



**Preparation for ageing and later life:
The sentiments and experiences of people aged 50-plus
in Australia**

June 2023

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EXECUTIVE SUMMARY

Background

In later life, ageing presents people with changing circumstances across most areas of their lives. Taking action to prepare for ageing helps maintain quality of life; it buffers against health-related challenges and increases opportunities for fulfillment and satisfaction in older age. The willingness and capacity to prepare for later life are driven by an individual's personal characteristics interacting with social systems and cultural expectations. Very little is known about how prepared older people feel for ageing in an Australian context. Importantly, what aspects of preparation are a priority and what factors impact on people's capacity to prepare?

Study Methods

To address these questions, the 10th National Seniors Social Survey (NSSS-10) asked respondents how prepared they felt for the process of ageing and if they thought there were positives to it or they had concerns about it. Respondents also had the option of providing a text comment about ageing preparedness.

Findings - quantitative

Just over two-thirds of survey respondents (68%) said they felt somewhat or very prepared for ageing. Approximately half the remainder (14.3%) felt 'Somewhat' or 'Very unprepared', and 17% were neutral.

- People who felt positive about ageing were significantly more likely to feel prepared.
- People with concerns about ageing or expected quality of life to get worse were more likely to feel unprepared or neutral.

The analyses showed that feeling prepared for ageing was also associated with being older and having greater wealth. People reporting poor health were less likely to feel prepared.

Findings - qualitative

From the 1200 text comments, the research team identified three dominant domains of preparation: Health and Bodily Abilities, Accommodation and Finances. For each domain, a set of life-scripts represented common narratives, experiences or attitudes within the domain. Taken together, the 28 life-scripts suggest older people need three kinds of support to prepare:

- Changes to structural factors that impede planning such as inadequate financial resources or insecure housing.
- Good information about ageing and how to prepare plus social support systems that are accessible and meet people's needs.
- Psychological and emotional support to challenge negative expectations and fears that prevent preparation

BACKGROUND

Later life brings new opportunities for freedom and contentment. Many people find they have the time and resources to pursue long-held goals or interests and life experience brings wisdom. Research shows that older people consistently report feeling happier, calmer and more balanced than they did in earlier decades [1]. But later life is also associated with multiple challenges to health and wellbeing. Loss and grief are common as people increasingly experience the death of partners, family and friends. For people 65 years and over, dementia risk doubles every five or six years [2] and 50% of older people have two or more chronic health conditions [3]. In older age, housing may become unsuitable or unaffordable due to mobility limitations or changed financial circumstances. Financial uncertainty is also an issue for many with retirement savings needing to last for an unknown length of time and the possibility of paying for complex health or care needs.

The question arises therefore of how to make the most of later life opportunities while dealing with the particular challenges and setbacks that inevitably occur during this life-period?

Taking steps to prepare for older age earlier in life as well as during the retirement years has been shown to improve the chances of positive wellbeing across physical and mental health, financial security and social relationships. Although preparation does not prevent ageing-related challenges, it does build capacity to deal with them [4].

A recent systematic review of 42 studies found preparation for ageing falls across six separate but interrelated dimensions: health preparation, psychological preparation, financial preparation, housing, social preparation and active

leisure [5]. Most of the studies reviewed (37 out of 42), focused at least in part on financial planning for ageing. But many of these studies also included preparation for other domains, especially health (physical and mental) and housing. Preparing for possible changes in social interactions received less attention in the literature.

Preparation for ageing is generally thought of as an individual responsibility and determined by a variety of motivations and internal factors. For example, those who have a family member with dementia are less avoidant of planning and more likely to gather information about future care for themselves [6]. A positive view of one's own ageing has been associated with an increase in planning activities [7]. The personality factors of openness and conscientiousness have also been associated with willingness to plan as have the characteristics of mastery and self-efficacy, although outcomes are inconsistent for these characteristics. A sense of control and capacity to solve problems can lead to being a proactive planner or avoiding planning because of the belief in one's capacity to solve problems as they arise [6].

The willingness and capacity to plan for later life are not only driven by individual factors. Social systems, structures and cultural expectations about ageing interact with personal characteristics to determine if and how people prepare [4].

Inequality, discrimination, poverty and disadvantage all impact on people's access to resources that enable preparation. For example, maintaining health and preventing chronic disease are much more challenging for people who can't afford healthy food or appropriate medical care. In Australian

society, financial security in retirement is dependent on an uninterrupted employment history for establishing a healthy super balance, and on home ownership. Yet multiple groups such as carers, divorcees or those with complex mental health conditions are without these options due to structural factors and systems that do not accommodate or support their circumstances.

Cultural understandings of ageing will also influence people's willingness and likelihood to prepare for later life. In our youth-oriented culture, ageing is perceived as wholly undesirable and associated with inevitable decline and burdensome dependency [8]. These powerful negative assumptions and stereotypes are internalised throughout the life course, the result being an unwillingness to think about being an older person or planning for such an undesirable future.

To date, most evidence about how people prepare or do not prepare for later life comes from Europe or North America but the structures, systems and social norms that determine ageing-related preparation are often country-specific. It is important therefore to further investigate ageing-related preparation in an Australian context. To this end, National Seniors Australia included a question in their National Social Survey about how prepared older people felt for ageing and respondents also had the opportunity to add free-text responses elaborating on their answer.

STUDY METHODS

The National Seniors Social Survey

National Seniors Australia is a member-based not-for-profit research and advocacy organisation representing and promoting the views, values and beliefs of Australians aged 50 and over. Every year since 2012 – except 2020 when focused on COVID research – National Seniors has conducted a survey of older Australians' behaviours and views about topics relevant to lifestyle, health and wellbeing called the National Seniors Social Survey, or NSSS. The 10th NSSS (NSSS-10) was conducted in February 2022.

Anyone aged 50 years or over and living in Australia was eligible to participate in the NSSS-10. Invitations to participate were distributed via the National Seniors membership database and online networks, and further distribution to other older people residing in Australia was encouraged.

As for previous National Seniors Social Surveys, we asked questions on multiple topics relevant to older people's lives, plus a range of demographic questions. This report draws on responses to ageing-related preparedness questions in the 'Thinking about later life' and 'Quality of later life' modules of the NSSS-10 (wording in Appendix 1). These questions were adapted from the United States of Ageing Telephone Survey 2015 [9]. Responses were collected online via Survey Monkey.

Analysis methods

The software package Stata v17 was used for all quantitative analysis. Chi-square statistics tested whether responses to the life preparation question differed according to relevant demographic factors. Multiple logistic regression models tested the strength and direction of these associations. The demographic characteristics of respondents who answered preparedness questions are provided in Appendix 2.

We analysed text comments using the thematic analysis framework described by Braun and Clarke [10]. NSA researchers read text comments with the goal of identifying overarching themes, or 'domains of preparedness', across respondents' views and experiences. A single text response could speak to more than one domain. Within each domain, analyses generated an associated set of subthemes or 'life-scripts' representing a particular narrative and/or attitude to ageing preparedness. In using these methods, the researchers acknowledge that their pre-existing knowledge and understandings may have influenced the themes and scripts they identified.

Scripts were then overlaid onto respondents' responses to the main quantitative ageing preparedness question (i.e., feeling 'Very prepared', 'Somewhat prepared' etc.) to examine associations of the scripts with the different levels of preparedness.

When respondents' quotes are used in this report, they are reproduced verbatim except when alteration was required for clarity or anonymity (indicated with square brackets []). Minor typos were corrected for readability (no brackets). All other phrasing idiosyncrasies are retained.

