

# The future is grey

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WHAT do Barry Humphries, Rupert Murdoch and the Pope have in common? Clearly, not much, but they do share a desire to keep working well into old age.

This makes them, at least by Australian standards, a tiny minority. As a nation, we love our superannuation packages, our early retirement plans and our state pensions more than most. As the carriage clock chimes in retirement, we throw off the suits, pull on the polyester and head for the golf course, vineyard or, for the very lucky ones, European cruise. Thanks to the success of longevity, retirement, formerly the twilight years, now stretches as long as youth, with the prospect of death a far-away spectre. If you are young enough to still be working, hold this scenario in your mind - then throw it away, because it's all about to change.

Here's another image: a newer, more sombre reality. You work in an office. Your 65th birthday comes and goes. Life as you know it ticks on, the humdrum of the office continues. You turn 67, then 70. You watch your salt-and-pepper hair turn grey, then take on a silver-white shimmer. You look across your ergonomically designed desk (with the adapted lighting to aid your weakened eyesight) at your colleague; he or she is older and more silvery than you. Forget the golf course; you are not going there - at least, not yet.

Welcome to 2050, where, according to the Rudd government's intergenerational report, nearly one in four of us is over 65. The future is grey.

Who is going to support the collective weight of these aged bones? The report predicts that in this new era, economic growth will slow while government spending will outstrip revenue, with half of all spending going towards healthcare, pensions and care for the elderly. The young can't foot

the bill because they form an ever-diminishing group. The answer, it seems, starts here.

Last year, the government announced plans to raise the age of retirement incrementally from 65 to 67 by 2023. Now, in a further bid to detonate this ticking time-bomb, Treasurer Wayne Swan has adopted a productive ageing package to encourage those over 55 to keep going, boosting GDP in the process. The aim of the \$43.3 million package, Swan says, is to "harness the tremendous skills and experience of older Australians" and pass it on to a younger workforce by training mature workers to become supervisors, mentors and trainers. The package includes 50 funding grants for "Golden Gurus" - organisations that connect retired people with employers of trade apprentices.

But just how realistic is it? Like some types of cheese, there are a few professions where workers of a certain maturity are highly prized, but can we expect brickies to be still grafting away on building sites in their 70s? Not really, says Professor Philip Taylor from Monash University, who has spent 20 years researching the issues faced by an ageing workforce. "For many people, heavy physical work is no longer an option and it would take a remarkable investment in their skills to make it a reality," he says. "You can't make policy for such a nebulous group as older workers because one of the most important things to know is that people become much less homogenous with age; productivity and health declines very widely with age, so older workers are a very diverse group."

Rather than persuading the current crop of over-55s to stay in the workforce, Taylor believes energy should be spent preparing the young for a longer lifetime of work. "I think for many older workers now, employment prospects are relatively poor ... They have been neglected for so long and poorly treated for so long that we ought to treat them with decency, fairness and respect and say, 'We've made mistakes. We are going to give you the decency of early retirement.' But for the older workers of the future, that means investing in young people now and continuing to do so."

Whatever the profession, the idea of prolonging working life is going to require a radical shift in attitude. Now, only 58 per cent of people aged 55

to 64 are working, which ranks us 13th on the list of OECD countries, below Sweden, Britain, Japan, New Zealand and the United States. Why is this? Psychologically speaking, the expectation of a package of some sort after a long service to industry is etched in our collective consciousness.

While early retirement is voluntary for some, for others it is because they no longer have a job. Taylor acknowledges the irony that exists for older people today: if they retire, they are viewed as a burden on the state's coffers, but if they stay in work, they are clogging the career paths of the upwardly mobile.

And there is a school of thought that an older workforce is somehow less innovative and stifles a company's creativity and energy. Traditionally, mature workers have been got rid of to make room for the young Turks, in the mistaken belief that there wasn't enough work to go around. Better to pay them off.

