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Starting The Innovation Age

Baby Boomers' perspectives on what it takes to age well




the
innovation age

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“A lot of the job market is all about the youth – 20s, 30s, 40s. And you get into your 50s and 60s and people are less interested in you. But you have a life of experience to share”.

–Lana



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The Innovation Age is a TACSI initiative funded by the J.O. & J.R. Wicking Trust. The Innovation Age aims to kick-start a new generation of policy, services and supports to meet the changing needs of Australia's baby boomers.

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The Australian Centre for Social Innovation (TACSI) partners with government, not-for-profits, philanthropy and business to develop and spread innovations that change lives. We believe the best solutions emerge from working with the people facing the challenges we're trying to resolve.

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Introduction

Over the next two decades the number of people in Australia aged over 75 will double. The generation of baby boomers (those born between 1946 and 1964) is often described in aggregate as the wealthiest and potentially healthiest generation in Australia's history. Many have suggested that they will not only change the face of ageing, but also profoundly influence Australia's broader economy and society. The coming demographic shifts are often portrayed as a 'crisis' or a threat to Australia's standard of living.

At the Australian Centre for Social Innovation (TACSI) we have a different perspective. We see the coming change in Australia's demographic landscape as fostering enormous opportunities. We look at what is happening across the country amongst baby boomers, across the service provider sector, in civil society, the private sector and in government and what we see is that the coming two decades and beyond marks the beginning of a new age of innovation.

Through the foresight of the JO & JR Wicking Trust, we have an opportunity to bring together those people, groups, organisations and institutions who similarly see the opportunities ahead to have a different conversation and sow the seeds for different solutions about what it means to 'age well' in Australia, and how we can ensure that **all** people in Australia can access opportunities to age well, rather than this being only an option for those who are wealthy and healthy.

This is the first report in a series as we open an invitation to be part of this movement towards what we are terming 'The Innovation Age'.

At TACSI we see social innovation as focussing around two essential ingredients; starting with people, and focussing on what it takes to build better outcomes at a systems level.

"I don't want to retire, that is many years away yet... I still need to work to pay the bills".

–Richard



Over the last few months we have focussed particularly on the first of these. We have spent time with a diversity of baby boomers, understanding how they see this idea of 'ageing well'.

A great deal of research has already been carried out about what it means to 'age well'. Much of this research outlines some big themes that are believed to help people to remain well and active into older age. We wanted to hear what these themes mean in the context of people's lives. And we wanted to hear about what happens when people don't have experiences of, or don't have opportunities to 'age well'.

This report documents what baby boomers told us and how that has helped us to find a good place to start innovating.

We are sharing what we have learnt by spending time with baby boomers not to just add more research to an already well researched field, but as a way to reach out and invite people, organisations and institutions to join us over the next couple of years to dive into answering the question of what it means and what it takes to age well in Australia.

The Innovation Age

Where did The Innovation Age come from?

Many projects in Australia and internationally are exploring innovative approaches to aged care or to slowing the rate of ageing, or to developing technologies that help us to stay at home longer.

While all these projects offer potential to evolve a slice of the system around ageing, very few projects are afforded the opportunity to explore the bigger picture of how people in Australia might 'age well'.

The Australian Centre for Social Innovation has been given just such an opportunity through the leadership of the JO & JR Wicking Trust and Equity Trustees to kick-start and accelerate new ways to ensure that Australia's 5.3 million baby boomers have the opportunity to not just age well, but also to participate in deciding and designing what it means to age well.

The JO & JR Wicking Trust is investing in TACSI with a view to making a systemic impact in ageing by funding a significant program of work over three years. The grant will help us form the foundation for what we have called The Innovation Age – a space in which to rethink and redesign what it means and what it takes to age well.

"I'd rather take my own life than end up in care".

–Dean

Our mission is to develop and spread solutions that improve the experience of ageing, particularly amongst the so-called 'baby boomers'. Our focus is on how we might ensure that **all** people in Australia have the opportunity to age well, not just those who can afford it.

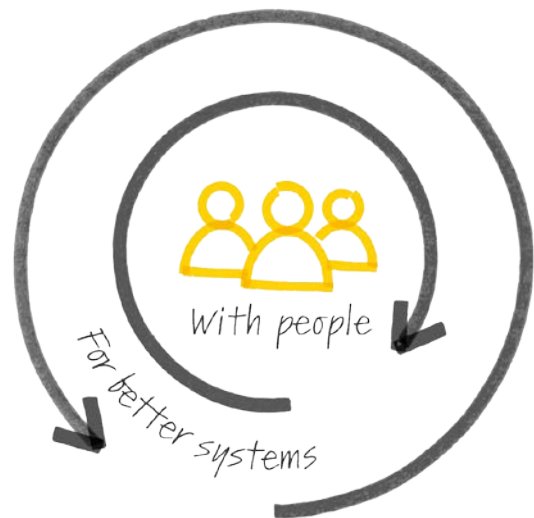
Through the participation of baby boomers, policy makers, funders and organisations we will re-imagine and kick-start a system that can respond and be responsive to the transformational demographic change upon us; a system that enables people to live the lives they want as they age.

Our Plan

The Innovation Age aims to make a substantive contribution to helping institutions and people in Australia to rethink what it means and takes to age well. This requires work at two levels:

1. Designing, trialling and spreading better solutions (which might be services, processes, models or policies) – and doing this with baby boomers.
2. Building a process and structure/s to facilitate collective action for better systems which might include service providers, government and new groups of baby boomers themselves.

This two-pronged approach reflects TACSI's belief that social innovation that creates impact needs a people focus and a systems approach.



What we've done so far

Our approach to social innovation is to start with people. This report represents only the first part of that work – a broad exploration of boomers' perspectives on ageing well.

Over the past few months we have spent time with baby boomers understanding what it means to age from their perspective. We visited people in their homes, spent time with them in social groups, toured their communities with them and met them in their local parks, cafes, shopping centres or community centres.

What happens next

Our initial insights from this work (which are detailed in the next section of this report) have led us to understand that one of the areas that presents significant challenges, but also opportunities for significant outcomes is that of 'home'.

In a context where many baby boomers can expect to change where and/or how they live in their later years our hunch is that there is much to be gained by shifting systems in and around home and housing.

In the next phase of our work we will use generative research to discover how people are approaching, struggling with, creating opportunities in and challenging traditional pathways in relation to what people understand by 'home'.

Our second report will provide a rich exploration of home and identify specific opportunities. We will then use these insights to create foundations for solutions (which might be anything from new services to business models, peer-to-peer processes or new products) that address real needs and opportunities.

What happens next... Collective Action

Having identified specific opportunities related to 'home' our next step will be to stimulate and coordinate action across multiple organisations and individuals to develop and spread solutions.

This will mean working not only with baby boomers, innovators and entrepreneurs but also with funders, service providers and the policy makers working in and across the systems that will be stretched by the growing number of boomers experiencing the highs and lows of ageing.

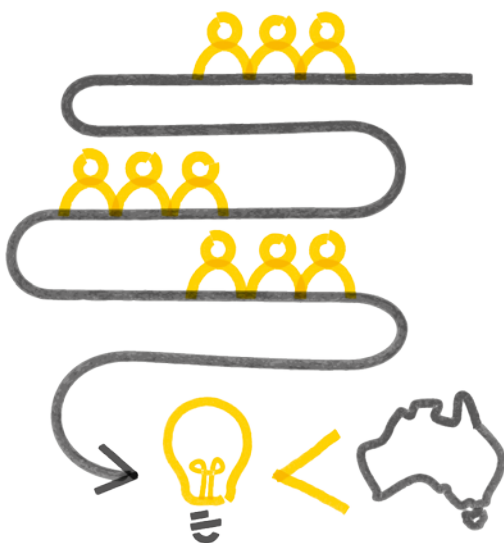
Australia's ageing population is increasingly prompting change on many different fronts - from people's attitudes and society's assumptions about ageing, to policy and market reforms, services, products, behaviours and structures. In effect, the baby boomer generation is starting to lead a revolution in the way we age, and the way we see ageing. If we are to harness the potential of such a revolution a systems approach will be essential - an approach that draws together the many levels of change that need to happen if we are truly to ensure we can **all** age well.

The investment from the Wicking Trust will help catalyse the development of solutions grounded in the real experiences of baby boomers. It will also help us learn about and test how such solutions can be spread and how together we can innovate across the system for real and lasting change.

We will then present the results of our tests and prototype solutions and build the case for scaling these solutions. At the same time, we will be testing and developing ways to build a collaborative structure so we can share and build more effective methods for systemic changes to support ageing well in Australia.

The Innovation Age is a bold and ambitious exploration of what it means and what it takes to age well in Australia. We welcome fellow travellers on this adventure!

Design, Test and Spread better solutions with people



new 'solutions' - might be services, ways of organising, policy frameworks, business models, peer-to-peer processes or support systems - the nature of the solution comes from the people

Build collective action for better systems with partners



What's this Ageing thing anyway?