RESULTS

Ageing related preparation and ageing sentiments: Quantitative analysis

The primary question we asked about ageing preparedness was: *“Overall, how prepared do you feel for the process of ageing?”*

In response, just over two-thirds of respondents (68%) said they felt prepared for ageing, as Figure 1 shows.

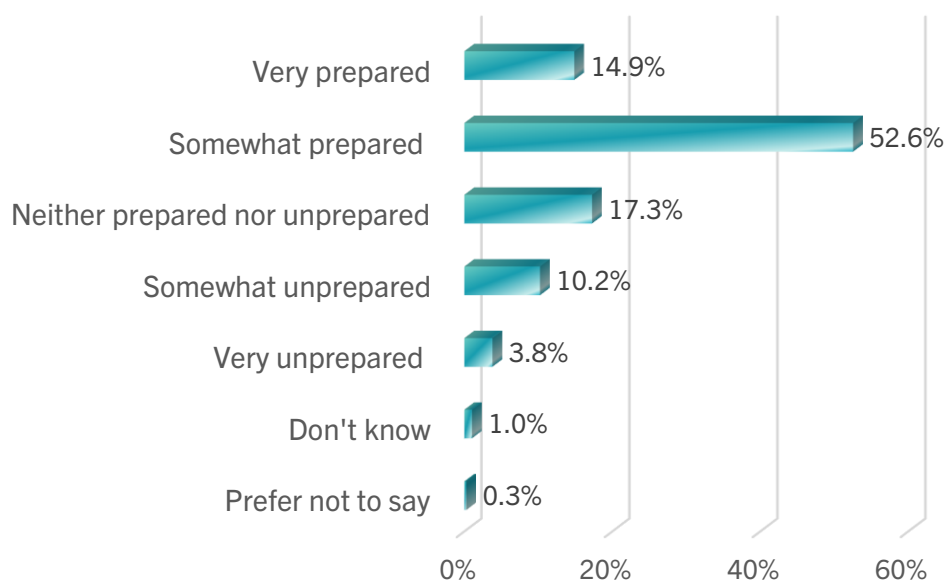


Figure 1. NSSS-10 respondents' feelings of preparedness for ageing (n=3412)

We also asked about respondents' positive sentiments and concerns regarding ageing and their expectations of whether their quality of life would change over the next 5-10 years (Figure 2, over page).

The results showed 62% of respondents felt there were positive aspects to ageing and 38% were not concerned about ageing.

However, only a small proportion (13%) thought their quality of life would improve in coming years, with the largest number believing their quality of life would stay the same (53%).

On the other hand, nearly a third of respondents (31%) felt there were no positives about getting older, and more than 57% said they had concerns about ageing. Fully 35% expected their quality of life to get worse in the next 5-10 years.

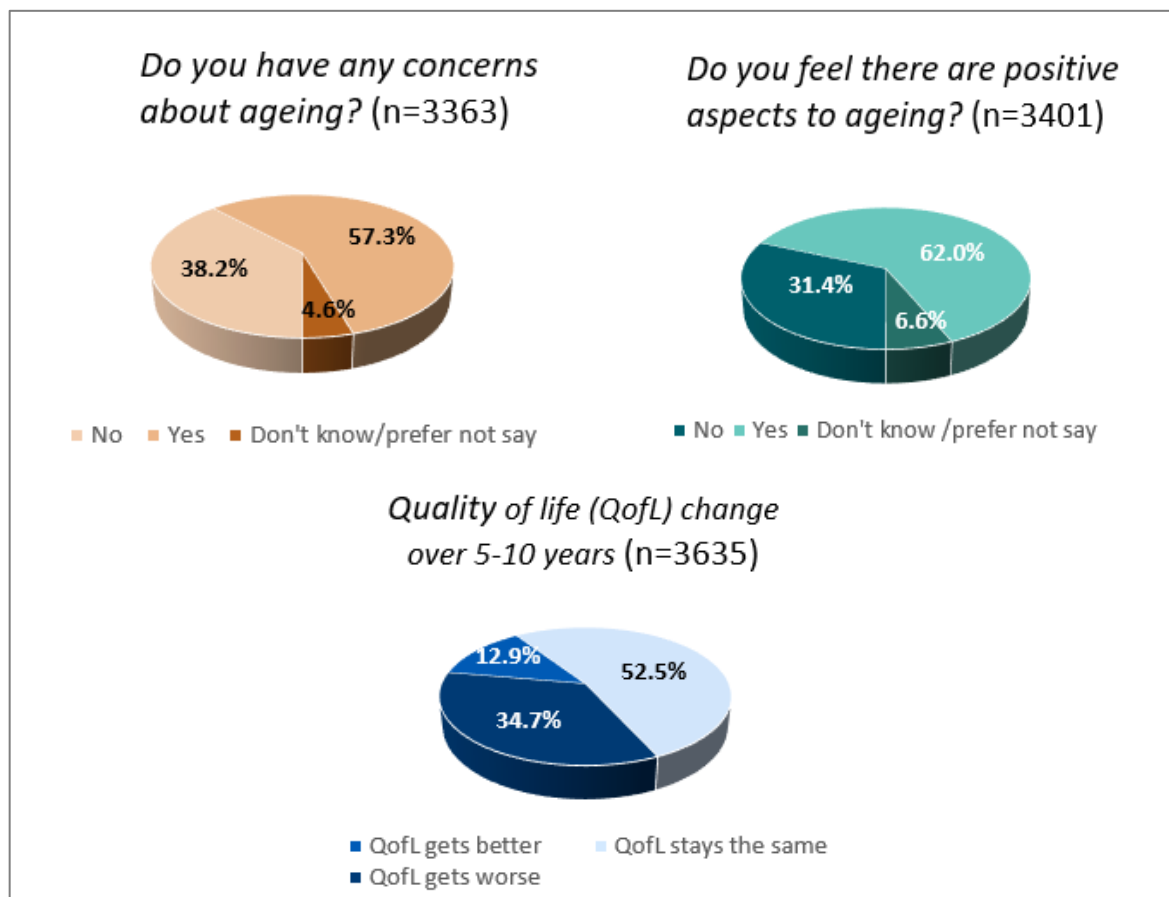


Figure 2. NSSF-10 respondents' sentiments about ageing and expectations of future quality of life

Overall, ageing sentiments were more important than demographic characteristics in accounting for feeling prepared for ageing. In our statistical models that incorporated demographic and ageing-sentiment variables, we found that:

- People who felt there are positive aspects to ageing were 3.4 times (or 340%) more likely to feel prepared.
- People with concerns about ageing were 60% more likely to feel unprepared or neutral (neither prepared nor unprepared).
- Those who expected their quality of life to get worse over the next 5-10 years were 20% less likely to feel prepared.

The analyses showed that feeling prepared for ageing was also associated with being older and having greater wealth. People reporting poor health were nearly 30% less likely to feel prepared.

Gender, education, having a partner, or diversity status did not affect preparedness. See Appendix 2 for respondent demographic characteristics and Appendix 3 for full statistical results.

Ageing related preparation and ageing sentiments: Qualitative analysis

In total 1231 respondents provided relevant comments elaborating on the ageing preparation question. Those who felt unprepared for ageing were significantly more likely to contribute a preparedness comment compared to those who felt prepared; 19% of commentators compared to 11% of non-commentors felt unprepared. There were also some demographic differences between commentators and non-commentors. Commentors were more likely to be women, more educated, slightly older and have less wealth. See Appendix 2.

Thematic analyses of comments identified three large and coherent domains capturing the majority of sentiments expressed. These domains of preparedness were:

- Preparing for changes in health and bodily abilities (497 comments)
- Preparing accommodation (227 comments)
- Preparing finances (187 comments).

