

Advisory Panel on the Economic
Potential of Senior Australians

Realising the economic potential of senior Australians

turning grey into gold



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Potential of Senior Australians

Realising the economic potential of senior Australians:

turning grey into gold

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Foreword

Today's senior Australians are better placed than earlier generations to live longer productive lives. As a nation we are now well positioned to benefit from advances in health care, improved educational opportunities and greater financial security.

The opportunities for Australia as a nation, and Australians individually, are substantial. As Australian society changes, governments, industry and individuals need to build on our achievements over earlier decades and continue to adapt, working in partnership to realise the opportunities that arise from a longer productive life.

The advisory panel has produced a series of three reports which together identify the issues, barriers and steps towards realising the economic potential of senior Australians. In this third and final report, *Realising the economic potential of senior Australians: turning grey into gold*, the advisory panel presents a series of recommendations. It is crucial that governments, industry and community organisations work together to respond to these recommendations to allow Australia to reap the opportunities that arise from a larger and more active community of seniors.

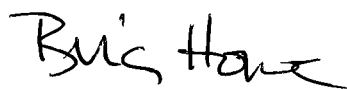
Australia must confront a number of significant policy challenges if it is to capitalise on the opportunities that older people bring. Housing is a fundamental issue that must be addressed as a matter of urgency. Secure and appropriate housing is fundamental to wellbeing and participation in society.

The advisory panel recognises that significant work is happening in other forums. The recent Productivity Commission inquiry, *Caring for Older Australians*, has made a very substantial contribution to the direction of the aged care sector in Australia. The work of this advisory panel seeks to complement rather than duplicate work already underway elsewhere.

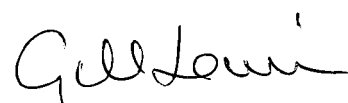
The work of the advisory panel is an important step forward in realising the economic potential of senior Australians. However it is only a small step as part of a long journey, a journey that is best travelled as a nation.



EVERALD COMPTON
Chair



BRIAN HOWE



GILL LEWIN

The Advisory Panel

The Deputy Prime Minister and Treasurer, the Hon Wayne Swan MP, and the Minister for Mental Health and Ageing, the Hon Mark Butler MP, established the Advisory Panel on the Economic Potential of Senior Australians on 30 March 2011 to examine how Australia can best harness the opportunities that much larger, and more active, communities of older Australians bring.

In examining the opportunities presented by senior Australians, the advisory panel consulted with every sector of the community (government, not-for-profit organisations, academics, peak representative bodies and individuals). During the period from May to November 2011, the panel met in Adelaide, Alice Springs, Armidale, Brisbane, Canberra, Hobart, Melbourne, Perth and Sydney. While in Canberra, the panel met with federal Members of Parliament.

Realising the economic potential of senior Australians: turning grey into gold is the final report in a series of three reports presented to the Government. The two earlier reports, *Realising the economic potential of senior Australians: changing face of society* and *Realising the economic potential of senior Australians: enabling opportunity*, are available at www.treasury.gov.au/EPISA.

The members of the panel are:

- Mr Everal Compton AM (Chair), retired Chair of National Seniors Australia and Chair of the Consultative Forum on Mature Age Participation
- Professor Brian Howe AO, former Deputy Prime Minister with ministerial experience in the fields of social security, health, housing and community services, and Professorial Fellow at the Centre for Public Policy, University of Melbourne
- Professor Gill Lewin, Professor at the Centre for Research on Ageing at Curtin University of Technology, Immediate Past President of the Australian Association of Gerontology and Research Director at Silver Chain, a provider of community and health services in Western Australia.



The advisory panel from left to right: Brian Howe, Gill Lewin and Everal Compton.

The advisory panel was assisted with expert advice from Professor Simon Biggs (University of Melbourne and Brotherhood of St Laurence) and Mr Peter Matwijiw (National Seniors Australia).

This report draws on work done by the Consultative Forum on Mature Age Participation.

Terms of Reference

The Government has asked the advisory panel to consider a number of specific policy areas:

- opportunities created by the National Broadband Network for senior Australians to stay connected to their communities
- opportunities for senior Australians to get involved in activities to preserve our environment and help tackle climate change
- priority areas for consideration by the new Commissioner for Age Discrimination to help foster positive attitudes towards senior Australians across the community
- improving workforce participation and investing in the skills of senior Australians to help businesses and community groups tap into an active and engaged talent pool of senior Australians
- opportunities for businesses and community groups to provide a wider range of recreational and preventative health services that meet senior Australians' interests and support healthy and active lifestyles
- creating new avenues to volunteer by supporting the networks and systems that can match the skills and abilities of a growing pool of senior Australians with community needs
- supporting seniors-friendly housing by influencing planning, design and construction decisions to take advantage of the opportunities presented by demographic change
- helping senior Australians make well-informed decisions and plan ahead for life's transitions.

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Australia is changing

Australia is experiencing a major demographic and societal transformation. The Government's intergenerational report of 2010 reveals that by 2050, almost a quarter of the population will be aged over 65 compared to 14 per cent now (Australian Government, 2010). The question for Australia is: 'how can the nation best adapt to capitalise on this change?'

Australia's ageing population brings real opportunity — opportunity for the nation, for industry and for individuals. Not only are Australians living longer (Australians born in 1950 will live, on average, almost 10 years longer than those born in 1910), but changes in society are creating an unprecedented opportunity.

Advances in health, education and technology provide enormous scope for the nation and individuals to make better and more informed choices about the contribution of seniors in the workplace and broader Australian community.

Capturing the opportunity

Australia, throughout history, has faced both challenges and opportunities. The way Australians handle them is testimony to the nation's creativity and adaptability.

In recent years, Australia has faced record-breaking floods, cyclones and bushfires. These natural disasters came on the back of turbulent times in the world economy, with the global financial crisis. The Australian economy has been one of the most resilient in the OECD during this global economic and financial crisis (OECD, 2010).

National strategies to realise the potential of an ageing population must overcome formidable and often longstanding barriers:

- the persistence of outdated stereotypes and discriminatory attitudes towards older people
- the lack of vision and understanding on the part of individuals, organisations, industry and government about how to capture the potential of

older Australians through creating more flexible and responsive workplaces

- the constraints of the built environment that limit senior Australians living fulfilling and creative lives
- the potential of poor lifestyle and health choices, including those that increase chronic health problems such as obesity and diabetes, threaten to undermine the health advances of previous generations.

The challenge for the nation — governments, industry and individuals — is to adapt to the growing and diverse older population in a way that captures and realises the opportunities. The challenge is to re-shape workplaces, communities and society to facilitate the contribution of senior Australians rather than to reinforce outdated approaches that create barriers to their participation and lead to disengagement and social isolation.

Recognising our diversity

There is great diversity among Australians. The different cultural and linguistic backgrounds, and different life experiences, lifestyles and aspirations of Australians all add to diversity and enrich our society. The diversity among senior Australians is particularly evident with the vast changes in society over many decades and the resulting life experiences. Subsequent cohorts of seniors will be different to the current cohort and longer-term policies need to take these differences into account.

Building on our progress

At the state and territory government level, strategies to address the challenges of an ageing population include developing age-friendly communities. The federal government also plays a key role.

Some examples of federal government initiatives include the recent Productivity Commission report examining aged care (2011). This inquiry recognises aged care as an important component of Australia's

health system and the significant reform needed to meet the challenges of an older and increasingly diverse population. The federal government also very recently announced that rather than raise the age limit on the superannuation guarantee, it would abolish the age limit altogether. This provides all Australians, regardless of age, with equal access to superannuation. And in July this year, Ms Susan Ryan was appointed Australia's first Commissioner with sole responsibility for Age Discrimination.

While much is being done we cannot stop now.

Taking the next steps

Australia is in a strong position to build on our achievements.

It is our progress as a nation that has led to the large number of Australians moving into their senior years who are, in general, healthier, better educated and more financially secure than previous generations. Their potential for longer, more productive lives is the focus of the panel's recommendations.

The recommendations address how individuals, industry and governments can position Australians living a longer and more productive life, now and to 2050, to make the most of these years. 'Making the most' means Australians can:

- make the choice to continue in paid employment, contribute through volunteering or caring efforts
- skill and reskill so that they can remain actively engaged in work, society and family
- look after their health (within the bounds of their own physical and mental capacity), make informed choices and manage future health and care transitions
- remain engaged in and adapt to a society where the ability to use technology shapes day-to-day activity.

At the same time, the panel recognises that not all Australians enjoy the same life circumstances, and that for some people, broader initiatives are necessary to work towards addressing disadvantage, broken work patterns and lack of financial and housing security.

Realising the opportunities requires a coordinated approach by governments at all levels, industry and organisations (including commercial and not-for-profit organisations) and individuals.

