

# COVID-19 (3)

Evolving concerns of Older Australians

November 2020

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# 1. Background

Since the first confirmed case of COVID-19 in January, Australian life as we knew it has been upended and overhauled. Over the last seven months, fluctuating case rates, variations to lockdown and social distancing measures, and the constant evolution of knowledge of coronavirus has been overwhelming to say the least. As the national responses to infection control and management of immediate health risks become increasingly refined and effective, the public focus has shifted to the longer-term psychological, social, and financial impacts of COVID-19. Importantly, as highlighted by the Go8 COVID-19 Roadmap to Recovery, the pandemic will differentially impact key populations such as older adults, and special consideration must be given to their changing needs [1].

Australian seniors have demonstrated resilience in adjusting and adapting during COVID-19, despite existing social, health and financial vulnerabilities. However, this population will continue to face unique and unprecedented challenges as the full impacts of the pandemic unfold into the future. To ensure the health, wellbeing and security of Australian seniors, close monitoring of real-time changes to their ways of being and thinking during the pandemic is imperative. To achieve this aim, National Seniors Australia conducted a series of three open online surveys across a 6-month period.

The first survey commenced during the initial COVID-19 lock downs in March and served to inform government of the immediate needs of the community. The data from these surveys are summarised in two COVID-19 reports: Older Australians' life and care during the pandemic [2] and Self-funded retirees distress [3].

As the initial restrictions eased in June, a level of uncertainty remained regarding how to negotiate the 'new normal'. To capture the changing experiences and concerns amongst older Australians over time, National Seniors conducted a second survey as the first set of restrictions eased in June, and an identical third survey was conducted during the second lockdown in July. At these two timepoints, older Australians were surveyed on their sentiments surrounding the pandemic across four domains: daily life, relationships, money and finances, and health.

This report summarises the results these two surveys, focusing on how the concerns of Older Australians have shifted in relation to the cumulative and changing impacts of COVID-19 over time. The results are reported in infographics with selected verbatim comments on each of the four domains.

## 2. Data and Method

### 2.1.1. The National Seniors “COVID-19: What do we do now?” Survey

National Seniors designed a survey titled: “COVID-19: What do we do now?”. This survey was open to members and non-members aged 50 years and older from all Australian states and territories at two separate time-points, June and July 2020. At both times points, a link to the survey was made available on the National Seniors website and circulated via a member online newsletter and through social media channels.

A copy of the survey is provided in Appendix A. The survey questions were presented in a ‘point and click’ multiple choice format, accompanied by free text boxes to give participants the option to elaborate on their responses. Participants were required to rate their level of concern or worry for various aspects of life in the context of the pandemic. For example, “Going on holidays as planned” or “The economy in general” or “Helping your parents”. A six-point response scale was provided, ranging from “Very”, “Somewhat”, “Neutral”, “Not very” or “Not at all” worried or concerned, or “This doesn’t apply to me”. Additionally, participants were asked to provide socio-demographic information.

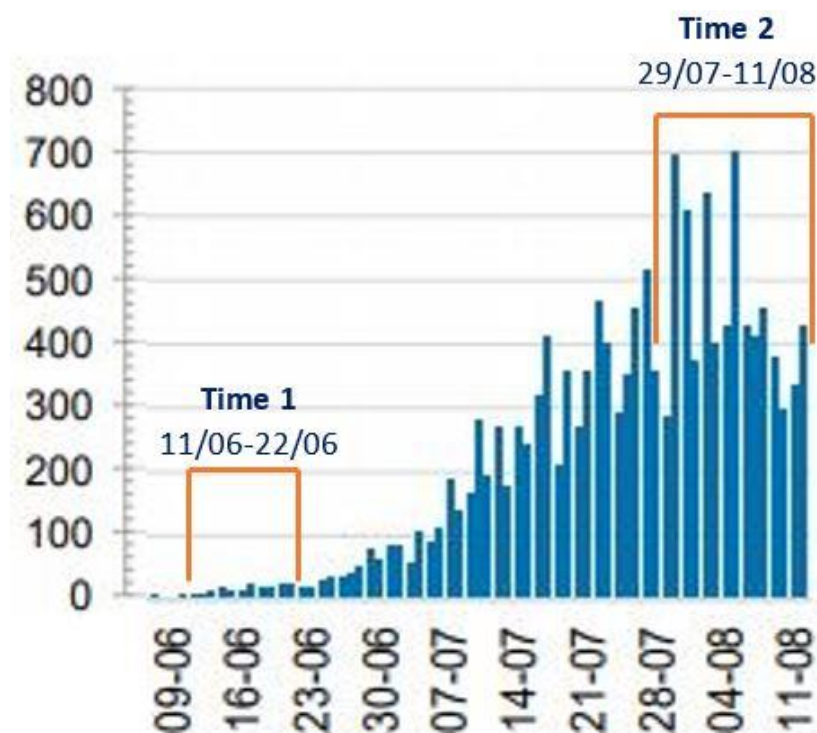
The survey was open to participants from Thursday 11<sup>th</sup> June to Monday 22<sup>nd</sup> June, and again from 29<sup>th</sup> July to 11<sup>th</sup> August (Fig 1). Anonymous and non-identifiable responses were collected online via the survey tool Survey Monkey. A pre-defined data cleaning protocol was used to remove duplicate responses. Data were collated and graphed using Stata (version 15.1). The various issues presented in the survey were ranked according to rated level of concern to compare respondents’ highest priorities across the two survey time points.

Analysis of qualitative text comments was conducted using a combination of key word searches for the top five ranked priorities per survey time-point and the thematic analysis framework described by Braun and Clarke [3]. The following key words were decided through discussion and an iterative search and comment review process conducted by two independent National Seniors Research Officers.

**Table 1** Search terms used to identify text comments corresponding to Time 1, Time 2 and Time 2 Victorian subsample priority areas

Priority Areas	Search terms
The economy in general	<i>economy</i>
Value of investments	<i>Investment; superannuation; interest; dividend</i>
Minimising risk of getting COVID-19	<i>infection; risk; socially; distance; social distancing; 1.5; metre; selfish; safe</i>
Visiting loved ones in residential aged care facilities (RACF)	<i>residential; nursing; home; age home; aged home; aged care</i>
Maintaining caring role	<i>carer; caring; care</i>
Helping parents	<i>help parent; helping parent; helping mum; help mum; helping dad; help dad; help father; helping father; help mother; helping mother</i>
Being with grandchildren	<i>grandchildren; grandson; granddaughter</i>
Getting together with family	<i>Family; loved ones; relatives; parent; mum; mother; dad; father; aunt; uncle; niece; nephew; children</i>

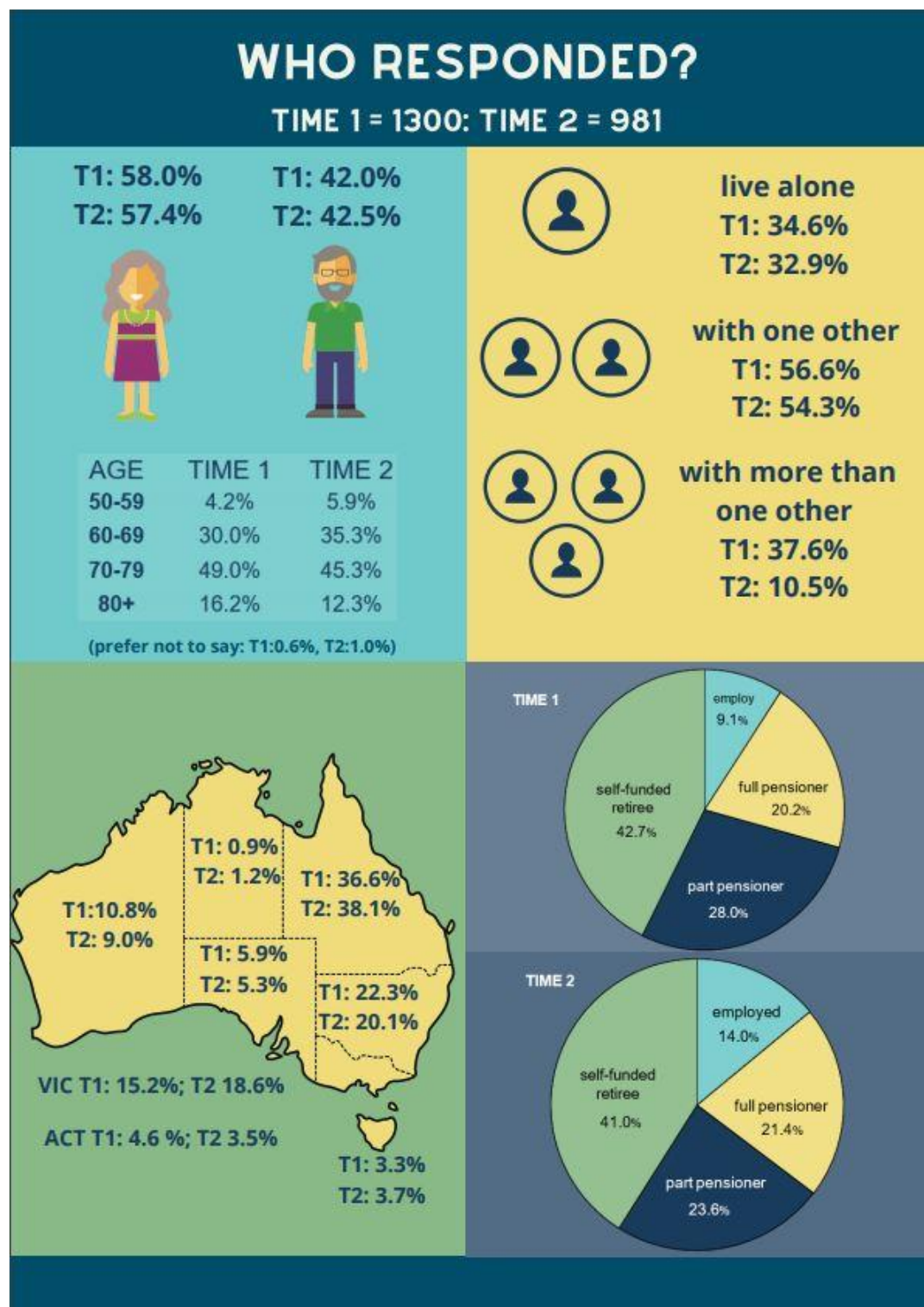
The above listed key words were searched manually and via the count function in Microsoft Excel, conducted by two independent National Seniors Research Officers. Identified comment strings were reviewed for relevance, and the total number of qualitative comments per priority area tallied. The researchers acknowledge the influence of their pre-existing theoretical knowledge and understanding on the codes and themes identified from the data [3].