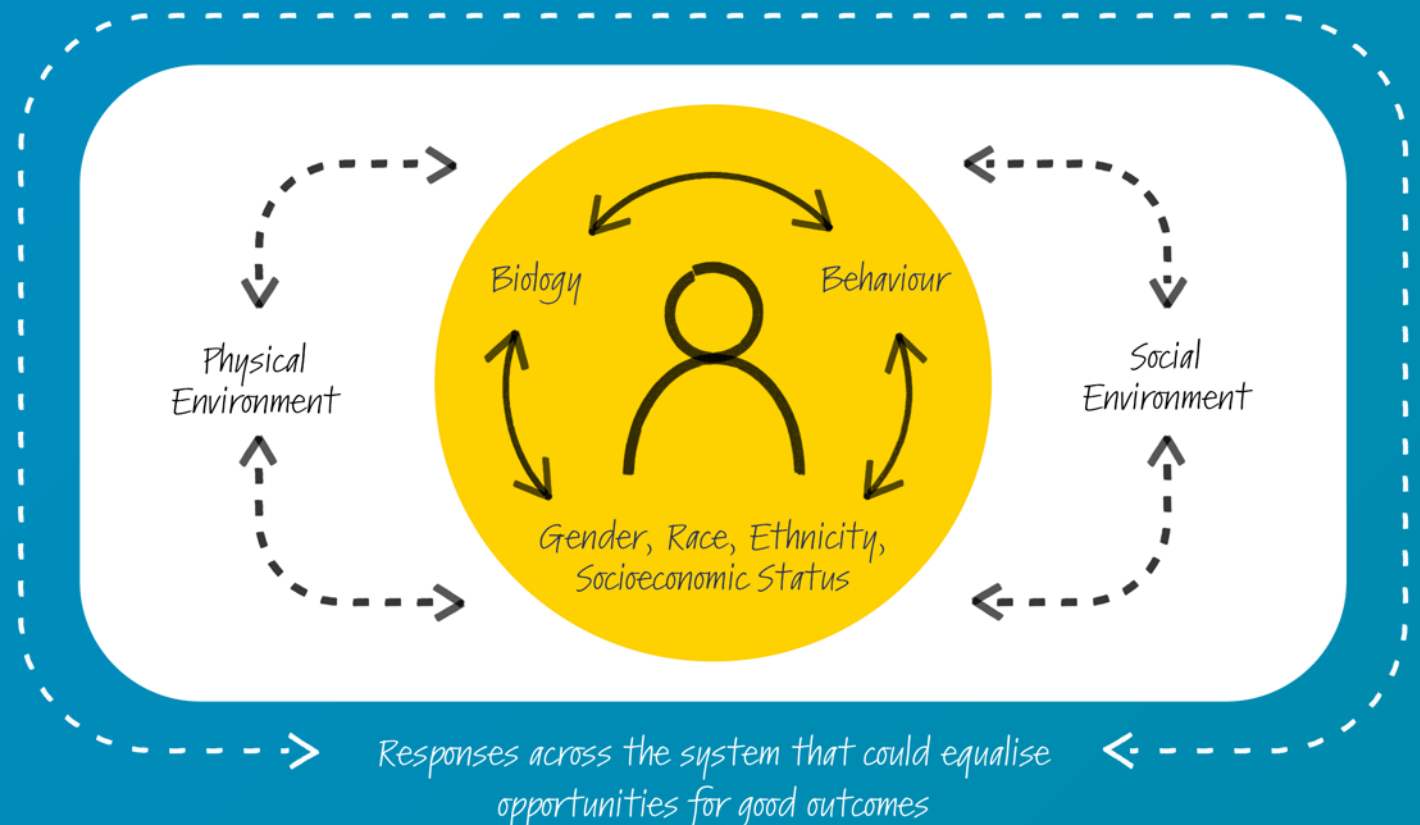
The old adage 'you're only as old as you feel' has some truth to it. However it's also a bit more complex than that. Age is not just a matter of how many years you've lived, or of how young or old you feel. It is as much about who you are, who your ancestors are (those people who provided your genetics!) and where and how you live.

So we met people who were exactly the same age in years, but who had completely different experiences of their age, different functional abilities and different attitudes to life.

The diagram below shows how TACSI is proposing to frame ageing in The Innovation Age – it is about people as agents of their future, for sure, but age and ageing is also shaped by people's experiences, opportunities, environments, and the reaction of the culture and society in which they live. Ageing, and therefore innovation in ageing, occurs systemically, not just individually. This is why we are taking an approach that sees both the person and the system as central to any innovation that can help us to age well.

“There is a funny thing about timing and ageing. I find myself with these conflicted thoughts, like a little nagging thought that I've missed the boat on things versus not wanting all this talk about retirees to apply to me. I don't feel ready for that, it freaks me out a bit”.

–Peter





Why baby boomers will change everything

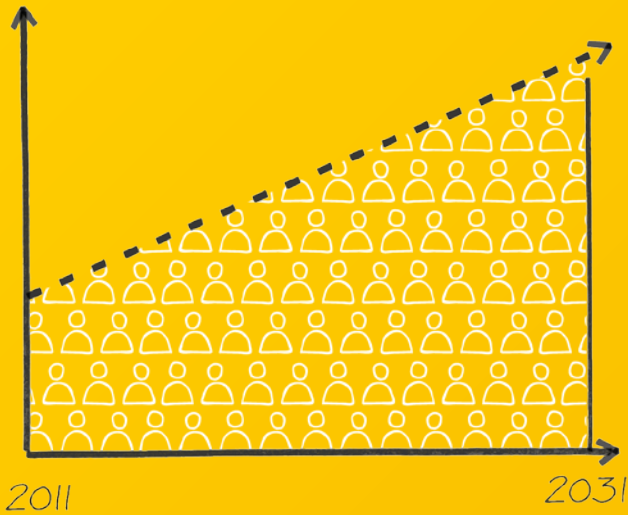
Australia is at the start of a generational change. As more and more members of the baby boomer generation graduate into what has been seen as 'retirement' age (65+ years old), it is clear that this will not only significantly change our society and our economy, but it is likely to lead to us rethinking the fundamentals of what it means to 'age well'.

Baby boomers are the generation that were born after the Second World War (from 1946 to 1964). They lived through and created many of the achievements of the civil rights movement, the sexual revolution, universalisation of education and health-care – and they benefited from post-war prosperity and technological advances. They radically shifted public sentiment and values, family structures and economic power. It is likely that they will continue to reshape and restructure how we see, experience and live into 'senior citizenship'.

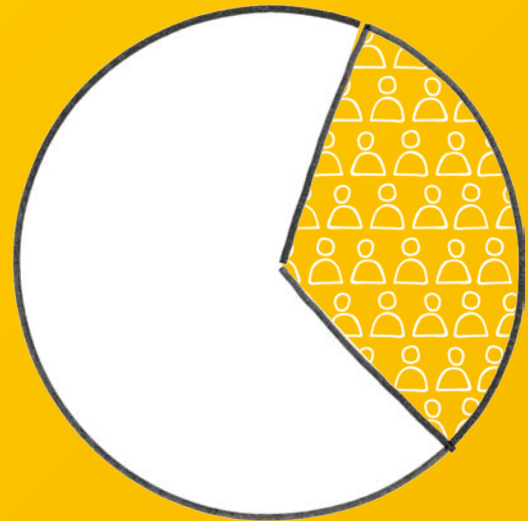
Australia's demographic structure will shift fundamentally over the coming decades. We are an ageing society, and the rising tide of the baby boomer generation will not only change the number and proportion of older people in our country, but will have significant implications for the national economy, society and culture.

There are many stereotypes of who this 'new' generation of older people are and what they value - they are often portrayed in derogatory terms - cruising around the country or the world, spending their children's inheritance whilst living the high life. Certainly the baby boomers are, in aggregate, wealthier than any other living generation in Australia. However, this does not mean that we can stereotype all baby boomers as wealthy. The reality of the situation is, of course, much more diverse and nuanced than this.

Baby boomers in Australia



Number of people aged 65+ will **increase by 85%** from **3.1 million** to **5.7 million**



Proportion of people aged 65+ making up the total population will **increase** from **13.8% in 2011** to **18.7% in 2031**

Source: Australian Government Intergenerational Report

As a whole, baby boomers are very different to the pre-war generation



2x more likely to be living alone

34% are entering later life without a spouse



Significantly more educated

43% completed secondary school, 20% tertiary



More likely to be renting

19% are renting, 36% are still paying a mortgage



More ethnically diverse

31% born overseas, 20% from CALD background

Source: Hugo, 2014; ABS, 2011

“You need to keep young in your mind. It’s an attitude, you can talk yourself into being old.”

–Jayne

The baby boomers are a generation that is more diverse than the previous ‘builders’ generation (born pre-war, between 1925 and 1945, they are sometimes also called the ‘silent generation’). And this diversity is not just cultural in nature - it is a generation that is economically, socially and geographically diverse. There are a significant number of baby boomers who are experiencing economic hardship, who are vulnerable and who may experience significant health, financial and social difficulties as they age.

The big challenge for Australia over these next decades is to ask and tackle the hard question:

*How might we ensure that **all** people in Australia have the opportunity to age well?*

Rising to this challenge requires not just technical fixes such as new pills, apps, robotic carers and so on. These innovations may make the headlines, but the real changes we need to make require social innovation - creating the foundations for new attitudes towards ageing and older people, new opportunities for sharing, supporting and caring for each other as we age, new possibilities for social interaction to combat loneliness, and new business models for ensuring that everyone, not just those with the financial means, can live well into older age.

Of course all this has profound implications for much of what we currently take for granted in terms of our idea of ‘ageing’ and what services and supports might be needed to help people as they age. It will fundamentally challenge our assumptions about age and what ageing means at a personal level as well as challenge professional norms and service assumptions.

The change will be a ‘slow burn’, not an overnight transformation. It will take another fifteen years or so before all the baby boomers reach and pass the age of 65. And we are not going to see the wholesale collapse of current systems and structures overnight either. So, we can certainly learn from what is working now, and tweak and evolve as more and more baby boomers begin to age.

