44	245 317	248 043	493 360	7.2	7.1	7.2
45-49	245 815	251 330	497 145	7.2	7.2	7.2
50-54	223 881	227 157	451 038	6.6	6.5	6.5
55-59	205 082	206 150	411 232	6.0	5.9	6.0
60-64	174 866	175 302	350 168	5.1	5.0	5.1
65-69	132 009	136 483	268 492	3.9	3.9	3.9
70-74	105 562	114 698	220 260	3.1	3.3	3.2
75-79	86 828	103 694	190 522	2.5	3.0	2.8
80-84	59 269	84 497	143 766	1.7	2.4	2.1
85 and over	38 988	80 023	119 011	1.1	2.3	1.7
<b>Total</b>	<b>3 411 349</b>	<b>3 476 665</b>	<b>6 888 014</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total aged 65-84 years	383 668	439 372	823 040	11.2	12.6	11.9
Total aged 85 years and over	38 988	80 023	119 011	1.1	2.3	1.7
Median age (years)	36.2	37.7	36.9	..	..	..

.. not applicable

(a) Preliminary figures.

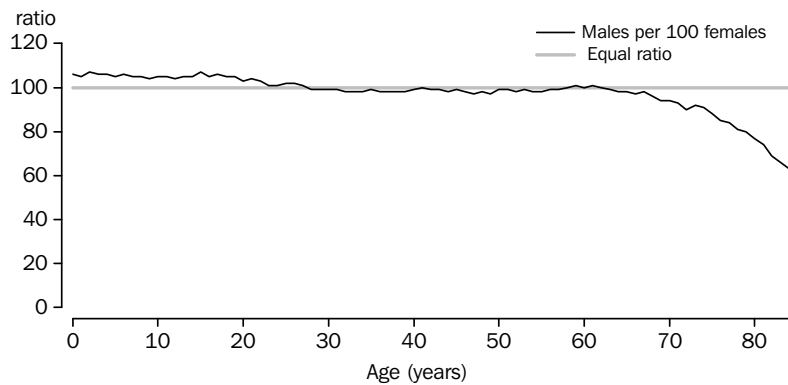
Source: *Population by Age and Sex, Australian States and Territories, Jun 2002 to Jun 2007* (cat. no. 3201.0).

In 2007, different areas within NSW had a different age structure when compared to NSW overall. For example, the Local Government Areas (LGAs) with the highest proportion of people aged 65 years and over were Great Lakes (A) (28%), Eurobodalla (A), Port Macquarie-Hastings (A) and Nambucca (A) (all 23%) and Gloucester (A) (22%). The LGAs with the highest proportion of people aged 85 years and over were Hunter's Hill (A) (4.1%), Great Lakes (A) (3.1%) and Bombala (A), Port Macquarie-Hastings (A) and Temora (A) (each 2.9%). (For more information please refer to the *Population Ageing in New South Wales, 2008* electronic datacubes on the ABS website.)

In 2007, a greater number and proportion of the older population were female. At birth there were slightly more males than females; however, due to the differences in mortality rates at different ages, and hence life expectancy, the ratio of males to females changes and decreases at the older ages.

1.2 AN AGEING  
POPULATION *continued*

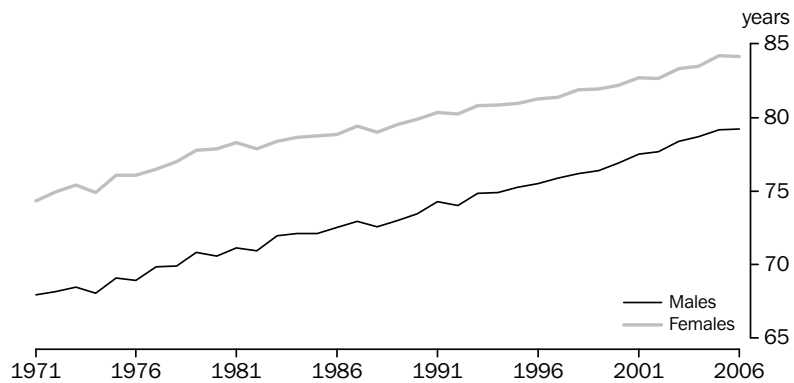
**1.3** SEX RATIO, NSW, By age—2007



Source: *Population by Age and Sex, Australian States and Territories, June 2002 to June 2007* (cat.no. 3201.0).

In 2004–06, life expectancy at birth in NSW was 78.6 years for males and 83.4 years for females. This was an increase of 10.5 years for males and 8.5 years for females since 1974. The increase in life expectancy is probably due to public health programs that focussed attention on the life shortening consequences of lifestyle choices such as smoking, drinking alcohol and lack of exercise.

**1.4** LIFE EXPECTANCY AT BIRTH, By sex, NSW—1971 to 2006



Source: *Australian Historical Population Statistics, 2008* (cat. no. 3105.0.65.001); ABS data available on request, *Deaths Collection* (cat. no. 3302.0).

## PLANNING FOR CHANGE *continued*

### 1.2 AN AGEING POPULATION *continued*

#### **1.5** LIFE EXPECTANCY AT EXACT AGE, By sex, NSW

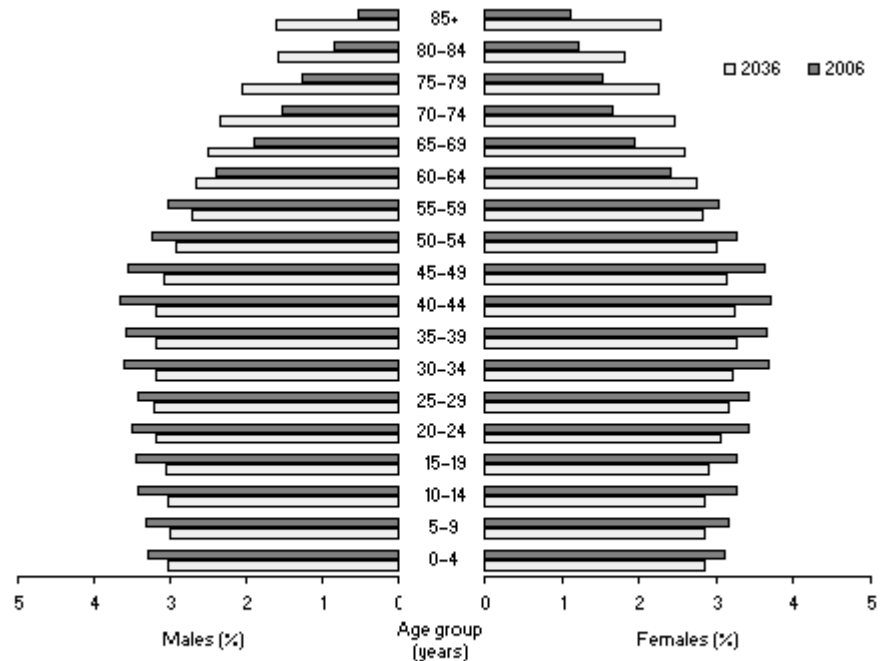
Exact age (years)	2004–06		CHANGE SINCE 1994		CHANGE SINCE 1984		CHANGE SINCE 1974	
	Males	Females	Males	Females	Males	Females	Males	Females
0	78.6	83.4	3.7	2.5	6.5	4.8	10.5	8.5
5	74.1	78.9	3.5	2.5	6.1	4.5	9.5	7.7
15	64.2	68.9	3.5	2.4	6.0	4.4	9.3	7.5
25	54.6	59.1	3.4	2.4	5.7	4.3	9.0	7.4
35	45.0	49.3	3.2	2.4	5.6	4.3	8.8	7.3
45	35.6	39.6	3.1	2.3	5.5	4.1	8.5	6.9
55	26.5	30.2	2.9	2.1	5.1	3.8	7.6	6.2
65	18.1	21.4	2.4	2.0	4.0	3.3	5.9	5.2
75	11.0	13.4	1.7	1.5	2.6	2.3	3.9	3.9
85	5.9	7.0	0.8	0.7	1.2	1.1	1.9	2.1
95	3.2	3.5	—	—	0.4	0.3	0.4	0.8

— nil or rounded to zero (including null cells)

Source: Australian Historical Population Statistics, 2008 (cat. no. 3105.0.65.001); ABS data available on request, Deaths Collection (cat. no. 3302.0).

It is projected that in 2036 the population of NSW will be 9.1 million, up from 6.8 million in 2006. Overall, females in 2036 (4.6 million) are expected to slightly outnumber males (4.5 million). The proportion of people aged 65 years and over is projected to increase substantially over this period.

#### **1.6** ESTIMATED AND PROJECTED POPULATION, By age and sex, NSW—2006 and 2036



Source: New South Wales State and Regional Population Projections: 2008 Release, NSW Department of Planning.

## PLANNING FOR CHANGE *continued*

### 1.2 AN AGEING POPULATION *continued*

In 2006, 12% of the NSW population was aged 65–84 years while 1.6% were aged 85 years and over. By 2036 those proportions are projected to climb to 18% and 3.9% respectively. At the older ages it is expected that females will still outnumber males. In 2036, it is projected that 18% of females and 17% of males will be aged 65–84 years while 4.5% of females and 3.2% of males will be aged 85 years and over.

### **1.7** ESTIMATED AND PROJECTED POPULATION, By age and sex, NSW

		2006	2011	2016	2021	2026	2031	2036
MALES								
0–14	'000	683.4	696.2	719.9	749.8	775.8	799.4	819.7
15–24	'000	473.8	497.0	505.0	509.5	526.0	546.7	565.0
25–34	'000	480.4	495.3	525.0	545.3	555.3	562.8	580.1
35–44	'000	494.4	498.8	504.9	520.8	547.9	567.1	578.4
45–54	'000	462.0	483.8	486.9	493.5	501.2	517.5	543.7
55–64	'000	370.0	412.7	437.6	460.7	467.5	476.6	486.2
65–74	'000	231.8	272.2	331.7	373.8	401.3	426.9	438.4
75–84	'000	143.9	153.1	170.1	207.0	259.2	298.2	328.7
85 and over	'000	35.7	49.8	62.3	71.5	86.2	110.9	145.6
<b>Total males</b>	<b>'000</b>	<b>3 375.4</b>	<b>3 558.9</b>	<b>3 743.4</b>	<b>3 931.9</b>	<b>4 120.4</b>	<b>4 306.1</b>	<b>4 485.8</b>
Proportion aged 65–84 years	%	11.1	12.0	13.4	14.8	16.0	16.8	17.1
Proportion aged 85 years and over	%	1.1	1.4	1.7	1.8	2.1	2.6	3.2
FEMALES								
0–14	'000	649.7	661.1	682.3	710.7	735.3	757.5	776.7
15–24	'000	456.1	475.5	483.4	487.1	502.0	521.6	538.8
25–34	'000	483.6	499.6	526.7	544.6	554.7	562.0	578.2
35–44	'000	501.6	510.6	519.5	536.1	561.5	578.8	590.2
45–54	'000	470.3	493.7	497.3	507.4	517.4	534.2	558.8
55–64	'000	370.0	419.9	452.1	475.7	482.1	493.6	504.7
65–74	'000	245.6	283.9	344.2	391.7	423.7	448.3	457.8
75–84	'000	188.0	188.4	201.0	236.8	291.4	335.2	367.8
85 and over	'000	75.5	95.4	109.4	118.0	134.1	163.3	207.5
<b>Total females</b>	<b>'000</b>	<b>3 440.4</b>	<b>3 628.1</b>	<b>3 815.9</b>	<b>4 008.1</b>	<b>4 202.2</b>	<b>4 394.5</b>	<b>4 580.5</b>
Proportion aged 65–84 years	%	12.6	13.0	14.3	15.7	17.0	17.8	18.0
Proportion aged 85 years and over	%	2.2	2.6	2.9	2.9	3.2	3.7	4.5
PERSONS								
0–14	'000	1 333.2	1 357.2	1 402.2	1 460.4	1 511.1	1 556.9	1 596.4
15–24	'000	929.8	972.6	988.5	996.6	1 028.0	1 068.3	1 103.7
25–34	'000	964.0	994.8	1 051.7	1 089.9	1 110.2	1 124.9	1 158.3
35–44	'000	996.1	1 009.3	1 024.5	1 056.8	1 109.4	1 145.9	1 168.6
45–54	'000	932.2	977.4	984.3	1 000.9	1 018.6	1 051.8	1 102.6
55–64	'000	740.1	832.6	889.7	936.4	949.6	970.2	990.8
65–74	'000	477.4	556.1	675.8	765.4	825.0	875.1	896.2
75–84	'000	331.9	341.5	371.1	443.8	550.6	633.4	696.6
85 and over	'000	111.2	145.3	171.8	189.5	220.4	274.2	353.0
<b>Total persons</b>	<b>'000</b>	<b>6 815.9</b>	<b>7 186.8</b>	<b>7 559.6</b>	<b>7 939.7</b>	<b>8 322.9</b>	<b>8 700.7</b>	<b>9 066.2</b>
Proportion aged 65–84 years	%	11.9	12.5	13.8	15.2	16.5	17.3	17.6
Proportion aged 85 years and over	%	1.6	2.0	2.3	2.4	2.6	3.2	3.9

Source: New South Wales State and Regional Population Projections: 2008 Release, NSW Department of Planning.

## PLANNING FOR CHANGE *continued*

### 1.2 AN AGEING POPULATION *continued*

The age profile differs among NSW regions and this is expected to be so in the future. In 2036, it is projected that the population of Sydney Statistical Division (SD) will be younger than the population of NSW overall. For example, it is projected that in 2036 people aged 65 years and over will make up 18% of Sydney's population compared to 21% of the NSW population overall. At the same time, however, Sydney will continue to have the greatest number of people aged 65 years and over, with a projected population of 1,075,200 in 2036 compared to 513,000 in 2006.

### **1.8** ESTIMATED AND PROJECTED POPULATION, By age and regions, NSW

Statistical Division/Statistical Subdivision (SD/SSD)	0-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85 and over	Total persons
	%	%	%	%	%	%	%	%	%	'000
2006										
Sydney SD	19.2	14.2	15.9	15.3	13.4	10.1	6.1	4.3	1.5	4 282.0
Newcastle SSD	19.5	13.9	12.5	13.7	13.8	11.5	7.7	5.7	1.8	517.4
Hunter SD Bal SSD	20.3	11.6	10.6	13.6	13.9	12.7	9.4	6.1	1.9	100.1
Wollongong SSD	19.8	14.2	12.8	14.1	13.7	10.7	7.8	5.4	1.5	278.1
Nowra Bomaderry SSD—Illawarra SD Bal SSD	19.7	11.0	9.1	12.8	13.9	13.9	10.8	6.8	2.0	136.7
Richmond—Tweed SD	19.3	12.0	10.0	13.4	15.5	12.2	8.8	6.7	2.1	230.1
Mid-North Coast SD	19.5	11.2	8.9	12.8	14.9	13.5	10.0	6.9	2.2	296.7
Northern SD	21.4	13.2	11.1	13.3	13.9	12.1	8.3	5.0	1.7	180.2
North Western SD—Far West SD	22.4	12.1	11.3	13.7	14.0	11.8	8.2	5.0	1.5	139.4
Central West SD	21.2	13.4	11.4	13.4	13.7	11.9	8.1	5.2	1.7	178.8
South Eastern SD	20.0	11.6	10.6	14.3	15.0	13.1	8.5	5.2	1.6	207.6
Murrumbidgee SD	22.1	14.2	12.1	13.5	13.4	10.5	7.5	4.9	1.6	154.0
Murray SD	20.4	12.7	11.2	13.3	14.5	12.0	8.5	5.8	1.8	115.4
<b>New South Wales</b>	<b>19.6</b>	<b>13.6</b>	<b>14.1</b>	<b>14.6</b>	<b>13.7</b>	<b>10.9</b>	<b>7.0</b>	<b>4.9</b>	<b>1.6</b>	<b>6 815.9</b>
2036										
Sydney SD	18.1	13.2	14.5	13.8	12.3	10.1	8.4	6.3	3.3	5 982.2
Newcastle SSD	16.7	11.3	10.6	11.9	12.2	11.9	11.6	9.3	4.6	675.9
Hunter SD Bal SSD	17.3	9.2	9.2	11.2	11.9	12.6	13.2	10.4	5.1	128.2
Wollongong SSD	17.2	11.9	11.4	12.0	11.9	11.2	10.9	8.9	4.5	339.0
Nowra Bomaderry SSD—Illawarra SD Bal SSD	15.5	8.5	7.3	9.7	11.2	13.7	15.8	12.4	5.9	190.2
Richmond—Tweed SD	16.2	9.8	8.6	11.1	12.2	12.7	13.2	10.8	5.4	315.4
Mid-North Coast SD	15.3	8.4	7.2	9.7	11.6	13.6	15.2	12.7	6.2	387.2
Northern SD	17.5	11.2	9.3	10.3	11.3	12.0	12.7	10.5	5.0	168.5
North Western SD—Far West SD	17.7	9.6	9.6	11.1	12.1	12.7	12.7	10.0	4.5	123.1
Central West SD	17.2	10.2	9.4	11.2	12.0	12.3	12.5	10.2	5.0	183.5
South Eastern SD	16.8	9.3	9.1	11.4	12.7	13.3	13.1	9.9	4.5	286.9
Murrumbidgee SD	18.4	12.0	10.3	11.1	11.5	11.5	11.5	9.3	4.4	164.6
Murray SD	15.0	9.7	8.9	10.5	12.0	12.9	13.7	11.7	5.6	121.7
<b>New South Wales</b>	<b>17.6</b>	<b>12.2</b>	<b>12.8</b>	<b>12.9</b>	<b>12.2</b>	<b>10.9</b>	<b>9.9</b>	<b>7.7</b>	<b>3.9</b>	<b>9 066.2</b>

Source: *New South Wales State and Regional Population Projections: 2008 Release*, NSW Department of Planning.

The areas projected to have the highest proportion of people aged 65 years and over are Mid-North Coast Statistical Division (SD) (34%), Nowra Bomaderry Statistical Subdivision (SSD)—Illawarra SD Bal SSD (34%) and Murray SD (31%). This is a consequence of people ageing in place, younger people moving away and older people taking their time of retirement as an opportunity to move away from the centres of employment to locations more suited to their current needs (the 'sea-change' and 'tree-change' movements).

## PLANNING FOR CHANGE *continued*

### 1.2 AN AGEING POPULATION *continued*

Aboriginal and Torres Strait Islander people have a lower life expectancy than the non-Aboriginal and Torres Strait Islander population. For statistical purposes an Aboriginal and Torres Strait Islander person is considered an 'older person' at 55 years of age as opposed to 65 years of age for the rest of the population. The Aboriginal and Torres Strait Islander population also has higher fertility rates. These two factors lead to the significantly younger age structure of the Aboriginal and Torres Strait Islander population when compared to rest of the population. In 2006, the proportion of NSW Aboriginal and Torres Strait Islander people aged 55 years and over (8.4%) was around one-third of the proportion for the rest of the population (25%).

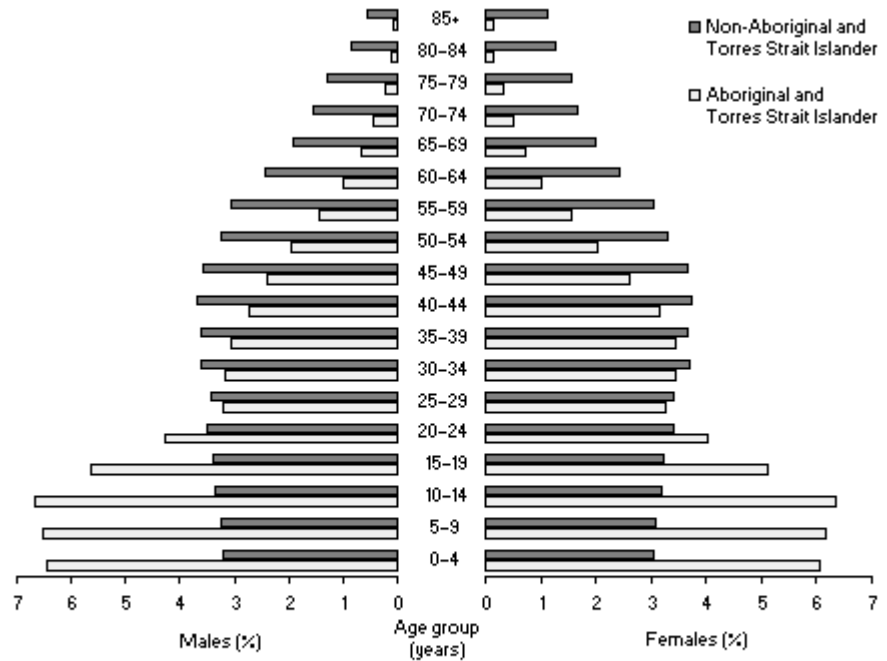
#### **1.9** ABORIGINAL AND TORRES STRAIT ISLANDER PERSONS, By age and sex, NSW—June 2006

Age group (years)	Males	Females	Persons	Males	Females	Persons
	no.	no.	no.	%	%	%
0–4	9 853	9 252	19 105	12.9	12.1	12.5
5–9	9 965	9 402	19 367	13.1	12.3	12.7
10–14	10 173	9 712	19 885	13.3	12.7	13.0
15–19	8 589	7 809	16 398	11.3	10.2	10.7
20–24	6 500	6 123	12 623	8.5	8.0	8.3
25–29	4 872	5 003	9 875	6.4	6.5	6.5
30–34	4 810	5 241	10 051	6.3	6.9	6.6
35–39	4 674	5 247	9 921	6.1	6.9	6.5
40–44	4 190	4 803	8 993	5.5	6.3	5.9
45–49	3 652	3 980	7 632	4.8	5.2	5.0
50–54	2 969	3 091	6 060	3.9	4.0	4.0
55–59	2 215	2 385	4 600	2.9	3.1	3.0
60–64	1 545	1 567	3 112	2.0	2.0	2.0
65–69	991	1 128	2 119	1.3	1.5	1.4
70–74	659	777	1 436	0.9	1.0	0.9
75–79	330	503	833	0.4	0.7	0.5
80–84	149	230	379	0.2	0.3	0.2
85 and over	93	203	296	0.1	0.3	0.2
<b>Total</b>	<b>76 229</b>	<b>76 456</b>	<b>152 685</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total aged 55–74 years	5 410	5 857	11 267	7.1	7.7	7.4
Total aged 75 and over	572	936	1 508	0.8	1.2	1.0
Median age (years)	19.7	21.6	20.6	..	..	..

.. not applicable

Source: *Experimental Estimates of Aboriginal and Torres Strait Islander Australians, June 2006*  
(cat. no. 3238.0.55.001).

**1.10** POPULATION, By age, sex and Aboriginal and Torres Strait Islander status, NSW—June 2006



Source: *Experimental Estimates of Aboriginal and Torres Strait Islander Australians, Jun 2006* (cat. no. 3238.0.55.001).

1.3 A DIVERSE POPULATION

Australia is a multicultural country that has experienced successive waves of migration from different regions of the world. The birthplaces most common amongst all NSW migrants vary when compared to older migrants due to these varied migration patterns. In many cases the age profile of migrants is older than the age profile of the Australian born population. For example, of the NSW population born in Australia, 11% of males and 14% of females were aged 65 years and over. In contrast, of the NSW population born in Hungary, Italy, Latvia and Slovenia over 50% of both males and females were aged 65 years or over in 2006. The next oldest migrant groups were those born in Austria, Germany, Greece, Malta, the Netherlands, Poland and the Ukraine, where over 30% of both males and females were aged 65 years and over. This reflects the European origin of the post-WWII migration waves.

In NSW in 2006, the changing pattern of migration can be seen in the birthplaces where a much higher proportion of their population is aged 45–64 years compared to those aged 65 years and over. These birthplaces include Chile, the Former Yugoslav Republic of Macedonia (FYROM), Portugal, Sri Lanka and Malaysia. This is due to the shift in the sources of migrants to Asia and the Middle East in the 1960's and 1970's.



## PLANNING FOR CHANGE *continued*

### 1.11 BIRTHPLACE(a), By selected ages and sex, NSW—2006

Selected birthplaces	45-64		65 YEARS		TOTAL PERSONS	
	YEARS (b)		AND OVER (b)			
	Males	Females	Males	Females	Males	Females
	%	%	%	%	no.	no.
Australia	21.8	21.7	10.6	13.7	2 224 779	2 296 374
Austria	41.6	40.9	41.7	39.4	3 235	2 889
Chile	42.3	42.7	10.7	12.4	5 836	6 411
China (excludes SARs and Taiwan Province)	27.9	24.6	13.0	13.3	51 497	62 545
Croatia	41.2	44.2	33.8	29.3	9 444	9 017
Cyprus	46.1	48.4	30.9	29.1	3 349	3 373
Egypt	44.1	41.2	25.9	28.5	8 825	8 366
Fiji	30.1	29.7	6.5	7.5	13 361	15 244
Former Yugoslav Republic of Macedonia (FYROM)	50.6	47.0	19.4	21.0	8 972	8 709
Germany	45.9	42.3	30.3	32.6	14 734	16 324
Greece	41.0	44.8	46.7	44.1	17 296	17 758
Hong Kong (SAR of China)	33.0	36.3	5.5	5.0	18 116	20 229
Hungary	33.2	34.5	54.5	50.9	3 861	3 797
India	20.4	21.3	6.9	9.3	31 413	25 744
Indonesia	23.6	22.9	7.2	7.1	9 851	12 034
Iran	31.6	31.0	9.2	10.7	6 197	5 743
Iraq	24.5	22.6	6.4	7.7	10 647	9 886
Ireland	32.9	32.3	19.0	20.8	9 211	8 058
Italy	38.9	38.8	50.3	51.0	28 972	26 203
Korea, Republic of (South)	23.4	22.3	6.4	5.4	15 315	17 907
Latvia	15.4	14.6	76.8	75.3	753	943
Lebanon	38.9	37.6	12.5	12.2	28 933	26 845
Malaysia	35.5	38.9	7.8	7.9	10 663	12 734
Malta	58.1	56.8	33.8	35.1	8 709	8 266
Netherlands	44.9	44.3	39.3	39.2	9 720	9 097
New Zealand	29.8	29.9	7.3	8.3	53 485	53 131
Philippines	29.4	36.2	4.1	6.1	22 469	35 251
Poland	39.6	35.2	34.5	37.5	6 873	8 352
Portugal	45.4	44.2	16.8	17.5	4 276	4 135
Russian Federation	23.3	20.8	21.9	29.3	2 251	3 543
Serbia	38.7	40.0	20.4	17.7	3 112	2 991
Slovenia	28.1	28.7	61.6	57.9	1 048	1 035
South Africa	31.9	30.0	8.6	10.7	16 096	16 852
South Eastern Europe, nfd	40.3	40.4	28.7	27.9	5 946	5 870
Spain	43.4	37.3	28.8	33.6	2 586	2 496
Sri Lanka	37.1	32.0	9.3	11.7	9 480	9 609
Turkey	32.7	32.5	10.8	9.6	6 394	6 073
Ukraine	18.9	19.3	43.8	47.7	2 102	2 839
United Kingdom(c)	40.7	38.5	25.1	28.4	135 574	130 279
United States of America	29.9	29.5	8.1	6.2	10 769	10 980
Uruguay	41.6	43.0	20.8	21.9	3 195	3 514
Viet Nam	34.7	32.3	7.1	8.3	29 825	33 965
Other birthplace(d)	27.8	27.3	8.7	9.4	117 726	124 687
Not stated	25.7	24.3	15.3	20.1	241 552	230 628
<b>Total</b>	<b>25.0</b>	<b>24.6</b>	<b>12.5</b>	<b>15.1</b>	<b>3 228 448</b>	<b>3 320 726</b>

(a) Birthplace selection based on the most common birthplaces of NSW people aged 65 years and over. Figures exclude overseas visitors.

(b) Proportions of all persons in NSW born in the selected birthplace who are in the age group.

(c) Includes 'England', 'Northern Ireland', 'Scotland', 'Wales', 'Isle of Man', 'Channel Islands' and 'United Kingdom, nfd'.

(d) Includes all countries of birth not individually shown as well as the categories 'Inadequately described', 'Not elsewhere classified' and 'At sea'.

Source: ABS data available on request, Census of Population and Housing, 2006.

## PLANNING FOR CHANGE *continued*

**1.12** LANGUAGES SPOKEN AT HOME AND PROFICIENCY IN SPOKEN ENGLISH(a), By selected ages, NSW—2006

	PERSONS					SPEAKS ENGLISH NOT WELL/NOT AT ALL(c)				
	45-54 years	55-64 years	65-74 years	75 years and over	Total persons	45-54 years	55-64 years	65-74 years	75 years and over	Total persons
<i>Language spoken at home(b)</i>	no.	no.	no.	no.	no.	%	%	%	%	%
English(a)	672 587	554 981	349 684	340 620	4 846 669	..	..	..	..	..
Languages other than English										
Arabic	18 848	12 778	6 614	3 544	164 987	20.0	27.8	43.5	59.9	15.8
Armenian	1 086	959	723	551	7 451	6.0	12.4	29.6	53.0	12.0
Assyrian	2 078	1 229	795	487	16 138	24.6	36.7	50.1	72.7	21.6
Cantonese	23 464	12 964	7 376	5 501	129 607	36.2	39.8	66.1	81.6	27.3
Croatian	2 867	4 074	3 932	1 320	23 605	10.4	17.9	31.0	51.6	14.6
Dutch	1 060	1 290	1 467	2 072	8 716	0.8	0.4	1.0	4.4	2.5
Filipino	4 199	2 277	674	542	18 260	1.2	2.3	8.9	27.1	3.0
French	2 346	2 011	1 140	1 137	15 187	1.4	2.2	6.2	16.8	4.6
German	2 716	3 144	3 616	3 768	22 103	1.2	1.3	1.8	6.9	3.0
Greek	9 335	12 027	12 567	6 872	86 157	8.7	28.2	40.6	52.9	17.0
Hindi	4 803	2 160	1 021	459	38 149	2.1	11.8	26.7	35.1	5.1
Hungarian	1 006	1 219	1 356	1 818	7 509	4.3	8.0	10.8	19.3	9.5
Italian	11 636	12 921	16 005	13 423	87 295	3.4	11.9	26.4	42.6	14.9
Korean	5 020	2 509	1 389	585	36 683	49.5	63.2	71.6	83.6	34.8
Latvian	134	169	199	480	1 248	3.0	—	4.0	6.5	4.1
Macedonian	4 421	4 410	2 614	1 198	28 938	17.0	31.9	59.3	77.0	18.7
Maltese	2 430	3 831	2 670	1 871	14 342	2.2	6.8	12.1	23.7	8.1
Mandarin	15 818	5 393	4 053	1 874	100 598	40.4	52.9	81.3	78.8	25.8
Polish	3 140	2 486	1 058	2 742	15 495	7.4	10.8	29.0	27.6	11.9
Portuguese	2 208	1 888	1 061	491	13 546	20.3	36.6	57.0	72.7	19.5
Russian	1 819	1 688	1 508	1 686	14 050	11.1	20.2	45.2	53.0	19.0
Serbian	3 379	2 888	1 830	697	21 611	29.9	32.3	48.0	57.5	20.9
Serbo-Croatian/Yugoslavian, so described	481	492	470	295	2 900	15.6	18.1	29.6	33.6	15.7
Slovene	129	234	474	250	1 437	2.3	6.4	7.6	14.8	7.2
Spanish	7 249	7 829	4 009	2 032	49 561	12.9	19.6	39.1	66.6	14.2
Tagalog	6 425	2 727	693	623	29 220	1.3	2.9	20.5	33.1	3.4
Tamil	2 654	1 416	666	463	15 743	5.0	7.3	16.7	26.6	7.1
Turkish	2 411	1 903	890	251	20 591	29.0	50.9	62.8	64.5	21.4
Ukrainian	335	434	162	1 043	2 756	6.0	5.1	19.1	26.4	15.1
Vietnamese	11 806	4 338	2 284	1 720	74 586	54.7	63.3	80.9	91.7	35.8
Other languages	30 654	15 090	6 818	5 085	243 425	16.8	21.6	35.0	42.5	14.9
<i>Total languages other than English</i>	<i>185 957</i>	<i>128 778</i>	<i>90 134</i>	<i>64 880</i>	<i>1 311 894</i>	<i>21.4</i>	<i>25.3</i>	<i>38.8</i>	<i>46.6</i>	<i>18.0</i>
Inadequately described	247	148	95	80	2 658	..	..	..	..	..
Not stated	45 542	35 639	25 412	34 871	387 953	..	..	..	..	..
<b>Total</b>	<b>904 333</b>	<b>719 546</b>	<b>465 325</b>	<b>440 451</b>	<b>6 549 174</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>

.. not applicable

— nil or rounded to zero (including null cells)

(a) The Language Spoken at Home Census question only allows for one answer and therefore the number of responses in the category 'English' is not all persons who speak English, but specifically persons who speak only English at home.

(b) Language selection based on the most common languages spoken by people aged 65 years and over.

(c) Denominator is all persons who stated what language they spoke at home, but may not have stated their proficiency in spoken English.

Source: ABS data available on request, Census of Population and Housing, 2006.

