The Voice of Older Western Australians.

Happiness Index 2026

White Paper I Third Edition







Juniper

Contents

Introduction: The state of happiness in later life **4**
About this research **6**
CEO Reflection **6**

Part 1: What makes older Western Australians happy? **8**
- The foundations of happiness remain the same 9
- 2026 Happiness Index 10
- The gap between ageing and ageing well is widening 12

Part 2: The foundations for happiness are under pressure **14**
- Why happiness is declining 15
- Losing a sense of purpose 17
- How the findings connect 18

Part 3: Why are happiness foundations shifting? **22**
- Financial security has become a happiness issue 24
- The independence paradox 30
- We plan for retirement. But do we plan for ageing? 32
- The hidden cost of not asking for help 35

Part 4: Support improves happiness **36**
- When help arrives, happiness follows 37
- The help gap 37
- Supporting independence, not dependence 38
- Home care and happiness 40
- Where the opportunity lies 41

Part 5: Protecting happiness as we age **42**
- Less ageism is reported in 2026, but its impact runs deep 43
- Less visible, but no less important 44
- Why ageism matters 46
- Protecting happiness as we age 47

Part 6: Bringing the findings together **48**
- The happiness ecosystem 49

Part 7: What the findings mean for Western Australia **52**
- Policy priorities for protecting happiness 54

Final reflection **56**
References **58**

CORE DATA research

Introduction

The state of happiness in later life

Each year, Juniper publishes *The Voice of Older Western Australians*, examining the happiness, wellbeing and experiences of Western Australians aged 70 and over.

This year's findings tell a story of both resilience and emerging challenges.

Most older Western Australians continue to report they are happy with their lives. They value their independence, cherish their relationships, contribute to their communities and remain optimistic about the future. Yet beneath this positive picture, the foundations that support happiness are becoming harder to maintain.



Juniper's Happiness Index fell from 69.5 in 2025 to 64.2 in 2026, its lowest level since the Index was established three years ago. **While nearly eight in 10 older Western Australians remain happy with life overall, the proportion who describe themselves as extremely happy declined significantly, from 39% to 27%.**

The Happiness Index measures what older Western Australians say matters most to their happiness, such as good health, strong relationships, financial security and a sense of purpose.

It looks at both how important these factors are and whether people feel they have achieved them in their own lives.

Together, the results provide an overall picture of wellbeing and quality of life in later years.

The decline in the Happiness Index is not driven by a single issue. Rather, it reflects increasing pressure across many of the factors that underpin wellbeing in later life.

Financial pressures are affecting people's ability to participate in the activities that provide enjoyment, purpose and social connection. Family relationships, sense of purpose and quality of life have also declined. Together, these findings suggest the ecosystem that supports happiness is under increasing strain.

This year's research also explored attitudes towards ageing, independence and support. The findings reveal a significant gap between needing help and seeking it. **Many older Western Australians place a high value on self-reliance and worry about becoming a burden on their families.** While these values reflect resilience and personal strength, they can also delay conversations and decisions that may help people maintain their independence for longer.

One of the most striking findings to come out of the research is the growing gap between what older Western Australians are worried about and the steps they are taking to address those concerns. Many older Western Australians express anxiety about remaining in their own homes, maintaining their independence and staying safe as they age. Yet many have not planned for ageing, have limited understanding of available support, and remain reluctant to seek assistance until their circumstances deteriorate.

When support is not sought, or is unavailable, the consequences can be significant. Delayed access to assistance can increase the risk of falls, hospitalisation, carer burnout and earlier entry into residential aged care.

In contrast, those who receive support report overwhelmingly positive outcomes. Most say assistance has improved their happiness while helping them remain safe, connected and independent.

This reinforces the importance of helping older people access the right support at the right time and ensuring they can confidently navigate an increasingly complex aged care system.

The findings also highlight the continuing impact of ageism. While fewer people reported experiencing age-based discrimination in 2026, those who do experience it report significant impacts on their confidence, participation and sense of belonging. **The acceptance of ageism as a normal part of growing older remains an important societal challenge.**

Taken together, these findings suggest that happiness in later life depends on much more than healthcare or support services alone. It is shaped by whether older people have the financial security, social connections, sense of purpose and practical support needed to maintain their independence and remain active participants in their communities.

Protecting happiness as we age requires protecting these foundations.

Juniper's Happiness Index fell from 69.5 in 2025 to 64.2 in 2026, its lowest level since the Index was established three years ago. While nearly eight in 10 older Western Australians remain happy with life overall, the proportion who describe themselves as extremely happy declined significantly, from 39% to 27%.

About this research

This report is based on the third annual survey of older Western Australians conducted by CoreData on behalf of Juniper.

The quantitative survey of 200 Western Australians in the general population aged 70 and over tracks their happiness, what stands in their way to feeling happy, and what worries them about growing older.

In 2026, new questions were added to the survey to find out how they're planning for ageing, asking for help and whether they're receiving the help they need.

Research respondents were recruited from a research panel between 16 and 29 September 2026. Most respondents live in Perth, with 20% living in a regional area. Results are compared with the same survey in 2024 and 2025.

CEO Reflection

Every year, *The Voice of Older Western Australians* provides something increasingly valuable: the opportunity to listen.

In a world shaped by rapid change, population ageing is often discussed through the lens of demand, cost and pressure. We talk about ageing populations, workforce challenges and growing service needs. Yet when older Western Australians share their experiences, they remind us of something far more important.

Ageing is not simply about getting older. It is about continuing to live a life that feels meaningful, connected and valued.

The findings in this report demonstrate that older people are not defined by their age. They are contributors, volunteers, carers, mentors, neighbours, friends and family members. They continue to shape their communities in ways that are often unseen but remain deeply important.

This should challenge how we think about ageing as a society.

Too often, ageing is framed around what people lose rather than what they continue to contribute. Conversations tend to begin when people are in crisis rather than when they are thriving. And too often, support is viewed through the lens of dependency rather than opportunity.

The voices captured in this report suggest a different approach: one that recognises older people not as passive recipients of care, but as active participants in their communities. One that values choice as much as support. One that sees independence not simply as doing everything alone, but as having the confidence, information and assistance needed to continue living life on one's own terms. As Western Australia prepares for a future where more people will live longer lives than every before, we face an important choice.

We can continue to think about ageing primarily as a challenge to be managed, or we can recognise it as an opportunity to build communities where people remain connected, included and valued throughout every stage of life.

The decisions we make today about housing, community connection, age-friendly environments, health care, social inclusion and support services will shape not only how long people live, but how well they age. As our population grows older, the quality of later life will become a defining measure of the kind of society we are.

This report is ultimately a reminder that happiness does not belong to individuals alone. It is influenced by the communities we build, the attitudes we hold and the opportunities we create for one another.

A society that values older people benefits everyone.



Because when people can age with purpose, dignity, connection and confidence, communities become stronger, relationships become richer and future generations can see ageing not with fear, but with optimism.

That is the opportunity before us.

To create a Western Australia where growing older is not associated with decline, but with continued purpose, participation and possibility.

It is an opportunity that belongs to all of us.

Russell Bricknell
Juniper CEO

Part 1: What makes older Western Australians happy?



The foundations of happiness remain the same

While the challenges facing older Western Australians continue to evolve, the foundations of happiness remain remarkably consistent.

The research shows that happiness in later life is not driven by a single factor. Instead, it is built on an interconnected set of foundations that together support wellbeing, resilience and quality of life.

These foundations include:

- **Health and wellbeing**
- **Family and relationships**
- **Social connection and community**
- **Purpose and contribution**
- **Financial security and living standards**
- **Independence and autonomy**

Together, these elements form a ‘happiness ecosystem’. When these foundations are strong, older people are more likely to remain active, connected, confident and fulfilled. When one foundation comes under pressure, the effects can be felt across many others.

The 2026 findings suggest that while these foundations remain central to happiness, several are becoming more difficult to maintain.

Financial security is playing a larger role in shaping wellbeing, while independence has emerged as one of the defining concerns of later life. At the same time, declines in connection, purpose and living standards suggest that the ecosystem supporting happiness is under increasing strain.

Understanding these shifts is important because happiness is not declining due to any single issue. Rather, it reflects growing pressure across multiple aspects of life that older Western Australians value most.