However, we also need to start to reimagine and respond to how baby boomers themselves see their futures. And we need to find and link together the innovators so we can start to build the collective action that will be needed to contribute to systems change.

“When my mum was 50 she looked old. We’re older than that and we don’t look that old”.

–Jan

Now is the time to kick-start the next generation of ageing innovations which focus on how we can foster a generation of structures, systems, services and supports that ensure that ageing is not a process that merely helps us to decline towards our ultimate death, but rather, ensures that we can extend our potential for a life well led.

Shifts as baby boomers age and the need for better solutions and systems

1 Growth in the number of older people



Over the next two decades the baby boomer generation will move beyond the age of 65. The sheer number of people aged over 65 in Australia will dramatically increase by 84.8% (moving from 3.1m in 2011 to 5.7million in 2031).



Innovation focussed on how various systems and markets can respond to increasing numbers of older people over the next decades.

Cultural and social innovation focussed on addressing negative perceptions and ageism as older people become a major economic, cultural and social force.

2 Proportion of older people



In the next two decades, the number of people aged over 65 years will grow more than twice as fast as the total population. Whereas in 2011 people over 65 made up 13.8% of the population, in 2031 they will make up around 18.7% of the population.



Innovation focussed on new ways to fund service systems and business models for services as the ratios of working and non-working populations shift (with implications for the raising of taxes).

Innovation focussed on relationships and transfers between generations as baby boomers shift traditional age-associated transitions (e.g. age of retirement).

3 Different needs, expectations and capacities



Baby boomers differ from previous generations in some fundamental ways - economically, socially, educationally, relationally, geographically and therefore the way they approach ageing, and what they demand, seek and are prepared to pay for will differ from previous generations.



Innovation focussed on responding to different expectations of the baby boomer generation in relation to services, supports, delivery methods and payment terms.

Innovation focussed on opening up the potential of older people rather than services that are built on perceptions of ageing as a decline in human potential.

4 Diversity of older people



While stereotypical portrayals of baby boomers present this generation as universally better off than previous generations, they are actually a more diverse generation than the one that preceded it - and there is a significant number of baby boomers who are likely to experience high degrees of vulnerability as they get older.



Innovation focussed on how we might ensure that all older people can live well, rather than only those that can afford it.

Innovations focussed on exploring transition points in the ageing process (eg. illness, loss of loved ones, retirement) and seek to reduce people's vulnerabilities across these transitions.

Initial insights: what the baby boomers told us

In this section we explore some of the key themes that emerged during the time we spent with baby boomers in relation to five overarching areas that are often discussed in reports about ageing - and which we wanted to explore with baby boomers to find out what they mean in people's lives:

- **Participation**
- **Money**
- **Housing**
- **Caring**
- **Family and friends**

We linked what we learnt from the baby boomers we spent time with to what we have found out from a range of the reports and research that has also explored these issues, and analysis of statistics about baby boomers.

We spent time with an array of baby boomers from across the socio-economic spectrum. We wanted to explore what people thought would help them age well.

We were interested in uncovering what people were already doing that could be strengthened to help them age well.

And we were interested in asking, who is at risk of not ageing well? What risks were people encountering that could create barriers to ageing well? And what factors led to these risks?

So, we approached our first round of generative research with a lense of exploring vulnerability *and* resilience.

We were interested in exploring what makes us more vulnerable, or what creates risks of vulnerability as people age? And we wanted to explore what makes people resilient as they age, and what supports the building of resilience as we age?

In the process what we found was that, certainly, there were things that happened in people's lives that put them at greater risk of vulnerability.

However, there were also factors, attitudes, behaviours and relationships that made people more resilient in the face of these risks, and meant that just because people were at risk of vulnerability, did not mean that they actually experienced vulnerability in the form of poverty, social isolation or disadvantage.

To illustrate this relationship between vulnerability and resilience we will dive more deeply into the circumstances of some of the baby boomers we spoke with in relation to each of the above themes. Along the way you will meet Richard, Dianne, Charity and Dean.

From their stories we can begin to see some of the threads that link people's lives with structural risks and opportunities. This in turn can help us to see ageing not as a series of deteriorations and deficits, but as a realisation of people's assets, strengths, and their resilience built over the course of their lifetimes.

We can start to ask questions about what it would take to build on and from these assets to ensure that more baby boomers can age well.

We can also start to identify what risk factors we might need to make more visible and how people may overcome or build resilience in relation to some of the barriers they experience in order to ensure more baby boomers can age well.

Like any broad grouping, baby boomers are subjected to stereotypes and generalisations about their lives, needs, desires and futures. In interviewing and spending time with individual baby boomers we sought to break down some of the common assumptions that are made about how members of this generation live, think and connect.

What stood out in all our interviews was not just the diversity within the baby boomer generation when it came to the issues we were exploring, but also the divergences between what the stereotypes are portraying and the range of both opportunities and real challenges facing many people in their day-to-day lives, and in their planning around their futures.

About participation

Participation in the workforce and in social and community life is important in terms of personal identity but also social contact. The baby boomers we spoke with had some definite views of what participating in and contributing to the economic and social life of Australia meant to them now and into the future, whether this was in a paid or voluntary capacity. Their futures, it seems, will be varied, and certainly not characteristic of the image often depicted of baby boomers relaxing as they cruise around the world.



We might work for longer, but not necessarily because we want to

One of the key ways people derive meaning and purpose in their lives, and participate in society is through paid work or employment. We spoke with baby boomers who were employed full-time, self-employed, employed part-time or casually, retired, semi-retired or unemployed and looking for work. We also spoke with baby boomers who were embarking on new careers, engaging in entrepreneurship or retraining or studying for work or interest.

Overall, we got little sense that the baby boomers we interviewed were looking to stop actively participating in work or life. Most expressed goals and ambitions they were seeking to pursue, and many argued that they were not able (for financial reasons predominantly) or not willing to retire.

For many younger baby boomers, the future they outlined was at least twenty or so more productive years, and many did not foresee that their contribution to society would cease even if they decided to retire from the formal workforce.

For some, continued employment was an economic necessity as they still had significant costs and debts associated with mortgages, families and/or lifestyles. For example, Richard, who is 58, says:

“I don’t want to retire, that is many years away yet... I still need to work to pay the bills”.

Charles, a cab driver who was caring for his elderly mother, insisted that despite some significant health issues, earning an income was essential:

“I will die driving a cab, it doesn’t look like I’ll be having a lot of fun when I’m older”.

For others the need to work was connected to a sense of contribution and identity. Vickey says:

“In my retirement I couldn’t sit around; I would have to work or be on the move”.

Nicky, aged 62, says that for her:

“A job is about purpose, not just money but also health”.

Research also suggests that baby boomers in Australia are likely to work longer and retire later. Some 42% of Australians believe they will need to keep working into their seventies, and around 2.6 million baby boomers are likely to have to work into older age (late seventies or eighties) because of their financial situations (Suncorp Superannuation Report, 2013). Hugo (2013;p.17) found that phased retirement plans were popular amongst baby boomers - and that only about ¼ planned to cease work all together, with almost ¾ intending to work 16+ hours per week into their retirement.

Unemployment, under-employment – it's hard finding work as a baby boomer

Recent research in Australia has suggested that over 50% of jobseekers over 50 have experienced some form of age-related discrimination (Australian Human Rights Commission, 2015).

For the unemployed or under-employed baby boomers we spent time with, returning to work after redundancy, retrenchment or loss of employment due to personal or health reasons was not without difficulty.

Richard has experienced what he refers to as 'ageism' in his efforts to get a job in a depressed regional economy:

"I am currently trying to get work. Because I'm older it is harder. The ageism is not upfront but it is there disguised in statements like 'someone better suited won the position'. I'm registered with a job agency, so after six months on their books I was brought in for the next step 'plan'. Ha, more like putting me in the volunteering parking bay. The plan was for me to do 15 hours of volunteering so I don't have to look for a job. But I still need to have paid work so I can pay the bills. So I keep trying myself. I don't want to push too much with the agency because I don't think they can help me. The right person probably could, but you are assigned a person and there are not many of the right people working in job agencies. Their service is erratic and they throw you away after they've done the basics. Most of them have no empathy; they just don't understand what people go through".

Peter is from the same region and has also encountered problems as a baby boomer jobseeker. Though he has a casual cleaning job, he has experienced a reduction in hours from 20 hours to 6 hours per week on average. He suspects it is because of his age and his increased risk profile as an employee. He has sought other work but suspects his age is putting employers off, but he also says:

"It's hard to talk about because it's hard to prove".

John, also unemployed, says that if he:

"fills in my date of birth on an application, I'm overlooked".

Lana, who has struggled to find employment since leaving her teaching position to care for her elderly father-in-law says:

"A lot of the job market is all about the youth - 20s, 30s, 40s. And you get into your 50s and 60s and people are less interested in you. But you have a life of experience to share".

Our goals and ambitions are alive and well – though opportunities to realise them are not always obvious

Many of the people we spent time with had significant goals and aspirations for their future – they were looking forward to their futures rather than looking backwards for their sense of achievement. Lana was looking towards a new career as an arts entrepreneur. Albert was considering undertaking the study he had never had the opportunity to undertake.

Picking out a card depicting a woman leaping up into the air, Pauline says:

"This image, this captures how I feel today after everything I've dealt with in life. What it says to me is - stuff everything, old age is allowing me to be me; I can be me; that is retirement, rediscovering and being me".

