

May 2008

Ageing in Victoria

Discussion paper

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Introduction

Older Victorians contribute much to our economy and society and enrich the way we live. We need to support and strengthen social and economic participation by older Victorians by developing housing, transport and other amenities which will make our communities more 'liveable' for seniors, encouraging older people to lead a healthy lifestyle as well as providing community support for care when it is needed.

All levels of government have important roles to play in shaping an environment for our older citizens where they feel valued and respected. State and local governments play a part through planning and service provision and the Commonwealth through income support and superannuation policies.

Our ageing population is not simply an issue for older Victorians, but represents a fundamental change in the structure of our families and society. A higher proportion of older people will affect how families live, how businesses are managed, and how local communities are organised.

This discussion paper is intended to encourage the Victorian community, and particularly older Victorians, to contribute to the development of policies that recognise that population ageing presents not only challenges, but exciting opportunities for government and the community to benefit from all that our older citizens have to offer.

Background

Population changes

Australia's population is ageing, with both the number and proportion of older Australians increasing rapidly. Between 2006 and 2021, the number of Australians over 65 is projected to grow from 2.73 million (13.3% of the population) to 4.47 million (18.7% of the population), and by 2051 the number of people over the age of 65 is projected to reach 7.28 million (25.8% of the population).

The ageing of the Australian population is a consequence of low fertility rates during the 1970s, 80s, and 90s, as well as increased longevity. The ageing of the baby boomer generation over the next 20 years will underscore the implications of population ageing.

Australians are living longer. During the period from 1901 to 2001, life expectancy for men increased by 22 years, from 55 to 77 years, and life expectancy for women increased by 24 years, from 58 to 83 years.

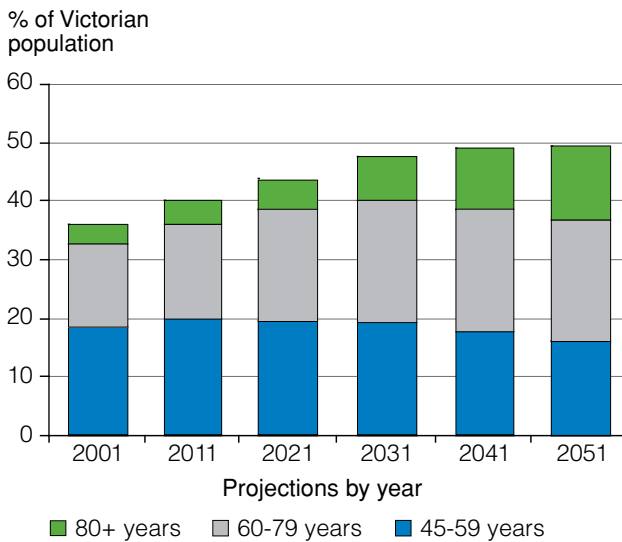
Population changes in Victoria reflect the national situation. Projections indicate that in 2011, one in five Victorians will be aged 60 or over, and by 2021 more than a quarter of Victorians will be aged 60 or over. Increasing levels of migration may have some impact on our projections, but are unlikely to change the underlying trend.

Much of this discussion paper focuses on senior Victorians, aged 60 years and over. However, some consideration is given to the characteristics of the baby boomer generation, who are currently aged from about 45 to 60 years, but who represent the next, and largest, cohort of Victorian seniors.





Age cohort as per cent of Victorian population



Diversity of older Victorians

People from all backgrounds share common experiences across their lifetimes, marked by typical events and transitions, such as retirement, loss of spouse or partner, moving home and the onset of illness. How individuals respond to significant events and transitions throughout their lives can influence their income, health and wellbeing and social participation.

Despite the common experiences of ageing, seniors are a diverse group, and the experience of getting older will depend on each person's background. From the growing body of research on seniors, we know that the ageing experience can be strongly influenced by a number of factors.

Gender

There are proportionally more older women than men, especially among older seniors. The number of women aged over 65 is 25% higher than the number of men over 65, and there are more than twice as many women as men among people over 85. Also, women and men experience the ageing process differently. For example, older women tend to have stronger social networks and are more likely to live alone, while older men tend to value personal independence more highly and have weaker social networks, especially after retirement.

