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# A NEW LOOK at OLD AGE





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#### Introduction

The problem of old age has acquired greater urgency of recent years. It has two aspects :--

- (a) Personal: How to face up to it; How to prepare for it; How to meet it and How to live it.
- (b) Communal: How much is, or should be, this personal problem (common to all of us in time) the concern or responsibility of Government and the community — and what can be done to meet it.

It is good to note in recent years the increasing concern for, and the progress made in, the care of the aged. So many factors have developed over the last half-century which have contributed to longer life expectancy, that it has become very necessary for every one to take a "new look at old age" — and to take it long before the years catch up with us, so that adequate plans and preparation can be made, and the years of retirement, whether forced or voluntary, may be happy and fruitful — and it is to this end that this small pamphlet is written.

# Now - and Fifty Years Ago

Let us look back to the early years of this century. Medical science had not then discovered many of the life-saving drugs and techniques which to-day are not only adding considerably to the average expectancy of life, but are also making those additional years healthier and more productive. In the early 1900's men (and women, too, if they were unmarried and without independent means) worked on doggedly long past the age when work became penance, because ahead of them lay penury and misery. No pension, no superannuation, no social security to make the last years a relaxation and a reward for labour. If they were fortunate enough to be members of a family which acknowledged responsibility, then perhaps a chimney-corner on sufferance; at best, the loved "Granny", "Grand-dad", or "Aunt", whose usefulness was tacitly agreed to be over. At worst, the poor-house, infirmary, or the "Arches" as an abode. Surely, then, old age was to be dreaded by all but the favoured classes, and fought against for as long as possible.

Since then the winds of change have wrought a great difference — but a difference which has brought with it problems of its own.

## **Recognition of the Needs of the Aged**

To-day, there should not be such a thing as destitution in old age. This applies to practically all Western countries (in most Eastern nations the problem has never arisen, because the Eastern mind has been trained for centuries to revere old age and care for it), but we write mainly of things as they are under Australian conditions.

Admittedly, our Social Services legislation leaves much to be desired – mainly in the way of unjust discrimination between people who, all their working lives, have contributed their full share towards its attendant costs; but the Government has for some years recognised the necessity of providing some sustenance for men and women who have worked long and faithfully for the development of Australia. Industrial conditions for many years have been such that an effort has been made to keep wages in line, to some extent at least, with living conditions, and in many cases this has enabled moderate provision to be made against the retiring years. The practice of establishing contributory superannuation schemes has spread throughout industry, and the majority of people to-day may see the advent of "old age" without that spectre of utter poverty and misery which was the terror of a generation or two ago.

## A "New Look"

But these new and greatly improved conditions demand a "new look" on the part of every-one. Increased longevity can be a blessing — or a curse, if not viewed and approached in the right spirit. Added years of life are no good unless they can be profitably employed, and to achieve this requires both planning and preparation beforehand.

Australia has always been regarded as a "young" country — not only in years, but in its preponderance of young people over old. A young, developing country has called to young, adventurous people, and migration has been largely in the under-thirty group.

This picture has now, to some extent, changed. Over the years those settlers have grown older, they, and their children, are to-day required to make way for the newer generations growing up and demanding their share of a work-force which, in turn, is beginning to feel the repercussions of "automation". This, again, is, in effect, a kind of industrial revolution in reverse, in-as-much as the development of machinery and power led to a greater demand for man-power, automation will inevitably **reduce** the number of hands required to produce the same results. Therefore, the tendency is for workers to retire at a much earlier age than formerly, and still with most of their mental and physical faculties unimpaired.

This means that a woman who retires at the age of 60, and a man at 65, may well have 15, 20 or even more years ahead of them — years which could, and should, be usefully employed. Unfortunately, under existing conditions, the onus is left almost entirely upon the individuals themselves to find such employment.

In a broadcast heard recently from the B.B.C., London, (from which the title of this pamphlet is borrowed), it was unanimously stressed by a number of medical men, who have made a special study of this problem of old age, that the most important — indeed, the essential — need for elderly people is to be involved in **worth-while activities**. This same opinion was again forcefully expressed at the recent conference of the Australian Council of Social Services, held in Melbourne.