Jayne has so many things she wants to achieve in her life (she is 59):

"I worry about all the things I have to do and I wonder if I have time to do them all!"

Of course for others, the future did not seem so bright. When asked what he imagined he would be doing in 20 years time, Dean replied:

"I'll be dead! I don't expect to have many friends. I don't care about the future. I'm not suicidal but I don't care if I don't wake up tomorrow".

Volunteering is important, personally and as a means for socialising

Many of the baby boomers we spent time with were busy not just in their work and personal lives, but they also valued volunteering and community service. Some, who were looking for work, saw volunteering as personally and socially important.

Lana, who has plans to establish an independent business as a way to manage earning an income whilst she cares for her father-in-law, values the peace volunteering affords her:

“I have more time now. Volunteering doesn’t give me finances but it gives me peace, and this environment gives you space to think and feel, it’s uncluttered”.

Some people had seen their parents volunteer, and see their own futures as involving this too. Richard recalls:

“Dad didn’t retire until he was 75 years old; he did lots of voluntary work too. The older he got the more the balance tipped to volunteer work, that is what I imagine I will do too”.

Volunteering, however, was not all about ‘giving’. For many people we spent time with, it was also a way to meet new people and to develop personally. There were also some definite ideas of what makes for a good volunteering position or experience. Jayne says it needs to involve people of different ages:

“It would be good to volunteer again, however it would have to be with younger people in their 50s to make it fun”.

Dianne has tried volunteering but has found that did not suit her - she was expecting to get something out of it personally in addition to assisting others:

“I’ve tried Meals on Wheels but didn’t enjoy it - the people who worked for them were old and set in their ways. I tried volunteering with my local council, taking ‘oldies’ to doctors appointments, but I was put off by too much red tape, the way they inspected my car and the meetings. I’m a giver - but I know you’re not meant to expect anything, but I need to get something out of volunteering”.

Learning is part of our future not just our past

In Australia, many baby boomers have benefited from and been committed to broadening of education - and this looks set to continue as they age.

Research suggests that there may well be a boom in adult education as baby boomers age (for example, NBN research suggests that around 35% of the baby boomers they surveyed have an unmet study ambition).

Charity identified that she saw more opportunities for learning as she got older:

“I hope I could learn more now as learning becomes part of who we are”.

Albert really wants to be able to go and study, he says he never got a chance to go to university when he was younger and he would love to study the arts.

Peter struggles with some of the paradoxes of getting older:

“There is a funny thing about timing and ageing. I find myself with these conflicted thoughts like a little nagging thought that I’ve missed the boat on things [like learning the guitar] versus not wanting all this talk about retirees to apply to me, I don’t feel ready for that, it freaks me out a bit”.

Roger, at age 61, is studying history at the University of the Third Age, which he finds:

“Stimulating, and keeps the brain active. I’ll keep doing it till the day I turn over”.

Meet Richard

Living in Geelong, 57 years old.

Richard and Geraldine have been married for 36 years. Richard lost his job a couple of years ago. Not that that means he is sitting around - he is actively involved in the Lions Club, and continues to look for work. Ageism is an issue he deals with every day as he looks for a job.

Richard has now been unemployed for more than two years, and is experiencing significant financial stress. Though he has qualifications and a good job history, living in a depressed region and being over fifty means that Richard is often overlooked for employment opportunities. Despite these risk factors, Richard has a positive outlook. He also has a great deal of family support and role models in his own parents, that keep him looking for opportunities and setting goals for himself. He has faced many challenges before, and is confident that he will face this one and succeed once more.



"I don't want to retire, that is many years away yet. I still need to work to pay the bills."



Richard lives with his wife, Geraldine. They have two adult children, who live together. One of their children has a disability and requires some care and support. Richard and Geraldine also offer ongoing support to both their sets of parents, who are elderly and live in the area.



Richard and Geraldine live in their own home, on which they have a small mortgage (\$40,000).



Richard is receiving a Newstart Allowance as he has been unemployed for over two years. Geraldine has a small income from a casual, part-time job doing traffic warden work at the local school.





Richard is close to his immediate family. If he has problems Richard tends to reach out to his GP rather than friends or family. Though Richard is involved in various community groups, he tends to have relatively few close friends.


Resilience Map

A major life event such as unemployment could have resulted in significant vulnerability for Richard and Geraldine. However Richard's story illustrates many factors in his life that have helped him stay resilient in the face of adversity.

Vulnerability factors

 Lives in regional city with few jobs

 Increasing financial stress and hardship

 Employer attitudes to older workers




Richard and Geraldine

Major life event


Unemployment at age 54

Resilience factors

 Qualifications (Degree in IT)

 Good job history

 Supportive family

 Asset base (Home)

 Role Models

 Positive Attitude

 Goals / Ambition

About money

The picture of baby boomers that is often presented in Australia is generated through an aggregate analysis of their wealth. Research by JP Morgan summarises this perspective:

“Baby boomers, benefiting from a long period of economic growth and stability during the bulk of their peak earning years, have quadrupled their aggregate net worth since the late 1980s. Nonfinancial assets, specifically residential property, played an important role in that wealth accumulation, accounting for two-thirds of median household assets in 2013” (Mandel and Wu, 2015;p1).

While there is much touted about the wealth of baby boomers - as the ‘wealthiest’ generation to date, there is also a growing realisation that many in this generation do not share this wealth. Indeed some researchers speak of “the accumulation of inequality over the life course” (see particularly Hal Kendig, 2015) and “the life course as an engine for the generation of advantage or disadvantage over time” (Dale Dannefer).

Savings and assets provide a sense of security – if they are missing, we are fearful about the future

Around 35.6% of baby boomers are paying off their home mortgage. Around 17.6% are renting a home (Hordacre and Barbaro, 2015;p.22). So, while the stereotype of baby boomers and their aggregated balance sheets look quite spectacular, the reality is that many baby boomers are still servicing debt, and almost one fifth have either not entered the housing market, or have had to exit the market during their lives.

For those baby boomers we spent time with who did not own a house, or who had experienced longer-term financial hardship, there was a real sense of fear about the future - about housing, health and possibilities for retirement. Wendy summarises this when she says:

“It scares me what retirement would be like because of finance”.

Debt, financial stress and hardship are a feature of many people’s lives, which makes retirement seem a long way off. Nicky and John say they:

“Can’t think about retiring because we don’t have enough money”.

Lana has found herself unemployed and in debt, with her house being repossessed and also defaulting on her car loan:

“I’ve got a ute, but it’s under loan still, and I haven’t paid it for the last two months. I don’t know if they will take the car away from me”.

Many of the people we spoke with were not well off. Some were experiencing significant financial hardship. For many this meant a degree of insecurity and uncertainty about the future.

Income beyond pensions is important - but can also be complicated.

Research suggests that baby boomers are likely to mirror past trends in terms of retirement incomes (see Hordacre and Barbero, 2015;p.27), particularly since the Global Financial Crisis which affected both financial wealth and confidence. Overall, then:

“In the ten years to 2013-14 more than 70% of male and almost 80% of female retirees have the age pension as their primary income source” (Hordacre and Barbero, 2015; p.27).

Though superannuation will certainly assist baby boomers (particularly younger baby boomers) plan for their financial futures, research also suggests that planning and preparation is not as widespread as it could be (for example, a REST White Paper in 2013 suggested that only 14% of the 1200 baby boomers surveyed were financially prepared for retirement).

For those with few assets (including superannuation) or high levels of debt, generating income beyond the pension is often necessary to make ends meet and/or to fund ‘extras’ such as holidays or family visits. Some of this has been discussed above, however there are other aspects that were uncovered about the difficulties of generating income whilst on a pension.



Many of the people we spoke with relied on full age pensions for their income, but they wanted or needed to do some extra jobs to afford small luxuries and annual holidays. For example, Pauline had started gardening for older people in her neighbourhood and in turn they paid her a small amount of money. Pauline explains:

“There are quite a few people who don’t qualify for a home care package but have needs. A formal business charges them \$60 p/h and they still don’t do what they need. They just do the big stuff like mow lawns, trim hedges, etc. One lady I garden for was going to move. Her husband used to tend the garden and she just couldn’t do it and she definitely couldn’t afford a private company. Also I garden in a way that the hard stuff is done, but they can still potter. There are other people like me who need extra pocket money, we all get benefits from the arrangement. The arrangement is cash in hand \$20p/h. I do an hour tending the garden like their extra pair of hands, but then it is also a social thing, we chat, have a cuppa, share stories”.

Pauline does have concerns that doing this sort of work will lead to trouble:

“I would like to find a way to help the community without feeling like I am doing something illegal. I worry someone will ask about a police

check or insurance or an ABN. There is so much fear about abuse and stealing money off older people – I’d hate it if someone thought that of me. I choose what I charge and I know it is affordable”.

Her husband argues that it benefits everyone concerned, and that it would be good if there could be ways in which it was easier for more people to do small amounts of paid work:

“Our garden has had its 50,000 service. She gets to enjoy gardening in another way, the ladies are all so lovely and the extra cash means I can have jam on my toast. I’d love it if there was a structure to allow pensioners like me to do something like this in the community without drowning in bureaucracy. I don’t want to hassle with an ABN and insurance or training that doesn’t value my experience. I don’t want to lose this thing of ‘community’ we have here. For me it is about my time, my effort to helping our community in a way that I enjoy. It’s win-win”.

A number of people spoke about other forms of income - such as putting a room up on Airbnb, or renting out a spare room. All worried about the implications of this kind of income for their pensions and benefits.