Place of residence

Proportionally, regional Victoria has an older population than Melbourne. In 2006, 21.3% of regional Victorians were aged over 60, compared with 17.3% of the population of metropolitan Melbourne. The rate of increase of seniors in rural and regional areas is projected to be twice that of metropolitan areas. By 2021 the number of people aged 80 years and over in rural Victoria is expected to increase from nearly 62,000 to 101,000.

The ageing of Victoria's population in rural and regional areas will increase demand for services for older residents, and people living in more remote areas may have difficulty accessing these services.

The tables show the metropolitan and regional Local Government Areas with the highest percentages of older residents in 2006 and those expected to have the highest percentages in 2021.

Indigenous status

Indigenous people have a much lower life expectancy than the general population. Only 2.9% of Indigenous Victorians are over the age of 65, compared with 12.9% of the total Victorian population. Life expectancy of Indigenous Victorians is estimated at around 17 years less than for other Victorians. Reducing the gap in life expectancy is the cornerstone Indigenous policy objective of Australian governments.

Indigenous seniors have many of the same needs and expectations of ageing as non-Indigenous seniors, however, Indigenous seniors often place particularly strong emphasis on family and social networks.

Many Indigenous seniors prefer to rely on family and Indigenous-specific ageing services where they are available. However, many also use mainstream health, welfare and ageing services and it is important these services are delivered in a culturally sensitive manner.

Cultural and linguistic diversity

In 2006, 28% of Victorians over the age of 65 were born in non-English speaking countries. Almost one-third spoke a language other than English at home. There is significant diversity of language, ethnicity and cultural background within this group.

Culturally and linguistically diverse (CALD) seniors can face a range of challenges, particularly language/communication difficulties. While many CALD seniors highly value support from family networks, their families are often widely dispersed, sometimes in a number of different countries.

Sexuality and gender identity

A greater number of baby boomers identify as gay, lesbian, bisexual or transgender (GLBT) than in previous generations, which will lead to a larger number of seniors who identify as GLBT over the coming decades. GLBT seniors are much more likely than other seniors to find social support primarily in 'families of choice' and friendship networks, rather than family networks. GLBT seniors often have not completed documents such as wills or powers of attorney.

60+ Population of Metro LGAs, 2006			Projected 60+ population of Metro LGAs, 2021	
Rank	LGA	Seniors (%)	LGA	Seniors (%)
1	Mornington Peninsula	24.60	Mornington Peninsula	30.83
2	Monash	21.98	Kingston	28.51
3	Manningham	21.88	Greater Dandenong	27.74
4	Whitehorse	21.50	Hobsons Bay	27.58
5	Kingston	21.31	Frankston	27.48

60+ Population of Rural/Regional LGAs, 2006			Projected 60+ population of Rural/Regional LGAs, 2021	
Rank	LGA	Seniors (%)	LGA	Seniors (%)
1	Queenscliff	41.62	Queenscliff	51.50
2	Bass Coast	29.88	Buloke	43.66
3	Buloke	29.48	East Gippsland	43.37
4	Hindmarsh	29.36	Strathbogie	42.84
5	Strathbogie	29.12	Central Goldfields	41.46



Having a disability

The likelihood of acquiring a disability increases with age. In this sense disability can be viewed as a health implication of ageing. However, it is also important to recognise that people with disabilities, whether these were from birth or acquired, will face particular challenges as they age.

Financial status

While on average older people have more assets than ever before, people on low incomes will continue to be disadvantaged in old age, particularly if they have no superannuation or assets to rely on. Many of them are women. The division between those who own their own homes and/or have accumulated superannuation, and those who have not, may lead to increasing inequalities among seniors. Government and local council concessions in areas such as rates, electricity and transport are particularly valued by older Victorians on low incomes.

Question: Diversity

- What considerations are particularly important for older Victorians based on where they live or the background they come from?

