



# Are Australians Ready to Age in Place?

Key insights and recommendations from the Benetas Ageing in Place: An Australian Perspective study

May 2026



# Executive Summary

Most Australians want to grow old in their own home. It's a deeply held aspiration, shared by 89% of those aged 65 and over. Our research reveals a confronting truth: while the desire to age in place is near-universal, the practical steps needed to make it happen are being overlooked.

Benetas commissioned an independent study surveying over 2,250 Australians aged 55+ across two waves (May 2025 and April 2026) to examine how ready people really are to age well at home. The research, conducted by Lewers Research, introduced the Ageing in Place Readiness Index (AiPRI) — a first-of-its-kind tool that measures preparedness to live at home across five dimensions: preparedness, knowledge, attitude, confidence, and technology use.

The headline finding is sobering. Australians aged 65 and over scored just 51 out of 100 on the Index, while those aged 55–64 scored even lower at 48. In short, older Australians are only half as prepared as they could be to live independently at home.

This white paper distils the research into five key insights with accompanying recommendations for government and the aged care sector. The research highlights a strong need for targeted action now — because the gap between what Australians want and what they are doing to get there has real consequences for individuals, families, and public policy.

**51/100**

Average Ageing in Place Readiness score for Australians aged 65+, indicating they are only half as prepared as they could be.

With the number of Australians aged 75 and over expected to grow by more than one million in the coming decade, and the Support at Home program set to reshape the way home-based care is delivered, the time to act is now.



# About the Research

The study was designed to go beyond surface-level sentiment and explore what Australians actually know, feel, and do when it comes to preparing to live independently at home as they age.

The study surveyed 2,268 Australians aged 55 and over (1,619 aged 65+ and 649 aged 55–64) via an online quantitative survey conducted by Lewers Research. Findings were weighted to be representative of age and geographic distribution. The quantitative data was enriched by five in-depth interviews conducted online.

At the heart of the study is the Ageing in Place Readiness Index (AiPRI), a purpose-built metric that scores preparedness on a scale of 0 to 100 across five dimensions: preparedness, knowledge of services and systems, attitudes toward ageing and support, confidence in maintaining independence, and technology use and awareness. The higher the score, the more ready the individual.

What makes the AiPRI valuable is that it moves beyond simple preference data. It captures the gap between aspiration and action — and provides a repeatable benchmark that can be tracked over time.

## INTRODUCING THE AGEING IN PLACE READINESS INDEX (AiPRI)

The index has five key dimensions, each contributing to a score between 0 and 100. The higher the score, the more prepared the individual

### OVERALL

**Aged 65+ = 51**

**Aged 55-64 = 48**



### PREPAREDNESS

**Aged 65+ = 54/100**

**Aged 55-64 = 46/100**

- Made changes to home
- Budgeted for healthcare /home modifications
- Explored Home Care packages
- Reviewed super & retirement savings



### KNOWLEDGE

**Aged 65+ = 50/100**

**Aged 55-64 = 45/100**

- ACAT awareness/use
- My Aged Care (MAC) awareness/use
- Awareness fall detectors, wearable alerts
- Awareness smart medication dispenser



### ATTITUDE

**Aged 65+ = 61/100**

**Aged 55-64 = 59/100**

- I feel generally ok about getting older
- I feel comfortable receiving paid help at home
- Accepting help feels like losing independence
- Getting older is a privilege
- Getting home help is too complicated



### TECHNOLOGY

**Aged 65+ = 31/100**

**Aged 55-64 = 34/100**

- Awareness/usage of
- Smartphone & tablet
  - Video calling
  - Digital companions & AI bots
  - Voice to text
  - Telehealth



### CONFIDENCE

**Aged 65+ = 59/100**

**Aged 55-64 = 56/100**

- Maintain independence
- Maintain health
- Maintain dignity
- Social connections as you age

# Key Insights and Recommendations

## Insight 1: Australians are optimistic about ageing — but delay preparing for it

The AiPRI reveals a striking disconnect. Older Australians feel good about ageing scoring 61 out of 100 on attitude and 59 on confidence including maintaining independence, health, dignity and social connections.

