

# Changing Demographics: An Ageing Population & Challenges for Women

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## Demographic Trends: International (U.N. World Population Prospects: 2006 Revision)

| COUNTRY       | 65+ | 2005  | 2050  | 80+ | 2005 | 2050  |
|---------------|-----|-------|-------|-----|------|-------|
| Australia*    |     | 13.1% | 24.3% |     | 3.5% | 9.3%  |
| Canada*       |     | 13.1% | 25.7% |     | 3.5% | 10.0% |
| Europe (all)* |     | 15.9% | 27.6% |     | 3.5% | 9.6%  |
| US*           |     | 12.3% | 21.5% |     | 3.5% | 7.8%  |
| China**       |     | 7.7%  | 23.7% |     | 1.2% | 7.3%  |
| Indonesia**   |     | 5.5%  | 18.6% |     | 0.6% | 4.0%  |
| Malaysia**    |     | 4.4%  | 16.3% |     | 0.6% | 4.0%  |
| Singapore***  |     | 8.5%  | 32.8% |     | 1.5% | 14.8% |
| Greece #      |     | 18.3% | 31.7% |     | 3.5% | 11.1% |
| Italy #       |     | 19.7% | 32.6% |     | 5.1% | 13.3% |
| Japan #       |     | 19.7% | 37.7% |     | 4.8% | 15.5% |

\* & # 65+ <x 2; 80+ <x 3;      \*\* 65+ 3-4; 80+ 6-8;      \*\*\* 65+ x4; 80+ x 10

# Demographic Trends Australia

- Fastest growing age group 85+
  - In 2002, 87,800 males; 192,600 females (> x 2)
- Proportion of older people from Culturally and Linguistically Diverse backgrounds is increasing
- Proportion of ATSI elders remains unacceptably low

# Demographic Trends – Northern Rivers

| <b>% of Population 60+</b> | <b>2006</b> | <b>2011</b> | <b>2016</b> |
|----------------------------|-------------|-------------|-------------|
| <b>NSW</b>                 | <b>19%</b>  | <b>21%</b>  | <b>23%</b>  |
| Ballina                    | 25          | 28          | 31          |
| Byron Bay                  | 17          | 20          | 24          |
| Clarence Valley            | 25          | 30          | 34          |
| Kyogle                     | 21          | 24          | 29          |
| Lismore                    | 19          | 23          | 27          |
| Richmond Valley            | 23          | 26          | 30          |
| Tweed                      | 29          | 32          | 35          |

Source: Northern Rivers Regional Development Board: Population Ageing: Impact on the Northern Rivers of NSW. Final Report – April 2005

# Demographic Trends

## NSW/Mid-North Coast

| <b>% of<br/>Population 60+</b> | <b>2001</b> | <b>2006</b> | <b>2011</b> | <b>2016</b> |
|--------------------------------|-------------|-------------|-------------|-------------|
| <b>NSW</b>                     | 17%         | 19%         | 21%         | 23%         |
| Bellingen                      | 22.5        | 24.6        | 27.2        | 29.5        |
| Coffs Harbour                  | 21.0        | 28.6        | 35.8        | 42.1        |
| Hastings                       | 28.4        | 34.4        | 39.7        | 44.4        |
| Kempsey                        | 22.6        | 26.1        | 29.9        | 33.2        |
| Nambucca                       | 27.2        | 28.7        | 30.4        | 32.1        |

Source: Adapted from ABS Census 2001; Projections estimated using ABS Census 2001 and Cohort Projection Model of D Rowland.

# Major Events in History

## - Timeline -

- 1890 – Bismarck sets retirement age at 65 (5% >65)
- 1909 – Australia introduces aged pension
- 1910 – Australia introduces maternity allowance
- 1940s – Unemployment & widow's pension
- 1975 – Henderson poverty report (many older people were below the poverty line)
- 1977 - Age as grounds for discrimination (NSW)
- 1996 – Workplace Relations Act – prohibiting termination of employment on basis of age
- 2001 – EACH Packages introduced
- 2002 – National Strategy Report: *An Older Australia, Challenges and Opportunities for All*
- 2002 – Intergenerational Report (caused fear in community)

