

# A Profile of Western Australia's Seniors

TOPIC SHEET NO.4 □ in the series □Western Australia's Seniors□

# 4



**This profile provides a snapshot of Western Australian Seniors. Information is provided on:**

- ◆ **The number and geographical spread of seniors**
- ◆ **Marital status and living arrangements**
- ◆ **Caring**
- ◆ **Health**
- ◆ **Education and use of computers and the Internet**
- ◆ **Working life (including industry and occupation)**
- ◆ **Retirement**
- ◆ **Income, superannuation and home ownership**
- ◆ **Benefits and concessions.**

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

## Western Australia's Seniors

In June 2002, there were almost 295,600 seniors (people aged 60 years and over) residing in Western Australia, making up 15% of the population.

The following table shows the proportion of seniors by age group.

Age group	Proportion of seniors
60 - 64 years	27%
65 - 69 years	21%
70 - 74 years	19%
75 - 79 years	15%
80 years and over	18%
<b>Total seniors</b>	<b>100%</b>

Western Australia has a highly urbanised population with most (73%) people living in the Perth metropolitan region or in the South West of the state (10%).

Similarly, most seniors are either living in the Perth metropolitan region (74%) or in the South West (12%). The following table shows the geographic spread of seniors.

Statistical Division	Proportion of seniors
Perth	74%
South West	12%
Lower Great Southern	3%
Central	3%
Midlands	3%
South Eastern	2%
Upper Great Southern	1%
Pilbara	1%
Kimberley	1%
<b>Total</b>	<b>100%</b>

## Moving house

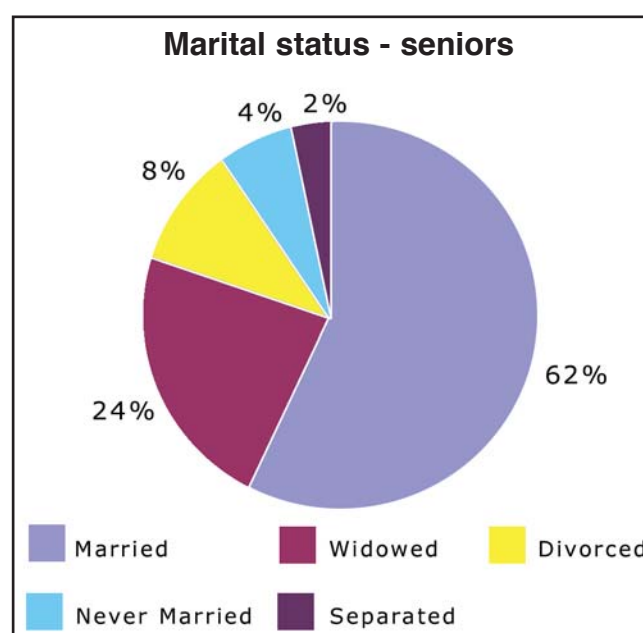
The decisions people make in regard to where they live are influenced by their personal and family circumstances. Seniors are more likely to stay in one place longer than younger people, with over two-thirds of WA seniors in 2001 living at the same address five years prior.

However, declining health through illness and disability, especially for older people, often leads them to change their living arrangements, and move closer to family and friends or into cared accommodation.

## Marital status

Seniors are more likely to be in a registered marriage<sup>1</sup> than a de facto marriage.

Almost two-thirds (62%) of WA seniors are in a registered marriage, and a further 24% are widowed.