**Figure 1** Survey time-points in relation to COVID-19 national case numbers

### 2.1.2. Participant demographics

There were a total of 2281 responses across both time-points of the “COVID-19: What do we do now?”, with 1300 respondents at Time 1 and 981 respondents at Time 2 (of which 184 responses were from Victorians). Participant demographics are described in the figure below.



**Figure 2** Demographic characteristics of 1300 respondents to the “COVID-19: What do we do now?” survey



## 3. Priorities for survey respondents

### 3.1.1. Ranking of Issues According to Rated Level of Concern

Weighting of the responses according to the level of concern about each issue presented allowed us to rank the concerns amongst respondents. In the three figures below, key issues are ranked from highest to lowest level of concern across the two survey time-points (Time 1 and Time 2 in Fig 3) and within a Victorian subgroup at Time 2 (Fig 4). Time 1 corresponds to the initial easing of restrictions in June. Time 2 corresponds to a period where Australia was subject to the second lock down, in which Victoria was particularly affected.

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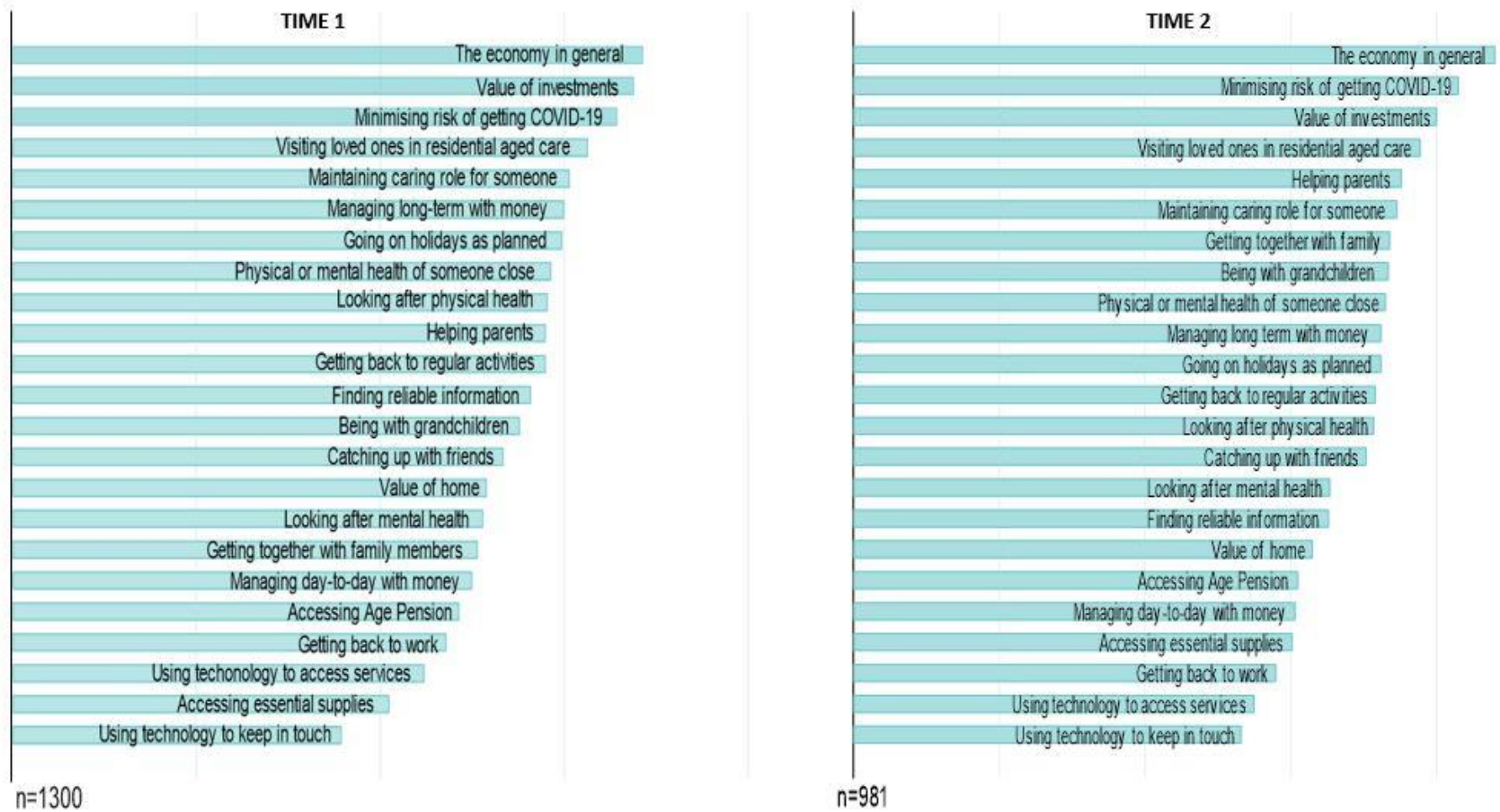
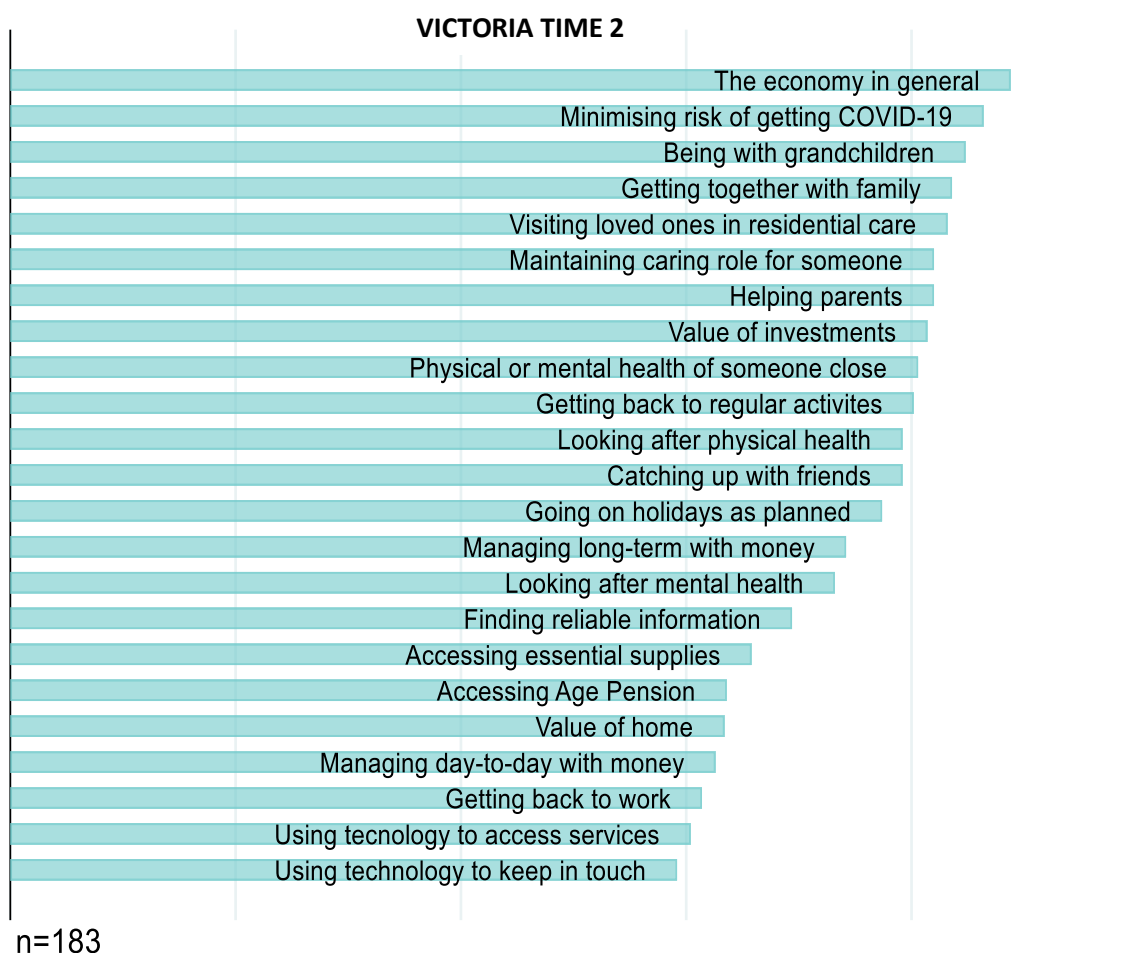