# Demographic Trends – New Work Entrants

- Access Economics report: new entrants to workforce
  - currently approx. 170,000/yr
  - decade 2020-2030 – estimated 12,500/yr
  - by 2016, more than 80 percent of workforce growth will be people over 45.
- Shortages already being felt, causing a shift in the attitudes of HR Managers and recruitment companies to more positive perspectives on older workers: started looking at strategies to retain/retrain older workers
- Government policies also shifting – can now access some super without retiring and can “switch super pension on and off”

# Employed (Full-time)

|              | Males     |           | Females                   |           |
|--------------|-----------|-----------|---------------------------|-----------|
| AUST         | 1970      | 2000      | 1970                      | 2000      |
| <b>50-59</b> | 90% (88%) | 68% (60%) | 25% (18%)<br>2005-06: 55% | 46% (23%) |
| <b>60-64</b> | 77% (73%) | 43% (34%) | 16% (10%)<br>2005-06: 30% | 21% (9%)  |
| NSW          | 1981      | 2000      | 1981                      | 2000      |
| <b>50-59</b> | 80% (76%) | 70% (61%) | 29% (16%)                 | 45% (23%) |
| <b>60-64</b> | 50% (47%) | 41% (33%) | 13% (6%)                  | 19% (8%)  |

# More Women in the Workforce

- Because of :
  - Increased availability of part-time jobs/ child care
  - (For some) shared parental child-rearing
  - More women than men now graduate Year 12 and have tertiary qualifications; higher skilled women stay longer in workforce – more interesting, less “back breaking” work
  - Women expected to provide own superannuation
- Results in major economic benefits to the nation, as well as to families: “Australia’s women are too valuable to waste – and their participation choices (i.e. part-time/full-time) will make a notable difference to Australia’s future prosperity.”
- (Access Economics Report: Meeting Australia’s Ageing challenge: The Importance of Women’s Workforce Participation. Nov 2006:iii)

## More Women in the Workforce: Competing Demands

- How to balance work and family life – mix of financial and social incentives for Australian women to participate in workforce is crucial
- Responsibilities don't stop when children become adults (recent experience)
- More grandparents “parenting” their grandchildren
- Some women are “the ham in the sandwich” - trying to work, care for their children and in many cases for a frail parent as well
- More 4-generation families – older women providing child-care for grandchildren - support to working mothers – and care for their own parents as well.

# Older Workers

- **Australian Government** has changed direction fairly sharply in the last few years, from pressuring older people to retire (offering “early redundancy”) to offering incentives for people to stay in the workforce. (↑ life expectancy: man who retired @ 65 in 1968 needed \$ resources for 13 years; now, retire @ 55, needs \$ resources for 26 years )
- The buzz-word in some areas of government is now “**productive ageing**” – will people be made to feel worthless if they are not working or if they are not well enough to do volunteer work?
- (Note the suicide rates among older men)

# Older Workers

- Steinberg et al (1998): “How old is an older worker?”  
Most common response = 45
  - (Generally considered to be 15 years older than the person answering the question.)
- Older workers unfairly (& inaccurately) stereotyped
  - Tesco study – UK
  - Qld law firm recently employed 78-year-old woman
  - Access Economics reports show that companies (Westpac, McDonalds, Bosch) are retaining/retraining older workers very successfully
- Paid work, self-esteem, good health correlated, especially for males. Non-employment associated with elevated death rates (incl. suicide)
- Many older people want to work but are discouraged

# Older Workers

- (From UK study, reported on “ShortList” website, 20/9/2005):
  - Health and safety concerns not good excuse not to employ older workers: “Older workers can have a more responsible attitude to health and safety; show less absenteeism; show more advanced functioning in some cognitive capacities; and have more healthy lifestyles in some respects.”
  - Many declines in health or cognitive, physical or sensory functioning can be “minimised, prevented or overcome”.
  - Employers who adopt flexible retirement practices that can retain older workers longer will gain marketplace advantage
  - Many older workers can match physical strength and endurance, relevant to workplace, of younger co-workers – fewer jobs today are physically demanding

# Opportunities/Challenges

- Ageing population/older workers bring challenges and opportunities
- Challenges – older workers
  - Training: Needs to be targeted & take account of how older people learn, don't use same techniques as for younger people; Match to task (Mission Australia)
  - Make work attractive – top-up pensions, superannuation BUT need policy changes so not disadvantaged
- Opportunities
  - Flexible, mobile workforce (temp pool?), job sharing, mentoring of younger people, marketing opportunities
  - Older workers could provide staff for call-centres or other non-location-specific industries.

