



The New Middle age: ways to thrive in the longevity economy.

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Synopsis:

*This paper calls for a new policy framework for 'a middle-ageing Australia'. It offers ideas for policy reform across the areas of work, education, health and community-building regarding the growing middle-aged demographic. There are seven million Australians aged 50-75 years who are facing an extended life expectancy in a volatile and rapidly changing economic and political environment. The authors argue that Australia and its political leaders have an opportunity to take the lead in bringing the nation round to a more positive approach to longer life expectancy. Every political party should actively and consistently counter the currently pervasive negative view of ageing and instead recognise the growing middle-aged population as a valuable resource, both in economic and social terms.*¹

Introduction:

People are living thirty years longer than they did a century ago but our social structures are slow to adapt. Australia's workplaces, educational, health and community institutions need to be re-thought and reinvented to gain optimal outcomes for the new longevity economy to function effectively and productively.

Governments and policy planners at every level need to take a proactive and positive approach to the middle-ageing of our population, rather than see it as a looming economic burden. Australians are living an extended middle-age not an extended old-age. There is no arbitrary age when frailty and decline set in. For most of us this will not occur until around eighty years or even later.

So, we now have a different social structure and a new life stage of some twenty or thirty years which we are calling the 'new middle age'. Social institutions need to adapt for the well-being of individuals and the nation. Our policy approach to 'ageing' should take a life course, life-long view, rather than assume old age is the only issue we will face. Generational cooperation and solidarity must be nurtured, not inter-generational conflict.

There are 7.1 million Australians (a third of our population) in what we call the 'new middle age' (50-75) or their PEAK years. Within that group, there are 4.4 million Baby Boomers (aged 50-64), and another 2.7 million aged between 65 and 79.

¹ This paper builds on the ideas in two books: Patricia Edgar and Don Edgar, *PEAK: Reinventing middle-age*, Text Publishing, 2017, and Patricia Edgar, *In Praise of Ageing*, Text Publishing, 2013

Table 1: Age structure in 2016 and 2031, ABS projection series 47

	2016	2016%	2031	2031%
0-4	1,598,313	6.6	1,741,647	5.9
5-19	4,479,322	18.4	5,429,724	18.3
20-34	5,258,028	21.6	5,701,723	19.2
35-49	4,912,637	20.2	6,135,903	20.6
50-64	4,360,215	17.9	5,049,475	17.0
65-79	2,739,215	11.3	3,997,502	13.4
80-94	906,428	3.7	1,618,408	5.4
95 plus	39,884	0.2	74,300	0.2
Total	24,294,042	100.0	29,748,682	100.0

Source: ABS projection, Series 47, published Nov 2013, assumes TFR 1.8, NOM 200,000, medium life expectancy

Table 1 shows that in 15 years time the number of persons aged 50-79 will increase to 9.0 million. The group that will present the greatest political challenge will be those aged 65-79. There will be a significant increase in their number over the next 15 years as the Baby Boomers replace a much smaller cohort born before 1950. Their number will increase by 1.2 million to 4.0 million in 2031.

These people will need jobs for many years before they will need aged care, for most will be healthy, with few of them suffering from serious disabilities. They will need jobs because few of those approaching age 65 will have the financial assets to provide for their needs for twenty or thirty more years. But a sole focus on paid work may disadvantage many and it ignores the valuable social and economic contributions older people make in other ways.

Currently this population shift is viewed as a problem, a burden for the economy, for health services focused on the negative costs of frailty, aged care, dependency, rising costs to government and a burden on the young. This narrative is widely reported and believed, so we are in danger of such a future becoming a self-fulfilling prophecy. Certainly, the number of those aged over 65 will increase, but a longer, healthier life with continued productivity and social contribution will characterise them, not a prolonged period of dependency. By 2030, Australia will still be the youngest nation in the Western, English-speaking world.

In our view, these seven million people in their middle years represent a resource that could be better harnessed for the benefit of all. They also represent a huge voting bloc whose interests and needs cannot be ignored. This demographic growth is not a temporary phenomenon. Those aged between 30 and 49 - close to seven million as well - will face the same challenges as they move into middle age and old age well beyond 75.