### 1.3 A DIVERSE POPULATION *continued*

The diversity of birthplaces of NSW's older population is matched by the diversity in the proportion of the older population who speak a language other than English at home. Of particular interest to service planners is those populations and age groups where a high proportion stated that they spoke English not well or not at all. For example, in 2006 there were several language groups where over 60% of the persons aged 75 years and over reported that they spoke English not well or not at all: Assyrian, Cantonese, Korean, Macedonian, Mandarin, Portuguese, Spanish, Turkish and Vietnamese.

### 1.4 PLANNING FOR THE FUTURE

The demographic changes that are occurring present a fundamental transformation of the population. A wide range of factors will affect the outcome of this change, including the financial position of individuals and their ability to meet the cost of essential goods and services, such as housing and health care.

#### *Income*

The economy is influenced by the ageing population in many ways. A major issue includes the financial independence of the ageing population.

There are various income support schemes to assist the older population improve their living conditions. As at June 2008, there were 663,300 people in NSW who received the Age Pension through Centrelink, of whom 390,400 were on full-rate and 272,900 were on part-rate pensions. Also in 2008, there were 92,500 people aged 45 years and over who received income support from the Department of Veterans' Affairs (DVA).

## PLANNING FOR CHANGE *continued*

Income continued

### 1.13 RECIPIENTS OF SELECTED INCOME SUPPORT PAYMENTS (a), NSW

	2002	2003	2004	2005	2006	2007	2008
	'000	'000	'000	'000	'000	'000	'000
MALES							
Centrelink payments							
Age Pension(b)							
Full-rate pension	158.5	161.0	157.5	159.4	159.9	158.3	158.0
Part-rate pension	73.3	77.5	86.1	90.4	94.6	101.0	120.2
Total	231.9	238.5	243.6	249.7	254.5	259.3	278.2
Disability Pension(c)	91.3	91.8	92.2	91.8	90.7	90.7	91.4
DVA payments							
Service Pension(d)	49.4	46.6	43.4	40.5	37.7	35.0	33.2
Income Support Supplement(e)	—	—	—	—	—	—	—
Social Security Age Pensioners	1.5	1.4	1.3	1.3	1.2	1.1	1.1
<b>Total males</b>	<b>372.5</b>	<b>376.8</b>	<b>379.2</b>	<b>382.1</b>	<b>382.9</b>	<b>385.1</b>	<b>402.9</b>
FEMALES							
Centrelink payments							
Age Pension(b)							
Full-rate pension	267.4	266.2	252.3	251.0	243.8	240.0	232.4
Part-rate pension	102.1	106.8	116.0	120.7	123.6	131.8	152.7
Total	369.5	373.0	368.4	371.8	367.4	371.8	385.1
Disability Pension(c)	54.6	56.3	60.5	62.5	65.4	66.5	71.3
DVA payments							
Service Pension(d)	39.4	37.5	35.3	33.3	31.4	29.4	28.3
Income Support Supplement(e)	29.8	30.4	30.6	30.7	30.4	29.5	28.9
Social Security Age Pensioners	1.2	1.1	1.0	1.1	1.0	1.0	1.0
<b>Total females</b>	<b>463.5</b>	<b>466.9</b>	<b>464.3</b>	<b>467.6</b>	<b>464.2</b>	<b>467.7</b>	<b>484.8</b>
PERSONS							
Centrelink payments							
Age Pension(b)							
Full-rate pension	426.0	427.2	409.9	410.4	403.7	398.3	390.4
Part-rate pension	175.4	184.3	202.1	211.1	218.2	232.8	272.9
Total	601.4	611.5	612.0	621.5	621.8	631.2	663.3
Disability Pension(c)	145.9	148.1	152.7	154.3	156.2	157.2	162.8
DVA payments							
Service Pension(d)	88.8	84.1	78.7	73.9	69.1	64.5	61.6
Income Support Supplement(e)	29.8	30.5	30.7	30.8	30.4	29.6	28.9
Social Security Age Pensioners	2.7	2.5	2.3	2.3	2.2	2.1	2.0
<b>Total persons</b>	<b>836.0</b>	<b>843.7</b>	<b>843.5</b>	<b>849.7</b>	<b>847.1</b>	<b>852.8</b>	<b>887.7</b>

— nil or rounded to zero (including null cells)

(a) Data as at June.

(b) People who have reached Centrelink's Age Pension age. See 'Age Pension age (centrelink)' in Glossary.

(c) People who are younger than Centrelink's Age Pension age but are aged 45 years and over at date of claim lodgement.

(d) Service Pensions paid by the Australian Government Department of Veterans' Affairs (DVA) to people of DVA's pension age. See 'Age Pension age (DVA)' in Glossary.

(e) Income Support Supplement (ISS) provides a regular income in addition to war widow's or widower's pension for Australian war widows and widowers with limited means. See Glossary for more details.

Source: Data available on request, Centrelink; Data available on request, Department of Veterans' Affairs.

## PLANNING FOR CHANGE *continued*

### *Income continued*

As the number of people who reach Age Pension age increases there is potentially more people who will require government assistance. However, with the introduction of the Superannuation Guarantee scheme in 1992, the proportion of retirees on a pension would be expected to decrease in the future.

In 2005–06, 71% of NSW households with the reference person aged 65 years and over relied on Government pensions and allowances as their principal source of income. Of households with the reference person aged 65 years and over, 13% relied on superannuation/annuity income and just over 9% relied on investment income as their principal source of income.

### **1.14** MAIN SOURCE OF HOUSEHOLD INCOME, Households with reference person aged 65 years and over, NSW

	1995–96	1996–97	1997–98	1999–2000	2000–01	2002–03	2003–04	2005–06
HOUSEHOLDS ('000)								
Wages and salaries	39.4	47.0	55.8	*28.2	55.0	64.2	36.8	24.0
Own unincorporated business income	**6.0	16.6	*13.6	*8.5	*13.4	*13.8	*5.3	*13.4
Government pensions/allowances	339.3	341.4	343.0	368.5	356.9	342.8	344.4	372.0
Other income(a)								
Investment income	46.3	65.0	49.1	32.8	39.0	45.4	49.0	48.1
Superannuation/annuity income	34.8	32.2	38.7	57.0	49.7	55.4	77.0	67.1
Total other income(b)	81.1	98.4	92.0	91.4	90.3	105.5	128.9	116.4
<b>Total(c)</b>	<b>469.2</b>	<b>504.5</b>	<b>504.5</b>	<b>501.0</b>	<b>518.5</b>	<b>529.3</b>	<b>516.1</b>	<b>526.5</b>
PROPORTION OF HOUSEHOLDS (%)								
Wages and salaries	8.4	9.3	11.1	*5.6	10.6	12.1	7.1	4.6
Own unincorporated business income	**1.3	3.3	*2.7	*1.7	*2.6	*2.6	*1.0	*2.5
Government pensions/allowances	72.3	67.7	68.0	73.6	68.8	64.8	66.7	70.6
Other income(a)								
Investment income	9.9	12.9	9.7	6.5	7.5	8.6	9.5	9.1
Superannuation/annuity income	7.4	6.4	7.7	11.4	9.6	10.5	14.9	12.7
Total other income(b)	17.3	19.5	18.2	18.2	17.4	19.9	25.0	22.1
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Other income (i.e. sum of any superannuation, investment and other income) is the main source of household income. The further breakdown to superannuation and investment indicates the main source within other regular income.

(b) Includes other regular income.

(c) Includes households with zero or negative total income.

Source: ABS data available on request, Survey of Income and Housing; *Household Income and Income Distribution, Australia* (cat. no. 6523.0).

*Income continued*

Since 1995–96 the proportion of households with the reference person aged 65 years and over which relied on Government pensions/allowances and investment income was relatively unchanged, while the proportion of households relying on superannuation/annuity income increased from 7.4% in 1995–96 to 13% in 2005–06.

**1.15** MAIN SOURCE OF HOUSEHOLD INCOME, Reference person aged 65 years or over, NSW



Source: ABS data available on request, Survey of Income and Housing; Household Income and Income Distribution, Australia (cat. no. 6523.0).

In order for the ageing population to sustain their level of wellbeing it is important for individuals to better prepare for their retirement. In 2007, for people aged 45 years and over who had retired, Government pensions and allowances were the most common source of income at retirement (43%), while 13% relied mainly on superannuation or annuity income and 28% had no income (that is, they lived off savings or other assets or relied on their partner's income). The main source of income varied quite markedly between men and women. For men, 54% relied mainly on Government pensions and allowances and 23% on superannuation or annuity income. Nearly half (42%) of females at retirement relied on their partner's income as their main source of income, followed by Government pensions and allowances (33%) and superannuation or annuity income (9%).

## PLANNING FOR CHANGE *continued*

Income *continued*

### 1.16 MAIN SOURCE OF PERSONAL INCOME AT RETIREMENT, Persons aged 45 years or over, NSW—2007

	Males	Females	Persons	
	%	%	%	'000
<b>Main source of personal income at retirement</b>				
Government pension/allowances	54.4	33.4	42.9	454.2
Superannuation/annuity income	22.9	9.2	15.4	163.0
Dividends or interest	*4.5	*2.1	3.2	33.8
Rental property income	*2.6	*3.3	3.0	31.3
Own unincorporated business income	*1.9	*1.6	*1.7	*17.9
Other income(a)	6.4	*3.8	5.0	52.6
<b>No income</b>				
Living off savings or other assets, etc	4.7	*3.5	4.1	42.9
Partner's income	*1.9	42.3	24.0	254.0
<i>Total</i>	6.6	45.9	28.1	296.9
<i>Total retired(b)</i>	100.0	100.0	100.0	1 058.2
<i>Total retired ('000)</i>	479.7	578.5	. .	1 058.2
<b>Expected main source of personal income at retirement</b>				
Government pension/allowances	20.4	23.6	21.9	220.0
Superannuation/annuity income	53.9	38.5	46.7	470.0
Dividends or interest	*2.4	*2.2	*2.3	*23.3
Rental property income	*3.4	*2.9	*3.2	*31.8
Own unincorporated business income	*4.7	*2.5	*3.7	*36.9
Other income	*3.3	*2.5	*3.0	*29.7
No income(c)	**1.1	12.4	6.4	64.0
Did not know	10.9	15.4	13.0	130.6
<i>Total intending to retire</i>	100.0	100.0	100.0	1 006.3
<i>Total intending to retire ('000)</i>	538.1	468.2	. .	1 006.3
<b>Other ('000)(d)</b>	239.5	287.1	. .	526.7
<b>Total persons ('000)</b>	<b>1 257.3</b>	<b>1 333.8</b>	. .	<b>2 591.2</b>

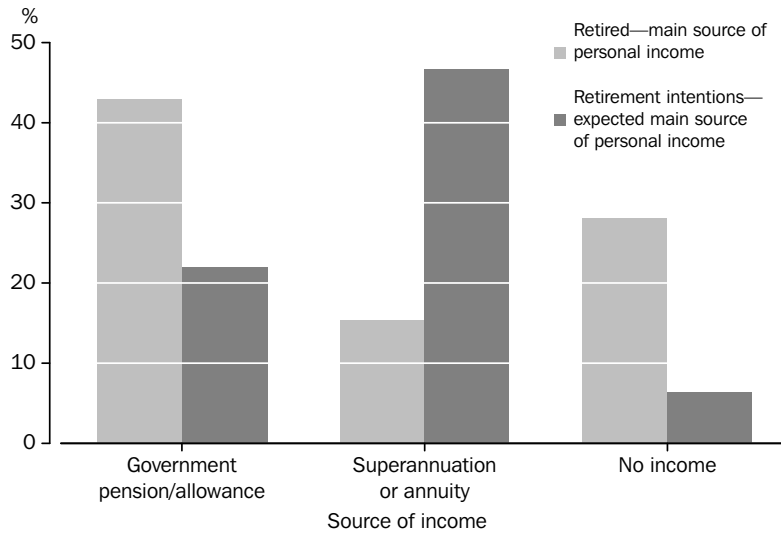
- \* estimate has a relative standard error of 25% to 50% and should be used with caution  
 \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use  
 . . not applicable  
 (a) Includes 'other' and 'workers' compensation'.  
 (b) Includes 'did not know' and 'not determined'.  
 (c) Includes 'partner's income' and 'no income (e.g. living off savings or other assets, etc.)'.  
 (d) Includes 'persons in the labour force who are not retired or who have never worked for two weeks or more' and 'unemployed people who have never worked for two weeks or more'.

Source: ABS data available on request, Multi-purpose Household Survey, 2006–07; *Retirement and Retirement Intentions, Australia, Jul 2006 to Jun 2007* (cat. no. 6238.0).

Superannuation or annuity income is expected to become a much more important source of income at retirement. In 2007, 47% of people (54% of males and 39% of females) aged 45 years and over who intended to retire expected that their main source of income at retirement would be superannuation or annuity income. People aged 45 years and over who intended to retire generally expected to retire with some source of income. Only 6.4% expected to retire with no income, that is, to live off savings or other assets or to rely on their partner's income.

Income *continued*

**1.17** RETIREMENT INCOMES, Persons aged 45 years and over, NSW—2007



Source: ABS data available on request, *Multi-purpose Household Survey, 2006–07; Retirement and Retirement Intentions, Australia, Jul 2006 to Jun 2007 (cat. no. 6238.0)*.

A commonly used measure of income is equivalised disposable household income, which is disposable household income adjusted for household size. Equivalised income takes into account the greater income needs of larger households and the economies of scale achieved when people live together, and enables comparisons to be made between different types of households.

In 2005–06, the mean equivalised disposable income for all households in NSW was \$660 per week and the median (i.e. the midpoint when all households are ranked in ascending order of household income) was \$565. Whereas the mean equivalised disposable income for persons living in households with the reference person aged 65 years or over in 2005–06 was \$437 per week and the median was \$337. This difference between the mean and median for households with the reference person aged 65 years and over reflects the typically asymmetric distribution of income, where a relatively small number of people have very high household incomes and a large number of people have relatively lower household incomes. Of households with the reference person aged 65 years or over, 38% were in the \$200–\$299 per week income range and 27% were in the \$300–\$399 income range. (For more information please refer to the *Population Ageing in New South Wales, 2008* electronic datacubes on the ABS website.)

Income is not the only measure of financial security; another measure is wealth (or net worth). Wealth is a net concept and measures the extent to which the value of household assets exceeds the value of their liabilities. In 2005–06, households with the reference person aged 65 years and over had an average household net worth of \$897,300. Households with the reference person aged 45–54 years recorded an average household net worth of \$708,900.



## PLANNING FOR CHANGE *continued*

Income *continued*

### 1.18 HOUSEHOLD ASSETS AND LIABILITIES, By selected ages of reference person, NSW—2005–06

	AGE GROUP (YEARS)		
	45–54	55–64	65 and over
	\$'000	\$'000	\$'000
ASSETS (a)			
Financial assets			
Accounts held with financial institutions	25.3	39.5	50.6
Shares, trusts, debentures and bonds(b)	25.0	28.2	*54.7
Own incorporated business (net of liabilities)	*50.7	**37.2	**133.4
Superannuation	114.1	132.0	*89.5
<i>Total financial assets(c)</i>	215.5	238.7	*329.8
Non-financial assets			
Owner occupied dwelling	392.3	390.8	411.2
Other property	157.7	120.8	80.8
Own unincorporated business (net of liabilities)	*15.4	*17.2	*13.6
Contents of dwelling	62.7	62.2	57.8
Vehicles	26.3	21.3	10.8
<i>Total non-financial assets(d)</i>	655.4	613.6	577.2
<b>Total assets</b>	<b>870.9</b>	<b>852.2</b>	<b>907.0</b>
LIABILITIES (a)			
Loans for owner occupied dwelling(e)	68.7	30.5	*3.6
Other property loans(e)	74.6	27.2	*4.5
Other liabilities(f)	18.7	8.4	1.6
<b>Total liabilities</b>	<b>162.0</b>	<b>66.0</b>	<b>9.7</b>
HOUSEHOLD NET WORTH (a)			
Household net worth	708.9	786.2	897.3
Other net worth items			
Net value of owner occupied dwelling	323.6	360.3	407.6
Net value of other property	83.1	93.6	76.4
Net value of vehicles	23.0	19.4	10.7

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Mean values.

(b) Value of shares excludes own incorporated business.

(c) Includes value of other financial investments, children's assets and loans to persons not in the same household.

(d) Includes value of non-financial assets not elsewhere classified.

(e) Principal outstanding.

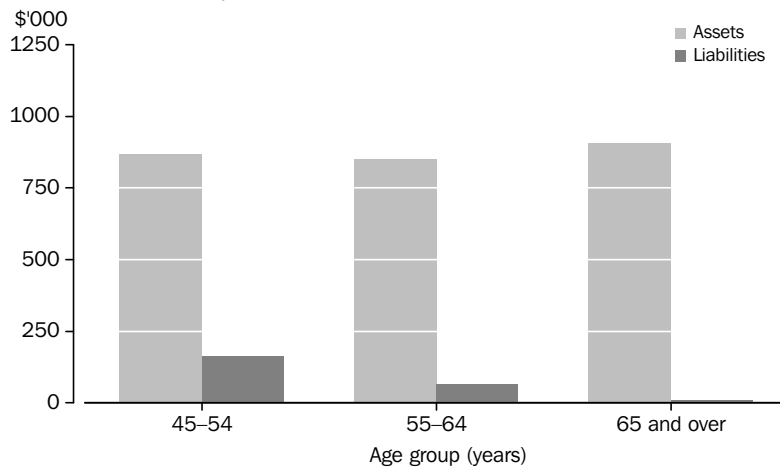
(f) Includes debt outstanding on study loans, amount owing on credit cards and principal outstanding on non-property loans.

Source: ABS data available on request, Survey of Income and Housing, 2005–06; *Household Wealth and Wealth Distribution, Australia, 2005–06* (cat. no. 6554.0).

*Income continued*

Households in NSW with the reference person aged 65 years and over recorded an average total assets of \$907,000 and recorded an average total liabilities of \$9,700 in 2005–06.

**1.19** HOUSEHOLD ASSETS AND LIABILITIES (a), By selected ages of reference person, NSW—2005–06



(a) Mean values.

Source: ABS data available on request, *Survey of Income and Housing, 2005–06*; *Household Wealth and Wealth Distribution, Australia, 2005–06 (cat. no. 6554.0)*.

*Housing costs*

Housing costs are defined as the sum of rent payments, rate payments (water and general) and mortgage or unsecured loan payments (if the initial purpose of the loan was primarily to buy, add or alter the dwelling). Owners that have a mortgage, where the purpose of the mortgage when initially taken out was not primarily housing related, are categorised as owners with a mortgage but their mortgage repayments are not included in their housing costs.

The proportion of income spent on housing costs by owners aged 65 years and over without a mortgage remained at 4% from 1999–2000 to 2005–06. Private renters aged 65 years and over in NSW spent 47% of their total income on housing costs in 1999–2000 and 41% in 2005–06.

## PLANNING FOR CHANGE *continued*

*Housing costs continued*

### **1.20** HOUSING COSTS AS A PROPORTION OF GROSS INCOME(a), Reference person aged 65 years and over, By tenure type and region, NSW(b)

	1999-2000	2000-01	2002-03	2003-04(c)	2005-06
	%	%	%	%	%
SYDNEY					
Owner without a mortgage	4	4	4	4	3
Renters					
State housing authority(d)	19	22	17	25	24
Private landlord	49	23	*28	34	38
Total renters(e)	29	23	*24	28	31
Total Sydney(f)	6	6	6	6	7
BALANCE OF NSW					
Owner without a mortgage	4	4	4	4	5
Renters					
State housing authority(d)	21	20	18	22	27
Private landlord	45	33	38	33	47
Total renters(e)	36	29	28	28	38
Total Balance of NSW(f)	6	7	6	6	7
NSW					
Owner without a mortgage	4	4	4	4	4
Renters					
State housing authority(d)	20	21	17	24	25
Private landlord	47	29	*31	33	41
Total renters(e)	32	26	25	28	34
Total NSW(f)	6	7	6	6	7

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Excludes households with nil or negative total income.

(b) Comparisons between different tenure and landlord types should be made with caution. For further information see *Housing Occupancy and Costs, Australia, 2005-06* (cat. no. 4130.0.55.001), paragraphs 13-22 of the Explanatory Notes.

(c) Estimates for 2003-04 have been revised to include all salary sacrificed income and housing costs, in line with the treatment in 2005-06.

(d) The household pays rent to a state housing authority or trust.

(e) Includes 'Other landlord type'. 'Other landlord type' includes households paying rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.

(f) Includes 'Owners with a mortgage' and 'Other tenure type'.

Source: ABS data available on request, Survey of Income and Housing; *Housing Occupancy and Costs, Australia, 2005-06* (cat. no. 4130.0.55.001).

Households are sometimes reimbursed some or all of their housing costs, however these reimbursements are not collected by the ABS Survey of Income and Housing. Commonwealth Rental Assistance (CRA), paid by the Australian Government to qualifying recipients of income support payments and family tax benefit, is the most relevant type of reimbursement.

CRA is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It aims to address basic living costs by reducing the proportion of an income unit's budget that had to be spent on housing.

## PLANNING FOR CHANGE *continued*

### 1.21 INCOME UNITS IN RECEIPT OF COMMONWEALTH RENTAL ASSISTANCE, By age of principal client, household type and proportion of income spent on rent, NSW(a)—June 2007

NUMBER

	Under 45 years	45-54 years	55-64 years	65-74 years	75-84 years	85 years and over	Total persons
	no.	no.	no.	no.	no.	no.	no.
Lone person—Female							
30% or less	11 770	5 231	6 656	8 334	7 107	2 861	41 959
More than 30%	17 351	5 914	5 957	4 873	3 151	1 088	38 334
Total	29 121	11 145	12 613	13 207	10 258	3 949	80 293
Lone person—Male							
30% or less	17 820	7 707	6 870	7 009	3 732	609	43 747
More than 30%	21 942	6 095	4 553	3 429	1 541	258	37 818
Total	39 762	13 802	11 423	10 438	5 273	867	81 565
Lone parent							
30% or less	45 746	6 293	687	124	np	np	52 871
More than 30%	20 504	3 498	342	47	np	np	24 391
Total	66 250	9 791	1 029	171	np	np	77 266
Couple only							
30% or less	1 990	1 826	4 284	6 798	4 581	584	20 063
More than 30%	2 113	1 356	2 471	2 521	1 270	166	9 897
Total	4 103	3 182	6 755	9 319	5 851	750	29 960
Couple with children							
30% or less	38 288	4 406	766	181	np	np	43 673
More than 30%	10 993	2 009	467	79	np	np	13 556
Total	49 281	6 415	1 233	260	np	np	57 229
Total							
30% or less	115 614	25 463	19 263	22 446	15 472	4 055	202 313
More than 30%	72 903	18 872	13 790	10 949	5 973	1 513	124 000
<b>Total(b)</b>	<b>188 517</b>	<b>44 335</b>	<b>33 053</b>	<b>33 395</b>	<b>21 445</b>	<b>5 568</b>	<b>326 313</b>

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) 'Rent minus CRA' as a proportion of 'Gross income minus CRA'.

(b) Excludes 1,373 recipients where there are missing values for age, income and rent. The overall total number of recipients was 327,686.

Source: Australian Government Housing Data Set, June 2007, Australian Institute of Health and Welfare.

## PLANNING FOR CHANGE *continued*

### **1.21** INCOME UNITS IN RECEIPT OF COMMONWEALTH RENTAL ASSISTANCE, By age of principal client, household type and proportion of income spent on rent, NSW(a)—June 2007 *continued*

#### PROPORTION

	Under 45 years	45-54 years	55-64 years	65-74 years	75-84 years	85 years and over	Total persons
	%	%	%	%	%	%	%
Lone person—Female							
30% or less	40.4	46.9	52.8	63.1	69.3	72.4	52.3
More than 30%	59.6	53.1	47.2	36.9	30.7	27.6	47.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lone person—Male							
30% or less	44.8	55.8	60.1	67.1	70.8	70.2	53.6
More than 30%	55.2	44.2	39.9	32.9	29.2	29.8	46.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lone parent							
30% or less	69.1	64.3	66.8	72.5	np	np	68.4
More than 30%	30.9	35.7	33.2	27.5	np	np	31.6
Total	100.0	100.0	100.0	100.0	np	np	100.0
Couple only							
30% or less	48.5	57.4	63.4	72.9	78.3	77.9	67.0
More than 30%	51.5	42.6	36.6	27.1	21.7	22.1	33.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Couple with children							
30% or less	77.7	68.7	62.1	69.6	np	np	76.3
More than 30%	22.3	31.3	37.9	30.4	np	np	23.7
Total	100.0	100.0	100.0	100.0	np	np	100.0
Total							
30% or less	61.3	57.4	58.3	67.2	72.1	72.8	62.0
More than 30%	38.7	42.6	41.7	32.8	27.9	27.2	38.0
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) 'Rent minus CRA' as a proportion of 'Gross income minus CRA'.

(b) Excludes 1,373 recipients where there are missing values for age, income and rent. The overall total number of recipients was 327,686.

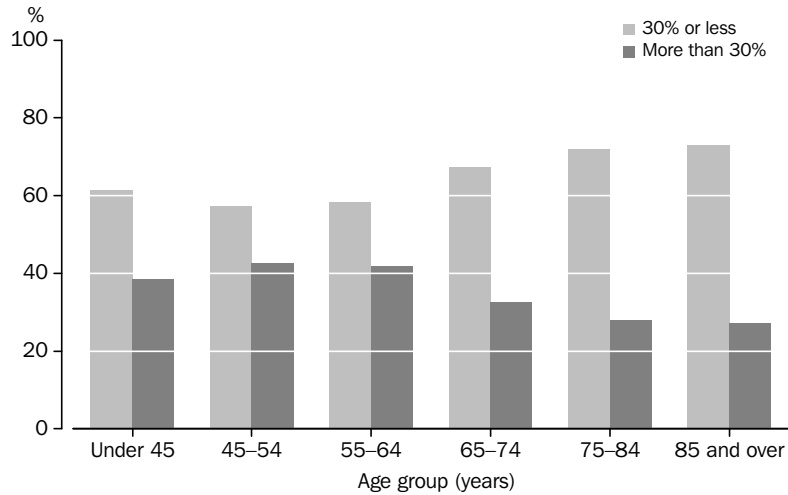
Source: Australian Government Housing Data Set, June 2007, Australian Institute of Health and Welfare.

#### *Housing costs continued*

In 2007, more than half (62%) of all income units that received CRA spent less than 30% of their income on rent. Income units with the reference person aged 85 years and over in NSW recorded the largest proportion of those income units spending 30% or less of their income on rent (73%). The age group in which the smallest proportion of CRA recipients spent 30% or less of their income on rent were income units with the reference persons aged 45–54 years.

Housing costs *continued*

**1.22** INCOME UNITS IN RECEIPT OF COMMONWEALTH RENTAL ASSISTANCE, By age and proportion of income spent on rent, NSW—2007



Source: Australian Government Housing Data Set, June 2007, Australian Institute of Health and Welfare.

Health costs

Of those with health insurance, the most common type of private health insurance cover for people aged 45 years and over was 'both hospital and ancillary cover' (73%), with the 45-54 year age group at 76%. 'Hospital cover only' was more commonly reported than 'Ancillary cover only' by people in older age groups (39% in the 75 years and over age group and 23% in the 65-74 years age group).

**1.23** TYPE OF PRIVATE HEALTH INSURANCE, By selected ages, NSW—2004-05

	AGE GROUP (YEARS)				Total persons aged 45 years and over
	45-54	55-64	65-74	75 and over	
	%	%	%	%	%
Hospital cover only	17.9	20.6	22.5	39.2	21.6
Ancillary cover only	5.9	*3.7	*6.0	**2.3	4.9
Both hospital and ancillary cover	75.9	74.4	71.5	57.5	72.9
<b>Total persons with private health insurance('000)(a)</b>	<b>580.7</b>	<b>420.2</b>	<b>220.9</b>	<b>134.2</b>	<b>1 356.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

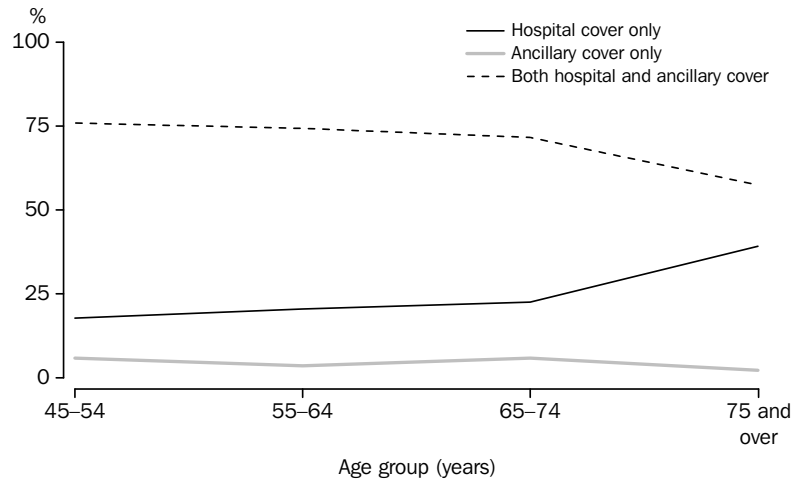
\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes insured persons for whom type of cover was not known.

Source: National Health Survey: Summary of Results; State Tables, 2004-05 (cat. no. 4362.0).

Health costs *continued*

**1.24** PRIVATE HEALTH INSURANCE COVERAGE, By selected ages, NSW—2004–05



Source: ABS data available on request, National Health Survey, 2004–05 (cat. no. 4364.0).

Many people aged 65 years and over have a government issued health care card. These cards provide a range of health benefits depending upon the type of card. All provide access to less expensive pharmaceuticals. Almost all males aged 75 years and over (98%), and 90% of females 75 years and over, had a government health card in 2004–05.

## PLANNING FOR CHANGE *continued*

### 1.25 GOVERNMENT HEALTH CARE CARD HOLDERS, By selected ages and sex, NSW—2004–05

	45–54	55–64	65–74	75 and over	Total persons aged 45 years and over	45–54	55–64	65–74	75 and over	Total persons aged 45 years and over
	'000	'000	'000	'000	'000	%	%	%	%	%
MALES										
With government health care card	58.1	99.9	193.9	160.1	512.1	12.9	28.0	85.4	98.4	19.5
Without government health care card	369.4	238.4	33.1	**2.7	643.5	81.7	66.8	14.6	**1.7	24.5
<b>Total males(a)</b>	<b>452.0</b>	<b>356.7</b>	<b>227.0</b>	<b>162.7</b>	<b>2 621.6</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
FEMALES										
With government health care card	98.0	144.5	216.8	200.9	660.2	21.4	41.0	89.9	90.4	24.6
Without government health care card	328.5	186.4	22.4	*18.8	556.1	71.8	52.8	9.3	*8.5	20.7
<b>Total females(a)</b>	<b>457.6</b>	<b>352.8</b>	<b>241.2</b>	<b>222.3</b>	<b>2 686.7</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
PERSONS										
With government health care card	156.1	244.4	410.8	360.9	1 172.2	17.2	34.4	87.7	93.7	22.1
Without government health care card	697.9	424.8	55.4	*21.4	1 199.5	76.7	59.9	11.8	*5.6	22.6
<b>Total persons(a)</b>	<b>909.6</b>	<b>709.5</b>	<b>468.2</b>	<b>385.1</b>	<b>5 308.3</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes those who did not know whether they had a government health card.

Source: *National Health Survey: Summary of Results: State Tables, 2004–05* (cat. no. 4362.0); ABS data available on request, National Survey of Health, 2004–05.

### 1.5 LIVEABLE HOMES AND COMMUNITIES

#### *Where people live*

The 2006 Census of Population and Housing asked people to state their address of usual residence on Census night and five years previously. Of people who lived in NSW in 2006 around three-quarters of those aged 45 years and above did not move house between the two dates. The propensity to move declined as age increased, with 30% of people aged 45–54 years in 2006 having moved in the previous five years compared to 20% of people aged 65 years and over.

The origin of movers varied between areas. A larger proportion of interstate migration is more likely in areas bordering other states. For example, while 1.2% of 45–54 year old persons living in Sydney SD in 2006 had moved from interstate, for Murray and South Eastern SDs 9.1% and 8.3% respectively had moved from interstate. For each of the age groups shown in the table below, movers to Murray SD were more likely to have moved from interstate (probably Victoria) than from elsewhere within NSW. Although most movers into the SDs of Richmond–Tweed, South Eastern and Far West came from within NSW, a large proportion had come from interstate. In contrast, movers to Sydney and Hunter SDs were most likely to have moved from elsewhere within NSW.



