

Property Council of Australia, National Retirement Living Summit, Keynote Address (2022)

 Age Discrimination

Tuesday 26 July, 2022

Property Council of Australia, Retirement Living Council

National Retirement Living Summit

20 - 22 June 2022

Keynote Address

RACV Royal Pines Resort, Benowa, Gold Coast

Tuesday 21 June 2022

(Check against delivery)

Introduction

- I would like to thank the Property Council of Australia, Retirement Living Council national division for asking me to participate in this conference and thank Kay McGrath (MC) for

introducing me.

- I wish to acknowledge the Yugambah People as the traditional owners of the land and pay respect to their Elders, past, present and emerging.
- Last time I spoke to you I was just over one year into my term as Age Discrimination Commissioner and now I am just one year from finishing my term – and I had three priority areas:
 - Older workers
 - Elder abuse
 - Women at Risk of Homelessness

Older Workers

- Older Workers has been a challenging one – Susan Ryan the previous Commissioner produced a major report and undertook research with the Australian Human Resources Institute (AHRI) in 2014 – in partnership with AHRI. My team and I have replicated this in 2018 and 2021 and plan another in early 2023.
- In 2014, 52% of respondents said their company had an age over which they preferred not to employ – the good news is that in 2021 that percentage had almost halved to 27%.
- The bad news is that in 2014 that age was in the early 60's and in 2018 dropped to the early 50's.^[i]
- We are hoping that this is not a permanent change and may be an aberration caused by COVID and the significant move to online work. Hopefully we may see that wash out in the 2023 data.
- Since COVID and the drop in migration there has been much more interest from governments and departments re the capacity and role of older workers.
- I would encourage you to consider the value of older workers in your industry. There are a plethora of myths about older workers which need debunking. Multigenerational

workforces have many benefits and your residents may prefer dealing with older workers as well.

Elder Abuse

- Elder Abuse is, I hope you would agree, an issue which has had more attention – your managers and staff really should be aware of resources available to residents (and families of those in your villages who have aged care or deliver aged care in the home).
- Ageism is one of the factors in elder abuse and I would love to see you join, and encourage your staff to join, the Benevolent Society's "Every Age Counts Campaign" – you could encourage your staff to take the 'Am I Ageist' test and sign the pledge (https://www.everyagecounts.org.au/take_the_quiz).
- Joining Elder Abuse Action Australia (EAAA) is another way you can inform yourself about the issue and their website www.compass.info has a wealth of information and training materials.
- My team and I have now produced materials in 20 languages (English and the 19 most commonly spoken languages of older people from non-English speaking backgrounds) the material alerts people to elder abuse and the National Elder Abuse phone line 1800 353 374.
- They are on the Australian Human Rights Commission website.
- This is an issue for all of us – the resident who comes to management saying his/her son is pestering them for money needs to be directed to the national helpline and the 1800 number is forwarded to the Elder Abuse hotline in the state from which the person is calling.
- Elder Abuse requires the whole community, including yours to be alert to the red flags and able to assist them. Those of you who have aged care or aged care in the home need to be particularly alert to elder abuse.

Older women at risk of homelessness

- Older women at risk of homelessness is the other topic on which I have focussed.
- Last time I spoke to you I left the stage a little flat and given the response thought I had misjudged what you had expected from the speech. I was heartened afterwards to have so many people speak to me or follow me up later about this issue.
- I have met with players in your industry both large and small, for profit and not-for-profit and have been involved in discussions about some of the innovative programs which have been developed and are in progress.
- The number of older homeless women in Australia increased by over 30% between 2011 and 2016 and the fastest growing group in that cohort are women over 55.[ij]
- In 2017 I raised this as an issue with you as an industry and in 2019 I launched a paper, "Older Women's Risk of Homelessness: Background Paper".
- Older women often experience homelessness for the first time in later life, after leading conventional lives, working and raising families.
- Our paper explored the risk factors behind older women's risk of homelessness which include:
 - Being single
 - Renting
 - Living alone
 - Experiencing economic disadvantage
 - Experiencing family and domestic violence
 - Having a lack of family support
 - Loss of a partner or relationship breakdown
 - Personal factors, such as mental health issues, a history of abuse and having a lower level of education

- Experiencing a crisis, such as job loss, illness or eviction.
- For some women it can be a single crisis or change in circumstances whereas for others it may be a combination of factors built up over years.
- Now there is an even more challenging context facing us as data continues to emerge re the effect of COVID-19 adversely impacting housing security across age groups, compounded by increasing property prices and now increasing interest rates and cost of living.
- Social housing will never be the only answer and we need a plethora of innovative solutions which must take into account the range of circumstances of the women in question – from their assets, income and capacity to work, their age, through to their housing requirements and preferences.
- The aim must be to enhance women’s housing and economic security across the remainder of their working lives and through retirement.
- My resources are limited and my staff numbers have fluctuated between 2 and 5 over the past 6 years so I have had to cut my coat to fit my cloth.
- Hence I decided to focus on one cohort and a sub-group within that group – that is the group of women who are renting, living alone, working and have some assets – who are one episode from homelessness and who can’t see what \$200,000 - \$400,000 could buy and run those assets down keeping a roof over their head when they fall ill or lose their jobs.
- I have been advised that there are approximately 70,000 (as at 2016), who are living alone, working and renting, with between \$200,000 and \$400,000 in assets over and above their superannuation – who are living alone, working and renting.[iii]

