



CONVERSATIONS  
**FOR CHANGE** ””

What should an age-friendly  
community look like in 2050?



**OLD COLONISTS'**  
ASSOCIATION OF VICTORIA

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## CONVERSATIONS FOR CHANGE

Conversations for Change is the Old Colonists' Association of Victoria's contribution to thought leadership about ageing in Victoria.

### **The Association marks its 150th anniversary in 2019.**

Each Conversation will focus on a different topic relevant to ageing and older people in our community. The initiative is a central platform in our Vision 2020, and will help to frame our plans to continue housing and supporting older Victorians in need.

### **About the Old Colonists' Association of Victoria**

The Old Colonists' Association of Victoria (OCAV) is a not-for-profit provider of independent living, assisted living and aged care for older Victorians in need.

It is one of the oldest institutions in Victoria and was formed in 1869 by a group of prominent Melburnians who wanted to ensure that older Victorians in need had somewhere secure and affordable to live, support when and if they needed it, and a community in which they felt engaged.

The cornerstone of OCAV's approach is a continuum of care for its residents from independent living through to assisted living, and onto aged care. This mix of accommodation allows residents to 'age-in-place' under the OCAV umbrella.

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## FOREWORD

In 2006, the World Health Organisation brought together decision makers from 33 cities of varying sizes throughout the world to discover what makes a city a good place in which to grow old.

Crucially, this initiative involved older people at every stage. The conclusion was that age friendly cities and communities are places where older people live safely, enjoy good health and stay involved.

We agree. But the question remains what should an age-friendly community look like in 2050?

It is a burning issue and one that requires deep consideration. Today, Victorians are living longer and healthier lives than any other time in human history. Seven million Australians aged 50 to 75 years are facing an extended life expectancy. Some say the first person to live to 150 has already been born. A snapshot from the Australian Institute of Health and Welfare shows one in 10 older Australians are employed; three in 10 older Australians volunteer their time regularly.

In Victoria, people over the age of 80 are now the fastest growing age group. As a result, significant social change is happening with five generations now living, learning, working and socialising together.

At the same time, there is growing pressure on housing, a rising incidence of dementia and chronic disease, increasing inequity, a rural-city divide, and older people are often viewed as an economic burden.

The Old Colonists' Association of Victoria (OCAV) was founded 150 years ago. Our vision, to be the benchmark provider of affordable, independent community living for elderly Victorians, remains unchanged. The need is greater than ever with an increase in single homeless women, a lack of affordable rental housing and limited, often unsuitable, public housing.

Around 53 per cent of OCAV residents were either homeless or vulnerably housed while living with family or friends, in private rentals, public housing or in temporary accommodation before they moved into an OCAV village.

We have a wait list of over 1,000 older people. We are embarking on two multi-million dollar affordable housing developments at our villages in St Helena and Fitzroy North. We must do more. We are now seeking opportunities for a fifth village and potentially partnering with like organisations to deliver more for the older people of Victoria.

As part of our commitment to driving the ageing agenda in Victoria, we established Conversations for Change to bring together others with an interest in shaping a future in which older people are actively engaged.

A panel of distinguished thought leaders - Dr Helen Austin, Dr Owen Donald, Dr Sue Malta, and Rob McGauran - shared their views with us, together with guests who attended the lively discussion. This publication shares some of those insights.

I invite you to read, and share your thoughts about what you believe an age-friendly community should look like in 2050.

**Phillip Wohlers**  
Chief Executive Officer

## DR OWEN DONALD



Australians are used to seeing and hearing our “ageing population” described as a problem – less government revenue, greater expenditure (especially on pensions, health care and aged care), drain on economic growth and productivity.

But from the perspective of an ageing social policy adviser and researcher, Australia is comparatively well-placed to “cope” economically and socially with an ageing population. There are benefits, too, in terms of growing labour force engagement and participation of the growing “transition to retirement” cohort.

My worry is less about how aged persons in general will fare and more about how varying fortunes in early and middle life impact to create and exacerbate varying “classes” of aged people.

Not everyone will have a self-sufficient superannuation nest-egg by their “retirement”. People at risk are women in general, single adults with children, the growing army of people who are low-paid contractors, the chronically unemployed, and people with precarious or intermittent or long-term low-paid employment.

Thankfully, though, our superannuation system does have the potential to reduce dependency on public pensions and services in later life, providing some capacity for policy settings and community-based agencies to deliver accommodation and services for all with cross-subsidisation across a socio-economic mix of clientele.

