
Beyond Life Expectancy

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the 2006 Census, produced in cooperation with
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1. Introduction

For over 20 years, the popular press has been trumpeting the pending and imminent disaster that is ‘the ageing of the Australian population’. We are told that our hospitals are filling up with ‘sick old people’, the demand for aged care services will drain resources from all other areas of social service, and the need to pay pensions (or repay investments in superannuation) will bring the nation to its knees. In particular, the ageing of the ‘baby boomer’ generation is portrayed as something akin to a horror movie, as this weighty ‘bulge’ in the population pyramid effectively drains all resources from an ageing and increasingly over-burdened society. This is the view of population ageing which abounds in the media, in public perception, and infiltrates government policy and academic treatises alike. This near phobia about the ageing of the population has become a phenomenon in itself – Australians beware, the ageing apocalypse is nigh!

According to the Australian Census of 2006, there are 3,602,500 people aged 60 and over, and 727,300 aged 80 and over. This amounts to 18% and 4% of the Australian population respectively. Looking forward, by 2026 current projections indicate there will be 6,616,000 people aged 60 and over and 1,362,000 people aged 80 and over; in percentage terms that equates to 24% and 5%. Looking back to 1986, these numbers and percentages were smaller – 2,334,800 people aged 60 and over (15% of Australians) and 307,500 people aged over 80 (2%). And if you think only a very few people live to be 100, then you should know that there were 2,440 centenarians in Australia in 2006 and it is projected that there will be 15,883 in 2026¹.

Table 1. Numbers and percentages of the total population for older people, past, present and future

| | 1986 | 2006 | 2026 |
|-------------|--------------------|--------------------|--------------------|
| 60 and over | 2,334,800 (15%) | 3,602,500 (18%) | 6,616,000 (24%) |
| 80 and over | 307,500 (2%) | 727,300 (4%) | 1,362,000 (5%) |

It is easy to think of this ‘increasing number of the aged’ as a homogenous mass, draining the life force from Australian society – easy, but not necessarily accurate. Many of these people aged 60 and over are in the paid workforce and many are not; many were born in Australia and many were not; many are parents, grandparents and great grandparents and some are not. A small number are Aboriginal and Torres Strait Islanders, most are not. Many care for their grandchildren, and for people with disabilities, provide financial support or household assistance to family members, and together they drive a key part of the volunteer workforce in our country. Some – fewer than you may think – are in nursing homes, some suffer disabilities of varying degrees, some live with chronic illnesses and some maintain high levels of health and fitness. Many depend on the pension for their main source of income, although an increasing number have superannuation funds. Most own their own homes, some rent and a small number are homeless.

There are more of them than before, and that is because of better nutrition, better living conditions, a relatively safe society, better public health and better medical care. They are all different people with different stories; but they shared one thing on the night of the Australian Census² – they were all alive. If an ageing society is a difficult and undesirable burden to bear, then we must think about ways to have fewer older people. If we do not want to have a society with a growing number of older people, then we must have poorer nutrition, poorer public health, poorer living standards... or else we must withdraw medical care from older people and leave them to die. And if we do withdraw medical care on the basis of age, then we must decide the age at which people should be left to die – should that be 75, or 80 or 85? There is also the option, of course, that we could take a more active position, adopting a selective culling once people reach the age of, say, 80. Perhaps grandchildren and children could be asked to choose the parent (grandparent) whose life they would like to preserve, and the one who should be 'let go', to adopt an appropriate euphemism. And as for those who are childless... well, I daresay the answer is obvious.

If I have painted this picture well, you should be experiencing righteous indignation at this point at the dehumanisation of part of our population, the disregard for the value of human life, and the impact on families and friends of such a proposal. If on the other hand, I have unintentionally convinced you that this is a viable future alternative, I recommend you immediately cease reading this essay and progress to a copy of Jonathan Swift's essay entitled 'A Modest Proposal', published in 1729, in which he proposes the eating of children as a solution to the severe famine facing Ireland at that time.

The paradox of 'population ageing' is the dilemma of understanding how it can be such a bad thing for a society, but such a good thing for the individual. No one person wants to die just because he or she is 60 or 70 or 80 or even 90, if his or her quality of life is acceptable. No family member wants a parent, grandparent, aunt, uncle, brother or sister to die for that reason either. Living longer is a triumph *of* our society for the individual; but we are yet to solve the problem of how to make living longer become – and to have society see it as – a triumph *for* our society as a whole.

There are, I am pleased to say, a number of contemporary writers on ageing who do not subscribe to the model of 'apocalyptic ageing' articulated above. Over twenty years ago, Peter Laslett set out the concept of a 'third age' of life as a period of personal fulfilment, and since then the concepts of 'positive' and 'productive' ageing have appeared with increasing frequency in academic and policy documents³. The recent volume edited by Allan Borowski and his colleagues, for example, demonstrates an increasing (and very welcome) emphasis on how society, as well as the individual, might change and respond to 'population ageing'⁴. In order to understand what those changes could and should be, it is important to understand the characteristics of older people now, and how those characteristics have changed in the past and will change in the future. The 2006 Australian Census is a crucial platform from which to address this task.

2. When do you expect to die?

A baby boy born in 2006 has a life expectancy of 79 years; a baby girl around 84. If you are a 60-year-old woman your remaining life expectancy is 26 years, and if you are a 60-year-old man it is 22 years. For those who are 80, life expectancy is 10 years for a woman and eight for a man⁵. Go back thirty years – when, say, your

mother was around your age now – and life expectancy at birth was 77 for women and 70 for men; at age 60 it was 21 for women and 16 for men. Rewind even further to thirty years before that – when your grandmother was about your age – and life expectancy at birth and at age 60 was shorter again⁶.

Table 2 Life expectancy today and in the past

| | Now | | 30 years ago | | 60 years ago | |
|--------------------------|-----|-------|--------------|-------|--------------|-------|
| | Men | Women | Men | Women | Men | Women |
| Life expectancy at birth | 79 | 84 | 70 | 77 | 66 | 71 |
| Life expectancy at 60 | 82 | 86 | 76 | 81 | 75 | 78 |

Today’s generation of people aged 80 and over were born at a time when life expectancy was around 63 for women and 59 for men. But just what does ‘life expectancy’ mean? It is the average length of life that a person born at a point in time can expect to live if they experience the mortality rates for each age group prevailing in the year for which life expectancy is calculated. If it is the average – then common sense tells us that somewhere in the vicinity of half the people can expect to live longer ... and half will have died sooner.

Statistically speaking, however, our common sense understanding of what is meant by the average is, in fact, often quite wrong. Statistically speaking, there are ‘two kinds of averages’ in relatively common use. The first kind, the statistical median, divides the population in half, so half the population can be expected to live less than the median life expectancy, and half can be expected to live longer. It is, however, the second sort of average – the mean – that is the basis of life expectancy calculations, and in contemporary Australia median life expectancy is somewhat higher than the mean.

For example, for men in 2006 mean life expectancy was 79 years, and some 61% of men (the majority) can expect to live past the 79 years of ‘life expectancy’ reported by our statisticians. (For those who are incurably curious, by the way, the median life expectancy for men in 2006 was 82 years.)

Life expectancy for men is 79 and for women 84 – but the majority of people will live ‘beyond life expectancy’

Psychologically, we tend to treat the life expectancy figure not as the average (regardless of whether it is a mean or a median) but as the upper limit. What we say in our heads when we see that figure of 79 for men or 84 for women is, ‘I can expect to live this long’. And so you can – on average. This essay is about the majority of people who will live beyond that average – it is about life ‘beyond life expectancy’.

