

Ageing well in community for older Western Australians living in poverty
Research by Liz Lennon May 12, 2019 for Lisa Baker MLA Maylands

1. Introduction

Ageing well in community for older Western Australians on low incomes has a range of challenges and opportunities that I will explore today.

Poverty adds layers of ageing well challenges regarding access to a range of affordable services and supports. It impacts tens of thousands of older people in WA and the chances of living in poverty as you age increase if you are any of the following:

- A woman
- An Aboriginal or Torres Strait Islander person
- A person with a disability
- Live outside the metropolitan area, particularly if you live in remote areas

Poverty shaming is the new Australian sport and becoming part of a national narrative that blames the person and not systemic inequities for a lack of money.

If you're an older Western Australian living in poverty, then chances are you'll be experiencing:

- Ageism that denies your capacity to live well and contribute to community
- Unable to afford to socialise and increased isolation and lack of connection with community
- Housing stress, homelessness and housing that may not be fit for purpose
- Physical and mental health issues with associated health costs
- Food and energy stress that requires you to miss meals or use hot water as rental costs eat your income
- Age discrimination in the workplace and general ageism in the community
- Difficulty finding employment or getting support to start a business
- A lack of access to clear information on your rights and access to benefits and support
- A sense of isolation, shame and self-blame
- Confusion and frustration trying to navigate housing, health, aged care, social benefits, and employment services
- Less than respectful treatments from service providers in government and even community organisations

In a fair and just society all older Western Australians have the right to age well in community

I believe that aging well in community encompasses 6 key components:

1. A real understanding of the diversity of race, gender, sexuality, ability and interests that fall under the older persons umbrella
2. A significant reduction in ageism and age discrimination
3. Access to affordable health services as well as physical, mental and spiritual activities that sustain good health as we age as well and end of life options
4. Living in a safe, sustainable and affordable home that is connected to an age friendly community, transport and other services
5. Having a liveable and secure income and access to relevant employment and small business support that is age friendly
6. Being able to connect and contribute to community with real participation in creating and evaluating the policies and programs developed at all levels of government

These 6 aging well components are echoed in the World Health Organisations definition of the social determinants of health. The social determinants of health are the conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life. These forces and systems include economic policies and systems, development agendas, social norms, social policies and political systems. Health and wellbeing encompass housing, health, income, employment, living and working

conditions, transport, food and energy security as well as some sense of connection to your community of choice.

The World Health Organisation maintains that the single strongest predictor of our health and wellbeing is our position on the social gradient (or the 'social ladder'). Whether measured by income, education, place of residence or occupation, those people at the top of the gradient have the most power and resources, and on average live longer and healthier lives. Those people at the bottom have the least power and usually run at least twice the risk of serious illness and premature death as those near the top. Social inequities in health – the unfair and avoidable differences in health status across groups in society – are those that result from the uneven distribution of social determinants.

For many older Western Australian's poverty is real and has a strong impact on how well they can age in community. This is an equity and human rights issue. We have a responsibility as elected representatives to ensure that all older Western Australians, regardless of race, gender, income, sexuality or disability age well in community.

Time restricts how deeply I can dive into each of the 6 ageing well components, but I will be describing the key opportunities, challenges and examples of positive actions being taken and that could be explored.

2. Ageing well and diversity - A real understanding of the diversity of race, gender, sexuality, ability and interests that fall under the older persons umbrella

As a quick aside, I wanted to clarify why I say ageing well in community and not aging in place. Ageing in place has a geographic connotation and for many older West Australians living in poverty can mean living in places that are not fit for purpose, take up over 60% of the weekly income, are not safe, damage their mental and physical health, have bad access to public transport and isolate them from the rest of the community. Aging well in community is underpinned by values of autonomy, connection and choice where community is more than geography and embraces communities that may also be defined by gender, ethnicity, sexuality and more.

Older Western Australians are not a homogeneous group. In the 2016 census there were nearly 800,000 Western Australians aged over 50. Gerontologists have defined a series of subgroups in the aged population:

Middle aged – 45 – 64

Young Old – 65 – 74

Old – 75 – 84

Oldest old – 85+

Each of these age grouping will have their own challenges and opportunities in terms of ageing well, but a low income will impact negatively across all ages on a person's capacity to age well. For tens of thousands of older Western Australians, the major factor that restricts their right to age well in community is a low income.