## PLANNING FOR CHANGE *continued*

### 1.26 PLACE OF USUAL RESIDENCE, By selected ages, NSW Statistical Divisions—2006

#### USUAL ADDRESS 5 YEARS PREVIOUSLY

Statistical Division	Same address %	Different address – Within same Statistical Local Area %	Different address – Elsewhere in NSW %	Different address – Interstate %	Different address – Overseas %	Total with different address %	Total persons(a)	Total persons(a)
							%	no.
45–54 YEARS								
Sydney	70.4	10.5	14.5	1.2	3.2	29.4	100.0	520 468
Hunter	69.9	12.1	15.1	1.8	0.9	29.9	100.0	78 439
Illawarra	70.9	14.0	12.2	1.6	1.1	28.9	100.0	52 121
Richmond–Tweed	62.3	14.5	14.8	6.7	1.3	37.3	100.0	32 442
Mid-North Coast	62.2	16.9	16.2	3.5	0.9	37.6	100.0	40 862
Northern	67.9	14.3	13.6	3.2	0.7	31.8	100.0	23 081
North Western	70.3	14.2	12.4	2.3	0.5	29.4	100.0	14 583
Central West	70.2	14.7	12.7	1.7	0.6	29.6	100.0	22 563
South Eastern	65.2	13.7	11.6	8.3	1.0	34.6	100.0	28 376
Murrumbidgee	70.2	15.4	10.4	2.8	1.0	29.5	100.0	19 056
Murray	68.5	13.9	7.7	9.1	0.6	31.3	100.0	15 411
Far West	74.5	13.7	5.5	5.7	0.4	25.2	100.0	3 142
<i>New South Wales(b)</i>	<i>69.3</i>	<i>11.9</i>	<i>14.1</i>	<i>2.1</i>	<i>2.3</i>	<i>30.4</i>	<i>100.0</i>	<i>851 708</i>
55–64 YEARS								
Sydney	78.9	6.9	11.4	0.8	1.9	21.0	100.0	395 078
Hunter	73.5	8.8	15.5	1.5	0.6	26.3	100.0	66 912
Illawarra	73.3	9.7	14.4	1.8	0.8	26.6	100.0	44 623
Richmond–Tweed	64.9	10.9	14.5	8.4	1.1	34.9	100.0	25 717
Mid-North Coast	64.1	11.6	19.2	4.1	0.8	35.7	100.0	37 498
Northern	73.4	10.7	12.3	3.1	0.4	26.5	100.0	20 246
North Western	75.4	10.1	12.0	2.1	0.3	24.5	100.0	12 481
Central West	75.3	10.3	12.3	1.4	0.5	24.5	100.0	19 658
South Eastern	68.2	9.6	12.8	8.5	0.8	31.7	100.0	25 037
Murrumbidgee	77.1	10.5	9.3	2.6	0.5	22.8	100.0	15 086
Murray	72.1	9.9	7.0	10.5	0.4	27.8	100.0	12 881
Far West	81.1	8.0	5.4	5.1	0.3	18.7	100.0	2 662
<i>New South Wales(b)</i>	<i>75.7</i>	<i>8.2</i>	<i>12.6</i>	<i>2.1</i>	<i>1.4</i>	<i>24.2</i>	<i>100.0</i>	<i>678 940</i>
65 YEARS AND OVER								
Sydney	81.5	6.2	10.2	0.6	1.3	18.2	100.0	461 085
Hunter	79.4	7.8	11.2	0.9	0.3	20.2	100.0	87 170
Illawarra	79.4	8.7	10.3	0.9	0.4	20.3	100.0	61 412
Richmond–Tweed	72.6	10.0	10.8	5.6	0.6	27.0	100.0	36 501
Mid-North Coast	72.7	11.4	12.8	2.3	0.4	26.9	100.0	51 956
Northern	78.2	10.1	9.5	1.7	0.2	21.6	100.0	24 735
North Western	78.3	10.9	9.2	1.2	0.2	21.5	100.0	15 089
Central West	79.2	10.2	9.1	1.1	0.2	20.6	100.0	24 438
South Eastern	76.5	10.0	8.9	3.9	0.3	23.2	100.0	29 045
Murrumbidgee	80.2	10.6	7.3	1.3	0.2	19.5	100.0	19 810
Murray	76.2	11.0	5.4	6.9	0.2	23.6	100.0	16 828
Far West	85.8	8.4	2.8	2.7	0.1	14.0	100.0	3 589
<i>New South Wales(b)</i>	<i>79.6</i>	<i>7.7</i>	<i>10.2</i>	<i>1.3</i>	<i>0.9</i>	<i>20.1</i>	<i>100.0</i>	<i>832 351</i>

(a) Excludes persons who did not state their usual residence in 2001. Includes people who stated that they lived at a different usual address in 2001 but did not state that address.

(b) Includes 'Offshore Areas and Migratory' and 'No usual residence'.  
Source: ABS data available on request, Census of Population and Housing, 2006.

*Housing*

Policy makers, planners and researchers are increasingly interested in the changing patterns of how people live, their approach to tenure and changes to their housing situation. How families and individuals group together to form households is continuing to evolve as a result of various demographic and social trends.

An important aspect of housing associated with individual well-being is whether or not occupants own their dwellings. Households who have purchased their own home are widely considered to enjoy benefits not so readily available to renters. These include greater security in being able to stay at that dwelling and the freedom to modify the dwelling to suit household tastes without reference to a landlord and as a key means for expressing their identity. Home ownership also provides financial security to the owner when it represents the accumulation of assets.

The changes in living arrangements which males aged 85 years and over undertake are different to those of females of the same age group; this is partly due to the fact that females have longer life expectancy. Overall, there has been little change from 2001 to 2006 in NSW; the majority live with a partner while females aged 75–84 years and 85 years and over are most likely to live alone. In 2006, the difference in living arrangements between males and females was particularly evident for the 75 years and over age group as 72% of males aged 75–84 years lived with a partner whereas 38% of females lived with a partner. Of males aged 85 years and over 56% lived with a partner while 15% of females of the same age group lived with a partner. This result could be a reflection of various reasons such as the fact that females live longer than males and are likely to outlive their partners, and people moving from private dwellings to non-private dwellings. Living with others was more common amongst females than males for all 10 year age groups older than 45 years.

## PLANNING FOR CHANGE *continued*

### 1.27 LIVING ARRANGEMENTS IN OCCUPIED PRIVATE DWELLINGS, By selected ages and sex, NSW(a)

		2001					2006				
		45-54 years	55-64 years	65-74 years	75-84 years	85 years and over	45-54 years	55-64 years	65-74 years	75-84 years	85 years and over
<b>Males</b>											
Living with partner(b)	%	78.0	79.4	77.6	71.3	54.2	76.0	78.0	77.6	72.0	56.4
Living with others(c)	%	11.3	8.3	7.2	8.0	14.6	12.0	8.5	6.8	7.4	12.7
Living alone	%	10.8	12.4	15.3	20.6	31.2	12.1	13.5	15.7	20.6	30.9
<i>Total males</i>	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Total males</i>	'000	391.9	273.3	191.9	106.8	21.1	403.2	323.3	200.8	123.8	27.2
<b>Females</b>											
Living with partner(b)	%	74.3	71.0	57.8	34.9	13.5	72.5	70.1	60.1	37.9	15.3
Living with others(c)	%	17.1	13.4	14.4	18.3	28.2	18.7	13.5	13.4	17.9	26.2
Living alone	%	8.6	15.6	27.8	46.8	58.3	8.8	16.4	26.5	44.2	58.4
<i>Total females</i>	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Total females</i>	'000	401.7	272.4	210.6	146.9	39.3	426.7	327.3	216.2	159.7	47.8
<b>Total persons</b>	'000	<b>793.6</b>	<b>545.6</b>	<b>402.5</b>	<b>253.6</b>	<b>60.4</b>	<b>829.9</b>	<b>650.6</b>	<b>417.0</b>	<b>283.5</b>	<b>74.9</b>

(a) Based on place of enumeration. Excludes overseas visitors and visitors from within Australia.

(b) Includes husband, wife or partner in registered, de facto or same sex de facto marriage. Based on individuals relationship to the family reference person. Children aged 25 years and over with a child or partner of his/her own are classified according to that relationship. Others present within the family or household are included in living with others.

(c) Includes lone parents, non-dependent children, other related individuals, unrelated individuals living in family households and group household members. Based on individual's relationship to the family reference person or, when the person is not part of a family, that person's relationship to the household reference person.

Source: ABS data available of request, Census of Population and Housing.

#### *Housing continued*

Home ownership is an aspiration for many Australians, an aspiration that has been referred to as the 'great Australian dream'. This is reflected in large proportions of owners amongst people aged 45 years and over. In 2006, the majority of people in NSW who were aged 45 years and over lived in an owner occupied private dwelling, with the exception of females aged 85 years and over group of whom less than half (49%) lived in an owner occupied private dwelling.

In 2006, the majority of males and females aged 85 years and over lived in occupied private dwellings. In 2006, 61% of males aged 85 years and over lived in owner occupied dwellings, 9% were renters and 20% were tenants of non-private dwellings. By contrast, 49% of females aged 85 years and over lived in owner occupied dwellings, 8% were renters and 33% were tenants of non-private dwellings.

## PLANNING FOR CHANGE *continued*

### 1.28 TENURE AND LANDLORD TYPE(a), By selected ages and sex, NSW—2006

		AGE GROUP (YEARS)				
		45-54	55-64	65-74	75-84	85 and over
<b>MALES</b>						
Occupied private dwellings						
Owner						
Owner without a mortgage	%	27.8	50.4	67.7	67.5	54.7
Owner with a mortgage(b)	%	43.0	25.0	8.6	4.5	4.1
Being occupied under a life tenure scheme(c)	%	0.1	0.1	0.4	1.4	2.2
<i>Total owners</i>	%	70.9	75.6	76.7	73.4	61.0
Renters						
State or Territory housing authority	%	3.1	3.3	4.0	3.6	2.7
Private(d)	%	15.0	10.3	7.0	4.9	3.5
Other(c)(e)	%	1.3	1.1	1.1	1.1	1.5
Landlord type not stated	%	0.6	0.6	0.7	0.8	0.8
<i>Total renters</i>	%	20.1	15.3	12.8	10.5	8.6
Other tenure type	%	0.3	0.3	0.3	0.6	0.8
Tenure type not stated	%	5.9	6.0	6.8	8.7	10.0
<i>Total in occupied private dwellings</i>	%	97.2	97.2	96.7	93.1	80.4
Non-private dwelling						
Cared accommodation(f)	%	0.4	0.7	1.8	5.7	18.8
Other non-private accommodation	%	2.4	2.1	1.5	1.2	0.7
Type of non-private dwelling not stated	%	—	—	—	—	0.1
<i>Total in non-private dwellings</i>	%	2.8	2.8	3.3	6.9	19.6
<b>Total males</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total males</b>	no.	<b>443 684</b>	<b>357 279</b>	<b>223 854</b>	<b>141 925</b>	<b>35 979</b>

### FEMALES

Occupied private dwellings						
Owner						
Owner without a mortgage	%	32.2	57.0	68.3	62.2	43.5
Owner with a mortgage(b)	%	41.3	20.6	7.9	5.4	3.8
Being occupied under a life tenure scheme(c)	%	0.1	0.2	0.7	1.9	2.0
<i>Total owners</i>	%	73.6	77.7	76.9	69.6	49.3
Renters						
State or Territory housing authority	%	4.3	4.4	5.1	4.7	3.1
Private(d)	%	13.7	8.9	6.4	4.5	2.9
Other(c)(e)	%	1.2	1.0	1.2	1.5	1.6
Landlord type not stated	%	0.6	0.6	0.7	0.9	0.7
<i>Total renters</i>	%	19.7	14.9	13.4	11.5	8.3
Other tenure type	%	0.3	0.3	0.4	0.8	0.9
Tenure type not stated	%	5.1	5.3	6.6	9.1	8.7
<i>Total in occupied private dwellings</i>	%	98.7	98.3	97.3	91.0	67.2

— nil or rounded to zero (including null cells)

- (a) Based on place of enumeration. Excludes overseas visitors. Please note the total number of persons does not equal the total number of households in NSW.
- (b) Includes 'Being purchased' and 'Being purchased under a rent/buy scheme'.
- (c) May include people living in retirement villages.
- (d) Includes 'Renting from real estate agent' and 'Renting from person not in the same household (parent/other relative/other person)'.

- (e) Includes persons living in Residential parks (includes caravan parks and marinas), renting from employer (both government (includes Defence Housing Authority) and other employer) and housing co-operative/community/church group.
- (f) Includes persons living in hospitals, nursing homes, cared accommodation for the retire/aged, hostels for the disabled, childcare institutions and other welfare institutions.

Source: ABS data available on request, Census of Population and Housing, 2006.

## PLANNING FOR CHANGE *continued*

### 1.28 TENURE AND LANDLORD TYPE(a), By selected ages and sex, NSW—2006 *continued*

	AGE GROUP (YEARS)					
	45–54	55–64	65–74	75–84	85 and over	
FEMALES						
Non-private dwelling						
Cared accommodation(b)	%	0.3	0.6	1.7	8.2	32.2
Other non-private accommodation	%	1.0	1.1	1.0	0.8	0.5
Type of non-private dwelling not stated	%	—	—	—	0.1	0.1
Total in non-private dwellings	%	1.3	1.7	2.7	9.0	32.8
Total females	%	100.0	100.0	100.0	100.0	100.0
<b>Total females</b>	no.	<b>457 198</b>	<b>356 681</b>	<b>238 366</b>	<b>186 095</b>	<b>75 479</b>

— nil or rounded to zero (including null cells)

(a) Based on place of enumeration. Excludes overseas visitors. Please note the total number of persons does not equal the total number of households in NSW.

(b) Includes persons living in hospitals, nursing homes, cared accommodation for the retire/aged, hostels for the disabled, childcare institutions and other welfare institutions.

Source: ABS data available on request, Census of Population and Housing, 2006.

#### Mobility

People's mobility — that is their ability to commute to work, to access products and services, attend entertainment and to visit friends and family — plays an important role in determining people's quality of life. Aside from walking and cycling, transport can be either private (cars, motorcycles, etc) or public (trains, buses, taxis, ferries etc).

Use of private transport is influenced by the ability to gain and hold a licence, the cost of keeping motor vehicles (such as insurance, maintenance and petrol), the ability to borrow a vehicle when needed and the availability of friends or family to provide transport to passengers.

In 2008, 81% of females and 92% of males aged 25 years and over had a licence. The proportion of people with a licence peaked among males aged 55–64 years (98%) and females aged 35–44 years (91%), then declined in the later age groups. For example, 86% of males aged 75–79 years and 42% of males aged 85 years and over were licensed in 2008, while for females in those age groups the respective figures were 57% and 11%.

In each age group the proportion of licensed females was lower than males. However, the proportion of females with licences has increased over time as societal norms have changed. This means that now and in the future older females are more likely to have a driver's licence.

## PLANNING FOR CHANGE *continued*

Mobility *continued*

### 1.29 LICENSED DRIVERS(a), By selected ages and sex, NSW—At 30 June

	1998(b)		2003(b)		2008(b)	
	'000	% licensed	'000	% licensed	'000	% licensed
<b>MALES</b>						
Age group (years)						
25–34	435.4	90.5	429.4	88.6	419.4	87.2
35–44	461.2	94.2	468.2	93.7	466.5	94.2
45–54	395.2	94.1	424.3	94.6	455.7	97.0
55–64	259.0	91.7	318.4	93.3	372.8	98.1
65–69	103.7	87.7	108.7	89.8	126.1	95.5
70–74	87.5	85.9	91.4	87.2	96.9	91.8
75–79	58.6	81.8	69.9	83.7	74.4	85.7
80–84	24.6	62.8	33.5	65.8	42.9	72.4
85 and over	6.9	29.6	10.7	35.3	16.2	41.6
<i>Total males aged 25 years and over</i>	<i>1 832.0</i>	<i>90.4</i>	<i>1 954.6</i>	<i>90.3</i>	<i>2 070.9</i>	<i>92.1</i>
<b>FEMALES</b>						
Age group (years)						
25–34	419.3	86.5	424.6	86.6	417.2	86.4
35–44	429.2	87.4	445.8	88.7	459.7	91.4
45–54	345.3	84.0	388.6	86.2	430.7	90.0
55–64	203.3	72.9	266.2	79.3	331.0	86.8
65–69	76.0	61.4	84.5	67.3	105.0	76.9
70–74	63.3	53.6	69.5	60.3	78.1	68.1
75–79	40.8	42.5	52.8	50.4	59.1	57.0
80–84	14.2	21.7	21.6	27.7	30.7	36.3
85 and over	2.8	5.0	5.0	7.3	8.7	10.9
<i>Total females aged 25 years and over</i>	<i>1 594.2</i>	<i>75.0</i>	<i>1 758.5</i>	<i>77.4</i>	<i>1 920.2</i>	<i>81.2</i>

(a) Includes learner drivers and riders.

(b) For 2008 the proportions are calculated based on 2007 estimated resident population. For 1998 and 2003 the calculations are based on the ERP of the same year.

Source: Data available on request, NSW Roads and Traffic Authority; ABS data available on request, Estimated Resident Population (cat. no. 3201.0).

In 2003, participants in the Survey of Disability, Ageing and Carers who were aged 60 years and over were asked whether they had a driver's licence and how often they drove. Not only did the proportion of licensed drivers decline with age (from 87% among those aged 60–64 years to 56% among those aged 75 years and over), the proportion of people who drove daily also declined, from around two-thirds of people aged 60–64 years to around one-third of people aged 75 years and over.

## PLANNING FOR CHANGE *continued*

### 1.30 DRIVER STATUS(a), By selected ages, NSW—2003

	60–64	65–74	75 and over	Total persons aged 60 years and over	60–64	65–74	75 and over	Total persons aged 60 years and over
	'000	'000	'000	'000	%	%	%	%
Licensed								
Licensed and drives daily	185.4	212.7	108.8	506.9	64.9	47.2	30.5	46.4
Licensed and drives at least once a week	52.5	106.7	68.9	228.1	18.4	23.7	19.3	20.9
Licensed and drives less than once a week or not at all	*8.2	27.9	20.9	57.0	*2.9	6.2	5.8	5.2
<i>Total licensed</i>	<i>246.1</i>	<i>347.2</i>	<i>198.6</i>	<i>792.0</i>	<i>86.2</i>	<i>77.1</i>	<i>55.6</i>	<i>72.5</i>
Not licensed	39.3	103.0	158.6	301.0	13.8	22.9	44.4	27.5
<b>Total persons</b>	<b>285.5</b>	<b>450.2</b>	<b>357.3</b>	<b>1 093.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Persons aged 60 years and over living in private households. Excludes people who did not leave home.

Source: ABS data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

#### *Mobility continued*

The ABS 2006 General Social Survey (the scope of which was persons aged 18 years and over) asked participants about their access to a vehicle to drive and their ease of transport. Among males and females aged 55–64 years, 92% and 82% respectively had access to a vehicle compared to 77% and 48% of those aged 75–84 years. Around 87% of males and 83% of females aged 45–64 years said that they could easily get to the places needed. However, for males and females aged 85 years and over, only 69% and 49% respectively reported that they could easily get to the places needed. It is likely that at least part of this difficulty was due to those people not having access to a vehicle.

## PLANNING FOR CHANGE *continued*

*Mobility continued*

### 1.31 EASE OF TRANSPORT AND ACCESS TO A VEHICLE(a), By selected ages and sex, NSW—2006

	<i>Has access to a motor vehicle to drive</i>	<i>Can easily get to the places needed</i>	<i>Sometimes have difficulty getting to the places needed</i>	<i>Cannot, or often has difficulty, getting to the places needed(b)</i>	<i>Total</i>
	%	%	%	%	'000
MALES					
Age group (years)					
45–54	88.5	86.4	9.0	*4.7	460.5
55–64	92.4	86.9	*10.6	*2.6	373.4
65–74	85.1	80.3	*16.1	np	232.9
75–84	77.4	78.4	*12.3	*9.3	142.4
85 and over	68.7	68.7	*24.3	np	29.4
<i>Total males aged 18 years and over</i>	86.0	81.5	14.9	3.6	2 527.9
FEMALES					
Age group (years)					
45–54	86.7	83.0	11.0	6.1	466.8
55–64	82.5	82.8	*11.9	*5.3	371.8
65–74	67.1	72.3	17.4	*10.3	245.6
75–84	48.0	62.4	*20.5	*17.0	170.1
85 and over	np	*49.4	*20.5	*30.1	59.5
<i>Total females aged 18 years and over</i>	77.7	78.1	14.0	7.8	2 596.1

\* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Only people who were usual residents of private dwellings are covered by the survey.

(b) Includes 'Never go out/housebound'.

Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4159.0).

The 2003 Survey of Disability, Ageing and Carers asked about persons having difficulty with public transport. It was estimated that 131,800 people aged 60 years and over could not use any form of public transport. An estimated 108,500 people stated that they had difficulty using public transport. For those people who had difficulty with public transport the most commonly cited reasons for the difficulties in use were access difficulties due to steps, getting to stops/stations and lack of seating/difficulty standing.



## PLANNING FOR CHANGE *continued*

### 1.32 ABILITY TO USE SOME OR ALL FORMS OF PUBLIC TRANSPORT, Persons aged 60 years and over, By reasons for difficulty, NSW(a)—2003

	<i>Can use all forms of public transport</i> .....		<i>Can use some forms of public transport</i> (b).....		<i>Can't use any forms of public transport</i> (c).....	
	'000	%	'000	%	'000	%
Persons having no difficulties with public transport	826.1	92.8	26.6	37.6	. .	. .
Persons having difficulty with public transport	64.3	7.2	44.2	62.4	131.8	100.0
Reasons for difficulty in using public transport						
Getting to stops/stations	18.3	28.5	23.3	52.7	43.2	32.8
Access difficulties—steps	45.4	70.6	31.1	70.4	46.7	35.4
Access difficulties—other(d)	*9.1	*14.2	11.8	26.7	18.4	14.0
Lack of seating/difficulty standing	*11.5	*17.9	*13.1	*29.6	*12.7	9.6
Pain or discomfort when sitting/exacerbates condition	*8.6	*13.4	*10.7	*24.2	*16.7	12.7
Crowds/lack of space/anxiety	*5.2	*8.1	*9.0	*20.4	*10.2	*7.7
Other(e)	*9.4	*14.6	*12.0	*27.1	63.7	48.3

\* estimate has a relative standard error of 25% to 50% and should be used with caution

. . not applicable

(a) Living in private households. Excludes people who did not leave home.

(b) Note that the difficulties refer to the form(s) of public transport that can be used.

(c) Note that the 'difficulties' are reasons that no form of public transport can be used.

(d) Includes 'Access difficulties—doors'.

(e) Comprises 'Inadequate access to toilets', 'Poor ventilation', 'Cognitive difficulties', 'Sight problems' and 'Other'.

Source: ABS data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

#### *Mobility continued*

In 2003, participants in the Survey of Disability, Ageing and Carers were asked about travel taken for activities in the last fortnight. Some 95% of both males and females aged 60 years and over (who were not living in supported accommodation) had made a journey in the last fortnight. Over four-fifths of both males and females reported they had gone shopping in the last fortnight, around two-thirds had visited relatives or friends and one-half had visited a General Practitioner or medical specialist.

## PLANNING FOR CHANGE *continued*

**1.33** TRAVEL TAKEN FOR ACTIVITIES IN LAST FORTNIGHT(a), By selected ages, sex and type of activity, NSW—2003

		60–64 YEARS		65–74 YEARS		75 YEARS AND OVER		TOTAL PERSONS AGED 60 YEARS AND OVER	
		Males	Females	Males	Females	Males	Females	Males	Females
Made a journey last fortnight	%	96.5	97.3	95.7	95.0	92.1	93.6	94.9	95.0
Did not make a journey in the last fortnight	%	*3.5	*2.7	*4.3	*5.0	*7.9	6.4	5.1	5.0
Type of activity									
Participated in sporting activities	%	22.3	16.7	23.2	14.5	18.9	9.6	21.7	13.2
Visited general practitioner	%	30.0	29.5	39.3	36.0	38.6	41.7	36.5	36.5
Visited medical specialist	%	9.9	12.9	15.4	9.8	16.6	16.9	14.2	13.1
Went to church or place of worship	%	16.5	24.7	21.2	28.3	21.5	26.9	20.0	26.9
Visited relatives or friends	%	63.3	75.2	67.2	68.5	57.1	59.0	63.1	66.8
Went shopping	%	80.7	91.9	81.7	89.6	80.8	82.1	81.2	87.5
Went to restaurant or club	%	52.5	45.6	45.9	47.9	44.0	39.5	47.2	44.4
Went to other activity(b)	%	56.0	41.4	29.5	22.3	13.9	10.6	32.4	22.8
<b>Total persons(c)</b>	'000	<b>143.3</b>	<b>142.2</b>	<b>216.4</b>	<b>233.8</b>	<b>149.1</b>	<b>208.2</b>	<b>508.8</b>	<b>584.2</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Persons aged 60 years and over living in private households. Excludes people who did not leave home.

(b) Includes travel to work, school or other educational institution.

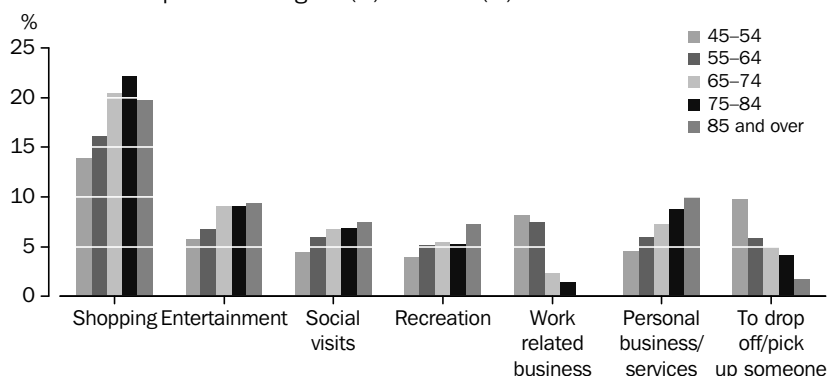
(c) The total may be less than the sum of the components because a person can travel to more than one activity.

Source: ABS data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

### Mobility *continued*

In the Greater Metropolitan Region in 2006, some 3.2 million journeys were made on an average day by people aged 45–54 years while people aged 85 years and over made 84,000 journeys. Aside from trips returning to home, the most common purpose of journey for all ages groups was shopping. The proportion of trips to work and other work related business varied by age from 19% of the journeys made by 45–54 year olds to 4.6% of the journeys made by 65–74 year olds.

**1.34** PURPOSE OF JOURNEY(a)(b), By selected ages, Greater Metropolitan Region(c)—2006(d)



(a) Refers to linked trips. See Glossary.

(b) Persons in occupied private dwellings only. Data us for an average day. See Glossary.

(c) The Greater Metropolitan Region comprises Sydney SD, Illawarra SD and Newcastle SD.

(d) Data is based on pooled data from five waves of the Household Travel Survey (2002–03 to 2006–07 weighted to the June 2006 population).

Source: Data available on request, Household Travel Survey 2006, Transport Data Centre, NSW Ministry of Transport.

## PLANNING FOR CHANGE *continued*

**1.35** PURPOSE AND LENGTH OF JOURNEY(a)(b), By selected ages, Greater Metropolitan Region(c)—2006(d)

	45–54 YEARS		55–64 YEARS		65–74 YEARS		75–84 YEARS		85 YEARS AND OVER	
	Journeys	Average travel time	Journeys	Average travel time	Journeys	Average travel time	Journeys	Average travel time	Journeys	Average travel time
<i>Purpose of journey</i>	%	min.	%	min.	%	min.	%	min.	%	min.
Home	34.3	21.7	34.6	21.8	35.4	19.8	35.3	20.0	37.4	19.9
Shopping	13.9	14.2	16.1	14.0	20.4	14.1	22.1	14.4	19.7	14.2
Entertainment	5.7	18.7	6.7	19.2	9.0	20.7	9.0	21.6	9.4	16.6
Social visits	4.4	22.5	6.0	25.9	6.7	25.5	6.8	23.2	7.4	30.4
Recreation	3.9	22.0	5.1	23.3	5.4	22.3	5.2	23.4	7.2	27.7
Work related business	8.1	26.3	7.4	28.6	2.3	25.1	1.4	20.1	—	..
Go to main job	8.1	29.6	5.8	29.3	1.7	25.9	0.8	18.9	0.2	2.0
Return to main job	2.7	11.5	2.0	11.8	0.6	12.6	0.2	13.4	0.2	5.0
Personal business/services	4.5	17.2	6.0	17.8	7.2	15.3	8.7	14.1	9.9	15.7
Medical/dental	0.9	19.2	1.2	22.4	1.8	18.0	2.8	17.8	2.8	20.9
To drop off/pick-up someone	9.8	14.3	5.8	17.1	4.9	13.7	4.1	15.7	1.7	7.7
To accompany someone	1.5	17.7	1.4	21.9	2.5	16.9	2.5	14.8	3.3	18.8
Sport (participate)	0.8	17.6	0.9	16.2	1.3	13.7	1.0	14.2	0.4	14.0
Sport (spectate)	0.4	22.5	0.2	17.2	0.2	34.1	0.1	26.7	0.2	15.0
Holiday	0.3	132.3	0.4	75.9	0.4	66.2	0.2	89.2	0.1	270.0
<b>Total journeys ('000)(e)</b>	<b>3 164.1</b>	..	<b>2 077.9</b>	..	<b>1 135.8</b>	..	<b>570.6</b>	..	<b>83.8</b>	..

.. not applicable

— nil or rounded to zero (including null cells)

(a) Refers to linked trips. See Glossary.

(b) Persons in occupied private dwellings only. Data is for an average day. See Glossary.

(c) The Greater Metropolitan Region comprises Sydney SD, Illawarra SD and Newcastle SSD.

(d) Data is based on pooled data from five waves of the Household Travel Survey (2002–03 to 2006–07) weighted to the June 2006 population.

(e) The sum of the components does not equal the total as not all journey purposes have been shown.

Source: Data available on request, Household Travel Survey 2006, Transport Data Centre, NSW Ministry of Transport.

### *Mobility continued*

In 2006, older people in the Greater Metropolitan Area took fewer trips on an average day than younger people. In 2006, males and females aged 75 years and over took an average of 3.0 and 2.4 trips per day, compared to 4.3 trips per day for both males and females aged 45–54 years. At all ages males were more likely than females to be a vehicle driver, with females more likely to be a passenger. However, the likelihood of both males and females being the vehicle passenger increased with age. The relative proportion of both males and females making walk only trips increased with age.

## PLANNING FOR CHANGE *continued*

**1.36** METHOD AND FREQUENCY OF TRAVEL, By selected ages and sex, Greater Metropolitan Region(a)—2006

Method of travel		45–54 YEARS		55–64 YEARS		65–74 YEARS		75 YEARS AND OVER	
		Males	Females	Males	Females	Males	Females	Males	Females
Vehicle—driver	%	73.9	60.3	71.9	49.1	64.9	36.8	54.8	26.2
Vehicle—passenger	%	5.4	17.5	6.8	22.5	7.8	30.2	10.6	28.8
Walk only	%	13.7	15.9	14.9	20.5	20.2	22.8	25.5	30.3
Bus	%	1.9	2.4	2.3	3.6	2.8	5.3	5.1	8.9
Train	%	3.0	2.5	2.5	2.9	2.2	3.1	2.0	2.3
Taxi	%	0.6	0.5	0.5	0.4	0.5	0.4	0.3	1.2
Other(b)	%	1.6	0.8	1.1	1.0	1.4	1.4	1.7	2.4
<b>Total trips(c)</b>	'000	<b>1 562.4</b>	<b>1 687.0</b>	<b>1 084.5</b>	<b>1 052.4</b>	<b>617.2</b>	<b>553.9</b>	<b>333.9</b>	<b>341.3</b>
Average daily trips	no.	4.3	4.3	4.0	3.6	3.6	3.0	3.0	2.4

(a) The Greater Metropolitan Region comprises Sydney SD, Illawarra SD and Newcastle SSD.

(b) Includes ferry, bicycle, light rail, monorail and aircraft.

(c) Refers to unlinked trips. See Glossary.

Source: Data available on request, Household Travel Survey 2006, Transport Data Centre, NSW Ministry of Transport.

# PREVENTION AND EARLY INTERVENTION

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## 2.1 INTRODUCTION

Prevention and early intervention is about preventing problems from happening in the first place, or stopping them from getting worse. It is about seeking to maximise people's wellbeing and health so that they can participate, be productive, and have a good quality of life.

This Chapter provides a range of information to help determine areas where prevention and early intervention strategies could assist as the population ages.

The main focus is on health issues, and so the Chapter outlines data on factors that could promote or hinder ongoing health, such as frequency of visits to a health professional, health risk factors such as smoking, and health literacy. Health literacy is a measure of the knowledge and skills required to understand and use information relating to health issues such as drugs and alcohol, disease prevention and treatment, safety and accident prevention, first aid, emergencies, and staying healthy.

The Chapter also presents a brief overview of information on the current health status of people in NSW, including long-term health conditions, and the average number of years that people can expect to live in "full health" (ie healthy life expectancy).

Finally, the Chapter looks more broadly at non-health factors that can influence ongoing wellbeing where a prevention and early intervention approach could assist. It includes information on people's experience of crime which can affect their ongoing physical, mental and financial wellbeing. The Chapter also outlines information on causes of death including accidental death.

## 2.2 PREVENTION AND EARLY INTERVENTION

### *Health*

People take a variety of actions relating to their health, including preventative care and treatment for ongoing illness or injury. In 2004–05, the proportion of people in NSW who consulted a health professional steadily increased with age, from 36% of people 45–54 years, up to 58% of those aged 75 years and over. The most common types of health related consultations taken by people 75 years and over were: visiting a general practitioner (43%), consulting other health professionals (19%) and consulting specialists (11%).