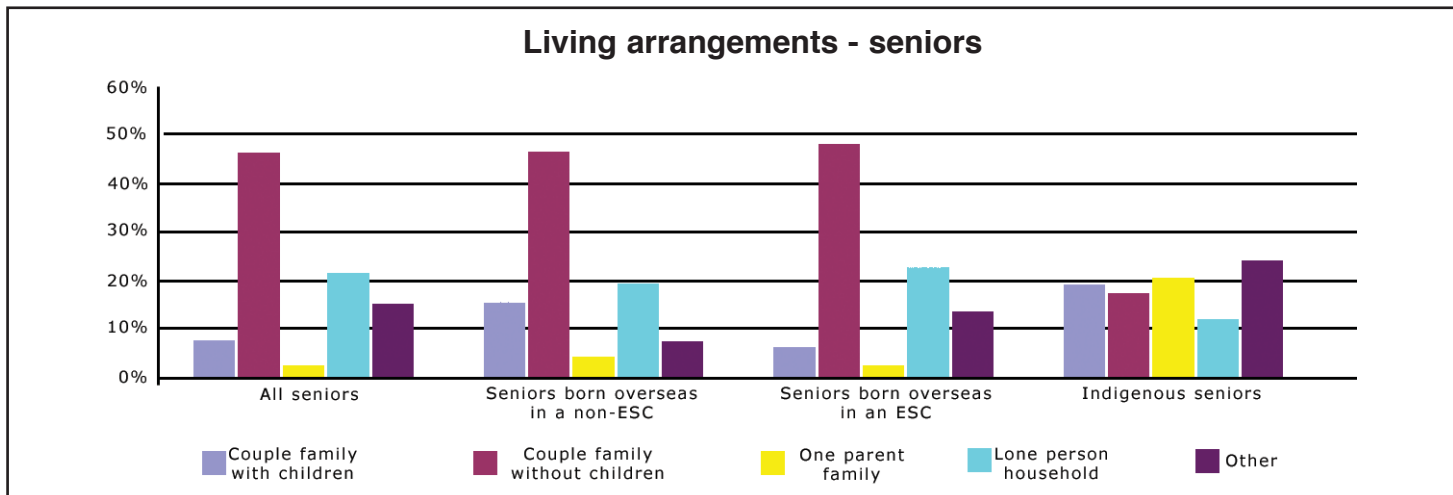


Senior men are more likely to be in a registered marriage than senior women, however this is partly explained by the higher widowed rate for women. Women tend to marry men older than themselves, and have a higher life expectancy, therefore many outlive their spouses.

Registered marital status of seniors	Male Female	
	Married	74%
Widowed	10%	36%
Divorced	8%	8%
Never married	5%	3%
Separated	3%	2%
<b>Total</b>	<b>100%</b>	<b>100%</b>

<sup>1</sup> Registered marital status refers to the legal status, and not the current living arrangements.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS



Current living arrangements of seniors in WA show that 54% of seniors are living as a couple in a registered marriage and 1% are living as a couple in a de facto marriage.<sup>2</sup>

Current marital living arrangements <sup>3</sup> of seniors		
	Male	Female
De facto marriage	2%	1%
Registered marriage	65%	44%

Men are more likely to live in a de facto marriage than women, with 2% of senior men living in a de facto marriage compared to 1% of women.

Indigenous seniors have a much lower registered marriage rate and much higher de facto marriage rate than non-Indigenous seniors, with 25% of Indigenous seniors living as a couple in a registered marriage and 6% living as a couple in a de facto marriage.

## Living Arrangements

Most seniors no longer have children living at home.

Families are a vital part of our society, forming the basic unit of home life, providing support and companionship. Almost two-thirds (62%) of WA's seniors live in a family household.

- ◆ More than three-quarters of all seniors living in a family no longer have children living with them.
- ◆ 14% still have dependent children<sup>4</sup> living with them.

- ◆ 7% are single parents and have dependent children living with them.<sup>5</sup>

Seniors who were born overseas have similar living arrangements as Australian-born seniors.

- ◆ Half of all overseas-born seniors live in a couple family without dependent children at home.
- ◆ 17% of seniors born overseas in a non-English speaking country (ESC)<sup>6</sup> still have dependent children living with them, compared to 7% of seniors born overseas in an ESC.<sup>7</sup>
- ◆ 6% of seniors born overseas in a non-ESC are single parents caring for dependent children living at home. Similarly, 4% of seniors born overseas in an ESC are single parents.

For Indigenous seniors:

- ◆ 19% live in a couple family without dependent children living at home.
- ◆ A further 20% still have children residing with them.
- ◆ 22% of Indigenous seniors are single parents caring for dependent children.

<sup>2</sup> Not all seniors who are in a registered marriage live together.

<sup>3</sup> Only two living arrangements are shown here. The remainder includes seniors who were not married and 'not applicable'.

<sup>4</sup> Dependent children include children under the age of 15, and dependent students (15-24 years of age).

<sup>5</sup> The remaining 2% are 'Other families'.

<sup>6</sup> A non-English Speaking Country (also known as a non-Main English Speaking Country) is a country in which English is not the main language, and includes Italy, Greece, Germany, India etc.

<sup>7</sup> An English Speaking Country (ESC) is one in which English is the primary language and includes the UK, Ireland, New Zealand, South Africa, USA and Canada.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

## Living alone

As we get older, there is an increased likelihood of living alone, through the death of a partner or through separation due to illness or disability. Recently there has been greater government emphasis on home-based care and the provision of wide-ranging community based assistance programs which are helping people to live independently to later ages.