Figure 3 Ranking of issues at Time 1 and Time 2, ordered by those of most to least concern

The top four concerns remained largely similar across Time 1 and Time 2. These included the “economy in general”, “value of investments”, “minimising risk of getting COVID-19” and “visiting loved ones in residential aged care facilities”. “Helping parents” replaced “maintaining caring role for someone” as the fifth most concerning issue at Time 2. This suggests that government responses to support carers may have had effects or that people were able to adapt to new ways of providing caring over time.

Interestingly, economic, and financial issues took precedence over fears of being infected with COVID-19 at Time 1, although at Time 2, minimising risk of getting COVID-19 replaced value of investments as the 2<sup>nd</sup> highest ranked concern. Technology use, accessing essential supplies and getting back to work were of the least concern to respondents across both timepoints.



**Figure 4** Ranking of issues for Victorians at Time 2, ordered by those of most to least concern

At Time 2 Victorians were similarly worried about the economy, infection and visiting loved ones in RACF as the wider sample. However, their concerns around “being with grandchildren” and “getting together with family” took precedence over “the value of

investments” and “helping parents” in the top five issues of most concern. This reflects the harsh restrictions enacted in Victoria which localised residents within a five-kilometre radius of their home.

### 3.1.2. Concerns over time

Proportions of respondents who were ‘Very’ or ‘Somewhat’ concerned increased over most issues. The largest increase of 20% was in the proportion of those concerned about “Looking after your mental health” followed by “Helping parents” (15.7% increase) “accessing essential supplies” (14.3% increase), “visiting loved ones in RACF” and “minimising risk of getting COVID-19” (12% increase for both). “Looking after your physical health” was the only area in which the proportion of respondents concerned decreased, from 58.5% to 52.4%.

Respondents also had the option to describe their level of concern as ‘Neutral’ for any issue. Generally, at Time 2, there were lower proportions of respondents who were neutral about issues compared to Time 1. The greatest change in neutrality was observed for “Visiting loved ones in residential aged care” and “Looking after your mental health”, of approximately 6% (Figures 6 and 8). Although higher proportions of respondents were concerned about minimising risk of COVID-19 at Time 2, a higher proportion nominated feeling neutral about this risk at Time 2 (16%) as compared to Time 1 (14%).

### 3.1.3. Priority Issues Identified in Qualitative Comment

Quantitative analysis of text comments provided additional information about the types of concerns per priority area presented above (Fig 3 and 4). Search terms corresponding to the top five issues and manual screening were used to identify and sum the total number of text responses relevant to the following top five areas across Time 1, Time 2 and within the Victoria subsample at Time 2: the economy, value of investments, minimising risk of infection, caring roles, helping parents, visiting loved ones in RACF and being with grandchildren and family.

**Table 2** Ranking of issues ordered by number of relevant comments per priority area

Ranking	TIME 1	No. of comments	TIME 2	No. of comments	TIME 2 Victorian subsample	No. of comments
1	Minimising risk of getting COVID-19	99	Minimising risk of getting COVID-19	106	Being with grandchildren	34
2	Visiting loved ones in RACF	79	Value of investments	63	Getting together with family	11
3	Maintaining caring role	57	The economy in general	36	Minimising risk of getting COVID-19	9
4	The economy in general	43	Visiting loved ones in RACF	17	The economy in general	7
5	Value of investments	18	Helping parents	5	Visiting loved ones in RACF	4

As displayed in Table 2, quantitative analysis of the text comments revealed fears of infection was the top priority across the survey period. Following this, respondents expressed the significant concerns around visiting loved ones in RACFs and the value of investments. For Victorian respondents, being with family and grandchildren was the most prevalent issue within the text comments. Unlike other states, Victoria has undergone an extended period of strict visitation restrictions.

Qualitative analysis of the text comments provides deeper insight into the frustrations, fears and concerns relevant to each priority area. Selected comments corresponding to each priority area are provided and discussed below.

## 4. Getting back to daily life

Figure 5 (page 16) shows participants' level of concern regarding six aspects of returning to everyday life. At Time 1, as the restrictions eased for the first time in June, respondents were most concerned about "going on holidays as planned" and "getting back to regular activities". Approximately, 6 of every 10 respondents indicated these issues were worrying them. The next most concerning issue was "finding reliable information" with about half of all respondents expressing they were "very" or "somewhat" concerned. The aspects of returning to daily life that were least important at Time 1 were "accessing essential supplies" and "using technology to access services", with 30% of respondents expressing these did not concern them at all.

As Australia faced its second lockdown in July at Time 2, a larger proportion of respondents became concerned about "getting back to regular activity" (64% as compared to 56% at Time 1) and "going on holidays as planned" (64% as compared to 59% at Time 1), accessing reliable information (51% as compared to 50% at Time 1). "Using technology to access services" remained a low priority concern at Time 2, but the proportion of respondents concerned about accessing basic supplies increased from 32% at Time 1 to nearly 47% at Time 2, likely prompted by the increased case numbers nationally.

Importantly, consistent levels of concern around finding reliable information demonstrates gaps in accessibility and dissemination of information within the community in a timely manner. To address this, National Seniors and other consumer groups have been operating a Commonwealth funded Wellness Check Helpline since the beginning of May. However, the rapidly changing and varied COVID regulations across states remain a consistent challenge in combatting misinformation.

Below are selected of comments demonstrating the cascading effects of lack of reliable and accessible information on undertaking normal activities.

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*So called reliable information is sometimes somewhat fragmented. Information from State and Federal governments is not always in sync.*

*Although there is plenty of clear and reliable information which is easy to find, sometimes even now I have questions in mind to which I cannot find an answer. I wish there was a phone number to ring where I could speak with a person to put my questions to them. I don't wish to break the rules but I may be doing that by not being able to find the answer*

*There has been a lot of information that can be so confusing.*

*I'm a volunteer - I count that as "work" and so far there's no advice on when I can return to do the volunteering work I love, and making a difference in the community.... And as for reliable information, we know that a lot of morons air their views through the media, and it's difficult sometimes to find the truth...*

*...there is very little up to date info on whether older/vulnerable people should continue to stay at home and go out only for essential activities, limit interaction with people etc. It is confusing whether it is safe for older/vulnerable people to resume normal life, and is it safe for predominantly senior organisations to return to regular meetings or activities*

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The comments also highlight how disruption to regular activities has impacted social and mental wellbeing with potential future consequences.

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*...I volunteer, I miss it... we all need to do regular activities, it's unhealthy not to...*

*Not being able to attend activities becomes quite lonely. You can talk or text family and friends but it's not the same as having their company*

*I have had to abandon all my previous social activities: choirs and art group, holiday breaks... I have not been able to visit my holiday house since January and I worry about it standing empty...*

*We are a senior couple and our usual activities and brain stimulation have been closed down since (I think) early March because we are all in the vulnerable age group... Some (too few) have continued online and we've phoned each other and now are visiting and lunching out in groups but we all need to know when we can resume normal activities.*

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**Figure 5** Proportion of respondents per of level of concern category at Time 1 and Time 2, with regard to getting back to normal life.