The 2006 Census provides a powerful basis from which to tell this story. Anecdotal accounts, our own life experience and qualitative analysis also provide rich sources on which to base our understanding of old age, but they have a major failing for my present purposes. They cannot tell us about what life is like for most of the people aged over 80. Even large scale survey research is not so useful in this age group – for every hundred people interviewed you will, if it is a true random sample, have information on just 3.7 people who are aged 80 or over. For every thousand you will have information on just 37. But from the Census we have data on 727,300 Australians aged 80 and over in our society, and there is much that this data can tell us about their lives right now, and much that we can predict about what the lives of people aged 80 and over could be like in the future.

3. What are people aged 80 and over like?

On the night of the 2006 Census, 3.7% of the population were aged 80 and over. This means there were 727,300 people aged 80 and over living in Australia (excluding overseas visitors) – almost one in every 25 people. Most were aged between 80 and 89, but 108,500 were aged 90 and over. Owing to men's shorter life expectancy, this is a female dominated group; almost two thirds of people aged 80 and over are women (63%). This numerical dominance of women intensifies with age and among those 90 and over almost three quarters are women. This long established pattern is changing, however, as men's life expectancy has been improving faster than women's, and men are expected to continue 'closing the gender gap' into the future. By 2026, it is likely that at least 43% of 80 year olds will be men, up from 37% in 2006, and from 32% in 1986. By the middle of the twenty-first century, it may be that there will be equal numbers of men and women in this age group, which would signal the end of the classic archetype of old age – the ageing widow living alone. It will mean fewer widows, more intact marriages, and very likely more divorcees (trends which are already in evidence at the beginning of the century)⁷.

3.1 How many live in nursing homes?

Popular belief would have it that the majority of 'the aged' are living in nursing homes, hospitals or similar care institutions, but this is certainly not the case. On census night, only 12.4% of people 80 and over (90,600) were living in these kinds of institutional care. Admittedly, this figure is much higher among the 90-and-over age group, at 28%, but still not the majority that many readers would expect.

Looking briefly by way of context at the group sometimes referred to as the 'younger old', only 1.5% of people aged between 60 and 79 are in institutional care – a very small

Twenty years ago, 20% of people aged 80 and over were in nursing homes, hospitals and similar institutions; today it is only 12%.

minority. The common stereotype of 'old people living in nursing homes' is not supported by the evidence. Even at ages 90 and over the large majority of older people are not living in hospitals, nursing homes or similar institutions; indeed older people's living arrangements remain as varied as do those of people many years younger.

One other striking fact that emerges from these statistics is that women are much more likely than men to find themselves in a nursing home, hospital or similar institution. In their eighties, 11% of women but only 7% of men will be in institutional care; in their nineties and beyond the gap widens such that 31% of women but only 20% of men are in institutional care. While it seems intuitively logical to expect and explain this difference on the basis of women's higher life expectancy, these percentages are all in relation to the total number of women and men surviving at that age. If we were to look at the percentage of residents in nursing homes, hostels and hospitals who are women, the dominance of women would be much more dramatic than has been suggested by these comparative figures. In fact, 73% of people aged 80 and over living in nursing homes, hostels, hospitals and so forth are women. The explanations underlying these trends are partly to do with women's greater life expectancy (ie, there are simply more women at older ages) but they are also strongly based in our social patterns – women marry older men, they are much more likely to be widows and hence without a spouse to care for them, and even

among surviving married couples the evidence indicates that women are more likely to care for a frail or disabled spouse and keep them at home than are men⁸.

Twenty years ago, 20% of people aged 80 and over (61,150) were in nursing homes, hospitals and similar institutions; a much larger percentage than the 12% in 2006. The change among those aged 90 and over is even more substantial; for this group the percentage in institutional care dropped from 41% in 1986 to 28% in 2006. This difference is directly attributable to the large growth in community care services, as well as the associated changing social norms and expectations about the ways in which older people can and should be cared for if they become frail or disabled⁹.

Some argue that older people's preferences have changed, and that they are now more likely to want to stay in their own homes – that today's older people place a higher value on their independence. There is little by way of historical evidence on this point, but I tend toward the view that if community care options had been available to older people in the 1960s and 70s they would have taken advantage of them as willingly then as older people do today.

While the percentage of older people in institutional care has gone down substantially, it is worth noting that the total numbers have gone up – from 61,150 aged 80 and over in 1986 to 90,590 in 2006. This pattern occurs because the total number of people aged 80 and over has more than doubled (137%) while the numbers in institutional care have increased by less than half (48%). In other words, if policies and practice had not changed since 1986, we could have expected to have somewhere in the vicinity of 145,600 people aged 80 and over in institutional care by 2006, rather than the 90,590 that were actually there. A shift of this dimension could not have been predicted in the early 1980s; and it is an important reminder of why 'straight line projections' which apply the patterns of the past directly into the future (frequently leading to results of the 'apocalyptic ageing' variety) should be approached with some caution. It is also evidence of how policies and practice can and do change and evolve as society evolves, and a positive reminder of the responsiveness to change that characterises human society.

Looking to the future, if the expansion of community care continues, it seems likely that the percentage of people aged 80 and over in institutional care will continue to drop. Certainly a much smaller proportion of 60-79 year olds are currently living in institutional care (1.6%) than was the case twenty years ago (2.6%); and this is the group that will be aged 80 and over in the coming two decades. In the absence of other hitherto unexpected changes, the pattern in 2026 will be determined by the interaction of demand and supply. Demand will be influenced by individual needs (which will be influenced in turn by any changes in patterns of disease and disability), by individual circumstances (eg, the availability of family assistance, suitable housing, accessible transport, electronic access to services) and by individual preference (which will be influenced by need and circumstance and the options provided by society in 2026). Supply will itself be determined by the future patterns of demand as well as by an amalgamation and accumulation of the policy decisions of the next twenty years – there is thus a substantial incentive for those of us who will be of an age where we may need such services in 2026 (or in the decades thereafter) to make it a priority to ensure that the decisions of the next twenty years are wise ones.

3.2 How many live alone?

Another popular view of how people live who are in their eighties and nineties is that if they are not in nursing homes then they will be living alone. Using the 2006 Census, we can say that in modern day Australia exactly one third (33.3%) of all

people aged 80 and over live alone in a private dwelling; just over a quarter (28%) live with their spouse or partner, and an additional 3% live with their spouse/partner and one or more of their children. The remainder live in a variety of circumstances, including 9% who live with one or more of their children. One per cent is classified as living in a group household, and 3% as living with other family.

An emerging theme in this essay is the differing experience of men and women in this later stage of life. The reader should not be surprised, then, to find that living arrangements in these years 'beyond life expectancy' are dramatically different for men and women. Women are more likely to live alone (40%) whereas only 14% of men do so. While the percentage difference is marked, women's greater longevity means that the numerical difference is even more striking. There are 184,300 women aged 80 and over living alone and only 58,100 men – over three times as many women as there are men.

Over half (55%) the men aged 80 and over are still living with their spouse or partner, compared to only 16% of women. In terms of actual numbers, that is 126,700 men aged 80 and over living with their wife, and 73,700 women over 80 still living with their husbands. Perhaps more than any other, this single comparison captures one of the starkest differences experienced by men and women as they live 'beyond life expectancy'. When those older people living with their spouse as well as one or more children are added in, we can say that over two thirds of men (68%) continue to live with their spouse or partner into advanced old age; for women the comparable figure is 18%. Women are more likely than men to live with their child or children (ie, without a spouse/partner): 12% compared to 2%.