The State-administered Home and Community Care (HACC) program provides basic support and maintenance services to assist seniors to live in their own homes longer.

Almost one-quarter of all WA seniors live alone, and another 1% live in group households.<sup>8</sup> In contrast, only 13% of Indigenous seniors live alone.

## Non-private dwellings

Although most seniors live in a private dwelling, such as a house, unit or apartment, 7% of seniors live in non-private dwellings, predominantly nursing homes and cared accommodation.

As we age we are more likely to live in cared accommodation. Of those seniors living in *non-private dwellings*, women are more likely to be living in nursing homes than men, especially after the age of 70 years.<sup>9</sup>

The following tables show the proportion of male and female seniors living in *selected non-private dwellings* by age group.

Age group	Male	Female
60 - 64 years	3%	1%
65 - 69 years	7%	3%
70 - 74 years	12%	6%
75 - 79 years	18%	13%
80 years and over	60%	77%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Overall, over one-third of senior women living in *non-private dwellings* live in a nursing home and a further one-third live in cared accommodation. For senior men, one-quarter live in nursing homes and 17% in cared accommodation.

Age group	Male	Female
60 - 64 years	2%	1%
65 - 69 years	6%	2%
70 - 74 years	12%	5%
75 - 79 years	16%	11%
80 years and over	64%	81%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Note: proportions are for those living in non-private dwellings - cared accommodation only.

## Caring

One in five WA seniors are carers.

People provide care to others in many different ways. Assistance provided by family and friends makes it possible for those who are frail, aged or have disabilities to live at home and to access community services.

- ◆ 17% of seniors provide care to someone (usually a spouse or partner) with a disability, long-term condition or to someone who is elderly.
- ◆ Most care for someone living with them.

## Health

Most (71%) seniors in WA consider themselves to be in 'excellent', 'very good' or 'good' health.

As we age we put more demand on the health system. Improvements in medical technology and healthier lifestyles mean we are living longer. A higher awareness of health risks, through government and community initiatives, is changing attitudes towards diet and exercise.

<sup>8</sup> A group household is one in which the people are unrelated.

<sup>9</sup> Figures refer to where a person was living on the night of 7 August, 2001.

<sup>10</sup> Refers to accommodation for the retired and aged (cared).

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS



**Beverley considers herself to be in good health despite her osteoporosis which recently saw her undergo a hip replacement.** As a former theatre nurse she says she was no stranger to back pain. "Arthritis definitely slowed me down but with my new hip I am even dancing. I think having a positive mental attitude makes a big difference for people living with arthritis as well as trying to stay active."

The following selected long-term conditions were the most prevalent amongst WA seniors in 2001.

Selected long-term condition	Proportion of seniors with condition
Arthritis	44%
Hypertension	35%
Deafness	25%
High cholesterol	20%

A large number of lifestyle and environmental factors are recognised as risk factors to good health, and include cigarette smoking, excessive alcohol consumption, excessive fat consumption and lack of exercise.

- ◆ 50% of WA seniors have never smoked and 40% are ex-smokers.
- ◆ 9% of seniors consume a 'risky' or 'high risk' amount of alcohol each week.
- ◆ 36% of seniors do no physical exercise at all.
- ◆ 14% of seniors suffer from obesity.

In 1998, half (52%) of WA seniors had a disability of some kind. A further 29% had a physical impairment.

The following table shows how the likelihood of disability increases with age.

Seniors with a disability		
Age group	Male	Female
60 - 64 years	43%	39%
65 - 74 years	45%	47%
75 years and over	68%	70%
<b>Total</b>	<b>50%</b>	<b>53%</b>

