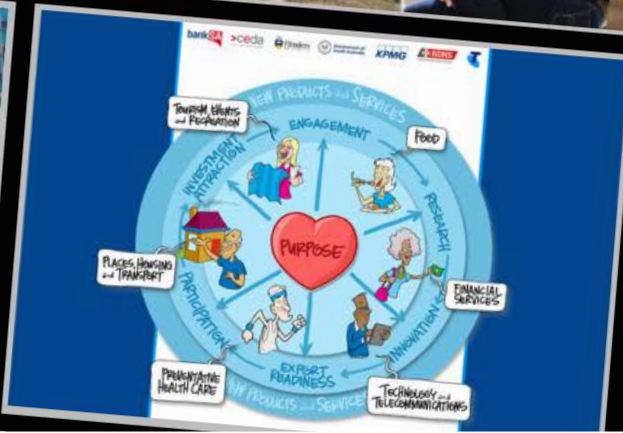


Shaping the Future of South Australia

Ageing Well

A report of the key ideas and findings
September 2016



Report Disclaimer

Inherent Limitations

This report has been prepared by KPMG for BankSA, Committee for Economic Development of Australia (CEDA), Flinders University, the Government of South Australia, RDNS (part of the Silver Chain Group) and Telstra (together, the Shaping SA Foundation Partners), in our capacity as advisors in accordance with the terms and limitations set out in KPMG's engagement letter dated June 2016, as varied. This report has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this report without obtaining specific professional advice. The information presented in this report has been prepared by KPMG from information provided by: the Shaping SA Foundation Partners and its stakeholders through the consultation process; and the perceptions of, the sample of survey respondents. KPMG has relied upon the accuracy and completeness of this information, and has not independently verified it, except to the extent specified in this report. KPMG may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement this report.

Third Party Reliance

This report is not intended to be utilised, distributed or relied upon by any person other than the Shaping SA Foundation Partners, nor to be used for any other purpose other than as indicated in the engagement letter with the Shaping SA Foundation Partners, without KPMG's prior written consent. Accordingly, KPMG and the Shaping SA Foundation Partners do not accept responsibility or liability in any way whatsoever for the use of, or reliance on, this report by any third party.

Note

It is acknowledged that there are different views regarding the language around ageing. Whilst stakeholder groups have identified the need to develop consistent, positive language, this is yet to be agreed therefore this report does contain common language.



Message from the Chairman of the Economic Development Board

Welcome to the Shaping the Future of South Australia | Ageing Well report. I would like to start by acknowledging all those who have contributed and participated in the Shaping the Future of South Australia – Ageing Well State Forum process. Thank you for your time, expertise and for working collaboratively to explore a new sector economy, Ageing Well.

The Economic Development Board is leading the State’s activation in understanding how South Australia could assist to shift society’s mindset, from ageing being considered a social and economic burden to that of a social and economic opportunity. They will do this through realising the untapped asset of people aged 60 years plus, focusing on productivity and not dependency.

The program of work that has culminated in this report signals an important step in the State’s development and leadership to understand and respond to the changing wants and needs of citizens as they age well.

Reflecting on this report, it offers ideas, and most importantly, serves as knowledge to prompt South Australians to actively engage in global opportunities the Ageing Well sector offers.

It also includes a set of analysis and customer segmentations which have been undertaken as part of the process. This information is available to enable people to increase and share sector knowledge that currently exists and helps to identify and maximise an abundance of market opportunities.

As South Australia embraces this new sector economy, signalling to the world its commitment to being a leader in the Ageing Well sector, I believe it will be businesses, through a process of citizen-centred design that will lead the way. It represents local, national and international opportunities, which I believe will potentially lead to tens of thousands of new jobs over decades to follow.

The strong level of goodwill, interest and positive engagement shown by so many people of diverse interests and backgrounds is an interesting barometer as to the groundswell of shared importance Ageing Well holds in our community.

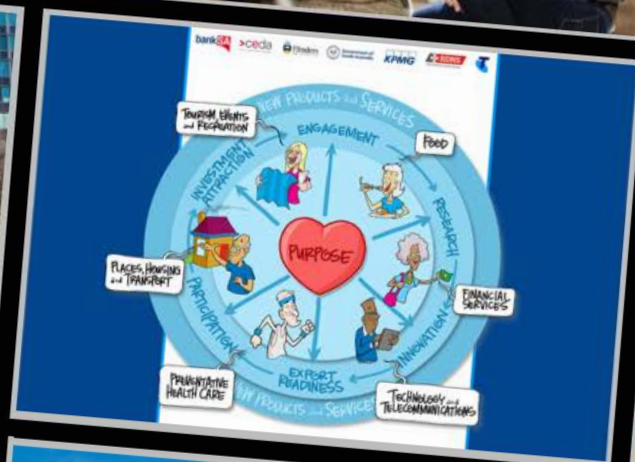
The Economic Development Board looks forward to working with others to further build upon the growing knowledge and shared understanding of the changing wants and need of citizens and their choice, desire and capacity to remain active and valued participants in society. In closing, I believe it will be people of all ages, participating side by side in this journey that will most influence and improve lives.

Raymond Spencer
Chairman

Economic Development Board
South Australia

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Shaping the Future of South Australia Ageing Well

Executive Summary / Recommended Actions





Executive Summary

The Shaping the Future of South Australia | Ageing Well Program was instigated by the Economic Development Board of South Australia and undertaken with the support of the Shaping SA Foundation Partners - BankSA, Committee for Economic Development of Australia (CEDA), Flinders University, the Government of South Australia, KPMG, RDNS (part of the Silver Chain Group) and Telstra. The initiative aims to shift thinking from seeing older Australians as a burden to an economic and social opportunity.

The program was developed in response to the largely untapped economic and social opportunities presented by demographic change. In the 30 years from 2020 to 2050, the number of South Australians aged 65 and over is expected to increase by 56% to 530,000. This significant demographic shift provides vast opportunities for all sectors of the South Australian economy. Businesses that can better understand the wants and needs of South Australians aged 60+ will thrive.

The opportunities around 'Ageing Well' extend to business, government, academia and the community; we can all benefit from changing the way we look at ageing. Many people over the age of 60 will be more active than ever before. There will be opportunities to harness and design new social support models, leverage a volunteer base motivated to participate, discover new technologies and devices that keep people in their own homes for longer and many more. The overwhelming position of participants in this program from business, community, academia and government was that the imminent demographic change should be viewed as an opportunity, not a burden.

Ageing Well represents an opportunity for a whole new industry sector, creating jobs and providing goods, services and technologies to enhance the lives of people over 60 both locally and globally.

This report provides an overview of the program, including outcomes of industry workshops and key ideas resulting from the Ageing Well State Forum held on 30 August 2016. This report includes:

- Shaping SA | Ageing Well model and approach;
- Summary of State Forum outputs and key ideas;
- Industry workshop outcomes and process; and
- Detailed appendices – including, Customer Segmentation, Demographic Overview, Ageing Well Survey Results, Ageing Well Focus Groups – Qualitative Research Summary, Ageing Well Launch Event, Industry Workshops Designers & Panellists, State Forum Chat Rooms and Shaping the Future of South Australia – Program History.



Executive Summary

High-Level Program Overview

The Shaping the Future of South Australia | Ageing Well program involved a five-step process, with **over 1,500 participants** contributing over the duration of the program. At each stage program activities were well received by the market and the events were over subscribed.

Program Overview



- Principles
- Key Ideas
- Commercial Opportunities



Executive Summary

The Shaping the Future of South Australia | Ageing Well program was designed to deliver achievable and tangible outcomes, developed and endorsed through a ‘whole of state’ approach, that can be implemented by business, government, academia and the community.

In order to optimise the lives of all people over 60 years of age through this new sector economy focussed on job creation and growth, the following principles were identified:



Equity

An equity lens should be applied to all policy, legislation, standards and programs relating to the 60+ demographic.



Co-design

Solutions and projects relating to Ageing Well in South Australia should be undertaken in partnership with the 60+ cohort.



Challenging stereotypes

Promote the message that life after 60 can be productive, enjoyable and healthy.



Data informed policy

Policy decisions should be supported by robust data.



Education, skills and planning


Education, sound advice, skills and planning are essential to provide people with the greatest opportunity to live and age well.

The body of work generated **dozens of ideas** and 20 of the key ideas are summarised over the following pages and will be explored in greater detail from page 26 of this report.

These ideas have been numbered for ease of reference only, the associated numerical value does not indicate prioritisation. The ideas have been themed overleaf and are presented as an ecosystem of ideas. While many of the key ideas are linked, they are not necessarily reliant on one another or chronologically positioned.



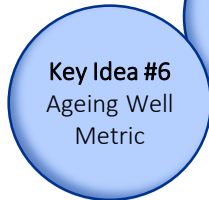
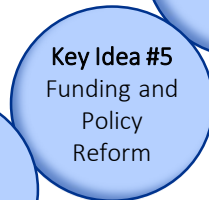
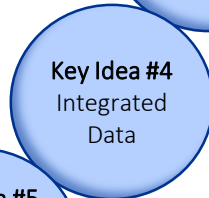
Executive Summary

 [Click for further detail of each Key Idea](#)

Leadership

Supporting Infrastructure & Frameworks

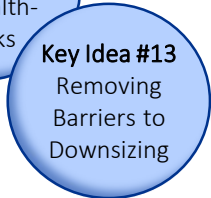
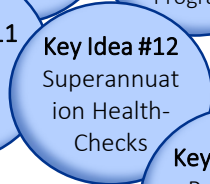
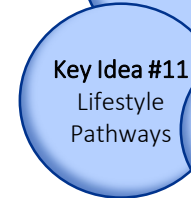
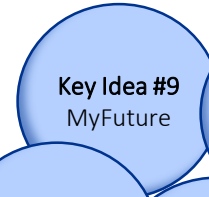
Potential Ageing Well Projects



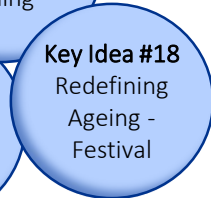
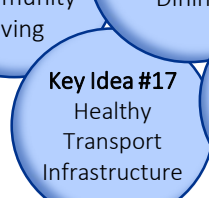
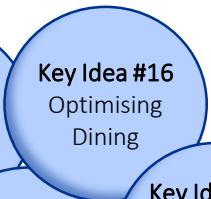
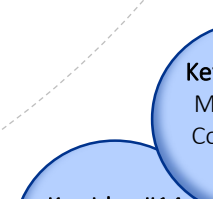
Wellbeing Technology



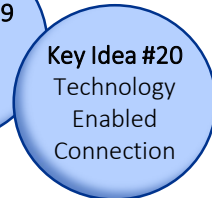
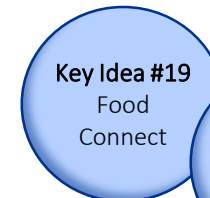
Transitions



Communities



Peer to Peer / Sharing Economy



Note: Key Idea #1 - Ageing Well Alliance has been positioned at the top left of the ecosystem, this does not indicate that the program envisaged the alliance having responsibility all of the subsequent key ideas.

Executive Summary



Executive Summary

Leadership

1. **The Ageing Well Alliance:** The Alliance would be a focal point for industry as it identifies and capitalises on the Ageing Well opportunity in SA, including for export markets.

Supporting Infrastructure & Frameworks

2. **SA Aged Care Export Consortium:** Sitting within the Ageing Well Alliance, the consortium would assist SA business go to market overseas with ageing well products and services.
3. **Living Labs:** Support South Australia to become a living laboratory in which Ageing Well products and services are tested and co-designed with end consumers in a mutually respectful and beneficial way.
4. **Integrated Data:** Understand what data exists and how to create more holistic data sets which can be utilised to identify actual patterns, undertake demand mapping and provide ability to better tailor products and services to the individual.
5. **Funding and Policy Reform:** Work with the State and Commonwealth Government to trial innovative new funding approaches in housing, health, aged care, welfare, transport and tax.
6. **Ageing Well Metric:** Develop an agreed set of wellbeing metrics for the 60+ cohort to track over time in order to monitor whether South Australians are Ageing Well.

Potential Ageing Well Projects - Wellbeing Technology

7. **Access to Assistive Technologies:** Making costly assistive technologies more accessible for those who can't afford to purchase through rental arrangements, up-skilling and peer-to-peer education.
8. **Wellbeing Technology:** Focus on development of technological solutions which enables individuals to self-monitor and make more proactive decisions about how to increase their overall physical and emotional wellbeing.

Potential Ageing Well Projects - Transitions

9. **MyFuture Portal:** MyFuture is intended to be an online hub which would enable individuals to more actively plan for different life stages with a focus on individual circumstances and life aspirations.
10. **Mid Life Career Leavers Program:** Opportunity for retraining, up-skilling and teaching new skills for the next stages of life after "retirement".



Executive Summary

Potential Ageing Well Projects – Transitions (cont.)