By ages 90 and over, the proportions living just with their spouse or partner drop to only 10%; and while it is still reasonably common for men (26%), it is a rare circumstance among women (4%). Just over a quarter of all people aged 90 and over live alone (28%). Some 12% of men and 13% of women live with one or more of their children; while one in three of these men will be living with their spouse as well as a child (or children), most women at these ages are living with children only.

We commonly assume that elderly parents co-residing with adult children is a thing of the past. The 2006 Census shows that this pattern has persisted into the twenty-first century, with more than one in ten older people in their eighties and nineties sharing a dwelling with their adult children.

We commonly assume that elderly parents co-residing with adult children is a pattern from the late nineteenth and early twentieth centuries. The 2006 Census shows us that in reality this pattern has persisted in the twenty-first century, with more than one in 10 older people in their eighties and nineties sharing a dwelling with their adult children. This pattern is even more common among certain immigrant groups (such as those from Greece, Italy, Poland, Turkey and China), and particularly so for older women from these countries¹⁰.

Looking back to consider how things have changed in the past 20 years, there was, as has already been noted, a larger proportion of people aged 80 and over living in institutional care. While the majority lived, as they do now, in the community, the lower life expectancy of men meant a much lower proportion of older people living as part of an intact married couple: only 19% compared to the 28% in today's society. Also a smaller proportion of people aged 80 and over were living alone (28%) – and a larger proportion (23%) were living with family. The different

experiences of men and women were evident twenty years ago: 41% of men lived alone with their spouse while only 9% of women did so. Living alone was the most likely living arrangement for women (32%), although, at that time, fully a quarter were living with other family members (the census data for 1986 did not disaggregate different family forms, but even so this was a much more common arrangement than it is today).

Looking to the future, there are no recent projections available that relate to the living arrangements of people 80 and over. The ABS projections for people aged 85 and over in 2026 (ABS 2004 Series III) give an indication, however, of the trends we can expect¹¹. These projections suggest a substantial increase in the proportion living alone, an increase in those living with a spouse or partner (and others) and a marginal decline in those living with a child (or children) but not a partner. The major decrease is projected to be in the proportion of older people living in non-private dwellings¹².

3.3 What about their families?

We have seen that around one in 10 people aged 80 and over are living with one or more of their children, some with a spouse and some without. What else can we learn about the family circumstances of older people from the census? For a start, the data shows that 5% of men and 4% of women in this age group have never married, and that this proportion is higher among the 90 and over age group than those aged 80-89. This pattern flows from the experiences of that generation of women in Australia whose life chances – particularly in relation to marriage and family formation – were adversely affected by the Great Depression of the 1930s and the war years that followed. These impacts were most keenly felt by those born earlier in the twentieth century; those born in or after 1926 came into adulthood in the more prosperous post-war years and were thus more likely to marry. For men, the reverse pattern is complicated by the war deaths of part of this generation, but also driven at older ages by the predominance of men among the immigration waves of the 1950s and 1960s, which left a proportion of male immigrants with limited options in finding a wife.

Nonetheless, the vast majority of older Australians did marry, and among men aged 80 and over the majority remain married (62%). Just over a quarter are widowed (27%), and a small proportion are divorced or separated (5.5%). For women aged 80 and over, only 22% remain married, with 69% widowed and 4% divorced or separated. At age 90 and over, a remarkable 42% of men remain married, while just 8% of women have a surviving partner. Large proportions are widowed, but the sex difference remains striking: 48% of men but 84% of women report their marital status as widowed. The proportions that report being divorced or separated are very small (4% of men and 2% of women).

The vast majority of women in this age group had children, but 12% remained childless throughout their lives. Thirteen per cent had only one child, and 27% had two. As these are the women who gave birth to a significant proportion of the children who became the 'baby-boomer generation', it is not surprising that fully 35% had three or four children, and 14% had five or more. If we break down this group further by age, there are many similarities between those aged 80-89 and those aged 90 and over, but there is also an important difference. Fully 15% of women aged 90 and over remained childless (11% of those 80-89), and 16% had only one child (12% of those 80-89), reflecting the harsher economic and social realities of their family formation years.

Table 3. Family size among women aged 80 and over

| | % childless | % one child | % 2 children | % 3-4 children | % 5+ children |
|------------------|-------------|-------------|--------------|----------------|---------------|
| Today | 12% | 13% | 27% | 35% | 14% |
| Twenty years ago | 20% | 17% | 23% | 26% | 14% |

Nonetheless, in broad terms, this current generation of older people is comparatively 'child rich': three quarters had two or more children and around half had three or more. Women born in 1916 had on average 2.5 children and those born in 1926 had on average 2.8. By way of comparison the highest fertility rate in Australia this century was around 3.5 (and these were women born in the 1920s and 30s who gave birth to the 'baby boom generation'). The 'baby boom' years (1946 to 1964) were characterised by total fertility rates between 2.9 and 3.5. After the baby boom years, fertility rates dropped, falling below 2.5 in 1973 and below 2.0 in 1978, to a low of 1.73 in 2001.

The 'decreasing fertility rate' has been part of our public perception for around thirty years, and thus it is not surprising that we hear people talking about the ageing of the population and the falling fertility rate in the one breath. Indeed, it is part of the same demographic picture – population ageing occurs partly because we have more older people and partly because we have a lower fertility rate. That self evident statement having been made, and recognised as fact, we must beware the common fallacy that all too often follows – 'there are a growing number of old people and there are low fertility rates so therefore older people have no or fewer children to care for them than older people did in the past'. It is a fallacy that results from compressing time – writing our recent history (low fertility over the past 30 to 35 years among people who are now aged in their forties and fifties) onto people aged 80 and over whose child bearing years were actually in the 1940s and 1950s. The current group of people aged 80 and over are in fact the parents of many of the baby boomers, and hence for them children are not in particularly short supply.

The 'next generation' of 80 and overs (in 2026) are even better off than today's generation in relation to children. The 'low fertility rates' of the 70s, 80s and 90s will not result in 'reduced availability of children' for the 80 and over age group until the 2040s.

It is important to note that even 2026 will still not see the expected 'shortage of children' who will be available to provide assistance to their parents in old age. Indeed, the reverse is true: by 2026, the proportion of people 80 and over with any children and with more than one child will be higher, as the current generation of 60-79 year olds bore more children than the current population of those 80 and over. Among these 'future old', 10% of women are childless compared to the current figure of 12%, and 82% of the 'future old' have two or more children compared to 76% for the current generation of women aged 80 and over. When we think about the availability of informal care for older people in 2026, it is important to remember that more of the future 80+ group will have children, and more will have spouses, than the equivalent group do today. And it is children and spouses who provide the lion's share of informal care.

If we go back twenty years, however, the picture is indeed different – and the differences come into sharper focus when we look at older women. Back in 1986, fully 10% of women aged 80 and over had remained unmarried throughout their lives (compared to half that of today's 80 and overs). These women were born between 1886 and 1906; they are the generation whose husbands and fiancés (actual and potential), brothers and fathers were killed in the 'Great War' of 1914-18. For the older members of this cohort their life chances were adversely affected by childhood years lived during the Great Depression of the 1890s, and for the younger ones their child-bearing and child-rearing years were affected by the depression of the 1930s. For this entire cohort, their likelihood of marrying was reduced by the sheer numbers of men who died in World War 1 – there were simply not enough men left to go around.

Not surprisingly rates of childlessness among women were high, but the actual figure of 20% is still striking – even from the 'low fertility' perspective of the turn of the twentieth century. Another 17% had only one child. Less than two-thirds of women in this cohort had two or more children, compared to three-quarters of our 'modern day' women aged 80 and over. And the difference in the 'availability of children' is almost certainly higher than it appears in these statistics, given that death rates for babies and children have decreased substantially over time, and life expectancy has increased (which affects children as well as parents). Looking back to this point in our history, people in fact had fewer children than they do now – the widely held view that in the 'olden days' people had larger families with more children around to care for them is one of those persistent fallacies that continues to over-ride the facts.

