

Intro ([00:00](#)):

So, first of all, I'd like to welcome Jane Mussared, who's the chief executive for the council of the aging in south Australia or COTA, which is the peak body promoting the rights and interests of older south Australians. And Jane has had many other roles in the aging space and it's also the winner of a Telstra innovation award. So it's very exciting to have you here today, Jane and we'd love to hear what you think. A fantastic innovation is, and you have a particularly exciting slide, which I'm going to put up right now.

Jane Mussared ([00:40](#)):

Thank you. I'm going to take something of a Securitas route to my favorite innovation. I'm going to start by telling you about the bra. The bra of 2016 comes in every imaginable shade in at least 36 different sizes comes with a Joey pocket. If you want to stash your phone in is invisible can be washable, can be worn on the inside or on the outside. And even in some of the very latest iterations, it's said to be close to detecting breast cancer, but the Brock came from pretty ordinary beginnings. The precursors to the modern bra, the corset were first worn as early as perhaps the 14th century. And perhaps even earlier, they were conceived, manufactured and taken to market by men for women. They didn't take off. In fact, they probably couldn't be taken off under the cover of many layers of clothes. Women were secretly making all sorts of modifications to make horrific contraptions, almost tolerable.

Jane Mussared ([01:51](#)):

The big breakthrough came when a woman, her mind, he could all herself, the owner of a pair of breasts invented the well-bred being bruh. It first appeared in the catalog in 1899 and cut the traditional corset into the radical redesign, shifted the focus away from corsetry that had fought the female form in a bit to reshape and constrict to a device that started to embrace women's bodies. It paid attention to function and to comfort, it was said to be the bra that fate freed women. And then in 1977, 3 women designers cut up a pair of jock straps and created the sports bra Abrar capable of being an ally and not an enemy of liberation women, whether or not the bra was really burnt at the 1968, miss America pageant, it's gone from strength to strength in any year. Women spend \$16 billion on brass, and we are said to own an average of non-payers each the turning point was the involvement of women in all stages of design.

Jane Mussared ([03:13](#)):

It turns out that the problem that brow was to fix was not as early male designers had guessed to change the shape and aesthetic of the female body at all. The problem to be fixed. In fact, was the support of wildly different shapes and sizes of breasts. While women ran worked, dance debated and bread. I have a bra and services for older people are not all that different. The sign to success. These criteria are evident in great innovation for older people. The first is that innovation, my shift, the way we evaluate aging, overturn ageism, and stop guessing what might help older people to live indeed much of what masquerades is innovation. In fact, institutionalizes ages. The second success factor is the database must liberate the most powerful force of innovation and social change all the people themselves. So here is my favorite innovation. I want to introduce you to the living lab.

Jane Mussared ([04:23](#)):

And there are lots of example, examples all over the world of somebody once said to me that if you've seen one living led, you seen one living lab, but the whole idea there is there was a core idea of a living lab. It is in fact, a test and experimentation platform that offers innovators, a representative test panel

of over 10,000 users. In the case of the [inaudible] lab in Flanders, in Belgium, in that particular lab, there are other useful elements to a dedicated back office platform, business model, simulation tools, and application prototyping expertise. It is the one in Belgium as good lab living labs, an ecosystem of innovation where end users though become part of the design partner in 2006, 16, no one would have the gumption or indeed the stupidity to invent and take to market a bra for women that didn't have women involved in the design.

Jane Mussared ([05:30](#)):

It would be a complete investment disaster, but we invent on behalf of older people all the time. Last year at light hosted a technology challenge as part of a global aging innovation initiative, seven local startup companies pitch for support for their technology solutions so that they could showcase them and get access to venture capital. It was a initiative except that every single one of those seven pitchers required that older people lived in an institution. A pill crushing machine was, was one of them, a gate monitor, a frame to help all the people get out of bed, provided someone was on standby. The guy fixed the frame, but did you know what proportion of older people actually live in, in people over the age of 65 live in nursing homes, 5%, 3 million live at home, 3 million live at home with every fiber of their body and every penny in their pocket invested in mastering their own homes, living independently and never leaving older people all over the world are cutting up their metaphorical grass, adjusting their liars to make things that don't fit work, craving aesthetic appeal in equipment that has therapeutic stamp duty over it by now what a place inside the lab.

