



NSW AGEING STRATEGY



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Foreword

Australia's population is ageing. This presents both challenges and opportunities that will lead to changes for individuals and communities. This significant demographic shift will affect the way we deliver services; design our homes, cities and towns; plan our transport; and develop our workforces. The NSW Government understands that we must plan for this together.

The NSW Ageing Strategy is a key step in the NSW Government's response to these challenges. We have developed a whole-of-government and whole-of-community strategy to help individuals take responsibility for their futures, and to help government departments do whatever we can to recognise and remove any barriers to continued participation by ageing members of the community.

The O'Farrell Government's vision is for a healthy, vibrant, active ageing population, with the government, private sector and wider community all prepared to respond to the demographic changes ahead.

The NSW Ageing Strategy will provide an opportunity to realise aspects of the O'Farrell Government's social policy framework, *Smarter, Stronger, Healthier, Safer*. The Ageing Strategy is based on social policy principles that support individual choice and responsibility; focus on prevention and early intervention; and support local decision making and community partnerships.

We are proud to deliver the NSW Ageing Strategy. This is a great opportunity to realise the benefits of an ageing population and to harness the contribution of seniors in our communities. Equally important will be empowering people to plan ahead for the future they envisage in their later years.

The NSW Ageing Strategy brings together contributions from the consultations held to date, as well as the input of a wide range of community groups, agencies, departments and the private sector. We want this strategy to be a living document — one that is refreshed and renewed on a regular basis. The Office for Ageing will continue to work with government, business and the community to ensure the key elements of the strategy are reflected in future plans for NSW.

We are pleased to release the NSW Ageing Strategy and we recognise that this is an ambitious and far-reaching program of reform. We appreciate your ongoing commitment and contribution towards ensuring that NSW is on track to meet the challenges and opportunities of an ageing population now and into the future.

A handwritten signature in black ink that reads "Andrew Constance".

The Hon. Andrew Constance MP
Minister for Ageing



Vision

People in NSW experience the benefits of living longer.

More people will enjoy later life if:

- seniors lead active and rewarding lives and are valued members of the community
- adults make decisions that support their independence and wellbeing later in life
- NSW responds effectively to the challenges and opportunities of population ageing.

People who reach the age of 65 today have the opportunity to enjoy more years of healthy, active living than any generation before them. Seniors are already using their extra years to work, help friends and family, travel, volunteer and pursue personal interests. Active living means people are more likely to maintain good health and wellbeing as they grow older.

People in the middle of their lives, often their forties and fifties, also have the chance to enjoy longer lives. The decisions people make in the middle of their lives directly affect their later years. These decisions include those regarding health, lifestyle, work, housing and financial planning.

Population ageing is creating social and economic opportunities and challenges. The growing number of healthy, active seniors is a powerful economic force. Older people are a source of knowledge and expertise that can assist social and economic development, and there will be significant opportunities for business with increases in demand for new products. At the same time, NSW will need to respond to increased demand on government services, particularly in the health system. The future success of NSW will in part depend on how well it takes up the opportunities and responds to the challenges of an ageing population.

A number of principles will underpin the strategy. These are:

- **local decision making and partnerships.** Local decision making is likely to generate the best responses to ageing in communities, particularly when it involves those people most affected by these decisions.
- **older people's rights and autonomy.** Older people know what is best for their own lives and have the right to make decisions on their own behalf.
- **personal responsibility.** Supporting people who take personal responsibility for their own ageing will contribute to long-term wellbeing and independence.
- **high-quality, timely and equitable services.** Older people deserve high-quality services when they need them. Services should be focused on customers and help people be as independent as possible.
- **engagement and accountability.** The community should be actively involved in ageing issues and government should be accountable for delivering its work.



NSW Ageing Strategy

The NSW Ageing Strategy describes how the NSW Government intends to work towards its vision. This work will be done in partnership with the private sector, community organisations and, most importantly, the people of New South Wales. The Ageing Strategy is an initiative of NSW 2021, the Government's plan for NSW.

The strategy takes a 'life course' approach to ageing. It describes how the NSW Government intends to work with people at different life stages to help them remain healthy and independent for as long as possible.

