

The work of ageing

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[W]hen we are old it is too late to learn how to grow old. We must be taught how to live well when we are young if we are to know how to live well when we are old. (In fact, one of the great problems of our time is the assumption that we can and should live as if we will never grow old.) This will require the church to find ways to avoid isolating the young, the not so young and the elderly from one another. (Stanley Hauerwas, *In Good Company*, p. 185)

Australia is ageing. There are more older Australian now than ever before, and their numbers are rising. Does this prospect excite you, or worry you?

It seems to worry our government. An ageing populace creates many implications for public policy, and the purpose of this briefing is to touch upon some of these, particularly in relation to *work*. We will look at the work of those in aged care, and the work options (or not) for those who age.

But 'Australia is ageing' can become a statement open to new and intriguing possibilities. The Christian church knows something of these, as suggested by U.S. theologian Stanley Hauerwas (above). Each italicised section outlines some statistics and government responses, and we will then observe something that Christians know to be true about the aged. In this way, we will have a small 'thought experiment' about how ageing Australia could have some hidden bonuses.

1. Overview. *It is easy to fall into the trap of viewing older people as one homogenous group, but in fact the statistics tell a different story. (For some 'snapshots' of our ageing population, see the appendix to this briefing). One common misconception about the aged according to the Australian Institute of Health and Welfare which is not supported by the data, is that the vast majority of older people are a burden on the community and are being 'looked after'.*

They report that the "overwhelming majority of older people live in private dwellings – only 6% live in non-private dwellings, which include aged care homes and hospitals. Even among those aged 85 years and over, 74% live in private dwellings. Almost one quarter of men aged 65-69 participate in the workforce, along with 13% of women in same age group. Despite having relatively low average levels of income, 24% of all older Australians were providing direct or indirect financial support for adult children or other relatives living outside the household". Also, "Older Australians actively contribute to family and community life. Almost half of people aged 65-74 years (48%) provide unpaid assistance to someone outside their household, one-third (33%) provide volunteer services through an organization ... and two thirds are in social and support groups".

Christians continually see older people upholding churches and other communities through acts of service, with generosity, and by conversations that convey wisdom and build relationships. **What if our society** construed ageing in a new way? Rather than presenting 'retirement' as the opportunity for an endless holiday, what if we looked forward to our retirement as that new stage of life where we are freed to help others in a variety of new ways? (Many Christians think of their retirement as an ongoing opportunity for 'ministry'—that is, for building up friends and neighbours in the knowledge and love of Jesus Christ and of others.)

2. The aged care workforce. According to a report from the Productivity Commission, the evidence suggests that:

“... over the next 40 years there will be difficulties in securing an adequate supply of personnel with the necessary skills to support the delivery of aged care services. There is already a shortage of nurses in general, and of aged care workers in particular. On average, the age profile of the residential care workforce is markedly older than the health and community care workforce and the Australian labour force as a whole. Over the coming decades, the sector will need to replace a growing number of retiring workers”.

One of the biggest problems for employers in attracting and retaining staff is the low remuneration compared to other sectors.

Aged care also relies heavily on informal carers. However the availability of these carers is expected to decline over coming decades while demand increases, thus contributing to a large shortfall. Volunteers also play an important role in supporting the aged. It is expected that the potential pool of volunteers will more than double by 2050 but the aged care sector is likely to face increasing competition from other community activities.

Christian theology teaches that interdependence is our normal condition in human society. **What if our society** sought to banish all conceptions of care as merely a ‘burden’ on carers? What if we vigorously resisted the notion that the ‘resources’ for care are ‘scarce’? What if this community affirmed the interdependence seen in aged care as an honourable condition, both to the carer and the cared, which clearly embodies the way humanity is to be with and for one another? What if we honoured these carers by paying the more and by speaking more highly of them?

