



AdvantAGE Australia

Maximising the potential of an ageing population

National Seniors Australia

Independent voice of the over 50s

National Seniors is the largest organisation representing Australians aged 50 and over to government and industry in Australia and the fourth largest in the world.

National Seniors Australia membership is available to all Australians aged 50 and over. More than 280,000 senior Australians have already chosen to join us for the personal benefits we deliver and the positive difference we make to the lives of Australians 50 and over.

We give our members a voice – we listen and represent our members' issues to government and industry bodies. We advocate, we influence and we inform.

We help our members save – National Seniors member rewards offers members the opportunity to save with discounts from over 7,000 businesses across Australia. National Seniors Travel offers discounted travel and tours designed for the over 50s. National Seniors Insurance provides senior Australians with affordable, quality insurance to suit their needs.

We keep our members informed – we are active in the media and provide news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience by volunteering and making a difference to the lives of others.

We raise funds – as a not-for-profit organisation, we raise funds and redirect monies received to older Australians who are most in need.

Every day, National Seniors Australia improves the quality of life for ageing Australians.

HON KEVIN RUDD
PRIME MINISTER
PARLIAMENT HOUSE
CANBERRA ACT 2600



Dear Prime Minister,

AdvantAGE Australia

I am pleased to inform you of an historic initiative of National Seniors Australia, known as AdvantAGE Australia, which has been planned to coincide with the Centenary of the Australian Pension.

As the nation's largest organisation for the over 50's, with some 280,000 financial members and active connections to ageing groups globally, National Seniors believes that it has the capacity to develop this important venture in partnership with you.

AdvantAGE Australia highlights the economic and social costs of the rapid ageing of our population and offers a solution to the challenges and opportunities that this phenomenon will present to the nation for decades to come. Given that in 2030 Australia will have more voters over the age of 50 than those below that age, action to meet this challenge is now a matter of urgency.

Our strategy is to lift significantly the importance of ageing on the national agenda as this will enable planning to occur regarding the important financial and policy implications that government, commerce and the community must face in the next few years.

It is intended that AdvantAGE Australia will be widely promoted and that it will be used to generate positive debate, new ideas and a carefully formulated plan to change ageing from a liability to an asset as it impacts on every strata of Australian life.

The critical aspect of this challenge will be the leadership that your government and our organisation can give to it so that we can generate long term benefits for Australia in a way that will advance rather than impede the economy.

Please accept this letter as a firm offer from National Seniors Australia to work with you in providing the leadership to make AdvantAGE Australia a great success and we ask for the opportunity to meet with you at the earliest opportunity to discuss how we can create an effective partnership that will achieve substantial long term results.

Yours sincerely,

EVERALD COMPTON
Chairman of Directors
National Seniors Australia
27 August 2008

Times are Changing!

On 1 January, 2010, the first Baby Boomer will turn 65, setting off an avalanche of increased demands on economic, health care, and social programs. After years of excessive negative attention, we are now at a point where some constructive discussion is being paid to the unprecedented challenges the ageing population will bring to the Australian way of life, though it is still not enough. We must address the issues head on and in such a way that the benefits to the community are maximised.

Starting with older workers, a National Seniors Productive Ageing Centre study¹ currently underway has determined that there is a loss of \$10.8 billion to the economy for not utilising the skills and experience of older Australians who want to work but are not even looking (181,400 in total) and who are currently unemployed and looking for full-time work (31,488). Are they not looking because current pension plans are

restrictive, penalising them for additional income? Are current superannuation and worker compensation arrangements encouraging people aged over 50 to work longer? Are the age limits in current superannuation and workers compensation arrangements unjustifiable? Do older people remain out of the workforce because of an ill-considered retirement age? Poor health? Transportation issues? A lack of flexibility in the workplace? Or are the opportunities just not there?

Finding the answers to questions like these is critical, pointing the way to action that will benefit all of Australian society. With courage and commitment, the current government has the opportunity to change the lives of Australians, both young and old, by turning the ageing population into a national asset, while also setting an example for other nations facing similar issues.

About AdvantAGE Australia

AdvantAGE Australia is an initiative of National Seniors Australia, the largest organisation for the over 50s in this country. With some 280,000 members aged over 50 and connections to ageing groups globally, National Seniors is well placed to develop such an initiative.

