

THE SILVER CENTURY

SYMPOSIUM PROCEEDINGS 2010

The Silver Century - Prospects and Problems



*In recognition of the late Emeritus Professor
Sol Encel's vision and life's work towards a just society*

COTA (NSW)

Council on the Ageing (NSW) Inc
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THE SILVER CENTURY

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FOREWARD

The inspiration and driving force for this Symposium and its relevance to policy in Australia today was the late Emeritus Professor Sol Encel.

Sol Encel was an emeritus professor at the University of New South Wales's Social Policy Research Centre. Sol engaged daily in research and publication, helping shape governmental policies towards equitable treatment for older people, particularly in employment. He was an esteemed member of the NSW Ministerial Advisory Committee on Ageing, where his extensive knowledge, communication skills and focus on social justice were invaluable. He remained active in the national and international professional associations in his academic fields throughout his life.

For several years Sol contributed lectures on ageing and retirement to a course on Ageing in the social work program at The University of Sydney. While he researched retirement as a participant observer, he never pursued a personal agenda. His legacy in sociology, social policy and the field of ageing is underscored by that passion for social justice, inclusion and honest dealing. He leaves us a gift of immense social benefit.

The partnership between AAG (NSW Division) and COTA (NSW) ensured the depth and relevance of the content of the Symposium to policy directions for our ageing population. Above all, our organizations wish to pay tribute to the central role of Emeritus Professor Sol Encel in the purpose and program of the Symposium.

The aim of the Symposium was to pursue the prospects and problems arising from the “silver century”. The 21st century is sometimes characterized as the “silver century” because the ageing of the population is a new phenomenon with more people reaching old age and living longer than ever before. It is the most salient feature of the population in NSW and western societies generally. As the Silver Century Foundation puts it:

If we're going to live for 20 or 30 years after the conventional age of retirement, what are we supposed to do with that time? What should our later years be about?

The Symposium brought together the community currently engaged with policy and advocacy for older people to hear three substantial talks and engage with a panel of specialists.

In Australia, the Commonwealth Treasury has examined age-based patterns of Commonwealth expenditure since the first *Intergenerational Report* in 2002. The afternoon

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panel explored the implications of the third *Intergenerational Report* published earlier in the year (Treasury 2010).

The symposium was extremely successful. Garnering both intellectual weight and energy, it clarified policy directions to better identify and meet the needs of our society with its changing population, particularly the ageing of the population. It also gained significant media coverage.

So in recognition of Sol's vision and life work towards a just society, we invite you read and use the proceedings in policy and service development for people in our society as we grow older.

SYMPOSIUM PROCEEDINGS

On the 19 August 2010 COTA (NSW) and AAG (NSW Division) jointly convened the Symposium entitled *The Silver Century: Prospects and Problems*.

The Silver Century Symposium was opened by Kath Brewster, President COTA (NSW) and Professor Julie Byles, President AAF (NSW Division). Their opening addresses are recorded in the Postscript.

Over one hundred people participated in the day's proceedings; people came as individuals and as representatives from peak and community organizations and academic institutions.

The Symposium morning session comprised:

- The Keynote Address by The Hon. Barry Jones AO, **The Growth Of The Third Age - Threats and Opportunities**
- **Talks:**
 - **Mature Age Participation**, Pino Migliorino, Chair of the NSW Ministerial Advisory Committee on Ageing and Chair of the Federation of Ethnic Communities' Councils of Australia
 - **Access All Areas: Housing, Transport and Older People**, Julian Disney
 - **Opting In, Opting Out: Work or retirement on government pensions?** Bob Gregory
- Professor Hal Kendig chaired a Panel with Barry Jones, Julian Disney and Bob Gregory to facilitate discussion of their presentations.

For the afternoon, an Intergenerational Panel was led by Professor Julie Byles. The group of panellists had been asked to first comment on issues arising from the recent

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Intergenerational Report which are of direct concern to their organisation and then participate in a Q&A session.

The Panellists were:

- **Anthony Brown**, Men's Health Information & Resource Centre, University of Western Sydney
- **Hal Kendig**, Convenor Ageing, Work and Health Research Unit, Faculty of Health Science, University of Sydney
- **Alison Peters**, CEO NCOSS
- **Priya SaratChandran**, Senior Policy Adviser, Australian Human Rights Commission.

KEYNOTE SPEECH - Barry Jones, OA

The Growth of the Third Age - Threats and Opportunities

TRIBUTE TO SOL ENCEL

I should begin by paying my tribute to Sol Encel, one of my heroes, who invited me to speak at this Symposium but who left us, unexpectedly, on 23 July, at the very moderate age of 85.

Solomon Encel was born in Warsaw in 1925 and arrived on Australia at the age of four, in 1929. He was educated at University High School, Melbourne and the University of Melbourne. When I first entered Melbourne as a law student in 1950, he was already a redoubtable figure on campus.

LIMITS TO LONGEVITY?

I begin by drawing your attention to an important article 'Broken Limits to Life Expectancy' by Jim Oeppen (Cambridge) and James W. Vaupel (Rostock) which appeared in SCIENCE (www.sciencemag.org), Vol. 296, 10 May 2002.

Its first paragraph asks the question:

'Is life expectancy approaching its limit?

Many - including individuals planning their retirement and officials responsible for health and social policy - believe it is. The evidence suggests otherwise'.

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They go on, '**Consider an astonishing fact. Female life expectancy in the record breaking country [Japan] has increased for 160 years at a steady pace of almost 3 months per year**' i.e. an increase of 40 years in 160, from 40 to 80 years. They present a table from 1840 to 2000 which records Japanese female life expectancy to date – and it is essentially a straight line projection. Will it continue in the same way to 2010, 2020, 2030, 2040?

Demographers, the UN and the World Bank have for decades made the common sense assumption that the straight line must taper off in the next decade, and reach a plateau. But it doesn't happen. The line keeps going up.

Male life expectancy is also increasing steadily, but with the straight line at a lower angle.

Oeppen and Vaupel conclude that 'mortality research has exposed the empirical misconceptions and specious theories that underlie the pernicious belief that the expectation of life cannot rise much further... Experts have repeatedly asserted that life expectancy is approaching a ceiling: these experts have repeatedly been proven wrong'.

The French centenarian Jeanne Calment (1875-1997) is the oldest person on record of whose age we can be certain. I am doubtful how far we can use her as a role model. She never worked, and smoked until her last year. The oldest male was the Japanese Shigechiyo Izumi (1865-1986). [This is now doubtful.] Christian Mortensen (1882-1998), Danish-American, is now thought to have been the longest lived male.

The number of 'the Third Age' in the United Kingdom is about 8 million. The striking increase in the number of centenarians was illustrated by some celebrated ones, notably the Queen Mother. (Duchess of Gloucester turned 100 in December 2001). The jurist Lord Denning reached 100 and ballet director Dame Ninette de Valois 102. Oscar Niemeyer, the great architect of Brasília, is still alive at 102. In Melbourne, Dame Elisabeth Murdoch is still an active gardener, concert-goer and philanthropist at 101.

In the United States, Rose Kennedy reached 104 and Irving Berlin 101.

It has been credibly estimated that 50 per cent of girls born in Melbourne in the year 2000 will still be alive in the year 2100 (slightly fewer boys). Twenty years ago, I would not have given myself much of a chance of reaching the century – but now I regard myself as a real prospect. Many people now living will spend more years in retirement than in paid work.

THE THIRD AGE

In 2000 and 2001 I was a Visiting Fellow Commoner at Trinity College, Cambridge, working with the social historian Dr Peter Laslett, CBE, FBA, founder of The Cambridge Group for the History of Population and Social Structure. He was co-founder of the Open University and of

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the Universities of the Third Age, and an outstanding advocate of 'lifelong learning'. He died in November 2001, aged only 86.