The recommendations continue the investment in and for the future, through planning to make the most of one of humanity's major achievements, population ageing.

Summary of recommendations

An ageing agenda

- 1 The federal government appoint a Cabinet Minister, supported by a national Office for Active Ageing, to:
 - lead a strategic whole-of-government approach to maximising the potential of an ageing population
 - develop a national framework to recognise the life course approach to Active Ageing, based on World Health Organisation (WHO) Active Ageing principles and including wellness, age-friendly environments, availability and accessibility of effective health care, and active participation in all aspects of community life (linked to recommendation 24)
 - work within government and with community organisations to recognise the diversity of senior Australians, including challenges faced by seniors in rural and regional areas, from culturally and linguistically diverse backgrounds, Indigenous Australians and women.

- 2 The federal government establish an independent Advisory Panel on Active Ageing for 2 years to advise on ways to embed the Active Ageing agenda.

- 3 The federal, state and territory governments, through the Council of Australian Governments, agree to an intergovernmental agreement to implement the Active Ageing principles of health, participation and security.

- 4 The federal government establish an ongoing process for developing and maintaining the currency of a broad-based national ageing research agenda and for targeting funding to identified priorities.

- 5 The federal, state, territory and local governments work together to establish a seniors information service to provide coordinated information for seniors including on health, housing, care, and other support services.

Housing

- 6 The federal government appoint a housing minister with sole responsibility for all aspects of housing policy, including housing supply and demand.

- 7 The federal, state, territory and local governments urgently increase housing supply and encourage more efficient use of housing stock, including through:
 - state and territory governments removing stamp duty with revenues replaced by more efficient taxes, such as annual land tax
 - state and territory governments removing regulatory impediments which inhibit the development of smaller housing and other innovative approaches
 - state, territory and local governments reviewing planning regulations to foster age-friendly housing and communities
 - the federal government reviewing how income support payments, such as the Age Pension, affect seniors' housing decisions.

-
- 8 The federal, state and territory governments pursue a national agenda with the housing industry to address the challenges associated with housing an ageing nation, focusing on affordability and appropriateness.
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- 9 The federal, state and territory governments urgently evaluate existing low-income housing policies, including the National Rental Affordability Scheme and Commonwealth Rent Assistance, with a view to increasing the supply, affordability and appropriateness of age-friendly housing.
-
- 10 The Council of Australian Governments renegotiate the National Affordable Housing Agreement with a view to increasing the supply of affordable, appropriate housing for senior Australians and set timeframes and targets for achieving the provision of appropriate age-friendly housing.
-
- 11 The federal, state and territory governments task the Australian Housing and Urban Research Institute to measure the demand for, and supply of, age-friendly housing for seniors to 2050, with the National Housing Supply Council to continue this work annually as part of the 'State of Supply' report.
-
- 12 The federal, state and territory governments improve service provision under the Home and Community Care program as recommended by the Productivity Commission.
-

Participation

- 13 The federal government engage peak employer and industry groups to assist individual employers to develop and implement older worker employment strategies, starting with a series of high profile seminars across the country.
-
- 14 The federal, state, and territory governments:
- embed age diversity within their workforces and model best practice on attracting, developing, and retaining older workers
 - report annually on age diversity in each agency and successful initiatives put in place.
-
- 15 The federal government work with industry to extend flexible work arrangements to people aged 55 and over:
- by amending the National Employment Standards to include the right to request flexible work for this age group or
 - through best practice industry standards.
-
- 16 The federal government address skills development and training of older workers by tasking the National Skills Standards Council, and the soon-to-start National Workforce and Productivity Agency, with:
- investigating issues relating to mature age jobseekers and workers, especially in regard to the mismatch between workers' skills and industry demands
 - working with other governments and educational institutions, in consultation with employer and employee peak bodies, to develop training packages tailored for older workers that incorporate recognition of prior learning and can lead to the attainment of a qualification.
-

Recommendations

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- 17 The federal government commission a review of the:
- income support framework for people aged between 50 and age pension age (including income thresholds)
 - employment support programs for mature age workers
- to ensure individuals have appropriate incentives and assistance to work to their fullest capacity.
-

- 18 The federal government:
- work with state and territory governments to amend workers' compensation regimes (including incapacity payments) to ensure older workers are not disadvantaged
 - convene a roundtable with the insurance industry to examine the availability and affordability of income protection insurance for workers over age 60, and to identify ways of encouraging the private insurance market to offer income protection insurance to workers regardless of their age.
-

- 19 The federal government conduct a review of how the retirement income system interacts with mature age workforce participation, for completion by the end of 2013.
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Lifelong learning

- 20 The federal, state, territory and local governments invest in the expansion of community based education for older people.
-
- 21 The federal government undertake a scoping study to examine ways for commercial providers to deliver an educational channel for older people, linked to universities, using existing or emerging technology.
-
- 22 The federal government provide financial assistance to senior Australians with limited means to facilitate access to, and effective use of, National Broadband Network services.
-
- 23 The federal government, in conjunction with employer and employee peak bodies, examine mechanisms that support older workers to take up skilling and educational opportunities, including:
- investigating the concept of 'educational leave'
 - reviewing the availability of financial assistance and concessional taxation arrangements to assist individuals to undertake vocational study in order to re-skill or change careers.
-

Active ageing

- 24 The federal government develop a national Framework for Active Ageing, based on the World Health Organisation's Active Ageing Principles, covering wellness, age-friendly environments, availability and accessibility of effective health care, and active participation in all aspects of community life (part of recommendation 1).
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- 25 The federal government, in consultation with state, territory and local governments, develop a national approach to age-friendly communities as part of the National Urban Policy initiative.
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- 26 The federal, state and territory governments invest in creating a national network of Centres of Excellence in age-friendly community research.
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- 27 The Australian National Preventive Health Agency identify and promote the most effective wellness, early intervention and prevention strategies to support healthy lifestyles across the lifespan, from the early years to old age, in a range of settings including workplaces, schools, recreational facilities and communities.
-
- 28 The federal, state and territory governments establish a best practice service model to ensure a reablement component is included in care for older individuals experiencing functional difficulties.
-
- 29 The federal, state and territory governments develop and subsidise, for senior Australians with limited ability to pay, schemes to provide services and care products at low cost to the individual where such schemes do not currently exist, or are limited in their delivery including:
- dental services
 - podiatry services
 - ongoing wound management for those with complex needs.

Volunteering and philanthropy

- 30 The federal, state and territory governments review legislative amendments, introduced in the early 2000s to limit the liability of individual volunteers, to ensure these amendments adequately protect individuals from liability.
-
- 31 The federal government convene a roundtable with the insurance industry, peak organisations and senior Australians to identify any gaps in the availability and affordability of insurance for senior Australians, including insurance for volunteers and travel insurance.
-
- 32 Senior Australians provide an ongoing contribution to future generations by bequeathing money to philanthropic organisations working for the betterment of Australian society, especially in the areas of research and innovation.

Age discrimination

- 33 The federal, state and territory governments undertake an audit of laws and policies to review and remove age-based limits or disincentives.
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- 34 The federal government introduce a mechanism for addressing systemic age discrimination.
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- 35 The federal Age Discrimination Commissioner convene a roundtable with senior media representatives as a first step in working with the media to ensure senior Australians are portrayed in an accurate, balanced and empowering manner.
-
- 36 The federal Age Discrimination Commissioner develop a community education and awareness campaign that identifies ageism and age discrimination and promotes positive images of ageing.

An ageing agenda

The breadth of issues confronting governments, community groups and industry as the population ages makes ageing one of the most difficult policy challenges in recent years.

Issues relating to housing, health, participation (both paid and unpaid), retirement and recreation are all interwoven.

These issues transect traditional boundaries between Cabinet portfolios and between the federal, state and territory levels of government.

Governments need to respond in a holistic way to maximise the opportunities for all Australians as they age.

Strong leadership can bring change, not only within government but across society.

Governments, industry, employers and community groups working together will realise the enormous opportunity current and future generations of active independent senior Australians bring.

This, in turn, will maximise the social and economic potential of Australia.

For governments, this means creating opportunities and removing barriers to allow the growing number of older Australians to participate fully.

The design and delivery of policies and programs that suit all Australians, including senior Australians, is paramount to Australia's ability to adapt and move forward in this century.

The great diversity between different age cohorts of senior Australians enriches society. By 2050, the differences will be greater.

Those aged in their 50s already face different challenges and opportunities to those in their 70s.

Within age cohorts there is also great diversity with culturally and linguistically diverse Australians comprising 19 per cent of the population aged over 50 (NSA, 2011) and the population spread across cities, regions and rural areas.

There is also diversity between the life experiences of older men and women.

