

NATIONAL SENIORS  
**Productive Ageing Centre**



# Dimensions:

A research framework for productive ageing

2005 – 2007

“

**The best way  
to predict  
the future is  
to create it.**

”

Peter Drucker, management thinker

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A research framework for productive ageing

2005 – 2007



National Seniors



Australian Government  
Department of Health and Ageing



University of the  
Sunshine Coast

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# National Seniors

## Productive Ageing Centre

### Mission

**National Seniors Productive Ageing Centre strives to be a national and international authority on productive ageing, by developing and disseminating quality research informed by the lived experience of people, 50 years and over.**

### National Seniors

National Seniors is an independent, not-for-profit organisation and is the peak advocacy, membership and community service organisation for Australians, 50 years and over.

It is the fourth largest organisation of its type in the world, and a member of the International Federation on Ageing, a non-government, not-for-profit organisation peak body representing more than 45 million seniors in 62 countries.

National Seniors and National Seniors Productive Ageing Centre gratefully acknowledge the financial and other support provided by the Australian Government to the National Seniors Productive Ageing Centre project.

### National Seniors Productive Ageing Centre

National Seniors Productive Ageing Centre was established by National Seniors in 2002, in partnership with the Australian Government Department of Health and Ageing and the University of the Sunshine Coast.

The Centre's annual program consists of consumer research and policy forums, cross-sectoral research collaborations, development of productive ageing research products and innovative use of a range of media to disseminate research widely.

For further information on National Seniors Productive Ageing Centre:

visit [www.nationalseniors.com.au](http://www.nationalseniors.com.au)  
email [productiveageing@nationalseniors.com.au](mailto:productiveageing@nationalseniors.com.au)  
telephone +61 7 3221 2977

**National Seniors Productive Ageing Centre uses the term 'senior' to describe an individual who is 50 years or over.**

# Introduction

The pronounced ageing of our population<sup>1</sup>—the “quiet transformation”—and the importance of well-informed planning has placed ageing research as an urgent priority for us all.

When National Seniors first suggested the need for a national research program into productive ageing, one of our goals was to challenge perceptions of ageing as a burden. Seniors want to be rightfully recognised as contributors.

The purpose of our research program—“*Dimensions: the 2005 – 2007 Research Framework for Productive Ageing*”—is to provide new information based on contemporary experience. We want to build a knowledge base about the social and economic challenges of an ageing demographic informed by the values, attitudes and aspirations of today’s generation of fifty-plus people.

In doing so, we realise we will question assumptions and current policy responses to longstanding—and often stereotypical—attitudes to ageing.

We promote productive ageing because we believe that Australians over 50 years of age continue to make substantial—and essential—contributions to our economic, social and cultural growth. By developing an improved understanding of the dimensions of productive ageing, we will better understand and promote its relationship with individual health and well-being, national productivity, community cohesion and connection, and access to services, especially health care.

National Seniors Productive Ageing Centre is closely engaged with its founding partner—National Seniors and its substantial national member base. These relationships strengthen our access to senior policy and decision makers in Australian government, business and community sectors.

We aim to build on the goodwill we already enjoy across these sectors and leverage matching funds to increase the reach and capacity of the *Dimensions* research program.

I am pleased, then, to present “*Dimensions: the 2005 – 2007 Research Framework for Productive Ageing*”, prepared by National Seniors Productive Ageing Centre. I look forward to your contributions.

**David R Deans**  
Chief Executive  
National Seniors

<sup>1</sup> The number of Australians aged 65 years and over will increase from 13% of the population at June 2002 to between 27% and 30% by 2051. Source: [www.seniors.gov.au](http://www.seniors.gov.au)

## **Productive Ageing**

**Productive ageing promotes the choices and capacity of Australians, as they age, to engage in valued activities, whether through work, learning, volunteering or community activity.**

**Productive ageing recognises the contribution of seniors to economic, social and cultural growth.**

**By developing creative responses to the challenges and opportunities of increased longevity, productive ageing helps build a sustainable community.**

# Productive Ageing Is The New Old



**Ageing is not ‘lost youth’ but a new stage of opportunity and strength**



Betty Friedan

The term, “productive ageing,” burst onto the policy landscape at the 1982 Salzburg Seminar as a challenge by the Pulitzer prize winner, Richard Butler, to orient our attention toward productivity rather than dependency.

