



What Matters Most

A pulse survey on what matters
to older Queenslanders

2025

Council on the Ageing
Queensland

About us

Council on the Ageing Queensland is a for-purpose organisation. We are the Seniors Peak and Seniors Social Isolation Prevention Peak. We work with and for older people to advance their rights, needs, interests, and futures. We've been influencing positive outcomes for older Queenslanders for over 60 years.

We support healthy ageing and building age-friendly communities. Our policy and advocacy priorities include:

- Climate resilience and disaster preparedness
- Digital inclusion
- Elder abuse prevention
- Energy, health and housing
- Transport
- Reducing social isolation and loneliness.

We are a connection point for older people, their families, communities, organisations, and government to address key issues and co-create change. We provide independent information for older people, their communities, and organisations, as well as education, training, and advice to public and private sectors.

Council on the Ageing Queensland

Level 6, 10 Market Street, Brisbane, QLD 4000

www.cotaqld.org.au

policy@cotaqld.org.au

Suggested citation

What Matters Most: A pulse survey on what matters to older Queenslanders 2025. (Research Report). Brisbane: Council on the Ageing Queensland and DemosAU.

Survey work and initial analysis undertaken by DemosAU, commissioned by Council on the Ageing Queensland. Final analysis and report by Council on the Ageing Queensland.

Acknowledgment

Council on the Ageing Queensland acknowledges Australia's First Nations Peoples as the original custodians of this land.



Contents

Ageing in Queensland 4

Key Insights 5

About the Survey 8

Stories from the Data: Profiles 9

What Older Queenslanders Told Us 16

Age-friendly Communities Matter 18

Resources for age-friendly communities 19

Next Steps: Advocating for Action 20

Endnotes 21

Ageing in Queensland

Queensland's older population is growing rapidly. Since 2013, the number of Queenslanders aged 65+ has more than doubled, reaching 926,700 in 2023. Over the past five years, this age group has grown at an average rate of 3.8% a year. Compared to just 1.4% for the rest of the population.

By 2053, 1.7 million Queenslanders will be aged 65+, including 340,000 aged 85+. Currently 17% of Queensland's population is 65 years or older, and the 85+ age group has grown by 3.1% annually over the past decade, with a 3.3% increase last year.

- Life expectancy is 87.7 years for women and 85 years for men.
- 1 in 3 older Queenslanders were born overseas, from 191 countries.
- 17.1% of Aboriginal and Torres Strait Islander Queenslanders are 50+ years old.
- Half of all older Queenslanders live with a disability, and 23.4% of carers in Queensland are aged 65+.
- 1 in 6 older Queenslanders do unpaid voluntary work.
- 2,674 Queenslanders reported experiencing or being at risk of elder abuse.
- 18% of older women are staying in the workforce longer, compared to 11.5% of men.
- 95% of older Queenslanders live in private dwellings, with 15% renting.¹

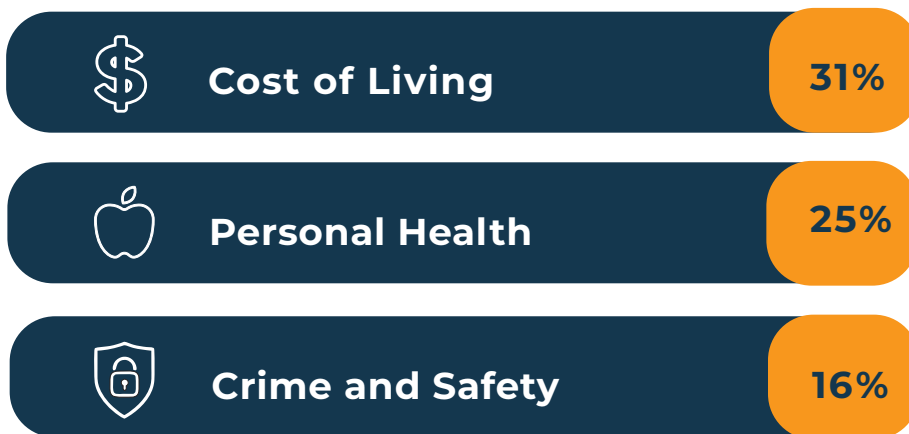


Key Insights

Council on the Ageing Queensland is the peak body representing older people in Queensland. In October 2024, we commissioned a pulse survey conducted by DemosAU to find out what matters most to older Queenslanders. **2,525 people shared their opinions.**

Queensland's ageing population is growing rapidly. By 2053, it's projected that 1.7 million Queenslanders will be aged 65+. This survey provides critical insights to help shape policies and services that support healthy, secure and independent ageing.

