

Advisory Panel on the Economic
Potential of Senior Australians

Realising the economic potential of senior Australians

enabling opportunity



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Your invitation

You are invited to make recommendations on how to best realise the economic potential of senior Australians.

Already the Advisory Panel on the Economic Potential of Senior Australians has received submissions and met with many passionate advocates for seniors. The panel is very interested in hearing a wide range of views.

Interested parties can send their recommendations to the secretariat via:

Mail The Secretariat
 Advisory Panel on the Economic Potential of Senior Australians
 The Treasury
 Langton Crescent
 PARKES ACT 2600

Email epsa.secretariat@treasury.gov.au

Your recommendations do not have to be in a set format; for example, an email would suffice. Your recommendations may relate to steps that should be taken by governments, not-for-profit organisations and business or individuals to help realise the potential of senior Australians.

Recommendations need to be received before 22 November to be considered.

Further information on the work of the panel is available on the panel's website, at www.treasury.gov.au/EP SA/.

The Advisory Panel

The Federal Government 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. The panel is considering how Australia can capitalise on the varied life experiences and intellectual capital of all senior Australians.

The panel has completed targeted consultations with every sector of the community (including government, not-for-profit organisations, academics, representative bodies and individual seniors) in Adelaide, Alice Springs, Armidale, Brisbane, Hobart, Melbourne, Perth and Sydney, and will be consulting in Canberra.

The members of the panel are:

- Mr Everaldo Compton AM (Chair), retired Chair of National Seniors Australia and Chair of the Consultative Forum on Mature Age Participation
- Professor Gill Lewin, President of the Australian Association of Gerontology, Professor at the Centre for Research on Ageing at Curtin University of Technology, and Research Director at Silver Chain, a provider of community and health services in Western Australia
- 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.



Major contributions

Professor Simon Biggs (University of Melbourne and Brotherhood of St Laurence) is acting as an advisor to the panel.

Substantial contributors to this report are Professor Graeme Hugo (ARC Professorial Fellow) and his team from the University of Adelaide, Dr Jennifer Buckley (post-doctoral fellow), Dr Lisel O'Dwyer (senior research associate) and Dr Debbie Faulkner (research fellow).

This report draws on work done by the Consultative Forum on Mature Age Participation. The forum was established in 2010 to provide government with advice on evidence-based and practical solutions to address barriers to employment participation for mature age people. The forum is examining issues including employer and community attitudes toward mature age people, age-based discrimination, re-skilling and career transitions, mentoring, suitability of training, and retaining the expertise of older workers. The barriers to mature age participation outlined in this report are based on research into facilitating the workforce participation of older Australians prepared by the forum.

An update

The Advisory Panel on the Economic Potential of Senior Australians delivered its first report, *Realising the economic potential of senior Australians: changing face of society*, to the Deputy Prime Minister and Treasurer, the Hon Wayne Swan MP, and the Minister for Mental Health and Ageing, the Hon Mark Butler MP, on 26 August 2011.

The report identified the major demographic and societal transformation Australia is experiencing as our population ages. The panel's first report challenges individual Australians, organisations and the nation to capture the opportunities that come from the life experiences and intellectual capital of the older members of our community.

Changing face of society

Future cohorts of senior Australians, in general, will enjoy an extended life course and face the potential of an extended productive life in their middle years.

At the same time, enhancements in technology and the opportunities of a country linked by broadband open up possibilities for older people to remain connected to family, society and workplaces, and to overcome the limitations of geographical barriers.

The combination of these two factors provides the opportunity for older Australians to continue contributing to society, to the workplace and to their own wellbeing to an extent not previously experienced.

It also provides opportunities to develop new industries tailored to providing the services and goods for a larger, actively engaged and wealthier senior market.

Enabling opportunity

This second report, *Realising the economic potential of senior Australians: enabling opportunity*, examines four key enablers to realise these opportunities:

- healthy living and communities
- housing
- participation
- lifelong learning.

The third and final report, to be released in December, will make recommendations in the areas of participation (in the workforce and out), supporting healthy, active and connected lifestyles and communities, planning for the future and cultivating positive attitudes towards older Australians.

The recommendations will seek to foster partnerships between government, industry, not-for-profit sectors, seniors' representative groups, universities and individuals, highlighting the need for coordinated action.

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Summary

Australia's population is ageing. This demographic and societal transformation will result in an extended life course and the possibility of more time for a productive life in the middle years. Rather than being perceived as a threat, demographic change presents a period of great opportunity.

It challenges individual Australians, organisations and the nation to capture the potential of an increased number of healthy, wealthier and skilled senior Australians. It also challenges all Australians to anticipate, plan for and invest in a longer life, so they can realise the choices that come from this planning and investment. This is an opportunity for individuals to empower themselves with a greater understanding of their own life potential and to make better informed decisions.

If Australia overcomes barriers that inhibit the release of this potential, the nation, organisations and individuals can play their role in creating opportunities to harness the economic potential of senior Australians. The rewards will be substantial.

The opportunities stem from maximising choices; utilising technology; keeping older people connected with family, neighbourhoods and workplaces; eliminating discrimination; developing markets; planning for longer more productive lives and encouraging flexibility.

We face a potential future where older Australians continue contributing to society, the workplace and their own wellbeing to an extent not previously experienced. New industries tailored to these changing circumstances will evolve to provide services and goods to a larger and wealthier senior market.

To make the most of this demographic shift, Australia needs to take a fresh approach to the four key areas that will enable these opportunities: health, housing, participation (both paid and unpaid) and lifelong learning.

These developments are fundamental to an Australia that ages well. Understanding and capitalising on these areas and the dynamics between them, is critical as the nation adapts to the challenges of the 21st century.

Enabling opportunities

Living longer and more productive lives

Australia is undergoing significant social, economic and demographic change, driven by increasing numbers of older Australians who are living longer.

The emerging cohort of seniors will be different to previous generations of older Australians. This cohort is predicted to be significantly larger and has the potential for more productive middle years of life.

By 2026, Australia's senior population will double, and by mid century, Australia will have moved to a situation where the proportion of the population in young, middle and later adulthood, will each be roughly the same size.

The make-up and diverse experience of the older cohort can be expected to change significantly during this period, resulting in changing wants and needs.

Further, their expectations and aspirations are largely self determined and likely to be higher than previous generations of seniors.

Strategies that capitalise on the opportunities an ageing population brings will need to demonstrate awareness and understanding of the implications of such a longer life course, and recognise ageing is a natural part of life.

These strategies must also recognise a proportion of seniors will experience barriers to ageing well, due to health issues, accumulated disadvantage, low or outdated skills and other life circumstances. Some Australians risk being both poor and marginalised in later life.

This is particularly true of Indigenous Australians, who have a comparatively lower life expectancy and poorer health, exacerbated by life circumstances.

Most Australians moving into their senior years now are better educated, healthier and more financially secure than previous generations. Many want to continue in meaningful work.

A substantial minority with poor health and low skills will need support to remain engaged.

No single factor determines how well Australia will realise the opportunities a longer-lived society offers.

Each of the key factors outlined in this report, health, housing, participation and lifelong learning, is essential in its own right, while the integration of all four factors and their interplay optimises opportunities.

Healthy living and communities

Health is a key determinant of the extent to which seniors realise their personal and economic potential.

Good health is fundamental to older people's capacity to participate in and contribute to society. While good health underpins the ability to participate, participation also influences health. Participation can both enrich and diminish physical and psychological wellbeing.

People's living environment also has a direct impact on health and social participation. Its design can facilitate or provide barriers to the physical and social activity of seniors.

Personal good health underpins older people's ability to live longer and enjoy a quality longer life. Good health makes it easier to engage in society and make the most of the opportunities.

Focusing on maintaining independence

Appropriate housing

Older people are the glue of society, bringing together life experiences, knowledge and skills, and sharing these across generations.

Their ability to play this role and contribute depends on their access to affordable, secure and suitable housing.

Seniors can contribute more effectively when they have access to good health and housing. The home environment can facilitate functional independence and even be designed to assist seniors in monitoring their health.

Much of the wealth of the current cohort of ageing Australians is locked up in ways that cannot be used to meet changing circumstances, primarily as residential property, often in the post-war housing stock of a single house on a suburban block.

Today's seniors value their independence highly. Home environments, both in terms of overall design and set up, can either facilitate or create barriers to maintaining independence when someone is experiencing functional limitations. It is important that accommodation can adapt to changing levels of activity and capacity.

Along with changes in housing preferences, the extended life course will require additional planning and financing.

Housing that is senior friendly and affordable enables a healthier lifestyle. Good planning and design can reduce isolation and disengagement, helping people stay in touch with the community.

Increasing participation

Participation, ageing and health are inextricably linked: poor health is the most common reason seniors retire; once out of the workforce, age discrimination and outdated skills are two common reasons older people find it difficult to rejoin the workforce.

Participation has a direct impact on the economy as a driver of economic growth. Given the right circumstances, older Australians can contribute through work, through volunteering and through continuing familial and neighbourhood engagement.

Older Australians play a crucial role in communities, in paid or volunteering work, transmitting experience and knowledge, helping families and caring.

Participation also has a direct impact on people's circumstances, income, wellbeing and identity. Through participation, people can maintain and develop their life skills: learning, planning, adapting and making choices.

Their connectedness then enables them to pass on their skills and experience, through mentoring, to other generations.

The growing cohort of seniors has the potential to help reduce the skills shortage, boost the workforce, add to the quality of the volunteering effort and create a strong market for new customised products and services.

Australia's shift from an industrial, manually skilled, old economy to an information and service-based new economy requires a highly skilled, technology-fluent workforce.

Technological advances open up opportunities for skilled workers to continue participating well into their senior years.

Technological advances further contribute to the opportunities for senior Australians to participate by enabling new ways of connecting to workplaces, family and community.

A lifelong learning experience

Lifelong learning

Australia's high level of formal primary, secondary and now, tertiary, education provides a strong foundation for ongoing learning over the life course.

Learning, formal and informal, and personal development affect the quality of life. Learning has positive health benefits; learning enables participation and participation enables ongoing learning.

Economic restructuring has increased the importance of highly developed skills in workforce participants, as the fastest growing sectors of the economy employ workers with high skill levels.

While some older workers are upgrading their skills and learning new skills, others consider themselves or their employees, as being too old to retrain.

As high level skills become increasingly valued, the gap between those who undertake education and training and those who do not, is widening. The consequences of this widening gap are social and economic.

While learning plays an important role in satisfying vocational needs, learning throughout the different stages of life also plays an important role at the personal level. It provides opportunities for social contact and integration, and equips people with the skills to plan for and manage life's transitions.

Seniors who continue to learn new information and skills as they age experience better overall wellbeing.

Investing in the future

In a society that is investing in ageing well:

- individuals have the opportunity to reach their full potential, regardless of their age. They can be fit and healthy, and continue to be engaged in society, within the constraints of their individual capacity
- organisations have the opportunity to realise the experience and skills of older people and capitalise on commercial opportunities arising from new markets
- the nation have the opportunity to reap the rewards to the economy and wellbeing of society, of a large, diverse and engaged group of older Australians.

Living longer and ageing well increases the opportunities for individuals and society to achieve more in a lifetime. When society enables more opportunities for older people to engage and contribute in various roles, all Australians benefit and Australia ages well.

Healthy living and communities

Healthy ageing optimises opportunities for physical, social and mental health to enable older people to participate in society without discrimination and enjoy an independent and good quality life (Swedish National Institute of Public Health, 2007).

Positive ageing is closely linked to creating an *age-friendly community*, or creating a community which facilitates older people's participation and involvement in the community. In an *age-friendly community*, the broad environment (structures, facilities, services, and attitudes) is supportive and enables people to develop and maintain strong community ties and participate at the level of their choosing (Western Suburbs Regional Organisation of Councils, 2004).