Jane Mussared ([07:03](#)):

And in fact, living labs have the potential to create communities of end-users and producers interacting in real life settings, whether virtual or actual and are overcoming the failure of innovation processes that kept the brass so hidden for so long involving users from the outset living labs have the potential to turn corsets into sports bras, like women, all the people don't want ill fitting solutions to make them change their shape. They want solutions that will make their shape.

Jane Mussared ([07:42](#)):

He knows what that will define as priorities to be fixed. And the problems that they define are addressed. It might be hazardous to last a lot of time. It may be packaging that even the least dextrous fingers can master and open. It may be dating solutions for over 70 fives. They may be a range of alternatives to the keyboards that require that don't require tiny, nimble fingers to operate. It may be that these are innovations in access to learning models that lasts long, lifelong, that support lifelong learning. And it may be that the solutions are food at home that someone else cooks, but still reflected particular individual's taste, who knows. And that's indeed the excitement. I think our challenge in south Australia is to pick up the living lab concept, learning from the tortured history of brass and create an X factor in south Australia that will stand as a part by engaging all the people in design.

Jane Mussared ([08:52](#)):

And indeed maybe in profit sharing time, living labs must involve all the people, not just in testing someone else's solution to a problem. They perhaps didn't know they had, but in defining that problem in the first place, and then imagine each writing potential solutions. And if they like them assisting in selling and teaching others about those solutions, the bra is an uplifting, but tortured story of innovation. Even the cleverest men can't design for women's bodies, without women, and equally our

clever south Australian designers. Can't invent solutions for older people without older people. So my best innovation living labs cross my heart. Thank you.

Chairperson ([09:51](#)):

Thank you very much, Jen. And you've given us a fantastic start for this discussion by looking at not just an innovation, but an innovation process. And I'll have to say, I don't think I'll ever look at living labs in the same way again. Now I'd like to introduce me, introduce you to Carolyn Curtis, who is the CEO of the Australian center for social innovation and leads our work in trying to change systems to deliver sustainable social outcomes. Carolyn welcome.

Caroline Curtis ([10:25](#)):

Thank you, Ingrid. And I've just been sitting here racking my brain, but I do not own nine pairs of bras. I'm quite certain of that. So that's a very high average, I think anyway it's really lovely to to be here with you all today. And I really appreciate you giving up your time and your weekend to come and share this space with us at taxi and Ingrid and our work together. One of the things that we've been exploring over the last 12 or so months is the concept of home and not a house, but a home and what home actually means for people. And I think off the back of what Jane's just shared with us this notion that we build futures around institutionalized environments is, is quite a flawed assumption. But at the moment in Australia, we have very few alternatives. We we meet so many people every week who either suffer in silence at home or who end up having to move into nursing homes before their time when that's really not what they want, not what they want to do.

Caroline Curtis ([11:34](#)):

So about 12 months ago or 18 months ago, I was in the UK and I came across a group and it's a group who are starting a movement, and it's now a movement of over 10,000 households in in the UK soon to be, they now have funding. And to take that up to 27,000 households of people who fundamentally believe that a good home is at the core of a person's health, wellbeing, and sense of self. And so this movement that's really taking off in the EU and the UK is called shared lives plus, and, and it is exactly how it sounds is what does it mean to actually share your life, share your home, share your household with others. And one of the things that I, oh, there's many things I love about this, this movement that's evolving. But it's not a movement.

Caroline Curtis ([12:30](#)):

That's just about people who are aging. It's about a movement for people who need it. So there are people accessing this this movement, if perhaps they're not well, or perhaps there's a disability or perhaps they are aging and wants some additional support or it's now even venturing into places where, what happens if you share your home with someone as they come out of prison. And what if we wrapped enough support around someone as they came out of prison. So they wouldn't end up back in there five minutes later. And I come from a youth justice child protection background. And if I had a dollar for every time someone actually actively did something defined or illegal to get back into prison. So they could have that sense of support wrapped around them. You know, I am, it happened far too many times.

Caroline Curtis ([13:29](#)):

And so I think a shared lives plus is, is basically about everyday people. People like you, people like me like us who say we want to open our home. And sometimes that's opening your home once a week, one

night, a week, right through to people coming and living with them on a full-time basis. It's, they're using the model now to support people for, for respite for social connection. But also for full-time living arrangements. And the other part that's just evolving in the model is even as people come out of hospital, so sometimes, you know, we don't want to stay in the hospital too long. The food's terrible, the beds are uncomfortable, you can't sleep, but perhaps we're not quite ready to go home and be on our own own yet. So what would it mean to open your home up to someone who was coming out of hospital and you sharing your space, your love, your family with them to nurture them back to health again.