His book *A Fresh Map of Life: The Emergence of the Third Age* 1989 - new edition 1996 (Laslett 1996) is very important.

In April 1992 the House of Representatives Standing Committee for Long Term Strategies, which I chaired, published a unanimous report, *Expectations of Life: Increasing the Options for the 21st Century* (Australia, House of Representatives 1992). We relied heavily on Laslett's work.

The message given in submissions to the Committee was that the major problem about ageing was not the aged themselves but myths and denigrating or disparaging attitudes towards them.

The Committee examined the concept of 'the Third Age' and concluded that the group should be considered as a discrete category in contemporary political, economic and social thinking.

Policies for the aged were essentially horizontal – 'smoothing the pillow' or 'easing the passing', making things easier for the poor old dears before their final exit. I preferred **vertical** policies – to keep older people upright. There has been no emphasis on revving up those who were capable of it – helping them to maintain independence and vigour as long as possible. All too often the aged are seen as wasting assets, past their economic use-by date, and a burden on others.

Peter Laslett proposed a new classification of the 'Ages of Man' [and, obviously, Woman] and using Australian data would be:

- **First Age:** Immaturity, dependence, socialising and education; say, people under 18 years comprising 24% of the Australian population;
- **Second Age:** Maturity, independence, responsibility, earning and saving; people aged 18 years to under 60 years of age comprised 58% of the Australian population (with 45% of the population being 18 years to 50 years and 13% of the population being 50 to 60 years);
- **Third Age:** Era of personal fulfilment, a period marked by very little public spending; people aged 60 years to 85 years comprised 16% of the Australian population; and,
- **Fourth Age:** Final dependence, decrepitude and death, marked by very high public spending; people aged 85 years and over comprised 2% of the Australian population, based on the ABS 2006 Census.

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Obviously, this categorisation will differ markedly between individuals and cultures. A child labourer in India would be in the Second Age by twelve or thirteen.¹

Our Report suggested that the Third Age essentially received no social or political recognition as a distinct group – that people past working age were considered as if went directly into the age of decay, decline, dependence, dribbling and the other ‘d’ word, whereas the overwhelming majority continued to have active, healthy and independent lives for decades.

I should point at once to an obvious anomaly: classification by gender. Historically or traditionally, many women were not treated as being part of the paid labour force, and this included married women or spinsters who looked after their parents. Because they did not perform paid work, statisticians did not record them as being part of the labour force, and they never retired either. Statisticians (in the past) only recorded the economic value of their work indirectly when the domestic economy broke down - and a provider had to perform duties for the absent or incapacitated home maker. The substituted service was recorded and evaluated, the original labour was not. In 1992, Duncan Ironmonger of Melbourne calculated the value of unpaid domestic work in Australia at \$A283 billion.

Since then, the ABS 2006 Census included questions on unpaid work for the first time.

“the most recent estimate of unpaid work in Australia was \$261 billion in 1997 – approximately half of the total of the Gross Domestic Product (GDP)” (ABS (2006(a)))

‘Unpaid work’ covers voluntary work, domestic work and caring for others. The ABS recognised that “unpaid work in the household and voluntary work in the community make a substantial contribution to the national economy and to Australian society.” Although more recent data about the hours of unpaid work is available, the ABS reports that

Assuming that the dollar value of unpaid work has continued to be approximately half the total, a current estimate of the value of unpaid work in Australia could be \$643 billion for 2009-10 (ABS 2010 (a), p.21).²

¹ Similarly there are differences in life expectancy between Aboriginal and non-Aboriginal Australians.

² On GDP in relation to societal well-being, see Banks (2010).

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PETER LASLETT'S ARGUMENT can be summarized thus:

1. **Since 1950 Australia and New Zealand, Japan, Western Europe and North America have been passing through a demographic revolution** in which people are living far longer, and working longer week by week, but for a reduced percentage of total life. This has profound - but largely unrecognised - social, economic, political and educational implications, barely addressed by policy makers. For the first time in human history, retirement has become a definite and significant long-term period in most people's lives. Most people who retire between 50 and 60 can expect probably 30 years of *active* life, and many more than 40.
2. **The arrival of the era of the Third Age has complex social, economic and medical causes, and equally far-reaching effects.**
3. **The Third Age is a new factor in human history.** Until the 1920s, the vast majority of people moved directly from the Second Age (responsibility and earning) to the Fourth Age (decrepitude and decline) and, in the process, gave the impression that all retired people were senile and incapacitated and thus gave old age its bad image. (The structure of our institutions and Ministries often reflects this obsolete view). Even in earlier times there was plenty of evidence that not all older people were in such a situation, whatever the horror of old age expressed in so many literary accounts. When most people lead healthy and disability-free lives until long past 80 there is no excuse for such attitudes. [Editor – The ABS now publishes census data on the number of people who need assistance for 'core activities' of daily life, survey data on disability, ageing and carers, and data on self-assessed health status from the National Health Survey (ABS 2006(b) and ABS (2010 (b)))] To illustrate the striking increase in longevity, of 32 Ministers in the Whitlam Government (1972-75), just seventeen have died – and most were in middle age on appointment. Of 63 Ministers in the Hawke-Keating Governments (1983-96), more recent, and with a lower average age, admittedly, only four have died.
4. **The Third Age could be characterised as 'the age of greatest freedom'**, when the pressures imposed by work and family responsibilities have been lifted, but physical and mental health remain good. Those in the Third Age have control over their own time. With a rethinking of the way society operates, the Third Age could become the age of personal achievement and the crowning glory of an individual's life. There are two main obstacles to this aim: the poor economic position of many old people; and the often demeaning way in which society (especially those in the Second Age) views and treats the aged.
5. **How are we going to use this sudden, unprecedented, unanticipated release from mortality?** The answer so far is that, far from rejoicing as might have been expected, we have responded with fear and alarm. Instead of so rearranging our affairs, that we begin to realise the full potential of human experience for the first time in history, we have taken fright. Ageing is seen as a burden on society at large because

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resources have to be found to give older people incomes, provide for their ever-failing health, to maintain institutions for those who cannot be supported otherwise.

6. **Modern life expectancy and retirement practice mean that most traditional assumptions about age are wrong.** The fundamental error is a survival from the past, the error of 'taking the minority of the problematic elderly, the chronically sick, those who cannot look after themselves, those who have to live in institutions, those about to die, for the whole body of the retired' – in other words, confusing the Third Age with the Fourth Age. As a result, expressions in language, institutions and instruments have all become obsolete, and we need 'a fresh map of life'.
7. **With people living longer and an increasing numbers of potential entrants to the labour force,** perhaps more than the capacity of our economy to employ, as productivity (the ratio between input and output) rises, we must redefine work and activity, and create a diversity of approaches to recognise and reward labour/time-use value.
8. **Since work and the family have been the major factors in self-definition ('Who am I?'),** being excluded from paid employment when people are still physically fit and mentally alert, can cause acute psychological problems, especially for males (or women without family responsibilities), when the transition is very abrupt. Much research is being carried out on problems of physical disability, very little on the need to redefine time-use value for the prematurely retired.

AUSTRALIA'S POPULATION AND LASLETT'S FOUR 'AGES OF MAN'

At the 2006 Census, Australia's population was 19.9 million.