Thrift and prudence is still a feature of boomer lives – it didn't finish with our parents

Research suggests that objective measures of financial security need to be tempered with more subjective assessments including people's own assessments about their use of financial resources (see for example, Snoke et al, 2011). While broader stereotypes of baby boomers suggest that they have no need for financial restraint, the time we spent with people suggests that concepts of thrift and prudence are still very much part of many baby boomers lives - and not only if they are asset-poor or experiencing financial hardship.

Many of the people we spent time with spoke of their ability to plan for and stretch the limited income they have to manage to live well. Brian explains his finances:

"We don't have a lot of money, we live off the pension and we have a mortgage, but we have a good life. We live tight and this creates pressure. I've become a good manager of no funds [i.e. debt]. We live on \$700 a week and \$480 of that goes to our mortgage. We also run 2 cars. I know where we are every minute financially.

We've found creative ways to earn extra cash or achieve things on a shoestring... Lots of things around our home come from garage sales, some of it giveaways like the wood we used to make the arbor in the garden.

I get joy out of restoring and creating from nothing – this kind of achievement makes me happy.

We've also cut down or dispersed our major bills – with our council rates (which are phenomenally high) we pay \$77 a quarter and the balance accrues as a debt to be paid on sale of the house; water rates we pay weekly; electricity we got solar when we built.

We use a credit card with frequent flyer points and these points buy me a return flight to Perth to see my sister once a year. I have \$8.50 pocket money a week - \$3.50 for a coffee on my Saturday bike ride and \$5.00 for tennis. We are resourceful.

When things got really tight we had a student live with us for a few months. He was on placement at the hospital, we saw his ad on Gumtree and responded. He paid \$80 per week. He was a perfect tenant, he was here to study and he loved the place, we rented him an ensuite bedroom.

It was a mutually beneficial arrangement. If pushed we would do it again but more and more I value my own space. Also I wouldn't do it if we were penalised in our pension for earning extra dollars".

About housing

As with the financial stereotypes of baby boomers, many of the images we are presented with of this generation depict couples who fully own large, and predominantly empty houses. While almost 40% of baby boomers own their homes outright, almost a third are still paying off mortgages, and a fifth are renting (Hordacre and Barbaro, 2015).

Housing represented a big stressor for many of the baby boomers we spent time with - for different reasons.

Life can throw obstacles in the way of home ownership, but it's still a dream we hope to realise

Changes in circumstances, such as divorce or unemployment can mean that people lose their homes or have to find cheaper alternatives. A number of the baby boomers we spent time with had experienced the after-effects of relationship or employment breakdown, with housing becoming a stressor as a result.

Peter identified housing as his biggest stress:

"My number one stressor is housing. I lost my home when I got divorced. I'm still trying to live out that dream of owning my own home, but can't get into the market, especially as I am currently 'unemployed'. There is this implicit expectation that you should be a homeowner. I still kick myself sometimes that I lost the house and didn't buy one again when housing prices weren't so high. I did try, but I was running my own business and even Homestart wouldn't give me a loan."

Like Peter, Dean lost his home through divorce. He expressed a deep pain about not owning a house, and the pressures this puts on him financially and personally as a carer for his elderly father. He feels that his hard work has only resulted in:

"debt going down the line".

Penelope managed to buy a house following a divorce, but now has little money to maintain or renovate it, meaning it has depreciated in value over time, leaving her with only the land as an asset:

"My house is falling apart around me. But it is the place I could afford after my divorce. I know the house isn't worth anything, but the land has value."

"My dad says to me, 'you are still camping out in that house'. I know housing should be a stressor but I don't have the energy to put into worrying about it, there are more important things".

Other people were determined to do whatever it took to get into the housing market before it was too late. Jayne is 60 and has decided to build her own house and start a new business simultaneously. This has been a stressful decision, and she is currently living in a share house to reduce costs and afford the build. She is currently reconsidering self-employment as the two stresses together are becoming difficult to manage.

Affordable private rentals are getting harder to find in places where we want to live

According to researchers, the number of people over the age of 55 who are renting is increasing (see for example, Petersen and Parsell, 2014).

Further, the decline of affordable private rental accommodation means that housing stress amongst people over the age of 65 is also increasing, with the number of people aged 65 and over in low-income rental households expected to increase 115% by 2026 (ACSA in AHURI, 2010; p.6).

The people we spent time with who were renting were often resigned to continuing to rent into their older age, and were concerned that what they could afford was increasingly sparse or unsuitable housing.

Wendy worried that she would not be able to afford a place on her own and this was one of the reasons she stayed in a defacto relationship and commuted between Melbourne and Geelong each day to work.

Peter said renting means constantly worrying about where you will be living, and where your place is:

"The neighbourhoods I would want to live in with my family are just not affordable, so I also worry about where we will be living. Housing is also stressful because when you rent, like we are, you are living in someone else's home and there are inspections, which really kills any sense of a place being your home".

Homelessness is a real prospect when we have no assets or family to fall back on

Homelessness amongst older people in Australia is increasing - and this is reflected in the number of homeless people who are from the baby boomer population - which has increased over the past decade (see for example, Petersen et al, 2013; Petersen and Parsell, 2014).

Some say that, though data is sparse, it seems that homelessness too is at a “demographic crossroads” (Petersen and Parsell, 2014;p.18) with most homeless older people having previously had ‘conventional housing histories’ rather than having ongoing housing disruption throughout their lives (Petersen et al, 2013).

The baby boomers we spent time with who were at risk of homelessness, came from various backgrounds in terms of their housing history.

In the weeks before we met with Charity, she had left an abusive relationship, lived in her car for a few nights, and since then in emergency accommodation. She had been approved for private rental accommodation, but was concerned that this may not be affordable and that she may need to return to the relationship, despite the dangers:



“I realise in retrospect that the only reason I stayed in two marriages is because I had nowhere to go. I don’t know what the future holds now, but I do know I am strong enough to help myself.”

Steve ended up on the streets after a dispute with the Housing Department when they wanted him to clean up the things he had collected on his property. Steve has an attention disorder and when the Housing Department changed its policy from long-term case management he lost the worker who understood his condition and with whom he had a long-term relationship, and he was forced to tell his story over and over again to a stream of workers:

“I felt like I was the one cranking the machine to turn the cogs and make things happen. Isn’t that their job? Isn’t that what they are paid for? I fought the fight and I lost. I don’t want more hand to mouth services! I want some social engineering to start happening.”

On the day we met Lana her house was set for repossession. Prior to becoming unemployed she had been paying off a mortgage on a house, and had a loan for a car. She has tried to negotiate with the bank, but without success:

“Today I learnt they have slapped a notice on the window saying, ‘trespassers will be prosecuted’. I had to ring the bank and say I am a responsible person. I’ve tried really hard over the last five years. I can’t help having illness, i’m helping my father-in-law, i’ve served in this community for 45 years teaching”.

As a result of the repossession she and her relatively new husband will be forced to continue to live with her elderly father-in-law. This creates both financial and relationship stresses for her:

“We won’t have our own space or home. We live under the auspices of a European strong male, came out post war, very independent, dominating at times, soft and insecure at times. For my husband and I to have the relationship we really want, it’s definitely on hold and it has been for five years. And that has been painful for me and him too. But it’s the way it is and we make the best of it.”

Surprisingly, Lana is philosophical about losing the house, and feels that losing the house will relieve some stress in terms of her financial problems:

“Financially losing the house will simplify my life. At least I don’t need to pay council tax. Some stresses will be dropping off me. I have to trust that God will keep me safe and provide a roof over my head. A lot of older people don’t have the means anymore to own a house or apartment. We’re becoming more third world”.

Ideally we’d like to grow old in a place we know and where we have connections...but that may not always work out

According to both Australian and international research, place is an important part of ageing well. Kendig and Phillipson (2014; p.104) argue that:

“The physical environment may itself assist in ensuring positive physical and mental health, especially for those experiencing chronic ill health, cognitive frailties, or feelings of loneliness resulting from the loss of partners and friends”.

Further, researchers have also suggested that home ownership is an important determinant of whether people are able to move through choice, and whether they are anxious or fearful of having to move out of their neighbourhoods. For example, Olsberg and Winters (in Duffy-Jones, 2012; p.6) found that:

“Home ownership gave individuals the financial capacity to plan whether and under what circumstances they would move in the future...In the case of private renters...individuals in this type of tenure were ‘most anxious about moving in the future’. In particular, many private renters were ‘fearful that they would be forced to move because of financial difficulties as they grew older”.

Most of the home owner baby boomers we spent time with had intentions to grow older in their place rather than moving or seeking out specific housing for older people. For Albert and Jan, who live on a 4 acre block in the hills of Adelaide, there was a strong sense that their future lay in that home and community. However, there was also a sense of realism that this depended on remaining fit and healthy, and a need to make alternative plans in case they did not.

Amongst the baby boomers we spoke with, the newer trend of ‘Active Adult Lifestyle Communities’ (AALCs) were not a realistic option, or they were seen as something to make fun of - as Carmen said, she dreamed about “the masseuse, the chef and cocktails at 5 on the deck”, but recognised that while this was not likely to be an option, if she did have to consider assisted living, she would like it not to be separated from broader society:

“What I would like from aged care is to have activities, parlour games, performances, but not all coming to me - me going to see them in the world.”

Some people, however, were forced because of circumstances to consider age-specific residential options. Dianne is in her late sixties, but five years ago she made a decision to move to a residential facility where most people are aged over 85 years. Dianne considered that she had few options because of a lack of savings or superannuation, and finding herself in a large house with a large mortgage and no employment, she decided to sell the house, and sought assistance from her adult children to raise the money needed to pay for the unit in the residential facility. She has found another younger resident with whom she socialises.