Top 3 concerns of Older Queenslanders ²



Key Differences in Concerns

- Younger seniors (55-74) worry more about finances, while those 75+ prioritise health and safety.
- Financially comfortable older people are more concerned about taxation, superannuation, and global issues.
- Women rated healthcare and aged care as higher concerns than men.

What Older Queenslanders Want from Government

- Better healthcare access (top priority, especially for women).
- Improved pensions and cost-of-living relief.
- Reforms in aged care and housing affordability.

From a policy perspective in Queensland, the three top concerns are critical because they directly impact the wellbeing, independence, and quality of life of older Queenslanders. Addressing them requires a coordinated response across government, industry, and community sectors.

Key Issues & Solutions

Cost of Living – Ensuring Economic Security

With rising living costs and housing pressures, many older Queenslanders are struggling to afford essentials such as food, energy, healthcare, and housing. This is especially critical for those on fixed incomes, including pensioners and self-funded retirees.

What can be done?

- Increase and expand energy concessions, rebates and other energy-related supports for older Queenslanders.
- Introduce stronger rental protections to prevent unfair evictions and excessive rent increases for long-term older tenants
- Address age discrimination in employment to help older workers maintain financial security.

Personal Health – Strengthening the Health System

As Queensland's population ages, demand for accessible, affordable, and high-quality healthcare is increasing. The survey highlights that older people – particularly those 75+ – are deeply concerned about their health and access to aged care.

What can be done?

- Expand state-funded community health programs for dental, allied health, and mental health.
- Improve access to home care services so people can stay in their homes longer.
- Invest in preventative health programs to reduce hospital admissions and improve quality of life.

Crime & Safety – Creating Secure, Age-Friendly Communities

Older Queenslanders worry about becoming victim to financial scams, elder abuse, theft and violence in their communities. As people age, mobility and physical security become greater challenges. Safe public spaces and secure housing are essential.

What can be done?

- Enhance community education and crime prevention programs for seniors.
- Strengthen elder abuse protections, preventions and response services.
- Invest in age-friendly infrastructure, including safer public transport, increased surveillance and lighting in public areas.



About the Survey

Council on the Ageing Queensland commissioned DemosAU to conduct a phone survey from 30 September to 25 October 2024, engaging 2,525 older Queenslanders aged 55+. ³

Key Questions Asked

As you get older, what most concerns you about your future?

What is one thing government (federal, local or state) can do to make your life better as you age?

Themes Identified ⁴

After analysis, 14 themes emerged from respondents' answers:

- Cost of living
- Personal health
- Safety and crime
- Healthcare access
- Financial security
- Aged care
- Housing affordability
- Pension concerns
- Climate change
- Future for children and grandchildren
- End-of-life concerns
- War and peace
- Superannuation
- Employment and job opportunities.

Stories from the Data: Profiles

The following five profiles present how survey findings look for older Queenslanders across three age groups, from diverse educational and socioeconomic backgrounds, living in regional, coastal, suburban, and metropolitan areas.

Their perspectives highlight both unique experiences and shared priorities, offering insight into what matters most to older Queenslanders today.



Cheryl



Cheryl is 75 years old and lives in one of the larger coastal regions of Queensland. She had a steady career in banking after completing her undergraduate degree. Her partner passed away 15 years ago, and she's lived alone since then.

Cheryl rents as she had to sell her home to help pay for her partner's medical costs and care. She was also unable to work consistently for several years while caring for him. Cheryl is a grandmother and now works part-time while looking after her grandkids two days a week.

Biggest Concerns

In her quieter moments, Cheryl worries about:

1. Cost of living
2. Her health
3. Community safety & local crime
4. Financial security, particularly as an older widowed woman with an extended family to think about
5. Healthcare access in her community and wider region.

Government Should Prioritise

Cheryl believes the government needs to improve:

1. Access to healthcare
2. Increasing the pension
3. Implementing the aged care reforms quickly
4. Addressing rising inflation
5. Ensuring access to affordable housing for all.

Norman



Norman is 85 years old and lives in an outer Brisbane suburb. He's a self-funded retiree who owns his home. Norman never married and has no children or grandchildren. He worked most of his life as a tradesperson after completing the equivalent of a TAFE certification. Thanks to early investments, Norman now earns \$75,000 – \$125,000 a year from his assets. This means he's not eligible for the pension.

