**BONZA REPORT 2019**
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**BUDGET SUBMISSION**

There are 5.5 million Boomers in Australia ranging in age from 54 to 73 and around ten thousand of them are now retiring daily. They have on average about $80000 in Superannuation and will be expected to live until their eighties once they retire.

Welfare, health and aged care are Boomer priorities and will cost the government dearly in the coming decades.

It is the considered opinion of BONZA that no government and few employers have a current policy that capably addresses the needs of the Boomers, so this report will make available their many suggestions that BONZA advocates on behalf of all Boomers in the hope that some if not all can be implemented.

Considering the time spent by the Commonwealth in researching our generation through the Intergenerational Reports of 2002, 2007, 2010 and 2018 highlighting the burden that the generation is placing on government coiffeurs and will continue to do so then such a Boomer Policy is sorely needed.

**BONZA recommends government make MAPS(Mature Age Policy)compulsory and should be developed by individual workplaces to reflect the needs of their senior workers so that they feel included and appreciated by their management.**

**It would be based on worker And management suggestions and approved by a local committee of management and workers with allowance ofr all workers to submit ideas.**

Suggested input from Boomers to BONZA:

-Shared hours with fellow workers or part time work

-Mentoring roles with younger generations so ideas and skills could be shared

-Acknowledgment by management of long service through rewards and certificates (Super rate contributions increased, gift cards, workplace celebrations as examples)

· Mature Age Unpaid or Accrued Leave for over 50's (Quality and lengthy time out from their workplace so they can travel while they are fit to do so)

Other Budget Suggestions:

· Maturelink- over 50s need a separate one stop shop/office in every city focussing on their employment and training needs (The missing link for Boomers as many are lost in the current system which has them vying for jobs and looking for mature age specific information alongside younger generations at Job Service offices across Australia)

· Govt subsidies for grandparent flats (A family approach to an Ageing Australia in line with European and Asian cultures to enable parents to be looked after by their children in their declining years)

· A need for Community Health Clinics for the aged (Hospitals with their average 5 hour waiting periods for attention are no place for the ageing)

· Community based program for aged run by volunteers to take an interest in the local community (Boomerang Centres run by local Boomers for the benefit of Ageing Australia)

· Government incentives to stop the wealth drain (Boomers are unemployed and many under-employed without being on welfare. They are draining their life savings in doing so)

· Development of the University of the Third Age (Keeping our minds active by offering lifestyle or life changing courses)

· Break Centrelink up - Retirement Offices, Families, Disabled, Youthlink, Maturelink (elderly should not be on Centrelink queues)

· Skills for the Bush project called BUSH SKILLS (A database of jobs available to those travelling Australia as Grey Nomads so they can do training of new skills in regional and isolated areas)

· A Mature Age Policy for every workplace (So employers can offer incentives for Boomers to stay until retirement day as valued staff members)

· A referendum to decide whether voluntary euthanasia should be part of Australian life (Over 70% have voted yes for this on our surveys)

· Subsidised dental care for all Boomers (Our bad teeth are wrecking our health)
· Government superannuation contributions for parents over 50 who are carers (Parents will not have enough super at retirement age)

· Planning for our future social and economic participation through the Boomerang Hub concept. (Local clubs actively enlisting Boomers in Boomer interest as participants or volunteers to keep them active and engaged)

· Newstart payments for grandparents to care for their grandchildren. (Parents can then work rather than have extended parent leave and les childcare money is being paid)

· All Over 60's to go on an organised volunteer program (e.g. mentoring in the community) for the dole if they are not working (There are few worthwhile jobs for those searching after 60 much less up to 70)

**Boomer Feedback**

There is no doubt that Boomers have had a wonderfully full life through the efforts of previous governments in developing health clinics when we were mere babies and then the subsequent development of high schools to cope with our numbers. Finally, being offered free tertiary education that allowed us to become the most educated generation in history was something special.

Thousands have indicated to us at Boomer expos, on-line, social media, Centrelink and job search offices, face to face and at Boomer presentations over a twenty-one year period that they are grateful with the opportunities that were offered in the past by employers and the liberated society we demanded that opened up the world to us in the arts and humanities and allowed us freedom of thought and action.

Many still have no qualms about re-inventing themselves through more training and skill enhancement because they have no fear of failure in education due to our background.

This positive attitude also allows many to seek out technology training so they can compete with younger generations in IT knowledge and usage although many who choose to leave school early in their youth now have some adversity to technology but they are not the majority as most struggle with technology.

Most older Boomers (over 60s) are semi-retired or underemployed and are not on the dole. They exist from day to day on life savings, some cash jobs assisting family or friends and the dole. They are the ones who are concerned about the future with 20 to 30 years of retirement and how they will survive it socially and economically.

They are caring for grandchildren but are still asked to job search if they are on the dole and they cannot afford to keep fit or eat well so health deteriorates through dental, obesity and anxiety problems.

Therefore, the suggestions for community hubs, childcare for welfare and training opportunities are so relevant.

They struggle with the demands of Job Services or the modern employer for current certificates and work experience and only a small percentage actually go to Job Services.

So, a Maturelink office for all over 50s is mandatory then they can access mature age information, research and interaction with fellow Boomers and continue with the ‘my generation’ feel.

The younger generations only raise their anxiety levels and their negativity about being too old for serious commitment to job search and training because they compare themselves to those generations instead of accepting who and what they are.

As they become more aware of their mortality and their health declines then voluntary euthanasia becomes more relevant. There is a need for debate on this issue and a possible referendum (perhaps coupled with the upcoming indigenous vote). We want to die with dignity and not be a burden on society.
There are few jobs for over 60s, so a more realistic approach is an organised government volunteer program that allows for the age group to be accessed by the community to do worthwhile projects and receive the dole if they need it. Look for alternatives ways to support the community for Boomers. (eg- In schools or assisting migrants). This should be compulsory, so we are not sitting on the job search cycle which is a waste of time and resources.

Families should be encouraged to look after their parents when they age because government will not be able to care for so many so let’s offer incentives to allow granny flats to be built as an example.

The family focus can be extended to caring payments or Newstart for grandparents to look after their grandchildren. The maternity/paternity leave provided by government and private sectors would be significantly reduced if grandparents were paid for their time caring for their grandchildren. It would also provide them with worthwhile work rather than be involved in an often-futile job search.

By encouraging grandparents to perform this role, it would also reduce child care payments provided by government. These savings could be diverted into funding superannuation for the caring grandparents.

Employer Mature Age Policies are essential to encourage workers to stay until retirement because Boomers are leaving secure work in droves and would stay if they were treated differently and felt valued.

**Overview**

We are the generation that is causing all the concern by governments, employers and society over economic and social participation.

We are the ones who do not have enough superannuation to assist us financially as we age.

Allow us some voice as a group and hope for the future by seriously considering some of our recommendations in addressing those concerns.

Look for government policy that addresses the concerns raised here as issues arise over an Ageing Australia.

Focus on us as a group so our concerns for our generation can be met.

**Key Findings
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· Current efforts to assist Boomers need refining and focusing
· Over 60s have little chance of finding work so allow alternatives
· Encourage social and economic participation through mentoring in community or caring for grandchildren
· Boomers are too well educated to allow their skills not to be harnessed
· Employers need a Boomer (mature age) policy
· Local clubs to become Boomer hubs
· Allow us to die with dignity through voluntary euthanasia
· There are three stages of ageing- over 50, over 60 and over 70 with different needs for each group.

**BONZA REPORT-**

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