# PREVENTION AND EARLY INTERVENTION *continued*

Health *continued*

## **2.1** CONSULTATIONS WITH HEALTH PROFESSIONALS(a), By selected ages and sex, NSW(b)—2004–05

	45–54	55–64	65–74	75 and over	Total persons aged 45 years and over
	%	%	%	%	'000
MALES					
Consulted general practitioner	18.2	24.1	30.7	45.4	311.7
Consulted specialist	8.1	8.7	*3.9	13.6	98.5
Consulted dentist	4.3	5.7	7.4	*3.1	61.5
Consulted other health professional	11.7	11.1	14.0	22.9	161.8
Visited casualty/outpatients/ day clinic	*3.5	5.1	*4.4	*6.5	54.3
<i>Total persons taking action</i> (c)(d)	30.4	39.6	45.9	61.5	482.8
<i>Total males ('000)</i>	452.0	356.7	227.0	162.7	1 198.5
FEMALES					
Consulted general practitioner	20.0	27.7	38.0	41.0	372.4
Consulted specialist	7.2	7.0	12.1	8.2	104.9
Consulted dentist	8.7	5.3	*5.8	*5.6	85.0
Consulted other health professional	14.8	21.0	16.9	17.0	220.2
Visited casualty/outpatients/ day clinic	*3.5	5.5	9.3	*6.0	71.2
<i>Total persons taking action</i> (c)(d)	41.2	47.0	54.1	54.7	606.4
<i>Total females ('000)</i>	457.6	352.8	241.2	222.3	1 273.9
PERSONS					
Consulted general practitioner	19.1	25.9	34.4	42.9	684.1
Consulted specialist	7.6	7.8	8.1	10.5	203.3
Consulted dentist	6.5	5.5	6.6	4.5	146.5
Consulted other health professional	13.3	16.0	15.5	19.4	381.9
Visited casualty/outpatients/ day clinic	3.5	5.3	6.9	6.2	125.5
<b>Total persons taking action</b> (c)(d)	<b>35.8</b>	<b>43.3</b>	<b>50.1</b>	<b>57.5</b>	<b>1 089.2</b>
<b>Total persons ('000)</b>	<b>909.6</b>	<b>709.5</b>	<b>468.2</b>	<b>385.1</b>	<b>2 472.4</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) In the two weeks prior to interview.

(b) Percentages calculated using total persons in each sex and age group.

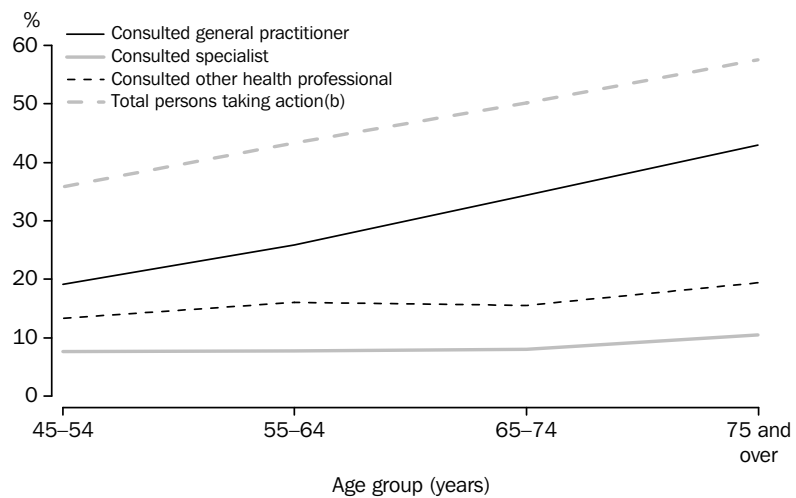
(c) Includes persons who were discharged from a stay in hospital in the two weeks prior to interview.

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

Source: ABS data available on request, National Health Survey: Summary of Results; State Tables, 2004–05, (cat. no. 4362.0).

Health *continued*

**2.2** CONSULTATIONS WITH HEALTH PROFESSIONALS(a), By selected ages, NSW—2004–05



(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 data available on request, National Health Survey, 2004–05 (cat. no. 4362.0).

Health risks and conditions

A range of factors influence the health outcomes of a given individual or population. These include the interaction of socioeconomic, biomedical and environmental factors which contribute to illness and injury. There are also specific lifestyle behaviours, such as smoking, exercise and dietary habits, which may further affect one's health. In addition to these lifestyle behaviours there are other risk factors, such as high blood pressure and high cholesterol, that are associated with increased risk of diseases such as coronary heart disease and stroke. A growing awareness of health risks and preventative measures, often the result of early warnings of health problems, are contributing to longer life expectancy and a better quality of life in later years.

Health risks associated with smoking include cardiovascular disease, cancer, emphysema, bronchitis and stroke. In 2004–05, 24% of people aged 45–54 years were smokers. A higher proportion of females aged 75 years and over had never smoked (69%) compared with males at the same age (31%).

Excessive alcohol consumption can be harmful and is associated with a number of chronic diseases and conditions. However, low to moderate alcohol consumption is associated with positive health outcomes, including protection from certain types of cardiovascular conditions. In 2004–05, of all people aged 18 years and over, 87% did not drink alcohol or drank at a low risk level, while 13% drank alcohol at risky or high risk levels. The proportion of people with a risky or high risk alcohol status decreased with age, with 15% of those aged 45–54 years having a risky or high risk alcohol status, compared to 5.1% of those aged 75 years and over. More than 16% of males in the 65–74 year age group recorded having a risky or high risk alcohol status compared with 12% of females of the same age group.

### *Health risks and conditions continued*

Participating in regular physical exercise reduces the risk of cardiovascular disease and other medical conditions such as osteoporosis and diabetes. In 2004–05, in the two weeks prior to interview, 78% of females aged 65–74 years reported they were sedentary or only undertook low level exercise, compared with 63% of males. Similarly, 76% of females and 67% of males aged 18 years and over reported they were sedentary or only undertook low level exercise.

The Body Mass Index (BMI) is a composite measure of a person's body weight against their height, and is used to allocate people into four groups: underweight, normal weight, overweight or obese. In 2004–05, 54% of all people were reported as being overweight or obese according to the BMI. Almost two-thirds (65%) of all persons aged 55–64 years were reported as being overweight or obese. A higher proportion of males aged 45–54 years were overweight or obese (73%) than women in the same age group (50%).

In 2004–05, approximately 354,500 people aged 55–74 years in NSW had high blood pressure, and 230,000 people had high blood cholesterol.



## PREVENTION AND EARLY INTERVENTION *continued*

### 2.3 HEALTH RISK FACTORS, By selected ages and sex, NSW—2004–05

		45–54	55–64	65–74	75 and over	Total persons aged 18 years and over
MALES						
Smoker status						
Smoker	%	24.2	19.6	14.8	*3.1	25.1
Ex-smoker	%	36.8	48.0	60.8	66.4	34.9
Never smoked	%	39.0	32.4	24.4	30.5	40.0
Total	'000	452.0	356.7	227.0	162.7	2 485.9
Alcohol status(a)						
Did not drink/low risk	%	83.7	84.1	83.7	95.5	85.0
Risky/high risk	%	16.3	15.9	16.3	*4.6	15.0
Total	'000	452.0	356.7	227.0	162.7	2 485.9
Exercise level						
Sedentary	%	36.4	37.4	27.6	49.0	33.9
Low	%	33.5	32.2	35.1	22.2	33.2
Moderate/high	%	30.1	30.4	37.4	28.8	32.9
Total	'000	452.0	356.7	227.0	162.7	2 485.9
Body Mass(b)						
Underweight/normal	%	27.4	28.5	44.2	44.6	38.0
Overweight	%	47.4	49.9	38.6	44.3	42.5
Obese	%	25.2	21.6	17.2	11.2	19.4
Total(c)	'000	422.0	345.2	219.0	152.3	2 353.8
High blood cholesterol(d)	%	43.3	64.5	59.1	31.6	na
High blood pressure(e)	%	68.6	94.1	66.9	58.0	na
Daily serves of vegetables						
4 serves or less	%	88.1	87.3	84.0	85.9	89.7
5 serves or more	%	11.9	12.7	16.0	14.1	10.3
Total(f)	'000	452.0	356.7	227.0	162.7	2 485.9
Daily serves of fruit						
1 serve or less	%	51.4	44.1	41.7	38.5	52.1
2 serves or more	%	48.6	55.9	58.3	61.5	47.9
Total(g)	'000	452.0	356.7	227.0	162.7	2 485.9

\* estimate has a relative standard error of 25% to 50% and should be used with caution

na not available

(a) Based on Australian Alcohol Guidelines 2001.

(b) Based on self-reported height and weight.

(c) Excludes 'Body Mass Not Known'.

(d) High blood cholesterol which has lasted or is expected to last 6 months or more.

(e) High blood pressure which has lasted or is expected to last 6 months or more.

(f) Includes 'Does not eat vegetables'.

(g) Includes 'Does not eat fruit'.

Source: National Health Survey: Summary of Results: State Tables, 2004–05 (cat. no. 4362.0);

ABS data available on request, National Health Survey, 2004–05.

## PREVENTION AND EARLY INTERVENTION *continued*

### 2.3 HEALTH RISK FACTORS, By selected ages and sex, NSW—2004–05 *continued*

		45–54	55–64	65–74	75 and over	Total persons aged 18 years and over
FEMALES						
Smoker status						
Smoker	%	24.2	14.1	10.7	*3.5	19.8
Ex-smoker	%	32.5	26.1	29.0	27.9	24.6
Never smoked	%	43.2	59.8	60.3	68.6	55.6
Total	'000	457.6	352.8	241.2	222.3	2 561.8
Alcohol status(a)						
Did not drink/low risk	%	86.7	86.4	87.8	94.5	88.9
Risky/high risk	%	13.3	13.7	12.2	*5.5	11.1
Total	'000	457.6	352.8	241.2	222.3	2 561.8
Exercise level						
Sedentary	%	37.5	33.4	43.8	64.8	37.3
Low	%	42.3	36.0	34.2	26.5	38.2
Moderate/high	%	20.2	30.5	21.9	8.7	24.5
Total	'000	457.6	352.8	241.2	222.3	2 561.8
Body Mass(b)						
Underweight/normal	%	50.2	42.6	41.5	63.8	54.8
Overweight	%	31.9	31.5	34.4	24.9	28.7
Obese	%	17.9	25.9	24.1	11.4	16.5
Total(c)	'000	404.2	324.9	211.5	186.7	2 291.3
High blood cholesterol(d)	%	41.0	57.3	49.1	51.4	na
High blood pressure(e)	%	55.9	96.0	97.5	82.1	na
Daily serves of vegetables						
4 serves or less	%	83.3	79.4	82.6	89.8	86.3
5 serves or more	%	16.7	20.6	17.4	10.2	13.7
Total(f)	'000	457.6	352.8	241.2	222.3	2 561.8
Daily serves of fruit						
1 serve or less	%	43.5	29.4	33.5	34.1	40.1
2 serves or more	%	56.5	70.6	66.5	65.9	59.9
Total(g)	'000	457.6	352.8	241.2	222.3	2 561.8

\* estimate has a relative standard error of 25% to 50% and should be used with caution

na not available

(a) Based on Australian Alcohol Guidelines 2001.

(b) Based on self-reported height and weight.

(c) Excludes 'Body Mass Not Known'.

(d) High blood cholesterol which has lasted or is expected to last 6 months or more.

(e) High blood pressure which has lasted or is expected to last 6 months or more.

(f) Includes 'Does not eat vegetables'.

(g) Includes 'Does not eat fruit'.

Source: National Health Survey: Summary of Results: State Tables, 2004–05 (cat. no. 4362.0);

ABS data available on request, National Health Survey, 2004–05.

## PREVENTION AND EARLY INTERVENTION *continued*

### 2.3 HEALTH RISK FACTORS, By selected ages and sex, NSW—2004–05 *continued*

		45–54	55–64	65–74	75 and over	Total persons aged 18 years and over
PERSONS						
Smoker status						
Smoker	%	24.2	16.8	12.7	*3.3	22.4
Ex-smoker	%	34.7	37.1	44.4	44.2	29.7
Never smoked	%	41.1	46.0	42.9	52.5	47.9
Total	'000	909.6	709.5	468.2	385.1	5 047.7
Alcohol status(a)						
Did not drink/low risk	%	85.2	85.2	85.8	94.9	87.0
Risky/high risk	%	14.8	14.8	14.2	5.1	13.0
Total	'000	909.6	709.5	468.2	385.1	5 047.7
Exercise level						
Sedentary	%	36.9	35.4	35.9	58.1	35.6
Low	%	37.9	34.1	34.6	24.7	35.8
Moderate/high	%	25.1	30.5	29.4	17.2	28.6
Total	'000	909.6	709.5	468.2	385.1	5 047.7
Body Mass(b)						
Underweight/normal	%	38.6	35.3	42.9	55.2	46.3
Overweight	%	39.8	41.0	36.6	33.5	35.7
Obese	%	21.6	23.7	20.6	11.3	18.0
Total(c)	'000	826.2	670.1	430.5	339.0	4 644.9
High blood cholesterol(d)	%	84.3	121.8	108.2	83.0	na
High blood pressure(e)	%	124.5	190.1	164.4	140.2	na
Daily serves of vegetables						
4 serves or less	%	85.7	83.4	83.3	88.2	88.0
5 serves or more	%	14.3	16.6	16.7	11.8	12.0
Total(f)	'000	909.6	709.5	468.2	385.1	5 047.7
Daily serves of fruit						
1 serve or less	%	47.4	36.8	37.5	36.0	46.1
2 serves or more	%	52.6	63.2	62.5	64.0	53.9
Total(g)	'000	909.6	709.5	468.2	385.1	5 047.7

\* estimate has a relative standard error of 25% to 50% and should be used with caution

na not available

(a) Based on Australian Alcohol Guidelines 2001.

(b) Based on self-reported height and weight.

(c) Excludes 'Body Mass Not Known'.

(d) High blood cholesterol which has lasted or is expected to last 6 months or more.

(e) High blood pressure which has lasted or is expected to last 6 months or more.

(f) Includes 'Does not eat vegetables'.

(g) Includes 'Does not eat fruit'.

Source: National Health Survey: Summary of Results: State Tables, 2004–05 (cat. no. 4362.0);

ABS data available on request, National Health Survey, 2004–05.

2.3 HEALTH AND WELLBEING

*Healthy life expectancy*

The World Health Organization (WHO) defines health-adjusted life expectancy (HALE) as the average number of years a person can expect to live in "full health" by taking into account years lived in less than full health due to disease and/or injury. Australia's healthy life expectancy is among the highest in the world. In 2003, males in NSW could expect to live 70.5 years of life without reduced functioning while females could expect to live 75.3 years.

**2.4** HEALTH-ADJUSTED LIFE EXPECTANCY AND LIFE EXPECTANCY AT BIRTH LOST DUE TO DISABILITY(a), By sex, NSW—2003

	Males	Females	Persons
Health-adjusted life expectancy (years)			
At birth	70.5	75.3	72.9
At age 60	17.1	20.6	18.9
Life expectancy lost due to disability (%)			
At birth	9.8	9.5	9.6

(a) See Glossary for more detail.

Source: *The burden of disease and injury in Australia 2003*, AIHW (cat. no. PHE 82).

*Self-assessed health*

Many older people view their health in a positive way, even though older age may be associated with increasing levels of disability and illness. In 2004–05, people aged 75 years and over assessed their health as either very good or good (57%), excellent (6.4%), or fair or poor (37%). The proportion of people reporting fair or poor health increased with age, with 9.1% of people aged 15–44 years reporting fair or poor health, compared with 37% of those aged 75 years and over. More than 41% of males aged 75 years and over reported fair or poor health status, compared with 34% of females in the same age group. In 2004–05, 46% of Aboriginal and Torres Strait Islander people in NSW aged 55 years and over, reported their health as fair or poor (For more information please refer to the *Population Ageing in New South Wales, 2008* electronic datacubes on the ABS website).

## PREVENTION AND EARLY INTERVENTION *continued*

Self-assessed health  
*continued*

### **2.5** SELF-ASSESSED HEALTH STATUS, By selected ages and sex, NSW—2004–05

	AGE GROUP (YEARS)				
	15–44	45–54	55–64	65–74	75 and over
	%	%	%	%	%
MALES					
Excellent	24.8	19.0	11.8	15.4	5.9
Very good/good	65.7	65.3	60.4	45.9	53.0
Fair/poor	9.5	15.7	27.8	38.8	41.1
<b>Total males ('000)</b>	<b>1 423.2</b>	<b>452.0</b>	<b>356.7</b>	<b>227.0</b>	<b>162.7</b>
FEMALES					
Excellent	26.1	20.5	15.8	11.7	6.7
Very good/good	65.2	64.0	57.4	57.9	59.3
Fair/poor	8.7	15.5	26.8	30.5	34.0
<b>Total females ('000)</b>	<b>1 412.8</b>	<b>457.6</b>	<b>352.8</b>	<b>241.2</b>	<b>222.3</b>
PERSONS					
Excellent	25.5	19.7	13.8	13.5	6.4
Very good/good	65.4	64.6	58.9	52.1	56.7
Fair/poor	9.1	15.6	27.3	34.5	37.0
<b>Total persons ('000)</b>	<b>2 835.9</b>	<b>909.6</b>	<b>709.5</b>	<b>468.2</b>	<b>385.1</b>

Source: National Health Survey: Summary of Results; State Tables, 2004–05,  
(cat. no. 4362.0).

A long-term health condition is a condition expected to last six months or more. In 2004–05, almost all persons aged 75 years and over reported at least one long-term condition. The long-term health conditions most frequently reported by people aged 75 years and over were long sightedness (66%), arthritis (48%), deafness (42%), short sightedness (37%), high blood pressure (36%) and high cholesterol (22%).

# PREVENTION AND EARLY INTERVENTION *continued*

Self-assessed health  
*continued*

## 2.6 LONG-TERM HEALTH CONDITIONS(a), By age, NSW—2004–05

	AGE GROUP (YEARS)(b)				
	0–44	45–54	55–64	65–74	75 and over
	%	%	%	%	%
Arthritis	3.2	19.4	38.9	48.1	48.1
Asthma	9.5	7.4	9.1	12.1	7.9
Back pain problems or disc disorders	9.3	22.4	22.9	22.4	17.9
Bronchitis or emphysema	1.5	2.6	5.3	7.9	8.0
Chronic sinusitis	8.3	11.1	12.4	12.7	9.6
Deafness (total or partial)	3.7	9.4	18.4	27.8	42.1
Diabetes mellitus	0.6	3.9	8.0	17.0	14.8
Diseases of the digestive system	3.4	7.4	13.5	16.1	16.4
Hayfever and allergic rhinitis	14.0	17.6	12.3	10.4	9.3
High cholesterol	1.3	9.3	17.2	23.1	21.6
High blood pressure	1.9	13.7	26.8	35.1	36.4
Ischaemic heart diseases	*0.1	*0.7	3.6	7.2	11.8
Long sightedness	8.8	54.1	65.7	68.3	66.4
Mental and behavioural problems	9.1	12.3	10.1	8.3	9.3
Migraine	5.9	10.0	5.8	5.4	*2.1
Neoplasms	0.5	2.3	3.7	5.3	4.4
Osteoporosis	0.4	*1.7	6.3	13.9	17.4
Short sightedness	14.3	29.7	36.4	34.9	36.7
Other	27.4	46.1	54.1	68.2	74.0
<i>Total with long-term health conditions(c)</i>	<i>61.4</i>	<i>93.3</i>	<i>99.5</i>	<i>99.3</i>	<i>99.8</i>
<b>Total persons ('000)</b>	<b>4 153.1</b>	<b>909.6</b>	<b>709.5</b>	<b>468.2</b>	<b>385.1</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

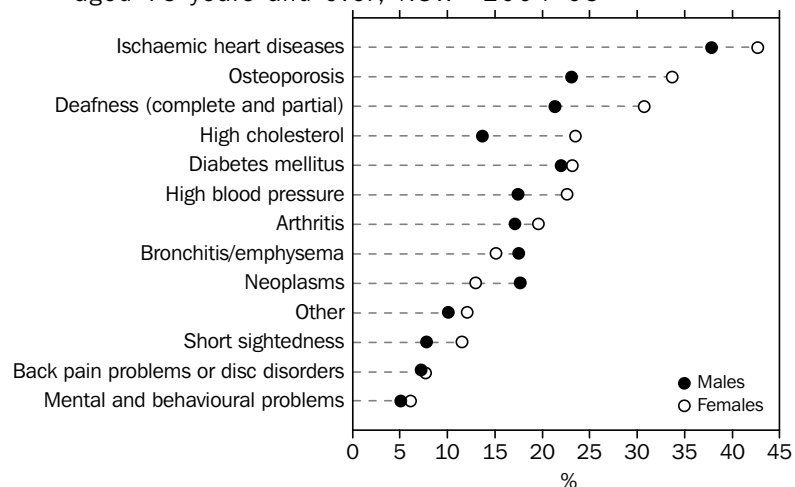
(a) Conditions which have lasted or are expected to last for 6 months or more.

(b) Percentages calculated using total persons in each age group.

(c) Persons may have reported more than one type of condition and therefore components may not add to totals.

Source: National Health Survey: Summary of Results; State Tables, 2004–05, (cat. no. 4362.0).

## 2.7 SELECTED LONG-TERM HEALTH CONDITIONS(a), By sex, Persons aged 75 years and over, NSW—2004–05



(a) Conditions which have lasted or are expected to last for 6 months or more.

Source: ABS data available on request, National Health Survey, 2004–05 (cat. no. 4634.0).

## PREVENTION AND EARLY INTERVENTION *continued*

### Self-assessed health *continued*

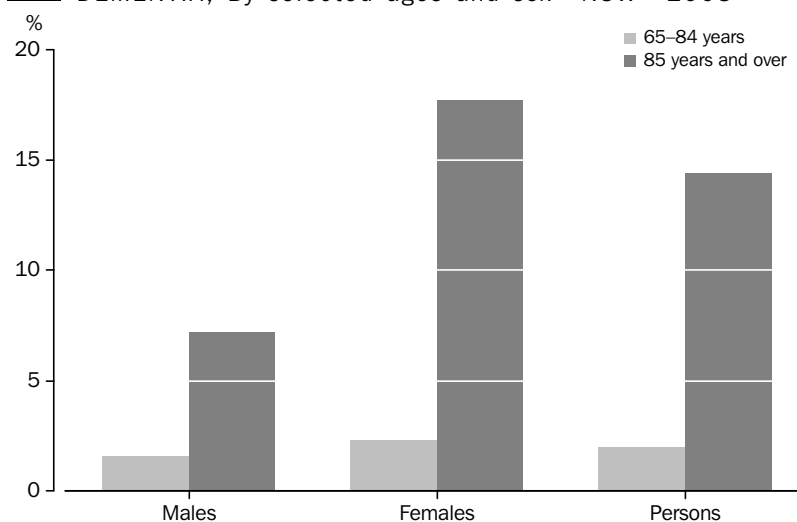
Dementia is a broad term used to describe symptoms such as loss of memory, intellect, social skills and rationality, causing a progressive decline in a person's functioning. In 1998, 3.9% of persons aged 65 years and over were affected by dementia compared to 3.4% in 2003. In 2003, dementia occurred more frequently in people aged 85 years and over (14%) compared with those aged 65–84 years (2.0%), and was more common in females aged 85 years and over than males of the same age (18% and 7.2% respectively). With the projected ageing of the population, the number of older people affected by dementia and demand for dementia-related services is expected to increase<sup>1</sup>.

### 2.8 DEMENTIA, By selected ages and sex, NSW

	Males	Females	Persons	Males	Females	Persons
	'000	'000	'000	%	%	%
1998						
Age group (years)						
65–84	*7.3	*9.0	16.2	*2.2	*2.2	2.2
85 and over	*3.3	12.0	15.3	*14.2	21.7	19.4
<b>Total persons aged 65 years and over</b>	<b>10.6</b>	<b>21.0</b>	<b>31.5</b>	<b>3.0</b>	<b>4.6</b>	<b>3.9</b>
2003						
Age group (years)						
65–84	5.8	9.5	15.3	1.6	2.3	2.0
85 and over	*2.2	12.0	14.2	*7.2	17.7	14.4
<b>Total persons aged 65 years and over</b>	<b>8.0</b>	<b>21.5</b>	<b>29.5</b>	<b>2.1</b>	<b>4.4</b>	<b>3.4</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution  
Source: ABS data available on request, Survey of Disability, Ageing and Carers (cat. no. 4430.0).

### 2.9 DEMENTIA, By selected ages and sex—NSW—2003



Source: ABS data available on request, Survey of Disability, Ageing and Caring, 2003 (cat. 4443.0).

1 Australian Institute of Health and Welfare, 2004, *Australia's Health 2004*, Canberra: AIHW, p. 380.

## PREVENTION AND EARLY INTERVENTION *continued*

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### *Self-assessed health continued*

Disability is defined as any limitation, restriction or impairment which has lasted, or is likely to last, for at least six months and restricts everyday activities. Types of disability range from hearing loss which requires the use of a hearing aid, to difficulty dressing due to arthritis, to advanced dementia requiring constant help and supervision. Core activity limitation refers to a limitation in the core activities of self care, communication or mobility, and the levels of severity of these limitations are profound, severe, moderate, and mild. In 2003, the prevalence of disability increased with age, with 65% of people aged 75 years and over reporting a disability, and 32% reporting a profound or severe core activity limitation.



## PREVENTION AND EARLY INTERVENTION *continued*

### **2.10** DISABILITY STATUS, By age and sex, NSW—2003

	Under 25	25–44	45–54	55–64	65–74	75 and over	Total persons
	%	%	%	%	%	%	%
MALES							
With a disability							
Profound core activity limitation	1.9	*0.9	*1.3	*0.9	4.7	19.0	2.4
Severe core activity limitation	1.6	1.4	2.7	4.8	5.5	6.6	2.5
Moderate core activity limitation	*0.5	1.5	4.0	7.1	10.0	9.1	3.0
Mild core activity limitation	2.1	2.2	6.5	11.0	15.2	27.3	5.7
Schooling or employment restriction	1.5	1.6	2.6	*1.8	—	—	1.5
No specific limitations of restrictions	1.7	2.5	2.7	3.8	6.6	*3.3	2.7
Total with a disability	9.1	10.1	19.7	29.4	42.0	65.2	17.9
Without a disability	90.9	89.9	80.3	70.6	58.0	34.8	82.1
Total males ('000)	1 138.8	997.4	450.2	338.9	220.2	163.0	3 308.5
FEMALES							
With a disability							
Profound core activity limitation	*0.9	*0.7	*1.0	3.3	6.6	25.9	3.3
Severe core activity limitation	1.1	1.4	2.9	4.8	6.0	9.6	2.8
Moderate core activity limitation	*0.2	*0.8	4.1	6.0	9.3	8.9	2.8
Mild core activity limitation	1.7	2.4	5.5	11.1	11.6	17.4	5.2
Schooling or employment restriction	1.4	1.9	*1.4	*1.9	—	—	1.4
No specific limitations of restrictions	1.6	2.1	*2.2	*2.9	7.7	*2.9	2.5
Total with a disability	6.9	9.2	17.2	29.9	41.2	64.8	17.9
Without a disability	93.1	90.8	82.8	70.1	58.8	35.2	82.1
Total females ('000)	1 092.2	990.6	445.1	330.1	236.9	247.7	3 342.7
PERSONS							
With a disability							
Profound core activity limitation	1.4	0.8	*1.1	2.1	5.7	23.2	2.9
Severe core activity limitation	1.3	1.4	2.8	4.8	5.8	8.4	2.6
Moderate core activity limitation	*0.4	1.1	4.0	6.5	9.6	9.0	2.9
Mild core activity limitation	1.9	2.3	6.0	11.0	13.3	21.3	5.5
Schooling or employment restriction	1.4	1.8	2.0	1.8	—	—	1.5
No specific limitations of restrictions	1.6	2.3	2.5	3.4	7.2	3.0	2.6
Total with a disability	8.0	9.7	18.4	29.6	41.6	64.9	17.9
Without a disability	92.0	90.3	81.6	70.3	58.4	35.0	82.1
<b>Total persons ('000)</b>	<b>2 231.0</b>	<b>1 988.1</b>	<b>895.3</b>	<b>669.1</b>	<b>457.2</b>	<b>410.7</b>	<b>6 651.2</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution  
 — nil or rounded to zero (including null cells)

Source: ABS data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

#### Causes of death

Significant improvements in adult life expectancy are due to a combination of factors, including improved living standards, medical treatments and healthier lifestyles.

A strong indicator for the improving health of the population is the declining death rate, which decreased in NSW from 728 per 100,000 persons in 1996 to 675 per 100,000 in 2006. In 1996, ischaemic heart disease was the leading cause of death for people aged 75–84 years (1,590 per 100,000) — in 2006 this had fallen by almost half to 805 per 100,000 persons. In 2006, the most common causes of death for people aged 75–84 years old were all types of cancer (C00–D48) (1,361 deaths per 100,000), followed by ischaemic heart disease (I20–I25) (805 per 100,000 persons), diseases of the respiratory

## PREVENTION AND EARLY INTERVENTION *continued*

*Causes of death continued* system (J00–J99) (453 per 100,000 persons) and stroke (I60–I69) (452 per 100,000 persons).

### 2.11 DEATH RATES (a), Selected causes of death, By age, NSW(b)(c)

	<i>Under 45</i>	<i>45–54</i>	<i>55–64</i>	<i>65–74</i>	<i>75–84</i>	<i>85 and over</i>	<i>Total persons(c)(d)</i>
	rate	rate	rate	rate	rate	rate	rate
1996							
Ischaemic heart diseases (I20–I25)	3.1	42.1	168.7	502.8	1 589.7	4 205.2	171.2
Cancer (C00–D48)	12.9	125.5	349.1	793.2	1 446.9	2 096.2	195.6
Stroke (I60–I69)	1.2	9.2	39.9	157.1	715.7	2 588.8	75.3
Diseases of the respiratory system (J00–J99)	1.8	9.5	49.0	212.0	541.4	1 293.7	58.9
Dementia (F00–F03)	np	np	1.5	11.7	118.2	665.4	13.3
Diseases of the digestive system (K00–K93)	1.8	14.0	35.6	63.2	145.6	488.3	22.1
Diseases of the genitourinary system (N00–N99)	0.2	1.4	8.6	26.0	129.3	405.5	12.8
Diabetes (E10–E14)	0.5	4.2	13.3	46.0	111.4	242.7	12.7
Accidents (V01–X59)	16.2	17.8	20.6	30.6	82.7	244.2	23.1
<b>All causes</b>	<b>82.9</b>	<b>283.0</b>	<b>793.4</b>	<b>2 134.4</b>	<b>5 795.4</b>	<b>15 528.4</b>	<b>727.5</b>
2006							
Ischaemic heart diseases (I20–I25)	2.4	26.4	74.6	214.5	805.4	3 050.0	117.3
Cancer (C00–D48)	10.7	100.3	278.9	667.3	1 361.3	2 129.8	198.4
Stroke (I60–I69)	1.2	9.9	19.5	87.5	451.7	1 855.7	62.6
Diseases of the respiratory system (J00–J99)	1.4	5.0	27.7	127.3	452.9	1 345.3	57.5
Dementia (F00–F03)	np	np	2.6	15.3	137.1	936.4	23.3
Diseases of the digestive system (K00–K93)	1.5	15.4	23.1	49.2	126.2	434.9	22.2
Diseases of the genitourinary system (N00–N99)	0.1	2.1	4.7	28.3	131.4	510.4	17.6
Diabetes (E10–E14)	0.3	3.4	9.7	41.1	106.4	258.8	14.0
Accidents (V01–X59)	16.6	21.2	16.4	26.0	72.3	282.2	24.9
<b>All causes</b>	<b>61.4</b>	<b>235.6</b>	<b>544.1</b>	<b>1 474.7</b>	<b>4 440.3</b>	<b>13 870.5</b>	<b>675.4</b>

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Based on the *International Statistical Classification of Diseases and Related Health Problems, 10th Revision – Australian Modification (ICD–10–AM)* from 1997 onwards. For 1996, the *International Statistical Classification of Diseases and Related Health Problems, 9th Revision (ICD–9)* was used. Refer to the Appendix of *Causes of Death, Australia, 2006* (cat. no. 3303.0) for more detail.

(b) State of usual residence.

(c) Death rate per 100,000 of the mid-year 2006 estimated resident population. See Glossary for more detail.

(d) Total includes deaths where age at death was not stated.

Source: *Causes of Death, Australia* (cat.no. 3303.0).

In 2006, fatalities resulting from road traffic accidents in NSW occurred at a higher rate for vehicle occupants compared to pedestrians. The highest fatality rate for vehicle occupants was among persons aged 17–24 years (17.7 deaths per 100,000) whereas the lowest was for people aged under 17 years (1.8 deaths per 100,000). Of pedestrian fatalities, persons aged 85 years and over had the highest death rate (4.5 deaths per 100,000), and persons aged under 17 years had the lowest death rate (0.3 deaths per 100,000).