Caroline Curtis ([14:25](#)):

And as shared lives, plus has got some really exciting evidence coming up underneath it and behind it now. And it's shown to drastically improve wellbeing for people who, who are aging or who are vulnerable or who just want to form better connections with people. And it's also creating remarkable cost savings for the UK. So I think for me, this, that there's a, a value base that underpins this. And I think it's something we need to open ourselves up to far more in Australia. And that is, we need to get beyond the bricks and mortar of, of houses. We need to stop having conversations that are just about supply and how do we just build more houses? We need to stretch ourselves to think beyond nursing homes and retirement villages that are actually only accessible to a very small percentage of the population and think about the untapped assets that we as families, as people with households hold and how do we get far more creative in activating and utilizing those assets to provide a great future for people as they age.

Caroline Curtis ([15:39](#)):

And I say future because some of the and if you Google their website, you'll see there's some of the most remarkable videos and case studies on there. And we are recreating family and not everyone is lucky enough to have a family. And I have a very, very small family. I grew up with just my mum and my sister, but my family was all of them. We called them pretend aunties and uncles. I have this whole, you know, there was so many of them. I can't even begin to describe to you because I didn't have grandparents. I didn't, you know, my mum didn't have brothers and sisters. We grew up with, I didn't have a dad that I grew up with, but my pretend aunties and uncles and everyone that always filled our household is what made my life growing up. And the richness that provided to me.

Caroline Curtis ([16:29](#)):

So how do we start to open out our hearts and our minds to that and pay that forwards? Because the work we've been doing over the last 12 months has certainly told us that the baby boomer population are not all, you know, high-flying crews going, cocktail, drinking you know, people with busting superannuation funds that are going to live the high life. There are some real pockets of vulnerability. And I think the other thing we learned is for some people, as quickly as they were in a thriving space, there'd been some remarkable event that had happened in their lives and, and that had disappeared. And whether that was loss of a job, caring for a loved one, that, that forced them to leave their job divorce things happen. And I think as a society, we need to take more responsibility for that. We need to look at how we actually build good resilient communities, social capital, and actually think beyond the walls and a roof. Because we're thinking far too simplistically about that at the moment. So I love the notion of shared lives. Plus I love the notion that we can actually see people to health and see people to thriving through sharing our lives and sharing our homes and our families. And that's what I wanted to share with you today. Thank you.

Chairperson ([17:47](#)):

Thank you very much, Carolyn, and I think highlighted a really important point that innovation isn't always what other people can do for us or that the government can do. It's often about things we can do differently as well. So thank you for that. Finally, I'd like to introduce you to Dr. David Panter. David is the CEO, the chief executive of the ECH group and he's been involved and, and led care services in the UK and in south Australia for almost 30 years. He's also led a range of reforms, including the development of the new Royal Adelaide hospital. And he's as the CEO of the not-for-profit ACH, which is the state's biggest provider of housing and support services. David is passionate about enabling people to live well and to die in their own homes. David welcome. We're excited to hear your innovation.

Dr. David Panter ([18:46](#)):

Thanks very much and welcome to everybody here. Glad you could come along. The three of us sort of made a bit of a pact when we met to plan this session that we weren't actually, we didn't disclose to each other what our innovations were going to be. So I think there's going to be a theme emerge here. And those who thought you were coming along to hear about technology as being the great innovator. I think you might be in for a bit of a disappointment ECH is a provider whilst a traditional aged care provider providing a range of services. And we made a big decision about three years ago, which was to sell our nursing homes. We had 11 nursing homes, 1200 licensed beds. And we decided that the future for us was not about nursing homes. It was about enabling people to self determine and to have the best life possible.

Dr. David Panter ([19:43](#)):

And for most people that was about wanting to stay in their home. However, that was described, however, that was constructed. And when the time came to have a good and respectful death at home, and that's what we're now about. And we spend a lot of our time looking at how to make that possible and how to make that affordable to people. As has already been said, there's a lot in the ether at the moment about the arrival of the baby boomer generation and that leading to significant change. And all too often that comes across as being a baby boomer generation that's affluent that's well-educated well-resourced and is able to have that good time, the holidays under cocktails. The reality is that for every individual who's fortunate to be in that situation. There are several more who are not, and indeed all the suggest that over the next few years, we will see a bigger growing divide between the haves and the have nots when it comes to the older population.