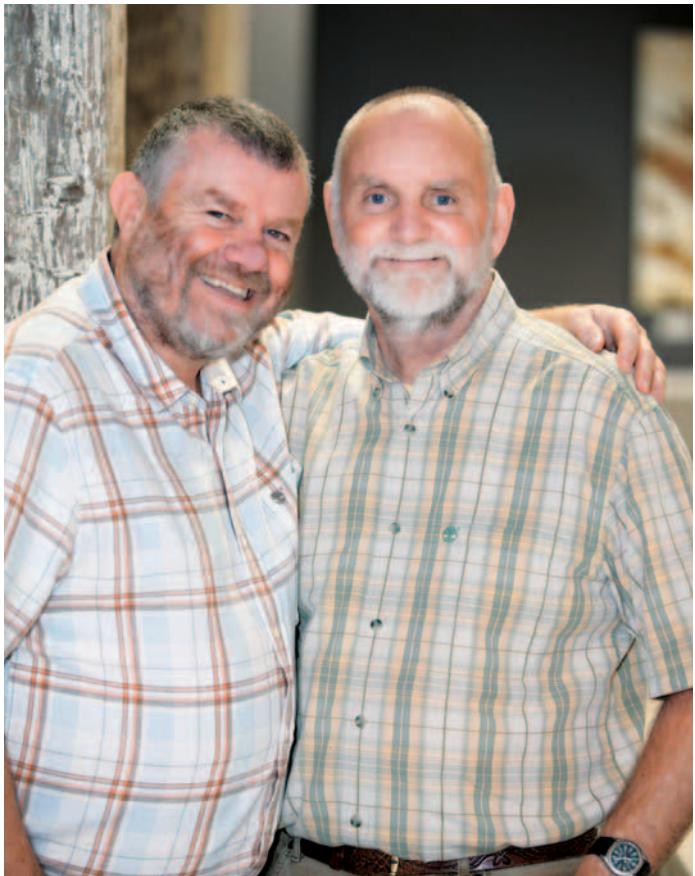
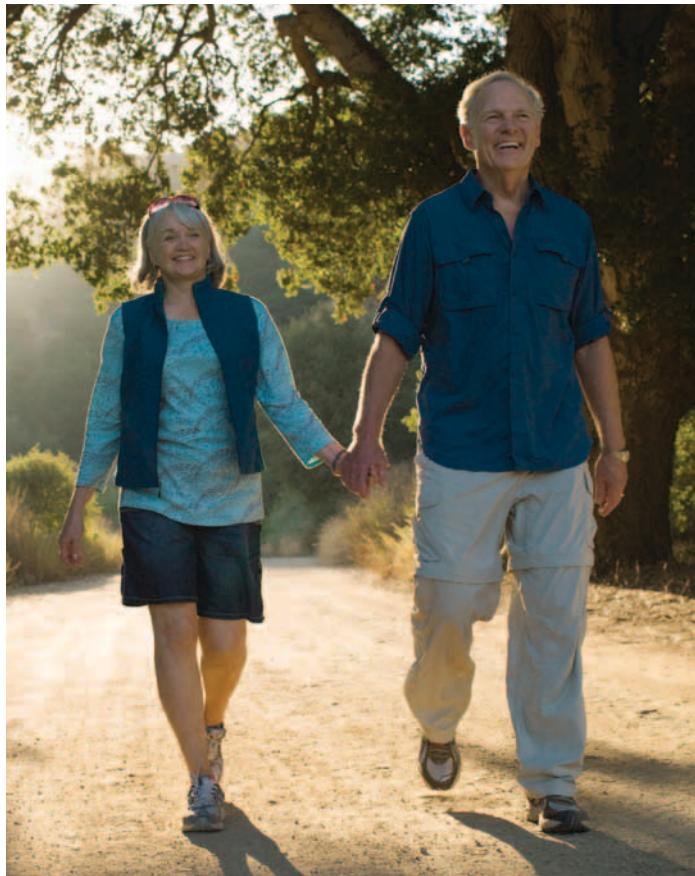
The NSW Ageing Strategy is a living document that will be regularly refreshed to include additional measures. This will allow NSW to monitor its progress in responding to the opportunities and challenges of an ageing population.

The Ageing Strategy seeks to acknowledge the **diversity of seniors** in NSW. Those older Aboriginal people who are recognised as Elders hold a unique place within the Aboriginal community. Older people living in rural and remote areas have concerns distinct from those of people living in city areas. Post-war migrant communities now include high proportions of seniors, while more recently arrived immigrant communities are starting to include seniors for the first time. The next generation of gay and lesbian seniors have lived nearly all of their lives being open about their sexuality, and will continue to do so later in their lives.

The NSW Ageing Strategy contains specific actions that the NSW Government has committed to implementing. Most of these actions will be able to be implemented in the next three years. These include:

- **highlights.** The highlights are new or expanding initiatives, often requiring work across several government agencies.
- **supporting actions.** These actions have been nominated by NSW Government agencies. Most supporting actions will be achieved by one agency working alone. They include ageing-specific components of existing work.





Ageing issues will also be addressed through other NSW 2021 commitments and government reforms. The NSW Ageing Strategy is intended to complement processes such as:

- an integrated, long-term framework to manage population growth, including housing and social infrastructure, through the Metropolitan Plan for Sydney 2036 and regional planning frameworks
- addressing the transport challenges facing NSW over the next 20 years, through the NSW Long Term Transport Master Plan, which will cover all modes of transport
- designing health services in areas such as dementia support, fall prevention, mental health and palliative care, and the integration of health and aged care services
- efforts to support community participation, such as the NSW Volunteering Strategy
- related programs and policies such as Stronger Together; the National Disability Strategy and accompanying NSW Implementation Plan; and the implementation of the NSW Carers (*Recognition*) Act 2010.

The Australian Government controls critical areas that affect ageing policy, including income support, taxation and superannuation, workplace relations, higher education and aged care. From 1 July 2012, the Australian Government took over primary responsibility for aged care services — including community-based services for people aged 65 and over — through the Home and Community Care Program. The NSW Government is committed to working with the Australian Government to ensure a positive approach to ageing policy is maintained.

Local councils are best placed to develop and implement initiatives in local communities. Through the Ageing Strategy, the NSW Government will work with local councils and the Local Government and Shires Association to plan ahead and work strategically in response to population ageing.

The NSW Ageing Strategy will be implemented through a detailed plan. This implementation plan will include clear responsibilities and timeframes for carrying out the actions contained in this document. The highlighted actions will be the primary focus of the implementation plan and ongoing monitoring and reporting.

The implementation plan will be overseen by a high-level committee of senior departmental representatives and a representative from each of the private sector, the non-government sector, local government and the Ministerial Advisory Council on Ageing.

Highlights

Seniors

Tackling abuse

The Government will establish a helpline and resource centre to reduce the abuse of older people, for example, financial and psychological abuse experienced by older people living in their own homes. This new service will provide practical assistance to older people, family members and frontline workers, on ways to reduce abuse. The service will also conduct community education and collect data. Responses to the abuse of older people in NSW will be overseen by a government committee.

