



Let's Retire Retirement



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 Australia.

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 on to aged care. This mix of accommodation allows residents to 'age-in-place' under the OCAV umbrella.

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FOREWORD

Up until now, anyone coming to live in one of our four villages has had to agree not to be working. This, I am proud to say, is no longer the case.

In June 2018, we made the decision to retire retirement officially from our admissions policy. We've done so for several reasons.

We know that for many of our residents, living off the pension alone is difficult. They need to work. We know that many of our residents want to work. They love working to save up for a holiday, to meet people, to impart their knowledge and experience, and because they love working. We know that many don't want to be paid to work but they do want to continue contributing. Which they do in so many ways.

Residents like Gillian Allen who now in her 80s draws on her experience as an early childhood teacher to be a volunteer reader to her 'elders' living with dementia; or Irene Renzenbrink who continues to study, to sit on boards and offer advice to younger social workers who are in the early stages of their careers in palliative care; or Marlene and John Green who have spent decades singing in choirs, to nursing home residents, in competitions and around the house and who now spend each Tuesday and Wednesday singing with residents at Liscombe House, our aged care facility.

Retiring Retirement is an important notion for us here at OCAV. We are an official Victorian Government age friendly community. Of our 180 volunteers, over half are our residents who volunteer in our villages or in the broader community. Of our 119 staff, over a third are aged over 60, and most are women.

Older people are a significant and growing part of our society. Australia has an ageing population and according to the Australian Bureau of Statistics, our total population is expected to increase to over 35 million by 2056.

These figures show why older people matter, and why we have to have a well-planned strategy which will allow us to resist the tendency to discuss ageing in terms of frailty and dependence. These are the symptoms of 'old age' which is an entirely different concept and for most of us will represent only a few years.

For most of us, age is about ageing well, healthily, and contentedly. At OCAV, we've always stressed the importance of living a life of purpose. At any age.

In many regards, it's never been better time to be an older person in Victoria. Statistically people are living longer, in large part thanks to improved public health outcomes and medical advancements. Also, the standard of living for many Victorians has seen a dramatic rise over the decades, although inequality remains a critical issue.

But despite the increased longevity and buying power of our older adults, they have been largely left out of discussions whether it is about transport, housing, employment or innovation. We believe that this is in part due to the endless debates about 'retirement.'

As we all know, people over 65 are not an homogenous group - they are as diverse as any other demographic cluster, with people in their 60s, 70s, 80s and 90s all at different life stages, and with different interests, wants and needs.

Our residents are not failed copies of the young; they are a whole new class of citizens, and, in my book, it is time for all of us, the young and the old, to create a new framework with which to view older adults, to genuinely honour them, and to begin to celebrate and use the unique gifts and knowledge they have to offer.

Phillip Wohlers
Chief Executive Officer

HON DR KAY PATTERSON, AO AUSTRALIA'S AGE DISCRIMINATION COMMISSIONER



In the late 1970s and early 80s, I was teaching health science students and becoming more and more interested in the study of gerontology. I was also acutely aware and increasingly unsettled by the fact that the baby boomers were reaching the peak of their adult lives, and that policies were not in place to deal with the impending increase in the number of older people that would occur in the ensuing 40 or so years.

This concern led me to pursue an interest in gerontology, to co-develop the first gerontology post-graduate diploma in Victoria, and to introduce courses in gerontology and life cycle development into the undergraduate health science courses. There was a degree of resistance to this and I remember being questioned by the clinicians in physio, OT, speech and the other departments - 'Why gerontology? We already have geriatrics'. And my response was, 'why child psychology and early childhood development when we already have paediatrics? These students need to know about the well elderly not just well children!'

These battles to promote issues affecting older Australians would prove to be ongoing when I entered the political arena, particularly in the Senate. I was concerned that people, especially women, were being forced to retire at 65, when many had not saved enough for retirement or could clearly benefit from extending their working years.

In 1990, the Minister for Social Security at the time had given an undertaking to remove age discrimination from all existing federal legislation. Nothing was done.

Frustrated with this climate of inaction and prompted by the numerous representations I had received from public servants and statutory office holders, who were being forced to retire at 65, I introduced a private member's bill into the Senate in 1992 to abolish compulsory retirement in the Australian Public Service.