Older Australians generally want to remain independent and in control of how and where they live; stay connected and relevant to their families and communities; and be able to exercise some measure of choice over their care (Productivity Commission, 2011).

A healthy population is a prerequisite for economic growth. Unless immediate preventative action is taken a predicted explosion of noncommunicable diseases — such as heart disease, cancer and depression — in increasing numbers of older people throughout the world will have enormous human and social costs. These preventable health problems will divert a disproportionate amount of resources (Dr Brundtland, former Director-General, World Health Organisation, 2002a).

Healthy ageing — as it is now

Nation

The population is ageing. Australians, on average, are living much longer, with the potential for a longer productive life

Resulting from access to better health care, including introduction of universal health care in the 1970s, combined with targeted disease prevention and health promotion

Australia risks reversing health gains

Using technology advances to treat and diagnose has significantly reduced some chronic diseases, including heart disease, stroke and lung cancer. However, poor lifestyle choices are leading to an increase in obesity and diabetes, and, coupled with the increasing number of older people, an increase in the prevalence of dementia. Social trends such as reduced work-life balance and financial stress also impact negatively on health outcomes

The cost of our health

Maintaining health services and infrastructure is costly. Poor health reduces productivity. Health costs the nation in financial and human capital

Society, workplaces and communities

Health outcomes are affected by the built environment

Planning and urban design of communities affects health outcomes. Urban design features, such as bicycle paths, good street lighting, well maintained footpaths and accessible green spaces, facilitate a healthy, active lifestyle for all ages. In contrast, planning based on the premise that people will use a car discourages physical activity as part of daily life

Good health enables participation

Maintaining good health allows people to contribute and participate in different ways, as workers, carers and volunteers. Poor health can limit this contribution and the ability of seniors to more fully enjoy their longevity

Individual

Genetics, environment and social determinants all affect health but individuals still have choices

Adopting a healthy lifestyle can support healthy ageing, irrespective of life circumstances. Although genetics, gender, family history and life circumstances, including education and income, are key determinants for a healthy life course, individuals can maximise their opportunities through healthy choices. While this is possible, disease exacerbated by lifestyle factors is increasing

Healthy ageing — as it could be

Nation

The Australian population experiences high quality, longer life

Enabling the nation to benefit from the realisation of the economic, social and personal potential of all individuals, including those from disadvantaged groups

Health expenditure is efficient

Minimising episodes of preventable illness

A life course approach to health

Recognising through a life course approach that health promotion, disease prevention and management activities need to focus on maintaining independence; preventing and delaying disease and disability; ensuring that treatment is aimed at reducing the impacts of disease; and encouraging re-enablement to improve the functioning, independence and quality of life of seniors

Development of holistic, joined up approaches across government and the community helps people maximise their wellness throughout their lives

Aligning government and community efforts to deliver outcomes that maximise individual health and wellbeing, including the expansion of healthy age friendly environments that reinforce the different aspects of healthy living

Society, workplaces and communities

Enabling environments promote healthy ageing

Combining a policy environment which encourages healthy behaviour; a physical environment designed to encourage exercise, ensure personal safety and support social interaction; a work environment designed to reduce risk of injury, provide autonomy and control, and facilitate social interaction; and a health service environment that promotes wellness as part of healthy ageing and as an integral part of ongoing disease management

Individual

Individuals are responsible for, and take control of, optimising their own health

Planning for and making choices to achieve personal best health outcomes

Self determination is enhanced by knowledge

Educating individuals to understand their health and their responsibility for adopting healthy behaviours. Building a healthier life over the life course through diet, exercise, avoiding smoking and limiting alcohol consumption, and making good health choices play an important part in determining an individual's health in later life

Overcoming barriers to healthy living

What are the barriers to healthy living for seniors?

The current cohort of older Australians is living longer than any previous cohort. The quality of that extended life depends significantly on the health of individuals. Ironically, as advances in medicine have helped increase the life span, lifestyle factors and behaviours threaten the quality.

The main barriers to achieving healthy and active ageing are:

- chronic disease
- lifestyle behaviours
- health access and ageist attitudes
- life circumstances.

A sound foundation threatened

A sound foundation

The vast majority of Australia's seniors enjoy sound health and lead active and fulfilling lives, offering society lifetimes of invaluable experience and contribution (AIHW, 2010; and WHO, 2011).

Australia's primary healthcare system is comprehensive, technologically advanced and professional; and includes a focus on health promotion practices to prevent and manage ill health. Even so, a high class health system is not enough to ensure the good health of a nation.

Individuals need adequate health education and information to allow them to make the right choices to be as healthy as they can be. The health of each individual is a product of genetic, environmental, socioeconomic, social and lifestyle factors: some are within the capacity of the individual to control; others are not.

However, armed with the right information individuals are better positioned to make choices for their own health (AIHW, 2010). Professionals, such as doctors, nurses and allied health professionals, play a significant role in assisting people to understand and manage their health.

The broader living environment also contributes to health outcomes; workplaces, town and community planners and those responsible for environmental policy also play a part in people living healthier lives (NHFA, 2004).

Barrier: chronic disease

Poor health strains individuals' mental and physical wellbeing. The incidence of chronic disease is already having a significant impact on health; more than half of general practitioner consultations are for people with a chronic condition, and chronic disease accounts for nearly 70 per cent of Australian health expenditure on disease (AIHW, 2006).

Over 75 per cent of those 65 and over are sedentary or have low levels of exercise, and over 70 per cent are either overweight or obese; almost 8 per cent smoke and 9 per cent have risky or high risk alcohol consumption (ABS, 2009, Table 11).

Over the next 20 years one of the leading causes of disease burden will be the result of the increase in the prevalence of dementia. It is one of the most common diseases in older cohorts, with almost 570,000 people likely to be affected by dementia by 2030, and increasing to about 1 million people by 2050 (Access Economics, 2010a; and AIHW, 2007).

Like other chronic conditions, dementia also is affected by life style factors (Polidori et al, 2010).

Further barriers

Barrier: lifestyle behaviours

Life choices affect health. Life choices are often in response to social change such as higher rates of divorce, single parent households, financial pressures and poor work life balance in managing multiple roles in the workplace and home. These changes and the choices individuals make are likely to affect the future health of Australians (Buckley, 2008).

Poor diet, lack of physical and mental exercise, social isolation and risky behaviours, such as smoking and excessive alcohol consumption, are some of the poor lifestyle choices affecting the levels of chronic disease, including dementia.

Poor lifestyle and social changes contribute to obesity and the stresses that may reverse recent gains in reduced mortality or prevent continued improvements (Byles, 2009; and Mor, 2005).

These impacts can be managed or even reversed through adopting healthy lifestyle approaches and attitudes (AA, 2009; Ritchie et al, 2010; and Stuijbergen et al, 2010).

Lifestyle changes could prevent around one third of chronic disease in Australia by reducing tobacco smoking, blood cholesterol and obesity, and controlling blood pressure and increasing physical activity (DoHA, 2010).

Unless changes are made, poor life choices threaten to make the health of the coming cohort of seniors worse than previous generations.

Barrier: health access and ageist attitudes

Growing older is often stereotyped as synonymous with decline, both mental and physical, and a loss of independence (Biggs and Lowenstein, 2011). However, this is not always the case. Situations vary, for older people, just as they do for younger people. Many older Australians are actively engaged in society, volunteering and working.

However, decisions about diagnostic screening and treatment can be adversely affected by attitudes about ageing, including approaches that reduce an individual's independence and overly emphasise frailty.

These assumptions and responses may result in lost opportunities for early intervention, treatment and education. (AAR, 2003; CPA, 2009; and Simkins, 2008).

Barrier: life circumstances

Many Indigenous communities have poor health, often exacerbated by life circumstances. Indigenous Australians experience more ill health than the rest of the population. While the rates of circulatory disease and respiratory disease have improved, the rate of end-stage renal disease is 8 times that of non-Indigenous Australians and nearly 1 in 3 Indigenous Australian adults is obese (AIHW, 2011a; and AIHW, 2009b).

Better health outcomes

Partnering to achieve ongoing healthy benefits

Industry, workplaces, individuals, governments and non government organisations all play a role in health intervention and positive health promotion.

Governments at all levels contribute in different ways to health outcomes. This includes establishing laws and regulations, and providing funding for specific health programs and measures. These range from regulating smoke-free environments and issuing warning labels on cigarettes to funding hospitals and the Medicare system.

Better information promotes healthier behaviours. Evidence-based prevention and health promotion programs create environments that help individuals to better understand healthy choices. The work of the Australian National Preventive Health Agency plays a role in this (ANPHA, 2011a; AIHW, 2010; and DoHA, 2009).

Employers have a significant role to play in managing and promoting healthy workplaces that are able to adapt to differences in the functional capacity and health status of employees — workplaces that support people's work capacity and good mental health while still yielding productivity gains (ASIR, 2009).

Local communities and councils can improve the physical environment, helping to foster exercise and better nutrition. They can encourage urban planners to incorporate walking and cycling routes, open spaces, seating, gardens and vegetable patches, and good lighting to promote active connected communities (NHFA, 2004; WHO, 2007; and ALGA, 2006).

Individuals can manage their own health through adopting healthy lifestyle choices and limiting the impacts of chronic disease. *Measure Up* and *Swap It Don't Stop It* programs encourage people to take responsibility for managing the increasing obesity

epidemic and its effects, and the National Tobacco Campaign 2011 aims to reduce the adult rate of smoking by 2018 (Appendix A).

Maintaining good health enables individuals to choose to actively participate to their capacity, to remain in the workforce, to continue to be connected to the community and to continue to contribute to society.

Targeting lifestyles

With an ageing population and increasing rates of chronic disease, preventative health is a key part of helping those who live longer enjoy a quality life.

Preventative health encourages individuals to adopt healthy lifestyles. These include supporting individuals in their everyday social contexts (communities and workplaces), using social support networks to encourage the adoption of healthy lifestyles, and complementing these with education and campaigns to raise awareness of the risks of chronic disease and associated risk factors.

Preventative health approaches recognise individuals are responsible for their health choices, including countering obesity.

Well-planned prevention programs help improve the quality and length of lives. In the 1950s, three-quarters of Australian men smoked; now less than one-fifth of men smoke.

As a result, men's deaths from lung cancer and obstructive lung disease have plunged from their 1970s and 1980s peak. Similarly, deaths from cardiovascular disease have plunged from their 1960s peaks (AIHW, 2011b).

Prevention and empowerment

Improving outcomes

Around one third of chronic disease in our community is potentially preventable by lifestyle changes — reducing smoking and blood cholesterol, tackling obesity and controlling blood pressure (DoHA, 2010).

Chronic diseases and associated risk factors are responsible for about two-thirds of the life expectancy gap between Indigenous and non-Indigenous Australians, with smoking alone accounting for around 20 per cent of all Indigenous deaths (Australian Government, 2010a).

Indigenous Australians experience a burden of disease two and a half times that of non-Indigenous Australians. Preventing chronic diseases is a key component of closing the gap in life expectancy between Indigenous and non-Indigenous Australians.

Preventing the incidence and reducing the impacts of chronic disease through the life course will result in better health outcomes.

Empowering change

Most older people who develop some degree of disability in their daily living activities go on to regain independent function (Hardy and Gill, 2005).

Responses to such episodes need to be holistic and not simply an association of age-related decline with increasing dependency. Such a response will lead to services that do things for people, instead of focussing on why the disability was experienced and how it can be ameliorated.

Re-ablement, and other restorative approaches can prevent and delay disability through improving the functioning, independence and quality of life of individuals. Re-ablement assists an individual to maximise their functional capacity, health and wellbeing (Lewin, 2011).

