



Elements of Ageism 4

Experiences of exclusion and discrimination

2025

Introduction

National Seniors Australia is a member-based, not-for-profit research and advocacy organisation representing Australians aged 50 and over.

Every year we survey thousands of older people on diverse topics relevant to their lifestyle and wellbeing.

This report is one of four based on a 2024 survey module about ageism.

“Have you experienced exclusion or discrimination based on your age?”

In February 2024 National Seniors Australia asked respondents to our 12th Social Survey this question in a module about ageism.

The question was open-ended, with respondents encouraged to write as much detail in their answers as they liked.

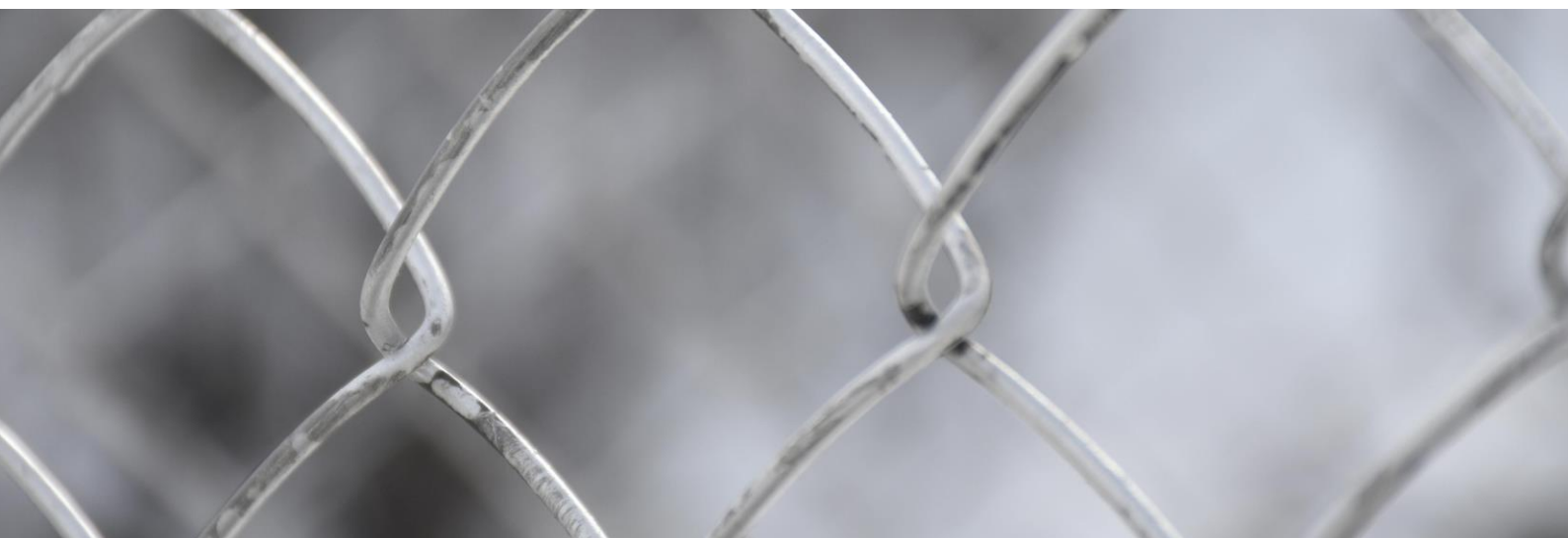
In total, 2524 people answered, with just over 40% (1012 people) indicating they had experienced exclusion or discrimination based on their age. Most of the rest said they had not.

This report details the nature of the exclusion and discrimination the 1012 commenters encountered – the contexts in which it took place, the forms it took, and some of the impacts it had.

The examples people shared generally fit into four types:

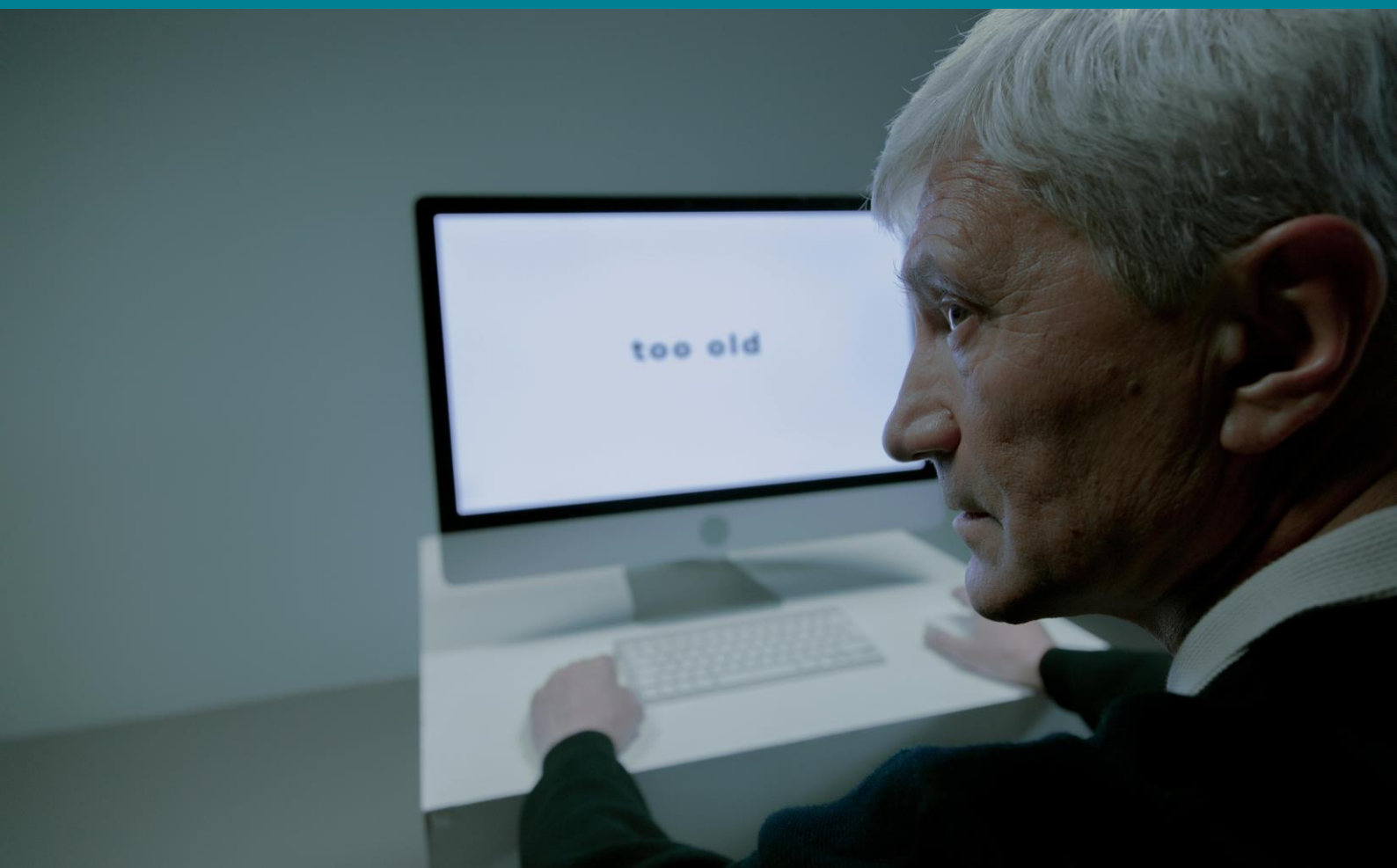
1. Suspected age-based discrimination, most of which pertained to jobs and workplaces
2. Age limits on people purchasing specific goods, obtaining services, or participating in activities
3. People feeling ignored, unheard, and left out in retail and hospitality settings or social and community events
4. Ageist exclusion by proxy, whereby people could not access something because of technological barriers.

These four types of exclusion make up the four groups of comments reproduced in this report.



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**Age
discrimination
suspected**

Age discrimination suspected

Discrimination on the basis of age does happen in work, volunteering, and housing, irrespective of the law.

Hundreds of respondents suspected they had been discriminated against in different arenas because of their age.

Discrimination when applying for jobs was mentioned by more than 200 people (over 20% of commenters).

Discrimination when already in a job was mentioned by around 170 people.

These two areas were by far the most common forms of exclusion or discrimination mentioned in respondent comments.

People also mentioned discrimination when applying for volunteer positions (including because of insurance age limits), when looking for rental accommodation, and in study opportunities.

Hidden ageism with job applications

applied for over 200 jobs with only 2 businesses giving me work

On jobseeker 3 years ago and was advised to tailor my resume to remove dates of previous experience to get interviews. It was good advice as I know I was being overlooked.