Tech savvy seniors

The Government will provide low-cost training for older people so they can learn to use smartphones, tablets and computers. The training will help older people access information and make contact with family and friends, and will target people in their sixties who have not had the opportunity to develop these skills in the workforce. This program will be developed in partnership with existing providers of low-cost training such as community colleges and libraries, and will reach across NSW. Partnership with philanthropic and industry bodies will also be explored.

Linking seniors to information

The Government will expand the NSW Seniors Card program to provide access to government and local community information, and involve seniors in developing policy and programs. These measures will respond to the growing number of Seniors Card members who have access to and are able to use the internet. Online communication will be complemented by telephone services. Specific initiatives may include a Seniors Card app for mobile devices, an improved Seniors Card website incorporating local social activities, and targeted consultation with seniors in specific locations.

Living active lives

The Government will target people aged 65 and over as part of its commitment to increase participation in sport and recreation by 10 per cent. Partnerships with peak organisations, health promotion agencies and government will provide opportunities for joint planning to address the physical and recreational needs of older people. Local communities will be able to improve and develop sporting and recreational facilities and projects through an existing grants program administered by the Department of Sport and Recreation.



Travelling safely

The Government will promote the independence and safety of older drivers, and the safety of passengers and pedestrians, by investigating programs that encourage older drivers to drive safer vehicles; supporting local councils to deliver pedestrian access and mobility plans; reviewing the NSW Older Driver Licensing Scheme; and developing programs to help older people transition from driving to using other forms of transport.

Highlights

Middle years

Work skills, workplace value

The Government will target people in their forties and early fifties who do not have formal qualifications, to give them access to subsidised training programs. This will give people an opportunity to improve their long-term position in the labour market and exercise greater choice over where and how long they work. The Government will also review the impact of current laws and insurance regimes, including workers compensation, on workforce participation by older people.

My life, my decisions

The Government will fund community education activities to increase the number of people completing wills, powers of attorney, enduring guardianships and advance care directives. This will build on the successful Planning Ahead Tools website www.planningaheadtools.com.au. Education activities may focus on major transition points such as the birth of a child, marriage and buying a home. Activities will target people in the middle of their lives and will include strategies to specifically target groups with very low rates of completing these documents.

Securing your future

The Government will develop a community education strategy targeted at people in the middle of their lives regarding the critical decisions they may make that will affect their wellbeing later in life. This will include decisions about work, housing, finance, social connections, health and lifestyle. Key decisions will be mapped against each stage of people's lives. The community education strategy will identify opportunities to influence these decisions, including the best ways to reach people at each point in their lives. The underlying message of the strategy will be that 'ageing well' starts with better planning in the middle of your life.



Highlights

Population ageing

Public-private partnerships for population ageing

The Government will establish an open dialogue with the private sector to maximise the commercial opportunities resulting from an ageing population. The work will commence with a private sector and social investment partnership forum to identify areas of action in key industry segments, which will in turn inform the development of specific industry action plans. This initiative will also explore opportunities for social investment, using the expertise of the private and non-government sectors to improve social outcomes.

Age-friendly local communities

The Government will establish a grants program to help councils meet the needs of an ageing population. These grants will help councils identify local solutions to issues such as the accessibility of town centres, meeting rooms and facilities, and maintaining social connectedness. Councils will be required to do this work in partnership with local seniors, businesses and community organisations, and will be encouraged to incorporate this work into their requirements under the Integrated Planning and Reporting Framework.

Housing choices

The Government will support greater housing choices for the next generation of older people by improving information sharing on the future housing needs of an ageing population, and monitoring the impact of existing planning schemes. This will include monitoring the supply of specific housing options such as retirement villages and other living options for seniors; affordable housing; well-located housing close to town centres and transport; and the uptake of a universal housing design that improves the safety of housing for older people.

Population ageing in the NSW Government

The Government will incorporate into its Cabinet processes consideration of the impact of these new policy decisions on the long-term fiscal position of NSW. The Government will develop a population ageing report card incorporating key indicators of the state's progress in responding to population ageing to inform the development of future actions as the NSW Ageing Strategy is refreshed.



Key facts

The number of people aged 65 and over will more than double by 2050, making it the fastest growing population group in NSW.

Ageing population

As at 30 June 2010:

- there were 1.02 million people aged 65 and over living in NSW
- there were 1.9 million people aged between 45 and 64 in NSW
- more than half of people aged 65 and over lived in the Sydney metropolitan area
- approximately 36 per cent of the rural population was aged 65 and over.

Our changing population

Where we are today

- Over the last 10 years the number of people over the age of 55 still engaged in paid work has increased from 24 per cent to 34 per cent.
- Each year, an estimated 2 million community transport trips are provided to help older people access recreation, shopping, medical care, social services and social activities.
- Approximately 74 per cent of people aged 65 and over have driver licences and use their cars regularly, particularly in rural areas.
- It is expected that health will be the largest contribution to ageing-related expense growth over the next 40 years.
- Over 40 per cent of older people participate in sport or recreational physical activities.
- Thirty-one per cent of people aged 65 and over are volunteers.
- While older people are less likely than those in other age groups to be victims of crime, some may be vulnerable to various forms of abuse.
- Over three-quarters of people aged 65 and over — and half of people over 80 — live independently without the assistance of aged care services.
- Regular physical exercise increases the chances of a healthy life expectancy and lowers the risk of falls and major health issues such as heart disease, diabetes, hip fractures, high blood pressure and obesity.
- Thirty per cent of people aged 65 and over were born overseas.



Where we are going

- By 2050, 2.3 million seniors will want products and services to suit their lifestyles, creating new markets and business opportunities.
- The economic impact of people aged 45 to 64 who are not in the labour force is estimated at \$18 billion annually.
- It is estimated that if workforce participation by people aged 55 to 70 increased by 10 per cent per capita, annual incomes would increase by around 4 per cent.
- Today, 77 per cent of seniors own their own home when they retire. It is anticipated that this figure will decrease to 55 per cent by 2050.
- Housing affordability is a growing issue. It is anticipated that the number of low-income private renters aged 65 and over will increase by 115 per cent by 2026.