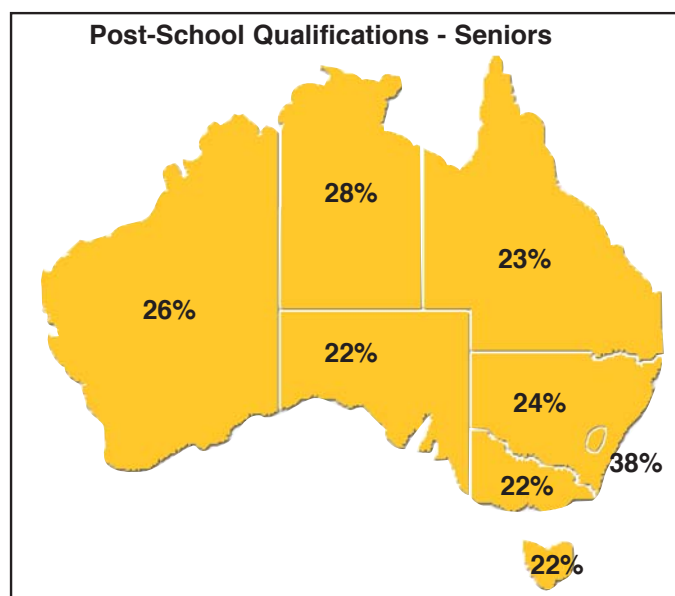
## Mental health

Most seniors enjoy good mental health. Mental disorders cover a range of cognitive, emotional and behavioural disorders impacting on the lives and productivity of people, and include disorders such as depression, anxiety, substance use disorders, psychosis and dementia (a major health problem among older people).

It is estimated that dementia affects approximately 162,300 Australians, two-thirds are women, and one-third are persons aged over 85 years.

## Education

WA has the third highest proportion of seniors with post-school qualifications (26%) and is slightly higher than the national average (24%).



# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

Education is a life-long process of obtaining knowledge and gaining skills, extending beyond the formal education obtained in schools, colleges and universities.

- ◆ Overall, 83% of all seniors attended secondary school, with a quarter of these completing Year 12.
- ◆ Half of all Indigenous seniors attended secondary school.
- ◆ 82% of seniors born overseas in a non-ESC attended secondary school.

## Post-school qualifications

One-quarter of all WA seniors have a post-secondary school qualification, primarily a Certificate Level qualification. Over half (57%) of all seniors have no post-school qualifications.<sup>11</sup>

*Elizabeth wanted to be a language teacher when she attended post WWII secondary school but the courses weren't available so she didn't pursue her interest. It was only when her children were enrolled in tertiary study that she decided to go back to TAFE and do her TEE. She was the only mature age student in the class and while university wasn't her goal at the time her high marks convinced her to move to the city and enrol in tertiary study. "While it was a major shift for me, I loved it from the start, the study and mixing with young people. I had no intention of opting out." Elizabeth graduated with a Bachelor of Arts degree and went on to finish a post graduate degree.*

## Further education

The concept of 'life-long learning' relates to the idea that people are continuing to further their education at older ages, and recognises that once people enter the workforce they need to continually update their skills and knowledge. Learning can occur at any time - outside the workplace, and after retirement, and can be for many reasons - skill-base building or for personal interest.

Almost 6% of WA's seniors are currently studying, of which 6% are studying at a technical college and 2% at a university.<sup>12</sup>

Only 2% of Indigenous seniors and 1% of seniors born overseas in a non-ESC are currently studying.

Seniors born overseas in an ESC are more likely to attend a university during their senior years than Indigenous seniors (24% compared to 15%) and seniors born overseas in a non-ESC (20%). However, Indigenous seniors are more likely to attend a technical college than non-Indigenous seniors (57% compared to 55%).

## Computers and the Internet

Seniors are steadily increasing their use of computers and the Internet.<sup>13</sup>

Computers and the Internet have become an integral part of our everyday lives by providing access to a wide range of information and services from both the local and global communities, and as a way to communicate.



**Win didn't take up the computer until her early seventies.** As a volunteer she needed the skills for her work so she undertook a course for the 'mortally terrified' run by Council on the Ageing WA and hasn't looked back since. Ten years later Win is regularly online sending emails to friends and family overseas, buying products and using tutorials to increase her skills. Her latest challenge is to master Adobe Photoshop so that she can tweak photos for a family history she is writing. "The Internet really stretches my creative abilities, it is a stimulating hobby and there is always something new to learn."

<sup>11</sup> The remaining 18% did not adequately describe their level of education.

<sup>12</sup> A large proportion (88%) of seniors stated they were studying, but gave no further description on the type of institution they were enrolled at.

<sup>13</sup> National Office for the Information Economy (NOIE) as cited in *Ageing in Australia*, 2001, ABS Cat. no. 2048.0.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

Computers are a relatively new phenomenon, and each generation has incorporated computer usage into their lifestyle patterns to a much greater extent than the previous generation. In general, the older we are, the less likely we are to use computers and the Internet.

Over half (58%) of all WA households have access to a computer at home. However, only 15% of WA seniors use a computer at home.