Prior to receiving the pension I was on unemployment allowance. To receive this I was required to submit a given no. of job applications per fortnight. I applied for many jobs, which based on my work history I knew I could do easily. Over 3 years I only ever received one written response (a government job), & no verbal replies. Even though age is not meant to be a barrier I am sure it was.

stopped applying for jobs after 56 as had no response to job applications.

Employment discrimination since 45 y.o. I had to move to a different region (remote) to gain work.

Applied for roles - phone interviews fine - meet in person and employer's attitude changes when they see you are not 40. One employer stated "with your experience anyone who didn't employ you would be mad" but I did not get the job.

I find I can obtain interviews for work and I am a strong applicant, until the interview and then I am not quite what [they're] after, suspect ageism plays some part

looking for a new job after becoming redundant in November last year. I have applied for nearly 190 jobs and I have two degrees and decades of experience

Age discrimination suspected

Explicit ageism with job applications

I have been shortlisted for many jobs. Qld Health North conducted my last interview and I was asked how I liked to relax, did I play Bingo!!!

i trained as a teacher later life - younger people got the jobs. i got emergency work - ten years - then around 60 it dried up.

When I was 55 I found myself unemployed. Because I was having difficulty finding work I decided to do a Job Club. They told us that when you get older you should be prepared to work for less.

Applied for a short term Census role that I have performed for last 50 + years and am certain I was discounted and not selected because of grey hair and my age

One employer saying I will not employ you, if you slip on my floor, it goes on my workers comp.

I had to reduce my age to enable me to obtain employment. Some job advertisements only require young people.

I was interviewed for a job I was very capable of doing. I did not get the job and the prospective employer told me her staff would not feel comfortable telling me what to do as they were all younger than me (I'm mid-60s, staff were probably mid-40s)!

When trying to get a part time job, several months ago I was told they were worried that the job would be too tiring for me.

I applied for a part-time job that I am quite capable of. The interview went well until one of the interviewers referred to my age. From then on, the panel lost interest and closed down the session. I was really upset by the experience.

I have applied for many jobs (probably 20) where I am eminently qualified, a degree in the relevant area plus 14 years of experience at a higher level yet I have been deemed "unsuccessful" I have also applied for low skill jobs like truck driving and been refused despite having had a semi trailer license for 40 years and a perfect driving history. One employer even asked me if I could use a barcode scanner! Yes, I told him I have a degree in Health Informatics and I was in charge of Central Queensland electronic and paper medical records for more than 10 hospitals plus I have a commercial helicopter and plane pilot's license. Yes, I can use a barcode scanner! I have also applied and been refused farm jobs driving tractors even though I have had many years of farm experience and even owned one! They said we don't think you could use a GPS. I said "I have used GPS to land aircraft in storms at night ...I think I am more than capable of using a GPS...probably more than YOU!

Age discrimination suspected

Work opportunities & being forced out

Left work early due, in part, to clear discrimination of my age (I was 59 at the time). Promotions and positive discrimination tended to be based in favour of younger people. [...]

Another annoying aspect is the lack of mentoring that was apparent in my employment - most experienced workers were largely ignored, unless you had a senior position.

when I was working there was always an assumption that I would not be interested in the various courses held, eg, computer or leadership.

In the last years of my work life the younger staff would often go out for drinks but overlooked older staff such as myself.

lost my public sector job at 58 because "older staff often have difficulty with change". I only asked was this third restructure the last...

My contract at work was ended by management without valid reason. This coincided after me tripping at work twice due to workplace safety hazards.

The boss I had before I retired 6 years ago would not take into account my age and my disability with walking and expected all staff to move at the same pace, also I was made to feel like I was no longer a good teacher because I was older and supposedly set in my ways which I wasn't. also I was given an office upstairs even though I had a letter from my doctor saying I was to avoid stairs, I was also given a position in which I had to move from class to class including up and down stairs. If I questioned anything I was made feel I was wanting too many concessions because of my age and disability. I ended up retiring because of their attitudes.

My manager was overheard at a meeting, saying that he didn't want anyone over 45 in the department. People were picked off, one at a time. Some left, some were unfairly persecuted on things that were not their fault and there was a mass resignation on one day of 14 people partly because they were so appalled with the way they observed treatment of good staff and partly because they didn't want to be next. There was no one left over 45, and then he moved on.

Other younger staff were given permanent positions, I was not even though I had been employed longer.

I was daily told by two subordinate staff members that I was holding them back because I didn't retire.

Age discrimination suspected

Volunteering, study and housing

Having a degree in Accounting I applied for volunteer position for our volunteer fire brigade, I was too old at 65. Gave up after that, it can make you feel quite useless.