## 5. Relationships

Figure 6 (page 19) shows participants' level of concern regarding six different aspects of their relationships. Despite Australian aged sector provider and consumer and carers peak organisations acting promptly to develop a Code for visiting aged care homes during COVID-19 [4], "visiting loved ones in RACF" remained the top priority for respondents across both time-points. The Code was active, publicised, and regularly reviewed during the entire survey period, with the most recent update in response to managing visitation during the second Victorian lockdowns in July. A greater proportion of respondents expressed being most concerned about visitation in RACF at Time 2 than at Time 1 (64% and 76% of respondents, respectively).

After concerns about visitation at RACF, assisting parents, being with grandchildren, friends and family were the next most concerning issues at both survey time-points. Importantly, as the duration of the pandemic increased, these concerns appeared to grow substantially. There was a 29% to 42% increase in the proportion of respondents who expressed being very or somewhat worried about these issues from Time 1 to Time 2. "Using technology to keep in touch" appeared to worry respondents the least, which is complicated by the fact that many seniors do not prioritise its use for the purposes of socialisation and connectedness.

The comments highlight that separation from loved ones in RACF, friends and family has been isolating, frustrating and mentally distressing for many.

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*My mother died in a nursing home aged 99.9, 21st May 2020, not due to the covid-19 virus, after 10 weeks shut away from family and friends' visitations. We seriously believe that this isolation from the daily mental and physical stimulation of receiving visitors caused the decline in her general wellbeing to the point that her will to live to see her 100th on 17th June was eroded....*

*The lockdown of aged care facilities was far too extreme and actually cruel - the risk of catching the virus, and the lesser risk of it proving fatal to all but the most vulnerable was not as serious a health risk as the loneliness and neglect experienced by nursing home patients.*

*I live in Queensland and my father in Canberra passed away during COVID-19. My sons and I were unable to visit him due to aged care facility restrictions until he was dying. How is that fair? I loved my Dad and his 8 and 13-year-old grandsons loved him. He was proud to serve the Australian public and was awarded the Public Service Medal for his work for Australians. How was he repaid by an uncaring society that treats people in aged care like they have no rights and no value?*

*A friend in his late 60s lives in a supported residential home because he has a disability and needs help with cooking and cleaning. But he is able to go out, is very active socially and has a number of volunteer roles. He has been locked in*

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*the home since March, not allowed to leave or have visitors. Not even allowed to walk around the private grounds on sunny days. I know they are keeping him virus free but his mental state at the moment is dreadful. If he tries to raise this with the staff the responses are condescending and dismissive. I don't know how to help and as I write this I am crying...*

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Further, balancing desire to spend quality time with grandchildren or frail family members and minimising risk of infection has proven challenging for respondents.

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*As grandparents, we are very concerned that free childcare is not available till September. It puts pressure on grandparents to take risks of acquiring covid 19 when minding children. My husband and I are in the vulnerable category re covid 19.*

*Grand daughter attends childcare which concerns me re: transmission of COVID-19. I have COPD which puts me at high risk*

*Everything I do: risks I take impact on my role as my mother's sole carer. I will continue to isolate as much as possible to reduce any risk for her. I am very concerned that she cannot see her sister in a residential care home due to the risk to her and/or her sister.*

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Respondents also raised concerns about the intersecting impacts of the pandemic on relationships and mental health, which are likely to be long-term and catastrophic if not alleviated and attended to in due course.

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*Have continued voluntary activities with very elderly and other unwell family members. More concerned re the mental health of others. Elderly mother who became disorientated and anxious when I first took her out to a shopping centre and others who are depressed. I do voluntary work with other aged persons and feel the mental health issues after isolation will be great and ongoing.*

*I'd love the chance to see my family again. Haven't seen any of them since March and missing them more and more. Feeling more lonely now. Was looking forward to seeing family as one lot are moving to the ACT - but now that QLD has closed the border again, ..... no chance... again. I am even panning to move to a new house just to be near them. That's how desperate I'm getting.*

*Lockdown is the pits. .I live on my own and I need to be with someone in my home. Depressing and discouraging*

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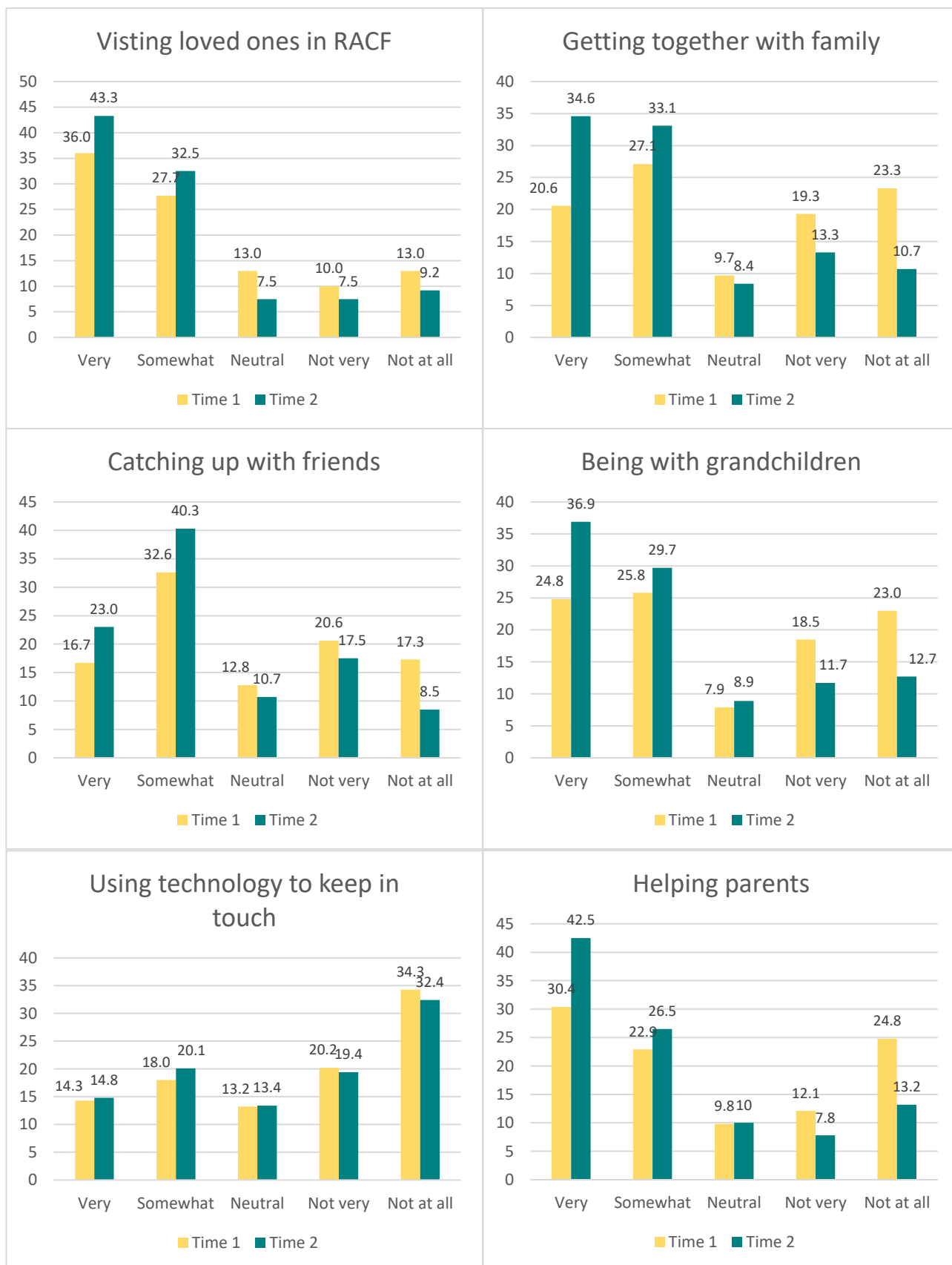


Figure 6 Proportion of respondents per of level of concern category at Time 1 and Time 2, with regard to relationships.

## 6. Money and finance

Figure 7 (page 22) shows participants' level of concern regarding six issues surrounding money and finance. The order of most to least concerning aspects of money and finance issues remained the same across Time 1 and Time 2. Firstly, there was widespread worry about "the economy in general" at both time-points, with over 85% of respondents indicating being very or somewhat worried. Following this, "the value of investments" and "managing long-term with money" worried 7 of 10 respondents on average. Despite being the least worrying money and finance issues, concerns around managing daily finances, and accessing the Age Pension still plagued over 42% of respondents across both time-points. These results emphasise how devastating and distressing the economic impacts of the pandemic have been, particularly on older adults who likely have less income, financial security, and time to recoup economic losses. Our recent report highlighted the distress caused by COVID-19 to self-funded retirees [5].