3. Employment and older Australians. A recent report by National Seniors states that *“painting a picture of mature age employment and unemployment isn’t simple or straightforward – the reality is often disguised”.* For example:

- *Early retirement implies a voluntary outcome when it can actually be due to involuntary workforce exit;*
- *Self-employment may be a response to difficulty finding employment;*
- *Working part-time may be due to insufficient full-time employment opportunities;*
- *Older people who are not employed are much more likely than younger people to be classified as ‘not in the labour force’ rather than ‘unemployed’.*

Within this complexity, one thing stands out: older people are not participating fully in the labour market, and the reasons for this lower participation rate are disguised by underemployment and hidden unemployment.

Although mature age unemployment has been falling in recent years, it is set to rise significantly in the wake of the global recession. People 55 and over are likely to remain unemployed for three times longer than younger people. Barriers to mature age employment include:

- *Discrimination on the basis of age;*
- *Lack of appropriate skills and training as skill requirements change, and limited opportunities to upgrade skills;*
- *Personal circumstances related to health and disability issues associated with the ageing process, and care giving responsibilities; and*
- *Government income support policies that limit access to training and education for older workers and act as disincentives to combining part-time paid employment with income support, including the age pension.*

Consider the role of information technology in the life of this group. While some 75% of 45-54yr olds use this technology, the number decreases to 60% of 55-64yr olds, then to 40% of 65-74 yr olds, then 18% of 75-84yr olds and 6% of those over 85. If we imagine that an older person is only 'useful' in a workforce to the extent that they can use this technology, then it constitutes a significant barrier to their employment.

According to the Bible, older people are often the repository of 'wisdom' and 'maturity'. **What if** older people were not thought of simply as another 'useful' or 'useless' unit of labour, when compared to a technology-using or physically active younger person? What would it look like for employers to re-imagine the role of older workers? What could an organisation become, if older workers were set free to mentor younger workers? What if they were always invited to tell of the history of an organisation? What if we continued to learn from each older person all the past mistakes and successes that they remember taking place in their field?

4. Pension age rise to 67. *In justifying the Government's decision to raise the pension age in the May 2009 budget, Treasurer Wayne Swan said a decision was needed to keep pensions sustainable. "Currently we have five workers in Australia for every person aged 65 and over and by 2050, that will be 2½ ... Life expectancy has increased by 23 years since the age pension came in ... twice as many people are going on it for twice as long."*

Many commentators agree that the move to raise the pension age along the lines of other OECD countries was necessary. But some are concerned about the effect on blue collar workers and the physical demands of working longer, and about the effect on older people who have difficulty remaining fully employed and would then have to rely on lower income supports for longer.

Should people access their superannuation only at aged pension age? Those in favour say it would be more equitable to do so; those against argue that earlier access to superannuation enables flexibility about when to retire. Whether to raise the age at which people can access their superannuation will be a fiercely debated question when considered by Government later this year.

A Christian theology of politics entrusts judgments about justice and the common good to our leaders, who must learn and weigh much complex data. Christians hope and pray that they will have wisdom to arbitrate well. **What would it look like** to urge and encourage our leaders in this difficult task? How may we resist these issues of superannuation and pension age becoming reduced merely to each individual's self-interest?

5. Further implications. We have caught the barest glimpse of some matters facing the nation when it comes to the aged. Interestingly, Christian churches are well placed to offer helpful contributions to these issues, even if we do not know about the technical details:

- a) A community of people in Christ is the natural venue to find a pool of willing, caring people who may be well-suited to aged care. We value this work, speak highly of it, and sometimes direct people to it (e.g. in the Anglican case, as many of our members work in Anglicare's Chesalon and in Anglican Retirement Villages). How may churches better honour those who do this work and enable them to do it better? How might churches encourage others to engage in this kind of care?
- b) A community of people in Christ includes many employers. These people are often already very thoughtful about the welfare of those in their workplaces. What is their view of older people? Can these employers lead our society in reimagining new roles for the aged—roles that do not rely on physical strength or technical prowess, but which honour and learn from our elders' wisdom and memory?
- c) A community of people in Christ knows what it is to care for the needy. Are our churches aware of the financial vulnerability of older people (particularly those living alone, relying on the pension and living in rental accommodation)? How is this awareness expressed? How can it be better expressed?
- d) A community of people in Christ naturally honours the contributions made by all members of this body, irrespective of their age. We already know and see many older people who contribute to the vibrant life of Christian churches. How may we 'export' this blessing to local communities?
- e) A community of people in Christ mourns death, and the debilitating aspects of ageing, as an alien intrusion in God's good world. Its mature elders have internalised this truth, often knowing true hope and joy in Christ despite ageing bodies. How may this good news be taken to other older people in our communities, who are only able to think despairingly in terms of their 'uselessness', and who have been forced to regard themselves only as a 'burden' on others? How may they discover, with us, the joyful hope of Jesus' resurrection?

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Appendix: who are we talking about? (quoting ABS:)

“Like most other developed countries, Australia’s population is ageing largely due to low fertility rates and increasing life expectancy. Interestingly the reverse is true for many developing countries. The figures for older indigenous Australians also tell a different story with the proportion of people aged 65 and over in 2006 who were indigenous, constituting only 0.5%, much smaller than they are represented in the general population (2.5%). This is largely the result of a much lower life expectancy – approx. 17 years lower than the total population.

“In the 30 years to 2036, the number of people aged 65 years and over is expected to more than double from 2.7 million in 2006 (13% of population) to 6.3 million (24%) in 2036. Within that group, the over 85s are expected to increase more rapidly than other age groups from 333,000 in 2006 (1.6% of whole population) to 1.1million in 2036 (4.2% of whole population). This clearly has implications on demand for aged care services. The number of centenarians is expected to increase from less than 5,000 to more than 25,000.

“Another simpler way of looking at this is to say that today those aged 65+ comprise around one in seven Australians. By 2050, about one in four will be aged 65 or older.”

But we actually need several ‘snapshots’ of older Australians, as this group is diverse. Only to speak of these people as one category, ‘the over-65s’, is to group everyone in an age range of almost 40 years. That might not be a very useful grouping, since people aged 65-105 have very different needs. We would not think of grouping together the population aged 20-60 years!

Oldest’ generation: *“Born before 1926, this group comprised 4% of population in 2006 (last available census figures). As young adults they may have experienced interrupted employment and family formation during great Depression. Many of the men served in Armed forces during WWII. Limited formal educational opportunities – in 2006, 39% reported they left school at yr 8 or below or never attended, compared to 2% of Gen X and Y. In 2006, 33% were living alone, the highest proportion of all generations. Of those, 4 in 5 were widowed. A further 30% were living with their husband, wife or partner while 17% were living in nursing homes or cared accommodation. This generation reported the highest rate of religious affiliation (82%) of all the generations, with Anglican (30%) and Catholic (23%) the most commonly reported faiths.”*

‘Lucky’, ‘austerity’ or ‘builder’ generation: *“Born between 1926 and 1946 just prior to and during the Great Depression and WWII, they are referred to as the Lucky generation because they had it easier than their parents. They didn’t live through WWI or have to make ends meet during the Depression. As young adults they experienced full employment and prosperity during the post WWII economic boom. They have also been referred to as the Austerity Generation, affected by the privations of the Depression in their formative years, they are often regarded as hard working and stoic, and seek stability and security. They have been a relatively small group compared to successive generations, partly due to low birth rate during the Depression and the War and recent deaths.*

In 2006 the Lucky Generation were aged 60-79 and accounted for 14% of the total Australian population. By 2006 the majority had retired. Nearly twice as many men (30%) as women (16%) were employed, reflecting the traditional breadwinner and homemaker roles. In 2006 they had the highest proportion of members born overseas (36%) compared to Gen X and Y. Contributing to this was the post war migration from Europe.”

Sources/Further Reading:

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