Governments need to recognise this imperative and respond with practical solutions, adapting structures within government, working across traditional organisational and Commonwealth-State boundaries, and frequently involving groups outside government.

Ageing is both a societal and biomedical issue.

Policy makers and researchers need to work closely together to ensure that policy-relevant research is undertaken, then translated into action.

Implementing a whole-of-government ageing agenda

In recent years, across Australia many successful programs have been implemented and useful research has been undertaken into ageing.

However, the nation lacks a coordinated whole-of-government approach to developing policy and programs that respond to the range of issues individuals face as they age.

Ageing is a natural part of the life course.

A whole-of-government approach to ageing, with a forward focus to 2050, will help Australia plan for, and bring about, changes that respond effectively to demographic change and ageing issues.

A whole-of-government approach will mean policies and programs are designed recognising the diversity of the population and individuals' needs as they age.

Establishing an Office for Active Ageing

A national office, the Office for Active Ageing (OAA), overseen by a Cabinet Minister, with a broad remit to pursue a whole-of-government approach would lead the nation on ageing issues.

The OAA would be responsible for policies and programs for older people, including non-health aspects of ageing such as workforce participation, lifelong learning, housing, and age-friendly communities, as well as the health aspects of ageing.

Building on international experience

The OAA would be positioned to actively engage in international forums on ageing including the United Nations (UN), the Asia-Pacific Economic Cooperation (APEC), the World Health Organisation (WHO) and the Organisation for Economic Cooperation and Development (OECD) initiatives.

This would bring the best ideas from overseas into Australia, and facilitate the sharing of knowledge and experiences with other nations.

Establishing a national framework

Active ageing is the process of optimising the opportunities for health, participation and security to enhance the quality of life as people age (WHO, 2002).

Establishing a national framework on Active Ageing would recognise the diversity among an ageing population and include wellness, age-friendly environments, availability and accessibility of effective health care, and active participation in all aspects of community life.

Release of a national framework during 2012 would coincide with the 10 year anniversary of the WHO Active Ageing policy framework.

By working closely with international organisations as well as state, territory and local governments, and with community organisations, the OAA would ensure best practice and innovation is identified and adopted more broadly.

Embedding active ageing

Active ageing applies to both individuals and population groups by allowing people to realise their potential for physical, social and mental wellbeing throughout the life course and participate in society according to their needs, desires and capacities, with adequate protection, security and care when assistance is required.

'Active' refers to a continuing participation in social, economic, cultural, spiritual and civic affairs, not just the ability to be physically active or participate in the workforce.

Seniors who retire from work or are ill or live with disabilities can actively contribute to their families, communities and the nation.

Recommendation 1

The federal government appoint a Cabinet Minister, supported by a national Office for Active Ageing, to:

- lead a strategic whole-of-government approach to maximising the potential of an ageing population
- develop a national framework to recognise the life course approach to Active Ageing, based on World Health Organisation (WHO) Active Ageing principles and including wellness, age-friendly environments, availability and accessibility of effective health care, and active participation in all aspects of community life (linked to recommendation 24)
- work within government and with community organisations to recognise the diversity of senior Australians, including challenges faced by seniors in rural and regional areas, from culturally and linguistically diverse backgrounds, Indigenous Australians and women.

Appointing an advisory panel on active ageing

To effectively embed a national agenda on ageing and capture the opportunities an ageing population brings, Australia needs to change. Industry, employers, and community organisations need to rethink the way they approach their consumers, workforces and business plans.

An Advisory Panel on Active Ageing that leads a national conversation is key to building consensus for change.

Recommendation 2

The federal government establish an independent Advisory Panel on Active Ageing for 2 years to advise on ways to embed the Active Ageing agenda.

Establishing an intergovernmental agreement on ageing

The ageing of the population has wide-ranging ramifications for all parts of Australia. This requires leadership and collaboration across all three levels of government.

Establishing an intergovernmental agreement on ageing would place ageing issues firmly on the agenda of all governments.

A cross jurisdictional approach would put in place the frameworks to allow all older Australians to participate in society to their fullest potential.

Recommendation 3

The federal, state and territory governments, through the Council of Australian Governments, agree to an intergovernmental agreement to implement the Active Ageing principles of health, participation and security.

Updating research priorities

Sound research is a critical pre-requisite for good decision making. Given that population ageing has such wide ranging ramifications for Australia, a broad-based national research agenda is needed which at any point in time identifies the key contemporary issues that are the most important for the nation to address.

Although in recent years there have been initiatives to develop an ageing research agenda and for the encouragement of collaboration, cross-disciplinary work, research networks and capacity building by the Australian Research Council and National Health and Medical Research Council, there is no ongoing process for updating the agenda and funding priorities.

A greater effort is also needed to ensure data collection and reporting of older ages groups reflects the diversity of seniors, and assists in research and policy development. Data disaggregation by the cohorts of seniors, such as 65-69, 70-74 etc., is critical for effective policy development.

Improving access to information

While many services are available to older Australians, with a wealth of information on these, information sources are scattered across many locations within different levels of governments and within community organisations.

Individuals cannot easily navigate through to the information sources. At times of major change, for example moving house, changing jobs, or retiring, information on the help available can be invaluable.

The Productivity Commission (2011) recommended the establishment of an Australian Seniors Gateway Agency to provide information, needs assessment, care coordination and carer referral services.

A service is needed that provides seniors with easily accessible information on health, housing and other community and government support services.

Recommendation 4

The federal government establish an ongoing process for developing and maintaining the currency of a broad-based national ageing research agenda and for targeting funding to identified priorities.

Recommendation 5

The federal, state, territory and local governments work together to establish a seniors information service to provide coordinated information for seniors including on health, housing, care, and other support services.

Housing

Housing is fundamental to enabling individuals to participate in society. Without secure, appropriate and affordable housing individuals face extreme difficulty engaging in daily life.

Australia has fallen behind other developed nations with housing affordability among the lowest in the developed world (Demographia, 2011).

Australian towns and cities developed through last century around a young nation. The housing stock was developed to meet the demands of younger people, particularly those with young families.

In 1970, the proportion of the population over 65 was 8 per cent; today it is 14 per cent; and by 2050 it is estimated to be 23 per cent (Australian Government, 2010).

With an ageing and increasingly diverse population, our current and future housing stock needs to adapt to the needs of the community.

The adequacy, availability and affordability of housing stock needs to be at the centre of governments' policy agendas.

Stable, affordable and suitable housing is important to maintaining health, participating in paid or unpaid work and living the kind of later life that is valued. Age-friendly housing supports seniors' strong preference to stay in their own homes as long as possible and provides the means for the delivery of home-based care.

For senior Australians, the impact of the 'housing crisis' has never been more stark. Current housing options are not affordable and are not meeting seniors' needs. Individuals need a range of accommodation choices across the life course.

This includes the option to stay in current homes or neighbourhoods where friends and support networks are already established. It may mean having the option to downsize or move into assisted living.

Universal design standards are increasingly being applied to new private and social housing. However, the housing industry has been slow to adapt to the demographic changes in the population and the demand for suitable housing for an older population is only going to increase.

Governments have been slow to reform planning regulations to allow suburbs to adapt to the housing needs of the community.

Issues around affordability further limit suitable housing options for seniors. High transaction costs are a disincentive for seniors to move or downsize. High housing prices are leading to declining rates of home ownership which in turn is putting pressure on the supply of private rental properties and the availability of public housing.

There is a need to review low-income housing assistance as those on low-incomes are not being well served by current policies. Large inequalities between different forms of housing assistance treat individuals very differently, based on the form of housing assistance they receive, when otherwise they have equal means.

Specific types of housing assistance either place significant workforce disincentives on the tenant or are just not adequate given high housing costs. Opportunities may exist to leverage private and not-for-profit involvement in expanding the supply of age-friendly housing.

Housing an ageing population in a way that allows senior Australians to lead an active, productive and meaningful life is an enormous challenge.

Governments and industry must work together to achieve lasting reform. There is great scope for the not-for-profit and for-profit sectors to play a greater role in supplying houses in partnership with governments.

Unifying and coordinating housing policy

Housing policy requires a holistic, coordinated approach across government, industry and not-for-profit organisations to deliver adequate, appropriate and affordable housing options for senior Australians.

Responsibility for housing policies and programs is currently fragmented both across and within governments.

Within federal, state and territory governments many ministers are responsible for different aspects of housing.

There is a need for strong national leadership on housing issues at the federal government level.

The appointment of a housing minister with sole responsibility for all housing issues, leading a sophisticated and strategic approach to navigating the complex challenges related to housing supply and demand would improve the nation's ability to deal with housing challenges in a whole-of-government, coordinated way.

