

# Living the second fifty years: generation matters

Climate for Change: Ageing into the  
Future Conference

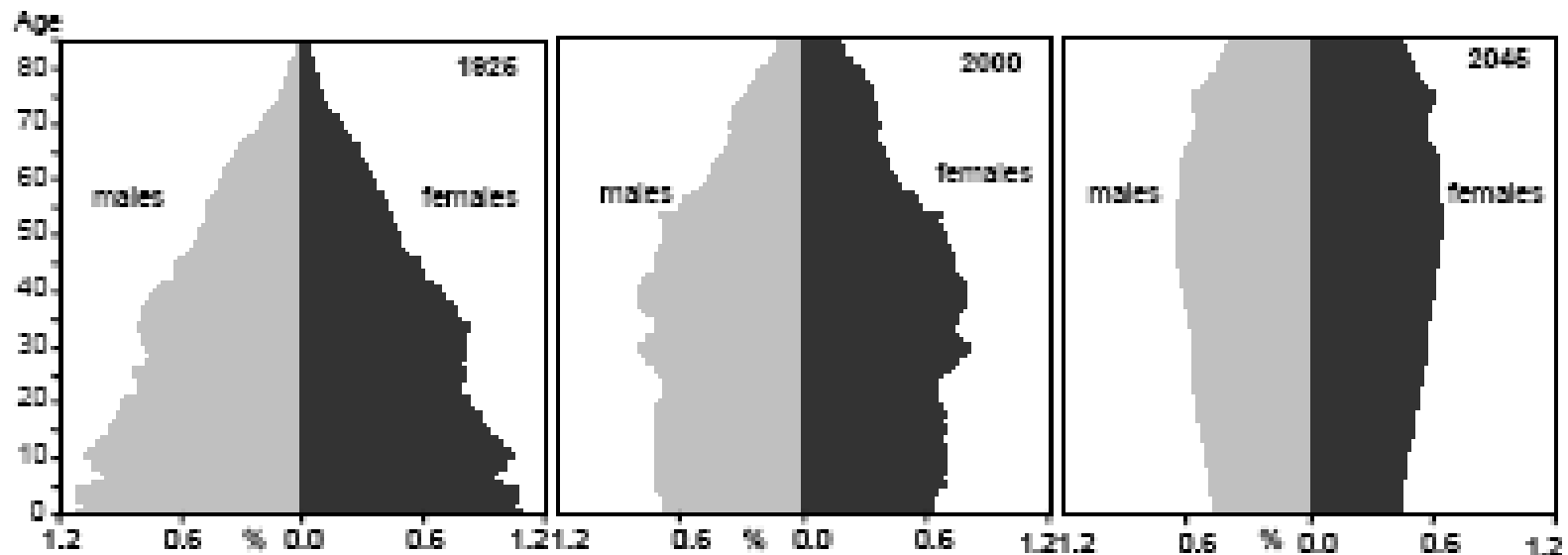
Melbourne 4-6 May 2010

Dr Helen Kimberley

# Whom are we talking about?

## *Changing population profile 1925-2045*

Changing age structure of the Australian population, 1925-2045



# Whom are we talking about?

How many of us are there?

- 1901 people aged 65+ 1 in 25
- 2006 people aged 65+ 1 in 7.5
- 2006 people aged 55+ 1 in 4
- 2044/5 people aged 65+ 1 in 4

In 2044-45 there will be about 7 million  
Australians aged 65+.

# Whom are we talking about?

*How long will we be 'old'?*

- Life expectancy at age 65 in 2006
  - Male 82.5 years
  - Female 86.1 years
- 20-30-40 years and rising depending on age at retirement

# Whom are we talking about?

## Are we all one cohort?

### *3 generational cohorts*

- Oldest (born 1891-1926) 3.7%
- Lucky (born 1926-1946) 14.5%
- Baby boomers (born 1946-1966) 27.5%

# Whom are we talking about?

*Who is 'older'? Who is 'old'?*

- Mature age workers 45+?
- Retired from paid workforce?
- Excluded from work through age discrimination?
- Eligible for Age Pension?
- Eligible for aged care services?

# The Brotherhood's Social Barometer

## *The Brotherhood's Social Barometer: Living the second fifty years*

- Utilises a Capabilities Framework
- Towards a holistic approach
- Acknowledges that multiple low capabilities are connected with worse outcomes
- Builds on previous Social Barometers – a life course approach