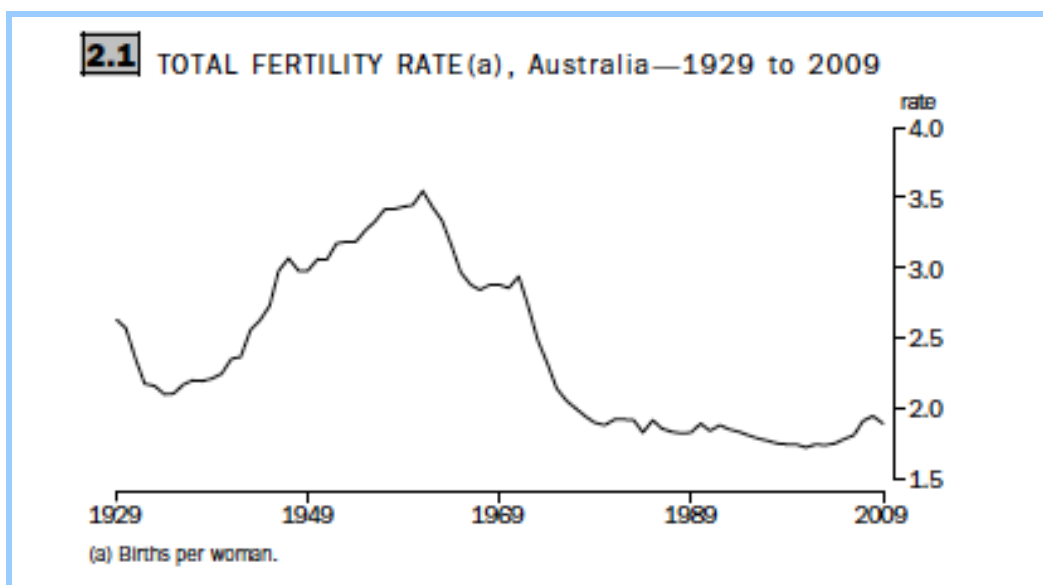
Using Peter Laslett's definitions for the Ages of Man, of the total population of almost 20 million,

- **The First Age** accounts for 4.8 million people (24%), say, people under 18 years
- **The Second Age** for 11.5 million (58%), people aged 18 years to under 60 years of age (with 45% of the population being 18 years to 50 years and 13% of the population being 50 to 59 years old)
- **The Third Age** for 3.3 million (16%), people aged 60 years to 85 years
- **The Fourth Age** for 322,854 (2%), people aged 85 years and over, based on the ABS 2006 Census.

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AUSTRALIA'S POPULATION CHARACTERISTICS:

- **Sharply falling death rates** - over the past 20 years, the crude death rate has decreased:
from 7.4 deaths per 1,000 population in 1989 to 6.4 per 1,000 population in 2009 (ABS 2009)
- **Reduced fertility** - For more than 20 years, Australia's fertility rate has been low. 'Fertility rates were also low during the Great Depression of the 1930s, falling to 2.1 babies per woman in 1934. In 1961 at the height of the 'baby boom', the total fertility rate peaked at 3.5 babies per woman... Fertility rates then fell sharply during the early 1960s...' By 1976, the total fertility rate fell to replacement level (2.1), and continued to fall. In 2009, the total fertility rate was 1.9 babies per woman (ABS 2009 (b)).



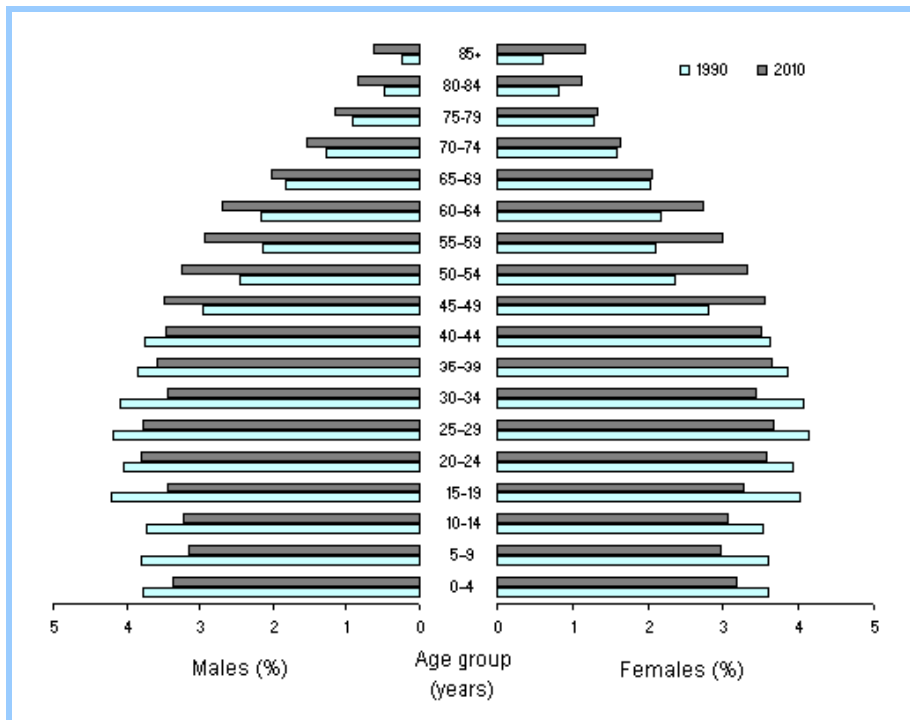
Source: ABS (2009) *Births, Australia, 2009*. Catalogue No. 3301.0.

- **Increased longevity/life expectancy** – similarly, life expectancy has increased markedly. 'Over the past 20 years, life expectancy at birth has improved by 6.0 years for males and 4.3 years for females. Based on current mortality rates, a boy born in 2007-2009 can expect to live 79.3 years, while a girl can expect to live 83.9 years.' A 65 year old man can expect to live 18.7 years, while a 65 year old woman can expect to live 21.8 years (ABS 2009 (a)).

As a result of the above characteristics, "the proportion of Australia's population aged 15-64 years has remained relatively stable, increasing from 66.9% to 67.5% of the total population" whereas the older age groups have increased significantly as shown in the diagram below:

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Age structure of the Australian population, 2010



Source: ABS (2010), *Population by Age and Sex, Australian State and Territories, June 2010*, Catalogue No. 3201.0.

AUSTRALIA'S POPULATION PROJECTIONS

At 2006, Australian Bureau of Statistics projections for 2026 indicate that there would be a total of 27 million people. By 2056, the percentage of people aged 65 years and over was expected to grow from 13% to 23% (using the medium growth projection) (ABS 2008), and the smaller group of people aged 85 years and over (1.6% of the population in 2007) were expected to increase to 4.9% by 2056.

Applying Peter Laslett's definitions for the Ages of Man to these population projections and beyond, the relative increase of people described as Third Age and Fourth Age continues from the current time to 2026 to 2101, as shown in Appendix 2.

South Australia has the highest percentage of older citizens, but Tasmania will soon overtake it. In my view, this is not a reason for panic – or complacency.

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SOCIAL SECURITY

Since a Referendum amended the Constitution in 1946, all matters of social security are a Commonwealth responsibility, applied uniformly. Eligibility for pensions cannot vary between states and territories.

There are no more mandatory retiring ages in Australia (except, paradoxically, for Federal judges – at 70). Nobody can be compelled to retire on the basis of age alone. Many men were retired in the past knowing that the qualification for the age pension was 65. With women, a Victorian case in the 1970s made it illegal to compulsorily retire women at age 60, the then age pension qualification. Age Discrimination Acts now prevent this. Some Superannuation schemes disallow contributions past a certain age.

State and Commonwealth Public Service Acts used to have upper age employment levels, but these were removed in the 1990s.

The qualifying age for men for the age pension is 65, and for women it used to be 60. However, it is being raised to 65 over a 20 year period, which began in July 1996. It now stands at 61.5 years.

However, despite the ageing of the population and the abolition of compulsory retirement ages in Australia, there is no evidence that people are taking advantage of this to extend their working lives. Quite the contrary. The working lifetime is contracting.

