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# Retired Not Expired

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## **Executive summary**

South Australia has the oldest population of any mainland state or territory in Australia. According to the 2016 Census, 633,795 South Australians, or 37.8% of all people living in South Australia, were aged 50+ (ABS 2016). For the foreseeable future, both the total number and proportion of South Australia's population aged 50+ are expected to increase. Concerns about the societal burden imposed by an ageing population in Australia have been a recurrent theme in recent policy debates and a major influence on Australia's welfare reform over the past few decades. Yet, given the right attitudes, approaches and opportunities, the large number of older people currently moving into later life can offer a considerable advantage to a state like South Australia.

The "Retired Not Expired" project (RNE) sought to understand the experiences and perspectives of South Australians aged 50+ around the themes of work and retirement, community contributions such as volunteering and caregiving, and ageism. In order to overcome subtle forms of ageism and enable older people to participate fully in the employment, volunteering and civic sectors of society we need to understand what older people envision for their own older age. Both Office for Ageing Well and Hugo Centre researchers considered it imperative that these issues be understood through the lens of older community members themselves; thus the main participants in this project were South Australians aged 50+ who contributed their experiences and views through completion of the Retired Not Expired survey (n=567) and by participating in World Café discussion groups (n=62). The perspectives of relevant stakeholders (n=10) were also sought in order to provide organisational points-of-view on any obstacles they believed older South Australians may face and on the value of their contributions to community. The participants included in this study showcase a diverse group of older South Australians and their experiences with ageing provide relevant and valuable input to better understanding the desires, contributions and barriers faced in work and retirement, community contributions and perceptions of ageing and ageism among older South Australians.

### **Work and retirement**

Most participants in the RNE sample were retired (70%); 21% nominated paid employment and/or 41% volunteering as one of their main current work activities. Results from the survey match national trends showing expected age of retirement was older than age of actual retirement for those already retired. This trend helps to address concerns that the older population are an economic "drain" on society; however, barriers to participation in the workforce at older ages including age discrimination and under-employment are deep concerns. Findings from this study

show that individual factors such as personal illness or the need to care for others can prevent older people from working for as long as they would like. On the other hand, concerns about the ability to manage financially as they age were a reality for 46% of those surveyed; this can force people to remain working longer than they would like.

“Retirement” was a contested term since this can imply an individual is no longer making an active contribution to society, when in fact many older people are more active in (unpaid) work and their communities once they have more time and flexibility outside of their paid work roles. Having a sense of control and choice over when and how retirement happens was widely agreed among study participants to be an extremely important factor in a satisfying experience of retirement. A gradual transition to retirement, for example going from full-time to part-time work hours or taking up other activities and interests outside of work pre-retirement, is seen as an ideal retirement strategy.

### **Community contributions**

Emphasising the contributions older people make through the “community contributions” of volunteering and caregiving help to counterbalance the misconception that older populations are a drain on society. Overall in the Retired Not Expired sample 71% volunteer in some capacity and 40% named volunteering as one of their three main current activities. Around 30% of participants provide regular unpaid care to grandchildren or other people’s children and/or provide unpaid care for someone with an illness, disability or frailty.

Survey results show access to information about volunteer roles and flexibility in volunteering are what people find most important to enabling volunteering. Stakeholders and study participants commented on the value of volunteer contributions; volunteers are often essential to keeping organisations running, they help to promote intergenerational and cross-cultural community interactions and some forms of volunteering allow older people to advocate on behalf of themselves as a population group. Volunteering also gives individuals a sense of purpose and meaning through this work. Some areas for improvement in the realm of volunteering were identified, including the over-reliance of some organisations on a small number of volunteers and addressing the costs incurred by some volunteers for things like transport and communication that can present barriers to volunteering.

Caregiving is another substantial contribution older people make to communities. This is often under-reported and under recognised, including among carers themselves. Many participants

commented on the joy and sense of fulfilment they get from providing care to those who need it. However, survey results show there are different impacts on caregivers depending on who the care is provided for. One in five (20%) carers for a person with an illness/disability/frailty say providing care has a negative impact on their health and 24% say this has a negative impact on their sense of well-being. Those who provide regular care for grandchildren or other people's children more often say this has a positive impact on their health (21%) and 52% say this has a positive impact on their sense of well-being. Choice and flexibility are recognised as important factors regardless of the type of care provided. Also noted is a feeling of obligation and/or being "taken for granted" by some carers in both the family setting and at a societal level. There is a widely acknowledged need for more formalised support systems to be made available to people who require care and for carers themselves.

### **Perceptions on ageing and ageism**

Survey responses shows that among the Retired Not Expired participants there are high levels of satisfaction with life so far across a range of dimensions including work, family and giving back to community. Most participants are also confident about their ability to handle difficult situations and to accomplish their goals. Despite these levels of satisfaction a range of ageist practices have been experienced by study participants. Most commonly people had been told a joke (83%) or been sent a card that pokes fun at their age (64%) or have felt they had been ignored or not taken seriously (50%) or "talked down to" because of their age (49%). Some feel we need to be more light-hearted about some so-called "ageist" practices, for example jokes that poke fun at age. However, this should be balanced by recognising the subtle ways ageist practices can creep in and become accepted, and the fact that older people themselves are often responsible for perpetuating ageist attitudes. The subtle nature of some ageist attitudes and practices was recognised as a factor making it difficult to distinguish whether something experienced is "ageist" or due to another form of discrimination (e.g. sexism or racism), or simply an individual's behaviour. Many people felt ageism is not as pressing of a societal concern as other forms of discrimination like sexism or racism. Some ageist practices are more damaging or dangerous than others. Feeling ignored, talked down to or treated with less dignity and respect because of age (37% felt they had experienced this) can have a real impact on confidence, social wellbeing and mental health. Other ageist practices such as assumptions by health experts about health conditions 'just being due to age' (39% felt they had

experienced this), being denied medical treatment due to age, or feeling vulnerable to crime because of age can be extremely dangerous to health and wellbeing.

In order to combat ageism, voices and perspectives of older people themselves need to be heard. Fundamental, structural changes also need to be made to change societal outlook on ageing. For example, the way politicians, the media and advertisers comment on older populations filter down to the broader population and can reinforce ageist stereotypes. Acknowledging the realities of older people's experiences and reframing the contributions of older people in a positive light can help to present a more balanced picture of older South Australians as an integral and positive part of the wider community.

Policy recommendations from this study include:

- Collating better evidence of the positive contributions older people make through employment, the arts, science, industry, business, volunteering, caregiving, caring for the environment and being engaged in civic and social activities will ensure a more positive image of older South Australians prevails.
- When 1 older worker in 4 is experiencing ageism at work we need to have a targeted campaign on ageism in the workplace – providing training, mentorship and examples of best practice for employees to consider the advantages that an older workforce can offer.
- Participants told us how important a sense of control was around withdrawing from paid work – programs that offer peer to peer support and information (through seminars and workshops) or through an on-line course may provide opportunities for older people to feel in charge of, and see the opportunities arising from, this significant life course transition.
- We need to think about how we frame retirement and consider 're-languaging' the term so that this life transition can be seen as a time of possibilities and opportunities – for the individual and for South Australia.

The experiences and thoughts of participants on the topics covered in this project are highly relevant in enabling us to move forward in our thinking on how to address issues around work and retirement for older people, better valuing the contributions older people make in the form of volunteering and/or caregiving, and the broader issue of ageism that touches on all aspects of an older person's experience as they age.





## Chapter 1: Introduction

Ageism, simply defined as: “the stereotyping, prejudice and discrimination against people based on their age” (WHO 2019) is rife in our society. Ageism can be towards any age group in the population, but an ageing population in Australia means that ageism in this country is often directed at older people. According to the World Health Organization, research suggests that ageism may even be more widespread than sexism and racism and can affect both physical and mental health. Research shows that older people who hold negative views about their own ageing do not recover as well from disability or illness and live on average 7.5 years less than people with positive attitudes about ageing (Levy, Slade et al. 2002; Levy, Slade et al. 2018).

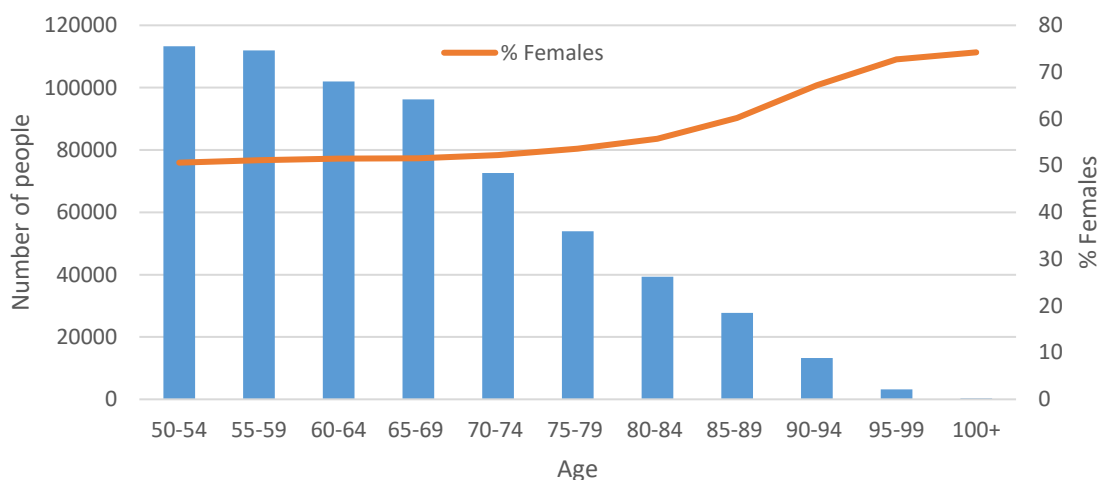
Globally by 2025 the number of people aged 60 and over will double, and by 2050 will reach 2 billion, with the vast majority of older people at this time living in low and middle income countries (WHO 2019). The number of people aged 65+ in Australia at the last Census in 2016 was approximately 3.7 million people, or 15% of the total Australian population (ABS 2016). This number is projected to increase to 4.9 million Australians aged 65+ by 2025 (17% of the total population) and 7.9 million by 2050 (21% of the total population) (ABS 2012). Expanding the definition of ‘older person’ even further, 7.95 million Australians in 2016 were aged 50+ (34% of the total population). This is projected to increase to 9.7 million people aged 50+ in Australia by 2025 (35% of the total population) and 14.5 million people aged 50+ in Australia by 2050 (38.7% of the total population).

Concerns about the societal burden imposed by an ageing population in Australia have been a recurrent theme in recent policy debates and a major influence on Australia’s welfare reform over the past few decades. There is substantial evidence of the many contributions that older people make to society: through work, volunteering, caring roles and other civic and social contributions. However, ageist attitudes in the wider community means the achievements of older people are often not sufficiently valued and the potential of older people may go unrealised.

South Australia has the oldest population of any mainland state or territory in Australia. According to the 2016 Census, 633,795 South Australians, or 37.8% of all people living in South Australia, were aged 50+ (ABS 2016). This includes 306,601 people aged 65+ and 33,796 people aged 80+. The number of people aged 50+ living in South Australia across different age groups is shown in Figure

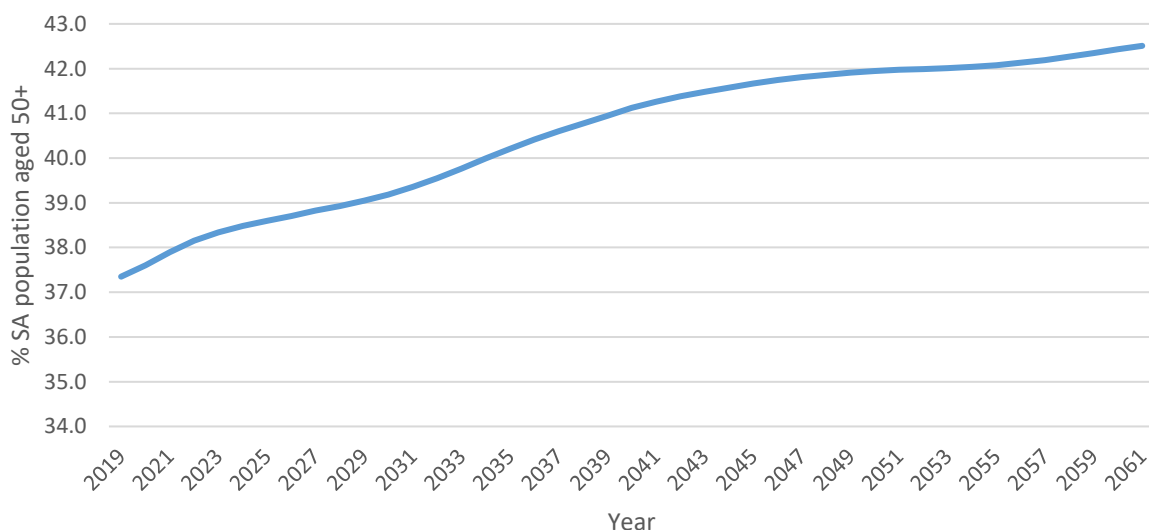
1. Because females have a longer life expectancy than males, there are a greater number of females in older age groups. Both the total number and proportion of South Australia’s population aged 50+ are expected to increase continually over time, as shown in Figure 2. The number of people aged 50+ in South Australia is projected to increase to 725,989 people (39% of the population) by 2025 and 921,813 people (42% of the population) by 2050. The number of people aged 65+ in South Australia is projected to increase to 386,387 people (21% of the population) by 2025 and 529,760 people (24% of the population) by 2050.

**Figure 1: Population aged 50+, by age group and % females by age, South Australia, 2016**



Source: ABS Census 2016

**Figure 2: Projected % of the total population aged 50+, 2019-2061, South Australia**



Source: ABS 2012, series B population projections (2012 base data)

Given the burgeoning older population, the “Retired Not Expired” project seeks to understand the experiences and perspectives of South Australians aged 50+ around work and retirement, community contributions such as volunteering and caregiving, and ageism. The purpose is to highlight the fact that older generations are a considerable, but often undervalued, resource to society, local communities and families. Given the right attitudes, approaches and opportunities the large number of older people currently moving into later life offer a significant advantage to a state like South Australia. But how do we re-define work, volunteering, and other civic and social contributions to ensure this cohort remain engaged and enthusiastic about giving back to community? How can society capture and value the huge potential this generation has to offer in later life?

This is a complex and challenging area that cannot be resolved by experts alone. Both Office for Ageing Well and Hugo Centre researchers recognise that older age and retirement can be a time of possibility, opportunity and influence, given the right resources and environment. In order to overcome subtle forms of ageism in the employment, volunteering and civic sectors of society we need to understand what older people envision for their own older age and then work with key stakeholders to ensure the right opportunities and resources are provided to maximise engagement.

## Chapter 2: Project aims and methods

The key objectives of the Retired Not Expired study are:

- To understand the experiences of older people in South Australia and their own wishes for older age across topics including work and retirement, health and well-being, and social and community participation through an on-line survey and World Café discussion groups.
- To recognise the contributions of older people in our communities; for example, through caregiving, volunteering, and social and civic participation.
- To gather evidence to showcase “best practice” in work and volunteering approaches that value and capitalise on the contributions of older people from the input of older South Australians and through interviews with key stakeholders.
- To take stock of any experiences with ageism South Australians have encountered – in what forms has this occurred and how it has made them feel? How do we move forward in addressing the issue of ageism in wider society?

### Methods of primary data collection

Three methods of primary data collection were employed to gather information for the study. These were: the “Retired Not Expired” survey of South Australians aged 50+, stakeholder interviews and World Café discussion groups. Each of these methods is described below.

#### “Retired Not Expired” survey

The “Retired Not Expired” survey was open from 8 February – 31 May 2019. To be eligible to complete the survey, participants had to meet the following criteria:

- Aged 50+,
- *not* living in residential care; and
- living in South Australia.

Information about the study and a link to the survey were made available using several targeted recruitment strategies including:

- Articles in e-newsletters relevant to South Australia’s older population (WeekendPlus digital magazine produced by the Seniors Card Unit, Office for Ageing Well; COTA SA monthly online newsletter’ DOME organisation newsletter)
- A newspaper article in the “Boomer” section of The Advertiser (South Australia)

- A radio interview on ABC Radio ADELAIDE Drive program
- Relevant stakeholders distributed the study information and survey link through their member lists (these organisations were Volunteering SA, Festivals Adelaide, U3A and South Australian Retirement Villages Residents Association (SARVRA)).

Potential participants were offered the option to be mailed a hard copy survey with reply paid envelope if they would prefer this to the online version of the survey. A total of 567 complete responses to the “Retired Not Expired” survey were collected. A small number of these responses came in hard-copy form (n=12) but the vast majority of responses were online.

### Stakeholder interviews

Stakeholder interviews took place between February – June 2019. “Stakeholders” for this study are defined as people who are in some way connected to an organisation that provides employment, volunteer or other social engagement opportunities to South Australians aged 50+. A total of 10 stakeholders were interviewed across a broad range of areas including those from employment, volunteering, the Arts, local government, ageing advocacy, carer support and retirement village residents’ organisations. A list of all stakeholders who participated in an interview for the project is shown in Table 1.

**Table 1: Stakeholder interview participants**

Organisation name	Sector
Carers SA	Carer advocacy
City of Marion*	Local Government
COTA SA	Advocacy for older people
DOME (Don't Overlook Mature Experience) *	Employment and training
Festivals Volunteer Network	Volunteering, The Arts
Media Resource Centre	The Arts
South Australia Retirement Village Residents Association (SARVRA)	Retirement villages
Southern Volunteering	Volunteering

\*Two people interviews from this organisation

The purpose of these interviews was to gather evidence to showcase “best practice” in approaches that value and capitalise on the contributions of older people and also to gain the perspectives of

stakeholders on experiences of, or barriers faced by, older populations in their particular areas of expertise. Stakeholders were recruited through Office for Ageing Well contact lists and through general searches and outreach to relevant organisations.

### **World Café discussion groups**

The final phase of data collection was World Café discussion groups with a sub-set of survey participants who expressed interest in participating further in the study. The World Café methodology is a simple, effective, and flexible format for hosting large group dialogue. A World Café is perhaps best described as a number of small focus groups running simultaneously. After an introduction to the topic at hand by a speaker, participants sat at one of several tables where smaller groups discussed one element of the topic. Participants then moved around the tables until they had covered each element. A café ambience is created in order to facilitate conversation. As well as speaking and listening, individuals were encouraged to write down some of their thoughts to inform subsequent people when the discussion continued at that table. Each table had a facilitator (one of the research team) to record key discussion outcomes and audio recording was also taken with participants' permission. Although some pre-defined questions were agreed upon and utilised, discussions moved beyond these points and outcomes or solutions were not decided in advance. An underlying assumption of World Café events is that collective discussion can shift people's conceptions and encourage collective action. Preliminary analysis of survey results informed the themes of discussion at the World Café sessions. The theme areas of discussion were: Work and retirement, Community contributions and Ageism.

Three World Café sessions were held in total: two in Adelaide CBD and one in Glenelg. These locations were deliberately chosen for convenience to participants based on their work or home address. A total of 179 survey participants (or 32% of all survey participants) expressed interest in participating further in the study. Of this group, a total of 62 people participated in a World Café session. As a courtesy to those who were not able to attend a session, a description of the theme areas and preliminary survey results discussed at World Café sessions were emailed to these participants and they were invited to submit any comments they had remotely. A further 17 people opted to send in comments around the discussion themes in this form.

## **Response overview and report layout**

All participants in the study gave their time willingly and without any compensation. Researchers noted the interest and enthusiasm participants had for the study topic, and the gratitude expressed by many that such research was taking place. Based on participant feedback it is clear older South Australians involved in this study appreciated the chance to tell their story and experiences around ageing.

Results from all forms of data collection will be presented thematically in the following chapters of the report. The main source of primary data collected for this project, including the numerical data presented in charts and figures in the following chapters, came from the “Retired Not Expired” survey. However key quotes from survey respondents, World Café participants or stakeholders are also extremely important forms of data that are used throughout the following chapters to provide more in-depth explanations or to help illustrate pertinent viewpoints across the themes discussed. Any quotes from study participants that are used in the report will be identified as from a survey respondent, World Café participant or stakeholder.