- 11. Lifestyle Pathways:** Lifestyle pathways is intended to create a seamless and integrated pathway at the systems level to enable individuals to easily transition through life stages.
- 12. Superannuation Health-Checks:** Regular scheduled superannuation health-checks with a financial planner funded out of superannuation. These would include health and life goals.
- 13. Removing Barriers to Downsizing:** Working across the tax and pension system to trial an approach that encourages downsizing.

Potential Ageing Well Projects - Communities

- 14. Agile Housing:** Work with the housing industry and older consumers to create innovative housing options to meet the needs of those who wish to age “at home” and are in unsuitable housing. Start with a “living housing consortium,” working with those at the frontier of innovative projects.
- 15. Multi-Level Community Living:** Multi Level Community Living aims to transform the concept of community living with a focus on integrated shared facilities.
- 16. Optimising Dining:** Provide dining experiences that better serve the needs of the ageing demographic. Develop a 60+ review panel for the hospitality industry.
- 17. Healthy Transport Infrastructure:** Public and private transport services which are more readily accessible, aligned to user journeys and designed in a way that better enables individuals to get around independently.
- 18. Redefining Ageing Festival:** People need to redefine and celebrate ageing. This can start with a festival that celebrates the diversity of the ageing cohort and makes ageing “cool”.

Potential Ageing Well Projects - Peer to Peer / Sharing Economy

- 19. Food Connect:** Develop a peer-to-peer technology platform that has the ability to pair people that are looking to share cooking or dining experiences.
- 20. Technology Enabled Connection:** Developing shared economy peer-to-peer approaches, enabled by technology.



Executive Summary

In addition to the key ideas, a number of other commercial opportunities were identified. If adopted, they would better serve the needs of the 60+ demographic and provide opportunities for new businesses, and business growth and expansion. Whilst some of the ideas are original in nature, others are existing services that can be expanded. (See page 22).

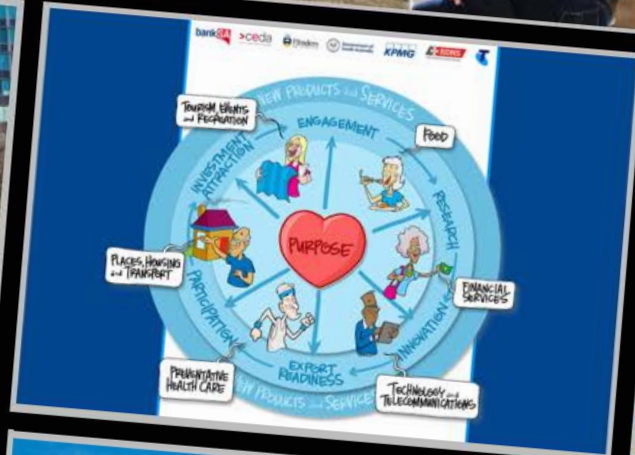
The Shaping the Future of South Australia | Ageing Well report reflects the contributions of over 1,500 people who were engaged through the duration of the program. The broader community was motivated to work with the Foundation Partners to facilitate informed decision making around Ageing Well sector and be part of the collective effort that enables South Australia to capitalise on the opportunity.

The program has identified numerous ideas demonstrating the breadth and scale of Ageing Well economic and social opportunities in South Australia. If Ageing Well is going to play a part in South Australia's transition to a new sector economy it will require overall industry leadership. South Australia will require new infrastructure and frameworks, like the identified Living Labs and Ageing Well metric that will underpin the achievement of other supporting projects and programs of work.

The Shaping the Future of South Australia | Ageing Well initiative captured the interest and engagement of the South Australian community. This was evidenced by the willingness and collegiate support demonstrated by the industry experts, older South Australians, government, not for profit and business leaders who participated in the program. They, like the Foundation Partners, believe that Ageing Well can deliver meaningful social and economic opportunities to South Australia in the immediate future.

This provides direction for government, business, academia and the community as to the principles that should be followed when approaching Ageing Well in South Australia. It outlines ideas that can be undertaken to build South Australia's credentials in the Ageing Well space, with a view to becoming a world leader. Finally it addresses commercial opportunities that businesses can capture to facilitate growth and success from both an economic perspective and in delivering the wants and needs of older South Australians.

All South Australians are encouraged to leverage the goodwill and interest that has been developed through the Shaping the Future of South Australia process. Individual businesses in South Australia can benefit by building on this work to better understand how they can serve the needs of this cohort.



Shaping the Future of South Australia Ageing Well

Shaping the Future of South Australia - 2016 Model and Approach





Shaping SA 2016 - Why Ageing Well?

Ageing Well has been identified by the Economic Development Board (EDB) and the Foundation Partners as critical to South Australia's future social and economic growth.

South Australia is facing an unprecedented demographic wave. Over the next 30 years the number of people over the age of 60 is set to significantly increase in both South Australia and the Asia-Pacific region. By 2050 it is estimated that one in four people in the region will be over the age of 60. Further information on the extent and scale of the demographic change is provided on the following page.

In the context of this demographic shift, there is potential for increased jobs in the traditional aged care service industries. Even more excitingly there is the potential to create new industries, industries that we are yet to even imagine, that will provide new products and services to the growing over 60 market, both here in South Australia and abroad. Organisations that recognise the market opportunity that exists in focusing their products or services to meet the burgeoning demand of people who are over the age of 60 will flourish.

As a state the first step on the journey of capturing the significant opportunity that the emerging sector of Ageing Well offers is to shift the mindset of citizens, government and industries alike towards the over 60 market. We must turn the ageist view that an ageing population is a burden on it's head. We must ensure that business, government, academia and the community all grasp the horizon and scale of the opportunity that exists in better serving the wants and needs of the over 60 population.

The EDB believes that South Australia is uniquely positioned to become a leader in Ageing Well because of:

- Its scale, size and population enables joint venture innovation and testing of ideas;
- Our diverse economy, world class universities and learning institutions, highly skilled workforce and existing innovative businesses; and
- Leadership dedicated to becoming a world leader in Ageing Well; and
- Our mild climate and environment.



Raymond Spencer at the Shaping the Future of South Australia - Ageing Well Launch Event



The Demographic Context

Bernard Salt, KPMG Partner and leading Australian demographer and social commentator has compiled the following headline statistics, based on Australian Bureau of Statistics (ABS) data, that support the 'Ageing Well' opportunity in South Australia. Detailed information is provided in Appendix 2.

- Currently 17.5% of the South Australia population is aged over 65.
- In the 30 years from 2020 to 2050 the number of South Australians aged 65 and over is expected to increase by 56% to 530,000.
- Many South Australian suburbs and communities are home to significantly higher proportions of people aged 65 and over as compared to the national average of 14%. Goolwa and Encounter Bay lead the way with 47% and 45% of residents 65 years and over respectively.
- The average life expectancy of an Australian is now 82 years. In 1976 the average life expectancy was 71 years. Australians are living longer than ever before.
- At present, South Australia has 295,000 citizens aged 65 and an additional 325,000 baby boomers aged 50-64.
- The South Australian economy is geared towards the health care and social assistance industries, these industries accounts for 10.1% of the South Australian economy compared to 7.6% nationally.

Life Expectancy

2016

82 years of age

71 years of age

1976

Source: Based on Australian Bureau of Statistics 2011 census data; KPMG Demographics

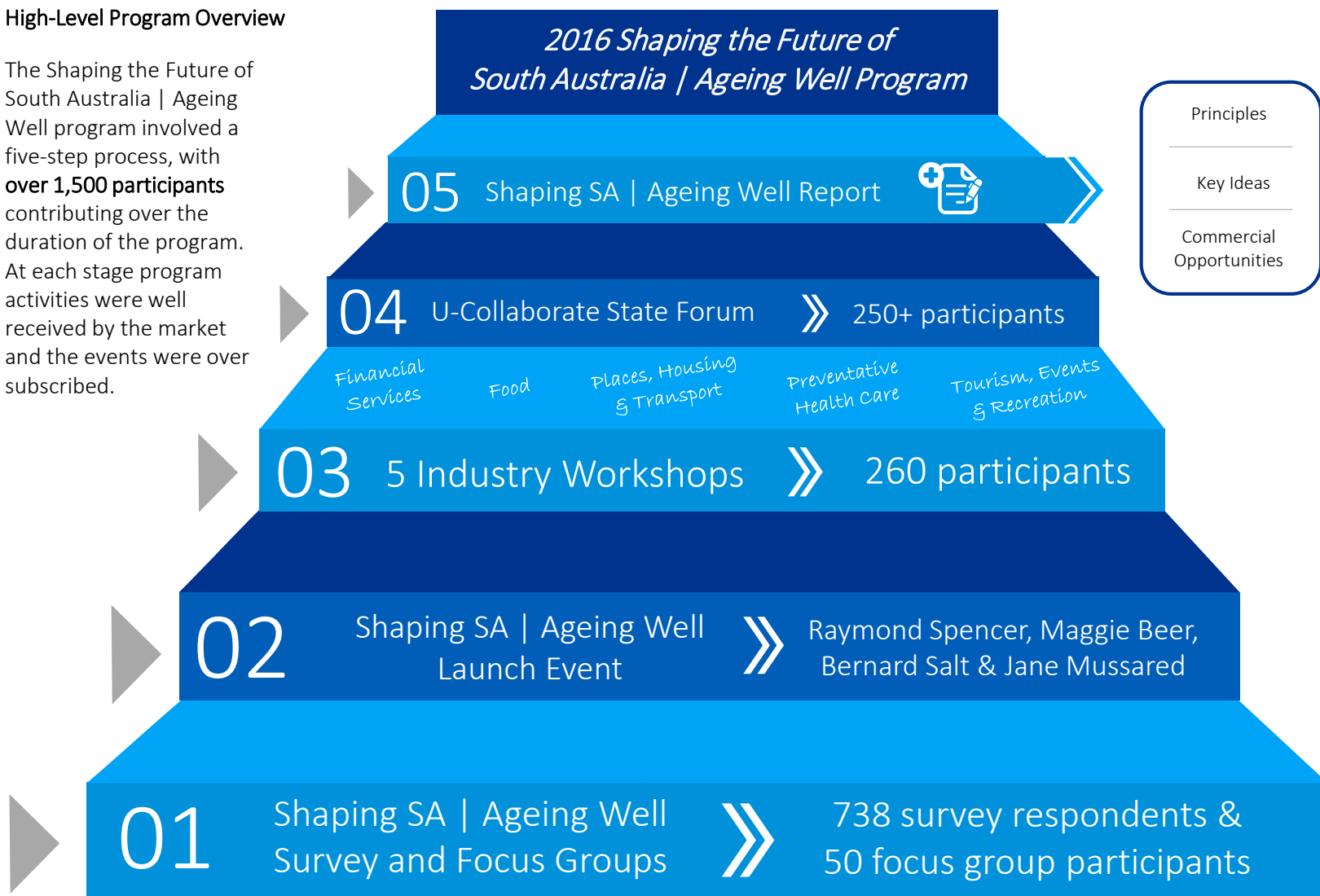


Executive Summary

High-Level Program Overview

The Shaping the Future of South Australia | Ageing Well program involved a five-step process, with **over 1,500 participants** contributing over the duration of the program. At each stage program activities were well received by the market and the events were over subscribed.

Program Overview



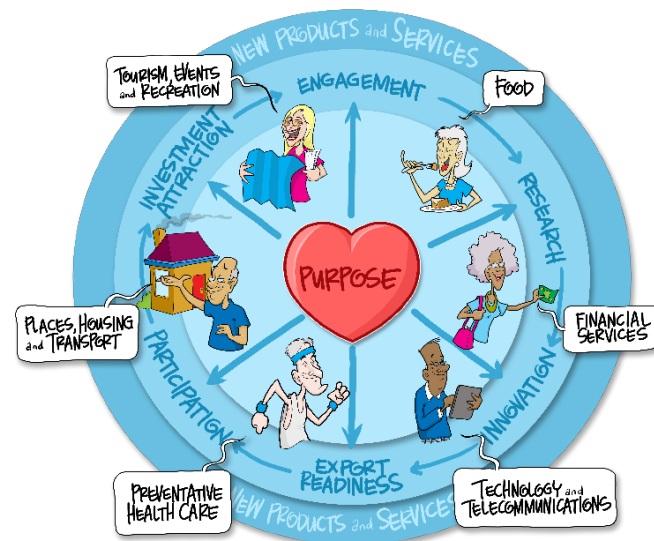


2016 Foundation Partners, Focus & Timeline

The 2016 Shaping the Future of South Australia - Ageing Well program was undertaken with BankSA, Committee for Economic Development of Australia (CEDA), Flinders University, the Government of South Australia, KPMG, RDNS (part of the Silver Chain Group) and Telstra (together, the Shaping SA Foundation Partners).

The program was focussed on six key themes identified as being critical enablers to the 'Ageing Well' industry:

- Food;
- Financial Services;
- Technology & Communications;
- Preventative Health Care;
- Places, Housing & Transport; and
- Tourism, Events & Recreation.