# Framework for Analysis

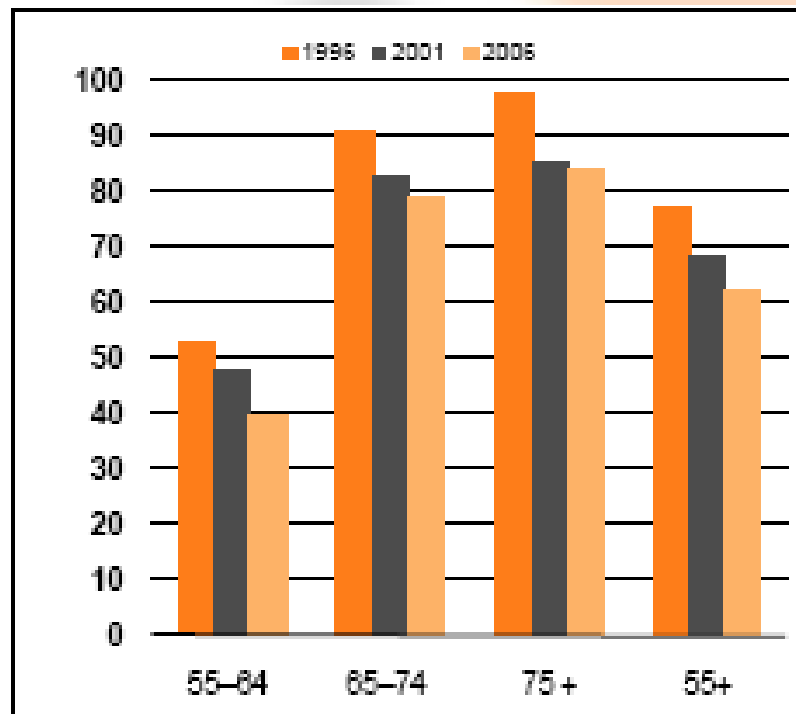
Dimensions of  
disadvantage and  
poverty

- Employment
- Education & training
- Economic resources
- Housing
- Physical health
- Mental health
- Safety
- Social participation



# Labour Force Participation

Labour force participation – not in labour force, persons aged 55 and over, (%), 1996–2006



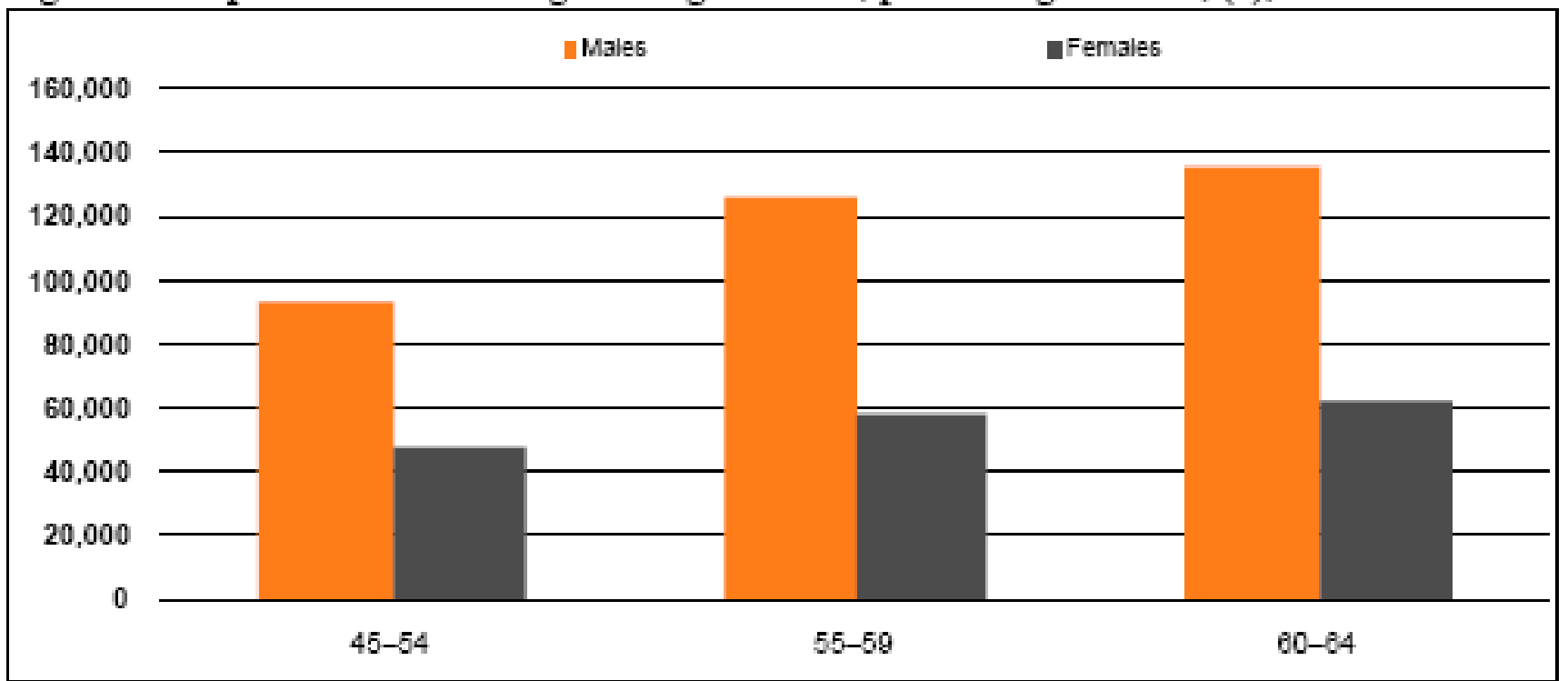
Source: ABS 2007a, 2006 Census of Population and Housing, ABS, Canberra