## PREVENTION AND EARLY INTERVENTION *continued*

Causes of death *continued*

### **2.12** ROAD TRAFFIC INJURIES AND FATALITIES, By age, NSW—2006

Age group (years)	FATALITIES				INJURIES			
	Vehicle occupants(a)(b)		Pedestrians(b)		Vehicle occupants(a)(b)		Pedestrians(b)	
	no.	rate	no.	rate	no.	rate	no.	rate
Under 17	28	1.8	5	0.3	1 274	83.9	316	20.8
17–24	132	17.7	9	1.2	5 907	793.9	430	57.8
25–34	73	7.6	11	1.1	4 590	476.1	293	30.4
35–44	62	6.2	7	0.7	3 728	374.2	227	22.8
45–54	43	4.6	6	0.6	2 870	307.9	198	21.2
55–64	30	4.1	7	0.9	1 799	243.1	173	23.4
65–74	31	6.5	13	2.7	934	195.6	155	32.5
75–84	19	5.7	9	2.7	645	194.3	113	34.0
85 and over	6	5.4	5	4.5	120	107.8	43	38.6
Age unknown	—	..	—	..	1 445	..	178	..
<b>Total persons</b>	<b>424</b>	<b>6.2</b>	<b>72</b>	<b>1.1</b>	<b>23 312</b>	<b>342.0</b>	<b>2 126</b>	<b>31.2</b>

.. not applicable

— nil or rounded to zero (including null cells)

(a) Includes motor vehicle drivers and passengers, motorcycle riders and passengers and pedal cycle riders and passengers.

(b) Rate is the age-standardised rate per 100,000 estimated resident population at June 2006.

Source: Data available on request, NSW Roads and Traffic Authority; *Population by Age and Sex, Australian States and Territories* (cat. no. 3201.0).

In 2006, injury rates were higher than fatality rates for both vehicle occupants and pedestrians of all ages. Vehicle occupants aged 17–24 years had the highest injury rate (793.9 per 100,000) whereas occupants aged under 17 years had the lowest injury rate (83.9).

#### 2.4 CRIME

Wellbeing can be strongly affected by the fear of crime as well as the direct experience of crime victimisation. People who witness crimes, or come across evidence of crime in their local area, can suffer anxiety and may feel demoralised or powerless. People may adjust their behaviour or take actions to secure their house and property. All these actions can affect the physical and financial wellbeing of those involved.

## PREVENTION AND EARLY INTERVENTION *continued*

### 2.4 CRIME *continued*

#### **2.13** VICTIMS AND NON-VICTIMS OF PERSONAL CRIME(a), By selected ages and sex, NSW—April 2007

	Victims	Non-victims	Total	Victimisation rate(b)
	'000	'000	'000	%
MALES				
Age group (years)				
15–24	58.7	407.6	466.3	12.6
25–34	42.6	432.7	475.3	9.0
35–44	23.9	468.2	492.1	4.9
45–54	23.7	442.6	466.2	5.1
55–64	113.0	369.9	381.2	3.0
65 and over	*6.1	407.7	413.7	*1.5
<b>Total males aged 15 years and over</b>	<b>166.3</b>	<b>2 528.5</b>	<b>2 694.8</b>	<b>6.2</b>
FEMALES				
Age group (years)				
15–24	35.0	413.5	448.4	7.8
25–34	26.1	449.3	475.5	5.5
35–44	19.1	477.6	496.6	3.8
45–54	14.5	457.9	472.4	3.1
55–64	8.7	373.1	381.8	2.3
65 and over	*2.9	479.0	481.9	*0.6
<b>Total females aged 15 years and over</b>	<b>106.2</b>	<b>2 650.4</b>	<b>2 756.7</b>	<b>3.9</b>
PERSONS				
Age group (years)				
15–24	93.7	821.0	914.7	10.2
25–34	68.7	882.0	950.7	7.2
35–44	42.9	945.8	988.7	4.3
45–54	38.1	900.5	938.6	4.1
55–64	20.0	743.0	763.0	2.6
65 and over	*8.9	886.7	895.7	*1.0
<b>Total persons aged 15 years and over</b>	<b>272.5</b>	<b>5 179.0</b>	<b>5 451.5</b>	<b>5.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution  
 (a) Robbery, assault and sexual assault. Survey scope is all persons aged 15 years and over.  
 (b) Proportion of total persons.

Source: *Crime and Safety, NSW, April 2007* (cat. no. 4509.1).

In 2007, persons aged 65 years and over in NSW recorded the lowest victimisation rate for personal crime when compared to other age groups. Both males (1.5%) and females (0.6%) aged 65 years and over recorded low victimisation rates. In comparison, the 15–24 years age group recorded the highest victimisation rate for both males (13%) and females (7.8%).

Personal fraud has been recognised as a crime type that is a growing threat to the community, as a result of the rapid expansion and availability of Internet technology and the increase in electronic storage, transmission and sharing of data. Fraud is a crime where the offender aims to gain advantage over a victim by means of deception, whether financial or otherwise.

## PREVENTION AND EARLY INTERVENTION *continued*

### 2.4 CRIME *continued*

#### **2.14** VICTIMS OF PERSONAL FRAUD(a), By selected ages, NSW—2007

		15-24	25-34	35-44	45-54	55 and over	Total persons aged 15 years and over
<b>Identity fraud(b)</b>							
Persons(c)	'000	*22.7	*41.9	41.5	36.8	24.0	166.8
Victimisation rates	%	*2.5	*4.5	4.3	4.0	1.5	3.1
<b>Selected scams(d)</b>							
Persons(c)	'000	*14.1	*19.2	*21.1	*16.5	*22.2	93.1
Victimisation rates	%	*1.6	*2.1	*2.2	*1.8	*1.4	1.7
<b>Total victims</b>	'000	<b>36.8</b>	<b>61.1</b>	<b>61.8</b>	<b>51.5</b>	<b>44.2</b>	<b>255.4</b>
<i>Non-victims</i>	'000	866.7	874.9	912.4	879.0	1 572.2	5 105.1

- \* estimate has a relative standard error of 25% to 50% and should be used with caution
- (a) Survey scope is all persons aged 15 years and over.
- (b) Includes credit card fraud and identity fraud.
- (c) Persons may be a victim of more than one type of fraud.
- (d) Includes lottery scams, pyramid scams, chain letters, advance fee scams, financial advice scams, phishing and other scams.

Source: ABS data available on request, Personal Fraud Survey, 2007 (cat. no. 4528.0).

Identity fraud is the theft of a pre-existing identity without the person's consent, where the person's name, date of birth, address or other personal details are used to engage in fraudulent activities such as conducting business, opening accounts, taking out loans or avoiding criminal liability.

In 2007, 166,800 people were victims of identity fraud in NSW, of whom 24,000 were aged 55 years and over, a victimisation rate of 1.5%. The majority of victims of identity fraud were aged 25–44 years with victimisation rates of 4.5% for those aged 25–34 years and 4.3% for those aged 35–44 years.

A scam is a fraudulent invitation, request, notification or offer, designed to obtain someone's personal information or money or otherwise obtain a financial benefit by deceptive means.

In 2007, 93,100 people were victims of selected scams of whom 22,200 were aged 55 years and over, a victimisation rate of 1.4%. The victimisation rates for scams was lower than the victimisation rates of identity fraud for all ages. The 25–34 year and 35–44 year age groups had high scam rates of 2.1% and 2.2% respectively.

There can be a number of factors contributing to the level of safety people feel when home alone. These factors can include: perceptions of crime levels in their vicinity; previous experience as a victim of assault or household break-in; relationships with people living nearby; sense of their own strength and capacity to be in control; and their level of trust in their local community.

## PREVENTION AND EARLY INTERVENTION *continued*

### 2.4 CRIME *continued*

#### **2.15** FEELINGS OF SAFETY WHEN HOME ALONE, By selected ages and sex, NSW—2005

	Safe or very safe	Neither safe nor unsafe	Unsafe or very unsafe	Never home alone during the period	Total
	%	%	%	%	'000
MALES					
During the day					
45–54 years	84.1	7.6	3.1	5.2	<b>453.5</b>
55–64 years	80.9	10.8	3.7	4.6	<b>361.4</b>
65–74 years	82.0	8.9	*4.2	*4.8	<b>243.5</b>
75 years and over	78.4	10.7	*4.9	*6.0	<b>149.4</b>
After dark					
45–54 years	80.6	11.3	4.8	3.4	<b>453.5</b>
55–64 years	79.8	11.3	5.5	3.5	<b>361.4</b>
65–74 years	74.4	12.4	6.0	7.2	<b>243.5</b>
75 years and over	72.0	12.6	*6.8	8.5	<b>149.4</b>
FEMALES					
During the day					
45–54 years	81.8	9.2	5.6	3.3	<b>459.3</b>
55–64 years	81.6	10.2	4.6	3.6	<b>355.6</b>
65–74 years	75.8	13.2	5.4	5.6	<b>269.2</b>
75 years and over	77.9	11.0	*6.0	*5.1	<b>197.1</b>
After dark					
45–54 years	70.0	16.0	9.6	4.4	<b>459.3</b>
55–64 years	69.8	15.1	9.1	6.1	<b>355.6</b>
65–74 years	63.4	19.2	8.1	9.4	<b>269.2</b>
75 years and over	65.8	15.8	8.1	10.3	<b>197.1</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

Source: ABS data available on request, Crime and Safety Survey, 2005 (cat. no. 4509.0).

In 2005, the majority of males and females in NSW felt safe or very safe when home alone, though the proportion of people who felt safe or very safe decreased with age. People feel more safe during the day than after dark when home alone. Males aged 45–54 years felt safe or very safe when home alone during the day (84%) and after dark (81%). Similarly, females aged 45–54 years felt safe or very safe when home alone during the day (82%) and after dark (70%). Females aged 65–74 years reported a difference between feelings of safety during the day and after dark: 76% of females aged 65–74 years felt safe or very safe during the day and only 63% felt safe or very safe after dark.

# THE WORKFORCE

## 3.1 INTRODUCTION

Population ageing is expected to have a significant impact on work for a range of reasons including:

- The proportion of the population who are of traditional working age will decrease, therefore presenting challenges in terms of labour supply to meet demand;
- At the same time the overall population will continue to grow, therefore resulting in increasing demand for goods and services; and
- The increase in the proportion of the population who are older is expected to result in a change in the nature of the goods and services required. For example, it is expected that there will be an increase in demand for health and community care services and therefore for workers in these areas.

To inform workforce planning this Chapter presents information on a range of indicators, including employment status, focusing on mature age workers (that is, people aged 45 years and over) highlighting participation rates and underutilisation.

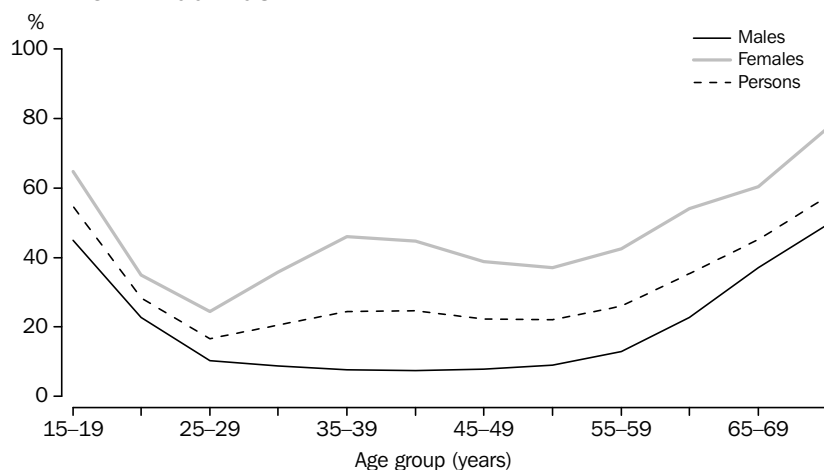
It also outlines the industries where mature age workers currently work.

Finally, it provides information on retirement, including current average age of retirement and retirement intentions.

## 3.2 EMPLOYMENT

In 2007–08, persons aged 45 years and over accounted for 37% of the NSW labour force, of which 71% were employed full-time, 26% were employed part-time and nearly 3% were unemployed. For males, the 30–34 years age group recorded a high participation rate of 94% while for females the 45–49 years age group recorded a high participation rate of 78%. Females recorded a higher part-time rate than males at all ages. The 70 years and over age group recorded high part-time rates for both males (49%) and females (77%).

**3.1** PART-TIME EMPLOYMENT RATES (a), By selected ages and sex, NSW—2007–08



(a) For any group, the number of part-time workers expressed as a percentage of the labour force in the same group.

Source: *Labour Force, Australia, Detailed—Electronic Delivery, Sep 2008 (cat. no. 6291.0.55.001)*.

## THE WORKFORCE *continued*

### 3.2 EMPLOYMENT STATUS, By age, NSW—2007–08

Age group (years)	EMPLOYED			Unemployed	Labour force	Civilian population(a)	Unemployment rate	Part-time employment rate(b)	Participation rate(c)
	Full-time	Part-time	Total						
	'000	'000	'000	'000	'000	'000	%	%	%
MALES									
15–19	50.8	58.2	109.0	20.9	129.9	239.0	16.1	44.9	54.4
20–24	142.7	46.0	188.7	13.2	201.9	239.2	6.5	22.8	84.4
25–29	186.8	22.8	209.7	9.8	219.4	239.9	4.5	10.4	91.5
30–34	198.6	19.7	218.3	6.8	225.1	239.9	3.0	8.8	93.8
35–39	207.8	18.2	226.0	6.6	232.6	251.8	2.8	7.8	92.4
40–44	195.3	16.4	211.7	6.1	217.8	242.6	2.8	7.5	89.8
45–49	203.8	18.1	222.0	5.8	227.8	250.2	2.5	8.0	91.0
50–54	170.8	17.6	188.5	6.5	195.0	224.8	3.4	9.0	86.7
55–59	131.3	20.4	151.7	5.2	156.9	209.8	3.3	13.0	74.8
60–64	70.9	21.8	92.7	3.5	96.1	183.0	3.6	22.6	52.5
65–69	23.4	14.2	37.5	0.6	38.1	137.8	1.6	37.1	27.7
70 and over	10.8	10.6	21.4	0.1	21.5	305.3	0.5	49.2	7.0
FEMALES									
15–19	26.0	82.2	108.2	19.0	127.1	227.6	14.9	64.7	55.8
20–24	104.6	61.9	166.5	11.1	177.6	232.4	6.2	34.9	76.4
25–29	126.7	43.5	170.2	8.0	178.2	235.7	4.5	24.4	75.6
30–34	105.1	62.3	167.4	7.1	174.5	242.2	4.1	35.7	72.1
35–39	88.5	82.9	171.3	8.5	179.8	255.3	4.7	46.1	70.4
40–44	93.3	82.4	175.7	8.9	184.7	243.4	4.8	44.7	75.9
45–49	113.8	76.6	190.4	6.7	197.1	251.3	3.4	38.9	78.4
50–54	100.5	62.0	162.5	4.6	167.1	227.7	2.7	37.1	73.4
55–59	66.9	51.4	118.3	2.4	120.6	211.4	2.0	42.5	57.1
60–64	28.1	35.4	63.5	2.0	65.5	181.5	3.1	54.1	36.1
65–69	7.6	11.8	19.3	0.1	19.5	139.8	0.6	60.4	13.9
70 and over	2.0	6.7	8.7	—	8.7	396.9	—	76.9	2.2
PERSONS									
15–19	76.7	140.4	217.1	39.9	257.0	466.6	15.5	54.7	55.1
20–24	247.3	108.0	355.2	24.3	379.5	471.6	6.4	28.5	80.5
25–29	313.5	66.4	379.9	17.8	397.7	475.6	4.5	16.7	83.6
30–34	303.6	82.1	385.7	13.9	399.6	482.1	3.5	20.5	82.9
35–39	296.3	101.1	397.4	15.1	412.4	507.2	3.7	24.5	81.3
40–44	288.6	98.9	387.5	15.0	402.5	485.9	3.7	24.6	82.8
45–49	317.7	94.7	412.4	12.5	424.8	501.5	2.9	22.3	84.7
50–54	271.3	79.7	351.0	11.1	362.1	452.5	3.1	22.0	80.0
55–59	198.2	71.8	270.0	7.6	277.6	421.2	2.7	25.9	65.9
60–64	98.9	57.2	156.1	5.5	161.6	364.5	3.4	35.4	44.3
65–69	30.9	26.0	56.9	0.7	57.6	277.5	1.2	45.1	20.8
70 and over	12.8	17.3	30.1	0.1	30.2	702.2	0.3	57.3	4.3

— nil or rounded to zero (including null cells)

(a) All usual residents of Australia aged 15 years and over except members of the permanent defence forces, certain diplomatic personnel of overseas governments customarily excluded from census and estimated population counts, overseas residents in Australia, and members of non-Australian defence forces (and their dependants) stationed in Australia.

(b) For any group, the number of part-time workers expressed as a percentage of the labour force in the same group.

(c) For any group, the labour force expressed as a percentage of the civilian population aged 15 years and over in the same group.

Source: *Labour Force, Australia, Detailed—Electronic Delivery, Sep 2008* (cat. no. 6291.0.55.001).



## THE WORKFORCE *continued*

### 3.2 EMPLOYMENT *continued*

Public policies such as increasing the Age Pension age for women, increasing the minimum age for accessing superannuation benefits and the introduction of incentives for workers who stay on in employment beyond the Age Pension age (e.g. the Pension Bonus Scheme) have encouraged workers to remain in the workforce longer.

### **3.3** LABOUR FORCE PARTICIPATION RATES, By selected ages and sex, NSW

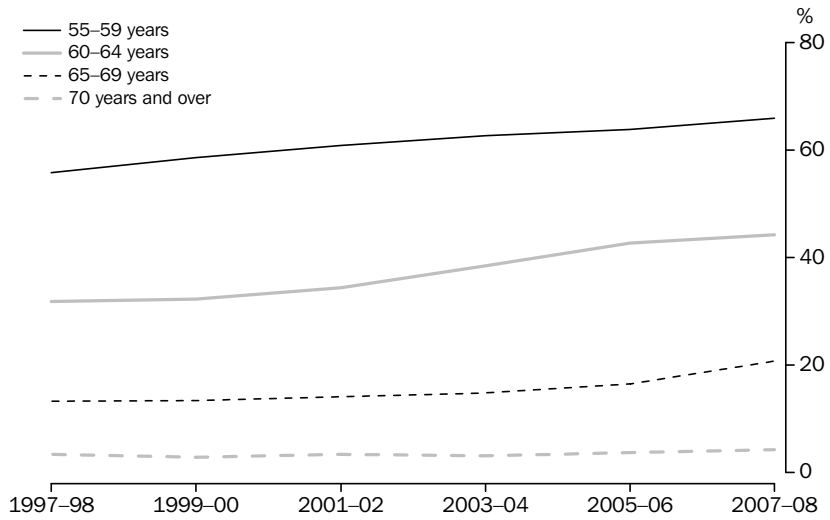
Age group (years)	1997-98 %	1999-2000 %	2001-02 %	2003-04 %	2005-06 %	2007-08 %
MALES						
45-49	88.6	88.2	89.3	88.5	88.9	91.0
50-54	82.3	85.3	85.2	83.9	86.1	86.7
55-59	70.4	71.4	71.5	72.8	73.1	74.8
60-64	43.6	45.7	45.6	49.0	53.2	52.5
65-69	19.2	18.7	19.7	20.8	22.4	27.7
70 and over	6.6	5.0	5.7	5.1	6.3	7.0
FEMALES						
45-49	70.0	72.2	74.1	76.6	77.1	78.4
50-54	62.5	63.9	65.6	67.5	72.8	73.4
55-59	40.8	45.5	49.7	52.3	54.5	57.1
60-64	20.2	18.9	23.0	27.6	32.1	36.1
65-69	7.8	8.4	8.8	8.9	10.7	13.9
70 and over	1.4	1.1	1.9	1.6	1.8	2.2
PERSONS						
45-49	79.3	80.1	81.6	82.5	82.9	84.7
50-54	72.6	74.7	75.5	75.7	79.4	80.0
55-59	55.8	58.6	60.8	62.7	63.8	65.9
60-64	31.8	32.3	34.4	38.4	42.7	44.3
65-69	13.3	13.4	14.1	14.8	16.5	20.8
70 and over	3.5	2.8	3.5	3.1	3.7	4.3

Source: *Labour Force, Australia, Detailed—Electronic Delivery* (cat. no. 6291.0.55.001).

In NSW, older age groups have continued to record lower labour force participation rates over the 10 years to 2007-08. In 2007-08, persons aged 55-59 years recorded a labour force participation rate of 66% whereas persons aged 70 years and over recorded a labour force participation rate of 4.3%.

3.2 EMPLOYMENT *continued*

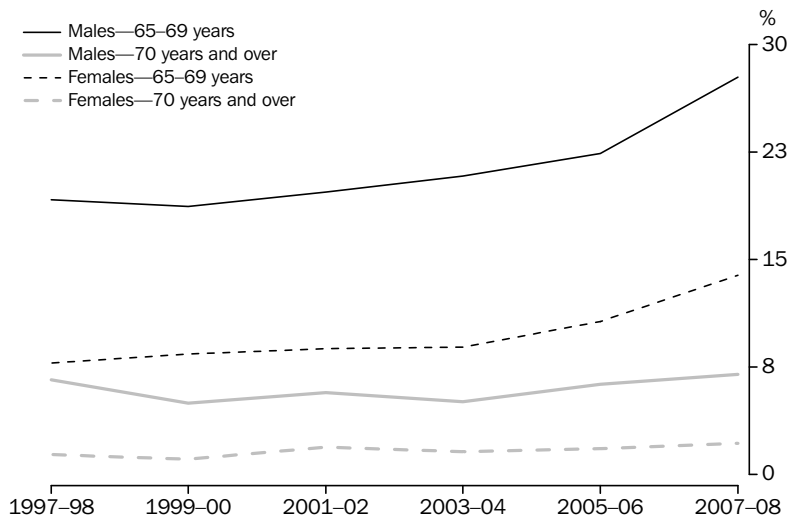
**3.4** LABOUR FORCE PARTICIPATION RATES, By selected ages, NSW



Source: Labour Force, Australia, Detailed—Electronic Delivery, Sep 2008 (cat. no. 6291.0.55.001).

Over the last 10 years, labour force participation rates in NSW have increased for both the 65–69 years and the 70 years and over age groups. The change is more evident for females than males although the rates are smaller. From 1997–98 to 2007–08, participation rates for males aged 65–69 years increased from 19.2% to 27.7% and the participation rates for females of the same age group increased from 7.8% to 13.9%.

**3.5** LABOUR FORCE PARTICIPATION RATES, By selected ages and sex, NSW—2007–08



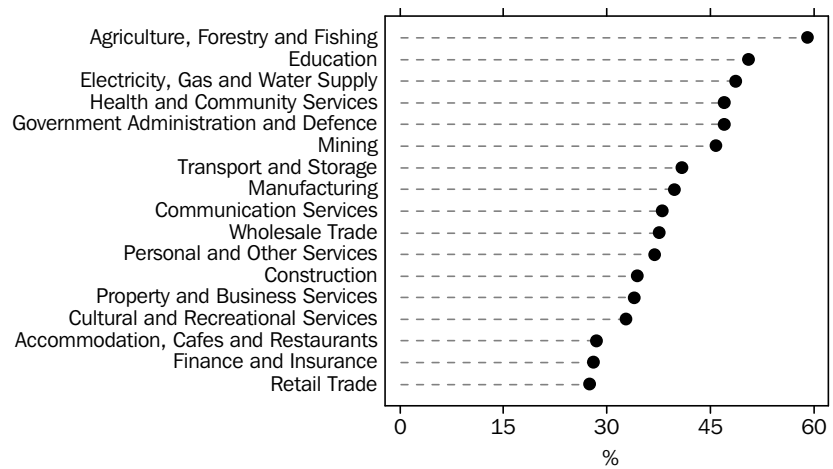
Source: Labour Force, Australia, Detailed—Electronic Delivery (cat. no. 6291.0.55.001).

## THE WORKFORCE *continued*

### 3.2 EMPLOYMENT *continued*

In 2007–08, Agriculture, Forestry and Fishing employed the largest proportion of mature age workers, with 59% of employed persons being aged 45 years and over. Other industries in which a large proportion of mature age workers represented a high proportion of the total employment included Education (51%), Electricity, gas and water supply (49%), Government administration and defence (47%), Health and community services (47%) and Mining (45%). Finance and insurance (28%) employed a small proportion of mature age workers despite being one of the largest industries in NSW. Retail trade and Accommodation, cafes and restaurants (both 28%) were also amongst the industries which employed small proportions of mature age workers.

**3.6** PROPORTION OF MATURE AGE WORKERS (a), By industry(c), NSW—2007–08



(a) Persons aged 45 years and over.

(b) Based on ANZSIC93.

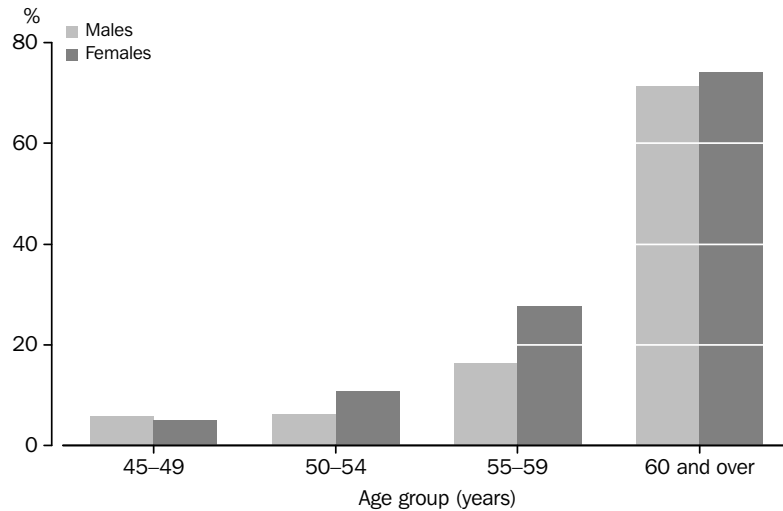
Source: *Labour Force, Australia, Detailed, Quarterly, May 2008* (cat. no. 6291.0.55.003).

### 3.3 RETIREMENT

A major impact that the ageing population will have on the economy will be the large proportion of people who will potentially be leaving the workforce due to retirement. In order to better prepare for the potential loss in labour source, it is important for government and businesses to understand the retirement intentions of the maturing population.

3.3 RETIREMENT *continued*

**3.7** RETIRED FROM THE LABOUR FORCE, By selected ages and sex, NSW—2006–07



Source: ABS data available on request, *Multi-Purpose Household Survey, 2006–07; Retirement and Retirement Intentions, Australia (cat. no. 6238.0)*.

In 2006–07, there was a larger proportion of females aged 45 years and over who had retired (43%) than males (38%). In part, this reflects the fact that there are more women in the older age groups and that women tend to retire earlier than men. The proportion of people who were retired increased with age and a larger proportion of females were retired compared to males in nearly all age groups, the largest difference having occurred among people aged 55–59 (16% for males and 28% for females).

As opportunities and flexibility within the workforce have increased it has become more common for people to reduce working hours and work part-time as a transition to retirement. In 2006–07, 16% of males and 10% of females aged 45 years and over who usually worked full-time intended to retire from full-time employment and work part-time. Further to this, respectively 13% and 6.3% of male and female full-time employed workers in the labour force were not sure if they intended to retire from full-time work and work part-time.

## THE WORKFORCE *continued*

### 3.8 TRANSITIONS TO RETIREMENT, By selected ages and sex, NSW—2006–07

	AGE GROUP (YEARS)				Total persons aged 45 years and over
	45–49	50–54	55–59	60 and over	
	%	%	%	%	%
MALES					
In the labour force					
Employed					
Full-time workers					
Intends to continue with full-time work	23.8	23.6	19.0	6.0	14.7
Intends to retire from full-time work and work part-time	29.2	27.7	19.8	3.9	15.6
Did not know whether intends to take up part-time work	np	np	18.7	4.3	13.2
Never intends to retire from full-time work	np	np	6.6	2.3	3.4
Total full-time workers	80.0	74.8	64.0	16.6	46.9
Part-time workers					
Intends to retire	8.7	7.3	11.5	3.7	6.6
Total part-time workers(a)	10.4	9.3	13.6	5.5	8.4
Total employed	90.3	84.0	77.6	22.1	55.4
Unemployed	2.2	5.4	np	np	1.8
Total in the labour force	92.5	89.5	np	np	57.1
Not in the labour force					
Retired from the labour force(a)	5.9	6.3	16.4	71.3	38.2
Not retired from the labour force(b)	0.9	3.0	np	np	3.8
Total not in the labour force(c)	7.5	10.5	21.1	77.5	42.9
Total males ('000)	244.4	219.8	207.7	585.3	1 257.3
FEMALES					
In the labour force					
Employed					
Full-time workers					
Intends to continue with full-time work	8.8	15.4	12.3	1.1	6.7
Intends to retire from full-time work and work part-time	29.7	15.2	7.0	1.6	9.9
Did not know whether intends to take up part-time work	np	np	11.0	1.4	6.3
Never intends to retire from full-time work	np	np	np	1.2	0.9
Total full-time workers	48.7	44.3	30.4	5.3	23.8
Part-time workers					
Intends to retire	27.3	23.1	16.7	5.1	14.1
Total part-time workers(a)	33.8	27.1	23.2	6.7	17.8
Total employed	82.5	71.4	53.6	12.0	41.6
Unemployed	3.7	3.2	np	np	2.4
Total in the labour force	86.2	74.6	np	np	44.0
Not in the labour force					
Retired from the labour force(a)	5.2	10.9	27.6	74.1	43.4
Not retired from the labour force(b)	5.0	7.5	np	np	4.4
Total not in the labour force(c)	13.8	25.4	40.5	87.6	56.0
Total females ('000)	248.1	223.6	209.2	652.8	1 333.8

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes those that did not know whether will retire and those that never intend to retire.

(b) Includes those who intend to look for or take up full-time and part-time work in the future.

(c) Includes those who had never worked.

Source: ABS data available on request, Multi-Purpose Household Survey, 2006–07; Retirement and Retirement Intentions, Australia (cat. no. 6238.0).

## THE WORKFORCE *continued*

### 3.8 TRANSITIONS TO RETIREMENT, By selected ages and sex, NSW—2006–07 *continued*

	AGE GROUP (YEARS)				Total persons aged 45 years and over
	45–49	50–54	55–59	60 and over	
	%	%	%	%	%
PERSONS					
In the labour force					
Employed					
Full-time workers					
Intends to continue with full-time work	16.2	19.5	15.6	3.4	10.6
Intends to retire from full-time work and work part-time	29.4	21.4	13.4	2.7	12.7
Did not know whether intends to take up part-time work	16.7	16.2	14.8	2.8	9.7
Never intends to retire from full-time work	1.9	2.3	3.3	1.7	2.1
Total full-time workers	64.2	59.4	47.1	10.6	35.0
Part-time workers					
Intends to retire	18.0	15.3	14.1	4.4	10.4
Total part-time workers(a)	22.2	18.3	18.4	6.1	13.2
Total employed	86.4	77.7	65.6	16.8	48.3
Unemployed	3.0	4.3	3.6	0.4	2.1
Total in the labour force	89.3	82.0	69.2	17.2	50.4
Not in the labour force					
Retired from the labour force(a)	5.6	8.6	22.0	72.7	40.8
Not retired from the labour force(b)	3.0	5.2	5.8	3.6	4.1
Total not in the labour force(c)	10.7	18.0	30.8	82.8	49.6
<b>Total persons ('000)</b>	<b>492.6</b>	<b>443.5</b>	<b>417.0</b>	<b>1 238.2</b>	<b>2 591.2</b>

(a) Includes those that did not know whether will retire and those that never intend to retire.

(b) Includes those who intend to look for or take up full-time and part-time work in the future.

(c) Includes those who had never worked.

Source: ABS data available on request, Multi-Purpose Household Survey, 2006–07; *Retirement and Retirement Intentions, Australia* (cat. no. 6238.0).

## PARTICIPATION IN SOCIETY

### 4.1 INTRODUCTION

As outlined in the NSW Government's policy on population ageing *Toward 2030*, the ability of individuals to remain connected and engaged with society is influenced by a range of factors. These factors include health, employment, mobility, access to social networks (both formal and informal) and the demands arising from caring responsibilities. By participating in their community, people are better able to keep active and healthy and reduce isolation, thereby enhancing both their wellbeing and the wellbeing of society as a whole.

This Chapter presents information on indicators of the level and ways in which people aged 45 years and over participate in society. These include contact with other people, the level of support people have emotionally and practically, participation in social activities, the level of support people provide to others (including grandchildren and as carers of others) participation in education and use of the Internet.

