

Response to the Discussion Paper

Australia's demographic challenges

1. A whole of Government approach is needed to address the new challenges that demographic change will bring. While reconsideration of the retirement income system is commendable, answers are not purely a matter of economics.
2. This debate is not just about more older people to consider, but about the total population mix and the type of country we want to live in. It is about skilled migration, education, health and living standards with the sense of fairness in society; it is a debate about population policy.
3. Ageing must not be seen as a problem, but a triumph of modern society to be viewed as everyone's future. Good communications and understanding between generations are essential and should be fostered by Government.
4. The creation of work, particularly for men over 45 is a key issue. The need and the desire of some workers to continue in the work force, after retirement age must be matched with job creation. Government also has a role to play in encouraging business to show greater social responsibility in this area.
5. Creative rethinking of the concept of work is needed. Changing demographics will mean new markets, with a need for new services and new jobs. Flexibility of work patterns and hours will become important as the work force ages.
6. The system of taxation and charges on superannuation and savings should definitely be reviewed. Further individual superannuation contributions could be encouraged and extra tax incentives given, particularly to people over 55.
7. The role of women in the work force and the balance of work and family life will be an essential part of any discussion of population policy. The falling birth rate, maternity leave and family support services should all be considered.
8. Continued work after retirement age is not an option for everyone. There could be a danger of glorifying the status of work in later life, with a failure to recognise health concerns and the "unpaid" contribution older people can make to families and community. The retiree may be carer for a disabled child, spouse or parent. Many young parents could not work outside the home without unpaid family support, while voluntary organisations are often dependent on older volunteers.

9. As an Adult Education Provider which has specialised in learning programs for older people for some years, Hawthorn Community Education Centre would like to stress the need for life-long learning opportunities for mature aged people. It has been shown that Adult Community Education for this group helps to maintain and improve health and well-being. So, spending on education and training for mature aged learners should at least be maintained or perhaps increased, in proportion to the growth and needs of the older demographic. Preventive health measures have many facets and can be very powerful forces in the community. The increased expenditure on aged care spending may need to be less dramatic, if we improve health and wellness for later life.

With mature age career counselling and strategic workplace planning, productive longer working lives may certainly be an option for future generations. Mid-life retraining can set new horizons for continued work performance and constructive retirement. It is important that the skills and talents accumulated over each lifetime are enhanced and perhaps turned to new possibilities through relevant education. Australia needs the abilities of the older population, now and into the future and that is the challenge for us all.

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