Being rejected by the ambulance service when volunteering to be a patient transport drive on the assumption that my health would be a disadvantage.

I was actively involved in leadership in our previous churches but has tapered down to nothing in our current one.

during covid
when I wanted
to do volunteer
work and was
told too old

When volunteering some places don't want older persons even if you have worked there for 40+ years Don't want you to even mentor or chat to current staff.

As a volunteer, I feel that my opinion on matters (related to my career IT expertise) is overlooked because I am older. My reluctance to use certain technologies may seem to younger people to be "an old person who can't cope with it", but it's actually my experience with computer security and longevity of stored information in the presence of rapid format changes that makes me too aware of risks to embrace apps from unknown developers (do you really know what the app might be doing above and beyond what they appear to do?) and the importance of retaining paper copies of significant documents.

The local Association are looking for volunteers but have been told we too old.

The shop I volunteer in has a cut off age limit due to insurance.

I have volunteered for 42 years, and am finding a sense of not exclusion, but an attitude of not being in the loop, and often ignored.

Yes, applying for Masters course, I was suitable but on SIX waitlists - I think the difference between being on waitlist and going straight to an offer was my age

Real estate agents discriminate against people on a pension when looking for rental property
Told too old, a too big a risk

In my early 60s ageism was an issue when searching for a rental.

Obstructive age limits



Obstructive age limits

Some aspects of Australian life are closed – or costly – to people of a certain age.

Numerous survey respondents told us about issues arising from age restrictions on activities, goods and services.

Many people wrote about age restrictions on driving and related activities.

Financial services were an even more common theme, including age restrictions on loans, insurance, superannuation contributions, and credit cards.

Other people mentioned a range of services or activities they would like to access that impose age limits, charge more for people who are older or younger than the threshold age, or just make life difficult when a person reaches a certain age.

Age limits on driving activities

I have to have an annual medical to keep my driver's licence and that can cost me \$90 unless I ask for a free test.

Have to get a doctors form each year to ride my motorcycle at 80, when an idiot at 16 does not have to.

I can't renew my driver's license for more than 5 years and pay more than if I could renew for 10 years.

I object to having a medical check up for my drivers licence because I have reached the age of 75. If I have to be annually tested, then everyone needs to be too. there are shocking drivers on the roads who are younger than I am that should not have a licence.

Driving outside my suburb because of issues with age (e.g. sight, reflexes, arthritis, etc, etc).

I understand the need to ensure that people's driving ability can deteriorate with age and the consequent need for testing. I do however fear discrimination because of unwarranted or over generalisation.

the car rental agency wanted the driver to be under 65 which made me ineligible.

Unable to hire a car due to age.

Went to hire a car and was told because of my age that there'd be a premium payable. I said that's odd because of my excellent 60 year driving lesson my insurer gives me a discount. Why do you want to charge me more. The bloke could not explain.

Trying to get insurance to allow me to drive a borrowed car in UK.

Obstructive age limits

Age limits on financial services

we wanted to borrow against our house to renovate our rental property in order to relocate. Our ignorant plan was to then to sell our house, pay the bank back for the renovations and move into the house as our permanent home. However, we weren't aware that the banks wipe their hands of you as soon as you retire. Despite having a healthy income from our super and other assets the banks said no to a loan.

I took out a loan to help my daughter buy a unit. The bank made the loan conditional on me reducing the limit on my credit card from \$10,000 to \$4,000. Three years later I had repaid the loan and went to my bank to have my credit limit restored to the original \$10,000. Despite owning my house and car as well as having a large enough superannuation fund to get no pension and having a large amount of cash in the bank (far more than the credit limit I am asking for) it has been a frustrating procedure with numerous visits to the bank with documentation. I have been told I am in the queue for assessment. This is a situation many older people are facing, particularly women who are not the primary card holder on joint accounts and are left with no credit card if their spouse dies.

When I was 61 I applied for a personal loan from the bank I have banked with for 30 years. I was knocked back due to being over 60 even though I was working four days a week at the time. I asked why I was being refused and I was told it is because of my age and the bank didn't think I would be working long enough to pay the loan back.

I am prevented from adding to my super because I am over 75.

Travel insurance is a classic example of age discrimination. If you are over 80 then the insurance can cost more than the holiday, irrespective of your health and fitness levels.

A number of companies won't insure people over 70 for travel.