Seniors

Physical, mental and social activity helps people remain independent and enjoy life in their later years.

The NSW Government will act in areas that make it easier for seniors to live full and active lives. These include:

- **social connection.** Maintaining social connections supports the good health and wellbeing of all people. Efforts to reach isolated or disadvantaged seniors extend those benefits to more people. Increasing the number of seniors who use new technology opens up new methods of social interaction.
- **information services.** Access to good information helps people manage major changes in their lives. Information about services, lifestyle issues and community activities can assist people as they become seniors, particularly if they choose to retire.
- **physical activity and creative opportunities.** Regular exercise lowers the risk of falls and other serious health issues. Active participation in cultural and creative activities supports better physical and mental wellbeing among older people.
- **road safety.** Encouraging older drivers and passengers to drive safer cars, maintaining an Older Driver Licensing Scheme, and promoting safe travel for older pedestrians all support active lifestyles while decreasing the risk of crashes and resulting costs. Helping seniors find alternative transport as they begin to drive less often also supports independence.
- **public transport.** Seniors are more likely to need non-commuter services that connect local communities across cities and between regional centres.
- **concessions.** Most people aged 65 and over living in NSW receive either a part or full aged pension. The NSW Government helps people to live on a pension by providing concessions on government charges such as electricity, water and rates. Seniors also have access to transport concessions and discounts provided to Seniors Card members.
- **employment.** Seniors offer knowledge and experience, and can create new solutions to current skills shortages. The NSW Government will promote age-friendly workplaces and opportunities to make use of these skills.

Seniors who are valued for their contributions and find meaning in their lives are more likely to find satisfaction as they age. Seniors make valuable contributions as volunteers and as part of their families and neighbourhoods. The Government celebrates the contribution of older people to NSW through Seniors Week and Grandparents Day.

The NSW Government wants to involve seniors in the decisions that affect them. Seniors have a voice through formal structures such as the Ministerial Advisory Council on Ageing, and dialogue with non-government organisations. The NSW Government will also consult directly with older people, for example as members of the Seniors Card program.

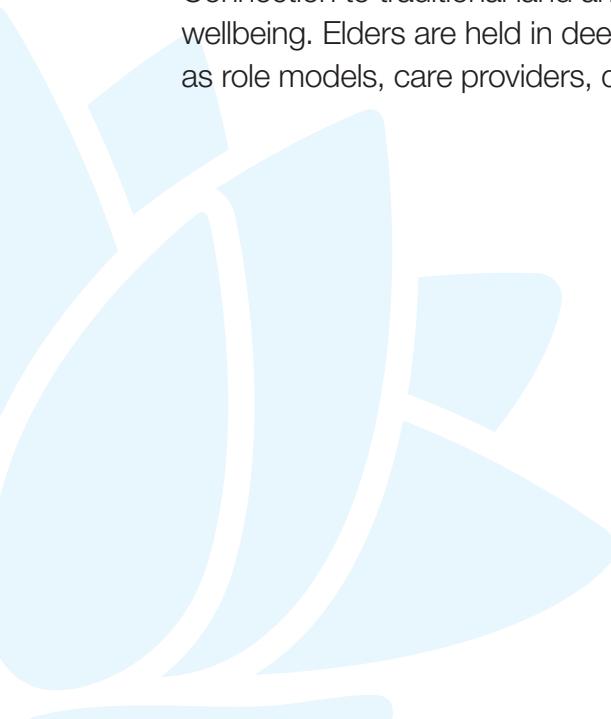
Seniors require services that meet the needs of older people in the community. An ageing population will increase the demand for both specialist and basic health services for people aged 65 years and over. Rising costs, the prevalence of dementia and the higher support needs associated with ageing will create future challenges for health service delivery, particularly for people over 80 years of age. Older people require an integrated health and aged care system that provides appropriate infrastructure, and a skilled workforce to deliver that system. Older people need to be the decision makers in the services they receive.

There is growing awareness about the abuse of older people, including financial and emotional abuse in the home. Older people will benefit from services that help them end abuse when it occurs.

Many older people will be carers for some part of their lives and will benefit from having that caring role recognised, as well as programs that create other care options for their loved ones.

Some groups of older people — such as older homeless people, people living in boarding houses and people with a disability who are ageing — also need specific support services.

Older Aboriginal people require culturally responsive services and support as they age. Connection to traditional land and culture is also critical to personal and community wellbeing. Elders are held in deep respect within Aboriginal families and communities, as role models, care providers, decision makers and educators.



Actions

Prevent and address abuse against older people

- Establish an Abuse of Older People Helpline and Resource Unit to act as a one-stop shop for information, assistance, referral and data collection.
- Provide education and training for frontline workers, such as police and care workers.
- Target seniors in rolling out community crime prevention programs across NSW, such as the Volunteers in Policing, Neighbourhood Watch and Eyewatch programs.

In the future, concerned friends, family and support workers will have access to a range of services provided by an Abuse of Older People Helpline and Resource Unit to prevent and respond to the abuse of older people. This will be reassuring knowing that an individual, family member or support worker can pick up the phone to get easy-to-understand advice.

Support workers will be able to attend free training sessions available to service providers. The Abuse of Older People Helpline and Resource Unit will work to raise awareness about abuse and hold regular information sessions about the issue.

Increase opportunities for seniors to be involved in their communities and neighbourhoods

- Fund opportunities to build seniors' IT skills, through partnerships with private and philanthropic sources.
- Explore opportunities to build longer-term local connections for isolated older people, at community events and activities such as Neighbour Day, Seniors Week and Carers Week.
- Support the implementation of the NSW Volunteering Strategy.
- Use opportunities to promote the contribution of seniors, in the media and through events such as Seniors Week.