> “My sense of purpose is to support my family which is very important to me. I appreciate being an involved grandmother to my two beautiful granddaughters. I like to keep fit and healthy and also maintain friendships that I’ve made in my life.”
>
> – female, 70-79 years

2026 Happiness Index

Older Western Australians remain happy, but that happiness is fading.

- Happiness Index fell from **69.5** to **64.2**
- Extremely happy declined from **39%** to **27%**
- Women and people aged **80+** experienced the largest declines

The Happiness Index for older Western Australians fell from 69.5 in 2025 to 64.2 in 2026, the lowest level since the Index began in 2024.

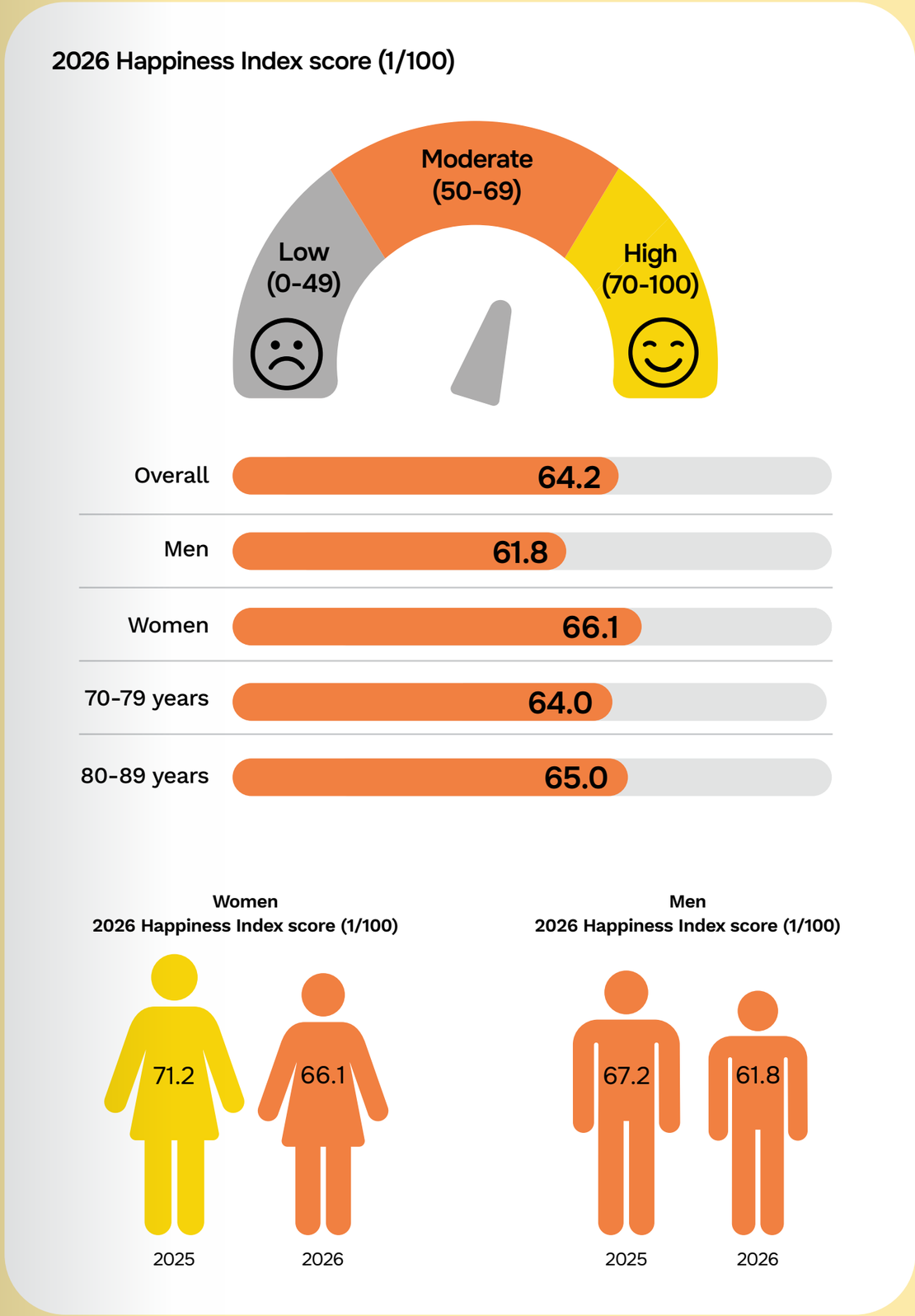
While the result remains within the 'moderate' range, the decline signals growing pressure on the factors that contribute to wellbeing in later life.

The Index measures participation in the activities and experiences that people say are important to their happiness.

The decline suggests many older Western Australians are doing less of what brings them meaning, connection and enjoyment.

The findings do not point to a crisis of happiness. Rather, they indicate that maintaining happiness is becoming more challenging as financial pressures, changing social circumstances and concerns about ageing increasingly affect everyday life.





The gap between ageing and ageing well is widening

Most older Western Australians continue to report they are happy with their lives. However, fewer are really thriving later in life.

Overall life happiness fell from 84% in 2025 to 79% in 2026. The decline was most pronounced among women and those aged 80 years and over.

Most significant is the decline in those who describe themselves as extremely happy. This group fell from 39% in 2025 to 27% in 2026, while the proportion who describe themselves as simply happy increased from 45% to 52%.

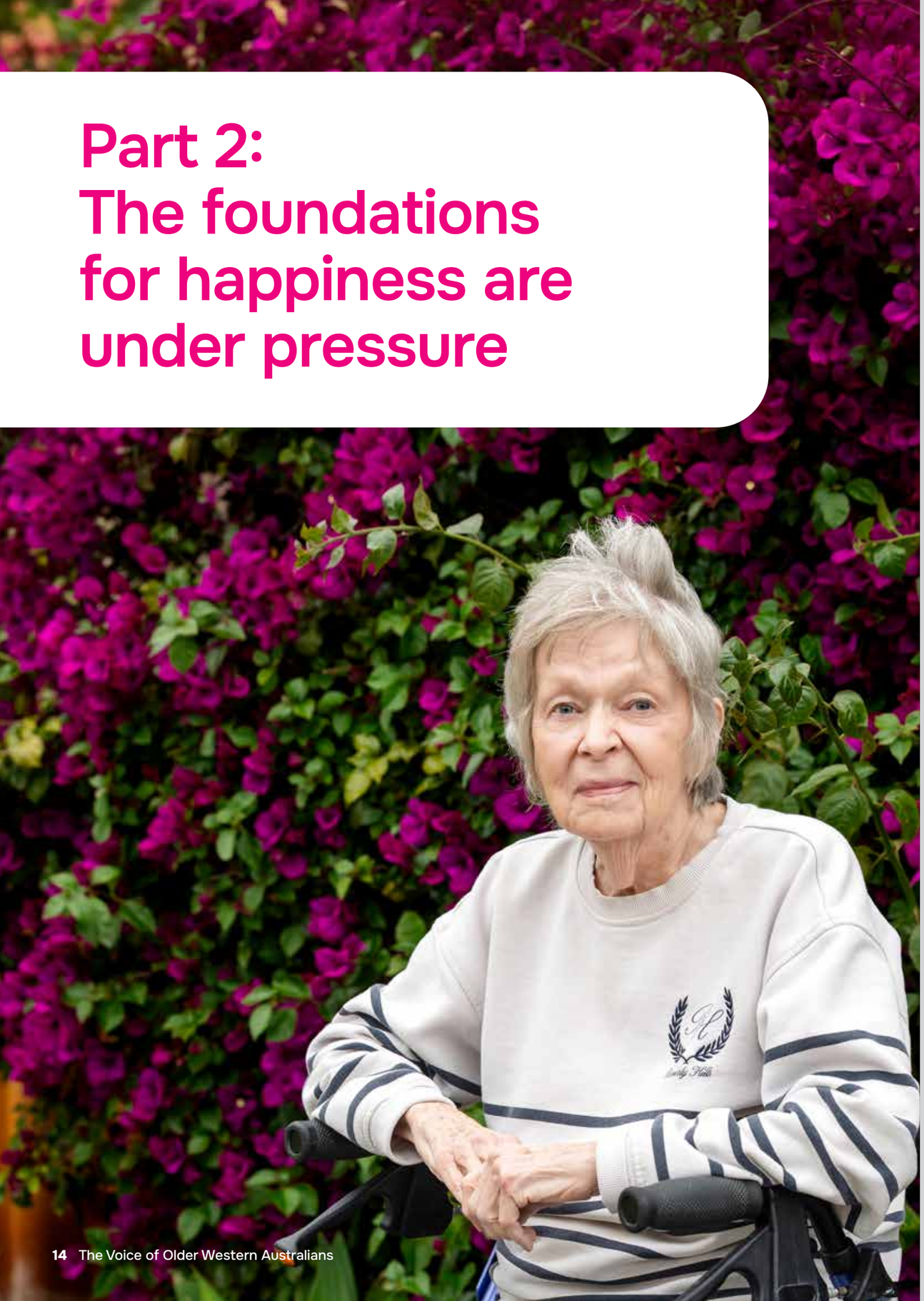
This suggests that while most older Western Australians continue to experience positive wellbeing, fewer are experiencing the highest levels of happiness and life satisfaction.