In summary, the following primary data are included in the results presented in the following chapters:

- 567 responses to the “Retired Not Expired” survey – results will be shared in the form of numerical tables and figures, and direct quotes of comments respondents included in fill-in-the-blank sections of the survey form.
- 62 World Café participants (and an additional 17 remote participants) – results will be shared in the form of a box at the start of each results chapter highlighting common themes across each topic discussed, and direct quotes from participants.
- 10 stakeholder interviews – results will be shared in the form of direct quotes from participants.

## Chapter 3: Survey respondent characteristics

Background characteristics of the “Retired Not Expired” (RNE) survey sample are presented in this chapter to provide context to the results discussed in forthcoming chapters. Although attempts were made in recruitment to capture a large and as diverse a range of South Australians aged 50+ to answer the survey as possible, this is not a representative sample of the total population. The characteristics and responses of RNE participants will be benchmarked with ABS Census data where possible to show how closely the characteristics and experiences of the RNE sample compare with those of South Australia’s total population aged 50+.

### Residential location

Residential location plays an important role in a person’s ability to access services and opportunities for social and community participation. For older people living outside of metropolitan areas, limited transport options, fewer available services and support networks can have an impact on the experience of ageing. According to 2016 Census data, 74% of all South Australians aged 50+ live in the greater Adelaide region and 26% live in ‘rest of South Australia’. This compares closely with the residential location of RNE survey respondents; 77% were living in metro South Australia and 20% in non-metro South Australia (Table 2).

**Table 2: Survey respondent residential location, metro or non-metro South Australia**

	n	%
<b>Metro SA</b>	435	76.7
<b>Non-metro SA</b>	114	20.1
<b>Not stated</b>	18	3.2
<b>Total</b>	<b>567</b>	<b>100.0</b>

Source: Retired Not Expired survey, 2019

### Respondent age/sex

More females than males answered the survey; Table 3 shows that 69% of survey respondents are female and 30% are male. Although older populations are more female, especially at older ages due to greater life expectancy of females compared to males, the survey sample has a substantially larger proportion of females relative to Census figures for the state. Approximately 53% of the total South Australian population aged 50+ is female compared to 69% of the Retired Not Expired survey sample. This could reflect recruitment methods that may have been biased towards females, or simply greater interest in the topic for females. Additionally, in our survey sample the discrepancy in



number of male and female responses decreases rather than increases in older age categories (see Figure 3).

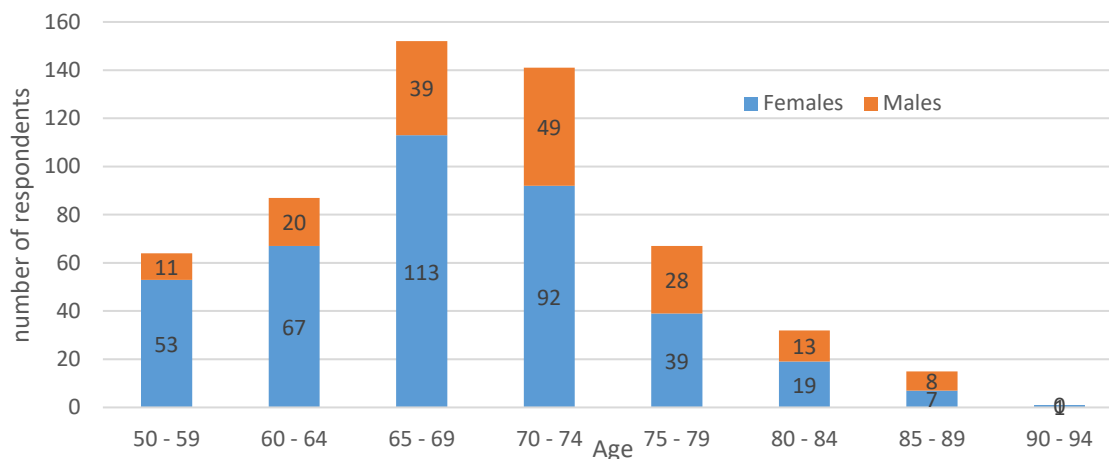
**Table 3: Survey respondent sex**

	n	%
<b>Male</b>	169	29.8
<b>Female</b>	391	69.0
<b>Identify as other</b>	1	0.2
<b>Not stated</b>	6	1.1
<b>Total</b>	<b>567</b>	<b>100.0</b>

Source: Retired Not Expired survey, 2019

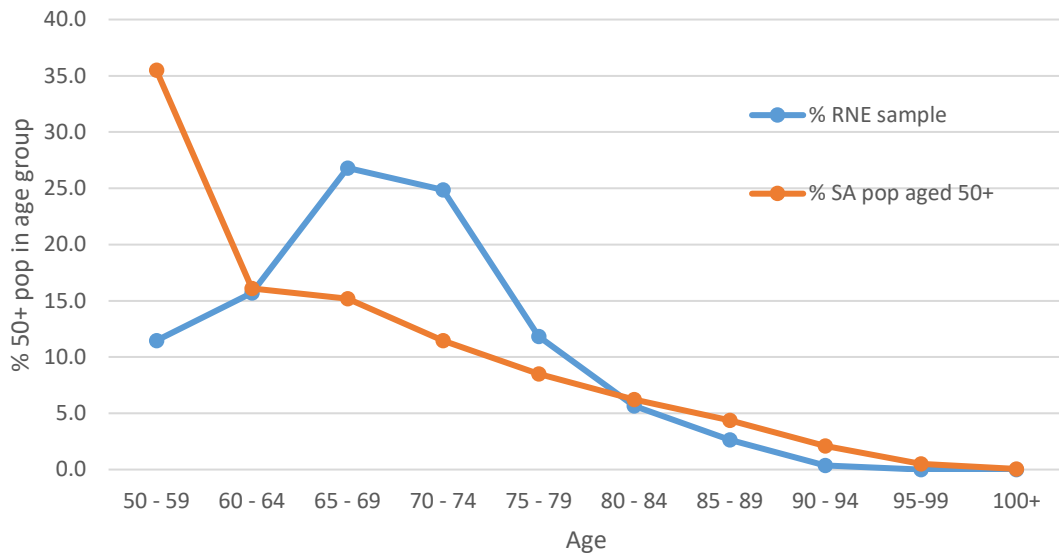
Figure 4 shows the proportion of survey respondents in each age category relative to the total South Australian population aged 50+ for comparison. It is clear that for South Australia’s total population aged 50+, the greatest proportions of people are aged 50-59 and the number of people in each age group declines as age increases. For the RNE sample, the most common age bracket is 65-74.

**Figure 3: Number of female and male survey respondents by age**



Source: Retired Not Expired survey, 2019

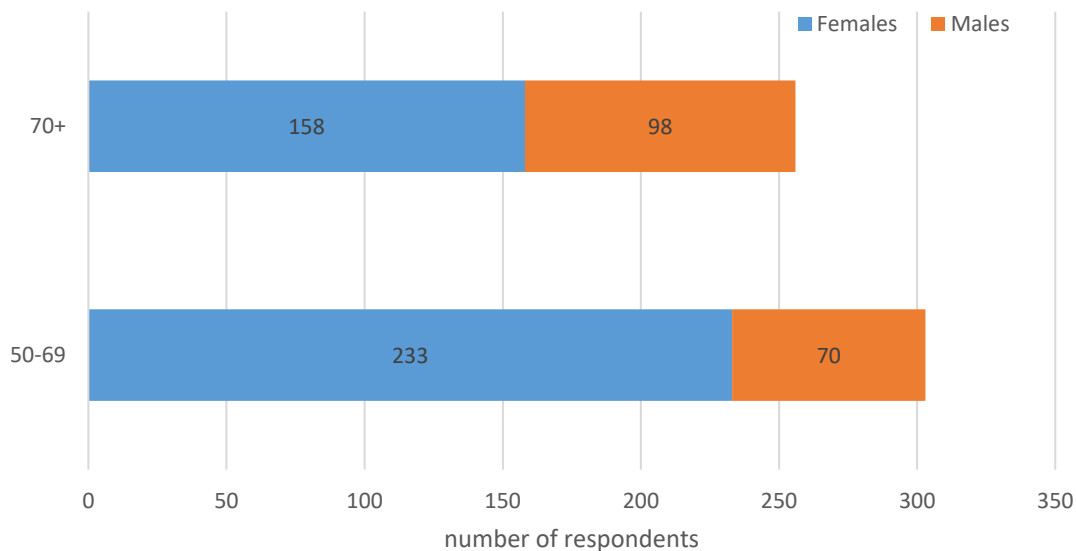
**Figure 4: % persons in age category, RNE respondent sample and 2016 SA total population aged 50+**



Source: Retired Not Expired survey, 2019; ABS Census data 2016

At times broader age categories will be used throughout the remainder of the report in order to provide a simplified comparison of responses across groups. There is a relatively even split of survey respondents aged 50-69 (54% of the survey sample) and those aged 70+ (45% of the survey sample). The number of female and male respondents in each of these broad age categories is shown in Figure 5 below.

**Figure 5: Number of female and male survey respondents in age groups 50-69 and 70+**



Source: Retired Not Expired survey, 2019

## Marital status and living arrangements

Over half of all survey respondents (53%) are living with their partner, and nearly one-third are living alone (see Table 4). Living arrangements provide some indication of a person's lifestyle and readily available support systems. Those who are living alone have the potential to be more isolated socially than those living with others, and it is well established that people are more likely to live alone as they grow into older ages with life events such as death of a spouse or out movement of children becoming more likely. For South Australia's total population, 33% of all people aged 80+ are living alone compared to 15% of the population in the 'young-old' age category of 50-64 and 19.7% of all South Australians aged 50+ (ABS 2016). In the total RNE sample, 33% are living alone despite relatively small proportion of the sample being aged 80+.

An additional 5% of RNE respondents live with their partner and children and 8% have 'other' living arrangements, for example living with their child or children only or living with other unrelated adults.

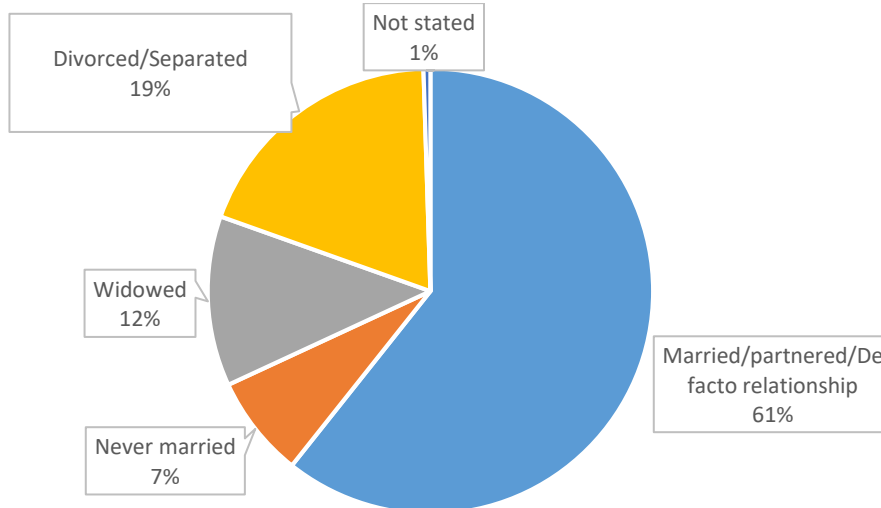
**Table 4: Survey respondent living arrangements**

	n	%
<b>I live with my partner (husband, wife, de facto)</b>	298	52.6
<b>I live with my partner and children</b>	29	5.1
<b>I live alone</b>	184	32.5
<b>Other</b>	49	8.6
<b>Not stated</b>	7	1.2
<b>Total</b>	<b>567</b>	<b>100.0</b>

Source: Retired Not Expired survey, 2019

Living arrangements relate to relationship status; Figure 6 shows the majority of RNE respondents are married/partnered (61%), 19% are divorced/separated, 12% are widowed and 7% have never been married.

**Figure 6: Relationship status of survey respondents**



Source: Retired Not Expired survey, 2019

Housing tenure helps identify both a person’s security and stability in their housing situation and their wealth in assets. Those living in rental, social or public housing are generally in less secure housing arrangements than those who own their own home. The majority of RNE respondents own their own home outright. Table 5 shows the housing tenure of survey respondents by respondent aged 50-69 or 70+. Those aged 70+ have slightly higher rates of owning their home outright compared to younger respondents, and a much larger proportion of survey respondents aged 50-69 own their own home with a mortgage compared to the 70+ group.

**Table 5: Survey respondent housing tenure by age groups 50-69 and 70+**

	50-69	70+	Total
	%	%	%
<i>n</i>	306	257	563
<b>Own home outright</b>	66.7	70.4	68.4
<b>Retirement village</b>	3.6	20.2	11.2
<b>Own home with a mortgage</b>	17.6	2.7	10.8
<b>I live in a private rental</b>	5.9	2.7	4.4
<b>I live in social or public housing</b>	2.0	1.6	1.8
<b>Other</b>	4.2	2.3	3.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: Retired Not Expired survey, 2019

Residence in a retirement village is also more common amongst RNE participants compared to the national average of 5% of older Australians who live in retirement villages (McDougall and Barrie 2017). Overall, 11% of the RNE sample are living in a retirement village; this is much more common amongst those aged 70+. This higher rate of retirement village living is most likely due to sampling methods, which included recruitment for survey participants through the South Australian Retirement Villages Residents Association (SARVRA).

### Culture and background

A total of 24 countries of birth were represented in the RNE respondent sample (see Appendix One for a complete list). The majority were born in Australia (68%, see table 6) followed by England (20%). Census figures from 2016 also show these as the top two countries of birth for the 50+ South Australian population (63% born in Australia and 11% born in England). Almost all survey respondents preferred to speak English at home (98%); this is not surprising since the survey and all related correspondence were available only in English due to time and funding restraints.

As previously mentioned, participants in this study do not provide a representative sample of South Australia’s total older population. It is important to acknowledge here that although 6% of the RNE sample was born in a culturally and linguistically diverse (CALD) country, the CALD older population are particularly under-represented in this study. People of a CALD background make up 15% of South Australia’s population aged 50+ and have unique experiences, needs and challenges as they age.

**Table 6: Survey respondent country of birth**

Country of birth	n	%
Australia	386	68.1
England	113	19.9
New Zealand	7	1.2
Scotland	6	1.1
Netherlands	6	1.1
Germany	6	1.1
Other	35	6.2
Not stated	8	1.4
<b>Total</b>	<b>567</b>	<b>100.0</b>

Source: Retired Not Expired survey, 2019

## Health and assistance and social interactions

Older South Australians who participated in the “Retired Not Expired” project are overall a healthy group; 84% self-reported that their health was “good”, “very good” or “excellent”. Just eight people (1.4% of overall respondents) self-reported their health as “poor”. Participants were also asked how the current state of their health compared to one year ago; the majority (67%) said it was about the same and the remainder were equally split between those who said their health was worse now compared to one ago (16.4%) and those who said their health now is better compared to one year ago (16%). There was almost no variation between male and female respondents in their self-rated health status. A greater proportion of those aged 50-69 reported their health as good or better compared to those aged 70+ (90% and 79% respectively).

The good self-reported health status of most RNE respondents aligns with the finding that more than one-third of all survey respondents said no physical or mental conditions impact on their daily activities (Table 7). The most frequently reported conditions that do impact on daily activities are mobility, vision or hearing constraints. Several survey respondents commented that they have had to gradually adjust their activities as some minor ailments associated with ageing creep in. For example:

*Difficulty coping with not being able to do things as easily as when I was younger and asking for help if I need it.* - Female aged 70-74, married, survey respondent

*Many manual dexterity things take longer but most can be managed by doing them slower and less energetically.* - Male aged 85-89, widowed, lives alone, survey respondent

*Mental hurdle to accept age limitations* - Female aged 75-79, widowed, lives alone, survey respondent

*Wearing glasses is a pain and arthritis in my thumbs can be a problem some days.* - Male aged 65-69, married, survey respondent

Additionally, 15% said “my mood” has an impact on daily activities, which may be broadly indicative of those who live with mental health issues. One survey respondent commented:

*I think your survey doesn't really cover mental health other than mood. It is a much bigger issue!* - Male aged 70-74, married, survey respondent

**Table 7: Survey respondent’s self-reported conditions that impact on daily activities**

	n	%
<b>Nothing</b>	209	36.9
<b>My vision</b>	109	19.2
<b>My hearing</b>	101	17.8
<b>My mobility (walking, moving about)</b>	127	22.4
<b>My memory</b>	69	12.2
<b>My manual dexterity (ability to use hands easily)</b>	78	13.8
<b>Poor health</b>	30	5.3
<b>My mood</b>	85	15.0
<b>Other (please specify)</b>	85	15.0

Source: Retired Not Expired survey, 2019

Social isolation in the older population is of increasing concern to both service providers and policy makers; however, this is usually most apparent in certain sub-populations. Although the RNE sample does have a much larger proportion of people who are living alone compared to the average for South Australians aged 50+ (33% and 20% respectively), there is under-representation of those we know from other research to be more severely isolated older groups, for example CALD older populations, the ‘oldest old’ and residential care residents, who were not specifically targeted in the study.

The vast majority of all RNE respondents have regular interactions with their family friends or neighbours, with 85% stating they have some form of social interaction at least once per day. Almost all (98%) stated they have social interactions with family/friends/neighbours at least weekly. Additionally most say they have hobbies or activities they do on a regular basis either at home on their own, in the community (e.g. walking the dog, going to the movies) or as part of a formalised group (see Table 8).

**Table 8: Survey response: Do you have hobbies/activities you do on a regular basis\***

	% total
<b>Yes, activities I enjoy alone at home</b>	84.7
<b>Yes, activities I enjoy alone in my community</b>	63.8
<b>Yes, activities I enjoy as part of a larger formal group</b>	63.0
<b>No</b>	1.6

\*Note: Respondents could select all that apply

Source: Retired Not Expired survey, 2019

The way people interact can be expected to change over time, with changing available technologies and increased familiarity and skills with using technologies among older people. Comments from a stakeholder interview express this point, but also emphasise that face-to-face interactions remain important:

***Interviewee:** I suppose sometimes as you age and with shrinking networks, you rely on your geographically local people and services.*

***Interviewer:** Do you think that will change into the future as baby boomers enter older age and are more comfortable using new technologies?*

***Interviewee:** We already are seeing that, you've got 80-year olds who are always on their mobile phones and there are people who are always on their iPads. But I still think that that one-on-one in-person interaction is more valuable." - Marion City Council (stakeholder)*

## **Conclusion**

This chapter has provided basic background demographics of the Retired Not Expired survey sample to provide context to the findings presented in the remaining chapters of the report. The RNE sample is not a representative sample of all South Australians aged 50+, however the sample achieved showcase a diverse group of older South Australians. Their experiences with ageing presented herein will provide relevant and valuable input to better understanding the desires, contributions and barriers faced in work and retirement, community contributions and ageism among older South Australians.



## Chapter 4: Work and retirement

Older people's continued engagement in the workforce is, and will continue to be, an important objective for the fitness of the Australian economy as the population ages. There are also many potential benefits for individuals who continue to work longer including enhanced financial security, and improved well-being and self-esteem, which in turn reduces demands on broader health and welfare systems (Australian Human Rights Commission 2015). Data from the ABS 2016 Census show 38% of all South Australians aged 50+ are still in the paid workforce (ABS 2016). Over time a growing proportion of older Australians are working into their later years. According to the ABS Labour Force Survey, labour force participation rates of both men and women aged 65+ have increased markedly in the past 20 years. In the year 1995 about 10% of men aged 65+ were in the workforce compared to 18% in 2015, and for women the labour force participation rate has increased from 3% in 1995 to approximately 10% in 2015 (ABS 2017a). According to this same survey, labour force participation among "mature aged workers" (aged 55-64) has also increased dramatically in recent years, especially for women with about 60% of women in this age group working in 2015 compared to less than 30% in 1995.