Margaret Carroll, 63, of Molong, has written three books in the last decade, on the inspiring lives of ordinary rural Australians aged 19 to 95. A former school teacher, she mentors teenagers at Molong Central School. “I’m certainly not old and I don’t see them as ‘kids’,” says Margaret. “I like challenging stereotypes, and we draw inspiration from each other.” Margaret was also founding coordinator of the NSW Rural Women’s Network, bringing generations together at Women of the Land Gatherings, and has involved her neighbours in the Upper Mandagery Landcare Group.

Provide up-to-date information for seniors, including information about government-funded services

- Expand the NSW Seniors Card program to provide access to government and local community information, and involve seniors in developing policy and programs.
- Promote Seniors Card membership to increase opportunities for older people to socialise in their community, by including improved access to online and interactive services, and waiving the cost of obtaining a photo ID for Seniors Card recipients.
- Integrate the NSW Seniors Card and Seniors Information Service websites.
- Develop the Seniors Card Discount Directory into a web environment with improved functionality and integration.
- Offer community groups the opportunity to list community activities for seniors in the Seniors Card Discount Directory.
- Incorporate relevant government information from agencies such as NSW Trustee and Guardian and NSW Fair Trading into the Seniors Card Discount Directory.
- Develop IT applications that can be accessed on mobile phones, such as a Seniors Card app that details current Seniors Card service providers.

Enhance cultural, creative, sporting and recreational opportunities for seniors

- Increase older people's participation in sport and recreation.
- Support creative activities and access to cultural opportunities for older people, including existing Arts NSW programs.
- Identify collaborative opportunities with industry and peak organisations to increase access and participation for seniors.
- Promote lifelong learning for seniors, through organisations such as libraries and community colleges.
- Promote intergenerational activities where younger people in the community can get to know members of the older generation.
- Encourage local initiatives that make better use of local infrastructure and facilities to benefit seniors.



Now that Phillip is retired he loves to take the time to learn about the history of Sydney. The Historic Houses Trust holds various exhibitions and events that spark his interest. He is always surprised by the number of people he sees who are his age enjoying local history. Having spent a great deal of time at Historic Houses Trust properties, Phillip enquired about volunteering, and now shares his knowledge of these fascinating places with many visiting young students.

Road safety

- Develop and implement initiatives to improve safety for older pedestrians, including helping local councils deliver pedestrian access and mobility plans.
- Investigate programs that encourage drivers over 60 to drive safer vehicles.
- Review the NSW Older Driver Licensing Scheme through an Older Driver Task Force.
- Develop a program to effectively manage older people's transition from being drivers to being non-drivers.
- Review the Mobility Parking Scheme with the aim of increasing participation by people with mobility disabilities.
- Work with the Commonwealth to identify opportunities for improving mobility scooter safety.



Public transport

- Respond to the transport challenges of the ageing population, including the public transport and community transport needs of older people, in the Long Term Transport Master Plan for NSW.
- Improve transport accessibility and continue working towards meeting the Australian Government's Accessible Transport Standards target of having fully accessible public transport services by 2022.
- Review the current design standards for 'way finding' at public transport facilities.
- Monitor seniors' levels of satisfaction with public transport and involve older people in testing design specifications as part of improving public transport procurement.
- Use Community Transport Liaison Officers in regional NSW to improve planning of community transport services, including between towns, and work with communities to resolve local transport issues.
- Invest an additional \$12 million in the NSW Community Transport Program over the next four years, and seek opportunities to improve the efficiency and effectiveness of community transport for seniors who need assistance accessing, or are unable to use, public transport.
- Promote the NSW Walking Plan by providing accessible walking routes.



Keep people healthy and out of hospital

- Focus all health services on enabling older people, especially the frail, to remain living in their communities.
- Develop integrated health service delivery models that support older people with complex needs.
- Encourage the development of e-health technology and other innovative ways of delivering health services and medications to older people.
- Continue to develop strategies to implement responsibilities under the NSW Dementia Services Framework 2010–2015.
- Maintain and improve efforts to reduce avoidable falls by older people.
- Support campaigns for people aged 65 and over that promote and identify age-specific primary prevention strategies, recognising the different health needs of older people and frail older people.
- Develop strategies to implement wellness, capacity-building and restorative care approaches in NSW Government community care service providers.
- Support more flexible, integrated models of health and aged care service delivery in Aboriginal communities, respecting the balance between the physical, mental, emotional, cultural and spiritual health of older people.
- Help local health districts develop planning and building strategies that reflect the needs of ageing populations in each region.
- Support targeted workforce planning to:
 - address changes in an ageing health workforce
 - identify needs in high-growth regions
 - increase aged care expertise in the health system workforce.
- Help local health districts develop service measures that assess how well the health system responds to the needs of an ageing population in each region.

Mei has recently been diagnosed as being in the early stages of dementia. Her service needs have been reviewed by a dementia advisory service and she and her partner feel they have a plan going forward. Mei has received help with a range of things including awareness about diagnosis; assessment; and community, hospital and residential care. The advice she and her husband received was practical and made them feel like they had access to support, diagnosis and continuing care. Mei now attends memory classes twice a week, while her husband is able to pursue his other interests.

Support for people who provide care

- Monitor the implementation of the *Carers (Recognition) Act 2010*.
- Implement strategies to strengthen the role of grandparents who provide care, and improve the range of services, supports and resources to carers of children and young people, including grandparent and kinship carers.
- Recognise grandparents who provide care, through initiatives such as Grandparents Day.
- Implement strategies that support ageing carers of people with a disability.