Biggest Concerns

When Norman thinks about his future, his top concerns are:

1. Cost of living
2. His health
3. Neighbourhood safety and crime
4. Financial security
5. Healthcare access.

Government Should Prioritise

To improve life for older Queenslanders, Norman believes the government should focus on:

1. Accessible healthcare
2. Better access to the pension
3. Aged care reforms and better care systems
4. Tackling inflation
5. Simplifying bureaucratic processes to ensure equity.

Lynne



Lynne is 67 years old and lives in a small community in regional Queensland. She's lived in rural areas for much of her life. Lynne left school in Grade 10 and has worked consistently since the age of 15. Lynne is married, has children but no grandkids. She and her husband, who's a few years younger, own their home and still work full-time. Their adult children left home a few years ago. Lynne thinks about her future in terms of retirement and how her husband will age, especially as her abilities may change in later life.

Biggest Concerns

Lynne is most concerned about:

1. Cost of living
2. Her health
3. Safety in her neighbourhood and wider community, including crime rates
4. Access to healthcare for herself and her husband
5. Financial security, despite owning their home & being free from major debt.

Government Should Prioritise

Lynne believes government should do more for regional & rural communities by:

1. Improving access to healthcare for all people
2. Expanding pension eligibility so more people have access & it better meets basic needs
3. Accelerating aged care & community care reforms to help people age at home
4. Tackling inflation & its impact on older people
5. Streamlining government processes so bureaucratic reforms lead to action.

Lorenzo



Lorenzo is 58 years old and lives alone in inner-city Brisbane. He works full-time in a steady job that earns him over \$200,000 a year, and he's paying off a mortgage on his apartment. Lorenzo completed a postgraduate degree and is looking to progress his career further over the coming decade or so. He has no plans to retire early as he greatly enjoys his work.

Biggest Concerns

Despite doing well financially, Lorenzo is still concerned about:

1. Rising costs of petrol, food & overall cost of living
2. His health (he works long hours & lacks work/life balance sometimes)
3. His financial security
4. Safety & crime in Brisbane
5. Navigating different healthcare systems.

Government Should Prioritise

Lorenzo has firm views on what government could be doing to make life better for older Queenslanders, including:

1. Improving access to healthcare
2. Tackling rising inflation
3. Increasing pension amounts & accessibility, especially for people from lower socioeconomic backgrounds
4. Enacting all recommended reforms for aged care systems & supports (Lorenzo's parents are in residential aged care)
5. Reducing tax rates to improve quality of life for all older Queenslanders.

Desmond



Desmond is 72 and lives in one of the largest communities in regional Queensland. He's spent most of his life in Queensland's regional areas. While finishing high school, he started an apprenticeship at 15. This allowed him to work full-time from an early age and save for a home deposit.

Desmond's wife passed away suddenly which was a shock for him. However, he has a large extended family who look out for each other.

Desmond owns his own home. It's an older property and lately he's been spending money on repairs and maintenance, especially with the impact of floods over the years.

Desmond receives the pension and does the odd paid job (mainly cash-in-hand) as he enjoys the routine in his workshop.

Biggest Concerns

Desmond has had more time to think about the future and his concerns are:

1. Rising cost of petrol, utilities & food
2. His changing capacities & general health
3. Community safety & crime rates, even though he's always felt safe in the past
4. Navigating healthcare systems & supports
5. Financial security, especially now that he's relying on the pension more.

Government Should Prioritise

Desmond thinks his local government does a lot to keep the community healthy and happy, but believes the state and federal governments could do more around:

- 1.** Better access to health care for all older people in regional and rural areas
- 2.** Increasing the pension so people can meet their basic needs without financial stress
- 3.** Addressing rising inflation
- 4.** Strengthening aged and community care services
- 5.** Adjusting tax thresholds to allow pensioners to do occasional work without being penalised.



What Older Queenslanders Told Us

The survey questions uncovered important details about what matters most to different age groups and between men and women.

As you get older, what most concerns you about your future?

- Cost of living was the biggest concern for people aged 55 – 64 years (33%) and 65 – 74 (32%).
- For those aged 75 +, personal health (28%) was the top concern, higher than cost of living (25%).
- This reflects the general trend that people under 75 worry more about finances, while those over 75 focus more on wellbeing and safety.
- Personal health (25%) was the second highest concern, followed by safety and crime (16%)
- Health care and financial security (both 12%) rated as the fourth biggest concerns.
- Women were more concerned about healthcare and aged care (8%) than men.