Further evidence of this shift can be seen in the growing proportion of respondents who rated their happiness at six out of 10 or lower, increasing from 15% in 2025 to 21% in 2026.

Taken together, the findings suggest that happiness in later life is becoming harder to sustain. Older Western Australians remain resilient and positive, but many of the conditions that support happiness are under increasing pressure.

> “I have great family and friends. I live in a retirement village with good community and plenty of interests that suit me.” – female, 80-84

Part 2: The foundations for happiness are under pressure



Why happiness is declining

The 2026 Happiness Index reveals that while older Western Australians remain resilient, many of the foundations that support happiness are becoming harder to maintain.

Significant declines were recorded across four important areas of wellbeing:

- Standard of living (89% ↓ 78%)
- Family relationships (86% ↓ 76%)
- Sense of purpose (80% ↓ 71%)
- Connection to community (81% ↓ 62%)

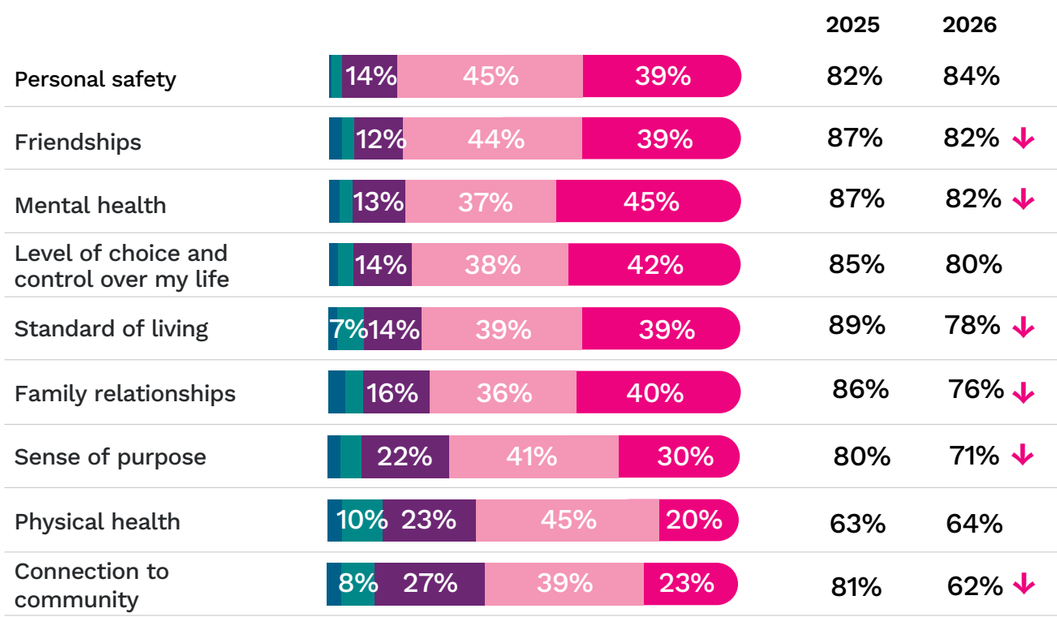
These findings are important because they are not isolated measures. Together, they represent many of the conditions older Western Australians say contribute most to a good life.

They are also interconnected.

Financial security influences people's ability to participate in social and community life. Participation helps people maintain relationships, stay connected to others and contribute in meaningful ways. Connection and contribution create a sense of purpose, while strong relationships provide emotional support, belonging and resilience.

When one foundation weakens, the effects can often be felt across the entire happiness ecosystem.

Happiness with different aspects of my life



In 2025, the question was:
What makes older Western Australians happy?

In 2026, the question becomes:
What is making it harder to stay happy?

Friendships, mental health, and choice and control dipped slightly, while personal safety and physical health held steady.

The findings suggest the challenge is not that happiness has disappeared. Rather, the conditions that sustain happiness are becoming more difficult to maintain.

Losing a sense of purpose

Among those reporting lower levels of purpose, the most common reason was feeling less useful than they once did (29%).

> “Age makes you feel not as useful as you were in your prime and I have always felt very valued in the community before.”
>
> **– female, 75-79 years**

In contrast, those with a strong sense of purpose often described having ongoing goals, responsibilities and activities that keep them engaged with daily life.

> “I have a few purposes ahead off me: fix this, fix that, fix the next thing that breaks down. All good fun.”
>
> **– male, 85-89 years**

These responses reinforce an important finding: purpose is not necessarily derived from major achievements or formal roles. It often comes from feeling useful, contributing to others, maintaining interests and continuing to participate in life. As opportunities for participation decline, so too can a person’s sense of purpose and wellbeing.

How the findings connect

Family remains the single most important contributor to happiness. Yet many of the activities that help older people stay connected to family, friends and their communities are becoming harder to maintain.

Older Western Australians continue to value socialising, hobbies, physical activity, volunteering and community participation. However, they are increasingly describing these activities as “somewhat important” rather than “essential” to their happiness.

At the same time, participation in many of these activities is declining.

The most significant shift is in volunteering, with the proportion identifying it as a contributor to happiness falling from 83% in 2025 to 65% in 2026. Similar softening was evident in local outings, travel and faith-based activities.

Importantly, fewer older Western Australians are participating in these activities as much as they would like. While family engagement remains relatively stable, participation in social activities, hobbies, volunteering and local community life has declined.

Taken together, the findings suggest some older Western Australians are encountering increasing barriers to the very activities that sustain connection, purpose and wellbeing.



	What’s important to my happiness	Extent to which I’m doing what makes me happy
Spending time with family	96%	55% ↓
Caring for family members	92%	62% ↓
Socialising with friends	92%	54% ↓
Participating in meaningful hobbies and activities	92%	49% ↓
Exercise	89%	46% ↓
Outings to places in your local community	82%	45% ↓
Travel	75%	33% ↓
Volunteer	65%	29% ↓
Religious or spiritual faith	40%	54%

Understanding the chain reaction

Standard of living

Rising living costs are reducing disposable income and limiting participation in activities that contribute to wellbeing. For many older Western Australians, financial pressure is no longer simply an economic issue. It has become a happiness issue.

Connection to community

When people participate less in hobbies, volunteering, social groups and local activities, opportunities for connection are reduced. Financial constraints, mobility challenges and changing circumstances can all contribute to weaker community participation and a diminished sense of belonging.

Sense of purpose

Purpose is often strengthened through contribution, whether through volunteering, helping family, supporting others or engaging in meaningful activities. When participation declines, opportunities to contribute can diminish, increasing the risk that people no longer feel useful or valued.

Family relationships

Family remains central to happiness, yet relationships can come under pressure when people feel unable to participate fully in family life or become concerned about burdening those closest to them. The findings around delayed help-seeking and fear of becoming a burden suggest these concerns may be influencing family wellbeing.

Ageism: An additional pressure on the system

The findings also suggest that ageism remains an important consideration in understanding wellbeing.

When older people feel overlooked, underestimated or excluded because of their age, it can affect confidence, participation and sense of belonging. Ageism can reinforce feelings of no longer being useful, discourage contribution and reduce opportunities for social and community engagement.

While often less visible than financial pressures or health concerns, ageism can weaken the same foundations of happiness: connection, purpose, participation and self-worth.

> “I belong to the silent generation (pre baby boomers) and we are treated as being stupid. No respect for age or gender.”
>
> – female, 80-84 years

> “It made me sad that some people judge others without knowing anything about them. I had a very responsible position in banking and was extremely clever. Now people judge me as being a pensioner and don’t keep up with new technology.”
>
> – female, 70-74 years



Part 3: Why are happiness foundations shifting?