**BETTY** Aldridge, 74, who now works in a voluntary capacity as secretary of the University of the Third Age in East Bentleigh, had found herself out of a job earlier than she anticipated.

A personal assistant from England's West Midlands, she arrived in Australia in 1958 as a "ten-pound Pom" with a new husband and strong post-war work ethic. For 20 years she worked with the same management consultancy, starting on a typewriter but acquiring more skills and responsibility over the years.

"With the arrival of computers and Dictaphones, the deadlines became more demanding," she says. "Work became a lot more pressurised." She began to develop carpal tunnel syndrome, a condition associated with repetitive strain, and in 1992 had an operation followed by a long leave of absence. When she returned to the office she found it significantly changed. "A lot of the older, experienced consultants had been replaced by young high-flyers, and attractive younger secretaries were now desirable. It was a horrible time to be working."

Her job, which had involved a fair deal of office administration, was now 80 per cent typing. "That wasn't acceptable and the surgeon who operated on

me advised against it." Instead, at age 57, she went on WorkCare leave for two years, followed by a year of using up holiday pay and long-service entitlements until she could officially retire at 60.

"I was lost," Aldridge said. "I had worked all my life. I didn't know what else to do. I found myself up and dressed at 7am with nowhere to go. I would wander around shopping centres just looking for social interaction. I couldn't help but think, 'All that work, and this is what you get'."

Experts agree that ageism is a big obstacle to overcome if people are to work longer. "Changing attitudes towards an older workforce is one of the most difficult challenges the government faces," says Elizabeth Broderick, the commissioner responsible for age discrimination. She recently set up a forum to determine how prevalent age discrimination is in Australia, and was shocked at the findings. She spoke to older workers, peak bodies, unions and academics and heard stories such as "my client said don't send me anyone over 40".

"Age discrimination is pervasive. It is likely to be one of the most unaddressed barriers to older people continuing in paid work. The real focus has been on retraining, but unless we address attitudinal change, that is the missing piece," Broderick says.

The problem is that it is silent. Race and sex discrimination provoke righteous vocal outrage, yet ageism triggers an internal sense of shame. It is insidious, non-violent and feeds into the vulnerability we all feel: the term "old" is loaded with assumptions of neediness and ineptness, and confronts people with the reality of mortality. Like race and sex discrimination, age discrimination is unlawful. But when it comes to reporting it, many people don't.

Sue Hendy, executive director of the Council on the Ageing (Victoria), gets lots of calls on the subject but finds it very hard to get people to take the next step. "We had a call from a woman who worked in a supermarket who'd been told to dye her hair. When we encouraged her to report them she said, 'No, I'll lose my job'."

We have had the debates about sexism and racism, followed by the necessary education and legislation, but you only have to look in the

newsagency at the birthday cards with jokes about ageing. Imagine substituting the punch lines with race or gender, and half of them wouldn't be so funny. Says Hendy: "It really infuriates me. You can't tell racist or sexist jokes, but you can about ageing."

Ageing attracts a curious fatalism; it is usually presented in negative terms despite the fact longevity is the single greatest success story of modern medicine. It is assumed that many of the over-65s live in some condition of infirmity, but according to Dr David Ames, a professor of ageing and health at Melbourne University and director of the National Ageing Research Institute, the opposite is the case.

"Cognitive decline in the elderly is overstated," he says. "Only 1 per cent of the over-65s require treatment by psychiatrists for major depressive disorders. Dementia occurs in only 1 per cent of the 60 to 65 age group, rising to 8 per cent for those aged 75.

"That means the majority of older workers are fit and well. While I wouldn't be suggesting that we send old people down coalmines and work them to death, there are certain benefits from staying in employment; to stay mentally active and socially connected leads to better cognitive flexibility," he says.

"Since older people have got a lot to offer in terms of knowledge and work ethic, it's a win-win situation. I for one will be disappointed if I can't keep working into my 70s, though I may not want to at the same rate that I do now."