In 1992, the Government response to the House of Representatives Standing Committee for Long Term Strategies Report gave in principle support to ending compulsory age retirement. This was not acted on.

In 1993, Senator Bolkus indicated that the Government intended to act but the Attorney General's Department was working towards a comprehensive age discrimination policy. So we waited.

In 1994, The McLeod Report reviewing the Public Service Act concluded that compulsory retirement should be excluded from the revised Act. Result - still no action.

We had an election in 1993, my 1992 bill lapsed, and I resubmitted it in 1995. It was not brought forward by the then Government for debate.

I was given the task of developing the Government's preparations for the 1999 International Year of Older Persons. Never one to look a gift horse in the mouth, I lobbied hard for us to remove the compulsory retirement age for Commonwealth Public Servants and Statutory Officeholders. The former was achieved in 1999 and the latter in 2001. *The Age Discrimination Act* took a little longer and was enacted in 2004.

In my advocacy, lectures and political battles involving the affairs of older people over the years, I have had in mind that the concerns of those older people would one day become mine and that of the enormous cohort of baby boomers born after World War II. Self interest is always a good motivator!

ATTITUDES TO AGEING

As Australians live longer, healthier lives, there is an ever-increasing opportunity to harness the contributions of older people across all segments of our society. For example, a mere three per cent increase in workforce participation by the over 55s would generate a \$33 billion annual boost to the national economy.

It seems to me, however, that as a society we are not capitalising on this opportunity. Why is this?

Despite the good work being done, negative stereotypes about older people remain prevalent in our community. These stereotypes can serve as barriers to an older person's full participation in life.

We can't underestimate what a profound effect this can have on people. It can impact their employment, finances, health and their overall enjoyment of life, and sense of satisfaction.

These stereotypes can be so insidious that they come to be internalised and held by the older person themselves. They can lead people to doubt their own abilities and set low expectations for themselves—and so the self-fulfilling prophecy goes.

Collectively, we must foster a dialogue about the meaningful contributions that can be made to society by older people.

Importantly, we need to shift the narrative about Australia's ageing population being a 'burden' on society, and that it is a 'problem' to be fixed. This concept is outdated and patently untrue, and only perpetuates ageism.

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Stanford professor of psychology Laura Carstensen's book, *A Long Bright Future*, reminds us that many aspects of ageing - such as retirement - are social constructs and so, if some of these original concepts are no longer applicable, we can and should change them.ⁱ We can and should apply some creativity to imagine older lives that are more satisfying, sustainable and enjoyable than is the case for many people today.

The focus of the World Health Organisation's work on ageing until 2030 is the concept of '*Healthy Ageing*', which is defined to mean the 'process of developing and maintaining the functional ability that enables wellbeing in older age'. This means that a person should be able to be and do what they value, regardless of age—this includes contributing to society, maintaining meaningful relationships, and making their own decisions.

ⁱ Laura Carstensen, *A Long Bright Future*, Public Affairs (Perseus Books), New York, 2011.

MY ADVOCACY PRIORITIES

I have an absolute aversion to good solid reports ending up in the graveyard of good intentions. Therefore, I have made it my goal to advance as far as possible, the implementation of sensible recommendations and practical solutions in relation to three main topics.

1 ELDER ABUSE

Elder abuse can come in a variety of forms with financial abuse appearing to be the most common. It is a complex and multi-layered problem. Most perpetrators are close family members such as sons and daughters.

As the National Australian Research Institute highlighted in its research, while many victims wanted to be free from abuse and gain recompense for financial losses, they also expressed concern for the perpetrator and wanted them to receive appropriate drug, gambling, alcohol, mental health or other treatments and supports.

The Australian Law Reform Commission recently released its findings and recommendations following a 15-month national inquiry into elder abuse. The report, *Elder Abuse - A National Legal Response*, was commissioned by the Australian Government and is the result of 117 national stakeholder meetings and more than 450 submissions.

The Eastern Community Legal Centre in Victoria, had over 100 nurses, police, Aged Care Assessment Teams, carers etc. come together to discuss and contribute to a joint submission to the law reform discussion paper of draft recommendations.

The Victorian Government has recently funded nine more Elder Abuse Prevention Networks, to help raise awareness and put policies into action to prevent elder abuse.

One of the banks has developed a booklet to assist older people to protect themselves from financial abuse and scams – Safe and Savvy – available on line and will be in the branches in mid-July.