Dr. David Panter ([20:57](#)):

For the more, when we look at what's happening within our housing market, then again, the very basis of our aged care system and pension system is being challenged because our aged care system, our pension system is predicated on the notion that by the time somebody gets to 65, they are a homeowner. And debt-free, that is increasingly not the case. One only has to look to the UK, which has the same methodology and the same approach to the way in which it's looked at aged care and pension provision. And the UK now has the lowest level of home ownership since 1983 at that was the year at which the Thatcher government pushed council housing, public housing into a right to buy mode. Housing ownership in Australia is following suit. It is reducing year on year, and actually much of the nursing home market is underpinned by the fact that by the time you get to need that service, you help cover the cost of that service by selling your home and that creating a bond to help cover the cost of your nursing home care. And so as home ownership has fallen in the UK, then the impact on the residential nursing home market has been severe with many providers now going out of business, they

just simply can't do it. And that's having an impact on the provision of home care for people wanting to stay at home. And there was a very good report produced by the Nuffield Institute a couple of weeks ago, an independent body in the UK about the impact on home care, have that same approach. So at ECH, we're doing a lot of looking around to try and understand what we can do differently, how we can innovate to enable people to have that ambition fulfilled of staying at home and staying at home and having that good and respectful death at home and doing that in a way which is affordable. And that is pointing in much the same direction as has already been spoken about in terms of the London experience. It's about how we actually get back to a notion of a community and being good neighbors and look out for each other. We know from our own research at ECH, that those people who live in our housing, if they do currently face that decision about going to a nursing home, they do so about five or six years later on average than a match group in the general community. And that's partly because we take care of their property managements and the don't have to worry about that.

Dr. David Panter ([23:43](#)):

We take care of their household budget management, and they don't have to worry about that, or more importantly, their children, if they have them, don't have to worry about sorting out mum or dad spills mum or dad's gutters, et cetera, et cetera. But most importantly, for that difference in time and length of time, staying, living independently on their own is the sense of neighborliness and friendliness. They get from living as part of the community and knowing that there are people around who look out for them and our housing, isn't the retirement village that you can easily conceptualize of locked gates and resort staff, so that they tend to be anywhere between half a dozen and two dozen houses in a cluster in a close off the main road. They're not gated, they're part of a broader community. And much of what we're doing is about connecting those people to that broader community.

Dr. David Panter ([24:38](#)):

My innovation I was having a chat with the people over lunch about this it's in some ways it feels like for me personally, given my work career, I'm revisiting what I was doing in the eighties and good old community development. But I'm doing it now with a bit of technology and using social media platforms, which help move it along that mark quickly. But my innovation and I've chosen this in particular because given that picture, I painted about the haves and the have-nots and the lack of ability for the government to fund things like pensions, et cetera. And the increasing move towards user pays. And self-reliance in the various methodologies that are now policy. Then I've actually looking to countries where they don't have a welfare system to see how people are coping. And one of the places I look to for great innovation at the moment is New York, surprisingly there is no welfare system, there's no safety net in the American setup.

Dr. David Panter ([25:42](#)):

And there's lots of older people who are having to find a way forward. And in particular, the innovation I would point to is an organization called Sage, which stands for services and advocacy for gay, lesbian, bisexual, transgender elders. And it came from within the LGBT community. And it was about how they were going to take care of their community, given the history of intolerance they had faced. And we're now suffering issues around finding housing, right? Finding services that would support them or appropriate for them. And when you look at the range, your programs that they've put in place over the last 10 years, since they've been going, much of them build on the technology of social media to create connect action, to enable people, there is no history free or easy availability of housing for older people in York, people live largely in private, in rent, private rental accommodation.

Dr. David Panter ([26:48](#)):

If they can find it, the services that Sage are put in place are about connecting people up, utilizing each other, but also looking across the broader community and are doing some great intergenerational work where actually older LGBTQ community members getting huge sense of self value and worth by acting as mentors to younger gay men and lesbians and bisexual and transgender individuals. So for me, Sage is a great innovation it's and it's actually about creating community, but it's doing that in a way which utilizes social media, utilizes technology and also builds on people's experiences and histories. I want to finish that on one of them. I'm cheating because I've got a second innovation, but it's for a particular point and people who've heard me this morning will have heard this already. So I apologize if you're in the audit, sorry, but complete other end of the spectrum.