By 2050, life expectancy will reach 92 years for females and 88 years for males and almost one in four will be aged 65 years and over. This is a formidable statistic.

However while there are wide health variations, ageing is not a pathology, nor an illness, nor a state of decline. It is a time rich with potential.

The choices we make in our language reflect our values. By choosing to place the word “productive” as the leading descriptor, we emphasise the positive place in society that people continue to pursue as they age.

Despite the growing interest among scholars, practitioners and individuals 50 and over themselves in the area of productive ageing, we require a stronger knowledge base to better understand the choices people make regarding work, learning and leisure in the second half of life.

Productive ageing provides a wider lens for understanding the economic, social and cultural imperatives of demographic change in the 21st century.

By inviting business, government and today's generation of fifty-plus people to get involved with research we will gain information based on real life experience and academic understanding that can be applied to purposeful change.

National Seniors Productive Ageing Centre, through its “*Dimensions: the 2005 – 2007 Research Framework for Productive Ageing*”, is creating a climate where this can occur.

# People over fifty are...

## Diverse & resourceful

Australians, 50+ years of age, account for 21% of Australia's population, but head households that own 39% of the wealth, and account for 25% of all disposable income.

Women make up a greater proportion of Australians (65%), and their predominance increases with age. In 2001 the proportion of women in the 65 – 74, 75 – 84, and 85 and over age categories were 52%, 58% and 69% respectively.

There were 22,500 grandparent families with children aged 0 – 17 years in Australia in 2003.

80% of Australian households with persons aged 65 years or more, were owners without a mortgage, while a further 4% were owners with a mortgage.

## Purposeful

The education industry employs the highest proportion of older workers with 47% aged between 45 – 64. Close behind education is agriculture, health and community services, electricity, gas and water supply and transport and storage.

Farmers often work well beyond the traditional retirement age with 15% of farmers in farming families being aged over 65 years in 2001. One third of farmers in farming families are women. 59% of farmers in farming families work 49 hours or more per week.

Women over 45 have the fastest growing participation rates in the workforce.

In 2004 the number of small business operators aged over 50 was 515,000.

## Connected

Participation in New Apprenticeships for 40+ year olds has increased from 11,200 in 1998 to 76,200 in 2003.

Course enrolments in the vocational education and training sector for 45 – 54 year olds have grown by 27% in the period 1997 – 2001. Enrolments for the 55+ age group have grown 32.6% over the same period.

Seniors usage of the Internet has boomed since November 1998 when approximately 7% of people over 55 were online. As at November 2000 that figure was 19%. Similarly with computer usage, 23% of people over 55 use a computer at home today, compared to only 11% in May 1998.

## Active

9% of volunteers for the Sydney Olympic Games in 2002 were over 64; and 36% of volunteers were aged between 45 – 64.

Approximately 50% of the 22,000 World Masters Games participants are aged 50 years and over.

Two-thirds of Australians aged 65 years and over assess their health as either good, very good or excellent.

“

**We don't stop playing because we grow old; we grow old because we stop playing** ”

George Bernard Shaw

# Productive ageing is the quiet revolution

**It promotes the choices and capacity of all Australians, as they age, to engage in valued activities... whether through work, learning, volunteering or community service.**

**Productive ageing is concerned with building a sustainable community.**

At the forefront of the *Dimensions* research program is the choices available to people over fifty years of age, now and in the future. The quality of their work, housing, health, community wellbeing and financial security are at stake. The quality of our nation's economic, social and cultural future will be shaped by these choices.

The productive ageing research program is informed by consumer experience and is built on five dimensions:

## **Working people**

worklife choices for everyone

## **Enterprising people**

strengthening our communities

## **Resourceful people**

designing the new retirement

## **Learning people**

sharing knowledge and exchanges between generations

## **Responsive people**

leaving a healthy legacy of quality, community wellbeing and environmental sustainability.