Smaller or less coherent domains of preparedness included:

- Organising end of life paperwork and decisions
- Managing body image and other peoples' attitudes
- Adjusting to work transitions
- Emotional preparedness
- Preparations that serve the wellbeing of others.

Some comments solely took the form of philosophical musings about ageing or mentioned sources of knowledge about ageing. These comments were excluded from analysis because they did not relate to ageing preparation specifically.

The three largest domains were further refined into sets of domain-specific 'life-scripts'. The life-scripts represented particular narratives, experiences and/or attitudes related to preparedness within each domain.

Comments varied in their complexity. Some responses focused on single issues such as the futility of preparation in the face of debilitating illness, for example: *"How do you prepare for Alzheimer's disease? That stuffs up any plans you may have"*. Others covered a broad range of topics and personal experiences. A single comment could signify multiple domains and life-scripts. As an example, consider this comment:

"I am not sure. To be honest it is very scary and we are trying to prepare as much as possible by staying fit and healthy. Also by insuring we have enough money to retire and live independently. We do not want to go into a nursing home ever and want to stay in our own home out on our farm"

All three major domains are evident in this comment because it addresses preparation in terms of health, finances and accommodation. The text relating to each of the domains contributes to defining the domain-specific life-scripts that capture preparation sentiment. For example, in the last sentence, *"We do not want to go into a nursing home ever and want to stay in our own home out on our farm"*, the evident domain is 'Accommodation', and the life-script (from our typology on the following pages) is 'I don't want residential aged care, I fear it, I want to stay in my own home'. Examples of representative comments for each of the life-scripts across the three main domains are included as Appendix 4.

What life-scripts define the three main ageing preparation domains?

The Health & Bodily Abilities domain (defined by 497 comments)

There were 11 life-scripts evident within the Health & Bodily Abilities domain. Physical health and capacity were perceived as critical to defining people's preparation or otherwise for later life. Respondents held opposing attitudes or sentiments about age-related health changes and ageing preparation. On the one hand, some people had a proactive and engaged approach with the belief they had capacity and resources to deal with health-related changes. Others felt helpless and fearful because they could not or did not know how to plan for the bodily issues that, in their view, accompany ageing.

The 11 life-scripts within the Health & Bodily Abilities domain of preparation sentiment are presented in Table 1, together with the proportional contribution of each script to the domain.

Table 1. Life-scripts defining the Health & Bodily Abilities domain of ageing-related preparation sentiments.

Health & Bodily Abilities life-scripts	% contribution of life-script
I knew ageing would happen, but my health decline is debilitating and I dislike and fear it.	17.3
I know ageing is likely but I am keeping active, fit and healthy as long as possible.	16.5
We can't avoid ageing but I'm preparing aspects of my life to cope with it.	14.1
Health is key to good ageing so bad health is a big future fear, but it's hard to plan for.	13.9
I was not prepared for the sudden declines or shock changes that occurred in my life.	13.9
I am concerned I don't have supports in place, services are inadequate, money is short.	6.3
Ageing is difficult sometimes, but positivity and acceptance of limits are important.	5.2
I have knowledge of ageing from study, work, others' experience or managing my disability/illness.	3.4

My health/body/genes are in good condition so I'm not thinking about ageing.	3.2
I have the necessary services and supports in place to support my ageing body.	2.2
I am/was ignorant about what would happen to my body and how to prepare for ageing.	1.8
Miscellaneous/other	2.0

Note that some of these scripts contain two or more related points separated by commas. For example, the script “I am concerned I don’t have supports in place, services are inadequate, money is short” contains three points. Different points were united into a single script this way if they frequently appeared together in comments, provided they conveyed a similar enough idea. However, some comments in the script-set only contained one of the points, not both or all. The example comments in Appendix 4 illustrate this further. This also applies to scripts in the Accommodation and Finances domains.

The Accommodation domain (defined by 227 comments)

Ten scripts were apparent within the Accommodation domain (Table 2). The two most common scripts both reflected a desire to age at home. As with the Health & Bodily Abilities domain, the top two highlighted both positive and negative mindsets. The most prevalent script acknowledged the possible actions needed to remain at home with age, while fear of residential age care underpinned the second most prevalent. Although proportions for the remaining scripts were smaller, overall, they focused on actual or perceived barriers (or enablers) for planning future accommodation.

Table 2. Life-scripts defining Accommodation domain of ageing-related preparation sentiments.

Accommodation life-scripts	% contribution of life-script
I have renovated/downsized/moved to make ageing at home easier.	34.4
I don't want residential aged care, I fear it, I want to stay in my own home.	21.6
I worry about my housing situation and know I'll have to take action but haven't yet.	13.2
I'm accessing/researching aged care services, facilities and the aged care system.	7.5
Something is blocking access to the assistance I need to age at home.	7.0
I own my home.	5.3
I don't where I will live, am unsure how to prepare my home, need for more information on aged care.	4.8
I am renting and it is a source of worry.	2.2
Past professional/personal experiences with aged care have shaped my planning.	1.3
Happy with current accommodation situation.	1.3
Miscellaneous/other	1.3

The Finances domain (defined by 187 comments)

A large proportion of the responses in the Finances domain were captured by a script in which respondents asserted their feeling of financial security, which some linked to having worked hard (Table 3). In contrast, the second most prevalent script asserted respondents' feelings of concern about money, with some consequently unable to prepare adequately for ageing. Taken together these two scripts accounted for nearly three quarters of comments within the Finances domain. The remaining five scripts were fairly evenly divided between taking a proactive approach to money management and experiencing financial uncertainty or barriers to financial management.

Table 3. Life-scripts defining the Finances domain of ageing-related preparation sentiments.

Finances life-scripts	% contribution of life-script
I worked hard to have enough money, I feel financially secure.	41.7
Money is a worry, having enough is an area of concern for me, hard to plan without it.	31.6
I have some super/savings, live frugally, value the pension, take action to reduce costs.	7.5
I'm uncertain about my financial situation, I need more information and quality advice.	5.3
Centrelink rules are adversely affecting my financial preparation.	4.3
I keep informed of financial issues and learned from experiences of others or through study/work.	3.7
I'm uncertain about my financial situation because the future is unknown.	3.2
Miscellaneous/other	2.7

Synthesising numerical and text analyses

Having defined the life-scripts present in the dataset, the next step was to examine how they related to levels of preparedness. In other words, what experiences, situations or perceptions were associated with feeling prepared or otherwise for later life?






To answer this question, a complete comment set for each script was compiled. The set contained every comment that articulated the particular script. Every comment in the set was then cross matched to the commenter's reported level of preparedness (i.e., 'Very prepared', 'Somewhat prepared', 'Neither prepared nor unprepared', 'Somewhat unprepared', 'Very unprepared'). This process was repeated for all scripts.