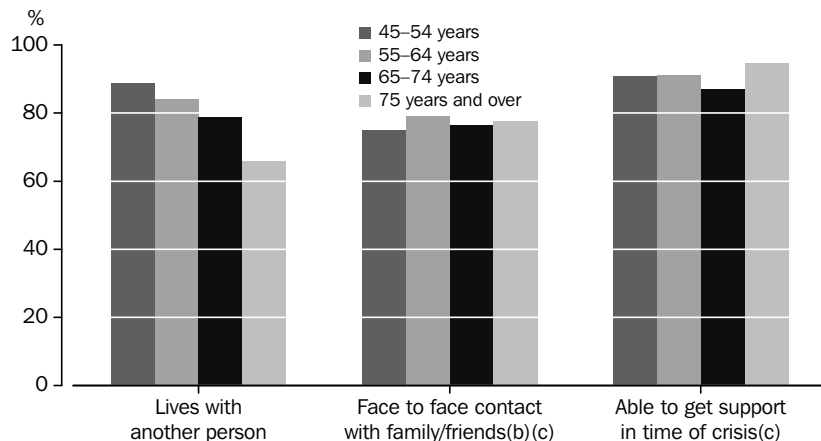
### 4.2 FAMILY AND COMMUNITY SUPPORT

#### *Contact with family and friends*

Families, community networks and interpersonal relationships are vital aspects of society and essential to individual wellbeing. Many older males (aged 65 years and over) are likely to be living with a spouse, while a greater proportion of older females are likely to be living alone as, due to their higher life expectancy, they survive beyond the death of a partner. In NSW in 2006, 81% of males and 66% of females aged 65 years and over lived with at least one other person in the household. In the same year, around 75% of older males and 79% of older females had face-to-face contact in the previous week with family and friends living outside the household.

Most people aged 65 years and over (90%) reported that, in a time of crisis, they could get support from outside their household, mainly from family (79%), friends (45%), and neighbours (45%). Older people are important contributors to their families and communities, including providing support to relatives living outside the household. About 20% of older people (aged 65 years and over) provided support to relatives living outside the household, and around 21% of older people with a disability and 8.8% on a low income also provided this type of support.

**4.1** FAMILY AND COMMUNITY SUPPORT(a), By selected ages, NSW—2006



(a) Persons may have undertaken more than one activity or event.  
 (b) In the last week.  
 (c) Outside the household.

Source: ABS data available on request, *General Social Survey, 2006 (cat. no. 4195.0)*.

## PARTICIPATION IN SOCIETY *continued*

### FAMILY AND COMMUNITY SUPPORT(a), Selected characteristics, By selected ages, NSW—2006

**4.2**

	AGED 65 YEARS AND OVER					AGE GROUP (YEARS)				Total persons aged 18 years and over
	Low income(b)	Disability or long-term health condition	Males	Females	Persons	45-54	55-64	65-74	75 and over	
Lives with at least one other person(c)	62.5	71.9	80.6	66.4	72.9	88.9	84.3	78.6	66.1	87.6
Had face to face contact with family or friends(d) (e)	75.1	76.1	74.7	79.0	77.0	75.0	79.0	76.4	77.7	78.9
Has family members can confide in(d)	91.6	90.5	91.1	90.6	90.8	83.6	89.4	89.6	92.3	87.3
Person provides support to other relatives(d) (f)	8.8	21.1	18.6	22.0	20.4	32.9	37.8	24.1	16.0	27.6
Able to get support in time of crisis(d)	90.1	90.2	88.5	92.1	90.4	90.8	91.2	87.0	94.6	92.8
Sources of support										
Family member	79.5	79.3	78.0	80.3	79.2	74.0	74.4	73.7	85.9	78.4
Friend	38.8	43.3	44.0	46.3	45.2	66.5	61.6	53.0	36.1	67.8
Neighbour	44.7	46.3	41.2	47.3	44.5	39.3	44.1	47.7	40.6	35.0
Community, charity or religious organisation	13.6	17.7	19.5	16.2	17.7	12.9	14.2	21.3	13.4	13.6
<b>Total persons ('000)</b>	<b>390.8</b>	<b>615.4</b>	<b>404.6</b>	<b>475.2</b>	<b>879.8</b>	<b>927.3</b>	<b>745.2</b>	<b>478.4</b>	<b>401.4</b>	<b>5 123.9</b>

(a) Person may have undertaken more than one activity or event therefore totals will not sum to 100%.

(b) Lowest gross income quintile (the lowest 20% of households when ranked according to gross income).

(c) In the household.

(d) Outside the household.

(e) In last week.

(f) 'Other relatives' excludes own or partner's children aged 0-24 years.

Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4195.0).

#### *Time spent with partner and alone*

In 2006, the proportion of time people spent per week with their partner increased from 35% for those aged 45-54 years to 53% for those aged 65-74 years. For women aged 75 years and over, the proportion of time spent with a partner sharply declined to 26%, and the waking hours women spent alone (47%) was almost double the proportion for men (24%), reflecting women's higher life expectancy. (For more information please refer to the *Population Ageing in New South Wales, 2008* electronic datacubes on the ABS website.)

People aged 65 years and over who were born overseas in non-English speaking countries (29%) were three times more likely than older people born in Australia (8%) to spend time with family living in the same household (excluding their partner).



## PARTICIPATION IN SOCIETY *continued*

### 4.3 TIME SPENT ALONE OR WITH OTHERS(a), Selected characteristics, By selected ages, NSW—2006

	Alone	Partner	Family in household (excluding partner)	Family living elsewhere	Friends	Colleagues, neighbours, acquaintances
	%	%	%	%	%	%
Age group (years)						
45–54	18.0	34.9	32.7	5.4	7.5	23.3
55–64	22.1	45.8	15.7	9.5	5.5	15.2
65–74	26.6	53.0	13.6	7.1	6.9	3.5
75 and over	36.4	40.7	11.3	6.5	6.2	*2.9
Aged 65 years and over						
Sex						
Males	23.5	58.7	11.5	6.3	6.2	*4.3
Females	37.1	38.2	13.7	7.3	6.9	2.4
Living arrangement						
Alone	74.8	..	..	7.3	8.0	*3.6
With partner	9.2	80.6	**3.1	6.4	6.5	*3.6
Remoteness Area						
Major City	31.8	46.9	12.9	6.8	6.0	*3.8
Inner Regional	26.5	48.3	14.1	*7.8	9.8	*1.8
Country of birth						
Australia	32.4	45.7	8.3	6.2	6.8	3.5
Overseas non-English speaking countries	22.4	54.5	28.7	*8.9	5.9	*2.9
<b>Total persons aged 65 years and over</b>	<b>30.8</b>	<b>47.7</b>	<b>12.6</b>	<b>6.8</b>	<b>6.6</b>	<b>3.3</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

.. not applicable

(a) Percentage of time awake per day, excluding time sleeping.

Source: ABS data available on request, Time Use Survey, 2006 (cat. no. 4153.0).

#### *Grandparents providing child care*

Grandparents are important providers of child care. In 2006, 49% of older female grandparents (aged 65 years and over) and 42% of male grandparents provided child care in the previous year. About 71% of grandparents aged 45–54 years provided child care, compared to 67% of those aged 55–64 years and 46% of those aged 65 years and over. The main types of child care provided by grandparents aged 65 years and over were babysitting (34%), occasional care (28%), school holiday care (26%) and regular care while parents are at work (21%).

## PARTICIPATION IN SOCIETY *continued*

### 4.4 GRANDPARENTS PROVIDING CHILD CARE(a), Selected characteristics, By selected ages, NSW—2006

	AGED 65 YEARS AND OVER				AGE GROUP (YEARS)		
	Low income(b)	Has disability or long-term health condition	Males	Females	45–54	55–64	65 and over
	%	%	%	%	%	%	%
Grandparent							
Has grandchild(ren) living elsewhere only	97.5	95.2	93.2	94.0	92.2	94.6	93.6
Provided care(c)							
Babysitting	25.0	26.0	33.0	35.0	60.2	56.6	34.0
Occasional care	*21.5	22.7	27.7	27.9	31.1	34.6	27.8
School holiday care	*18.2	23.0	23.5	29.0	*10.1	23.3	26.3
Regular care while parents at work	*15.5	17.0	18.9	21.9	*15.1	22.6	20.5
Total grandparents provided care for children aged under 15 years	35.4	37.2	42.4	48.8	70.7	66.7	45.6
Received no return for regular/school holiday care provided	19.3	22.7	25.7	27.0	*19.2	29.7	26.4
Age of youngest grandchild cared for(c)							
0–4 years	*12.1	18.9	21.0	19.8	62.2	49.3	20.4
5–14 years	23.3	18.3	21.4	29.0	*7.3	17.4	25.3
Total grandparents ('000)	207.2	313.9	231.8	243.1	208.3	459.2	474.9
<b>Total persons ('000)</b>	<b>343.2</b>	<b>538.0</b>	<b>369.3</b>	<b>424.6</b>	<b>992.2</b>	<b>745.6</b>	<b>793.9</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Person may have undertaken more than one activity or event therefore totals will not sum to 100%.

(b) Lowest gross income quintile (the lowest 20% of households when ranked according to gross income).

(c) In previous 12 months.

Source: ABS data available on request, Time Use Survey, 2006 (cat. no. 4153.0).

## PARTICIPATION IN SOCIETY *continued*

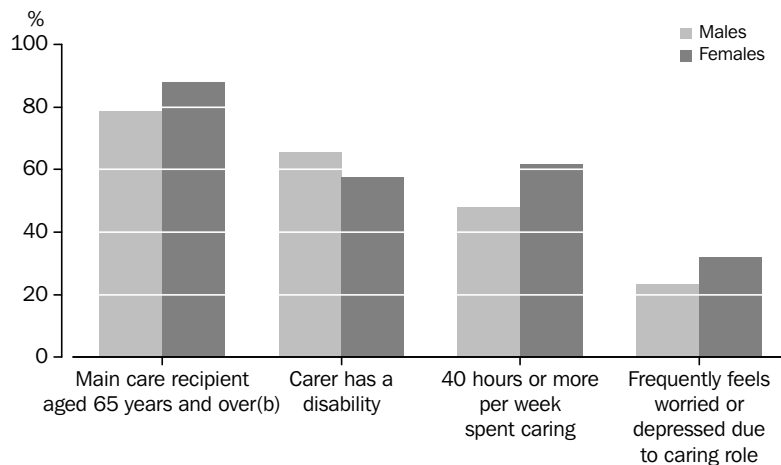
### Older carers of people with a disability

Carers play a significant role as providers of informal care, helping older people with a disability to remain living in their home. Carers provide ongoing informal assistance to people with disability, including emotional support, financial, practical and personal assistance. Generally, the need for assistance is highest at older ages, and much of the informal assistance provided to older people living at home is provided by spouses, often with their own disabilities.

In 2003 in NSW, almost one in five people aged 65 years and over were carers (17%), and almost a third of these older carers (31%) were primary carers. In the same year, 85% of older primary carers provided care to people aged 65 years and over with a disability. More than 60% of older primary carers said they had a disability, and the majority (79%) of older female primary carers were caring for their partner.

About 62% and 48% of older female and male primary carers spent 40 hours or more per week providing care. Many primary carers reported negative effects due to their caring role, which shows the importance of ongoing support services for carers. The main negative effects reported were: feels weary or lacking in energy (35%); frequently feels worried or depressed (29%); and needs an improvement in situation or more support (27%), with older females more likely to report negative effects than older males.

**4.5** PRIMARY CARERS AGED 65 YEARS AND OVER(a), Selected characteristics, NSW—2003



(a) Carer status of persons living in households.  
 (b) Main care recipient has one or more disabilities.

Source: Data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

## PARTICIPATION IN SOCIETY *continued*

### 4.6 CARER STATUS (a), Selected characteristics, By selected ages, NSW—2003

	AGED 65 YEARS AND OVER			AGE GROUP (YEARS)				Total persons aged 15 years and over	Total persons aged 15 years and over
	Males	Females	Persons	45-54	55-64	75 and over			
						%	%		
ALL PERSONS									
Carer									
Primary carer	4.1	6.0	5.1	4.0	3.6	5.0	5.3	2.8	149.7
Other carer	14.6	8.8	11.5	13.7	14.9	11.8	11.1	10.9	576.4
Total carers	18.7	14.8	16.6	17.6	18.6	16.7	16.4	13.8	726.1
Not a carer	81.3	85.2	83.4	82.4	81.4	83.3	83.6	86.2	4 552.7
<b>Total persons ('000)</b>	<b>368.9</b>	<b>443.6</b>	<b>812.5</b>	<b>893.5</b>	<b>666.6</b>	<b>450.9</b>	<b>361.6</b>	<b>..</b>	<b>5 278.7</b>

#### SELECTED CHARACTERISTICS OF PRIMARY CARERS

Age group of main care recipient(b)									
0-64 years	*21.2	*12.1	*15.3	(c)np	(c)np	*28.6	—	43.6	65.3
65 and years and over	78.8	87.9	84.7	52.7	56.8	71.9	100.0	53.4	79.9
Lives in the same household as main care recipient(b)	np	88.7	np	56.5	68.3	82.6	np	75.2	112.5
Partner is carer's main recipient of care(b)	np	78.9	np	*15.2	46.1	71.9	np	39.8	59.6
Carer has a disability	65.6	57.4	60.4	*33.0	*33.7	50.4	71.9	37.1	55.6
Hours per week spent caring(d)									
Less than 40 hours	np	*29.1	np	69.0	49.4	*35.3	np	53.6	80.3
40 hours or more	47.7	61.5	56.7	*19.7	41.6	*54.0	59.9	36.5	54.6
Emotional effects of caring role									
Needs an improvement in situation or more support to aid caring role	18.5	32.1	27.2	39.2	36.6	*25.0	29.7	35.0	52.4
Feels weary/lacks energy due to caring role	*31.1	37.4	35.1	34.9	40.3	35.7	33.9	35.9	53.7
Frequently feels worried/depressed due to caring role	*23.2	32.1	28.9	38.9	49.0	*21.0	*38.0	33.5	50.2
<b>Total primary carers ('000)</b>	<b>15.1</b>	<b>26.5</b>	<b>41.6</b>	<b>35.5</b>	<b>*24.3</b>	<b>22.4</b>	<b>19.2</b>	<b>..</b>	<b>149.7</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

.. not applicable

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Carer status of persons living in households.

(b) Main care recipient has one or more disabilities.

(c) There are a small number of carers aged under 65 years for whom the age of the main care recipient is not known.

(d) Excludes 'Not stated'.

Source: ABS data available on request, Survey of Disability, Ageing and Carers, 2003 (cat. no. 4430.0).

## PARTICIPATION IN SOCIETY *continued*

### 4.3 COMMUNITY INVOLVEMENT

#### *Social activities*

Social, cultural and physical activities provide opportunities for social interaction and contribute to the wellbeing of individuals. Many older people actively participate in social and physical activities, though participation rates tend to decline with age. Older people's participation in social activities can be influenced by a range of factors including, health, disability, living arrangement, income, transport and access to information technology. In 2006, the most common types of social activities older people participated in were visiting (or being visited by) friends (87%), followed by attending cultural and leisure venues (69%) and meeting friends for indoor (62%) or outdoor (56%) activities. The same activities were also popular among older people with a disability.

#### **4.7** PARTICIPATION IN SOCIAL ACTIVITIES (a), Selected characteristics, By selected ages, NSW—2006

	AGED 65 YEARS AND OVER				AGE GROUP (YEARS)				Total persons aged 18 years and over
	Disability or long-term health condition		Persons	75 and over	45-54	55-64	65-74	75 and over	
	Males	Females							
	%	%	%	%	%	%	%	%	%
Types of social activities									
Visited/was visited by friends(b)	83.9	83.9	88.7	86.5	92.5	93.5	86.7	86.3	92.3
Went out with or met group of friends—outdoor activities(b)	52.8	54.0	58.3	56.3	79.3	71.4	56.6	56.0	75.4
Went out with or met group of friends—indoor activities(b)	57.4	61.4	62.2	61.8	73.6	67.9	64.0	59.3	72.6
Spent time in Internet social activity(b)	*5.1	10.0	6.4	8.1	18.3	15.8	11.1	*4.5	21.8
Participated in sport/recreational physical activity(c)	36.5	44.7	34.8	39.3	64.1	57.3	48.6	28.3	58.7
Attended a sporting event(c)	19.9	24.8	17.7	21.0	52.7	44.4	27.8	12.9	49.4
Attended selected culture and leisure venues and activities(c)	66.4	66.3	71.7	69.2	87.6	88.0	72.7	65.0	87.0
Types of venues or events									
Cinemas	34.5	32.9	39.9	36.6	63.9	60.8	43.7	28.2	66.0
Libraries	32.5	32.0	37.7	35.1	40.9	41.5	35.6	34.5	43.1
Botanic gardens, Zoological parks, Aquariums	31.0	30.5	35.5	33.2	52.9	54.8	40.8	24.1	52.7
Art galleries, Museums	24.2	25.5	30.3	28.1	35.8	47.6	34.4	20.6	35.9
Popular, Classic music concerts	22.7	24.9	22.9	23.8	38.2	43.1	26.3	20.8	39.1
Musicals, Operas, Theatre, Dance performances	26.5	28.8	30.4	29.7	41.9	43.8	36.2	21.9	37.9
<b>Total persons ('000)</b>	<b>615.4</b>	<b>404.6</b>	<b>475.2</b>	<b>879.8</b>	<b>927.3</b>	<b>745.2</b>	<b>478.4</b>	<b>401.4</b>	<b>5 123.9</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) In last 3 months.

(c) In last 12 months.

(a) Person may have undertaken more than one activity or event therefore totals will not sum to 100%.

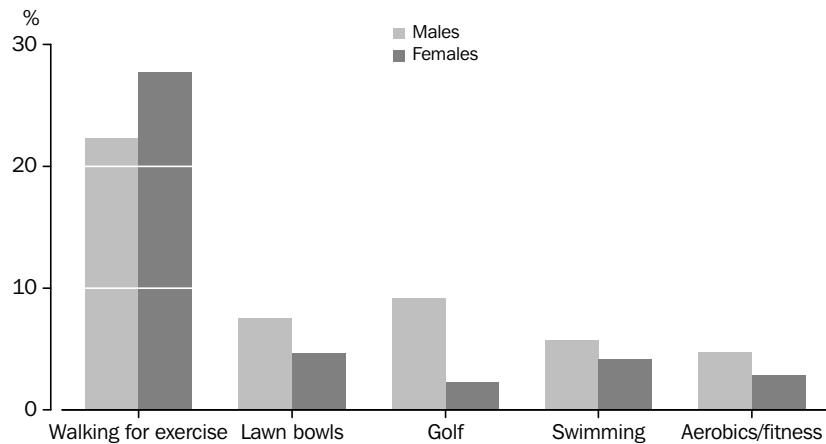
Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4159.0).

## PARTICIPATION IN SOCIETY *continued*

### Sports and recreation activity

Around 49% of older males (aged 65 years and over) and 42% of older females participated in sport and physical recreation in 2005–06. Participation rates for people aged 65 years and over were higher in non-organised sports and physical activities (28%) compared with organised sports and physical activities (11%). The proportion of people aged 75 years and over participating in sport and physical recreation activities was 34%, almost half the proportion of people participating aged 55–64 years (59%). Walking (25%) was the most common activity for persons aged 65 years and over, followed by lawn bowls (6.0%), golf (5.5%) and swimming (4.9%).

**4.8** PARTICIPATION IN SELECTED SPORTS AND PHYSICAL RECREATION ACTIVITIES(a), Persons aged 65 years and over, By sex, NSW—2005–06



(a) Persons who participated in physical activities for recreation, exercise or sport as players during the 12 months prior to interview.

Source: ABS Sports and Physical Recreation data available on request, Multi-Purpose Household Survey, 2005–06 (cat. no. 4117.0).

## PARTICIPATION IN SOCIETY *continued*

**4.9** PARTICIPATION IN SELECTED SPORTS AND PHYSICAL RECREATION ACTIVITIES(a), Selected characteristics, By selected ages, NSW—2005–06

	AGED 65 YEARS AND OVER			AGE GROUP (YEARS)				Total persons aged 15 years and over	Total persons aged 15 years and over
	Males	Females	Persons	45–54	55–64	65–74	75 and over		
	%	%	%	%	%	%	%		
Type of activity									
Walking for exercise	22.3	27.7	25.2	28.1	33.5	29.9	19.7	22.5	1 206.5
Lawn bowls	7.5	4.7	6.0	*0.8	2.9	6.4	5.4	1.7	89.1
Golf	9.2	*2.3	5.5	5.6	8.3	*6.2	*4.6	5.2	277.0
Swimming	5.7	*4.2	4.9	13.6	5.5	7.8	*1.4	10.4	556.4
Aerobics/fitness	*4.8	2.9	3.8	12.0	5.3	4.6	**2.8	12.3	659.6
Type of participation									
Organised	10.7	10.7	10.7	8.1	6.2	11.9	9.3	11.1	596.2
Non-organised	30.1	25.5	27.6	41.3	41.2	35.1	18.7	37.7	2 022.9
Both organised and non-organised	8.6	6.2	7.3	12.9	12.0	8.7	5.5	15.3	818.6
Frequency									
Once or twice a week	8.6	7.1	7.8	7.5	7.3	8.5	6.9	8.2	437.5
More than twice a week	20.8	22.6	21.7	28.1	30.7	27.0	15.4	27.3	1 463.8
<b>Total participation (%)</b>	<b>49.3</b>	<b>42.4</b>	<b>45.6</b>	<b>62.4</b>	<b>59.4</b>	<b>55.7</b>	<b>33.6</b>	<b>64.1</b>	<b>..</b>
<b>Total persons ('000)</b>	<b>402.5</b>	<b>473.6</b>	<b>876.1</b>	<b>921.0</b>	<b>738.7</b>	<b>476.0</b>	<b>400.0</b>	<b>..</b>	<b>5 364.9</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

.. not applicable

(a) Persons who participated in physical activities for recreation, exercise or sport as players during the 12 months prior to interview.

Source: ABS Sports and Physical Recreation data available on request, Multi-Purpose Household Survey, 2005–06 (cat. no. 4117.0).

### *Community participation*

In 2006, similar proportions of older males aged 65 years and over (60%) and females (62%) were actively involved in a social group. The most popular types of groups people aged 65 years and over participated in were social clubs providing restaurants or bars (26%), religious or spiritual group organisations (23%), and sport or physical recreation groups (18%).

## PARTICIPATION IN SOCIETY *continued*

### 4.10 COMMUNITY PARTICIPATION(a), Selected characteristics, By selected ages, NSW—2006

	AGED 65 YEARS AND OVER				AGE GROUP (YEARS)				Total persons aged 18 years and over
	Disability or long-term health condition	Males	Females	Persons	45-54	55-64	65-74	75 and over	
		%	%	%	%	%	%	%	
Actively participated in group(s)(b)									
Social group	56.4	59.5	62.2	60.9	60.8	68.6	67.8	52.7	62.8
Community support group	25.0	23.8	31.2	27.8	35.5	28.2	34.0	20.4	33.3
Civic and political group	*8.0	13.4	*8.6	10.8	22.9	26.8	14.1	*6.9	18.3
Types of group(b)									
Sport/physical recreation group	16.9	19.5	15.8	17.5	31.7	25.8	21.2	13.1	31.8
Social clubs providing restaurants or bars	26.7	30.6	22.7	26.3	22.8	28.1	26.8	25.8	23.9
Religious/spiritual group or organisation	21.1	20.9	25.6	23.4	21.5	22.0	25.6	20.9	20.7
Adult education, other recreation or special interest group	*6.2	*6.6	12.9	10.0	12.7	17.5	12.1	*7.5	11.5
Type of civic activity participated in									
Signed petition(b)	15.5	18.4	17.5	17.9	27.3	29.6	22.1	13.0	23.6
Boycotted/bought products for political/ethical/environmental reasons(b)	16.2	15.6	16.9	16.3	27.2	28.3	20.6	11.3	22.1
Contacted local councillor/territory government member(b)	9.4	13.1	9.3	11.0	15.1	21.0	13.2	8.3	12.5
Community consultation/public meeting(b)	*6.9	*8.6	*5.9	7.2	9.5	11.3	10.6	*3.1	7.6
Contacted member of parliament(b)	5.6	*8.0	*4.2	5.9	8.2	7.2	*6.6	*5.1	5.8
Participated in community event(c)	45.3	45.9	49.5	47.8	68.2	62.8	55.2	39.1	63.1
Worked to provide service or activity in local area(b)	21.4	25.2	23.3	24.1	28.0	22.7	27.2	20.5	22.7
Feels able to have a say in community on important issues all/most of the time(b)	32.8	34.0	32.3	33.1	30.4	26.6	33.3	32.8	29.0
<b>Total persons ('000)</b>	<b>615.4</b>	<b>404.6</b>	<b>475.2</b>	<b>879.8</b>	<b>927.3</b>	<b>745.2</b>	<b>478.4</b>	<b>401.4</b>	<b>5 123.9</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Person may have undertaken more than one activity or event therefore totals will not sum to 100%.

(b) In last 12 months.

(c) In last 6 months.

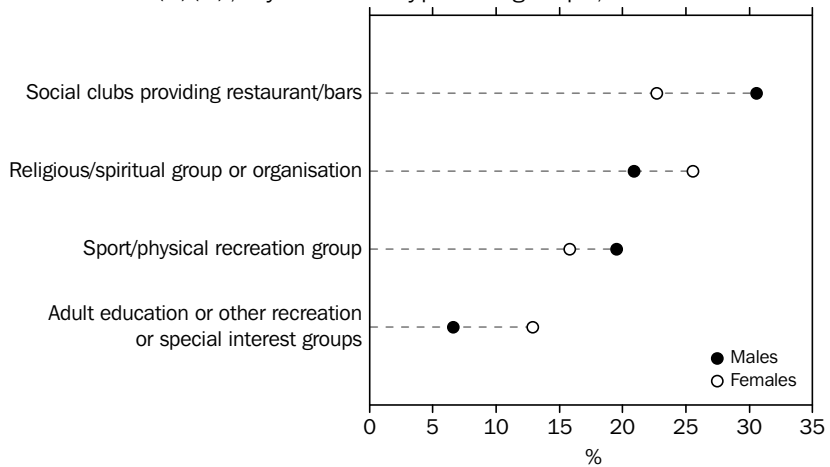
Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4159.0).



## PARTICIPATION IN SOCIETY *continued*

### Community participation *continued*

**4.11** COMMUNITY PARTICIPATION, PERSONS AGED 65 YEARS AND OVER(a)(b), By sex and types of groups, NSW—2006



(a) Person may have undertaken more than one activity or event.  
(b) In last 12 months.

Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4195.0).

### Aboriginal and Torres Strait Islander community participation

Due to higher rates of fertility and a lower life expectancy, the Aboriginal and Torres Strait Islander population has a relatively young age structure; therefore in this Chapter the phrase older Aboriginal and Torres Strait Islander people refers to those aged 55 years and over.

In 2002 in NSW, 72% of older Aboriginal and Torres Strait Islander people reported they had been involved in social activities in the last three months. In the last 12 months, 22% had participated in sport or physical recreation activities and 30% had undertaken voluntary work. The majority of older Aboriginal and Torres Strait Islander people (87%) reported that, in a time of crisis, they could get support from outside their household. In 2002, 53% of older Aboriginal and Torres Strait Islander people reported they identified with a clan, tribal or language group and 63% had attended a cultural event in the last 12 months.

## PARTICIPATION IN SOCIETY *continued*

### 4.12 ABORIGINAL AND TORRES STRAIT ISLANDER PERSONS COMMUNITY INVOLVEMENT(a), Selected characteristics, By selected ages and sex, NSW—2002

	AGED 45 YEARS AND OVER		AGE GROUP (YEARS)		Total persons aged 15 years and over	Total persons aged 15 years and over
	Males	Females	45-54	55 and over		
	%	%	%	%		
Able to get support in times of crisis(b)	84.8	92.9	90.9	86.7	91.5	76.7
Source(s) of support in times of crisis(b)						
Family member	74.5	82.6	80.5	76.7	80.5	67.5
Friend	52.3	46.5	51.7	46.5	59.8	50.1
Work colleague	*12.1	14.6	18.1	*8.0	16.7	14.0
Neighbour	*14.3	20.7	14.7	21.0	16.6	13.9
Government or professional services	*16.8	23.7	24.8	15.4	18.5	15.5
Community, charity or religious organisation	*14.8	19.3	*12.5	*22.4	15.3	12.8
Identifies with clan, tribal or language group	45.1	50.7	43.6	53.0	41.7	34.9
Currently lives in homelands/traditional country	32.6	25.2	29.2	28.3	23.3	19.5
Person or relative removed from natural family	35.6	25.1	34.2	25.7	30.8	25.8
Attended cultural events(c)	54.9	64.1	56.6	63.2	58.6	49.1
Type(s) of cultural event(s)(c)						
Funeral	36.5	44.2	33.4	48.5	36.8	30.8
Festival or carnival involving arts, craft, music or dance	21.7	*22.1	21.0	*23.0	29.0	24.3
Sports carnival	*14.6	15.9	16.6	13.8	21.0	17.6
Ceremony	*13.9	14.7	*17.0	*11.3	12.4	10.4
Involved with Aboriginal and/or Torres Strait Islander organisation	31.1	33.7	29.7	35.6	26.1	21.9
Participated in sport or physical recreation activities(c)	29.6	19.4	26.7	21.6	45.0	37.7
Involved in social activities(d)	77.3	74.3	79.4	71.6	85.5	71.6
Participated in(d)						
Went out to a cafe, restaurant or bar	61.6	56.9	65.8	51.6	64.5	54.0
Took part in or attended sport or physical activities	40.4	36.2	47.6	27.6	55.3	46.3
Church or religious activities	*8.0	15.9	*8.6	16.1	12.7	10.6
Had undertaken voluntary work(c)	29.3	35.1	34.0	30.3	31.6	26.5
Type(s) of voluntary work(c)						
Sport/recreation/hobby	*10.8	*12.2	*19.1	**2.8	13.1	11.0
Welfare or community	*13.3	14.9	*13.0	*15.4	12.2	10.2
Education, training or youth development	*9.6	*8.3	*9.4	*8.4	11.2	9.3
Arts or culture	*4.2	*11.7	*7.6	**8.7	5.5	4.6
Other organisations(e)	17.2	16.9	*14.7	19.7	11.9	10.0
Information technology use(c)						
Used computer	31.6	38.7	49.8	18.9	60.9	51.0
Accessed Internet	*23.0	28.5	38.6	*11.4	48.4	40.6
<b>Total Aboriginal and Torres Strait Islander persons ('000)</b>	<b>10.7</b>	<b>11.6</b>	<b>11.9</b>	<b>10.4</b>	<b>. .</b>	<b>83.8</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

. . not applicable

(a) Categories are not mutually exclusive therefore totals will not sum to 100%.

(b) Outside household.

(c) In last 12 months.

(d) In last 3 months.

(e) Includes 'Health', 'Emergency services', 'Religious', 'Environmental/Animal welfare', 'Business/Professional/Union', 'Law/Justice/Political', 'Foreign/International', and 'Other voluntary organisations'.

Source: ABS data available on request, National Aboriginal and Torres Strait Islander Social Survey, 2002 (cat. no. 4714.0).

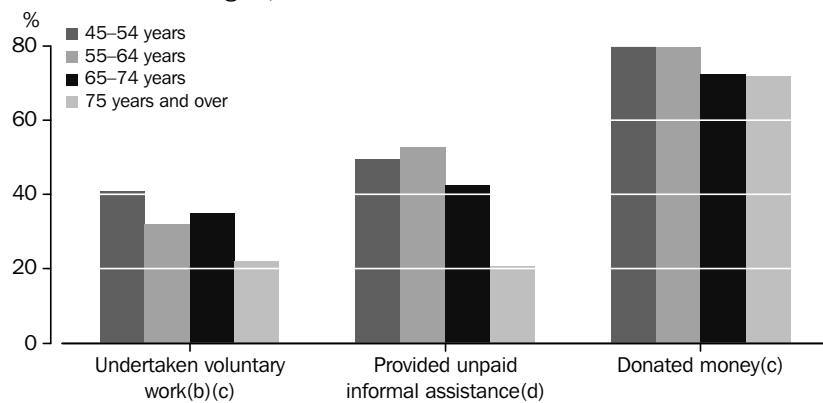
## PARTICIPATION IN SOCIETY *continued*

### Voluntary work and unpaid assistance

Voluntary work meets community needs, builds networks and increases social participation and personal development. A volunteer is defined as someone who, in the previous 12 months, willingly gave unpaid help, in the form of time, service or skills, through an organisation or group.

In 2006, almost one-third (29%) of people aged 65 years and over in NSW participated in organised voluntary work, and a similar proportion (33%) provided informal unpaid assistance to people living outside their household, though participation decreased with age. People aged 65 years and over were more likely to volunteer for welfare or community organisations, and common activities undertaken were fundraising and sales (14%), preparing and serving food (11%), and information management (9.1%). Helping with child care (16%) and emotional support (15%) were the most common types of unpaid informal assistance provided by older females, and older males most often were providing transport or running errands (14%).

**4.13** VOLUNTARY WORK AND UNPAID INFORMAL ASSISTANCE(a), By selected ages, NSW—2006



- (a) Persons may have undertaken more than one activity or event.
- (b) Undertaken voluntary work in organisation such as sport/recreation, welfare/community, education/training, etc.
- (c) In the last 12 months.
- (d) Provided unpaid informal assistance to persons living outside household, in the last 4 weeks.

Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4195.0).