Enabling programs, environments and policies can be broadreaching: in the workplace through flexible working hours and modified working environments; in the urban environment through well lit and accessible streets; through affordable exercise and recovery programs, to increase strength, balance and injury recovery; with technology to assist independence and manage chronic disease, such as hearing and visual aids, personal alarms and telehealth monitoring; with opportunities for lifelong learning; and with opportunities for family and community engagement (WHO, 2002b; and Benevolent Society, 2011).

People's knowledge, attitudes and beliefs about health influence their health behaviour. Adopting healthy behaviours often results from knowing about being healthy, wanting to be as healthy as possible and acknowledging self responsibility (AIHW, 2008).

When governments and organisations adopt a life course approach to preventing and managing chronic disease and promoting health and education, this increases the population's awareness of health issues, and helps individuals adopt healthier lifestyles.

Improvements in health typically improve quality of life. Healthy diet, activity, less stress, access to preventative healthcare and reduction of risky behaviours all contribute to a healthier, more fulfilling life course (AIHW, 2010).

Individuals need to nurture their health and wellbeing throughout life and maintain good habits as they grow older (WHO, 2008).

A supportive environment

Healthy living environments

For people to lead active, healthy and connected lives, communities require well placed public transport, cycle paths and walking paths, planned increased urban density and protected open spaces (PIA, 2009; and WHO, 2007).

Seniors need access to public transport, so they can safely work, shop, go to appointments and live their lives. Access to efficient, convenient and affordable transport enables their participation in social, cultural and recreational activities, building a greater sense of community and improving health outcomes (Giles-Corti, 2006; Kaufman, 2006; and Wood et al, 2010). Community design can directly contribute to Australia's obesity problem as it can encourage car use instead of walking (NPHT, 2009). In Australia 10 per cent of car trips are less than one kilometre (a 10 minute walk) and 30 per cent of all car trips are less than three kilometres (BTRE, 2002).

State and local governments are implementing whole-of-community, age-friendly planning into their strategies.

Increasing social integration

Healthier people tend to be happier, more active and more able to contribute to their families, society, local communities and workplaces. For older people to remain independent and engaged, good health is especially important (AIHW, 2010).

Depression in the elderly is often triggered by social isolation or loss of a loved one; social connectedness helps manage it (UNECE, 2010a).

Many stereotypes reinforce images of frailty and dependency, suggesting older people are unable to learn and self manage. The effect of these stereotypes is to undermine health and connectedness. Negative stereotypes erode self esteem, undervalue the roles older people play and ignore how an extended life

expectancy means more opportunities for sharing time and experiences across generations (Biggs and Lowenstein, 2011).

Urban planning policies can contribute to the strengthening of intergenerational relationships by creating public spaces that people of all ages can access, so as to facilitate occasions for contact and mutual support (UNECE, 2010b).

Intergenerational programs, based on cooperation instead of competition, mobilise the skills, energy and resources of both older and younger people to improve community development and civic life (Biggs and Lowenstein, 2011).

These programs benefit all age cohorts through: sharing information, experiences, local history, culture and traditions; increasing the level of comfort and closeness between old and young by addressing clichés and ageist stereotypes; and improving mental and physical health. Studies show older adults who volunteer regularly with children burn 20 per cent more calories per week and experience fewer falls (Biggs and Lowenstein, 2011; and Figgis and Zubrick, 2011).

Technology and independence

New communication technologies can help older people participate in social activities and connect to health care services, learning institutions and businesses.

Although more seniors are using the internet, in some cases, their lack of knowledge and skills, concerns about security and the cost of technology inhibit more extensive uptake (NSA, 2011). This may mean not fully realising the benefits of the internet, for example to access information to enhance medical knowledge and understanding, and increase independence through health monitoring in the home. This technology is particularly useful in regional and remote locations, or when access to medical professionals is difficult (DoHA, 2011).

Housing

Housing should be at the centre of ageing policy because it is central to wellbeing and enjoyment of later life (Jones, 2011).

Appropriate housing underpins the wellbeing of older Australians, and reduces health and pension costs by:

- facilitating social participation
- reducing demand on health services including mental health services
- enabling effective delivery of community aged care
- using housing equity to supplement retirement incomes and help pay for services (AHURI, 2011).

Maintaining independent living for as long as possible is an important priority for most older people. Older Australians' health, mobility and desire to maintain connections with friends, family and support determines where they want to live. However, this is constrained by the availability and affordability of suitable housing. The challenge to society as a whole, including funders and providers of support services, health care agencies and families, is to work in partnership with providers of housing and housing assistance to deliver high-quality and affordable outcomes (NHSC, 2010).

The inability of the public housing system to cater for the needs of an increasing number of older low income rental households will force many prematurely into residential aged care and increase the vulnerability of older people to homelessness (Faulkner, 2009).

Making the move after children have moved out, but before retirement means downsizing the mortgage and time spent maintaining an older family home. By planning ahead and taking time to transition into full or part-time retirement, seniors can enjoy the security and convenience of a 'lock up and leave' property and enjoy more travel options (Seniors Housing Online, 2011).

Housing — as it is now

Nation

Inadequate supply of appropriate and affordable housing options for older Australians

Existing housing options do not meet the changing needs of future cohorts of independent and active seniors

Public policies may wrongly assume an appropriate and affordable supply of housing is available

Existing health, community care and ageing well policies tend to incorrectly assume the housing supply for seniors is suitable, affordable and available, even though this may not be the situation

Home ownership is declining, putting further pressure on the supply of private rental and public housing

Declining home ownership puts pressure on the existing supply of housing, raising rents, reducing disposable incomes and making those on low incomes more vulnerable to homelessness

Society, workplaces and communities

Mismatch between the diversity of housing supplied and housing demanded, and its affordability

Existing housing design has failed to adequately cater for changing needs over the life course and is not based on what older people want and can afford

The number of older person households will double to 3.2 million over the next 20 years

Increasing numbers of older Australians are living longer and wanting to live independently. Innovative developers are starting to realise the significant economic opportunities from meeting the needs of this growing market

Individuals

Stress and upheaval caused by inadequate supply of affordable owner-occupied or rental housing

Inhibiting the capacity of older Australians to stay connected to family and friends, access the care and services they need, and fully participate in society

Barriers and disincentives obstruct the transition to more appropriate housing in later life stages

Downsizing or moving to more appropriate housing is discouraged by financial disincentives and a lack of clear and accessible advice

People are more likely to change their behaviour than their environment

Changing individual capacity often is not accommodated by home environments, reducing the ability to live independently. Rather than modify or move house, many seniors restrict their activities to suit their buildings. This is socially limiting, constraining the potential of seniors to continue engaging and contributing to community life

Housing — as it could be

Nation

Holistic, joined up approaches across private, public and not for profit agencies maximise older people's level of housing independence as their circumstances change

Supporting seniors to age in place maintains their dignity and reduces health care expenses through more cost effective provision of aged care services

Barriers removed to the supply of, and transition to, more suitable and affordable housing for seniors

Removing inappropriate regulatory impediments to housing supply and reducing financial disincentives to moving

Mix of housing supply across Australia is appropriate to seniors' needs

Ensuring an adequate and diverse housing stock that provides real choice for an ageing population. This will require appropriately designed home environments that can accommodate changing needs over time

Society, workplaces and communities

The housing industry, including suppliers and real estate bodies, embrace the principles of liveable design to develop housing that is more adaptable and accessible for all Australians

Meeting seniors' needs through the use of Liveable Home Design Guidelines in building new developments and retrofitting existing housing (Appendix A)

Developers and governments work together to develop more age-friendly and integrated housing communities that provide suitable access to care, shopping, transport and social activities

Complementing this with state planning and development policies to support integrated housing options for seniors

Service providers help re-able seniors in their home environments

Educating health professionals to consider the role of the home environment in maintaining and improving the daily function and re-ablement of older Australians

Individuals

Seniors are active participants in driving demand for stable, affordable and appropriate housing

Informing seniors about the benefits of moving to more suitable housing options that enhance their opportunities

Seniors' financial literacy improves so they can make informed choices about their housing options

Anticipating life's transitions, seniors actively plan future housing options that suit different stages of their lifecycle, better achieving independence, social participation and access to care and services

Overcoming barriers to housing supply, suitability and affordability

What are the barriers to housing for seniors?

Housing is more than a building. Seniors often mould their lifestyles around their housing. Appropriate housing can promote and enable longer, more engaged and independent living, helping seniors realise their potential through the life course.

The barriers to housing are:

- availability
- affordability
- appropriateness
- regulatory and financial disincentives.

Housing, more than a building

The housing circumstances and environments of older people significantly affect their life choices as they age.

The ability of seniors to access health and community care, participate socially and in paid employment, and live the kind of longer later life that they value is premised on them occupying housing that is stable, affordable and suitable for their needs (Faulkner, 2009).

Barrier: availability

The number of older person households in Australia will rise from 1.6 million in 2008 to 3.2 million by 2028, representing 27.6 per cent of all households (NHSC, 2010).

The ageing of the population presents significant challenges and opportunities for the housing sector.

Currently, older Australians (65 and over) predominantly live in a house they own, with nearly 78 per cent in private dwellings, owning their house outright, and just over 5 per cent paying off a mortgage (ABS, 2010).

Of the 13 per cent who rent, 6.7 per cent rent privately and 6.3 per cent access social housing. A further group are homeless: in 2006, over 18,000 Australians aged over 55 were homeless (ABS 2010).

Many consider home ownership the fourth pillar of Australia's retirement income system, after pension income, voluntary savings and superannuation (Yates and Bradbury, 2009).

Home ownership lowers housing costs in retirement, and Australia's high rates of home ownership are important in maintaining living standards and preventing poverty among seniors (Yates and Bradbury, 2009).

However, a combination of social change — later marriage and having children later in life — and structural declines in housing affordability result in falling home ownership rates in younger households (NHSC, 2010).

A delay in home buying, or inability to buy, imposes immediate and ongoing pressure on the private and social rental sectors (Yates and Bradbury, 2009).

Over time, these two factors will increase disproportionately the number of older households facing relatively high housing costs. With more Australians renting — as a lifestyle choice or by financial necessity — increased availability, suitability and affordability of rental housing options is critical.

Barrier: affordability

For older renters, housing costs are the primary expense and determinant of their financial situation and quality of life. As at 3 June 2011, over 203,100 age pensioners received Commonwealth Rent Assistance (Appendix A). Even after taking rent assistance into account, around 35 per cent of recipients spent more than 30 per cent of their income on rent (NHSC, 2010).

Increasing housing costs mean accessing suitable, well located accommodation close to family, health services and other forms of support is very difficult (BSL, 2009). Security of tenure is a significant problem for older renters as they can be vulnerable to frequent relocation and its associated social and emotional disruption. It also makes it more difficult to provide continuity of care services (Faulkner, 2009).

Australian governments recently increased their commitments to providing affordable private and social housing with projects funded through the National Rental Affordability Scheme and Social Housing Initiative (Appendix A); even so, the gap between demand and supply for social and affordable rental housing will widen from around 2012 (NHSC, 2010).

This shortfall in affordable housing supply threatens the ability of senior Australians to realise their potential.

Ageing in place

Barrier: appropriateness

As people's longevity increases and the population ages, additional housing will be needed that supports independent living. Existing homes will need to be retrofitted to ensure they are appropriate for people's needs over the life course (NHSC, 2010).

What is ageing in place?

Ageing in place maximises seniors' housing independence through support, management and physical adaptation, and accommodates the functional limitations commonly experienced as people enter their late 80s and 90s. This often means staying in the same house or locality because of continuity, identity and social contacts but not necessarily so (AAG, 2008).