Age group	Male	Female
60 - 64 years	29%	23%
65 - 74 years	19%	12%
75 years and over	9%	4%
<b>Total seniors</b>	<b>19%</b>	<b>12%</b>

Senior men are more likely to use a computer than women (19% compared to 12%). Younger seniors (those aged 60 to 64 years) are more likely to use a computer at home than older seniors.

The main reasons why seniors do not use a computer are<sup>14</sup>:

- ♦ they have no need for it;
- ♦ the costs involved are too high; and
- ♦ they are not interested in using a computer.

Over 40% of WA households have access to the Internet, but only 11% of seniors use the Internet.

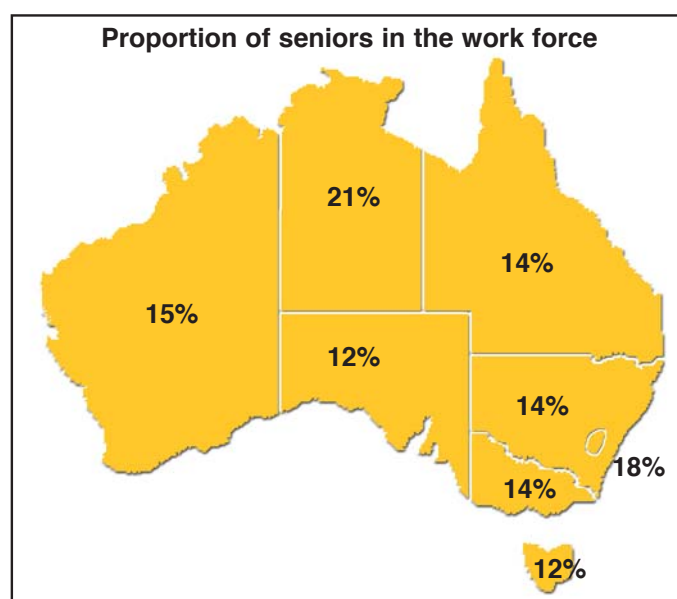
Age group	Male	Female
60 - 64 years	25%	17%
65 - 74 years	13%	7%
75 years and over	5%	2%
<b>Total seniors</b>	<b>14%</b>	<b>7%</b>

Senior men are more likely to use the Internet than senior women (14% compared to 7%), and younger seniors (those aged 60 to 64 years) are more likely to use the Internet than older seniors.

- ♦ Three-quarters of seniors who use the Internet do so from home.
- ♦ Only 4% of seniors who use the Internet do so to pay bills or transfer funds, and 2% use it to purchase goods and services, such as accommodation and travel.<sup>15</sup>

## Working life

WA has the third highest proportion of seniors in the work force (15%), similar to the national rate of 14%.



In 2001, there were almost one million people in the WA work force, including nearly 43,200 seniors.

- ♦ 47% of the seniors in the work force were employed on a full-time basis.
- ♦ 48% were employed part time.
- ♦ Only 5% of seniors in the work force were unemployed and actively looking for work.

<sup>14</sup> Household Use of Information Technology, Australia, 2001-2002, ABS Cat. no. 8146.0.

<sup>15</sup> These are Australian figures of seniors aged 65 years and over.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

Labour force status - seniors		
	Male	Female
<b>60 - 64 years</b>		
<b>Proportion in the work force</b>	<b>51%</b>	<b>25%</b>
Employed	92%	98%
Unemployed	8%	2%
<b>65 - 69 years</b>		
<b>Proportion in the work force</b>	<b>19%</b>	<b>9%</b>
Employed	97%	99%
Unemployed	3%	1%
<b>70 - 74 years</b>		
<b>Proportion in the work force</b>	<b>9%</b>	<b>4%</b>
Employed	98%	98%
Unemployed	2%	2%
<b>75 years and over</b>		
<b>Proportion in the work force</b>	<b>5%</b>	<b>2%</b>
Employed	96%	95%
Unemployed	4%	5%
<b>Total 60 years and over</b>		
<b>Proportion in the work force</b>	<b>22%</b>	<b>9%</b>
Employed	94%	98%
Unemployed	6%	2%

In WA, half of all senior men aged 60 to 64 years are in the work force, compared to only 25% for women of the same age. The table above highlights the fact that the proportion of seniors in the WA work force decreases with age, and is generally lower for women than it is for men.

It also highlights the fact that senior men between the ages of 60 and 64 years are more likely to be unemployed than women of the same age.