In the 2016 census only 5% of the aboriginal population were aged over 65 compared with 16% of the non-indigenous population aged over 65. Aboriginal people have a lower life expectancy than the general population and older aboriginal people face many challenges in terms of ageing well in community.

In my 2017 speech I detailed the gender wage inequities that see a larger percentage of women earning in the lower income percentiles throughout their lives. They amass less superannuation and savings and women over 55 are the largest growing demographic of at-risk homelessness in WA and Australia. If you're an older aboriginal woman with a disability, then chances are you're living in poverty and your life expectancy is lower than average.

That's no joke.

The Australian Bureau of Statistics states that the older culturally and linguistically diverse (CALD) population of Australia is not homogenous, and the situation and needs of individuals varies greatly. However, in general, older people from CALD backgrounds:

- have poorer socioeconomic status, compared with the older Anglo-Australian population
- may face substantial language barriers in accessing services
- risk having differing cultural practices and norms, leading to lack of understanding of and barriers to service use

The ABS also noted that older Australians who identify as lesbian, gay, bisexual, transgender or intersex (LGBTI) have lived through a period of social and cultural transition. Many have likely suffered firsthand stigma, discrimination, criminalisation, family rejection and social isolation. The rights of people who identify as LGBTI have substantially improved over the last 50 years; however, accessing appropriate services remains difficult for many older LGBTI Australians. This is particularly relevant for older LGBTI couples wanting to access aged care services. There is currently no way to identify LGBTI older Australians accessing aged care services. Recently, the specific concerns of the older LGBTI community have been highlighted at the national level in the form of The National Lesbian, Gay, Bisexual, Transgender and Intersex (LGBTI) Ageing and Aged Care Strategy. This strategy addresses the need for change in aged care services, to promote equitable access to high-quality aged care for all people who identify as LGBTI.

If you're an older Western Australian living outside major cities in remote or rural areas then you're access to critical services such as health, housing and transport can be severely limited.

The development of policy, funding and programs at all levels of government, and in the community, need to consider the diversity of older Western Australians.

3. Ageing well and ageism - a significant reduction in ageism and age discrimination

In a survey of 1000 Australians aged between 18 and 70 on ageist attitudes towards older people, the Centre for Workplace Leadership at the University of Melbourne found that:

- The most common type of ageism in Australia stems from beliefs about 'succession'. Put simply, this view says that things of value should be actively passed on from one group to another at an appropriate time. Older people are seen negatively, in this view, when they fail to actively 'make way' for others and instead are seen to unfairly hold on to positions of status and power.
- The second most common type of ageism in Australia involves 'stereotyping' older people. This occurs when attitudes are formed out of incomplete, obsolete, or even completely mistaken beliefs. Stereotyping leads to discrimination.
- Ageism in Australia is least-often driven by a preference to keep a physical or emotional distance from older people (the concept of 'separation'). Australians do not generally wish to cut themselves off from having contact with older people

The World Health Organization Global Healthy Ageing 2020 to 2030 strategy states that unlike other forms of discrimination, including sexism and racism, ageism remains socially acceptable, strongly institutionalised, largely undetected and unchallenged. Ageism is also a powerful barrier to developing good public policy on aging since it limits the way problems are frames, the questions that are asked and the way they are answered misconceptions and bad attitudes about aging and older people are entrenched as norms in our society.

They go further and state that one of the cornerstones of ageist stereotypes is a fundamentally negative economic discourse. They maintain that a balanced and comprehensive economic case is needed to understand the real benefits and costs of population ageing.

A key action in their global healthy ageing strategy is a global campaign to combat ageism beginning in 2020. They aim to change how we think feel and at act towards age and ageing.

We need to view our ageing population as assets not burdens.

Both the WA Equal Opportunity Commission and the Australian age discrimination commissioner highlight the fact that most age discrimination complaints relate to employment. I will cover this in more detail when I discuss aging well and income security

4. Ageing well and health - Access to affordable health services as well as physical, mental and spiritual activities that sustain good health as we age as well as end of life options

Ageing well and health is a huge topic. I will predominantly refer to the World Health Organization Global Healthy Ageing plan 2020 to 2030 and the recently published WA sustainable health review.

Healthy ageing is defined by the World Health Organization as the process of developing and maintaining the functional ability that enables wellbeing into older age. Functional ability covers physical and mental capacity as well as the physical, social and policy environment an older person inhabits. These environments provide either resources or barriers to ageing well in community. An example of this would be a person with severe osteoarthritis who may have limited physical capacity, but they are able to do the shopping and socialise if they have access to an assistive device such as a walking stick or scooter and live close to affordable and accessible transport.