Ageing in place supports an older person to age on their own terms, encouraging functional independence and community connection, as well as preventing a costly and sometimes traumatic move to residential care. However, a desire to age in place should not delay access to necessary services, diminish quality

of life, exhaust carers or maintain isolation, which can occur in increasingly common single person households (AAG, 2008). The ability of seniors to age in both a familiar environment and an appropriate house is constrained by the availability of age friendly housing options.

Most homes are not suitably accessible, usable and safe to accommodate increased disability. Many have hazards that increase the risk of falls, are unsuitable for people who require walking aids and have barriers that prevent independent living (Byles et al, 2011). Even people without disability find homes with large gardens difficult to maintain.

A further concern is older people are more likely to adjust their own behaviour than their environment; they modify and restrict their activities to suit where they live (Byles et al, 2011). While some changes are appropriate, others are socially limiting and inhibit the potential of seniors to live a full and active life (Byles et al, 2011).

Providing supportive environments so seniors can age in place

Homes	Neighbourhoods
Accessibility — people are able to move around without hindrance from physical barriers. This includes pathways and external access, corridors and circulation within the home	Accessibility — short distances to banking, shopping and medical services. Regular, reliable, safe and accessible transport options where appropriate seating and shelter is available
Usability — people are able to perform their daily activities within their environment. This includes incorporating features of liveable design and assistive technology	Walkability — an area is friendly to walk in, paths are maintained and well lit, physical hazards are removed, clean and safe toilets are provided and cafés or seats are available
Safety — the home is free from hazards that might contribute to falls and other accidents	Safety — people feel safe from crime and anti-social behaviour in their homes and local area

Source: Byles et al, 2011; and AHURI 2010.

Liveable design

Home modification and maintenance

Seniors may need to modify their homes so they can maintain independent living for longer and continue to have more active lives (NHSC, 2010).

Appropriate adaptations and assistive technology significantly facilitate independence in home environments. This enables older people to substitute these adaptations for traditional formal care or cost-effectively supplement formal care services (Lansley, McCreddie and Tinker, 2004).

The government currently subsidises home modification and maintenance through HACC to qualifying households, including structural and non-structural modifications, such as redesigning bathrooms; installing grab rails, safety locks and non-slip flooring; repairing uneven floors; and improving lighting (Appendix A). Maintenance includes mowing lawns and removing hazards (AHURI, 2009).

Technology to enable longer independent living

Technology can help people stay in their homes for longer. The technology emphasises maintaining independence to normalise, rather than medicalise, the situation, although smart technology helps expedite medical intervention if, for example, a sensor detects no movement after a reasonable time, suggesting the occupant has fallen.

More new housing uses intelligent assistive technology. Smarter, safer homes can monitor the energy consumption of lighting, heating and appliances, and link with security devices and health monitoring devices. At the same time as smart technology enables independent living, it helps seniors stay connected with their local communities, family and friends. Personal monitoring devices embedded in household appliances, such as TVs or fridges, remove the need for often intrusive and regular, in-person

appointments with health care professionals. Other potential technologies include better floor coverings to prevent falls and tele-health services (Bridge8, 2011).

A number of current projects embrace these age friendly concepts. In 2007, the Queensland Smart Housing Initiative was launched to advance the adoption of in-home intelligent assistive technologies and the Benevolent Society is developing Apartments for Life that embody liveable design principles, integrated with community facilities that support seniors to age well in their local communities (Appendix A).

Flexible universal design

A universally designed home seeks to enhance the quality of life for all occupants at all stages of life by including safer and more user friendly design features, such as limiting falls in the home environment which cost the Australian population \$1.8 billion in public health expenses (FaHCSIA, 2010).

Increasingly, universal design standards are applied to new private and social housing, enabling dwellings to be altered without major structural works and at a much lower cost for future accessibility and useability (PC, 2011). This should lead to reduced health care expenditure through delayed entry to residential aged care, reduced need for in-home assistance, shorter hospital stays and the freeing up of carers to return to the workforce (FaHCSIA, 2010).

The housing industry, including suppliers and real estate bodies, have a key role in embracing the principles of universal design to ensure that all Australians can choose to modify or move to housing that will support ageing well.

Enabling choice, enabling lifestyle

Barrier: regulatory and financial disincentives

As people age and needs change, homes may become unsuited to sustaining plans in later life, such as extended travel, tree or sea changes or inner city living.

For home owners, one option is to sell and move to smaller and more manageable housing, closer to support services and care facilities, and release funds that can be used to improve participation in later life (PC, 2011). However, a number of regulatory and financial barriers inhibit seniors from moving to more appropriate housing.

First, the stock of appropriate housing is limited due partly to laws that restrict investment in retirement villages, planning regulations that inhibit smaller and innovative housing development and incomplete understanding of what seniors want and can afford (Hugo et al, 2011).

Second, stamp duty on property, by adding to transaction costs, suppresses the number of transactions in the housing market. This deters seniors from moving to more suitable housing and may reduce the effective supply of housing.

Third, a focus on pension entitlement rather than overall financial position can be a further deterrent. This may stem from concern that a senior's pension entitlement may be reduced due to the increase in assessable assets from any gain from downsizing. Seniors should clarify with a financial advisor how a move to more appropriate housing will adjust their overall financial position.

Some senior Australians may hold housing assets that are underutilised. In response to how the pension income and assets tests work, some seniors may choose to hold substantial assets in a personal use holiday home, rather than in an income-producing asset such as a managed investment. This may create incentives for seniors to over accumulate property assets, reducing

available housing. The Productivity Commission is proposing some reforms which may provide more appropriate housing options for seniors. *Caring for Older Australians* suggests the Government's National Urban Policy (Appendix A) to improve the liveability of cities could be an avenue for a national approach to develop age-friendly communities (PC, 2011).

Drawing on housing wealth

Much of the wealth of seniors is tied up in housing (Kelly, 2009) rather than being available as income. Most seniors are yet to draw down on their housing wealth through reverse mortgages and home reversion schemes (Hugo et al, 2011).

The reasons include:

- reluctance to place the family home at risk, when future equity in the home cannot be determined
- desire to bequeath property to family members
- lack of financial literacy on equity release products, making it difficult to make informed decisions
- no access to equity release products in some locations.

Equity release products such as reverse mortgages allow people to borrow against the equity in their homes. This allows seniors to stay in their own home while accessing funds that may enable age friendly home renovations or fund activities such as travel (FaHCSIA, 2010).

Equity release products involve risks and conditions, and people considering these options may need to obtain independent financial advice. Proposed amendments to the *National Consumer Credit Protection Act 2010* (Appendix A) will provide greater protection and more effective product disclosure. Seniors should work out if the option is appropriate for their longer term financial health, including their overall financial position. Such arrangements should form part of life course planning.

Participation

Two million older Australians outside the workforce are interested in working. People retire for many reasons, some voluntary, some involuntary. Involuntary retirement is a waste of the skills and experience of older people and results in a loss for workplaces. Older workers can substantially contribute to productivity as well as mentoring younger workers. Often those who retire early are the most skilled members of the workforce (Forum, p 22).

Not utilising the skills and experience of older Australians costs the Australian economy \$10.8 billion a year (NSA, 2009).

The economy is transforming and becoming knowledge based. Mature age people need opportunities to transition into new jobs or careers in a knowledge economy by either re-skilling (as industries decline and the economy adjusts) or up-skilling to respond to changes in technology and work processes. Seniors may be able to take up the jobs that become available as more mobile workers move to the high-growth resource sector.

Volunteering connects us, strengthens our sense of belonging and creates positive relationships that build stronger local communities while making a significant economic and social contribution to Australia (Office for the Not-for-Profit Sector, 2011).

Acknowledgement

The barriers to mature age participation outlined in this section are largely based on research prepared by the Consultative Forum on Mature Age Participation into facilitating the workforce participation of older Australians. In August 2011, the forum presented an unpublished report 'Facilitating the Labour Force Participation of Older Australians' to the Advisory Panel on the Economic Potential of Senior Australians.

Participation — as it is now

Nation

High levels of paid participation are critical to living standards

Participating in the workforce is a key way for people to contribute to productive economic activity that affects our standard of living. Volunteering contributes to the economy, too — by around \$14.6 billion a year (ABS, 2002). Australia's productivity has varied in the last decade but fell overall by 2.1 percentage points (ABS, 2011c)

Ageing of the population affects participation rates

Increasing participation rates for people over 55 — jumping from 22 to 34 per cent since 1994 (ABS 2011a) — is contributing to the economy, but participation is still lower than for younger workers. Participation of working age people (15-64 years) is projected to increase from 76.2 per cent to 79.7 by 2050, but total workforce participation is projected to fall from 65 per cent at present to less than 61 per cent by 2050 (Australian Government, 2010b)

There are structural changes in the economy and emerging skills shortages

Experiencing structural changes across the economy, Australia is expecting growth in mining, construction and services. Seniors may take up the jobs that become available as more mobile workers move to high growth sectors

Society, workplaces and communities

Nature of work has changed from physically demanding jobs to knowledge-based jobs

Offering opportunities to older workers to refresh skills is of prime importance. A mismatch of older workers' skills with industry demands has people leaving work prematurely

Significant barriers exist to ongoing participation of older workers

Recruiting and retaining older workers is hampered by employer attitudes, laws (including workers' compensation laws), financial disincentives, workplace and job design factors and inflexible work arrangements that limit participation for some. A holistic approach to remove barriers is needed, with support from employers, unions and individual workers

Individuals

Older workers want or need to continue working in their middle years

Recruiting the nearly 2 million older Australians without work who want to work, would have benefits (NSA, 2009)

Older people are volunteering in the community

Challenging and flexible roles are valued, but costs and complex insurance arrangements can be a disincentive

Education and health levels of older Australians are improving

Living longer, healthier lives with higher levels of education, the current cohort of older Australians are doing well, but some lifestyle and social factors threaten the health of future generations and their ability to participate

Participation — as it could be

Nation

Highly skilled and valued mature age workers contribute to a growing economy

Taking up jobs that become available as more mobile workers move to high growth sectors, seniors are highly skilled and productive

Australia plans for, and invests in, the needs of coming cohorts of older workers

Recognising the fundamental change an ageing workforce brings, along with the diversity of older people and their roles at various stages of life, participation policy is dynamic and inclusive. Older people move into new work roles, mentor others or have encore careers

Older worker participation is not limited by lifestyle-related trends in health

Understanding and overcoming the adverse health trends from obesity and increases in diabetes, heart disease, dementia and other chronic conditions increases the ability of all Australians to participate and volunteer

Society, workplaces and communities

Organisational culture supports and values the contribution of older workers

Adapting to an age diverse workforce, employers develop strategies for work-life balance, health and wellbeing and ongoing training (Atsushi et al, 2011). Older workers are valued and increased workplace flexibility enables full-time, part-time or periodic work. Investment in older workers' skills enables them to be more productive

Geographical barriers, time differences, mobility, health issues and caring responsibilities are accommodated

Using technology, having innovative work design and flexible work arrangements enables a wider group of older people to participate

Volunteer organisations are responsive to the needs of older volunteers

Offering variety in roles and flexible arrangements results in the growth and diversity of the volunteering sector

Individuals

Workers continue to participate during extended middle life

Adapting to changing workplaces and volunteer roles by engaging in lifelong learning, remaining up to date with new technology and being open to new ideas and ways helps older people to balance their work with other roles and interests — caring, study, grandparenting and leisure

Workers take responsibility for, and actively plan for work into older life

Planning for changing careers earlier in their working life before skills are outdated

Overcoming barriers to participation

What are the barriers to participation?

The barriers to mature age participation are:

- age discrimination
- lack of flexibility
- skills mismatch
- job and workplace design
- financial disincentives.