Senior public servants now tend to leave before the age of 60, often going into the private sector as consultants. The mean age of MPs has fallen dramatically. With dramatic swings in some elections, there has been a very high turnover. When I retired in October 1998, at 66, I was the fifth oldest of 148 Members of the House of Representatives. My colleague, the Rt Hon Ian Sinclair was the oldest, at 69, having served as MHR 1963-98. The Prime Minister, John Howard, born in 1939, was the fifth oldest MHR, certainly the oldest in mental attitudes. Senators, elected on Party lists, tend to be even younger.

The desire to recruit women to Parliament, a sentiment I completely share, puts some pressure on long serving members to retire early. After 14 years service, Parliamentary Superannuation benefits plateau, and that may be an incentive to get out.

However, while older people are under-represented in the Parliament, a significant number of ostensibly 'retired' people are still very active and articulate in public life – former Governors General Sir Zelman Cowen (84), Sir Ninian Stephen (80), Sir William Deane (73), Bill Hayden (70), former Prime Ministers Gough Whitlam (87), Malcolm Fraser (73), Bob Hawke (74), former Chief Justices Sir Harry Gibbs (87), Sir Anthony Mason (79), Sir Gerard Brennan (75), writer Donald Horne (83), scientists Frank Fenner (89) and Sir Gustav Nossal

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(73), Neville Wran (77), Doug Anthony (74), Ian Sinclair (75), Prof. Nancy Millis (82), Dame Leonie Kramer (79).

Age does not appear to be held against them.

There are regrettably few women.

Younger academics are strikingly missing from any list of public intellectuals: the pursuit of super-specialisation tends to keep them out of community involvement.

The success of Sydney's 2000 Olympic Games has focused national attention and stimulated debate on four issues:

- Aboriginal reconciliation
- Paralympics – great understanding and support
- Volunteerism – recognition of how much the Games was helped by 50,000 volunteers
- Science - unexpectedly – the need to excel in things other than sport.

I would not to raise anything sordid like politics with you, but in the Report of the ALP's Knowledge Nation Taskforce, which I chaired before the 2001 Election, we put a heavy emphasis on the need to have a National Population Policy and to recognise the significance of the Third Age and to work out appropriate policy responses. These were among the elements which were completely unreported in the media.

POLICY RESPONSES

The priorities are:

1. ***To persuade society and government to recognise and understand 'the Third Age' as a new demographic paradigm, and to incorporate that recognition in their thinking, speaking and writing.*** This is by far the most important step. It is conceptual. It does not necessarily involve the passing of legislation, or the reallocation of money, or even an immediate radical shift in the distribution of power. But if it is, as I am convinced, a great idea whose time has not yet come, then it is essential to begin campaigning to promote that recognition. But the understanding comes first - and there is little evidence that leading public figures fully grasp the significance.
2. ***To promote the concept that people are living longer - far longer - but generally working far less and that the period between retirement and dependence/death is expanding very rapidly.*** Much social welfare policy thinking works on the assumption that the retirees move rapidly to 'God's waiting room' or to the knacker's yard. It is no longer so.

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3. ***The need to promote 'vertical policies' for older citizens, not just 'horizontal' ones.*** Current Health/ Social Security policies for the aged are largely **horizontal**, aimed essentially at the Fourth Age. We should have **vertical** policies as well – aimed at keeping the Third Age upright, strong and independent as long as possible. All too often over 60s are seen as wasting assets, past their economic use-by date, and a burden on others. The use of titles such as 'Minister for Aged Care' confirms the implication of dependence, and giving the Federal role to Bronwyn Bishop added a new terror to ageing. 'Revving up' policies are needed, aimed at improving or maintaining quality of life for the 'Third Age', enabling them to remain secure and self sufficient as long as possible outside institutional care. This idea seems incomprehensible to welfare bureaucrats. Many do not grasp the point.
4. ***Ensuring that Government and Society recognise that the Third Age and the Fourth Age have distinctly different priorities.*** The Second Age (those making the laws) ought to engage in meaningful and constructive consultation with spokespeople for the Third Age, and not confuse their needs with the Fourth (dependent).

Currently there are four major policy deficiencies involving the Third Age:

1. Treating the Third and Fourth Ages as if they were identical,
 2. Failure to understand the significance of the Third Age and talking to representative individuals and institutions within it
 3. Leaving decision making to the Second Age, which leaves the Third Age out of the loop. (comparable to leaving decisions about the status of women to men alone), and
 4. Actually inhibiting the Third Age from speaking for itself and probably lessening its sense of responsibility. Conceptually, **it is essential to recognise the processional nature of age categories** - that decision makers in today's Second Age, will themselves process to the Third Age, and so on. It is essential to distinguish between the Third Age, marked by continuing physical fitness and mental agility, active community and social life, mobility and independence, and a wealth of knowledge and experience, and the Fourth Age, characterised by physical dependence and frailty. Making policy decisions which assume that the Fourth Age incorporates the needs and capacities of the Third Age is fundamentally mistaken. Perpetual reference to decline, decrepitude and dependency as a characterisation of those who have left the paid labour force is grossly misleading and leads to serious policy errors. Social resources in experience, skill and talent are going to waste on a vast scale and will continue to do so until the Third Age is recognised as a distinct and valuable demographic category, and not seen as a wasting asset.
5. ***Government should ensure that there is an adequate statistical base for assessing the needs, and potential, of the Third Age.*** It is essential that the full economic and

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social significance of The Third Age be understood – for example, the actual and potential contribution they make to the economy by volunteerism, by staying out of institutions, and remaining as active consumers, providing family support, such as child care, their existence as differentiated markets. In Health, what proportion of public spending meets Fourth Age needs (therapeutic medicine) compared to Third Age needs (such as community medicine and public health)? In dollars spent, the discrepancy is of the order of 7: 1, and on the basis of expenditure *per capita*, the differentiation is 42: 1. Setting up a Parliamentary Committee might be an appropriate way to start examining the issues.

6. **Education must be treated as part of the whole-of-life experience.** There must be increasing emphasis on education for personal development, not just as part of the production/consumption process. Universities of the Third Age (U3A) have been established internationally. The biggest is in Sydney. They emphasise learning as personal growth unrelated to income creation, linked to active and rewarding time use such as recreation, hobbies (gardening, craft), fitness, the arts, understanding history, the environment, ecology and heritage and political processes. Self-financing and autonomous, they provide an exemplary model of persons willing and equipped to work out the theory and practice of the Third Age situation in the contemporary social structure. Much leisure activity involves considerable physical and psychological effort, sometimes greater than in paid employment, such as gardening and household maintenance and care of dependent young or old.
7. **Policies for the Third Age should recognise the practice of volunteerism and assist volunteers.** Volunteers keep many social amenities and community facilities going. Tax relief should be provided to volunteers who devote time, vehicles and petrol to community activity, and to carers who enable the dependent aged to continue living outside institutions. Many Third Age people provide practical support such as child care for people in the Second Age, as well as assisting people in the Fourth Age to maintain a degree of independence. This will actually benefit the revenue, by delaying the inevitable onset of dependence and constant medical treatment, but should be recognised as only one justification. It is inherently worthwhile. The legal status of volunteers should be safeguarded - for example, compensation for injury incurred (analogous to worker's compensation) and insurance to cover injury to third parties. Assistance with petrol should be considered.
8. **Research and teaching programs on Third Age issues require appropriate levels of government funding.** These include genetics, biology, medicine, psychology, and social and humane studies. It should also include design, especially of objects suitable for persons at all ages, mature or otherwise. Recognition of the Third Age is a substantial intellectual challenge. Necessary alliances should be established with

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experts everywhere. The Third Age is an important specific market for tourism, information, entertainment, home help, security, health, fitness and smart buildings.