These dimensions serve us in two ways: they mark out the territory of current policy concerns and they frame the future aspirations of seniors. We have not organised them in a hierarchy of priorities, preferring to keep the schematic approach dynamic and open at this stage.

Drawing on the concerns of individuals fifty-plus, national research priorities, and contributions from economic and social policy agencies such as the Productivity Commission, the *Dimensions* research program framework frames, analyses and discusses productive ageing from several perspectives:

## **economic**

## **social**

## **cultural, and ageing well**

Researchers are encouraged to consider these productive ageing dimensions, exploring both the dilemmas and benefits of productive ageing. The research findings will then inform, design and create new opportunities and models delivering economic and social benefits.

The Australian Government recognises ageing as a national research priority for Australia under the goal of *Promoting and Maintaining Good Health*. "*Dimensions: the 2005 – 2007 Research Framework for Productive Ageing*" is strategic to national ageing public policy priorities and draws on a range of national policy directions being pursued by the Australian Government.<sup>2</sup>

But more needs to be done. Australian governments— at national, state and local level— must strive to be more contemporary in their policy approaches to ageing. Tertiary institutions, research centres and business also have important leadership roles to advance the concerns of our ageing population by participating in, engaging with, educating about, or sponsoring research and policy development on productive ageing.

We invite you to join with us to forward this significant agenda.

<sup>2</sup> Policy Initiatives include, but are not limited to:

- the National Strategy for an Ageing Australia;
- the Framework for an Australian Ageing Research Agenda;
- the National Research Priority Promoting and Maintaining Good Health and its goal Ageing Well, Ageing Productively;
- the Prime Minister's Science, Engineering and Innovation Council 2003 report Promoting Healthy Ageing in Australia;
- the CSIRO's Preventative Health Flagship Research Program;
- the Australian Research Council/National Health and Medical Research Council's Ageing Well Network.



**Dimensions:** the  
**2005 – 2007 Research  
Framework for Productive  
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goal of *Promoting and  
Maintaining Good Health.*

# Dimensions:

the research framework

Through the *Dimensions* research program, we will improve our understanding of the current knowledge base on productive ageing and develop new research into five dimensions of productive ageing.

Each of the five dimensions is supported by a strategic position statement, some suggested research themes, and associated issues for investigation, the aim of which is to identify the dilemmas and opportunities presented by productive ageing.

## Working people

### worklife choices for everyone

High quality of life expectations; improved health; self-confidence in their skills and expertise; financial considerations; and a curiosity to explore what else life has to offer beyond work are converging in the new generation of seniors. Today, seniors are actively searching out new ways for how to live their lives post-fifty. They expect to be productive—either by choice or by government mandate—for a much longer period of time than previously anticipated.

Many people like to work because it gives them a sense of place and belonging. They enjoy their work; like to pass on their skills to younger workers; and enjoy the social camaraderie of work. At the same time, they want to moderate the pace of their fast work lives to reflect the breadth of their personal aspirations. These expectations require a more imaginative approach to the participation of mature age workers in the workforce.

**Suggested “Working People” research themes for exploration include, but are not limited to:**

- **detailed understandings of mature age worker participation within the domestic economy, from individual and organisational perspectives**
- **a case study approach to developing innovative individualised participation and phased retirement models for mature age workers in organisational settings;**
- **surveying and analysing what older workers/consumers believe to be the occupational challenges related to ageing and its effects on their physical, cognitive and psychosocial systems;**
- **examining the impact of gender differences on the necessity and desirability of paid employment in retirement;**
- **undertaking a longitudinal study to develop a profile of people 50 and over to understand the dynamics of labour market participation, training and late career development decision making;**
- **to examine and support organisational policies for mature worker recruitment, retention, and retraining;**
- **Canvassing occupational health and safety matters with a view to assessing and accommodating the physiological age in the workplace.**