Key barriers to ongoing participation in volunteering for older workers include:

- lack of challenging roles
- complexity and cost.

Tackling age discrimination

Time to remove barriers

It is time to remove barriers to participation for older people, especially in an environment where:

- a knowledge economy is replacing a manufacturing economy, meaning less intensive physical work
- Australia is experiencing structural changes across the economy and emerging skills shortages in some areas
- population ageing is affecting overall workforce participation rates, and an estimated 2 million older Australians outside the workforce are willing to work, could be encouraged to work, or are unemployed and looking for work (NSA, 2009).

Barrier: age discrimination

Despite legislation, age discrimination still occurs in the workplace. It is apparent in the recruitment, retention and training of older workers, and even in the attitudes of the workers themselves, who may learn to believe the negative stereotypes.

Fifty per cent of complaints made in 2010 under the Commonwealth's Age Discrimination Act were about being considered 'too old' in an employment setting (AHRC, 2010).

The economic, social and psychological costs of age discrimination are immense.

Age discrimination and stereotyping of older people pervades broader society. Although much of this is unintentional, it still holds older people back from realising their full potential and contributing in the many ways they want to.

According to the ABS Multi-purpose Household Survey, 34 per cent of Australians 65 and over do not look for work or for more hours because they think employers consider them too old. A similar percentage of people aged 50-64 find it hard to obtain work or more hours because of their age (Forum, p 12).

Not only does discrimination affect participation, it also leads to welfare costs that would have been avoided had the person been in work (AHRC, 2010).

Further, older people who become unemployed are more likely than people under the age of 45 to move into long-term unemployment (ABS, 2011).

Unemployment and under-employment can have serious health, financial and social consequences for individuals (AHRC, 2010).

In the ABS National Health Survey, long-term unemployed people were four times more likely than employed people to assess their health as 'fair to poor' (ABS, 2011b).

Discriminatory practices can also encourage early retirement, often well before people are ready to retire.

Many businesses in Australia and overseas institute policies and behaviours that adversely affect the firm and the mature employees.

Such policies and attitudes affect profitability for the businesses — as they let go employees too valuable to waste — and also inhibit the ability of the economy to grow. Research (in Australia and internationally) indicates 3 out of 5 workers who faced mandatory retirement wanted to continue working (Access Economics, 2001).

Towards age diversity

Outdated legislative barriers

Federal and state laws and policies underpin the operation of many facets of life. To the extent that these laws impose unwarranted age-based restrictions, they lay the basis for behaviour that acts against a society free from discrimination.

There are continuing concerns raised with the Australian Human Rights Commission about age-based restrictions in federal laws and policies that may be disadvantaging mature aged workers in their ability to participate.

Negative workplace attitudes

Direct and indirect age discrimination in recruitment, and retention are often hidden. For example, euphemisms about 'being overqualified' or 'lacking up-to-date skills' or 'being unable to fit into the current team' are forms of indirect age discrimination (Forum, p 11).

Words such as 'innovative', 'dynamic' and 'creative' can be shorthand for 'young'. Questions related to a person's date of birth, when they left school or the age of children reveal unnecessary age-based information (AHRC, 2010).

Although several private recruitment firms specialise in helping mature aged people find work, many mainstream recruitment firms have stereotyped attitudes to older workers. Often these firms are reluctant to accept older workers as clients or recommend them to employers (Forum, p 13).

Employer and worker attitudes may also reflect current settings related to worker entitlements or protections. In many states and territories, workers' compensation cover ceases or reduces at age 65. This can affect employer attitudes to older people and can act as a major disincentive for older workers to keep working past age 65. This issue has been referred to Safe Work Australia.

Obtaining income protection insurance after age 65 can also be difficult, affecting the financial position of older people who suffer a long-term illness and cannot work.

Educating the nation, workplaces and individuals

Tackling age discrimination in the workplace, will allow all employers and employees to recognise the value of employing and retaining older workers. Older workers are not a burden: they are not unproductive or untrainable; their performance and mental agility equals that of younger workers (Australian Computer Society, 2010).

Older workers bring an additional average net benefit to their employer of \$1,956 per year, compared to the rest of the workforce. This is a result of increased retention, lower absenteeism, decreased recruitment costs and greater investment returns on training (AHRC, 2011).

Assessing individuals on merits, rather than age, in the recruitment phase requires recruiters to hone their interview practices and educate staff. Reviewing job ads and using recruitment audits will ensure ageism is not perpetuated. In workplaces, employers need to offer professional development and flexible work arrangements to all staff, build an inclusive work culture and train supervisors to manage diversity. Employers can also rethink retirement, redundancy and retrenchment practices (Australian Computer Society, 2010).

Many elements of the Productive Ageing Package, including Experience+ initiatives such as the Investing in Experience Employment Charter (Appendix A), aim to address negative attitudes and help employers and workers to overcome barriers.

Introducing job flexibility

Barrier: lack of flexibility

The Consultative Forum on Mature Age Participation identified the ability to work part-time or work flexible hours as the most important facilitator, after good health, for older people to work for longer (Forum, p 21).

Not surprisingly, for both men and women, the rate of full-time work decreases, while the rate of part-time work increases in their later years.

Many seniors have numerous demands on their time, combining work with study, caring responsibilities, volunteering and leisure.

Mature age workers 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.

Flexible employment arrangements can increase the participation of older Australians who face other barriers to working, such as health issues or care-giving responsibilities.

Physical and mental health issues have a major impact on early retirement, job loss and unemployment, and present difficulties on re-entering employment (Forum, p 10).

While many employers provide some flexibility in terms of part-time and casual work, employers who consult with their older staff achieve the most effective outcomes for older workers through holistic mature age participation strategies.

Examples are emerging of creative and innovative approaches to mature age participation.

One example is SageCo, an Australian firm that works with the public and private sector to specifically address risks, challenges and opportunities for an ageing workforce.

Another example, FMP Group (Australia) has a comprehensive strategy of investing in experience, balancing the needs of older employees and business, and helping people plan all aspects of their lives — not just their work lives.

In many cases, awards or agreements contain flexible employment arrangements and guidelines for accessing them. However, how these provisions are used is just as important as their existence.

Older workers often accept occupational downgrading and take roles that underuse their skills and experience. This also can occur under the banner of flexible working arrangements (Australian Computer Society, 2010).

Flexible work arrangements require a balance between flexibility and stability of employment.

The work of many seniors is precarious because it is temporary, part time or casual. Whether it also causes seniors to be vulnerable depends on macroeconomic conditions and retrenchment and re-employment practices (Sargeant and Frazer, 2009).

Employers need not focus on age specifically when offering flexibility, but on equity issues. For example, when British Gas launched a program to look at health, flexible working arrangements and apprenticeships to create an age-friendly workplace culture, it found it needed to review some of its practices. By removing age limits on apprenticeships and offering flexible working arrangements and a wellbeing program to all its workers, the workplace was transformed: this resulted in a good mix of workers and facilitated mentoring in the workplace (Financial Times, 2010).

Technology adds to flexibility

Harnessing the possibilities of technology

Faster broadband is creating more opportunities to work from home or from a location away from the traditional workplace.

At this stage, only 6 per cent of Australians telework, compared to 11 per cent in the United States and 10 per cent in Europe (Access Economics, 2010b).

Increasing the rate of teleworking can have benefits for the nation, employers and individuals:

- the estimated value of just a 10 per cent increase in employees that telework, for 50 per cent of the time, is between \$1.4 billion and \$1.9 billion a year (savings in carbon emissions, transport, infrastructure)
- employers can benefit from savings in office space and equipment, and employ highly skilled people regardless of their location or mobility
- for people who telework, the benefits in time and cost savings and increased flexibility are ongoing (Access Economics, 2010b).

Using technology to connect to workplaces reduces the barriers of geographical distance, time differences and reduced mobility.

If combined with innovative work design, technology also has the potential to enable the participation of people who cannot work full-time or standard hours due to health issues, caring responsibilities or different life patterns.

Technology and innovation

For innovation to occur nationally, when the workforce is shrinking due to population ageing, employers need to ensure every worker, regardless of age, is developed and enabled to contribute more to improve productivity (Business Council of Australia, 2006).

High-speed broadband has the power to dramatically affect businesses, governments, and the non-profit sector, enhancing the quality and reliability of services and supporting innovation (Institute for a Broadband-Enabled Society, 2010).

The Institute for a Broadband Enabled-Society, based in Victoria, established a broadband network test-bed laboratory and is trialling new ideas and innovations in a real life networking environment.

To help transform businesses and services, the institute is looking at barriers to the adoption of high-speed broadband by Australian businesses.

Gaining insights into possible barriers (such as awareness issues, knowledge barriers, cost perceptions, initial coverage and a lack of critical mass) can assist in the rollout of high speed broadband across the country, helping employers and workers to take advantage of new technology.

Innovation plays an important role in the economy and while Australians (including seniors) use technology (email, internet and mobile phone technology), they are yet to embrace all the benefits of being part of a more 'connected' global economy (Business Council of Australia, 2006).

Reducing skills mismatch

Barrier: skills mismatch

Older workers with low education levels are the most likely to experience a mismatch of their skills with industry requirements.

The Consultative Forum on Mature Age Participation notes the transformation in the Australian economy over recent decades, with manufacturing jobs declining and jobs in the services and information technology sectors increasing. This means some older workers have skills and experience more suited to the industry needs of previous decades, but less suited to a modern economy (Forum, p 15).

To remain competitive in a technology-based workforce, firms need to ensure their workers' technical skills are current. Highly trained employees are more productive and efficient (FlexStudy, 2011).

Investing in training and developing skills

Nearly 2 million older Australians (aged 55 and over) outside the workforce want to work.

Given that older workers want to continue in paid participation (because of financial necessity or a desire to continue in productive and challenging activities that work brings) and the nature of work is changing, older workers need to ensure their skills remain current.

This is especially so, given technology-driven changes in the workplace.

Investing in skill development for all workers is also critical in overcoming skills shortages in certain occupations or regions, and achieving higher levels of worker productivity.

Some 45 per cent of workers, aged 45 or over, plan to stay in the workforce until age 65-69 (Forum, p 16).

Given the extended period that older workers may choose to stay in the workforce, the return to the workplace on the investment in further training is clear.

However, the Consultative Forum found workers face a lack of appropriate training opportunities to upgrade their skills, with existing programs inappropriate for them, especially those with low levels of prior qualifications and low formal education (Forum, p 16).

Part of the Building Australia's Future Workforce package (Appendix A) aims to address the lack of formal qualifications in many older workers.

The Government funds registered training providers to undertake skills assessments and training for workers aged 50 and over who have trade relevant skills but no formal qualifications (Appendix A).

Workers need to plan for and anticipate changes in their career throughout the life course, and especially as they enter the extended middle years.

Those who are most successful at retaining relevant skills and adapting to changing workplaces start planning for their future working life early.

Skills for a new future

Having an encore career

Many people choose to change their careers in later life. An encore career provides an opportunity to re-evaluate priorities and find new meaning and purpose through employment (Freedman and Goggin, 2008; and Hugo et al, 2011).

Encore careers are not about phasing out (into retirement) but focusing in on work that will last five, ten years or more, because it is satisfying (Figgis, 2011).

Many older people seek to reinvigorate their careers or start new ones; they want to add variety to their current work by engaging their untapped talent. They want to feel part of their organisation, including in social activities, and hope to use their proven life skills positively — perhaps in mentoring younger fellow employees (SeniorCoach.biz, 2011).

The changes people want are consistent and not entirely surprising. People want more autonomy, a change of pace, part-time or more flexible work so they can enjoy real time off. Above all, they want a renewed sense of purpose and vitality (Figgis, 2010).