There are many factors that affect workforce participation in later life including financial situation, disability or carer status and importantly, available work opportunities. Despite increasing participation of older workers in the Australian labour force, under-employment of older workers and age discrimination in the employment sector have been recognised as pervasive issues (Australian Human Rights Commission 2015; COTA 2018; DOME Association 2018). This chapter will explore RNE participants' experiences with work and retirement in the context of increasing labour force participation rates among the older population and the issues of underemployment and age discrimination as described above. How people think and feel about their work and retirement, plan for their retirement and are proactive in the decision of when and how to retire affects their experience of ageing.

People involved in the current study had a lot to say about work and retirement. Almost half of all survey respondents left an optional comment in the survey to describe their work or retirement experiences; this included many stories of perceived age discrimination in the workforce. "Work and retirement" was also one of the three major topics of the World Café discussion sessions held with RNE participants. The main themes to come out of this discussion topic are presented in Box 1 and any key quotes from World Café participants are also included in the main text of this chapter.

### Box 1: Key themes of discussion from World Cafés: Work and retirement

- The overarching theme was about a **sense of control** in making the choice to retire and in the ability to **transition to retirement** in a way that suits the individual, for example being able to work part-time or with flexible hours rather than abruptly stopping work completely.
- Participants noted that retirement, and the option to retire, is very much dependent on **individual circumstances** and that it looks different for individuals depending on their financial situation, current work situation and volunteering or social activities.
- Another theme was a desire to **remain relevant** when no longer working. A lot of people find that working gives them a real sense of purpose and it is important to keep this sense of purpose and meaningfulness once no longer working. This can be achieved by sharing experience and knowledge with younger generations and not withdrawing from society completely if no longer working.
- Many World Café participants also highlighted the positive aspects of **freedom** in retirement; not being bothered by other people's expectations of what one does with their time, having the freedom to do the things you love or to do nothing at all!

Due to the age range of older people included in this study a diverse range of experiences and attitudes towards work and retirement are captured. This chapter will begin with an overview description of the current income and “activity status” of RNE participants, including the proportion of who are currently working or retired. Survey respondents were also asked their perceptions of their ability to manage on their income as they age. This preliminary information will contextualise the work and retirement experiences of participants described throughout the chapter. The issue of age discrimination in employment for older workers and how this presents a barrier to many older Australians working to the capacity they would like will also be discussed. The chapter then moves to study findings around retirement from the paid workforce.

#### Employment and activity status

According to ABS Census 2016 figures, 38.2% of South Australians aged 50+ are employed, 53.7% are retired and 1.9% are unemployed (looking for work) (ABS 2016). Comparatively to these figures, a greater proportion of RNE respondents are retired. Study participants were asked to select up to three items that best describe their *main* current work or activities. Overall 70% are retired (fully or partially), 41% volunteer and 21% are involved in some form of paid work (full-time, part-time or casual). The detailed responses to this survey question are shown in Table 9. The main activity options are condensed in Table 10 and it is apparent there is some variation by sex and age in main

activities, with more males nominating “retired” and more females selecting “home duties”. A small but nearly equal proportion of males and females are unemployed. The higher rates of engagement in “paid work” for younger respondents and “retired” for older respondents is not surprising, and a larger proportion of those aged 70+ are involved in voluntary work or home duties compared to those aged 50-69.

**Table 9: Survey response: Which of the following best describes your main current work or activities?\***

	n	%
Employed full time	31	5.5
Employed part-time/casual	85	15.0
<b>Currently in paid employment</b>	<b>116</b>	<b>20.5</b>
Work without pay	11	1.9
Home duties	53	9.3
Studying	9	1.6
Unemployed	23	4.1
Voluntary work	233	41.1
Partially retired	43	7.6
Fully Retired	352	62.1
<b>Currently retired</b>	<b>394</b>	<b>69.5</b>
Unable to work due to illness or injury	10	1.8
<b>Total survey respondents</b>	<b>567</b>	<b>100.0</b>

\*Note: Respondents could select up to three items

Source: Retired Not Expired survey, 2019

Of those who are currently in a paid work role (21% of all RNE respondents), 36% engage in casual paid work, 24% are in part-time paid work with regular hours, 18% do paid work from home, 17% are self-employed and 16% are working more than one part-time job.

**Table 10: Survey response: Which of the following best describes your main current work or activities?\*** by selected characteristics

	Males %	Females %	Aged 50-69 %	Age 70+ %	Total respondents %
<b>n</b>	<b>169</b>	<b>391</b>	<b>306</b>	<b>257</b>	<b>567</b>
<b>Paid work (FT, PT or casual)</b>	<b>19.5</b>	<b>20.7</b>	<b>27.5</b>	<b>12.1</b>	<b>20.5</b>
<b>Retired (fully or partially)</b>	<b>77.5</b>	<b>66.0</b>	<b>59.5</b>	<b>81.3</b>	<b>69.5</b>
<b>Voluntary work</b>	<b>39.1</b>	<b>41.9</b>	<b>36.9</b>	<b>45.9</b>	<b>41.1</b>
<b>Home duties</b>	<b>5.3</b>	<b>11.3</b>	<b>6.2</b>	<b>13.2</b>	<b>9.3</b>
<b>Unemployed</b>	<b>4.1</b>	<b>4.3</b>	<b>7.2</b>	<b>0.4</b>	<b>4.1</b>
<b>Studying</b>	<b>0.6</b>	<b>2.0</b>	<b>2.3</b>	<b>0.8</b>	<b>1.6</b>
<b>Work without pay</b>	<b>2.4</b>	<b>1.8</b>	<b>2.0</b>	<b>1.9</b>	<b>1.9</b>

\*Note: Respondents could select up to three items

Source: Retired Not Expired survey, 2019

## Income and sense of financial security

Financial security is an extremely important factor in an individual’s ability to age well and in the manner that they choose. One of the stakeholders included in this project identifies the importance of an individual’s unique situation and life course in influencing their experiences as they age:

*We’ve got to flush out the inequalities in ageing. Our opportunities to age as we’d like is very much driven by our relative advantage or disadvantage through life. – COTA (stakeholder)*

Overall 37% of RNE respondents stated that their current income was in the broad range of \$20K-\$50K and 23% stated an income of \$50K-\$100K per annum (see Table 11). Around 10% of all survey respondents stated incomes either below or above these amounts and 18% said they either did not know their income or didn’t want to say. Income varies by work status (retired or employed), by sex and by age, with higher incomes for those who are currently employed, for males and for those in the younger age group of 50-69.

**Table 11: Survey respondent’s gross annual income by selected characteristics**

By Work status	By Sex		By Age		Total		
	Retired	Employed	Males	Females		50-69	70+
<b>n</b>	394	116	169	391	306	257	<b>567</b>
<b>Up to \$10,000</b>	1.3	0.0	1.2	1.8	2.6	0.4	<b>1.6</b>
<b>\$10,001 to \$20,000</b>	7.6	5.2	6.5	8.4	9.5	5.8	<b>7.8</b>
<b>\$20,001 to \$50,000</b>	39.8	20.7	40.8	35.8	29.1	47.1	<b>37.0</b>
<b>\$50,001 to \$100,000</b>	22.8	31.0	30.2	20.2	22.9	23.3	<b>22.9</b>
<b>Over \$100,000</b>	8.1	25.9	11.2	11.0	15.7	5.4	<b>10.9</b>
<b>Don't know</b>	4.1	1.7	1.2	4.9	3.9	3.5	<b>3.7</b>
<b>I don't want to answer</b>	15.2	13.8	8.9	17.1	15.4	14.0	<b>14.6</b>

Source: Retired Not Expired survey, 2019

Although most survey respondents state their main source of income comes from either superannuation (31%) or a government pension (24%), this varies greatly across respondent characteristics, as shown in Table 12. Most obviously this varies by work status, where most who are currently employed get their incomes through paid work (52%) or superannuation (22%) compared with those who are retired and get their incomes mainly through superannuation (37%), government pension (25%) or a combination of the two (21%).

**Table 12: Survey respondent's main source of income by selected characteristics**

By Work status	By Sex		By Age		Total		
	Retired	Employed	Males	Females		50-69	70+
<i>n</i>	394	116	169	391	306	257	567
<b>Paid work</b>	2.0	51.7	8.9	13.3	19.9	2.7	<b>12.0</b>
<b>Government pension</b>	25.4	9.5	20.7	25.1	17.6	31.1	<b>23.8</b>
<b>Superannuation</b>	36.5	21.6	33.1	30.7	31.7	30.7	<b>31.0</b>
<b>Part pension/ superannuation</b>	21.1	9.5	24.9	13.8	11.1	24.1	<b>16.9</b>
<b>Private income</b>	10.4	0.0	6.5	9.5	10.1	6.6	<b>8.5</b>
<b>I don't want to answer</b>	1.8	0.9	0.6	2.0	1.3	1.9	<b>1.6</b>

Source: Retired Not Expired survey, 2019

Main source of income varies similarly by age group; a reflection of the fact that the younger 50-69 age group is also much more likely to be in paid employment. There is also some variation by sex in main source of income, with a larger percentage of males obtaining their income through part-pension/part superannuation compared to females.

Respondents were also asked what they expect their main source of income will be after retirement, and most said either superannuation (44%) or a government pension (34%) (see Table 13).

**Table 13: Survey respondent's expected (or actual) main source of income currently or when retire in the future**

	%
<b>Age pension/service pension/widow's pension etc.</b>	33.9
<b>Other government pension or allowance</b>	2.1
<b>Lump sum superannuation payout</b>	3.2
<b>A pension or annuity from superannuation or some other funds</b>	44.3
<b>Income from a business</b>	1.8
<b>A wage or salary from paid work</b>	2.8
<b>Income or pension from spouse or partner</b>	1.9
<b>Spouse or partner's superannuation</b>	2.5
<b>Other sources</b>	2.1
<b>Not stated</b>	5.5
<b>Total</b>	100.0

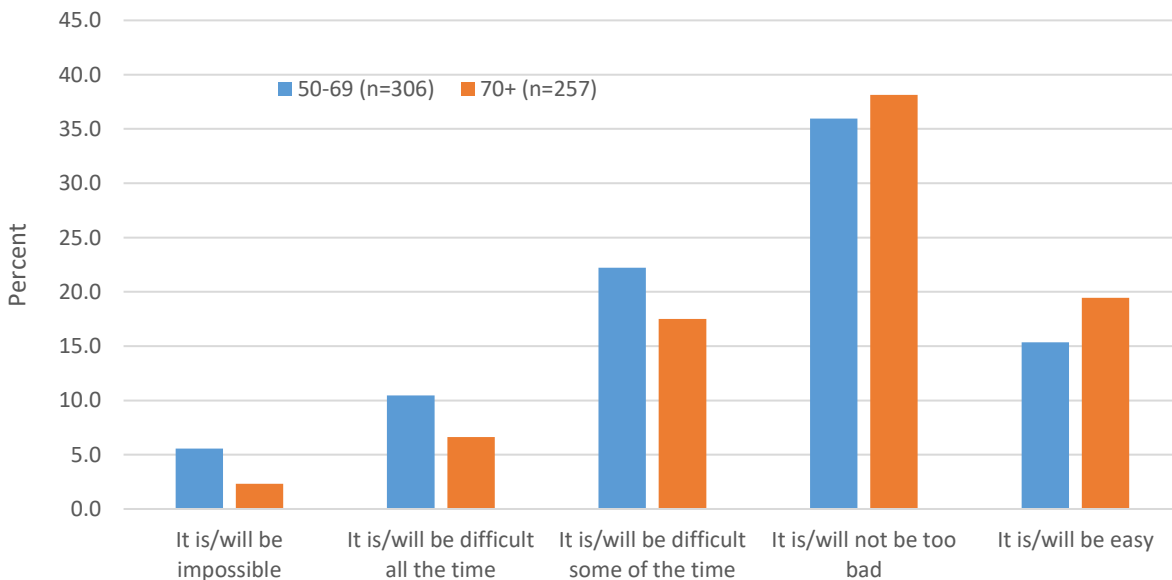
Source: Retired Not Expired survey, 2019

Wealth comes in many forms, including both income and assets. As important to actual income as people age is their ability to manage and have the lifestyle they wish within their financial means.

Overall, one-third of all RNE respondents said that as they age it is or will be difficult to manage on available income at least some of the time while 54% said either “it will not be too bad” or “it will be easy”. Although a relatively small proportion of overall survey respondents (13%) said “it will be difficult all of the time” or “it will be impossible”, those who do feel this way will likely have a completely different experience as they age compared to those who feel financially secure.

There was almost no difference by sex in perceived ability to manage on available income in older age, with the most common response for both sexes being “It will not be too bad”. However, 22% of male respondents said “it will be easy” while just 15% of female respondents said this. Interestingly, although the current income of the younger survey respondent group is generally higher than those in the 70+ age range, younger survey respondents more often expressed worries about their ability to manage on available incomes as they age compared to those who are older (see Figure 7). This could reflect uncertainty among the younger cohort because they have not yet had to manage on a more fixed income if they are still currently working, or perhaps different expectations and aspirations in terms of activities and financial freedoms as they age compared to older populations. It was also noted earlier that a greater proportion of the 70+ group own their homes outright, which helps to contribute to their financial security.

**Figure 7: Perceived ability to manage on available income in older age, by current age**



Source: Retired Not Expired survey, 2019

Comments from survey respondents reflect their thoughts about their ability to manage on available income as they age:

*It is difficult early in the month as my bills all tend to come in during the first week. I have increased my allowance but still I am short. I am concerned about the rising costs of living as I need to ensure my money last long enough.* - Female aged 70-74, divorced, survey respondent

*It will depend on being able to continue to work until then and on my partner going back to work and on us being able to get there without having to use our long-term savings. Most likely it will be easy for some time and start to get harder as the savings are used and the needs get more complex with age.* - Female aged 60-64, married, survey respondent

*I have only a small amount of superannuation. With a good chance that I'll live into my tenth decade, I'm concerned that my superannuation won't see me out and that managing on the Age Pension may be difficult.* - Female aged 60-64, married, survey respondent

### **Age discrimination in the workforce**

*“Whether it is real or perceived, age discrimination is still considered the major obstacle to gaining employment for the mature unemployed” (DOME Association 2018 p.40)*

The Australian government is gradually encouraging people to work longer with policies like increasing the age at which you can access the age pension. However societal acceptance of older workers seems to be lagging behind, with age discrimination in the workforce still rife according to both recent literature and findings from this study. According to RNE survey data, **28% of all respondents felt they have been denied a work opportunity at some point because of their age.** This compares with a recent national COTA survey that found 22% of people aged 50+ felt they had experienced age discrimination in employment (COTA 2018) and a 2015 study by the Australian Human Rights Commission that found 27% of Australians aged 50+ had experienced age discrimination at work (Australian Human Rights Commission 2015). According to the Australian Human Rights Commission survey, people aged 55-64 were the most likely to experience age discrimination at work and women were more profoundly affected by age discrimination at work in terms of their mental health and self-esteem compared to men. In RNE, response rates of perceived age discrimination at work are higher for participants in the 50-69 age range compared to those aged 70+ (37% and 18% respectively) and for females compared to males (30% and 24% respectively). This could be because the younger age group is still more often in the workforce or

looking for work compared to the 70+ group, and also perhaps norms and expectations around working have changed over time with, for example, more females in the workforce and individual expectations that they will be able to and desire to work to an older age. Some RNE respondents comment on their experiences or observations with age discrimination in employment:

*Ageism is alive in well across the employment sector. I am a highly experienced and credentialed...but it is abundantly clear that both the public and private sectors (and the HR/recruitment agencies they hire) WILL NOT LOOK AT EMPLOYING ANYONE OVER 60 – Male aged 65-69, married, survey respondent*

*As a 51 year old jobseeker returning to the workforce there seems to be an increasing lack of opportunities for older jobseekers, or consideration given to extensive life experiences that can be applied to current jobs. – Female aged 50-59, survey respondent*

*Biggest fear at my work is the company targets people over 60, I have seen two go this year one sacked other was forced to take a package. We are always stressed looking over our shoulder. – Male aged 50-59, survey respondent*

*I went for a job interview and didn't get it. I talked to my agent and he said 'perhaps you better dye your hair because this is the second time I've been asked to send someone younger.' – World Café participant*

Stakeholders who took part in an interview for this project also see age discrimination in employment as a major issue:

*We have tended to focus on age discrimination and ageism particularly in how it impacts on employment because it so impacts on the way people age; health, housing and the cost of living. – COTA (stakeholder)*

*I know a lot of people, women especially, who have lost their jobs in their 50s through retrenchments and restructures and they are very unemployable now. I think there is a lot of ageism in employment. Places trying to recruit 30 year olds rather than 40 year olds so they [organisations] look younger. – Media Resource Centre (stakeholder)*

*One of the issues with mature age is that it takes them a long time to get back into the workforce. This is not to say there is not an issue with unemployment for younger people as well, because the*



*statistics say that there is, the difference is a younger person finds work in an average of 21 weeks compared to 73 weeks for mature aged workers .– DOME (stakeholder)*

On the other hand, some people noted that age can be advantageous in the workforce:

*When you're talking about 'aged', 50 isn't very old. I've just recruited two staff members in the past month who are over the age of 50. These people working in our field have the experience and they have the qualifications, and they still have the drive and desire to work, 50 really isn't old...- Marion*

**City Council (stakeholder)**

*For some types of work, age is seen as advantageous. Age = experience = wisdom. Not necessarily true, but it helps. – Male aged 65-69, survey respondent*

It is also important to stress the value to employers and organisations in changing their views on older workers and in a flexible approach to use of skills. One stakeholder comments:

*A lot of the problem is an older person comes with a lot of background experience and history, and in a lot of cases that can put them in a box.... It's also a matter of actually educating the employers.*

*It's understanding what transferable skills could actually transfer to their industry. A lot of employers don't understand that either. So I think when talking about value of older workers it's a matter of re-educating a lot of business and industry about transferable skills and abilities.*

**– DOME (stakeholder)**

## **Retirement**

The majority of participants in this study are retired (70%); however, as the discussion above illustrates, the move to retirement may be influenced by other factors, such as age discrimination or under-employment, that can force people out of paid work before they are ready. Other life factors, such as personal illness or the need to provide care for others, can also play a role in when a person retires. This section describes RNE participants' experiences with, and feelings towards, retirement.

The term "retirement" to some is a loaded term and they ponder what this actually means. Some participants explained that identifying people by the term "retired" could lead to grouping and stereotyping for which many retired people do not fit the traditionally defined role of retirement equating to doing nothing or only engaging in their own personally motivated pursuits like golfing

and holidaying. In fact, many people become even more engaged in (unpaid) work or their communities after so-called “retirement”.

Respondents comment:

*Why is there such a word as 'retirement'? What does it mean? I have reduced my workload, changed fields of work, continue to learn new skills. Sometimes I work for others. Sometimes I get paid for that (sometimes having paid work is the only way to be taken seriously and get work that is meaningful/satisfying/rewarding). I need to be engaged in work that is beneficial to others and that is recognised as such. I need to be part of a team that is doing good. 'Retirement' as a word should quietly disappear. People are confused and misled by it. – Female aged 70-74, survey respondent*

*Although I formally retired from full time work I am on a number of Boards and committees, some of which are remunerated and some voluntary. So I don't consider myself retired but enjoy the opportunity to contribute. I think we should “blow up” the word retirement. It's an artificial construct! – Female aged 70-74, survey respondent*

*"Retirement" is really just a movement from paid work to a new phase of life which may or may not involve "unpaid work". –Female aged 60-64, survey respondent*

Perhaps when using the term “retired” this should be qualified with: “retired from paid work” so as not to imply a retired person is no longer engaged in meaningful activities or making contributions to society.