This paper has been prepared to encourage a considered focus on the issue of the ageing of the population and the challenges and opportunities that this phenomenon will provide the nation in decades to come.

AdvantAGE Australia seeks to lift the profile of ageing and issues surrounding ageing in this country. National Seniors considers the issues have significant policy implications for Government, corporate and community interests.

It is intended that AdvantAGE Australia be widely distributed and will support the generation of debate, new ideas and an increased focus around the challenges to the nation of population ageing and how they can be dealt with.

Finally, the critical aspect of the challenge is leadership. It requires political, business and community leadership, acknowledgement of the issue and its impact on the nation for decades to come. It requires the commencement of responses across the community, the economy, the environment – indeed all aspects of the life of the nation. Hence, the absolute importance of leadership.

¹ NSPAC, 2008.

Act Now for the Future

It is no secret that Australia's population is ageing. What is not fully appreciated, however, is that, like climate change, the process of population ageing has irresistible momentum.

How many of us realise, for instance, that at present nearly 800 people are turning 50 every day and by 2020 this will be closer to 900.

Or that we are very likely to see more people aged over 50 years than under 50 years in Australia in the foreseeable future?

How many people aged 50 years, for instance, appreciate that they face the prospect of a further 38.8 years of life if they are women, and a further 34.4 years, if they are a man²?

This fundamental demographic change will have social consequences as well as economic ones. As with the issue of climate change, no one knows for certain what lies ahead. While the cataclysmic predictions of climate change rightly dominate the national agenda, population ageing has slipped back from crisis discussions to being a mainstream issue—but one that requires increasing attention in the policy agenda.

As the older population increases, many challenges will unfold and so too will the need for a greater understanding as to what various factors determine the wellbeing of older people. It's important to remember that the over 50s represent a rapidly growing and diverse segment of our population – spanning over 40 years. At one end of this spectrum is the 'baby boomer' population, which brings new issues as numbers increase. At the other end, increased life expectancies are supporting marked growth in the numbers of people aged 75+ with associated increases in related care needs⁴. One size does not fit all—flexibility, therefore, is paramount. Indigenous status, cultural diversity, sexuality and gender identity, disability, health and well-being, and financial status are only a few of the factors that need to be considered.

Without immediate changes—beginning with our attitudes towards ageing—there will likely be fewer resources to meet Australia's needs in 2020 and beyond. It's also true that an ageing population will challenge health and medical practices, requiring a reassessment of the current system and innovations that directly serve a population living older and healthier. No one can argue that social services must shift along with attitudes.

Many older people are active and engaged, viewing their situation positively⁵. Throughout their lives, this demographic group has made huge beneficial contributions to Australian society. There is the potential for this to continue—but only if Government makes a commitment now by adopting the measures that allow it to happen. This document focuses on what some of these measures might be. Action now translates as a better future for everyone.

Over the 14 year period, from 2007 to 2021, the number of people aged 65 years will go up by a factor of 2. In the same period, people aged 85 and over will go up by a factor of 5.

By 2030, the over 50s will represent 50% of the voting population³.

2. Booth and Tickle, 2004.

3. ABS 2006.

4 and 5. AIHW, 2007

The Challenges of an Ageing Population

The potential impacts of an ageing population are many and wide-reaching. With more and more older people requiring access to services, current programs may prove to be inadequate in the long-term. Public transportation must be made more convenient. Flexible housing options are crucial, with the acknowledgement that what serves an individual at one stage of life may not be suitable at another. Falling youth dependency presages low labour force growth leading to slower economic growth. Cost of living pressures put some older people in increasing financial

stress. Feeling safe is critical to people remaining active and involved in social and community activities. Businesses are increasingly targeting the over 50s market. Being prepared for the potential impacts helps to secure our economic and social future.

Although the ageing population affects a wide range of important issues, such as those described above, they fall into three primary categories: economic growth and productivity, health and aged care, and social capital.