The Ageing Well Wheel calls out the six key themes of the 2016 program

The program ran from June to September 2016, with the majority of key events taking place in August. The timeline below provides a high-level overview of the sequence of events that comprised the 2016 Shaping the Future of South Australia - Ageing Well Program.





2016 Process - Preliminary Work

The 2016 Shaping the Future of South Australia | Ageing Well program was supported by a number of discrete projects, collectively the program preliminary work.

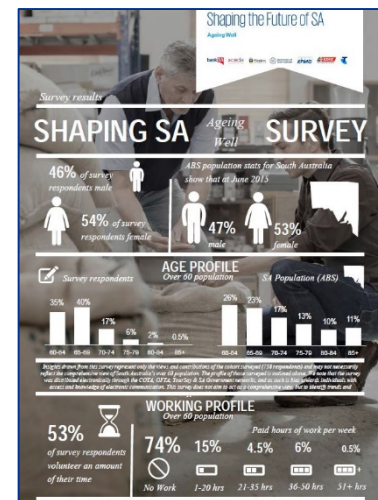
Ageing Well Survey: The Ageing Well Survey was specifically designed to identify demographic, socio-economic, health, behavioural and social function factors of South Australians aged 60+. The survey was distributed via the Office for the Ageing (OFTA), YourSay and other distribution methods and attracted close to 750 responses.

Focus Groups: On behalf of the program, customer insights firm Square Holes conducted five focus groups with South Australians aged 60+. Over 50 citizens participated in the focus group engagement process. The sessions identified issues of future concern and opportunity from the perspective of focus group participants and explored what Ageing Well meant to them as individuals.

Customer Segmentation: The application of cluster analysis to the qualitative and quantitative data collected via the survey and focus groups identified five key customer groups. These groups differed noticeably by demographic, socio-economic, behavioural and health variables. The identified customer segments were used to promote different thinking towards the 60+ consumer market during the industry workshop process.

Demographic Overview: The Ageing Well demographic overview was prepared by KPMG demographer and social commentator Bernard Salt. The document calls out key demographic statistics and trends relevant to Ageing Well and South Australia.

The pieces of work referred to above are attached to this report as Appendices.



The Shaping the Future of South Australia | Ageing Well Survey focussed on the programs six key themes



2016 Process - Ageing Well Launch Event

The 2016 Shaping the Future of South Australia | Ageing Well program was officially launched at the CEDA – *Capitalising on the golden age* event on 11 August 2016.

The launch was held at The Science Exchange and was attended by over 100 South Australians from business, government, academia and the community. The event was also live streamed via the CEDA website with the stream attracting over 200 views.

Keynote speakers included:

- Raymond Spencer, Chair of the Economic Development Board of South Australia;
- Maggie Beer, Ageing Well program ambassador and prominent South Australian;
- Bernard Salt, KPMG Partner - Demographer and Social Commentator;
- Jane Mussared, CEO of COTA, and
- Kate Barnett, Senior Research Fellow, Australian Industrial Transformation Institute - Flinders University (via video).

Raymond Spencer's speech was considered a call to arms to South Australia. He articulated to the room the economic and social opportunities that exist if South Australia becomes a world leader in 'Ageing Well'. He also encouraged business, government, academia and South Australian citizens to work together as it provides South Australia the best opportunity to achieve this outcome.

Bernard Salt focussed his presentation on highlighting important demographic statistics that support the scale of the Ageing Well opportunity. Maggie Beer shared her passion for her 'Appetite for Life' program that encourages people to think differently about food for all ages. Jane Mussared closed the session and emphasised the diversity of the 60+ population, highlighting that ageing is a bi-product of individual circumstance.



Maggie Beer, Ageing Well program ambassador at the Shaping the Future of South Australia - Ageing Well Launch Event

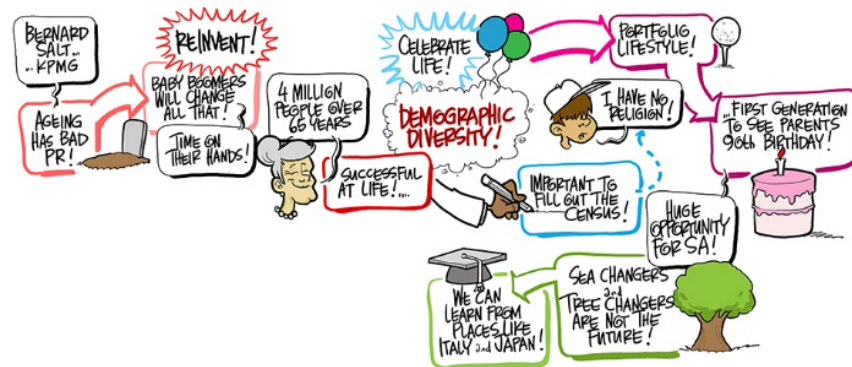
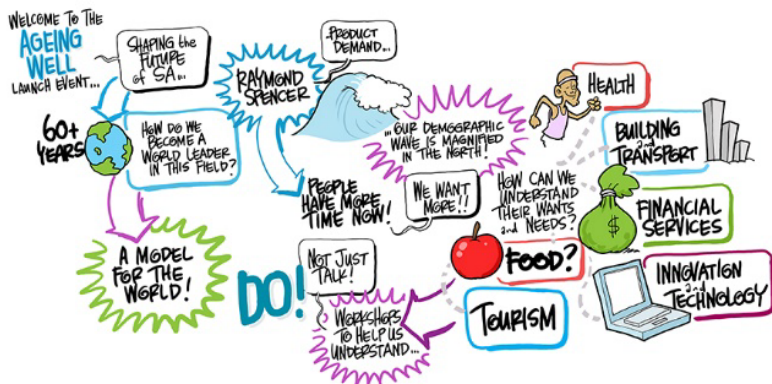


2016 Process - Ageing Well Launch Event (cont.)

Each of the keynotes at the 2016 Shaping the Future of South Australia | Ageing Well Launch Event was 'livescribed' on 11 August. The images were drawn live as the keynote addresses were presented. The following four artefacts are interpretations of the key themes and messages delivered by each speaker.

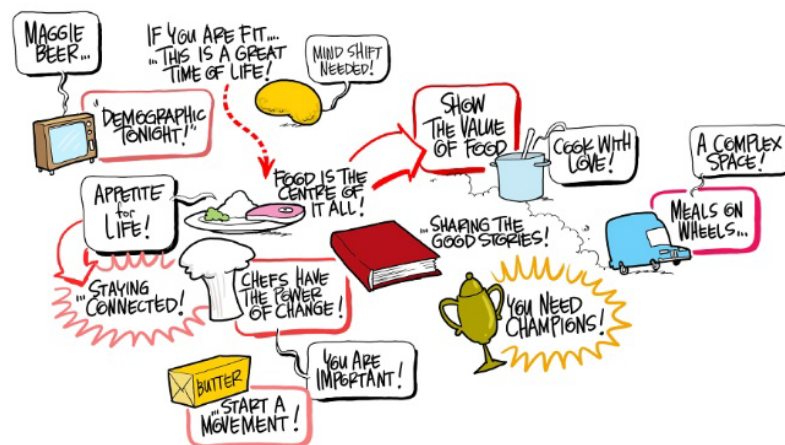
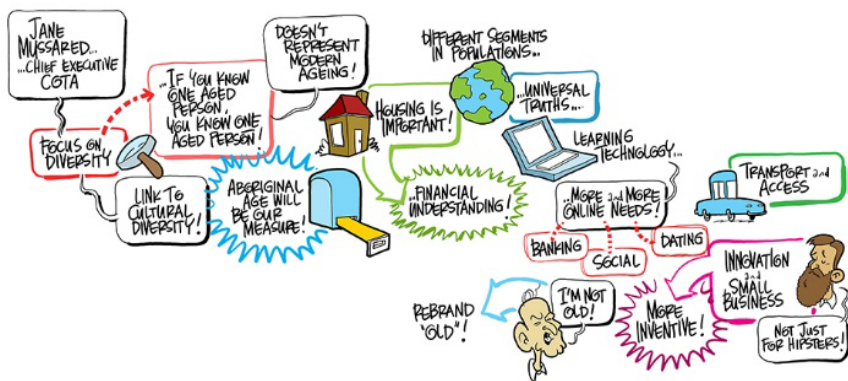
Raymond Spencer – Chair, Economic Development Board of South Australia

Bernard Salt – KPMG Partner, Demographer and Social Commentator



Jane Mussared – CEO, COTA SA

Maggie Beer – Ageing Well Ambassador, South Australian Legend





2016 Process - Industry Workshops

The next phase of the Shaping the Future of South Australia program involved a series of five industry workshops held between 15 - 23 August 2016. The workshops were designed in close consultation with a number of industry subject matter experts (workshop designers) with the objective of answering two key questions.

- How is the relevant industry currently meeting the wants and needs of the 60+?
- What could be different in the future, and what incremental and / or step changes are required to better service the 60+ cohort?

Workshops were attended by over 260 participants and were focussed on the following key themes:

- Food;
- Financial Services;
- Preventative Health Care;
- Places, Housing & Transport; and
- Tourism, Events & Recreation.

Office for the Ageing (OFTA) provided an overview of current government activities at the start of each workshop to promote new thinking and avoid duplication of effort.

The industry workshops were designed with the broader program process in mind, as such the outputs of each of the workshops were inputs into the final State Forum event. A short summary and the detailed industry workshop outputs can be found in the following sections of this report.

The Foundation Partners wish to formally thank EDB Board Members Barbara Pocock, Rob Chapman and Rob Kerin for opening the industry workshops.



Food Industry Workshop panellists sharing insights with workshop attendees



2016 Process – Industry Workshops (cont.)

A number of commercial opportunities were identified during the industry workshops. If adopted, they would better serve the needs of the 60+ demographic and provide opportunities for new businesses, and business growth and expansion. Whilst some of the ideas are original in nature, others are existing services that can be expanded.

Many of the identified commercial opportunities can be leveraged through businesses taking a new approach to the 60+ market and by delivering simple solutions that meet the unique needs of a growing sector. Such examples, outside of the opportunities associated with the Key Ideas, include:

- **Food Delivery Products:** Delivered meals (cooked, frozen or fresh) that meet the nutritional requirements of the older individual – without sacrificing taste and enjoyment, catering for singles, couples or groups.
- **Food Delivery Services:** Food delivery services that connect restaurants and other suppliers with consumers in their homes.
- **Solo Traveller/Customer Business Models:** Solo travellers or single local consumers at (restaurants, hotels, transport etc..) are often disadvantaged by pricing or business models that are targeted towards couples or groups.
- **Transport Services:** A transport service that assists the individual with more than just transport e.g. taking in groceries or accessing goods and services they need.
- **Redefining “Family” Ticketing:** Expanding the standard family ticketing arrangements (for example movies, travel, sporting events etc.) with a focus on including the grandparents as a customer.
- **Retrofitting Existing Housing Stock:** Age-proofing existing dwellings to allow people to age in their own homes.
- **Concierge Services:** Significant opportunities to provide greater assistance to older people, providing them assistance to access essential services.
- **Access to Equity:** Financial products that better allow access to equity based on greater understanding of customers wants, needs and future ambitions.
- **Health and Fitness Opportunities for the Newly Retired:** Retirement from formal work, or a reduction in work hours is a natural inflection point where people are more likely to be motivated to embrace health and fitness opportunities.

Note: Further commercial opportunities are contained in the industry workshop outcomes, found at page 53 of this report.



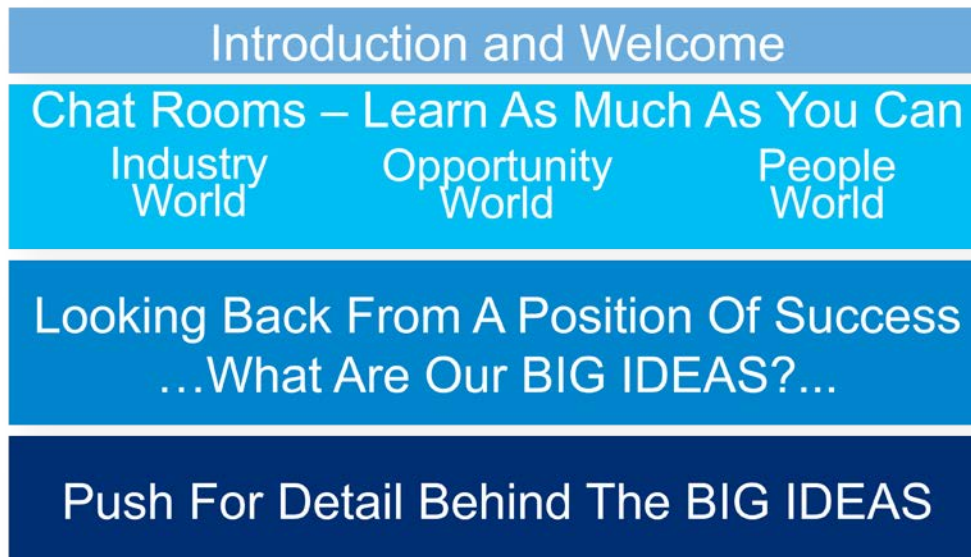
2016 Process - State Forum U-Collaborate Event

Upon completion of the five industry workshops, the next step in the program was the State Forum U-Collaborate Event which took place on 30 August 2016 at the Adelaide Festival Centre and was attended by over 250 people. The forum provided an opportunity to bring together a range of stakeholders to explore, ideate, design and create actionable outcomes around the future of Ageing Well in South Australia.