Dr. David Panter ([27:46](#)):

Very, very simple thing. One of the things we find in our work is that as people get older, as they become have greater perceived as having greater difficulty in living independently, it's very easy for them to knock up black marks, be it with children or with others who are looking out for them, the services, et cetera. And by black mark, I mean, you know, you have a fall and you may be somebody who has one of those alarm bells, you press it. And if it goes to the RAA, they'll send an ambulance out. How horrible, when actually you might just afford labor. You're not injured, but you can't get up. Those systems usually then trigger an alert to a family member, another black mark about why mum, dad, your loved one can't remain safe at home. One of the things we found in our housing and for the people we provide services to in their own housing of that ilk was smoke detectors.

Dr. David Panter ([28:43](#)):

And how often a smoke detector was going off because of burnt toast and people, particularly people beginning to suffer memory loss, not necessarily appreciating, particularly in the early hours of the morning. You'd making a breakfast that each time you look at your toast to see if it's going brown, you're putting it back down into the toaster. You're resetting the system and potentially burn your toast. Set off the alarm. Innovation of the year for me is a Morphy Richards product. It's a glass sided toaster. You can see the toast brown. That's awesome. It has eliminated smoke detectors going off in our units because of burnt toast. No more black marks, no more messages going to family members. No, it's a great innovation. Thank you very much.

Chairperson ([29:36](#)):

Thank you very much, David. And you've reminded us that innovation doesn't always have to be out there a tree radical. It can be as easy as toast. Thank you. I'm going to take, I'm going to move now. And I'm going to take you on a very quick world tour of other innovations that have inspired us because of things that we've heard from baby boomers and older people. We, we went out and tried to find innovations to match some of the things that we heard very regularly. So I'll show you some of our favorites. So I'm going to start with one that you may be familiar with because it was promoted on SBS a little while ago. It's, Humanitas based in, Devanter in the Netherlands. And this is part of a family of innovations that's happening very regularly. One of the things that baby boomers said to us was that they didn't necessarily want to live with people who are similarly aged to them.

Chairperson ([30:40](#)):

They wanted to live in vibrant energy intergenerational communities. And in Humanitas what they've done is opened up part of their residential aged care facility to students and invited young people to

come in and live for free. As long as they devote a certain amount of time each week to their elderly neighbors and, and living with, and working with their elderly neighbors, not in a caring environment necessarily, but to take them out to the park or to enjoy coffee with them or do everyday ordinary things. The intergenerational aspect of these sort of innovations are inspiring to us. This is the golden girls network which was set up by a woman who built a lovely big McMansion and then got divorced and found herself alone in this very large house thinking we might it might be actually really quite good to open up the house and get other people to come in and share with me show. So she's actually started a movement now of people who have larger homes, opening up their homes to other women to come and house share with them and create the golden girls networks. And it is now an online platform. So for those who were expecting a bit of technology here, it is an online platform to help you find your golden girl match-ups to come and share a home. This is a double I'm going to take you very quickly into two parts of the continent.

Chairperson ([32:29](#)):

So we started in Baltimore and now we're in Sao Paulo in Brazil. This innovation yeah, inspired us because it's a speaking that links people who are in an aged care facility or who are older and socially isolated with people who want to learn how to speak better English. And so what they've done is connect students in cell polo through the internet with elders in Baltimore who spend time talking with them. And it's an incredibly moving video. If you want to grab a few tissues and watch it at some point how both sides really have grown through the experience and another example of that intergenerational connection and the possibilities that come from ordinary conversations between people back into Europe, we're in Paris now. And this is the Baba Yaga is house. Has anyone heard the story of the Baba Yaga? Because it's the story.

Chairperson ([33:39](#)):

It's a Russian based story of witches who live in houses where the foundations are chickens legs, if you're ever in Perth, they have outside the Perth art gallery. There are some Baba Yaga houses that have been created by one of the artists in Paris, a group of women of mostly elder women. But have a various range of ages have come together to create what they see as a very different form of a residence, where they come together to share their strengths and their assets and to care for each other and with each other. So they have created the Baba Yaga house for strong, older women to live and care together. We're closer to home now, and we're in a, in a in a stage of life where we're thinking about the possibility of death. Actually, we should be thinking about that at all stages of life.