Connection to place, was, however, also cultural. Roy, a Maori man who has moved from New Zealand, jokes about where he might end up living, before getting serious:

“I hope its not an old peoples home, but you never know. A fortune teller told me I’d live to 88 (laughing) it cost me five bucks to know that. Maori don’t go to rest homes they are looked after in a family environment. My family is already asking ‘when are you moving back?’”

Meet Charity

Living in Northern Adelaide, 61 years old.

Charity is positive about the future, despite having had a tough life - she is a survivor of two abusive marriages, and has little contact with seven of her eight children. She is currently couch-surfing, waiting to find a rental property to move into with her youngest son.

Charity recently left her marriage and is dealing with the legacy of domestic violence for a second time. She has been staying with friends from her church for a couple of months, along with her youngest son. She has eight children, but because of the effects of domestic violence in both her marriages, she has no real contact with her other adult children. She has many chronic health issues which means she cannot work, and as a result she receives a disability pension. She has dreams of one day helping other survivors of domestic violence, indeed of setting up a home for survivors. Charity married young and didn't finish her formal education, but Charity has a lifetime of experiences that she'd like to share with others. She has good connections to her church community and they have helped her out considerably over the last few months.



"I never even thought of myself as a baby boomer. I don't know what the future holds, but I do know I am strong enough to help myself. Faith is important to me, it is what pulls me up from the depths of despair."



Charity has 8 children. The youngest still lives with her - the other 7 have moved on or severed connections due to the trauma of domestic violence. She has just left her 2nd abusive marriage.



When we met Charity she was couch surfing and that morning had been accepted for a private rental. A week earlier she was in emergency accommodation after leaving an abusive marriage.



Charity is receiving a Disability Pension as she lives with chronic illness including PTSD, fibromyalgia and arthritis. Housing SA is providing her a bond and 2 weeks rent for the rental property.





Charity is highly involved with her local church. Members of her church have given her and her son a place to stay while she find a home. She has also sought help from formal services for assistance regarding domestic violence.

Resilience Map


Charity is facing a number of major challenges, any one of which could increase her vulnerability considerably. However, she also has a great deal of support from her church and a positive attitude, which may help her address some of the challenges.

Vulnerability factors

 Financial stress and hardship

 Chronic health issues

 No assets

 Lack of formal education




Charity

Major life event

Left second abusive marriage

Resilience factors

 Support from her church

 Positive Attitude

 Goals / Ambition

About caring

Yes we are the ‘sandwich generation’ – and sometimes it’s a sandwich with ‘the works’!

Research suggests that many of the baby boomer generation are caring with a ‘dual focus’ - on caring for their elderly parents, and then often also caring either for their own children (such as caring for adult children with disabilities) or their grandchildren. In addition, researchers have suggested that baby boomers are less likely to restrict themselves to a singular identity as a ‘carer’, but rather: “juggle care-giving, work, family, and social commitments. To succeed in this juggling act, they have high expectations of support from services” (Guberman et al, 2012;p.210).

Many of the baby boomers we spoke with had complex relationship and care responsibilities involving not just their elderly parents, but also children with disabilities, or with mental health, drug addiction or other psychosocial issues, and then either their own younger children from newer relationships, or active caring of their grandchildren. For many, caring was a large part of life.

Penelope’s situation highlights some of the complexities this sometimes involves. She balances a number of caring roles, in addition to dealing with some complex health issues herself.

“I am David’s carer [her son who has a permanent physical disability from a work accident]. I do what I can to help him get around and manage the emotional ups and downs. I also care for my aunt living with dementia. Originally that involved constant and unpredictable support to keep her in her own home. Now I am her legal guardian supporting and advocating for her in her nursing home. I have to balance these caring roles with my own health needs, this doesn’t leave much extra capacity.

So when my parents started needing care a month ago, after Dad had two falls and a resulting head injury, they became a stressor for me. They have been resisting making adaptations at home, this has stressed me out.



My sister works full-time but she helps out when I need her; I would hate to do it without her but her availability is narrow. My active time and energy is limited and I get overwhelmed because the list of things to do gets longer and longer”.

Some of the baby boomers we spoke with were also parents of young children - like Peter, who had two young children from his second marriage, in addition to older, adult children from his first marriage. He described some of the confusion this created in his life:

“The tough part is having a 5-year-old and a 7-year-old at 60. I’m viewed as their grandfather by others – like Seb’s child care worker who said ‘now say goodbye to Grandad’ when I dropped him off; like the well meaning grandparents in the playground, who were probably not much older than me, saying to Olivia and Seb ‘hope you two are being good for Grandad’; like the time Olivia herself told me I looked like a granddad! It’s not just that though, while I’m very active physically I find I lack the patience and tolerance to parent like I did the older three kids”.



We might need care ourselves someday, but it needs to be different to what's on offer now

We spoke with people about what they saw as the care system, and how they saw their future should they need care options. Many thought that the current aged care system was not something they wanted to experience themselves. Dean was very strident in saying:

"I'd rather take my own life than end up in care".

There was certainly a degree of fear about future care needs, and a few people found it very difficult to talk about any plans they had regarding care options.

Nicky was concerned about her future if she needs care, and also the care of her husband John:

"I don't want to lose my dignity. I can't imagine ever having to wipe John's bum, but I never want anyone else to have to do that for me. I think euthanasia should be an option for people".

Carmen was concerned about being 'hidden away' in the aged care sector:

"The aged care sector is really behind and we are still hiding people away who have dementia and I can't stand that. I'm a real humanist; the society recognising and accepting and having the skills and awareness to embrace those older people and find their strengths and deliver service and support not just for older people, but for their families. The whole aged care industry, isn't working, it's a mess, it's a bloody mess".

This is a conundrum for policy makers and planners, because according to research, baby boomers are actually likely to be relatively unhealthy despite living longer, with diabetes, hypertension and obesity increasing across the cohort (see Black et al., 2015); plus having less opportunity to call on partners and children to provide for their care as they age (see Hugo, 2014). So, the need for innovative approaches to exploring care options amongst the baby boomers will be critical.

Meet Dean

Living in regional Victoria, 60 years old.

Dean lives with and cares for his elderly father in a small regional town in Victoria. He is currently unemployed, and has not worked for almost ten years. He has few hopes for his future.

When Dean was 50 things were looking up - he left his job to work on building a new house, which was to become a home for himself and his wife, and Dean's parents as they aged. But three years later things went wrong. He got divorced, lost the house, his mother died and his father got sick. He moved in with his father in a small regional town, and became a full-time carer. He had to start looking for work because he had no income (his wife having taken on the role of income earner as he was building the house). The town where he lives has few job vacancies for someone with his skills. He also finds it hard to imagine working full-time as caring for his father takes so much of his time. Nevertheless, he is not eligible for an Age Pension just yet, and so he is on a Newstart Allowance. Things are tough financially, but he scrapes by each fortnight. He doesn't hold out much hope for his future, and doesn't see himself ageing well.



"I've gone from having to not having. Now I've got no wife, no job and no money. I don't care about the future"



Dean is divorced and no children. He is the primary carer for his elderly father.



Dean lives with his father. He had been building a home for himself and his parents but lost this in the divorce settlement. He owns a plot of rural land that he may build a modest home on one day.



Dean receives a Newstart Allowance. He gave up work to build his family home. His wife was the primary income earner. He hasn't been able to re-enter the workforce since the divorce. He manages by simply not spending.



Dean volunteers at the local Men's Shed to meet his Newstart obligations. This is his main form of social contact and connection. His social activities have shrunk due to not having money to go out.

Resilience Map

The experience of divorce later in life has left Dean with some significant vulnerabilities - financial, social and psychological. His sense of resilience is low, and he has few social or financial buffers. Dean's view of the future is shaped more by the vulnerability risks he has experienced.

Vulnerability factors



Experiences carer burden with few supports



Few hopes for the future



Reduced social supports



Health issues



Increasing financial stress and hardship



Dean

Major life event

Divorced at 53 and became a carer for father

Resilience factors



Small asset base (land)



Social contact - men's shed



Close relationship to father

About families

As a generation, baby boomers have higher rates of divorce and separation (34% of baby boomers are entering later life without a spouse, compared with 19% of builders) than previous generations; are more likely to be childless (14% of baby boomers are childless, compared with 9% of builders), and are more likely to be living alone (11% are living alone, compared to 6% in the builder generation) (Hugo, 2014;18-19). For many of the baby boomers we spent time with, family and friendship relationships were complex. Families were often stretched out geographically, with children and grandchildren being much more spread out, and spousal relationships less likely. Friends were important, but not necessarily always close enough to offer emotional support. Opportunities for intimacy were sought out, and people were not as willing to accept solitude for long periods of time.

Family is, of course, important, but they may not always be around as much as we would like

For those baby boomers we spoke with who had close and loving relations with their families, despite some normal stresses, their families were a source of joy and engagement. Faye was always busy with her family and said:

“Family is really important to me and us. We will do anything to support our children and grandchildren to do whatever they want to in life. I do hope what goes around comes around and they will be there for us when we need them”.