In recent years, my preoccupation has been with housing, and more particularly with the adequacy of supply and access to good quality, safe and affordable housing that is well connected to employment, health, education and other relevant services as well as to relevant communities of interest. As Chairman of the National Housing Supply Council, I was deeply aware of the inadequacy of supply of such housing for people in the bottom 40% or so of the income distribution. This large group of households includes a lot of older people.

It’s well understood that older people dependent on fixed incomes from a government pension or modest superannuation will fare considerably better if they own their own home. Sadly, a growing proportion of people moving into their later years do not own their own home, and are at increasing risk of rising rents or unaffordable mortgage payments. Some are unable to afford entry fees into retirement communities and/or residential care, while others scrimp on quality food, health care, engagement with family and friends, entertainment and travel. Some face a real and growing risk of isolation, danger, and the most extreme form of homelessness – sleeping on the streets.

Owning a fully-paid-off home at the point of retirement remains a highly desirable investment objective for any Australian. But it’s expensive (more so, if and when, interest rates rise again) and increasingly out of reach for a growing minority of older Australians. In other parts of the world, older people with lesser means have access to a good supply of affordable housing provided by government and community agencies. Australia, and Victoria, in particular, has a low level of supply of such housing, and more than 50% of low income older people who don’t own their own home depend on the private rental sector. Many pay well over half of their income in rent. Surely it doesn’t have to be this way?

Few of us would deliberately design a socio-economic system that produces such outcomes. But that’s what we’ve got to work with. Our challenge is to do better with a system that has evolved to produce these outcomes and which, in broad terms, is unlikely to change much, if at all.

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## WHAT SHOULD WE AIM FOR AND HOW SHOULD WE GET THERE?

- 1 Include older persons at every stage of later life in strategic and precinct-level land-use planning.
  - 2 Plan and implement delivery strategies that don't just permit but actively ensure the allocation of land and housing developments dedicated to suitable affordable housing for older people.
  - 3 Greater public financial support (recurrent and/or capital funding) for suitable affordable housing for older people of limited means.
  - 4 Enable and encourage, if not require, social mix in aged persons accommodation and services to, among other things, enable commercially sustainable service provision for lower income people and reduce dependence on public funding.
  - 5 Enhance ageing-in-place policies and practices that enable older persons to remain in their homes (owned, private rental or public/community rental) until they wish to move or need around-the-clock intensive support. For this, income-support and services are both important, the former to enable transition from full-time to part-time paid work and from paid to unpaid activity.
  - 6 Ensure that the supply of accommodation options meets need and/or demand at a sub-regional level so that ageing does not result in unwanted dislocation from existing locations.
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Looking ahead to 2050, it's reasonably clear that older Australians will be healthy and active for longer. They will remain in their own home for longer. Some will downsize, although mostly for amenity rather than to release capital. Many will want or need to remain in paid employment, and a proportion of these will do so. Even more older people than at present will care for children and grandchildren in lieu of, or as a supplement to, disability support or paid child care. Older Australians will be valuable and sought-after consumers of goods and services including entertainment, tourism and travel and, of course, health and aged care services.

In all of this, we need as a civil society to ensure that we share the burden and benefits equitably, looking out for those with limited resources to access at least an acceptable standard of accommodation, care, engagement with family and friends, economic activity and community life more generally.

The role of community-based agencies will be enormous in delivering all of this. The public housing system is irrevocably broken. The need for so-called "joined-up" housing, support and engagement demands a dynamic, robust, business-like but compassionate community sector that operates in a system of cooperative competition, attracting public resources to deliver greater benefits, more efficiently and more effectively than the public sector alone has been able to achieve.

*Dr Owen Donald brings many years of wide-ranging experience in organisational governance and in the housing and construction sectors. Dr Donald chaired the National Housing Supply Council and Barwon Health, and has held board positions with many other organisations including Southern Health, Aboriginal Housing Victoria, Housing Choices Australia, the Australian Institute of Health & Welfare and the Melbourne Port Corporation.*

**Dr Owen Donald**  
Chief Commissioner, Victorian Building Authority

## DR SUE MALTA



While housing is the lynchpin for age-friendly communities, Australia's ageing demographic presents a major opportunity for our nation to take a lead in meeting the needs and aspirations of our elderly as they live longer and more active lives.

However, as people live longer, they also live with loneliness, social isolation and increasing mental health issues. Ensuring that we provide opportunities and support for older people is essential to creating age-friendly communities. It is precisely what OCAV is doing on a small scale.