He argues that society needs to adopt more flexible trajectories. In the same way the baby boomers negotiated alternatives for childcare other than the mother staying at home, perhaps we need to become less absolute about retirement.

It is astonishing that we arrive at this discussion so under-rehearsed, and overshadowed by louder conversations about parental leave and childcare. But worrying projections about the proportion of young people to old are forcing it as a topic of debate all over the world.

Says Philip Taylor: "Managers have got used over many decades to the notion of an endless supply of younger labour and still now many don't

believe that that is no longer the case, and in fact they will be obliged to start investing in older labour sooner or later. There are already major labour constraints in places like Western Australia and Queensland." It doesn't take much, he says, to redesign a workplace to make it more hospitable for older workers. A 60-year-old needs eight times the amount of light to see as clearly as a younger person; he says other safety precautions such as handrails and non-slip flooring "would actually make the workplace healthier for all users".

Sue Hendy points to the impact of sedentary lifestyles, rather than just ageing. "It's called sarcopenia," she said. "A loss of muscle tone as a result of inactivity." To counteract it, the Council on the Ageing runs fitness programs for people over 50. So far, they've trained 170 people, many of whom are in their 70s and 80s, to become fitness instructors for older people in gyms and community health centres throughout Victoria.

"It's true that as we get older, a body's capacity to recover gets diminished," she says. "But I challenge the notion that the elderly are clogging up our hospitals. To me, it's a bit like saying there are too many children in schools. There is a right time to be in hospital."

Further, experts don't see older people draining the health system by having surgeries such as hip replacements and knee operations so they can work longer. "There is a view by industry that this would be the case, but I don't agree with it," says associate professor Elizabeth Ozanne, head of social work at Melbourne University. "It is really not a major obstacle - especially if health issues are managed over the entire career. If people are fitter and engaged, they will consult doctors less often."

Ozanne points out there are some companies - not many - that are cottoning on to the benefits of older workers and adopting specialised recruitment policies. In 2002, Westpac made a public commitment to employ up to 900 mature-age staff and easily filled the vacancies.

"People like dealing with people like themselves," says company spokeswoman Emma Copeland. "Pragmatically, it makes sense to match the increasingly mature customer base with a greater proportion of the over-45 workforce."

Westpac has since teamed up with various organisations including the Salvation Army to create programs to encourage mature-age candidates to apply. In line with some European countries, the company says it is committed to keeping its older employees by looking at flexible working arrangements to suit changing needs.

WE HAVE shifted a long way from the time when older people were valued in society (indeed, they still are in some cultures, such as in China and Russia). With the industrial revolution came our love affair with all things new and an illiberal disregard for the old. In our throwaway culture, objects such as phones and computers become obsolete very quickly, and are easily replaced.

It may seem easy to start to see humans in those terms. But research shows that the human brain, unlike a computer, is constantly adapting itself. In his book *The Brain that Changes Itself*, psychiatrist and psychoanalyst Norman Doidge argues that rather than considering the brain an inanimate vessel that can only contain so much, our greatest organ is more like a living creature with an appetite, "that grows and changes itself with proper nourishment and exercise".

Doidge points out that the brain, once believed to have stopped growing at the same time as our bodies, actually remains plastic from the cradle to the grave. But it is a use-it-or-lose-it brain - which means it's like a muscle: it needs constant exercise or else it deflates.

When the late, former chancellor of Germany, the whiskery Otto von Bismarck, introduced the concept of retirement in 1889, he set 70 as the age at which Germans could receive a pension. Given that the average age of death at that time was 40 years, by today's standards that's a bit like becoming eligible at 109.

We have come a long way in social welfare since then, but have we gone too far? Or not far enough? Last year, the first of the Australian baby boomers hit retirement. Since the Woodstock, Beatle-mania and Vietnam generations redefined each stage of life on passing through it, pioneering great social and sexual revolutions, perhaps baby boomers will rewrite

retirement in their own image, giving birth to "grey power" and setting standards for generations to come.