In the US, encore careers are of growing interest. Community colleges (similar to TAFE in Australia) help re-skill older people in health, education and the green economy (Freedman and Goggin, 2008; and Hugo et al, 2011).

The nation and businesses, as well as individuals, benefit from encore careers.

If people construct their career paths and work in areas that use their potential and meet their own goals, they are likely to be more motivated and productive, and therefore contribute to enhancing national prosperity (Career Industry Council of Australia, 2011).

Personal motivations to change careers vary. For example, as employed people move past age 55,

they are less likely to be in government jobs and more likely to be self-employed (McDonald, 2011). This may reflect attitudes or barriers within the public sector, superannuation incentives for early retirement or a deliberate choice for an encore career in self-employment.

Planning for workplace changes

People need to be able to plan for career changes and have the opportunity to upgrade their skills. Today's workplace incorporates new processes, practices, products and technology.

Career development applies to people of all ages. Everyone needs to manage learning, work, leisure and transitions over their life course, so they can move closer towards the future they want (Career Development Association of Australia, 2011).

Early planning (when people are in their 40s and 50s) helps people to decide what career direction to take and how to make it happen. It helps them decide on new skills they need (to do their current job, take on a changed role within their firm or for a new career). Employers can help by promoting the benefits of early planning, supporting the planning process, and investing in skills development.

The career advice program under Experience+ provides professional career advice to people aged 45 and over (Appendix A). This complements a range of other career and financial planning services provided by governments and private organisations.

When employers and individuals put career planning on their agendas, and follow up with appropriate action, people's working lives are more satisfying and workplaces reap the benefits of trained, adaptive and motivated staff.

Job design and workplace adaptations

Barrier: job and workplace design

The Consultative Forum on Mature Age Participation found physically demanding occupations or those with physically demanding conditions are major barriers for many mature age people joining the workforce, and contribute to early retirement (Forum, p 25).

Baby boomers who can afford to retire are more likely to do so if their workplaces are inflexible, stressful, or lack meaning and interest (Hugo et al, 2011).

Organisational cultures need to adapt to an age diverse workforce, paying attention to gender issues, flexibility, health and wellbeing and training needs (Atsushi et al, 2011).

In planning for the better educated and financially more secure cohorts of older workers who are approaching possible retirement, employers need to consider how they could provide meaningful work opportunities, so they retain these older workers and set up mentoring roles to support intergenerational knowledge transfer.

Improving the quality of the working environment can attract mature age people into the workforce, and also increase longevity in employment.

The creation of roles and work practices specific to mature age workers, such as more ergonomic working conditions, could be a means to recruit and retain older workers (Forum, p 25).

A prime responsibility of employers is to consider the health of employees and the risk of harm in the workplace. A person's health and the likelihood of harm in the workplace are affected by many factors — past work experience and the individual's general level of health, combined with the individual's work

environment and the demands of the job. (Department of Commerce WA, 2010).

In times of economic downturn, often people need to continue working for longer than they had planned, regardless of health concerns or other responsibilities. This makes the management of health conditions and flexibility in the workplace a prime consideration (Hugo et al, 2011; and Jackson et al, 2006).

Physical and chemical hazards, risks of injuries, long and irregular work hours, shift work and physically demanding work can affect workers' health (Siegrist et al, 2010).

As well as managing workplace hazards and working conditions, employers can take their responsibility further and promote *positive* workplace interventions, ranging from broad based primary health promotion initiatives to more specific interventions focused on:

- the broader environment (ergonomic, noise, temperature, organisational context)
- work tasks (workload, autonomy and control) and
- social relations (communication, conflict, esteem, social support) (Semmer, 2008).

Having healthy workplaces that adapt to take account of differences in the health status of individuals (regardless of their age) will support workers and have productivity gains.

Removing financial disincentives to participation

Barrier: financial disincentives

Tax-transfers are the process where Government revenue collected in the tax system is redistributed to individuals and families through the social security system, to increase wellbeing in the Australian population (Australian Government, 2008).

Both the superannuation system and the tax-transfer system can have an impact on older workers' decisions to continue participating in paid employment.

The superannuation system affects the retirement decisions of Australians in conflicting ways.

For example, superannuation benefits paid from a taxed fund are tax free for people aged 60 or over. This provides an incentive to work until at least age 60, but then may provide an incentive to leave the workforce and start drawing down superannuation benefits.

A range of recent changes to superannuation and pensions encourage longer participation in the workforce.

These include:

- a gradual increase in the superannuation preservation age
- Transition to Retirement rules that allow people to draw down superannuation while continuing to work
- tax free superannuation at age 60
- tax deductible superannuation contributions to age 75 and
- a phased increase in the qualifying age for Age Pension to 67 years.

So the nation can take advantage of the benefits of population ageing, the superannuation and tax-transfer system must interact in a consistent way with incentives for mature age employment, and not provide incentives for early retirement.

Creating challenging volunteer roles

Rewards and roles

Volunteers make a very valuable contribution to Australian society.

Volunteering rates in Australia have increased consistently over the last two decades.

In 2006, 3.1 million Australians aged 18 and over (21 per cent of the population) were volunteers who worked at least once a fortnight, through a group or an organisation. A further 2.1 million people (aged 18 and over) had participated in voluntary work at least once in the previous 12 months (ABS, 2008b).

Older Australians play a large role in volunteering, often combining this role with caring responsibilities, study, paid work or other responsibilities.

People aged 65-84 contribute the highest number of volunteer hours, even though they are not the largest group of volunteers (ABS, 2006).

The benefits to organisations and communities from volunteering are significant. The value to the economy from volunteering is substantial: estimated by the not-for-profit sector at \$14.6 billion in 2007 (ABS, 2002).

Because of volunteering efforts, organisations are able to focus their funds on providing other goods and services to the community.

The importance of volunteering to the Australian community is being recognised by the development and future release of a National Volunteering Strategy (Appendix A).

The rewards for volunteers include personal satisfaction from giving back to the community and being able to share knowledge and skills.

Volunteering also provides individuals with an opportunity for social contact and connectedness, the learning of new skills from others and work experience.

Barrier: lack of challenging roles

Organisations already benefit from volunteering efforts, but they could benefit even more by recognising the diverse skills of seniors.

Older people want more challenging roles when they volunteer, and easier access to volunteering arrangements that are more in line with their circumstances.

Many older people have a wealth of business and technical skills and experience, and want to be able to be fully engaged in decision-making processes. Some would like to use these skills as advisers or planners for volunteer organisations.

Targeted and innovative ways of engaging older volunteers will help the sector to grow.

The ageing population may directly affect volunteering behaviour, particularly as older people tend to volunteer in specific areas — usually in community and welfare fields.

Given many volunteering opportunities are outside the community and welfare fields, volunteering organisations may need to promote volunteering more broadly, extending the range of areas that seek the involvement of older people. This broadening also could expand the volunteering experience and satisfaction of older people (Gill, 2006).

Making volunteering easier

To really capture the interest of older people, volunteer organisations need to not only offer interesting and challenging volunteering opportunities, but be flexible about how and when the volunteers take them up.

Through its training program and publications, Volunteering Australia (Appendix A) supports organisations to plan resources, including funding, and to market their activities. Flexible arrangements could be part of that planning.

How organisations make information available about volunteering opportunities is important, especially for volunteers with limited time to spend on finding and organising their volunteering efforts.

Many volunteering matching services are online, operating as independent outlets, not tapping into an overarching coordinated network. This can make it difficult for volunteers to navigate the full range of opportunities in an area of interest.

Volunteer organisations can use the full range of social media, including Facebook and Twitter, to recruit new volunteers.

Barrier: complexity and cost

The complexity of insurance and regulatory requirements for volunteering can affect volunteering outcomes. Given the variety of volunteering organisations — different roles, numbers of volunteers, locations and size — a 'one-size-fits-all' approach for insurance cannot be taken.

Concerns about personal liability due to a complex array of insurance issues can discourage individuals from volunteering their skills and services.

Volunteers offer their time and skills to the community, saving the nation significant costs.

However, some volunteers have difficulty meeting the costs of regular volunteering, such as for transport and fuel.

Volunteering organisations receiving government volunteer grants can use these funds in various ways: to reimburse volunteers' fuel or transport costs, to buy equipment, or to put towards the cost of training courses or screening processes.

A significant proportion of volunteers do not know they can be reimbursed for out-of-pocket costs, even though they work for organisations that offer this reimbursement.

Around 80 per cent of organisations report they reimburse volunteers' out-of-pocket costs, in full or in part.

Yet, 1 in 3 volunteers report they are not reimbursed and 1 in 10 do not know whether their organisation offers reimbursement (Volunteering Australia, 2010).

Different organisations have competing priorities, so reimbursement varies and may change over time.

It is therefore important that volunteers receive clear, concise and timely information about costs and reimbursement.

With many seniors on fixed incomes, some volunteers risk being unable to continue volunteering, if out of pocket costs are not covered.

Lifelong learning

Lifelong learning is a continuously supportive process which stimulates and empowers individuals to acquire all the knowledge, values, skills and understanding they will require throughout their lifetimes and to apply them with confidence, creativity and enjoyment in all roles, circumstances, and environments (The European Lifelong Learning Initiative in Watson, 2003). In terms of the workforce, the capacity for lifelong learning is essential to the development of a knowledge based economy (Watson, 2003).

While the focus or the topics may be different, the motivations for older people to undertake learning are similar to those for younger adults. They include intellectual stimulation, for workforce training, for civic participation, to gain formal qualifications, or for the social interaction (NSA, 2010).

Employers in a wide range of occupations can help people to make transitions between their work and other roles and responsibilities over their life course, by developing strategies that allow for caring, studying and re-skilling. These strategies could include part time work or graduated retirement, extended leave or career breaks, parental leave, sabbaticals and educational leave. To achieve positive outcomes, workers need time to refresh their knowledge and build their skills (Howe, 2007).

Lifelong learning has two important impacts:

- education and qualifications have a direct economic impact by increasing the employability and productivity of workers at all ages
- life long learning also promotes the integration, participation, and wellbeing of people, and in this way, has an economic impact (UNECE, 2010c).

Lifelong learning — as it is now

Nation

Society has undergone a knowledge-based transformation

Moving from a labour based economy to an information and service based economy creates the need for frequent upgrading of existing skills and the development of new skills. Technological innovations have fundamentally changed the means by which we work and the nature of our work

Society, workplaces and communities

Employers are confronting an ageing workforce

Anticipating and planning for demographic change is a massive challenge. Employers need to plan how to skill and retain older workers. In this environment, traditional approaches to learning are being challenged

Learning over the life course is becoming more necessary

Learning focuses on structured education for those entering the workforce. Awareness is emerging of the need to shift to lifelong learning, both formal and informal, structured and unstructured

Some employers fail to see the value in educating, reskilling and retraining older workers and existing training programs are not always suitable

Stereotyping of older workers as being difficult to train or having little time left in their jobs results in a reluctance to invest in training for older workers. Training organisations are not always offering flexible training options and delivery methods that suit employers and workers

Individuals

Older workers increasingly recognise the need for higher skill levels to continue to participate

Ongoing learning assists seniors to remain active, engaged and working. Some older workers are reluctant to learn new skills and are in low skilled occupations and some have difficulty in accessing appropriate training

Significant numbers of senior Australians are embracing technology

Using technology is a pursuit in itself that enables further learning and is also important in the workplace

Older people are engaging in a diverse range of personal enrichment activities

Engaging in a range of informal learning activities enhances self confidence, planning skills and wellbeing

Lifelong learning — as it could be

Nation

Lifelong learning contributes significant benefits to the economy

Inquiring, engaged and mentally active cohorts of senior Australians continue to contribute to the strength of the economy and Australian society. By embracing a learning culture, organisations and communities can continue to be adaptive and resilient to changing needs

Active consumers of learning products and services

Expanding and more diverse groups of older Australians are active consumers — including of learning products and services (both formal and informal learning)

Society, workplaces and communities

Education providers apply technology creatively to meet the learning needs of all ages

Harnessing technology, education providers adapt and deliver courses that meet the needs of older Australians. Using technology creatively allows education, training and learning to occur in a dynamic and accessible way

Education providers recognise the needs of workplaces for more flexible and customised courses

Tailoring courses and delivery to suit the needs of the workplace and workers, education providers explore new markets to meet workplace demands for 'just-in-time' learning

Workplaces upgrade workers' skills for a more productive workforce

Planning for future skill needs, and training and retraining workers of all ages, enables organisations to attract and retain a productive workforce

Individuals

Individual workers actively plan for, and adapt to, life's transitions, including in the workplace

Remaining flexible and adaptable throughout their careers by engaging in education and training, ensures individuals have the choice to use their skills to continue participating beyond the age at which they could retire

Social and health benefits of lifelong learning are valued

Developing self-knowledge, personal mastery and self-esteem is made easier through lifelong learning

Overcoming barriers to lifelong learning

What are the barriers to lifelong learning?