9. **Redefining labour/time-use value.** Time budgeting and self-management of time are central to lifelong education. Time is the medium in which we live: the only irreplaceable resource. Using it effectively involves setting priorities. But there is a paradox: time management, historically, has been an instrument of *external* control. Friedrich Engels, Marx' collaborator, argued that the clock, not the steam engine, was the central tool of the Industrial Revolution. Imposing discipline by managers in the factory system was essential to Henry Ford's model of mass production. It was central to the organisation of schools, and in public transport. Traditionally, value has always been *externally* conferred, usually by a superior (e.g. parent, teacher or employer). We find it virtually impossible to impute it to ourselves. Education must encourage development and redefinition of a new sense of 'labour/time-use value'. Individual time management should be liberating, but in practice many feel a psychological inhibition because of self-doubt about judgment. Even more people feel uneasy about the passage of time and have a desperate need to desensitise it. They 'kill time' by alcohol and drug abuse, especially smoking. Television is a major activity substitute. Capacity to manage time is the major distinction between those who exercise power and those on whom it is imposed – the 'Who/Whom?' question that Lenin often raised.

10. **Needing to change the culture: self-definition.** The major factors in self-definition have been:
 1. Work
 2. Family and - to a lesser degree
 3. Sport and hobbies.

If physically fit people leave work, say, at 60, the family is dispersed or a partner dies/deserts, then they may suffer crippling anxieties about the purpose of life. If they have been taught that life is validated by work, then lack of work may make life seem valueless. Depression is reaching epidemic proportions in some countries.

11. **Labour force flexibility.** It should be possible to make it easier for people to move in and out of the labour force, so that early retirement ought not to be a disqualification if a job opportunity comes up later.

12. **Politicians respond to what they know - the iterative process.** They take silence as meaning there is no problem. There is a need to build up networks for contact and discussion of policy formulation. Governments know whom they should talk to about Fourth Age issues – for example in Budget formulation. Do they know who should be consulted on Third Age issues?

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13. **The prudential approach.** Excessive land clearing, global warming/Greenhouse, confusion between using resources as capital or income are all issues requiring long term examination of data. This demands taking on the issues - whatever the outcomes - early rather than late.

We have to find new language to describe a new situation. I would dump the word 'Seniors', as a vaguely contemptuous counterpart of 'Juniors'. 'Juniors' aren't up to it. 'Seniors' are past it. It's a way of categorising and dismissing.

It is essential not to lump The Fourth Age (the minority) and The Third Age (the majority) together and speak as if the minority characterises the majority.

It especially unfortunate (and generally inaccurate) to have Age, Aged or Ageing linked with 'Care' or 'Disability'. In New South Wales Ageing and Disability are treated as synonymous. I wouldn't link 'Ageing, Burial and Cremation' either – but current designations are only one step back.

Few in Government speak to my age group. Little is pitched at the Active Aged, emphasising the useful role they can play and encouraging them to maintain independent lives for as long as possible, until the (hopefully brief) transition to the Fourth Age.

OTHER TALKS

PINO MIGLIORINO

Mature Age Participation

Chair of the NSW Ministerial Advisory Committee on Ageing and Chair of the Federation of Ethnic Communities' Councils of Australia

Mr Migliorino referred to the percentage of the population who are described as Culturally and Linguistically Diverse ('CALD'). He commented that many groups have aged in Australia without replenishment of their community so Italians for example are well-represented in the over 65 year age group but not so well represented in the younger age groups.

Mr Migliorino covered a range of topics including:

- The ageing of Aboriginal indigenous Australians
- People living in rural areas of NSW where the centralisation of health services creating a burden on medical-related transport and on Home and Community Care ('HACC') service providers

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- Barriers to access caused by inadequate English can be compounded by lack of “digital” or computer literacy
- Representation and advocacy on older people’s concerns, which should not be only the views of service providers, and
- The vexed issue of employment and retention in employment with ageing - who gets employed, stays employed, and gets choice around when to retire from work.

PROFESSOR JULIAN DISNEY

Access All Areas: Housing, Transport and Older People

Professor Julian Disney, Director of the Social Justice Project at the University of New South Wales. Julian is Convenor of TaxWatch (an independent research and information service -www.taxwatch.org.au) and Chair of the National Affordable Housing Summit (a coalition of national community and industry groups).

Professor Disney’s focus was on housing and transport - perspectives, problems and responses. His argument is that we have been falling behind most other developed countries.

His address follows:

Shortages in rental housing accommodation mean that marginalised people are at the “back of the queue”. The rental housing stock in Australia is typically owned by negatively-g geared taxpayers who offer only short-term, say 6 monthly or 12 monthly rentals. In many other countries, most residential landlords are institutions which long leases, 5 -10 years.

Urban development in Australia is concentrated in very large cities whereas many developed countries have 20-30% of their population living in medium sized cities (500,000 to 1 million). Australia has very few cities in this category [recognised in the Major Cities Unit’s State of the Australian Cities 2010 Report].

Typically, the large Australian cities have poor public transport and poor inter-city public transport connections. The entry and sustained participation of women in the workforce, a desirable result, has changed infrastructure needs because of the need to negotiate the more complex transport requirements of two working adults and kids. Consequences include further upward pressure on higher house prices closer to work and around public transport nodes, as well as gentrification of inner urban areas. All this is having huge impacts on family life for older people: increased house prices means their family cannot afford to live close by. For the less well off, we will have

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longer periods of insecurity, vulnerability and stress [& more travel for carers]. We will have more people going into retirement without paying off their home or indeed paying off their home in their lifetime [and with insufficient funds for their retirement].

Superannuation won't be the entire answer [to retirement income needs]; the current scheme is unfair and wasteful. It doesn't save public money and will widen the gap between those who have job security and job opportunity and those who haven't – the divide will get worse. The retirement income system would be simpler and fairer if it was based on a universal pension, funded by reducing the excessively generous and unfair tax breaks on superannuation for wealthy people.

We need more public housing but also more housing options to take the pressure off public housing. As in the USA and the UK, we need to have affordable housing quotas which must be achieved in new development areas. The National Rental Affordability Scheme is a contemporary successful response in subsidizing housing rental to 20% below market rents. We need to expand this Scheme because it can help to provide a better social mix than current public housing.

It seems that Australia-wide, urban development and the transport task are most challenging. A previous Federal government had a valuable program for building better regional cities as a means of resisting house price inflation. Smaller regional cities are also more efficient for transport.

The tax-transfer system has huge impacts on social policy yet it is often not transparent and operates in a way that is deeply regressive [the rate of taxation decreasing in proportion to the increase in taxable income]. In this context, therefore, the "Henry Review" of Australia's taxation and transfer system was welcome in many respects and the Henry Report (2010) has an ongoing role to play for taxation reform."

Professor Disney also described how the NSW Government had dropped stamp duty on housing sales (the easy part of tax reform) to encourage mobility on medium priced housing stock. He spoke of the value of also reducing exemptions from land tax believing that, as recommended by the Henry Review, they should not apply to luxury houses. This would help to moderate house prices. Excessive investment in housing through negative gearing results in over-priced housing, and the current tax system is driving the practice of building over-sized housing that is so expensive that people cannot afford to furnish them!

In order to help meet the costs of aging, we should also introduce an inheritance tax – Australia is one of few countries not to have a death tax. Although these are hard calls

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for politicians, it is to be hoped that government will remove this huge distortion in the taxation (and transfer) system.

Another area is the need for some kind of carbon tax and for reducing the fringe benefits concessions for motor vehicles. We have overlooked the true cost of car dependency - the true cost of motoring is very high. A carbon tax would help bring home the real cost of driving, bring it home to consumers and encourage more regional centres and public transport. This recognition should lead to support for developing more regional cities and increased public transport.

We need to build for the future!

Social policy needs to take more interest in tax and taxation reform!

PROFESSOR BOB GREGORY

Opting In, Opting Out: Work or Retirement on Government Pensions?