The WHO Healthy Ageing plan has 10 priorities with a range of very interesting actions that network people, build policy and professional capacity, pilot innovative practice and use technology to campaign, educate and create awareness. I'd like to provide a few top line examples of their plans for the next decade that we could potential link into or learn from:

- **Ageing Innovation Arena** that links innovators in the public and private sectors to tackle critical policy and practical challenges to healthy aging on a global level
- **Ageing Friendly World online portal** which will be a database of innovative practices
- **Global Forum on Healthy Ageing** which will share learning and global good practice
- **National Healthy Ageing toolkit** which is a national intersectoral approach to ageing that goes beyond health systems to cover other areas of the social determinants of health including employment, housing and learning. This aims to support country planning and action.
- **Global database** on healthy ageing
- **A global research agenda** on healthy aging with funding for healthy ageing research and innovation
- Creation of a **World Health Organisation Consortium on Healthy Ageing** to advance research and clinical practice
- **WHO, World Bank, OECD and Asian Development Bank are partnering** to identify gaps to current understanding of the economic impacts of ageing and identify actions that can ensure a stronger evidence base for policy development and appropriate investment in older populations
- **Age friendly cities and communities** - enhance the global network for age friendly cities and communities around the world through the creation of an interactive database of age friendly practices, develop an online course on how to create and develop age friendly environments, mentorship and conferences to network, share learning and good practice. Western Australia is a leader in Australia regarding the development of age friendly cities and communities, having a clearly defined Age Friendly Strategy and actively supporting local government to use the approach for strategic planning for their communities

The WA Sustainable Health Review was launched April 2019 and will guide the direction of the WA health system to deliver patient first, innovative and financially sustainable care. The review aims to drive a cultural shift from a predominantly reactive, acute, hospital-based system to a system with a strong focus on prevention, equity, early child health, end of life choices and seamless access to services at home and in the community. There are 8 enduring strategies and 30 recommendations that form the platform for future health reform in WA.

In the 2019 2020 financial year we will be investing \$26.4 Million to commence the recommendations of the review.

While many of the general recommendation will impact on older Western Australians there are some specific recommendations and future actions I would like to highlight from the Sustainable Health Review:

- **Improve coordination and access for country patients.** This is a recommendation that impacts on many older Western Australians living outside metropolitan areas who may have several health issues needing attention with different consultants and health settings
- **Use of digital technologies** that include virtual clinics, assisted independent living solutions and Hospital in the Home

- **Transform the approach to caring for older people** by implementing models of care to support independence at home or other appropriate settings
- **Improve interface between health, aged care and disability services** to enable care in the most appropriate setting
- **A collective approach** to improved understanding and targeting of the health needs of people living in low socio-economic conditions including social determinants such as housing, safety and income support
- **Wrap around services for supporting older people** with complex chronic illness and cognitive impairment dementia involving gp's and multidisciplinary services
- Achieve respectful and appropriate **end of life care choices**. In this budget we have allocated \$7,360,000 to end of life choices and palliative care services
- Introduction, evaluation and spread of **outreach models** to improve linkages between hospitals and residential aged care facilities in partnership with primary care.

The Sustainable Health Review is an ambitious and visionary plan for health reform that is just and equitable. I congratulate my colleague Minister ... and his department for their excellent work.

What we eat has a huge impact on our health and older Western Australians on low incomes have a high chance of experiencing food insecurity where they miss a meal or meals in order to pay the rent or an unexpected expense. The 2018 WACOSS cost of living report stated that “as of 2018, more than 4 million Australians experienced food insecurity at least once in the preceding 12 months. One in four of these people go an entire day without eating at least once a week. In Western Australia, there was an increase of 39 per cent in the proportion of charities reporting an increase in the number of people seeking food relief since 2017, with more than 508,000 meals provided each month... many households facing food stress will make do by relying on cheaper, energy-dense foods with poor nutritional value—increasing the risks of future chronic diseases such as diabetes and obesity.”