One aspect where the reality of twenty years ago does match public perception (and childhood memories) is the high proportion of older women who either never married (10%) or were widowed by the time they reached their eighties and nineties (73%). These data give a clear explanation for our strong perception of 'the elderly' being mainly a group of old women who lived alone – indeed only 16% of women in this age group were married (or in a small proportion of cases in a de facto relationship). For men, the numbers stack up somewhat differently, with 7% never married, 34% widowed and 55% married. Looking across the population of men and women aged 80 and over in 1986, over half (57%) were widowed, divorced or never married women – making it clear that the stereotype of equating the elderly with old women living alone has a strong statistical basis in the marital circumstances of these women. Today the percentage is 49%, and in twenty years it will be lower again.

Assuming that the proportion of people living in the community continues to grow, it seems reasonable to expect that in twenty years there will be corresponding increases in the proportion of people aged 80 and over, and indeed 90 and over, who are married or living with a partner. We can expect particular changes among women, as the relative improvements in male life expectancy lead to an increasing survival of both members of married couples into advanced old age, and consequently a smaller proportion of women living alone. Some increases in the proportions living alone are expected, partly associated with the extension of support provided by community care and hence their ability to remain living at home, and partly because the next cohort of 80 and over will have a higher percentage of divorced and separated older people than the current cohort. In 1986, around 6% of men and women aged 60 to 79 were divorced or separated; in 2006 that figure is 12% for men and 13% for women. Looking forward twenty years, therefore, we can expect the proportion of divorced or separated older people to increase substantially. This will be offset slightly by the smaller proportion of men and women

who never married (for example 5.55% of the 60-79 female cohort in 1986 compared to 3.7% of the 60-79 female cohort in 2006)¹³.

4. What about older people and housing?

4.1 Aren't they all home-owners?

Among people aged 80 and over living in the community, the vast majority are living in homes that are owned outright (76%) and a further 6% are living in homes with a mortgage. Five per cent are in rented public housing and another 5% in rented private housing. One per cent reports they are living rent-free.

Twenty years ago, a smaller proportion of older people were living in homes that were owned either outright or with a mortgage – 51% owned outright and another 15% with a mortgage. The available data for the 1986 Census do not provide the same level of detail on rental patterns that is available from the 2006 Census, but available evidence suggests that the proportion of the 80 and over population in rented accommodation has declined over this period, and the proportion in the public sector has reduced relative to that in the private rental sector¹⁴.

Looking to the future, the current generation of 60-79 year olds has quite similar patterns of housing tenure to those aged 80 and over, albeit with a slightly smaller percentage living in homes that are owned outright (72%) and a slightly larger percentage with a mortgage (12%). Public rental accounted for a marginally smaller

The vast majority of Australians aged 80 and over is, and will continue to be, home owning, but although a minority, the proportion in the private rental market looks likely to increase. Access to secure and appropriate housing will be an important issue for this group.

percentage (4%) and private rental for a larger group (8%), suggesting that the private rental sector may be expected to cater to a larger group of older people in the future. The availability of social housing has been declining in Australia, while the numbers of older people have been increasing. On current trends, it is reasonable to expect larger proportions of older Australians to be in the private rental market in the future¹⁵.

Traditionally, the private rental market has been viewed as a difficult one for older people whose main source of income is a government pension or benefit; this is likely to emerge as an increasingly important policy issue in the future. Older households living in private rental are at high risk of housing affordability problems, and spend on average 36% of their income on housing, a higher proportion than any other age group or tenure type¹⁶. Andrew Beer, in a companion paper in this series¹⁷, points to a number of analysts who have suggested that retirement villages and other forms of purpose-built housing are likely to prove the way of the future. At the present time, it is unclear to what extent low-income elderly people will be able to afford such accommodation.

In the 1970s and 1980s, aged persons' hostels provided a viable housing option for those aged 80 and over whose primary needs were for secure accommodation, with little by way of need for support and care. Indeed, the modern day nursing home system has its origins in a policy aimed at providing low-cost housing options for low-income older people. The Aged Persons' Homes Act of 1954 was intended to increase the housing available to poorer old people, and nursing home beds were

purely incidental – a way of providing nursing care to existing residents who became ill or frail. What followed was decades of largely unplanned increases in publicly funded nursing home beds, in part a response to the needs of older people but in part a subversion of the initial intention of the Act. This led in turn to the Aged Persons Hostels Act of 1972, again aimed at providing accommodation options for those on low incomes with low (or no) support needs, who were no longer sufficiently frail or ill to qualify for what had become nursing home accommodation¹⁸. During the 1970s and 80s, hostels provided a viable accommodation option for low-income older people who did not own their own homes.

This option is no longer available as high and low-care aged persons' facilities (previously hostels and nursing homes) concentrate on an increasingly frail and disabled segment of the older Australian population. The contemporary focus on community, rather than institutional, care has many advantages over earlier models of service delivery for many older people. It is, however, premised on the assumption that these older people have secure accommodation in which to receive their 'home-based' care. It is difficult to deliver community based services and install appropriate aids and equipment to frail older people who are not living in secure housing, or in rental housing where landlords are unwilling to make or allow such adaptations.

Provision of secure and appropriate housing options is an important policy base from which to support vulnerable groups of all ages, and this may be one of the areas that requires particular development as our nation responds to the implications of an ageing Australia.

4.2 What kind of houses?

Most people 80 and over living in the community are living in houses or apartments with either two (32%) or three (46%) bedrooms. A small proportion have only one bedroom (7%) or lives in a bed/sitting room (1%), while at the other end of the scale 15% are living in homes with four or more bedrooms. There are more similarities than differences between the sexes, although women are somewhat more likely to be living in one or two bedroom dwellings (42% of women and 34% of men) while men are somewhat more likely to be living in homes with three or more bedrooms. This difference between the sexes, is, of course, closely related to the fact that men are more likely to be married at advanced ages, and women are more likely to be widows. Looking at only married people over 80, 52% live in three bedroom homes, and 16% in four or more bedroom homes, with much less difference between men and women. Fewer than 4% of married people aged over 80 are living in a bedsit or equivalent, or in a one bedroom home.

Going back to 1986, older people lived in much smaller homes. Almost half (43%) of those over 80 lived in two-bedroom homes, while only 36% lived in three bedroom homes and another 10% in homes with four or more bedrooms (compared to 46% and 15% in 2006). This trend is consistent, of course, with the broader general trend toward larger houses in Australia. Looking to the future, if the current housing patterns of the 60-79 year old population are taken as a guide, the housing circumstances of older people will be very similar to those evident today. If there is a difference, it could be toward 'downsizing', with a slightly larger proportion living in two and three bedroom homes, and a somewhat smaller proportion in homes with four or more bedrooms. It could be that this future generation of older people will simply live in smaller family homes on average, but the more likely explanation is that a proportion will have begun to downsize from the family home as part of their

retirement decision-making, consistent with some of the trends predicted by housing commentators and analysts.

5. How diverse is this population?

Population diversity could have any number of meanings, but in contemporary Australia the concept of cultural and linguistic diversity is used to recognise that Australians come from a variety of cultures, that the vast majority are comparatively recent immigrants, and that our oldest settlers arrived over forty thousand years ago.