#### Timecapsule Snapshots

“Australian Bureau of Statistics (ABS) Labour force participation statistics from 2003 illustrated that 32% of people in the labour force were aged 45 – 64, up from 24% in 1983. 3.2 million people in Australia are mature aged workers.”<sup>3</sup>

“...a 10% increase in (mature worker) participation over the next two decades would have marked benefits for the adjustment process of the ageing population, slow age-related public spending and result in higher taxation income to finance such programs. In short, a form of ‘participation’ dividend for government and society.”<sup>4</sup>

## Enterprising people

### strengthening our communities

“The unpaid labour of people can act as a social ‘glue’ that helps bind society together.”<sup>5</sup>

One of the knowledge gaps in our public debates is in understanding what makes us social beings. We need to improve our understanding of how we relate to people and to each other; we need to identify the issues that are important to us as members of society. We have relationships with each other through our membership and involvement with organisations and associations as well as in communities and families. We define ourselves by our relationships; and the quality of our society depends on the quality of relationships between its members<sup>6</sup>. What then, is the role of seniors in nurturing this social sustainability, creating vital and enterprising communities? And how can we support and expand this role?

**Suggested “Enterprising People” research themes for exploration include, but are not limited to:**

- **designing capacity-building strategies so that (not-for-profit) community organisations are better able to respond to the increase in the ageing population;**
- **investigating contemporary care giving ie. who’s doing it now, and who’s going to do it in the future?**
- **documenting the parenting merry-go-round, ie. grandparents who parent again with a view to exploring the policy implications for income support, carer support, tax and superannuation benefits;**
- **examining the informal and formal social networks of seniors to get a better understanding of how individual, family and community connections are maintained;**
- **developing new social enterprise models of community participation;**
- **examining volunteering as a philosophy and practice ie why is volunteering valued? What are the barriers to volunteering faced by seniors? What roles will baby-boomers want?**



#### Time-capsule Snapshot

“Men and women aged over 65 contribute almost \$39 billion per year in unpaid work. If the unpaid contribution of those aged 55 to 64 is included, this contribution rises to \$74.5 billion per year.”<sup>7</sup>

## Resourceful people

### designing the new retirement

Since the 1990s a range of legislative and policy changes in the areas of social security and superannuation have been put into place to remove incentives for early retirement. However, these policy reforms have largely been driven by economic imperatives with little understanding of the complex social and psychological motivations of people's choices to work or retire. And nor have they kept pace with the changing priorities and expectations of seniors, who are increasingly developing their own mix'n'match approaches to work and retirement. That is, more and more seniors are designing new patterns of part-time or contract work that allows them to enter and exit the labour-force at irregular intervals, allowing them to pursue a range of other interests and priorities whilst seeking to maintain financial security. Taxation, superannuation and social security income support policies need to move with the times.

**Suggested "Resourceful People" research themes for exploration include, but are not limited to:**

- analysing current Income-related policies with a view to designing tax and superannuation reform options that embed incentives for working longer;
- examining national superannuation policies and schemes to assess their impact on women's financial security;
- expanding the approaches to retirement planning beyond the financial sphere to incorporate early intervention and holistic planning approaches;
- developing schemes to increase financial literacy for older Australians
- a critical evaluation of alternative income streams and products and their impact on improving financial choices of seniors;
- examining how seniors manage change and transitions in their lifestyle, expectations, and opportunities;
- exploring the approaches seniors use to find purpose and meaning in their lives post-fifty.



#### Time-capsule Snapshots

"...very few Australians over 50 wait until qualifying for the Age Pension before retiring. A recent Australian Bureau of Statistics (ABS) survey found that around 76% of men had retired before 63 and 76% of women had retired before the age of 60. The notion of formal retirement will have a decreasing relevance for Australians over 50 as many people move from full time to part time and casual work."<sup>8</sup>

"By 2050, one in four Australians will be aged 65 years and over, with people retiring at age 65 at this time having a life expectancy rate of around 25 years."<sup>9</sup>

## Learning people

### fostering knowledge exchanges between generations

Most people belong to many cultural groups: national, local, ethnic, religious, ideological and professional. Each may have its own values and ways of doing things, in its own culture. Much of our knowledge, then, comes from other people and it comes in many forms: from stories, anecdotes, theories, systems of beliefs and so on. Some of our learning is based on first-hand observation, but an increasing proportion of our learning is gained through a variety of media. The creativity and dynamism of our culture depends on how open our networks of knowledge are and how easily we can access the knowledge of other people,<sup>10</sup> across all the generations.