COTA WA notes that, on average, 51% of older Australians do less than 2 hours of exercise per week. We need programs that support older people to remain active and engaged. COTA WA runs several programs that encourage and support physical activity to improve older people's quality of life. One is the living longer living stronger program that has been running for 15 years and delivers customized fitness programs to more than 3,500 people over 50 across WA. Their Mall Walking initiative encourages older people to engage in physical activity in 5 shopping centres in the metropolitan area and attracts hundreds of people on a weekly basis. We should support those programs as they have proven effective and efficient and have long term viability and potential for expansion with relevant resource allocations.

Many local councils run free and affordable fitness, physical activity and socially connected activities for older adults in their communities.

The ABS noted that the cost of dental services is frequently reported as a barrier to accessing services—in 2013, 29% of people aged 65 and over whose annual household income was below \$30,000 reported avoiding or delaying dentist visits. Similarly, 32% of people aged 65 and over who had no insurance cover for dental services reported avoiding seeing a dentist. Publicly funded dental care is targeted towards low-income groups, with aged pensioners and unemployed people eligible for services at minimal or no cost to the patient. However, public dental clinics may not routinely offer a full range of services, such as preventative dental care. Wait times for services, and their availability, can also be problematic and lead to poorer outcomes for people

5. **Ageing well and home - Living in a safe, sustainable and affordable home that is connected to a safe and age friendly community, transport and other services**

The 2018 WACOSS cost of living report stated that “housing remains the single largest cost for households ... The risk of poverty is more than twice as high for households renting privately than homeowners with or without a mortgage.”

Public and affordable housing supply needs to be increased and the WACOSS cost of living report 2018 stated that the Department of Communities Demand Model estimates that there is an unmet social and affordable housing need in Western Australia for approximately 61,000 very low, low, and moderate income

households—consisting of over 28,000 very low income households and over 33,000 low or moderate income households. Modelling published by the Australian Housing and Research Institute estimates that there are around 59,000 Western Australians unable to enter market housing and a further 73,000 requiring rent assistance to alleviate a position of rental stress.

The recent Anglicare rental affordability snapshot revealed that there were no affordable private rental properties for a single person on a low income in Perth. Many older single women on low incomes are hidden in private rental accommodation experiencing high housing stress and are often unaware of how to access public, social or other housing options. This group of older West Australian's is the largest growing cohort of at risk homeless and are barely visible to services that predominantly service high needs homeless and rough sleepers.

Nearly a third of older Western Australians rent their home. The challenges regarding renting a home as you age include

- Insecure tenure
- no grounds evictions
- rent increases
- inability to make the home age friendly in terms of accessibility
- people often afraid to ask for basic maintenance in case they get evicted
- usually can't have a pet

I have been given permission to quote from a soon to be published report called Ageing on the Edge. This is a 5-year national research and advocacy project funded by The Wicking Trust and coordinated by Housing for the Aged Action Group based in Melbourne and the Centre for Housing, Urban and Regional Planning at the University of Adelaide. The WA research will be launched later in 2019. The findings of this report are very relevant to understanding and improving housing issues for older Western Australians on low incomes.

While the overall rates of homelessness in WA appear to be declining the circumstances for older western Australians has deteriorated. The number of homeless older people in WA has steadily increased over the last 3 censuses. In 2016, 1500 people aged 55 plus were homeless with a further 1188 older people living in marginal housing. These statistics do not include older Western Australians on low incomes in the rental market experiencing housing stress. Customized unpublished 2016 census data on low income older Western Australians in the rental market shows more than 12,000 households where the resident was aged 65 plus and was at risk of housing stress. Most of these households were single person with lone female households representing nearly 66% of at risk of housing stress. Of the 12,000 households, 74.4 percent were in housing stress; 4395 households were in extreme housing stress paying more than 50% of their low income in rent. 1534 of those 4395 households experiencing housing stress were aged 75 plus.

Between 2011 and 2016 census data shows that there has been a 46.8 percent increase in the number of older households at risk and experiencing housing stress. It's also worth noting that the Australian Bureau statistics admits that it can't count what is hidden, so older people couch surfing or house sitting are not included.

Older people, predominantly older single women, on low incomes in the private rental market feel afraid, vulnerable and lacking in options for a safe, secure and affordable home. These stressors can lead to deterioration in physical and mental health and potential homelessness. Thousands of older single women in Western Australia are technically homeless but invisible as they sleep in cars, housesit, or couch surf with family and friends.

Older people may not access homelessness, housing or aged services because of shame, lack of awareness of services or they don't define themselves as homeless. Homeless and aged services in general don't appear to know how to deal with this new cohort of at risk homeless.