Emeritus Professor of College of Business & Economics, Australian National University, Canberra

Professor Gregory posed questions about the effect of increasing the age of eligibility for pensions on retirement, and pension uptake. His recent study showed that people, who eventually take up the aged pension, retire, almost universally, at 65 years of age; whereas professionals are less likely to retire at that age. Most of the people who take up the aged pension have previously been on some other pension or benefit, typically the disability pension.

The situation is more pronounced for women: 90-95% of women who take a full aged pension at 65 are transferring from another pension. Women are also more likely to be on a full pension than men. The number of people on part pension will change/increase as more people get superannuation benefits.

While there is not a huge difference in income for people on a disability pension it is a big difference for people on unemployment benefits. Therefore if governments are going to have an impact on retirement and pension uptake, they need to focus on earlier stages in life.

At the retirement age of 65 years, 50% of people taking up an aged pension were already in receipt of some government payment for as long as seven (7) years. Therefore, for these people their retirement date was effectively 58 years of age. The question of income

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adequacy must go back 10 years prior to the retirement age of 65 years. It would seem then that programs to get 55 year old people into work should be supported.

In 1995 among married men aged 45-55 years, the number of men on unemployment benefits was about the same as the number on disability benefits. Over the past ten years, the economy has been improving meaning that unemployment declines but that doesn't change the conditions facing people on disability benefits.

Whether people are married or single makes a big difference when people leave the workforce. Since 1995, for single men the unemployment benefit has fallen whereas the disability benefit has increased. Since 1995, in the 20 years before retirement (45-65 years), 60% were in full-time work and 20% in part-time work. While we think of retirement at 65 years we have to move this – not to the later age of 67 years but forward to younger ages. The majority of single men aged 55-65 years are on a disability pension. Thus the circumstances of unemployed singles warrant review.

A copy of **Adele Horin's** report of Professor Gregory's talk is attached as Appendix 3.

INTERGENERATIONAL PANEL DISCUSSION: *Summary*

Chairing this Panel Discussion, Professor Hal Kendig (**HK**) referred to his review of the third Intergenerational Report (Treasury 2010) now published in the *Australasian Journal on Ageing*.

Hal's thesis is that the third Intergenerational Report (2010) lumps together the "problem" of population ageing with "problem" of paying for more and better healthcare for everyone. Although the Report has much sound technical information, Hal's point is that its case for expenditure restraint is made "within a misleading spectre of population ageing. Scapegoating older people is too easily accepted by politicians and electorates who share negative and inaccurate views of ageing."

The Intergenerational Report's failure to explore "what if" questions and alternative scenarios for population health and policy directions is a useful stepping off point for the panel.

- **Anthony Brown, University of Western Sydney (AB),**
- **Alison Peters, CEO NCOSS (AP)**
- **Priya SaratChandran, Australian Human Rights Commission (PS)**

AB: Referred to his interest lies in older men's health and retirement, and is undertaking a PhD on this topic.

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Main points:

- That Hal Kendig had reminded him of Sol's concept of class in understanding ageing, and experience of ageing. In gender and ageing, class is pivotal because the experience of ageing is different for genders and one's socioeconomic status. The challenges that men face are different from those of women. When discussing ageing and diversity, gender needs to be a category of this diversity too. There should be a move away from a modern discourse about who ages worse (reference to Cherry Russel's chapter on Gender and Ageing in a book edited by Sol Encel), rather optimise ageing for all!

AP: Invited audience to enjoy the fact that NCOSS is celebrating its 75th anniversary!

Reminded of that early beginning by Kath Brewster's mention of the starting point for COTA(NSW) being through NCOSS because it was then feared that the ageing population as neglected in the provision of social services (what was a meeting became an organisation).

Main points:

- When one talks about elderly people, as we had earlier been reminded by Pino Migliorino's talk, we need to be clearer about *which* older people as they are not homogenous.
- While we must "plan" for the ageing population in the future, we need planning for the future, planning for now and resources for implementation of services. As part of NCOSS planning, they suggest that a nice statement is not enough; it needs to be resourced and implemented. For example, in looking at what services we might need such as public transport, housing, economy, taxation, pensions and benefits scheme and so on; we also need to recognise that there are variations within different groups. "Early intervention and Prevention" is about people living in their own homes with minimal support. We need to be mindful that HACC eligibility has been narrowing; while the rationing is due to budgetary restrictions the focus concentrates more on tertiary services. There can be unintended consequences of policies, e.g. the centralisation of health services creates demands for transport for medical purposes and causes people to travel further and further for medical care while they are becoming less and less able to access those health services. This illustrates the need for thinking through such policies [Ed. – by using an assessment tool such as a Seniors Impact Statement].

PS: Acknowledged the traditional owners of the land, on our behalf.

She gave apologies for Commissioner Broderick, who was sorry she could not join the panel, and then outlined the role of the Australian Human Rights Commission on age discrimination with its current focus on researching barriers to mature aged employment.

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Main points:

- Age discrimination is unlawful and dehumanising. As a society, we are worse off with any form of discrimination being present. The human rights-based approach emphasises 'choice and control'. People should be given the choice to work or not to work. At an international level, social security is a basic human right. To get a more detailed picture, broader social and cultural effects need to be examined. Discrimination is endemic and systemic. In the workplace, it can be in the form of less training opportunities, denial of access to flexible arrangements, differences in questions asked at interviews, for example.
- The Commission is involved in advocacy and aims to
 1. Strengthen the Age Discrimination Act (2004) because it is the weakest of all the acts covering other grounds of discrimination
 2. Call for an 'audit of laws' (including legislation, acts and regulations, and policies)
 3. Research because we need evidence and illustrations for use in community education. In discrimination, there is a research gap due to the nature of discrimination – it is seen as highly acceptable and normal; and
 4. Community education programs to change attitudes (including in workplaces) and enable better practices → "top down, all around" approach.

HK: Referred to the editorial in the latest edition of the *Australasian Journal on Ageing* (AJA), covering points made above. It will debunk the idea that older people cause fiscal problems, review the latest version of the *Intergenerational Report (IGR)*. The standard of living is projected to increase and relates to the 3Ps (population, productivity and workforce participation), not on reducing expenditure on services for older people. There is conflation of health costs with ageing. Increases in health care spending are due to technology, chronic illness etc.[insufficient physical activity & overweight, smoking etc] rather than the ageing of the population.

Question from audience: (to Priya): Does youth unemployment lead to ageism? (Older people are encouraged to move on to make room for younger people.)

PS: It is important to avoid intergenerational conflict. It appears likely that age discrimination in employing people is not uncommon from a recent experience of attending a human resource management Symposium. Some Symposium participants expressed blatant age discrimination in commenting that they would never hire an older person on account of their age. Unfortunately, youth unemployment contributes to the stereotype and discrimination in not employing older people simply on account of age.

AP: Bob Gregory's presentation this morning reflected the ways that the labour market had changed in many ways. Over the years, there have been fundamental shifts in

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employment opportunities, with evaporation of some types of employment. Therefore we are setting up a false debate about long term unemployment, for some people it is really about lost opportunities.

Comment from audience: In gerontology Symposiums, there is too little discussion about how employment ages them. For example, tradesmen who finish their career early due to physical stress or injuries.

HK: Employment does not age people, but it does however cause serious injuries. It has taken too much out of them. The question is that “if my back is broken, I will be requesting a decent standard of living rather than requesting for an earlier retirement”.

PS: Not forcing people into working longer is important because of the nature of an individual’s work. It can be the case that age discrimination is actually masked by a veil of disability discrimination.

Audience comments:

- The solution from the Veteran Affairs system is either disability compensation or a service pension.
- From experience in NSW, in the 1980s, we benefited from the review of legislation for provisions allowing discrimination on the grounds of sex (both direct and indirect) that were then progressively reformed; that was undertaken by the NSW Anti-Discrimination Board.