The country is crying out for a political vision that speaks to all, a positive narrative for the nation giving hope for the future in a world in transition. Governments at every level need to offer that vision and respond to the new realities by offering innovative pathways for Australians facing an extended middle age.

The global economy, shifting trade alliances and digital disruption are rapidly changing the nature of work and education, so new thinking is required if Australia is to sustain growth and compete in the global marketplace.

Without a new approach to work, education and health, well-being will decline. Australia has the capacity to develop a progressive longevity economy, an age-friendly community, offering fairness to all, in ways that best utilise the skills and resources of every age group. Either we change our approach to workforce participation, lifelong education and community engagement, or we face a growing economic burden through reliance on pensions, welfare payments, housing support and social disruption, hardship and conflict.

Key facts about middle age:

- The most recent intergenerational report found that ageing is not the problem some assert it will be. By 2050 there will be 2 million more children aged under ten years than was anticipated a decade ago. When that group enters the workforce the dependency ratio of old to young will not be problematic. In the medium term, the main workforce problem will not be too few potential workers but finding employment opportunities for both the wave of mature age people wanting and needing to stay working productively and earning an income, as well as younger workforce entrants.
- The middle-aged represent a major surge in the numbers of people needing an income (and a sense of purpose) for a potential further 20-30 years of life, when both public and private pension and superannuation systems are contracting and are for most people inadequate to sustain a decent lifestyle.
- Current superannuation provisions will not be adequate for most people entering their 60s and 70s. Those on defined benefit funds (e.g. public servants) may be able to live well, but most people are on accumulation funds and will not be able to enjoy

an adequate lifestyle without supplementary funds from some form of ongoing employment. This is a major policy challenge for the future and government must address it creatively rather than as a doomsday scenario. Welfare payments policies will have to be re-thought across the board.

- Old age when people are frail and dependent has been compressed into a few years at the end of a longer life, increasingly 80 years and beyond. Between 1998 and 2015 Australian men have gained an extra 5 years of *disability-free life* (women an extra 3 years). At age 65 there is a 60% increase in our years without any disability.
- Everyone stands to gain from a new approach to the longevity economy, including the young who face even more structural change than the Baby Boomer generation.

The new middle-agers (50-75) can be a huge resource of skills and experience to be drawn on; they are the healthiest, most educated, productive and innovative group in this age range that we have ever seen. It makes sense to keep their wisdom at work, if not in paid work then in better recognition and support for their contributions to society through caring and voluntary activities.

To embrace the potential of this demographic group, to build Australia's economy, to grow from our demographic strengths and maintain our global competitiveness, we outline ideas across four areas:

1. Cultivate more adaptable workplaces.
2. Encourage life-long learning.
3. Promote preventive health measures.
4. Build communities that nurture social engagement and intergenerational cooperation.

The first step should be to change the language used. Research shows we become what we are told we are. Tell people consistently they have no value and they will believe you. Much can be achieved by being positive and inclusive. Definitions of what being 'old' means are arbitrary and misleading. Every individual is ageing and everyone ages in their own way. There is more individual variation within age groups than there is commonality for any so-called generation or stage of life.

The new middle-aged are a resource not a burden. They have experience, skills, potential and maturity: most are not dependent and in decline.

We need a comprehensive campaign to counter the view of intergenerational warfare. This group is not a selfish generation locking the young out of jobs, housing and hope for their future. Though there are clearly challenges facing younger generations (including housing

affordability, HECS fees, digital disruption and the need for constant retraining) these are shared issues. Conflict will develop if this provocative negative dialogue is not stopped and the issues better understood.

The middle age group also has its challenges. They carry the double responsibility of caring for the young and the old, and most do it ungrudgingly. Many young adults stay at home with their middle-aged parents until they can afford to live independently; many are helped into housing by their parents; their parents and grandparents care for their offspring, and the so-called generational conflict is an abstraction based on false comparisons.

A recent report by UBS in the United States shows that the Millennials (those who came of age at the turn of the 21st century) are not (as media reports often portray them) absorbed with technology and self-interest, but are instead very aware of global problems and their potential solutions. They are looking for a sense of purpose rather than just material gain. Moreover, they are not in conflict with older age groups, will inherit and produce greater wealth than any previous generation and want to use that wealth for the good of society.

