



Real Concerns Report 2025

April 2025



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About the report

The Real Concerns Report 2025 is the third edition in Real Insurance's Real Concerns series.

Born from a desire to understand the key concerns of everyday Aussies, this research explores financial, health, government, climate change and environmental, work and education, and technology issues. On top of these, this research also examines the growing scepticism around political news, social media, and AI-generated misinformation.

The Real Concerns Report 2025 was compiled based on research commissioned by Real Insurance and conducted by MYMAVINS between the 28th and 31st of March 2025. It was done through a quantitative online survey, gathering 1,366 responses from Australians aged 18 and above.

Important things to observe about the charts and figures

- ✓ Figures are based on self-reported estimates from survey respondents.
- ✓ Footnotes below charts may indicate:
 - A subset of the total sample size, as certain questions would only be asked to specific respondents.
 - Types of questions asked, for instance, multiple responses allowed, appear when the question calls for more than one answer from the respondent.
 - Data has been excluded from analysis (e.g., outliers removed in analysis).
 - Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed-up figures.



Methodology

The index is defined on a 0 to 100 scale, whereby:

Scoring scale	Scoring
Very strong concern	100
Considerable concern	75
Reasonable concern	50
Minimal concern	25
No concern at all	0

After assigning scores to each point in the scale for each question, an average overall score is calculated.

2025 Concerns Index components

- ✓ Financial concerns
- ✓ Health concerns
- ✓ State of the nation concerns
- ✓ Climate change and environment concerns
- ✓ Work and education concerns
- ✓ Technology concerns

The overall concerns index score is computed as the average of all component scores (i.e., average score for all statements per component).

Additionally, the analysis involved weighting for both gender and age to obtain results representative of the general Australian population.



Key findings



Growing concerns among Australians compared to previous years

- ✓ The Overall Concerns Index rose to 61.9 in 2025, up from 59.7 in 2022 and 44.5 in 2019 (note there have been some changes in the questions used across waves).
- ✓ Finances remain the top area of concern, followed by health issues and the state of the nation. Broadly speaking, issues linked to the rising cost of living continue to dominate across all components. Compared to previous waves, global concerns – including international relations, global instability, and the global economy – have become more prominent in 2025.
- ✓ Among the states, the highest level of concern is recorded in the ACT, followed by South Australia. Queensland shows relatively lower concern compared to other states overall.
- ✓ Concern levels tend to be higher among women, younger generations, those with children at home, and people living in regional, rural or remote areas.

The rising cost of living leading financial concern

- ✓ Over 9 in 10 (91%) Australians report at least reasonable concern about the rising cost of living, with women more likely than men to feel worried about this issue.
- ✓ This is followed by concern about global economic instability (84%) and local economic instability (81%).
- ✓ Women, Gen Y, and parents living with children are more likely to express at least reasonable concern about financial issues.

Rising cost of living healthier is the top health concern

- ✓ The rising cost of living healthier (88%) is the top health concern. Women and those living in regional, rural, or remote areas are more likely to feel worried about this issue.
- ✓ Close behind are concerns about health infrastructure (85%), which are more pronounced among women, Baby Boomers+, and regional residents.
- ✓ The third most prominent health concern is the mental health crisis (83%), which is also felt more strongly by women.

International relations and global instability is the top state of the nation concern

- ✓ Close to 9 in 10 (88%) Australians are at least reasonably concerned about international relations and global instability.
- ✓ This is closely followed by concern around government transparency and integrity (85%), and a perceived lack of effective leadership within political parties (84%).
- ✓ Baby Boomers and older Australians report the highest levels of concern about global instability.

Endangerment and extinction of local wildlife is the top climate and environment concern

- ✓ The endangerment and extinction of local wildlife is the top environmental concern, with over 4 in 5 (83%) Australians at least reasonably concerned. This is followed by concern about the environmental legacy left for children (79%), with women more likely to be concerned about both issues.
- ✓ The third most pressing environmental concern is the degrading environment reducing quality of life (78%), with higher levels of concern among women and Gen Z.

Wages not keeping up with cost of living is the top work concern

- ✓ Nearly 4 in 5 (79%) Australians consider jobs not paying enough to keep up with the cost of living to be at least a reasonable concern. Gen Y, parents with children at home, and regional residents are more likely to feel this way.
- ✓ This is followed by concern about future job security and market stability (70%), with more women, Gen Y, and parents of children at home reporting concern.
- ✓ On par with this is concern about the impact of work on life and wellbeing (70%), with Gen Y and parents again the most concerned.
- ✓ Close to 3 in 5 (59%) Australians report at least reasonable concern about AI impacting job security.

Data privacy and consumer protection top tech-related issues

- ✓ Nearly 9 in 10 (88%) Australians report at least reasonable concern about data privacy and consumer protection.
- ✓ This is closely followed by concern about deepfakes and AI-altered images (87%), with Baby Boomers and older Australians most likely to feel strongly about this issue.

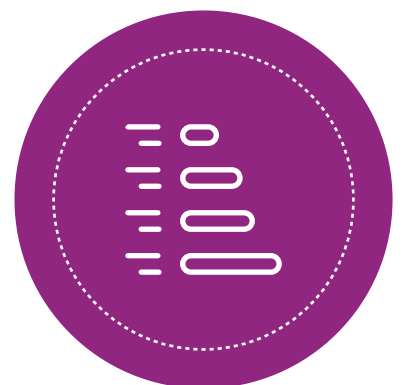
Aussies changing tech habits to avoid misinformation

- ✓ Nearly 7 in 10 (68%) Australians find it harder to trust news and information now compared to two years ago.
- ✓ Around 2 in 3 (66%) say they are more sceptical of political news than in previous election years.
- ✓ Close to 9 in 10 (86%) have adjusted their tech habits to avoid misinformation.
- ✓ Despite declining trust and rising scepticism, about 3 in 4 (75%) feel confident in detecting misinformation on social media and in news media.