# Retirement

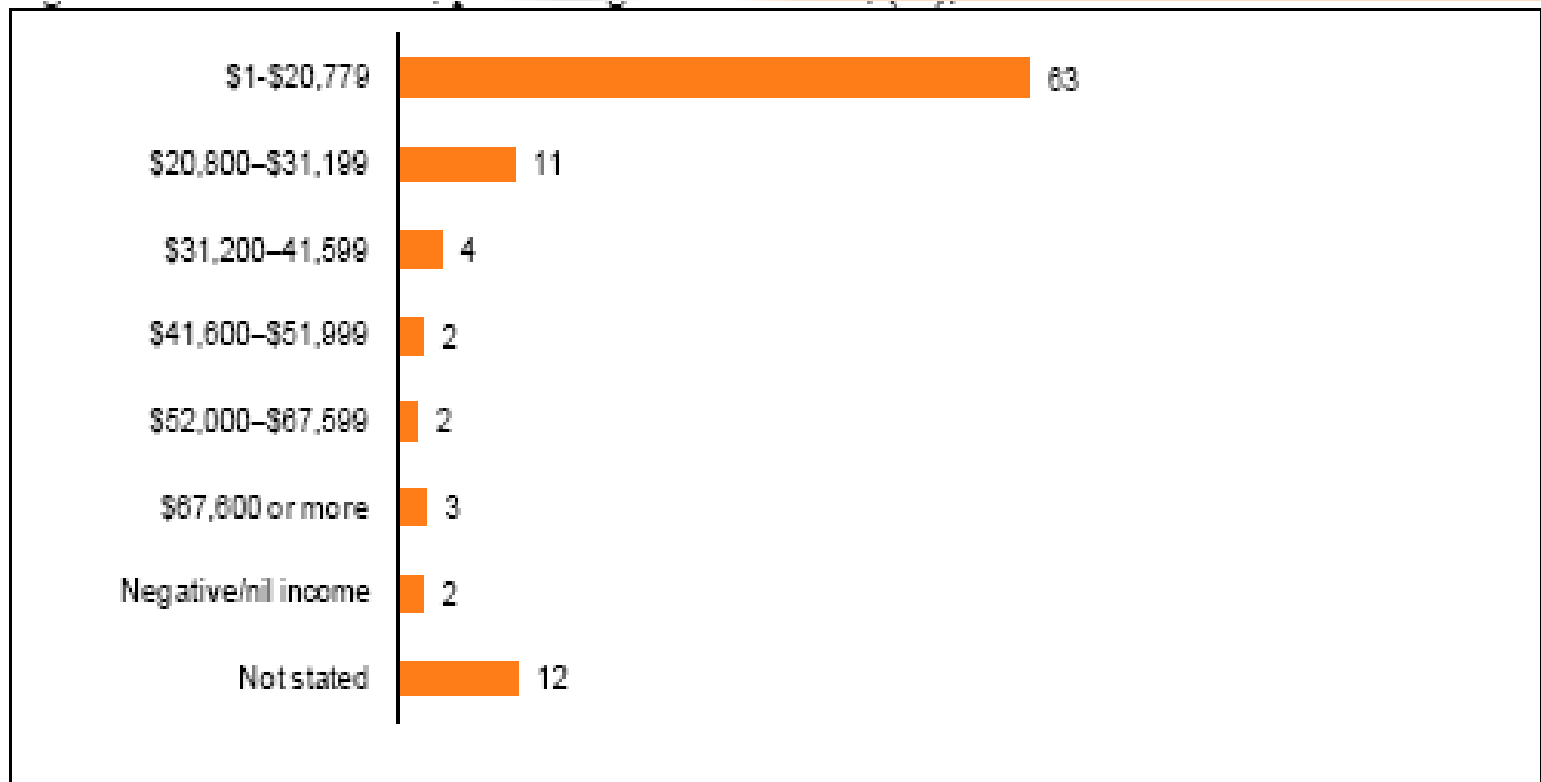
- 3.1m (2/5) of the 7.7m people aged 45+ are retired
- Average age of retirement 2007  
52 years (men 58, women 47)
- Retired before age 55  
men 28%                  women 47%