The decline in happiness observed in 2026 does not appear to be driven by a single issue, instead the findings suggest that multiple social, economic and personal factors are placing pressure on the foundations that support wellbeing in later life.

Financial security, participation, connection, purpose and independence are all closely linked. When one comes under pressure, the effects are often felt across many others.

Two themes stand out as helping explain why happiness is becoming more difficult to maintain for some older Western Australians:

- Financial pressure is limiting participation and connection.
- A powerful desire for independence is delaying support that may help preserve it.

Together, these elements form a ‘happiness ecosystem’. When these foundations are strong, older people are more likely to remain active, connected, confident and fulfilled.

When one foundation comes under pressure, the effects can be felt across many others.

The 2026 findings suggest that while these foundations remain central to happiness, several are becoming more difficult to maintain. Financial security is playing a larger role in shaping wellbeing, while independence has emerged as one of the defining concerns of later life. At the same time, declines in connection, purpose and living standards suggest that the ecosystem supporting happiness is under increasing strain.

Understanding these shifts is important because happiness is not declining due to any single issue. Rather, it reflects growing pressure across multiple aspects of life that older Western Australians value most.

> “I have mobility problems and chronic pain which tend to affect my satisfaction with life. They reduce my external life, such as visiting friends and attending functions such as sport and recreation.”
>
> – male, 85-89 years

Financial security has become a happiness issue

Health is no longer the only challenge facing older Western Australians. Rising cost-of-living pressures are changing the ageing experience, with financial security increasingly shaping people's ability to remain connected, active and fulfilled.

For many older Western Australians, financial pressure is no longer simply an economic concern. It has become a wellbeing issue. The latest findings show that financial pressure has overtaken poor health as the leading barrier preventing people from participating in the activities that contribute to happiness, marking a significant shift in the factors shaping quality of life in later years.

The proportion of older Western Australians identifying financial pressure as a barrier to participating in the activities that make them happy increased from 26% in 2024 to 32% in 2025 and 41% in 2026, surpassing ill health or pain (30%), tiredness (26%) and mobility limitations (25%).

The findings suggest that cost-of-living pressures are influencing far more than household finances. They are affecting people's ability to maintain the relationships, activities and experiences that underpin wellbeing. As financial pressures increase, participation in social activities, community events, hobbies, volunteering and other meaningful pursuits can become more difficult to sustain.

At the same time, significantly more older Western Australians report that a lack of social connection is preventing them from doing the things that make them happy, increasing from 9% in 2025 to 16% in 2026. While family engagement remains relatively stable, broader participation in community life continues to decline.

> "As I have a lot of financial problems, it makes a person very unhappy to have to decide whether to eat or pay a bill or get something replaced or repaired."
>
> **– female, 75-79 years**

Barriers to participating in what makes me happy

More than two in five people (41%) report financial constraints.



Almost one in three people (30%) report ill-health or pain.



Just over one in four people (26%) report tiredness.



One in four people (25%) report mobility difficulties.



Around one in five people (21%) report a lack of motivation.



Around one in six people (16%).



Around one in nine people (11%) report caring responsibilities as a barrier.



One in 20 people (5%) report a lack of transport.



The pattern is even more pronounced when considering overall happiness. Financial concerns are now identified as a barrier to happiness by 43% of older Western Australians, up from 33% in 2025. Meanwhile, the proportion citing a lack of social connection as a barrier to happiness has almost doubled, increasing from 12% to 21%.

Taken together, these findings suggest that financial pressure may be contributing to social disconnection, which in turn undermines wellbeing. The challenge is no longer simply about meeting day-to-day expenses. It is about maintaining access to the relationships, activities and sense of belonging that help people thrive as they age.

The findings point to an important shift in the drivers of wellbeing. While health remains fundamental to quality of life, financial security is becoming equally important in shaping how older Western Australians experience ageing. The cost of living is no longer affecting household budgets alone. It is increasingly influencing people's ability to stay connected, remain active, maintain independence and protect the foundations of happiness.

Happiness in later life is no longer determined by health alone. Financial security is emerging as an equally important factor, influencing whether older Western Australians can maintain the social connections, participation and sense of purpose that underpin wellbeing.

"I'm an introvert and don't have a circle of friends and I just feel not wanted and have no direction in life."

– male, 75-79 years

Barriers to overall happiness

Half (50%) report health issues as the primary barrier to happiness.



More than two in five people (43%) have financial concerns.



Almost one in three people (31%) nominate loss of independence as a barrier.



Almost one in four people (23%) experience stress or anxiety.



Around one in five people (21%) feel a lack of social connection.



Around one in six people (17%) feel undervalues due to their age.



Limited access to services and support is an issue for around one in seven (15%) older Western Australians.



Around one in seven people (14%) feel that their housing or living conditions are barriers to their happiness.



Less money to spare

Older Western Australians have less disposable income in 2026.

The proportion with a lot of income left after paying bills and saving fell from 29% last year to 17% in 2026.

The decline was particularly pronounced among two groups: women (34% to 13%) and people aged 70-79 (28% to 14%). At 13%, women's share is now the lowest of any group in the three years of the survey.

Most of the shift was from those with "a lot" to "a little" leftover disposable income.

These findings mirror broader economic conditions, including rising living costs and increasing financial pressure on older households.

Annual inflation rose by 3.8% in the year to June 2026 outpaced by living costs for age pensioner households which rose 4.7%. This trend has continued since the end of 2024. Three interest rate rises occurred in 2026 prior to the survey.

In November, the Reserve Bank of Australia announced its fifth hike this year, taking the cash rate to an 18-year high of 4.85%. The RBA has signalled interest rates could still rise again in 2027.

The cost of staying connected

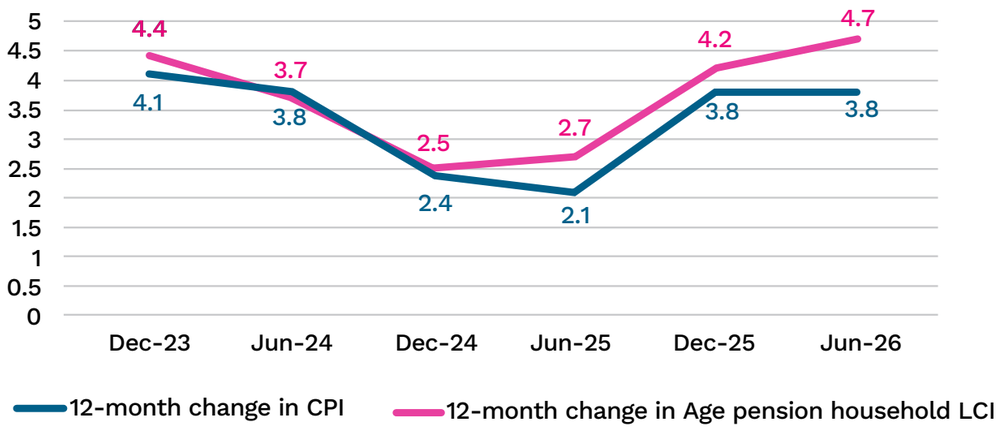
For many older Western Australians, rising costs are making it harder to participate in the activities and relationships that support happiness.

Social connection is also emerging as a challenge. Significantly more older Western Australians say a lack of social connection is holding them back from doing things that make them happy: 16% in 2026, up from 9% in 2025.

Social connection is increasingly is affected by affordability pressures. Financial pressure affects happiness because it impacts the very things older people say matter most:

- Seeing family
- Participating in community activities
- Social outings
- Maintaining independence
- Feeling secure about the future

Change in consumer price index (CPI) and age pensioner households living cost index



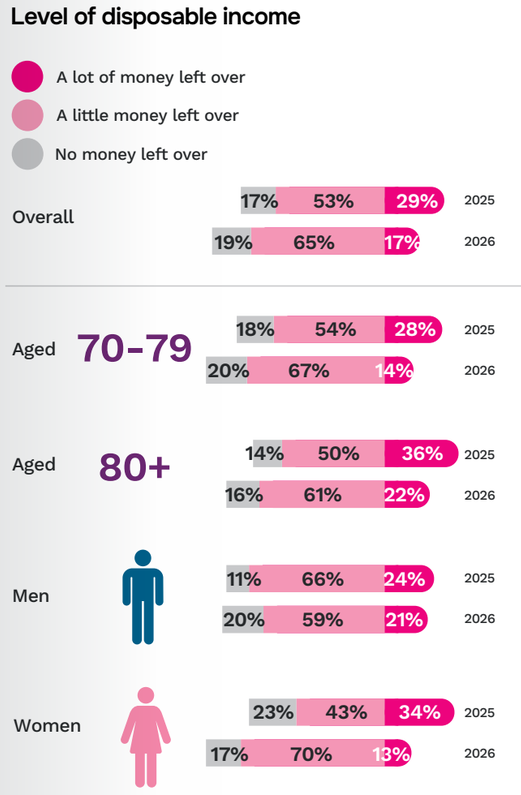
Money and happiness go together

Disposable income moves together with happiness across every aspect of life measured.