So, politicians of every stripe and the media should avoid characterising our future as one based on intergenerational conflict.² Fairness for every age group should be the guiding mantra for all political parties.

*'In today's knowledge economy, it will be human capital – talent, skills, tacit know-how, empathy and creativity. These are massive, undervalued human assets to unlock... We need to focus on a growth model based on investment in human capital. That can produce a more dynamic economy and inclusive society, since talent and human capital are far more equally distributed than opportunity or financial capital... We need to rethink three social contracts – those between workers and employers, students and educational institutions, and citizens and governments. That is the only way to create an environment in which every person can realize their full potential and human capital becomes a universal, inalienable asset.'*³

² Adam Bandt, 'Stop the War on the Young', in Greens Newsletter *Melbourne Matters*, Winter 2017

³ Byron Auguste, former economic adviser to President Obama, quoted in Friedman, T.L., *Thank you for being late: An optimist's guide to thriving in the age of accelerations*, Allen Lane, NY, 2016, p. 207

ISSUE 1: CULTIVATE MORE ADAPTABLE WORKPLACES

Middle-aged Australians need to work and want to work, but are currently being forced out of the workplace and finding it hard to get back in. Given the impact of technology and the shift to a service economy for which they are well suited, our approach to employment needs to change.

The facts are:

- More than a third of Australians over 55 are currently in the labour force, double the proportion in the 1980s. The percentage of 60-64-year-olds in the labour-force has jumped from 45 per cent in 2008 to 55 per cent today. Of those over 65, the participation rate in 2016 was 17 per cent for men and 9 per cent for women (a 300 per cent increase in workforce participation for women over 65 since 1983).
- It is middle-aged workers who make up most of the long-term unemployed (averaging 65 weeks). Of those aged 55-59, 36 per cent intend to work beyond 70, and even 20 per cent of Gen-Xers (now in their mid-30s-early 40s) anticipate the same need. The pattern of working life is changing, the automation of work is increasing and our industrial relations system must change in turn to accommodate increased longevity.
- In Australia now, 12 per cent of those over 50 say they can never afford to retire; 64 per cent of retirees wish they had worked full-time longer; 2 million currently unemployed Australians over 50 say they would be willing and/or able to work; yet one in four who had applied for jobs had experienced age discrimination and a third had given up looking for a job.
- Deloitte Access Economics (2013) estimated the expected increase in over-65 employment would add \$55 billion (2 per cent) to Australia's GDP; a further increase of 5 per cent would add another \$47.9 billion. The Grattan Institute claims the loss to Australia's economy of not using the skills and experience of middle-aged workers is round \$10.8 billion annually.
- One in three older Australians lives below the poverty line and many face a long middle life of intermittent work, uncertain income and unfulfilled life expectations. They need paid work, not just welfare.
- Twenty-six per cent of adult men and 37 per cent of women had no superannuation at all in 2011, and the average superannuation balance was \$193,000 for men and \$105,000 for women, nowhere near enough to live on for 20 or so years after reaching pension age. So, working longer will be essential for most people entering their middle years.