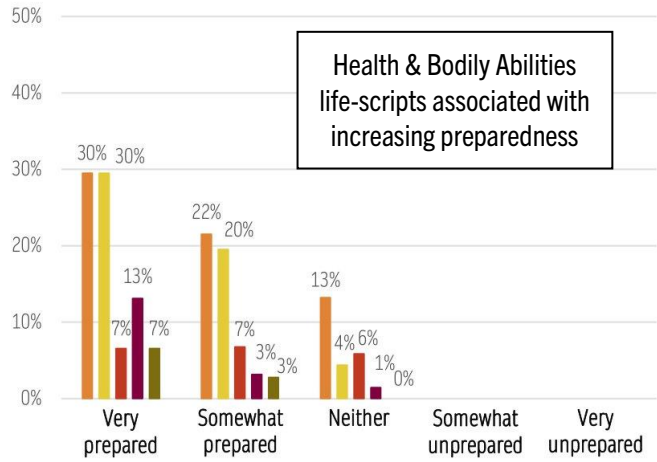
The proportionate contribution the various scripts made to each preparedness response category was then calculated. These proportions show which Accommodation-related scripts are most likely to be articulated by people who feel 'Very prepared', which Finance-related scripts are common among the group who feel 'Very unprepared', and so on. For example, in the Health & Bodily Abilities domain, out of all 61 commenters who indicated they felt 'Very prepared' for ageing, only 2% (= 1 person) articulated a version of the life-script 'I knew ageing would happen, but my health decline is debilitating and I dislike and fear it'. As such, this script did not contribute much to understanding the 'Very prepared' group. On the other hand, 41% of those who felt 'Very unprepared' articulated this script. It was in fact the most common reason given for feeling unprepared for ageing in the Health & Bodily Abilities domain.





Taking this one step further, these proportions were graphed to illustrate any trends in the association between scripts and preparedness levels. Figures 3 to 5 (over page) show these proportions for the three major domains. Some scripts showed patterns of increasing or decreasing contributions across preparedness levels. Others had less defined patterns of contribution, contributed predominantly to one category of response only, or contributed more heavily to the 'neither' category suggesting an association with uncertainty. In each figure, the top and centre panels represent decreasing and increasing contributions respectively while the bottom panel of each figure presents life scripts with other distribution patterns.

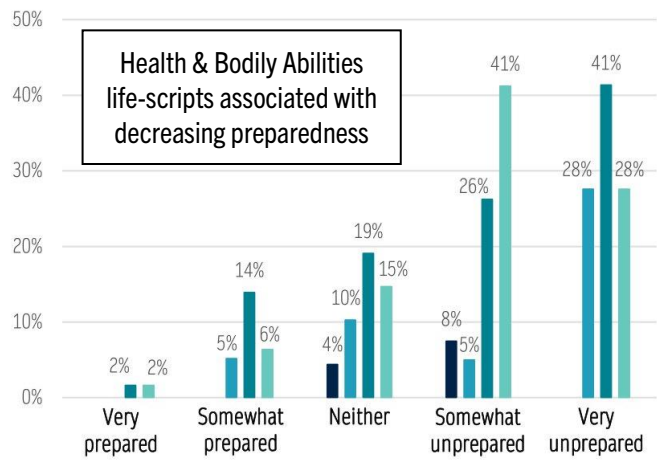
In the Health & Bodily Abilities domain, those feeling prepared for ageing frequently had very positive life-scripts reflecting acceptance, empowerment and capacity to manage ageing-related health changes (Figure 3). Not surprisingly, unpreparedness was represented by life-scripts focused on sudden or unexpected health declines or lack of resources and support. There was a small group who felt prepared for ageing but were nonetheless experiencing debilitating health declines that may have caught them off guard. The life-script that highlighted the importance of health to ageing outcomes did not correspond to markedly different preparedness levels, possibly because future health outcomes are unknown so not easily planned for.



Preparedness within the Accommodation domain was mainly associated with ensuring ageing at home was possible by modifying an existing home or moving somewhere more suitable (Figure 4). Incorporating aged care services into accommodation options was only explicitly mentioned by about 10% of those who felt prepared. Interestingly, feeling 'Somewhat unprepared' was focused on problems with accessing necessary assistance within the home. Nobody who commented on renting their home felt prepared for ageing. The worry of renting script comprised nearly a quarter of the 'Very unprepared' responses within the Accommodation domain. Home ownership on the other hand was acknowledged as being an important component of preparation, albeit by a small group.

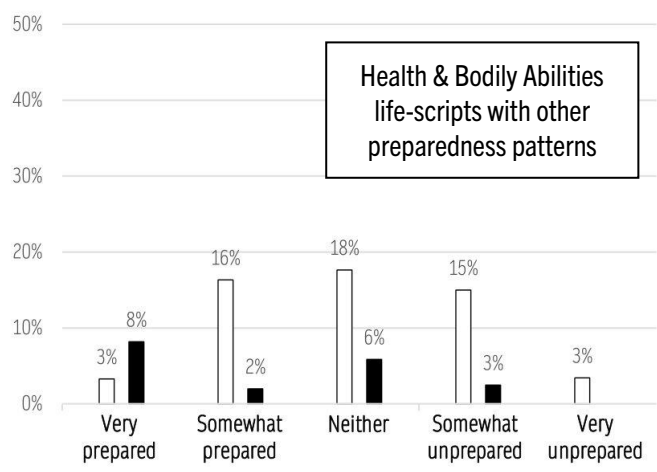
-  I know ageing is likely but I'm keeping active, fit and healthy as long as possible.
-  We can't avoid ageing but I'm preparing aspects of my life to cope with it.
-  Ageing is difficult sometimes, but positivity and acceptance of limits are important.
-  I have knowledge of ageing from study, work, others' experience or managing my disability/illness.
-  I have the necessary services and supports in place to support my ageing body.



-  I am/was ignorant about what would happen to my body and how to prepare for ageing.
-  I'm concerned I don't have supports in place, services are inadequate, money is short.
-  I knew ageing would happen, but my health decline is debilitating and I dislike and fear it.
-  I was not prepared for the sudden declines or shock changes that occurred in my life.



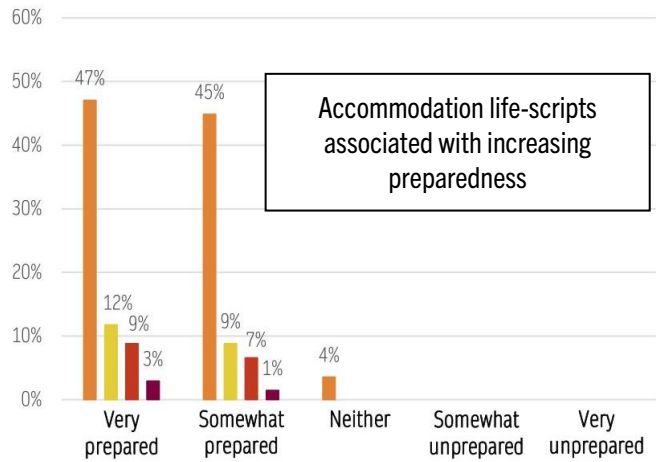
-  Health is key to good ageing so bad health is a big future fear, but it's hard to plan for.
-  My health/body/genes are in good condition so I'm not thinking about ageing.