Leisure activities with age limits

Certain travel destinations such as Antarctica also impose age restrictions or demand a Doctor's Certificate to indicate my health status

Certain tour companies have refused to sell me a package holiday, because I was 70 years old.

my husband was precluded from a boat trip because he was over 70 and so I couldn't go either

Qantas once required passengers wanting to sit in exit rows to "not be elderly". I took them to the Human Rights Commission on age discrimination grounds and they removed the offending words.

the Zip Line at Burswood



Obstructive age limits

Issues with government service age limits

Now I'm 67 I have to transfer to the age Pension from the Disability Pension and they stopped paying my pension and put me through a lot of stress I had to find all the documentation that they needed to complete the application to the Age Pension as their computer system would not allow them to upload my documents as I had been on the DSP since 2009 and the information was too old. Apparently it was a whole new Application process. Why can't they just transfer you across to the Age Pension.

NDIS policy is absolutely AGE DISCRIMINATION entrenched in public policy. Why are aged care services means tested, and NDIS NOT. Why are the services available on NDIS not available to those who need them over 65yrs (unless already on NDIS)

My age care said i can't get cheap meals on wheels because I'm not 65 yet

The NSW and the ACT Department of Education will not allow me to attend TAFE/night classes and undertake HSC studies

the Housing/Community Government's assisted aged housing's home purchase scheme: advised I am ineligible - after those Departments invited me to apply - I'll be dead before the mandatory 7 years of mortgage!

Other services and activities with age limits

I'm 61 but many things for seniors are for those 65+

as a 'younger' carer of a spouse (i.e. I am under 65) I am excluded from some of the resources available to others in my situation.

My dog died after 19 years with us. As an elderly person without a partner, I tried to adopt an older dog from three council refuges. I never had any response. I went to the largest refuge in Perth. No dog suitable. It then understood that my age was the reason for not giving me a dog. I bought a 10 week old pup, who has been a wonderful companion.

automatic reminders for breast and bowel cancer screening ceases at 74 despite the incidence in older people is greater. Breast screening is still available, but we need to remember to book - remembering after 74 is more of a challenge.

I cannot donate blood or plasma.

**Ignored,
unheard,
left out**



Ignored, unheard, left out

Even subtle exclusion by ignoring older people or not listening to them can have big consequences.

Feeling invisible because people are ignoring you was another prominent form of exclusion respondents faced.

Over a hundred respondents told us of their experiences being ignored in retail, hospitality, or customer service situations. They wrote about being served last even if they were first in the queue, having a younger companion addressed instead of them, or just being completely overlooked. We devote more space to this in a [separate report](#) on retail and hospitality.

Others said they feel excluded from their social or community events or public spaces by others ignoring them or making them feel unwelcome.

People also shared their experiences in aged care and healthcare settings, where they were not listened to even when their wellbeing depended on it.

Retail, hospitality and customer service

I have the double whammy of my assumed older age and being in a wheelchair. so often in a restaurant, cafe or other retail environment the assistant will refer/speak to my companion and totally disregard me, often not even looking at me.

Purchasing clothes is a problem for me. I'm 75 years old, I'm 149cm in height and I wear a size 14-16. When I enter some stores, the staff turn their back to me. That tells me that I will not find anything to buy in that store.

In shops with my daughter the shop assistants may direct their responses to her, even though I am asking the questions. Especially with tech matters there is an assumption that, because I have gray hair I could not possibly understand

As I age, I find I am sometimes bypassed in queues or when requesting service.

Shop assistants ignore you

Invisible to staff in clothing shops or tech stores

they talk to younger customers

immediately assist a younger person

passed over for young person to be served

overlooked when waiting to be served

you become invisible at a certain age

ignored when waiting at the bar to buy a drink

Many tradespeople when they see my grey hair jack up the price

I feel that when I access gardening help or maintenance help in the house that I am treated as if I don't know what I am talking about or asking for.

Ignored, unheard, left out

Social and community events and spaces

It's actually worse when you go to a pub or club on a Friday night. When there are many younger ones having drinks or dinner together after work. Very uncomfortable feeling. And feeling invisible to them.

**At
community
forums, not
noticed.**

Yes, even with friends in group situations we feel the odd ones out as our friends are 10 years younger than us. They also congratulate us for taking holidays on our own.

on social media where persons unknown to me have posted insulting comments referencing my age in response to a comment I posted about a current political, social or economic issue or a media article.

People not listening when raising topics for discussion

**Treated as
unattractive
because of age.**

Women show no interest in me any more.

As an aging gay couple people either don't want to know us or go the other way and [are] very full on, and expect us to be party animals there's no normal suburban gay groups to be involved in. So we just close the front door and count our friends on one hand.