Key issues

Health and wellbeing

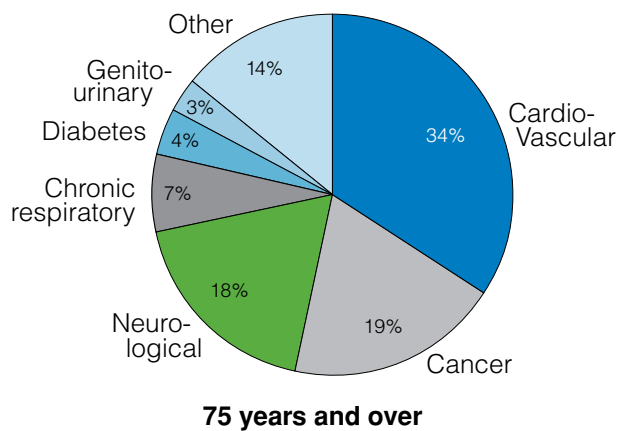
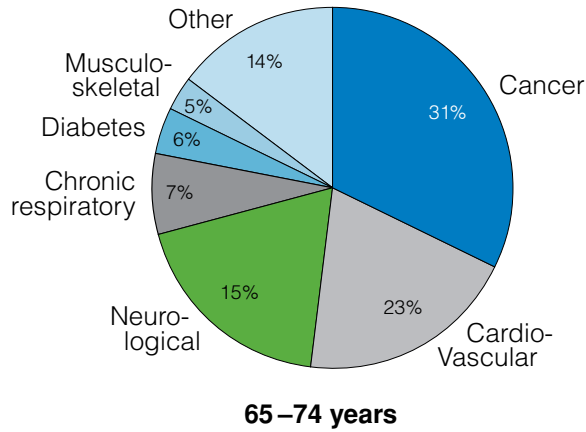
Most older people are healthy and lead independent lives. More than 75% of women and over 80% of men over 65 report their health as 'good' or better. Ageing affects people differently. While many older people remain in good health to advanced age, many experience some health related conditions and some have multiple and complex health care needs. Access to adequate health care and support services is important to maintain health and wellbeing.

The prevalence of chronic diseases in Australia is increasing significantly, and affects older people at least as much as other age groups. Around 70% of the total burden of illness and injury currently experienced by Australians is due to chronic diseases, and this is expected to increase to 80% by 2020. Some chronic conditions, such as diabetes and some forms of arthritis, are most common in older people.

Chronic conditions can be addressed through health promotion, early intervention and disease management. Responses to the challenge of chronic disease must recognise the social determinants of health, and give priority to reducing health inequalities. Disease prevention and health promotion must reach all Victorians, particularly those who are disadvantaged.



Burden of Disease, Australia, 2003*



*Burden of disease measured in Disability Adjusted Life Years by broad cause group expressed as proportions of total

Source: Begg, S., et. al., 'The burden of disease and injury in Australia 2003', May 2007, Australian Institute of Health and Welfare



There is a strong correlation between older age and use of medical and hospital services. People over the age of 70 use almost half of all multi-day patient stays in public hospitals. Medical and other health care services must therefore be accessible, affordable and tailored to individual needs.

Most people in the oldest age groups begin to acquire some functional limitations that may limit their independence. People will benefit from support that assists in adapting to these limitations. Almost half of all Victorians over the age of 70 receive some support from community services such as the Home and Community Care (HACC) program that assists them to live independently. Most manage with very modest amounts of assistance.

Strategies that encourage older people to be involved in physical and social activities in their communities help them to stay well.



Less than 9% of people over the age of 70 presently use residential care services and people are preferring to stay in their own homes as higher levels of community support become available. However, for those who require a residential option, access to quality care in their own communities is important.

While community services increasingly supplement care provided at home, informal care provided by spouses, partners and other family members provides the majority of support for older Victorians. A 2005 study for Carers Australia found that the cost of replacing the care provided by unpaid family carers with services supplied by formal care providers would be more than \$30.5 billion each year.

However, due to population ageing, the number of available carers is declining in relation to the number of people who will need care.

Adequately supporting carers enables people to remain in their homes through increasing levels of frailty. We need to develop a greater understanding of how to better support carers.

Questions: Health and wellbeing

- What barriers are there to older people staying healthy for longer?
- What would make health care services more accessible and equitable for older people?
- How can illness prevention services and support best meet the needs of older people?