Intergenerational programs can provide enormous benefit to the individual and the community. In America programs such as Volunteers in Medicine (began in 1998), Experience Corps, the Troops to Teachers program, are just some examples of entrepreneurial efforts that combine public and private financing and create new roles for seniors.

**Suggested "Learning People" research themes for exploration include, but are not limited to:**

- expanding the range of learning technologies and delivery methods to encourage lifelong learning;
- exploring the interdisciplinary challenges in the health and social sciences for productive ageing curriculum innovation;
- developing partnerships between developed and developing worlds in the Asia/Pacific region;
- examining the value of, and developing new intergenerational programs including mentoring;
- promoting the role of technology, the Internet and technology diffusion for intergenerational knowledge and expertise transfer.



#### Time Capsule Snapshot

"In 2003 23,791 students enrolled in higher education courses around Australia were aged between 50-59. 3,656 were over the age of 60."<sup>11</sup>

## Responsible people

leaving a healthy legacy of urban quality, community wellbeing and environmental sustainability

It is now recognised that ecological sustainability is intimately linked to social sustainability, both of which are linked to economic sustainability in complex ways. Life is full of difficult choices based on trade-offs. We have to work out how to encourage all people—including those in developing regions—achieve a higher standard of living, without undermining that standard by overstressing our global resources.<sup>12</sup> That is, in developing innovative products and services across a range of enterprises—such as housing, transport, planning and infrastructure—to support productive ageing, we need to be mindful of the legacy we leave for future generations so that they inherit a better world and a better quality of life than we currently enjoy.

**Suggested “Responsible People” research themes for exploration include, but are not limited to:**

- **investigating the link between the quality of our environment, sustainability and productive ageing;**
- **developing new and immediately implementable housing options for seniors;**
- **designing innovations for intergenerational living;**
- **examining productive ageing related issues in infrastructure and transport.**
- **identifying the features of “people friendly public spaces’ for all generations.**

“**Being active keeps you feeling young. Learning something new gives meaning to the day. Mentoring younger people is fulfilling. Seeing others successful and achieving their goals is my aim in life.**”

National Seniors member

Australian Active Ageing “Triple A” national survey



### Time-capsule Snapshots

“Older Australians are particularly characterised by very high rates of home ownership. From research conducted recently, 91% of couple only households aged 65 or over were homeowners compared with 52% of couple only households with people under 35.”<sup>13</sup>

“Nothing beside remains. Round the decay of that colossal wreck, boundless and bare, The lone and level sands stretch far away.”  
Ozymandias, Percy Bysshe Shelley, 1817

3 [www.seniors.gov.au](http://www.seniors.gov.au)

4 “The Process of Participation and Phased Retirement: Evidence from Mature Workers in Australia”  
Jacqueline M Drew and Michael E Drew, National Seniors Productive Ageing Centre, 2005, p.200

5 Australian Institute of Family Studies

6 Eva Cox, “A Better Society: ingredients for social sustainability.” The Ideas Book, UQP, p.132

7 Australian Institute of Family Studies

8 [www.seniors.gov.au](http://www.seniors.gov.au)

9 Modelling by Booth and Tickle (2003, 2004) who have observed that ABS projections – 87.7 and 84.2 years respectively – consistently understate life expectancy gains.