As encapsulated by the comments, the sustainability of surviving on diminishing investments, superannuation and bank dividends was a significant concern for respondents. A sense of fear and hopelessness was present.

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*I am almost completely dependent on the dividends from my share portfolio and many companies have already stated that they would not be paying their next scheduled dividend at all. I do not have a pension, a part pension or a health card so I am very worried about how I am to live.*

*We have 2 investment properties which we intended to sell to finance our recent retirement. One is vacant and not selling even though we were assured pre-COVID that it would sell "within days" and the other the tenant is working from home and doesn't want prospective purchasers entering the house, which is understandable. Our available funds have been taken up with daily living and we are having to withdraw from the small amount of superannuation we have to keep going.*

*Having watched the markets & my superannuation account over the last 6 months, I am not really concerned with my investments or how they are performing. There is not much we can do about it anyway & cashing in our shares or moving things around in our portfolios crystallizes those losses.*

*I am not sure how long my finances will last if the economy does not restart and therefore increase the value of my limited investments especially as interest rates will remain low for more years than I have left.*

*I retired recently and probably shouldn't have. My superannuation has dropped considerably and I'm now worried that it won't be enough. And now I'm too old to get a job*

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Looking toward the future, respondents were considering ways to survive on the age pension. Others highlighted that the part pension was inadequate to support their living expenses or live comfortably.

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*Being retired our income comes from shares, mainly from the ANZ and Westpac, with dividends paid in July and December. These two banks have elected not to pay dividends in July which represents 50% of our income. It is not known if December's dividends will be paid. We now have to look at a part pension.*

*Government needs to make changes so that people like us can receive a part pension to make life a bit easier. It is Not a Fair System in Australia. We have worked hard all our lives and paid taxes and now in our Senior years we are struggling.*

*I believe the pension needs to be increased. Income from our investments, mainly term deposits, has decreased dramatically and our part pension doesn't compensate for this loss. We are now spending more of our savings and are concerned about our ability to pay for necessities, health and dental costs, home maintenance, etc, in the future.*

*Would dearly love to see the pension payment increased to \$1500 a fortnight. Then we might be able to afford to go out and buy a coffee or go on short distance holidays and get back to normality.*

---

To add, the comments illustrated feelings of injustice amongst self-funded retirees with respect to missing out on government support during the pandemic.

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*Self-funded retirees appear to be one of the groups that again has missed out on any stimulus package of any degree and we are certainly "not in this together"*

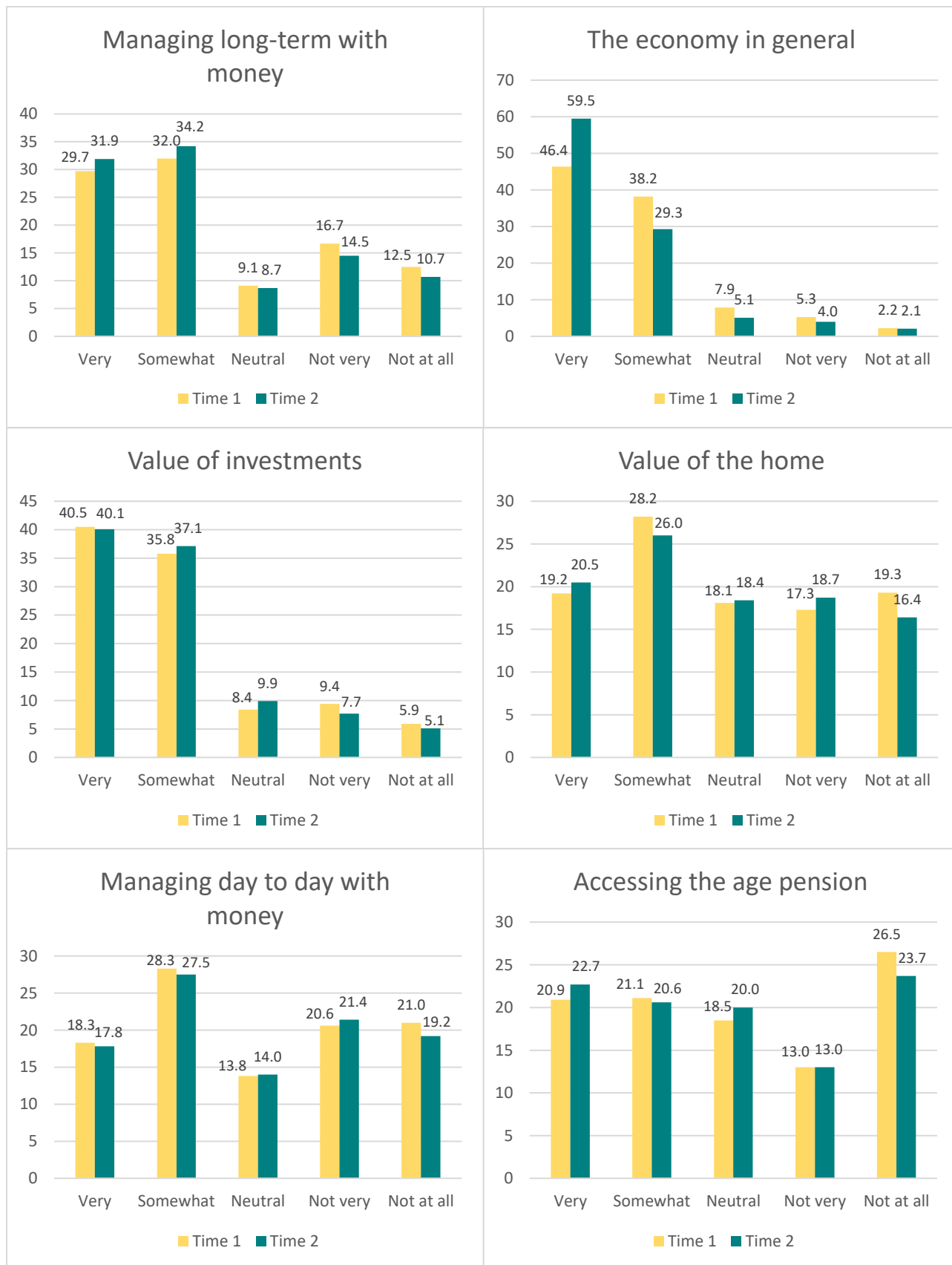
*Self-funded retirees are being absolutely shafted. It's terrible.*

*As a self-funded retiree very worried about the longevity risk and the government's constant urge to regard our retirement funds as easy money to milk for other purposes (e.g. covid19 cash withdrawals from super funds)*

*I am a self-funded semi-retired older vulnerable person and am concerned how the value of my super may be adversely affected by the COVID-19 and what has happened to the economy.*

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Our report on the distress of self-funded retirees during COVID outlines possible action to deal with these concerns [5].



**Figure 7** Proportion of respondents per of level of concern category at Time 1 and Time 2, with regard to money and finance

## 7. Health

Figure 8 (page 25) below shows participants' level of concern regarding various aspects of health, including, minimising the risk of infection, physical and mental health and maintaining a caring role for someone in need.

Unsurprisingly high levels of concern about minimising COVID infection risk remained across both time-points. 80% of respondents expressed being very or somewhat concerned at the time of the second wave (Time 2), which was 11% higher than when the restrictions eased after the initial lock down (Time 1) (Fig 8). "Maintaining a caring role for someone" also remained high on the priority list, with about 6 of 10 respondents indicating this was of concern (Fig 8).

The following comments demonstrate how fears of getting COVID-19 has resulted in stress and maintained risk minimisation behaviours.

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*Minimising the risk of COVID-19 I am concerned re others behaviour*

*Still scared and have resorted to using my old jalopy rather than risk public transport.*

*With asthma and COPD, plus my age (80) I am in a high-risk category. so am very careful to follow the rules*

*I am concerned about people wanting to rush back to group events etc and failing to maintain physical distancing and hygiene measures. Also, that (some) travellers are being allowed back into the country without having to undergo quarantine.*

*I get panic attacks when people break the distancing laws.*

*I am concerned about those who disregard advice to abide by the government in helping to stop spreading the virus.*

*I wish the wearing of masks could be introduced anywhere crowded outside the home - shopping centres, public transport, sporting occasions etc.*

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Fears of infection have in turn resulted in additional stress and anxieties amongst carers.