Economic Growth and Productivity

Now that we are living longer and healthier lives, we can expect major social changes in the organisation of work, family, and social support. There will be significant consequences for the labour market if older people are not sufficiently encouraged to remain in or re-enter the labour market. Already forecasters are predicting a decline in the labour force participation rate from 65% in 2008 to 62% in 2020. Additionally, pension schemes encourage people to retire early. There is much to learn about the link between employment and retirement incomes. Getting the balance right is important.

According to a report for Council of Australian Governments (COAG), there are currently 5.25 people in the workforce for every person aged 65 or more years. By 2020, this will have fallen to 3.5 people and by 2050, by more than half, to 2.2 people⁶.

The current retirement age of 65 was set in 1908 when the life expectancy for a white Australian male was 58 years. Health, work options and retirement lifestyles have changed significantly since then and change will continue into the foreseeable future.

Drawing on all that older Australians have to offer is not only a big opportunity, it is a necessity. We must reconsider retirement expectations and practices to allow for greater choice. Again, flexibility is key, and working to change negative attitudes towards ageing must be made a top priority.

Existing arrangements for retirement incomes have developed as a combination of public pensions, superannuation and private savings. To date, this has provided a sound approach. Consistent with trends overseas, successive Australian governments have introduced a range of initiatives aimed at taking the pressure off the public pension system, most notably through reforms to the superannuation system. However, there exists widespread concern that the current pension system is set to become a more significant drain on government finances and may prove to be unsustainable in the longer term. At the same time, it is becoming increasingly clear that the age pension alone is insufficient to meet the expenses needed for a modest living in retirement⁷, and that the single rate of pension in Australia (60% of the combined couple rate) is lower than the average for OECD countries (63%)⁸.

6. Banks, 2004

7. Senate Standing Committee on Community Affairs, 2008.

8. Department of Families, Housing, Community Services and Indigenous Affairs, 2008.

The current review of the taxation system, including pensions, is a welcome and important process, providing an opportunity to establish a pension that is sustainable and which allows older Australians to age with dignity.

Australians expect to be able to choose their time of retirement based on personal circumstances such as financial and physical well-being. They also expect there to be no impediment or stigma attached to the decisions they make.

We require an improved retirement incomes policy that provides encouragement and support for individuals to be financially independent in their retirement. Additionally, the new policy must ensure security and dignity in retirement for those who, for whatever reason, are unable to support themselves.

Through this review, it is hoped that this government will provide strong leadership by addressing the tough issues—such as pension adequacy, the relationship between retirement age and life expectancy, and the structure of the financial system. Options such as increased private contributions or delayed retirement versus government co-contribution need to be explored.

Despite the obvious benefits of employing older Australians (experience, knowledge, ability to mentor younger staff and stronger commitment), the over 50s face serious barriers if they want to remain in or return to the workforce. These barriers go a long way in explaining why older Australians have the highest levels of long term unemployment.

A recent study commissioned by the National Seniors Productive Ageing Centre found that current management practice is not appropriate for older workers. The research found that older workers are intrinsically motivated. To effectively motivate the older worker, HR practices need to shift from a focus on external rewards to a set of processes that emphasise partnership and autonomy⁹.

9. NSPAC, 2007.

Case Study: Lois

At 67, Lois found it difficult to remain on her feet all day. Preparing to retire, she sold her hair salon in January with deep regret. A couple of her elderly clients were greatly distressed when she announced her plans. They had been loyal customers for years and Lois felt she was abandoning them. Without realising the implications, she made a promise to look after one or two until they found another salon they liked. Word soon got around. Before she knew it, Lois had a couple of appointments a day for a completely new business—a mobile hair salon service!

“It works well. My clients get their hair styled and a visitor to their homes at the same time. For some of them, it’s the highlight of their week. They make cakes. We have a cuppa and a chat.”

Lois worries, however. If she reports this extra income, her entitlements will be reduced. *“At first, I refused payment. But these women wouldn’t hear of me working for free. And quite frankly, I am struggling making ends meet on the pension. I need the extra money.”*

She’s afraid someone might figure out what she’s doing and dob her in. *“I’ve never done anything wrong before. What will happen to me if the government finds out?”*

The ageing population means there will be an alteration in the workplace. People should be able to choose to work as long as possible, and the workplace environment must adapt. Older Australians will redefine the form their productivity takes—in terms of roles, hours worked, and the nature of their contributions. Workplaces will be called on to offer more flexibility, greater choice, varied workloads, and wider options. This will require a major change in attitude, identifying and valuing contributions of older Australians in all aspects of life. We need to

accommodate new and different styles of participation – new forms of work, new forms of contribution.