- A recent study by ConradLeveris consultants shows Millennials in ‘the gig economy’ are becoming entrenched in a part-time, under-employment economy, with full-time jobs having decreased by 1,900 a month since 2010 and an average of 1,100 part-time jobs created every month. It fails however to note that those in the 50-75 age bracket (the middle-aged) will also increasingly be unable to get a job. The reality is that our economy is shifting towards more flexible, part-time, consultancy-based work, and unions, businesses and governments will have to adjust their thinking in this area. ⁴
- As well, a middle-ageing workforce, if encouraged or persuaded to retire early, will hollow out some sectors, with a loss of corporate knowledge, experience and skill. For example, State police forces are reporting that older policemen wanting shorter and more flexible work hours are being bullied, yet they are not recruiting enough young people to replace existing numbers. If the police don’t adapt standard work practices they’ll lose all that experience of their older workers. As well many of Australia’s nursing and medical staff are reaching middle age and hospitals such as Austin Health are starting to implement new work programs and offer phasing-into-retirement planning to avoid being left without enough experienced staff.
- Multiple studies show that experienced workers have acquired corporate knowledge and skills, are less costly to retrain than younger workers, are computer literate, more reliable and responsible, more committed to and less likely to leave their jobs, and have an advantage in dealing with customers and suppliers because of emotional intelligence and communication skills. Bunnings and Westpac Bank are two examples of businesses deliberately targeting older workers to employ.
- It is more important to define age in terms of real skills and ‘functional’ age instead of chronological age. Not every worker aged 60 has skills or ‘experience’ relevant to a job, and nor does someone aged 30. Nor can we assume all people in a given age category are alike or have the same aptitudes or attitudes to work.
- The ‘lump of labour fallacy’ has been debunked in Europe, since its assumption - that the jobs held by older workers who ‘should retire to make way for the next generation’ can be taken by younger ones - is invalid. They have different skills and succession happens over time.
- Japan, which has a much lower birth-rate and lower migrant intake than Australia, is already an ageing society. The shortage of new young workers is, however, being overcome by encouraging older people to stay in and/or return to the labour force. Necessity breeds invention and the Japanese Government has been urging business

⁴ *Australian*, 26/4/17

to change their traditional policy of an enforced stepping down to lower-paid contract jobs after age 60 and then compulsory retirement after 5-10 years. Japan offers subsidies to companies that employ workers over age 65 and the country now has the highest proportion of people 65 and older (23 per cent) still in the workforce; in the US, that figure is 19 per cent, Australia 13 per cent, Britain 10.7 per cent and France just 2.9 per cent. Japan's economy, despite an ageing population, is thriving.

Ideas to bring change to workplaces:

Workplace relations need to be reframed for a longer working life. Rather than talking about retirement, we should emphasise the theme of 'keeping the wisdom at work', perhaps through the gradual reduction of working hours, working days in a week, reduced responsibilities, rather than sudden-death 'retirement'. Research shows that workers over 40 are more productive when working fewer hours, and a planned phasing-out would both preserve the value of experienced workers and provide some space for new workers to take up employment.

In middle age, workers may have new caring responsibilities for ageing parents, may want to reschedule working hours, work fewer hours and reduce the scope of their responsibility, even relocate or work from home while they still earn an income.

- Encourage phased retirement and ongoing contribution through tax write-offs for employers who allow workers to phase out of full-time work, through part-time, part-week, shorter daily hours, job-sharing, changing roles such as mentoring younger workers.
- Offer older workers on-the-job retraining, access to further education or sabbaticals to do either volunteer work or caring for older family members. Reward those employers who retain and retrain their own employees; it is far more cost-effective.
- We also need to speak differently about part-time versus full-time jobs; every job should be paid fairly and valued. The focus should be on appropriate and fair pay rates, preventing the exploitation of every worker, not whether a 'job' is designated as full-time or part-time. It is the work skills and the work done that are relevant, not the title of a 'job' as such.
- The notion of 'adaptability' may be preferable to 'flexibility' to avoid the characterisation of worker exploitation. Everyone will have to adapt, retrain, relearn, reinvent as technology changes the nature of work. We will all work, but not necessarily in one job, whether full-time or part-time. Our working lives should vary according to our shifting life stage needs and responsibilities.