### **Age at retirement**

The age at which people retire from paid work is increasing over time. Data from the ABS show that the age of intended retirement for those aged 45+ has increased from 62 years in 2004-05 to 65 years in 2014-15 (ABS 2017b). This aligns with an interesting finding from this study that the age of *planned* retirement for those who are not yet retired is older than the age of *actual* retirement for those who have already retired. A recent COTA survey of Australians aged 50+ found the average age of retirement among their respondents was 61 for those already retired, and expected age of 66 for those who had not yet retired (COTA 2018). In the RNE study, the mean and median age of retirement for those who have already retired was 62 while the most commonly stated age of actual retirement (mode) was 65 (see Table 14). Survey respondents who have not yet retired were

asked at what age they expect they will retire; the mean age in this case was 69, median 67 and overall the most commonly stated response (mode) was 65. The lowest and highest stated ages of actual or planned retirement also show that among current workers the age of retirement is a number of years later in life compared to previous retirees. One participant in the study noted the following:

*We're retiring later but retiring more competent. – World café participant*

**Table 14: Actual or planned aged of retirement, RNE survey respondents**

	Currently retired	Not yet retired
	<i>I did retire at age...</i>	<i>I will retire at age...*</i>
<b>Mean</b>	62	69
<b>Median</b>	62	67
<b>Mode</b>	65	65
<b>Lowest stated age</b>	43	58
<b>Highest stated age</b>	77	90

\*an additional 19% of survey respondents who are still currently working said they do not plan to ever retire  
Source: Retired Not Expired survey, 2019

What are the reasons for planned future retirement being later than current age at actual retirement? Are people enjoying their jobs more than they once did and wish to stay working longer? Do they feel they need to work longer for financial security? Is government pressure to stay in the workforce longer having an impact? Is age discrimination in the workforce slowly disappearing? Will those who have not yet retired end up changing their minds and actually retire earlier or be forced to retire at a younger age than they wish due to a redundancy or some other unforeseen circumstance? These questions remain to be answered.

*There's a strong perception that once an older person hits 65 they are going to retire. But there's a huge portion of them that won't retire, who can't afford to and have to keep working. There are also those that don't want to retire because they enjoy it too much, whatever they're doing.*

**– DOME (stakeholder)**

Things people miss about working once they retire include a sense of purpose or intellectual stimulation through their work and use of skills, keeping to a regular schedule and social aspects of the work environment like friendships with work colleagues.

*People get a lot of value from their work and it's important to keep that sense of purpose after you're retired. – World Café participant*

*I chose to continue working well past the usual retirement age and was fortunate to be able to do so. I do miss the interaction with work colleagues and the satisfaction of doing my job well. – Female aged 75-79, survey respondent*

*One of the things I've learned from this program is you can retire too young. Then you have to fill up seven days. It's not just for financial reasons; you shouldn't underestimate how friendship groups change. Your last big friendship group is centred around your workplace, and that [group of friendships] is circumstantial. And when that goes you are left floundering...which feeds into social isolation. – Media Resource Centre (stakeholder)*

Conversely, some people chose to retire because they feel their skills are slipping, they do not want to be constrained to a tight schedule with regular work hours or they feel the environment at the workplace is “toxic”. People also noted the importance of retiring while still young and healthy enough to enjoy it and to pursue other activities, for example:

*I chose to retire when I did as work was taking over my life and I wanted to enjoy other avenues while I am still fit and healthy – Female aged 60-64, survey respondent*

*My Dad was a farmer and when he retired my Mum wanted to travel but when they went away Dad was too exhausted, it was too much for him. So they left it too late. You might have the money or the skills or resources but if your health goes downhill, that all becomes null and void, you've got to make those decisions when you're still able to get out of bed to get up and do something – World Café participant*

### **Choice and control in timing retirement**

A nationally representative survey carried out by National Seniors Australia about planning for retirement by the population aged 50+ found that the most common type of planning for retirement is in the financial sphere (62% considered financial aspects of their retirement) followed by health and lifestyle plans (National Seniors Australia and Insurlanceline 2012). The experiences and comments from people in the RNE study show that a sense of control and choice in retirement are key factors in how people feel about their retirement.

*The transition process to retirement can be important in making the decision in whether retirement is right for you or not. It has to be your own choice. – World café participant*

*I was fortunate to be in a position where I could choose to retire and felt that I chose a time that suited me. – Female aged 75-59, survey respondent*

Despite an individual's personal wishes, retirement can come abruptly and unexpectedly, for example by being made redundant or a personal or family illness forcing a sudden stop to work. According to the 2014-15 ABS Retirement and Retirement Intentions survey, 17% of people who retired between 55-64 did so because of their own or someone else's disability, sickness or injury (ABS 2017b). Sometimes this also comes with the intent to work again that doesn't eventuate. For example participants commented:

*I gave up regular work 9 years ago to look after aging parents and an unwell teenager - but the world has changed so much in that time i.e. technology I have found it difficult to get back into the workforce. – Female aged 60-64, survey respondent*

*Caring duties over 15 years prior to after retiring made it untenable to keep working. Parents then husband, and finally my own health issues. – Female aged 65-69, survey respondent*

Those forced out of work before they were ready, or who planned to go back to the workforce but then couldn't find work, often feel a sense of resentment and loss at this significant life transition being out of their hands. On the other hand, some people talked about unexpectedly enjoying retirement, even if their retirement had not been an active choice. Response to the RNE survey (see Table 15) show a number of those who either didn't choose to or were forced to retire are now happy to be retired (17%) and only a very small 2% who were forced to retired are *not* now happy to be retired.

An additional 10% of retired respondents said that although they chose to retire, they would still like to be working. Over one-third of RNE respondents who are currently in paid work said they would like to retire if they could afford to, while 19% of this group said they **don't ever want to retire**. This compares with a recent COTA national survey that found 29% of the Australians aged 50+ surveyed who were not yet retired did not think they would ever retire (COTA 2018). Other studies have also found a significant number of older people in the baby boomer generation would be happy to work part-time or never retire (Taylor, Pilkington et al. 2014).

**Table 15: Survey respondent feelings about retirement by current status fully retired or in paid work**

	Fully retired % (n=352)	In paid work* % (n=116)
I chose to retire and I am happy to be retired	66.2	13.8
I chose to retire but I would like to still be working	10.2	6.0
I didn't choose to retire but I'm happy to be retired	11.4	0.9
I was forced to retire and I am happy to be retired	6.3	1.7
I was forced to retire and I am not happy to be retired	1.7	5.2
I am not retired but would retire if I could afford to	0.0	36.2
I am not retired and don't ever want to retire	0.0	19.0
Not applicable	1.7	17.2
Not stated	2.6	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

\*Note this group includes 21 people who stated they are both in part-time paid work and partially retired  
Source: Retired Not Expired survey, 2019

It is important to note that some people do not have the option to retire even if they wanted to because of financial responsibilities or uncertainties. One factor is mortgage or housing stress, with a declining proportion of older people owing their own homes outright over time (ABS 2015b). RNE stakeholders and participants comment:

*In recent years we've had more people coming to us saying to us 'I've got to get a job otherwise I lose my house'. That's something that's changed over time, 20 years ago or 30 years ago, people in that age group had paid off their mortgage...but now we're seeing more people, for one reason or another, that still have a mortgage when they are getting close to retirement. It is a lot more dire circumstances than in previous years. –DOME (stakeholder)*

*The fear of poverty is pretty strong for older single women. – Female aged 65-59, widowed, survey respondent*

*I was ready to retire in early 2001 on superannuation and savings, and then September 11th happened which really put a big dent in my savings. I eventually had to go to Centrelink and go on Newstart to find work which was difficult because I was then 60 years old and they wanted younger people. So I ended up doing some part time work and getting Newstart allowance but then my savings took another hit when the GFC happened, so it's been a bit of a battle. – World Café participant*

## Transitioning from paid work to retirement

Many people commented on the value of gradually transitioning to retirement if possible, for example by cutting down from full-time to part-time work rather than abruptly leaving work completely. Transitioning from full-time to part-time or casual employment leading up to full retirement would be beneficial for both older workers and organisations, to allow skill sharing before retirement of the older worker. Offering flexible work arrangements to encourage older workers (or workers of any age and stage who need it) to remain in the workforce but not stuck working strict hours or full-time would help both retiring individuals and the employer in making this transition. This has been referred to in the literature as “bridge employment” (Griffin and Hesketh 2008). Several stakeholder interviewees commented on flexibility as being of value to both employees and employers for example:

*I think there is a role for older people to play in meeting unmet work and volunteering demands, but I think we need to think about it more flexibly. If people are able to come in for 10-20 hours per week and they are doing that really well, that is better than having them in for a full-time workload and not engaging fully. They could be 65-70, it doesn't matter. If they've got the skills and the knowledge, let's tap into it. Because that's the other thing, if people leave the organisation who have been working here for years and don't pass on their knowledge, that is a real loss.*

**- Marion City Council (stakeholder)**

*It is good for businesses to understand and help to accommodate the needs of carers. Quite often, the carer may need a little bit of flexibility, but keeping on an employee who is highly motivated to stay within that organisation is a financial benefit to the organisation. Because anybody could become a carer at any time. So within an organisation with several hundred employees, it's quite normal that one-third will have caring responsibilities. – Carers SA (stakeholder)*

One transition-to-retirement strategy for some RNE participants is to take up other activities or volunteering roles while still working so their calendar will not suddenly be empty when no longer working:

*I found transitioning from work to retirement was made easier by dropping to part-time and starting to increase/cultivate other activities that I could then be active in retirement.*

– Female aged 75-79 (survey respondent)

*I would like gradually retiring by going part-time and doing casual and contract work. I would recommend it rather than going "cold turkey" from full time. – Female 65-59 (survey respondent)*

Some people commented on the opportunities that presented themselves in retirement:

*Retirement gave me the opportunity do voluntary work in several areas and widened my perception of the community in which I live. – Female age 80-84 (survey respondent)*

*Retirement can be an opportunity to reinvent yourself by learning new skills or taking up new hobbies. – World café participant*

## **Conclusion**

Overall, the majority of participants in the RNE sample were retired (70%); 21% nominated paid-employment and/or 41% volunteering as one of their main current activities. Census data show that over time Australians are working to older ages. Results from the RNE survey match this trend with the age of expected retirement much higher (age 69, on average) compared to actual age of retirement for those who are already retired (aged 62, on average). There is increasing societal pressure for people to work longer so as not to be an “economic burden” on welfare systems, and in light of increasing life expectancy and improved health into older age people often do desire to work longer, for financial security and/or for reasons of personal fulfilment. At the same time age discrimination, which is widely acknowledged to exist in the employment sector and was experienced by 28% of respondents to this survey, often prevents people working for as long as they would like. Results from this study also show individual factors such as poor health or the need to provide care for others can be factors preventing people from working for as long as they would like. Conversely, some are forced to remain working longer than they would like for financial reasons. Financial concerns in ageing were a common occurrence for study participants; more than 46% felt it is or will be difficult to manage financially as they age.

Turning to study findings around retirement, the main theme was that people will ideally have control over when and how retirement happens. Results show that once people do stop working they often miss a sense of purpose achieved through work, a regular schedule to adhere to and the social connections they had with work colleagues. It was generally agreed among respondents that a gradual transition to retirement including taking up new activities like volunteering or joining social groups or incrementally reducing work hours makes for a smoother transition to retirement. This strategy also benefits employers and organisations allowing skill-sharing and transfer to new employees.



## Chapter 5: Community contributions

*"Ageing does not imply a withdrawal from society – quite the opposite. Older people are vital community members, whether as family members, carers, neighbours, consumers, volunteers or workers." (Government of South Australia 2013)*

Australian society has a heavy reliance on the unpaid contributions of individuals to keep families, communities and organisations running. These contributions can come in many different forms but include two key measurable areas: volunteering and caregiving. The older population make disproportionately large contributions in these areas, and the importance of this often goes without adequate recognition. Highlighting the valuable contributions older South Australians make through volunteering and caregiving can be used as a tool to counter ageist views, especially those which see older populations as an economic or social drain on wider society. Participants comment:

*I get tired of being told that retirees are a drain on society. So many of us do the work that workers haven't got time to do, and keep our communities working well. And it gives us a feeling of well-being knowing we're still contributing. – Female aged 80-84, survey respondent*

*Many older Australians are engaged in "unpaid" or "voluntary work", whether it be looking after the grandchildren, taking the neighbour to their doctor's appointments, caring for a disabled family member, or in organisations such as country ambulance services, for which they are neither recognised nor valued... I have become increasingly aware of the covert and overt messages mainly emanating from politicians and the media, that 'older Australians are a burden on the economy'. This message is being internalised by younger working and non-working Australians, which I consider is contributing to 'the ageism' mentality. – Female aged 60-64, survey respondent*

According to a recent nationally representative survey by COTA Australia (COTA 2018), Australians aged 50+ spend an average of 10.4 hours per week providing unpaid assistance to communities through volunteering or caregiving including care for grandchildren, parents or partners. A significant proportion of RNE participants contribute to the community through volunteering or providing care to others. This chapter of the report will look in detail at these activities and demonstrate the importance of these contributions to the wider community. Comments from stakeholders and RNE survey and World Café participants will give voice to these contributions, the extent of their contributions and the impact volunteering and caregiving have on their lives, and the

organisations and people they support. Data and discussion in this chapter will also help to illustrate strategies that can be used to ensure these contributions continue in a way that is satisfactory to both the older person providing the volunteer service or care, and to those receiving them.

## **Volunteering**

According to the ABS Survey of Disability, Ageing and Carers (2015b), more than one in five older Australians had participated in some form of volunteering in the past three months. When extrapolating findings from a 2018 national COTA survey to the wider population of Australia, they found the population aged 50+ contribute 4.3 billion hours per year volunteering (COTA 2018). In South Australia, 21.9% of all South Australians aged 50+ volunteer according to the most recent Census (ABS 2016). It was estimated that volunteering contributed \$4.9 billion to the South Australian economy in 2006 (Ironmonger 2011); an updated estimate of the monetary value of volunteering in the state would be much higher.

Some 71% of all RNE survey respondents volunteer; this is much larger than the proportion of all South Australians aged 50+ who volunteer (21.9%) as captured in the most recent Census. This is also much higher than the volunteer rate of 30% found in a recent COTA national survey of Australians aged 50+ (COTA 2018). This high volunteering rate is due to a couple of factors, firstly the age of the RNE sample. Rates of volunteering decline with advanced age and this sample included only a small number of people aged 80+. The methods of recruitment for this project also included volunteering organisations, so the sample is biased towards those who actively volunteer. It was also shown in the previous chapter that 41% of all survey respondents reported 'volunteering' as one of their three *main* current activities (see Table 9).

There was substantial feedback from "Retired Not Expired" study participants on the topic of volunteering. Over 40% of all survey respondents left a comment in an open-ended section of the survey on the subject of volunteering and volunteering was one of the themes of discussion at World Café sessions held with study participants under the broader topic of "Community Contributions". The key themes to emerge from World Café sessions around volunteering are presented in Box 2 below.

## Box 2: Key themes of discussion from World Cafés: Volunteering

- The main theme around this topic was about **feeling valued** in a volunteer position. This means feeling like one is doing meaningful work that utilises their skills. This can be a great way to add meaning to one's life, to give back and have fun.
- The next theme was **expectations and responsibility** from organisations. Participants said they did not want to be overly-relied on in an organisation or to be taking work away from a potential paid employee. Organisations can have high expectations of volunteers and there needs to be the “right fit” in terms of the type of work, hours and level of commitment.
- Another key theme is **choice** in volunteer work. Participants stated that they are picky about what work they like to do; this varies across individuals, some want to use skills and expertise from their paid work experiences and some see volunteering as an opportunity to do something completely different or to simply offer their time to an organisation doing whatever the organisation needs help with.
- They want their volunteer work to remain **flexible** and they want to be able to balance volunteering with their own needs and other activities in their lives.

## Description of volunteering in the study sample

Rates of volunteering vary by RNE respondent characteristics as shown in Table 16, with a greater proportion of females compared to males engaged in volunteer work and a greater proportion of those who listed their activity status as “retired” engaged in volunteer work compared to those who are currently in paid employment. Rates of volunteering also vary by age; although only a small proportion of overall survey respondents were aged 50-59, rates of volunteering were highest among this age group, followed by the 70-79 age group. People who live in non-metro areas of the state also had higher rates of volunteering compared to those living in metro areas. Over three-quarters (76%) of all RNE respondents said that in the future they are likely to continue or take up new formal volunteering roles. Those who were currently volunteering were far more likely to say they will take up new volunteer roles or continue to volunteer into the future (83%) compared to those who are not currently volunteering (59%).

**Table 16: Survey response: % who volunteer by select characteristics**

	total n	% who volunteer
<b>Total</b>	<b>567</b>	<b>71.4</b>
<b>Sex</b>		
Males	169	66.9
Females	391	73.4
<b>Age group</b>		
Aged 50-59	65	78.5
Aged 60-69	241	66.4
Aged 70-79	208	76.9
Aged 80+	49	63.3
<b>Employed/Retired activity status</b>		
Currently retired	394	71.8
Currently in paid employment	116	66.4
<b>Metro/Non metro location</b>		
Lives in metro SA	435	71.0
Live in non-metro SA	114	75.4

Source: Retired Not Expired survey, 2019

There is huge variety in the types of volunteer roles RNE participants are currently involved with or would be interested to be involved with in the future. This highlights the diverse contribution older people do or could make to communities through volunteering. There is variety in both the sector of desired volunteer work (e.g. working with aged, youth or migrant populations, the arts, environment etc.) and format of volunteer work – some want higher level skills and responsibilities to make use of their skills or work that is similar to their paid work areas of expertise, while others prefer minimal responsibility and a more casual approach and/or like the idea of learning or doing something different than they have before. Stakeholder comments make this point:

*Although lots of volunteers are looking for meaningful roles that are relevant to their previous work experience, we also get the cohort who have been in big business roles their whole life and they just want easier or less taxing roles. So it's a good mix of different roles people want.*

**- Southern Volunteering (stakeholder)**

*Some volunteers are very happy with a simple role where others want a more challenging role. There are volunteers that have higher skill levels that want to give back and there is a lack of those opportunities for volunteering within the community sector. It is about making those opportunities available within the community. –DOME (stakeholder)*

All RNE respondents were asked how important a range of factors are to enabling volunteering, as shown in Table 17. Most survey respondents thought all of the factors listed were very or extremely important; however, the ability to find information about volunteer roles easily and flexibility in volunteering made the top of the list. Comments from participants at World Café session and from survey respondents align with these results.

**Table 17: % RNE respondents who said factor is very or extremely important to enable volunteering**

	% who said this is very or extremely important
Easy to find information about local volunteer roles	84.0
Flexibility in volunteering	83.1
A range of volunteer roles to choose from	75.8
Opportunities for older adults to participate in decision making bodies such as local councils or committees	74.2
Volunteer training opportunities to help people perform better in their volunteer roles	73.6
Transportation to and from volunteer activities for those who need it	63.2

Source: Retired Not Expired survey, 2019

### Highlighting the value of volunteer work

There is a general sense that the contributions volunteers make to community are often under-recognised and undervalued. Quotes from study participants in this section illustrate this point and also underscore some of the more specific contributions volunteers make to society.

#### **Valuing the contribution of volunteers**

*It is important personally, but also essential for our community. Our local council simply does not have the resources to undertake most of what is required to maintain our township in good shape.*

*This applies across the council area (Kangaroo Island). – Male 60-64, survey respondent*

*This is what is missing in our volunteering sector, is actually acknowledging that huge resource that exists. The role of volunteers is not celebrated as much as it should be. – DOME (stakeholder)*

*We have had fantastic support from volunteers. Some of the projects that I am running just wouldn't happen without volunteers. This is unbelievably brilliant. Without them I would only be able to do half of the stuff that I am doing. – Carers SA (stakeholder)*

*It's undervalued as a purpose by the community and therefore not seen as attractive by many older people who have valuable skills and abilities to contribute. – Female aged 70-74, survey respondent*

*The country would grind to a halt without volunteers – Female aged 70-74, survey respondent*

*Older people are extremely important to our organisation. Some of our best volunteers are older, they are very committed, reliable, supportive; it is huge. – Festival Volunteer Network (stakeholder)*

*It is [an attitude] right through the community that when you get old, you're not valued anymore, and you're not needed. And yet our volunteering sector is really strong because we have so many older people who volunteer, and so many organisations that wouldn't be around without those volunteers, but that is not acknowledged through the community. – DOME (stakeholder)*

### **Increased intergenerational and cross-cultural interaction through volunteering**

Volunteering enables access to groups an individual may not otherwise come into contact with. Several stakeholders commented on the role volunteering and interaction between volunteers and the wider community has on broadening perspectives and promoting intergenerational and cross-cultural exchange.