# Superannuation

Superannuation savings average balance, persons aged 45-64 2005-06

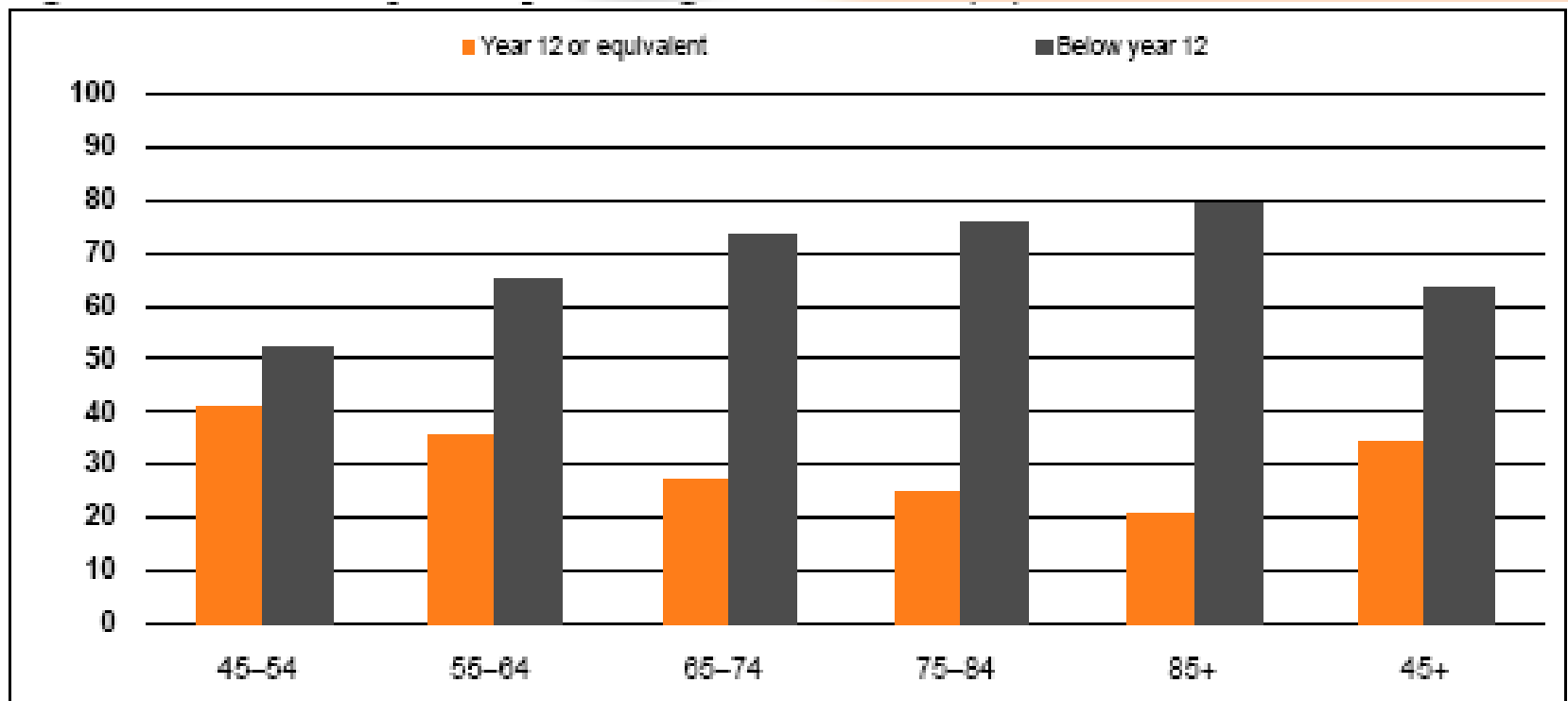


# Annual Income



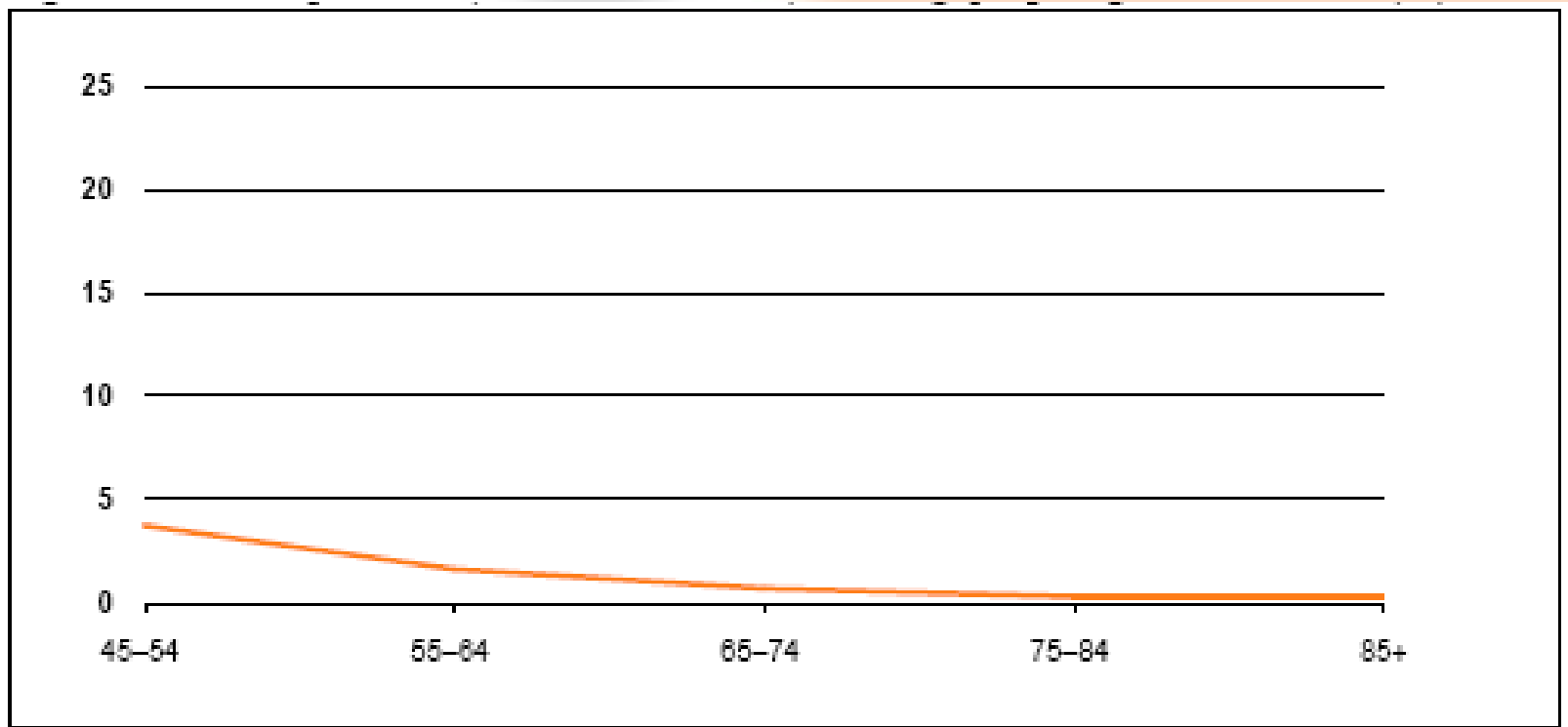
# Education

School completion, persons aged 45 and over, 2006



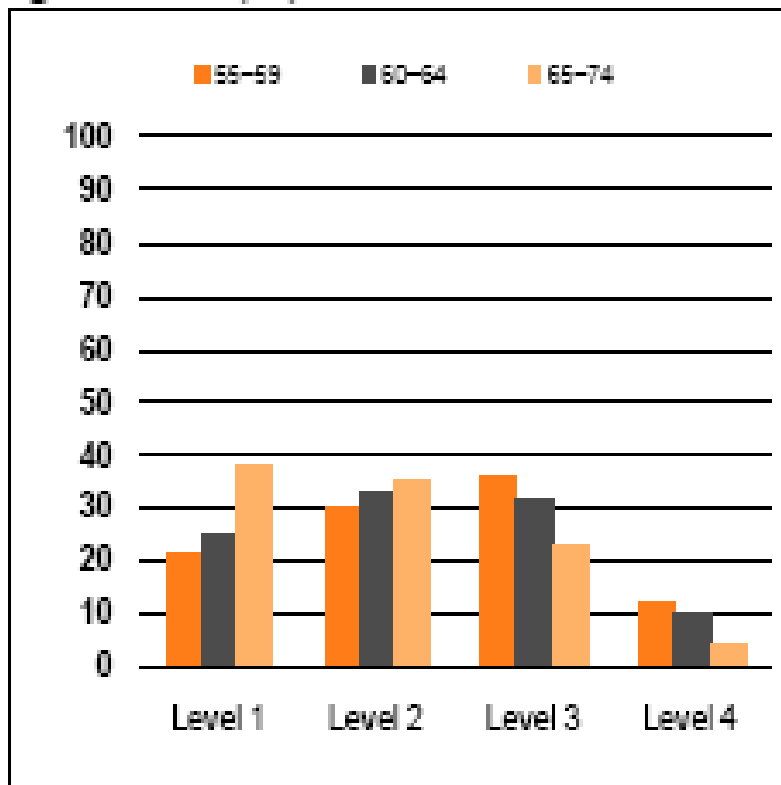