AB: There are older people affected by being worn out by work and this issue is mentioned in mental health Symposiums, but not ones on gerontology. The type of job impacts on wellbeing and needs to drill down on groups we’re recognising; hence these are issues that policies have not handled well.

AP: Another important aspect that is often neglected yet with a big impact can be planning by local councils.

Comment from the audience: Hopefully local councils will look to *planning* (for example when considering the location of shopping centres and hospitals). It is necessary that there is communication between everyone at all levels of government.

Question from audience: Ironically, older people themselves may contribute to the very social attitudes they do not like. I have caught myself, I confess, in giving the excuse that “I’m too old for it” instead of explaining the real reason that I may simply not want to do that activity or the colour of a garment being offered to me. Also, this morning’s

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presentations left me wondering: how do we get the balance right between the 'third age' and the 'fourth age'? What does the panel think?

HK: How about people in geriatric practice? Do people say that they are too old?

A practising geriatrician: Yes, most people I see as a practitioner think they have lived for too long. However, most of the patients seen are from the "fourth age".

AB: The image of older people sitting on the veranda in a rocking chair is a very powerful one and dictates most of the attitudes towards elderly people. To talk about the third and fourth age (the subject of the keynote address) can imply a clear cut off point, but in fact it's usually more complicated. There are periods of transition rather than clear categories of second, third or fourth ages of the life course. Efforts in providing HACC services are increasingly made for people to remain independent, for ageing in place, although the person receiving the service may be seen by providers as more dependent than the recipient themselves.

AP: There is also a need to understand service systems. We need universal services to meet the needs of the whole community including meeting the needs of older people.

HK: The industry has been built up around care systems, and there are questions of appropriateness. When someone talks about ageing, it is important to consider where they come from and their history.

Julie (in closing): We need to reorganise ourselves to meet modern needs. We need to recognise that retirement doesn't mean nursing homes and being on rocking chairs.

CONCLUSIONS AND OUTLOOK

PROFESSOR JULIE BYLES SUMMARY

The Hon Barry Jones (Writer, lawyer, social activist, broadcaster, former Labor politician) reminded us that ageing is not new, but it is becoming more common. Once a notable event, living to a century or beyond is no longer rare. However, he also pointed out that most traditional assumptions about ageing are wrong.

The problem stems from our tendency to lump together notions of the "third" and "fourth" age. The third age refers to people who are no longer in the workforce, but non-the-less independent and productive; the fourth age includes those who are frail and dependent.

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He says we make a fundamental error by taking the minority of “frail” older people as typical of the whole body of retired people. We need a “fresh map of life”.

He notes that this idea of an active third age is an anathema to much of government policy and community attitudes. Our general attitude on ageing is about “smoothing the pillow” or slowing down into old age (what Barry terms as a “horizontal policy”), where as it should be a time of “revving up”, or staying active and upright (his “vertical” policy). This from a man for whom Australian legislation was changed, to allow him to stay in public office beyond the age of 72 years.

He reminded me of a radio journalist who recently interviewed me, saying: “the baby boomers are about to retire and move into nursing homes” – as if there is nothing in between.

The other problem stems from invalid ideas about how we value and reward labour, roles and time use in our society. Barry asks: “how can we rejoice in and realise the full potential of these added years of life”. When you think about it, increasing proportions of people in the “third age” is not a burden on society, but a huge increase in human capital.

The theme of work and roles was taken up again by Bob Gregory, who busted some myths about work and pensions and the idea that we can increase workforce participation by raising the pension age. The net effect is not a change in whether you go on the pension, but a change in what pension you go onto.

Julian Disney reminded us that when considering ageing it is important to think about people who WILL be old in the future as well as people we may consider to be already old. He pointed out that inequity is one of the major impediments to wellbeing in society, no matter what our age. He focussed our minds on the problems of housing, of high household debts in a time of low national debt, and the scarcity of housing for people on low incomes. He also challenged us to rethink the trend towards larger cities and to consider the need to develop more regional centres, and with higher population density for greater efficiencies of transport and infrastructure.

Pino Mogliorino also reminded us that we must be inclusive when we talk of ageing, and include the whole community in our debate.

These themes were all discussed with vigour by panellists and participants, with a strong focus on the problems of age discrimination in the workplace, gender issues, and problems for marginalised people.

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FURTHER CONSEQUENCES

The salience of the “third age” gives a deeper meaning to the changing population structure that is often raised in discussions of policy and budgets.

The Symposium was shown how social policy is driven, often invisibly, by the taxation and transfer system which has just been given a ‘root and branch’ review. This review resulted in the Henry Report that is now gaining some take-up in relation to big picture issues, such as environmental degradation and transport in urban centres. The Symposium also learned about the range of pensions (transfer payments) prior to retirement and the potential for equitable reform.

Therefore, the Symposium stimulates and raises questions about the conventional interpretation of the changing population structure. These questions include:

- Are there any aspects of men's health which are likely to become more salient in the next few decades? If so, what kind of public policy responses will be needed? For instance, is the "Men's Shed" program a suitable model for other initiatives?
- How important is isolation as far as older men and women are concerned? The recent reports on social exclusion provide an opening to discuss specific problems of older men arising from increased longevity. The reports on single occupancy housing provide other openings about household expenditure on transport, urban design, mobility and accessibility.
- For NGOs concerned with older people and with aged care (in place and residential care), what are the pressures likely to impose on voluntary bodies providing support services? And since all three IGRs (Inter-generational Reports from Treasury) have stressed the need to control government expenditure on welfare services, what are the implications for voluntary bodies? Have the IGRs taken into account the salience of the “third age” and “fourth age” for allocating funds to early intervention and prevention of ill-health?

Such questions encourage service and advocacy organisations, and governments, to reflect on their role and their future strategies.

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COTA NSW and AAG NSW express their deep respect and thanks to the late Emeritus Professor Sol Encel for his vision and leadership.

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APPENDICES

APPENDIX 1 - ABOUT PETER LASLETT

<http://www.independent.co.uk/news/obituaries/peter-laslett-729530.html>

Richard Smith 21 November 2001

As he approached his retirement his interests moved towards the study of the history of old age and especially the changes that were occurring to the society in which he lived. He was preoccupied with defining the salient characteristics of societies that were coming to contain so many in the "third" and "fourth" ages. *A Fresh Map of Life* (1989; substantially revised in 1996) argued forcefully against the marginalisation of the elderly and the retired. Together with Eric Midwinter and Michael Young, he created a context for continued learning and intellectual stimulation for the elderly and the newly retired by founding the University of the Third Age in 1982.

APPENDIX 2 - AUSTRALIA'S POPULATION AND POPULATION PROJECTIONS BY LASLETT'S 'AGES OF MAN'

POPULATION SIZE, OBSERVED AND PROJECTED (USING MEDIUM GROWTH)

	1 st AGE		2 nd AGE				
	0 - 17		18 - 49		50 - 59		
2006	4902206	24%	9479876	46%	2633797	13%	
2007	4941470	24%	9587853	46%	2656238	13%	
2026	5865241	22%	11496679	42%	3258361	12%	
2056	7061094	20%	14078508	40%	4165199	12%	
2101	8610965	19%	17146677	38%	5295776	12%	
	3 rd AGE			4 th AGE			TOTAL
	60 - 69		70 - 84	85 +			
2006	1770761	9%	1589127	8%	322113	2%	20697880
2007	1871974	9%	1613372	8%	344135	2%	21015042
2026	2956794	11%	3000703	11%	658872	2%	27236650
2056	3957173	11%	4484312	13%	1723685	5%	35469971
2101	4926688	11%	6188732	14%	2575971	6%	44744809

Sources: 3222.0 Population Projections, Australia

Table B9. Population projections, By age and sex, Australia – Series B (2008)

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APPENDIX 3 – ADELE HORIN'S REPORT OF PROFESSOR GREGORY'S ADDRESS

Adele Horin "No gain' in quest for older workforce", *Sydney Morning Herald* 19 August 2010.