## PARTICIPATION IN SOCIETY *continued*

**4.14** VOLUNTARY WORK AND UNPAID INFORMAL ASSISTANCE(a), Selected characteristics, By selected ages, NSW—2006

	AGED 65 YEARS AND OVER				AGE GROUP (YEARS)				Total persons aged 18 years and over
	<i>Disability or long-term health condition</i>				75 and over				
	Males	Females	Persons		45-54	55-64	65-74		
%	%	%	%	%	%	%	%	%	
Voluntary work undertaken in last 12 months									
Undertaken voluntary work	25.8	29.1	29.1	29.1	40.9	32.0	35.0	22.1	32.7
Type of organisation									
Sport and physical recreation	*3.2	*6.2	*2.3	*4.1	13.2	*6.4	*5.0	*3.0	9.5
Welfare or community	10.9	*10.3	15.4	13.0	9.9	10.7	15.6	10.0	7.9
Education and training	**1.6	np	*2.6	*1.6	11.6	*2.5	*2.1	np	7.7
Health	*4.5	*5.1	*4.9	5.0	4.5	*2.7	7.7	**1.6	3.0
Type of voluntary activity									
Fundraising or sales	11.7	10.3	17.9	14.4	23.1	14.5	19.4	*8.4	17.3
Preparing or serving food	7.3	*5.7	14.9	10.7	19.0	15.1	12.9	8.1	13.2
Teaching or providing information	*5.5	*8.2	*5.1	6.5	14.2	12.5	10.5	**1.7	11.0
Administration, clerical, recruitment, information management	8.2	12.3	*6.4	9.1	12.7	12.0	13.4	*4.1	10.0
Transporting people or goods	5.6	10.6	6.8	8.5	13.3	12.9	12.7	*3.6	9.4
Befriending, supportive listening, counselling, mentoring	*6.6	*9.0	8.2	8.6	11.7	*9.4	13.2	*3.1	8.4
Management, committee work, coordination	5.7	9.5	5.6	7.4	11.0	10.3	9.9	*4.5	8.2
Repairing, maintenance, gardening	*6.0	11.4	**2.4	*6.5	9.8	7.6	*7.2	*5.7	6.9
Total voluntary hours worked									
Less than 20 hours	*6.1	*5.4	*6.0	*5.7	6.4	6.5	*6.2	*5.2	7.2
20-99 hours	5.6	*5.6	9.4	7.6	16.6	11.5	9.1	*5.9	12.9
100 hours or more	14.1	18.2	13.7	15.8	17.9	14.0	19.8	11.0	12.6
Donated money	71.4	70.0	74.0	72.2	79.9	79.6	72.5	71.8	73.1
Unpaid informal assistance given in last 4 weeks									
Provided unpaid assistance to persons living outside the household	31.7	30.0	34.8	32.6	49.6	52.7	42.6	20.6	45.4
Unpaid assistance to									
Relative	22.0	19.8	25.2	22.7	33.2	40.0	31.4	12.4	28.5
Friend	8.8	9.2	10.4	9.8	17.0	11.4	11.8	7.5	16.0
Neighbour	*4.2	*3.8	*3.5	*3.6	5.6	*6.5	*4.3	*2.7	4.4
Type of unpaid assistance									
Giving emotional support	12.6	10.3	15.0	12.8	26.3	20.8	18.2	*6.5	19.9
Providing transport or running errands	14.3	*13.3	14.2	13.8	25.1	17.5	16.5	10.5	19.2
Domestic work, home maintenance or gardening	8.2	*9.4	7.2	8.2	20.7	14.3	9.2	*7.0	15.1
Helping with child care	12.5	*10.1	16.2	13.4	8.7	22.0	19.8	*5.8	11.5
<b>Total persons ('000)</b>	<b>615.4</b>	<b>404.6</b>	<b>475.2</b>	<b>879.8</b>	<b>927.3</b>	<b>745.2</b>	<b>478.4</b>	<b>401.4</b>	<b>5 123.9</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Person may have undertaken more than one activity or event.

Source: ABS data available on request, General Social Survey, 2006 (cat. no. 4159.0).

## PARTICIPATION IN SOCIETY *continued*

### 4.4 EDUCATION AND TECHNOLOGY

*Education*

Fostering lifelong learning has become increasingly important as Australia's population ages in order to increase labour force and community participation. In 2006–07, about 68% of people aged 55–64 years engaged in some form of learning. Informal learning offers flexible learning opportunities based on a wide range of activities including reading, using computers or the Internet, watching television, visiting libraries and learning from family, friends and colleagues.

Many of the activities undertaken as part of informal learning are also either free or relatively inexpensive. Non-formal and formal learning, on the other hand, can be less accessible due to the timing, location of classes and cost. In 2006–07, a higher proportion of people aged 55–64 years participated in informal (66%) compared with non-formal (24%) learning. A smaller number of people aged 55–64 years participated in formal education. Non-participation occurred at higher rates in older age groups, with 37% of those aged 60–64 years not participating in learning.

#### **4.15** PARTICIPATION IN LEARNING (a), By selected ages and sex, NSW—2006–07

	AGED 55–64 YEARS			AGE GROUP (YEARS)				Total persons aged 25–64 years	Total persons aged 25–64 years
	Males	Females	Persons	45–49	50–54	55–59	60–64		
	%	%	%	%	%	%	%		
Participated in									
Formal learning(b)	*2.1	*3.2	*2.7	12.3	*8.4	*3.2	*2.0	11.9	432.2
Non-formal learning(c)	23.4	23.5	23.5	36.3	30.1	24.5	22.3	31.0	1 125.7
Informal learning(d)	69.8	61.7	65.7	76.1	74.9	69.5	61.2	72.6	2 631.1
Did not participate in learning	27.9	35.6	31.7	20.4	20.5	27.8	36.5	22.5	817.2
Type of most recent non-formal learning(c)									
Work-related course	17.6	12.1	14.8	29.1	26.3	17.3	11.9	23.6	856.2
Arts, craft or recreational course	*3.1	*6.7	4.9	*2.4	*3.2	*4.9	*4.9	3.8	136.1
Type of informal learning(d)									
Reading manuals, reference books, journals or other written materials	54.0	41.2	47.6	58.4	57.8	50.5	44.1	54.1	1 961.8
Using computers or the Internet	44.4	35.3	39.8	51.2	52.0	45.0	33.6	52.2	1 891.2
Learning from a family member, friend or colleague	32.6	28.9	30.7	42.5	42.7	32.2	29.0	41.8	1 517.1
Using television, radio, video/DVD	30.8	25.9	28.3	24.4	28.4	29.8	26.6	26.7	966.9
Visiting a library	17.3	14.5	15.9	20.3	19.5	12.8	19.6	19.3	698.1
Going on guided tours at museum, art gallery or other location	12.3	12.7	12.5	10.0	15.3	7.9	18.0	12.4	449.1
Taking part in learning groups	*7.1	8.2	7.6	8.7	*6.4	*7.5	*7.8	9.4	340.6
<b>Total persons ('000)</b>	<b>380.3</b>	<b>380.8</b>	<b>761.1</b>	<b>492.6</b>	<b>443.5</b>	<b>417.0</b>	<b>344.1</b>	<b>3 626.3</b>	<b>3 626.3</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Refers to learning in the 12 months prior to interview. Categories are not mutually exclusive.

(b) Formal learning refers to learning which is structured, taught learning in institutions and organisations and leads to a recognised qualification issued by a relevant body.

(c) Non-formal learning refers to structured, taught learning, but differs from formal learning in that it does not lead to a qualification within the Australian Qualifications Framework (AQF). It includes non-accredited workplace training, that is, training that does not lead to a recognised qualification.

(d) Informal learning refers to unstructured, non-institutionalised learning activities that are related to work, family, community or leisure. Activities may occur on a self-directed basis, but are excluded from scope if there is no specific intention to learn.

Source: ABS Adult Learning data available on request, Multi-Purpose Household Survey, 2006–07 (cat. no. 4229.0).

## PARTICIPATION IN SOCIETY *continued*

### Education *continued*

Overall, in NSW, non-school outcomes as measured by the attainment of graduate qualifications are improving. Increasing participation in higher education is reflected by the higher proportion of people aged 45–49 years with non-school qualifications (65%) compared with people aged 55–64 years (52%).

### **4.16** HIGHEST LEVEL OF QUALIFICATION (a), By selected ages, NSW—May 2007

	AGED 45–64		AGE GROUP (YEARS)			Total person aged 45–64 years	Total persons aged 45–64 years
	YEARS		45–49	50–54	55–64		
	Males	Females					
	%	%	%	%	%	'000	
HIGHEST LEVEL OF QUALIFICATION							
Level of highest non-school qualification(b)							
Postgraduate degree	5.5	2.9	4.3	5.5	3.4	4.2	68.9
Graduate diploma and graduate certificate	1.6	3.6	2.9	3.1	2.1	2.6	42.7
Bachelor degree	14.4	12.0	14.2	15.7	11.0	13.2	216.0
Advanced diploma and diploma	9.4	11.6	11.7	10.6	9.7	10.5	172.4
Certificate III and IV	24.3	9.4	19.7	15.2	15.9	16.8	275.6
Certificate I and II	4.9	11.5	9.5	6.3	8.4	8.2	133.9
Certificate not further defined	*0.4	1.4	*1.0	1.3	0.6	0.9	15.4
Level not determined	1.0	1.3	*1.3	*1.2	1.1	1.2	19.2
<i>Total with a non-school qualification</i>	<i>61.6</i>	<i>53.8</i>	<i>64.5</i>	<i>59.0</i>	<i>52.2</i>	<i>57.7</i>	<i>944.0</i>
Without a non-school qualification(b)							
Highest year of school completed							
Year 12	10.8	8.6	10.8	10.5	8.5	9.7	158.7
Year 11	2.0	1.4	1.5	1.3	2.0	1.7	27.4
Year 10	12.2	20.8	16.3	16.2	16.8	16.5	270.0
Year 9 or below	13.4	15.2	7.0	13.0	20.0	14.3	233.9
<i>Total</i>	<i>38.4</i>	<i>46.2</i>	<i>35.5</i>	<i>41.0</i>	<i>47.8</i>	<i>42.3</i>	<i>692.8</i>
ATTAINMENT							
With Certificate III and above	55.2	39.6	52.8	50.1	42.1	47.4	775.6
With Year 12 or Certificate II and above	71.7	60.4	74.0	67.8	59.5	66.0	1 080.9
PERSONS ('000)							
<b>Total persons(c)</b>	<b>815.3</b>	<b>821.5</b>	<b>487.0</b>	<b>433.0</b>	<b>716.8</b>	<b>..</b>	<b>1 636.8</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

.. not applicable

(a) Based on the Australian Standard Classification of Education (ASCED).

(b) Non-school qualification refers to educational attainments other than those of pre-primary, primary or secondary education.

(c) Includes person who never attended school.

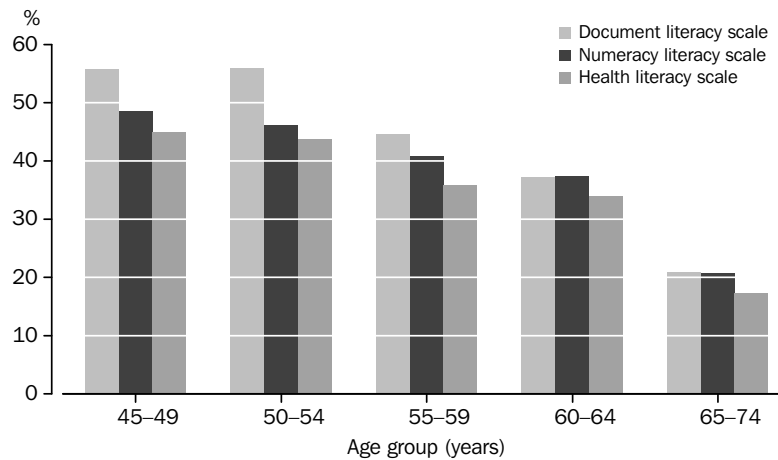
Source: ABS data available on request, Survey of Education and Work, 2007 (cat. no. 6227.0).

With the exception of prose literacy, a lower proportion of people aged 65–74 years had high literacy skills (people attaining skill scores at levels 3–5) compared to people aged 45–49 years. This may relate to greater proportions of older people having lower educational attainment levels, and/or the relatively high rate of disabilities (some of which would affect literacy skills) among older people.

## PARTICIPATION IN SOCIETY *continued*

### Education *continued*

**4.17** ADULT LITERACY, Functional to high skill levels 3–5(a), By selected ages, NSW—2005



(a) Level 3 is regarded as the minimum level for effectively functional literacy. Levels 4 and 5 are the highest measured levels of literacy.

(b) See Glossary for definitions of Document, Numeracy and Health literacy.

Source: ABS data available on request, *Adult Literacy and Life Skills Survey (ALLS)*, 2006 (cat. no. 4228.0).

### Computer and Internet use

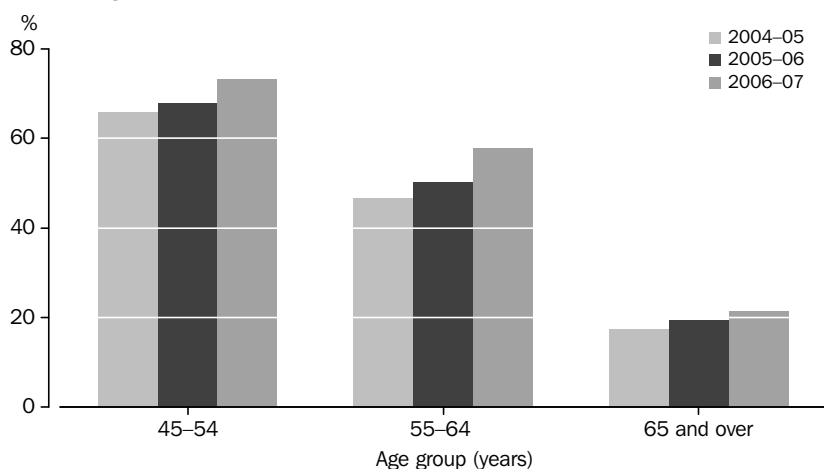
There is an increasing use of technology by older people, potentially enhancing their social wellbeing and independent living through providing communication, information, and learning opportunities, as well as access to goods and services. Household Internet access has increased in recent years, though generally there is lower use in older age groups. In 2004–05 and 2006–07, Internet use for people aged 45–54 years was 66% and 73% respectively, and for people aged 65 years and over it was 17% and 21% respectively. The lower use of computers by older persons may be partially explained by their lower exposure to such technology and fewer opportunities to gain computing skills over their lifetime.

In 2006–07, more than 25% of males aged 65 years and over and 18% of females of the same age group used the Internet from any location. For older people (aged 65 years and over), the main purpose for using the Internet at home was personal or private use (19%). This was followed by education or study (5.1%), work or business (4.2%) and voluntary or community purposes (3.0%). Among older people accessing the Internet at home, broadband (19%) is more commonly used than dial-up access (13%).

## PARTICIPATION IN SOCIETY *continued*

Computer and Internet use  
*continued*

**4.18** USE OF THE INTERNET AT ANY LOCATION(a), By selected ages, NSW



(a) Person may have undertaken more than one activity.

Source: ABS data available on request, Household Use of Information Technology Survey, (cat. no. 8146.0).

**4.19** USE OF THE INTERNET(a), Selected characteristics, By selected ages, NSW—2006-07

	AGED 65 YEARS AND OVER		AGE GROUP (YEARS)			Total persons aged 15 years and over
	Males	Females	45-54	55-64	65 and over	
	%	%	%	%	%	
<b>Location of Internet use</b>						
Home	22.0	16.3	65.8	51.0	19.0	61.3
Work	*6.2	*2.3	40.8	27.1	4.1	31.1
Neighbour's or friend's or relative's house	*2.2	*3.5	15.7	9.7	2.9	25.6
Library	*5.9	**0.4	8.2	7.5	*2.9	10.1
Any location	25.4	18.0	73.2	57.8	21.4	69.5
<b>Purpose</b>						
Personal or private	21.2	16.3	64.3	50.4	18.6	60.3
Used Internet to purchase goods/services for private purposes	10.5	6.4	46.4	32.5	8.3	42.8
Education or study	*6.3	*4.0	31.0	19.2	5.1	34.1
Work or business	*6.2	*2.6	40.7	21.9	4.2	31.5
Voluntary or community	*3.6	*2.6	9.3	6.4	3.0	7.2
<b>Frequency</b>						
Everyday	8.9	*4.7	30.4	24.7	6.6	31.1
At least weekly	10.3	*6.3	29.5	20.2	8.1	24.7
At least monthly	*2.8	*5.4	5.9	6.0	4.2	5.6
<b>Type of access for households</b>						
Broadband	18.8	18.5	54.1	40.3	18.6	48.8
Dial-up	15.7	10.9	23.3	20.2	13.1	20.3
<b>Total persons ('000)</b>	<b>413.0</b>	<b>481.0</b>	<b>936.0</b>	<b>761.0</b>	<b>894.0</b>	<b>5 431.0</b>

\* estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Person may have undertaken more than one activity.

Source: ABS data available on request, Household Use of Information Technology Survey, 2006-07 (cat. no. 8146.0).



## CARE AND SUPPORT

### 5.1 INTRODUCTION

The growing number of older people in our society is expected to lead to an increase in demand for care and support services.

Over recent years there has been a focus on providing care to people in their own homes rather than in institutional settings. This is in response to the preference of most people to continue to live at home in the community.

There are a number of Government funded programs that provide care and support to people in the community. The largest is the Home and Community Care (HACC) program, which is a joint Australian, State and Territory Government initiative to help people in need. The HACC program helps frail older people and people with a disability, who would otherwise be prematurely or inappropriately admitted to residential care, to live independently in their own home.

Three smaller community care programs, funded by the Australian Government, assist people who have been found to be eligible for residential aged care. These programs are:

- the Community Aged Care Packages (CACP) program, which provides support services for older people with complex needs living at home who would otherwise be eligible for admission to low-level residential care;
- the Extended Aged Care at Home (EACH) program, which aims to deliver care at home that is equivalent to high-level residential care; and
- the Extended Aged Care at Home Dementia (EACH Dementia) program, which provides the equivalent of high-level residential care in the home to frail older people who experience behaviours of concern and psychological symptoms associated with dementia.

In addition to community based care, aged care facilities continue to provide residential aged care to older people whose care needs mean they are no longer able to remain in their own homes.

This Chapter presents information on the people who are currently receiving community based or residential care through the programs outlined above.

### 5.2 CARE IN THE HOME

In 2006–07, people aged 65 years and over made up 80% of all HACC clients in NSW. The highest proportion of HACC clients were aged 85 years and over (25%), with more females than males using HACC services within this age group (26% and 21% respectively).

The proportion of HACC recipients living alone increased with age, from 34% of clients 65–74 years old to 48% of clients aged 85 years and over. The average hours of HACC services per month per client varied between 44 hours for persons 65–74 years and 48 hours for those aged 85 years and over. (For more information please refer to the *Population Ageing in New South Wales, 2008* electronic datacubes on the ABS website.)

## CARE AND SUPPORT *continued*

### 5.2 CARE IN THE HOME

*continued*

#### **5.1** HOME AND COMMUNITY CARE CLIENTS (HACC), By age and sex, NSW—2006–07

Age group (years)	Males	Females	Persons(a)	Males	Females	Persons(a)
	'000	'000	'000	%	%	%
0–49	8.9	11.3	20.4	12.4	8.2	9.6
50–54	2.1	3.2	5.4	2.9	2.4	2.5
55–59	2.9	4.4	7.4	4.0	3.2	3.5
60–64	3.9	6.2	10.2	5.5	4.5	4.8
65–69	5.3	9.4	14.9	7.4	6.9	7.0
70–74	7.7	14.4	22.4	10.8	10.5	10.6
75–79	12.3	23.2	36.0	17.2	16.9	17.0
80–84	13.5	28.8	43.0	18.7	21.0	20.3
85 and over	15.2	36.1	52.0	21.1	26.3	24.6
<b>Total persons</b>	<b>71.9</b>	<b>137.2</b>	<b>211.7</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes clients whose sex was unknown.

Source: Home and Community Care Minimum Dataset, Department of Ageing, Disability and Home Care, 2006–07.

Community Aged Care Packages (CACP) and Extended Aged Care at Home (EACH) services provide support to people in the community instead of in a residential aged care setting. In 2007, most recipients of both types of packages were aged 75 years and over (83% of CACP clients and 74% of EACH clients). The majority of recipients aged 75 years and over were females (75% of CACP and 65% of EACH clients).

#### **5.2** COMMUNITY BASED AGED CARE PACKAGE RECIPIENTS, By age and sex, NSW(a)—2007

Age group (years)	COMMUNITY AGED CARE PACKAGES (CACP)						EXTENDED AGED CARE AT HOME (EACH)					
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	no.	no.	no.	%	%	%	no.	no.	no.	%	%	%
0–49	16	33	49	0.5	0.4	0.4	3	3	6	0.9	0.5	0.6
50–54	32	35	67	1.0	0.4	0.6	4	4	8	1.1	0.7	0.8
55–59	54	76	130	1.7	0.9	1.1	1	6	7	0.3	1.0	0.7
60–64	96	176	272	3.0	2.0	2.3	10	20	30	2.8	3.3	3.1
65–69	197	391	588	6.2	4.4	4.9	26	47	73	7.4	7.6	7.5
70–74	295	676	971	9.2	7.7	8.1	61	68	129	17.3	11.1	13.3
75–79	540	1 355	1 895	16.9	15.4	15.8	94	102	196	26.7	16.6	20.3
80–84	728	2 273	3 001	22.8	25.9	25.0	55	122	177	15.6	19.8	18.3
85–89	761	2 262	3 023	23.8	25.7	25.2	55	116	171	15.6	18.9	17.7
90–94	397	1 204	1 601	12.4	13.7	13.4	35	91	126	9.9	14.8	13.0
95 and over	83	306	389	2.6	3.5	3.2	8	36	44	2.3	5.9	4.6
<b>Total persons</b>	<b>3 199</b>	<b>8 787</b>	<b>11 986</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>352</b>	<b>615</b>	<b>967</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) NSW is the location of the outlet providing the service.

Source: Australian Institute of Health and Welfare, *Aged care packages in the community, 2006–07*, Aged Care Statistics Series Number 27, August 2008.

### 5.3 CARED ACCOMMODATION

Since 1996, the number of people aged 65 years and over living in hostels for the disabled, nursing homes and retirement villages has increased. On the other hand, the number of people aged 65 years and over living in accommodation for the retired or aged (not self-contained) has decreased.

## CARE AND SUPPORT *continued*

### 5.3 PERSONS AGED 65 YEARS AND OVER LIVING IN SELECTED ACCOMMODATION (a), NSW

	1996	2001	2006	1996	2001	2006
	no.	no.	no.	%	%	%
Nursing home(b)	26 666	27 259	32 923	40.1	37.5	38.7
Accommodation for the retired or aged (not self-contained)(c)	19 646	18 618	18 126	29.5	25.6	21.3
Retirement village (self-contained)	18 918	25 439	32 340	28.4	35.0	38.0
Hostel for the disabled	728	1 021	1 186	1.1	1.4	1.4
Psychiatric hospital or institution	419	318	343	0.6	0.4	0.4
Hostel for homeless, night shelter, refuge	194	66	84	0.3	0.1	0.1
<i>Persons aged 65 years and over living in selected accommodation</i>	<i>66 571</i>	<i>72 721</i>	<i>85 002</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Total persons aged 65 years and over	762 902	828 475	901 717	..	..	..

.. not applicable

(a) Based on location on Census night. Excludes overseas visitors.

(b) Includes high level care accommodation.

(c) Includes low level care accommodation.

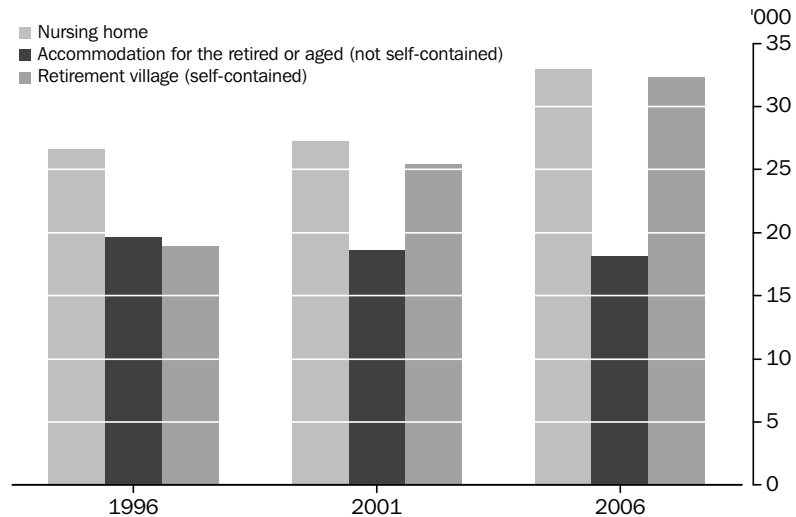
Source: ABS data available on request, Census of Population and Housing.

### 5.3 CARED

#### ACCOMMODATION *continued*

In NSW in 2006, 32,923 people aged 65 years and over spent Census night in a nursing home; an increase of 23% since 1996. The growth, between 1996 and 2006, of the number of older people living in other types of accommodation may partly explain the comparatively small growth in the proportion of the older population in nursing homes. For example, in the 10 years to 2006 there was a 71% increase in the number of people aged 65 years and over living in retirement villages.

### 5.4 PERSONS AGED 65 YEARS AND OVER IN SELECTED ACCOMMODATION, NSW



Source: ABS data available on request, Census of Population and Housing.

## ABBREVIATIONS

'000	thousand
A	Area
ABS	Australian Bureau of Statistics
AIHW	Australian Institute of Health and Welfare
ALLS	Adult Literacy and Life Skills Survey
ANZSIC93	<i>Australian and New Zealand Standard Industrial Classification, 1993 Edition</i>
AQF	Australian Qualifications Framework
ASCED	Australian Standard Classification of Education
ASDR	age-specific death rate
ASFR	age-specific fertility rate
ASGC	Australian Standard Geographical Classification
ATSI	Aboriginal and Torres Strait Islander
Bal	Balance
BMI	body mass index
cat. no.	Catalogue number
C	City
CACP	Community Aged Care Package
CRA	Commonwealth Rent Assistance
Cwlth	Commonwealth
DADHC	NSW Department of Ageing, Disability and Home Care
DVA	Australian Government Department of Veterans Affairs
DVD	digital versatile disc
excl.	excluding
EACH	extended aged care at home
EDHI	equivalised disposable household income
ERP	estimated resident population
GP	General Medical Practitioner
HACC	Home and Community Care, Australian Government Department of Health and Ageing
HACC MDS	Home and Community Care Minimum Data Set
HALE	Health-adjusted life expectancy
ICD-10-AM	International Statistical Classification of Diseases and Related Health Problems, 10th Revision, Australian Modification
ISS	income support supplement
LGA	local government area
nfd	not further defined
NSW	New South Wales
SAR	Special Administrative Region
SD	statistical division
SSD	statistical subdivision
WHO	World Health Organization

## GLOSSARY

**Access to motor vehicle(s) to drive**

Access that a person has to any motor vehicle to drive. Such motor vehicles include vehicle(s) which they wholly or jointly own, vehicle(s) belonging to another member of the household, and company or government vehicle(s) which they have access to for personal use.

Reference: *General Social Survey: Summary Results. Australia, 2006* (ABS cat. no. 4159.0).

**Accommodation for the retired or aged (self-contained)**

Refers to accommodation for retired or aged people where the occupants are not regarded as being sufficient and do not provide their own meals.

Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).

**Age Pension age (Centrelink)**

For males, the Age Pension age is 65 years and over. However it varies for females. Qualifying ages for females to receive Age Pension are:

.....

<i>If you were born</i>	<i>You qualify for Age Pension at</i>
before 30 June 1944	63 years
between 1 July 1944 and 31 December 1945	63.5 years
between 1 January 1946 and 30 June 1947	64 years
between 1 July 1947 and 31 December 1948	64.5 years
after 1 January 1949	65 years

.....

Reference: Centrelink, 2008, Payments: Age Pension, viewed 21 November 2008, [http://www.centrelink.gov.au/internet/internet.nsf/payments/age\\_eligible.htm](http://www.centrelink.gov.au/internet/internet.nsf/payments/age_eligible.htm)

**Age Pension age (Department of Veterans' Affairs)**

The pension age for male veteran who has qualifying service and the qualifying age for a male partner is 60 years.

Pension age for a female veteran who has qualifying service and qualifying age for a female is as follows:

.....

<i>If you were born</i>	<i>You qualify for Age Pension at</i>
before 1 July 1949	Eligible
between 1 July 1949 and 31 December 1950	58.5 years
between 1 January 1951 and 30 June 1952	59 years
between 1 July 1952 and 31 December 1953	59.5 years
between 1 January 1954 and later	60 years

.....

Reference: Department of Veterans' Affairs, *IS44 Age and Invalidation Service Pension*, 2008.

**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**

.....

<i>Relative risk</i>	<i>Males</i>	<i>Females</i>
	ml	ml
Low	Less than 50	Less than 25
Moderate	50-75	25-50
High	Greater than 75	Greater than 50

.....

## GLOSSARY *continued*

**Alcohol risk level *continued*** Reference: *National Health Survey: Summary of Results, 2004–05* (ABS cat. no. 4364.0).

**Average day** Monday to Sunday. To calculate total annual estimates, multiply figures for an average day by 365.

Reference: Transport Data Centre, NSW Ministry of Transport, 2005, *Household Travel Survey Summary Report*.

**Average travel time** Travel time in minutes calculated as door-to-door travel time, including trips to change mode and any wait time.

Reference: Transport Data Centre, NSW Ministry of Transport, 2005, *Household Travel Survey Summary Report*.

**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<sup>2</sup>). The groups used, as shown below, were consistent with recommendations of the National Health and Medical Research Council.

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

Reference: *National Health Survey: Summary of Results, 2004–05* (ABS cat. no. 4364.0).

**Cared accommodation** Cared accommodation includes hospitals, homes for the aged such as nursing homes and aged-care hostels, cared components of retirement villages, and other 'homes', such as children's homes.

Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).

**Carer** A person of any age who provides any informal assistance, in terms of help or supervision, to persons with disabilities or long-term conditions, or older persons (i.e. aged 60 years and over). This assistance has 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 lives in the same household, the assistance is for one or more of the following activities:

- cognition or emotion
- communication
- health care
- housework
- meal preparation
- mobility
- paperwork
- property maintenance
- self care
- transport.

Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).

**Civilian population aged 15 years and over** All usual residents of Australia aged 15 years and over except members of the permanent defence forces, certain diplomatic personnel of overseas governments customarily excluded from census and estimated population counts, overseas residents in Australia, and members of non-Australian defence forces (and their dependants) stationed in Australia.

## GLOSSARY *continued*

- Civilian population aged 15 years and over** *continued* Reference: *Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008* (ABS cat. no. 6291.0.55.001).
- Commonwealth Rental Assistance (CRA)** CRA is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It aims to address basic living costs by reducing the proportion of an income unit's budget that has to be spent on housing.  
Reference: Australian Institute of Health and Welfare (AIHW) 2004, *Commonwealth Rent Assistance, June 2002: a profile of recipients* (AIHW cat. no. AUS 45).
- Community Aged Care Packages (CACP)** A Commonwealth-funded program designed to provide assistance to enable frail or disabled older people with complex care needs to continue living in the community.  
Reference: Australian Institute of Health and Welfare (AIHW), 2006, *Residential Aged Care in Australia, 2004-05* (AIHW cat. no. AGE 45).
- Core activity limitation** A person's overall level of core activity limitation is determined by their highest level of limitation in any of the core activities (communication, mobility or self care). There are four levels:
- profound: the person is unable to do, or always needs help with, a core-activity task
  - severe: the person sometimes needs help with a core-activity task; or has difficulty understanding or being understood by family or friends; or can communicate more easily using non-spoken forms of communication
  - moderate: the person needs no help but has difficulty with a core activity task
  - mild: the person needs no help and has no difficulty with any of the core activity tasks, but uses aids and equipment; or cannot easily walk 200 metres or up and down stairs without a handrail or easily bend to pick up an object from the floor or has difficulty using public transport.
- Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).
- Couple family** A couple family is identified by the existence of a couple relationship. A couple relationship is defined as two people usually residing in the same household who share a social, economic and emotional bond usually associated with marriage and who consider their relationship to be a marriage or marriage-like union. This relationship is identified by the presence of a registered marriage or de facto marriage. A couple family can be with or without children, and may or may not include other related individuals. A couple family with children present can be expanded to elaborate on the characteristics of those children, such as their number, age and dependency status.  
Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).
- Credit or bank card fraud** Credit or bank card fraud involved the use of credit or bank card details to make purchases or withdraw cash without the owner's permission. Also includes fraudulent use of other cards such as 'keycards' and debit cards.  
Reference: *Personal Fraud, 2007* (ABS cat. no. 4528.0).
- Death rate** Three forms of death rate are shown in the general deaths section in this publication. These are standardised death rates, age-specific death rates and infant death rates, as defined below:
- *Standardised death rates* enable the comparison of death rates between populations with different age structures by relating them to a standard population. They are expressed per 100,000 persons. The standardised death rate is the overall death rate that would have prevailed in the standard population if it had experienced at each age the death rates of the population under study. The standardised death rates in this publication are calculated using both the *direct method* and *indirect method*.
    - The direct method - this is used when the populations under study are large and the age-specific death rates are reliable. It is the overall death rate that would have prevailed in the standard population if it had experienced at each age the death rates of the population under study.