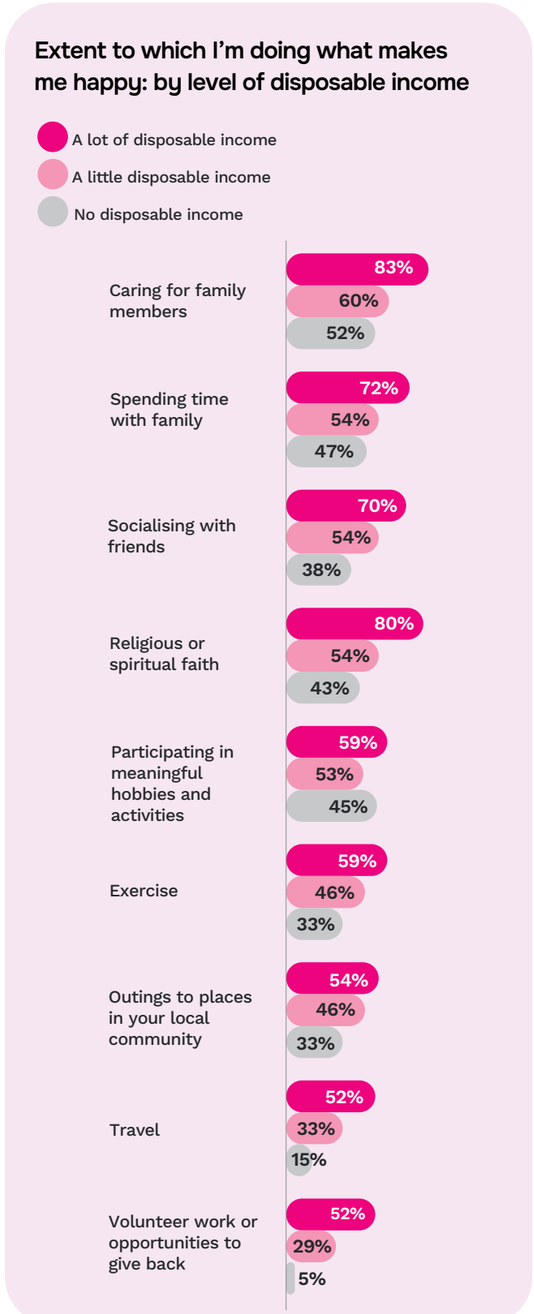
People with a lot of disposable income are much more likely to be extremely happy than those with a little or none.

The gap is widest for standard of living: 76% of those with a lot of disposable income left over are extremely happy, compared to 16% of those with none.

More disposable income goes with greater happiness with mental health (70% vs 35%), family relationships (52% vs 32%), sense of purpose (42% vs 27%), connection to community (39% vs 19%) and life as a whole (48% vs 19%). The gap is smallest for friendships (52% vs 46%).



People with less money left over are less likely to be taking part in activities that make them happy. Of those with a lot left over, 70% socialise as much as they'd like, versus 38% of those with none. Travelling (52% vs 15%) and volunteering (52% vs 5%) show the same pattern.



The independence paradox

To older Western Australians, independence is happiness. However, the findings reveal a paradox. The desire to remain independent may sometimes prevent people from seeking support that could help them remain independent for longer.

Perhaps the most significant finding from this year's research is the central role independence plays in wellbeing.

Older Western Australians consistently describe staying in their own home, maintaining control over decisions and avoiding reliance on others as fundamental to their happiness.

Why are older people not asking for help?

When asked about their biggest concerns, older Western Australians are equally worried about two things: physical safety and independence. Falling and injuring themselves and losing the ability to stay at home are reasons for concern for 78% of respondents.

At the same time, nearly two-thirds (64%) worry about becoming a burden on their family. This fear can keep people from asking for help, and the delay can create the very situation they hope to avoid.

The values older people cherish most, independence, self-reliance and protecting loved ones, may therefore be contributing to delayed help-seeking.

What are older people worry about?

Nearly four in five older people (78%) worry about being able to stay at home as they age, with 36% worried about it "a lot", more than any other concern. While 78% also worry about falling, only 23% worry about it a lot.

Most older people are concerned about their ability to understand and access the aged care system. Nearly seven in 10 older people (68%) worry they don't understand what kinds of government-funded support they're entitled to; two-thirds (66%) say understanding the aged care system is a concern, and 63% worry they won't be able to get aged care when they need it. **Of note, concern about not understanding government-funded support has risen from the sixth-highest concern in 2025 to the third-highest concern in 2026.**

Concerns change as people age

	2025	2026
Not being able to remain at home as I age	78%	78%
Falling and injuring myself	80%	78%
Not understanding what govt-funded support I'm entitled to	64%	68%
Not understanding the aged care system	67%	66%
Being a burden on my family	66%	64%
Not being able to access aged care support when I need it	67%	63%
Loneliness and isolation	52%	51%
Feeling uncomfortable asking family for help	51%	51%
Feeling unsafe in my home	44%	41%



We plan for retirement. But do we plan for ageing?

Western Australians prepare financially for retirement, but few prepare practically for ageing.

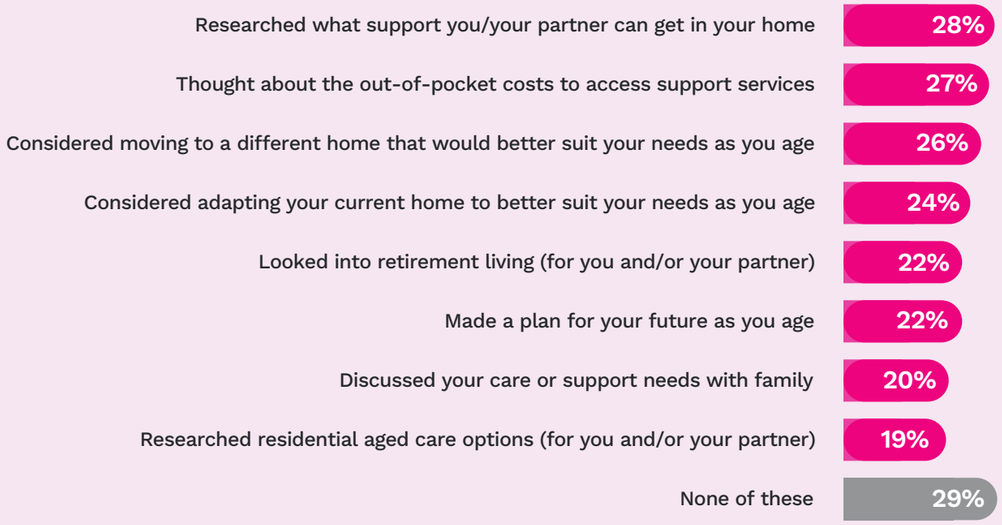
This uncertainty about the support available may be contributing to the lack of planning for the future.

Most older Western Australians do not have a plan for ageing. Only 22% have made a plan for their future as they age, and just 20% have talked with family about their care needs.

Of the eight planning steps measured in the survey, the most commonly undertaken include researching what at-home support is available for them and their partner (28%) or thinking about the out-of-pocket costs of support services (27%). Slightly more than a quarter (26%) have considered moving to a different home that's better suited to ageing needs, and only 19% have researched residential aged care options.

The research shows what's missing is the next step: turning their research into a plan and having a conversation with family about care and support needs. The findings suggest that ageing remains something many people experience reactively rather than proactively.

Planning for ageing



The dangerous price of not wanting to be a burden

Only a third of the older people surveyed (32%) say they would happily ask for help if they needed it.