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*Caring for three parents in aged care 350kms apart is no party and now concerned about the COIVD risk just adds another layer of responsibility*

*I have very bad lungs so I'm vulnerable, but I'm also a carer for an older husband and a frail aged mother. I worry about them if I get sick, because even the flu*

*knocks me out for 6 weeks or more. I need to stay healthy enough to look after my loved ones. I have felt quite anxious and depressed about the future.*

*accessing the help I need when I need it, I'm employed only in the sense that I am a fulltime unpaid carer (we aren't legally recognised as workers)*

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Other health priorities shifted across the two survey timepoints as seen in Figure 9. The “physical or mental health of someone close” became a concern for more respondents at Time 2 (65.8%) as compared to Time 1 (59.3%). Growing concern around personal mental health was observed, with 63% of respondents expressing worry at Time 2 as opposed to the 45% at Time 1. Personal mental health also took the place of caring for physical health as fourth most significant priority at Time 2, suggesting that the prolonged duration of the pandemic has had cumulative impacts on resilience and coping amongst respondents.

The following comments display the ongoing detrimental effects of the pandemic on mental health. It is imperative that proactive measures reduce financial distress, increase social connection, and effectively bolster resilience on a community level.

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*As stated previously I feel the mental health issues caused by isolation and re-emerging back into the world will be enormous for some and I hope Government and agencies are aware and preparing to put into place effective rescue programs.*

*Certainly, my mental health has deteriorated over time, much more anxious and concerned. Trying to keep up walking and other ex[erc]ise and contact with friends via zoom etc. Life will never be the same.*

*My mental health has suffered, and that of my husband in my care, because we were not able to attend the funeral of our son. This kind of thing far outweighs any fear of catching a virus.*

*Husband and I have both had physical and mental health issues due to the stress of the COVID-19 shutdown on our business and finances, and we are still not sure whether we will lose our home due to the business shutdown*

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**Figure 8** Proportion of respondents per of level of concern category at Time 1 and Time 2, with regard to health priorities

## 8. An overview of older Australians' concerns

In the year 2020 the COVID-19 virus created a world-wide, existential risk which can only be halted by shutdowns, isolation and limiting human connections, and, in the future, effective vaccines. The top concerns of older Australians' living in the COVID-19 Australian peak were "The economy in general", "Value of investments", "Minimising risk of getting COVID-19" and "Visiting loved ones in residential aged care facilities". "Helping parents" and "Maintaining a caring role for someone" also ranked highly. The relative importance of these concerns remained stable across the two survey time points; Time 1 being mid-June 2020 when restrictions were easing, and Time 2 in late-July to early-August 2020 when COVID-19 cases were increasing nationally in a 2<sup>nd</sup> Phase.

Older Australians' concerns about the instability of the economy stemmed largely from personal fears of financial insecurity and unsustainability. Economic challenges like national budget deficits, rising unemployment and diminishing income and asset values were predicted, but have become increasingly real and felt in daily life. As more time passes, the management of present national and global economic challenges becomes as critical as controlling the spread of the virus itself. The economic impacts of COVID-19 will constrain government and family wellbeing for the years to come and will be a source of distress for many. To deal with this effectively, we need to distinguish the negative impacts of the COVID-19 virus itself from the economic and social malaise caused by lockdowns and isolation. They require some different treatments.

In our second survey, the priorities of Victorians under a severe lockdown varied from those of the main survey respondents. Concerns about "being with grandchildren" and "getting together with family" were a higher priority than "the value of investments" and "helping parents". Although priorities remained similar over time, the level of concern about living with COVID-19 increased across most issues. "Looking after your physical health" was the only area showing reduction in the proportion of people concerned which is itself a reason for concern. The concerns prioritised in the face of increased risk were related to connections with close family, children and grandchildren. The lockdown caused people's social world to shrink and led them to prioritise the protection of close family.

For some vulnerable people, social distancing has inevitably led to social isolation. With families separated across the country and globe, a growing number of people have missed out on seeing loved ones for the first or last time, with others being unable to foresee the next time they can reunite with their family and friends. The relationship between social support and wellbeing is well evidenced [6]. The break-down of carer and support structures, limitations on social activities and visitation to RACFs as a consequence of lockdown restrictions have resulted in mounting feelings of anxiety, depression and loneliness in the community. It is neither surprising nor unexpected that levels of resilience and ability to cope with other negative impacts of the pandemic will diminish as the era of COVID persists.

Restricted access to in-person healthcare and delayed waiting times for medical procedures, along with diminished interest in physical health, compounds the disruption COVID

restrictions has had on informal caring structures. These pressing issues regarding unpaid care in Australia is highlighted by two National Seniors reports published this year - *Who Cares? Older Australians Do* [7] and *Australian Grandparents Care* [8]. As family and government resources are stretched to deal with the economic damage and social disruption caused by the pandemic, inclusive policies which serve to maintain unpaid carer structures are critical.

The restlessness and anticipation of getting back to regular activities and holidays was another prevalent concern amongst older adults. The need for social connectedness and improving mental health underpinned desires to resume various social and cultural activities as soon as possible. Further, spending time with geographically distant children and grandchildren appeared to underpin eagerness to be able to take on interstate and overseas holidays, above and beyond the desire for leisure and travel. A strong focus on maintaining connectedness at all levels of society is thus fundamental to enhancing quality of life now and into the future. The incentivisation, public promotion and funding of community services such as help-lines, social care home-visits and continuation of bulk-billed telehealth has the potential to alleviate these issues. As Australians move into the 'COVID normal' phase the mental health impacts of these shutdowns are becoming more evident and demanding of attention.

Older adults in the community and in RACFs are at particularly high risk of contracting and suffering severe side effects from the virus. Keeping safe and minimising infection risk has remained a high priority for older Australians, with fear and apprehension growing as restrictions are being eased. The media coverage of COVID-19 outbreaks and multiple deaths at Newmarch and Dorothy Henderson, followed by Melbourne RACFs, reinforced this anxiety in the community. Some older Australians expressed preferences for keeping borders closed for longer, anger towards complacent and reckless younger members of society, and disapproval of the protest marches and resumption of the football. Succinct, accessible and up-to-date information on infection minimisation and health risks specifically for older adults has the potential to significantly reduce confusion and uncertainty in this population.

Knowledge that COVID-19 is associated with higher rates of mortality amongst older adults [9] has been critical in protecting this group, but inadvertently fuelled ageism in society. COVID-19 management has resulted in those aged 70 or older being framed as helpless, vulnerable, and frail throughout recent political and social discourse. Perceived intergenerational differences in risk minimisation behaviours has resulted increased anger towards younger generations. Further intergenerational division may stem from the roll out of stimulus support measures which preference younger over older Australians, and disruption to education and employment pathways for younger generations. To tackle ageism effectively and maintain intergeneration solidarity, the balance of national priorities and government measures will need to be carefully managed.

The future remains uncertain and the full economic and social impacts of the pandemic are only beginning to unfold. Decisions made during the era of COVID-19 will have lasting impacts on the future of all Australians. Pre-existing sociodemographic inequalities may be amplified more than ever before. With no end of COVID-19 in sight in the short-term, pressing socio-political issues such as access to housing, homelessness, employment, a reasonable standard of living and climate change cannot be simply be put on the back

burner. Consultation with vulnerable and diverse groups at all levels of society will support effective and flexible leadership in this unprecedented time of disruption and change.

## 9. Postscript

This report is the last of three reports documenting the concerns of older Australians across the peak of the Australian pandemic during 2020. The first report focused on older Australians concerns, in particular, those related to caring and caregiving to adults and grandchildren. The second report documented the financial and emotional distress of 'self-funded' retirees whose financial management plans and future expectations were destroyed by the pandemic. This report, the third, recorded how people felt about moving forward in a 'COVID-19 normal' environment. Finally, there is a 7-page addition to this report which records answers to questions we didn't ask but to which people responded on their own initiative.

There was nothing really unexpected or surprising in our findings except the severity of distress and extent of disorientation in the changed world of older adults. The purpose of the research was to understand more clearly the risks, experiences, and long-term impacts of the worst pandemic since the Spanish flu in the early 20<sup>th</sup> century. Given the enormity of the Pandemic, it was our intent to record the experiences of older Australians for posterity. If not recorded in the moment, these memories and experiences would be lost forever and unrecognised and unacknowledged as we moved on.

Having done exceptionally well with strong leadership and excellent applied epidemiology, Australians now face the new task of coming out of 'the valley' of the pandemic. The medical and short-term social impacts of COVID for Australians can be expected to be minor compared to the economic, intergenerational, and mental health impacts expected to emerge in the longer term.

## 10. Acknowledgements

We extend our thanks to the generous responses of National Seniors members in this difficult time, particularly to those who live in Victoria who faced strict and prolonged lock down restrictions.