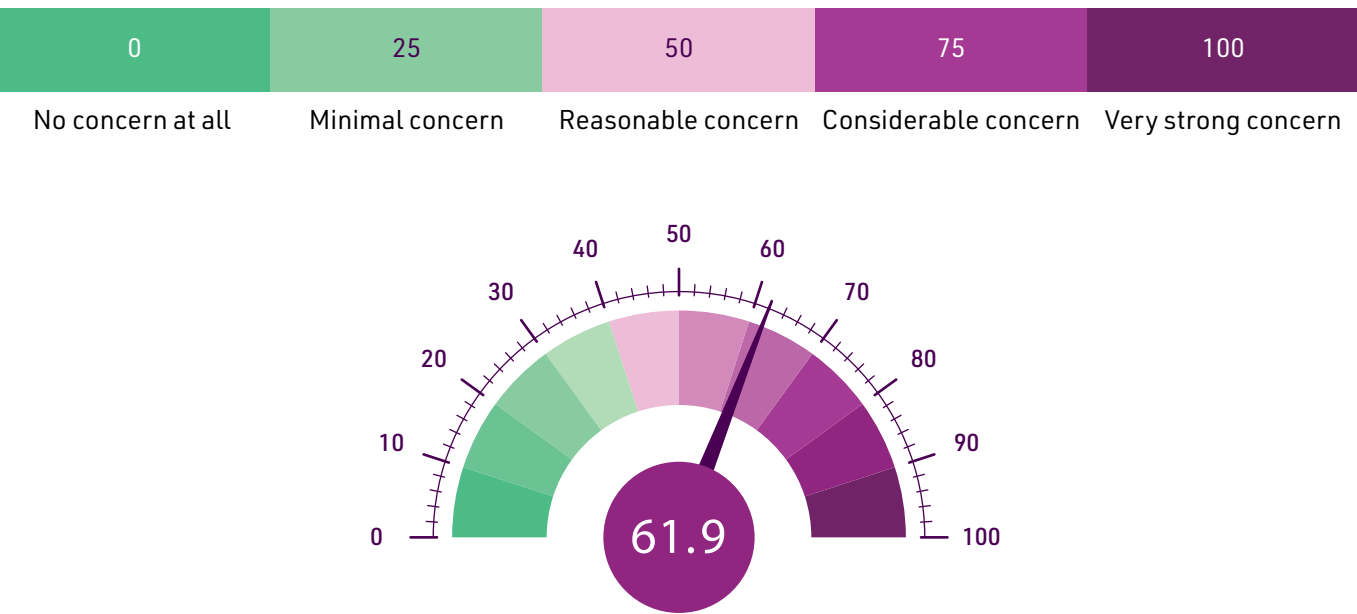
The overall concerns index



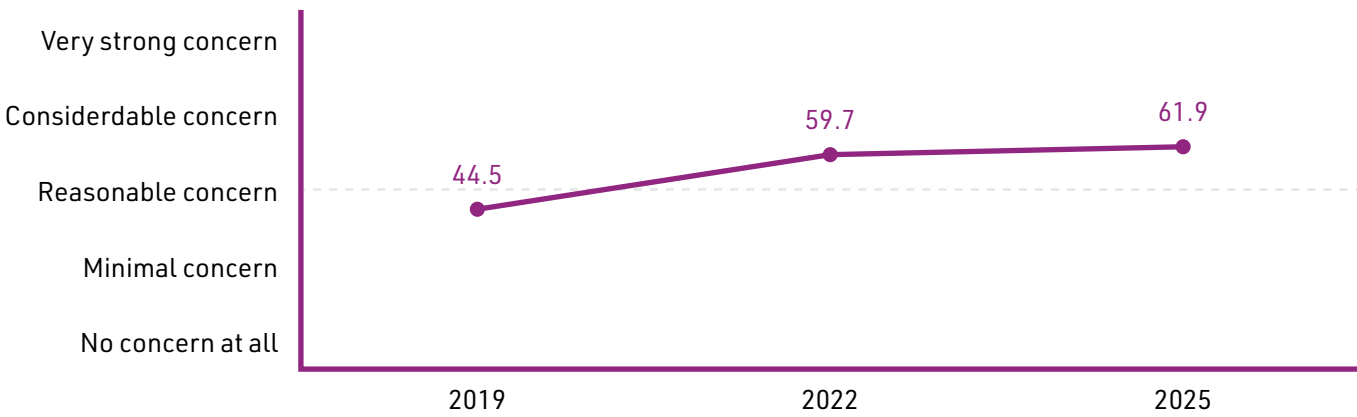
Concerns in 2025

The Real Concerns Index measures Australians’ concern levels across a range of everyday issues, including finances, health, government, climate change and the environment, work and education, and technology.

The index runs from 0 (no concern at all) to 100 (very strong concern), with a score above 50 indicating that more people are at least reasonably concerned than not.



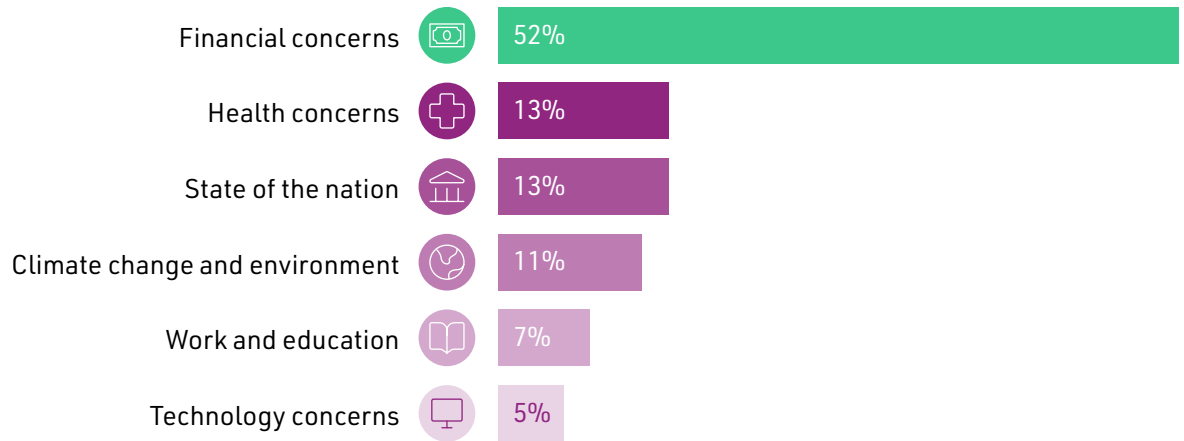
The 2025 Overall Concerns Index reached 61.9 – up from 59.7 in 2022 and 44.5 in 2019 – indicating that more Australians are now at least reasonably concerned than in previous years.*



*There have been some changes in the questions used across waves.

Top areas of concern

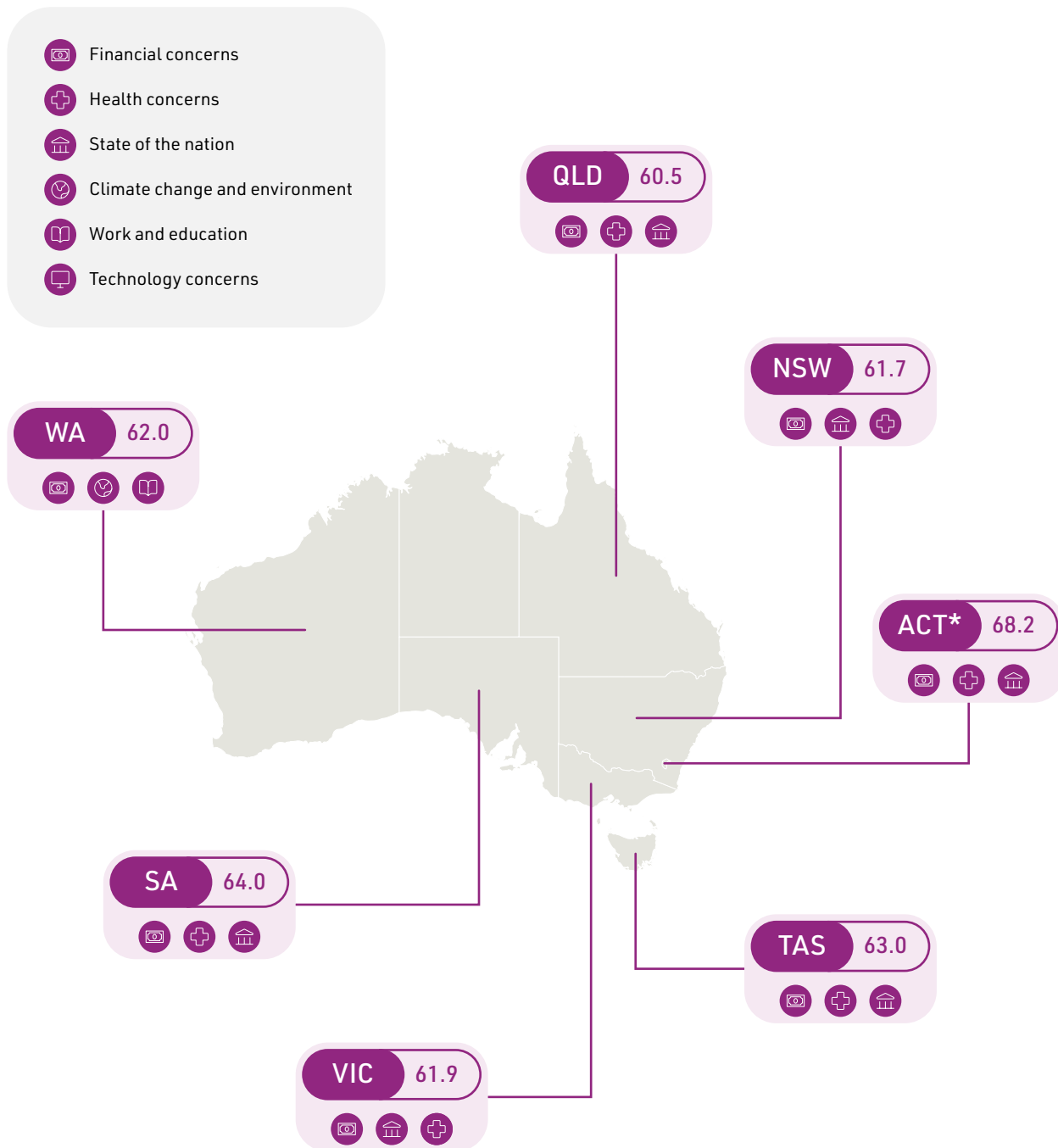
What do you feel is your greatest overall concern at the current moment?



Over half of Australians (52%) cite financial concerns – such as the cost of living, economic stability, and financial security – as their top area of concern. This is followed by health concerns and concerns about the state of the nation, both at a significantly lower 13%.



Concerns Index Scores across Australia



*Please note low sample size for ACT (n=23).