Gary and his wife Barbara didn't think they would still be looking after their son when they were in their seventies, but that all changed after the motorbike accident. Their son Nick suffered a brain injury and isn't able to live without a carer.

Thanks to the Older Parent Carer Support Coordination Program funded by Ageing, Disability and Home Care, they are able to access support and respite opportunities and other services. This has allowed Gary and Barbara to take some much needed holidays. Nick has also pursued his personal interests, and was recently supported to attend a rock concert to see his favourite band. Gary and Barbara have also started to plan for a time when they will no longer be able to care for Nick.



Support services for vulnerable older people

- Strengthen the capacity of homelessness services to provide a more effective, integrated prevention and early intervention response to homelessness, as well as outreach and support services to rough sleepers in targeted areas, including mental health and drug and alcohol support.
- Support the development of different housing models for older people, including better protection for older people living in boarding houses, by considering a system of occupancy rights for residents and the establishment of a system for registering boarding houses.
- Host a forum to identify barriers to gay, lesbian, bisexual, transgender and intersex (GLBTI) people accessing community and aged services, and develop strategies to make the aged services sector more inclusive of the GLBTI community.
- Provide additional places in mid-life and older-age day programs for older people with profound and severe disabilities.

Cost of living

- Provide a \$5,000 payment to help older people purchase newly constructed homes.
- Promote the availability of energy assistance schemes.
- Review the impact on older people's cost of living as a result of the NSW Seniors Card, government concessions and the government charges most often incurred by older people.
- Maintain transport concessions for eligible people through the NSW Seniors Card.
- Provide \$76 million to eligible pensioners under the Pensioner Council Rebate Scheme.

Paul grew up fishing and although he is now in his sixties, he hopes to be fishing for many years to come. He has always enjoyed getting out in the fresh air and chatting to other keen fishers he sees at the river.

Paul is a pensioner and has arthritis in his knees, so he was worried he wouldn't be able to pass on his love of fishing to his grandkids. Thankfully the Department of Primary Industries doesn't require eligible pensioners to pay fishing fees and is making fishing spots more accessible, so Paul won't be giving up fishing just yet. After all, he's still waiting to catch the big one!



Fostering partnerships with Aboriginal people as they age

- Explore opportunities across government programs and local solutions to support the leadership of Elders, in light of outcomes from the Ministerial Taskforce on Aboriginal Affairs.
- Promote the use of legal instruments such as wills, powers of attorney and guardianship in Aboriginal communities.
- Review eligibility for the NSW Seniors Card in line with entitlements to aged care services for Aboriginal people.
- Explore the flexible use of respite options for older people with caring responsibilities.
- Work with Aboriginal communities to develop culturally appropriate strategies that address the abuse of older people in Aboriginal communities.

Consumer protection

- Provide education for older people regarding financial abuse and scams, financial literacy, complaints processes and tenancy and consumer protection issues.
- Develop a set of standard terms to reduce confusion and complexity around retirement village contracts.

Seniors will have the opportunity, through social media and other more formal consultation channels, to be involved in the development of ageing policy and programs.



Middle years

The decisions people make in the middle of their lives directly affect their quality of life as they age.

Financial security in older age, particularly after retirement, increases the number of options available to people. Many people in their fifties and sixties would like to be in the workforce or to work more hours than they currently do. Helping people in the middle of their career improve their skills, changing attitudes towards older people in the workforce and removing barriers to workforce participation can all help people build their financial independence. Increasing workforce participation will address labour shortages, as well as tapping into the experience and wisdom older people hold as NSW becomes a knowledge-based economy.

The most effective way for older people to remain in control is to plan ahead. Legal planning for later in life ensures that people's wishes are respected. Just over 50 per cent of people in NSW have a will. Fewer still have completed powers of attorney, enduring guardianships or advance care directives.

There are many other decisions people make in the middle of their lives that impact their circumstances in later years. Many people make decisions about their health and lifestyle in their forties and fifties that significantly benefit their health and wellbeing later on. Financial planning supports greater financial security. The decisions people make about where to live also affect their access to health services and social connections. Renovating a home can be an opportunity to make it more adaptable for later in life.

Each generation ages differently. Ageing policy needs to be a concern for the entire community. The NSW Government wants to involve people in the middle of their lives in developing policies and programs that respond to their own needs as they age.

Actions

Strengthen the skills base of people aged 45 and over

- Provide improved access to subsidised training including traineeships, vocational and pre-vocational training.
- Respond to business restructuring by helping train employees who have been retrenched.
- Encourage women to return to work through a range of strategies, including recognition of prior learning.
- Help workers remain in the workforce and access training that updates their skills and opens up new opportunities.



Remove barriers to workplace participation

- Utilise opportunities for mature workers to remain in the workforce as a result of national skills reform.
- Review the impact of current laws and insurance regimes, including WorkCover, on workforce participation.
- Work with employers to promote age-friendly employment practices such as flexible work practices, employer awards, corporate champions and best-practice guidelines.
- Develop the NSW public service as an employer of choice for mature-aged workers.

Roberto didn't want to retire when he turned 65. He loved his job at Taronga Zoo but he wanted to have more time to spend with his family. He spoke to his manager and was pleasantly surprised to hear that as a mature worker he could use long-service leave to work part-time as a way of easing into retirement. Roberto couldn't be happier and now plans to work for another two years.



Place downward pressure on the cost of living in later years, and increase planning for retirement

- Increase the proportion of people making financial plans for retirement, especially among women.
- Develop a community education strategy targeted at the critical decisions people make in the middle of their lives that will affect their independence and wellbeing later in life. This will include strategies covering:
 - financial planning checklists
 - housing, such as what factors to consider when planning a move
 - home design, including educating home owners about home modifications and programs that make it easier to remain in their home
 - health and lifestyle issues, such as ways to reduce smoking and obesity, and to increase physical activity.