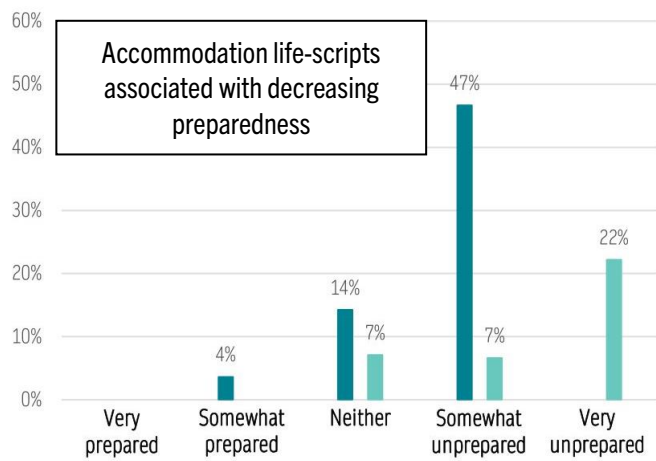
% represents percentage of comments in this response category (very prepared, somewhat prepared, etc.) that fit this script

Figure 3. Preparedness according to Health & Bodily Abilities life-scripts

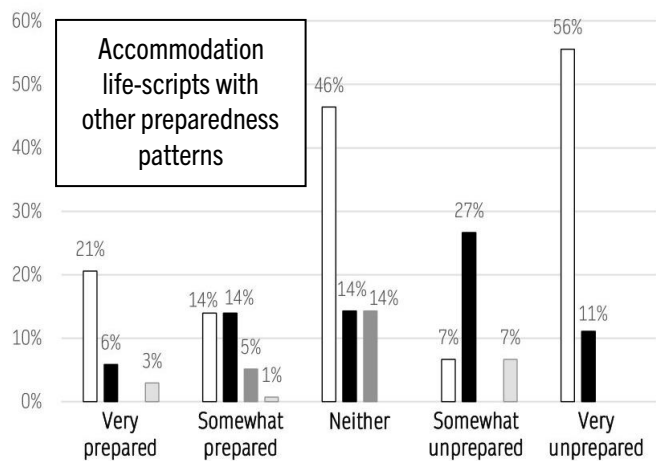
-  I have renovated/downsized/moved to make ageing at home easier.
-  I'm accessing/researching aged care services, facilities and the aged care system.
-  I own my home.
-  Past professional/personal experiences with aged care have shaped my planning.



-  Something is blocking access to the assistance I need to age at home.
-  I am renting and it is a source of worry.



-  I don't want residential aged care, I fear it, I want to stay in my own home.
-  I worry about my housing situation and know I'll have to take action but haven't yet.
-  I don't know where I will live, am unsure how to prepare my home, need for more information about aged care.
-  Happy with current accommodation situation.



% represents percentage of comments in this response category (very prepared, somewhat prepared, etc.) that fit this script

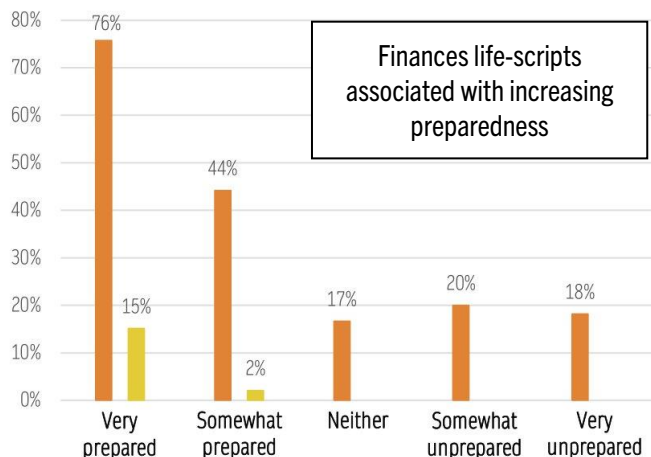
Figure 4. Preparedness according to Accommodation life-scripts



I worked hard to have enough money, I feel financially secure.



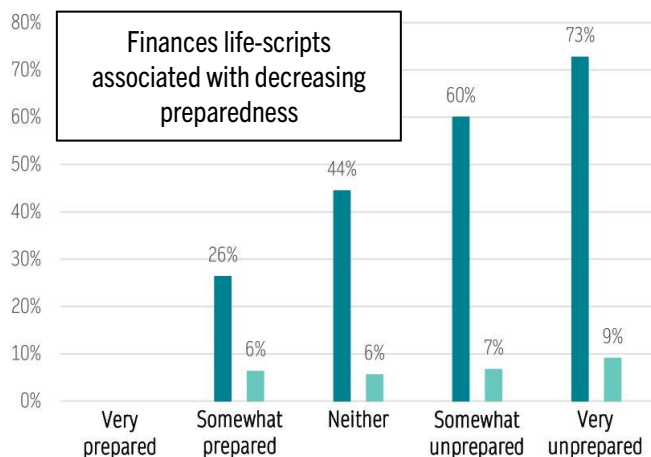
I keep informed of financial issues and learned from experiences of others or through study/work.



Money is a worry, having enough is a concern for me, hard to plan without money.



I'm uncertain about my financial situation, I need more information and quality advice.



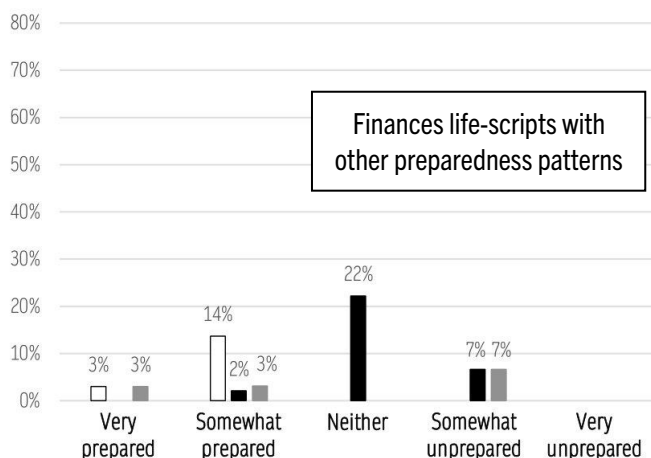
I have some super/savings, live frugally, value the pension, take action to reduce costs.



Centrelink rules are adversely affecting my financial preparation.



I'm uncertain about my financial situation because the future is unknown.



% represents percentage of comments in this response category (very prepared, somewhat prepared, etc.) that fit this script

Figure 5. Preparedness according to Finances life-scripts

Financial security was a strong determinant of preparedness in the Finances domain with 76% of comments in the 'Very prepared' category and 44% of the 'Somewhat prepared' category reflecting this life-script (Figure 5). However, the feeling financially secure script also contributed in small proportions to the neutral and unprepared categories. Clearly, financial security did not necessarily equate to feeling prepared for some respondents.

Concern about having enough money showed a clear inverse relationship with feeling prepared. This life-script was not represented in the 'Very prepared' category, but its contribution steadily increased from 26% in the 'Somewhat prepared' category through to 73% in the 'Very unprepared' category. Two life-scripts in the Finances domain captured financial uncertainty: financial uncertainty due to lack of information and financial uncertainty due to an unknown future. Neither contributed substantially to preparedness levels.

SUMMARY

Study findings provide a snapshot of how older people in Australia feel about their preparedness for ageing and later life more generally.

The 68% of survey respondents who said they felt prepared were more likely to be healthier and wealthier than those who reported feeling unprepared.

Gender, education level, having a partner or belonging to one or more diversity groups did not affect the likelihood of feeling prepared.

Ageing perceptions were strongly associated with ageing preparedness. The 62% of respondents who felt positive about ageing were 340% more likely to feel prepared compared to those who didn't believe there was anything positive about ageing.

Having ageing concerns or a negative outlook on future quality of life were both associated with feeling significantly less prepared.

Of the 3412 respondents who answered the preparedness for ageing question, 1231 provided a text comment about feeling prepared for ageing.

Text comments addressed three main domains of preparedness:

- Ageing-related changes in health and bodily abilities (497 comments).
- Accommodation preparedness (227 comments) and
- Financial preparedness (187 comments).

Other areas of preparation mentioned included end-of-life paperwork and decisions, managing body image and others attitudes, adjusting to work transitions, emotional preparedness, preparations for the wellbeing of others.

Researchers developed a set of 28 life-scripts capturing similar narratives, experiences or attitudes expressed by the comments that defined each of the three main preparation domains.

When life-scripts were overlaid onto commentors indicated level of preparedness (Very prepared, Somewhat prepared etc.) more than half the life-scripts showed a clear pattern of association with level of preparedness. Being prepared was associated with taking action, gaining knowledge or having a positive mindset. Being unprepared was generally associated with more negative life-scripts highlighting worry and uncertainty.