The minister would be well positioned to progress the housing agenda nationally, working more easily with state and territory housing and planning ministers, and local governments through the Council of Australian Governments, and with housing industry organisations.

Recommendation 6

The federal government appoint a housing minister with sole responsibility for all aspects of housing policy, including housing supply and demand.

Removing obstacles to appropriate housing

Government regulations are inhibiting senior Australians from obtaining housing that suits their needs. State and territory government stamp duties discourage relocation to more appropriate housing.

These taxes act as a financial disincentive to moving, often doubling the cost of moving house. This can result in individuals not relocating to their preferred housing type, but continuing to reside in housing that is no longer suited to their lifestyle or physical capacity.

Certain states and territories have recognised stamp duty as a burden on senior Australians and have put in place policies that reduce the cost of stamp duty for some older people.

In addition to stamp duty, other state, territory and local government regulations inhibit the development of suitable housing across the life course. Land-use regulations, including planning and building controls, typically encourage the development of large, detached houses at the edge of towns and cities.

This type of housing is often unsuitable for older people as it requires relocation away from family, friends and other support networks. Most people prefer to live in their existing neighbourhood with friends and support networks. More housing that is designed appropriately and easy to maintain is crucial.

There needs to be greater acceptance that higher densities are part of the solution to improving housing affordability.

Senior Australians may be further discouraged from making appropriate housing choices, as these choices can have a negative impact on their income support payments, such as the Age Pension. The Productivity Commission (2011) has recommended changes in relation to the interaction between the Age Pension and the sale of homes. The federal government needs to further examine this area.

Recommendation 7

The federal, state, territory and local governments urgently increase housing supply and encourage more efficient use of housing stock, including through:

- state and territory governments removing stamp duty with revenues replaced by more efficient taxes, such as annual land tax
- state and territory governments removing regulatory impediments which inhibit the development of smaller housing and other innovative approaches
- state, territory and local governments reviewing planning regulations to foster age-friendly housing and communities
- the federal government reviewing how income support payments, such as the Age Pension, affect seniors' housing decisions.

Pursuing a national agenda

The adequacy, availability and affordability of housing that meets the needs of senior Australians is key to enabling participation across society.

Suitable housing is also important for maintaining seniors' health and chosen lifestyles.

Governments and industry need to work together to ensure all individuals, including older Australians, can access appropriate housing.

Governments have taken some steps to address the problem but more needs to be done.

Current low-income housing programs are not getting the best value for public dollars. The housing industry has been slow to innovate and adapt in the face of a rapidly changing market.

The mismatch between current housing stock and type of housing people require is clear (Kelly et. al., 2011).

Building housing that is age-friendly is critical.

Universal design standards deliver accessible and adaptable private dwellings that improve independence and social inclusion for all Australians, enhancing the ability to age in the home.

Universal design standards are increasingly being applied to new housing, bringing significant benefits. Higher costs mandating their application mean that voluntary adoption needs to be encouraged.

Recommendation 8

The federal, state and territory governments pursue a national agenda with the housing industry to address the challenges associated with housing an ageing nation, focusing on affordability and appropriateness.

Housing those on low incomes

The availability of housing for those on low incomes is at a crisis point. The current model of providing housing assistance is out of date and needs reviewing.

Senior Australians who have low incomes and do not own their own home essentially have two housing choices: accessing social housing or renting privately.

The current model needs to be overhauled to ensure there is a level playing field between those in rental housing where Commonwealth Rent Assistance is paid, and those in other forms of social housing.

Currently, individuals in public housing face multiple disincentives to participate in the workforce including:

- receiving a greater level of assistance, on average, compared to people who rent privately and get Commonwealth Rent Assistance, discouraging them from working so they can remain eligible for the immediate financial benefit from public housing
- when an individual earns additional income, 25 per cent will go to meeting public housing rent.

Those who are unable to access public housing face housing stress in the private rental market as levels of Commonwealth Rent Assistance are inadequate for many people.

Other forms of low income housing assistance — such as the National Rental Affordability Scheme and community housing — are presently not large enough to make significant differences to housing affordability at a national level.

Special needs of some groups may not be currently met through existing policies as the policies may assume an appropriate and affordable supply of housing is available. For example, an increasing number of older women are entering the homeless population (McFerran, 2010).

Recommendation 9

The federal, state and territory governments urgently evaluate existing low income housing policies, including the National Rental Affordability Scheme and Commonwealth Rent Assistance, with a view to increasing the supply, affordability and appropriateness of age-friendly housing.

Acknowledging the ageing challenge in the national housing agreement

The National Affordable Housing Agreement provides the framework for federal, state and territory governments to work together to improve housing affordability for Australians.

The agreement aims to ensure that all Australians have access to affordable, safe and sustainable housing.

The federal government is providing funding of \$1.2 billion in 2011-12 in payments to the state and territory governments under the National Affordable Housing Specific Purpose Payment which is linked to the National Affordable Housing Agreement.

Addressing the challenge of housing an ageing nation will require effective use of existing federal, state and territory funding.

The challenge of housing an ageing population needs to be acknowledged in the national housing agreement.

Much of the current housing stock is unsuitable for seniors.

It is estimated that in the next 40 years, the number of people aged 65 to 84 years old will more than double and the number of people aged over 85 years old will increase four-fold (Australian Government, 2010).

Long-term planning is required to address this enormous challenge progressively over time.

Recommendation 10

The Council of Australian Governments renegotiate the National Affordable Housing Agreement with a view to increasing the supply of affordable, appropriate housing for senior Australians and set timeframes and targets for achieving the provision of appropriate age-friendly housing.

Measuring the demand and supply of age-friendly housing

It is important that the demand and supply of age-friendly housing is measured now.

Current levels need to be quantified and future supply and demand needs to be forecast.

The challenge of housing an ageing population into the future will be significant. Accurate data is essential to understanding the dimensions of the challenge and addressing it.

The housing industry, the disability and community sector and governments have taken an important step in setting up the Livable Housing Design guidelines but not enough information is available on the take up of the guidelines.

Measurement of demand and supply is needed so other recommendations in this report can be effectively pursued.

To pursue a national age-friendly housing agenda and reform low-income housing assistance, better knowledge about the situation is needed, including benchmarks against which future forecasts can be made.

Recommendation 11

The federal, state and territory governments task the Australian Housing and Urban Research Institute to measure the demand for, and supply of, age-friendly housing for seniors to 2050, with the National Housing Supply Council to continue this work annually as part of the 'State of Supply' report.

Modifying and maintaining homes

Many people prefer to age in their own homes.

Assisting individuals to age well in their own homes also makes economic sense allowing costs associated with residential aged care to be avoided.

Home modification and maintenance assists seniors to age well in their own homes.

These services are provided by governments through the Home and Community Care program.

The Productivity Commission Inquiry Report, *Caring for Older Australians*, recommended the federal, state and territory governments develop a coordinated and integrated national policy approach to the provision of home maintenance and modification services (PC, 2011).

The provision of home maintenance and modification services needs to be improved through a coordinated provision of service with strong benchmarks for the levels of services to be provided.

Recommendation 12

The federal, state and territory governments improve service provision under the Home and Community Care program as recommended by the Productivity Commission.

Participation

Australian society is undergoing a significant transformation with the ageing of the population. The Australian workforce is undergoing an equally significant transformation.

As the population ages, so too does the labour force. Over the last 30 years the proportion of older workers in the labour force has increased. In 1980 around 10 per cent of the labour force was aged 55 or over; in 2010 around 16 per cent of the labour force was in this age range. This trend is expected to continue — the 2010 Intergenerational Report projects that by 2050 nearly 20 per cent of the labour force will be aged over 55 (Australian Government, 2010).

While participation rates for people over 55 have risen significantly, barriers still inhibit older workers' participation. These barriers directly affect the living standards of Australians, with the cost of not using the skills and experience of older Australians already at an estimated \$10.8 billion a year. These barriers also directly affect the ability of individuals to contribute, with 2 million older Australians outside the workforce wanting to work, some because of financial necessity (NSA, 2009).

The ageing of the workforce is occurring at the same time as other significant events. This convergence will shape Australia's future.

- Australians now face the prospect of longer productive lives. The primary area for change in workforce participation and in realising associated economic potential lies with those in the 50-70 age range.
- The nature of work is changing. Australia has transformed from a manual-based to a knowledge-based economy. This move away from physically demanding work opens up more opportunities for older workers. It coincides

with a looming skills shortage in key industries (mining, construction and services), increasing the opportunity for older workers to retrain for new careers or to backfill in sectors depleted by the movement of more mobile workers.