Increase the number of people completing legal instruments

- Educate and encourage people to develop legal life-planning documents at key stages of their lives, particularly in culturally and linguistically diverse and Aboriginal communities.
- Provide strategies to educate and assist culturally and linguistically diverse communities, and other disadvantaged groups.



Having just had their first child and bought a house, life was great for Sia and Damien. Soon after, however, Sia had a minor health scare which led to them discussing the importance of planning ahead, and having everything thing in place in case they ever did unexpectedly become seriously ill.

Sia and Damien were only in their late 30s but decided that they wouldn't put it off any longer. The next morning they went straight to her computer and typed in www.planningaheadtools.com.au.

They were able to access up-to-date information and resources about wills, powers of attorney, enduring guardianship and advance care planning. The information was easy to understand and there were videos and interactive tools to help them make decisions about her health, welfare, finances and medical treatment.

People in the middle of their lives will be involved in the development of ageing policy and programs, so their views and expectations can be incorporated into service planning and design. The Government will seek to better understand the views and perspectives of people in the middle of their lives about ageing. This understanding will be achieved by engaging with people through social media, press, forums or podcasts, and by appointing a younger member to the Ministerial Advisory Council on Ageing (and other committees as opportunities arise), to broaden the ongoing conversation and debate around ageing issues.





Population ageing

Population ageing is a demographic change that brings both challenges and opportunities. The number of people living in NSW aged 65 years and over will increase from just over 1 million people (14 per cent of the population) in 2012 to 2.3 million (24 per cent of the population) in 2050. For the first time, there will be more people aged 65 years and over than there are children under the age of 15.

An increased number of older consumers, many with significant retirement incomes, is an economic opportunity. New markets will emerge and some existing markets will expand, changing how businesses design and deliver services. Opportunities exist for employers to benefit from and contribute to active social outcomes in an ageing population.

An ageing population places pressure on state finances to ensure resources are available for delivering future services and infrastructure. Reducing the impact of an ageing population requires increasing public sector productivity to address projected demand and community expectations for services. Encouraging greater self-reliance and independence among older people who are capable of managing their own affairs will also help reduce the fiscal impact of population ageing.

Local councils and communities will need to respond to the ageing population. Some communities will have a much higher proportion of older residents, including some regional areas. In the next 10 years, some local government areas — such as Greater Western Sydney — will have a greatly increased number of older people as long-term residents become seniors. Older people will need accessible environments and community plans focused on increasing social connection. Long-term community planning will need to incorporate those needs.

Population ageing will have an impact on housing issues. Many older people will age in their family homes and will need strategies to help make their homes safer. Over the coming years it is expected that more people will reach 65 not owning their own home and more people will be long-term renters. Older people wanting to move house will be looking for a mix of retirement living; smaller housing in their own community that is located close to transport and services; and homes in coastal and rural parts of NSW that offer an excellent lifestyle. All of these trends are issues that need to be considered in planning for land use and development.

Actions

Maximise the opportunities in an ageing population for improved economic growth and performance

- Establish dialogue with business leaders to identify and respond to changing demand in areas such as technology, tourism, housing, banking and insurance, commercial property, and fitness and recreation.
- Incorporate the implications of population ageing into industry action plans, including in the manufacturing, tourism and events, and digital economy sectors.
- Identify domestic and international market opportunities to develop new products and services, using emerging technology such as health devices and integrated information applications.
- Identify opportunities to deliver public–private partnerships or social benefit bonds.

Plan for the impact of population ageing, particularly on state finances

- Include ageing and fiscal gap issues in Cabinet proposals.
- Use the NSW Long-Term Fiscal Pressures Report in whole-of-government policy solutions.
- Model supply and demand trends to further develop the evidence base for allocating sustainable services.



Create age-friendly local communities

- Establish a grants program to help councils meet the needs of an ageing population, particularly in identifying local solutions on issues such as the accessibility of town centres.
- Explore opportunities to showcase local government best practice in age-friendly environment design and implementation.
- Include planning for an ageing population in local council community strategic plans, for example, by including accessibility upgrades.
- Incorporate best-practice design into urban renewal precinct projects.
- Support implementation of local urban design solutions to create age-friendly communities, including benches, walkable pathways, clear signage, road crossings, age-appropriate public exercise equipment, seats and shelter at bus stops, and accessible public toilets.





Improve housing affordability and accessibility

- Review the State Environmental Planning Policies (SEPPs) to help increase the flow of retirement village and other accommodation for seniors in appropriate locations.
- Work with local councils to increase the supply of affordable housing, including accommodation for seniors under the Affordable Rental Housing SEPP.
- Model the mix of housing choices for people aged 65 and over at a regional level.
- Partner with local councils to deliver greater housing choices in urban renewal areas as part of more appealing and interconnected urban areas.
- Consider the future housing choices of seniors in the Sydney Metropolitan Strategy and regional strategies.
- Support well-designed communities that integrate housing, parks, open spaces and community services and facilities, to help people stay in their own homes as they grow older.
- Collaborate with the building industry to ensure the uptake of the national Liveable Housing Design Guidelines, increasing the volume and variety of age-friendly housing that requires minimal or no adaptation as people age.
- Investigate targeted strategies to increase affordable rental housing and seniors' housing, such as using planning incentives or public–private partnerships for the growing number of long-term renters.
- Encourage programs to reduce seniors' housing costs and isolation, such as Homeshare NSW, which matches older people with younger people who are willing to provide care in exchange for rent.