DISCUSSION

Our study found that having a positive view of ageing showed the strongest association with feeling prepared for ageing, although good health and wealth were also important. We can't tell the direction of these associations, that is whether people's ageing sentiments determined how prepared they felt or whether ageing preparation determined ageing sentiments, but others have shown in a longitudinal study that views on ageing predicted subsequent increases or decreases in preparation four years later [7]. A positive view of ageing is likely to incorporate strategies and actions aimed at making the expected positive future a reality [6,7]. On the other hand, negative views about ageing are often based on the fatalistic attitude that nothing can be done to prevent decline, dependency and loss dominating later life [8] so there is little point investing in age-related preparation or planning.

Amongst NSSS-10 respondents, the Health and Bodily abilities domain accounted for the majority of comments addressing ageing-related preparation. Ageing well and good health are intrinsically linked. Good health in later life can be promoted or undermined by preparation in the form of lifestyle choices such as physical activity levels, diet and smoking. Conversely, a major fear for many is increasing risk of developing chronic disease and disability. It is not surprising therefore that the majority of comments were health-related with proportions being approximately equal across positive and fearful sentiments about preparedness and health outcomes. The focus by respondents in our study on health and ageing bodies could be due in part to the question wording. Asking "*How prepared do you feel for the process of ageing*"

may have primed some people's thoughts towards the physical aspects of getting older rather than preparing for later life more generally.

Accommodation planning was the second-most prevalent classification domain for respondents' comments. Within the Accommodation domain, the dominant life-script associated with preparation levels was fear of age care and desire to age at home. This script was articulated by 56% of people feeling 'Very unprepared' in the Accommodation domain. Encouragingly, it also applied to 17% of those who felt 'Very' or 'Somewhat prepared', possibly indicating that preparation is motivated by desire to avoid residential care. The finding that nearly 50% of Very prepared respondents downsized or renovated so they could age at home supports this interpretation.

A recent systematic review of ageing-related preparation found most studies focused on financial planning for retirement [5]. The financial aspect of preparation is of particular interest to government and researchers because financial security determines the level of financial support required by retirees and is a prerequisite for many of the choices supporting a healthy later life [5]. In our study, comments relating to finances were not as prevalent as those relating to health or accommodation. Most of the comments in the Finances domain were captured by two main life-scripts; having enough money and feeling secure, or feeling worried and unable to plan without adequate money.

The middle panel of Figure 5. (*Preparedness according to Finances life-scripts*) illustrates clearly the association between preparedness levels and financial wealth. No commentators who

felt ‘Very prepared’ had money worries or not enough money to plan. On the other hand, the money worries life-script increased across the neutral or less prepared categories.

In all domains, feeling unprepared was associated with life-scripts indicating barriers to preparation such as debilitating health decline or inability to access assistance to age at home. In contrast, life-scripts associated with feeling prepared highlighted actions taken to age well such as maintaining a healthy lifestyle or modifying the house to enable ageing at home.

A recent scoping review of studies investigating planning for later life found that limited financial resources were a key barrier to planning and that financial hardship interacts with other factors such as partner status, informal caring, low education and lack of home-ownership to effectively exclude certain groups from later life preparation [11]. This finding speaks to the systemic issue with assuming that personal decisions and smart choices are the primary drivers of preparation [8]. Social systems and structural factors are key to whether people are able or willing to prepare.

The sentiments and experiences expressed by our study respondents highlighted the resources required by people aged 50+ for ageing-related preparation in an Australian context.

1. **Structural change.** Some respondents could not prepare adequately because a structural aspect of their life wouldn’t allow them to, for example they were renting or had insufficient money. Housing security, income security and quality care are essential enablers for later life planning.

2. **Good information.** Having access to quality knowledge and information about ageing preparedness is also essential so that people know what to expect from their ageing bodies, what changes they may need to consider to their lifestyles as they age, and how to negotiate our social support systems in later life.
3. **Emotional resilience.** The comments make it clear that fear of future health shocks, finance shocks, dependency or decline can incapacitate people, preventing them from taking steps to prepare for later life. It may be the case that some would benefit from psychological and emotional assistance to challenge negative expectations of ageing and rewrite their own later life narrative.

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APPENDICES

Appendix 1: NSSS-10 questions analysed in this report

The NSSS-10 contained modules of questions on the themes ‘Thinking about later life’ and ‘Quality of later life’, four of which provided core data for this report:

Question 1

Overall, how prepared do you feel for the process of ageing?

- Very prepared
- Somewhat prepared
- Neither prepared nor unprepared
- Somewhat unprepared
- Very unprepared
- Don’t know
- Prefer not to say

Please tell us more about your answer if you would like to [free text comment box]

Question 2

Do you feel there are positive aspects to ageing?

- Yes
- No, I can’t think of anything positive about ageing
- Don’t know/prefer not to say

Question 3

Do you have any concerns about ageing?

- Yes
- No, I am not concerned about ageing
- Don’t know/prefer not to say

Question 4

In the next 5-10 years, do you expect your overall quality of life to...

- Get much better
- Get somewhat better
- Stay about the same
- Get somewhat worse
- Get much worse
- Prefer not to say

Comments left in response to Question 1 were used to develop the life-scripts analysis. Respondents were invited to elaborate on their answers to Questions 2, 3 and 4 in free text comment boxes too, but analyses of those comments are to be presented in a later report focused on quality of later life and expectations of ageing.

Appendix 2: Demographics

This table presents sociodemographic information about the NSSS-10 participants who responded to ageing preparation questions from the survey.

Respondent characteristics (n=3412)	Number	Percent
Age group		
50-59	151	4.4
60-69	1,136	33.5
70-79	1,647	48.5
80+	460	13.5
Gender		
Women	1,808	53.1
Men	1,581	46.5
Non-binary or other	6	0.2
Education level		
Schooling to year 12	776	23.7
Certificate or diploma	1,101	33.7
Bachelor degree or higher	1,392	42.6
Self-rated health		
Excellent	524	15.5
Good	1,953	57.6
Poor	744	22.0
Very poor	135	4.0
Savings (including superannuation)		
< \$100k	863	29.6
\$100k-\$200k	296	10.1
\$200k-\$500k	592	20.3
\$500k-\$750k	357	12.2
>750k	809	27.7
Partnered		
Yes	2196	70.7
No	1311	38.5
Retirement status		
Permanently retired	2620	77.0
Membership of one or more diversity groups*		
Yes	913	26.17

*Diversity groups included: Aboriginal and Torres Strait Islander people; people from culturally and linguistically diverse backgrounds; lesbian, gay, bisexual, transgender and intersex people; people with a disability; people living in rural or remote areas; people who are veterans.

Appendix 3: Multiple logistic regression output

This table presents the results of the multiple logistic regression analysis, which examined associations with feeling prepared for ageing among demographic and ageing sentiment variables.