While this optimism is encouraging, it is not matched by practical readiness. Knowledge of what is required to continue living at home safely scored just 50, and intended use of technology is even lower at 31.

The data also points to a pattern of optimistic deferral. On average, respondents estimated the general population would need support around age 76, yet pushed this out to 81 for themselves. Australians recognise they aren't prepared, but delay action as future needs feel distant, abstract and not yet personally relevant.

The result is a gap between intention and action. While ageing is often viewed with confidence and there is a strong desire to stay home, preparation is often postponed.

Australians are more likely to have planned financially for their death than to have taken steps to optimise their health and wellbeing during their later years.

Optimism about ageing is not the problem – in fact, it is a strength. But without timely action, optimism alone is not enough to support independence at home.

### Recommendation

Government and industry should work together to make ageing-in-place preparation feel relevant today, not tomorrow. Messaging should speak to who people identify with today — healthy, able, independent — and clearly articulate what can be done today, why it matters, and how early action preserves independence. A clear “preparedness journey” showing practical, achievable first steps would help bridge the gap between good intentions and meaningful action.

## Insight 2: The 55–64 aged cohort is significantly underprepared

Those approaching retirement are even less ready than their older counterparts. Those aged 55–64 scored just 48 on the AiPRI, compared to 51 for those aged 65 and over. Despite being more open to the idea of taking steps, they are far less likely to have acted.

The gaps are stark: only 56% of 55–64 year olds have a will (compared to 81% of those 65+), just 26% have a financial power of attorney (versus 49% of their older peers), and only 29% have discussed future arrangements with family. Only 3% are enrolled in fall prevention or strength training programs.

### Recommendation

Targeted planning support is needed for the pre-retirement cohort. A “starter pack” for ageing-in-place planning, tailored to 55–64 year olds, could help normalise early preparation. Government-backed awareness campaigns should use proactive, empowering language, framing planning as a way to stay in control and future-proof independence — not a sign of vulnerability.

### Insight 3: Support represents loss of independence for many

While many associate support with facilitating independent living, there is a perception among a sizeable group of 65+ (46%) that accepting help represents a loss of independence.

#### Recommendation

Reframe support as an enabler - positioning services as tools that preserve autonomy and choice rather than signalling decline. Encouraging people to start small; for example with simple home modifications like grab or handrails, or preventative supports such as exercise classes, nursing and allied health assessment and support, can help build confidence and maintain independence. Use language and examples that emphasise control, flexibility, and quality of life.

### Insight 4: Knowledge of available services remains critically low

Only 23% of older Australians have heard the term “ageing in place.” Once explained, most associated it simply with staying out of residential care, with limited understanding of the services and planning involved.

The research also found challenges with understanding the system, with only 33% of older Australians claiming to have at least a basic understanding of the new Support at Home program. And amongst them, there is confusion, with only 45% finding the program easy to understand.

Qualitatively, the research found a clear information and navigation gap. Over a third of respondents felt that getting home help is “too complicated.” Those who had engaged with the system described bureaucratic barriers, fragmented information, and difficulty understanding what was available and how to access it.

#### Recommendation

With Support at Home now in place, the focus should be on improving comprehension and ease of navigation. Many older Australians still find the system complex and difficult to understand.

Government should prioritise clear, plain-language communication that explains what services are available, how to access them, and what they cost, alongside funded practical guidance to help people navigate the system without relying on their own informal supports.

The single-provider model can also help reduce confusion, with providers playing a more active role in guiding individuals, explaining options, and coordinating support over time.



## Insight 5: Older Australians show strong willingness to use technology to support independent living

Older Australians show strong openness to using technology they are aware of to support independent living, even if current adoption is still low for many emerging tools.

People are most aware of common tools like smartphones, alarms and health monitors, but awareness declines to fewer than 1 in 3 for newer or more specialised technologies like smart medication dispensers, or digital AI companions.