5.1 What does population-ageing mean for Aboriginal and Torres Strait Islander people?

The shorter life expectancy of Aboriginal and Torres Strait Islander people is well known to Australian people, and 'closing the gap' was identified as a key policy goal under the Rudd Labor Government in 2008¹⁹. The 'gap' has commonly been estimated to be around 17 years; the most recent estimates released by the ABS in 2009 using an improved methodology are 11.5 years for men and 9.7 years for women²⁰.

One interesting corollary of this widely held knowledge is the assumption that very few Indigenous people live to experience old age. While Indigenous people certainly have a much lower likelihood than non-Indigenous people of surviving to ages 60, 70, 80 and 90 respectively, a number do; and there is now some discussion among medical researchers of a 'healthy survivor' effect, whereby for those Indigenous people who reach a certain age, life expectancy may be higher than would be expected based on traditional estimation methods²¹.

Indigenous people make up 3.4% of the 15 to 24 age group, but only 0.7% of the 60 and over age group and 0.4% of the 80 and over age group.

According to the 2006 Census, there are 24,080 people aged 60 and over who identified themselves as Indigenous, 13,450 women and 10,630 men. This represents 0.7% of all Australians aged 60 and over. There are 2,470 Indigenous people aged 80 and over (1560 women and 910 men), comprising 0.4% of that age group. And there are over 400 Indigenous people among the population aged 90 and over. To get a sense of what those percentages mean in terms of the shorter life expectancy of Aboriginal and Torres Strait Islander people, it is salutary to note that in the 15 to 24 age group 3.4% of the Australian population is Indigenous.

Twenty years ago, according to the 1986 Census, there were 9,520 Indigenous people aged 60 and over: 5190 women and 4330 men. There were 910 Indigenous people aged 80 and over and 160 who were 90 or over. In percentage terms, that corresponds to 0.4% of the total population aged 60 and over, and 0.3% of those aged 80 and over. And at that time, 2.1% of the 15-to-24-age-group was Indigenous. The older Indigenous population has grown substantially over the past twenty years, both in numerical terms and as a percentage of the population. The numbers aged 60 and over and 80 and over have more than doubled. The picture is somewhat less clear-cut than it appears, however, as the number of older people who do not report their Indigenous status in the census remains relatively high (for example 232,000 people aged 60 and over did not record whether or not they were of Indigenous origin in the 2006 Census). Evidence suggests that Indigenous people of all ages have become increasingly willing to identify themselves as Indigenous on the

census forms (mainly changing from non-Indigenous to Indigenous) but our understanding of the 'not-stated' category and how it has changed over time is more limited²².

Looking to the future we can expect an increased number of older Indigenous people. Mortality rates are dropping among Indigenous people. Each successive birth cohort of Indigenous people entering the 60 and over category will be larger than the one before, due partly to comparatively high fertility rates for previous cohorts of Indigenous mothers, and partly to population growth in the Indigenous population which derives from the children of Indigenous and non-Indigenous parents identifying themselves as Indigenous²³. A number of factors including changing patterns of morbidity, changes in non-response rates and changes in willingness to identify as Indigenous combine to make the projection of the Australian Aboriginal and Torres Strait Islander population a technically complex task. The most recent experimental projections were released by the ABS in 2009, extend out to 2021 and for the first time include five-year age-based projections for the population aged 75 and over.

It is projected that by 2021 there will be 4,800 Aboriginal and Torres Strait Islander people aged 80 and over, a 92% increase from 2006. Three thousand of these will be women, and 1,800 will be men. In the 60 to 79 year age group there will be an estimated 54,500 Indigenous people (a 136% increase since 2006). There will be a larger number of women (29,700) than men (24,800)²⁴. In the age group under 60, the percentage increase is projected to be 35%. Over this fifteen-year period, the proportion of Aboriginal and Torres Strait Islander people who are aged 60 and over is projected to increase from 5% to 8.2%. The Indigenous Australian population, just like the non-Indigenous Australian population, is an ageing one. As the gap between Indigenous and non-Indigenous life expectancy closes further, we can expect more gains in this regard. And this is not a matter of simply increasing numbers for the sake of numerical equity, it has real meaning in people's lives. In particular, consider the increased number of Indigenous children with parents and grandparents surviving into middle and old age; aspects of family life which non-Indigenous Australians have long taken for granted.

5.2 What about older people who were born overseas?

Indigenous Australians are our country's oldest immigrants in an historical sense. By comparison, both the non-Indigenous Australian-born and overseas-born people immigrated much more recently, over the course of the past few hundred years. The wide range of cultural

backgrounds among Australians is generally well recognised; but it is common to 'forget' that this applies as much to people aged 80 and over as it does to those in their thirties or forties. The words 'immigrants' and 'immigration' tend to bring to mind events that happened fairly recently, rather than the events of forty or fifty years ago. But the migrants of the 1940s and 50s make up a large proportion of today's 80 and over overseas-born population.

Almost a third of Australians aged 80 and over were born elsewhere, with the majority coming from non-English speaking countries. This proportion will be even higher in years to come.

It is true that the majority of the 80 and over population is Australian born, but almost a third (31%) were born overseas and migrated to Australia as either children or adults. These overseas-born older people are themselves a diverse group, but they

exhibit some broad differences from the Australian born. For example, while there is a higher proportion of women among both the Australian and overseas born, the higher rates of migration among men mean that the proportion of overseas born is higher among men (34%) than it is among women (29%). This pattern was present in the past and appears set to continue into the future.

The most obvious difference among the overseas-born older population relates to where they were born. A significant proportion comes from the United Kingdom and Ireland (38%); another 3% are 'almost' Australian, having migrated here from New Zealand. Among people of a non-English speaking background, the largest single group comes from Italy (11% of those born overseas or 22,739 people), followed by Poland (5%), Germany (4%) the Netherlands (4%), Greece (3%), China (3%) and India (2%).

The history of immigration to Australia has been described as 'wave-like', particularly in the post-war period, whereby immigration flows from a particular country peak and then fall over a ten to twenty year period. Eastern Europeans predominated in the 1940s, Northern Europeans in the 1950s, and there were strong immigration flows from southern Europe in the 1960s²⁵. Later, Australia's adoption of a non-discriminatory immigration policy in 1973 led to progressively greater numbers of immigrants from Asian countries.

All these patterns are broadly mirrored in the age structure of our immigrant population. Some, previously large, groups of overseas born are quite literally 'dying out'; in demographic terms the successive age cohorts are progressively smaller than the last. Some population groups will be substantially larger in the future, while others remain stable. Looking to the future, we can predict likely future patterns based on the country of birth of those people currently aged 60-79, as immigration rates are relatively low at these advanced ages. In the 60-79-year-old age groups, the largest single country of birth group remains Italy at 11% (103,100), and the second largest group constitutes those born in Greece (6% or 59,880). The next most common countries of birth are Germany and the Netherlands (both 4%), China (3%), and then Croatia, Malta and India (all at 2%).

Using detailed projections undertaken by the ABS and reported by the Australian Institute of Health and Welfare, and looking at trends in the 80 and over group, we can expect immigrants from Italy, Greece, Germany, the Netherlands, China, Malta and India to remain a significant part of our older population into the future. The proportion of the older immigrant population born in Poland will decrease, while there will be an increasing proportion of the population aged 80 and over who were born in countries such as Vietnam, Croatia and Yugoslavia and The Lebanon²⁶.

Returning to the 2006 Census data on the country of birth of people aged 60 to 79, 36% were born overseas. By 2026 then, we might expect over a third of the 80 and over population to be born elsewhere (compared to 31% in the current 80 and over age group). Twenty years ago (in 1986) the percentage was lower than at present at 29%. This long term trend toward increasing cultural diversity among our 80 and over population is perhaps not surprising (Australia is after all basically a country of 'people who came here from somewhere else'), but the continuing increase in the proportion and numbers of overseas born, particularly those from non-English speaking countries, is worthy of note, particularly in relation to policy issues as diverse as those pertaining to inter-country pension arrangements, approaches to family care and the availability of culturally appropriate aged care services.