Inclusive communities

Social inclusion is essential to community wellbeing. Participation in work and education, access to facilities and services and participation in informal social networks within communities are hallmarks of social inclusion.

Social participation is recognised as particularly important for seniors' quality of life. Social participation helps to prevent the debilitating effects of isolation, and contributes to improvements in health and wellbeing.

Social exclusion sometimes occurs because of age-based discrimination within the community, especially in the workforce. Seniors who face multiple levels of discrimination – because of gender, language/culture, location, marital status, or sexuality, in addition to old age – are more likely to be excluded from mainstream society.

Negative images of old age as a time of dependence and frailty can discourage older people from identifying as seniors. Consequently they may not access services for seniors that are targeted to their needs.

Researchers have found that older people who live alone are at particular risk of becoming socially isolated. In 2006, 40% of seniors aged 65 to 74 were living alone. The number of seniors living alone increases as people age, with 55% of those aged 75 and over living alone. Older women are more likely to be living alone than older men.

Lifelong learning programs and sporting, recreational and cultural activities provide opportunities for social participation by older people. Volunteering and mentoring are important ways for seniors to continue contributing to the community and strengthening their social networks.

To fully participate in community life, older people need information that is relevant to their interests and requirements and is readily accessible. Businesses and all levels of government increasingly use the internet for a range of transactions and to provide information. Older people may prefer alternative methods of communication which are more familiar.

Questions: Inclusive communities

- What community activities, volunteering opportunities and social networks are older people interested in?
- Are there barriers to getting involved in the community and are they different in regional and metropolitan areas?
- What information about services and community activities do older people want, and how should this information be provided?

Liveable communities

An age-friendly physical environment, adequate transport options and affordable and accessible housing choices are important elements of a liveable community for older Victorians.

Urban planning and access to services

The built environment and associated transport services have a major impact on mobility and independence. Characteristics of the urban landscape and built environment that contribute to the quality of life for older people include:

- pedestrian, wheelchair and mobility scooter friendly walkways
- outdoor seating, particularly in parks, transport stops and public spaces
- well-designed roads with safe crossings for older pedestrians
- public safety in all open spaces and buildings
- services that are clustered close to where older people live and shop
- buildings with lifts, escalators, ramps, wide doorways and passages, adequate signage and non-slip flooring
- car parks that allow easy entry and exit for older people making their way from their car to shops and services.

Safety is an important issue for seniors. Feeling secure strongly affects people's willingness to move about in the local community, which in turn affects their

independence, physical health, social integration and emotional wellbeing. Concerns about safety include matters such as street lighting, maintenance of pavements, ability to cross the road safely as well as violence, crime and homelessness in public places. Older people's confidence and sense of wellbeing can be improved by measures including good street lighting, police patrols, enforcement of by-laws, and support for community and personal safety initiatives.

Questions: Planning and services

- How can communities be made more age-friendly?
- What are the key factors in creating a better physical environment for older people?
- Are there any differences depending on whether a community is regional or metropolitan?
- What would make older people feel safer in their communities?

Transport

Transport services are vital as people age. Travel gives people access to places and services, provides the opportunity for physical exercise, the psychological benefit of getting 'out and about' and assists involvement in community activities.

In Australia, personal mobility often depends primarily on access to a car. Car ownership and driving licence rates are high in Australia. The majority of trips taken by Victorians over 80 are by car. However, women over 80 are more likely than men to travel by public transport, and women in this group are also more likely to be passengers when travelling by car than men.

Car use among seniors depends on individual choice, personal health and finances. It is also influenced by the availability of public and community-based transport services, especially in outer metropolitan areas and many regional and rural areas which have fewer public transport options than metropolitan Melbourne. Walking distances to many activities are longer in these areas,

and may be difficult for older people. High dependence on cars by older people raises issues of safety. Furthermore, limited experience with alternative transport options can make the transition from driving to non-driving more stressful, and can contribute to social isolation. Giving up driving is a hard decision for most people and one that requires greater levels of support than has been provided in the past.