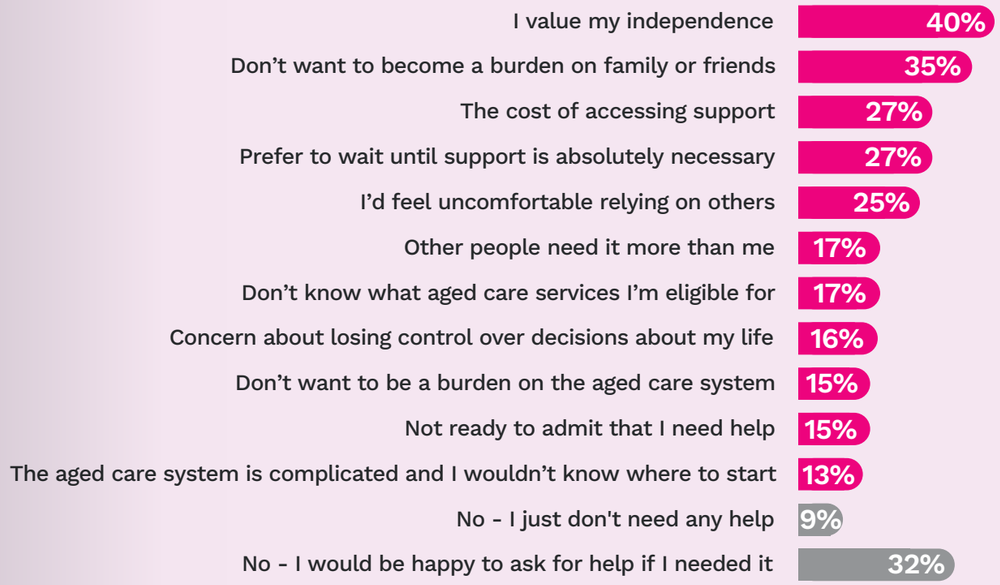
> "I delayed applying for aged care assistance until a bit late. In doing so put more pressure on myself and partner."
>
> **– male, 85–89 years**

When asked what's stopping them from asking for or receiving support, four in 10 (40%) say they value their independence. More than a third (35%) don't want to become a burden on family or friends, and 25% say they would feel uncomfortable relying on others. Just over one in four (27%) say they'd prefer to wait until it was absolutely necessary.

Practical barriers are less of a concern to older people. Fewer than one in five (17%) don't know what support they're eligible for, and 13% find the system too complicated to know where to start. Slightly more than a quarter (27%) cite cost.

> "An elderly widow living on her own. Both mind and body deteriorating and she had a fall. Hospitalised and now in an aged care facility as she can no longer care for herself."
>
> **– male, 70-74 years**

Barriers to asking for help



While the research shows people may feel unsure of the system, that's not what's holding them back from seeking support. Instead, it's their personal values that may be keeping them from getting the support they need.

The consequences of waiting to organise help can be high. Nearly a third (32%) have seen a delay in seeking help when it would have been beneficial. More people reported seeing someone they know do it (23%), but 12% said they have delayed seeking help for themselves.

Among those who have delayed seeking help themselves or seen someone else do it, half (50%) saw health deteriorate as a result. Nearly half (45%) saw more stress for family or friends, and 31% saw greater reliance on them. More than a third (36%) cited a fall, injury or medical event, with 17% seeing a move into residential aged care becoming necessary.

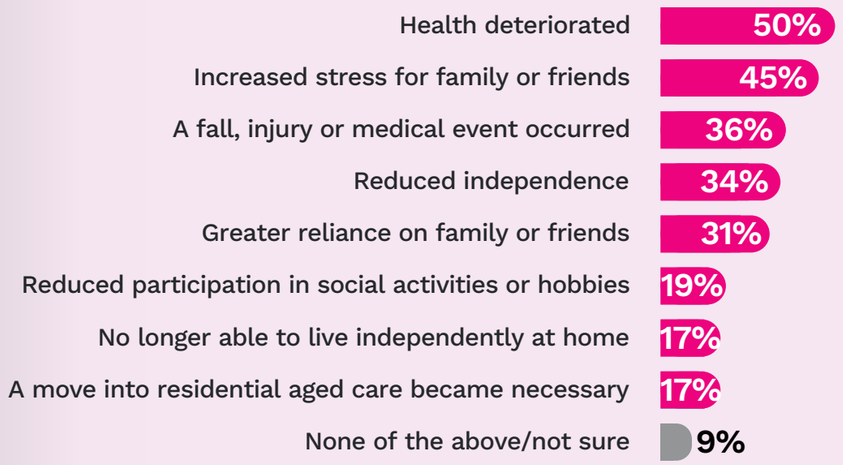
One respondent put it plainly:

> "They refused to enter aged care thus placing a major burden on family members to provide home support."
>
> **– male, 70–74 years**



The hidden cost of not asking for help

What happened as a result of not asking for help?



This is where the contradiction between values and lack of forward planning is most obvious. Older people want to maintain their independence and protect their families from burden, but the cost of waiting can produce unintended consequences for everyone involved.

Even when people are ready to act, they often experience delays in the system. As of March 2026, 7,456 Western Australians were waiting for Support at Home funding. Across all aged care services, the median wait in WA from application to first service was 229 days in April to June 2026, about seven and a half months.

The independence paradox

The research shows 64% of older Western Australians worry about becoming a burden, 40% value independence too much to ask for help and 35% don't want to burden others.

The research reveals a powerful contradiction: older Western Australians value independence and do not want to burden family or friends. Yet delaying support can increase family strain, reduce independence and contribute to declining wellbeing.

The findings suggest seeking support and maintaining independence should not be viewed as opposing goals. In many cases, timely support may be one of the most effective ways of preserving independence, participation and quality of life.

Part 4: Support improves happiness



When help arrives, happiness follows

Much of this report has focused on the factors placing pressure on wellbeing. Yet the findings also reveal a positive and important insight: support works.

Older Western Australians consistently describe independence as central to their happiness.

However, the research suggests that maintaining independence does not mean doing everything alone. In many cases, practical support helps people remain safe, active and independent for longer.

The findings show that when support is received, the benefits extend well beyond assistance with daily tasks.

Support provides peace of mind, reduces stress, strengthens confidence and helps people continue participating in the activities and relationships that contribute to wellbeing.

The help gap

The support older Western Australians say would most improve their happiness is practical, everyday assistance that helps them remain living independently at home.

Support	Would help improve happiness as they age	Currently receiving
Home maintenance	53%	16%
Gardening	51%	22%
Cleaning or cooking	34%	23%
Technology	25%	6%
Companionship	13%	4%

The gap between the support people want and the support they currently receive highlights an important finding.

Older Western Australians are not primarily seeking clinical or intensive care. They are seeking practical assistance that helps them maintain their homes, routines and independence.

These are the everyday supports that enable people to continue living the lives they value.

Supporting independence, not dependence

The findings challenge a common assumption about ageing. Many older people worry that accepting support may reduce their independence. However, the evidence suggests the opposite may be true.

Among those receiving home care, nearly two-thirds (64%) report that it has made them happier. Only 2% say they are less happy.

The most commonly reported benefits include:

- Greater peace of mind
- Greater independence at home
- Better physical health and mobility
- Improved quality of life
- Reduced stress for family members and carers

These findings reinforce an important insight from this year's report: support is not simply about meeting care needs. It is about protecting the foundations of happiness.

Who supports older Western Australians?

Older Western Australians rely on both formal care and family support. Support networks also vary by age and gender, with men more likely to rely on partners than women.

More than four in 10 older Western Australians (43%) receive help with at least one everyday activity, with support increasing as people age.

Aged care or support workers are the most common source of help (22%), followed by adult children (17%) and partners (12%).

Reliance on aged care workers increases with age, rising from 18% among those aged 70-79 to 30% among those aged 80+.

Women are more likely than men to receive support from aged care workers (30% women vs 14% men).

In contrast, men are more likely than women to receive support from a partner (17% men vs 7% women).

Around two in five aged 70-79 (39%) receive help at home, increasing to more than half of those aged 80+ (52%).