- This will apply to all age groups. It's not just young workers who are affected by failure to pay penalty rates. Increasingly, older workers (single mothers and displaced employees) will be working shorter hours, in multiple jobs, and fair pay is essential.
- The concept of job sharing could be applied more widely, so that experienced, middle-aged workers can phase out of full-time work gradually, while sharing responsibilities, mentoring younger colleagues, and thus still contributing their skills and know-how rather than having it lost to the company and the economy.
- As the population profile changes, we will need a more adaptable approach to carers' leave. Just as workers won maternity leave, and parental leave (for both mothers and fathers) has become mandatory, we need carers' leave for those times when an ageing parent needs care, a child is disabled, or a son or daughter's marriage breaks down. Already, some 937,000 grandparents provide an average of sixteen hours a week childcare, yet many continue also in paid work. Those in their middle years are called the 'sandwich generation' because caring responsibilities arise from both ends of the age spectrum.
- Identify new areas where the skills and abilities of older workers are most relevant. For example, the middle-aged are better prepared than young people for the new service economy and may need little training to adapt from their past jobs into one involving community and personal services. Empathy, communication skills, maturity of judgement and greater reliability are the qualities most needed in the service economy.
- Employers are concerned about productivity, so the 'soft' qualities of older workers (reliability, commitment, communication and social skills) may be more relevant in some industries than in others where 'hard' qualities (such as physical and mental capacity, willingness to learn new technology and flexibility) are more valued.
- A good example is in the aged care sector where, by 2050, an extra 827,100 care workers will be needed. Labor's 2012 policy shift to consumer-directed care, *Living Longer, Living Better*, needs to be reinforced by altering employment laws to clarify the status of care workers as independent contractors hired directly by home-based consumers. This policy shift has already benefited older Australians by helping them stay at home, thus avoiding institutionalised, residential care, by reducing the costs to government and by avoiding 'rip-offs' by disreputable aged-care service providers.
- Reform age pension eligibility rules so people can supplement the pension through longer hours of paid work, without severe reduction penalty rates.

- Revamp long-service leave provisions – currently, long-service leave is typically based on hours worked in the past 12 months. It should be calculated pro rata, based on total time in employment and needs to be rethought in light of a future where multiple jobs, with shorter hours, are likely. Portable long-service leave needs to be investigated.
- Fix the Superannuation Guarantee system (SG) so that an individual's total monthly wage is counted, not allowing employers to dodge paying the compulsory levy of 9.5 per cent into a worker's nominated super fund. The current threshold for an employer to pay the SG is \$450 a month. Given that many young people work a few part time jobs, none of which earns \$450 a month, they miss out. But older middle-aged people (especially women) are very likely to have to work several part time jobs too in the future, so it should be compulsory for each employer to pay SG into an ongoing employee super fund, even though they don't meet the threshold of \$450 a month.
- Policy makers could get around the way superannuation is calculated on highest rate of salary at the time of retirement by encouraging employees leaving a full-time fund to start another part time fund, or simply change the criteria for calculating super on retirement.
- Change the workers' compensation rules so that employees over age 65 are covered. Some small business employers must pay the fees, yet older workers are not always eligible for workers' comp.
- Travel insurance should be based on medical factors, not age. Most people over 65-70 are fit and not a risk, yet travel insurance is often either denied or charged at a higher rate.
- Fund a new mentorship program, subsidising employers who adapt older workers' roles to make them mentors of younger, less experienced employees. Extend the current Corporate Champions Programme on business mentoring.
- Fund a small business entrepreneurs program through TAFE colleges and universities, utilising experienced business people, in short courses, with affordable fees, targeted at areas where job losses are highest.
- Support and fully fund existing programs such as the *Wage & Connect Subsidy* (currently on hold) which assists with wages and training for the long-term unemployed and the *Employment Pathway Fund*; but drop the *Seniors Employment Incentive Payment* for over 50s which has had a low take-up.

ISSUE 2: ENCOURAGE LIFELONG LEARNING

In future, everyone will need to be educated for lifelong learning – retraining, learning new skills, adapting to technology and industrial/social change.

- Longer life expectancy and rapidly changing technology means education as 'preparation' for a job is no longer fit for purpose. Education will have to be reframed as a process of lifelong learning, with people regularly adapting and learning new skills to change focus.
- Two-thirds of current workers are predicted to change their industry sector and role within the next ten years. Many young people will change jobs up to 17 times, across 6 different industry sectors. They will need a portfolio of skills that are portable to other job clusters in the new economy, not just a narrow qualification for one job or industry sector.
- Automation is predicted to place 40% of current jobs in Australia at risk, so roughly half of the 5 million workers aged between 35 and 50 may be made redundant by 2031. So will an equal number of young people, and though new jobs may well be created by the new technology, these people will need retraining, a huge challenge for our higher education and adult training systems.
- Lifelong learning should be the major theme of education policies from kindergarten to old age. Current Departments of Education could be renamed Departments of Lifelong Learning.
- It is skills, not degrees, that matter for productivity. All tertiary education institutions (Universities and TAFE colleges) will have to respond to this need. They should give recognition to prior learning and life experience when considering mature age applicants.
- Some large employers (PriceWaterhouse Coopers, Penguin, Random House) no longer require a degree as a prerequisite for employment. More targeted, shorter courses are required, at times that suit those already employed to service current business patterns and needs.
- Higher education institutions could utilise the experience of middle-aged people as mentors, on-the-job supervisors, teachers in TAFE colleges and schools.