#### Work

Creative instinct remains throughout life and, unless this is adequately provided for, the person deteriorates, both mentally and physically. If this is allowed to happen on a large scale, hospitals and "homes for the aged" will have to be kept up to shelter derelicts who have, consciously or unconsciously, become convinced that they are "finished" — are of no further use in the world; and in this connection the "unconscious" is much more potent than is often realised. Even the role of "grandparents" has, to-day, become superficial, and they feel that they no longer can — nor are they wanted to — expend their energies and experience in helping to train the youngest generation. Neither, in many instances, are they any longer welcome inmates of their children's homes.

It is here that the responsibility of the community begins, because both homes and useful occupation must be found for the generation which, at 60 or 65, is to-day still too young to be thrown on the scrap-heap.

### The Dawn of a New Era

A few decades ago a new idea was born, took root, and is now flourishing in many areas and in many different fields. This is the "Village for Active Elderly Citizens".

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Government help was enlisted, and this is now freely forthcoming to the extent that an organisation of which the Government approves receives a substantial proportionate subsidy for all monies raised for the purpose of securing land and building homes for retired people. This has made it possible for Church and other groups to tackle the problem in a big way, and the scheme offers one practical solution to many people's "age" difficulties. Unfortunately, in every case there is a "waiting list" which far exceeds the resources available, but it is a beacon shining in the gloom. The idea is still young and, to some extent, in the developmental stage — and we venture to suggest that sometimes the best use is not made of the real public interest now being awakened, or of the finance available.

# Foundations

So far as we know, the scheme is unique to Australia, and its foundations are common to all projects established under it. These are that, because of the Government's generosity, an elderly citizen can secure a life interest in a new cottage or flat in a "village" or "community" at approximately one-third of its production costs. That is the initial transaction when a new cottage or flat is built (the type of residence varies slightly under different organisations, but those built in country areas are mostly cottages).

In some communities this system continues to operate when cottages become vacant by the death of the original occupier; this is done to build up a fund to pay staff, etc., but this practice tends to exclude from the scheme all those who cannot afford an initial outlay. We suggest that the principle is not the best, or the most advantageous, for the reason just stated, and that when a cottage becomes vacant it should be made available to a person, or couple, whose financial resources are very limited. It is realistically recognised that finance other than Government help is necessary to inaugurate a community, but some, at least, of the benefits attached to the scheme are nullified — or, to some extent, restricted — if the vast numbers of people who, having no capital or income other than the old age pension, or perhaps a small annuity (so much less in value than when it was purchased), have no hope of securing accommodation at a reasonable rent, or of a proper degree of comfort, are forever excluded from participation.

It is realised, too, that the initial contribution and, in most cases, a very moderate weekly "service charge", does not provide for unending maintenance and attendant expenses, but this problem can be — and **is** in the case of some organisations — greatly solved by the work of voluntary "auxiliaries", composed of public and generous-spirited people, whose devoted work all the year round provide much of the necessary extra finance, and their efforts render it possible to open the door to happy retirement to a much wider section of the community.

## Something More Than Homes Needed

These "housing" schemes, valuable as they are, are not the **complete** answer, and we are still faced with the all-important question of **occupation** – and **congenial**, useful occupation at that.

Many of the villages now established do not take this vital point into consideration at all. The cottage is there, with possibly no individual garden, although there may be a "communal" one, planted and tended by paid staff — a pleasant place in which to sit, but providing no personal interest. There is no attempt to provide, or encourage, active participation in the care and development of the village, or to afford useful occupation or interests outside the tending of the small cottage and garden — certainly not a full-time job for an active person. Except that they do it with a measure of physical comfort, the resident still stagnates.