- Changes in retirement income system policies (such as the federal government's recently announced removal of the age limit for superannuation guarantee contributions, and increase of the superannuation guarantee from 9 per cent of salary to 12 per cent) will ensure older people benefit from continuing to work. At the same time, the Age Pension age is being gradually increased to age 67. Over time, superannuation will provide a significantly higher proportion of retirement income meaning less reliance on the Age Pension.

These factors create an environment of opportunity for older workers to continue to be actively involved in paid employment. Increased levels of older worker participation require commitment from all stakeholders: industry and employers, governments, and individual employees.

The development of strategies to attract and retain older workers and develop their skills, the removal of barriers and disincentives to participation, and targeted employment assistance all contribute to a productive, age diverse workforce.

Participation in non-paid work, such as caring (for adults, children or grandchildren), volunteering and other forms of community engagement is of enormous value to both the community and the economy.

Workplace participation policies need to be flexible to ensure people who are participating in unpaid work also have opportunities for paid work, should they have the desire and capacity to undertake paid work.

Implementing best practice strategies for an age diverse workforce

Australian industry and employers need to act now to build an age-diverse workforce. The shrinking of the traditional-age workforce (age 15 to 64) means employers will benefit from hiring and retaining older workers.

Many employers undervalue the skills and experience of older workers, falsely assuming all older workers want to retire at a certain age or have difficulty learning new skills in the changing workplace.

Employers need to ensure their older workers have the skills needed for the jobs available in the economy and can adapt to changing needs.

Industry and government can work together with individual employers to ensure long-term strategies are put in place for older workers. This helps individual employers plan and manage their workforce, and signals to older workers that their contribution is valued and longer participation is viable.

Employment strategies should incorporate best practices to attract, develop and retain older workers.

Existing programs, such as the Investing in Experience Employment Charter and Tool Kit, could be used as a starting point for developing and implementing these strategies.

Along with recruitment and skills development, a focus on flexibility will help older workers. Flexible work and workplaces are key to allowing individuals to adjust to any age associated changes in their capacity or health.

Flexibility also supports individuals to balance their working lives with other roles in life such as caring responsibilities.

Recommendation 13

The federal government engage peak employer and industry groups to assist individual employers to develop and implement older worker employment strategies, starting with a series of high profile seminars across the country.

Modelling age diverse workplaces in the public service

Employers that attract, develop and retain older workers will have a more diverse and resilient workforce and better avenues for passing on corporate knowledge.

When employers assess individuals on merit, rather than age, this benefits both workers and employers.

With an ageing population, governments also need to seize the opportunity to embed best practices that promote the attraction, development and retention of older staff within their workforces to create and maintain age diversity.

The development and implementation of innovative recruitment strategies, flexible work arrangements, effective avenues for financial and career planning, and effective training programs are needed.

Offering flexibility in the hours of work, types of work and the way the work is done, within the constraints of the particular workplace, is a key way to attract and retain older workers.

Offering training for workers of all ages, that builds on their skills and experience, is crucial for a highly productive workforce.

Programs that promote healthy living, help people balance work and other interests or responsibilities, and plan for the future are also useful strategies for retaining healthy and productive workers who manage transitions well.

Government agencies are not only in a position to model best practice, but to share success stories by reporting on effective programs put in place to promote age diversity in the workplace.

Recommendation 14

The federal, state, and territory governments:

- embed age diversity within their workforces and model best practice on attracting, developing, and retaining older workers
- report annually on age diversity in each agency and successful initiatives put in place.

Extending the right to request flexible work

Flexible working arrangements help people to continue in the workforce.

While juggling competing responsibilities and life choices, older Australians have diverse requirements for flexibility: some want part-time work; some want casual work; and some want to work for blocks of time, take leave and return to work (for example, in order to do seasonal work or to combine work with travel).

Others wish to scale-down and work fewer hours, allowing more time for recreation.

Many find it difficult to work full-time, standard hours because of their health, caring responsibilities or other specific circumstances.

Employers can help keep carers in the workforce by offering flexible working arrangements (such as working from home, flexible hours and part time work) in recognition that carers need to balance their work with other responsibilities — responsibilities that may vary from week to week in terms of effort and time taken.

Older workers who choose to work in a flexible way need to be given every opportunity.

Currently, parents of a child under school age or with disability under 18, can formally request flexible work arrangements.

This right to request flexible work arrangements should extend to people aged 55 and over, to facilitate their continued participation in the workforce.

Alternatively, flexible work arrangements for older people could be addressed through best practice industry standards.

Recommendation 15

The federal government work with industry to extend flexible work arrangements to people aged 55 and over:

- by amending the National Employment Standards to include the right to request flexible work for this age group or
- through best practice industry standards.

Skilling to meet industry needs

Workers need the right skills to meet current industry demands and adapt to new demands as the economy (and society) changes. Specific research on older people's labour market participation, skills and workforce development is needed and should form part of the research agenda of the soon-to-start National Workforce and Productivity Agency.

Research should focus on the skills mismatch between workers' skills and industry demands and contribute to the work of the National Skills Standards Council.

Putting the results of this research into practice, through the development of targeted and cost effective training, will help to encourage employers to train their older workers and to encourage individual older workers to upgrade their skills and remain in the workforce. The workplace is where many people do most of their skills development. A learning culture in the workplace supports people to invest in their own learning and value their own skills.

Many training programs do not suit older workers, especially individuals without qualifications or with low levels of education. A modular approach to training that builds on existing skills is not only cost effective (in terms of dollars and time away from the workplace), but can result in workers having a clearer understanding of their own skills.

The acknowledgement of and valuing of existing skills may boost individuals' confidence, helping them to seek out relevant training for skills they do not yet have.

Vocational education institutions should develop new, modular training packages that have in-built mechanisms to recognise the skills and experience of older workers. This would allow individuals to learn new work skills or gain a qualification without necessarily having to undertake a full course. These training packages should initially be focused on the results of the research into skills mismatch, but later be extended to a broader range of vocations and work roles.

Recommendation 16

The federal government address skills development and training of older workers by tasking the National Skills Standards Council, and the soon-to-start National Workforce and Productivity Agency, with:

- investigating issues relating to mature age jobseekers and workers, especially in regard to the mismatch between workers' skills and industry demands
- working with other governments and educational institutions, in consultation with employer and employee peak bodies, to develop training packages tailored for older workers that incorporate recognition of prior learning and can lead to the attainment of a qualification.

Reviewing income support and employment programs

Many federal government programs assist those aged 50 and over to find work, boost skills or remain in work. This is important, as continuing employment in mature age has economic benefits and provides individuals with more choices and opportunities in their later years.

Participation for older people may mean part-time or full-time work, volunteering, a caring role or other form of engagement in society. Regardless of the type of participation, government programs need to actively support individuals to participate to their full potential.

For older people receiving income support, incentives to work must be clear and appropriate. In particular, income test thresholds and tapers for allowances (such as Newstart Allowance) should be reviewed to determine how effective they are in providing strong incentives to work for older people.

Given the nature of the income test for some income support payments, some older people able to work may decide that taking up work is not worthwhile. This situation can be reversed by significantly increasing the income that can be earned before income support is reduced.

Along with employment incentives, the level of job search services available, the training programs offered to older unemployed people, and the activity test requirements for Newstart Allowance should be examined, to ensure they sufficiently help older people to find work or upgrade skills.

The review should look at the range of programs to keep mature age-workers employed. This would include the Mature Age Workers Tax Offset and the initiatives under Experience + and More Help for Mature Age Workers, focusing on training programs, Job Transition Support, and the Employment Assistance Fund. The review should ensure these programs target the people who need them most, and strongly support older people to enter or remain in the workforce.

Recommendation 17

The federal government commission a review of the:

- income support framework for people aged between 50 and age pension age (including income thresholds)
- employment support programs for mature age workers

to ensure individuals have appropriate incentives and assistance to work to their fullest capacity.

Amending workers' compensation and income protection insurance

Some older people want to continue working through their 60s and beyond. So they can continue to participate and contribute to the economy, barriers must be removed. The current workers' compensation and income protection insurance coverage arrangements act as disincentives to participation for workers close to, or above, the age of 65.

Workers' compensation covers a worker who suffers an injury or disease arising from, or during, employment. It is the responsibility of employers to arrange workers' compensation coverage for workers. Workers' compensation coverage varies across states and territories, but incapacity payments generally cease or reduce at age 65. For workers injured close to, or after age 65, schemes usually pay incapacity benefits for between 6 and 24 months only.

The report from the Inquiry into Older People and the Law (2007) recommended the review of the application of workers' compensation legislation to ensure older workers are not disadvantaged. Safe Work Australia has included workers' compensation in their work program for 2012.