In the context of rapid population ageing, it will take a strong policy stance and a concentrated focus to stabilise the workforce, not only to reverse current economic trends but also to fully benefit from what older Australians have to offer. To achieve this, it is essential that we create a level playing field for older employees by addressing wider employment practices.

RECOMMENDATIONS:

Immediate action:

- Increase the single age pension to 2/3rds the (combined) couple rate.
- Remove disincentives in current workplace relations arrangements, including the removal of upper age limits in superannuation and workers compensation.
- Increase the minimum superannuation employer contribution to 15% by 2015, to be achieved by a 2% increase every 2 years.
- Identify and review incentives that encourage employers to retain, recruit and retrain older workers.
- Provide education programs to improve the financial literacy of households so that their expectations conform to reality, particularly in managing their retirement income.

Longer term:

- Establish a retirement incomes policy that provides encouragement and support for individuals to be financially independent and better targets financial support to those who are unable to support themselves in order to ensure older people have the resources to maintain a decent standard of living.
- Initiate research to understand the shifts in the way 50 to 65 year olds are viewing retirement.
- Rethink the relationship between retirement age and life expectancy and encourage people in their choice to work beyond the traditional retirement age.
- Develop age relevant industries and niche opportunities for existing sectors. For example, the changed population demographic will see a greater emphasis on the exercise and recreation needs of an older population.

Case Study: Alicia and Narelle

Alicia, a health care worker in a major urban hospital, gave birth to her first child, Alex, four months ago. In order to retain her nursing registration, she must return to work. Rising expenses require her to work two days a week. Having difficulty finding a childcare situation, her mother and her mother-in-law stepped forward, each offering to watch Alex one day a week. Both are in their early 60s and employed full-time, not ready to retire but thinking about slowing down—caring for a new grandbaby is the perfect opportunity.

Ruth, Alicia's mother-in-law, works for a bank that has recently adopted a flexible working arrangement in which grandparents are allowed family leave. Her mother Narelle is less fortunate. When she approached her employer, she was told she must continue to work full time or resign.

"I'm broken-hearted," sighs Narelle. "I can't afford to retire just yet, and I really don't want to. But my daughter and my grandson need my help and I'm in a situation where I can't give it."





Health and Aged Care

The medical achievements in the last few decades are such that Australians are living longer and healthier than ever before. Australian life expectancy is amongst the highest in the world. It's important to acknowledge this and to support the innovative work that's allowed it to happen.

The international evidence suggests that health will continue to improve, but that certain causes of disability will become more prominent. Chronic diseases such as diabetes and heart disease are common in the older population. Older patients should be empowered to manage their own health problems, with assistance from their GP, through the development, funding and implementation of self management programs.

The provision of oral health care is critical to the general health of older Australians because of its impact on nutrition. There remains an inadequate recognition of the importance of oral health for older people. Funding boosts for oral health should include recognition of this in the same way that they recognise oral health for younger parts of the community.

The ageing of the nation will impose significant challenges on the delivery of all aspects of health and aged care. Current trends in an already stretched health system are expected to continue. Convenient and reliable access to services is of foremost importance. We must plan now to develop the infrastructure capable of coping with such growing demand. Managing the cost of health care is also crucial.

Like most countries, increasing expenditure on health is straining Australia's public finances. However, it is important to realise that the effect of population ageing per se on health expenditures is relatively small compared with the effects of the expanding development and increased use and costs of medical technologies and drugs.

In Australia, based on trends over the past 20 years, ageing alone adds around 0.5% per year to health expenditures, compared with a real health expenditure growth rate totalling around 4.5% a year¹⁰.

10. Productivity Commission, 2005.

In the decade ahead, older Australians will be more demanding and better informed consumers. It is essential that the health and aged care systems respond to this changing pattern and more effectively engage this group in the planning of future health services. Inevitably, there will be a greater emphasis on system efficiencies and new technologies.