Opportunities for retirement living sector

- This group provides opportunities for the retirement living sector.
- I have been heartened by the sector's increased interest in this group and the various measures which you have taken to provide long term accommodation for them.
- I want to take this opportunity to congratulate the Retirement Living Council on the report, "[Retirement Living - A solution for older women at risk of homelessness \(https://file-au.clickdimensions.com/propertycouncilcomau-as9gu/files/retirementliving-womenover55atriskofhomelessness.pdf?m=3/10/2022%209:47:25%20PM\)](https://file-au.clickdimensions.com/propertycouncilcomau-as9gu/files/retirementliving-womenover55atriskofhomelessness.pdf?m=3/10/2022%209:47:25%20PM)" – it has lifted my small teams' spirits to see the increased interest, especially by your industry, in this issue which is a burgeoning problem.
- A number in the sector told me after I was at your Conference in 2017 that they had empty one bedroom units and I have seen some being made available for rent, others renovated and various products developed to enable those with some assets to find long-term permanent accommodation.
- Some of you have developed models where people can buy into a retirement village at a lower cost with higher ongoing weekly payments or choose to pay more upfront and pay lower ongoing weekly payments. There should be no empty one bedroom units when we have women homeless or on the brink of homelessness.
- Another innovation has been the Brisbane Housing Company, a social housing organisation, building the Arbor Sherwood Retirement Village in Brisbane.
- Then there is Jasmine Grove in the IRT village in Kannahooka just near Dapto which I visited a few months ago. There are 8 private self-contained one-bedroom villas as well as a community living, cooking and gardening space. I met and sat and chatted with these women – the upfront payment starting at \$199,000 (plus instalments) had meant they had achieved a permanent home which was to them unbelievable – they were so grateful and full of praise for the benefits of their new homes and showed me through them with pride. I

left with my spirits uplifted but wishing there were hundreds more of these!!!

- I'm aware of another development where the council permitted an extra level to be built in return for part of the land to be given over to social housing.
- Yet I know of another development where such a scheme has failed council approval – the developer wanting to provide affordable housing sprinkled through the over 55's living for women at risk of homelessness and people with a moderate intellectual disability.
- Maybe a project the Property Council could develop is to work with the National Local Government Association to encourage local governments to understand the role they can play in facilitating the provision of affordable housing in conjunction with yours and other sectors.
- I know there are other innovations in the land lease sector as well.
- By mentioning a few I risk ignoring other initiatives and that brings me to suggesting the development of an information hub online showcasing the various models, funding types, the various state legislation re retirement living and a host of other relevant information.
- There is so much happening in the sector that the public, potential residents, policy makers and all levels of government should be aware of.
- Before I finish, having just praised you for the real attempts to extend your products to those with few assets I would like to make a comment as an older Australian.
- I should start by singing Bob Dylan's "The Times they are a Changing" – but I will spare you that.
- Your clients are changing War Babies (of which I am one) and the Baby Boomers are not the same group as the pre-war babies – who were less mobile and their families larger and less mobile.

- The current crop of clients is not as enamoured with the idea of deferred management fees and are keen to maintain the capital value of their home in order to maintain the potential to move if their family circumstances change.
- Some of you are addressing this with different models of funding but I am just sounding a warning note that I believe more will demand strata titles and be prepared to pay for services.
- Another comment I would make, with my gerontologist's hat on, is that with an increasing age of those moving into retirement living, having an occupational therapist assessment, particularly of kitchen and bathroom designs would be beneficial.

Benevolent ageism

- Finally, I am concerned that benevolent ageism in the sector can lead to infringing residents' rights.
- I will confess here today I was interested in joining a retirement living facility and had even gone as far as paying for, and submitting, an Expression of Interest – two things that tipped me over (or I should say out) was first it had not started by the date it was supposed to be finished and, being told I couldn't have a bath was the final straw – I think you are going to find more clients who will not take kindly to such restrictions.
- Secondly, I was walking in Melbourne during one of our interminable lockdowns and just passed the time of day with an older woman out walking – she said to me “I have just escaped” – and I asked “where from” she pointed to a high rise retirement facility (with no nursing home I just add as it may have had more restrictions) – she had a mask on, was no more than 5kms from her home and also said she wasn't going to be allowed to go to her podiatry appointment the next day.
- I understand she may have been required to follow rules within the complex – my body corporate in Sydney had rules – but did the facility have the right to restrict her when she wasn't breaching the State lockdown rules? Benevolent ageism can subtly creep in and restrict older people's human rights – it is worthwhile having discussions about your own

facility or facilities to see if residents' rights are being curtailed even if only slightly – I think your newer residents may have reasonably strong views re their rights!

Conclusion

- This is most probably the last time I will address this group – I want to thank you for the response to my contribution to your 2017 Conference. I have had the opportunity to meet with many of you and will watch the industry with much interest in my retirement.
- I say to almost every group I speak to – the culture you set now will be the culture you inherit. Every good wish in setting the culture in retirement living to be what you want to inherit.

Thank you

[i] Australian Human Rights Commission, Older Women's Risk of Homelessness: Background paper. At: <https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019> (<https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019>). (viewed 17 June 2022)


[ii] Australian Human Rights Commission, Older Women's Risk of Homelessness: Background paper. At: <https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019> (<https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019>). (viewed 17 June 2022)

[iii] Australian HR Institute, Employing and Retaining Older Workers. At: https://www.ahri.com.au/wp-content/uploads/ahri_employingolderworkers_april_2021.pdf (https://www.ahri.com.au/wp-content/uploads/ahri_employingolderworkers_april_2021.pdf). (viewed 17 June 2022)



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COMMISSIONER

Area:

 Age Discrimination