Chairperson ([34:48](#)):

Because there's only two guarantee. There's only one guarantee we're all going to die. And if we're lucky we're going to get old before we die. And I think that's very important. We are actually lucky to become elders in society. Lance swell was an initiative is an initiative that asks us to consider that end of life and to have open conversations about the end of life and to celebrate the end of life through arts and culture. They're responsible for some of the, the initiatives like dying over dinner or having death, death, not death by dinner, death, where you're having dinner. And you're talking about death at the same time, a very important initiative to ask us to consider what does it mean to become literate about death at a social level, and be able to share those conversations more publicly.

Chairperson ([35:54](#)):

As Carolyn said, we're very interested in the idea of home. And one of the challenges that we're facing in Australia is the lack of affordable homes and housing for older people. This is an innovation, that's got many different incarnations around the world, but this one comes from Melbourne. It's called movable units. It's equivalent to the granny flat botch. It is something that every one of us can do if we have a block of land or a home that has a bit of a backyard, we can link up with the housing department in Victoria and apply to have a movable house in our backyards, which is then available for an elder to come and live in one of the other issues that has come up a lot in the discussions we've had with older people is the need for some supplementary income and particularly for women.

Chairperson ([36:59](#)):

It's becoming much more obvious now that poverty and aging is can be very linked, particularly after divorce or separation or the death of a spouse. So money for jam is an initiative started by per capita in Melbourne. It tries to look at the opportunities for micro enterprise amongst all the women. And it's been very successful at raising the issue of the, of the poverty of older women in particular, but looking for solutions by training women in how to run micro enterprises and help helping them to set up in those enterprises. And finally, we'll come back home to Adelaide and a program that was initiated by the Australian center for social innovation, with with many older women and men who have undertaken a caring role. And this is a peer to peer program that links older people, who've experienced a caring role with people who are undergoing a caring situation and offers them support, companionship information and connect those people.

Chairperson ([38:19](#)):

In a, in a supported peer environment, it's been a very successful program, both for the people who offer support and the people who gain support it's been successful and we'd like to see it spreading. So we've actually opened sourced the whole weavers program, and anyone can begin that weavers program now it's probably one of the first new initiatives to try and open source some of these innovations, which we're quite excited by. I'm sure there's many more innovations around the place particularly in the aging environment. And I'd like to invite you now to either come up an in the middle, there's a microphone to come up and offer your innovations what you've seen happening around the world or around your neighborhood or in your street or in your home or ask a question of our panel members, open up a discussion. Who's going to be the first brave soul to come up and, and speak. Yes, please. The microphone happens to be right in front of you. So it's a perfect opportunity.

Caroline Curtis ([39:40](#)):

It's usually too high for me. I'd like to ask Jane and Carolyn and David, I'd like to ask her a magic wand question. So if you had a magic wand and you could produce a wonderful idea or initiative, and it may be something you already know about or something right off the top of your head in south Australia in the next five years, that would help overcome the growing Gulf between the generations which has being fed, used to be fed by our great mobility in Australia, and is now being fed with this increasing public conversation about boomers, having gobbled up all the cheap housing, leaving gen X and Y effectively, how unable to purchase a house for their whole lifetime. It's in the paper. It's, you know, it's on TV, it's in social media. And I see that golf as as growing emotionally and physically. So if you had your wand in your back pocket and there was something you'd like to do and money is no problem, what would it be?

Jane Mussared ([40:54](#)):

Just say my daughter's in the audience today and and young people are dining out on smashed avocado is at the moment. They are absolutely as cheap as you can get them for next to nothing. And the promotion is all about, we'll let you have your avocados and have your houses well. So, you know, it's been the great, the best boost for the avocado. Do you have one? I would like to set up platforms for discussions on social topics that cross generations, I, we, in fact, we've done some conversations already. It seems to me that one of the things that we're we get locked into is to conversations that happen to particular demographics, that old people were seen to like conversations about age pensions and aged care, and indeed innovations in aging and so forth. And young people are saying to be, you know, wanting conversations about studying or learning or getting jobs or whatever it's as if they're two worlds and they're the worlds don't ever come together. And it seems to me that in fact, there's a whole lot of social issues that bring that we all have in common, and we all have an incredible investment in the future. And it seems to me that what we should be, we should be trying to do is create platforms where those conversations happen in a single place. One of the reasons that they don't happen in the same place I think is because we use social media really differently. Young people use it much more to access political opinions, social opinion, information, older people tend to use it more sparingly for that news conversation. So I would love us to come up with some really some great ways of having some conversations in public spaces about issues that matter to all of us that are not age bound. It seems to me that that creating conversations between people is really, really material to this.

