



The Australian Seniors Series: Seniors and Resilience Report

DECEMBER 2020

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About the report

The *Seniors and Resilience report* forms part of the Australian Seniors Research Series. In its latest instalment, this study explores how Australia's over 50s are continuing to adapt to the 'new normal' and remain resilient in what has been a tumultuous year. The research also compares results to those gathered previously in the Connectivity in the Age of COVID-19 report.

The report is compiled based on research commissioned by Australian Seniors and conducted by CoreData between 14 and 20 October 2020. The research was conducted via a quantitative online survey, gathering 1,305 responses from Australians aged 50 and above and 5,003 responses from the previous report.

The sample is representative of the general senior population of Australians in terms of age, gender, wealth, and state/territory.

Important things to note about the charts

Footnotes directly underneath the charts in this report primarily differentiate the types of questions asked. For instance, "Multiple answers allowed" appears when the question called for more than one answer from the respondent.



Key findings

Key findings

Despite the hard times, most have a pragmatic outlook for the future

- More have reported a decrease in household spending in the last 3 months due to COVID-19 than an increase (26.9% vs 16.8%). For those who have reduced spending, half feel they are having to go without some of the things they would normally enjoy (51.5%).
- Despite a year of chaos and change, 28.7% are feeling hopeful and positive about future, while 41.5% are just getting on with it.

Most are optimistic about the festive season

- More than half (51.6%) are looking forward to closing the year off and are hopeful for what 2021 holds, 36.8% expect their holidays to be compromised but they still plan to make the best out of it.
- 1 in 3 (33.9%) plan to travel within their state, and 1 in 5 (20.2%) will take up new pastimes.
- Compared to the *Connectivity in the Age of COVID-19 report*, a growing number of seniors are returning to 'normal' family life. The percentage of those who are unable to reunite with family has dropped significantly from 42.6% around Easter time to 19.2% currently.
- Almost 2 in 5 (38.8%) will make efforts to catch up with family in person for Christmas, compared to only 1 in 10 (10.0%) who were able to do so at Easter.

While social distancing has been effective in protecting seniors from COVID-19, its negative impacts on health are also noticeable

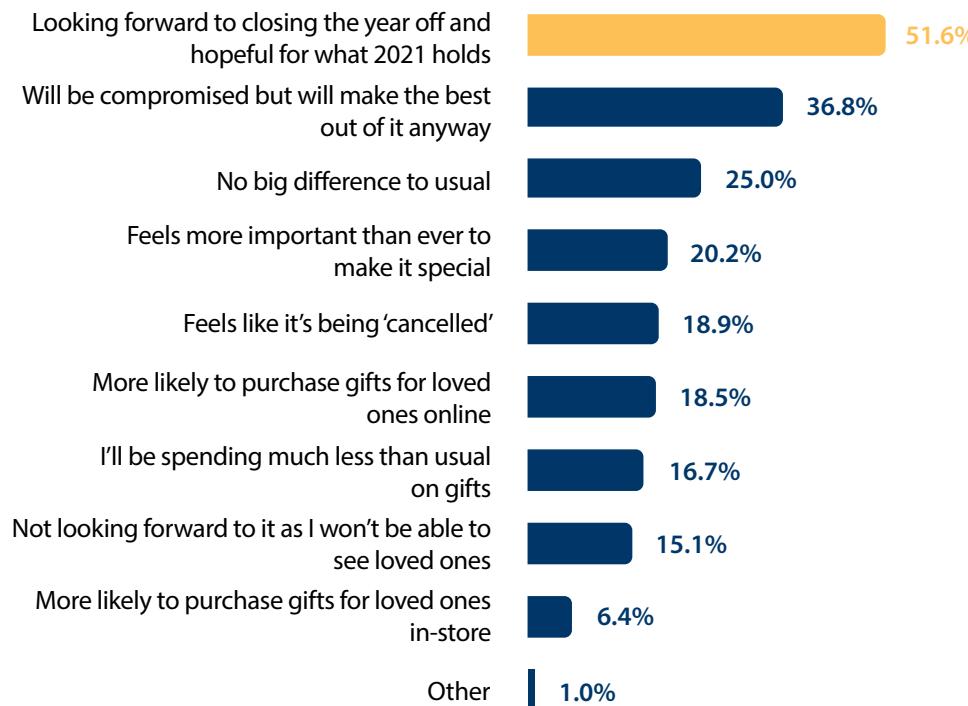
- Some say social distancing has made their physical health (19.7%) and mental health (33.2%) worse. In particular, a higher percentage of Victorian seniors report adverse health impacts from social isolation than seniors from other states.
- On the positive side, since surveyed at the beginning of the pandemic, seniors' physical health has slightly improved (19.7% vs. 14.1%).