- Colleges and universities should move towards tailor-made courses, not fixed degrees with rigid requirements and should recognise as entry qualifications workplace experience, on-line study courses, and community contributions. Short courses, patchwork degrees and certificates, drop-in, drop-out, drop-back-in arrangements are better suited to the needs of the new economy.
- All universities should be encouraged to move towards a model such as La Trobe University Vice Chancellor John Dewar's *University 4.0*. This means: more on-demand learning, with fewer fixed course requirements and students tailoring their own degrees to suit existing skills and future needs; multiple modes of education (linking on-campus, online and blended courses); a move away from fixed degrees towards mixed courses, shorter cycle qualifications and credentials that respond more quickly to industry changes and the changing needs of the workforce; more frequent access for students to hands-on internships as part of their course requirements, with real work-based mentors assigned to them.
- Some other universities are thinking along these lines and should be supported. For example, Deakin University, in 'a self-disruption plan', has formed DeakinCo, to recognise 'soft' skills and on-the-job workplace learning. In cooperation with Westpac, work-based learning and recognition of work-based skills can form part of the credits for a degree or diploma. Deakin University is allowing people to start postgraduate courses at any time, breaking them up into two-week '*sprints*' which can be scheduled to suit other life demands and responsibilities.
- The University of New England's 'bespoke courses' provide students not wanting a full degree to freely choose courses that suit their needs and assemble them into a 'bespoke' course, mixing and matching across different areas and levels of study. This recognises the fact that some 40 per cent of the Australian workforce face the likelihood of jobs being replaced by computers in the next 10-15 years, yet cannot commit to a full degree with rigid course requirements. They need to retrain and a 'bespoke' course is more likely to meet their needs.
- Silicon Valley's MOOCs allow people to learn what they need to know right now, and are challenging traditional face-to-face university classes. They cost much less and learning is available on demand. Students can gather online micro-credentials, made up of various MOOCs strung together into an portfolio C.V. A firm called MicroMasters already has over a million enrolments, Coursera has a similar number. British firms are starting to employ people without degrees, but with online qualifications. Australian universities and employers need to recognise such qualifications and count them as credits within a degree or course structure.

- Higher education policy should encourage university-business partnerships to facilitate retraining and upgrading skills of their own employees. e.g. AT&T has partnered with several universities (including online Coursera and Udacity) to provide affordable graduate and undergraduate degrees and/or specialised skills training courses for the skills they needed. AT&T reimburses its employees for tuition fees up to \$8000 a year and up to \$30,000 over a worker's lifetime, and encourages universities to devise what they are calling nano-degrees – shorter, low-cost, on-line courses on the latest technology skills, plus Masters degrees that workers can study in their own time.
- Restore the mature age entry schemes that existed in the 1970s and encourage universities and colleges to design courses for mature age, experienced workers who want short-course retraining and upgrading of skills.
- Develop fee assistance schemes for mature age entrants, possibly through incentives for employers to pay part fees.

ISSUE 3: PROMOTE PREVENTIVE HEALTH MEASURES

Healthy ageing means more than medical interventions and care; it means promoting preventive health measures.

Health, wellbeing and quality of life are influenced by factors outside the standard health system and often outside an individual's wish to lead a healthy lifestyle. They include financial security, social interaction, purpose in life, access to affordable housing suited to the needs of different age stages, the richness of community interactions, ease of access and transport to essential services and family networks.

It is interesting to note the life expectancy of middle-aged white Americans is falling for the first time in American history. The killers are not diabetes and heart disease but 'sadness' from suicides, drug overdoses, cirrhosis and liver diseases. These people are losing economic security and years off their life expectancy, and they voted for President Trump.⁵ Such alienation needs to be avoided in Australia by positive inclusion. There is also evidence that loneliness is a major cause of ill health and premature death; this is an issue that can only be tackled via community-wide interventions.