10 Ken Robinson, “Out of Our Minds,” 2001 p.168

11 [www.seniors.gov.au](http://www.seniors.gov.au)

12 Jared Diamond: “Collapse: How Societies Choose to Fail or Survive,” 2005, p.496

13 [www.seniors.gov.au](http://www.seniors.gov.au)

# Partnerships with researchers and policy makers

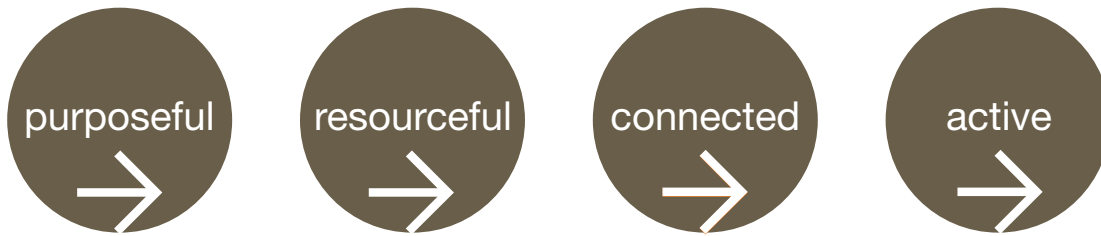
“Dimensions: the 2005 – 2007 Research Framework for Productive Ageing” establishes the scope, principles and processes for undertaking research and linking policy ideas and information on productive ageing for consideration by the Australian Government, researchers and educators, business and Australians 50 years and over.

The strength of the research framework lies in its consultative processes and consumer participation. The Centre has consulted with researchers and research networks, national grant making bodies, policy developers, and government.

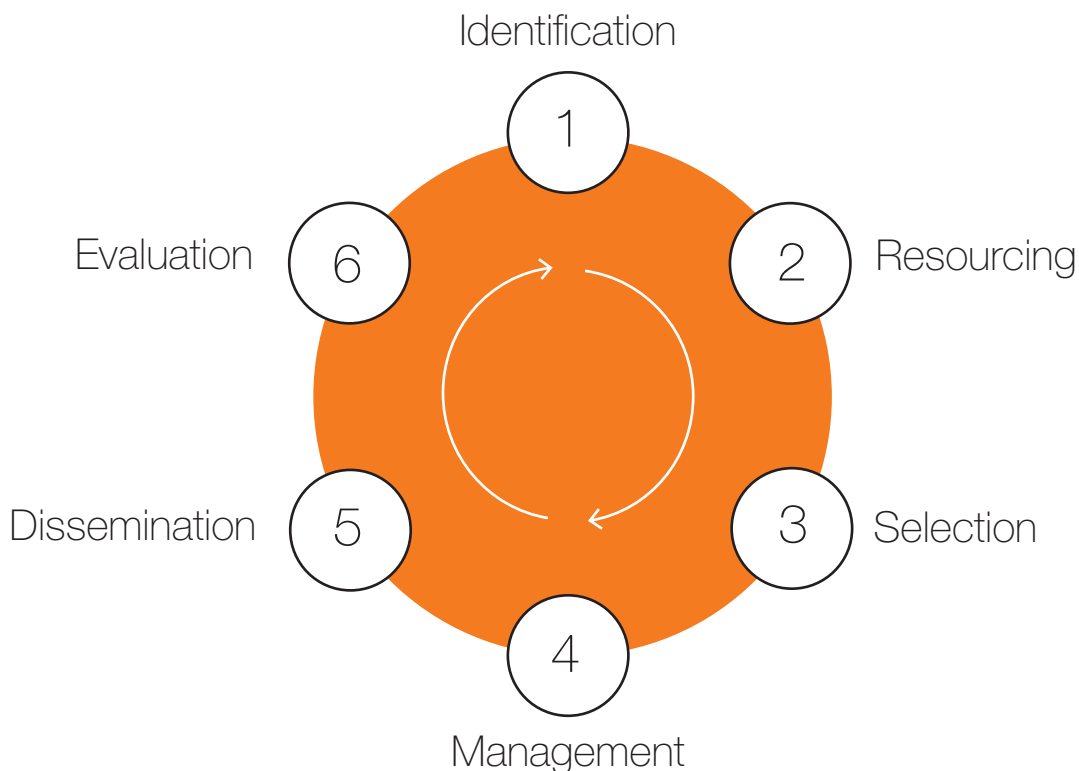
The scope of the research framework has been informed by National Seniors members, the recurring themes arising from our consultations and those in the research literature.