## Overseas born seniors

Seniors born overseas in an ESC are more likely to be in the work force than those who were born in a non-ESC (17% compared to 14%). They are also less likely to be unemployed than those seniors born overseas in a non-ESC (4% compared to 7%).

## Indigenous seniors

Indigenous seniors have lower participation and employment rates and higher unemployment rates than non-Indigenous seniors. Thirteen percent of Indigenous seniors are in the work force and most (89%) of these are employed.

## Industry

Seniors are employed across all industries in WA, reflecting the diverse skills of our older population. Senior men are more likely to be employed in the areas of property and business services, and manufacturing, than senior women.

The following table shows the main industries where seniors are employed.

Employed seniors - industry	
Male	Female
♦ Agriculture, forestry and fishing 14%	♦ Health and community services - 19%
♦ Property and business services 12%	♦ Agriculture, forestry and fishing - 12%
♦ Manufacturing - 11%	♦ Education - 11%

## Occupation

Almost half (46%) of employed seniors in WA are working as managers and administrators, professionals and associated professionals, reflecting the accumulation of skills and knowledge gained over many years in the work force.

Senior women are more likely to be working in a clerical or sales area and senior men as managers and administrators. The following table shows the main occupations of seniors.

Employed seniors - occupation	
Male	Female
♦ Managers and administrators 21%	♦ Intermediate clerical, sales and service workers 19%
♦ Professionals 16%	♦ Professionals 18%
♦ Tradespeople and related workers 14%	♦ Managers and administrators 14%

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

## Retirement

Five out of six seniors have retired from the work force.

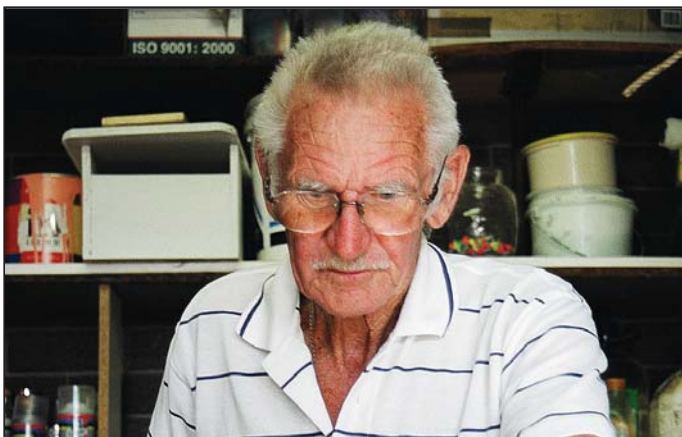
Retiring from work is a significant event in many people's lives. It marks the beginning of new social interactions, as people leave the workplace and forge friendships through new interests and hobbies. It can also mean living on a reduced income from superannuation, savings and/or government pensions.

In line with the principle of encouraging continued work force participation among older people there is no statutory retirement age in Australia.<sup>16</sup>

In 1997, half of the WA seniors still in the work force said they intended to fully retire from work after they were 65 years old. A further 42% were unsure when they would fully retire from the work force.<sup>17</sup>

The two main reasons why seniors retire are:

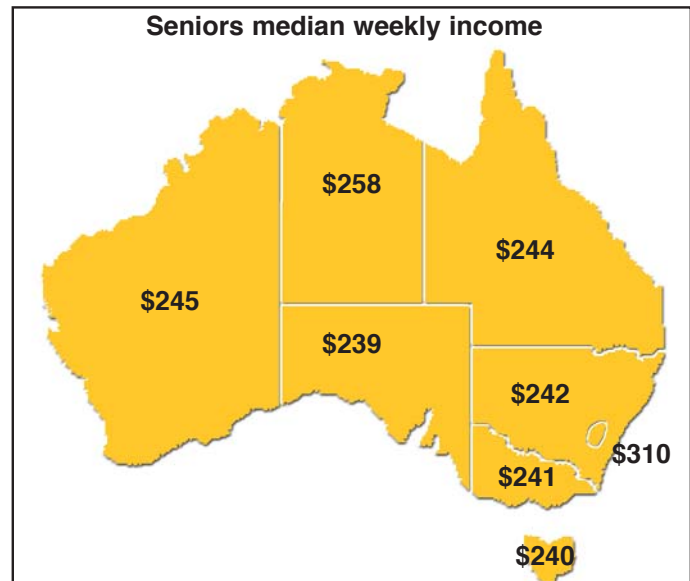
- ♦ the loss of a job through ill health or injury; and
- ♦ reaching the appropriate age for retirement and qualifying for the Age Pension.<sup>18</sup>



*At 75 years of age Derrick considers himself 'very fortunate to be fit and healthy' so that he can continue to supplement his Age Pension by working part time as a carpenter. Working less than 20 hours a week he is still eligible for the WA Seniors Card and can access significant savings on Government utilities, leisure activities, services and products.*

## Income

WA seniors have the third highest median weekly income (\$245), similar to the national median weekly income for seniors (\$243).