Generally, income protection insurance is arranged by individuals to protect against the loss of earnings if the person suffers an injury or illness that is not related to the workplace. Income protection insurance typically offers protection for a period of between 2 and 5 years, and ceasing at age 60 or 65. This acts as a disincentive for people to work past the age of 60 or 65, especially for people who are self-employed with no access to workers' compensation. The number of self-employed people is increasing over time and is a popular option for older people.

Limited access to compensation and income protection insurance increases the vulnerability of older workers, leaving them in a potential situation of being suddenly without an income for an extended time. Without access to workers' compensation or income protection insurance, older self-employed workers are especially vulnerable.

Recommendation 18

The federal government:

- work with state and territory governments to amend workers' compensation regimes (including incapacity payments) to ensure older workers are not disadvantaged
- convene a roundtable with the insurance industry to examine the availability and affordability of income protection insurance for workers over age 60, and to identify ways of encouraging the private insurance market to offer income protection insurance to workers regardless of their age.

Reviewing the retirement income system

A key aspect of helping senior Australians realise their full economic potential is facilitating individuals' participation in the workforce.

The Australia's Future Tax System (AFTS) Review, in its report, *The retirement income system: report on strategic issues* (2009a), noted that the three-pillar architecture of the retirement income system is well placed to deal with the challenges of an ageing population.

However, in its final report to the federal government (2009b) a number of recommendations were made to, among other things, improve the equity of superannuation tax concessions, and improve the sustainability of the system.

There is merit in building on the work of the AFTS review, in particular exploring how the structure of the current system can influence a person's decision to continue in paid employment.

Ultimately, the retirement income system should treat people equally regardless of age so as not to disadvantage those who continue to work beyond a certain age.

The federal government's commitment to removing the superannuation guarantee age limit (from 1 July 2013) should be commended.

Age limits on some contributions, for example salary sacrifice contributions, remain within the superannuation system, restricting older Australians aged 75 and over from making these contributions.

Recommendation 19

The federal government conduct a review of how the retirement income system interacts with mature age workforce participation, for completion by the end of 2013.

Lifelong learning

Continued learning throughout the life course is critical to enable individuals to be adaptive and resilient, and to remain active participants in a changing society and a changing economy.

Lifelong learning increases the employability and productivity of older workers. It also contributes to senior Australians' general wellbeing by enabling them to better anticipate life's transitions, participate in social activity, and self manage their health and their lives.

Continued learning helps people maintain independence, stay connected to others and feel more confident.

It also increases the skills and knowledge for the many roles that daily life requires.

Advances in technology both drive the need for continual learning and provide the means to deliver it.

Technology has transformed the nature of work and the way people interact every day.

To maintain the skills required in the modern workplace and remain connected to society, older people increasingly need to acquire technology skills and keep them up to date.

At the same time, technological advances, such as high speed broadband, have the potential to transform the way in which learning opportunities are delivered to individuals.

Government, employers, industry associations, communities and individuals all have a role to play in equipping senior Australians with the learning opportunities and experiences fundamental to their wellbeing as they age.

Four factors important to realising a lifelong learning approach in Australia are:

- valuing and supporting community education
- harnessing the opportunity provided by broadband technology to deliver information, vocational training and academic learning in a way that is tailored to the needs of older people
- ensuring high-speed broadband access is available to seniors with limited means
- enabling older workers to take time out from the workplace to undertake vocational training, study to upgrade skills, or prepare for new career directions.

Lifelong learning contributes to an innovative and adaptable workforce, creative and strong communities, and more satisfying personal lives.

Supporting learning in communities

Older learners are diverse, experiencing different backgrounds, levels of education, occupations and aspirations.

It is important that educational opportunities for older people recognise that diversity. To enable older people to re-engage with, or continue, learning a greater mix of formal and non-formal education is required.

There is great scope to deliver this type of education at the community level. Lifelong learning is grounded at the community level, where people live and work.

Organisations such as Technical and Further Education colleges (TAFE), the University of the Third Age and other adult education providers and associations need to be supported in developing and delivering the types of tailored educational experiences that interest older people.

A significant number of the current cohort of older Australians (and some younger generations) missed out on having the advanced educational opportunities following secondary schooling that most people today can access.

Some of these older Australians may wish to attend university for the first time; for others less formal, community based education would better suit their needs and aspirations.

Recommendation 20

The federal, state, territory and local governments invest in the expansion of community based education for older people.

Learning using television

Technology is opening up new ways for vocational learning, community engagement and personal enrichment.

Available and emerging technology can support and encourage lifelong learning, helping individuals to refresh their skills or build entirely new skills.

Creating more low cost learning opportunities that are widely accessible is especially important for older people. Some have specific issues (such as poor health or limited access to transport) that make learning outside the home difficult.

A nationwide educational channel, perhaps provided through Internet Protocol TV (IPTV), would provide an avenue for everyone, including older Australians to learn informally, irrespective of location. The fast pace of technological change in the home opens up the opportunity for programs on the educational channel to be interactive and accessible within the home environment.

The entire Australian community should have access to the channel, but content needs to focus on the interests of people aged 45 and over. The channel's content should include lectures and tutorials from university and vocational education providers, documentaries and programs on a range of topics such as technological products and innovations, financial planning, career planning and healthy lifestyles.

The channel should disseminate information about services and programs of interest to older people (such as seminars on retirement income, coping with bereavement and accessing different housing options).

Educational institutions, Broadband for Seniors kiosks and the University of the Third Age network should also be involved in developing content for the channel.

Recommendation 21

The federal government undertake a scoping study to examine ways for commercial providers to deliver an educational channel for older people, linked to universities, using existing or emerging technology.

Providing broadband access for all

As society becomes more dependent on technology, access for all is essential. Without access, people can be left behind in the world of work and in society more generally.

The internet and other technological developments are helping people to learn, work and engage in society. This is especially useful for people who are socially or geographically isolated or have mobility issues.

Many seniors are already online. However, some seniors with limited income and no, or limited, attachment to the workforce have minimal access to new technologies, such as the internet.

A targeted concession or allowance would help seniors who want to learn about and use the latest technology, like the National Broadband Network (NBN) but have limited income to do so. Assistance should be introduced after September 2012, when the NBN switches from trial to mainstream services.

The second report of the Joint Committee on the National Broadband Network (2011) recommended improved access for low income households.

At minimum, seniors on low incomes should receive assistance, as they are a major group at risk of being on the 'wrong side' of the digital divide.

Given the federal government's commitment to introducing the NBN as an important pillar of the future of Australia, it is imperative that older people are not left behind.

Recommendation 22

The federal government provide financial assistance to senior Australians with limited means to facilitate access to, and effective use of, National Broadband Network services.

Supporting vocational learning across the life course

With longer and healthier lives comes an opportunity for many people to work for longer and possibly change careers.

More people are pursuing 'encore careers' — changing direction in later life to work in roles that better suit their interests or skills.

To support people who want to remain in the workforce but want to transition into a new career, educational settings need to be flexible.

Various programs help people study for vocational purposes, but many focus on study for an initial career only.

Flexible options for vocational study at any age support people in continuing to learn and work in new ways.

Such choices are important in maintaining workforce participation.

A review of mechanisms to help people return to study for vocational purposes should examine options to enable leave to be taken from work for educational purposes, the tax deductibility of education expenses for change of career learning, and the payment of education allowances.

Recommendation 23

The federal government, in conjunction with employer and employee peak bodies, examine mechanisms that support older workers to take up skilling and educational opportunities, including:

- investigating the concept of 'educational leave'
- reviewing the availability of financial assistance and concessional tax arrangements to assist individuals to undertake vocational study in order to re-skill or change careers.

Active ageing

Good health is intrinsic to overall wellbeing.

Healthy lifestyle choices and advances in health care and treatment mean Australians are living longer.

However, increased life expectancy means little unless it is coupled with increased years spent in good health — both physical and mental.

While the years spent in good health have increased, they have not increased by the same magnitude as life expectancy (Australian Government, 2009a).

Individuals who maintain their health will not simply age, but will age well.

Australians know more about the effect lifestyle choices have on health than ever before. Importantly, individuals armed with this knowledge can better manage their own health, and governments can work with them to ensure their success.

At the same time as Australians are living longer, lifestyles are becoming more sedentary, with jobs involving increasingly less physical activity, and stresses in daily lives becoming more prevalent. These factors can contribute to poor physical and mental health.

Key to tackling and overcoming these challenges is to continue building on the nation's health education, and ensuring the built environment enables healthy living.

Australia also needs to strengthen the reach and efficacy of health improvements.

A key government role is to develop and maintain an age-friendly physical environment.

This can be the difference between independence and dependence — particularly as people age (WHO, 2002).

Independence is important for many reasons.

It reduces the need for aged care, contributes to the mental and physical health of the individual, improves fitness, maintains mobility and reduces isolation.