Is the difference in country of origin really that important for people as they reach this period of their life 'beyond life expectancy'? In many ways the answer to this

question will be 'no', as humans beings are both diverse and similar, regardless of country of origin. There will be people with varying levels of education, income, wealth, health and different family types among all cultural and linguistic groups. There is a need, however, to recognise this cultural and linguistic diversity at all ages, and ensure that services and facilities aimed at the very old plan for and take into account this increasing level of cultural diversity. These differences extend to language, inter-personal behaviour and norms, and indeed to the often under-valued importance of familiar food. In the 1970s and 80s, there were indeed nursing homes which provided tins of Heinz spaghetti in tomato sauce to bewildered older Italian residents in a well intentioned attempt to provide 'familiar food'. As we look back on such practices with amused disdain from the cosmopolitan world of contemporary Australian cuisine, we need to be aware that our capacities and awareness in some other areas of inter-cultural sensitivity may still be in the 'Heinz spaghetti' stage of development – or, put more positively, a work in progress.

6. What kind of education did people 80 and over receive?

People who were aged 90 to 100 at the time of the 2006 Census would have gained most of their schooling in the years between 1912 and 1932; those aged 80 to 89 in the years between 1922 and 1942. This was quite a different educational era, both in terms of the practice of schooling and the ways in which qualifications were gained and put to use.

Among those aged 80 and over, 3% never attended school and 37% left school at or before Year 8. Depending on the state, Year 8 would have been their 'Scholarship' or 'Leaving' year, generally the point at which they turned 13 or 14 and could enter the labour market. Almost half (48%) made it through to Year 10, and just 22% went on to finish Year 12. Men were more likely than women to have finished Year 12 (28% of men and 19% of women). In terms of post school qualifications, fewer than 10% hold a degree (8% of men and 7% of women) or a diploma or equivalent (6% of men and 7% of women). Trade certificates are relatively common among men (23%) but not so common among women (5%).

Twenty years ago, around 5% of those aged 80 and over remained at school until age 18, while today the proportion of 80 and overs who completed Year 12 is 22%. In twenty years that will have increased to 29%.

The relatively rapid growth in educational achievement can be seen if one compares the 80 and over population with those aged 60 to 79 – the 80 and overs of the future. Among this group, 2% never attended school and only 22% left school at Year 8. Almost two thirds (64%) completed Year 10 and 29% went on to finish Year 12. Again, men were more likely than women to complete Year 12 (32% and 25% respectively). The proportion with degree qualifications is also higher at 11%, while the proportion with diplomas and trade certificate remains much the same.

Even this is a very different pattern of education to today's working age population, testifying to continuous change over the course of the twentieth century. Among men aged 25 to 59, 22% hold a Bachelors degree or higher qualification, and for women the figure is 26%. With each decade the 80 and over population will become progressively better educated.

It is unlikely to be a surprise that older generations are less well educated, but the rate of change is certainly more dramatic than many would expect. Going back in

time to the 80 and over population of twenty years ago, this was a group with even more limited educational opportunities. They were born between 1886 and 1906; the oldest would have left school in the nineteenth century and the youngest would in general have completed their education by the early 1920s. Unfortunately, the education data for the 1986 Census were gathered somewhat differently, making direct comparisons difficult. Around 2% reported not attending school, and 60% had left by age 14. It is clear that only 4-5% of those aged 80 and over were still at school at age 18, but this can only serve as an indicator of the proportion who completed Year 12, given the differences between state and territory education systems. However, it is reasonable to assert that this is considerably fewer than the 22% of today's 80 and over age group who hold a Year 12 qualification. Today's 80 and over age group have higher rates of educational attainment than did those of twenty years ago, and those in twenty years time will be different again. Even these quite basic attributes of the 'aged population' are changing before our eyes; making it important that our understanding of what it is to have 'an ageing society' keeps up to date with those changes.

In the future, then, older people will have even more formal qualifications than they do today, and will have an even stronger basis from which to continue to contribute to society, rather than being a 'burden' on younger age groups.

7. How much income do older people have to live on?

In the 2006 Census, around one third of people aged 80 and over reported a weekly income of \$150-\$249 (34%) and another third an income of \$250-\$399 (37%). At the time of the census, single age pensioners received a maximum of \$249.85 per week while the partnered rate was \$208.60 per person per week²⁷. For one in three people aged 80 and over, then, the pension (either the age pension or a similar pension paid by the Department of Veterans' Affairs) appears likely to be their only source of income. But a much larger proportion, fully 85% of this age group, receives either a full or a part pension²⁸. At the upper end of the income spectrum, 17% has weekly incomes between \$400 and \$799, and another 7% reports individual incomes of \$800 or above. A small proportion (6%) reports either no income or an income of less than \$150; while this may be deliberate under reporting or incorrect responses, there are groups, such as non-Australian born older immigrants who are not entitled to the age pension, for whom this may be a legitimate response.

Table 4 Levels of income in 2006

| | Less than \$150 | \$150-\$249 | \$250-\$399 | \$400-\$799 | \$800 and over |
|-------------|-----------------|-------------|-------------|-------------|----------------|
| 80 and over | 6% | 34% | 37% | 17% | 7% |
| 60-79 | 9% | 33% | 24% | 21% | 13% |

Our 80 and over group who have lived 'beyond life expectancy' were all beyond retirement age (at least age 66) when the Superannuation Guarantee (administration) Act of 1992 came into being, and the youngest among them would have been 60 when superannuation was included in industrial award agreements in 1986. Prior to this time superannuation was part of the employment contract for a relatively small proportion of this age cohort – mostly male, mostly middle to higher

income, and mostly government sector. It is therefore not surprising that this group is heavily reliant on the age pension, and that their income levels are quite modest: 77% have incomes of less than \$400 per week²⁹.

Another important but often neglected point in relation to this group who are entirely or heavily dependent on the age pension, is that at ages 80 and over they have been living on this income for a long time. The benchmarking of the Age Pension to 25% of male average weekly earnings in 1997, with bi-annual CPI adjustments, reduced the progressive erosion of the value of the age pension; and the September 2008 increases have been beneficial particularly for single pensioners. Over a 20 to 30 year period, the replacement and maintenance of capital assets (everything from homes to refrigerators and computers) becomes increasingly difficult for age and DVA pensioners on a low income. Those renting in the private market (5% of those 80 and over living in the community) will be particularly affected; while they are spared the expense of upkeep of their home, rental costs are likely to be a significant proportion of their income. Around one in three age pensioners who are private renters spend over 30% of their income on rent³⁰.

Looking to the 'younger aged' in the 60-79 age group, we see a larger proportion at the higher incomes, with 21% reporting weekly incomes of between \$400 and \$799 and 13% with incomes of \$800 and over. This is not surprising given that a significant minority of this group remains in the workforce, and had better access to superannuation than did the older cohort. We know the 'younger' old are reaching age 65 with higher levels of income and assets than did earlier generations³¹.

What is unexpected is the proportion which reports income in the 'pension only or close to pension only' category of \$150-\$249, which is almost identical to that of the 80 and over group at 33%. There are markedly fewer (24%) in the \$250-\$399 income bracket, suggesting that while a similar proportion are on the basic pension, those who are not are generally better off financially than their older counterparts.