Income levels can vary considerably over a person's life-cycle, and many factors influence a person's income, including participation in the work force, whether they are employed full-time or part-time, their age and family obligations. A person's earning capacity generally increases with age, but declines sharply after 60 years of age.

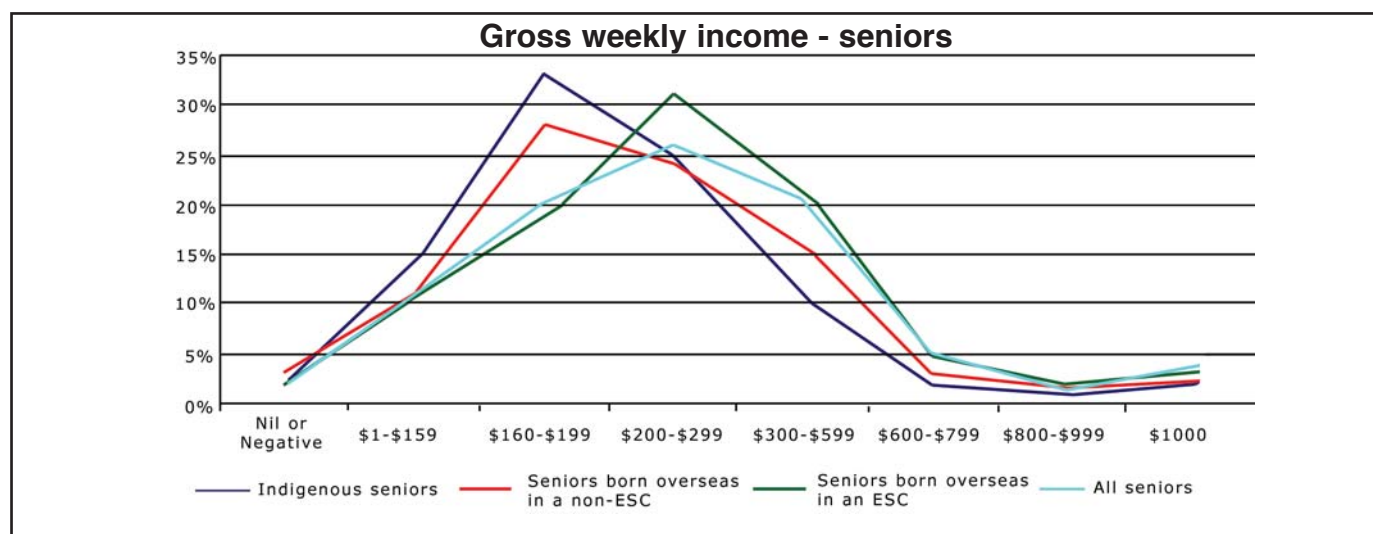
- ♦ One-third of all WA seniors have a low gross weekly income of between \$0 and \$199.
- ♦ One-quarter of all seniors have a gross weekly income range of \$200 to \$299.
- ♦ 2% of all seniors say they have a 'nil or negative' income.
- ♦ 4% of seniors have a weekly income greater than \$1,000.

<sup>16</sup> However there is a minimum age that must be attained before qualifying for the Age Pension.

<sup>17</sup> The remaining 9% intended to retire between the ages of 60-64 years.

<sup>18</sup> Retirement and Retirement Intentions, Australia, 1997, ABS Cat. no. 6238.0.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS



The graph above shows the the gross weekly income distribution for seniors in WA.

Senior men are more likely to have a gross weekly income of \$300 or more, whereas senior women are more likely to have a gross weekly income of less than \$300.

## Overseas-born seniors

- ◆ Seniors born overseas in an ESC are more likely to have a gross weekly income range of \$300 to \$799 than those seniors born overseas in a non-ESC (27% compared to 17%).
- ◆ One-third of seniors born overseas in an ESC have a gross weekly income range of \$200 to \$299, compared to one-quarter of seniors born overseas in a non-ESC.

## Indigenous seniors

- ◆ One quarter of Indigenous seniors have a gross weekly income range of \$200 to \$299.
- ◆ Almost half of all Indigenous seniors have an income less than \$199 per week.