Perceptions of telemedicine have improved significantly, but in-person care is still preferable

- 44.8% view telemedicine more positively now because of the pandemic. Despite this, there is still a clear preference for in-person care (48.7%) over telemedicine (4.9%).
- The greatest advantages of telemedicine are noted as saving time traveling and waiting (65.2%) and avoiding exposure to illnesses from other patients (63.6%).
- The top concern about telemedicine is the possible compromise on the quality of service provided (62.2%).

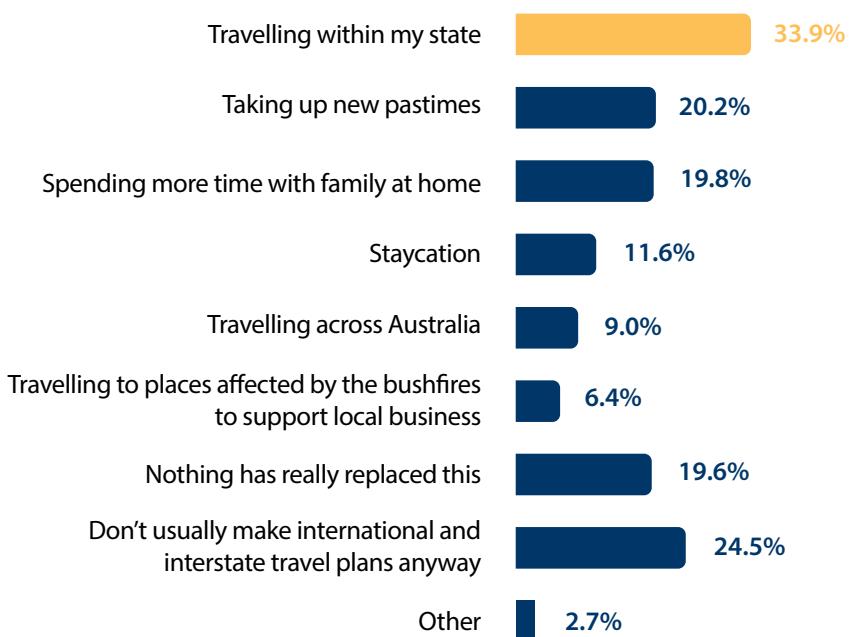
Many are optimistic when thinking about the future

What best describes your perspective and approach on what the end of year holiday season looks like in 2020?



Multiple answers allowed

With international and interstate travel plans still in doubt for most, what have you been planning to do instead this year?