Serious consideration is, however, being given to this aspect, and efforts are being made to find a solution. Paid staff should be reduced to a minimum because residents, encouraged to take an active interest in the care and development of the villages, can find a personal interest and pride in helping to maintain a high standard of excellence — and, to be honest, people who are not prepared to do this, should not take advantage of the scheme at all. In addition, some industries which provide part-time employment (on a purely voluntary basis) for such as care to participate (but, again, entirely at the option of the resident) can be, and are being, established. Encouragement of visitors, particularly in the summer months, from Churches and other organisations awaken public interest and support. Residents' meetings, at which village affairs and needs can be discussed, go far to support the whole underlying idea that the community, at least in part, should be self-supporting, and interest in its affairs kept at a high, and contributory level. The result of working along these lines is that both mental and physical faculties are kept alert and healthy.

#### **Country versus Town in Old Age**

A large majority of people spend their working life in city surroundings, and there is a popular superstition that you "can't uproot old trees".

In some cases this may be right (but not nearly so often as is supposed), but in very many instances the uprooting leads to a new lease of life – new homes – new interests – new friends. Indeed in the majority of cases these communities for elderly citizens **must** be built "out of town" because the price of city land would be prohibitive – but the advantages of country life far outweigh any disadvantages.

In most cases there is direct transport to and from the metropolis and the nearest town, which renders it much easier to get to both than it is to travel from one suburb of Melbourne to another on the opposite side of the city — also, this becomes increasingly difficult as the years go by, suburbs stretch out further, and traffic problems increase.

## When Sickness Overtakes

This is a problem which achieves greater urgency in old age than in youth. Too often old people are living alone, sometimes in one small room, without telephone or means to call for help in event of sudden illness or accident. They are dependent upon "somebody" noticing that the milk or paper has not been taken in, or that the person has not been seen for a day or two.

The elderly citizens' village does away with this very real worry. In such a community there is no danger of a resident not being "missed" for a day or two. The residents themselves are all mostly "friends", the communal activities bring them together, and there is an administrator, a matron or other responsible person who keeps a friendly eye open for contingencies of this nature.

The question of "hospital or no hospital" integral to the settlement is one on which there may be difference of opinion. The establishment of a small sick-bay is certainly desirable – almost essential – to care for temporary sickness, but the building of a fully-equipped hospital to permanently house chronic invalids would be very expensive, and would probably not be used sufficiently to justify the outlay. When a person is sufficiently ill to call for special medical treatment, does it matter greatly where the hospital is ? The main concern then is to obtain the best medical, surgical or nursing skill available, and whether one is living in the town or the country, this is possible only in the great public or private hospitals. Surely the money necessary for such a project would be better spent in providing houses and amenities to keep people **out** of hospital.

Again, in addition to the cottages provided for **active** elderly people, there should be smaller flats to which residents can remove if, or when, they become unable to care for their own houses, but are still not invalids. This plan is already being tried successfully, and such flats, under the care of a trained matron enable, with a little help, people who have grown frail to live in peaceful and quiet privacy for many more years. Moreover the knowledge that such refuge is available to them when need arises is of great psychological value, and holds at bay the worrying fear "what will happen to me when I can't do the daily chores?" The idea is under consideration, too, of providing some of these smaller units for those who are still active but who do not want the greater responsibility of looking after a house.

# **Permanent Security**

Another important aspect is the feeling of **permanent security.** For instance, it should be understood that residents can remain in their own individual units for as long as it is at all physically possible, and that if one of two people occupying a house dies, or has to go permanently to hospital, the other will be left in occupation for as long as he, or she, needs it. This, again, is of tremendous psychological value.

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#### **Preparation for the Future**

Enough has been said to bring home the fact that to-day old age is a problem which must be faced **in anticipation** long before it is an absolute personal fact. Many people take out insurance policies in comparative youth to mature at a certain age. This is a wise precaution, but it does not go far enough. They realise that their monetary income must necessarily be reduced when they retire, and sensibly think that a small "lay-by", in the form of insurance premiums, will provide a nice little "nest-egg" at the age of 60 or 65 — but the under-lying motive is often that long dreamed of trip abroad, and this disposes of only a few months of their retirement at best.