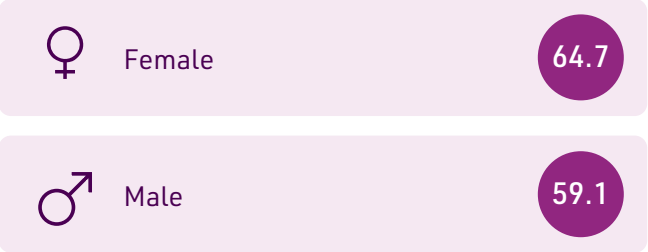
The ACT (68.2) has the highest overall index score, followed by South Australia (64.0). In contrast, Queensland (60.5) records the lowest score, just below New South Wales (61.7).

Financial concerns top the list across all states. Most regions cite health as the next highest priority, but NSW and Victoria rank the state of the nation second. Western Australia bucks the trend, with climate change and the environment ranking second, followed by work and education.

Most concerned Aussies

Overall Concerns Index Scores

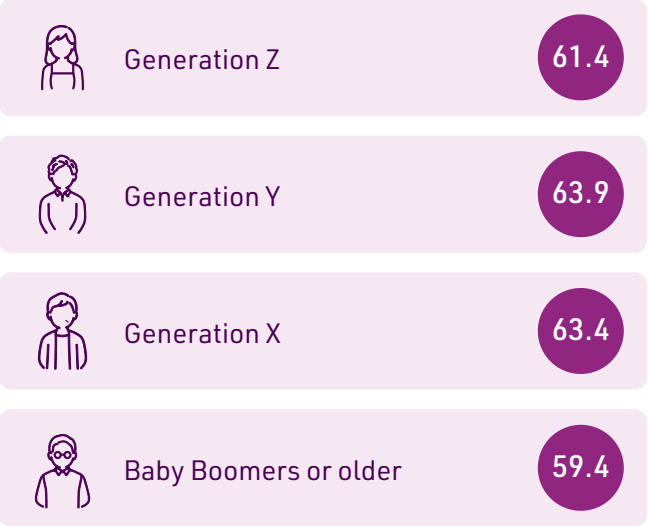
Gender



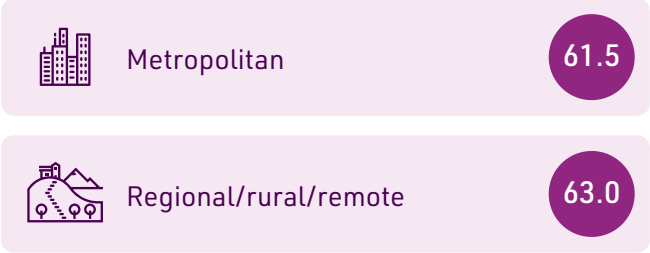
Family status



Age



Location

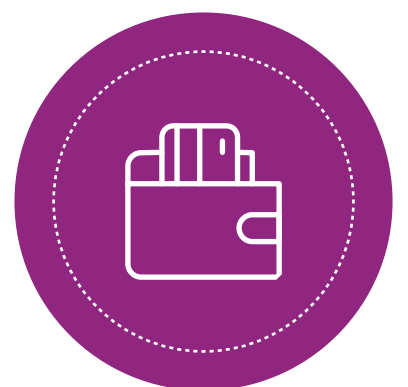


Overall concern levels are higher among women, Gen Y, parents with children at home, and those living in regional, rural or remote areas.

Conversely, concern levels tend to be lower among men, Baby Boomers and older Australians, people without children, and those living in metropolitan areas.

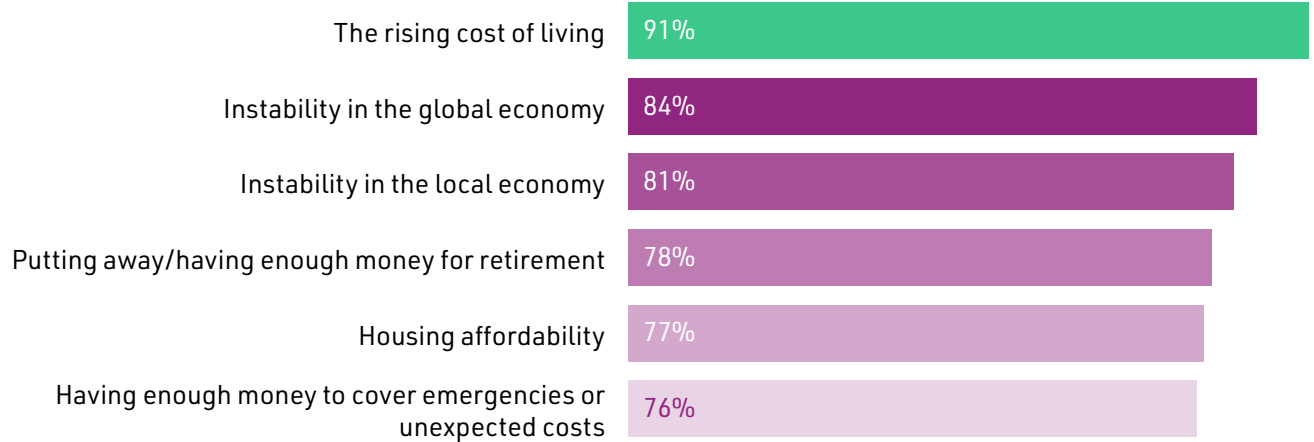


Financial concerns



Top financial concerns

How concerned are you about the following financial-related issues?



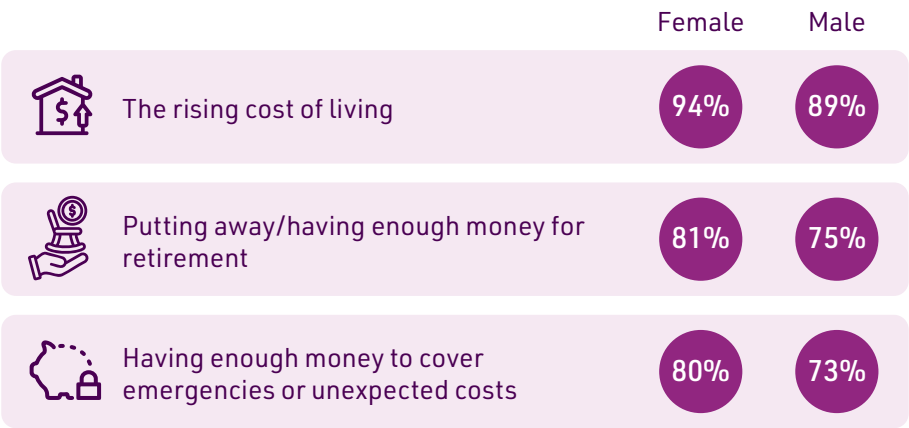
*% at least reasonable concern

The rising cost of living is the top financial concern, with 91% of Australians reporting at least a reasonable level of worry. This is followed by concerns about global economic instability (84%) and local economic instability (81%).



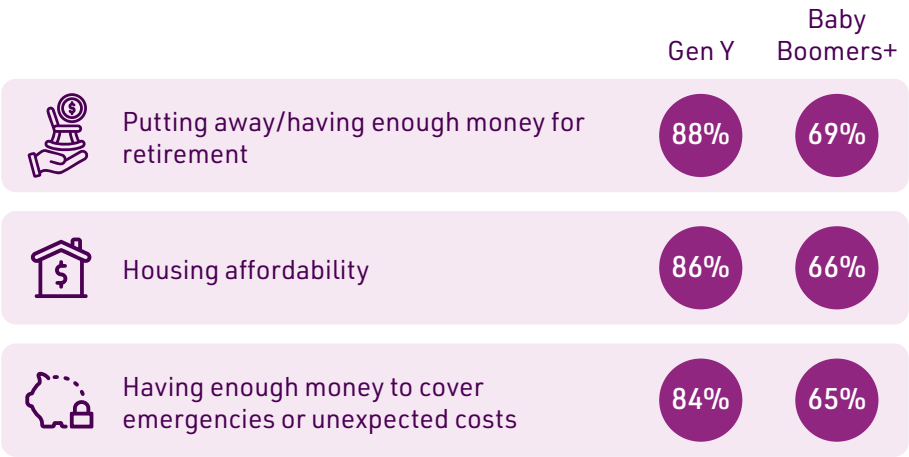
Who is most concerned about finances?

