

## Aspirational providers should be excited about the removal of ACAR

THE 2018 BUDGET is the most comprehensive approach to an ageing Australia we have yet seen.

Skills and health check-ups at 45 and 65 years backed by support services, measures to proactively encourage greater mature age employment, policies to enable better superannuation product options in retirement, an increase in the Pension Bonus Scheme, and expanded Pension Loan Scheme are among new key measures promoting a more positive and productive approach to ageing.

The significant program to support access by aged care residents to mental health services, together with a pilot of a new community based service are other welcome additions.

While in core aged care there is a raft of measures largely in response to the Tune and Carnell reviews, not all their recommendations have been addressed.

The big ticket item is obviously high-level home care packages. The government has probably undersold itself here, with high care packages almost doubling over four years and overall a total of 47,000 new packages in the next two years.

More will be needed but that's a good start while we see if there are workers to deliver them.

The decision to merge the residential and home care funding lines should provide greater responsiveness to consumer demand and

therefore more packages in coming years.

The most exciting budget measure is the government's support for removing the Aged Care Approvals Round and moving to alternative arrangements that provide real consumer choice and increased quality.

We await the findings of the study that will assess the potential impacts on consumers, providers and the financial sector and identify any structural adjustments that may be required before a final decision is made on the specific way to implement this decision.

Aspirational providers should be excited about this measure. They will be able to expand in response to consumer demand, while finally seeing consumer



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pressure put on providers who scrape through accreditation but are not where we want to see people forced to go through lack of choice.

This budget lays the groundwork for the next phase of reform, with sometimes modest but well-founded changes that promise much – let's hope the capacity to deliver will be there. ■

## Who wants to work until they are 70?

AMONG THE industrialised nations retiring later is the new face of growing older.

The idea that we should be working at older ages is almost taken for granted in ageing societies if, as we are told, the sustainability of welfare states is not to be comprised.

At the same time, age discrimination is presented as a serious impediment to older people's employment.

It is hard to find an expert who questions this position.

However, the premise that working longer is achievable for all, is universally beneficial and is necessarily desired by the majority of older people is questionable.

Arguments for older people's right to work makes their supposed advocates the unwitting bedfellows of an ideology of extending working lives in Australia, even if demographic forecasts here are not as bleak as in other countries.

Moreover, older people are being asked to stay working at a time when the future availability of so-called good jobs is in doubt.

Working life is changing dramatically, with increasing non-standard employment – characterised by low pay and job insecurity – and the number of working poor.

In the future many older workers may be displaced from work as a consequence of what is known as the fourth industrial revolution – driven by artificial intelligence and robots.

Productivity is a central tenet of present advocacy frameworks for older people. Being productive – often characterised in terms of whether someone is either in a job or looking for one – at older ages is, according to some experts on ageing, good for our wellbeing.

However, the quality of an ageing that is only defined by the degree to which an individual is economically active overlooks the propensity of many older people to find themselves in poor jobs, with attendant risks for their health and retirement wealth.

Added to this, in this new view of ageing the retired are at risk of being stigmatised



Professor Philip Taylor

as no longer pulling their weight in a society where this status is increasingly viewed as something akin to being unemployed.

It may also mean that those for whom longer working lives are unlikely due to their skills and knowledge being unwanted in a rapidly changing economy only receive advocacy in terms of what for them is probably unattainable.

They are defined in terms of what they cannot be, with potential consequences for their wellbeing.

Unretirement – in the sense of being unable to find a job or to fully retire – may become commonplace as governments push out the ages at which pensions can be claimed.

How the unretired and those in non-standard employment will maintain a sense of identity and purpose, not to mention their financial wellbeing, are issues of importance for ageing that have received little consideration.

At a time of deteriorating economic conditions for some workers, those concerned with the welfare of older people should challenge the current blind adherence to simplistic notions of working longer. ■ **Philip Taylor is Professor of Human Resource Management at Federation University Australia and the Australian Association of Gerontology's Glenda Powell Travelling Fellow 2018.**