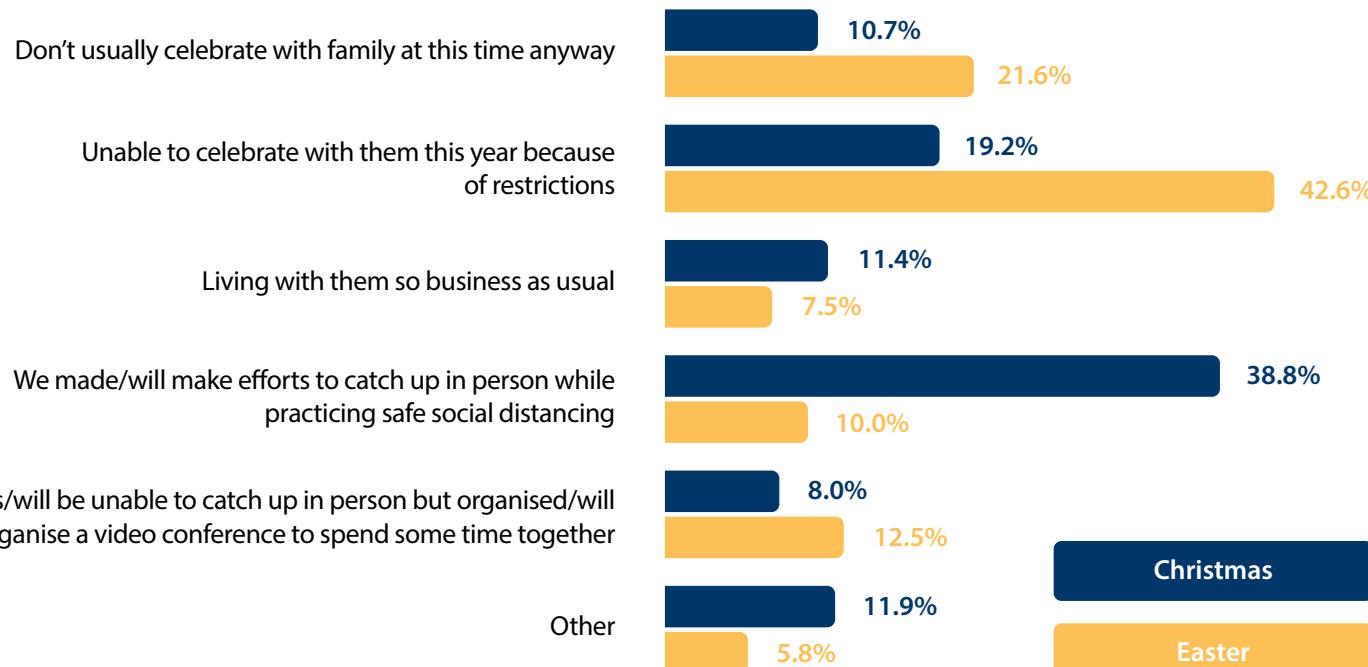
Multiple answers allowed

With 2020 being a year like no other, it is perhaps unsurprising that over half are looking forward to closing this year off, and over a third are looking to make the best out of the festive season.

A family filled Christmas is likely for many

How are you adapting your plans to spend the Christmas break this year with family?

How did you celebrate the Easter break this year with family (including your parents if you usually celebrate with them)?



Christmas 2020 - Seniors and Resilience Survey

Easter 2020 - Connectivity in the Age of COVID-19 Survey

The impact of COVID-19 on finances

Has the COVID-19 crisis influenced your household's spending in the past 3 months? What impact do you expect the COVID-19 crisis to have on your household's spending in the next 3 months?