*It's wonderful to have the intergenerational exchange between volunteers. So having older volunteers out there at music events and festivals is really important. The younger people gain from working with older people especially in mentorship ways. We often pair an older volunteer with a younger volunteer and that works really well. – Festival Volunteer Network (stakeholder)*

*We love it when we see our volunteers doing things they normally wouldn't do. I think it's important to support that. Via the network we found something that wasn't an initial goal of the network but we've found that people, for example who have only ever volunteered at WOMAD, suddenly they are going to volunteer at FEAST, an LGBTQ festival, and they have never been to it, they have never associated with that community, and they are loving it, and the festival community loves them back.*

**– Festival Volunteer Network (stakeholder)**

The following describes feedback from a Carers SA volunteer program to engage older carers with using a tablet device:

*You should have seen how the groups of older people took to the younger people, they loved them. They became the encouragers and motivators for the younger people and the younger people*

*became the motivators for [older people] to have a go at the tablet. Getting them together was so hard but once they were together I saw both sides just flourish. – Carers SA (stakeholder)*

*One of my targets this year is to look at some shared platforms with younger age groups. So that we bridge generational divides rather than opening them up. I think there is a lot more in common among ‘topical issues of our time’, like the environment and other things that are shared across constituencies, so what are our opportunities to work in a shared way across those topics.*

**– COTA (stakeholder)**

*One of the things that we do is all of our ‘Seniors on Screen’ workshops are run by young people, young film makers, and that is incredibly successful. Older people love that opportunity to connect with young people; especially young cool kids who are doing interesting things, and in some ways it’s worked very well for the younger people. Seniors have become big supporters of the young film-makers films; they have helped with catering, been extras on their films, attend launches...it’s been a really productive aspect of it...I think they are energised by those relationships.*

**– Media Resource Centre (stakeholder)**

### ***Older people advocating for other older people***

Another important value of volunteering by older community members is the ability to speak for and advocate on behalf of themselves, rather than relying on others to do this. Stakeholders comment:

*We have a very strong view that one of the untapped resources in our community is older people supporting other older people and older people using their own voice. So we have championed for many years now peer-to-peer support and education, so older people teach other older people or support other older people with information about for example how to use aged care, road safety messaging, advance care directives a whole range of topics. – COTA (stakeholder)*

*In recent years there has been a more positive approach to engaging with seniors [through council services]; building their engagement, building their resilience and capacity, looking at what they can provide back into the community rather than just providing services for this group...we now have ‘champions’ who are seniors who have done training themselves and help to provide services to other seniors in the community.- Marion City Council (stakeholder)*

*In terms of our civics and our elected member body, there are a large percentage of older people in these roles. And for them they have a large interest in the older population as well, so this has an impact on the community. - Marion City Council (stakeholder)*

### **A sense of purpose through volunteering**

Volunteering is not only of benefit to the greater community at large but also benefits those who volunteer. Previous studies have found that those who volunteer in retirement have better physical health, higher self-efficacy, greater life satisfaction and less psychological distress compared to those who do not volunteer (Wu, Tang et al. 2005). One comment from an RNE participant speaks directly to this:

*I am certain it is a positive thing in respect to my health and wellbeing. - Female aged 65-69, survey respondent*

Volunteering can also benefit those who do it by giving a sense of purpose of fulfilment, and for some structure to their schedules; comments from study participants show that this can be especially important to some older people when making the transition from paid work to retirement.

*I'm actually working more now than I was when I was doing part time work, but I find it gives me a great deal of purpose... it really makes a great deal of difference in my life. It gives me a rationale to get out of the house. – World Café participant*

*It is valuable to those who volunteer, there are many people who have skills, but once there is no 9-5 work to do, they need to find a new purpose for their time and energy. - Female 80-84, survey respondent*

*Volunteering can be meaningful for different reasons, to add meaning, to meet new people, to give structure to your time, for the joy of giving back. – World Café participant*

*Provides satisfying social and learning opportunities as well as satisfaction from input of "labour". – Male aged 70-74, survey respondent*

*Volunteering gives me a great deal of satisfaction, working to help people in need, and feeling needed and appreciated. It can also provide marketable skills to those looking for work, and provide social interaction for those becoming socially isolated, as well as the intellectual stimulation to keep the brain working effectively. – Female aged 70-74, survey respondent*



It is extremely positive that volunteers often get a sense of value and purpose through their volunteering. However, some interesting conversations with stakeholders came out on this topic around the high expectation many volunteers have in what they will get back from a volunteer experience in exchange for giving their time, and this can lead to a strain on organisations in managing volunteers. For example:

*There is a big demand on organisations to provide ‘meaningfulness’ [though volunteer opportunities], and there is only so much we can do to manage the psychological expectations of volunteers. I am very cautious about volunteering now...the way volunteers impact on organisations is not well understood. No one in an organisation is funded to manage that, but there is this expectation that you’ll benefit from it [volunteers]. The expectation of managing volunteer’s emotional needs is a strain. Someone once put it very well: ‘a volunteer gives you two hours of labour and a full FTE of emotional requirements’.* – **Media Resource Centre (stakeholder)**

*...it can be quite difficult because you want to reward these wonderful people who have committed so much time, but sometimes the scale tips to the other side where you spend more time managing behaviours and attitudes rather than them actually being helpful.* – **Festival Volunteer Network (stakeholder)**

*It was quite a lot of work making sure the volunteers were happy and safe and felt valued.* – Female 70-74, survey respondent

Another difficulty both volunteers and organisations who use volunteers face is walking the fine line between what should be paid work and what is voluntary work. Some participants comment:

*There are some things that volunteers legally can’t do. So if we engage them in some roles, especially those using high-end skills, it is quite illegal for us not to pay them for that work. It can be really tricky. We have to be very careful that they aren’t encroaching on a paid role. And it is really tough to say to someone who is offering up their incredible skills as a volunteer that we can’t use them.* – **Festival Volunteer Network (stakeholder)**

*What I don’t like [about volunteering] is how this is abused at a system or even a political level where for example you have to apply your expertise...An expectation that you should now provide your expertise free of charge. The assumption that just because you are retiring, and your time, and your effort and your input now doesn’t deserve any payment... to me this is a form of ageism. And*

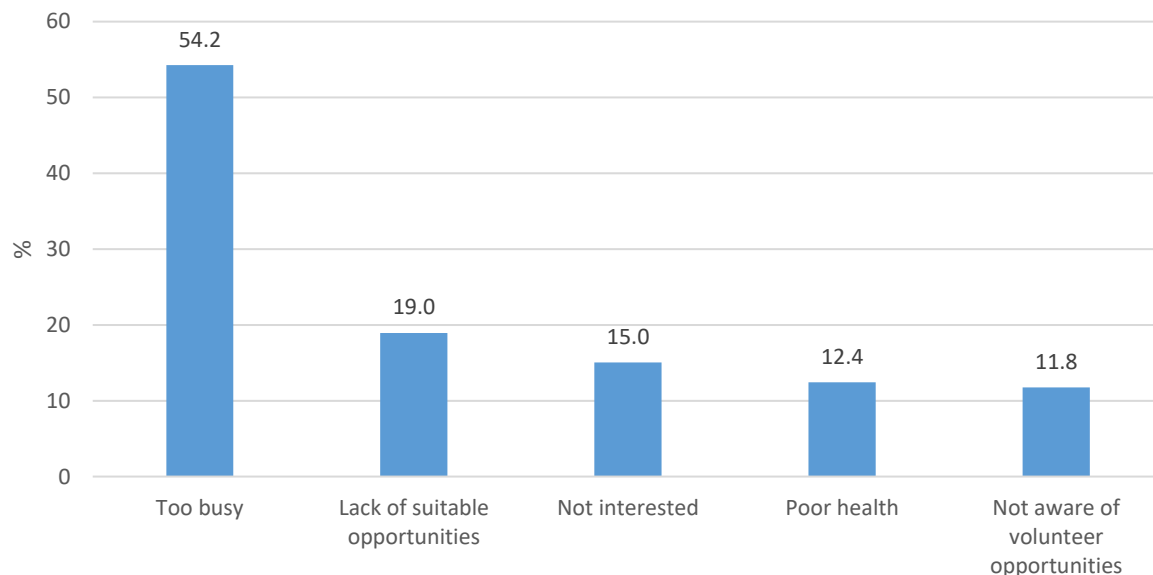
*on the other hand I also see organisations relying on volunteers and taking a paid position out, and to me, that is totally disrespectful. – Carers SA (stakeholder)*

*Feel used as sometimes the jobs performed are the same as paid staff. – Male aged 50-59, survey respondent*

### Barriers to volunteering

The 27% of RNE respondents who *do not* volunteer were asked the reasons they do not volunteer (Figure 8). By far the most commonly stated reason for not volunteering was “too busy” followed at a distant second by “lack of suitable opportunities”, “not interested”, “poor health” and “not aware of opportunities”.

**Figure 8: Reasons for *not* volunteering among those who do not currently volunteer**



Source: Retired Not Expired survey, 2019

ABS data show about half of all volunteers incur expenses related to the voluntary work they provide, most often for transport or travel costs and telephone calls (ABS 2015a). These factors could be deterrents to volunteering; expenses incurred and other barriers to volunteering such as lack of adequate available opportunities were also noted by some RNE participants:

*There is still a cost associated with doing volunteering, it would be nice if a small subsidy was paid to cover costs. – Male aged 60-64, survey respondent*

*Volunteering can sometimes impose significant financial costs on participants (transport costs, specific clothing etc.) This can discourage low income retirees from getting involved – Male aged 70-74, survey respondent*

*I think I can do some of my volunteer stuff because I can drive, I'm still able to get out and do things.*

*Whereas people who retire later, it can be hard for them to volunteer. – World Café participant*

*One is retired a long time, so there needs to be opportunities for involvement in a broader range of activities than just driving a volunteer bus – Male aged 65-69, survey respondent*

Some issues with volunteering also came up in participant comments and discussions around the over-reliance in some cases on a few volunteers:

*Most community groups have 2, 3, 4 people who are the 'core' of the group. They do most of the work and commitment from others just kind of 'drops away.' There's a heavy reliance on a few people. – World Café participant*

*Volunteer groups are often small and the people carry a lot of responsibility which is often unrecognised. – Female aged 65-69, survey respondent*

*It can be rewarding, but so often there is too much demand for volunteers, especially those with specific skills. – Male aged 70-74, survey respondent*

## **Caregiving**

In addition to volunteer work, another extremely valuable unpaid contribution individuals make to communities is providing care for others. It is estimated that care provided by unpaid carers equates to \$60.3 billion annually in Australia (Deloitte Access Economics 2015). According to ABS data from 2015 (ABS 2015b), nearly one in five Australians aged 65+ were carers for another person aged 65+ or for a person with a disability, most often (76%) caring for a spouse or partner. Women have higher rates of providing care than men, and women make up two-thirds of primary carers aged 55-64. Nearly one-third of these carers provide more than 40 hours per week of care, and 22% provide 20-39 hours of unpaid care per week.

Census data from 2016 show 15% of all South Australians aged 50+ provide unpaid assistance to someone with a disability (ABS 2016). This vastly underestimates the true number of South Australians aged 50+ who provide care because it does not include caring for grandchildren or others *without* a disability. It is also well documented that "caregiving" is often not considered by carers as such because of the informal or expected nature of the role, therefore goes unrecorded.

Overall 29% of RNE survey respondents provide regular unpaid care for grandchildren or other people's children, 29% provide unpaid care for someone who lives elsewhere (e.g. ageing parents) with a long-term illness, disability or frailty, and 8% provide regular unpaid care for someone with a long-term illness, disability or frailty to someone who lives with them (e.g. spouse or partner). Although there were several questions in the RNE survey asked about caregiving, some of the most illustrative insights about the impacts of caregiving, sense of responsibility of caregivers and need for more support for caregivers come from respondent and stakeholder comments. Caregiving was a theme of discussion at World Café sessions with study participants under the broader theme of "Community Contributions". Box 2 below shows the main common ideas to come out of the discussion on this topic.

### **Box 3: Key themes of discussion from World Cafés: Caregiving**

- Participants noted different feelings about the impact on their lives dependent on who care is provided for; e.g. ageing parents, an ill or frail spouse or grandchildren. In general, there is a greater **sense of positivity and energy around providing care for grandchildren**, however choice and flexibility in how often this care is provided is important.
- Caring for ageing parents or an ill spouse often comes with a **sense of obligation** and can be very **time consuming and demanding**, depending on the nature of care that is required and the existing relationships between individuals. Some have had to make significant adjustments to their lives (e.g. cutting back on work hours, lack of time for social activities) in order to provide care as required.
- Some participants expressed **joy and a sense of fulfilment** at being able to provide care and assistance to important family member or friends in their time of need.
- Caregivers are very wary of **feeling taken for granted** in the care they provide. At a broader level this includes societal expectations of family members to provide care; many felt there was a lack of appropriate formal support systems for carers or any other suitable options for people who require care to turn to.

### **Type of caregiving and frequency care is provided**

In the RNE respondent sample, a greater proportion of respondents provide care for others than receive it for themselves. Just 18% of overall RNE respondents received any assistance with their activities for daily living, and for most of this group (67%) this assistance was with housework. For those who do receive assistance, most (57%) get this help from an external service provider (e.g. a cleaner) however some said they get assistance from their partner (21%) or another family member (17%).

Table 18 show that among RNE respondents, 29% provide regular unpaid care for grandchildren or other people’s children, 29% provide unpaid care for someone who lives elsewhere (e.g. ageing parents) with a long-term illness, disability or frailty, and 8% provide regular unpaid care for someone with a long-term illness, disability or frailty to someone who lives with them (e.g. spouse or partner). Among those who provide care for their grandchildren, females are slightly more likely than males to provide this care and those in the 60-69 or 70-79 age bracket are more likely than those other age groups to provide care for grandchildren (31% and 38% respectively). For those who provide regular care for someone with an illness/disability/frailty, most provide this care to just one person (69%); however, 20% provide this care to two people and 10% provide this type of care to more than two people.

**Table 18: Caregiving: % RNE respondents who regularly provide (unpaid) care for...**

	n	%
<b>Grandchildren or other people's children</b>	162	28.6
<b>Someone who lives with me: with a long-term illness, disability or frailty</b>	45	7.9
<b>Someone who lives elsewhere: with a long-term illness, disability or frailty</b>	166	29.3

Source: Retired Not Expired survey, 2019

Every situation is unique, and the amount of care provided for grandchildren varies across those RNE respondents who provide this type of care, with 35% providing care for grandchildren several times a week or daily, 34% weekly and 30% occasionally as shown in Table 19. The amount of time, on average, care for grandchildren is provided on each occasion also varies substantially, as shown in Table 20, with most who provide this type of care stating it is usually for several hours (56%) or all day (26%). For some the care they provide for grandchildren is more varied and less regular but with greater intensity when it does take place, for example those who care for their grandchildren over school holiday periods.

**Table 19: How often care is provided to grandchildren among those who do provide this type of care (n=162)**

	%
<b>Daily</b>	7.4
<b>Several times a week</b>	28.4
<b>Weekly</b>	34.0
<b>Occasionally</b>	30.2

Source: Retired Not Expired survey, 2019

**Table 20: How much time, on average, care is provided to grandchildren among those who do provide this type of care (n=162)**

	%
Several days and nights at a time	10.5
All day	25.9
Several hours	55.6
About an hour	8.0

Source: Retired Not Expired survey, 2019

The frequency of caregiving for someone with an illness/disability/frailty among those RNE respondents who do provide this type of care also varies, as shown in Table 21. About 24% of carers provide daily care, 20% several times per week and 28% weekly. An additional 28% of carers said this type of care was only provided occasionally. About 12% of RNE carers for someone with an illness/disability/frailty say they provide this care all day or all day and all night, but for most (52%) this care is provided for several hours in each instance. The frequency of care and amount of time in each instance care is provided depends on individual circumstances; for example who the care is provided for (e.g. spouse/partner, ageing parent, friend or neighbour), the extent of the illness/disability, the availability or use of other formal or informal support systems and location of the individual requiring care relative to the person providing it.

**Table 21: How often care is provided to someone with an illness/disability/frailty among those who do provide this type of care (n=206)**

	%
Daily	23.8
Several times a week	19.9
Weekly	27.7
Occasionally	28.2

Source: Retired Not Expired survey, 2019

**Table 22: How much time, on average, care is provided to someone with an illness/disability/frailty among those who do provide this type of care (n=206)**

	%
All day and all night	5.8
All day	6.3
Several hours	52.4
About an hour	34.0

Source: Retired Not Expired survey, 2019

### **Perceived impact of providing care**

The contribution of caregiving requires giving of one's time and energy. Comments from participants in this study show it is often fraught with expectations, a sense of obligation, or a lack

of choice if no other options exist. This can be a heavy burden for carers to bear, compounded by the fact that the role of caregiver is undervalued by the wider community.

*Caregiving is very under-recognised, under-valued and exhausting.* – Female aged 70-74, survey respondent

*Caregivers are very valuable to society and should receive all support they need.* – Female aged 75-79, survey respondent

The experiences of caregivers are, however, very diverse. Some have an extremely positive outlook on their caregiving role finding it a fulfilling way to connect with important people in their lives and to provide a service in a time of need. Some have willingly adjusted their lives in order to provide care when needed while others have felt a lack of control over their lives when caregiving is required.

Results from this study show that in general the perceived impact of providing care across various dimensions of life vary depending on who care is provided for. In general, providing care for grandchildren or other people's children is a more positive experience compared to caring for ageing parents or others with an illness/disability/frailty. Participants sum up this sentiment:

*I have cared for elderly parents and it was exhausting. Now I care for my grandchild and it is invigorating.* – aged 60-64, survey respondent

*When I care for a child it gives me strength for life and I begin to dream again.* – Female aged 60-64, survey respondent

*Being with grandchildren is a joy!* – Female aged 70-74, survey respondent

*I enjoy my relationship with my grandchildren and wouldn't have it any other way. I look forward to my connection with the children.* – Female aged 70-74, survey respondent

This is likely to do with the amount of choice involved in providing this care, different health status of the person receiving care and different type of activities carers can engage in depending on who they are providing care for.