While efforts are underway to reform health services delivery, it cannot be emphasised enough that the over 50s community has lost patience with the bickering that occurs between different levels of government, particularly regarding health issues.

Integration of health care provided by GPs, aged care facilities and hospitals, as well as reform of practices, is essential to ensure the seamless delivery of services and to overcome the current gaps in services that adversely affect the older patient. This extends beyond primary care, ensuring access to post hospital discharge services, such as physiotherapy, speech pathology and other therapies.

If we place the emphasis in health care on illness, the health system will continue to be overstrained. It's important to pay at least as much attention to healthy *living* by promoting awareness of health issues, disease prevention and the importance of early intervention. There is good international evidence that primary care, which places an emphasis on the multi-disciplinary, preventative and well-managed care of a patient does more for the health of our community than even the best run and most well-resourced hospitals¹¹.

Advances in technology also play a role in this. E-health technologies in primary care settings can ensure seamless delivery of health services to all consumers, but particularly, to the frail and those living in regional and remote areas.

Labour and skill shortages will remain a key challenge for the aged care industry. It is essential that the issue be dealt with through industry, Government and community involvement and with a commitment to the interests of older Australians. Investment of

Case Study: Carl

Carl, 78, suffered a debilitating stroke last year. He was fortunate enough to find placement in an aged care facility that offered state-of-the-art therapeutic programs. With this attention, he was able to regain much of his speech and learn to walk again with the use of a brace. While his abilities will never be the same as before the stroke, he's back at home, cared for by his family and visited regularly by friends. The therapists visit too, bringing the kind of community and healthcare support he needs.

"I was scared. You hear about those places being 'the end of the line'. I thought I wouldn't be leaving. I resigned myself to that," Carl admits. "Those therapists wouldn't give up on me though. And they wouldn't let me give up on myself."

He's now teaching his grandchildren to play chess. *"My right hand and leg may not work perfectly," he quips, "but there's nothing wrong with my mind."*

Case Study: Alice

Because an aged care facility is located near her primary school, a principal organised an exchange. Several times a week, many willing volunteers arrive at the school to read to students in the younger years. Some of the older children return the favour by walking over to the facility and reading to those who aren't able to move around as easily.

Alice, one of the elderly volunteers, comments, *"The first time one of the little five-year-olds called me grandma, I nearly cried. Now I'm used to it, because it happens every time!"*

This is especially important to her since her own grandchildren live on the other side of the country.

11. Doggett, 2007.

Government funds to ensure the skills challenge is met should be regarded as an investment in infrastructure for the future in the same way as investment in teacher education has traditionally been made a priority.

Through assistive technologies, we can harness the means to support the care and lifestyle choices of older Australians. They also provide part of the response to the labour shortages that confront the aged care sector.

Increasingly, older Australians are identifying their preference to 'age in place'. Research shows that older Australians would prefer to remain and be cared for in their own homes¹². A recent survey found that most baby boomers shunned the idea of entering a conventional residential care setting. Four out of five people surveyed said they would prefer to live

independently when they begin to need help with daily activities¹³. The challenge for Government is how to put in place adequate and appropriate support services to allow more older people to be cared for in their homes.

The growing debate—not only around impacts of the ageing population on the health care system but also around healthcare issues in general—is not to be underestimated. Ethical questions raised by scientific advances will only increase. When medical breakthroughs offer more and more medical choices, quality of life questions will increasingly arise. For example, in cases where resources are strained, who should have first access to services: The young? Those who can afford to pay? How will these questions be decided?

RECOMMENDATIONS:

Immediate action:

- Integrate health services to ensure seamless delivery to older Australians across general practice, aged and community care, and the hospital system.
- Recognise the importance of oral health to nutrition and general health of older Australians.
- Extend the emphasis on health prevention programs to include older Australians.
- Introduce E-health technologies in all primary care settings to ensure a seamless delivery of health services to rural, regional and frail aged consumers.
- Immediately develop a strategy that will engage all levels of government in addressing current staffing pressures in the aged care industry, taking into account the need for an improved career structure.
- Ensure the supply of aged care places meets current and future needs.
- Provide programs to increase social and active recreation opportunities for older people as a way of maintaining good physical and mental wellbeing.