In an environment where the new economy is knowledge based, learning across the life course is crucial. Learning for work purposes is more important than ever, with skills needing to be upgraded, especially technology skills.

Barriers to lifelong learning for work include:

- reluctance to update skills
- employer assumptions
- programs not tailored to needs.

Learning for work and learning for enrichment

Formal, non-formal and informal learning — all playing a part

Learning encompasses many experiences — such as through educational institutions, on-the-job training, online or community engagement, and the pursuit of hobbies and interests. For ease of understanding, the Australian Bureau of Statistics categorises adult learning into:

- formal learning that is structured, taught learning that leads to a qualification and often is linked to paid work
- non-formal learning that is structured and taught, does *not* lead to a qualification, but often is linked to work
- informal learning that is unstructured and related to work, family, community or leisure. Incidental learning is not included (ABS, 2007).

Learning for work (formal and non-formal learning)

In young adulthood, most people enter the workforce, armed with knowledge and skills from their years of schooling and any higher education or vocational training.

Australia provides a strong foundation in early education and vocational training and the education system is high quality. However, education and training after young adulthood tends to be more sporadic, and tapers sharply after age 50 (NSA, 2010).

Various factors contribute to this tapering off of formal learning in later life. Some include:

- individuals lacking motivation, funds or time to participate in courses to upgrade their skills or to re-skill for a new career, or experiencing other barriers such as health conditions
- educational organisations not always offering diversity in the range of courses or training opportunities, or in the ways these are offered to individuals
- employers sometimes making negative assumptions about the ability of older workers to train or about the retirement intentions of workers.

With an ageing population and a technological revolution, now is the time to ensure that older people access the education and training they need, so as to meet the changing demands of the workforce.

Learning for enrichment (informal)

Informal learning can be for a wide range of purposes, rather than just for work purposes.

Informal learning builds on, and complements earlier formal and structured learning.

In 2007, 74 per cent of people aged 35-64 years undertook informal learning. This does not include the learning that happens incidentally; only deliberate learning (ABS, 2007).

An even greater need for skills

Upgrading and re-skilling

People have always needed to have skills for work and the capacity to change, but in the new economy, the emphasis is on upgrading skills. Economies and businesses grow through being knowledge-based (OECD, 1996), so workers need to be lifelong learners, keeping abreast of and harnessing technology and retraining for the new jobs that it creates (Watson, 2003).

Lifelong learning encourages people to embrace change and plan for it. This includes re-skilling for different jobs, careers and circumstances. Re-skilling does not extend skills but replaces old skills with new and possibly unrelated ones. Re-skilling may be needed when:

- existing skills are outdated or no longer in demand
- workers need to move to a less physically (or mentally) demanding job
- workers want to change direction and do a different job (Hugo et al, 2011).

Employers need to support efforts to enhance skills by giving workers adequate time for renewing skills.

Barrier: reluctance to update skills

While some older workers want to update their skills, pursue professional development and learn new skills to pursue different activities after retiring from their current jobs (Lundberg and Marshallsay, 2007), others consider themselves too old to be re-trained (Forum, p 1).

Some older workers have low levels of core skills, such as literacy and numeracy, and this creates challenges in gaining higher or new skill levels. Some government programs aim to raise literacy and numeracy levels, including programs under the Building Australia's Future Workforce package (Appendix A).

Barrier: employer assumptions

Some employers assume older people are difficult to train or have little time left in their jobs. The assumption that older workers are not worthy of investment is particularly prevalent in information technology fields (Forum, p 1).

Mature age workers can be denied access to promotions and training because of the stereotype that they offer only 'limited returns'. For example, Australian research reveals a tendency among some managers to stereotype older women as 'loyal but lacking potential'. This stereotype makes it less likely that older women will have access to promotion opportunities (AHRC, 2010).

Some employers offer redundancy or retrenchment to older people because suitable, focused training is unavailable. This displaces or forces retirement on some and impedes a return to the workforce, with mature age job seekers having a much higher than average duration of unemployment than other job seekers (Forum, p 10).

Barrier: programs tailored to needs

Many training programs are ineffective for mature aged people, especially those with low levels of prior qualifications or education (Forum, p 11). To be effective, training needs to be relatively short and focused, building on skills that older people already have.

Quality training is flexible and takes account of workers' and employers' needs. This may mean offering more training by modules rather than long courses, or delivering training in various ways or more often during the year. Offering short courses or modules also reduces costs, making training more affordable, and allowing for higher take-up.

Access to training and use of technology

Access to training and education

Older adults, especially in remote or regional locations, and carers may have difficulty accessing courses and getting to classes for reasons related to health, transport, location or timing. Online learning or correspondence courses may be the only options available to them.

Many higher education providers make courses available online, starting at different times during the year. A range of other courses, through private organisations are also available online. Some relate to hobbies or interests while others will lead to a recognised qualification.

Open Universities Australia (Appendix A) provides online education by offering courses from a range of universities. They include flexible learning schedules that fit different lifestyles.

Vocational training is an important aspect of lifelong learning and can lead to professional qualifications.

Education, training organisations and community organisations have a key role to play in developing and providing suitable training products for older workers, in consultation with employers and their employees.

They also have a key role to play in assisting older workers who have low literacy and numeracy levels.

The Building Australia's Future Workforce package (Appendix A) includes wide ranging reforms to the national training system to help people increase skill levels and contribute to economic growth.

These include a modernised apprenticeship system to improve apprenticeship retention and completion rates, making it easier for workers with relevant experience to make a career change into a trade.

Using technology

The uptake of technology is fundamental to lifelong learning. As the growing ageing population creates more demand for education and knowledge, technology provides the means to deliver it. Not only does technology provide access, but it also enables flexible and timely delivery. This means the learning can be responsive to user needs.

Older workers (45+) see training in computing skills as necessary to update skills and professional development, and many want to learn new skills to pursue different activities in retirement (Lundberg and Marshallsay, 2007).

Technology also offers great opportunities to change the way people access learning. Technology can help to make learning more accessible in regional and remote locations and allow expertise to be shared widely. New broadband technologies should be faster, clearer and easier to use, and the design of new technologies that use existing equipment such as TVs, should make online learning a more satisfying experience.

This is important as technological change, particularly information and communication technology, is transforming both the nature of work and its output. This means workplaces have a vested interest in facilitating learning in the workplace.

Workers need to be lifelong learners so they can develop new technology, *apply* new technology and retrain for the new jobs that are created by new technology (Watson, 2003).

Placing real value on learning for enrichment

Why is learning for enrichment important?

Learning for enrichment contributes to health and wellbeing while providing social benefits (NSA, 2010). Learning that involves movement as well as thought (such as learning to dance or play a new sport) may have both physical and mental health benefits at the same time.

Learning helps stave off cognitive decline, furthers personal and professional development, and helps in managing personal and financial matters (Healy, 2004).

Learning across communities allows people to be connected, gain new skills and have a community or cultural identity. The passing on of traditions and cultural knowledge in Indigenous societies is a prime example of learning in communities. So too, is the learning that occurs across the volunteering community.

Universities of the third age (U3A) (Appendix A) provide the opportunity for older people to learn through an online community — for personal reasons rather than professional ones. Older people can connect locally and globally in their pursuit of learning. Australia has already established a number of community-based U3A groups.

Some 950,000 older people used computers or the internet for informal learning purposes in 2006 — the second most popular informal learning activity (ABS, 2008a). People are connecting with families, friends and like-minded people via technology.

Being connected is an essential part of participating in the community — whether it is online or not. New technologies and learning environments need to be varied and accessible to seniors, catering for their needs and budgets. This is a large market for education and learning providers to tap into.

Learning helps us to plan

Whether it is for planning careers, managing finances, managing health conditions or social lives, learning has great value. Discovering more about humans, human lives and the world, increases resilience and adaptability, making it easier to accommodate changes.

Valuing learning for enrichment

Formal education tends to be highly valued, but learning that occurs outside the formal education system is not well understood, made visible, or valued appropriately (OECD, 2011).

Valuing informal and non-formal learning appropriately could have:

- economic benefits, by reducing the direct and opportunity costs of formal learning and allowing human capital to be used more productively
- educational benefits that can underpin lifelong learning and career development
- social benefits, by improving equity and strengthening access to both further education and the labour market, for disadvantaged groups, including older workers
- psychological benefits by making individuals aware of their capabilities and validating their worth (OECD, 2011).

With a larger and more diverse group of older Australians pursuing their hobbies and interests, the opportunity for new learning products and services arises. This in turn, adds value to Australia's economy and the wellbeing of people.

Need for a new attitude

A precious resource

Ultimately, population ageing is both a challenge and an opportunity. It will put upward pressure on public expenditures while slowing economic growth. But it is also a tremendous opportunity for everyone to spend more rewarding years at work and in retirement. Seizing this opportunity will require governments, employers, trade unions and civil society to cooperate in adopting and implementing a new agenda of age-friendly employment policies and practices (OECD, 2006).

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

The potential of older people underpins future development. This potential enables society to rely increasingly on the skills, experience and wisdom of older people, to take the lead in their own betterment and to participate actively in the betterment of society as a whole (UN, 2002).

Turning grey into gold

Embracing the opportunity

The ageing of the population represents a fundamental structural change to Australian society and the economy.

If this new era is approached with attitudes of the past, then there will be a loss to the economy, to society and to individual Australians.

Alternatively, much is to be gained by embracing the opportunities and challenges of a maturing population.

The responsibility falls to us all — individuals, organisations, and government — to embrace these opportunities and overcome barriers so that all Australians continue to reap the rewards of a productive economy into the future.

Everyone — the government, not-for-profit organisations, the private sector, individuals — needs to work together, in partnership, to realise the opportunities.

Interested parties are invited to send their recommendations to the Secretariat, Advisory Panel of the Economic Potential of Senior Australians. Your recommendations do not have to be in a set format; for example, an email would suffice. Further information on the work of the panel is available on the panel's website, at www.treasury.gov.au/EPASA/.

The panel will be finalising their recommendations through November 2011.

Your recommendations are sought for removing the barriers and realising the opportunities: turning grey into gold.