Simple measures such as well kept and accessible open spaces, organised all-age events and activities, and wide, even pavements, can assist people of all ages to feel at home in their communities, and maintain their independence.

Governments also have a responsibility to ensure people have appropriate and adequate access to health care, and are well informed to make healthy lifestyle choices.

Recognising a life course approach to health care, based on health promotion and wellness, maximises the health of all individuals.

Developing a national framework

Australian policy makers, aware of the need to address the challenges associated with an ageing population, are facilitating research and implementing relevant policies.

However, Australia has no national framework to guide how the nation responds to the ageing of the population and moves forward with a holistic, whole-of-nation approach.

A national framework is imperative to underpin the clear articulation of all the components of ageing, and their inter-relationships.

A national framework would provide interested parties, such as charities and non-government organisations, with a reference point to develop responses to an ageing population.

It would enable Australia to respond cohesively and cooperatively to the challenges and opportunities of an ageing population.

The World Health Organisation's (WHO) 'active ageing' principles recognise older people's human rights and the United Nations Principles of independence, participation, dignity, care and self-fulfilment.

The WHO framework recognises the life course approach to ageing, acknowledging older people are not a homogenous group and that individual diversity increases with age.

Active ageing optimises opportunities for health, participation and security to enhance quality of life as people age (WHO, 2002).

Recommendation 24

The federal government develop a national Framework for Active Ageing, based on the World Health Organisation's Active Ageing Principles, covering wellness, age-friendly environments, availability and accessibility of effective health care, and active participation in all aspects of community life (part of recommendation 1).

Creating age-friendly environments

Age-friendly neighbourhoods and communities improve the health and quality of life of older Australians. In recent years, all levels of government in Australia have become more aware of the importance of developing age-friendly communities. State, territory and local governments are actively pursuing this goal.

The concept of an 'age-friendly community' builds on the WHO Active Ageing framework. In an age-friendly community, policies, service settings and structures support and enable people to age actively by:

- recognising the wide range of capacities and resources among older people
- anticipating and responding flexibly to ageing-related needs and preferences
- respecting seniors' decisions and lifestyle choices
- protecting the most vulnerable
- promoting older people's inclusion in and contribution to all areas of community life (WHO, 2007).

Because active ageing is a lifelong process, an age-friendly community is friendly to all people. Easily accessible buildings and well-designed streets enhance the mobility and independence of all people, including younger people, older people and people with disabilities. In an age-friendly social and physical urban setting, enablement is paramount (WHO, 2007).

For all people to lead active, healthy and connected lives, Australian communities, cities, towns and suburbs need to adapt and rejuvenate so everyday life is made more accessible. This ensures people continue to contribute to and gain the most from society, regardless of age.

While federal, state, territory and local governments are developing age-friendly communities; national leadership would help to embed age-friendly environments across the nation.

Recommendation 25

The federal government, in consultation with state, territory and local governments, develop a national approach to age-friendly communities as part of the National Urban Policy initiative.

Consolidating research through Centres of Excellence

In Australia, some research into the benefits of age-friendly environments is underway, but more needs to be done to ensure it is collaborative and translates into action. Research carried out in isolation can lead to duplication and does not realise the benefits of sharing.

By bringing research together through a formal network, policymakers can work together to reach the best possible understanding of how Australia can become a leader in developing age-friendly communities.

Recommendation 26

The federal, state and territory governments invest in creating a national network of Centres of Excellence in age-friendly community research.

Strengthening preventive health

Preventive health is important at every age. It can improve quality of life over the entire life course. It can also reduce hospital admissions and the need for people to see their general practitioner outside regular check-ups.

The federal government established the Australian National Preventive Health Agency to strengthen Australia's investment and infrastructure in preventive health as an important step to reduce the incidence and impact of chronic disease. A health care system with greater emphasis on wellness and prevention has the potential to benefit both the individual and the economy.

Individuals' knowledge, attitudes and beliefs about health influence their behaviour and choices. Ensuring Australians of all ages are aware of what they can do to maintain or improve their health and wellbeing gives them the best opportunity to live a long and healthy life. Adopting healthy behaviours often results from knowing about being healthy.

Recommendation 27

The Australian National Preventive Health Agency identify and promote the most effective wellness, early intervention and prevention strategies to support healthy lifestyles across the lifespan, from the early years to old age, in a range of settings including workplaces, schools, recreational facilities and communities.

Making reablement standard practice

Accidents, ill health and the natural ageing process affect people's ability to function. Impaired functionality often affects an individual's ability to live to their full capacity.

Therefore, care provided to those experiencing functional difficulties must aim to restore functionality as much as possible.

This reduces reliance on the health care system and extends the time people can care for themselves and participate in everyday activities, improving the quality of life.

This approach, known as reablement, is delivered through intensive and generally time-limited programs to restore function (Productivity Commission, 2011).

Services typically part of reablement include physiotherapy, environmental modification, education programs and links to social activities.

Health care delivered with a strong reablement focus would embed a proactive restorative approach, ensuring earlier, time-limited intervention is provided where it is needed and can add significant value.

Recommendation 28

The federal, state and territory governments establish a best practice service model to ensure a reablement component is included in care for older individuals experiencing functional difficulties.

Embedding wellness in the health system

Three areas of health care that aid good health and that senior Australians on low incomes find difficult to meet are dental, podiatry and wound management services.

Dental

Federal, state and territory governments currently provide limited support for dental care. Older age can increase dental problems which can be painful, making chewing and swallowing difficult. Regular check-ups identify problems early, and prevent them worsening. Treatment of dental problems increases personal comfort, and helps maintain good eating habits. Seniors on low incomes may neglect their oral health due to the costs associated with dental care.

Podiatry

Healthy feet are important to maintain mobility, which in turn is integral to overall wellbeing and social connectedness. The ageing process naturally changes feet and can cause some people to develop podiatry problems. Often the discomfort caused by podiatry conditions is accepted as an unavoidable part of ageing. In many cases it can be treated successfully and function restored. However, those on low incomes may not seek assistance due to cost.

Wound management

Bandages for patients with chronic wounds are expensive.

For those with Type 2 diabetes, one of the many health implications is reduced circulation, causing wounds to heal more slowly. Correct wound care allows healing as quickly as possible, reducing the risk of infection.

Inconsistencies in the fees charged for bandages and wound dressing services mean people with similar means face substantially different costs to dress wounds. Neglecting dressings can lead to further health problems, at greater cost to the health care system and the individual.

Recommendation 29

The federal, state and territory governments develop and subsidise, for senior Australians with limited ability to pay, schemes to provide services and care products at low cost to the individual where such schemes do not currently exist, or are limited in their delivery including:

- dental services
- podiatry services
- ongoing wound management for those with complex needs.

Volunteering and philanthropy

Volunteering is an essential part of a well functioning and cohesive society.

It connects people, strengthens their sense of belonging and creates positive relationships that build stronger local communities.

Volunteering provides individuals with the opportunity to give back to the community.

The contribution of unpaid volunteers allows organisations to focus their funds on providing goods and services to others.

Volunteering is also significant in the economy, with an estimated value of \$14.6 billion per year (ABS, 2002).

The federal government has recognised this contribution through the recent release of the National Volunteering Strategy.

Importantly, the strategy considers the issue of engaging senior Australians in volunteering efforts.

Senior Australians currently contribute the highest number of volunteer hours of any age group, even though they are not the largest group of volunteers (ABS, 2006).

Volunteers bring a diverse range of skills, experiences and expectations. They increasingly want more challenging roles when they volunteer and the opportunities to exercise their business and technical skills and experience.

Many volunteers also want greater flexibility in the hours they contribute — they want to volunteer for blocks of time or on specific, time limited projects. Many volunteers seek training and skill development opportunities.

Volunteering organisations are starting to adapt to these changing needs and aspirations by offering more diverse roles and adjusting the structure of volunteering contributions.

Critical barriers that discourage seniors from volunteering include concerns over liability and insurance issues.

Senior Australians can also make substantial contributions to the wellbeing of future generations through donations to philanthropic endeavours.

Bequests to philanthropic organisations are an important way for senior Australians to contribute to the betterment of Australian society well into the future.

Protecting volunteers

People may be discouraged from volunteering because of the fear of incurring personal liability.

Volunteers and volunteering organisations rely on insurance and legislation to transfer risk to those best placed to manage it, such as insurance companies. Without adequate and affordable insurance combined with appropriate legislative protection for individual volunteers, considerable volunteering activity would not take place.

During the early 2000s, the federal, state and territory governments introduced legislation protecting volunteers from civil liability for acts or omissions done in good faith. Some jurisdictions have continued to reform protections for volunteers, for example by altering the definition of a volunteer and a community worker.