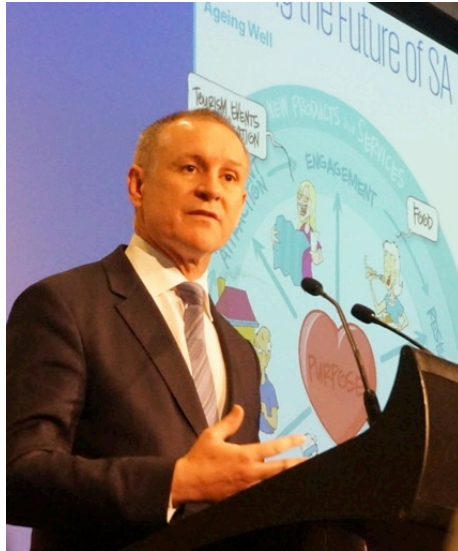
It was an engaging and interactive session that began by quickly bringing all participants up to speed on the outputs from the industry workshops, the programs preliminary work and key issues and best practice around Ageing Well. Attendees then worked independently, in groups and as a collective to develop key ideas and identify commercial opportunities for Ageing Well in South Australia. The session promoted collective ownership of the Ageing Well State Forum outcomes.

An overview of the structure of the Ageing Well State Forum U-Collaborate Event is provided in the diagram below.

The chat room artefacts have been included in Appendix 7.



2016 Process - State Forum U-Collaborate Event

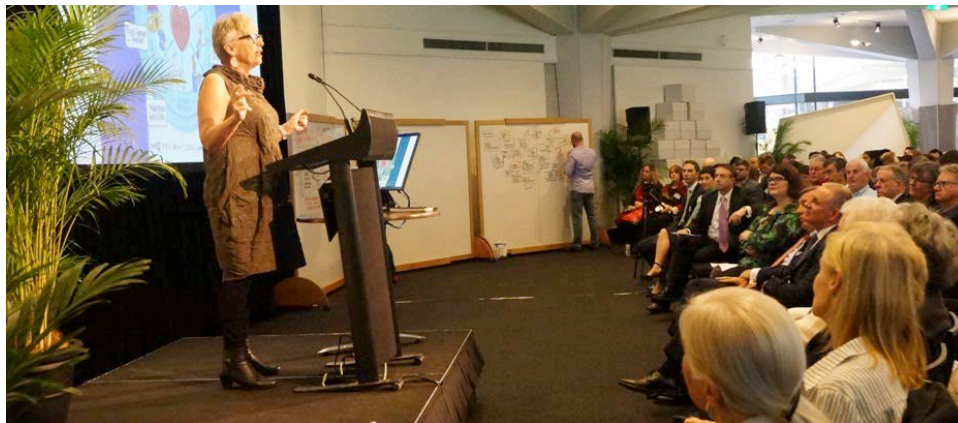


THE HON. JAY WEATHERILL, PREMIER SA



KIRA BAIN - ACKNOWLEDGEMENT OF COUNTRY

Welcome
to SHAPING the FUTURE of SA



MAGGIE BEER,
AGEING WELL AMBASSADOR

2016 Process - State Forum U-Collaborate Event

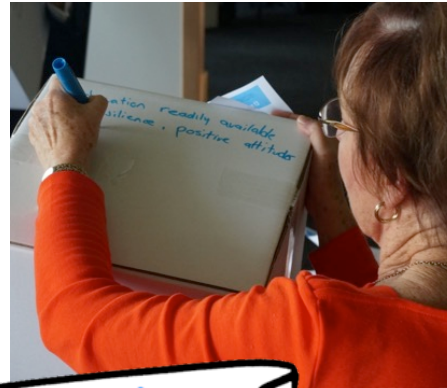
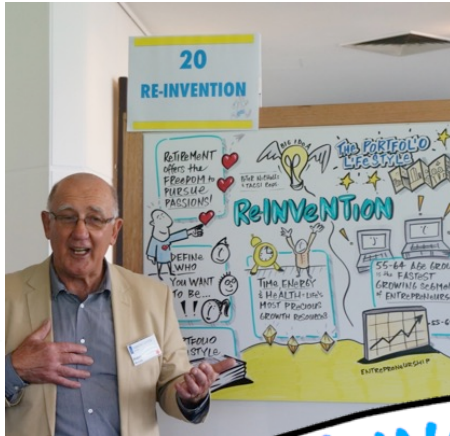
Program Overview

04

LEARNING IN CHATROOMS

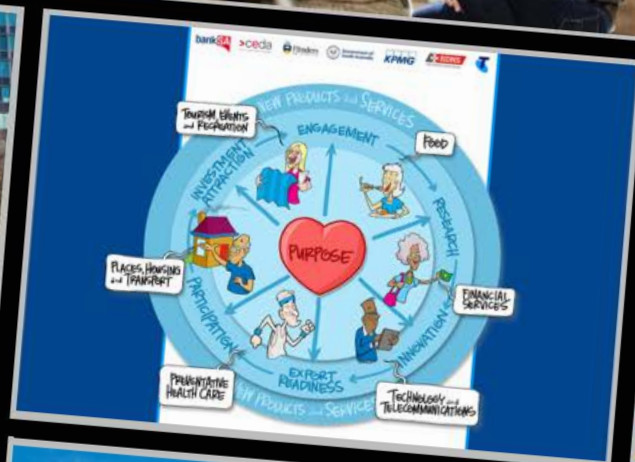
INDIVIDUAL PERSPECTIVES

SYNTHESIS & PITCH, & IDENTIFYING STREAMS



EXPLORING the ART of the POSSIBLE





Shaping the Future of South Australia Ageing Well

U-Collaborate Key Ideas Summary





Key Idea # 1 - The Ageing Well Alliance

The Alliance would be a focal point for industry as it identifies and capitalises on the Ageing Well opportunity in SA, including for export markets.

Key Idea Theme



Leadership

What is the Problem?

There is no mechanism for enabling cooperation, identifying opportunities and pathways to growth and potential export markets for those industries which could specialise in Ageing Well.

What is the Solution?

Provide a platform for bringing information to business, hosting think tanks, marketing the state's capabilities, identifying export opportunities.

What are the Customer Segments?

This is an idea aimed at supporting the business supplying to this sector, rather than a specific part of the 60+ cohort.

What is the Value Add?

It will connect members with each other and create a hub for driving collaboration and new ideas and promoting the State as an Ageing Well destination.

What are the barriers?

Identifying a viable funding model and a model for collaboration, identifying which industries to focus on first, finding the leadership.

How will success be identified?

Number of successful collaborations.
Export growth.
Brand recognition of SA as an Ageing Well destination

Who should be involved and what resources are required?

Industry, all levels of government, universities, start ups. Requires funding, knowledge, experience, an ability to engender collaboration and passion.

What are the next steps?

A workshop with key likely participants to further define the value proposition and articulate a potential model.

[Click to return to Key Idea summary](#)



Key Idea # 2 - SA Aged Care Export Consortium

Sitting within the Ageing Well Alliance, the consortium would assist SA business go to market overseas with ageing well products and services.

Key Idea Theme

↳ Supporting Infrastructure & Frameworks

What is the Problem?

A lack of expertise in how to bring products and services that meet the needs of the 60+ overseas to export markets.

What is the Solution?

Business collaboration – industry, government, not for profit and universities.

What are the Customer Segments?

The 60+ in Asia, particularly China. The exact segment will vary by product or service type.

What is the Value Add?

Growth in exports.
Building capacity in local businesses.
Building business of scale and international reach.

What are the barriers?

Articulation of our offerings. Distance to market (physical and cultural). Lower level of knowledge in target market. Lack of our own knowledge of these markets.

How will success be identified?

Exports & jobs.
Capacity built.
Developed products for other markets .
Sustained growth.

Who should be involved and what resources are required?

EDB, industry, universities, DSD. ACACC, Austrade champion(s).
This could sit under the Ageing Well Alliance.

What are the next steps?

Create a first stream of work for the Ageing Well Alliance to develop the Aged Care Export Consortium.
Identify the key advisers with knowledge of this market to lead this work.

← Click to return to Key Idea summary



Key Idea # 3 - Living Labs

Support South Australia to become a living laboratory in which Ageing Well products and services are tested and co-designed with end consumers in a mutually respectful and beneficial way.

Key Idea Theme

↳ Supporting Infrastructure & Frameworks

What is the Problem?

Co-design of new products and services requires extensive user testing and prototypes. South Australia could be a location for this but the concept is not yet defined.

What is the Solution?

Bring together the partners required to make SA a living laboratory. Invest in some new precincts. Also drive incremental changes and retrofitting as part of the LL concept.

What are the Customer Segments?

The 60+.
The exact segment will vary depending on which product or services is being offered in a living laboratory setting.

What is the Value Add?

Connects to global opportunities. Generates new research that can be commercialised more quickly. Gives access to new beneficial technologies to users.

What are the barriers?

Funding.
Acceptance, perceptions and concerns about language.
Agreement on the appropriate model.

How will success be identified?

Investment.
Uptake by individuals.
Successful commercialisation.
Number of living laboratory sites.

Who should be involved and what resources are required?

Funding of \$1b over 5 years through various projects.
A model for research and business collaboration.
Trial sites. Infrastructure.

What are the next steps?

Clearly define the concept. Identify collaborators. Identify funding sources. Join the Australian Living Lab Innovation Network. Better messaging - clearly articulate the benefit for participants.

← Click to return to Key Idea summary

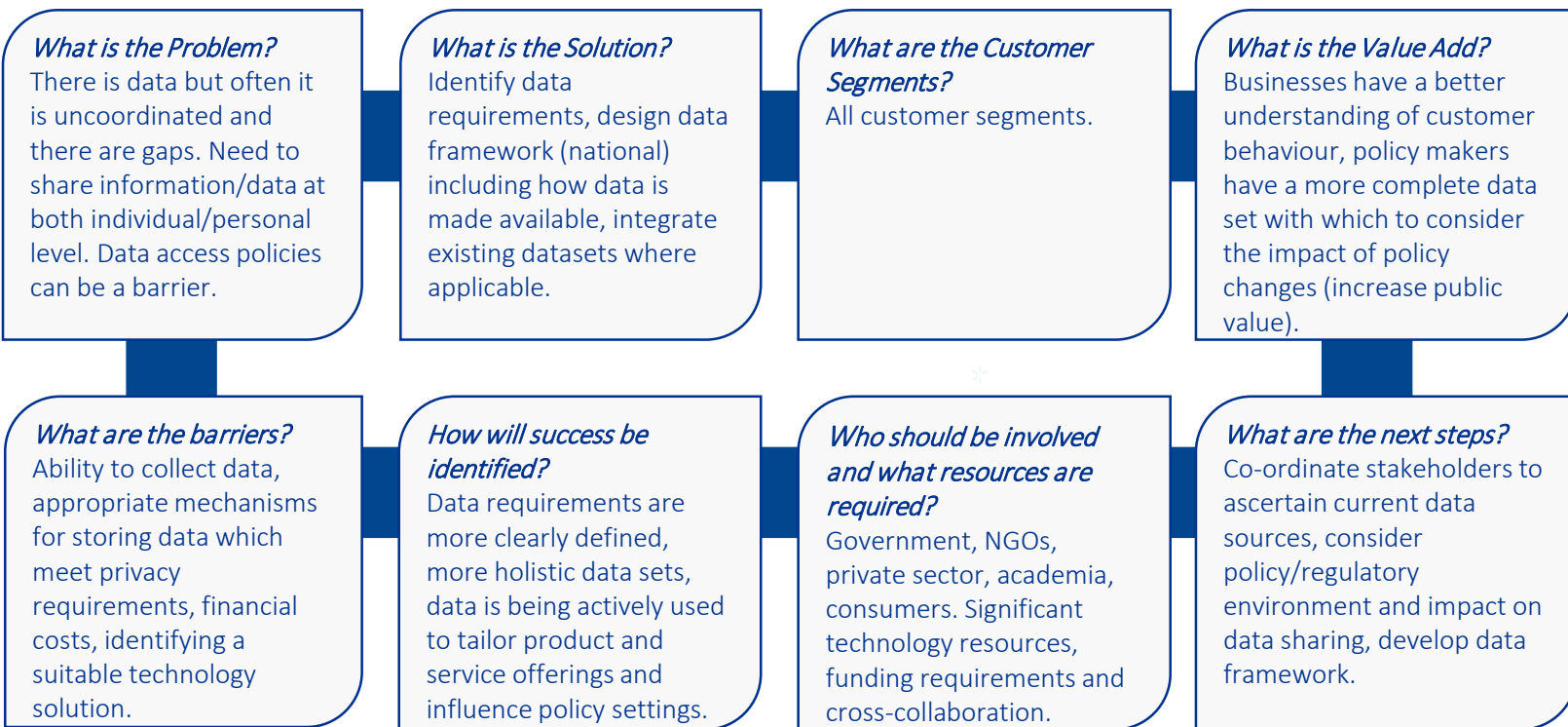


Key Idea # 4 - Integrated Data

Understand what data exists and how to create more holistic data sets which can be utilised to identify actual patterns, undertake demand mapping and provide ability to better tailor products and services to the individual.