Taxis, community transport and lifts from family and friends are often an important part of the mix of ways in which older people maintain mobility. Walking is an important way of getting around for older people, emphasising the importance of good quality pedestrian facilities.

Older people need public transport to be affordable, reliable and frequent. It should go to key destinations such as hospitals, health centres, shopping centres, banks and seniors' centres, and have well-connected routes between different transport options. The vehicles themselves need to be accessible, and transport stops and stations should be easy to access and conveniently located. Point-to-point local transport is especially important for seniors who are not readily able to access fixed route public transport. Safety and personal security measures are also a priority for older passengers.

Questions: Transport

- What are seniors' most important transport needs and are there innovative ways they can be met now and in the future?
- Are there different considerations for regional and metropolitan areas?
- How can older people be supported to drive safely for longer?



Housing

Individual housing choices are diverse, reflecting diversity in the wider society, and are influenced by socio-economic status, gender, ethnic and cultural background and age. Suitable housing at one stage in life may not meet a person's needs and wants at other stages.

Appropriate housing and access to community and social services influences the level of self-reliance and quality of life of older people. The availability of suitable housing close to services and facilities is an important consideration. Accommodation needs to be affordable, equipped to meet environmental conditions (e.g. appropriate cooling and heating), and able to be modified as needed, with even surfaces, passages wide enough for walkers and wheelchairs, and appropriately designed bathrooms, toilets and kitchens.

Older people require reliable information about available housing and accommodation options and relevant financial products.

Questions: Housing

- What are the most important considerations in developing housing and accommodation for older people?
- Are there new accommodation models to assist people to remain in their homes as they age?
- What information do older people need when choosing accommodation options?



Economic opportunities

As the population ages, the overall labour participation rate (the percentage of the population aged 15 years and over who are either working or are actively looking for and available to start work) will fall. The Victorian Workforce Participation Taskforce (2005) found that, while Victoria's population will continue to grow, the overall participation rate will fall in 20 years time from the current 64.6% to 58.9% as a result of population ageing.

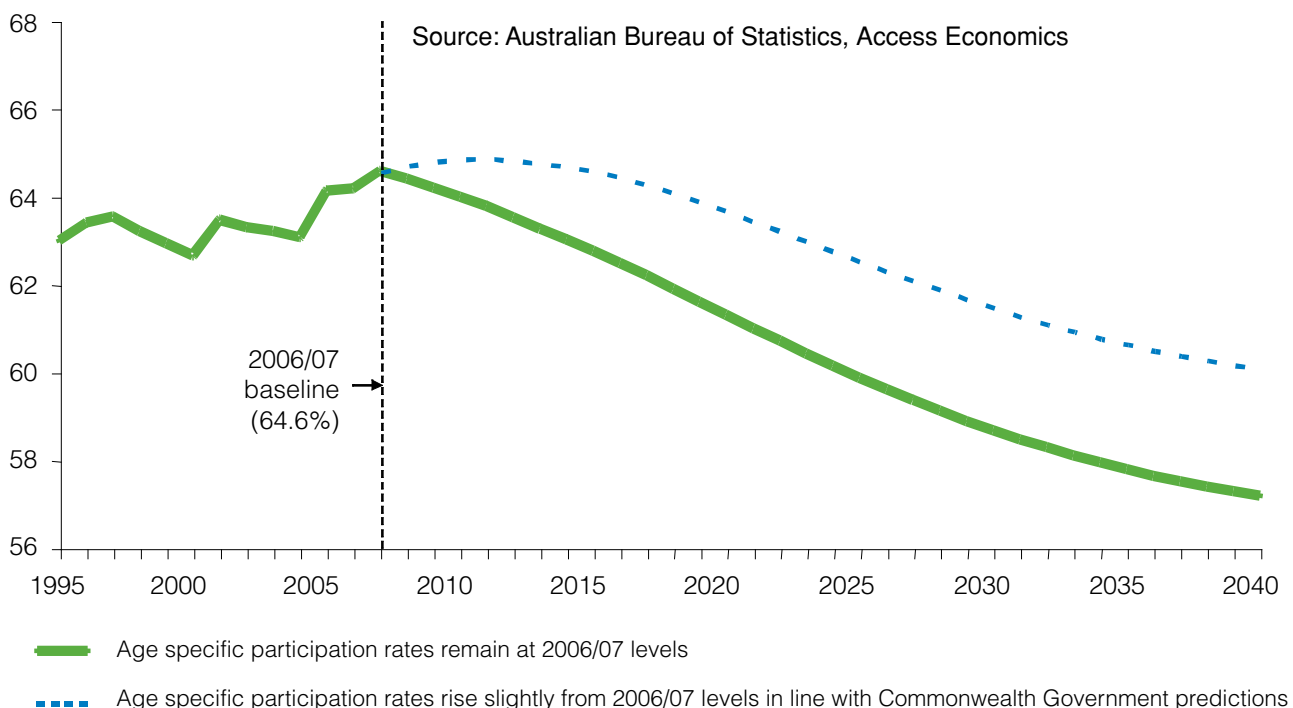
However, there is evidence that the workforce participation patterns of older workers are beginning to change. Over the past ten years, the participation rate of older men has risen by around 9% and the participation of older women has increased by 16.7%.