Australia is at the forefront of many innovations aimed at ensuring future communities are more age friendly. For instance, the National Ageing Research Institute's project using an Avatar-based exercise group has allowed older people to remain at home, exercise and socialise at the same time. Other positive initiatives, include NARI's eHealth START project, which through Skype provides carers with counselling and practical advice to support them in their caring role.

To arrive at the 2050 destination, we need a focus shift and increased funding from Commonwealth, state and local governments to move this exciting research from the desktop into the community. With enough creative thinking, there is no reason why the Skype pilot project could not become mainstream by private companies providing cheap smart phones and cheap access plans, for instance; or community educators training older people how to use Skype or other video-based technology to help connect with family and friends within Australia and overseas.

In 2050, given enough thought and commitment, our communities could be much better linked, through more accessible public transport and through intergenerational living initiatives. For instance, there are many advantages to establishing mini-bus services that operate within communities to pick up older adults and take them to community hubs where they can meet and engage with others. For those who are interested, there will be more intergenerational programs such as reading groups in schools or reminiscence sessions, where older adults can share their stories with younger people. These two ideas alone do much to shore up strong mental and physical wellbeing for both older and younger people alike.

Where Australia is lagging is in innovations such as kitchen gadgets which allow older adults to remain functionally able to care for themselves despite physical limitations - for instance talking microwave ovens that are voice operated are particularly useful for those with sight issues, stove guards which use motion detection technology to turn off a stove when no one is near it for a set length of time, washing machines with larger than normal control buttons that are easy for arthritic hands to turn, and easier for those to see who have sight deficiencies.

These technologies are essential to an age-friendly community in the future, not just because of the number of people who will be living independently - whether in retirement communities or not but also for those living with dementia.

We need to give far more thought now about how we are going to look after people living with dementia. There are many examples of dementia-specific villages occurring in Australia and elsewhere, but such developments do not reflect the reality that, with better testing, more and more people will be diagnosed earlier with dementia and will want to remain part of their diverse communities; and not necessarily surrounded by other people in similar circumstances. The Old Colonists' Association of Victoria's approach to making its villages dementia-friendly is progressive and one which should be followed closely and supported by all governments.

Of concern to anyone involved with older people is the growing prevalence of older women who are homeless. Can we find a solution?

As we know, there are more single older women in the population than older men. The gender pay gap and lack of employment opportunities particularly for the older cohorts can mean limited resources in later life, particularly after divorce. And many women who are childless now will not have extended family and kinship systems to help support them in later life. Indeed, childless older women are more likely to end up in aged care than those who have children.

The obvious solution is to redress the issue through policy. Currently single older women are not formally accounted for in aged care policy, and this needs to change. We need to ensure adequate safeguards are in place to protect women's assets should they divorce. We need to ensure equal pay for equal work, and advocate for increasing wages for traditional female jobs such as child care, aged care, nursing, and teaching. We also need to insist that workforce age discriminatory policies are enforced.

For the fortunate two-thirds of older Australians who do have a roof over their head, and who are able to continue to work and remain independent, living longer allows them the luxury of pursuing dreams, whether it is lifelong learning, competing or taking part in sport. We only have to look at the Masters Games where men and women are beginning to compete in their 50s and 60s. Indeed, the oldest athlete at the Perth games was a 101-year-old runner.

Tomorrow's older people will have more time to contribute to community and society through involvement in volunteering initiatives. They will also have more time to participate in family and kinship networks by care giving and nurturing intergenerational relationships at a greater level than has ever been done before; particularly as the possibility of five-generational families becomes more common.

Without innovative policies in place, however, we will not have truly age-friendly communities in the future, nor will we be able to take advantage of the opportunities that are emerging because of increased longevity.

Let's seize the moment!

*Dr Sue Malta's research interests include older adults, sexuality and the Internet, social connectedness and social isolation, as well as relocation and reacculturation. She is particularly interested in the idea that older adults are not supposed to be sexual beings. She led the Residents of Retirement Villages of Victoria survey project which investigated residents' experiences of dispute management and dispute resolution processes.*

**Dr Sue Malta**

Senior researcher at the National Ageing Research Institute and The University of Melbourne.

## ROB McGAURAN



Despite our claims to be the world's most liveable city, the statistics don't lie. We are in a Melbourne facing an affordability crisis with only 15% of all rental housing affordable for the lowest 40%+ of income earners, up from 25% in the early 2000s. The blame for this situation cannot be directed at foreign buyers as some would like us to believe but rather on the failure of public policy. Housing in Australia continues to be a tool for speculative investment and private wealth creation rather than a vehicle for improving lives and the competitiveness and liveability of cities.