Work has been done by some peak bodies who partner with insurance agencies to offer targeted products including affordable and simple group insurance products to small not-for-profit organisations.

Insurance for volunteers and volunteering organisations can be a complex area, particularly where age limits and other restrictions apply.

Contributing to philanthropic organisations

Enormous potential exists for seniors Australians to establish philanthropic foundations or contribute to the philanthropic sector. Bequeathing to such organisations is a way senior Australians can provide ongoing support to future generations. These intergenerational transfers can contribute significantly to shaping the future.

Some charitable organisations and research foundations are working on social issues of great importance to Australia including in the fields of health, ageing and Indigenous issues.

Recommendation 30

The federal, state and territory governments review legislative amendments, introduced in the early 2000s to limit the liability of individual volunteers, to ensure these amendments adequately protect individuals from liability.

Recommendation 31

The federal government convene a roundtable with the insurance industry, peak organisations and senior Australians to identify any gaps in the availability and affordability of insurance for senior Australians, including insurance for volunteers and travel insurance.

Recommendation 32

Senior Australians provide an ongoing contribution to future generations by bequeathing money to philanthropic organisations working for the betterment of Australian society, especially in the areas of research and innovation.

Age discrimination

Valuing diversity means society respects differences, recognises the unique contributions that individuals can make, and creates an environment that maximises the potential of all.

Age discrimination and stereotyping of older people, whether deliberate or unintentional, pervades society and acts as a significant barrier to senior Australians realising their potential, creating significant economic, social and psychological costs.

Discrimination deters older workers from continuing to participate.

Many older workers decide to stop seeking work because of the perception of discrimination: 34 per cent of Australians 65 and over think employers consider them too old, and a similar proportion find it hard to obtain work or work more because of their age (Forum, 2011).

Often workers then retire before they are ready.

Age discrimination negatively affects employers and businesses.

Recruitment strategies often implicitly favour younger workers and skills investment often tapers off as workers age.

By not hiring, retaining and reskilling older workers, employers can miss out on the wealth of experience, skills and commitment older workers bring exacerbating skills shortages and reducing profitability.

Discrimination in the workplace has flow-on effects.

Age discrimination leads to welfare costs that would have been avoided had the person been in work (AHRC, 2010).

The substantial cost of age discrimination to individuals, employers and the economy is only part of the broader issue of age discrimination.

Discrimination is often invisible, a universal part of modern culture that people do not question.

Age discrimination holds older people back by restricting choices.

Although Australian law prohibits discrimination on the basis of age, in practice, discrimination still occurs. Further, the media reinforces cultural and societal attitudes toward ageing, whether positive or negative.

The appointment of Australia's first Age Discrimination Commissioner, the Hon Susan Ryan AO, heralds a welcome advance in tackling age discrimination in Australia.

Removing discriminatory policies, programs and legislation

Age discrimination holds older people back from realising their full potential.

Some federal, state and territory government policies, programs and legislation include age-based criteria. While some age based limits may be justified, others no longer have a reasonable and appropriate basis for inclusion. They can limit older people's capacity to participate or provide disincentives to engage in paid work, affect delivery of health care services and limit older people's capacity to participate in community life.

Governments need to review policies, programs and legislation to ensure that any age-based criteria are appropriate.

Recommendation 33

The federal, state and territory governments undertake an audit of laws and policies to review and remove age-based limits or disincentives.

Strengthening laws

Federal, state and territory age discrimination laws need to be further enhanced to combat systemic age discrimination.

Currently, federal anti-discrimination law allows an individual to make complaints to the Australian Human Rights Commission concerning discrimination. Depending on the nature of the complaint, conciliation may be an apology, job reinstatement, the provision of goods or services, changes in an organisation's policies or practices, or financial compensation.

Because the federal system is based on individual complaints, it may not always be effective in addressing systemic discrimination. The Victorian Government recently amended its law to allow the Victorian Equal Opportunity and Human Rights Commission to investigate serious and systemic discrimination in the absence of an individual complaint.

The federal government recently launched a paper seeking views on the current federal anti-discrimination law and its ability to affect discriminatory behaviour across society. This review should examine mechanisms for addressing systemic discrimination.

Recommendation 34

The federal government introduce a mechanism for addressing systemic age discrimination.

Creating positive attitudes

Negative views about older people can be based on generalisations and stereotypes. Stereotypes tend to group people together, taking away their individuality and diversity.

Age discrimination is a problem which can hold older people back from realising their potential and contributing to society, in employment, both paid and unpaid, and in other parts of their lives.

The media plays a strong role in informing the public and can influence social views. The way in which the media portrays older people significantly influences the general population's attitudes and perceptions.

The media can help to turn around stereotypical beliefs and attitudes. To achieve change, the media must work with the Age Discrimination Commissioner to ensure accurate portrayals of the diversity, value and capabilities of senior Australians.

Recommendation 35

The federal Age Discrimination Commissioner convene a roundtable with senior media representatives as a first step in working with the media to ensure senior Australians are portrayed in an accurate, balanced and empowering manner.

Community education campaign

The community has a role to play to turn around negative views about senior Australians.

The Age Discrimination Commissioner is working to overcome age prejudice in society by publishing 'Age Positive' stories which highlight valuable contributions being made by older people.

A community education and awareness campaign is needed to identify ageism and age discrimination, as well as promoting positive images of ageing. This campaign should be aimed not just at older people but at the whole community.

Recommendation 36

The federal Age Discrimination Commissioner develop a community education and awareness campaign that identifies ageism and age discrimination and promotes positive images of ageing.

Turning grey into gold

One of humanity's greatest triumphs — population ageing — is also one of its greatest challenges. As many countries face increased economic and social demands from global ageing, it is timely to realise older people are a precious, often ignored, resource who contribute significantly to the fabric of our societies (WHO, 2002).

The life course of Australians has changed. Most will live longer and enjoy an extended productive life in the middle years.

As a nation, Australia needs to anticipate, adapt and capture the opportunities that an ageing population brings.

Everyone — the government, not-for-profit organisations, the private sector, individuals — need to work in partnership to remove barriers, embrace all people for their contributions, and invest in people throughout their lives. In this way we will capture the full potential of these added years.

The panel has made recommendations in areas it has found to be vital to enabling senior Australians to actively contribute to:

- an ageing agenda
- housing
- participation
- lifelong learning
- active ageing
- volunteering and philanthropy
- age discrimination.

The recommendations contained in this report are intended to drive change and adaptation in the economy and society.

However this is only the start. It is crucial that governments, industry and community organisations work together to respond to these recommendations to allow Australia to reap the opportunities that are brought by a larger more active community of seniors.

Australia is on the cusp of a wonderful opportunity. By building an age-friendly society and making the most of population ageing, we are creating a golden age, turning grey into gold.

Appendix A: Contributors — consultations and submissions

The Advisory Panel on the Economic Potential of Seniors Australians met with many experts, peak representative bodies, businesses, academics, public office holders and individuals in its consultations in Adelaide, Alice Springs, Armidale, Brisbane, Canberra, Hobart, Melbourne, Perth and Sydney. Submissions were received from a wide range of individuals and organisations.

The panel would like to thank all the representatives and individuals who contributed to the consultation process, including:

The Hon Bronwyn Bishop MP, Shadow Special Minister of State; Shadow Minister for Seniors, LP

Senator Sue Boyce, Senator for Queensland, LP

The Hon Mark Butler MP, Minister for Mental Health and Ageing; Minister Assisting the Prime Minister on Mental Health Reform, ALP

Mr Tony Crook MP, Federal Member for O'Connor, The Nationals Western Australia

Ms Jill Hall MP, Government Whip, ALP

The Hon Jenny Macklin MP, Minister for Families, Housing, Community Services and Indigenous Affairs, ALP

Mr Shayne Neumann, Federal Member for Blair, ALP

Mr Robert Oakeshott MP, Federal Member for Lyne,

The Hon Cassy O'Connor MP, Tasmanian Minister for Human Services, Minister for Community Development, Minister for Climate Change and Minister for Aboriginal Affairs, Greens Tasmania

The Hon Bill Shorten MP, Assistant Treasurer; Minister for Financial Services and Superannuation, ALP

Senator Rachel Siewert, Australian Greens Whip, Senator for Western Australia

Ms Laura Smyth MP, Federal Member for La Trobe, ALP

The Hon Wayne Swan MP, Deputy Prime Minister; Treasurer, ALP

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Australian Unity Retirement Living	Central Australian Aboriginal Congress	Department of Health and Ageing (DoHA)	Bevan Hill
Baptistcare	Central Australian Remote Health Development Service	Department of Human Services (DHS)	Hobart City Council
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New England General	into Opportunities for	Salvation Army — Aged	Tasmanian Planning
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