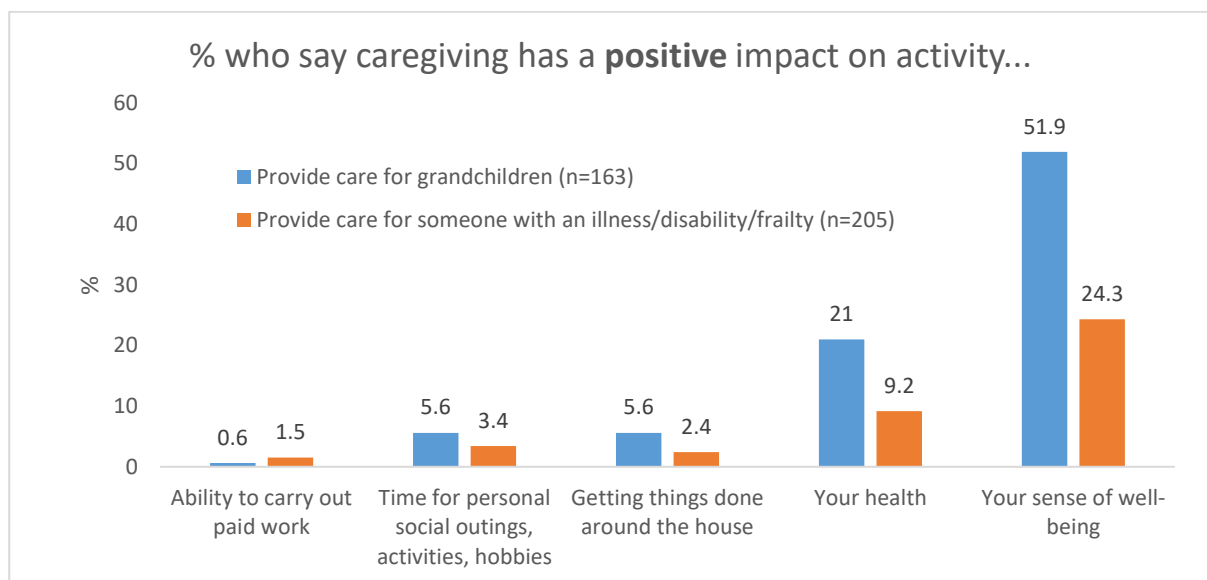
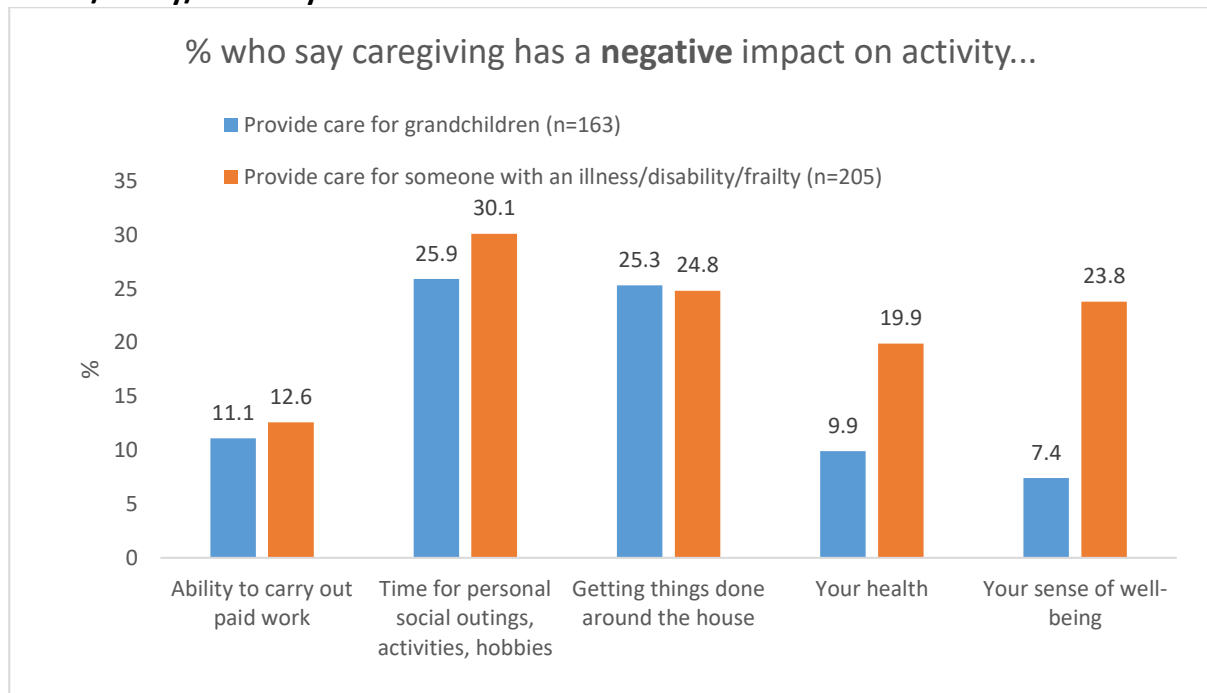
*Having aged parents is harder than what I thought it would be. It's not a time of contentment when they are both in ill health. It's also a time when I thought I would have more time doing other things but they're my parents and that's life.* – Female aged 65-69, survey respondent

Figure 9 shows the proportion of caregivers who say their caregiving has a negative or positive impact on various aspect of their life, by the type of care they provide. Regardless of who care is provided for, the area of life where caregiving responsibilities have the biggest impact is in allowing time for personal activities such as social outings, activities or hobbies. A slightly larger proportion of those who provide care for someone with an illness/disability/frailty say this has a negative impact compared to those who care for grandchildren (30% and 26% respectively). Regardless of who care is provided for, about 25% of carers say their caregiving has a negative impact on getting things done around the house. These results are not surprising given that caregiving is clearly a time-consuming activity.

The most interesting results in this series of questions is the extent to which caregivers say providing care has an impact on their health or their well-being. One in five (20%) carers for a person with an illness/disability/frailty say providing care has a negative impact on their health and 24% say this has a negative impact on their sense of well-being. The negative impact in these areas for those who provide care for grandchildren is much lower, 10% and 7% respectively in each area. Previous research on caregiving has found that carers often experience a decline in their physical health due to caring responsibilities (Selepak 2017). On the other hand, 52% of carers for grandchildren say this has a positive impact on their sense of wellbeing and 24% of carers for someone with illness/disability/frailty also agree the impact on their wellbeing from providing care is positive. Some 21% of people who provide care for grandchildren say this has a positive impact on their health compared to 10% of people who provide care for someone with an illness/disability/frailty who say this has a positive impact on their health.



**Figure 9: Impact caregiving has on various aspects of life for the caregiver among those who provide care for grandchildren and those who provide care for someone with an illness/frailty/disability**



Source: Retired Not Expired survey, 2019

### **Negative aspects of caregiving for the caregiver**

Many comments from study participants highlighted the negative impact caring roles can have on their lives. One important area is with respect to their sense of choice when it comes to a caregiving role; for those who feel a sense of obligation related to their caring role there is often a negative sentiment, for example:

*My care giving role is not a choice, I have to do it, and it is never predictable.* – Female aged 65-69, survey respondent

*There is sometimes a strong element of obligation rather than choice e.g. with parents* – Female aged 60-64, survey respondent

*I sometimes get taken for granted* – Female aged 50-59, survey respondent

*I feel trapped in my situation sometimes* – Female aged 65-69, survey respondent

*Children and grandchildren can be demanding with your time, and my wife can't say no to them.* – World Café participant

Some participants described how their caregiving role forced them to adjust their lives by cutting back on work hours or retiring earlier than planned:

*Care giving has forced me into early temporary retirement and delayed my re-instatement into the workforce* – Female aged 50-59, survey respondent

*Parents are now deceased but did invest time and effort and love in ensuring their welfare was priority. One of the reasons I did cut down to part-time work.* – Female aged 65-69, survey respondent

On this issue one stakeholder notes the ageist expectation that people near retirement age *should* retire when someone in their circle requires care:

*There is also ageism [when it comes to whether a person 'should' provide care] where another person said to a carer: 'have you ever thought of actually retiring?', implying that because that person is older they would be more likely to be able to do this...so your aspirations [when older] are assumed to have stopped, or are not as valuable or important anymore, once you are older. So anyone else's needs can override what your life aspirations are about.* – **Carers SA (stakeholder)**

Many people also commented that being a caregiver can be socially isolating or cause loss of confidence to do other things, for example:

*Isolation - absence of peer group or friends to socialise with when caring for grandchildren* – Female aged 65-69, survey respondent

*Isolating, no time to make new friends and have lost friends due to inability to meet and share outings because of time and stress caring for both parents, now one. Very stressful caring for aged parent. – Female aged 65-69, survey respondent*

*It is very tiring and can be very challenging. When one's partner is very frail and disabled it can be lonely and it's easy to become lonely in some ways. Although it's just part of these later years, one is restricted in many ways. – Female aged 70-74, survey respondent*

*Care giving can be highly isolating, is held in low esteem and is unpaid when you don't live with the person. – Female aged 65-69, survey respondent*

*I am no longer caring for my parents, but did for 15 years, mum had Alzheimer's disease and dad was blind, it had a profound effect on my life and that of my family. We didn't have a decent holiday in all that time, and I have lost confidence to travel, now that I have the time and resources. – Female aged 65-69, survey respondent*

### **Positive impacts of caregiving for the caregiver**

Despite the large number of comments on the negative impacts caring roles can have on individuals and the need for improvements to formalised systems to better support carers and provide more and better care to people requiring it, there were a number of positive comments from project participants about how rewarding their caregiving experiences are to their lives. Some noted this is a valuable way to be involved in their families' lives when they now have more time, for example:

*I listen to reading at the school and work in the canteen. I remember when I was a parent it was hard to fit it all in but as a grandparent it's nice because they appreciate it and your grandchildren appreciate you being a part of that environment that they're in. I am able to be more flexible because I have more time. – World Café participant*

Several people also commented on the sense of purpose they have gained through caregiving and the honour it is to help people important to them in their time of need for example:

*It's about value, not just in dollars but actually a really valuable interaction you get with someone whether it's someone who's dying or someone who needs our help, that's a really valuable thing. – World Café participant*

*I did care for my terminally ill mother, who lived with us, in the last years of her life. I found it very rewarding to be able to give that care, giving back a little of what my mother had given to me all of my life. – Female aged 65-69, survey respondent*

*Have been main carer for a deceased relative. Considered it very important and an honour. – Female aged 70-74, survey respondent*

### **Need for more formalised support systems**

It also became apparent through discussions with stakeholders and in comments from study participants that there is a great need for more formalised supports to be available for carers, in order to meet the needs of both carers and the individuals they are providing care for. This speaks to the larger issue of caregiving as an undervalued contribution to the wider community.

*Sometimes the carer needs caring for. – Female aged 65-69, survey respondent*

*I was a caregiver to my parents for close to 13 years. It was at times difficult and completely ruled my life without a reasonable break. It would have been nice to know there was information available to assist me in day to day life. I know this is now more readily available to caregivers. Caregiving is not an easy task but one I willingly did. – Female aged 65-69, survey respondent*

*There is not enough credit or support given to those who are unpaid carers for family, and not enough leeway given by employers for those who are carers. – Female aged 50-59, survey respondent*

*A lot of informal caregiving goes on in country communities because there are no other resources available: e.g.: no alternative transport, difficulty getting respite workers, no palliative care help etc. These situations are mostly unsustainable as often volunteers are elderly themselves, have their own health issues, or just want to go away on holiday. – Female aged 60-64, survey respondent*

*There is no respite. It is assumed by organizations, medical etc that unpaid care givers should be available on demand – Female aged 50-59, survey respondent*

One stakeholder commented on how heavily the wider community relies on carers to provide their (unpaid) services in order to keep society functioning well and to lessen the strain on formalised support systems:

*There is a bit of a dynamic within the system to strongly encourage a more intense engagement of the carer in the caring role rather than in their own life [in order to lighten the load on formal support systems]. There is an additional expectation that it is the responsibility of family members to provide care, and then more care when needs increase. It is an unspoken law. The rights of the carers are often totally overlooked. And it is a systemic issue otherwise the system would have to raise to an occasion. It is not blackmail because it's not a purposeful strategy that is employed to*

*make that person feel bad, it is just how the system is. And I find that very disrespectful to the carers needs. – Carers SA (stakeholder)*

## **Conclusion**

Some 71% of all survey respondents volunteer in some capacity and 40% named volunteering as one of their three main current activities. Additionally, 29% provide regular unpaid care for grandchildren or other people's children and 38% provide regular unpaid care for someone else with an illness, disability or frailty. These "community contributions" made by older South Australians have a number of broad benefits to wider society including lightening the load on formal systems, promoting cross-cultural and intergenerational exchange in the community and promoting older people to make decisions and advocate on behalf of themselves. There are also a number of positive impacts for individuals through volunteering and/or caregiving activities including opportunities for social interaction, fostering a sense of purpose or personal value through their role and providing an activity to structure time around. However, a number of areas for improvement in the realm of volunteering and caregiving have been identified including the over-reliance on volunteers and informal care givers. Some initial steps to improvement in these areas are broader recognition of the valuable contribution of older volunteers and caregivers, and more widely available formal supports.

## Chapter 6: Perceptions on ageing and ageism

*It has been said publicly before that prejudice takes many forms - colour, ethnicity, gender, sexual preference etc. -- but the great unsung prejudice is against “the mature”. This needs to be addressed urgently, as the 'mature' demographic increases exponentially in the years ahead. – Male aged 75-79, survey respondent*

Ageism takes many forms, including depicting older people as frail, dependent, and out of touch in the media, or through discriminatory practices such as healthcare rationing by age, or institutional policies such as mandatory retirement at a certain age. Age limits applied to policies such as retirement age for example, do not recognise the range of capacities of the older person – and assume that all older persons are the same. This deeply entrenched institutionalised ageism may be used to discriminate against older adults when allocating health resources or when collecting data that influence health policies.

This chapter of the report looks at study participants’ feelings about, and experience with, ageism. A diverse range of viewpoints are captured including some that are conflicting; for example, some people think ageism is overblown relative to other more pressing societal issues where others think ageism is ubiquitous and greatly undermines the livelihoods of older South Australians. The RNE survey asked respondents to identify if and how often they have experienced a range of “ageist” practices and perceptions of their own ability and value as they age. The data from these questions will be presented but the more nuanced information about participants’ experiences with, or feelings on, the topic of ageism came in the form of qualitative comments from survey respondents, World Café participants and stakeholders. These comments will be presented thematically alongside survey results to highlight the main issues.

The broad topic of “ageism” was one of the three key subjects discussed at World Café sessions. Box 4 below shows the key themes to come out of discussions on this topic. At the outset of this chapter we will help to contextualise RNE participants’ perspectives on ageism by sharing survey results to questions about level of satisfaction with what has been achieved in life so far, across dimensions such as work, family and giving back to community, participants’ self-assessment on their ability to

handle different situations they face and the extent to which they agree or disagree to statements about their lives.

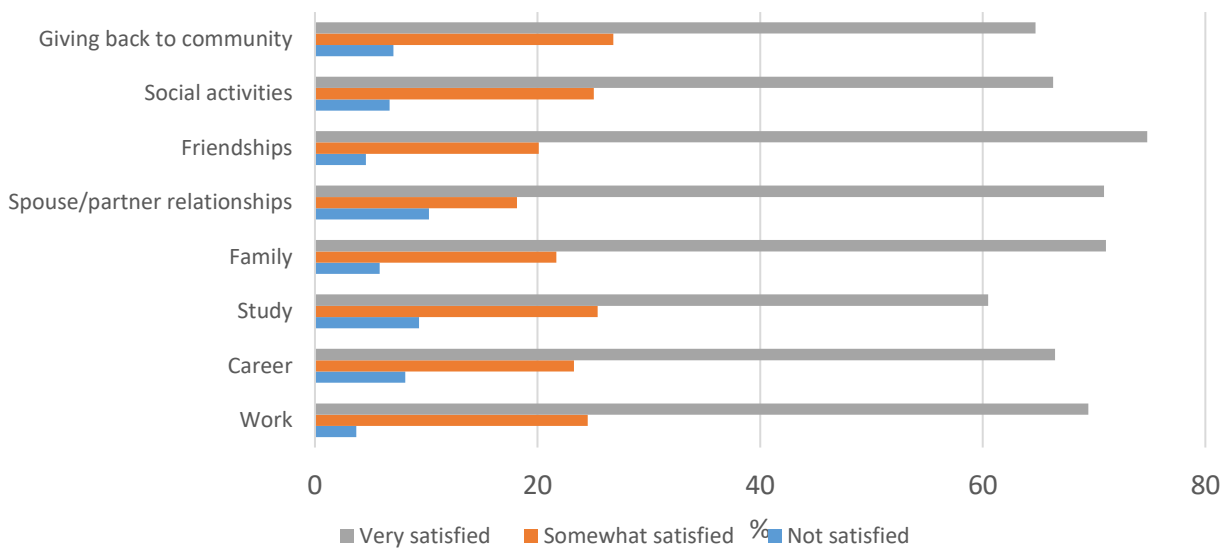
#### **Box 4: Key themes of discussion from World Cafés: Ageism**

- The most prevalent theme in this discussion on the topic of ageism, and how people felt about older age, was **personal attitude and interpretation**. This included viewing age as a “state of mind”, challenging assumptions made about older people, and keeping a sense of humour as you age.
- There was discussion about **accepting the realities of getting older**, which often does mean making lifestyle changes to adapt as bodies and minds age.
- Many people expressed the view that ageism was something they did not feel they had really experienced or that **ageism is less of an issue in society than other forms of discrimination**, like racism or sexism.
- Participants discussed how **ageism exists in many subtle ways**. From assumptions made by doctors and healthcare practitioners about ailments being due to age, to being ignored in shops. It can be difficult to determine if something experienced is due to ageism or something else, e.g. is giving up a seat on a bus to an older person ageist or polite? Is a shop keeper who ignores an older patron being ageist or just lazy?
- Some stated that **ageism is more overt and pervasive in certain areas** such as in media and advertising, the “corporate world”, retail spaces or public transport.
- **Ageism is culturally specific** – older people are more valued and respected in other cultures compared to Anglo-Australian culture.

#### **Survey response: Satisfaction with life experiences and perspectives on life so far**

An individual’s unique life course, outlook and psychology set the stage for their experience of ageing; this may include any experiences with, and perceptions on, ageism. Survey respondents were asked how satisfied they are in what they have achieved so far in their lives across a range of dimensions such as work, family and giving back to community. Response to these items present a very positive picture, and the older South Australians captured in the RNE sample seem overall to be very satisfied with their lives. The vast majority are satisfied with what they have achieved in life so far across all things they were asked to rate (see Figure 10). Satisfaction with friendships ranked highest overall with 75% stating they were “very satisfied” with the friendships they have achieved in life so far.

**Figure 10: Survey respondent’s level of satisfaction with life achievements so far**

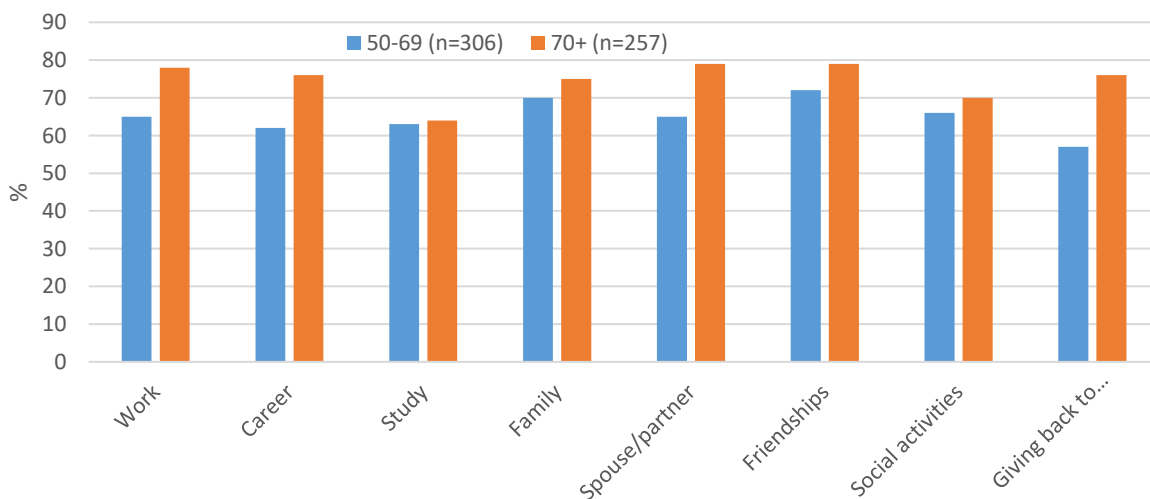


Source: Retired Not Expired survey, 2019

There was some variation in the proportion who were “very satisfied” with different dimensions of their lives so far by respondent sex and age group. Overall a larger proportion of males were very satisfied with their work, career and spouse/partner relationships compared to females, while a larger proportion of females were very satisfied with their friendships and social activities.

Figure 11 shows that a larger proportion of survey respondents aged 70+ were “very satisfied” with all dimensions of their lives compared to the younger 50-69 survey respondent group, particularly in giving back to community. Over three-quarters (76%) of all survey respondents aged 70+ say they are “very satisfied” on the dimension of “giving back to community” compared to 57% of the 50-69 age group.

**Figure 11: % Very satisfied with life achievements so far, by age group**



Source: Retired Not Expired survey, 2019



Positive self-efficacy and resilience are important qualities no matter what a person’s age. For older populations these qualities can go a long way to helping people cope when faced with challenges associated with ageing like declining health or mobility, loss of a partner or spouse, or residential moves, for example. These attitudes are also a relevant consideration when it comes to confronting ageism. The vast majority of respondents to the RNE survey are confident about their ability to handle difficult situations and to accomplish their goals, as shown in Table 23. A notably smaller proportion agreed with the statement “if someone opposed me, I can find means and ways to get what I want” but the way this statement is worded it could be interpreted as being manipulative rather than confident.