Caroline Curtis ([42:54](#)):

Thanks, Jane. There's so many things I would do, but the one thing I've been pondering on a lot lately is media. And and so one thing I would certainly do is start a new or a new intelligent newspaper. And I'll just leave it there. So a newspaper that actually helped to close gaps that told good stories that actually helped to educate our communities, not, not be just so destructive. The other thing, and I've had this in my head for such a long time, and you may think I'm a bit nuts, but did any of you used to watch home in a way and fought embarrassingly Aidid? And there was a character on home in a way in the earlier days who had a profound impact on the child protection space. And the character was Pippa and Pippa was a foster carer in a in home in a way. And when Pippa came into home, in a way the foster care registrations across Australia went up astronomically and the power of, of mainstream television even, and, and telling stories and building characters and characters that bring new profiles and new possibility is actually profoundly powerful. And so I've got no concept what this TV show would even be, but I think that it's interesting how we tap into different people in different settings, in different environments. And let's be honest, the Mo most of us do veg out in front of the TV at some stage or another. So how do we tap into that? How do we actually build good conversations through media and newspapers and social media and across Australia?

Dr. David Panter ([44:47](#)):

And for me, I'm going to get very practical. This state is facing an issue with regard to availability of housing and the government is embarked on it. I think a good program in thinking about how to transfer public housing to community housing providers who have the ability to raise investment, to redevelop those housing areas. I think that's a great opportunity to actually create some urban environments, which also encourage intergenerational activity because the fabric of the buildings that we live in, the spaces between those buildings are what helps create community. And in particular, I would put in every one of those estates, a community garden, because I think gardening and I admit I'm a passionate gardener myself, but gardening for young and old, every generation can be a huge, the productive activity. And even with people who we don't necessarily think about in this context. So for example, I have the great pleasure of almost every week of going and having lunch with people, living with

dementia using some of our services. And I have great conversations with those people about gardening. And yet I may have to deal with the fact that they're telling me every five minutes, the same thing about their family or whatever, but the bits in between they're giving me great tips about how to grow my eggplants and tomatoes. And we've just put in place a mechanism in one of our services we've got, would you believe three McGarry medalists or living with dementia and linking them up to, in this case, the young footy players in the local school, getting that conversation going, it's been amazing to watch it. So I think creating an urban space and a fabric, that's what I would spend the money on in order to get that intergenerational engagement.

Chairperson ([46:44](#)):

Great. And we have someone lining up. Ready? Thank you.

Audience member ([46:51](#)):

I've got a couple of I've got sort of innovation, but it goes along with what David just said, but also I've been investigating alternative housing for myself and have recently contacted ACH, not ETH. And I don't know if that's a, not for profit organization or not. What I discovered was there are opportunities to buy into let's call them villages with other people whereby you buy a home, which seems to be a little off the general market, quite cheaply, one bedroom homes. I was quoted at about 155, but I'm a hoarder. I need two bedrooms. That's about 255, 230. Sorry about the microphone. And then, okay, you can buy those outright. You pay about \$65 a week, a little more, \$135, a fortnight. And I discovered, and it nearly sent my hair white, that when you sell it's a 60/40 deal, you get 60% of your investment back. And 40% goes to the homes on the open market. You would not be looking at that. You would be looking at extra money for your children and grandchildren and to help help them. I don't know why that is the case, if you're paying for maintenance and so on, that's probably been a good deal done on buying huge parcels of land and building these things. So I F I F I found that quite rude actually. And I don't know if David might be able to help with an explanation of why that is. But I would, you know, I mean, I can take it up with ACH and work out their rationale for that, but it's off putting.

Dr. David Panter ([49:18](#)):

In fact if I just quickly, so I'm happy to talk to you afterwards in more detail, but I mean, essentially different operators have different models. We have some different models to that. And in fact, 25% of our houses are rented and not done through that model. But what it highlights is the need for greater innovation in the range of housing options for people. We're doing interesting work again with people who want to carry on living in that traditional family home, and now are alone house occupied, but have two or three spare rooms. And we're reinventing lodging because they'd actually prefer to have people coming and living in those rooms, providing some kind of companionship and some income. And it's interesting on the latest figures that for, in terms of people registering as rooms with rooms on Airbnb, in Australia, the biggest group doing that people over 65. So looking at generating that income. So there is a big housing issue there, overact different options. We need some different options going forward. Can I, can I just pitch

Jane Mussared ([50:20](#)):

Can I, can I just pitch in and say the other issue that it raises, I think is where people are vulnerable at the front end, where they're looking for having you sign deals that are really bad on the back end. And, and it does, I think, indicate that we need some better support for people in weighing up models and, and thinking that through so that we don't end up making bad deals because we're desperate. And, and

I would like to see, so you ask invest more in that upfront kind of advice and an, and indeed a better, a better range of options so that we don't sign on the front end when we're desperate and get an end up with a bad deal at the back end.