Women are more likely than men to express concern across key financial issues:



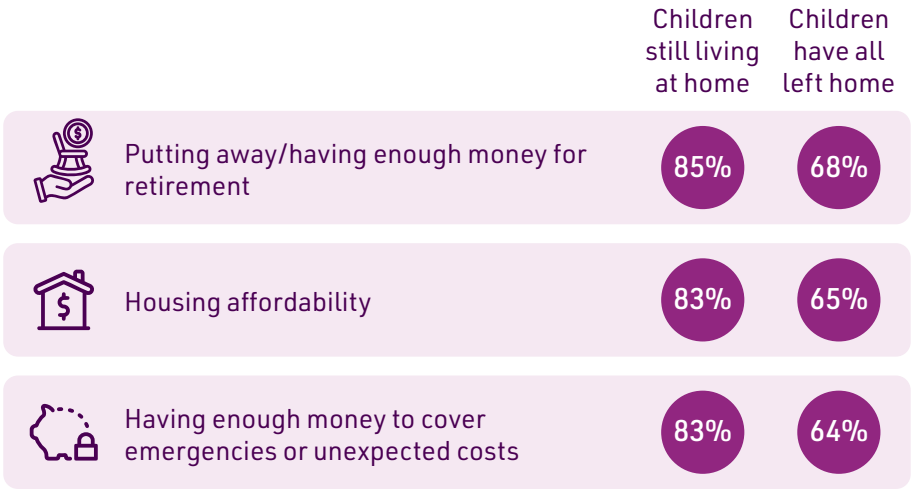
*% at least reasonable concern

Generational differences are also notable, with Gen Y expressing greater financial concern than Baby Boomers and older across several areas:



*% at least reasonable concern

Similarly, Australians with children living at home report higher levels of concern across key financial issues. In contrast, those whose children have left home tend to express comparatively lower levels of concern.



*% at least reasonable concern



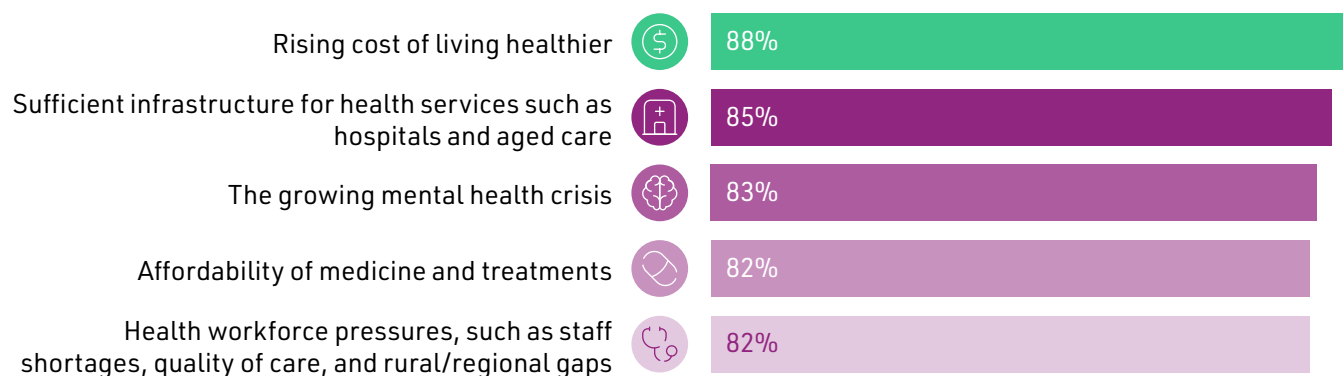


Health concerns



Top health concerns

How concerned are you about the following health-related issues?



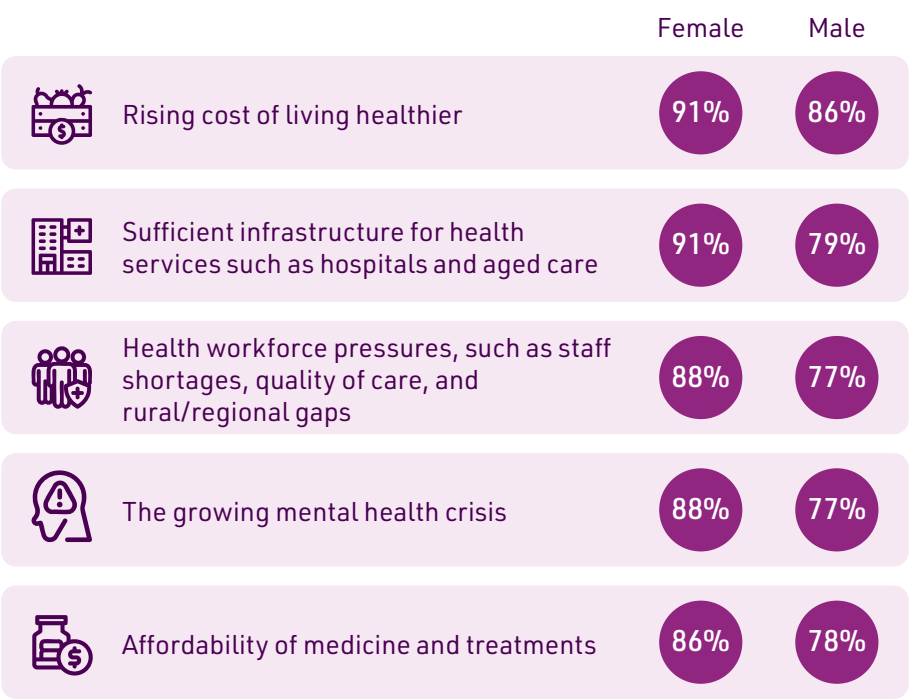
*% at least reasonable concern

The rising cost of living healthier (88%) is the leading health concern for Australians, followed closely by concerns about health infrastructure (85%) and the mental health crisis (83%).



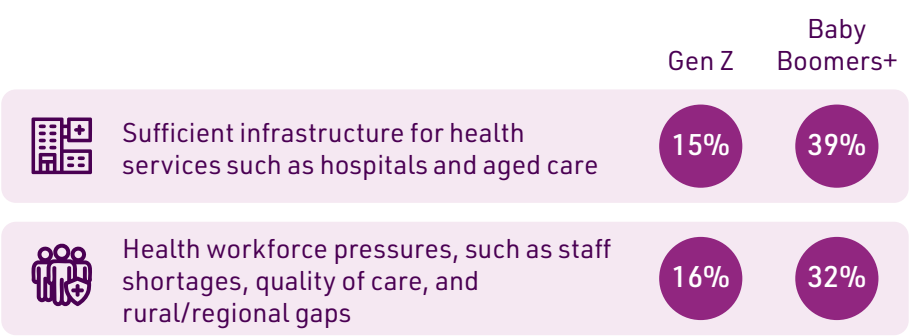
Who is most concerned about health?

Women consistently report stronger concern across key health issues:



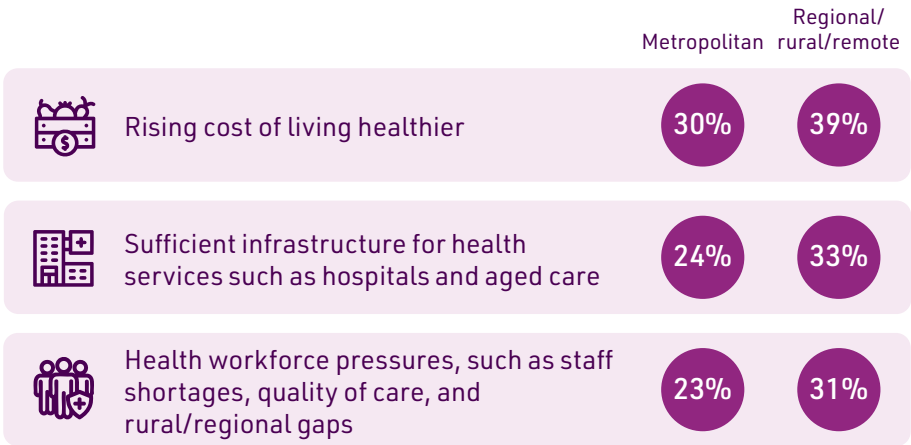
*% at least reasonable concern

Baby Boomers and older are more likely than Gen Z to report very strong concern about health infrastructure and workforce issues:



*% very strong concern

Australians living in regional, rural, or remote areas express stronger concern across several health issues compared to those in metropolitan areas:



*% very strong concern



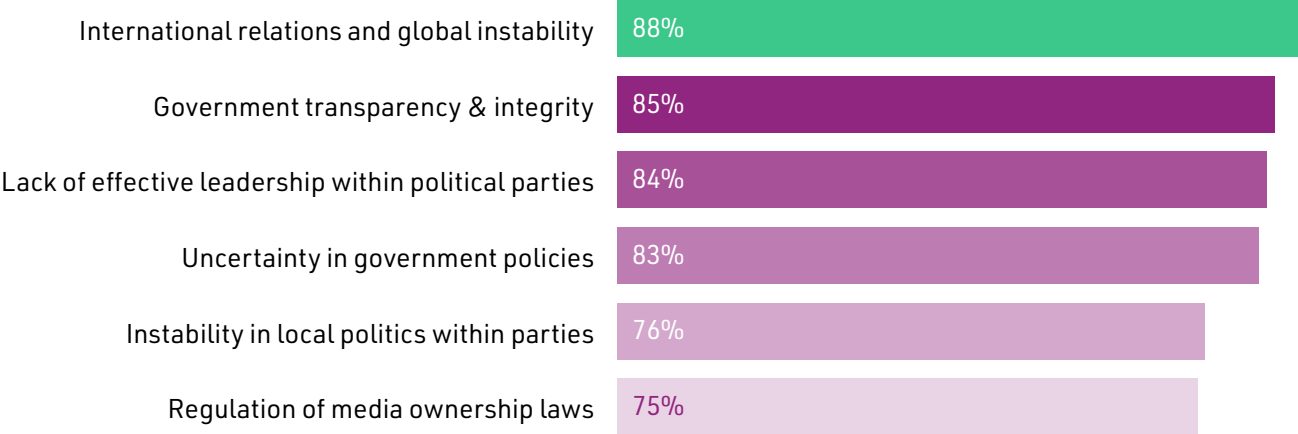


State of the nation concerns



Top state of the nation concerns

How concerned are you about the following Government-related issues?



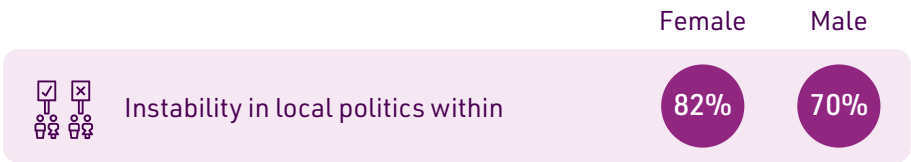
*% at least reasonable concern

Close to 9 in 10 (88%) Australians are at least reasonably concerned about international relations and global instability. Government transparency and integrity (85%), along with a lack of effective political leadership (84%), also rank as key concerns on the national stage.



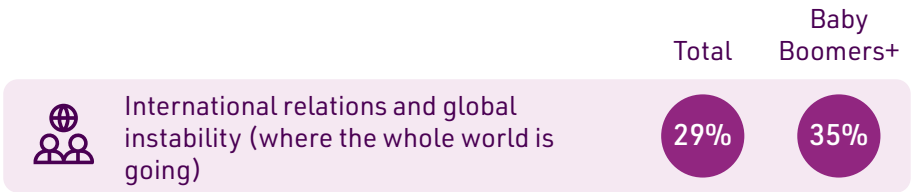
Who is most concerned about the state of the nation?

Women are more likely than men to express at least reasonable concern about instability in local politics:



*% at least reasonable concern

Meanwhile, Baby Boomers and older are more likely than younger generations to express strong concern about international relations and global instability:



*% very strong concern



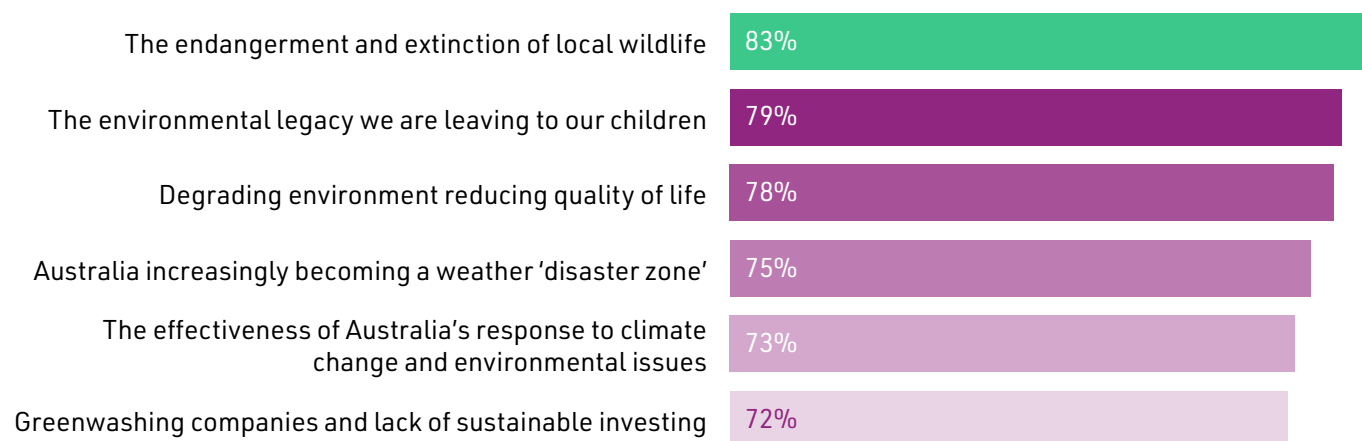


Climate change and environment concerns



Top climate change and environment concerns

How concerned are you about the following climate change and environment-related issues?



*% at least reasonable concern

The top climate and environmental concern for Aussies is the endangerment and extinction of local wildlife (83%). This is followed closely by concern for the environmental legacy being left to future generations (79%) and the degrading environment's impact on quality of life (78%).



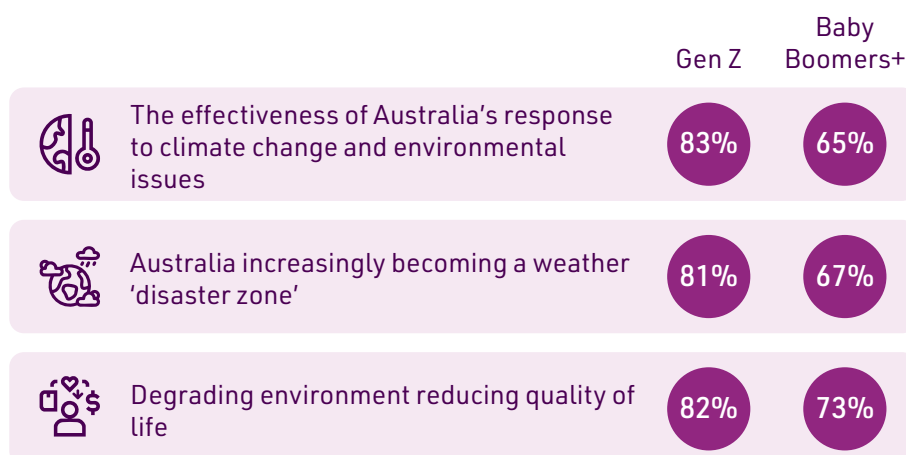
Who is most concerned about climate change and the environment?

Women are more likely than men to express at least reasonable concern about key environmental issues:



*% at least reasonable concern

Younger Aussies – particularly Gen Z – are more likely to express concern, while Baby Boomers and older are the least likely to worry about environmental issues.



*% at least reasonable concern

Those with children still living at home are also more likely to express concern:



*% at least reasonable concern



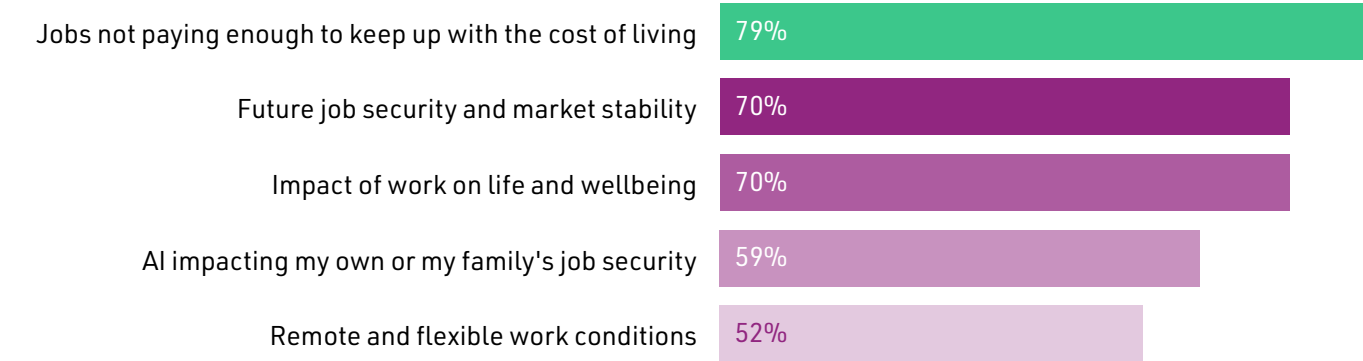


Work and education concerns



Top work and education concerns

How concerned are you about the following work and education-related issues?