## Superannuation

Superannuation is an important source of income, especially in post-retirement years.

A retiree's source of income will change over time,

initially relying on private sources, such as savings and superannuation, and then moving to government benefits in later years.

Little information is available about the level of superannuation coverage of retired seniors, but the *Survey of Employment Arrangements and Superannuation, 2000, Australia*, found that for WA workers aged between 45 and 54 years old:

- ◆ 15% had no superannuation;
- ◆ one-third had less than \$20,000 in superannuation; and
- ◆ only 11% had more than \$100,000 in superannuation.

The survey found that men were more likely to have superannuation, especially \$40,000 or more, than women. This is partially explained by the different work force participation levels of men and women, as women generally leave the work force temporarily to raise a family.

- ◆ For women aged between 55 and 69 years old who were still in the work force 28% had no superannuation coverage and 26% of men of the same age had no superannuation coverage.
- ◆ 45% of women aged 55 to 69 years old who had already retired from the work force had no superannuation, compared to 17% for retired men of the same age.<sup>19</sup>

<sup>19</sup> Australian figures.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

**Bill, 69 years old, works full time in his own family business.** His wife Sarah, 65, also works full time in the business and neither has any superannuation. Bill says he has always been self employed "so anything I have goes back into the business and hopefully that will provide our nest egg when the time comes to sell up." Sarah points out that many women historically have no superannuation. "Compulsory superannuation only came in some 10 or so years ago, so many women relied on their husband's super plus they were often out of the workforce for many years raising children."

## Home ownership

Almost three-quarters of WA seniors own their own home.

Home ownership is an important aspect of wealth creation and has a major influence on a person's economic well-being, especially in non-income earning years. Buying a home represents the largest purchase most people make and the biggest asset they are likely to acquire.

Overall, 71% of WA's seniors fully own their own home, and a further 7% are in the process of paying off their home. One in eight seniors pay rent.

Seniors born overseas in a non-ESC have the highest home ownership rate, with three-quarters owning their own home, and a further 7% in the process of paying off their own home.

**Sophia and her husband arrived in Perth from Holland in 1950 with just 10 pounds to their name.** "There was little to rent in those days so we pitched a tent with another Dutch couple and walked from Bayswater to Perth each day looking for jobs and accommodation." The two couples built a duplex together in Salter Point. While the husbands have passed on the two women continue to live in the original home built some 50 years ago.

Indigenous seniors are the least likely to own their own home, with only 14% of Indigenous seniors fully owning their own home and a further 6% in the process of paying off their own home. Indigenous seniors are more likely to rent the place where they are living, with two-thirds of Indigenous seniors paying rent.

## Benefits and concessions

Approximately four-fifths of WA seniors received Government benefits in 2003.

- ◆ Approximately 70% of all WA seniors have a Pensioner Concession Card.
- ◆ 9% of WA seniors have a Commonwealth Seniors Health Card.
- ◆ Almost 80% of *eligible* WA seniors have a WA Seniors Card.

# A PROFILE OF WESTERN AUSTRALIA'S SENIORS

## Data sources

- ◆ Tables prepared by the Australian Bureau of Statistics for the Office for Seniors Interests and Volunteering using data from the *2001 Census of Population and Housing*.
- ◆ *Household Use of Information Technology, Australia, 2001-2002*, ABS Cat. no. 8146.0.
- ◆ *Regional Population Growth, June 2002, Australia*, ABS Cat. no. 3218.0.
- ◆ *Western Australia's Baby Boomers: A Profile of Persons Born 1946-1965, 2003*, ABS Cat. no. 4149.5.
- ◆ Unpublished information from Centrelink and Department of Veterans' Affairs.
- ◆ *The Dementia Epidemic: Economic Impact and Positive Solutions for Australia, March 2003*, Prepared for Alzheimer's Australia by Access Economics Pty Ltd, Canberra.
- ◆ *Survey of Employment Arrangements and Superannuation, 2000*, ABS Cat. no. 6361.0.
- ◆ *Disability, Ageing and Carers: Summary of Findings, 1998*, ABS Cat. no. 4430.0.
- ◆ *Retirement and Retirement Intentions, Australia, 1997*, ABS Cat. no. 6238.0.

## Additional copies

Additional copies of this topic sheet and others in the series can be downloaded from the Office for Seniors Interests and Volunteering website <http://www.osi.wa.gov.au>



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