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## 12. Current Publications

### 2018

- Rees, K. & McCallum, J. (2018). *A Little Help from My Friends: Getting good advice in the Information Age*. Brisbane: National Seniors. Published 18/1/18.
- McCallum, J., Maccora, J. & Rees, K. (2018). *Hope for the best, plan for the worst? Insights into our planning for longer life*. Brisbane: National Seniors. Published 1/2/18.
- McCallum, J., Rees, K. & Maccora, J. (2018). *Accentuating the positive: Consumer experiences of aged care at home*. Brisbane: National Seniors. Published 30/4/18.
- National Seniors & Retirement Essentials (2018). *The Centrelink Experience: From 'waiting, frustrating, hopeless' to 'helpful', 'friendly', 'positive'*. Brisbane: National Seniors. Published 18/6/18.
- National Seniors & Challenger (2018). *Once bitten twice shy: GFC concerns linger for older Australians*. Brisbane: National Seniors. Published 9/7/18.
- Rees, K. & McCallum, J. (2018). *Dealing with Diversity: Aged care services for new and emerging communities*. Brisbane: National Seniors. Published 14/8/18.51
- Rees, K., Maccora, J. & McCallum, J. (2018). *You don't know what you don't know: The current state of Australian aged care service literacy*. Brisbane: National Seniors. Published 26/9/18.
- McCallum, J. & Rees, K. (2018) *Respect for age: Going, going or gone? Views of Older Australians*. Brisbane: National Seniors. Published 21/12/18.

### 2019

National Seniors submissions to the Royal Commission into Aged Care Quality and Safety:

1. Witness Statement 31/1/19;
2. Review of recommendations of prior reviews that were not implemented 6/2/19;
3. The dementia journey legacy of trauma and what to do about it 9/5/19;
4. Response to the Interim Report of the Aged Care Royal Commission 22/11/19

McCallum, J. Hosking, D. & Rahn, A. (2019) *Feeling financially comfortable? What retirees say*. Brisbane: National Seniors. Published 12/3/19.

Maccora, J., Rees, K., Hosking, D. & McCallum, J. *Senior Surfers: Diverse levels of digital literacy among older Australians*. Brisbane: National Seniors Australia. 13/8/19.

### 2020

National Seniors & Challenger (2020) *Retirement income worry. Who worries and why?* Canberra: National Seniors Australia 14/1/20.

National Seniors submission to the Royal Commission into Aged Care Quality and Safety:

1. Response to *Visions for Aged Care Consultation Paper 1* 24/01/2020
2. Submission to the Royal Commission Inquiry into accommodation 'The role of downsizing in Home Care' 20/7/20

## National Seniors Australia

3. Response to Visions for Aged Care Consultation Paper 2: Financing Aged Care *'Policy development from the base up'* 4/08/2020
4. National Seniors Australia Submission on COVID-19 impacts in Aged Care: *"Rewriting the scripts"*, 4/9/20
5. Submission to the Royal Commission propositions of the Counsel Assisting, 12/11/20

Hosking, D., Maccora, J., Ee, N., and McCallum, J., *Just doing it!? Older Australians' Physical Activity*. Canberra: National Seniors 3/3/20.

Maccora, J., Ee, N., Hosking, D., McCallum, J. *Who Cares? Older Australians do*. Canberra: National Seniors 18/5/20.

Ee, N., Maccora, J., Hosking, D., McCallum, J. *Australian Grandparents Care*. Canberra: National Seniors 25/5/20.

Hosking, D., Minney, A. and McCallum J., *Retirement comfort: Personalised versus standard plans*. Canberra: National Seniors Australia and Challenger 28/10/2020

### Documenting COVID-19 experiences:

1. Hosking, D. Ee, N., McCallum, J. (2020) *COVID-19 (1): Older Australians life and care during the pandemic*. Canberra: National Seniors Australia 9/7/20
2. McCallum, J, Ee, N., Hosking, D. *COVID-19 (2): Self-funded retirees' distress*. Canberra: National Seniors Australia 1/9/20
3. Ee, N., D Hosking., Maccora, J., McCallum, J. *COVID-19 (3): Evolving Concerns of Older Australians*. Canberra: National Seniors 30/11/20.

These and previous reports by National Seniors not listed above are available to download at <https://nationalseniors.com.au/>



# Appendix A: Survey questions

Thank you for taking the time to click on this survey link.

Government and the media have started talking about "the way out" of COVID-19. We want to make sure that when they are doing their planning, they are considering the concerns of older Australians.

To help us inform government, we would be very grateful if you could fill out the short survey for us below. As always, your individual responses are confidential and never linked to your membership or personal details. You can read more about how we take your privacy seriously in our [privacy policy](#).

**As restrictions start to ease and we get used to a "new normal" way of living our lives, we want to know how you feel about things moving forward.**

We've listed some things below that we think might be important for "the way out" of COVID-19 and we'd like you to rate how concerned you feel about each of them. You can provide more detail if you would like to - but this is completely optional.

1. In terms of getting back to daily life after COVID-19 restrictions, how concerned are you about:

	Very	Somewhat	Neutral	Not very	Not at all	This doesn't apply to me
<b>Getting back to work</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Getting back to regular activities</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Going on holidays as planned</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Accessing essential supplies</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Finding reliable information</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Using technology to access services</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Optional - please use this space if you'd like to tell us more about any of your answers

## National Seniors Australia

2. In terms of your relationships and managing ongoing risks of COVID-19, how concerned are you about:

	Very	Somewhat	Neutral	Not very	Not at all	This doesn't apply to me
<b>Visiting loved ones in residential aged care facilities</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Being with grandchildren</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Catching up with friends</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Getting together with family members</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Using technology to keep in touch</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Helping your parents</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Optional - please use this space if you'd like to tell us more about any of your answers

3. In terms of the impact of COVID-19 on finances, how worried are you about:

	Very	Somewhat	Neutral	Not very	Not at all	This doesn't apply to me
<b>Managing day to day with the money you have</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Managing long-term with the money you have</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The value of your home</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The value of your investments</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Accessing the Age Pension</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The economy in general</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Optional - please use this space if you'd like to tell us more about any of your answers

## COVID-19 (3): Evolving Concerns of Older Australians

4. In terms of your health or the health of others in the months ahead, how concerned are you about:

	Very	Somewhat	Neutral	Not very	Not at all	This doesn't apply to me
<b>Minimising the risk of getting COVID-19</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Looking after your physical health</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Looking after your mental health</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Maintaining your caring role for someone who needs it</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The physical or mental health of someone you are close to</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Optional - please use this space if you'd like to tell us more about any of your answers

5. What have we missed? Is there anything else that you are worried about or that you think it is important to consider in the months ahead?

6. What age group do you belong to?

- 50-59
- 60-69
- 70-79
- 80+
- Prefer not to say

7. How do you describe your gender?

- Woman
- Man
- Non-binary
- Other identity
- Prefer not to say

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8. Do you live on your own or with others?

- On my own
- With one other person
- With more than one person
- Prefer not to say

9. Which of the following best describes you?

- Employed
- On a full pension
- On a part pension
- Self-funded retiree
- Prefer not to say

10. Which state or territory do you live in?

- NSW
- QLD
- WA
- ACT
- VIC
- SA
- TAS
- NT
- Prefer not to say

Finish survey

## 13. Appendix B

### What did we miss?

In addition to the above four key domains (resuming normal life, relationships, money, and health), the survey sought to illuminate other issues worrying participants. A total of 407 responses were provided to this question at Time 1 and a further 346 at Time 2. This question received the highest response rate amongst all open text questions, with many long and detailed responses. Key themes which emerged from the comments and select examples are provided below.

#### 13.1.1. Fear of a second wave

---

*2nd wave of COVID-19 which could be deadlier than the first wave.*

*I am concerned about a possible "2nd Wave" due to easing of restrictions too early. Do not open up our borders too soon. Colder months are here. The money God has too much power and say in our lives. Be nice to see the financial experts offer to go on the frontline?? All the accolades in the world to our doctors and nurses.*

*I sincerely hope there is not a second wave of the corona virus.*

*.... I am concerned that as restrictions relax, there'll be a second wave that will impact on the elderly, but I hope I'm wrong.*

---

#### 13.1.2. Fears of opening up too quickly

---

*Government response to opening up the borders. We need to take things more slowly than we are doing.*

*Do not open up our borders too soon. Colder months are here. The money God has too much power and say in our lives. Be nice to see the financial experts offer to go on the frontline?? All the accolades in the world to our doctors and nurses.*

*The staged loosening of restrictions should be VERY slow. I worry that the virus can get out of control very easily if government gives in to pressure from the less informed in our community*

---

#### 13.1.3. Concerns around increasing complacency

*How do we manage the complacency of others (re social distancing?)?  
Sometimes I feel like I am the only one trying to maintain a distance. I think the government considers us all too old to worry about (over 65s) and we should just stay home and isolated, so we don't become a bother.*

*Degree of complacency emerging amongst our society. Politicians happy to roll the dice on opening up of facilities too early.*

*Stupid people not complying with their governments directives and putting us all at risk.*