If we were serious about optimising opportunities for high quality housing for all Australians we would be thinking differently about housing.

In the first instance, we would refocus the very significant contributions of Government to housing by way of tax deductibility and negative gearing to advancing the supply of affordable housing stock. By that I mean affordable housing that is appropriate to the needs of a range of low to moderate income households and priced so these households can meet their other essential living costs. Negative gearing and other similar measures as they apply to the housing market should be directed to building the supply of this stock in locations where it enables households to participate in the city economy. This includes being close to public transport, jobs and services.

Government should seek to move away from the reliance of mums and dads to deliver supply and instead direct its subsidising of housing investment towards institutional build-for-rent models which are able to aggregate large pools of capital and able to take a long-term view to housing investment.

It should pool its strategies to ensure the gap between the lower rental revenues arising from a more mixed but lower average rental housing pool and that needed by our institutions for investment in infrastructure to meet their statutory return criteria can be bridged.

The options for meeting the gap are many and varied. They include the redirection of taxation incentives to this effective and targeted delivery of supply, disincentivising household vacancy and incentivising rental through tax credits below market value of dwellings to qualifying households. They also include

obligations of government agencies to make their surplus developable land available for affordable rental housing, for affordable housing targets and fast track mechanisms to be incorporated into planning schemes and for incentivising private development to do the right thing and make affordable housing supply contributions characteristic of new housing development.

None of this would be ground breaking with many first world countries already well down the track in delivering these initiatives. We read of an oversupply of apartments and a potential bust in housing at the same time we are seeing growing disadvantage and homelessness amongst the lower income households and notably the young and the old. This speaks of poorly directed policy, as the housing being delivered by the market increasingly fails to meet the needs for the city and for its communities.

I am hopeful that change is on the way and that we will be seeing better alignment between housing investment incentives, investment pools, the housing needs of communities into the future and the role of government in enabling the better outcomes than has existed to date.

We will see much greater involvement by our superannuation funds and the development industry in the provision of build for rent for a range of income levels. I hope these assets are ultimately held by not-for-profit community housing providers rather than for profit groups but ultimately this should be secondary to having the right product available at the right price in the right locations.



We need more innovation in how we create diverse and resilient communities. The baby boomer generation, unlike earlier generations, will not go quietly and will wish to remain engaged and active.

Their children equally are looking to them to participate in the raising of grandchildren. The need to rethink how we can better integrate groups within neighbourhoods will become more characteristic of locations as it has already proven to be successful in Scandinavian, South East Asian and Canadian jurisdictions.

We will need designers and place-managers to reimagine how these joined up household groups can be co-located in a manner that enriches lives whilst also enhancing the quality of services, facilities, household choice and tenure.

The opportunity we have seen in other locations for an ageing community to be involved in volunteering, cultural programs, mentoring, making, support and sharing resources should be leveraged to enhance their lives and continue their sense of engagement and relevance to the communities in which they inhabit.

We see great examples of collaborative arrangements emerging in other jurisdictions. These include the spare capacity of households being provided to lower income students in Scandinavia in return for undertaking an agreed range of services for the ageing resident householder, the co-location of child care and kindergarten areas with aged care and retirement bring the laughter and activity of children to the daily lives of single and often lonely or housebound residents. The inclusion of more secure dementia focused accommodation in neighbourhoods are providing the opportunity for residents to continue to have the routines and engagement in community life with a curated degree of normality whilst retaining a sense of security. These are some of the challenges and opportunities before us.

For MGS, from a design perspective, when we consider the top three challenges and opportunities for a future age-friendly community the following rise to the surface.

The first is the opportunity to establish bridging programs, facilities and activities that enable ageing communities to continue to be connected and integrated with the lives and economies of the cities

in which they sit. These include health and wellbeing, informal recreation and open space, local retail, making, growing and learning spaces where knowledge can be shared, produce created or made and opportunities for volunteering and engagement fostered.

The second is to create homes for people not institutions, investing in locations for ageing with an opportunity to continue to have a sense of self. It might include opportunities to accommodate families and visitors to stay over and for greater personalization of place, particularly as we move to prefabrication modalities that allow "plug-in" solutions.

Finally, technology and the ability to both enhance lives and diminish risks to the frail and ageing without the apparent constraints afforded by the highly visible current risk minimisation modes. These new technologies enable people to optimize their level of independence. The autonomous vehicle, the walking frame that measures strength, stability and fall risk continuously, the enhanced competitiveness of sustainable energy technologies that will enhance thermal comfort and reduce living costs, enhanced connectivity to the world for medical support and services and the development of micro-grids of support.