Whether this pattern persists into the future is difficult to predict, as we have seen in the past year financial circumstances can change quickly and unexpectedly. What is certain, however, is that a larger proportion of the 80 and over population in 2026 will have

At ages 80 and over, gender inequality in income is higher today than it was in the past, and looks set to increase further in twenty years.

earned superannuation entitlements prior to retirement; how they choose to use those entitlements and how the financial markets will treat them is yet to be seen.

The financial disparity between men and women is long entrenched, but there is an expectation that in a modern society these differences will diminish over time. Today, the financial circumstances of people 80 and over differ somewhat according to whether they are men or women. Around the same proportion (34%) of both men and women are in that 'basic pension' category. However, once income rises above that level, it is clear that proportionately more men than women have higher incomes in old age. Around 21% of men aged 80 and over have a weekly income of between \$400 and \$799, and another 10% have a weekly income in excess of \$800. By contrast, only 14% of women in this age group have incomes between \$400 and \$799, and another 5% receives \$800 or more. In the younger age group (the 80 and overs of the future) these income differences between men and women are if anything even more marked, suggesting that women's financial disadvantage in old age, rather than reducing, is likely to persist for generations to come.

Twenty years ago the single age pension rate was \$102 per week, the married rate was \$85 per person. The majority (57%) of the 80 and over age group had a weekly income of \$115 or less, with another 24% having a weekly income between \$116 and \$173. Ten per cent had an income between \$174 and \$288, and 6% was in the \$289 and over category. Interestingly, the income differences between the sexes were less marked than they are today. Similar proportions had a weekly income of \$115 or less (55% of men and 58% of women) and at the higher end (\$289 and over) the proportions were 9% and 4% respectively. While this cohort of older people would have experienced higher levels of gender-based wage inequality than more recent retirees, superannuation was not part of the landscape. The inequalities introduced by superannuation schemes that privilege whole of life higher income earners (and hence benefit men more than women) were not a factor in extreme old age for this generation.

8. Where do they live?

Two thirds of people aged 80 and over lived in major urban areas at the time of the 2006 Census, with another 26% living in other urban areas and only 7% in rural areas. This pattern was quite similar to that for Australians of all ages, but people aged 80 and over are somewhat less likely than the general population to live in rural areas (7% compared to 12%). Given that people aged 60-79 are considerably more likely than their older counterparts to live in rural areas (13%), this suggests our standard assumptions that older Australians remain in rural areas (while younger family members move away to the cities) may still be true, but only up to a point. At the ages 'beyond life expectancy' older people are more likely to be found in the more urban areas, presumably where there is better access to health and community services, and perhaps living closer to children who have adopted more urban lifestyles. We also know that the health status of Australians is poorer in rural areas, and life expectancy shorter³². Hence part of the explanation may also lie in higher death rates in this age group in the country.

Twenty years ago an even larger proportion of this age group lived in major urban areas (72%) and urban areas (26%) and only 3% in rural areas. Again, migration to urban areas at advanced ages and higher death rates are likely to underlie this pattern, as would the much higher rates of residency in nursing homes and hostels during this era (nursing homes and hostels are more heavily concentrated in urban than rural areas). There were generally only small differences between the sexes, with women somewhat more likely than men to be living in major urban areas. Looking to 2026, there is little reason to expect these patterns to change: a somewhat smaller proportion of 60-79 year olds are currently living in major urban areas (62%) and more in rural areas (13%), but it is likely that increasing age and the associated need for health and community services will continue to see a proportion of this population group move away from rural areas to urban centres, while the differences in death rates are also likely to continue for the foreseeable future.

9. How do older people spend their time?

9.1 Are any still in paid work?

No one expects people aged 80 and over to be working for pay, and indeed the vast majority do not. What is surprising is that the 2006 Census tells us that a minority do still work – 3% of men and 1% of women aged 80 to 84. These are very small

percentages, but they translate into 2,430 men aged 80 to 84 working thirty or more hours per week, and another 1440 working 20 to 39 hours. The numbers at younger ages are also worth noting, as the stereotypes surrounding the labour force participation of older people – or rather the absence of labour force participation – are very strong. Indeed, it is easy to assume that the entire population is retired from paid work by age 65 (if not earlier), and that the proportion of older people in paid work is decreasing.

Between 1996 and 2006 the employment rates of the 65 and over population increased by 2.6 percentage points to 8.1%. Labour market participation also increased over the decade to 2006 for other older workers: the percentage employed increased for those aged 55-59 (from 54% to 67%) and those aged 60-64 (from 30% to 44%)³³. The notion of retirement itself appears to be changing, as retirement comes to include not only those who have retired from full time work and no longer engage in paid work, but also those who give up fulltime work but continue to undertake at least some hours of paid work per week³⁴.

9.2 What about volunteer work?

The level of engagement in volunteer work is quite high among older people generally. Around a quarter (23%) of 60-79 year olds are involved in volunteer work, and a surprising one in every ten people aged 80 and over (11%) are still engaged in volunteer work. Even among the 90 and over age group, 1 in 20 people are engaged in volunteer work. At ages 60-79 older people have high rates of volunteering: they comprise 15% of the population but 20% of volunteers. People aged 80 and over make up 2.2% of volunteers, compared to 3.7% of the Australian population.

People aged 65 and over contribute 22% of all volunteer work undertaken in Australia.

The 2006 Census is consistent with findings from other ABS surveys showing that older people undertake considerable amounts of voluntary work. People aged 55-64 undertake on average 182 hours of voluntary work per year, for those aged 65-74 the average is 227 hours, for those aged 75-84 it is 263 hours and even those 85 and over average 93 hours per year. Generally, older women are more likely to be involved in volunteer work than older men, although men undertake more hours on average than do older women. The average number of hours increases considerably for men over the years from 55 to 84, while for women it is more stable. In one year, Australians undertake 713 million hours of volunteer work. People aged 55 and over provide 41% of that work; people aged 65 and over provide 22%³⁵.

9.3 Do you still have to do housework?

Another area of activity for most Australians is housework, and, despite popular expectations and perceptions of old age, around half of those 80 and over are still doing a considerable amount of housework. Almost a third do over 15 hours per week – and around half of those are doing 30 or more hours of housework per week. Twenty per cent report five to 14 hours, 13% less than five hours and 38% do none.

Perhaps surprisingly for some readers, older people (even at ages 80 and over) who are living with family are likely to be doing, if anything, a little more housework than those who live alone, suggesting that living with a spouse or other family members does not reduce involvement with housework. This pattern is a little stronger among women than it is among men. Overall, however, the differences between men and

women at these older ages are very small, particularly taking into account the significant gender gap in hours spent in domestic work which characterises younger age groups.

At ages 60-79, 39% are doing at least 15 hours per week, and another 24% are doing between five and 14 hours. Only 12% are doing fewer than five hours and 25% are doing none. As is evident from Table 5, the gender pattern is much stronger in these age groups, with men doing less housework than women, and this gender-based pattern is much more marked when living with family than when living alone. So, for example, while 57% of women aged 60-79 and living with either their spouse or other family are doing at least fifteen hours of housework per week, only 28% of men are similarly engaged. For men and women living alone at this age, the gender effect is still very clear, but the differences are less dramatic.

Table 5 Hours of housework by age group for men and women living in the community

| | < 5 hours | | 5-14 hours | | 15 hours & over | |
|-------|-----------|-------|------------|-------|-----------------|-------|
| | Men | Women | Men | Women | Men | Women |
| 60-79 | 47% | 28% | 27% | 21% | 27% | 51% |
| 80+ | 54% | 50% | 20% | 20% | 26% | 30% |

While the focus of this essay is on older age groups, it is nonetheless interesting to note that fewer 25 to 59 year olds report high levels of housework in comparison to older age groups (14% compared to 21% report 30 or more hours per week), and this holds for both family (16% compared to 23%) and sole person (4% compared to 14%) households. Of course, at these younger ages, the gender difference is even more marked.