The WA Aging on the Edge research found that there are a wide range of housing options for older people but they're not easy to find and housing information for older people is not readily available and often out of date. This was common across government and community centre websites. Services to assist older people at risk of homelessness are not effectively resourced or integrated. The research found that there are 197 specialist homeless services in WA, but the focus is provision of crisis housing responses for people with complex needs. One of their key recommendations is to create a specific information, support and advocacy service that's face to face as well as online for older Western Australians.

The government has created the Supporting Communities Forum as well as developed several strategic plans that could impact on housing and homelessness issues for older Western Australians. They include published or soon to be published plans:

- Homelessness strategy directions paper
- 10-Year Strategy for Reducing Family and Domestic Violence
- 10-Year Women's Plan
- State Disability Plan
- State Housing Strategy 2020–2030
- Ageing with Choice: Future directions for seniors' housing 2019–2024
- Affordable Housing Action Plan 2017–18 to 2019–20

The affordable housing action plan provides ambitious targets and I'd like to detail just a few actions as well as recent budget allocations:

- We have increased the previous government's target of 30,000 additional homes for people on low to moderate incomes (2010-2020), to 35,000 homes. The additional 7,700 homes to be delivered under this plan will assist more than 15,000 people and provide a significant boost to low income earners and the WA economy.
- The Plan isn't just about a supply target. It includes broadening trials of transitional and affordable rental models and continuing to work proactively with the Commonwealth Government on further discount-to-market rent initiatives
- A \$394 million Metronet social and affordable Housing and jobs package with just under 12 and a half million dollars being allocated in the next financial year. 320 social housing dwellings and 400 affordable purchase opportunities will be part of this package. Up to 300 of these houses will have universal design features.
- \$11.4 Million in social housing investment under the construction and purchase of housing programs

Ageing well in a safe, sustainable and affordable home is vital for older Western Australians and we are working to make this happen. We're also trialling and exploring innovative housing options that will include people on low incomes. I also support the work of individuals and groups who are researching and developing intentional housing communities that include cooperatives, cohousing and coliving options.

Feeling safe in your home and your community is incredibly important to older Western Australians. Public and private safety is a large topic, but I would like to address 4 key areas: -

1. It's estimated that between 2 to 10% of older Western Australians [that's between 9,800 and 49,000 people] may experience some form of elder abuse. WA has joined the national plan to respond to abuse of older Australians and will spend \$2.3 Million on initiatives that support the plan and will include community education and awareness campaigns; advocacy and legal services and the state elder abuse helpline.
2. Family and domestic violence still impact on older Western Australian women. Stories from women's health services indicate that there are many women well into their 70's who are experiencing violence in the home. We will be investing \$20.5m capital for new and refurbished crisis accommodation facilities for people dealing with family violence, homelessness and drug and/or alcohol issues, including two new women's refuges. A further \$3,817,000 will be used to develop family and domestic violence hubs that provide information and support for victims of violence
3. Public safety is important to older Western Australians and in my electorate, I have pioneered research and action plans on CPTED, crime prevention through environmental design, in partnership with Dr Paul Cozens, local councils, community groups and businesses.
4. Online safety and cybercrime are a huge concern for older Western Australians, and I applaud the work of COTA WA for their very well attended cybercrime workshops. I sponsor a workshop in my electorate.

Public transport is a vital component of ageing well in community for older Western Australians and people want:

- Access to affordable and connected trains and buses
- Accessible pathways and cycleways

- Traffic light ‘green men’ that allow frail aged and people with disabilities to cross the road without fear of the lights turning green. In Singapore older people can increase the length of time the green man is on by flashing their seniors card!

In my own electorate \$17 Million will be spent in the next financial year on the Bayswater railway station and nearly \$10,000,000 on Metronet Bayswater train station road related work. \$34,743,000 will be spent on new and existing metro train stations to improve disability access, CCTV, lighting, station access and pathways. We will also increase the presence of customer service personnel at escalators and continue to develop marketing campaigns to educate elderly passengers on better options to use such as lift in order to prevent sleep, trips and falls.

We will spend \$30,891,000 in the next financial year on the country age pension fuel card scheme, and \$1,589,000 on pensioner fare subsidies. The free travel for seniors program encourages and supports people to travel out of peak hours.