Governments and their health departments could:

- Highlight the research which shows ongoing work and social engagement, a sense of purpose, are key factors in healthy ageing. Well-being is not just about income, it's about being useful and engaged with others.
- Publicise the data on improved health as people age.
- Redirect the discussion towards one of healthy ageing, with programs that encourage and support individual responsibility for exercise, healthy eating, social involvement and reinvention to maintain a sense of purpose in later life.
- Publicise programs which demonstrate the benefits of simple exercise such as walking and cycling, plus balance, weights and stretching that people can do in their own homes.
- Provide better public recognition for voluntary work, through reporting the \$ value of voluntary work (currently estimated at up to \$200 billion), the numbers of people in different age groups who volunteer in various areas, and include

⁵ J D Vance (2016), *Hillbilly Elegy: A Memoir of Family and Culture in Crisis*, Harper Collins

that economic value in statements about GDP. Engagement in meaningful work and feeling valued are key to everyone's health, but that work does not have to be paid work.

- Resist the tendency to discuss ageing in terms of frailty, dependence, Alzheimer's, care programs and old folk's homes. These are the symptoms of 'old age' which is an entirely different concept and for most will represent only a few years.
- Question the medical approach to mental health (via drugs and costly interventions) and pursue life-affirming policies that ensure inclusion (in jobs, training, housing and community) and a sense of purpose which is the most reliable path to mental health for everyone.

ISSUE 4: BUILD COMMUNITIES THAT NURTURE SOCIAL ENGAGEMENT AND INTERGENERATIONAL COOPERATION.

Successful longevity will require policies that counter intergenerational hostility and encourage community cohesion and cooperation. A truly age-friendly community is one that fosters social engagement, offers links between old and young, places where they meet and interact, opportunities to share and exchange knowledge and ideas.

To that end, federal and State governments could encourage:

- Schools as family learning centres – where family-related human services (such as maternal & child health, public health programs, kindergartens, family counselling, financial advice and youth programs) are co-located, linked with local primary and secondary school programs, and open-access adult learning programs, in a 16-hours-a-day community centre.
- This could be done by linking health and adult learning funds to a community development incentive program into which State education departments could opt.
- Adequate housing is also vital for community health. Housing policy should be treated as a life stage issue, not just an ownership verses rental issue, making provision for downsizing, home-sharing, communal living, ageing in place.
- Implement fairer policy on tax concessions such as negative gearing (especially against non-occupant investors) and capital gains tax.
- Address the issues of homelessness, lack of public housing, investor-driven price-rental rises and housing supply in general.
- The family home should remain a protected asset. To means-test home ownership would drive more onto welfare benefits and be counter-productive to ageing in place.
- Many in the 50-75 age bracket are not home owners and need rental assistance or low-cost housing purchase options. Only 70 per cent of Baby Boomers own or are currently paying off a home. A quarter of people over 64 have already downsized, 44 per cent of those who have not cannot find anything suitable, and 58 per cent say the costs of downsizing are too great. Renters, often with limited finances, are even more fearful of shifting house as they get older. So, affordable housing is not just an issue for the young.
- Encourage home-share programs of intergenerational exchange - home help and company for older residents in exchange for cheap or free accommodation, gardening or shopping assistance.

- Urge the removal of current local government restrictions on backyard granny flats, the building of smaller units on suburban blocks.
- Examine the 'tiny house movement' as an option for both young people and older middle-aged people who have difficulty entering the housing market.
- Support the development of low-income caravan parks, owned by the residents as a safe community for older people, as in the USA.
- Encourage new developments to be built as multi-age communities, not as old people's enclaves.
- Develop a framework for 'the age-friendly community', to assess whether every age group (children, youth, families, older citizens) is well catered for. It is counter-productive to fund separate youth programs and aged care programs, without placing them all within a framework of a cohesive community context where every age group is seen to have a stake in helping each other get through a longer life.

Australia could build a new system of lifelong workplace participation, lifelong learning and lifelong community involvement, where every generation is engaged in a cooperative endeavour from which all ages benefit and thrive.

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