Appendix A

Health	
Australian National Preventive Health Agency	The Australian National Preventive Health Agency (ANPHA) was established in January 2011 to strengthen Australia's investment and infrastructure in preventive health; with a vision of a healthy Australian society where the promotion of health is embraced by every sector, valued by every individual and includes everybody. ANPHA's role is to be the catalyst for strategic partnerships, including the provision of technical advice and assistance to all levels of government and in all sectors, to promote health and reduce health risk and inequalities.
Measure Up	This program encourages Australians to change bad habits and make healthy choices. The waist measurements of Australians are increasing, affecting overall health and wellbeing and increasing the risk of lifestyle related chronic diseases, such as some cancers, heart disease, and type 2 diabetes. Measure Up provides advice and ideas on healthy shopping, recipes, activities and tips on changing bad habits such as smoking and excessive alcohol consumption.
National Tobacco Campaign 2011	This program provides education, advice and support to encourage smoking cessation, with the aim of significantly reducing the incidence of smoking over the next seven years.
Swap It Don't Stop It	This program provides practical advice and encouragement for all Australians to make healthier lifestyle choices to reduce their risk of heart disease, type 2 diabetes and some cancers, by adopting some simple lifestyle changes to become healthier — for instance swap big for small (portion control); swap often for sometimes (occasional treats); swap fried for fresh (nutritional quality); swap sitting for moving (physical activity); and swap watching for playing (physical activity).
Housing	
Accommodation bond loans	An accommodation bond is usually paid when a person permanently enters a low care or extra services high care residential aged care home. An accommodation bond loan releases the equity in a person's house to cover the cost of the accommodation bond, while allowing the person to retain the house, pension and any rent. Such loans are available to people over 60, who may borrow up to 40 per cent of the value of their home. No repayments are required until the end of the loan's five-year term when the principal, interest and charges are due. The borrower maintains ownership of the home and can rent it out to generate extra income.
Benevolent Society's Apartments for Life	Apartments for Life comprises 128 age-friendly apartments under development and is aimed at increasing the choices available to older people to allow them to maintain their quality of life as they grow older. The age-friendly design will enable older people to remain in the neighbourhood of their choice, live as independently as possible, and draw on care services as required.
Commonwealth Rent Assistance	Rent Assistance is a non-taxable income supplement payment added onto the pension, allowance or benefit of eligible income support customers who rent in the private rental market.
Home and Community Care (HACC) Program	The HACC Program provides services such as domestic assistance, personal care as well as professional allied health care and nursing services, in order to support older Australians, younger people with a disability and their carers to be more independent at home and in the community and to reduce the potential or inappropriate need for admission to residential care. Under this program, home modification and maintenance to qualifying households is subsidised, including structural and non-structural modifications such as redesigning bathrooms; installing grab rails, safety locks and non-slip flooring; repairing uneven floors; and improving lighting. Maintenance includes lawn-mowing and removing hazards.
Home reversion schemes	In a home reversion scheme, the home owner is able to sell a proportion of the equity in their home while they continue to live in it. The home owner receives a reduced or 'discounted' lump sum payment in exchange for a fixed proportion of the future value of the home. The older Australian may access this option as a means to financing home improvements, travel or to pay off other debts.

Liveable Home Design Guidelines

Universal Housing Design means designing Australian homes to meet the changing needs of home occupants across their lifetime. It recommends the inclusion of key easy living features that aim to make homes easier and safer to use for all occupants including: people with disability, ageing Australians, people with temporary injuries, and families with young children.

In late 2009, the former Parliamentary Secretary for Disabilities and Children Services, Bill Shorten, convened the National Dialogue on Universal Housing Design, bringing together representatives from all levels of government, and key stakeholders groups from the ageing, disability and community support sectors and the residential building and property industry.

A set of voluntary Liveable Home Design Guidelines can be applied in new houses and existing homes. The Liveable Home Design Guidelines have a hierarchy of options that a home owner, builder or developer can choose to apply in any new building project. For more information go to www.fahcsia.gov.au/sa/disability/pubs/general/Pages/national_dialogue_on_universal_design__strategic_plan.aspx.

National Rental Affordability Scheme

The National Rental Affordability Scheme seeks to address the shortage of affordable rental housing by offering financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households at a rate that is at least 20 per cent below the prevailing market rates.

National Urban Policy

The National Urban Policy sets a vision for our cities to deliver future prosperity and wellbeing for our communities and reinforces the Council of Australian Governments' (COAG) national objective to ensure Australian cities are globally competitive, productive, sustainable, liveable, socially inclusive and well placed to meet future challenges and growth.

As part of the National Urban Policy, the Government announced the Sustainable Communities package in the 2011-12 Budget which targets more effective planning and design of our cities and efficient use of new and existing infrastructure in response to population growth, housing affordability and transport pressures.

The Sustainable Communities package will provide \$120 million to State, Territory and local governments, potentially in partnership with the private sector, to fund projects aimed at improving affordability and liveability in cities.

New programs will deliver demonstration projects within capital cities and regional cities that drive urban renewal through:

- investment in capital projects which improve public transport services and support new local jobs
- working in partnership with the Capital City Lord Mayors on demonstration projects which enhance the liveability and sustainability of our capital cities
- funding capital projects which support urban development or renewal projects that reduce costs and improve access to transport
- more efficient and effective use of new and existing infrastructure through the incorporation of smart technology
- demonstration projects to show how new investments in community facilities and better planning can help improve quality of life in our outer and growth suburbs
- funding projects in outer suburbs and major regional cities which meet the COAG national criteria and promote improved housing and transport supply.

Part A of the package relates to Liveable Cities

The Government has allocated \$20 million for planning, feasibility assessment, design and/or capital works projects which improve the quality of life in our cities.

Examples of proposals that might be considered for funding include the planning, feasibility assessment and/or design for demonstration projects that:

- facilitate innovative residential developments that promote housing affordability, adaptable and accessible housing and improve access to services and public transport
- create or enhance mixed use precincts that optimise public transport use such as the creation of transit malls and the re-development of significant public spaces.

Proposed amendments to the <i>National Consumer Credit Protection Act 2010</i>	<p>These amendments have two elements:</p> <ul style="list-style-type: none"> • extending protections for consumers who enter into reverse mortgages and home reversion schemes, including greater disclosure of the features and fees on these products • establishing a statutory protection against negative equity. <p>These protections are intended to be in place by mid 2012. These amendments are aimed at enhancing the confidence of seniors when seeking to assess the equity in their homes through an equity release product by eliminating the risk of negative equity and increasing their understanding of the features and risks of the product. This should reduce the information asymmetries which many seniors have experienced.</p>
Queensland Smart Home Initiative	The Queensland Smart Home Initiative, launched in 2007, is aimed at raising awareness of the developments in, and advantages of, assistive technologies. Smart homes feature technologies that monitor the energy consumption of lighting, heating and appliances and link with security devices and health monitoring devices to enable independent living. People can visit the Smart House to see how technology can assist them remain in the community.
Reverse mortgages/home equity conversion loans	Reverse mortgages, or home equity conversion loans, allow older people to borrow against the value of their homes. For example, to help finance home improvements by providing a loan secured against the value of the home. These loans are available from a number of lending institutions, each of which will have slightly different conditions. Risks and conditions include application fees, ongoing fees and compounding interest over the life of the loan.
Social Housing Initiative	The Social Housing Initiative provides funding for additional dwellings and increases expenditure on repairs and maintenance. More than 19,300 new social housing dwellings will be built under the Initiative with the assistance of the not-for-profit sector. Around 80,000 dwellings have already benefited from the repairs and maintenance element of the Initiative. The new dwellings are located in major cities, inner and outer regional areas and remote and very remote areas across Australia. The locations have been identified by states and territories as meeting high priority needs.
Participation	
Building Australia's Future Workforce package (2011-12 Budget)	<p>This package includes major reforms for a new approach to deliver the skilled workers the economy needs and to ensure more Australians have the opportunity to share in the nation's prosperity.</p> <p>The package has four components:</p> <ul style="list-style-type: none"> • putting industry at the heart of the training system through a partnership with industry, including: the establishment of a new National Workforce and Productivity Agency, a National Workforce Development Fund and a Productivity Education Fund • modernising apprenticeships, including the setting up of a mentoring program for apprentices and the Accelerated Australian Apprenticeships program that supports the delivery of high quality training • skills to support increased participation including literacy and numeracy programs, a range of Indigenous employment programs, the Apprenticeships Access Program that helps vulnerable job seekers with pre-vocational training to access apprenticeships, and training for mature age workers who are 50 and over and who have trade relevant skills but no formal qualifications so that they can gain a recognised qualification • reforming the national training system through working with the states and territories to reform the Vocational Education and Training system to increase the level of skills and lift productivity.

<p>The Productive Ageing Package Experience+ (part of the Productive Ageing Package)</p>	<p>This Package provides training and support for older Australians who want to stay in the workforce, and includes training packages for employers to allow eligible mature age workers to retrain as supervisors or trainers of young apprentices or as workplace assessors; grants for Golden Gurus organisations to connect mature age people who are retired, semi-retired or not working full-time with employers of trade apprentices; and face-to-face job support and training for mature-age workers with a health condition or injury which impacts on their ability to do their job.</p> <p>These programs are aimed at informing mature age workers of their options to assist them to make successful career transitions, and pass on their skills and experience to other workers. It includes the following programs:</p> <ul style="list-style-type: none"> • Career+ Advice — delivers free professional career advice to people aged 45 and over, by telephone anywhere in Australia. Career advisers will work with callers to help them identify their skills and experience, explore career options, and help them develop a plan of action to achieve their goals, and helps mature age people to counter ageist attitudes that may cause them to decide to leave the labour market. • Experience+ Training — provides funding to eligible employers to pay for the cost of training at the Certificate III level or above for mature age workers (aged 55 and over) to increase the capacity of those workers to supervise or mentor an apprentice or trainee. • Investing in Experience Employment Charter — the Investing in Experience Employment Charter is aimed at helping employers implement positive age management practices. The Charter includes nine principles and actions that employers can use to strengthen age-management practices in the workplace. • Investing in Experience Employment Tool Kit — the Investing in Experience Tool Kit is a practical guide for employing people aged 45 and over. It provides practical help for employers to assess the demographics of their workforce, to identify and address potential skill and knowledge gaps, and to recruit and retain experienced staff. • Job Transition Support — provides support and training to mature age construction and manufacturing workers (aged 55 and over) in certain geographical locations to help them transition to less physically demanding roles, with their current employer or a new employer. • On the Job Support — provides tailored face-to-face support and training for mature age workers who are at risk of losing their job due to their health condition, injury or disability.
<p>Volunteer grants</p>	<p>Volunteer Grants provide funding to volunteering organisations. The grants can be used to purchase small equipment items, contribute towards the reimbursement of fuel or transport costs incurred by volunteers, provide training for volunteers or to conduct background screening checks for volunteers.</p>
<p>National Volunteering Strategy</p>	<p>The Government is due to release a National Volunteering Strategy in 2011 that will articulate the Government's vision and commitment to volunteering in Australia and highlight the key issues and emerging trends in volunteering.</p>
<p>Volunteering Australia</p>	<p>Volunteering Australia is the national peak body working to advance volunteering in the Australian community. Its role is to represent the diverse views and needs of the volunteering sector while promoting the activity of volunteering as one of enduring social, cultural and economic value.</p>
<p>Lifelong learning</p>	
<p>Open Universities Australia (OUA)</p>	<p>Open Universities Australia offers students a flexible way to access higher education and enhance professional development through distance education. Through OUA, there are over 1100 units and 130 qualifications online, all taught by 20 leading universities and other tertiary education providers around Australia, and students can also gain a degree from one of those providers.</p>
<p>Universities of the third age (U3A)</p>	<p>U3A is a global non-profit organisation that aims to offer older people low-cost education opportunities, online. Most U3A are community based and are especially helpful to people who want or need to learn online (such as people who are geographically or socially isolated or have mobility issues). Australia has a number of community based U3A organisations.</p>

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