Younger members of the family presume that I will not be interested in their activities. No invitation to my son-in-law's 50th birthday.

**Left alone at
large gatherings.**

Other people, particularly younger ones, seldom stand back to allow older ones to pass by. Even wheelchairs or walkers are not always considered when accessing a lift or entrance to a building. I find myself giving way to others, instead of putting myself forward in some circumstances.

At organisations such as barber shop singing I suddenly feel excluded by my group. Younger people seem to be embarrassed talking to an older person

Young fit people sitting in priority seats on buses and trains playing with their phones and not wanting to vacate their seats.

Sometimes people, including family, leave me out, or fail to include me in events that they assume I wouldn't want to participate in, without even asking me, such as a family camping weekend or bush walking, even though they know how fit I am. I'm left thinking that they don't want me there, or that I'd be too much trouble.

Ignored, unheard, left out

Healthcare and aged care

Once I tore a tendon in my leg and took myself to the emergency at the hospital, walking in with my walker. I immediately was treated differently and subjected to mental testing and being treated as though I was incompetent. I was pretty cranky about it.

Physical issues relating to possible remediation via medical procedures appear to become less of a priority for practitioners once patients reach the age of 70 plus. there is an expectation that you will be deteriorating.

my doctor told me it was a waste of taxpayer's money to provide the surgery I needed.

Dr often blames everything on the ageing process

I was advised by a Doctor who performed a colonoscopy on me at 78 years of age "not to have any more because my bowel was completely clear and bowel cancer and it takes 10 years to develop". My reply to him was "that I did not wish to have bowel cancer at 88years of age!!"

An assumption by medical staff that I was confusing medical appointments - I wasn't ... the receptionist was making alterations to appointments without notifying patients of the change.

Patronising medical staff. Medical staff who dismiss my account of events/issues.

Doctors who 'deflect' when you want to explain an issue eg 'Oh well, at your age you can expect...!'

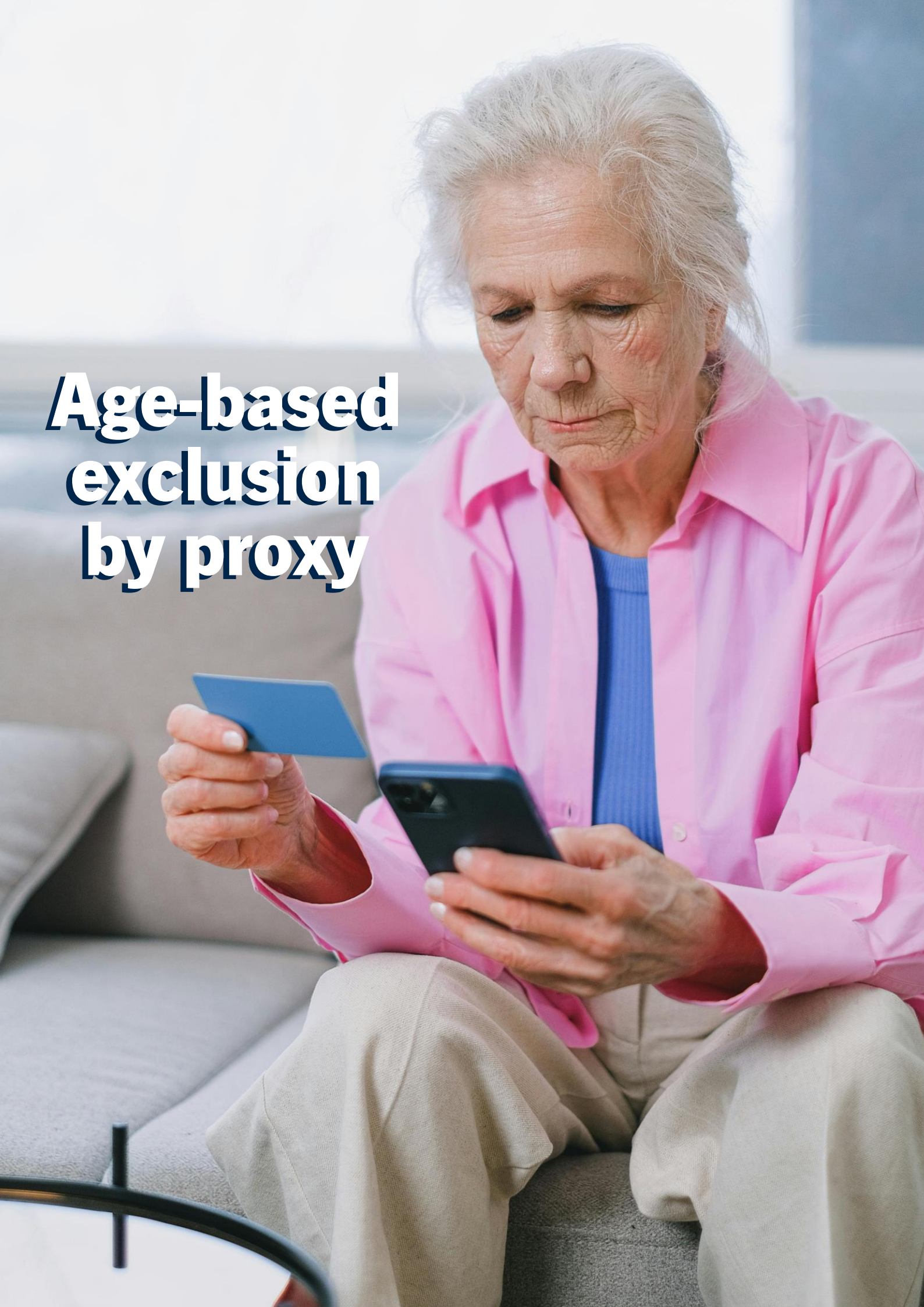
In my retirement village, we are treated as if not owners and also paying staff wages. I was asked once, why don't you sit at home and look at tv like the others.