Involve the community in planning for population ageing

- Consult directly with older people including through the Ministerial Advisory Council on Ageing.
- Develop strategies to hear the views of people at a local level.
- Establish a platform for intergenerational discussion on issues surrounding the ageing population.
- Establish a regular forum for non-government ageing and advocacy services to meet with government through the Office for Ageing.





Implementation

The Ageing Strategy is intended to impact all areas of government. Forging partnerships — and working across government agencies and with local government — is integral to the success of the NSW Ageing Strategy, since the challenges and benefits of an ageing population are present across so many domains.

The strategy will also benefit from ongoing dialogue with the private sector, non-government businesses and industry. Much work can be done at the local level between the community and the private sector.

Final accountability for the Ageing Strategy will be with the Premier, consistent with arrangements for the NSW 2021 plan. The Minister for Ageing will sponsor reporting, briefing and Cabinet advice on behalf of the Premier.

Actions

- Establish an interdepartmental committee at the Deputy Director-General level to meet twice a year, with the involvement of representatives from the non-government sector, the private sector, local government and the Ministerial Advisory Committee on Ageing.
- Develop a detailed implementation plan that clearly allocates responsibility to government departments.
- Develop a population ageing report card incorporating key indicators of NSW's progress in responding to population ageing.
- Establish working groups as required to progress policy development, including partnering with non-government organisations to design the highlights and other action measures.

Appendix 1 – Alignment with NSW 2021 goals

Based on discussions with seniors, the wider community and other stakeholders (government, non-government and private sector), the NSW Government has identified the following priorities for consideration by the NSW community. These priorities have been aligned with the goals of the NSW 2021 plan.

Rebuild the economy

- Maximise the opportunities in population ageing to improve economic growth and performance (NSW 2021 Goal 1).
- Strengthen the skills base of people over the age of 45 (NSW 2021 Goals 1 and 6).
- Remove barriers to workplace participation (NSW 2021 Goals 1 and 6).
- Place downward pressure on the cost of living in later years and increase planning for retirement (NSW 2021 Goal 5).
- Improve housing affordability and accessibility (NSW 2021 Goal 5).
- Plan for the impact of population ageing, particularly on state finances (NSW 2021 Goal 2).

Return quality services

Transport

- Public transport (NSW 2021 Goals 8 and 9).
- Road safety (NSW 2021 Goal 10).

Health

- Keep people healthy and out of hospital (NSW 2021 Goals 11 and 12).

Family and community services

- Support people who provide care (NSW 2021 Goal 13).
- Provide support services for vulnerable older people (NSW 2021 Goal 13).

Police and justice

- Prevent and address the level of abuse against older people (NSW 2021 Goals 16 and 17).
- Increase the number of people completing legal instruments.

Infrastructure

- Create age-friendly local communities (NSW 2021 Goal 20).

Strengthen our local environment and communities

- Increase opportunities for seniors to be involved in their communities and neighbourhoods (NSW 2021 Goals 23, 24, 25 and 27).
- Foster partnerships with Aboriginal people as they age (NSW 2021 Goal 26).
- Enhance cultural, creative, sporting and recreational opportunities for seniors (NSW 2021 Goal 27).

Restore accountability to government

- Provide up-to-date information for seniors, including information about government-funded services (NSW 2021 Goals 31 and 32).
- Involve the community in planning for population ageing (NSW 2021 Goals 31 and 32).
- Be accountable for the implementation of the strategy (NSW 2021 Goals 31 and 32).

Appendix 2 – Consultation

Community-led priorities

In September 2011, the Hon. Andrew Constance MP, Minister for Ageing, hosted an Ageing Roundtable as a first step towards developing an ageing strategy for NSW. The roundtable brought together seniors, leaders and experts on ageing from across government, academia and non-government sectors to establish some agreed directions and themes for discussion in developing the new strategy.

Following the Ageing Roundtable, 33 consultations were conducted with seniors, the wider public and community sectors across NSW, throughout December 2011 and January 2012. Specific consultations were undertaken with the private sector. In addition to this, 74 written submissions and six verbal submissions were received from community members and groups. The following consultations were held:

Consultation participants	Location
Older people, their families and carers, service providers and the general community	Ballina, Bondi, Broken Hill, Burwood, Chatswood, Gosford, Griffith, Hornsby, Kogarah, Liverpool, Orange, Parramatta, Penrith, Queanbeyan, Sydney, Tamworth, Wollongong
Aboriginal communities	Dubbo, Sydney
Culturally and linguistically diverse communities	Sydney
People with a disability, their families and carers	Sydney
GLBTI communities	Sydney
Service providers only	Sydney
Government, non-government and private organisations	Sydney

Community discussion on the Ageing Strategy focused on three broad themes:

- **participation.** Many older people use their later years to pursue interests in arts and culture, sport, community activities, education and the company of friends. Some older people replace the social interaction they once had at work by becoming involved in various formal and informal activities that contribute to the social fabric of society.
- **liveable communities.** A liveable community creates a physical and social environment that helps older people live independently in the way they choose. Communities and environments that are more liveable support better social connections, improve the health of older people by reducing the risk of falls, and encourage greater physical activity and better social connections. Liveable communities do not only benefit older people. Strategies to improve physical access assist pedestrians, people with a disability of all ages, those with temporary mobility restrictions and parents with young families.
- **discrimination, security and dignity.** The best way for people to make sure they continue to live according to their choices is by planning ahead. Effectively planning for the future involves making health, lifestyle and financial decisions free from discrimination. People have the right to feel safe in the community and in their homes as they age. Legal, tenancy and consumer rights must be protected. Many people have the opportunity to respond to the abuse of older people when it occurs, but must be given the support to do so.

In May and June 2012, the Office for Ageing facilitated a period of targeted consultation with government agencies, non-government organisations and key opinion leaders.

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