This was the first time this question had been asked in the census, and it should be noted that the rate of non-response was higher than for many other census questions. However, a clear pattern emerges from these data, and it is one which is consistent with other empirical findings on this topic.

9.4 Caring for others

In the 2006 Census, people were asked whether they provided help, care or assistance to people with a disability, a long-term illness or problems related to old age. This is an important question, as traditional surveys of this kind have very small samples in the 80 and over age group, and we have had limited Australian data on this topic. Overall, 45,300 people aged 80 and over report providing this kind of assistance to another person (8% of all those aged 80 and over who responded to this question): 22,500 were men and 22,800 were women. Among the 60-79 year old population the numbers are even higher: 342,000 or 14% of this age group are providing assistance with basic activities of daily living to another person. The majority of this age group (202,500) are female, but a substantial proportion is male (139,500).

In 2006, at least 45,000 Australians aged 80 and over were caring for someone with a disability or long-term illness.

If, compared with the Survey of Disability, Ageing and Carers, these census data are lower than the estimates derived by the Australian Bureau of Statistics, the Bureau advises that this Survey is the preferred source of national information on this topic.

On that basis nearly 454,000 people aged 65 and over provide assistance to a person with a disability or long-term illness³⁶. Part of the data disparity between the two sources is due to the proportion of missing data in the census question, and part is a matter of differing methodological approaches³⁷. But there is one very clear point to be made: in 2006, somewhere in the vicinity of 400,000 to 500,000 people aged 60 and over were providing long-term care to other people with a disability or a chronic illness, as were at least 45,000 aged 80 and over.

The material in this section draws together data which underlines the contributions which older people make to our society, whereas much of what we read and hear concerns the dependency of older people, the things they take from society. Older people are a major source of both informal care and volunteer work in Australian society, they undertake considerable amounts of domestic work and a larger than expected proportion are engaged in paid work.

10. What help do they need?

For the first time, the census included a question on whether or not people needed assistance with activities of daily living. The majority of people aged 80 and over (60%) report that they do not need assistance, with the proportion requiring help being somewhat higher among women (44%) than among men (32%). By age 90 and over, the majority of people (68%) do report needing help, and this figure is higher for women (72%) than for men (56%). This pattern is particularly significant given that there are larger numbers of women than men at older ages, so in absolute terms there were 50,588 women aged 90 and over who indicated that they need help with activities of daily living, and 14,674 men.

As this was the first use of this question in the census, the ABS advises caution in using this data³⁸. When compared with the 2003 Survey of Disability, Ageing and Carers, the data appear reasonable, although some differences are evident. Among those aged 60 to 64, 9% report requiring assistance with at least one 'core activity', with the corresponding figures being 12% for those aged 65 to 74, 26% for those aged 75 to 84 and 58% for those aged 85 and over. At all ages, the proportion reporting a need for assistance is higher for women than for men. These figures are higher if assistance with a wider range of activities is included (such as property maintenance, transport and paperwork). Around a quarter of those 65 to 69 report needing some help in at least one area, going up to 65% of the 80 to 84 group and 95% of those aged 90 and over³⁹.

These data are not available for the 1986 or any earlier census, so there is no historical pattern to observe from that source. However, since 1981 the ABS has been running a national survey of disability and ageing, which has been extensively used to examine disability rates in the Australian population of all ages. From this data series, looking at levels of disability where assistance is needed at least some of the time, the general consensus is that among older people there is no trend toward either increasing or decreasing age-specific rates of disability. This result provides us with both good and bad news. On the one hand, there is no evidence of increasing disability rates as more people reach older ages; on the other nor is there is any evidence that we are getting less disabled at any given age as we live longer lives.

On this basis, we can expect similar age and sex-based patterns of disability, at least in the short term, to those we experience at present. Such trends are subject to change, however, as pharmaceutical or surgical or technological innovations occur which change either the prevalence or the consequences of particular diseases

across older age groups. And in terms of assistance with activities such as personal care, it is important to remember that the majority of older people manage without assistance; the 'tipping point' is at ages 85 to 89 when 60% of people require assistance at least some of the time with at least one area of personal care⁴⁰.

Summary

The Australian population is ageing, and this will have consequences for our society. This essay is not intended to say that we can continue exactly as we are, and that concerns about population ageing have no place on our policy agenda. On the contrary, ageing is a very important issue – far too important for us to respond by creating a climate of fear, by emphasising society's inability to cope, in short it is too important to allow ourselves to be sold on ideas of apocalyptic ageing, ageing tsunamis or even (sic) 'exploding populations' of older people. If Australia goes down this road, it is not too much further to reach the kinds of debates that dogged President Obama's attempts to reform the American health system, caricatured (or perhaps epitomised) in the front page Newsweek article debating 'pulling the plug on Granny'⁴¹; the context being the growing legitimacy accorded to the view that the weight of needs of the elderly population will reduce the viability of the health system for society as a whole.

Yes, the population is ageing and we will need to change. We will need to learn new individual behaviours and identify and implement changes in our health, social and economic systems. We will need to become explicitly aware of the ways in which older people contribute to the rest of society as well as the ways in which they rely upon it. There will also need to be changes to the way society functions at a much broader and more pervasive level. Societal ageing will require change in much the same way as global warming and other environmental threats require change – at multiple levels from individual behaviour through to governments and trans-national corporations. 'Maintaining independence in old age' will need to shift from being a matter for individuals or families to being part of the way in which we do business as a society. Our assumptions will inevitably be challenged and our way of life changed, very likely to the point where when we look back, we will actually forget 'the way we were'.

In thinking about the changes to come, it will do us little good to think about ageing or older people as they were in the past. One of the more important goals of this essay was to demonstrate that older people are not a 'one size fits all' group, and neither are they the same now as they were twenty years ago. And they will be different again in the future. But there will be some things that will not change.

Some old people will need care and support, some will manage for themselves and some will provide care to others. Some will endure long and potentially expensive illnesses, others will die quickly and cheaply, and there will be a range of circumstances in between. Some will live out their days in large expensive homes in our best suburbs, some in more average housing, others in residential care, and some on the streets of our cities and towns. Some will be rich, and some will be poor, some will be well educated and some will not, some will have supportive and loving families and friends and some will be alone. Some will die earlier than others; the majority will live 'beyond life expectancy' before they die, and every one of us (regardless of age) will die eventually.

If we are to solve the problems posed by an ageing society, we will need a clear-eyed assessment of old age as it is lived now, and as it might be lived in the future. Focusing on those who are aged 80 and over, the people who have lived 'beyond

life expectancy', is one way of reminding ourselves that it is quite difficult to predict the future, and we are not necessarily helped by single-minded projecting forward of the patterns of the past. As this essay has shown, the 80 and overs of 2026 will be different to those of today in a number of ways, and similar in a number of others. The 80 and overs of 2051, which is an increasingly popular future projection point, will be different again; as will the society they live in.

Even another decade may see dramatic improvements in our ability to ameliorate the consequences of the diseases of old age, perhaps aided by pharmaceutical or technological breakthroughs, perhaps by changes to the broad way in which society functions, the adoption of principles of universal design in our living and working environments, changes to our transport systems or even something as 'simple' as actually implementing the lifestyle changes (regular exercise, sensible diet) that we already know would make a substantial difference. Another forty years will see many changes. All of us who intend to be the 80 and overs of the future have a significant stake in helping to create the very best society we can for an ageing population; the alternative scenario, after all, is not particularly good.

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