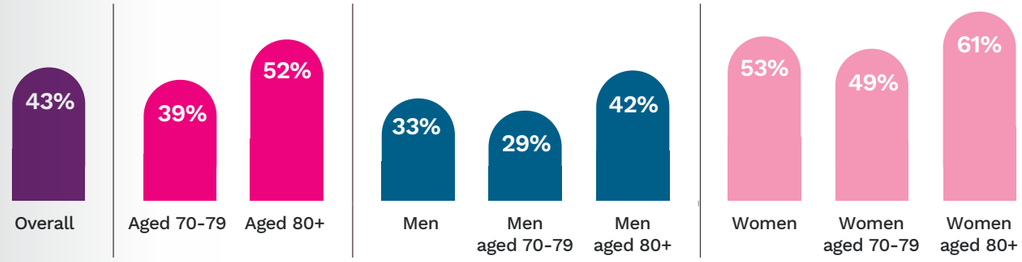
Women are more likely than men to receive help (53% vs 33%). Men aged 70-79 are least likely to receive help (29%).

The findings highlight that ageing well is rarely achieved alone. Independence is often supported by a network of family members, carers, friends and professionals who enable older people to remain living safely and confidently at home.

> "For those receiving home care, two-thirds report it has made them happier."

When people receive the right assistance at the right time, they are better able to maintain their independence, participate in community life and continue doing the things that matter most to them.

Currently receiving at least one form of help





Home care and happiness

One in four older Western Australian surveyed currently receive home care, with uptake higher among women than men.

While one-quarter receive home care, a further 6% have either applied, been assessed, or approved but not yet receiving support.

Almost half (48%) have never thought about home care, though this falls to 34% of those aged 80+.

Women are far more likely than men to receive home care (30% vs 19%). And those living alone are far more likely to receive home care than those living with a partner (33% vs 19%).

After peace of mind (47%), the most common benefits are greater independence at home (43%) and better physical health or mobility (33%). Almost a quarter say it has improved their quality of life (24%) or eased stress for their partner or family (24%).

People may initially hold back from seeking support, but most who receive care say it has made them happier. Nearly two-thirds (64%) say it has made them happier, with more than three in 10 (31%) saying they are a lot happier. More than a third (35%) feel about as happy as before. Only 2% say they feel less happy.

Benefits of receiving home care



Has receiving Home Care impacted your overall Happiness?

I feel a lot happier	31%
I feel a little happier	33%
I feel about the same	35%
I feel a little unhappier	0%
I feel a lot unhappier	2%

National research supports these findings: 91% of Home Care Package users or Support at Home recipients rate their satisfaction at 7 out of 10 or higher.

The support people say would make them happier, such as home maintenance (53%), gardening (51%), and cleaning or cooking (34%), comes at a higher cost.

Under Support at Home, everyday living services such as cleaning and gardening carry the highest co-contributions: 17.5% for full pensioners and up to 80% for self-funded retirees, while clinical care is fully funded by the Government. Cost stops 27% of older Western Australians from asking for help.

By contrast, older people say getting support for clinical care (8%) and personal care (4%) ranks far lower for their happiness.

Where the opportunity lies

The research suggests practical, preventative and lower-level support may play an important role in maintaining wellbeing.

Yet these are often the services older people report wanting most while also facing some of the highest out-of-pocket costs.

This creates an opportunity for policymakers, service providers and communities to consider how practical support can be made more accessible before health, mobility or social challenges become crises.

The findings throughout this report suggest that helping people remain independent may not require more intensive intervention. In many cases, it may simply require earlier access to the practical supports that help maintain confidence, participation and quality of life.

Reducing falls risk through home care

More than three-quarters of older Western Australians (78%) worry about falling and injuring themselves. In a recent WA trial, a 12-week falls program delivered by trained home care workers to 69 customers improved mobility and quality of life and reduced fear of falling. While the program didn't significantly reduce falls, it points to how home care workers can provide more than domestic help and personal support.

Older Western Australians value independence, but independence does not mean doing everything alone. The research suggests that timely support can help people remain happier, more confident and independent for longer.

Part 5: Protecting happiness as we age



Less ageism is reported in 2026 but its impact runs deep

While fewer older Western Australians report experiencing age-based discrimination than in previous years, those who do experience it are reporting a greater emotional impact.

More concerningly, significantly more older Western Australians affected by age-based discrimination now see it as something that simply comes with ageing.

In 2026, 16% accepted discrimination as a normal part of growing older, up from just 3% in 2025.

This raises an important question: if discrimination becomes normalised, what does that mean for the wellbeing, confidence and participation of older people in our communities?



> “I tend to let those things go. If I retaliated or got upset by them it would perhaps impact me more and it’s just not worth it!”
>
> – female, 80-84 years

Less visible, but no less important

More than half of older Western Australians (55%) reported experiencing some form of age-based discrimination in 2026, with women (61%) continuing to report experiencing discrimination more than men (49%).

The most common experiences include:

- Assumptions they are less capable because of their age
- Feeling invisible or overlooked
- Feeling their views or opinions are dismissed
- Being spoken to in a patronising manner

Experiences of age-based discrimination

Someone assumed I wasn't capable of something because of my age	35%
Felt like I was invisible	23%
Felt like my voice wasn't heard or my opinions were dismissed	23%
Spoken to in a patronising way	20%
Someone made negative comments about my generation	16%
Felt dismissed or not taken seriously by a healthcare professional	12%
A customer service worker treated me disrespectfully or made me feel foolish	7%

> "Makes you feel unappreciated and invisible and that you're too old to have an opinion."
>
> – female, 70–74 years

While reports of discrimination declined across all measures in 2026, the emotional impact of these experiences intensified.

Among those who experienced age-based discrimination, nearly two-thirds (64%) reported a negative emotional response, up from 52% in 2025.

More reported feeling:

- Sad, down or frustrated (23%, up from 16%)
- Inferior, irrelevant or less valued (22%, up from 14%)

These responses suggest that ageism may be affecting fewer people, but for those who experience it, the impact is becoming more personal and more profound.

This shift is important. While resilience may help individuals cope with discrimination, acceptance risks normalising attitudes and behaviours that undermine wellbeing and social inclusion.

Impact of experiencing age-based discrimination

Experienced a negative emotion	64%	Experienced a neutral or other impact	45%
Felt sad/down/frustrated	23%	None/ignored it/shrugged it off	34%
Felt inferior/irrelevant	22%	General acceptance that it comes with ageing	16%
Felt annoyed/angry	14%	Felt annoyed/angry	14%
Felt reclusive/withdrawn	19%	Made me more determined	5%
Other negative responses	7%		
Felt like a burden	7%		

> "Makes me feel like I'm a nothing."
>
> – male, 70–74 years

Why ageism matters

The findings throughout this report demonstrate that happiness in later life is supported by a combination of interconnected factors: purpose, connection, participation, independence and feeling valued.

Ageism has the potential to erode each of these foundations.

When people are treated as less capable, less relevant or less valuable because of their age, they may become less likely to participate in community life, volunteer, seek new opportunities, share their knowledge or continue contributing in meaningful ways.

Over time, these experiences can affect confidence, self-worth and a person's sense of belonging. They can reinforce social isolation, discourage participation and weaken the connections that support happiness.

In a way, ageism is more than a social issue. It is a wellbeing issue.

Ageism has the potential to diminish not only how older people are perceived by others, but how they perceive themselves and their place in the community.



Protecting happiness as we age

The findings from this year's White Paper suggest that protecting happiness in later life requires more than access to healthcare, aged care or financial support.

It requires protecting the conditions that allow people to continue living meaningful and fulfilling lives.

When these foundations weaken, happiness becomes harder to sustain. When they are strengthened, older people are better able remain engaged, contribute their experience and skills, and continue living the lives they choose.

Ageism, social disconnection and financial pressure are not separate challenges. They are interconnected influences on wellbeing.

- **Social connection and community**
- **Purpose and contribution**
- **Financial security and living standards**
- **Independence and autonomy**
- **Feeling included**
- **Feeling respected**
- **Feeling valued**



Part 6: Bringing the findings together



The happiness ecosystem

The findings from the 2026 Happiness Index suggest that happiness in later life is best understood as an ecosystem rather than a collection of individual factors.

Throughout this report, older Western Australians consistently identified happiness as being shaped by a combination of financial security, family relationships, social connection, purpose, independence and feeling valued.

These factors do not operate separately, they influence and reinforce one another in ways that can strengthen wellbeing or place it under pressure.

Importantly, this year's findings reveal that access to support, planning for ageing and confidence in navigating available services also play an important role in protecting these foundations over time.

The 2026 results show pressures emerging across multiple parts of the ecosystem simultaneously.

Financial pressure is reducing participation in the activities that support connection, belonging and purpose. Reduced participation can contribute to weaker social connections and a declining sense of purpose.