Key Idea Theme

Supporting Infrastructure & Frameworks



[Click to return to Key Idea summary](#)



Key Idea # 5 - Funding and Policy Reform

Work with the State and Commonwealth Government to trial innovative new funding approaches in housing, health, aged care, welfare, transport and tax.

Key Idea Theme

Supporting Infrastructure & Frameworks

What is the Problem?

Current funding models mostly do not incentivise good outcomes and they are “illness-based” rather than “wellbeing-based.”

What is the Solution?

Pilot reforms which focus on preventative, life promoting, risk-taking, equity-based and choice-oriented approaches. Flip the current funding models around to focus on outcomes.

What are the Customer Segments?

Those over 60 receiving significant levels of government services.

What is the Value Add?

Better health and life outcomes.
Lower cost of overall services.
An evidence base for further reform.

What are the barriers?

Policy and system inflexibility.
A lack of inter-governmental co-operation.
Appetite for risk and innovation.

How will success be identified?

With metrics on health and other outcomes and cost reduction.

Who should be involved and what resources are required?

State and Commonwealth Governments, NGOs, service providers, end users.

What are the next steps?

Identify a first trial with an innovative NGO or service provider, leverage State Government support. Work with the Commonwealth to get approval to use SA as a trial site for a new approach.

Click to return to Key Idea summary



Key Idea # 6 - Ageing Well Metric

Develop an agreed set of wellbeing metrics for the 60+ cohort to track over time in order to monitor whether South Australians are Ageing Well.

Key Idea Theme

Supporting Infrastructure & Frameworks

What is the Problem?

We only manage what we measure. At the moment there is no agreed set of metrics that measure Ageing Well.

What is the Solution?

A set of metrics based on global research which capture the key components of ageing well: health, meaning, social connection, mobility and others.

What are the Customer Segments?

All South Australians 60+.

What is the Value Add?

An evidence base to demonstrate whether South Australia is the home of Ageing Well. Indications of the areas in which progress is still needed.

What are the barriers?

Data availability.
Funding.
Agreement on the measures.
Access a representative sample of the 60+.

How will success be identified?

An agreed set of measures that can be operationalised into a regular survey. No. of successful businesses/ export ideas 'gone' global centred around 60+.

Who should be involved and what resources are required?

State Government, universities, SAHMRI, NGOs & older people.
Funding, research and a rigorous methodology.

What are the next steps?

Work with researchers and relevant NGOs to identify the key metrics. Identify existing data sources. An implementation plan for additional data collection and analysis.

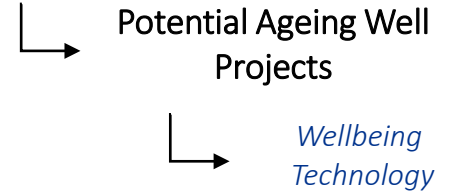
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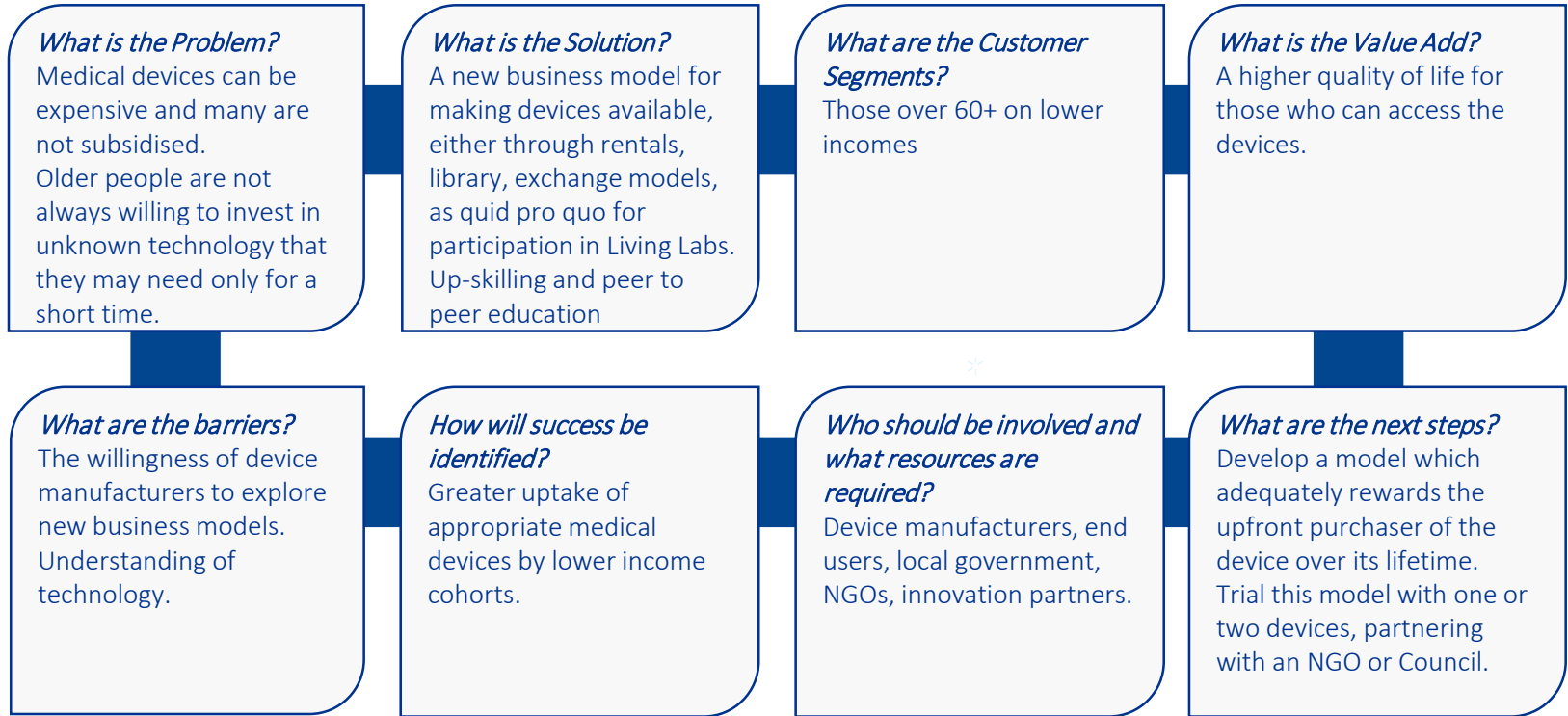
Key Idea # 7 - Access to Assistive Technology

Making costly assistive technologies more accessible for those who can't afford to purchase through rental arrangements, up-skilling and peer-to-peer education.

Key Idea Theme



Key Ideas



[← Click to return to Key Idea summary](#)



Key Idea # 8 - Wellbeing Technology

Focus on development of technological solutions which enables individuals to self-monitor and make more proactive decisions about how to increase their overall physical and emotional wellbeing.

Key Idea Theme

Potential Ageing Well Projects

Wellbeing Technology

What is the Problem?

Lack of optimisation of health and wellbeing (physical, mental and emotional) and absence of tailored technology solutions.

What is the Solution?

Develop wearable and non-wearable technology, "gamification" of healthy lifestyle activities to incentivise healthy living and reduce costs and reliance on health system.

What are the Customer Segments?

All

What is the Value Add?

Valuable at all life stages, designed in a way that encourages usage by both the technologically challenged and enthusiasts. Ability to self-monitor wellbeing metrics.

What are the barriers?

Access to technology devices including the internet, technical skills, funding required to develop technology solutions, competition in the market and uptake of technology.

How will success be identified?

Successful uptake by a diverse range of individuals including within the target cohort. Improved health outcomes.

Who should be involved and what resources are required?

Technology developers/providers, health/wellbeing professionals, potential customers. Requires technical skills and funding.

What are the next steps?

Develop initial concept, identify potential partners to either contribute to development or funding. Undertake focus groups to better understand customer views.

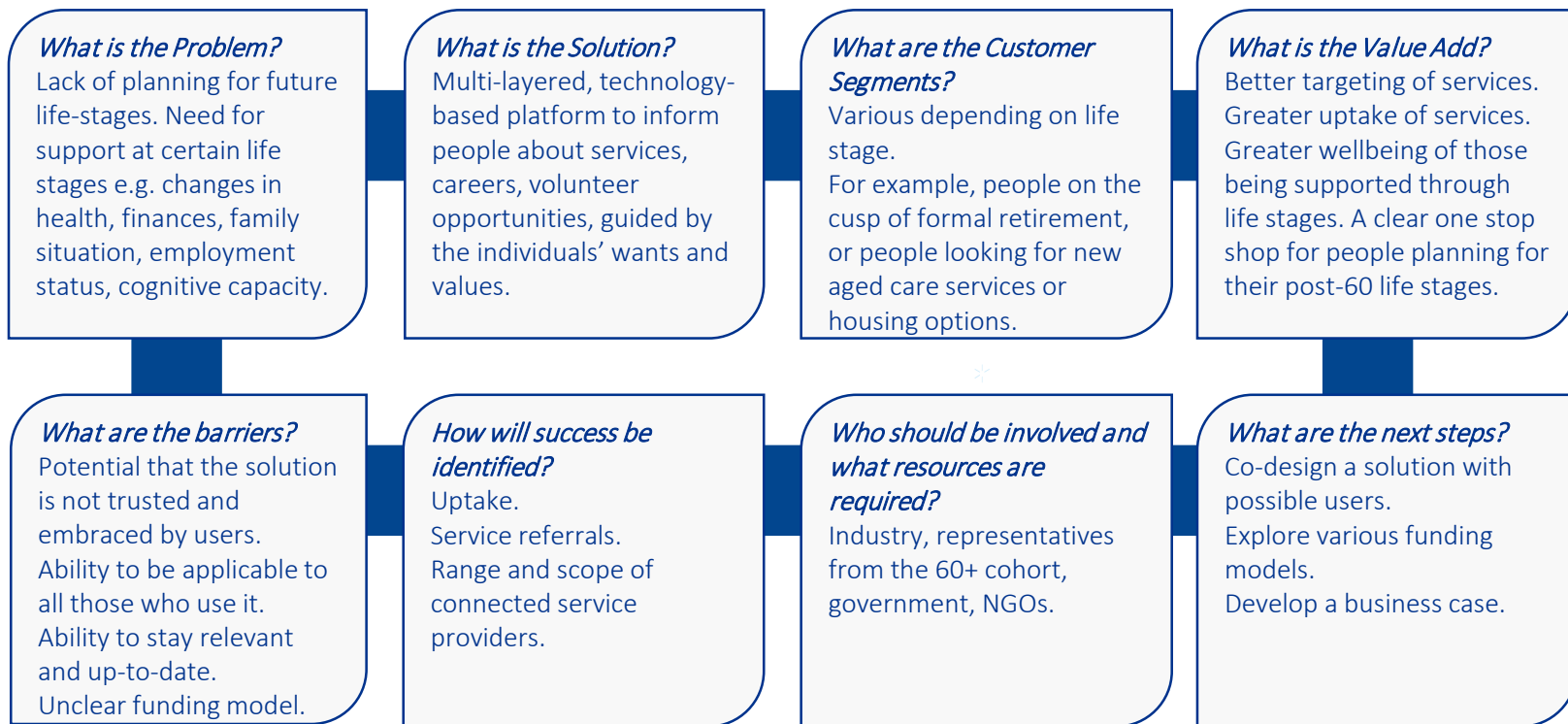
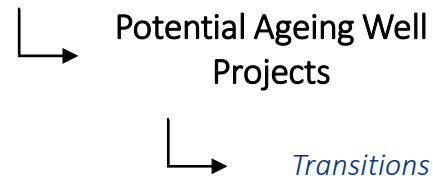
[← Click to return to Key Idea summary](#)



Key Idea # 9 – MyFuture Portal

MyFuture is intended to be an online hub which would enable individuals to more actively plan for different life stages with a focus on individual circumstances and life aspirations.