Past 3 months



Next 3 months



Considerably increased

Reasonably increased

Minimal change

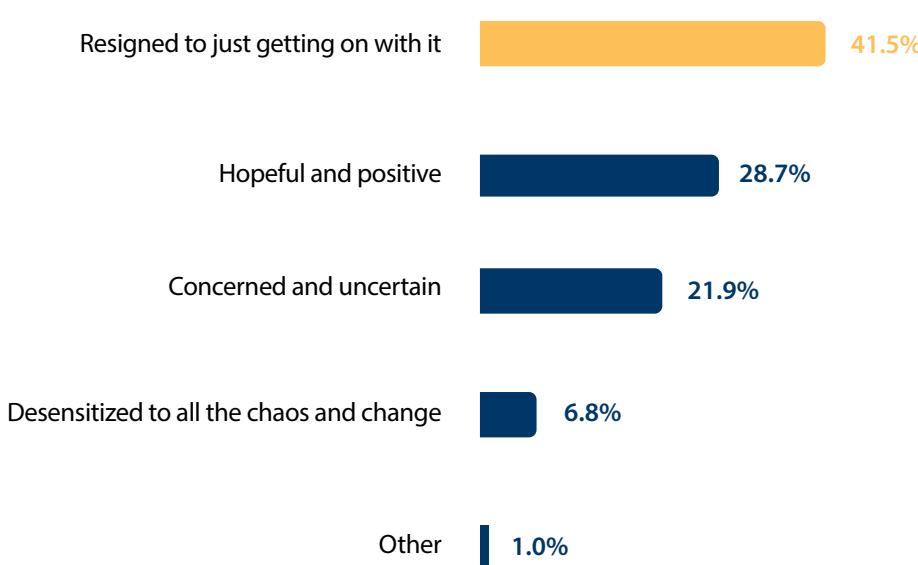
Reasonably decreased

Considerably decreased

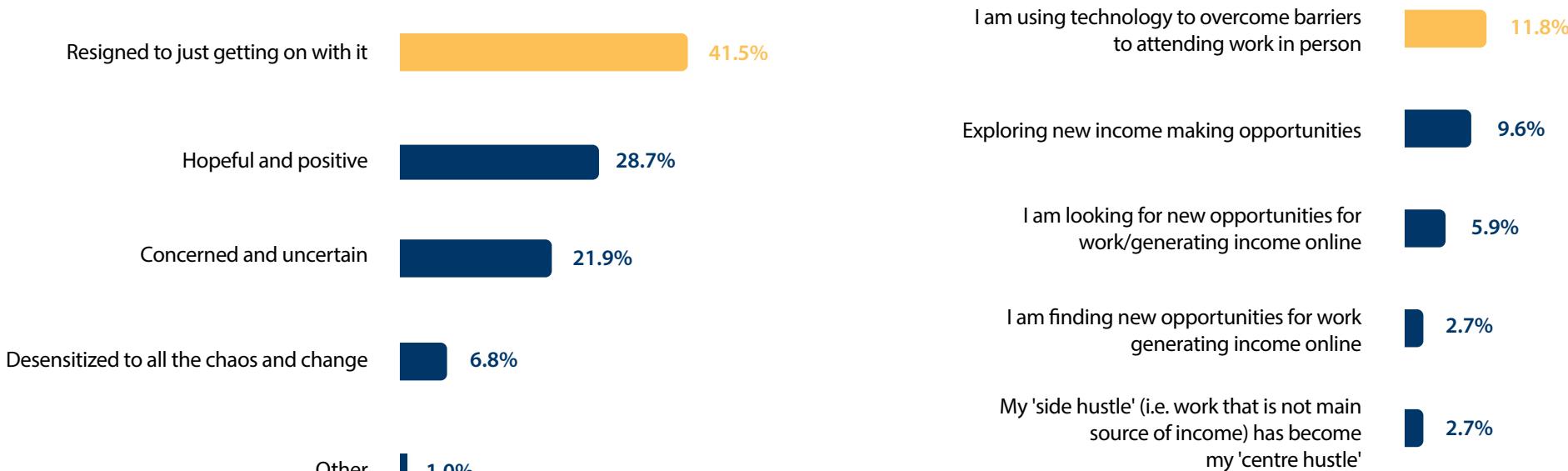
Although over half report a minimal change in spending over the last 3 months, over a quarter have noted a decrease in household expenditure. Despite this, two thirds say they expect a minimal change in their spending over the next 3 months.

Despite the chaos, many are optimistic and are adapting

If you had to choose, what best describes your attitude to the future these days?



Which of the following statements best describes how your working life is adapting to the current health crisis?



*Multiple answers allowed
Top 5 answers only*

Social distancing and the impact on health

What overall impact do you feel that social distancing and isolation has had on your physical and mental health so far?

Physical health



Connectivity in the Age of COVID-19



Much better

Somewhat better

About the same

Somewhat worse

Much worse

Mental health



Connectivity in the Age of COVID-19



Much better

Somewhat better

About the same

Somewhat worse

Much worse

October 2020 - Seniors and Resilience Survey

April 2020 - Connectivity in the Age of COVID-19 Survey

While most feel there have been no changes to their physical and mental health, more report a positive impact on their physical health compared to earlier in the year and at the height of the pandemic (19.7% vs 14.1%).

Perceptions of telemedicine

Has your perception of telemedicine changed over the course of the pandemic?

Much more positive  12.5%

Somewhat more positive  32.2%

Little to no change  48.5%

Somewhat more negative  5.8%

Much more negative  0.9%

Thinking about your parents, partner or yourself, what is your preference for the provision of health care services when it is required?

Seniors and Resilience



Connectivity in the Age of COVID-19



Rely on telemedicine as much as possible

Rely on a combination of telemedicine and in-person care

Rely on in-person care as much as possible

October 2020 - Seniors and Resilience Survey

April 2020 - Connectivity in the Age of COVID-19 Survey

44.8% say their perception of telemedicine has improved over the course of the pandemic.

The pros and cons of telemedicine

What do you see as the greatest advantages of using telemedicine?

Save time traveling and waiting  65.2%

Avoid exposure to illnesses from other patients  63.6%

Convenience and safety of remaining at home  59.3%

Avoid difficulties with travel to appropriate service  40.5%

Avoid issues with appointments and available providers  29.4%

*Multiple answers allowed
Top 5 answers only*

What do you see as the greatest disadvantages of using telemedicine?

Inadequate assessment and possible misdiagnosis  62.2%

Potential for misdiagnosis  58.2%

Limit to treatments due to lack of physical contact  52.5%

Miss in person interactions  46.6%

Electronic glitches (e.g. power outage or unreliable internet connection)  32.1%

*Multiple answers allowed
Top 5 answers only*



More of the Australian Seniors Series coming soon...

About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often-ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our funeral insurance, home and contents insurance, landlords insurance, travel insurance and pet insurance products. By carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and affordable. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.