What's The Downside of Investing For The Long Term? There isn't one.

Raising the pension age from 65 to 67 will have limited impact on older workers' employment rates due to the high number of Australians who leave the workforce in their 50s and early 60s and receive a disability pension or other government payment, a leading economist says.

Bob Gregory, professor of economics at the Australian National University, says 90 per cent of single people who take up the age pension at 65 had previously received another payment - the disability pension, carer payment or Newstart Allowance, on average for six years.

A high proportion of married couples also followed this path, from dependence on a government payment in their late 50s or early 60s to reliance on the age pension, he said.

"If I go on the disability pension at 63, I move seamlessly to the age pension at 65," he said. "If eligibility for the age pension moves to 67, I just spend the extra years on the disability pension, so nothing is gained for workforce participation."

Professor Gregory, who will address a Symposium today in Sydney, said policies to increase workforce participation had to start much earlier than 65.

In the past decade, there had been improvements in retention of older workers. Nevertheless it was the 55-65 age group that was moving out of the labour market.

In 2007, the average age of retirement was 59 years.

Professor Gregory said that, contrary to myth, it was the poorer Australians who left early or lost their jobs, and moved on to a payment, and the better-off who stayed on in jobs they usually liked.

Last year, the government announced that in 2017, the qualifying age for the age pension would gradually start to increase, reaching 67 for both men and women by 2023. This means men and women born on or after January 1, 1957, will not be eligible for the age pension until they are 67. Those born after July 1, 1952, will also have to wait longer than now.

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Higher retirement ages are intended to moderate the long-term costs of providing age pensions to an ever-growing proportion of the population. But past efforts to reduce the numbers on the disability pension have had little success.

Roger Wilkins, principal research fellow at the Melbourne Institute, said raising the pension age to 67 was important in shifting retirement norms.

But governments were constrained in their influence over early retirement not only because people could get other payments, but because more of them would have adequate superannuation they could access at 60, or earlier for those born before 1964.

"What will matter more than pension age will be the age people can access their super, the tax treatment of super and the rules about how quickly they can deplete it," he said.

The Henry tax review called for the preservation age for superannuation to be aligned with the age pension age. But the government has ruled it out.

POSTSCRIPT: ABOUT THE CONVENORS

Kath Brewster, President Council on the Ageing (NSW) ('COTA (NSW)') welcomed participants. As a co-convenor of the Symposium, Kath took the opportunity to review the history of achievement of COTA (NSW).

"COTA (NSW) - History and Association with Mature Employment

In 1956, when The Older Peoples' Welfare Council came into being, it was concerned with better housing for older people, and support for older people who wished to stay in their own home. At that time the society in which it operated was in many ways a much simpler, more innocent one than that in which COTA operates today. Work patterns and employer and worker expectations were very different.

COTA (NSW) - as its name devolved over two decades – for over half a century has been a community organisation working for all people over 50 whatever their socio-economic, ethnic or religious background. We are not a party-political organisation - although, of course, in representing and advocating on behalf of older people we do respond to, and communicate with governments at all levels.

There are COTAs in every State in Australia; each deals with those issues which relate to their own state. At the Federal level, COTA Australia (a federation of the State COTAs) responds to issues of national significance.

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Today, COTA (NSW) is the peak organisation for development and advocacy of policy on ageing matters. It has among its members individuals, as well as groups such as Senior Citizens Clubs and Centres, local community organisations, Probus Clubs, retirement villages, hospitals, local government organisations - and so on.

Over the past almost half century, aside from its core activities of policy development, advocacy and representation, one of the facets of COTA activities has been to respond to identified needs within the community which are not being met; it works by 'growing' projects until they can stand on their own feet.

Some large and well-known organizations and associations started by COTA (NSW) in this way; these include:

- Meals on Wheels (NSW)
- Carers (NSW)
- Volunteering (NSW)
- The Retirement Villages Association
- The Retirement Villages Residents Association
- The Senior Citizen of the Year Quest - for some years until funding was withdrawn
- Seniors Week from 1972 – until it was taken over by the State Government in 1986.

COTA (NSW) continues to conduct community information seminars about health topics that have included:

- Man Alive! Men's Health Day
- Healthy Ageing - Exercises for Youthfulness
- Healing the Spinal Cord
- Chiropractic Principles
- Maxim-eyes your Sight
- Macular Degeneration - Are you at risk?
- Advance Care Planning.

COTA (NSW) also runs a peer education program, run by paid staff and volunteers, that offers sessions on:

- **Depression** - the *Beyond Maturity Blues* pilot project, with various Indigenous and Culturally and Linguistically Diverse (CALD) older people in metropolitan Sydney. The project aims to recruit, train and support older people in their own language, who then go onto present the talk on depression and older people in that language. We are aware that older people whose first

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language is not English can have difficulties accessing quality information on their health.

- **Reducing the consumption of electricity and water** (and costs), and also a response to the challenges of climate change
- **Health information about the use of medicines.**

COTA (NSW) has a program to service and expand the Grandparent Relative and Kinship Carer Alliance (GRaKCA) for NSW. It resources existing local grandparenting support groups, identifies areas that are under-served then COTA (NSW) liaises with local partners to establish new support groups. COTA (NSW) also offers legal services through the Legal Pathways Program, in partnership with Legal Aid NSW.

COTA (NSW) has long had been associated with the cause of mature workers and discrimination in the workplace. This involvement will remain significant owing to the changing expectations and desires of older people to remain in the workforce without disadvantage to mature employees or those who choose to employ them, including entitlements to workers compensation.

So when Prof Sol Encel approached COTA (NSW) in April 2009 it was entirely appropriate for us to agree to work towards this Symposium; the process was formalised by the establishment of a joint COTA - AAG working group in November last year. It has been a long process in generating this Symposium to further the discourse on the ageing population, age discrimination, and mature age employment.

COTA and AAG believe this is a critical area to get right to enable and support older people – and the society to which they contribute so much - into the future.”

Julie Byles welcomed people to the forum on behalf of the NSW Division of the Australian Association of Gerontology and Geriatrics ('AAG'), noting the exciting line up of esteemed speakers and topics for discussion. Professor Byles stated:

“... AAG is proud to be able to present this symposium in partnership with COTA (NSW) , and in recognition of Emeritus Professor Sol Encel who conceived and orchestrated today’s program, with great assistance from Anne-Marie Elias and COTA (NSW).

Today we will discuss issues of daily importance, not only to older people, but to all who want to live in a just and well-functioning society. The program reflects AAG’s important roles in providing leadership in ageing and in setting an agenda for intelligent discourse on ageing issues, in promoting the academic discipline of gerontology, enhancing research into ageing, and promoting the dissemination and uptake of research findings.

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The AAG has over 700 members across Australia. We are a volunteer organisation that exists only on the strength and dedication of our members and on our partnerships and alliances. COTA NSW is one of our very important partners and it is a pleasure to be sharing this forum today – especially with such challenging and important issues on the agenda.

I'd like to thank COTA NSW and especially Anne-Marie Elias for working with Sol and the NSW AAG Executive in organising this triumph. I'd also like to thank James Grealy and the Salvation Army for the use of their facilities. We have a great program and now it's up to us to have a great day.

AAG and AAG NSW Division acknowledge the Gadigal people of the Eora nation upon who's land this meeting was held.

Sadly, our esteemed AAG NSW Executive Committee Member and friend, Emeritus Professor Sol Encel passed away on the 23rd July, 2010. The idea for this Seminar 'The Silver Century' was his and he had been working hard to prepare and present this topic to you. As you can see by the Program, it will be a very stimulating and absorbing event."