I am absolutely determined that the voices and efforts of those who have contributed to this inquiry do not go to waste. I know that the Government is already working on implementation of the report including the development of a National Plan and prevalence study. I will continue to advocate and work with governments and stakeholders to ensure that as many of the recommendations are implemented as possible.

2 WILLING TO WORK

The Commission's *Willing to Work* report, published in 2016 makes it clear that many older Australians are willing and able to work but are prevented from doing so by age discrimination and lack of positive policies and supports.

In light of our ageing population, higher workforce participation of older people is both a demographic and economic imperative. It is also good for business. I have been speaking with relevant Ministers and their departments about recommendations relevant to their portfolio, for example, I attended a Roundtable Discussion some time ago with senior representatives from several government departments to explore ways to enhance the workforce participation of older Australians and possible areas of collaboration.

I was pleased to see funding allocated in the 2018/19 Budget for a range of measures to help older Australians to continue working for as long as they want, including:

- rolling out the 'Skills checkpoint for Older Workers' program, and
- expanding the 'Entrepreneurship Facilitators' program to support mature age entrepreneurs.

I have also been approaching industry and peak bodies about the benefits of older workers including encouraging the development of Continuing Professional Development courses or training for Human Resources and managers.

3 OLDER WOMEN AND HOMELESSNESS

Our nation faces a potential tsunami of older women at risk of homelessness. In just five years, the number of older homeless women has increased by over 30% to nearly 7,000 in 2016.ⁱⁱ

We have an ageing population, a high cost of housing and significant variations in wealth accumulation between men and women across their lifetimes. Without action the number of women experiencing and at risk of homelessness will continue to rise.

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Many older Australians are willing and able to work but are prevented from doing so by age discrimination and lack of positive policies and supports.

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ⁱⁱ Australian Bureau of Statistics, *Census of Population and Housing: Estimating homelessness, 2016* ABS cat no 2049.0 (14 March 2018). At <http://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0> (viewed 10 May 2018).

WHY ARE OLDER WOMEN AT RISK?

Older women's incomes and work cycles are different from those of men. Many women face old age renting and with insufficient superannuation, having been in and out of the workforce over the course of their lives. On average, women retire with only \$157,000 in super savings, compared to \$270,000 for men.

Additionally, an unexpected crisis – the death of a spouse or divorce – can make women extremely vulnerable to homelessness. And it can force older women into social housing, which is under significant pressure already.

There is a range of solutions—from group housing models, to ethical investment frameworks—which can help. Doorway, a program operated by not-for-profit Wellways, helps people experiencing mental health issues who are homeless or at risk of homelessness to secure and sustain a home within the private rental market. An independent evaluation found that after 18 months, the majority of participants achieved stable and secure private rental accommodation for the first time in their lives. I have discussed with Wellways the possibility of adapting the model for older women.

Another example is a pilot being undertaken by Women's Property Initiative. Women with assets of around \$100,000–\$300,000 invest in a small unit and pay low rent while they live there, securing their housing arrangement and reducing the need to dip into savings for expenses such as rent. These, and other emerging models, could be adapted and scaled to help address a range of housing issues, including for older women.

CONCLUSION

Everyone has a role to play in transforming the way people think about growing older, whether you are an older person now or you will be in the future.

Clearly, businesses and organisations need to ensure that their policies and practices do not discriminate against older people.

But it is also the informal everyday action that will make a difference—dispel myths about older people when you see them, challenge stereotypes.

Be an advocate for older people's abilities and with this persistency people will start to think differently about ageing.

Appointed as the Age Discrimination Commissioner on 29 July 2016, Kay comes to this role with strong involvement in issues affecting older people. Leaving school at 15, and then managing a small business, she returned to school and gained a BA (Hons) at the University of Sydney and a PhD in Psychology and a Dip Ed at Monash University. She studied gerontology at the University of Michigan and Pennsylvania State University. Using the knowledge gained during those visits she co-developed the first Victorian post-graduate diploma in gerontology, and introduced gerontology into the undergraduate behavioural science courses. She was elected to the Senate in 1987 where she pursued issues affecting older Australians and fought tirelessly for the removal of the compulsory retirement age of 65 from the Australian Public Service and statutory authorities. In 2016, she was appointed an Officer of the Order of Australia.