I live in a serviced apartment in an age care residence. I use a mobility aid. People in the independent facilities have so many things available to participate in, but we aren't allowed. We are still 'with it' but not given the same treatment. This is very unfair

Home care providers seem to think I don't have any other activities and am just sitting here waiting for them, so they can change time, day of services to suit them.

I have experienced a negative reaction from my age care provider when enquiring about certain things I need as if they know what is in my best interests and not giving me a chance to discuss items that I think are relevant to my health and wellbeing

Age-based exclusion by proxy



Age-based exclusion by proxy

Some exclusion occurs indirectly, by requiring digital technology for participation.

While the majority of older people we have surveyed in recent years are comfortable with digital technologies, others cannot use them or do not want to, for a range of reasons. Many connected this with their age or their generational experiences and wrote of the exclusionary consequences when they prefer alternatives.

No one seems to consider the elderly or the disabled when they make rules like payment by card only no cash. I have a disabled son who has learnt to use cash and so I do cash myself trying to make them consider everyone. Same with mobile phones computers serve yourself etc. I have tried hard to slow changes down but it seems to get nowhere they just don't seem to care even some groups that should help don't.

The telephone book. The type is so small that you can't read it & us older people are the ones that use it.

Mostly through so many business and government agencies that want me to do Twitface, Instantjam or Mygov. Its now assumed everyone regardless of age can manage computers. AGE DISCRIMINATION is rife. Even competitions now want one to enter through these sites.

many people cannot manage their budget now so many more will be in debt with a card as you cannot see how much you have left. I do not have a mobile phone and the computer does not accept landlines cannot join things or buy things and you have no opportunity to explain that you cannot hear on a mobile phone unless you are at home the world is not friendly to us anymore. We should all be marching down the street protesting about many of these issues.

Companies that only want business on the computer and charge for face to face or person phone call if can't get computer stuff right.

The banks are refusing service to me and trying to convince me to use internet banking. [...] When I insist on staying in the bank and seeing a real person, they make me wait sometimes for over an hour in the hope I will go away.

Financially disadvantaged by society changing particularly the insistence on using a mobile phone and confirming apptments - if you make an appointment you keep it. Continual pressure to buy new mobile. Continual scam calls. NBN home phone unreliable - cuts out frequently. Service appalling Give us phones that are reliable and work - not a mobile with screens too small for fading vision to read and fingers too large to type.

Conclusions

Discrimination and exclusion on the basis of age can be subtle and is often hidden or disguised as something else. But that doesn't mean it doesn't happen.

The comments reproduced here of necessity only represent the tip of the iceberg of the comments we received. Even so, they indicate that ageist exclusion is alive and well in Australia today.

The most common forms of exclusion our survey respondents reported were discrimination by employers against older job seekers, ageist attitudes towards older workers within workplaces, and retail or hospitality staff treating older customers as if they were invisible.

All these forms of exclusion [are illegal](#) in Australia as they constitute discrimination on the basis of age and therefore breach the 2004 Age Discrimination Act.