Outcome: feeling prepared=1, neutral or unprepared=0	Odds ratio	Std. err.	z	p-value	95% confidence interval	
Age group	1.716998	0.134978	6.88	0.000	1.471819	2.00302
Binary gender	1.166097	0.129402	1.38	0.166	0.93816	1.449415
Highest level education	0.98021	0.064937	-0.3	0.763	0.860852	1.116118
Health status	0.716082	0.067402	-3.55	0.000	0.595447	0.861158
Savings level	1.764506	0.197413	5.08	0.000	1.417068	2.197128
Partner status	0.958061	0.10683	-0.38	0.701	0.769978	1.192086
Diversity group	0.918531	0.10823	-0.72	0.471	0.729117	1.157153
Quality of Life expectation	0.805307	0.065735	-2.65	0.008	0.686247	0.945024
Ageing positives	3.427628	0.36594	11.54	0.000	2.780468	4.225416
Ageing concerns	0.59819	0.066999	-4.59	0.000	0.480288	0.745035

Demographic variable values

- Age group **1**= 50-59, **2**=60-69, **3**=70-79, **4**=80+
- Binary gender **1**=women, **2**=men
- Highest level education **1**=schooling to year 12, **2**=certificate or diploma, **3**= Bachelor degree or higher
- Health status **1**= excellent/good, **2**=fair, **3**=poor/very poor
- Savings level **0**=savings/investments <\$500k **1**= savings investments \$500k-plus
- Partner status **0**=single, **1**= in a relationship
- Diversity status **0**=no diversity group, **1**=belongs to a diversity group

Ageing sentiment variables

- Quality of life expectations over next 5 to 10 years **1**=quality of life gets better, **2**=quality of life stays the same, **3**=quality of life gets worse
- Ageing as positive **0**=no **1**=yes
- Ageing concerns **0**=no **1**=yes

Appendix 4: Example quotes for preparedness scripts

The tables in this appendix present examples of survey participant quotes for each script discussed in the report. The quotes are included as the evidentiary basis for the scripts, illustrating the sentiments behind each.

Domain 1: Health (n=497)		
Script	n, %	Example participant quotes
I knew ageing would happen, but my health decline is debilitating and I dislike and fear it	n=86, 17.3%	<ul style="list-style-type: none"> “Pain dominates my life, therefore I can only dislike ageing process” “My head says i am still young, my body disagrees” “There is an interesting new pain every day” “The older I get the more I realise that some things I used to do and love are becoming increasingly more difficult. e.g. launching the boat. This limits the activities you can do.” “It wasn't supposed to happen to me! - like what I suspect is most of us aging seems to be something that happens only to old people so it's a bit of a horror to find myself becoming one of them and encountering physical limitations.”
I know ageing is likely but I'm keeping active, fit and healthy as long as possible	n=82, 16.5%	<ul style="list-style-type: none"> “I like to stay fit and occupied and enjoy the outdoors at home in the garden or walking in local streets.” “My take in life is to grow old disgracefully. Age is just a number it is important to enjoy life and keep yourself young. Look after your body and health take interest in all around you” “I try to keep fit and well despite health issues” “Proactively diet and exercise to support a healthy mind and body and not clog up the health system.” “I guess, like most people, I accept that aging is inevitable, but wish to live healthily as long as I am able, and thus work hard at taking care of myself. Deep down, though, I know that a time will come when”
We can't avoid ageing but I'm preparing aspects of my life to cope with it	n=70, 14.1%	<ul style="list-style-type: none"> “Have wills in place. Looking at completing health directives. Regular medical check ups. Regular dental check ups. Keeping active in mind and body.” “Am prepared for physical decline, and hope I can plan for mental decline. Already have ideas for how I want to spend the rest of my life, and exit it” “It is always hard to come to grips with your own mortality - all you can do is try to stay healthy and plan for the eventual future needs.” “Ageing is a bugger, but there's no choice. The choice is how I live my life. I have just taken the step of downsizing and in a few months will move into a retirement village where, hopefully, I can enjoy less physical stress in maintaining my home and yard. I will have access to

		<p>activities, if I want to join and I will have the security and the confidence that should I fall or be ill I can get help.”</p> <ul style="list-style-type: none"> • “I believe my family are very clear about what my wishes are should adverse health strike me in the future. I believe I have sufficient financial assets to provide me with assisted care if this becomes necessary.”
Health is key to good ageing so bad health is a big future fear, but it's hard to plan for	n=69, 13.9%	<ul style="list-style-type: none"> • “The ageing process is really dependent on how healthy one is.” • “Fearful of dementia” • “if one were to develop a disease where its progression and/or prognosis is uncertain [cancer, diabetes, dementia, Parkinsons etc] then how well can anyone be prepared at any age??” • “I am not sure what my future health situation will be and am unsure of how I will cope with deterioration in some aspects of my well being” • “I am prepared for the mental and physical aspects but concerned about future medical issues and help needed to do things like make the bed.”
I was not prepared for the sudden declines or shock changes that occurred in my life	n=69, 13.9%	<ul style="list-style-type: none"> • “I was prepared for a healthy old age but have been clobbered by two neurological conditions that have robbed me of enjoyment and autonomy.” • “i have had 2 falls and car accident not my fault and its taken every thing out of me & I was very active person.” • “Have just had accident (broken bone) that has really made me reevaluate how I am ageing and what disability will mean if and when this becomes a reality of my life.” • “I was unprepared for the decrease in my eyesight that seems to come with ageing.” • “diagnosis of cancer recently has turned my plans on their head.”
I'm concerned I don't have supports in place, services are inadequate, money is short	n=32, 6.4%	<ul style="list-style-type: none"> • “I am not sure that growing older is something that can be prepared for, I was prepared for less activity and failing health but not for changes to policy and the rising costs I would pay.” • “My will is not recent, don't have a power of attorney and terrified of getting sick and ending up in care!”
Ageing is difficult sometimes, but positivity and acceptance of limits are important	n=26, 5.2%	<ul style="list-style-type: none"> • “I guess, given my mathematical background as a statistician, I see age as simply a number and prefer to look at life as simply a short holiday asking us to make the most of it while recognising that nobody has everything. Eventually, we all die so why not enjoy whatever time we have. Yes, this will eventually be impacted by health issues but then we simply still need to make the most of life we have.” • “I see my life in decades. I have now entered my 70's and will do things that match my ability and interest. When I turn 80, I will re-evaluate my priorities and activities to match my physical and mental health. Nobody knows what

		is around the corner, but if you live every day as your last, some day you will be right!!”
I have knowledge of ageing from study, work, others’ experience or managing my disability/illness	n=17, 3.4%	<ul style="list-style-type: none"> • “- Had experiences with elderly Parents - Visited several Retirement Villages and/or Community Living - Visited Independent Living Centres - Took part in an online course ' how to age gracefully' - Took part in an online course: Health cooking and vitamin/mineral supplementation - Took online course ' Retirement and Finances' -” • “As I have lived with disability for some 25+ yrs, I am used to planning & looking ahead so spent time from age of 50 or so incorporating planning for my later yrs. I take a strong interest in health promotion & active well-being so feel I am doing the best I can for myself.”
My health/body/ genes are in good condition so I’m not thinking about ageing	n=16, 3.2%	<ul style="list-style-type: none"> • “At 69 I still feel fit and independent. Old age is a long way off.” • “I enjoy what I do. I walk everyday averaging some 6 to 7km a day, go to prime movers, do jobs and maintenance around the house, clean cars, go on trips. I think I lead an active life and do not have time to think about the aging process.”
I have the necessary services and supports in place to support my ageing body	n=11, 2.2%	<ul style="list-style-type: none"> • “My wife and I maintain contact with our GP's and follow up any advice that they give.” • “I am privileged to be able to access what medical/social services I need and so far blessed with good health. When that may change I don't know.”
I am/was ignorant of what would happen to my body and how to prepare for ageing	n=9, 1.8%	<ul style="list-style-type: none"> • “I wish I knew 20 years ago what I know now about health, finances etc. But at a younger age, we don't want to listen do we?” • “There are no books that tell us what to expect of we age! Most of us know about illness and health, but I have been discovering that women's body shapes change as part of the aging process. I did not know that this was so inevitable! I am finding that my dietary needs are different and that I need a large amount of protein over the course of the day. Fortunately I have a very good book on this.”
Other	n=10, 2.0%	Miscellaneous comments, row included only for numerical completion.