What is one thing government (federal, local or state) can do to make your life better as you age?

- Access to healthcare was the top priority, rated most important for women (23%) compared to men (20%).
- Improving pensions was the second priority and held more importance for women (22%) compared to men (18%).
- Addressing inflation came in third (17%), but was more important for younger age groups:
 - 20% of people aged 55–64
 - 16% of people aged 65–74
 - 14% of people aged 75+.
- Reforms to aged care and support for older adults was the fourth highest priority (16%) and held more importance to those aged 75+ (20%).
- Housing affordability was a concern for 6% of respondents, but this jumped to 20% for renters.
- Reducing taxes was a 5% overall priority, but significantly higher for high-income earners:
 - 17% of older people earning \$125K – \$200K per year
 - 13% of those earning more than \$200K per year.
- Environmental protection was at 3% priority, but 14% of those earning more than \$200K per year ranked it important.





Age-friendly Communities Matter

The results of this survey show how much age-friendly communities matter in Queensland.

Age-friendly communities create inclusive, supportive environments where older people can live safely, stay active, and remain socially connected.

By 2050, it's projected that 25% of Queensland's population will be aged 65 and over – a significant increase from today. It's crucial to ensure that infrastructure, services, and policies cater to their needs.

Accessible public transport, affordable housing, safe public spaces, and strong community networks help prevent isolation, improve health outcomes, and enhance overall quality of life.

By investing in age-friendly communities, Queensland can foster independence, dignity, and participation for older people – benefiting society as a whole.

Check out the resources for age-friendly communities on the next page.

Resources for age-friendly communities

National programmes for age-friendly cities and communities

- **Provided by:** World Health Organization
- **Description:** Comprehensive guide, toolkit and communications resources for developing age-friendly environments
- **Website:** [WHO Age-Friendly Environments](#)

UN Decade of Healthy Ageing (2021 - 2030)

- **Provided by:** World Health Organization
- **Description:** Global initiative focusing on age-friendly environments, combating ageism, integrated care, and long-term care
- **Website:** [WHO Decade of Healthy Ageing](#)

An Age-Friendly Queensland

- **Provided by:** Queensland Government
- **Description:** Seniors Strategy 2024-2029, Action Plan 2024-2026, Age-Friendly Toolkit and other resources
- **Website:** [An Age-Friendly Queensland](#)

Seniors Month

- **Provided by:** Queensland Government & Council on the Ageing Queensland
- **Description:** Events and activities celebrating seniors in Queensland
- **Website:** [Seniors Month](#)

Social Connection Programs for Older Adults

- **Provided by:** Queensland Government & Council on the Ageing Queensland
- **Description:** Programs to help seniors stay socially connected
- **Website:** [Social Connection Programs](#)



Next Steps: Advocating for Action

Council on the Ageing Queensland (COTA Queensland) remains committed to amplifying the voices of older Queenslanders. The perspectives of older people are essential in shaping an aged-friendly Queensland.

We will continue to work closely with older people, governments, businesses, and community organisations to drive meaningful change on the issues highlighted in this report.

There are many ways to get involved and support the work of COTA Queensland. Visit www.cotaqld.org.au and click the **Get Involved** button at the top of the homepage, or call **1300 738 348** to find out more.

Endnotes

1 References for the statistics:

- <https://www.qgso.qld.gov.au/issues/3071/population-growth-highlights-trends-qld-2024-edn.pdf>
- https://www.dcssds.qld.gov.au/_media/documents/seniors/queensland-seniors-strategy-2024-2029.pdf
- https://www.dcssds.qld.gov.au/_media/documents/seniors/executive-summary-fact-sheet.pdf

2 Original list of themes with response rates from raw data:

- Cost of Living (32%)
- My Health (23%)
- Safety and Crime (15%)
- Health care (13%)
- Financial security (13%)
- Aged Care (9%)
- Housing (9%)
- Miscellaneous (7%)
- Pension (4%)
- Climate Change (4%)
- Future for Children and Grandchildren (2%)
- Dying (1%)
- War/Peace (1%)
- Superannuation (1%)
- Employment and Job Opportunities (1%).

3 Effective sampling size after weighting applied was $n = 1,087$, and variables used in weighting included age x gender, education, income, state x region, housing tenure, partisan support.

4 The responses were analysed and categorised with the assistance of artificial intelligence. Responses that were unable to be categorised into the broader themes were grouped as 'miscellaneous'.