

The 'older' Australian ?

The term "older" obscures two psychologically and socially distinct developmental periods.

#1/25



Customers aged 55+ are often treated as a single segment. From a developmental perspective, they are not. Two distinct life stages sit within this range — with different motivations, time horizons and decision drivers.

Middle adulthood responds to **Expansion**

and asks...

"What am I creating or securing?"

Late adulthood responds to **Reassurance and Meaning**

and asks...

"What has my life meant, and what matters now?"



MIDDLE ADULTHOOD (40–65)

LATE ADULTHOOD (65+)



Future-focused



Present-focused

Building & contributing



Integrating & accepting

Growth and optimisation



Meaning and emotional resonance

Comfortable with complexity



Preference for simplicity

Investing for future gain



Risk reduction

High responsibility load



Autonomy preservation

Treating these stages as one "older demographic" risks overgeneralisation in positioning, messaging and product design.