Hon Dr Kay Patterson, AO
Australia's Age Discrimination Commissioner

IRENE RENZENBRINK



In the early 1980s when I was employed as a 'Social Worker for the Aged' in the City of Kew I heard older people at the Senior Citizens' Centre laughingly referring to their various medical ailments as 'organ recitals'.

From heart conditions to rehabilitation following a stroke or chronic illness, health issues were a central concern and a defining characteristic of ageing. Fast forward to the year 2018 and the organ recitals are still part of the conversation, although hip and knee replacements and pacemakers seem to be more prevalent.

Thankfully there are many other stories these days.

Older people are travelling the world, learning new languages and skills, taking up new hobbies, working as guides at the National Gallery or the zoo. Others are helping refugees or working as volunteers in hospitals and schools.

Advances in health care and medical technology have changed life expectancy so dramatically that many people over the age of 60 are continuing to live their lives as fully engaged members of society. Whether they choose to work in paid employment or as volunteers, the barriers seem to be tumbling down. No longer are old people seen as helpless patients and clients on the receiving end of care, but rather as wise elders with much to contribute at a family, community and societal level.

Twenty-five years ago when Betty Friedan, one of the leaders of the women's liberation movement, began to research the experiences and needs of older people she was shocked by the ageist attitudes she encountered. Her research found that older people were portrayed as people who had stopped living. Leaving the workforce was assumed to be the beginning of a downward slide towards disability and death.

Friedan was interested in what kept older people productive, alive, fulfilled, and dipping into the 'Fountain of Age'.

One of her discoveries was what she described as a 'media blackout' of older people. Images of real people in their 70s and 80s were rarely portrayed in advertisements, magazines and movies. This is a far cry from the reality today as a delightful film, *Tea with the Dames*, celebrates the enduring friendship and achievement of four British actresses in their 80s. *The Best Exotic Marigold Hotel* also portrays older people as risk takers finding new love and even work in a foreign country.

According to a recent report from the Australian Institute of Health and Welfare, Australians are increasingly working to older ages. In March 2016, Australians aged 65 and over had a workforce participation rate of 13% (17% for men and 9% for women), compared with 8% in 2006 (12% for men and 4% for women).

This number will continue to grow as the idea of 'retiring' retirement takes a firmer hold. Not everyone over 65 will necessarily want to continue in paid employment but those who wish to work for whatever reason should not be discouraged or denied the opportunity.

In my own case, I decided on a career change at the age of 60. After almost forty years as a social worker, I decided to become an art therapist, and two years later, began to pursue my dream of undertaking doctoral studies in expressive arts therapy. At 69 I have finally acquired a PhD.

As a Rushall Park resident for the past five years, and wishing to continue my international involvement in the field of death, dying and bereavement, I welcome the announcement that OCAV has decided to 'retire' retirement.

In supporting residents in their efforts to continue working or volunteering in the wider community, OCAV is leading the way in countering ageist attitudes and acknowledging the human capital that older people represent.

Continuing in the workforce on a part time or occasional basis will not only fulfil some residents' needs for intellectual stimulation and social involvement outside the village, it will also provide financial benefits. For many people who will not be eligible for a full or part government pension until their mid or late 60s, some form of continuing employment is a necessity.

While being debt free by retirement age might be desirable, factors such as divorce, illness, bereavement, family responsibilities for children and/or elderly parents might well limit the amount of superannuation and savings that can be accumulated. This is especially true for older single women who have been identified as being at greater risk of homelessness.

In her book, *Fountain of Age*, Betty Friedan concluded that the key to growing old is the "purposes and projects that give your day a complete structure, and bonds of intimacy".

The way in which each of us finds these purposes, projects and bonds of intimacy will always be a highly individual matter. For some of us it will involve retiring retirement, but let us not forget that ultimately, it is a matter of choice.

Irene Renzenbrink is a resident at our Rushall Park village. She has completed a doctorate in Expressive Arts Therapy at the European Graduate School in Switzerland. Until recently she was a board member of the International Work Group on Death, Dying and Bereavement. She continues to speak in Australia and around the world about grief, bereavement and palliative care.

Irene Renzenbrink
Resident

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In my own case, I decided on a career change at the age of 60. After almost forty years as a social worker, I decided to become an art therapist...

At 69 I have finally acquired a PhD.

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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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