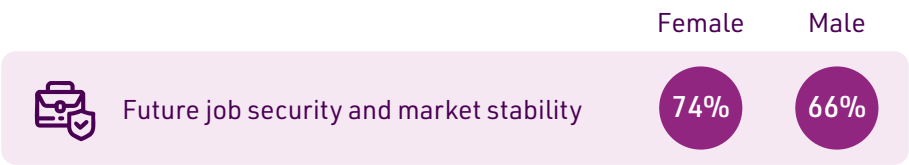
*% at least reasonable concern

Insufficient pay to keep up with the cost of living is the top work and education concern for 79% of Aussies. Job security, market stability, and work-life wellbeing are also key concerns, each cited by 70% of respondents.



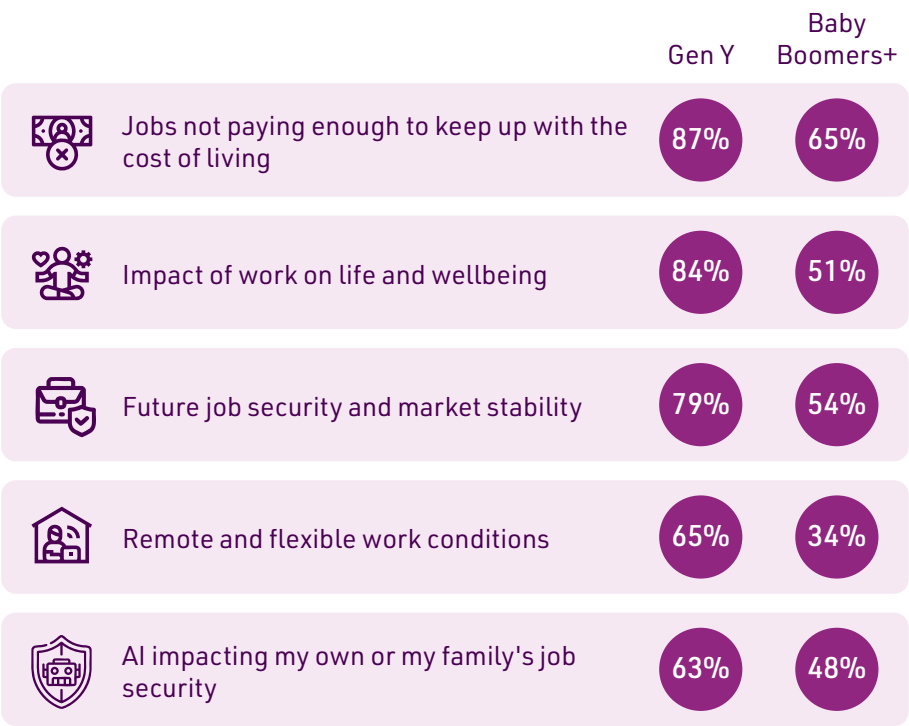
Who is most concerned about work and education?

Women are more likely to express concern about future job security and market stability.



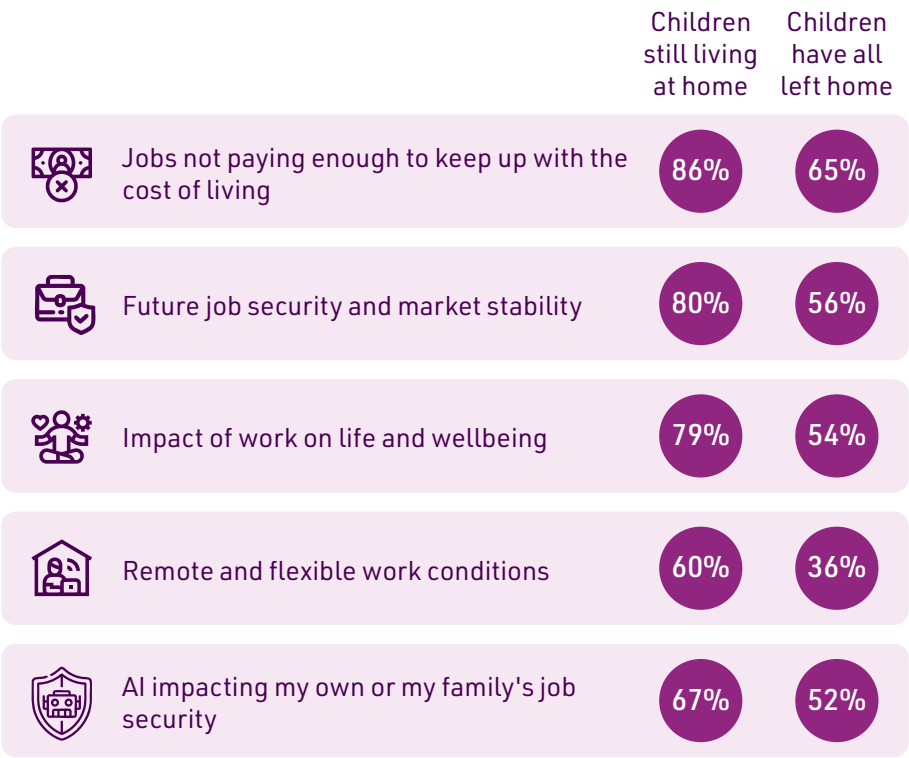
*% at least reasonable concern

Gen Y are the most concerned about work-related issues, while Baby Boomers+ are the least concerned. Remote and flexible work conditions are also a notable concern for Gen Y, with 65% reporting at least reasonable concern.



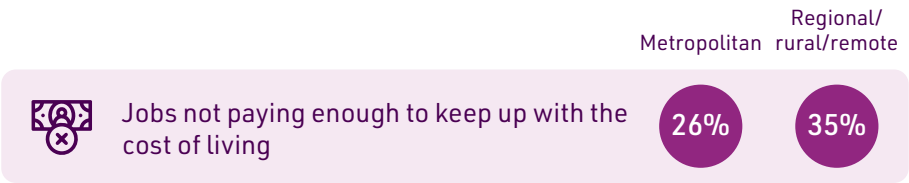
*% at least reasonable concern

Parents with children still living at home are more likely to express concern across all work-related issues, compared to those whose children have left home.



*% at least reasonable concern

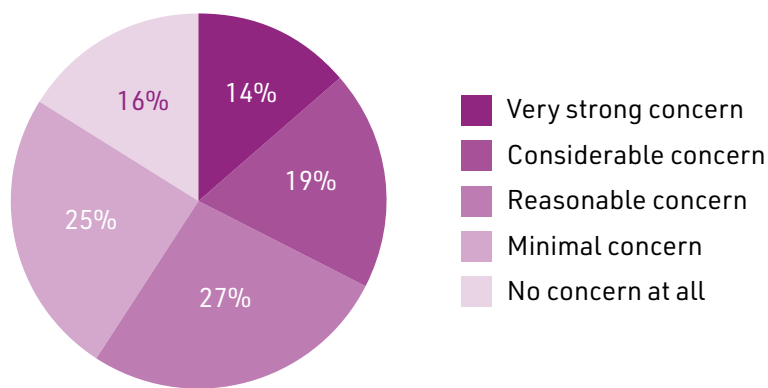
Concern about wages keeping up with the cost of living is also notably stronger among those living in regional, rural, or remote areas.