# Education

Participation in (formal or informal) learning, people aged 45 and over, 2006

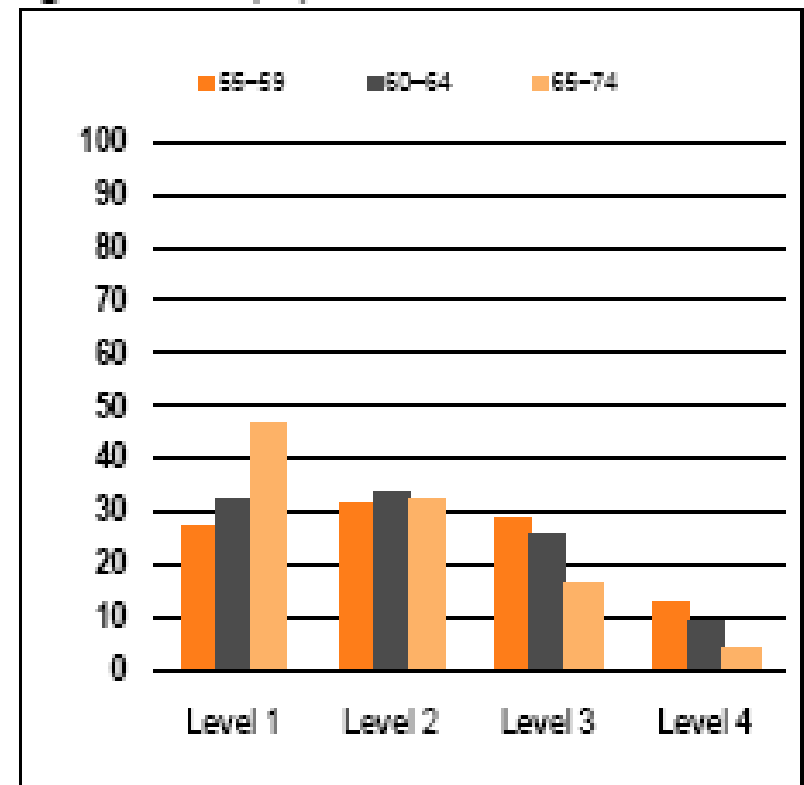


# Literacy and Numeracy

Prose literacy levels, 55-74 years 2006

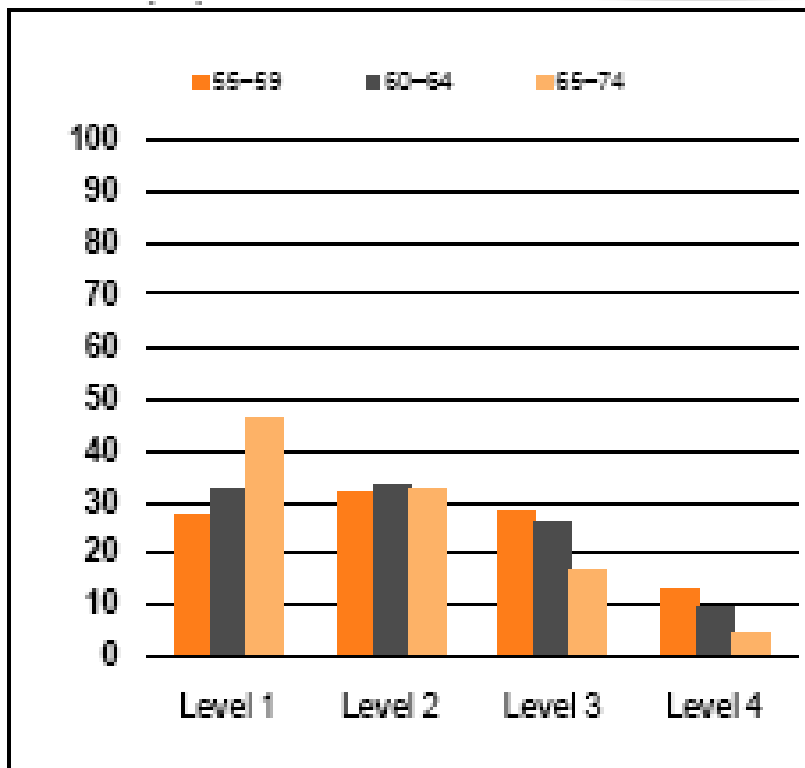


Document literacy levels, 55-74 years

