

NSA Annual Research Review

2025

2025 was a year of amplification prioritisation for the NSA Research Team.



1.8 FTE staff members, working to the Director of Policy and Research

Dr Diane Hosking
Dr Lindy Orthia

Head of Research 1.0
Senior Research Officer 0.8



2 large surveys conducted with Australians aged 50+

With financial partners and/or to inform National Seniors policies



5100+ respondents

National Seniors Social Survey (Mar)
Dept of Health, Disability & Ageing



1500+ respondents

Advocacy Priorities Survey (Jul)
National Seniors Advocacy



9 formal research reports published & distributed

Public reports based on original survey data and in-house analysis, presented in a catchy style for visual excitement



18 articles in our online venues Connect and Our Generation

Exploring diverse topics related to research in engaging lay language including two regular columns



1 presentation to the Australian Retail Association Forum

Sharing our research on ageism in retail & hospitality where it counts and can have an impact



new project planned with NSA Community Engagement

Regional forums project funded by the Dept of Health, Disability & Ageing to be rolled out to regional, rural and remote branches and members in early 2026



plus business as usual

Research highlights in Member Matters, social media tiles for amplification, research ethics approval, collaboration with UNSW Sydney, Productive Ageing Institute, research support for NSA

Research reports focus: Safe and risky money

1



Finances are usually an important focus of NSA research and 2025 was no exception.

In July we published the results of the survey we conducted in late 2024 in collaboration with the Super Members Council, in which we asked 3700 older Australians for their views on many aspects of the superannuation system.

A large 89%-97% of respondents felt super was very important or important to their own retirement planning and agreed with the four super system principles (universality, compulsion, preservation, and concessional taxation).

But only 60% felt the super system was equitable, and the numbers showed that women, people in poorer health, and those with less formal education had significantly lower levels of confidence in it than the overall sample.

The 2025 National Seniors Social Survey included a comprehensive module on older Australians' digital engagement, skills, and preferences, which contained an important section about their experiences of online scams.

The survey asked if respondents had been the victim of online fraud or scams in which they lost money or had their identity used fraudulently, but the vast majority of experiences were about the former.

A shocking 30% of the 4700+ people who answered the question had been scammed and a further 4% were unsure.

Those who felt their finances were tight, people with less than \$200K in savings and investments, people in poor health, religious people, and those in rural, remote or regional locations, were more likely to have been scammed.

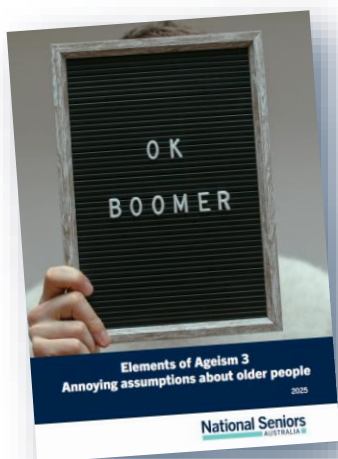


In 2025 we also produced three infographics about older people and banking, based on results from the 2025 National Seniors Social Survey and the two Advocacy Priorities Surveys from 2024 and 2025.

The infographics will be launched in 2026 as part of our banking advocacy campaign.

Research reports focus: Ageism

2

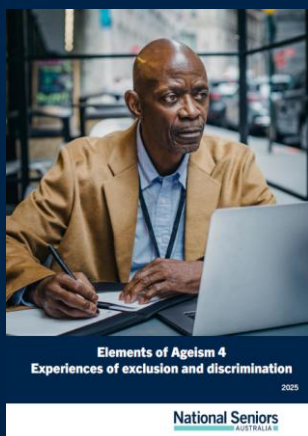


The 2024 National Seniors Social Survey included a module about ageism. Having published two reports from it that year, in 2025 we upped the ante by publishing three.

Elements of Ageism 3 was built from 2100+ survey responses to the question, 'Are there assumptions our society makes about older people that particularly annoy you?'

Respondents' comments ranged from the hilarious to the deeply analytical, but all were on point in calling out ageist assumptions made in many walks of life.

Of particular interest is the fact that people would be particularly annoyed by opposite forms of ageism, for example by the assumption that older people can't use digital technologies, but also by the assumption that older people don't need support to use digital technologies. This goes to show that all ageism is unhelpful.



Elements of Ageism 4 was also based on responses to a single survey question, in this case, 'Have you experienced exclusion or discrimination based on your age?'

Over 1000 respondents indicated that they had experienced this, in different forms, in different life domains.

The most obvious form was suspected age-based discrimination, most of which pertained to jobs and workplaces. People reported stark examples of recruitment personnel overtly telling them they were too old for a position.

Age limits on goods and services, feeling ignored or unheard, and ageist exclusion by proxy in the form of technological barriers were also all discussed by respondents.

A surprise finding from *Elements of Ageism 4* was comments from around 130 respondents about being ignored or excluded in retail and hospitality situations because of their age.

While workplace ageism is a relatively well-known phenomenon, the experience of becoming effectively invisible at a certain age when entering shops, cafes, restaurants or bars is less widely discussed. But the survey data showed how common the experience is – 130 unsolicited comments is a lot, and there would likely be many more if we asked thousands of older people about it directly.

We therefore published a fifth ageism report, *Experiences of Ageism in Retail and Hospitality*. In July, Head of Research Dr Diane Hosking presented the results to the Australian Retail Association Forum, where it was well received by people in the position to change things from the inside.



