

26 February, 2004

The Director,
Australia's Demographic Challenges
Social Policy Division
The Treasury
Langton Circuit
PARKES ACT 2600

Dear Sir/Madam,

I am writing this brief submission in response to the release yesterday by The Treasurer, The Hon. Mr Peter Costello, MP of the documents on *Australia's Demographic Challenges*.

As a registered counsellor in private practice and with a specialist counselling practice in retirement, ageing and change, one paragraph in the document stood out for me. It was this:

The challenge ahead is how to redesign the current system to achieve an appropriate balance between incentives, assistance and obligations that will encourage workforce participation and assist each person to achieve their potential.

There is a tremendous amount of anxiety around retirement issues for many people. It is a new and complex life stage of increasing longevity which is why the topic is not being openly addressed. What is needed, I believe, is an education campaign to help people address their wants and needs in retirement in a creative, proactive and solution focused way. It could be part of an adult learning programme and it could be delivered in a number of ways that would meet the needs of those living in isolated rural areas or those unable, for various reasons, to access such a course in person.

An educational programme could be implemented that was far-reaching and cost effective - one that empowered the individual to take the initiative and instigate appropriate action to prepare for their retirement.

Much of the information currently available on retirement planning is largely concerned with financial planning and as important as that is, it is only one part of the whole process that needs to be considered by people from the age of 40 and up.

I have written, and use in my practice, a retirement management programme called Generativity™ which addresses the major issues confronting people coming up to retirement and which leads them to determining the outcomes they might want and the steps they will need to take in order to achieve these outcomes.


To the best of my knowledge, I am the only trained and registered counsellor specialising in retirement in Australia and I have been engaged in research, presenting papers, writing and counselling in this area for the last 3 years. I would be very happy to discuss my programmes, and my work in retirement counselling generally, and to take part in any further discussions or forums which might be useful to the debate.

I am enclosing my two books *Changing Course: how do I retire?* (Choice Books 2002) and *Working and Living in Retirement* (Choice Books 2004) – the latter book was released 2 weeks ago.

Further information is also available at www.kayehealey.com.au

I look forward to hearing from you,

Yours sincerely,

A handwritten signature in black ink that reads "Kaye Healey". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Kaye Healey CMCAPA
Counsellor