# Marketing Opportunities

- Potential for older people to be employed in new industries aimed at older people – possibly in a “temp pool” to allow for other commitments (minding grandchildren, travel). Meet need for “top up” of pensions or superannuation, plus meet needs of customers.
- Increasing market of older people for computers & other electronic equipment – hardware and software, but especially training and support – even better if trainers are older people too.

## **Facts on Ageing: (\*From: Older People in NSW, Myth & Reality; DADaHC)**

- Older people can learn, and retain, new skills – may take a little longer but are more consistent afterwards
- \*Older workers benefit from continuous training and retraining to the same extent as younger workers
- \*The impacts of predicted increase in health and aged care costs as the population ages can be minimised by reducing barriers for older people to continued employment and access to mainstream services.

## More “Facts on Ageing”

- More than 25% of older people contribute to the community through volunteer work. High percentage of older volunteers are women.
- Economic value of volunteer work in Australia in 1995 was estimated at more than \$18 billion/year. (Does not include “informal” volunteering – child-care, help with home maintenance, caring for frail older people and people with disabilities).
- Older people more likely to provide financial and practical assistance to families than to receive it.

## Facts on Ageing – (Cont)

### Ageing does not mean inevitable physical/mental decline

- The greatest decline in the human body occurs between 30-40 years of age
- The majority of older people do not become “senile” (have Alzheimer’s or other dementias): <1% 60-64; <3% 70-74. Does not increase significantly until over 85 (16% males; 24% females). In 1998, 4.2% of the Australian population 65 and over had dementia.
- Vast majority of older people live in their own homes. Around 5% of Australians 65+ (7% of 75+) live permanently in residential aged care facilities.
- Women 75+ more likely to live alone than with spouse or others (not so for men)

## Facts on Ageing - Cont

- Older people remain physically active: e.g. Brisbane City Council GOLD programme (Growing Old Living Dangerously).
- Older people remain sexually active: “all that is required is an interested and interesting partner”.
- Older people are active, sociable and worthy of respect. Research shows that they are psychologically healthier than younger people.
- Older people control increasingly large percentage of the nation’s buying power – many have partly or fully funded their own retirement income.

## Benefits of an Ageing Population (from paper by Judith Healy, ANU, 2004) -1

- Grandparenting has become an important social role and appears to benefit grandchildren substantially.
- Older people (especially women) play an important role in supporting and maintaining informal social networks, thus binding communities and families within communities.
- Older people are involved in their communities, as active members of sporting, hobby and social clubs, churches and educational forums (e.g. U3A)

## Benefits of an Ageing Population (from paper by Judith Healy, ANU, 2004) -2

- Older communities more law abiding – older people less inclined to commit crimes against property and people plus Aust Institute of Criminology estimates that homicide rates will fall by around 16% by 2050, resulting in savings in prison costs & policing.
- Arts likely to benefit – older people attend musical concerts, theatres and art galleries more than younger people, read more & visit libraries more often

## Impact on Carers (From Blue Care Study)

- Many carers had to give up paid employment to care for patient
- Some carers did not know that they were entitled to Domiciliary Nursing Care Benefit
- One carer received the Carer's Pension for a few weeks "and then for some reason it stopped".
- Financial difficulties for some carers became worse when the patient went into an institution: (Wife) "His pension went to the nursing home so that meant that I only had my pension to pay all the bills".
- Carers who did not have EPA for financial matters often could not access bank accounts to pay bills
- Some carers had never had responsibility for financial matters and did not know what to do

## Impact on Carers - 2

- **Ageing in Place means Dying in Place**
- If refocus is on “out-of-hospital care” what will this mean for carers?
- Women are now expected to approximate men’s working lives and provide for their own retirement
- Need for older people to stay in the workforce as there are fewer younger people to fill positions (Govt offering people bonuses to stay at work past pension age)
- BUT they can’t do that and provide care in the community at the same time.
- **Volunteers:** Will there be any? Costs of volunteering estimated to be at least \$700/year
- Set up accreditation system for older people who are/ have been carers – and who want to use the skills they have developed, perhaps being employed to care for others