*% very strong concern

The future of work and AI

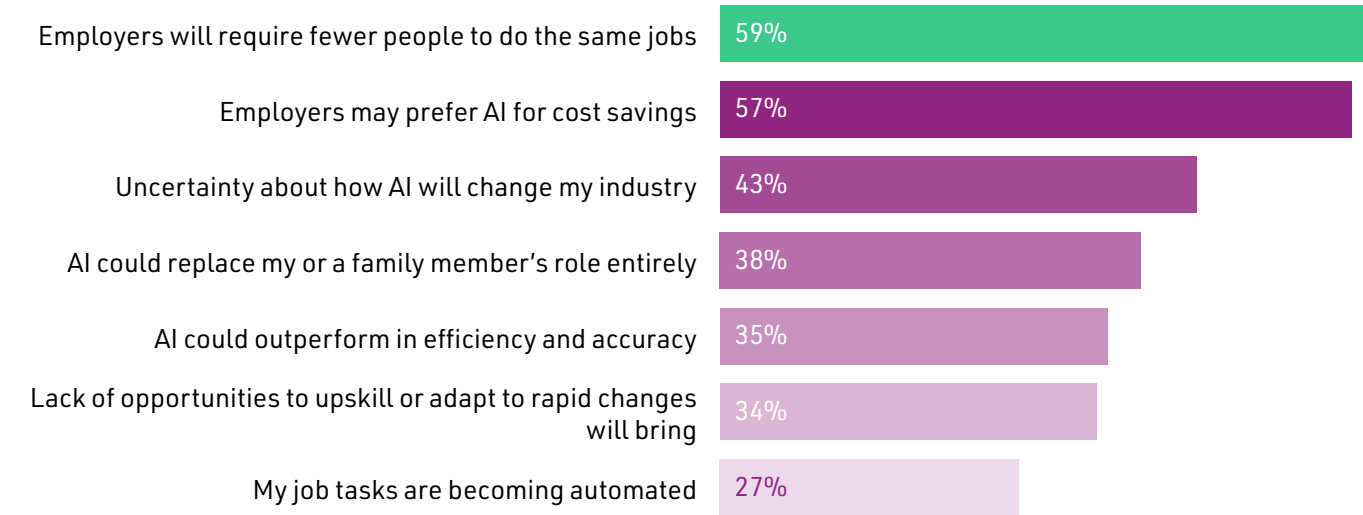
Do you feel your household job security could be under threat from the emerging AI agent workforce?



*Question - How concerned are you about the following work and education-related issues? - AI impacting my own or my family’s job security

Nearly 3 in 5 Aussies (59%) report at least reasonable concern about AI impacting their own or their family’s job security.

Why are you concerned that AI may impact your or your family’s job security?



*n=786, those who are at least reasonably concerned about AI impacting their own or their family’s job security. Multiple responses allowed.

Among those concerned about AI’s impact on job security, the majority fear that employers will downsize their workforce (59%) and opt for AI to reduce costs (57%).

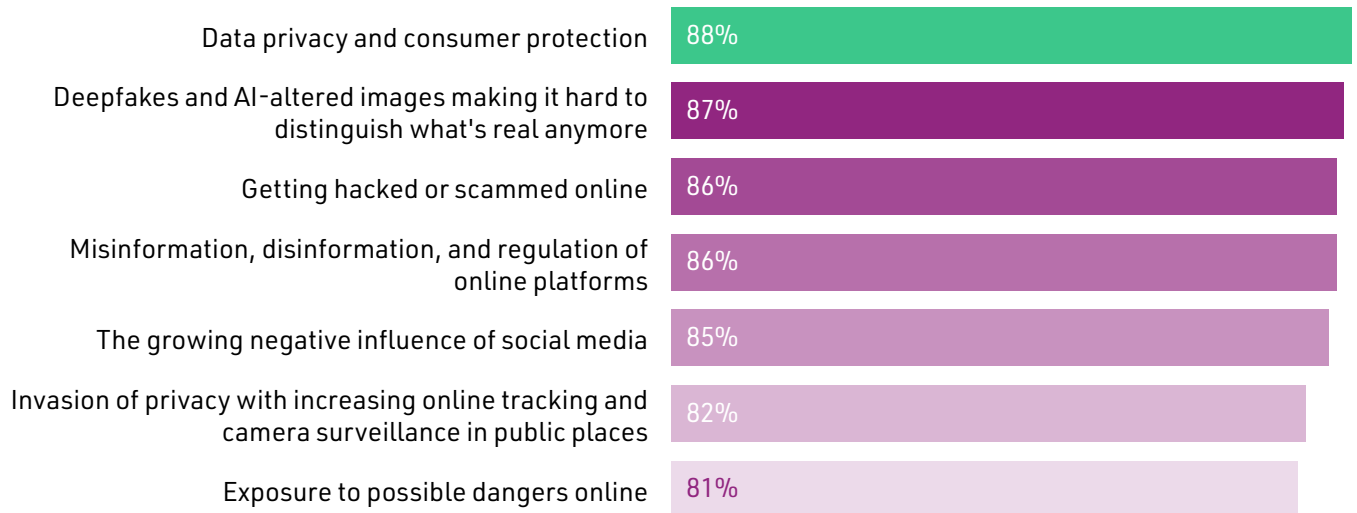


Technology concerns



Top technology concerns

How concerned are you about the following technology-related issues?



*% at least reasonable concern

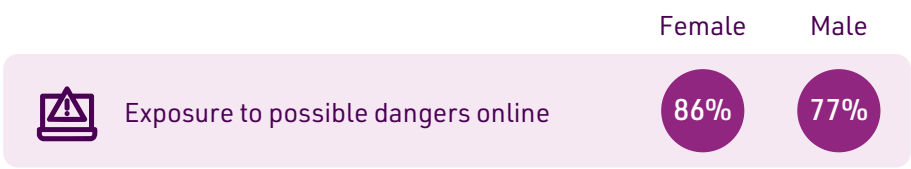
Data privacy and consumer protection is the top concern, with close to 9 in 10 Aussies (88%) at least reasonably concerned. Concerns about deepfakes and AI-altered images distorting reality follow closely behind (87%).

Other significant technology-related concerns include online scams and hacking (86%), misinformation and platform regulation (86%), and the growing negative influence of social media (85%).



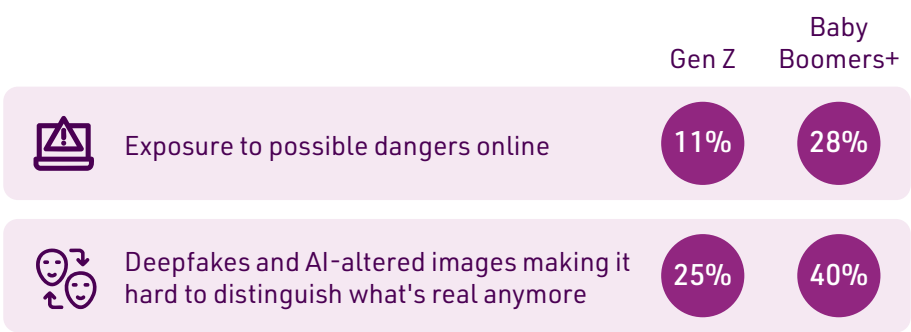
Who is most concerned about technology?

Women are more likely than men to report at least reasonable concern about being exposed to potential dangers online:



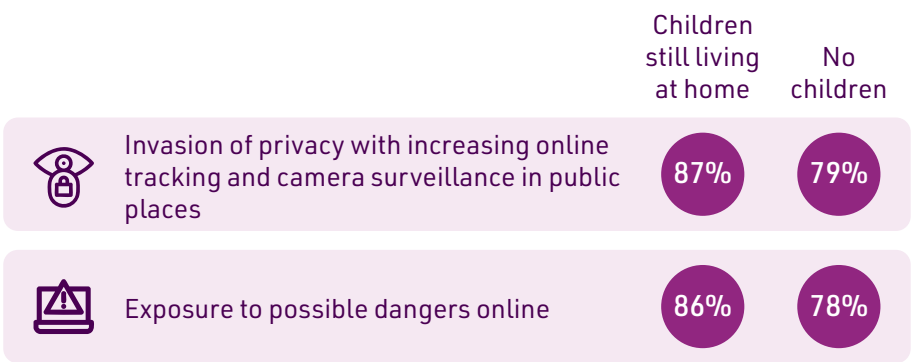
*% at least reasonable concern

When it comes to intensity of concern, Baby Boomers and older report stronger concern across several tech-related issues, while Gen Z show lower levels of very strong concern:



*% very strong concern

Parents with children still living at home are also more likely to report at least reasonable concern about key tech-related issues:



*% at least reasonable concern

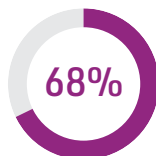
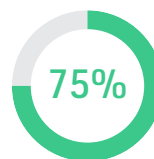


The age of misinformation



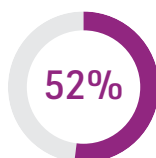
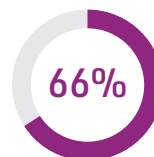
Declining trust in news

Somewhat or very confident in detecting misinformation social media and in news media



Somewhat or much harder to trust news and information now compared to 2 years ago

Somewhat or much more sceptical of political news now than in previous election years



Very or extremely concerned about 'fake news' these days

*Questions:

How confident are you in your ability to detect misinformation on social media and in news media these days?