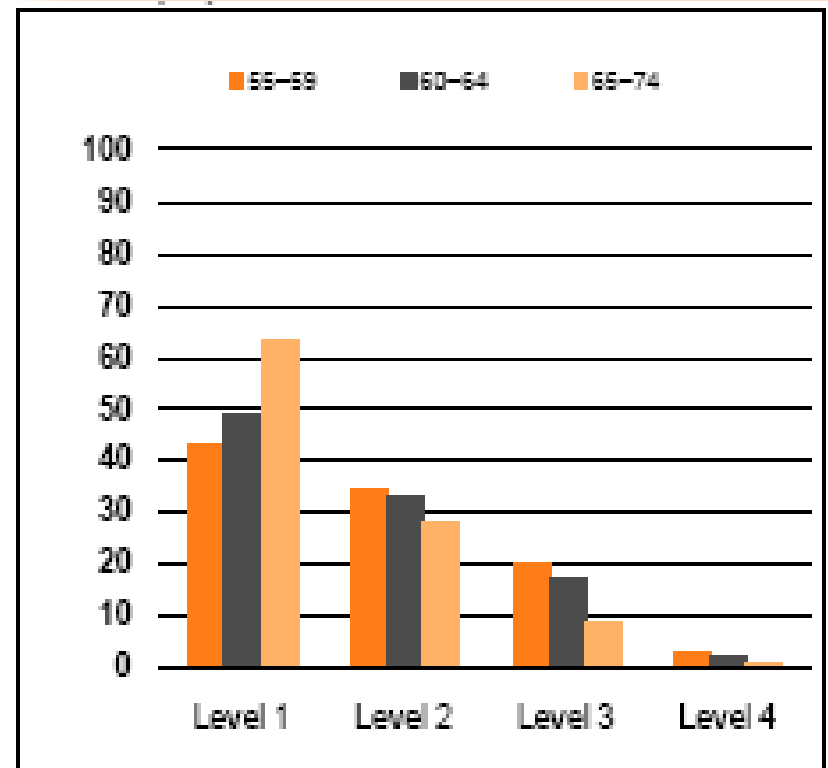


# Literacy and Numeracy

Numeracy levels, 55-74 years 2006



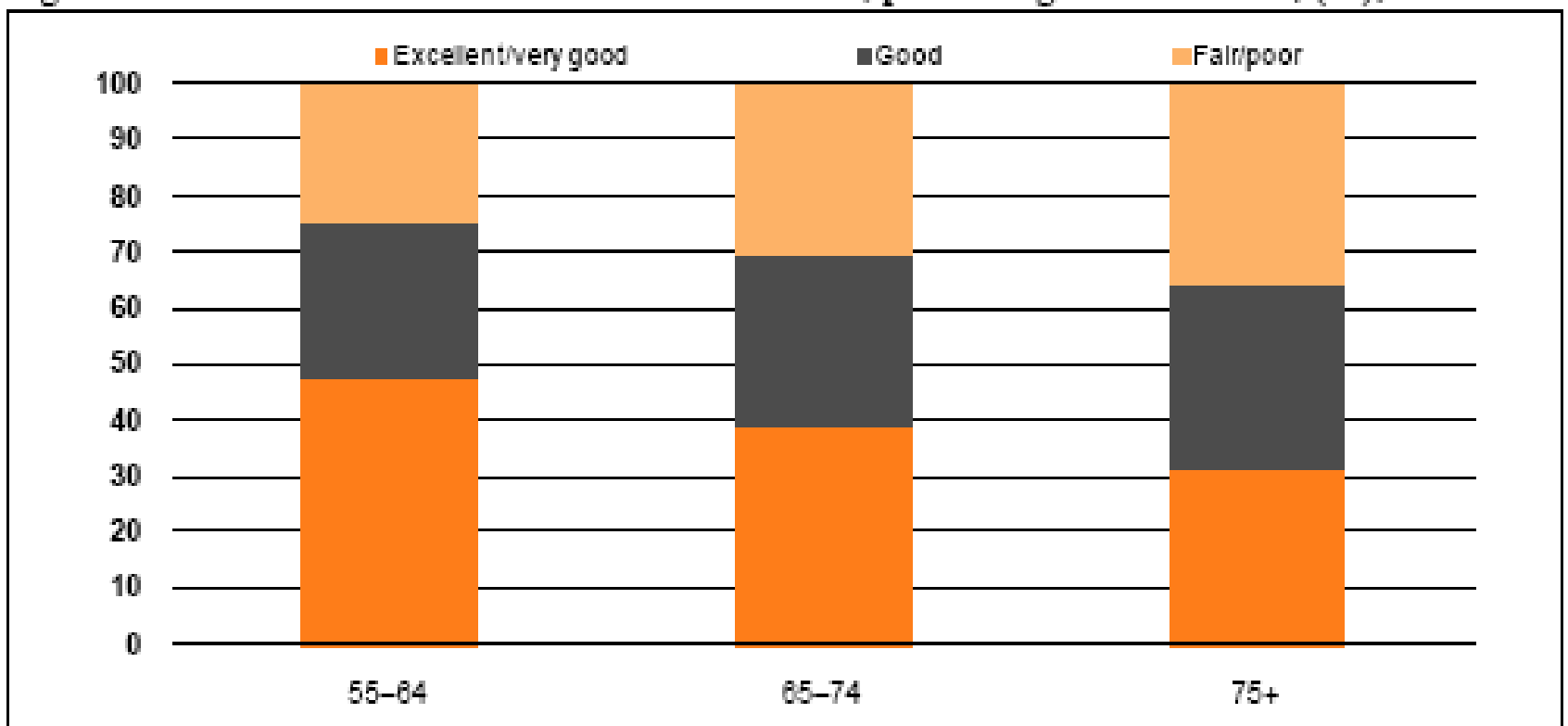
Problem solving levels, 55-74 years





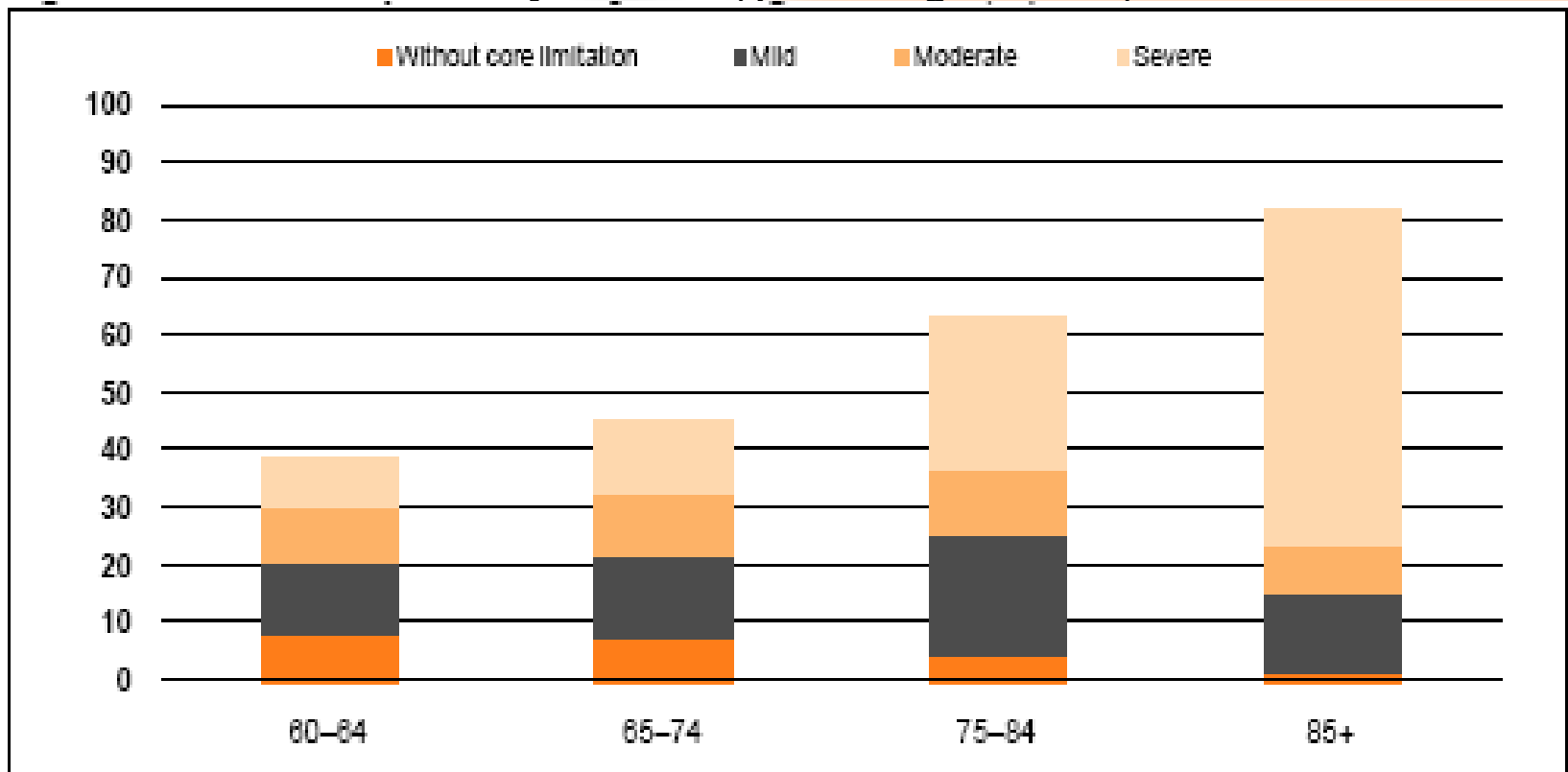