Concerns about losing independence are causing many older people to delay seeking support. At the same time, ageism continues to affect confidence, contribution and feelings of inclusion.

These challenges do not occur in isolation.

Financial security influences participation. Participation supports social connection. Social connection helps strengthen purpose and wellbeing. Wellbeing supports confidence and independence. Feeling valued encourages ongoing contribution and engagement. Access to support helps people maintain these foundations as circumstances change.

When one part of the system weakens, the effects can ripple throughout many others.

The findings also reveal the opposite effect.

When older people have access to practical support, maintain strong family and community connections, and feel respected and included, positive outcomes can be seen across the entire ecosystem:

- Independence is strengthened. Participation increases.
- Confidence improves.
- People are more likely to remain connected, active and engaged in the activities that bring meaning to their lives.

One of the most important insights from this year's research is that support and independence should not be viewed as opposites.

Many older Western Australians worry that accepting support may reduce their independence. However, the evidence suggests that timely support often helps preserve independence by enabling people to remain safe, connected and living at home for longer. Equally, planning ahead and understanding available support helps people make informed decisions before a crisis occurs, maintaining greater choice and control over how they age.

The findings suggest that protecting happiness in later life is not about addressing individual issues one at a time: it is about strengthening the interconnected conditions that allow older Western Australians to remain connected, purposeful, financially secure, independent and valued throughout later life.

The happiness ecosystem



The 2026 findings suggest that happiness in later life is best understood as an interconnected ecosystem. Financial security, participation, social connection, purpose, independence and inclusion reinforce one another.

Equally important are the enablers that help protect these foundations, including access to support, planning ahead and age-friendly communities. When one part of the system weakens, the effects can ripple throughout wellbeing. When the ecosystem is strengthened, older people are better able to remain active, connected, confident and happy.

Part 7: What the findings mean for Western Australia



The 2026 Happiness Index paints a nuanced picture of ageing in Western Australia.

Older Western Australians remain overwhelmingly positive and resilient, with most continuing to report they are happy with life. However, the findings reveal that the conditions that support happiness are becoming increasingly difficult to maintain. Financial pressures, changing social connections, concerns about independence and reduced participation in community life are placing growing strain on the foundations of wellbeing.

The research suggests that happiness in later life is not determined by a single factor. Rather, it is sustained through an interconnected ecosystem of financial security, social connection, family relationships, purpose, wellbeing and independence. When one part of that ecosystem comes under pressure, the effects are often felt across many others.

This year's findings point to an emerging challenge. Cost-of-living pressures are forcing some older Western Australians to scale back activities, hobbies and social opportunities that provide connection, purpose and enjoyment. At the same time, many remain reluctant to seek support when they begin experiencing challenges with health, mobility or everyday living.

The research highlights an independence paradox. The very values older Western Australians cherish most, independence, self-reliance and protecting their families, can unintentionally delay support that may help preserve all three. While many fear that accepting support will reduce their independence, the evidence suggests the opposite. Timely support can help people remain active, connected and living independently for longer.

Maintaining independence should not mean ageing alone

As Western Australia's population continues to age, the challenge is not simply providing more services. It is creating the conditions that allow people to remain connected, purposeful, independent and valued for longer. This includes improving awareness of available support, encouraging planning before a crisis occurs and building a culture where seeking help is seen as a way of maintaining independence, rather than losing it.

If Western Australia can strengthen the foundations that support happiness and close the gap between needing support and seeking it, there is an opportunity to improve wellbeing, reduce pressure on families and enable more people to age well in the communities they value.

The findings of the 2026 Happiness Index suggest an important truth: the challenge facing Western Australia is not simply helping people live longer. It is helping people stay connected, purposeful and independent for longer.

Policy priorities for protecting happiness

The 2026 Happiness Index highlights an important shift in the conversation about ageing.

While most older Western Australians continue to report positive levels of wellbeing, the decline in happiness, social connection, purpose and perceived standard of living suggests that the foundations of happiness are becoming increasingly difficult to sustain.

The findings demonstrate that wellbeing in later life is influenced by far more than health and aged care services alone. It is shaped by an interconnected ecosystem of financial security, social participation, strong relationships, purpose, community connection and independence.

Protecting happiness in later life requires a shift in focus. Traditionally, ageing policy has concentrated on responding to need once it emerges. However, the 2026 Happiness Index highlights the importance of strengthening the conditions that allow people to remain connected, purposeful, financially secure and independent before wellbeing begins to decline. Protecting happiness therefore requires a stronger focus on prevention, participation and early intervention.

Happiness in later life should be viewed as an important policy outcome because it reflects the combined influence of social connection, participation, financial security, independence and inclusion.

To support this, governments, service providers, communities and individuals should:

Support participation as a protective factor for happiness

The research shows participation plays a critical role in maintaining wellbeing. Social activities, volunteering, learning opportunities, recreation and community involvement provide connection, purpose and a sense of belonging, all of which contribute to happiness.

However, rising financial pressures are increasingly limiting participation. For many older people, the cost of transport, recreation, membership fees and social activities is becoming a barrier to staying connected.

Policies that improve affordability, accessibility and opportunities for participation can help protect wellbeing before isolation, loneliness and declining health occur.

Investment in age-friendly communities, accessible transport, volunteering opportunities and lifelong learning should be viewed as an investment in preventative wellbeing, not simply community engagement.

Protecting happiness as we age is not simply an aged care challenge. It is a social, economic and community priority that will shape how successfully Western Australians age in the decades ahead.

Close the gap between needing support and seeking support

One of the clearest findings from this year's research is that many older Western Australians continue to delay seeking support, often because they associate assistance with dependency or a loss of independence. This creates a significant gap between when support could be most effective and when it is actually accessed.

Public awareness campaigns, education initiatives and simplified navigation pathways can help older people and their families understand available support options earlier. Encouraging conversations about ageing, planning and future support needs before a crisis occurs can improve decision-making, reduce uncertainty and enable people to access assistance while they are still able to maintain choice and control.

The goal should be to reposition support as a tool for maintaining independence rather than evidence of losing it.

Redefine independence as a shared community outcome

The findings challenge the assumption that independence is achieved solely through individual effort.

Older people who receive practical assistance, remain socially connected and have access to supportive communities are often better able to maintain their independence than those who attempt to manage alone.

This suggests a need to rethink how independence is supported across policy and service systems. Rather than viewing independence and support as competing concepts, policy should recognise that timely support can help people remain self-sufficient for longer.

Strengthening neighbourhood connections, supporting carers, investing in preventative and low-level services, and improving access to practical assistance such as home maintenance, transport and domestic support can all help preserve independence while reducing longer-term demand on health and aged care systems.

Build a more age-inclusive Western Australia

The findings reinforce that ageism remains a barrier to wellbeing, participation and healthy ageing.

Age-based assumptions can limit opportunities for older people to contribute, reduce confidence and reinforce harmful stereotypes about what it means to grow older. While progress has been made, creating a more age-inclusive society remains essential to protecting wellbeing in later life.

This requires more than addressing discrimination when it occurs. It requires actively promoting positive representations of ageing, creating opportunities for meaningful participation, encouraging intergenerational connection and recognising the ongoing contributions older people make to families, workplaces, communities and the economy.

A society that values older people is more likely to foster the connection, purpose and sense of belonging that underpin happiness.

Taken together, these findings suggest that protecting happiness in later life should be considered a shared responsibility across government, communities, service providers and families.

The challenge is no longer simply preparing for a larger older population. It is creating the conditions that allow people to remain connected, purposeful, financially secure, independent and valued throughout later life.

By strengthening the foundations of happiness before they erode, Western Australia has an opportunity to improve quality of life, reduce pressure on families and care systems, and build stronger, more connected communities for future generations.



Final reflection

Protecting happiness as we age requires more than health care, aged care or financial support. It requires protecting the conditions that enable people to remain connected, purposeful, independent and valued.

The 2026 Happiness Index demonstrates that happiness in later life is shaped by an interconnected ecosystem of financial security, social connection, purpose, wellbeing and independence. When these foundations are strengthened, people do not simply experience higher levels of happiness. They are also more likely to remain active, engaged and independent, contributing to their families, communities and society.

The future challenge is not simply adding years to life. It is ensuring those years are lived with connection, purpose, dignity and opportunity.

If we are serious about supporting people to age well, protecting happiness must become a shared priority for communities, service providers and policymakers alike.

Because ageing well is not only about living longer. It is about living better.



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