Key Idea Theme



[Click to return to Key Idea summary](#)



Key Idea # 10 - Mid Life Career Leavers Program

Opportunity for retraining, up-skilling and teaching new skills for the next stages of life after “retirement”.

Key Idea Theme

Potential Ageing Well Projects

Transitions

What is the Problem?

People are often driven into a transition from work. Lack of role models who have reinvented themselves. Lack of resources needed to reskill and transition to new roles.

What is the Solution?

Accessible and affordable education. Awareness of opportunities. Relevant information to enable planning of retraining. Vouchers for retraining.

What are the Customer Segments?

Over 60s who want or need to find new work opportunities or other pursuits. Those in greatest financial need - nomads, renters, travellers.

What is the Value Add?

An engaged group of people making a contribution. Emotional well being for meaning and purpose. Reduced inequality.

What are the barriers?

Funding. Fear of something new. Fear of change and learning. Ageist attitudes (amongst young and old).

How will success be identified?

Increased participation >100,000 enrolees.

Who should be involved and what resources are required?

Government. Training providers. Older people. IT platform to demonstrate the range of opportunities.

What are the next steps?

Validate demand from older people. Design the program to meet this demand. Identify funding sources. Explore options for employer contributions.

[Click to return to Key Idea summary](#)



Key Idea # 11 - Lifestyle Pathways

Lifestyle Pathways is intended to create a seamless and integrated pathway at the systems level to enable individuals to easily transition through life stages.

Key Idea Theme

Potential Ageing Well Projects

Transitions

What is the Problem?

Connecting different public & private systems including those that affect income, to allow people to flow seamlessly from full-time work to the next stage of their life in the way they choose.

What is the Solution?

Formal government process re-engineered to connect super, pensions, tax with income from employment so that people can gradually reduce work hours and access other funds.

What are the Customer Segments?

All those 60+ who wish to reduce their formal work hours and transition more gradually to other roles.

What is the Value Add?

Allows for individual flexibility, transfer of skills, retention of knowledge, personal and organisational health, job creation and increased resilience.

What are the barriers?

Government is siloed.
Business buy-in.
Superannuation models that allow this flexibility.
Systems that can technically connect.

How will success be identified?

More people over 60+ living a portfolio lifestyle, retaining some work hours.
Mobility and a reduction in hard transitions from "working" to "retired".

Who should be involved and what resources are required?

Government, to join the dots between tax/super, pensions. Companies to reorganising processes and procedures, and be open to workers reducing hours.

What are the next steps?

Identify where this has been done successfully elsewhere, e.g. Finland.
Further develop the concept.
Identify government and/or private sector organisations who could run a trial.

[Click to return to Key Idea summary](#)



Key Idea # 12 - Superannuation Health-Checks

Regular scheduled superannuation health-checks with a financial planner funded out of superannuation. These would include health and life goals.

Key Idea Theme

Potential Ageing Well Projects

Transitions

What is the Problem?

Large number of individuals who don't seek financial advice and plan adequately for this phase of life, in part potentially due to financial advice being cost prohibitive.

What is the Solution?

Developing a framework that necessitates scheduled super health-checks at key life stages and facilitate changes to enable costs to come out of super fund.

What are the Customer Segments?

This would apply to all customer segments as health-checks would commence early in an individual's working life.

What is the Value Add?

Removes up-front cost associated with seeking financial advice. Enables better planning orientated towards lifestyle goals and scheduled "withdrawals" at predetermined life stages.

What are the barriers?

Changing the legislative framework and/or superannuation rules to enable this model to be operationalised. Support from the industry, uptake from customers.

How will success be identified?

Successfully implemented changes which would enable more individuals to access financial advice. Financial advice is tailored to the life goals of the individual.

Who should be involved and what resources are required?

Financial institutions, government (including regulators), relevant professional associations. Appropriate technical skillset and collaboration.

What are the next steps?

Gain buy-in from key stakeholders and identify stakeholders with technical skillset. Better understand the legislative changes required and further develop the concept.

[Click to return to Key Idea summary](#)



Key Idea # 13 – Removing Barriers to Downsizing

Working across the tax and pension system to trial an approach that encourages downsizing.

Key Idea Theme

Potential Ageing Well Projects

Transitions

What is the Problem?

People who may wish to downsize into more appropriate accommodation face a number of structural disincentives.

What is the Solution?

Trial an approach across the State and Federal Governments that reduces or removes the stamp duty (next home purchase) and maintains pension eligibility for those who are downsizing.

What are the Customer Segments?

Homeowners over 60 who are eligible for a part-pension.

What is the Value Add?

Frees up housing stock for others.
Increases housing affordability.
Assists people age in more age-appropriate housing.
Releases equity to fund service needs

What are the barriers?

Agreement of State and Federal Governments to a trial. Loss of revenue for Government.
Other barriers to downsizing which are familial, social and emotional.

How will success be identified?

Increase in housing sales by over 60s.

Who should be involved and what resources are required?

State Government and Federal Government.

What are the next steps?

Choose a trial site
Begin negotiations with various levels of government.

[Click to return to Key Idea summary](#)



Key Idea # 14 - Agile Housing

Work with the housing industry and older consumers to create innovative housing options to meet the needs of those who wish to age “at home” and are in unsuitable housing. Start with a “living housing consortium,” working with those at the frontier of innovative projects.

Key Idea Theme

Potential Ageing Well Projects

Communities

What is the Problem?

It can be difficult to age at home. There is a lack of choice for those who wish to move, most options are not age appropriate. For some there is no housing at all and a risk of homelessness.

What is the Solution?

Access equity to adapt existing houses. New models for ‘bespoke’ housing. Changes to building codes to allow for innovations. Design houses to be “future proof”.

What are the Customer Segments?

All older people & families – particularly those experiencing a change of circumstances, or in housing that doesn’t meet their needs.

What is the Value Add?

Health, wellbeing, choice and independence. Lower cost than aged care.

What are the barriers?

Finance.
Conservatism of planning laws.
Conservatism of the property industry.

How will success be identified?

Uptake of diverse housing options by older people.

Who should be involved and what resources are required?

Older people.
All layers of government.
Facilitators to enable & do.
Innovators from here and elsewhere.

What are the next steps?

Convene the property industry, the Ageing Well Alliance and end users, to discuss needs and design options.
Access innovations mapped from The Centre for Social Innovation and others.

Click to return to Key Idea summary



Key Idea # 15 - Multi-Level Community Living

Multi Level Community Living aims to transform the concept of community living with a focus on integrated shared facilities.

Key Idea Theme

Potential Ageing Well Projects

Communities

What is the Problem?

Implications from a financial/tax perspective e.g. transactions costs, eligibility for pension etc. and lack of access to garden/other facilities discourage downsizing.

What is the Solution?

As housing/buildings become vacant, there is an opportunity to look at re-designing with a focus on multi-level living.

What are the Customer Segments?

Pre-retirees, post-retirees, broader community if developments were inter-generational.

What is the Value Add?

There is value in the social connection, ability to be independent/self-sufficient, freeing up larger family homes for families, reducing environmental footprint i.e. pooled cars.

What are the barriers?

Ability to sell homes to 'free up' funds without financial penalties e.g. super/pensions. As well as ability to free up buildings in the CBD and attract private sector investment.

How will success be identified?

Sharing professional services, self sufficient retirees, buildings fully occupied, increased wellbeing, increased social connections.

Who should be involved and what resources are required?

Government, developers, financial institutions and potential buyers. Will require large buildings and significant investment.

What are the next steps?

Better understand the financial/tax implications which present a barrier. Further develop the concept of Multi Level Community Living and identify potential partners.

[← Click to return to Key Idea summary](#)



Key Idea # 16 - Optimising Dining

Provide dining experiences that better serve the needs of the ageing demographic. Develop a 60+ review panel for the hospitality industry.

Key Idea Theme



Potential Ageing Well Projects



Communities

What is the Problem?

The current dining experience doesn't cater well to the ageing demographic. Issues include accessibility, noise, time, cost, portion size, and inability to cater to solo diners.

What is the Solution?

Engage with cafes and restaurants to help them understand the importance of broadening their service offerings to better deliver the needs of the ageing population.

What are the Customer Segments?

All

What is the Value Add?

The ageing population will continue to enjoy dining out experiences. Cafes/restaurants will increase their customer base as they cater to all demographics.

What are the barriers?

Nil

How will success be identified?

Successful dining experiences will be defined by service feedback.

Who should be involved and what resources are required?

All cafes and restaurants that are looking to appeal to (and serve) as many customers as possible.

What are the next steps?

Engage with the ageing demographic to find out their needs, then educate and communicate these to the industry. Start up the review panel with the industry.



Click to return to Key Idea summary



Key Idea # 17 - Healthy Transport Infrastructure

Public and private transport services which are more readily accessible, aligned to user journeys and designed in a way that better enables individuals to get around independently.

Key Idea Theme

Potential Ageing Well Projects

Communities

What is the Problem?

Current transport options are designed around the "commute to work", design of infrastructure does not allow individuals to move around easily.

What is the Solution?

Develop better integrated transport solutions which align to movement of individuals. Consider alternative options, shuttles/connector buses, bespoke transfer services.

What are the Customer Segments?

All individuals and also consideration of requirements for those with limited mobility.

What is the Value Add?

Increased accessibility reduces isolation, enables individuals to be more independent, increased social interaction, flow through in terms of economic benefit.

What are the barriers?

Lack of data to enable understanding of usage of different modes of transport, cost, timeframes for implementing changes.

How will success be identified?

Transport solution which is accessible, flexible and cost effective. Future transport technologies e.g. driverless cars are being utilised to best effect.

Who should be involved and what resources are required?

Government, private sector, academia and transport users. Significant investment, requires extensive planning and time to implement change.

What are the next steps?

Get key stakeholders together, better understand modes of transport, usage and travel patterns. Consider better practice e.g. Toronto public transport train is a "u-shape" with off-shoots (e.g. connectors).

[Click to return to Key Idea summary](#)



Key Idea # 18 - Redefining Ageing Festival

People need to redefine and celebrate ageing. This can start with a festival that celebrates the diversity of the ageing cohort and makes ageing “cool”.

Key Idea Theme

Potential Ageing Well Projects

Communities

What is the Problem?

We need to change the perception of what ageing is and demonstrating positive ageing.

What is the Solution?

A festival that celebrates the many ways in which people can age well and with purpose and a sense of freedom and celebration.

What are the Customer Segments?

All.

What is the Value Add?

Tourism benefit.
Cultural benefit.
Perception change about what ageing means.

What are the barriers?

Nil.

How will success be identified?

Attendance, media attention, positive feedback, high energy conversation, social media viral, high profile performers/ artists/ ambassadors.

Who should be involved and what resources are required?

Stereotype disruptors, artists, older people, venues, event managers and artistic directors.

What are the next steps?

Create festival governance. Attract sponsors, arts, food and drink, music, dance, volunteers, examples of dynamic/adventurous living, media marketing.

[← Click to return to Key Idea summary](#)



Key Idea # 19 - Food Connect

Develop a peer-to-peer technology platform that has the ability to pair people that are looking to share cooking or dining experiences.

Key Idea Theme

Potential Ageing Well Projects

Peer to Peer / Sharing Economy

What is the Problem?

People living alone lose the ability to share regular pleasurable dining experiences with others. Pairing these individuals provides an opportunity to build and maintain relationships.

What is the Solution?

Developing an iPhone app that pairs users looking to share the same dining/cooking experiences.

What are the Customer Segments?

This would apply to all customer segments, but in particular people who live alone, and cooks/chefs who are looking to share their food with others.

What is the Value Add?

There will be less lone dining and people will regain the pleasurable experience of sharing a meal with one another.

What are the barriers?

Costs to develop and privacy issues

How will success be identified?

Number of downloads and regular users – providing positive feedback about their experiences using the app.

Who should be involved and what resources are required?

Technology developers and willing participants.

What are the next steps?

Engage with technology/app developers to consider the logistical arrangements that would best support the idea.

[Click to return to Key Idea summary](#)



Key Idea # 20 - Technology Enabled Connection

Developing shared economy peer-to-peer approaches, enabled by technology.

Key Idea Theme

Potential Ageing Well Projects

Peer to Peer / Sharing Economy

What is the Problem?

There is a mismatch between needs and capacity within the community.

What is the Solution?

Connect people to each other and their community through technology, a shared economy to match need and capacity (including rating system).

What are the Customer Segments?

Will depend on which service as to which cohort.

What is the Value Add?

Better connect individuals with the services they require, increased sense of community, peer-to-peer support, another mechanism for those looking to contribute to community.

What are the barriers?

Ease of use, uptake by individuals, a technology solution which is easy to use, privacy considerations.

How will success be identified?

Uptake by individuals, number of individuals and/or service providers that are successfully matched. Technological solution meets user requirements.