Research reports focus: The big picture in a big country

3

One of the strategic priorities for NSA resulted in our publication of a document that became known as ‘the happiness report’.

A single survey question inviting respondents to describe something that would help them increase or maintain happiness yielded a mammoth number of comments ranging in length from 1 to 442 words and often nominating many more than one happiness improver.

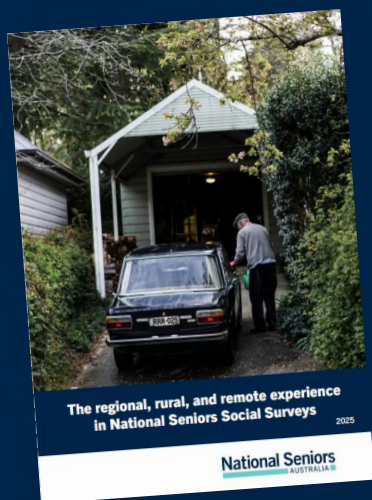
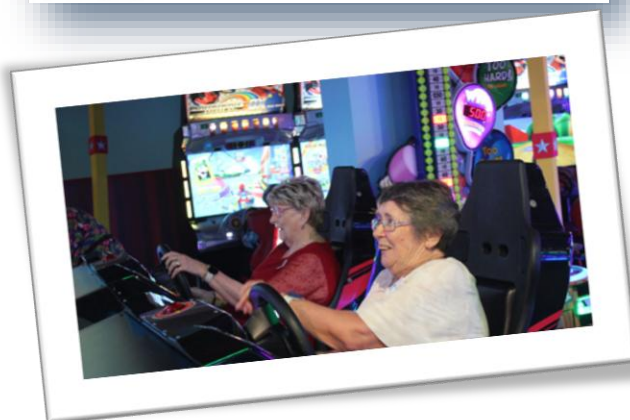
We boiled down these responses to 11 themes, framed as 11 personas – each representing a different approach to happiness.

For example, ‘survival realists’ wish for more money, ‘keen participators’ want time and resources to pursue their hobbies, and ‘global idealists’ dream of peace, climate action and social justice.

In other words, we are all different despite all being older.

The report was launched with a media splash at a Brisbane Archie Brothers, which was taken over by NSA branch members for the occasion.

The launch was organised by NSA’s media officer Anna Townend, as a gesture towards breaking stereotypes of older people and the activities that make us happy.



As part of our grant from the Department of Health, Disability and Ageing for this period, NSA committed to producing a report focused on the situation of older people in regional, rural, and remote areas.

We drew on several years of NSSS data to create this report, comparing three groups – metro, regional, and combined rural/remote – on key metrics including healthcare access, healthcare costs, vaccinations, barriers to socialising, digital abilities, and impacts of the digital transition.

On almost every metric, rural and remote people faced greater disadvantage than metro people, with regional people in between.

The glaring exception was that non-metro residents spent more time in nature and were less impeded by crowded streets and traffic.

There’s still a lot of work to be done for older people outside cities in this country.

Research reports focus: Supports and connections

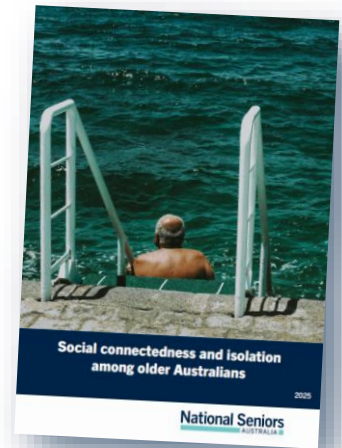
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Our first cab off the rank in 2025 was a report examining [social connectedness and isolation among older Australians](#), based on the last dataset from the 2024 National Seniors Social Survey.

The dataset included responses to multiple questions we posed to survey respondents about any barriers they faced to getting out and about, whether they had regained social connections post-pandemic, their level of loneliness, and contentment with how their time is spent.

On average the results were encouraging, with 55%-90% of respondents facing few barriers, rebuilding old connections or creating new ones, not feeling lonely often, and being pretty content with their activities.

But the comments people wrote showed there are still many older individuals out there who need support – be it income support, respite care, mobility and transport assistance, or a friendly cup of tea and a kind word.



When preparing the 2025 National Seniors Social Survey, its major funder, the Department of Health, Disability and Ageing, expressed interested in hearing older people's views on what level of training aged care workers should receive.

We turned this single query into a small module that asked multiple questions about worker training, qualifications, pay, conditions, and career pathways.

It also asked respondents if they felt it was important to match workers' and clients' cultures, communities, languages and/or ages, the relative importance of receiving care from the same small group of carers, who in a care team needs dementia training, and the value of 24/7 RNs on duty in residences.

The resulting [report](#) recommended multiple improvements to the aged care workforce recruitment, training, remuneration and retention processes on the basis of the results.

The end of 2025 also saw the research team:

- Preparing the largest edition of the National Seniors Social Survey ever undertaken in terms of skip logic complexity and sheer number of questions, which was conducted in early 2026
- Submitting a paper on older people and pets to the highly ranked international peer-reviewed journal *Anthrozoös*, which was accepted for publication in early 2026
- Laying the groundwork for an innovative regional forums project to be conducted by an experienced contractor in 2026
- Creating four infographics based on new analyses of 2023 healthcare costs data to be launched with our advocacy campaigns on this topic in 2026.

Look out for updates on all these projects in the next annual report.