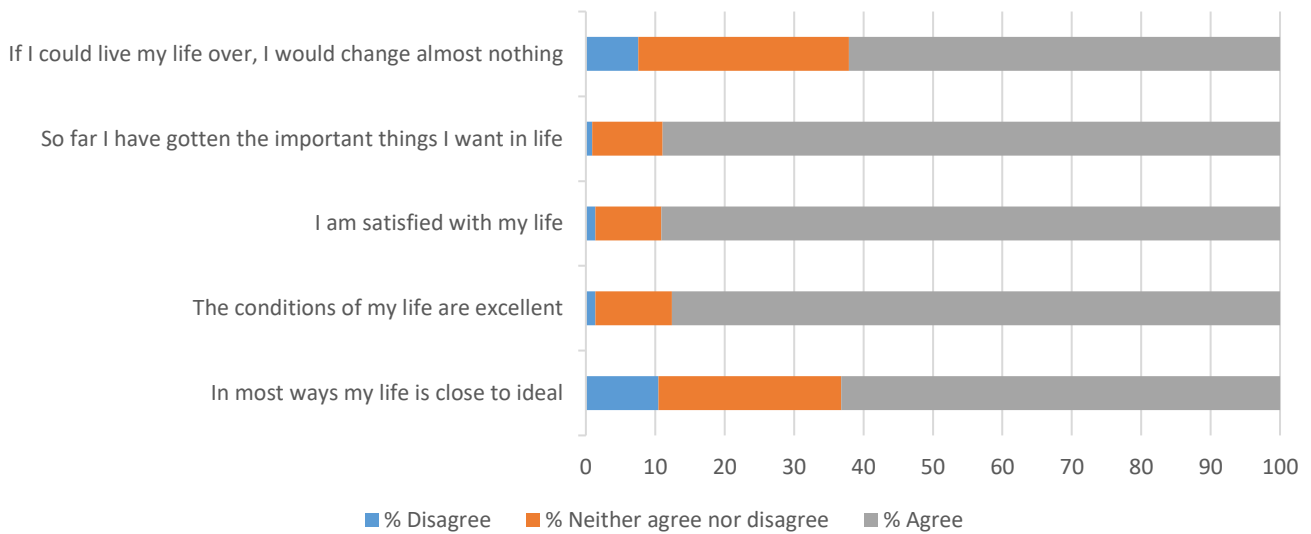
**Table 23: Survey response: % agree with each statement about their ability to handle situations**

	% agree statement is true
<b>I can always manage to solve difficult problems if I try hard enough</b>	95.6
<b>If someone opposed me, I can find means and ways to get what I want</b>	65.8
<b>It is easy for me to stick to my aims and accomplish my goals</b>	87.3
<b>I am confident that I could deal efficiently with unexpected events</b>	93.5
<b>Thanks to my resourcefulness, I know how to handle unforeseen situations</b>	93.1
<b>I can solve most problems if I invest the necessary effort</b>	94.9
<b>I can remain calm when facing difficulties because I can rely on my coping abilities</b>	87.1
<b>When I am confronted with a problem, I can usually find several solutions</b>	91.5
<b>If I am in trouble, I can usually think of something to do</b>	93.3
<b>No matter what comes my way I am usually able to handle it</b>	91.0

Source: Retired Not Expired survey, 2019

Overall most RNE respondents have positive views about the way they have lived their lives so far, with 89% agreeing with the general statement “I am satisfied with my life” (see Figure 12). However over one-third of all participants either disagreed or were neutral to the statements “If I could live my life over, I would change almost nothing” and “In most ways my life is close to ideal”. This is not necessarily negative but rather demonstrates these people are reflecting on their lives and things they may have done differently or would change if they could.

**Figure 12: Survey response: Please state whether you agree or disagree with the following statements about your life**



Source: Retired Not Expired survey, 2019

### Experiences with, and attitudes towards, ageism

Survey respondents were asked if they had ever experienced a range of ageist practices. Table 24 shows the overall proportion of RNE respondents who have experienced the selected ageist practice at least once. There are clearly some items on this list that are more serious than others, and comments from participants reflect that. The vast majority of respondents have been told a joke that pokes fun at older people (83%) and 64% have been sent a birthday card that pokes fun at older age. Many people commented that they do not take offense to these things and it is important to keep a sense of humour for example:

*I think jokes about age are funny. I make fun of myself. I laugh a lot. I think there is a huge difference between laughing at yourself and not taking things too seriously and really nasty treatment of old frail people. Let's not get to the ridiculous stage where we get so politically correct that we can't laugh at ourselves.* – Female aged 80-84, survey respondent

*I and my friends of similar age tell each other jokes and circulate cartoons that poke fun at old age because we think some of them are funny! Like any time of life, we shouldn't take ourselves too seriously!* – Male aged 70-74, survey respondent

However, one World Café participant analysed this practice more and contemplates how ageism can slowly creep in:

*I have an older brother who sends me cards making fun of older people, and they are funny, but it seems as we get older there is a creeping acceptance...But it's also interesting, when do people think it's ok to send you these types of cards? – World Café participant*

**Table 24: % of total survey respondents who have experienced ageist practice at least once**

	%
I was told a joke that pokes fun at older people	83.4
I was sent a birthday card that pokes fun at older people	64.2
I was ignored or not taken seriously because of my age	49.7
I was patronised or “talked down to” because of my age	49.2
A salesperson/hospitality staff ignored me because of my age	43.0
A doctor or nurse assumed my ailments were caused by my age	39.0
I was treated with less dignity and respect because of my age	37.4
Someone told me "you're too old for that"	36.0
Someone assumed I could not understand because of my age	27.9
I was denied employment because of my age	21.5
I was called an insulting name related to my age	21.3
Someone assumed I could not hear well because of my age	21.2
I was denied promotion because of my age	17.3
I was denied a position of leadership because of my age	16.0
I was rejected as unattractive because of my age	13.9
I had difficulty getting a loan because of my age	9.2
I was denied medical treatment because of my age	4.4
I was victimised by crime because of my age	3.2
My house was vandalised because of my age	1.9
I was refused rental housing because of my age	1.2

Source: Retired Not Expired survey, 2019

More than 40% of RNE respondents have felt they have been ignored or “talked down to” because of their age. The feeling of being ignored or “invisible” was a common theme in comments from study participants:

*Invisibility! Such as being barged in crowds or overlooked by sales people.- Female aged 70-74, survey respondent*

*It happens when there are three or four people in a shop and I don't get served. You get to an age group where you all of a sudden become invisible to people in shops. - World Café participant*

*One of the things people say when they come to us is “thank goodness someone is actually listening to me.” They tend to be ignored, one of the things older people say is that they feel like they are invisible. And that is one of the things they feel when working with other [employment] agencies. Our process restores some confidence and some self-esteem and they feel a lot better about going out and looking for a job. – DOME (stakeholder)*

The feeling of being talked down to or with condescending language is also a common experience, especially among females. Some RNE participants comment:

*Just suddenly being called "dear", "love" etc. as if they were talking to a child! – Female aged 75-79, survey respondent*

*When I get called “dear” or “love” in that patronising voice by young staff. I recently experienced that and challenged the young woman that she didn’t speak to the man after me like that even though he was a similar age to me! She apologised. Super annoying. – Female aged 60-64, survey respondent*

Ageism becomes more serious when an individual’s health is at stake, and 39% of all RNE respondents said that at least once “doctors or nurses assumed my ailments were due to age”.

*I was initially refused corrective surgery by a young doctor as he felt that it would be a waste of resources for an older person, happily for me the Consultant disagreed. While an admitted patient for the above surgery I developed another problem which the RN asked me to bring to the young doctor's attention, I politely asked him if I should take more care at home as I live alone his reply was “You are fine you are just old” (I was 64). During another admission a RN chided me for not bringing in my walking frame I didn't bring it in as I don't use one I was still 64. These instances made me feel not cared for and I felt that no fellow feeling had been applied, I was also concerned that in the first case my health was not being taken seriously. – Female aged 70-74, survey respondent*

*I have found that doctors are particularly ageist. I was diagnosed with a couple of serious illnesses in the past year and often take my daughter to appointments so that between us we cover the information given by the doctor. The doctor will often speak to my daughter even though I am the patient. – Female aged 75-79, survey respondent*

It is a disturbing finding that 37% of participants feel they have been “treated with less dignity and respect because of their age”. One stakeholder comments on the importance of widespread

structural changes as necessary in changing attitudes around older age in society, in order to improve things for older people:

*If you think that the last 10 years of life are completely disposable, dispensable and undervalued then you will never ever stop things like elder abuse. Aged care will mean proper valuing of people...I mean how can you stop family violence when women are classed as second-class citizens? And it is exactly the same argument around ageism...I do think there are fundamental, structural kind of changes we need to make when it comes to addressing ageism, in the same way we did and do around race and gender. You can't tweak within the existing model. They are fundamental structural changes, you've got to blow up the paradigms in order to get to the other side.*

**– COTA (stakeholder)**

A number of RNE participants have also experienced ageist practices around employment (22%), promotion opportunities (17%) and in the ability to gain leadership positions (16%). Age discrimination in employment was covered in detail in Chapter 4 of this report but it is important to mention again here as it appears to be one of the more pervasive forms of ageism, and many project participants had a comment to make about this:

*Missed out on jobs because I did not have 'long term potential' Off the record was told some else got job because they thought they would be around longer and be fitter and able to cope – Male aged 50-59, survey respondent*

*Can't prove job denial because of age, but of course it happens, with usually some explanation like 'doesn't have the right skill set' is given...Biggest upset is when I'm treated like an idiot, which I'm not. The workplace was notorious for this - very little respect for an older person's wisdom. – Female aged 65-69, survey respondent*

*In the corporate world people get a lot of professional development on sexism, racism, sexual preference but not on ageism. – World Café participant*

In addition to ageism in the workplace, participants noted some other areas where ageist views are common including driving and IT ability. Survey respondents and stakeholders comment:

*Drivers tend to see my grey hair and assume I'm incompetent behind a wheel. If I'm obeying the speed limit, they roar past me as if I'm stupid to stick to the speed limit. – Female aged 80-84, survey respondent*

*When it comes to Technology, some people expect me to know nothing because I am white haired. Surprise! I have been working in Technology since before they were born. I'm not a "digital native" - but I am certainly fluent! – Female aged 60-64, survey respondent*

*I see this all the time, assumption that older people can't do something, especially with technical issues. One thing that keeps coming up is this attitude that 'we don't want to use a software program for managing volunteers because they [older people] can't use it', there is this attitude. And sure, there are some people who need help with this. But if you straight out make that assumption that people won't be able to do it, then how are you going to be of help. That is a big barrier. –*

**Festival Volunteer Network (stakeholder)**

*There are lots of presumptions about what older people like. Everyone assumes that older people are going to want to sit down and watch old movies, but no. They want to watch what everyone else is watching. They want to be part of the culture of the day, not the culture of the past. – Media*

**Resource Centre (stakeholder)**

Participants noted age discrimination is often very subtle and it can be difficult to discern whether discrimination is due to ageism or something else. Some participants commented that gender is a more important discriminating factor than age. One participant comment illustrates this:

*It is hard to identify clearly if it is ageism or sexism or ethnicity which are at the root of the discrimination I have experienced but my instinct is that my gender has caused more discrimination than age but as I get older I expect this will change and be more pronounced. – Female aged 60-64, survey respondent*

Figure 13 shows the proportion of RNE participants who have had a given experience with ageism by sex. Overall most people had heard ageist jokes or had received a birthday card that pokes fun at their age. About half of all RNE participants felt they had been ignored or not taken seriously because of their age (50% in total) or been talked down to because of their age (49%), although this experience was much more common among females compared to males. Females also experienced being treated with "less dignity and respect" because of age, having health ailments assumed to be due to age, and have felt rejected as unattractive because of age more often than males. Males more often than females said they had been called an insulting name because of their age or that someone had assumed they could not hear well because of their age.

Some comments from females around ageism show a sense of personal responsibility in how they are treated as they age, including how they present themselves and in their physical appearance for example:

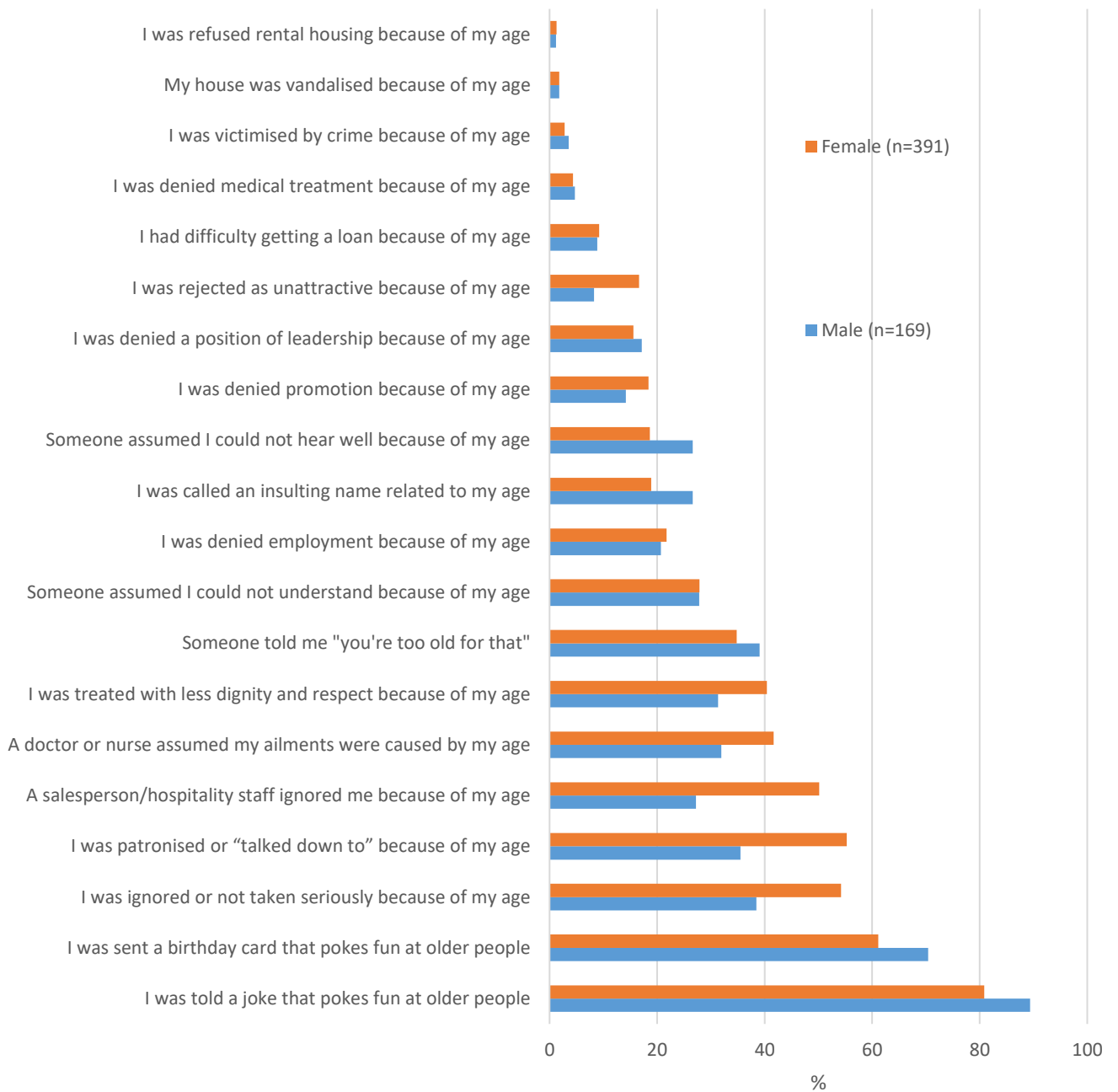
*I am fortunate that this [ageism] has not been my experience. Keeping healthy and weight close to BMI and dressing nice enough that I show I care about myself (even with OpShop clothing) makes a big difference to how people treat you. – Female aged 65-69, survey respondent*

*I'm in my mid 50s and still present well so ageism is rarely directed at me personally – Female aged 50-59, survey respondent*

*The possibility of 'becoming invisible' as you age and your hair turns silver is certainly there, and it takes more effort to remain 'visible'. Fortunately, I have a persistent personality, and I have determined that I will not 'disappear into the wall' and I create a life filled with activity, volunteering and being the 'best me' that I can be. – Female aged 65-69, survey respondent*

Responses to these items were also explored by age group; overall more participants in the younger 50-69 age group reported more experiences of ageism than respondents in the 70+ age group. Respondents aged 50-69 reported ageist experiences around employment, being denied a promotion, a leadership position or feeling rejected as unattractive because of their age compared to those aged 70+. This could be because respondents in the 70+ age group are more often retired compared to younger respondents, so ageist experiences around employment and leadership may be less applicable.

**Figure 13: % who said they have experienced the following ageist practice at least once, by sex**



Source: Retired Not Expired survey, 2019



**Figure 14: % who said they have experienced the following ageist practice at least once, by age group 50-69 or 70+**



Source: Retired Not Expired survey, 2019

It is important to note that not everyone felt they had experienced ageism, nor that ageism was a big issue in Australian society. Many commented that their experience of ageing has been positive and even so-called “age discrimination” can be beneficial for older people:

*I have always found that my age and experience generated respect.* – Male aged 65-69, survey respondent

*Age discrimination doesn't have to be negative. E.g. free train travel, cheaper haircuts*  
- World Café participant

*I've experienced positive ageism through the work I do. Clients often feel more relaxed & comfortable with an older wiser woman who has seen a lot of life & likely to be more understanding & non-judgemental. – Female aged 70-74, survey respondent*

### **Sense of ability and value in older age**

RNE participants were asked a series of questions to reflect on their own feelings about their abilities or value as they age. Overall 46% of survey respondents said that at least sometimes they feel they cannot do something because of their age and 41% say at least sometimes they don't do something because of their age. Participants comment on the realities of growing older which sometimes means you can no longer do things you could once physically do; this is not an ageist view but simply a reality of growing older:

*You have to know yourself, you have to accept your bones are more brittle, your lungs aren't as good as they used to be, you have to be realistic about getting older. - World Café participant*

*You do have to accept that age can affect your physical and mental capabilities in time. Not overnight, but in time. - World Café participant*

It is worrying that 31% of all RNE respondents said that at least sometimes they feel **they don't matter because of their age**. This relates to feelings of being ignored or treated with less dignity and respect as discussed previously. These feelings are likely underpinned by ageist sentiments in wider society that are present in the words of politicians and the media. Study participants comment:

*Comments by the media and politicians promoting a generalised view that "older people are a burden on the economy" attributing the "problems" of the world economy to the "extravagant lifestyles of the baby-boomers", such as why young people can't buy a home, can't get permanent work etc., make me feel very angry. Also the view purported by the media particularly, but also in some workplaces, that older workers are blocking the way for younger workers to have those positions. – Female aged 60-64, survey respondent*

*Ageism is prolific in the media e.g. 'an elderly driver was involved in an accident.'* - World Café participant

There are also some examples of formalised ageism that project participants presented, for example insurance that is only available to a certain age:

*I am no longer allowed to work in the kitchen at the Retirement Village where I live because I am 87.*