To get the best results from the research program—that is, a better understanding of productive ageing that will deliver improved policies, products and services across a range of spheres for people over fifty years of age—*Dimensions* combines the insights arising from the lived experience of consumers with the rigor of our most contemporary research practice.

The Centre is actively seeking research partners to conduct productive ageing research to inform the dimensions of productive ageing.



Process for researching and implementing research projects



The hallmarks that distinguish our 2005 – 2007 Research Framework for Productive Ageing are:

## Consumer Focus

National Seniors Productive Ageing Centre's distinguishing feature is its commitment to quality research informed by the lived experience of seniors, 50 years and over. By involving National Seniors members, the research will be contemporary and immediate.

National Seniors members (presently approaching 300,000 in number) are aged 50 years and over, live in metropolitan, rural and regional areas of Australia, and largely view themselves as active and involved in the workforce, in community projects, leisure pursuits or with family and friends. Soundly designed research will be well-regarded by National Seniors members and the resulting data provides for quality research outcomes.

## Research Policy Linkages

Researchers and policy developers actively contribute to the Centre's success. Collaborations will develop linkages between researchers and policy developers. Researchers are encouraged and supported to disseminate research findings in quality journals, and through other forums develop shared understandings between researchers and policy developers in the public and private sectors.

## Diversity

The best research is responsive to the breadth, depth and variety of seniors' lives, and seeks to understand life experiences shaped by gender, cultural and regional differences. Through National Seniors membership of International Federation of Ageing (IFA), the research framework also provides scope for exploring the role and experiences of productive ageing in the Asia/Pacific regional context, together with the experiences of other developed and developing countries.

## Partnerships

Collaborations and partnerships between the Centre and across the University, public and private sectors are essential to successful quality research. The Centre works in professional ways to explain our priorities and to understand our partners' work styles and business imperatives, for mutual benefit.

## Cross disciplinary perspectives

Linkages across the full range of research discipline areas will build new knowledge and foster collaborative exchanges in data, information and practice. Given the importance of health, productive ageing research will also investigate the inter-relatedness between productive ageing, ageing well, and healthy, active ageing.

## Fostering research capacity

The research framework provides space to support the development of initiatives to increase Australia's capacity to conduct consumer-focused productive ageing research into the future. Initiatives include scholarships for Honours, Masters and PhD students with components to mentor and support emerging researchers.

## Extending current research

*Dimensions* seeks to extend the current research projects exploring the participation of mature age workers, housing and wealth transfer; active ageing; volunteerism and consumer behaviour and technology diffusion.

# Contribute

to our research agenda

We invite researchers, government, business and individuals to tell us how you can contribute.

research collaborations

customised business consultancies

sharing expertise

membership of project reference groups

philanthropic gifts

support emerging research



# Response form

Register your interest

## Your contact details

Mr/Mrs/Ms/Prof/Dr/Other \_\_\_\_\_

First name \_\_\_\_\_

Surname \_\_\_\_\_

Position \_\_\_\_\_

Organisation \_\_\_\_\_

Address \_\_\_\_\_

State \_\_\_\_\_

Postcode \_\_\_\_\_

Country \_\_\_\_\_

Telephone ( ) \_\_\_\_\_

Email \_\_\_\_\_

## I am interested in

- Research Bulletins
- Research Funding—Applications Rounds
- Conference and symposium alerts
- Consumer forums
- Participating in research surveys

## Research interests

- Working people**  
Worklife choices for everyone
- Enterprising people**  
Strengthening our communities
- Resourceful people**  
Designing the new retirement
- Learning people**  
Sharing knowledge and exchanges between generations
- Responsive people**  
Leaving a healthy legacy of quality community wellbeing and environmental sustainability

## My interest/area of research

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please complete and return to

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“

**If I'd known  
I was gonna  
live this long,  
I'd have taken  
better care  
of myself.**

”

Eubie Blake (on his hundredth birthday)



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