### Recommendation

Australians are open to using technology, but they need to know it exists. Raising awareness of new tools and their benefits could improve people's independence.

Position technology as an extension of everyday tools, not a futuristic leap. Advocacy should demystify functionality and highlight real-life benefits. Technology advocacy should also reassure people about data security, personal autonomy, and ease of use. Technology should be positioned as an opportunity to complement in-person supports, tailored to an individual's needs and preferences.



## A Call to Action

This research paints a clear picture: Australians overwhelmingly want to age at home, but most are not doing what it takes to make that a reality. The gap between aspiration and action is wide, and it is growing as the population ages.

For government, the implications are significant. As we prepare for the Commonwealth Home Support Program to transition to the new Support at Home program, no earlier than 1 July 2027, we are being presented with a generational opportunity to simplify home-based care, creating more clarity and improve outcomes for older Australians. But its success depends on consumers who are informed, prepared, and confident in the system — and right now, they are not.

Benetas is concerned about the significant disparity between current CHSP co-contribution arrangements and the proposed co-contributions under the SAH Program. This gap is already creating a barrier to access with early indications showing some clients declining or delaying acceptance of SAH packages due to an inability to afford the required co-contributions.

Without careful rationalisation and transitional safeguards, there is a risk that financially vulnerable individuals may disengage from essential supports, leading to poorer health and wellbeing outcomes and increased pressure on acute and residential care. Consideration must be given to affordability and equity of access to ensure the SAH Program does not unintentionally exclude those most in need.

Without addressing the barriers this research has identified — optimism bias, cost misconceptions, low service awareness, system complexity, and inconsistent preparedness — more Australians will enter an already-stretched residential aged care system at higher acuity levels, at greater cost to both individuals and the public purse.

As a not-for-profit aged care provider with more than 75 years of experience, Benetas is committed to being part of the solution. The Ageing in Place Readiness Index provides a robust, repeatable benchmark that can inform policy, guide service design, and track progress over time.

**We invite policymakers to engage with these findings and work alongside providers like Benetas to ensure that every Australian has the knowledge, support, and confidence to age well at home.**

### About Benetas

Established in 1948, Benetas is a leading not-for-profit provider of residential aged care, in-home and community services, respite, allied health, and retirement living in Victoria. Our vision is for everyone to have a positive and fulfilling experience of ageing, where all people have the opportunity to live their best lives.

For more information  
[benetas.com.au](https://benetas.com.au)

# The 2026 Benetas Ageing in Place Study: Are Australians ready to age at home?

To better understand this, we spoke to over 2,250 older Australians.



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## HOW READY ARE AUSTRALIANS?

The outlook on growing older is generally positive among people aged 65+

**71%** feel ok about getting older

**64%** see ageing as a privilege

Around three-quarters feel confident they will maintain...

**76%** their dignity

**74%** their independence

**71%** their social connections

**Almost all** Australians aged 65+ want to age at home

**89%** want to continue living at home as they get older

...but most aren't prepared

**51/100**  
Readiness index score for those aged 65+

**48/100**  
Readiness index score for those aged 55-64

**Only 8%** of 65+ say they feel completely prepared for their future needs as they age

## WHAT'S HOLDING US BACK?



### System complexity

Only 33% claim to have at least a basic understanding of the government's Support at Home program. Amongst those, only 45% think it's easy to understand



### Limited understanding

Knowledge of what is required to continue living at home safely scored just 50/100 on the index



### Desire to feel independent

46% believe accepting support feels like losing independence



### 'Not relevant to me yet' mindset

On average, people think that others will require support around age 76, yet push this out to 81 for themselves, highlighting a potential underestimation of future needs

### Technology gaps



Intended technology use is 31/100 on the index



### Cost concerns

42% believe Support at Home would be too expensive for them

## WHAT CAN YOU DO TODAY?



### Ageing at home takes more than intention

- Starting earlier makes it easier to stay independent
- Understanding available support is key
- Talking with family helps shape future plans
- The right support can enable independence not reduce it

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