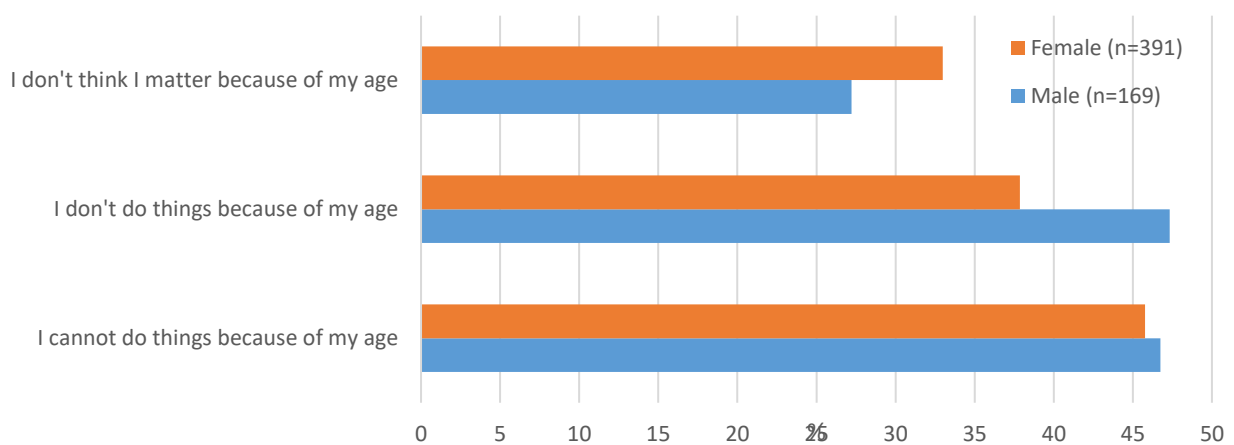
*I am told there is an Insurance issue involved. People tend not to take into account the individual differences between people when assessing their capacity to carry out certain tasks- some are much more able than others of the same age at 80+ - Female aged 85-89, survey respondent*

On the other hand, some commented that there *should* be ages where abilities are checked, for example for driver’s licences:

*I am very concerned that there isn't a compulsory driving test at a set age, because so many older people are obviously not competent drivers due to slow reactions; poor hearing; limited eyesight; poor judgment; driving extremely slowly and with hesitation, frustrating other road users.....and many older people deny their failing capacities; thus driving at great risk to themselves and to others! – Female aged 70-74, survey respondent*

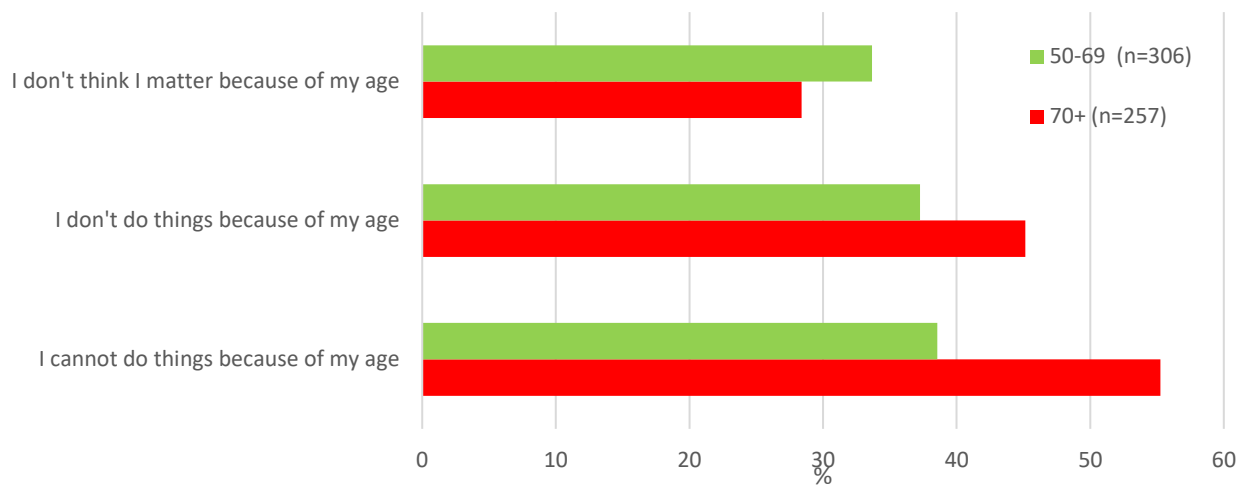
The proportion of RNE respondents who agreed “at least sometimes” with the sentiment of the statement about their ability and value as they age are shown in Figure 15 by sex and in Figure 16 by age group. Figure 15 shows that males more often than females state that at least sometimes they don’t do things because of their age, while females more often than males feel they “don’t matter because of my age”. When comparing responses across age groups in Figure 16, RNE respondents aged 70+ are more likely to say they do not or cannot do things because of their age compared to younger respondents, and respondents aged 50-69 more often said that at least sometimes they feel they don’t matter because of their age.

**Figure 15: % who said they “at least sometimes” agree with statement about their ability or value as they age, by sex**



Source: Retired Not Expired survey, 2019

**Figure 16: % who said they “at least sometimes” agree with statement about their ability or value as they age, by age group 50-69 or 70+**



Source: Retired Not Expired survey, 2019

Stakeholders and survey respondents comment that older people themselves are often responsible for the perpetuation of ageist views:

*I am guilty myself of putting things down because of my age when talking to younger people about technology.* - Female aged 65-69, survey respondent

*Need to be conscious of not contributing to ageism with comments like "at our age"* – Female aged 70-74, survey respondent

*I think ageism just blocks us. I think every time we say “that’s a seniors moment” or “oh I’m just getting old”, I think ageism works at every level. I think it’s a constraint we put on ourselves. And until we flush it out and until we are really conscious of it, it is no different from gender discrimination or cultural discrimination or any type of discrimination. It is just a stereotype that limits us.* – **COTA SA (stakeholder)**

*Sometimes some of the most discriminatory people in age are older people. And that speaks to the attitudes older people often have towards themselves ‘I’m too old to learn’.* –**DOMÉ (stakeholder)**

## Conclusion

Study results presented in this chapter show most older people included in the Retired Not Expired sample have an overall positive outlook on their experiences in life so far and in their ability to handle difficult situations and accomplish their goals. A range of ageist practices have been experienced, and the impact of these experiences vary substantially depending what they are. Some participants feel we need to be more light-hearted or that ageism is not as pressing of an issue as

other forms of discrimination in society such as sexism or racism. However, some ageist practices were identified as potentially more dangerous or damaging than others, for example feeling one has been treated with less dignity and respect because of age or feeling health concerns are dismissed by health professionals as due to age.

Differences by sex and the type of ageism experienced were found among the survey sample. Females were more likely than males to feel treated with less dignity and respect and to feel they don't matter because of their age whereas males were more likely than females to limit their activities and say they "didn't do something because of my age". Some common areas of age discrimination are identified including in workplaces and in assumptions about IT knowledge and driving abilities of older people.

## **Chapter 7: Discussion and conclusion**

This project was commissioned by Office for Ageing Well, SA Health in order to better understand the experiences of South Australia's broadly defined "older" population across the main theme areas of work and retirement, community contributions and ageism. This is seen as a priority in light of South Australia's large and increasing older population, the recognition that ageism is becoming more deeply entrenched and widespread in our society and the fact that positive contributions of older populations often go under-recognised and undervalued. Both Office for Ageing Well and Hugo Centre researchers considered it imperative that these issues be understood through the lens of older community members themselves; thus the main participants in this project were South Australians aged 50+ who contributed their experiences and views through completion of the Retired Not Expired survey (n=567) and by participating in World Café discussion groups (n=62). The perspectives of relevant stakeholders (n=10) were also sought in order to provide organisational points-of-view on any obstacles older South Australians face and on the value of their contributions to community.

The sample of participants recruited for the Retired Not Expired project was not a representative sample of all South Australians aged 50+ (as discussed in Chapter 3 of the report). However, a large and diverse group of older South Australians are represented in the sample obtained. Quantitative data collected in the survey contextualise the sample included in the study and their broad experiences across a range of themes. Qualitative data collected through World Café discussion groups, written comments from survey participants and interviews with stakeholder participants provide rich, in-depth explanations of the issues discussed.

### **Work and retirement**

On the theme of work and retirement (Chapter 4), it is first important to acknowledge that a wide range of experiences were captured based on the expansive age range of the older population included in this study. Many participants were still currently engaged in paid work (21% of the survey sample) while 70% were either partially or completely retired. Thus their perspectives on work and pathways to, or experiences with, retirement varied accordingly. Age discrimination in the workplace was a common theme of discussion, especially among younger participants who are

either still in paid work or those who retired earlier than planned because of this very issue. Stakeholders also commented widely on the issue of age discrimination. It is clear systemic change is needed in this area. In light of policy changes such as increased age at which people are able to access the age pension and the growing recognition that an ageing population means it is to the economic benefit (and eventually, necessity) of Australian society that people work to older ages, it makes sense to all parties to eliminate age discrimination in the workforce.

There were also diverse opinions about, and experiences with, retirement among project participants. The average age of retirement for those who had already retired in the sample was younger (age 62) than the age at which those who have not yet retired intend to retire (age 69); an additional 19% said they don't think they will ever retire. "Retirement" was seen by some to be a problematic term because of the implications that come with it; inferring that a person is no longer engaging in any meaningful activity that contributes to society once they are no longer in paid work. This speaks to the broader issue of older people seen as a financial burden to society and that the contributions from older people to community are undervalued when they come in a form different to that of exchange of labour for payment. Some suggest the term "retirement" should be abolished or qualified with "retirement from paid work".

An ideal setting for retirement is one in which a person has control over, and choice in, the situation around their retirement. Factors such as financial situation, unexpected life events including illness of self or others who require care, and age discrimination in the workplace can lead to retirement at a time different to one's choosing, and this can cause great distress. There was consensus among many that retirement is ideally a gradual process, for example by first moving from full-time to part-time work, changing to lighter or different duties and/or engaging in other activities outside of work while still working to allow for a smooth transition. This is of benefit not just to older people themselves but also to employers and industry that retain skilled and experienced staff and enable older workers to transfer their knowledge to new staff when they do eventually retire.

### **Community contributions**

The community contributions chapter of this report (Chapter 5) showcased the fact that Retired Not Expired participants have high rates of participation in volunteer work (71% in total volunteer and

41% listed “volunteering” as one of their three *main* activities) and approximately 30% engage in a caregiving activity for grandchildren and/or a person with an illness, disability or frailty. The literature highlights the value of these contributions to society by translating volunteer and/or caregiving hours into economic terms, however it is widely acknowledged that the high rates of volunteering and caring among older populations still goes without adequate recognition. Results of this study add information in the area of community contributions that have two-fold benefits to our understanding of the issues in this area. Firstly, stakeholders and some participants provided examples on how and why volunteering and caregiving are of great benefit and how and why they should be better valued. Secondly, older people who participate in volunteering and/or caregiving activities inform through their own experiences on the benefits and barriers to volunteering and caregiving from their perspectives. Taking these perspectives into consideration can be used to help promote continued community contributions through volunteering and caregiving.

Retired Not Expired participants volunteer in a huge range of organisations and activities. There is variation in the amount of time participants contribute to volunteering depending on individual circumstances, such as whether they are still working, where they live, what opportunities are available to them and what other activities are going on in their lives. For the 27% of participants in the study sample who don’t volunteer, the main reason for this is they are already “too busy”. Stakeholders commented on the essential role of volunteers to keep some organisations running, and in particular the older volunteers who have a wealth of experience to contribute to their roles and in many cases have more time and flexibility available to them compared to younger populations. Older participants expressed many personal benefits of volunteering, including giving them a sense of purpose and value, a structured activity to engage in, contentment knowing they are helping a cause or organisation they believe in and opportunities for social interaction.

Individuals vary in the type of volunteer work that suits them; some feel they are most useful and most fulfilled when providing volunteer work where they can use higher level skills they use (or used) in their paid work roles while others would prefer to do something completely different and/or are happy to fill whatever role the organisation requires. There were some areas of improvement needed in the realm of volunteering from the both stakeholder and older participant’s perspectives. Some of the issues include over-reliance by some organisations or communities on a small number of volunteers, difficulties in making the distinction between what



should be paid work vs. volunteer work and the fact that in many cases volunteering comes at a cost to volunteers, through transport costs for example. These barriers exclude some older people from volunteering or volunteering to the extent they would like.

Around 30% of Retired Not Expired participants provide regular unpaid care to their grandchildren and/or a person due to illness, disability or frailty. Broadly speaking there were very different feelings about the caregiving experience dependent on who care was provided for; in general providing care for grandchildren and/or other children came with a sense of positivity and was seen as energising, while caring for a person with an illness, disability or frailty more often involved a feeling of obligation and a sense of diminished energy. These results came through in both comments from participants and in survey data showing the positive and negative impacts participants felt across a range of factors as a result of their caregiving duties. Among caregivers, 21% felt caring for grandchildren had a positive impact on their health and 52% felt this caregiving had a positive impact on their sense of well-being, while 20% felt caring for someone with an illness/disability/frailty had a negative impact on their health and 24% felt providing this type of care had a negative impact on their sense of well-being. Some participants shared how their caregiving roles forced them to change other areas of their lives, for example retiring earlier than planned, delaying personal travel or reducing involvement in social activities. On the other hand, many people expressed the sense of fulfilment they get through their caregiving roles and value the time they get to spend with important people in their lives. At a wider societal level, it was recognised by stakeholders in particular that there is a systematic reliance on informal carers due to a lack of other suitable options available to families and people in need of care.

### **Perceptions on ageing and ageism**

The final thematic chapter of the report discussed study participants perceptions on ageing and experiences with ageism. The issue of ageism was also covered in preceding chapters as this applies to a range of experiences for older people. Some of the key points on the issue of ageism to come out of this study are as follows:

- There is diversity in views on the impact of ageism in older people's lives – some think it is a big issue, others think ageism is not an important issue (or an issue at all) and other forms of discrimination such as sexism or racism are more pressing.

- Ageism is often very subtle – it can be hard to identify a behaviour concretely as “ageism” or due to some other form of discrimination or simply an individual’s unique behaviour.
- Because of their subtle nature, ageist views can unknowingly creep into the psyche. Older people themselves are often responsible for perpetuating ageist views.
- Ageist practices experienced by participants vary in their severity and impact – some are viewed as light-hearted and humorous (e.g. jokes or cards poking fun at age) while others are much more serious for example feelings that health concerns are dismissed due to age, or feelings of being treated with less dignity and respect due to age.
- There was a recognised need to balance the realities of growing older, which often do mean declining health and/or physical ability, with ageist assumptions made about abilities simply because of age.

In order to combat ageist views, it is important to start at the top with the way politicians, key community stakeholders and leaders, and the media portray older people. Many people involved in this study expressed the view that ageism is most apparent in these public arenas, for example news channels emphasising a car crash involved an “elderly driver” or politicians placing blame on older people for being an economic burden to society. These viewpoints filter down to the broader population and reinforce ageism.

Stakeholders noted the importance of older people advocating on behalf of themselves in their desires for their older age, and in sharing their experiences rather than others speaking on their behalf. Reframing the contributions of older people in a positive light by, for example, highlighting their disproportionate and valuable contributions in the volunteering and caregiving sphere and sharing some of the things that have come to light through the results of this study, such as the desire by many older people to remain engaged in paid work longer but who face institutionalised barriers to doing so, can help to present a more balanced and positive picture of older South Australians as a part of the wider community. These suggestions lead to some policy recommendations – but it must be cautioned that the research team feel this work on combatting ageism goes beyond the scope of just policy makers and should be targeted at society more broadly.

## Policy Recommendations

### *Shift thinking on ageing from burden to asset*

- Improve our positive ageing campaign by collating evidence on how older South Australians are making South Australia a better place to live for all South Australians. By emphasising the contributions older people make through employment, the arts, science, industry and small business, volunteering, caregiving and the environment we can counterbalance the misconception that older populations are a drain on society. This can be done by collecting data on contributions (particularly if this includes an economic value) and also by collating and sharing positive case studies and examples of community and state champions.
- This shift in thinking needs to occur across all levels of society: starting with state and local government along with peak bodies such as COTA and National Seniors. But such a program of change needs to feed into our state's industry and businesses sector, community groups and programs, public transport, and neighbourhoods. It can be done by being vigilant about language; promoting positive images of older people in advertising and media; providing data about the contributions older people make to their communities and society as a whole, and promoting older people in wider campaigns about the state, its opportunities and drawcards.
- A campaign to combat ageism not only helps others shift their thinking but also helps older people improve their own self-image. As we get older, we not only experience ageism from others, but also from ourselves, because of the unconscious internalisation of society's negative attitudes and stereotypes towards older people. This helps explain why older people often strive to stay young, feel shame about getting older, or limit what they think they can do instead of taking pride in the accomplishment of ageing.
- This effort needs to have a collective and concerted approach – in particular there may be opportunities to build on the World Health Organization's global campaign to stop ageism (<https://www.who.int/bulletin/volumes/96/4/17-202424/en/>). Given the right attitudes, approaches and opportunities, the large number of older people currently moving into later life can offer a considerable advantage to a state like South Australia and this advantage needs to be 'sold' to employers, housing providers, local government, businesses and the general population. One approach to this can be to develop some 'sound bites' or short form

‘fact sheets’ from Census data and research findings relating to the positive contributions old people make in terms of work, volunteering, caregiving and being active members of society.

- Ageism is particularly alive and well across the employment sector, with rates found (including this study) of between 22% and 28% of older workers saying they have experienced ageism in the workplace. This is clearly a huge issue, when 1 in 4 older workers are subject to some form of prejudice at work this clearly needs a strong and targeted approach. Our economy in South Australia is going to rely heavily on maintaining and building a solid, dependable workforce and a huge component of this is going to have to be older workers. This not only benefits industry and business in South Australia but also has incredible flow on effects because being a part of the workforce impacts on the way people age; influencing their physical and mental health, their housing and lifestyle options, and the cost of living in later life. In order to alleviate a future heavy burden of socio-economic disadvantage and poor social and health outcomes in later life for this population group (at an even greater cost to the government), we need to ensure that opportunities to work free of prejudice are maintained and improved. This includes offering better flexibility and choice in the workplace and more targeted forms of upskilling and retraining.

#### *‘Re-branding’ and Re-thinking Retirement*

- “Retirement” has become a contested term since this can imply an individual is no longer making an active contribution to society, when in fact many older people are more active in (unpaid) work and their communities once they have more time and flexibility outside of their paid work roles. We need to explore and challenge these ideas of what retirement is and the language we use around this. For example, calling volunteering ‘pro bono work’ challenges the idea that it is not work, it raises the profile of volunteer work and the older person engaged in that work. Similarly, many older people may enjoy a career change later in life, rather than retirement. This change could involve paid or unpaid work but should be seen as a time of shifting priorities and focus rather than a time of withdrawal from society. The terms ‘retired’ or ‘retiree’ can lead to grouping and stereotyping for which many retired people do not fit the traditionally defined role of retirement equating to doing nothing. This highlights the power of careful language.
- Older people’s continued engagement in the workforce is, and will continue to be, an important objective for the fitness of the Australian economy as the population ages. There

are also many potential benefits for individuals who continue to work longer including enhanced financial security, improved well-being and self-esteem, which in turn reduce demands on broader health and welfare systems later in life. We need to find and highlight examples of best practice in workplaces for providing a sense of control around transitioning to retirement – sharing this information with other employers can set good examples of how this can achieve good outcomes for the individual but also for the business, in terms of staff loyalty and business productivity.

- Many older participants talked to us about having a sense of control and choice over when and how retirement happens - it was widely agreed among study participants to be an extremely important factor in creating a satisfying experience of retirement. Opportunities to have a gradual transition to retirement, for example going from full-time to part-time work hours or taking up other activities and interests outside of work pre-retirement, is seen as an ideal retirement strategy. More emphasis, through peer to peer learning (courses, seminars, fact sheets and/or on-line personal case studies) may help others to strategise and think about positive alternatives to a shift from solely paid work. Another alternative is to develop a short on-line course, hosted on the Office for Ageing Well website and promoted through social media, taking people through things they should consider – beyond just the financial implications - as retirement approaches or is thrust upon them.

## **Conclusion**

The experiences and thoughts of participants on the topics covered in this project are highly relevant in enabling us to move forward in our thinking on how to address issues around work and retirement for older people, better valuing the contributions older people make in the form of volunteering and/or caregiving and the broader issue of ageism that touches on all aspects of an older person's experience as they age.

## Appendix One: List of Countries of Birth of Respondent Sample

Australia  
Brazil  
Canada  
China  
Columbia  
Denmark  
Egypt  
England  
Finland  
Germany  
Greece  
India  
Ireland  
Italy  
Japan  
Latvia  
Netherlands  
New Zealand  
Nigeria  
Philippines  
Scotland  
USA  
Vietnam  
Wales

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