Finally, navigating the aged care system is not for the faint hearted. I’d like to mention a pilot program that COTA WA and other organisations nationally are piloting creating Aged Care Navigator Hubs to help older people and their families access aged care services at home or enter an aged care facility.

6. Ageing well and income security – Having a liveable and secure income and access to relevant employment and small business support that is age friendly

Many older Western Australians live on low incomes, have difficulty accessing employment, experience age discrimination in the workplace, and do not feel encouraged to start small businesses.

The WACOSS 2018 cost of living report highlighted challenges facing older Western Australians on low incomes who want to age well and contribute to their community. Older single unemployed people on Newstart receive government benefits totalling around 43 per cent of the WA State Minimum Wage [which in 2017/18 was \$708.90 for full time work] while searching for work... unemployment benefits do not meet a basic standard of living and may present significant barriers to a job-seeker’s ability to find work. The WACOSS report is scathing in its analysis of Newstart “ The rate of Newstart, the main income support payment for those who are unemployed has not increased in real terms since 1994, ... It sits at \$273 per week currently and even with the maximum rate of Rent Assistance of \$66 per week, is totally inadequate to cover the cost of housing and other essentials. The inadequacy of Commonwealth income support shifts significant costs onto the States and Territories, impacting on the economic viability of social housing support systems, utility costs and the provision of community services and support.”

The COTA WA 2019 budget submission noted that of the 39,116 people receiving Newstart in WA nearly 45% are aged 45+.

Research has shown that people who are over 55 and unemployed longer than a year, may not be able to re-enter the workforce. Many older people have told COTA WA and other agencies of the lack of respect and understanding they receive from Centrelink and employment services. Older people have skills and experience that are underestimated and underutilised and employment service staff are often not trained to work with this skilled cohort.

As of 2019, the retirement age and right to receive the aged pension was 65.5 years and will rise by 6 months every year until 2023 when the retirement age in Australia will be set at 67. This means that an older Western Australian over 55 having difficulty finding relevant employment would live on a very low Newstart income, with its stressors, until they were 67. And even if they last long enough to get an aged pension the WACOSS cost of living report found that if you’re reliant on the aged pension and renting then you will be at risk of poverty and financial hardship. There will be no financial buffer to cover emergencies.

I want to note that in the next financial year we will spend nearly \$26 Million on the seniors cost of living rebate and \$10,000,000 on the hardship and utility's grant scheme.

In a 2018 note, the Australian Bureau of Statistics reported that 79% [4 in 5] people aged over 55 had difficulty finding work and when they did it was often not secure or work that used their skills. On average, part time workers over 50 want 10 hours more work per week and they feel underemployed.

More women than men are in part time work in WA. The gender pay gap in Australia is 16% and the WA gender pay gap is 23.9%. Many women in the workforce are in part time positions that are female dominated industries and are lower paid than male dominated ones. Women working part time accumulate superannuation at lower and slower rates than men and may need to fragment their employment as they take on most of family and caring responsibilities.

In 2018 the Age discrimination commissioner, the Hon Dr Kay Patterson and the Australian HR Institute conducted a survey of over 900 HR practitioners in Australia. In their report 'Willing to Work' they found that up to 30% of Australian employers are reluctant to hire workers over a certain age, which for most of them was over 50.

The Willing to Work report also found that:

- 63% of the 900 respondents saw a loss of key skills and knowledge when older workers departed
- Only 22% of respondents reported providing any training on unconscious age-related bias to line managers
- Only 8% of respondents provide line managers with training in how to manage multi-generational teams
- 42% of respondents do offer flexible working hours

On a positive note, Dr Patterson is the Chair of the fed funded Collaborative Partnership of Mature Age Employment in Australia formed in 2018/19, that draws together 20 senior business leaders, industry representatives and key government officials to identify barriers and provide solutions for older people to access and maintain suitable employment for as long as they wish.

I want to explore one more area of potential revenue development that seems to be ignored by policy makers and older people ... being your own boss.

The OECD maintains that turning unemployment into self-employment has become an increasingly important part of active labour market policies in many OECD countries.

In 2014 the Gerontological Society of America in their public policy and aging report talked about senior entrepreneurship.

They highlighted that contrary to the traditional perception that entrepreneurship is a young person's endeavour, seniors are the most entrepreneurial age group. The Kauffman foundation and the Global Entrepreneurship Monitor [GEM] found that there are 2 subgroups of older entrepreneurs. The first group create a business out of necessity. They usually start a micro small business with minimal financing. The second group are opportunity driven who could obtain employment but choose to start a business. The opportunist entrepreneurs usually have more financing and more extensive business contacts than the necessity driven entrepreneurs.