Do you find it harder or easier to trust news and information now compared to 2 years ago?

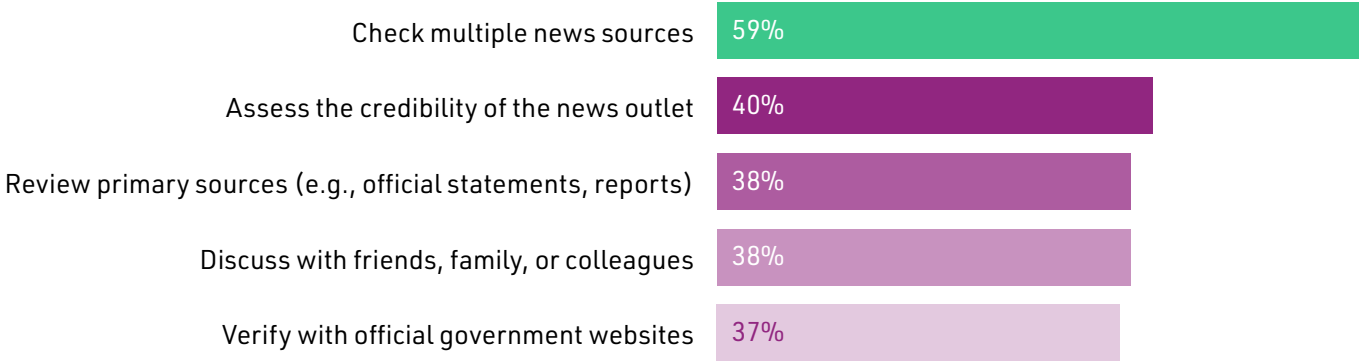
Are you more or less sceptical of political news now than in previous election years?

How concerned are you about 'fake news' these days? e.g., the amount out there, difficulty in gauging mis/disinformation, and the impacts this has on our society.

Despite 3 in 4 Aussies (75%) feeling confident in spotting misinformation, trust in the media is declining. Around 2 in 3 (68%) say it's harder to trust news and information than it was two years ago, while a similar number (66%) report increased scepticism toward political news. Over half (52%) express strong concern about the presence and impact of fake news in everyday life.

Fact-checking

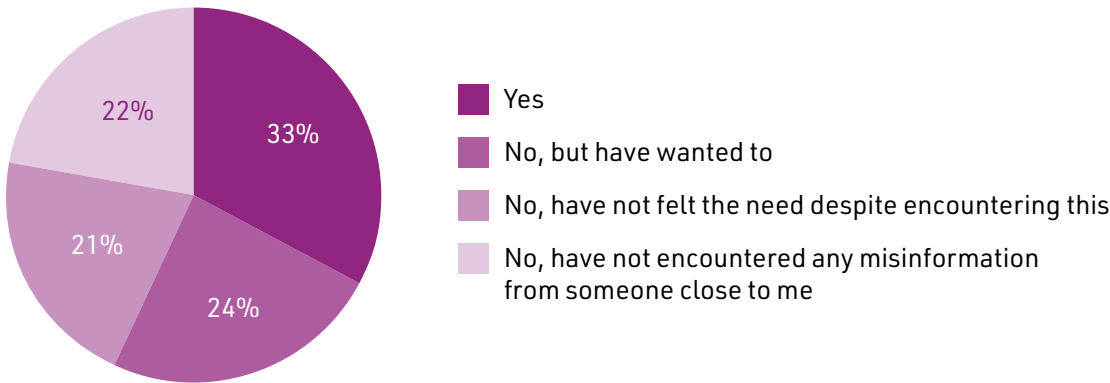
How do you fact-check political news?



*n=1,039, those who fact-check political news at least sometimes. Multiple responses allowed. Top 5 responses only.

The majority of Aussies (77%) say they fact-check political news at least sometimes before believing or sharing it. Common methods include checking multiple news sources, assessing the credibility of the outlet, reviewing primary sources, discussing with others, and verifying information via official government websites.

Have you had to correct or fact-check someone close to you about misinformation over the past 2 years?

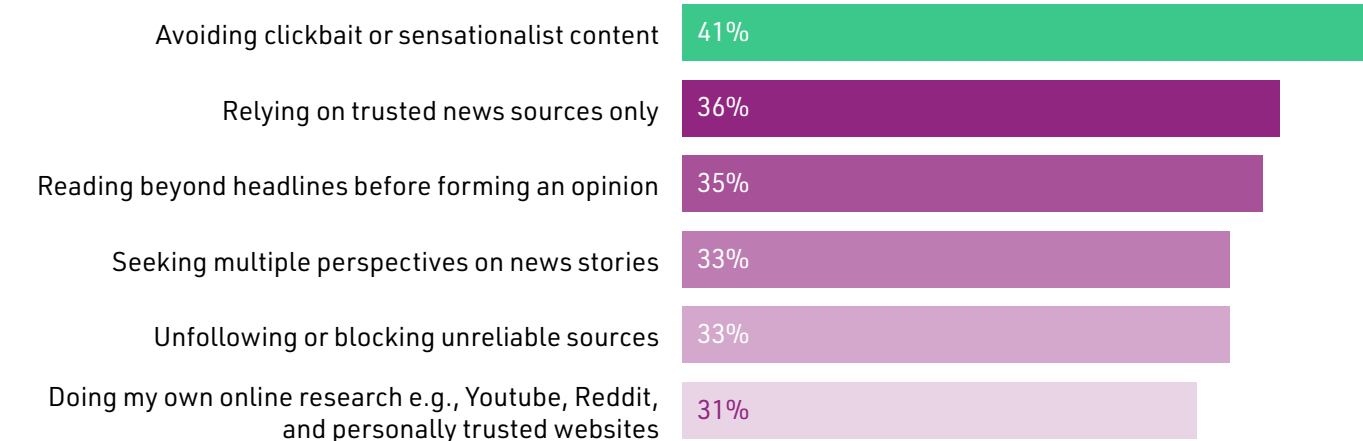


Nearly 4 in 5 Aussies (78%) have encountered misinformation from someone close to them in the past two years. Around 1 in 3 (33%) say they've corrected or fact-checked someone, 24% wanted to but didn't, and 21% didn't feel the need.

Only 1 in 5 (22%) have not encountered any misinformation from someone close.

Navigating misinformation and AI-generated content

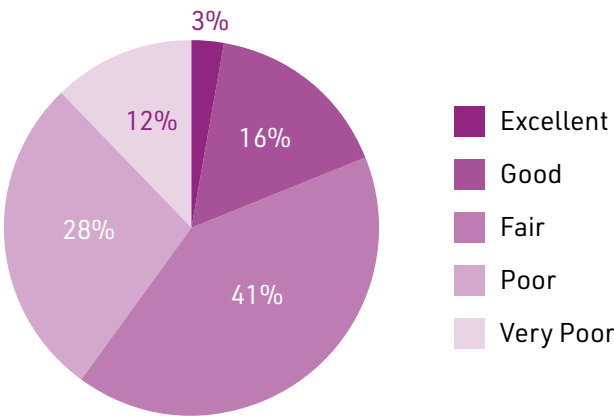
Have you changed your tech habits in any of the following ways to try and avoid misinformation?



*Multiple responses allowed. Top 6 responses only.

A large majority of Aussies (86%) have adjusted their tech habits in some way to avoid misinformation. The most common changes include avoiding clickbait or sensationalist content (41%), relying only on trusted news sources (36%), and reading beyond headlines before forming an opinion (35%).

How would you rate schools at preparing children for navigating misinformation and AI-generated content these days?



When asked how well schools are preparing children to navigate misinformation and AI-generated content, only 3% rated schools as 'excellent' and 16% as 'good'. The majority gave less favourable ratings: 41% said 'fair', while 40% rated them 'poor' or 'very poor'.

More research from Real Insurance coming soon...

About Real Insurance

At Real Insurance, we pride ourselves on providing trusted service and real value to our customers. Our passion for what we do has been recognised by 16 consecutive years of industry awards. We specialise in life, income protection, funeral, health, home, car, pet, travel and landlords insurance products. In the market since 2005, We have helped protect the quality of life of thousands of Australians, through the delivery of innovative products that protect the financial future of people across Australia.