Longer term:

- Involve older consumers of hospital and community-based health services in the reform of Commonwealth/State/Territory health services.
- Develop programs to empower older people, with assistance from their GP, to manage their own health problems.
- Increase efforts on minimising chronic disease and disability with health promotion and changed clinical practice focus.
- Increase research into use and effectiveness of assistive technologies in the home.
- Strike a balance between user contributions and Government funding to ensure equity of access for all older Australians, irrespective of their ability to contribute to the cost of their care, while enabling providers to make an adequate return on investment.

12. NATSEM, 2004.

13. Fujitsu, 2008.

Social Capital

An ageing population will challenge community standards and practices. It's important for Government and the community to begin thinking of the ageing population not as a burden but as a national asset.

The term social capital encompasses dimensions such as trust, social participation, informal and formal networks, civic engagements and voluntary activities. It commonly refers to a person's relationships, connections and social ties with family, friends and peers. In Australia, it is estimated that at least 10% of people aged over 65 are socially isolated and a further 12% are at risk of becoming socially excluded ¹⁴.

Social exclusion is a *multi-dimensional concept* – it can happen in the economic, cultural, social and political spheres. Some of the risk factors for social exclusion are geographical location, educational status, socio-economic status and transport difficulties. Factors that become increasingly important through the ageing process have to do with change in life conditions—retirement, the loss of a driver's license, and most critically, the loss of a partner. Disability and health issues also play a role.

It's more important than ever to build social capital in ways that both benefit older Australians and incorporate their contributions. This can help to create a more positive community perception around ageing, which will enhance levels of empowerment, greater social engagement, and more satisfying interactions.

Integral to community attitudes to ageing will be to effectively harness the life experiences and accumulated intellectual capital of older Australians. There will always remain a role for traditional volunteering, however, it is important to recognise that the older Australians of tomorrow will have a different sense of their potential contribution to community. Volunteering will also assume a new importance because of the reduced workforce, bringing with it a new recognition of the efforts and generosity of volunteers, many of whom are older people.

Early attention, research and consideration of both traditional and innovative approaches to volunteering will allow for optimal utilisation of the valuable contributions of older Australians.

According to the World Health Organisation¹⁶, making communities 'age-friendly' is one of the most effective policy approaches for enhancing social capital and encouraging engagement for older people. Older people face increasing challenges due to the sensory and other changes that ageing brings. In practical terms, an 'age-friendly' community adapts its services and structures to be accessible to and inclusive of older people. An 'age-friendly' community encourages productive ageing by optimising

According to the Australian Institute of Family Studies, people aged over 55 contribute \$74 billion dollars per year in unpaid care and voluntary work. With appropriate opportunities and greater flexibility, this is set to increase in coming decades.¹⁵

14. Findlay & Cartwright, (2002).

15. De Vaus, Grey and Stanton (2003).

16. WHO, 2007.

Case Study: William

William, 88, was involved in several secret missions off Singapore during the Second World War. He'd been entertaining his family with the stories of these exploits for decades. This year for Christmas, William's son, John, gave him a laptop and an order: *"Write those memoirs!"*

"I was hesitant at first since I didn't know how to work a computer very well," he confessed. "But I took a course and got the knack pretty quickly. A friend of mine who used to be in publishing edits what I write. She's even encouraging me to send off a proposal to a publisher."

He shakes his head. *"A few months ago, I never would have believed I'd actually be writing a book! Just think, at my age!"*

Case Study: Nicole

Nicole is a 15 year old high school student. Her school requires each student in Year 10 to perform some kind of community service, and Nicole has chosen to volunteer at an aged care facility.

"I really love it. One man asked me to read to him because he has poor eyesight. It was a book about Australian politics in the 1960s. I later found out he had written it! Sometimes I play the piano. The first time this happened, a bunch of people gathered round and began asking me to play this or that—songs I didn't know. Then someone took over and everyone began singing together. It was such fun; I actually found the music to the songs they liked, so I could keep up with them."

When the year is over, Nicole hopes to continue volunteering. *"I feel like I get more out of it than I give. They are all so interesting and have had so many experiences. And my grandparents live far away. I rarely get to see them."*

opportunities for health, participation and security in order to enhance the quality of life as people age.