The main barriers to participation and employment for mature age Victorians are:

- poor health
- employability: lengthy periods out of the workforce, especially for the retrenched
- employer attitudes: lack of employer acceptance and limited flexibility in the workplace to allow for increased caring responsibilities (for partner, parents, grandchildren)
- skills: upgrading and maintenance of skills
- taxation and superannuation issues.

Many industries, such as education, agriculture, community care, and transport, are reliant on workers who will shortly reach retirement age. Consequently, it is becoming more important to encourage people to stay in the workforce after they reach 60 years of age.

Predicted Participation Rates, Victoria, 2007-2040



Life-long learning strategies, including opportunities to acquire new skills, will extend the capacity of older workers to remain in the workforce. It is important to encourage and support older people to keep up-to-date with changes in information and communications technologies.

Opportunities to mentor younger workers or to provide voluntary services will assist older people maintain connections with the workforce and demonstrate the valuable contributions older workers can make.

The ageing of the population will increase opportunities for the development of innovative products to meet the needs of older people. For example, new transport technologies such as night vision enhancement devices and electronic sensors that respond quickly to changes in traffic speed will assist older drivers. Population ageing will also result in the growth of industries which cater for seniors, for example, financial services related to retirement and pension products, tourism and leisure activities for older people, and personal services provided to people at home.

Questions:

Economic opportunities

- How can older people be encouraged to continue participating in the workforce?
- What is the most effective way to provide learning opportunities for older workers?
- How can we best use seniors' skills and experience when they are no longer in the workforce?
- What opportunities are there for the development of new products and services to meet the needs of seniors?

General question

- What do you think are the three most important issues for senior Victorians now and in the future?

How you can contribute to the discussion on Ageing in Victoria

The Victorian Government is seeking ways to involve the Victorian community in developing policies that respond to population ageing. The Ministerial Advisory Council of Senior Victorians will conduct public meetings in May and June 2008 to allow members of the community to contribute their ideas about how to make Victoria a better place for older people.

The community meetings will take place on:

- Tuesday 20 May Footscray
- Thursday 22 May Wonthaggi
- Friday 23 May Sale
- Monday 26 May Melbourne CBD
(morning and early evening sessions)
- Friday 30 May Mildura
- Friday 6 June Rosebud
- Wednesday 11 June Wangaratta
and Seymour
- Friday 13 June Glen Waverley
- Monday 16 June Bendigo
- Tuesday 17 June Donald
- Friday 27 June Geelong and
Queenscliff

To register to attend, for more information or to request a copy of this discussion paper, call Chloe Duncan on 9208 3880 or email council@seniors.vic.gov.au.

The discussion paper is also available online at www.seniors.vic.gov.au

Written responses to the questions raised in this discussion paper are welcome. Please send them to:

Office of Senior Victorians

Department of Planning and Community Development
Level 5, 1 Spring St
Melbourne Victoria 3000

Comments can also be sent by email to council@seniors.vic.gov.au

Written comments must be received by **Monday 30 June 2008**.

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