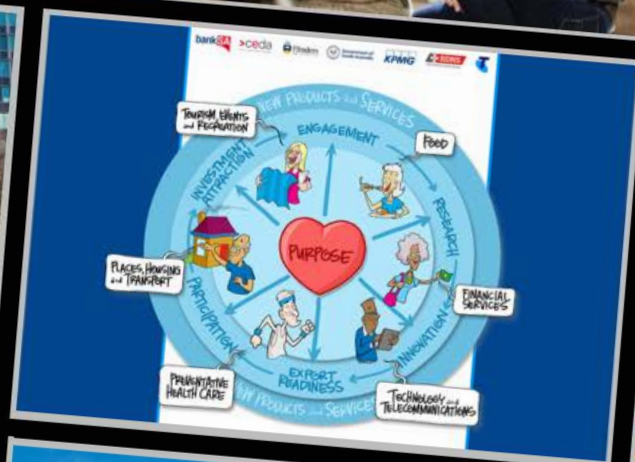
Who should be involved and what resources are required?

Businesses including technology providers, service providers, NGOs and potential users. Requires resourcing and funding for establishment

What are the next steps?

Focus group/market research to understand market demand, engage key stakeholders to oversee project, develop project scope, identify capability to develop solutions.

[Click to return to Key Idea summary](#)



Shaping the Future of South Australia Ageing Well

Industry Workshop Output Summary





Food Workshop Outputs



The following tables provide a high-level summary of the key messages and ideas that emerged from the respective industry workshops. They were then taken forward to the 2016 Shaping the Future of South Australia Ageing Well State Forum. The below table summarises the outputs of the Food workshop.

Key Messages

- People view food as a connector and a supporter of emotional and social wellbeing. It is a way of creating and maintaining relationships by bringing people together.
- Our nutritional needs and demands change as we age. Whilst our appetite (and resultantly, portion sizes) tend to decrease, our bodies demand for essential micro and macronutrients remain. Consuming nutritionally dense foods is critical to support the maintenance of bone and muscle function.
- We need to better inform and educate people on what foods are best suited for the ageing, while still providing adequate nutrition throughout their life.
- Eating 'for one' is difficult as current meal planning, purchasing and packaging arrangements don't cater well to this market.

Key Opportunities

- Improving the 'dining out' experience for the 60+ cohort, catering to this demographic much like the recent movement to provide and promote the options for 'Gluten Free' and 'Vegan'. This should consider seating arrangements, accessibility, service times, noise levels, portion sizes and prices.
- Co-designing food products that meet nutritional needs of older people in an enjoyable way.
- Recreating social connections through various networking platforms to allow older people that are still living in their homes to continue to enjoy in-home social dining.
- Providing greater home delivery options that support nutritional demands without sacrificing flavour and satisfaction.



Places, Housing & Transport Workshop Outputs



The following table provides a high-level summary of the key messages and ideas that emerged from the Places, Housing and Transport workshop.

Key Messages

- A home is considered to be more than just a place to live - it is an asset, an expression of identity, and a gateway to the community.
- Technological advancements, in conjunction with improved health care, gardening and food delivery services, will support the ability of the ageing to live in their homes for longer.
- Our State's public transport networks are designed for the commuter in and out of the city (i.e. the office worker), and don't necessarily meet the needs of the 60+ cohort.
- The State needs a planning framework that can enable more innovative and connected housing and community developments.
- The retirement community of the future will look very different with more integration with the rest of the community and supported by technology, with better access to transport.

Key Opportunities

- Future proofing new homes, retrofitting existing housing stock and rethinking the design of new homes and apartments that will enable people to live independently in their own homes longer.
- Gauge a better understanding of the travel patterns of the 60+ cohort, and the roles that driverless cars and Uber will play in the short and long-term future.
- Embedding health outcomes and needs of the ageing residents into urban designs.
- Utilising the home as a 'living laboratory'.

Preventative Health Care Workshop Outputs



The following table provides a high-level summary of the key messages and ideas that emerged from the Preventative Health Care workshop.

Key Messages

- The information and education around health care needs to come from trustworthy sources and be simplified.
- Preventative health occurs throughout ones life, making the right decisions to support short and long term physical and emotional wellbeing.
- People want personalised and integrated support – encompassing eHealth services, traditional GP services, allied health and complementary medicine. It is not just good health which is the goal but how good health can support individuals to achieve their life goals.
- Planning and consideration of individuals health needs to begin earlier in life in order to support long-term physical and mental wellbeing.
- Support networks (family, friends and colleagues) are critical to health outcomes.

Key Opportunities

- Significant opportunities around the “gamification” of healthy lifestyle activities that link back to reductions in health insurance costs. This has been witnessed already with various activity tracking devices.
- Building peer-to-peer models that connect and motivate people to navigate and negotiate services and support.
- There are opportunities to adapt the payment model from fee for service to paying for outcomes.
- Providing better public health messages about the importance of mental and emotional wellbeing.
- Co-designing eHealth solutions and adopting eHealth records across all health sectors.

Financial Services Workshop Outputs



The following table provides a high-level summary of the key messages and ideas that emerged from the Financial Services workshop.

Key Messages

- People entering retirement often underestimate how long they are going to live for, and resultantly, fail to plan sufficiently. Planning for retirement needs to begin well before the need arises.
- Statistics indicate that around 80 percent of Australians are currently unadvised by a financial planner, and the level of trust in advising institutions has declined heavily since the Global Financial Crisis.
- Current superannuation models tend to focus on pushing standardised products out, and fail to understand varying consumer needs and demands. Superannuation models need to provide a broader and more holistic solution to support an individuals life goals for the remainder of their lifetime.
- There are financial and knowledge barriers to downsizing and accessing equity, and products such as reverse mortgages are not well understood.
- There is a large cohort of women who are financially vulnerable and isolated in their retirement.

Key Opportunities

- Regular superannuation check-ups well before retirement, and enabling peer-to-peer solutions/mentoring and customer rated advisers.
- Developing greater flexibility in superannuation offerings that support individual retirement goals.
- Better education of financial planners about how to put the person at the centre of the service.
- Removing the barriers for the aged individual looking to downsize homes (e.g. transactional costs).
- Focus on developing an integrated model that goes beyond finances to include health, social, cognitive, emotional and motivational influences.

Tourism, Events & Recreation Workshop Outputs



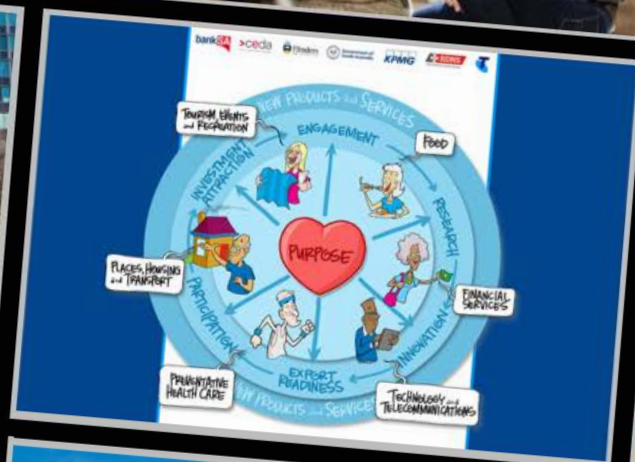
The following table provides a high-level summary of the key messages and ideas that emerged from the Tourism, Events and Recreation workshop.

Key Messages

- Around 25 percent of all visitors to South Australia are aged over 60.
- The industry shouldn't target people by age. These industries need to know their market and tailor their offerings based on customer behaviours, preferences, needs and wants.
- Industry organisers need to better consider and recognise the importance of event accessibility, noise level, timing, and comfort to cater to the ageing demographic.
- South Australia's festivals provide a great platform for other tourism opportunities.
- The State's vibrant and dedicated volunteering cohort achieve great satisfaction from being able to contribute and run successful events.

Key Opportunities

- The travel industry needs to continue to diversify offerings to cater to solo travellers and adventure seekers who may require buddying up or slightly more support whilst travelling.
- Redefine or expand the standard family ticketing arrangements to include grandparents.
- Need to better meet the needs of the group between 'frail' and 'not quite frail' who don't want to be categorised in that way, for example with a concierge service at the airport; transport from entry to gate or gate to exit.
- Bring together an advisory group consisting of the 60+ cohort to provide feedback directly to the industry, to find better ways of promoting what's on, and to make events more accessible.
- Find opportunities for people to get involved in artistic pursuits and connect with festivals and events, and use festivals to change the cultural perception of ageing.



Shaping the Future of South Australia Ageing Well

Industry Workshop Process & Outcomes





Food Workshop

Food is not only a source of health, nutrition and pleasure – it is a connector of people to each other, their community, and their surrounding environment.

With isolation and disconnect being one of the primary risks associated with the ageing process, it is important that we continue to use food to bring people together, to keep them healthy, and ensure they remain connected to their community.

The following table summarises the various points of discussion arising from the Food Industry Workshop Panel discussion.

» KEY PANEL DISCUSSION POINTS

- The nutritional requirements of the 60+ cohort are generally not very well understood.
- There needs to be a focus on the consumption of nutritionally dense foods and ensuring that diets have sufficient protein to support muscle function and maintenance.
- Chronic inflammation is increased when consuming foods that have more steps in the production process. It is important that the ageing avoid these foods as much as possible, and focus on consuming whole foods (which are foods as close as possible to their initial state).
- Food is a great way to bring people together, as it allows people to create, build and maintain relationships.
- People achieve great emotional and psychological benefits from positive dining experiences.
- There are opportunities in the hospitality sector to provide better services and assistance to support the ageing demographic that enjoy eating and dining out
- There are opportunities to leverage the culinary knowledge of the ageing to educate the younger generations.





Food Workshop

The following tables summarise the workshop discussions around what is and what isn't working well in South Australia's food industry, in relation to Ageing Well.

» WHAT IS WORKING WELL?

- Food delivery services that bundle fresh food and ingredients, allowing individuals to continue to prepare their own home cooked meals.
- Kitchen gardens in aged care facilities are becoming more prominent. Having residents maintain the gardens and using the ingredients in cooking is great for both physical and emotional wellbeing.
- Cooking classes that provide the opportunity for knowledge sharing, continuous learning, and social interaction.
- Local neighbourhood dinners and gatherings that allow people to connect with each other and their communities, through food.

» WHAT ISN'T WORKING WELL?

- The nutritional requirements of the ageing cohort are generally not well understood.
- Solo Dining – both from the individual and restaurant/café perspective. Restaurants don't cater well to solo diners, and for this reason, solo diners are reluctant to eat out.
- Accessibility to shops, restaurants and cafes – there are often a number of obstacles impacting a frail persons ability to do their food shopping, or independently eat out.
- There are mixed messages about what's 'healthy', with a need for better (and more consistent) education about food and nutrition throughout an individuals lifecycle.
- There needs to be better focus on consumption of nutrient dense foods, with sufficient protein to support muscle function.
- Retirement homes often fail to provide meals that meet the ageing's nutritional requirements, and the chefs lack motivation and knowledge, and can be constrained by budgets.



The following table summarises the opportunities for change identified by workshop participants during the session .

» WHAT OPPORTUNITIES EXIST FOR CHANGE?

Incremental Changes

- Engaging with the ageing demographic to seek input around how to improve the all-round dining experience (in particular, considering portion sizing, pricing, noise, dining times).
- Encouraging local governments to support communal dining centres and events.
- Utilising social networking capabilities to support communal dining. The power of social media has great potential to bring people together, to create and maintain relationships.
- Create positive messages about serving the needs of the 60+ cohort.

Step Changes

- Government to implement education programs to improve society's understanding of food and nutrition, across all ages.
- Provide funding to support meal delivering services to enable ageing people to access meals from restaurants, or have delivery of ingredients from supermarkets or other retailers.
- Industries to engage with the ageing demographic to obtain a better understanding of how to service their needs, wants and demands in relation to food.
- Provide training and education to the hospitality sector to support their ability to better serve the ageing demographic.





Places, Housing & Transport Workshop

For many Australians, the 'home' defines us as a person – it is a reflection of self. We express our personalities through design, and our choice of colours, furniture and fittings. The home is familiar to us and promotes feelings of safety and security.

With isolation and disconnection being a primary risk for older people, it is important to consider how we can we keep people in their own homes for longer, and allow them to maintain their engagement with local communities and networks.

Urban design and transport infrastructure will become increasingly important to continue to bring people together and keep the 60+ cohort ageing well.

The purpose of this workshop was to consider what role Places, Housing & Transport industries can play in supporting the broader wellbeing of older South Australians.

The following table summarises the various points of discussion arising from the Places Housing & Transport Panel session.

» KEY PANEL DISCUSSION POINTS

- Isolation and poor health are the two key factors that force an individual to go into a permanent care facility.
- Generally, people want to stay at home for as long as possible as they see their home as being part of their identity.
- Technological advances have created the ability to support an individuals ability and desire to live safely and independently at home for longer. There is significant scope for further developments in this space, particularly around wearable health technology and assistive devices.
- There are significant opportunities in the development of urban environments and living spaces that promote integration.