For others who were not so close, family connections were a source of sadness and stress. Pauline is estranged from her daughter, son-in-law and grandson and her son lives interstate and is busy living his own life. She has found friends who are also disconnected from family, and they share their sadness about this:

“I expected to have a supportive loving family around us – I married to have a nice loving family. It is hard seeing other friends with loving families and grandkids and they are all involved supporting one another. I thought I was the only one; but the more I talk to others the more I realised they have the same problems with family. It was very

important, absolutely huge to realise this. Talking to each other, you don't have to say much with someone who has been there. Like with my friend at tennis, I say ‘I had a black day yesterday’ and she says ‘I know what you mean it will pass, it's ok”.

Dianne's family is spread out all over Australia. All but one of her children live interstate and her two grandchildren are interstate. Visiting is difficult because of family dynamics. She finds it can be depressing and counters this by fostering relationships with other people's grandchildren:

“I thought about putting an ad in the paper ‘Granny for Hire’. But it's tough when I get to the end of the day on my birthday and none of the kids have called me”.

We might be alone for now, but we're often keen to find that someone special

We met baby boomers who were seeking intimate relationships - and who had joined internet dating sites such as RSVP and even Tinder. Others found relationships harder as they got older - like Wendy who thought that as she got older:

“You are more set in your ways”.

Jayne is ready to explore new intimacy, at age 60, after a long period of being single following a marriage breakdown:

“I would like to have a boyfriend now, I want someone to travel with or go to groups with”.

Bev has tried both Tinder and RSVP but has not found a long term partner yet (but said she has had fun along the way!).



Friends are great if we've found them - now, how do you find them again?

Some research has suggested that baby boomers, as a generation, are less well connected socially and have less social capital than previous generations (see for example, Fallon, 2004). However more recently the speculation by researchers has centred on whether baby boomers just have different ways of socialising than those recognised amongst older cohorts (see for example, Pietsch and Archer, 2013).

The baby boomers we spent time with had a diverse array of experiences with friends. Some had a broad range of friends, often drawn from their work or formal social groupings. George, a Tai-Chi Master in his late fifties mused about how he valued friends and grew his social circle:

"The more good friends you have, you feel yourself bigger. I have a big group of friends, and also my intimate friends, my 'inner sanctum'. I have plenty of social friends made up from lots of areas in my life. I mix faces, ages - the partygoers, pals at the pub, friends who are not so much good character, but I'm there to influence them. I don't judge them as long as they don't harm me."

Jen set up a 'meet-up' group for baby boomers in her local community as a way to meet with people in her own age group. Her husband was reluctant and nervous about the concept but after participating has become a 'social butterfly'.

They both have since made really good friends and Jen speaks fondly of the whole group. Jen has experienced isolation and depression, and sees the group as "keeping me going and getting me out of my shell". Jen also sees the group as a support structure for herself as she gets older.

Many of the people we spent time with were part of formal social clubs - Roger had joined a Men's Shed, Sally was part of a film society and the local library. Richard was an active member of the Lions Club.

However, sometimes it was not through these formal clubs that people sought or got personal support. Richard said:

"I am a quiet person. I am very close to my family and have just a small group of friends. If I have problems I go to my doctor, he gives me unbiased advice and direction. I don't talk to the Lions Club friends about these things. I am more of an observer of others. These days I am much better one to one but I find groups of people stressful, I just don't know what to say. Lions has helped me because I can connect with people on community and passion. We have lived in our home for 25 years and seen the area change. There is one couple who are our neighbours that we have been friends with for 20 years, others we know to say hello to, then there are quite a number of rentals".

Meet Dianne

Living in Adelaide, 68 years old.

Dianne lives in an independent living unit where most people are around 20 years older than she is. She has adult children and grandchildren, but they are rarely in contact. She has a boyfriend and is looking for more things to do with her time.

At the age of 60 Dianne found herself divorced and unemployed. She had a large house - too large for her, and an equally large debt, with only a small savings account. She decided it was time to move. She proposed a solution to her children - they should lend her the money to pay out the mortgage, and then she could sell the house, repay them all, and still have enough to buy a small unit in an independent living complex, where she could spend her retirement in relative security and with support if she needed it in the future. Her adult children agreed, and so she began downsizing. Dianne does not have much contact with her children or grandchildren and this is hard for her. She would love to find other things to do as boredom is a worry for her. She also feels a little isolated. It's hard for her when she doesn't hear from her own children, especially on special occasions like her birthday.



"I've thought about putting an ad in the paper 'Granny for Hire'"



Three of Dianne's four children live interstate. She has little connection with her children and grandchildren. She finds herself 'adopting' other people's grandchildren to fill this gap.



Dianne lives in a one bedroom 'independent living unit' in a seventeen unit complex. The average age of residents is 85+ with only one other resident of a similar age.



Dianne receives the Age Pension. She does some ironing to save a little cash. At 60 she found herself single with \$45K in the bank and a \$60K mortgage, with only the pension as income.



Dianne has become friends with Trish who is of a similar age living in the units. They spend a great deal of time with each other and this provides relief from a sense of isolation.


Dianne sees a chiropractor regularly. She finds the experience of human touch healing.

Dianne has a boyfriend who lives some 85kms away. They see each other on weekends.


Resilience Map


Dianne experienced a number of major events at once; divorce, unemployment and debt. While she was able to find a creative solution with the help of her family, she continues to experience a number of vulnerability risk factors. Dianne is, however, also resilient, has a positive outlook and a practical nature, which help to balance out some of the risks.

 **Vulnerability factors**

 Little emotional support from family

 Reduced social supports

 Lack of things to do - boredom and isolation

 Some health issues (recently had a fall)




Dianne


 **Major life event**

Divorced at 60, unemployed, low savings and high debt

 **Resilience factors**

 Practical support from family

 Positive attitude

 Stable housing as an asset

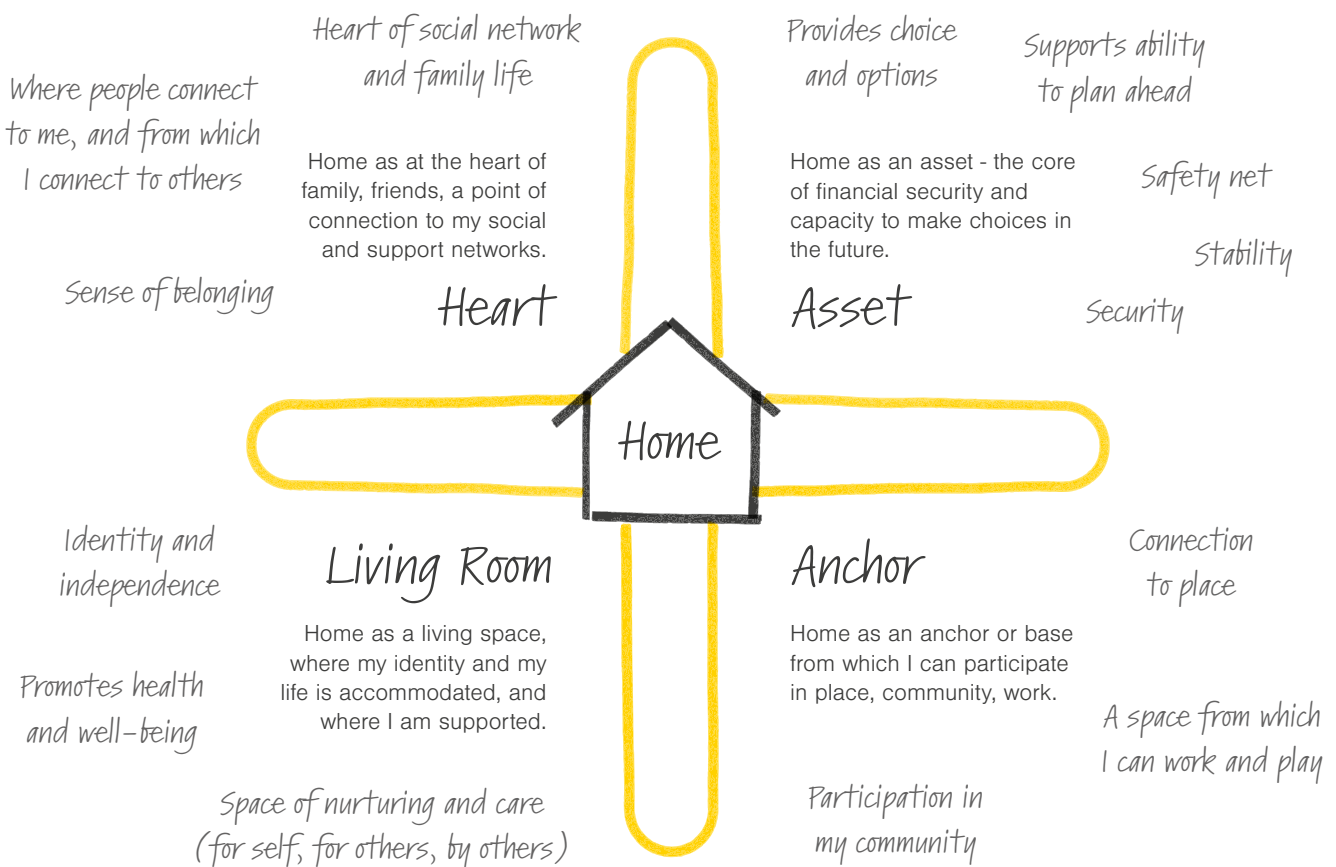
Home: a first focus for collective innovation