# Health

Self assessed health status, persons aged 55 and over 2004-05



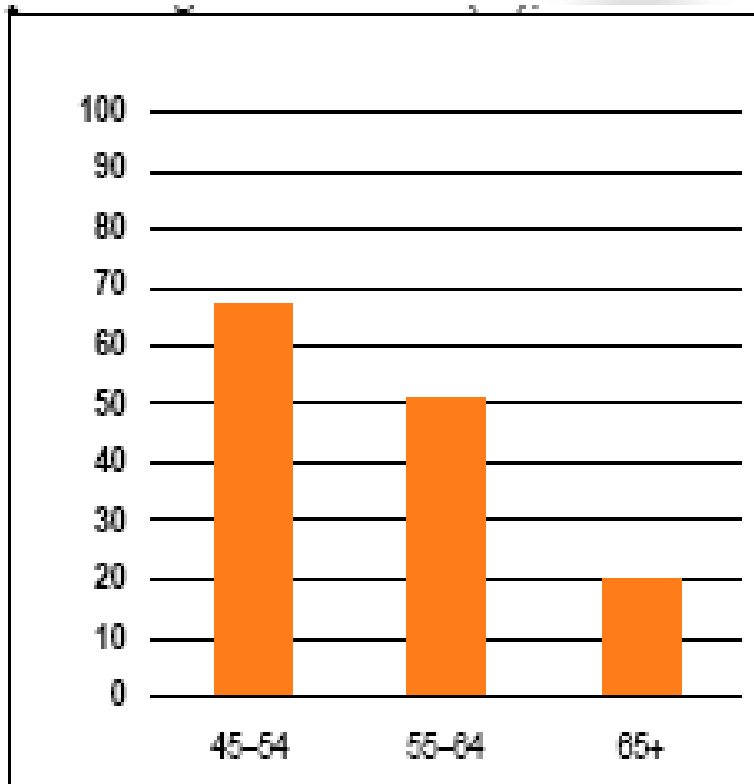
# Disability

Core activity limitations, persons aged over 60, 2003

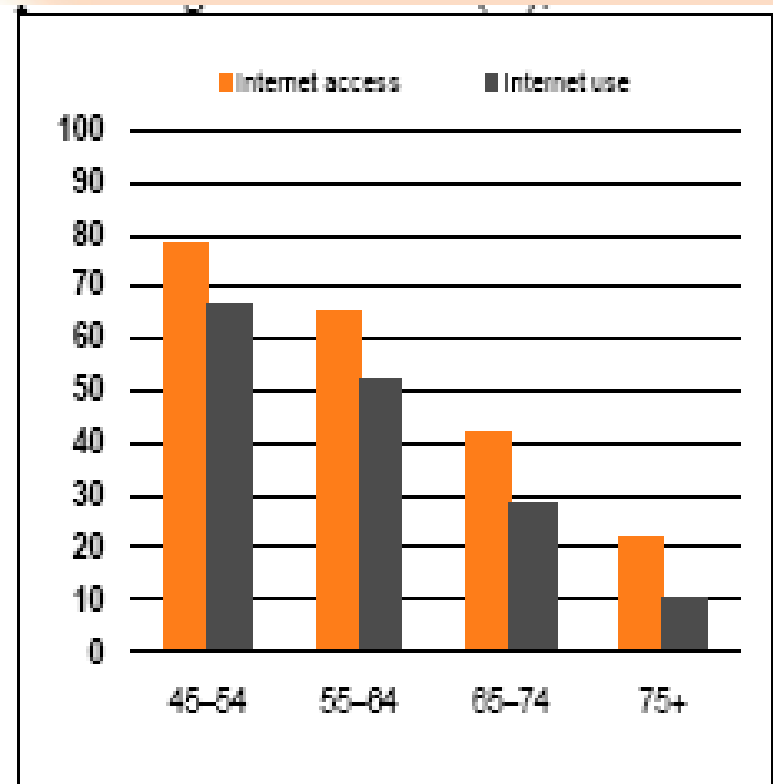


# Use of ICT

Use of computers at home, aged 45+, 2004-5



Internet access and use at home



# Worth noting

- ‘Old’ and ‘older’ are slippery concepts
- Large scale data shows considerable differences at different ages 55+
- Generalising about ‘older’ people masks these differences
- Policy needs to take note

# Thank you

[www.bsl.org.au](http://www.bsl.org.au)