Places, Housing & Transport Workshop

The following tables summarise the workshop discussions around what is and what isn't working well in South Australia's Places, Housing and Transport industries, in relation to Ageing Well.

» WHAT IS WORKING WELL?

- Councils engaging in 'Home and Community Care' programs where people go out and provide domestic services to help people stay in their homes.
- The expanding food delivery service industry is working well in a growing market.
- Libraries expanding their service offerings to provide the older demographic with access to new technologies.
- Technology improvements supporting peoples ability to stay at home for longer. There are still further opportunities to make this technology easier to use, and seamlessly and unobtrusively integrate into daily life.

» WHAT ISN'T WORKING WELL?

- Accessing public transport is difficult for those living in rural areas, and for those who have encounter difficulties walking long distances.
- Taxis are quite expensive for those requiring door-to-door transportation.
- Insufficient understanding and support of financial opportunities and solutions that can support aged living.
- Many funding options are only available to home owners, or those that have access to capital.





Places, Housing & Transport Workshop

The following table summarises the opportunities for change identified by workshop participants during the session .

» WHAT OPPORTUNITIES EXIST FOR CHANGE?

Incremental Changes

- Engage with industry to educate on the future needs of the ageing population, and how this should be factored into housing, transport and infrastructure developments.
- More consultation and involvement of local community in infrastructure and public realm planning.
- Provide more affordable housing options through policy changes and better/easier access to funding.
- Increase cross-sectoral collaboration – tech, design, medical, art, engineering etc. to create new solutions applicable to helping people stay in-home.
- Identify solutions that already exist in the disability service space that can be easily transferred and integrated to support the ageing demographic.

Step Changes

- Government to support the development of ‘places to go’ community hubs.
- Adaptive housing to support ageing in place.
- Opportunity to develop Shared Housing arrangements – for example 1 bedroom serviced apartments that offer independent support services and ability to “dial-up”/“dial-down” services that enable people to maintain the same sense of ‘home’.
- Update the building codes to provide minimum standards to meet safety requirements for the ageing.



Preventative Health Care Workshop

The ability to maintain or even improve an individual's health is an important part of the ageing process – and now more than ever, South Australians are living healthier, happier and much longer lives.

Promoting and adopting effective preventative healthcare measures provide the ageing demographic the best opportunity to maintain mobility and independence, which in turn plays a significant role in ensuring long-term physical and mental wellbeing.

Recent developments have seen traditional healthcare models changing as the world seeks to find more efficient, targeted and effective models for the delivery of health services. It is necessary to ensure their long-term health is going from strength to strength, and more services are capable of being delivered in homes than ever before.

The purpose of this workshop was to consider the role that the Preventative Healthcare industry plays in supporting the broader wellbeing of older South Australians.

» KEY PANEL DISCUSSION POINTS

- People need to adopt a holistic view of health across an individual's lifetime, to understand and educate them on various lifestyle choices and the effects they may have on short and long-term wellbeing.
- The health industry needs to make it easier for people – there is a lot of conflicting information circulating which makes it difficult for people to understand. Furthermore, our current education systems tend to overlook the importance of mental and emotional health.
- We need to change the perception that declining health is just a part of the ageing process.
- There are often trigger points which prompt people to take better care of themselves for example with sudden health-shocks or changing life circumstances (e.g. work roles, roles in family life).
- Technological advances have played a significant role in preventative health measures through in-home assistive living devices, tracking devices, capturing and measuring data.
- Peer-to-peer networks play an important role in managing health. People want to talk to other people who have experienced similar illnesses, e.g. "Patients Like Me" website.



Preventative Health Care Workshop

The following table summarises the various points raised during the workshop relating to what is and what isn't working well in the Preventative Health Care industry in relation to Ageing Well.

» WHAT IS WORKING WELL?

- Improving assistive technologies that support the ability to live at home without the need for a full-time carer.
- Linking health care to technologies/tracking devices that incentivise or reward an individual for making healthy lifestyle choices, for example Medibank's points reward system.
- Peer-to-peer support networks that allow people to discuss various wellbeing issues, and help each other overcome challenges.
- The current system tends to work well for the cohort of people that are educated and capable of directing themselves through the system.

» WHAT ISN'T WORKING WELL?

- The current health care system doesn't provide great support for the disadvantaged or under resourced. These are often the ones who need the most help, as they are the most vulnerable to declining health.
- Apparent disconnect between hospitals and primary healthcare.
- Excessive information that can send conflicting messages about healthy lifestyle choices.
- Not enough consultation between the preventative health industry and the ageing population about what they actually want to get out of their latter years.
- Health insurance can be prohibitive, making it difficult to access rebates for wellbeing/health services, with lots of paperwork and forms.
- Maintaining social connection is critical to psychological/emotional wellbeing. We have the potential to make better use of various social networking platforms to create and maintain connections for those that are ageing.



Preventative Health Care Workshop

The following table summarises the opportunities for change identified by workshop participants during the session.

» WHAT OPPORTUNITIES EXIST FOR CHANGE?

Incremental Changes

- Changing the perception of what it means to 'get old' – removing the stereotypes associated with physical wellbeing and the ageing process.
- Better leverage of existing technologies to understand, share, and cope with physical and mental health challenges.
- Promoting the benefits of peer-to-peer support networks in dealing with physical and emotional health challenges.
- Leverage existing social networking technologies to better connect those who may have lost a number of relationships throughout their latter years.
- Provide funding and incentives for technology developers creating products and services that support independent living.

Step Changes

- Improve the quality and consistency of information/education around what it means to be physically and emotionally healthy. It is critically important to promote healthy lifestyle choices throughout an individuals lifecycle – rather than just in the ageing process, or after a sudden health shock.
- Potential to develop personalised and integrated support services through the use of eHealth and traditional, allied and complementary medicine. These services need to support life goals rather than just health goals.
- Co-designing eHealth solutions and adopting eHealth records across all health sectors.
- Engage with relevant agencies to begin changing the perception of ageing.





Financial Services Workshop

Effectively managing financial affairs, particularly through the latter years, provides people with the best possible opportunity to fulfil their retirement goals, and allow them to live the life they want to live and do the things they want to do.

Funding retirement is a challenging task, and today's ageing population is living longer than ever. Those entering retirement often underestimate how long they are going to live for, and fail to plan accordingly.

The purpose of this workshop was to consider the role that the Financial Services industry can play in supporting ageing well in South Australia.

» KEY PANEL SESSION DISCUSSION POINTS

- Financial education for the ageing is very important – however, we need to consider how to fund retirement long before it is required.
- Around 80 percent of Australians are currently unadvised by financial planners.
- We need to provide education that is accessible, simplistic and in an easy to understand format.
- The level of trust for financial institutions has declined since the Global Financial Crisis.
- When approaching retirement, people need to consider “what do I need to enable me to achieve the lifestyle I want, for as long as I want” and how to financially support this.



Financial Services Workshop

The following table summarises the various points raised during the Financial Services workshop relating to what is and what isn't working well, in relation to Ageing Well.

» WHAT IS WORKING WELL?

- Gamification is starting to encourage people to think differently about their finances.
- There is a lot of competition in banking, superannuation and other financial services. This allows the consumer to shop around and select the most appropriate product and/or service.
- Reverse mortgages are a good idea and work well for those who understand the concept – however it is not a well understood product amongst the ageing.

» WHAT ISN'T WORKING WELL?

- Complex language such as that associated with 'reverse mortgages' can make it difficult for people to understand the detail of the product and how it might impact the individual.
- There are too many barriers facing those looking to access equity, or downsize their current housing arrangements. We need to make it easier (by reducing the costs) for people looking to sell their homes in order to move into an alternate housing arrangement.
- Current superannuation models tend to focus on pushing standardised products out, and fail to understand varying consumer needs and demands. Superannuation models need to provide a broader, more holistic solution to support an individual for the remainder of their life.
- Most people fail to plan their retirement sufficiently to support their goals.



Financial Services Workshop

The following table summarises the opportunities for change identified by workshop participants during the session.

» WHAT OPPORTUNITIES EXIST FOR CHANGE?

Incremental Changes

- Encouraging downsizing to allow retirees to free up funds for their retirement, together with stamp duty exemptions for those entering or in retirement.
- Simplify the language by tailoring and demystifying the confusion around certain complex terms and products and/or services.
- Introducing pre-retirement superannuation ‘check-ups’ to support the individuals ability to sufficiently plan for retirement.
- Improving the transition from receiving income to accessing superannuation. It should be a seamless transition rather than a significant change.

Step Changes

- Superannuation providers to develop greater flexibility in service offering – and provide plans that are easy to understand.
- Removing the various barriers to downsizing.
- Developing integrated superannuation models that go beyond just finances, to include health, social, cognitive, emotional and motivational influences.
- Implement education programs that provide individuals with an understanding that they need to effectively plan for their retirement. This needs to occur throughout an individual’s life to ensure adequate planning takes place.



Tourism, Events & Recreation Workshop

South Australia is known around the globe for the diversity and scale of its many festivals and events. Whether it's WOMADelaide, The Fringe, Clipsal 500, the Tour Down Under or the wide variety of food and cultural festivals, Adelaide has an event for everyone, no matter their age.

As South Australia continues to succeed in this industry, we must consider the opportunities that exist to improve the offerings for the ageing demographic, to make the events and festivals more accessible for all, and to customise these experiences to ensure that they continue to appeal to the 60+ cohort.

As the percentage of the South Australia population aged 60+ continues to increase, there will be more and more people with time to dedicate to the causes they are interested in, and motivated to contribute to. We must leverage this 'army' of volunteers and consider the most effective ways of deploying our volunteers across the tourism, events and recreation industries to allow these people to contribute to areas they are passionate about.

» KEY PANEL SESSION DISCUSSION POINTS

- Event organisers need to be more conscious of programming to provide daytime and early evening events that are accessible to all audiences.
- Statistics indicate that around 25 percent of visitors to South Australia are over 60, so we must consider their needs when designing events.
- The customer doesn't want to be known as 'ageing' or 'old' and we need to improve our method of communicating to this demographic.
- The industry needs to find more effective ways of communicating 'what's on' in South Australia to reach out to the ageing demographic.
- Studies have found that a large percentage of baby-boomers aren't expecting to continue their arts and cultural entertainment patterns as they predict decreasing affordability.
- Whilst South Australia has a highly committed volunteer workforce, we can't just think of older people as a 'volunteering labour force.' The industry needs to engage with the volunteers, and reward them for the hard work.



Tourism, Events & Recreation Workshop

The following table summarises the key points raised during the Tourism, Events and Recreation workshop, relating to what is and what isn't working well.

» WHAT IS WORKING WELL?

- The tourism industry is beginning to demonstrate a better understanding of the travel demands of the 60+ cohort. For example including grandparents in family cruise packages, and pairing of solo-travellers through social media and other networking opportunities.
- The sheer quantity of events and recreational activities in South Australia provides a great deal of volunteering opportunities, which in turn gives the ageing cohort the chance to contribute and achieve a sense of purpose and identity.
- Seeking input from interest groups in infrastructure planning has allowed the Adelaide Airport to improve their accessibility for the ageing. Further opportunities exist in concierge services e.g. for those unable to walk long distances.

» WHAT ISN'T WORKING WELL?

- Despite recent strategic actions that identified the need to provide better sport and recreation activities for the 60+ cohort, funding has not been allocated by the SA Government to deliver on these objectives, and as a result people are more reliant on referring to local councils and other service providers.
- Need better ways of communicating '*what's on in SA*' to appeal to the ageing, and pairing this with information of event accessibility (parking, public transport, show times, etc.).
- Most people working in tourism/events tend to be young and don't quite appreciate how to relate to this demographic and what they are looking for in terms of customer experience.
- Timing of events often don't appeal to the ageing, with shows usually starting from 8-9pm, forcing a difficult late-night commute.



Tourism, Events & Recreation Workshop

The following table summarises the opportunities for change identified by workshop participants during the session.

» WHAT OPPORTUNITIES EXIST FOR CHANGE?

Incremental Changes

- Continue to diversify travel and dining arrangements to better suit the needs of the ageing cohort, and improve offerings for solo diners/travellers.
- Create a database of all South Australian volunteers to keep them engaged with the events and causes they are most interested in, and maintain the database with all of the required information that allows these individuals to volunteer across multiple sectors/industries without having to continually obtain various checks and approvals
- Redefine or broaden 'Family' ticketing arrangements to include grandparents (rather than just 2 adults and 2 children).
- Create a 60+ advisory group to provide feedback directly to industry, to find better ways of promoting what's on, and how best to access events.

Step Changes

- Provide sufficient funding for sport and recreational activities for the ageing.
- Improve accessibility to events and other tourism and recreational activities.
- Provide concierge services at airports and events to increase accessibility for those who need it.



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