*Rob McGauran leads the master planning, design advocacy and urban design disciplines in MGS Architects. His areas of interest are around the themes of knowledge cities, inclusive cities, sustainable cities and connected cities and the buildings and programs that support these themes. His relevant skills are in master planning, design of mixed-use, inclusive community activity nodes, affordable housing, sustainable transport infrastructure and sustainable architecture.*

**Rob McGauran**  
Founding Director, MGS Architects

## DR HELEN AUSTIN



When it comes to deliberating what an age-friendly community should look like almost 50 years into the future, I think we could do no better than consider the village and community we have at Rushall Park.

We moved into the village four years ago. We already had friends here and had an inkling about what village life was like. My husband is considerably older than I am and that was a consideration in our discussions about retirement options. We felt that we would both be secure in a village like this when the other one died and we would not need to relocate.

A major factor in our decision was the central location and excellent public transport. We had lived in the inner suburbs for many years and were used to being close to the city and having access to music and theatre venues. It is also convenient for family and friends to visit.

Another factor to our moving was to be part of a community once we retired. We wanted to continue with activities outside the village and to participate in village life. Since moving, I have taken up watercolour painting and enjoy classes outside and inside the village. Within the village, there is a walking group that meets weekly. Yoga, Tai Chi, gentle exercise and meditation groups operate in the village and time is saved by not having to travel to classes.

These opportunities for ageing well will continue to be important in 2050.

The spirit of giving back to the community is also alive in the village. A friend and I have put on dinners in the village several times a year. These dinners allow people to come together and share a meal and, at the same time raise funds for a variety of projects inside and outside the village. People are generous of their time and talents and like sharing a meal together. These dinners have helped with the purchase of plants and equipment for the garden and refugee groups have benefitted on several occasions. I hope that future generations will continue this spirit of generosity.

A future age-friendly community should be one which embraces everyone's ideas, skills and creativity, regardless of age, status or previous role. Of course, there will always be the challenge of living with people who don't embrace change or who are unable to leave their previous titles and roles behind.

As we read and hear every day, affordable housing is a dream for many people, old and young. By 2050, I expect that even more Victorians will not be able to afford their own house but will need somewhere to live.

We need to move the conversation away from owning property to one where people do not have to own a home, can rent or part-own, and do not feel obliged to downsize and know there are many options out there to choose from. A home, after all, is a home regardless of being a tenant or an owner-occupier.

From my perspective, not owning property in retirement is liberating and we like the sharing of facilities that occur in the village. Maintenance of an older home is a never-ending challenge and we were relieved that we no longer needed to do that when we moved. We still marvel that someone will come promptly and replace a blind chain, refit a tap, help remove a plant that has outgrown its place in the garden and always with good grace and cheerfully.

As for the future, I would like to see a broad variety of people living together, a community that allows people to come together for creative experiences, access to services that will allow us to receive care in our homes and an evening service to enable older residents to enjoy a hot meal at night, take their medications and safely settle at night.

This is akin to what is offered here, but many more communities like these are needed now and before 2050.

*After decades as a palliative care physician, Helen is loving retirement and the sense of community which is tangible in OCAV's Rushall Park village.*

### Dr Helen Austin

Resident and retired palliative care physician

# ABOUT THE OCAV



## OUR VISION

To be the benchmark provider of affordable, independent community living for elderly Victorians.



## OUR VALUES

- Safety
- Dignity
- Openness
- Responsibility
- Continual improvement
- Affordability



## OUR MISSION

The Old Colonists' Association of Victoria is a charity serving elderly Victorians needing affordable, safe and dignified independent community living, together with appropriate and practicable continuing care.



## OUR HISTORY

The Association was founded in 1869 and has been providing accommodation and care to elderly Victorians ever since. Today we have four villages: Braeside Park (independent and assisted living), Currie Park (independent and assisted living), Leith Park (independent living and aged care) and Rushall Park (independent and assisted living).



North Fitzroy,  
**RUSHALL PARK**



Berwick,  
**BRAESIDE PARK**



St Helena,  
**LEITH PARK**



Euroa,  
**CURRIE PARK**



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Fitzroy North VIC 3068  
T: 03 9481 9300

#### **Braeside Park**

19 Clyde Road  
Berwick VIC 3806  
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#### **Leith Park**

339 St Helena Road  
St Helena VIC 3088  
T: 03 9433 1100

#### **Currie Park**

58 Weir Street  
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