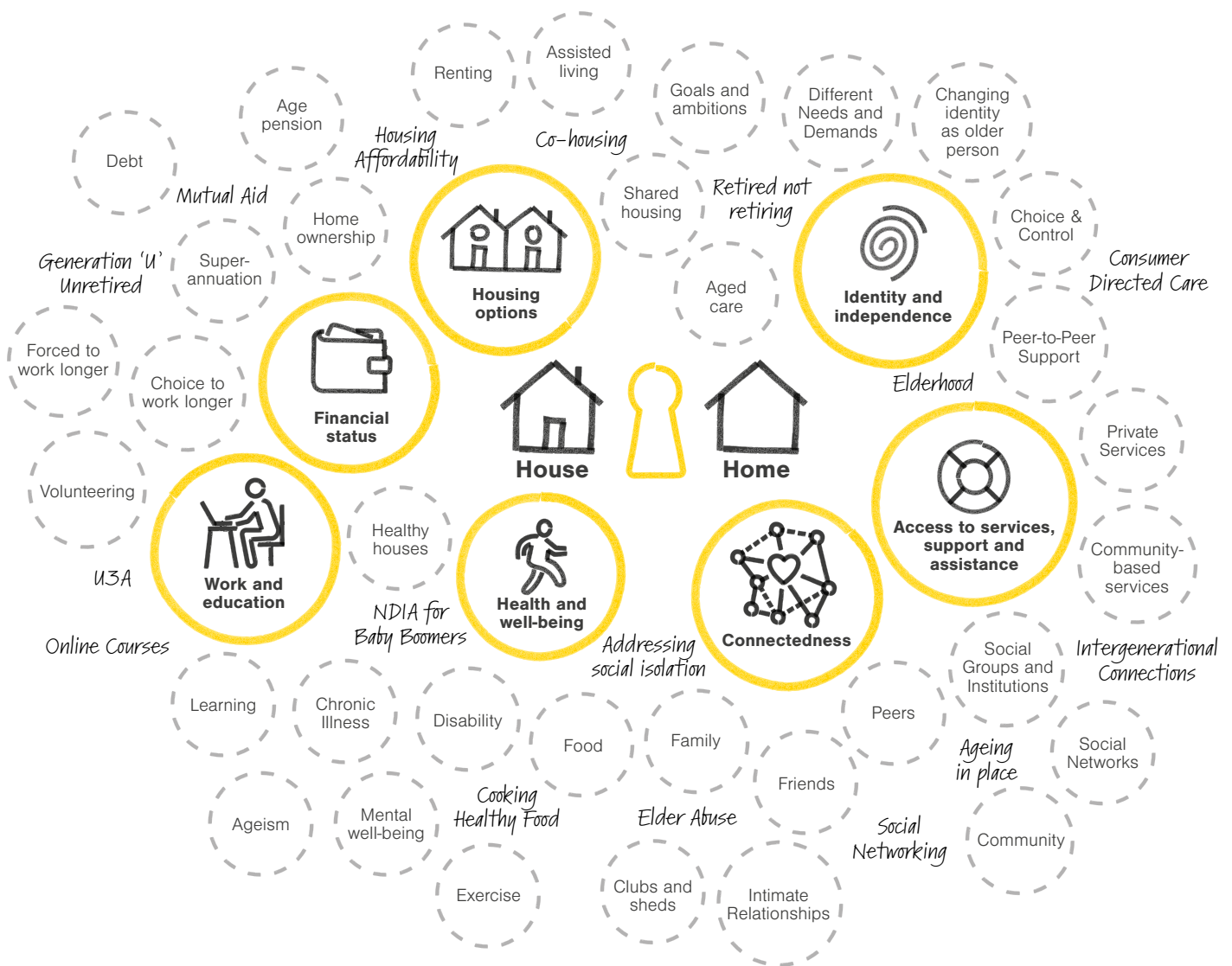
The insights that we generated from talking with baby boomers were rich and vast. The question we then had to ask ourselves was what part of this wealth of possibilities we should focus on first? We can't focus on all the insights in terms of developing and trialling solutions - so which of these has the most potential to help us unpack what it takes to ensure every person in Australia is able to age well?

While there were quite a few patterns that emerged, one theme seemed to tie together many of the stories - the idea of **home**. The idea of home (a home, house, sense of place) not only opens up a very challenging space in which to start to innovate with baby boomers, partners and other innovators, but is also an opening into many of the other issues and themes that emerged from our discussions with baby boomers in the first phase of this work.

Home was spoken of as a critical issue by many of the baby boomers we spent time with - and it is also a key challenge at a systems level, with many suggesting that it represents perhaps one of the hardest issues to tackle in an ageing society.

We heard 'home' spoken of not just in terms of having a roof over our heads, but in at least four ways - as an anchor, a heart, an asset and a living room. In each of these ways, home was part of people's identities, not just bricks and mortar. In this way *home* also came up regularly as a key variable in whether people were at risk of vulnerability, and whether they had a degree of resilience in the face of challenges. Having a home - a place, a sense of belonging, accommodation, and stability - was often core to maintaining resilience even in the face of many other things that could make people more vulnerable as they age.





Often *home* is discussed only as 'house' or in the context of home ownership. Certainly for those baby boomers with whom we spent time, while they were experiencing great financial stress or were actually without a house, a major priority was to find accommodation. However, for many people, where, how, with whom and with what level of independence and choice was just as important in terms of understanding their perception of 'my home' as opposed to just 'a home'.

The debates in research and policy about what it means and what it takes to age well are also often centred on home. Unfortunately these discussions are often centred on rather narrow continuums - from 'aged care' as the focus of home, to 'ageing in place' where the focus is again on how to ensure people can stay in a house in the place where they feel most comfortable and belong. What we would like to do is to extend this notion of home out more broadly

and explore the different ways baby boomers see *home*, and the ways *home* relates to different realms of life. These different ways of conceiving of *home* opens up a plethora of opportunities for further exploring ways in which we could design, trial and spread new solutions for *home* as a space in which people can age well in Australia. It takes us out of merely designing buildings to accommodate an ageing population (though this is still crucial!) and into the realm of spaces, places, processes, services and relationships that can help people thrive at home and in homes as they age.

It's an exciting and somewhat daunting place to start: The Innovation Age. And, of course, it is not a place that we can start to explore on our own. If we are truly to make inroads into designing and trialling solutions in this space it will necessitate collective innovation.

Join us

Are you passionate about all people in Australia having the opportunity to age well?

Are you building the next generation of services and support for boomers?

Do you see the need to innovate systems in and around home and housing?

Would you like to join with others to share, learn and innovate together?

Find us here:

theinnovationage.tacsi.org.au

Or contact us:

Ingrid Burkett

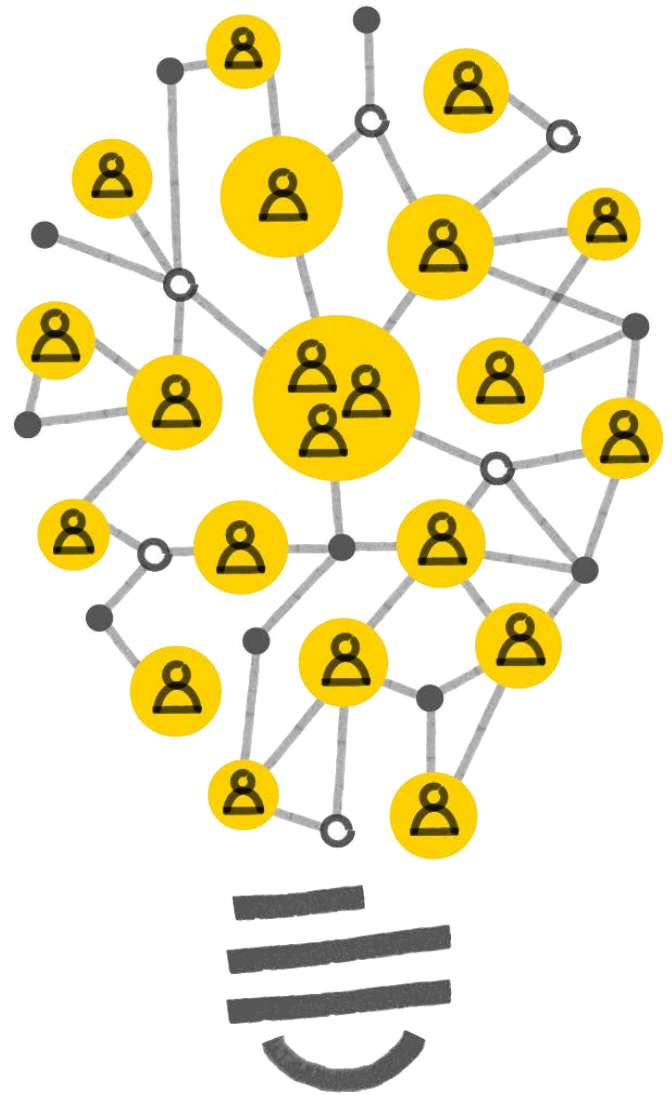
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The investment from the JO & JR Wicking Trust for The Innovation Age intends to catalyse a broader movement of baby boomers, entrepreneurs, NGOs, governments, businesses and philanthropic organisations who are passionate about building the next generation of services and support for baby boomers.

To shift systems we need to work together. Isolated innovations are rarely enough. We need to build our voice, our numbers, our influence and a portfolio of innovative, pragmatic and proven solutions.

TACSI will continue to explore the potential for an Innovation Age from the perspective of the Baby Boomer.

We'll dig deeper into our first focus of 'home' and we'll start to name system level opportunities.

But we also want to hear from you and invite you to get involved.

*It takes a village to honour an elder.
And it will take a nation to ensure we can all age well.*

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What are the indicators
of success.

- demonstrating &



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