This is managed by including consideration of older people in planning and design processes: by giving consideration to public safety to encourage older people to leave their homes more regularly (e.g. efficient street lighting, smooth pavements and safety designs to reduce the risk of falls); and simply by making reliable and affordable public transport readily available.

In this age of technological advancement, another way to enhance social inclusion is access. Broadband technologies offer a wealth of opportunities for older people to remain engaged and connected to their communities and family. Offering access and training to computers and the Internet, as well as providing free and easily accessible information regarding community programs and activities, are easy and affordable ways of enhancing social connections and reducing a sense of exclusion.

Older Australians require appropriate housing that allows for changing mobility and encourages independent ageing at home. That said, however, service delivery programs must be tailored with the needs, desires and issues of older people in mind. This is an opportunity for innovation, establishing programs that balance convenience and necessity, engagement and isolation.

Australia is on the threshold of a significant increase in low-income older renters. According to research by the Australian Housing and Urban Research Institute, the number of people aged 65 years or over in low-income rental households will more than double by 2026¹⁷. The increase in demand for housing among older low-income households is reflective of the increasing difficulty experienced in buying and owning one's own home in Australia and in the changes in aspirations among older Australians to age at home. Older people living in rental accommodation, especially those on fixed incomes are especially vulnerable to changes in rental arrangements.

17. AHURI, 2008.

Social vulnerability, however, transcends the anxiety experienced with housing stress. Disturbingly, more and more service providers across Australia are reporting problems of abuse of older people. Little research on awareness and understanding of elder abuse has been conducted in Australia. But, according to one study, up to 5% of older people living at home experience some form of abuse. Typically, this abuse occurs in a relationship of trust with the victim, usually an adult child. In most cases (32%), this abuse involves financial exploitation¹⁸. A recent Western Australian study indicated there is a need for an educational campaign directed at the general public to raise awareness of the issue and to provide people with information about the support services available¹⁹.

As an issue, elder abuse today is where child abuse was in the 1980s and domestic violence in the 1990s. The lack of consistent Commonwealth, State and

Territory legislation enacted to address the complex, multidimensional and hidden nature of elder abuse effectively denies victims access to specialised legal advice or proceedings.

An individual who is not socially involved in the community is not necessarily isolated. However, for those who are, strategies like those listed above must be in place to empower them to become more socially integrated. Through this, the autonomy of the individual must always be maintained.

It's more important than ever to build social capital in ways that both benefit older Australians and incorporate their contributions. This can help to create a more positive community perception around ageing, which will, in turn, enhance levels of empowerment, greater social engagement, and more satisfying interactions.

RECOMMENDATIONS:

Immediate action:

- Ensure adequate support is provided for people ageing at home, including financial and respite assistance for carers.
- Develop a prominent national education and community awareness campaign to ensure a better understanding of the physical, financial, sexual and psychological abuse of older people.
- Develop lifelong learning strategies, including opportunities to acquire new skills.
- Emphasise intergenerational partnerships and similar initiatives to minimise the incidence and impact of social isolation.

Longer term:

- Support the development and implementation of 'age-friendly' communities.
- Ensure services are appropriately designed for older people and near the communities in which they live (or develop mobile service options).
- Support innovation in community planning and design, including housing, transport and public services, to encourage independence and mobility for older people.

18. Queensland Elder Abuse Prevention Unit, 2005.

19. Government of Western Australia, 2008.

Moving Forward

Living longer offers unprecedented opportunities for living richer lives. Australians know that the challenges are multi-dimensional—not merely fiscal, not only social, not exclusively health-related. *They expect Government to value the skills, experience and wisdom of older Australians and realise the potential they offer to increase Australia's economic and social prosperity.*

The Intergenerational Report in 2002 and 2007 placed population ageing and its economic impacts at centre stage. To date, however, not enough has been implemented to meet the coming challenges. This is an important opportunity for Government to take a leadership role. Thinking of the ageing population as an asset rather than a burden is a crucial first step.

This is the moment to step up and take a courageous leadership role in what is perhaps the most critical and exciting social challenge of our time.





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