Domain 2: Accommodation (n=227)		
Script	n, %	Example participant quotes
I have renovated/ downsized/moved to make ageing at home easier	n=78, 34.4%	<ul style="list-style-type: none"> “I bought my apartment (ground floor) close to my four married daughters and close to excellent public transport so when I stop driving I can get around to do anything I need to do” “when we built our home we made it 'senior friendly' and we moved close to our children so we can help them” “Proactive in moving into retirement village for security & community” “Buying a solid house that has no steps, a garden I can manage, sometimes need a bit of help with heavier jobs. Installing solar panels to save money, upgrading AC for comfort warmth and cooling.” “Moved from large two story house to small single story. Disability friendly bathroom.”
I don't want residential aged care, I fear it, I want to stay in my own home	n=49, 21.6%	<ul style="list-style-type: none"> “In my younger days good aged care was easier to obtain. At the moment I find it all confusing. There are so many traps.” “With the current government inaction on aged care - I feel like a Gladiator – ‘We who are about to die salute you’” “Terrified I will become too unwell to stay in my home and it will have to be sold and I will be left to live in a Nursing Home with no real proper care.” “I fear it and I fear being condemned to a slow demise in aged care with little care and forced to interact with others when I really don't enjoy it.” “How can you ask that question when it's well known there is very little help available Is the community prepared. Older people would rather die in their home with their dog or cat rather than be forgotten in small cold room where they have to beg for another blanket to keep warm left to sleep in a wet bed all night”
I worry about my housing situation and know I'll have to take action, but haven't yet	n=30, 13.2%	<ul style="list-style-type: none"> “When I get to the stage that I cannot drive or stay by myself, I will probably unfortunately shift to the city where all my family live. This is really unfortunate because most of my friends are here locally, but then again some are my age or older so..... lets see what life brings” “I am aware of my physical limitations (as annoying as that is). I am aware that at some fast approaching point in time I will need to look at downsizing our accommodation to make it easier to cope with upkeep and maintenance. Finding acceptable and affordable 'retirement' options are becoming increasingly difficult with the acceleration of property prices.”
I'm accessing/ researching aged care services,	n=17, 7.5%	<ul style="list-style-type: none"> “We are preparing to down size soon. We have looked in retirement places trying to understand how they work financially. Looking for a modern, solar, efficiently run age care facility.”

facilities and the aged care system		<ul style="list-style-type: none"> “My wife is in high care already. The process leading to high care was very difficult. I'm in the "books" so hopefully my needs are catered for in the future.”
Something is blocking access to the assistance I need to age at home	n=16, 7.0%	<ul style="list-style-type: none"> “I've been working towards ageing in my own home. Hopefully there will be enough services available but as I can't get the pension because of my so called assets I don't know how I'll be able to afford any in home care.” “Gardeners and other assistance scarce and expensive but I don't want to move to old age gated communities”
I own my home	n=12, 5.3%	<ul style="list-style-type: none"> “My home (unit) is almost debt free” “Own home. NO DEBTS.”
I don't know where I will live, am unsure how to prepare my home, need more information on aged care	n=11, 4.8%	<ul style="list-style-type: none"> “When and how should I move from homeownership to Independent/care living if I do not have anyone to advise me? Whom should I contact who will help me to make these decisions? How do I know that the person / business / Government Department will advise me appropriately ie. the best for my physical circumstances and financially?” “The biggest concern is my lack of understanding of the aged care sector, options and how to pay for it.”
I am renting and it is a source of worry	n=5, 2.2%	<ul style="list-style-type: none"> “I didn't think I'd be at retirement homeless, under employed with nothing behind me. After years of planning to have the lot taken so late in my working life has left me anxious towards my future.” “Renting on pension no super or assets disaster”
Past professional/ personal experiences with aged care have shaped my planning	n=3, 1.3%	<ul style="list-style-type: none"> “Had the example of my parents who aged "gracefully" from their own home, to a village unit, then to an Aged Care Facility. I'm comfortable following their example.” “In my immediate family we have had five (grandparents and parents) live well into their nineties. Experience is there to access supports. Aged Care homes have been part of that experience too.”
Happy with current accommodation situation	n=3, 1.3%	<ul style="list-style-type: none"> “Our finances and living arrangements have been planned for many years and make ageing somewhat easier than those who have problems in these areas.” “I am currently very satisfied with my living arrangements.”
Other	n=5, 2.7%	Miscellaneous comments, row included only for numerical completion.

Domain 3: Finances (n=187)		
Script	n, %	Example participant quotes
I worked hard to have enough money, I feel financially secure	n=78, 41.7%	<ul style="list-style-type: none"> “Some superannuation and some pension helps.” “I have saved and paid extra super so that I would be able to live in my later years.” “Arranged financial affairs well in advance of retirement (15 years), have an excellent financial advising company and advisor, who have assisted greatly with all aspects of retirement and estate planning” “Feel confident our financial situation can provide.” “Saving and good planning for the future is the key to success.”
Money is a worry, having enough is an area of concern for me, hard to plan without it	n=59, 31.6%	<ul style="list-style-type: none"> “Having to work short term contracts through the last 30 years means I have little Superannuation.” “The uncertainty of having enough funds to live comfortably” “Expect to die in abject poverty unless the government gets serious about making pension keep up with the actual cost of living” “Cost of living is out of control to what any low or middle income worker can move with.” “My lack of finance is my biggest concern”
I have some super/savings, live frugally, value the pension, take action to reduce costs	n=14, 7.5%	<ul style="list-style-type: none"> “Trying to meet financial goals before retiring but it is not easy” “We've planned our retirement, made sacrifices like most do and live within our means. There's a safety net of aged pension if we can no longer be self-funded.”
I'm uncertain about my financial situation, I need more information and quality advice	n=10, 5.3%	<ul style="list-style-type: none"> “Before retiring from full time work [at] the age of sixty, I was very anxious to know whether I would have enough money to survive comfortably for the rest of my living life. Despite some assurances from financial advisers I was not always confident.” “Worried that financially have not covered all aspects and will have missed or misunderstood something and not have enough funds to live comfortably”
Centrelink rules are adversely affecting my financial preparation	n=8, 4.3%	<ul style="list-style-type: none"> “I have had Superannuation all of my working life however, I don't think it will go far enough. As I have retired I now realize there are restrictions in the Age pension which I wasn't aware of eg If my wife works it reduces my payment.” “Now because we have a little savings we are expected to live on the savings and we cannot get a pension. We pay full price for everything, car registration, ambulance fund, council rates, water gate and electricity, hearing aids.”
I keep informed of financial issues and learned from	n=7, 3.7%	<ul style="list-style-type: none"> “Started in my fifties with older age involvement and sort all answers for retirement with finance etc. by attending different aging, health programmes”

experiences of others or through study/work		<ul style="list-style-type: none"> “I worked at DSS/Centrelink, as a programmer, for about 25 years. I worked on the Age Pension systems for a while and had to acquaint myself with the problems of old age and how these people could become entitled to an Age Pension.”
I'm uncertain about my financial situation because the future is unknown	n=6, 2.7%	<ul style="list-style-type: none"> “Major declines in asset values (share market and residential property) are an ever present fear to many - especially self funding superannuants with little or no claims on governments.” “So long as our finances hold out, we should (hopefully) be able to afford assistance in the home should we require it and gardening people in to care for the gardens etc.”
Other	n=5, 2.7%	Miscellaneous comments, row included only for numerical completion.

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