Audience member ([51:02](#)):

Yep. And another thing I thought of too was in regards to the design of these villages, it seems that there are all these little independent units around. And I remember, well many years ago, walking around Pompei and seeing the wonderful design of houses that housed families which came together to eat and, and play and converse where there was a central courtyard and off the central courtyard was verandas. And from that, there were all these separate rooms. It seems to me that we are sort of stuck in the way that we're configuring these, these places. Although David has mentioned some different and I think better ways of doing it. The other thing about intergenerational housing is there was in a workless future, perhaps for a lot of people. It means that a lot of people will be homeless. It seems to me that in the interim to, we get to that very different point. There are mothers with children who can't work because they have those responsibilities. There are so many skills that older people have that are very handsome. People won't be able to afford clothing good food and those kinds of things, and older people can teach them the skills of how to remake a dress gardening all kinds of handy things.

Chairperson ([52:56](#)):

That's fantastic. Skills is a really important area before I just give you all a last word. There is one gentleman waiting just to have you have a word as well. So we have a couple of minutes. So if you have a quick, can we have a quick question or a statement, please.

Audience member ([53:14](#)):

Are you suggesting that chore innovations will do away with the need for nursing homes? And if that's not the case, what innovations do you have for the 5% of us who will continue to need them?

Chairperson ([53:28](#)):

So what I might do is ask you to, to see if you can address that question, please, and, and have a closing statement as well.

Dr. David Panter ([53:36](#)):

Yeah, so absolutely there will still be a role for nursing homes for some people, but unfortunately the, the use of nursing homes in this country compared to many others, it's much higher. So though it's only 5% of the overall population. More people go into nursing homes here and don't get the opportunity to stay at home compared to other communities. And we particularly are concerned about the people who where people want to die. And we know that Australia only about 10% of people over 70, actually get to die at home in other countries that's as high as 50%. And it's not because they're dying from other reasons. It's because the range of services and options that are they have, we don't currently have in Australia. So for me, it's about how do we, you know, innovation is about taking things that are working well elsewhere, applying them to our own local circumstances, as well as coming up with new ideas. And that's what we're about at UCH. It's about creating an option to those who wish to have that experience of staying at home and having a good and respectful death at home. It's not saying that everybody has to do that. There's still going to be a role for nursing homes, but it doesn't necessarily need to be the same degree to which it is today.

Chairperson ([54:53](#)):

Thank you very much, David.

Jane Mussared ([54:55](#)):

I'd like to see two things I think. The first is that I'm not sure whether there's a need for nursing homes into the future. I, I wonder if in 50 years time, if we've understood properly, what, what lives look like. And indeed what the pressure on people to move into a nursing home is and looked at what the possibilities are to deliver in different way. I'd like to think there might be other alternatives. But the second thing is if nursing homes were not designed by older people, they are designed really to make, to, to create, create a whole lot of other risk management in lots of ways. And, and that's what people rail against. And it seems to me that the other part that we have to do in terms of nursing homes is start to include older people in the design of them. And all right, so I would go back to the living laboratories idea. It seems to me that the, you know, a living laboratory that, that learns from people who are living in nursing homes and indeed living in their own homes and makes changes as they go, which are about living and not about managing risk all the time is a really important part of the innovation challenge ahead of us. Thank you, Jamie.

Caroline Curtis ([56:11](#)):

I don't know if we need them or not. And I think I've probably got a little ways to go until I find out myself, but I think for me, it's about choice. And I think we need more than more than one option. And I think at the moment there are a lot of people that feel like they, that there is that there is absolutely no choice that, that it's better. It's nothing. And I just don't, I don't believe that that's good enough. So I think that innovation and today in this session is about looking at alternatives and alternatives that are right for people. And we're all different. We all have different needs. We all have different ambitions. We all have different vulnerabilities. So how do we actually create the right solutions for the right people? Great.

Chairperson ([56:59](#)):

I'd like to say a big thank you to our three speakers, David Panter, Jane Mussared, and Carolyn Curtis.