We need to find ways to support necessity driven senior entrepreneurs who may not be able to find employment. Necessity driven entrepreneurs are often from marginalised groups. Senior entrepreneurs could be supported in several ways:

1. build awareness among older people and service providers of the entrepreneurial option
2. build IT and technical capacity and support
3. build social and professional support networks to decrease the sense of isolation.
4. Provide government support for specific older adult's small business development opportunities including older women specific programs along the lines of the old WEDO program

In America there are a series of free coworking spaces specifically developed for people over 55 that provide information support and networking opportunities. I'd support trialling them here.

Small Business Development Corporation here in WA will spend just under \$11 Million in the next financial year on information guidance referral and business development services. It would be interesting to ascertain how these services are focused and used by people over 55

7. **Ageing well contribution, connection and participation-** Being able to connect and contribute to community with real participation in creating and evaluating the policies and programs developed at all levels of government

Enabling older Western Australians to be part of the solution in terms of policy and practice and not just research subjects on ageing well in community is vitally important. This involves having older people on low incomes involved in developing policy as well as being employed by service providers. Many older people on low incomes have lived experience as well as social, creative and intellectual capital.

The WA Sustainable Health Review has a key recommendation that needs to be embedded in all other government departments as a core principle. They have committed to new approaches to support citizen and community partnership in the design, delivery and evaluation of sustainable health and social care services and reported outcomes.

8. Conclusion and recommendation

We need to have societal responses to ageing well in community that acknowledge both the opportunities and challenges as well as foster dignity, recovery and resilience.

We need to understand, encourage and partner with older Western Australians to re imagine ageing well in community in ways that previous generations couldn't.

We need to challenge institutionalised age, gender and race discrimination and underpin all policy and practice from a human rights perspective that ensures equity of access to affordable healthcare, housing, employment and transport regardless of income level.

Poverty should not exclude people from aging well. a liveable income should be a basic right for all older Western Australians. Access to employment that is free of age discrimination should be our goal. We should also endeavour to encourage, support and resource older Western Australians to develop small business enterprises that will add value to the broader community. I support the development of pilot older people small business information, support and coworking hubs.

We need to develop age proofed policy and practice within and across all levels of government. A multisectoral approach is required that has collaboration between government, NGO's, researchers, designers and older Western Australians.

We need to continue to research the aspirations, potential and needs of a diverse and growing ageing Western Australian population and pilot evidence-based innovation and good practice at policy and program levels.

We need to acknowledge that governments have a key responsibility for developing relevant policies, funding and accountability frameworks that are age friendly, rights based and help all Western Australians age well in community regardless of their income, gender, age, ethnicity, sexuality or disability.

We need to experiment and explore new ways of ageing well in community for older people that cover their key needs. This will require new kinds of partnerships across government, NGO's, the private sector and older adults themselves where people are prepared to challenge current narratives and dogma about ageing well. then fund new projects and processes over time.

We need to explore new options for home including older women, and other groups led housing initiatives, cohousing, coliving and cooperative housing as well as small home communities. Exploration should include environment sustainability to combat climate change as well as new funding and financial models and partnership.

We need to support the roll out of the ambitious and forward-thinking Sustainable Health Review.

We need to develop older adults' information and advocacy hubs on and offline that provide older Western Australians with clear, respectful, useful and practical information about their rights, responsibilities, options etc on all the above needs regarding ageing well in community. Info needs to be culturally relevant and available on and offline. It would be useful for information services to be staffed by experienced older people of both genders and a range of ethnicities

We need to recognise the social, cultural and creative capital that older Western Australians on low incomes can contribute to our communities. They are assets not burdens with diverse needs, aspirations, capacities and contributions.

Older people have the right to autonomy, choice and control over how they live and die.

Ageing well in a fair and just society means being able to do the things you value, maintain your physical and mental health; have access to a secure and sustainable home; access to good transport, freedom from poverty; age friendly communities; ongoing learning and development; opportunities to connect and contribute; and freedom from entrenched ageist and discriminatory practices.

It should be our privilege to ensure that all older Western Australians are able to age well in their community of choice.

We need to think differently about ageing and older people so we can appreciate and release the human, economic, creative and social potential of our older population.