Yet, like other forms of discrimination and exclusion, they clearly still occur.

Equally if not more disturbing are the examples of older people's needs being completely ignored by health professionals or aged care staff, even when a person's health is at stake.

The comments show it is relatively common for doctors to assume that health problems are inevitable with age, are caused by ageing, and are pointless to treat because of age. This is simply unacceptable.

Training for all health professionals must incorporate lessons on how to engage with older patients. It is not appropriate to apply cognitive testing to a patient who has broken their arm, just because of their age. It is not okay to dismiss what an older person is saying about their health situation

on the assumption that they don't know what they're talking about.

Enforcing age discrimination laws can be difficult. As we've seen in the comments, much of the time a person may know they have been treated differently because of their age, but they cannot prove it.

What we really need is a change in culture to combat the ageist attitudes that lead to these discriminatory behaviours. This is why the [Every Age Counts](#) campaign exists.

We can start by pushing back against the more mundane forms of ageism that may be present in our daily lives.

The comments show that older people often notice attitudes changing around them. We stop being invited to events with family and friends or are left to fend for ourselves when we are invited because no one talks to us. This is where it starts.

We must also remember that older people – like any group – are an extremely diverse bunch. The trick is to avoid making any assumptions and simply talk to a person to find out what they need, feel or think.

Responding appropriately will sometimes include making special accommodations, such as standing up for people on the bus or meeting face to face instead of insisting everyone communicate online.

Other times it entails seeing what we *can* do rather than acting on assumptions based on age. This especially applies to providing a good or service that has an age limit automatically applied. Often the underlying reason for the limit is something other than age, and age is used as a lazy proxy.

If we stop, really listen, and respond aptly then no one needs to be left behind.

Methods

The information in this report comes from the 12th National Seniors Social Survey, which was conducted in February 2024. Anyone aged 50 or older who resides in Australia is welcome to participate in the NSSS. The survey received ethics approval from Bellberry Ltd prior to implementation (approval 2023-11-1424).

The survey included a module about ageism. Responses to one open-ended question – “Have you experienced exclusion or discrimination based on your age?” – were analysed for this report using the thematic analysis framework described by Braun and Clarke. We identified themes via inductive analysis

guided by a critical realist approach that aimed for accuracy and objectivity in interpreting respondents’ views. The number of comments comprising any given theme was estimated to give a sense of its prominence. The data were not cross-coded so numbers should be treated as estimates only.

Quotes from survey respondents were selected to illustrate some of the variety and prevalence of ideas expressed. Where possible they were reproduced verbatim, occasionally omitting or altering parts for clarity or anonymity (indicated with square brackets []). Minor typos were corrected for

readability (no brackets). We retained all other phrasing idiosyncrasies.

When inviting people to participate, we strive for greater inclusivity and maximising participation, rather than numerical representativeness. This is especially relevant to open-ended questions such as the one analysed for this report, because people’s unique experiences are the focus, not statistical patterns, and some demographics are more likely to write a comment than others (on any topic, not just ageism).

For comprehensive information about the ageism module, see our companion report, *Elements of Ageism 1*.

Sample

The percentages below characterise the demographic traits of the 1012 respondents who indicated they had experienced age-related discrimination or exclusion. No question was compulsory, so some rows do not add up to 100%.

Age group	50-64 years 13%	65-74 years 53%	75-84 years 30%	85+ years 4%
Self-rated health	Excellent 10%	Good 54%	Fair 27%	Poor/very poor 9%
State or territory	ACT 3%	NSW 22%	NT 1%	QLD 30%
	SA 10%	TAS 3%	VIC 20%	WA 10%
Gender	Female 65%		Male 35%	Non-binary 0%
Education	School up to Year 10 9%		Year 12 or cert/dip 37%	Degree or higher 51%
Savings including super	<\$100k 28%		\$100k-\$500k 26%	>\$500k 28%
Not metro	Regional 28%		Rural 8%	Remote 2%
Diversity groups	First Nations, Aboriginal & Torres Strait Islander 2%			LGBTI 3%
	CALD background 3%	Living with disability 10%		Veteran 4%

*Survey data unweighted.

The head office of National Seniors Australia is located in Brisbane/Meenjin but we represent older people from across this great continent.

We acknowledge the traditional custodians of the land and waters in which we operate, the Turrbul People, and all other First Nations, Aboriginal, and Torres Strait Islander people.

We honour and value their continuing cultures, contributions, and connections to Country, and pay our respects to Elders, past and present.

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