But what they do not always reckon with is that at that age they will most probably be still in full possession of their mental and physical faculties, which will be starved and frustrated if they have neglected to provide active interests to fill those years of retirement. When one dashes off on a cold and wet (or hot and sticky) morning to catch the inexorable 8.30 train, bus or tram, it may be a cheering thought that "one day I won't have to do this anymore," but the reality, when it comes, is not so cheering if it means day after day with "nothing to do, and all day to do it in."

Therefore, the wise man or woman takes care to build up within himself or herself a fund of interests or hobbies upon which to fall back when the routine of their daily work is no longer available to them. And it is easier to foster and exercise those latent talents in a community of citizens of their own generation, relieved of all financial, and many other, worries, than if one is marooned in a lonely flat or other dwelling in a suburban street, thrown entirely upon one's own company and resources.

# Villages for the Elderly is the Answer

The experience gained over the last twenty years, has proved beyond all doubt that villages, or settlements, such as we have cited here, is the best possible means of providing not only happiness, but the essential health and active interests to render those years of retirement useful and productive – both to the individual **and to the nation**.

The great advantage age has over youth is experience; and that is a quality which too often is completely wasted under present conditions. A man at 65 has acquired an expert knowledge of his trade or profession — otherwise, he would not still be following it; too often, he is thrown out of his job and, with him, is lost all that knowledge and experience he has gained. This is sheer waste, and it is one which the "elderly village", wisely planned and managed, could retrieve. It is one, too, which should be the active concern of both the Government and the public at large.

#### **Public Support Needed**

As pointed out earlier, the need for such villages is growing more rapidly than the means to fill it. Founding such a village is a costly undertaking, and therefore initial residents must be selected from "financial applicants" — that is, those applicants who can afford the necessary proportion of the **buil**ding costs of a cottage — except in those cases where an organisation or a donor gives the necessary finance. It is hoped, as time goes on, that the benefits provided under the scheme will be extended to elderly citizens who, unfortunately, are not able to find the initial outlay, but it is unavoidable that in most cases at present the incoming resident must be able to bear his or her share of the cost; and, it must be remembered, compared to buying a house in the open market (with its attendant rates, taxes, maintenance, etc.,) this is remarkably small — albeit, it may still be beyond the reach of those depending only upon the pension or a small annuity.

#### Early Application Necessary

As already mentioned, most of the villages now established have long waiting lists. Therefore, it is a wise precaution to make application a few years **before** the anticipated date of retirement, rather than leave it to a last minute decision.

Old age eventually comes to us all, but even our most fruitful years will be happier and free from that insidious anxiety "What will I do when it does come ?" If one can look forward with confidence to a comfortable, secure and **companionable** period of retirement — comfortable in one's own home; secure in the knowledge that we can, under normal conditions, live there undisturbed for the remainder of our lives; and "companionable" in the friendship and mutual interests of our fellows.

Such a way is now open to those who "think ahead".

Many of the Churches and organisations which have entered this field are already extending their original plans and are establishing other villages and communities in different localities — but it cannot be too greatly emphasised that the greater the public response to these efforts, the greater and more rapid progress will be made in solving this problem of establishing and maintaining a prosperous and productive "active elderly" section of the community — it is all too sadly evident that, unless these ideas are pushed ahead with earnest vigour, we shall be forced to maintain a large section of "early old" people, at considerable expense to the national economy. This is a problem which will grow in volume and complexity with each succeeding year.

## Conclusion

To sum up, under present conditions, with both the birth-rate and the death-rate falling, we are heading for a population with a preponderance of elderly people, and this position will be aggravated by the fact that emigration from other countries shows signs of falling off, as conditions in those countries improve.

The march of science and the advent of automation will reduce the demand for man-power, and will emphasise the necessity for men and women to give up, or be deprived of, "gainful employment" (i.e., for a wage or salary) at an earlier age than hitherto while, at the same time, their life-span is increasing.

How are those added years of enforced leisure to be filled, and rendered healthy, happy, and usefully productive ?

These are the questions we have asked — and attempted to answer — in this pamphlet. We believe the main solution is to be found herein. May we commend it to your earnest consideration?

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