## GLOSSARY *continued*

- Death rate *continued***
- The indirect method - this is used when the populations under study are small and the age-specific death rates are unreliable or not known. It is an adjustment to the crude death rate of the standard population to account for the variation between the actual number of deaths in the population under study and the number of deaths which would have occurred if the population under study had experienced the age-specific death rates of the standard population.
  - *Age-specific death rates* relate to deaths for age groups other than under one year and are the number of deaths per 100,000 of the mid-year estimated resident population as at 30 June of that year in a particular age/sex group.
  - *Infant death rates* relate to deaths of children under one year of age and are the number of deaths per 1,000 live births in the year.
- Reference: *Causes of Death, Australia, 2006* (ABS cat. no. 3303.0).
- 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. Please refer to source for further detail.
- Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).
- 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:
- 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.
- Reference: *Labour Force, Australia, Detailed—Electronic Delivery, Oct 2008* (ABS cat. no. 6291.0.55.001).
- Estimated Resident Population (ERP)** The official measure of the population of Australia is based on the concept of usual residence. It refers to all people, regardless of nationality or citizenship, who usually live in Australia, with the exception of foreign diplomatic personnel and their families. It includes usual residents who are overseas for less than 12 months. It excludes overseas visitors who are in Australia for less than 12 months.
- Reference: *Australian Demographic Statistics, Mar 2008* (ABS cat. no. 3101.0).
- Equivalised disposable household income** Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. For further information see Appendix 3 of source.
- Reference: *Household Income and Income Distribution, Australia, 2005–06* (ABS cat. no. 6523.0).
- Exercise level** Based on frequency, intensity (i.e. walking, moderate exercise and vigorous exercise) and duration of exercise (for recreation, sport or fitness) in the two weeks prior to the interview. From these components, an exercise score was derived using factors to represent the intensity of the exercise. Scores were grouped into the following four categories:



## GLOSSARY *continued*

### Exercise level *continued*

#### Exercise Level

Sedentary		Less than 100 mins (includes no exercise)
Low		100 mins to less than 1600 mins
Moderate	1600–3200 mins, or more than 3200 mins but less than 2 hours of vigorous exercise	
High		More than 3200 mins and 2 hours or more of vigorous exercise

Reference: *National Health Survey: Summary of Results, 2004–05* (ABS cat. no. 4364.0).

### Extended Aged Care at Home (EACH)

The Extended Aged Care at Home (EACH) program delivers care at home that is equivalent to high level residential care. This program began as a pilot in 2000, but is now established as an ongoing program.

Reference: Australian Institute of Health and Welfare (AIHW), Subject areas: Ageing and aged care: National aged care programs, viewed 5 December 2008, <http://www.aihw.gov.au/agedcare/nationalprogs/each.cfm>

### Extended labour force underutilisation rate

The unemployed, plus the underemployed, plus two groups of marginally attached to the labour force:

- i. persons actively looking for work, not available to start work in the reference week, but available to start work within four weeks and
- ii. discouraged jobseekers

as a percentage of the labour force augmented by (i) and (ii).

Reference: *Australian Labour Market Statistics, Oct 2008* (ABS cat. no. 6105.0).

### 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.

Two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household.

Each separately identified couple relationship, lone parent-child relationship or other blood relationships forms the basis of family. Some households contain more than one family.

Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).

### Formal care/assistance

Help provided to persons with one or more disabilities by:

- 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.

Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).

### Full-time workers

Full-time workers are employed persons who worked 35 hours or more during the reference week.

Reference: *Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008* (ABS cat. no. 6291.0.55.001).

### Government pension/allowance

Income support payments from the government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are

## GLOSSARY *continued*

- Government pension/allowance *continued*** included here, although some may not be paid by overseas governments. The one-off payment to seniors paid in 2000–01, the one-off payment to families paid in 2003–04 and the one-off payments to carers paid in 2003–04, 2004–05 and 2005–06 are included. Family tax benefit is also regarded as income. However prior to 2005–06 family tax benefit paid through the tax system or as a lump sum by Centrelink was only included in disposable income, and not gross income.
- Reference: *Household Income and Income Distribution, Australia 2005–06* (ABS cat. no. 6523.0).
- Greater Metropolitan Region** The Greater Metropolitan region comprises Sydney Statistical Division, Illawarra Statistical Subdivision and Newcastle Statistical Subdivision.
- Reference: Transport Data Centre, NSW Ministry of Transport, 2005, *Household Travel Survey Summary Report*.
- Gross income** Regular cash receipts (including salary sacrificed income) before income tax or the Medicare levy are deducted. Excludes family tax benefit paid through the tax system or as a lump sum by Centrelink.
- Reference: *Household Income and Income Distribution, Australia 2005–06* (ABS cat. no. 6523.0).
- Healthy Adjusted Life Expectancy (HALE)** A common measure used to summarise this is 'health adjusted life expectancy' (HALE). This is an estimate of the number of healthy years (free from disability or disease) that a person born in a particular year can expect to live based on current trends in deaths and disease patterns. The average number of years spent in unhealthy states is subtracted from the overall life expectancy, taking into account the relative severity of such states.
- Reference: Australian Institute of Health and Welfare (AIHW), Subject areas: Mortality: Life expectancy, viewed 5 December 2008, <  
[http://www.aihw.gov.au/mortality/life\\_expectancy/hale.cfm](http://www.aihw.gov.au/mortality/life_expectancy/hale.cfm)>
- High-level care accommodation** High-level care is for people who need 24-hour nursing care. This may be because they are physically unable to move around and care for themselves, or because they have a severe dementia-type illness or other behavioural problems.
- Reference: Commonwealth Department of Health and Ageing, Help with aged care homes: Types of care and services, viewed 8 December 2008, <  
<http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/Content/Types+of+care+and+services>>
- Home and Community Care (HACC) Program** The Home and Community Care (HACC) program is a joint initiative of the Australian, state and territory governments. The HACC program aims to provide a comprehensive, coordinated and integrated range of maintenance and support services for frail aged people, people with a disability and their carers. It helps people to be more independent at home and in the community. This enhances their quality of life and may prevent inappropriate admission to long-term residential care. The HACC program funds care services, including nursing, personal care, domestic assistance, delivered meals, day care, transport, home modification and maintenance, and respite care.
- Reference: Department of Ageing, Disability and Home Care, Doing business with us: Home and Community Care Program, viewed 5 December 2008, <  
<http://www.dadhc.nsw.gov.au/dadhc/Doing+business+with+us/hacc.htm>>
- 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.
- Reference: *Family Characteristics, Australia* (ABS cat. no. 4442.0).
- Housing costs** Housing costs comprise of the following:
- rent payments

## GLOSSARY *continued*

- Housing costs *continued***
- rates payments (general and water)
  - mortgage or unsecured loan payments (if the initial purpose was primarily to buy or add to or alter the dwelling).
- Reference: *Housing Occupancy and Costs, Australia, 2005–06* (ABS cat. no. 4130.0.55.001).
- Identity theft** The use of someone's personal details without permission, or otherwise illegally appropriating another's identity (for example, using a drivers licence or Tax File Number in stolen, fraudulent or forged documents; conducting business; opening accounts or taking out loans illegally in another person's name).
- Reference: *Personal Fraud, 2007* (ABS cat. no. 4528.0).
- Income** Regular and recurring cash receipts including money received from:
- wages and salaries (whether from an employer or own incorporated enterprise), including income provided as part of a salary sacrifice arrangement
  - profit/loss from own unincorporated business (including partnerships)
  - investment income (interest, rent, dividends, royalties)
  - government pensions and allowances
  - private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities, child support, and other transfers from other households).
- Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.
- Reference: *Household Income and Income Distribution, Australia, 2005–06* (ABS cat. no. 6523.0).
- Income Support Supplement (ISS)** ISS provides a regular income in addition to war widow's or widower's pension for Australian war widows and widowers with limited means. This includes wholly dependent partners under the Military Rehabilitation and Compensation Act 2004 (MRCA) with limited means. The payment is subject to an income and assets test.
- Reference: Department of Veterans' Affairs, *Income Support Supplement Overview, 2008*.
- 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.
- Reference: *Household Expenditure Survey and Survey of Income and Housing: User Guide, 2003–04* (ABS cat. no. 6503.0).
- Income unit reference person** The male partner in a couple income unit, the parent in a one parent income unit and the person in a one person income unit.
- Reference: *Household Expenditure Survey and Survey of Income and Housing: User Guide, 2003–04* (ABS cat. no. 6503.0).
- Indigenous Region** The Australian Government uses 30 Indigenous Coordination Centres (ICC) and the Torres Strait Regional Authority (TSRA) to manage the delivery of a range of services to Aboriginal and Torres Strait Islander peoples across Australia. For census purposes, the ABS defines Indigenous Regions based on ICC and TSRA areas. In aggregate, IREGs cover the whole of Australia without gaps or overlaps.
- Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).
- Informal care/assistance** 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.

## GLOSSARY *continued*

<b>Informal care/assistance</b> <i>continued</i>	Reference: <i>Disability, Ageing and Carers, Australia: Summary of Findings, 2003</i> (ABS cat. no. 4430.0).
<b>Labour force</b>	The civilian population aged 15 years and over who are employed or unemployed, as defined.  Reference: <i>Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008</i> (ABS cat. no. 6291.0.55.001).
<b>Labour force participation rate</b>	For any group, the labour force expressed as a percentage of the civilian population aged 15 and over in the same group.  Reference: <i>Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008</i> (ABS cat. no. 6291.0.55.001).
<b>Labour force underutilisation rate</b>	The unemployed plus the underemployed, as a percentage of the labour force.  Reference: <i>Australian Labour Market Statistics, Oct 2008</i> (ABS cat. no. 6105.0).
<b>Labour force status</b>	A classification of the civilian population aged 15 years and over into employed, unemployed or not in the labour force, as defined.  Reference: <i>Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008</i> (ABS cat. no. 6291.0.55.001).
<b>Landlord type</b>	For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters belong to one of the following categories: <ul style="list-style-type: none"><li>■ state/territory housing authority - where the household pays rent to a state or territory housing authority or trust</li><li>■ private landlords - where the household pays rent to a real estate agent, a parent or other relative not in the same household, or another person not in the same household</li><li>■ other - where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.</li></ul> Reference: <i>Housing Occupancy and Costs, Australia 2005–06</i> (ABS cat. no. 4130.0.55.001).
<b>Life expectancy</b>	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.  Reference: <i>Deaths, Australia</i> (ABS cat. no. 3302.0).
<b>Linked Trips</b>	A linked trip is a journey from one activity to another, excluding change of mode. A linked trip comprises one or more unlinked trip legs. For example, a person who lives in Parramatta may travel to work in the Sydney CBD by train with a walk trip at either end of the train trip. This would be counted as one linked trip from home to work.  Reference: Transport Data Centre, NSW Ministry of Transport, 2005, <i>Household Travel Survey Summary Report</i> .
<b>Local Government Area (LGA)</b>	LGA is a spatial unit which represents the whole geographical area of responsibility of an incorporated Local Government Council. LGAs aggregate directly to form the incorporated areas of states/territories. The creation and delimitation of LGAs is the responsibility of the state and territory Governments. The number of LGAs, their names and their boundaries vary over time. Further information concerning LGAs is contained in <i>Statistical Geography: Volume 1 - Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).  Reference: <i>Census Dictionary, 2006</i> (ABS cat. no. 2901.0).

## GLOSSARY *continued*

<b>Low-level care accommodation</b>	<p>Low-level care places are for people who need some help. Mostly, people in low-level care can walk or move about on their own. Low-level care focuses on personal care services (help with dressing, eating, bathing etc.), accommodation, support services (cleaning, laundry and meals) and some allied health services such as physiotherapy. Nursing care can be given when required.</p> <p>Reference: Commonwealth Department of Health and Ageing, Help with aged care homes: Types of care and services, viewed 8 December 2008, &lt; <a href="http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/Content/Types+of+care+and+services">http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/Content/Types+of+care+and+services</a>&gt;</p>
<b>Living with others</b>	<p>Includes lone parents, non-dependant children, other related individuals, unrelated individuals living in family households and group household members. Based on individuals relationship to the family reference person or when the person is not part of a family, that persons relationship to the household reference person.</p> <p>Reference: <i>Census Dictionary, 2006</i> (ABS cat. no. 2901.0).</p>
<b>Living with partner</b>	<p>Includes husband, wife or partner in a registered, de facto or same sex de facto marriage. Based on individuals relationship to the family reference person or when the person is not part of a family, that persons relationship to the household reference person. Children aged 25 years and over with a child or partner of his/her own are classified according to that relationship. Others present within the family or household are included in living with others.</p> <p>Reference: <i>Census Dictionary, 2006</i> (ABS cat. no. 2901.0).</p>
<b>Lone person</b>	<p>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.</p> <p>Reference: <i>Family Characteristics, Australia</i> (ABS cat. no. 4442.0).</p>
<b>Long-term conditions</b>	<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"><li>■ long-term conditions from which the respondent experienced infrequent or spasmodic attacks e.g. asthma;</li><li>■ long-term conditions which may have been under control through use of medications or other treatment e.g. diabetes, epilepsy;</li><li>■ conditions which, although present, may not have generally been considered illness because they were not necessarily debilitating e.g. reduced eyesight;</li><li>■ long-term and permanent impairments or disabilities.</li></ul> <p>Reference: <i>National Health Survey: Summary of Results, 2004–05</i> (ABS cat. no. 4364.0).</p>
<b>Long-term unemployed</b>	<p>Persons unemployed for 12 months or more, where duration of unemployment is based on the last job. See Duration of unemployment for details of the calculation of duration of unemployed.</p> <p>Reference: <i>Australian Labour Market Statistics</i> (ABS cat. no. 6105.0).</p>
<b>Main activity</b>	<p>The person's description of an activity in the first diary column is designated as their main activity. In many countries, only one activity is collected for a time slot. Thus main activity tables are required for some comparability between countries. For many time periods, only one (the main) activity is described by respondents.</p> <p>Reference: <i>Time Use Survey: User Guide, 2006</i> (ABS cat. no. 4150.0).</p>
<b>Marginal attachment to the labour force</b>	<p>Persons who were not in the labour force in the reference week, wanted to work, and:</p> <ul style="list-style-type: none"><li>■ were actively looking for work but did not meet the availability criteria to be classified as unemployed or</li><li>■ were not actively looking for work but were available to start work within four weeks or could start work within four weeks if child care was available.</li></ul>

## GLOSSARY *continued*

<b>Marginal attachment to the labour force</b> <i>continued</i>	<p>The criteria for determining those in the labour force are based on activity (i.e. working or looking for work) and availability to start work during the reference week. The criteria associated with marginal attachment to the labour force, in particular the concepts of wanting to work and reasons for not actively looking for work, are more subjective. Hence, the measurement against these criteria is affected by the respondent's own interpretation of the concepts used. An individual respondent's interpretation may be affected by their work aspirations, as well as family, economic and other commitments.</p> <p>Reference: <i>Persons Not in the Labour Force, Australia, Sep 2007</i> (ABS cat. no. 6220.0).</p>
<b>Marital status</b>	<p>Two separate concepts of marital status are measured by the Australian Bureau of Statistics. There are registered marital status and social marital status.</p> <p>Registered marital status refers to formally registered marriages and divorces. Registered marital status is a person's relationship status in terms of whether he or she has, or has had, a registered marriage with another person. Accordingly, people are classified as either 'never married', 'married', 'widowed' or 'divorced'.</p> <p>Social marital status is the relationship status of an individual with reference to another person who is usually resident in the household. A marriage exists when two people live together as husband and wife, or partners, regardless of whether the marriage is formalised through registration. Individuals are, therefore, regarded as married if they are in a de facto marriage, or if they are living with the person to whom they are registered as married. Under social marital status, a person is classified as their 'married' or 'not married' with further disaggregation of 'married' to distinguish 'registered married' from 'de facto married' person.</p> <p>Reference: <i>Births, Australia, 2007</i> (ABS cat. no. 3301.0).</p>
<b>Mature age person</b>	<p>A person aged 45–64 years.</p> <p>Reference: <i>Mature Aged Persons Statistical Profile</i> (ABS cat. no. 4905.0.55.001).</p>
<b>Mean</b>	<p>The mean is a summary number that measure one type of midpoint in a range of numbers. In statistical terms determining the midpoint in a range of numbers is called the Measure of Central Tendency.</p> <p>To find the mean of a set of numbers, or observations, we take the total value of all the members of the set and divide it by the number of items in the set. It is also known as the arithmetic average.</p> <p>Reference: <i>Statistical Language!, 2008</i> (ABS cat. no. 1332.0.55.002).</p>
<b>Mean housing cost</b>	<p>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.</p> <p>Reference: <i>Housing Occupancy and Costs, Australia, 2005–06</i> (ABS cat. no. 4130.0.55.001).</p>
<b>Median age</b>	<p>For any distribution the median value is that which divides the relevant population into two equal parts, half falling below the value, and half exceeding it. Thus, the median age is the age at which half the population is older and half is younger.</p> <p>Reference: <i>Australian Demographic Statistics, Mar 2008</i> (ABS cat. no. 3101.0).</p>
<b>Mobility</b>	<p>Mobility comprised the following tasks:</p> <ul style="list-style-type: none"><li>■ getting into or out of a bed or chair;</li><li>■ moving about the usual place of residence;</li><li>■ going to or getting around a place away from the usual residence</li><li>■ walking 200 metres</li><li>■ walking up and down stairs without a handrail</li><li>■ bending and picking up an object from the floor</li><li>■ using public transport.</li></ul>

## GLOSSARY *continued*

- Mobility *continued*** The first three tasks contribute to the definitions of profound and severe core-activity limitation.  
Reference: *Disability, Ageing and Carers, Australia: Summary of Findings, 2003* (ABS cat. no. 4430.0).
- 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.  
Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).
- Older person** A person aged 65 years and over.  
Reference: *Older People NSW, 2004* (ABS cat. no. 4108.1)
- Other health professionals** Comprises: Aboriginal health worker (n.e.c.), Accredited counsellor, Acupuncturists, Alcohol and drug worker (n.e.c.), Audiologists/audiometrists, Chemist (for advice), Chiropodists/podiatrists, Chiropractor, Dieticians/nutritionists, Herbalists, Hypnotherapists, Naturopaths, Nurses, Occupational therapist, Opticians/optometrists, Osteopaths, Physiotherapists/hydrotherapist, Psychologists, Social workers/welfare officers, Speech therapists/pathologists.  
Reference: *National Health Survey: Summary of Results, 2004–05* (ABS cat. no. 4364.0).
- Part-time rate** For any group, the number of part-time workers expressed as a percentage of the labour force in the same group.  
Reference: *Labour Force, Australia, Detailed—Electronic Delivery, Oct 2008* (ABS cat. no. 6291.0.55.001).
- Part-time workers** Employed persons who usually work less than 35 hours a week and who did so during the reference week.  
Reference: *Labour Force, Australia, Detailed—Electronic Delivery, Oct 2008* (ABS cat. no. 6291.0.55.001).
- Personal care activities** A major activity classification group which includes activities such as sleeping, personal hygiene, health care and eating and drinking.  
Reference: *How Australians Use Their Time, 2006* (ABS cat. no. 4153.0).
- Pedal cycle** Any two or three-wheeled device operated solely by pedals and propelled by human power except toy vehicles or other pedestrian conveyances. Includes bicycles with side-car, trailer or training wheels attached. Reference: NSW Roads and Traffic Authority, Road Traffic Accidents in NSW—2001, viewed 1 December 2008, <http://www.rta.nsw.gov.au/roadsafety/downloads/accidentstats2001.pdf>
- Population projections** The ABS uses the cohort-component method for producing population projections of Australia, the states, territories, capital cities and balances of state. This method begins with a base population for each sex by single year of age and advances it year by year, for each year in the projection period, by applying assumptions regarding future fertility, mortality and migration. The assumptions are based on demographic trends over the past decade and longer, both in Australia and overseas. The projections are not predictions or forecasts, but are simply illustrations of the change in population which would occur if the assumptions were to prevail over the projection period. A number of projections are produced by the ABS to show a range of possible future outcomes.  
Population projections are not predictions or forecasts. They are an assessment of what would happen, in future years, to Australia's population given a set of assumptions about future trends in fertility, mortality and migration.  
Reference: *Population Projections, Australia* (ABS cat. no. 3222.0).

## GLOSSARY *continued*

<b>Primary carer</b>	<p>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.</p> <p>Reference: <i>Disability, Ageing and Carers, Australia: Summary of Findings, 2003</i> (ABS cat. no. 4430.0).</p>
<b>Private dwelling</b>	<p>Normally a house, flat or even a room. It can also be a caravan, houseboat, tent, or a house attached to an office or rooms above a shop.</p> <p>Reference: <i>Census Dictionary, 2006</i> (ABS cat. no. 2901.0).</p>
<b>Public transport - Household Travel Survey (HTS)</b>	<p>Includes train, bus (government and private) and ferry (government and private).</p> <p>Reference: Transport Data Centre, NSW Ministry of Transport, 2006, <i>Household Travel Survey Summary Report</i>.</p>
<b>Purpose of travel (priority)</b>	<p>Priority purpose Transport Data Centre (TDC) collects data on a detailed list of trip purposes, including the purpose 'return to home'. This category makes up about 34% of unlinked trips on an average weekday (Figure A.2). To give a better picture of trip generation and because the category of return home is so large, TDC recodes return to home trips according to the main previous purpose, based on a priority hierarchy. For example if a person is returning home from work and stopped off at the shops quickly on the way, this incidental trip to the shop is not considered as the main purpose of that return trip home, rather, the main previous purpose before returning home is work. Trips to return home with multiple previous purposes as in this example are allocated a priority purpose, based on the following hierarchy (where the first item has the highest priority):</p> <ul style="list-style-type: none"><li>■ Work</li><li>■ Work related business</li><li>■ Education</li><li>■ Purpose with the longest activity time</li><li>■ Serve passenger</li></ul> <p>Reference: Transport Data Centre, NSW Ministry of Transport, 2006, <i>Household Travel Survey Summary Report</i>.</p>
<b>Purpose of journey</b>	<p>Include the following:</p> <ul style="list-style-type: none"><li>■ Go to main job - The first trip to work of the day, usually from home, excluding trips to return to work. This also includes the first trip to a second job if any.</li><li>■ Work related business - Work related trips away from respondent's usual work address. Also for respondents without a fixed work address eg. a plumber, household interviewers, etc. who work at various locations.</li><li>■ Home - Trips to return home (see Purpose of travel (priority)).</li><li>■ Personal business/service - Purpose is to transact personal business where no "goods" are involved eg. bank, library, doctor.</li><li>■ Shopping - Trips to/from a shop, defined as premises that sell "goods".</li></ul> <p>Reference: Transport Data Centre, NSW Ministry of Transport, 2006, <i>Household Travel Survey Summary Report</i>.</p>
<b>Reference person</b>	<p>The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified:</p> <ul style="list-style-type: none"><li>■ one of the partners in a registered or de facto marriage, with dependent children</li><li>■ one of the partners in a registered or de facto marriage, without dependent children</li><li>■ a lone parent with dependent children</li><li>■ the person with the highest income</li><li>■ the eldest person.</li></ul>



## GLOSSARY *continued*

- Reference person *continued*** Reference: *Housing Occupancy and Costs, Australia 2005–06* (ABS cat. no. 4130.0.55.001).
- Renter** A household which pays rent to reside in the dwelling. See further classification by Landlord type.  
Reference: *Housing Occupancy and Costs, Australia 2005–06* (ABS cat. no. 4130.0.55.001).
- 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.  
Reference: *Retirement and Retirement Intentions, Australia, Jul 2006 to Jun 2007* (ABS cat. no. 6238.0).
- Retirement village (self-contained)** This is a category of the classification Dwelling Location (DLOD) which is applicable to private dwellings. It is used to code accommodation for retired or aged people who care for themselves.  
Reference: *Census Dictionary, 2006* (ABS cat. no. 2901.0).
- Scam** A scam is a fraudulent invitation, request notification or offer, designed to obtain personal information or money or otherwise obtain a financial benefit by deceptive means.  
Reference: *Personal Fraud, 2007* (ABS cat. no. 4528.0).
- Self assessed health status** A person's general assessment of their own health against a five point scale from excellent through to poor.  
Reference: *National Health Survey: Summary of Results, 2004–05* (ABS cat. no. 4364.0).
- Service Pension** A service pension provides a regular income for people with limited means. A service pension can be paid to veterans on the grounds of age or invalidity, and to eligible partners, widows and widowers. It is subject to income and assets tests.  
Reference: Department of Veterans' Affairs, *IS44 Age and Invalidity Service Pension, 2008*.
- Sex Ratio** The sex ratio relates to the number of males per 100 females. The sex ratio is defined for the total population, at birth, at death and among age groups by appropriately selecting the numerator and the denominator of the ratio.  
Reference: *Population by Age and Sex, Australian State and Territories, Jun 2002 to Jun 2007* (cat. no. 3201.0).
- Social Security Age Pension** An age pension provides a regular income for people with limited means. An age pension is paid by the Department of Veterans' Affairs to a person who has reached pension age, and is subject to income and assets tests.  
Reference: Department of Veterans' Affairs, *IS44 Age and Invalidity Service Pension, 2008*.
- Smoker status** Refers to regular smoking of tobacco, including manufactured (packet) cigarettes, roll-your-own cigarettes, cigars and pipes, but excludes chewing tobacco and smoking of non-tobacco products. Categorised as:
- Current daily smoker — an adult who reported at the time of interview that they regularly smoked one or more cigarettes, cigars or pipes per day;
  - Current smoker—other — an adult who reported at the time of interview that they smoked cigarettes, cigars or pipes at least once a week, but not daily;
  - Ex-smoker—an adult who reported they did not currently smoke, but had regularly smoked daily, or had smoked at least 100 cigarettes, or smoked pipes, cigars, etc at least 20 times in their lifetime; and

## GLOSSARY *continued*

- Smoker status *continued***
- Never smoked—an adult who reported they had never regularly smoked daily, and had smoked less than 100 cigarettes in their lifetime and had smoked pipes, cigars, etc less than 20 times.
  - Reference: National Health Survey: Summary of Results, 2004–05 (ABS cat. no. 4364.0).
  - Statistical Division
  - Statistical Divisions (SD) consist of one or more Statistical Subdivisions (SSD). These are designed to be relatively homogeneous regions characterised by identifiable social and economic units within the region, under the unifying influence of one or more major towns or cities.
- Reference: *Statistical Geography: Volume 1 - Australian Standard Geographical Classification (ASGC)* (ABS cat. no. 1216.0).
- Statistical Subdivision (SSD)** Statistical Subdivisions (SSD) are of intermediate size, between Statistical Local Areas (SLA) and Statistical Divisions (SD). In aggregate, they cover the whole of Australia without gaps or overlaps. They are defined as socially and economically homogeneous regions characterised by identifiable links between the inhabitants. In the non-urban areas an SSD is characterised by identifiable links between the economic units within the region, under the unifying influence of one or more major towns or cities.
- Reference: *Statistical Geography: Volume 1 - Australian Standard Geographical Classification (ASGC)* (ABS cat. no. 1216.0).
- Superannuation** A long-term savings arrangement which operates primarily with a superannuation fund in order to support future retirement.
- Reference: *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007* (ABS cat. no. 6361.0).
- Superannuation balance** The total amount of superannuation a person has accrued in their superannuation funds which are in the accumulation phase. In the Survey of Employment Arrangements, Retirement and Superannuation (SEARS), 2007, the total superannuation balance was obtained by adding the total account balance of accumulation account/s and total withdrawal or resignation benefit of defined benefit account/s or hybrid account/s for three main superannuation accounts.
- Reference: *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007* (ABS cat. no. 6361.0).
- Superannuation coverage** A person is considered to have superannuation coverage if:
- they have superannuation accounts in the accumulation phase;
  - they have superannuation accounts from which they are currently drawing benefits, such as receiving a pension or annuity; or
  - they have received a superannuation lump sum within the past 4 years.
- Reference: *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007* (ABS cat. no. 6361.0).
- Superannuation lump sum payment** A superannuation benefit taken fully or partly as a single payment, rather than in the form of pension or annuity on retirement. It does not include any annual leave payments, sick leave or other payments due to termination of employment.
- Reference: *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007* (ABS cat. no. 6361.0).
- Superannuation pension or annuity** A pension or annuity payable from a superannuation account or retirement saving account (RSA) and eligible for tax concessions. The payment must be made at least annually and must be within limits set by legislation.
- Reference: *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007* (ABS cat. no. 6361.0).

## GLOSSARY *continued*

<b>Supported Accommodation Assistance Program (SAAP)</b>	<p>A joint Commonwealth and State program to assist homeless people and those at risk of homelessness.</p> <p>Reference: <i>Australian Census Analytic Program: Counting the Homeless</i> (ABS cat. no. 2050.0).</p>
<b>Tenure type</b>	<p>The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling, or has some other arrangement to occupy the dwelling.</p> <p>Reference: <i>Housing Occupancy and Costs, Australia 2005–06</i> (ABS cat. no. 4130.0.55.001).</p>
<b>Total fertility rate</b>	<p>The sum of age-specific fertility rates (live births at each age of mother per female population of that age). It represents the number of children a female would bear during her lifetime if she experienced current age-specific fertility rates at each age of her reproductive life.</p> <p>Reference: <i>Births, Australia</i> (ABS cat. no. 3301.0).</p>
<b>Transport difficulties</b>	<p>The person's assessment of how difficult it is for them to travel to places they may need to go to in normal circumstances. Four options were provided:</p> <ul style="list-style-type: none"><li>■ can easily get to the places needed</li><li>■ sometimes have difficulty getting to the places needed</li><li>■ often have difficulty getting to the places needed</li><li>■ can't get to the places needed.</li></ul> <p>If they indicated that they never go out or are housebound this response was recorded. Difficulties which may have been taken into account are traffic problems, parking and distances, as well as those difficulties not directly related to transport such as poor health or lack of finances.</p> <p>Reference: <i>General Social Survey: Summary Results, Australia, 2006</i> (ABS cat. no. 4159.0).</p>
<b>Underemployed workers</b>	<p>Underemployed workers are employed persons who want, and are available for, more hours of work than they currently have. They comprise:</p> <ul style="list-style-type: none"><li>■ persons employed part-time who want to work more hours and are available to start work with more hours, either in the reference week or in the four weeks subsequent to the survey</li><li>■ persons employed full-time who worked part-time hours in the reference week for economic reasons (such as being stood down or insufficient work being available). It is assumed that these people wanted to work full-time in the reference week and would have been available to do so.</li></ul> <p>Reference: <i>Australian Labour Market Statistics, Oct 2008</i> (ABS cat. no. 6105.0).</p>
<b>Underemployment rate</b>	<p>The number of underemployed workers expressed as a percentage of the labour force.</p> <p>Reference: <i>Australian Labour Market Statistics, Oct 2008</i> (ABS cat. no. 6105.0).</p>
<b>Unemployed</b>	<p>Persons aged 15 years and over who were not employed during the reference week, and:</p> <ul style="list-style-type: none"><li>■ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week;</li></ul> <p>or</p> <ul style="list-style-type: none"><li>■ were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.</li></ul> <p>Reference: <i>Labour Force, Australia, Detailed–Electronic Delivery, Oct 2008</i> (ABS cat. no. 6291.0.55.001).</p>

## GLOSSARY *continued*

<b>Unemployment rate</b>	<p>For any group, the number of unemployed persons expressed as a percentage of the labour force in the same group.</p> <p>Reference: <i>Labour Force, Australia, Detailed—Electronic Delivery, Oct 2008</i> (ABS cat. no. 6291.0.55.001).</p>
<b>Unincorporated enterprise</b>	<p>A business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred.</p> <p>Reference: <i>Forms of Employment, Australia</i> (ABS cat. no. 6359.0).</p>
<b>Unlinked trip</b>	<p>An unlinked trip is each component of a linked trip, including each mode used. For example: A person living in Parramatta and working in the Sydney CBD travels by train with a walk trip at either end of the train trip. This would be three unlinked trips.</p> <p>Reference: Transport Data Centre, NSW Ministry of Transport, 2005, <i>Household Travel Survey Summary Report</i>.</p>
<b>Victimisation rate</b>	<p>The number of victims of an offence in a given population expressed as a percentage of that population.</p> <p>Reference: <i>Crime and Safety, Australia</i> (ABS cat. no. 4509.0).</p>
<b>Voluntary work</b>	<p>Voluntary work the provision of unpaid help willingly undertaken in the form of time, service or skills, to an organisation or group, excluding work done overseas.</p> <p>Reference: <i>General Social Survey: Summary Results. Australia, 2006</i> (ABS cat. no. 4159.0).</p>
<b>Walk only</b>	<p>Trips where the main mode of travel is walking, excluding walking trips to and from other forms of transport.</p> <p>Reference: Transport Data Centre, NSW Ministry of Transport, 2005, <i>Household Travel Survey Summary Report</i>.</p>