---

#### 13.1.4. Calls for harsher punishment for those flouting the rules

---

*I'm concerned that people, who are intentionally flouting the rules, are not taking this pandemic seriously and are not being penalised severely enough to deter others.*

*...punishment for the ones spreading it that fit our stress and risks. everyone is feeling very angry and these people shouldn't get airplay they should be locked up!*

*Law enforcement and government need to come down harder on people not doing the right things. Everyone seemed to pull together early in the year but now a lot of people don't seem to care about others or themselves. That is not the way to beat this virus.*

*People that refuse to cooperate are danger to public health and should be isolated in prison!! The biggest danger is having the virus but no symptoms! Test everybody that has been near a hotspot!!!*

---

#### 13.1.5. Anger towards younger generations

---

*Getting across to EVERYONE that this pandemic DOES apply to them. Teenagers in particular, think they are bullet proof*

*I think it's a shame the younger generation feel the virus is for old people and not being very careful re social distancing which put pressure on us oldies*

*Irresponsibility of younger generations when things start to open up is concerning when the older generations do the right things*

*The inconsideration and ignorance of the younger generation to the older vulnerable people in this pandemic*

---

### 13.1.6. Disapproval of recent protests and the football

---

*I am very concerned about the protests and how the protesters seem to have lost all thought for spreading the virus. It also seems that the more restrictions are lifted the more people's mindset about being careful, changes in that they become a bit more lax.*

*Why are thousands of people allowed to hold protests without being penalised while those obeying all the restrictions placed upon us are being penalised especially by restrictions which only allow limited numbers at funerals, weddings, sport, etc*

*Thoughtless and selfish street marches that the state government does not condemn!*

*Govt exemptions to their own laws/rules - football, cricket, protest marches. I, too, have hobbies, passions and interests which are on hold. I don't see why the majority should provide protection to enable these special interest groups to operate. Kicking a ball is hardly an essential service.*

---

### 13.1.7. Managing ongoing uncertainty and helplessness

---

*... Developing mental resilience is much needed despite the fact that some do need support through very disturbing mental health problems. Many don't they just need to know that things have changed and how to manage that uncertainty.*

*The inability of planning ahead. We should be enjoying life, not sitting around wondering how to fill in the day and where the money might come from for future necessities.*

*Certainty. The present govt. continually changes its rules on so many aspects of social services that it is difficult to have confidence beyond the next 6 months.*

*How utterly powerless many in my general age-group feel. the whole world feels as though it is in free-fall and we, like every-one else is spinning off to who knows where. Everything is so uncertain!*

---

### 13.1.8. Need for specific information for at risk groups

---

*Up to date clear directives for older/vulnerable people, and whether advice/lifting of restrictions is different to general healthy public.*

*All the government and health COVID websites either need to be updated more often regarding advice for older or at risk people OR very clearly state that if there is no updated info the last dated advice still stands. Many older or at risk people are confused with easing of restrictions as to whether they should continue to stay at home unless doing essential things and continue to limit interaction with others.*

*Early in this pandemic there was clear advice given to elderly people to stay at home. Lately there is little or no advice for elderly people so it is difficult to know whether we should still self-isolate or are able to move more freely in the community and not be dependent on others to do shopping etc.*

---

### 13.1.9. Poor aged care quality and standards

---

*I have been extremely concerned and now much more so about the management, staffing, resourcing and standard of care in aged care homes. It's a national disgrace.*

*I am horrified at the human cost of the mismanagement of aged care which has resulted in the deaths of far too many residents... I just hope that those responsible are held to account for their negligence.*

---

### 13.1.10. Barriers to accessing health care

---

*My dentist said if i have a toothache all they can do is painkillers, but for how long? Weeks? Months? This will make things worse.*

*the effects of having non life threatening surgery cancelled. How it affected life both physical and mental*

*Fear of keeping regular check-ups going, cardiologist, lung specialist, breast screen, blood tests*

*Being forced to go online for help. I want to be able to talk to someone on the phone or face to face and get the correct answer. They still expect me to pay them.*



*Worried about health issues. When people get seriously ill and need emergency treatment they are discharged too early from hospital and often return soon after because of complications. This could be averted if their stay in hospital was extended a bit longer to help with the recovery process. Should there be a relapse it can be dealt with immediately which could be the difference between life and death for the patient*

---

### 13.1.11. Overreliance on technology for service provision

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*Lobbying for easier /low cost govt funding assistance & access for...older Australian Seniors ;who are not very " tech savvy" & who don't have (can't afford to purchase) computers; iPad; notebooks or update /upgrade their old mobile phone .....so these Older Australians(who do not have family or a younger tech savvy person to help them) are to be able to manage their lives ..in "THE EVERYTHING DONE ONLINE WORLD"!*

*It is erroneous to assume that we can all access info/services via technology. Can type an email. That's all.*

*ACCESS TO GOVERNMENT DEPARTMENTS. NOT ONLINE, ACTUALLY TALKING TO THEM*

---

### 13.1.12. Exposure to ageism

---

*frankly I was shocked at the governments attitudes towards "old people" and the impression to me is that the present government sees me as useless and the sooner I die the better I think there attitude is appalling*

*We will be overlooked, as we are too old, retired and will be treated as a burden to society.*

*I think Australia needs to be more inclusive of all Australians. Not too sure where we fit these days.*

---

### 13.1.13. Concern for future generations

---

*I have grandchildren of school age in Victoria. I am concerned about the quality of their education compared to my grandchildren in Queensland. That is, will substantial periods of remote learning prove detrimental to them over time?*

*The toll on younger people is far worse than for older people. The shutdowns and border closures to protect the elderly and vulnerable are a big mistake. I am 71*

*but I don't think we are being fair to the younger people losing jobs and missing out on their social lives*

*I'm concerned about how life will look after this and the permanent change that may affect my grandkids lives and opportunities... I worry about the political system we have that encourages short term thinking...*

*Having been children throughout the war, we learnt to do without luxuries. We can manage but are concerned for our young ones whose lives have been so easy.*

---

### 13.1.14. Calls for better leadership

---

*Government needs to plan to help Australians to help themselves. For example: 1. Paid pandemic leave for all workers. 2. A more sensible regulation of permits to allow residents of border communities to continue to live and work normally. If rules are too onerous, they will be broken. We need better consultation, prioritisation of resources, and planning to manage this pandemic.*

*I'm very concerned that politicians take this opportunity to reset society in positive ways; like building more public housing to accommodate the needy and homeless; doing more to increase social capital; focussing more on local manufacturing and shorter supply lines; learning the art of diplomacy!*

*I want to see the Federal Government display some leadership about a vision for this nation beyond Covid-19 - the immediate aftermath and into the longer term future.*

*This pause should be seen as an opportunity to recalibrate our economic and social priorities to be kinder and more equality promoting, but unfortunately those in power just want to 'snap back' to business as usual. Very short sighted and disappointing!*

---

### 13.1.15. The progress of other important issues

#### 1. Climate change

---

*For our planet, the enormous amount of PPE now going to landfill and finding its way into our oceans*

*The state of our natural environment. The focus on COVID-19 is likely to distract attention from the recovery from the bushfires and the parlous state of our environment. They are all linked to our continued wellbeing.*

*The climate!!! None of these are relevant if we have no future for ourselves or our children to be concerned about...*

*Yes, I am worried that concern with COVID will mean we don't address other important issues such as the environment and social inequality.*

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2. Cost of living and adequate government support

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*Australia is a VERY EXPENSIVE place to live and incomes and pensions don't keep pace. Something must be done NOW.*

*The cost of living has greatly increased with Covid-19. While the Government is helping Pensioners with 2x \$750 payments this will not cover all the increases and there is certainly no fat in the pension. A small increase in the pension would help particularly for women who do not have super to fall back on and there are plenty of women in this situation.*

*Housing housing housing! I fear being priced out of the private rental market and public housing availability is woeful.*

*Age Pension is too low as well as the Rent Allowance and needs to be much higher! Rents have increased greatly as has property prices, but Rent Allowance has failed abysmally! The current Jobseeker Allowance is HIGHER THAN MY FULL AGE PENSION!*

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3. Growing inequality and inequity in society

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*I think we should be encouraged to look around us and help those less fortunate*

*I hope those who are vulnerable are given assistance to live with dignity. Affordable, safe housing, reliable and consistent community support are very important*

*As a rural person, the disparity in access to the necessary services is more apparent, and lack of access to transport options highlighted. Very concerned at the number of jobs being lost, and the possibility of a continuing increase and upsurge in rural and regional suicides. the drought and fires had already impacted heavily on these communities.*

*Casual workers, and refugees, need better govt support, I would not mind paying a little more in taxes to enable this*

*Affordable housing for the unemployed or under-employed, and appropriate action to accommodate increasing numbers of homeless Australians.*

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