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GAP INTERGENERATIONAL SUMMIT

REPORT OF PROCEEDINGS
6–7 NOVEMBER 2025
LEGISLATIVE ASSEMBLY CHAMBER
NSW PARLIAMENT HOUSE

- Longevity & Macroeconomics
- Intergenerational Wealth & Equity
- AI & Workforce Transformation

IN COLLABORATION WITH

Australian Human Rights Commission

IGDP Foundation

"It is the burden on good leadership to make the currently unthinkable thinkable, to question the obvious, to make the present systems unavailable as options for the future. The boundaries in our minds create fear about the consequences of crossing over to the undiscovered country. But the possibilities we really need do not lie on this side of our mental fences. Once crossed, these fences will look as foolish in retrospect as the beliefs of other times now often look to us."

Prof Donald Berwick, co-founder of the Institute for Healthcare Improvement, Boston, US,1998

CONTENTS

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EXECUTIVE SUMMARY

The GAP Intergenerational Summit, *Shaping Australia's Intergenerational Future*, was convened by Global Access Partners (GAP), an independent nonprofit institute for public policy, on 6–7 November 2025 at NSW Parliament House. The event brought together a select group of 112 senior representatives from business, government, academia and the not-for-profit sector to examine some of Australia's most pressing long-term challenges arising from shifting demographics and increasing longevity. The aim was to foster intergenerational and cross-sector understanding and collaboration, catalyse practical projects and develop policy solutions.

Discussions considered a broad range of intergenerational issues and opportunities for shared prosperity, despite current demographic, economic and technological pressures. Across all Summit sessions, participants stressed that longer lives, rapid technological change and shifting social expectations need not deepen divisions between generations. Instead, they can become drivers of economic resilience, workforce renewal and social cohesion when supported by **inclusive policy settings, investment in human capability** and **stronger community connections**. Thought leaders outlined the economic potential of the longevity economy, the value of age-inclusive workplaces and the benefits of reimagining career transitions and lifelong learning to ensure Australians of all ages can thrive.

Participants also expressed confidence in Australia's capacity to tackle inequality, renew its social contract and restore confidence in democratic institutions through practical cooperation and evidence-based reform. Insights pointed toward promising pathways ranging from **housing and planning reforms** to **early childhood investment**, **intergenerational learning, mental health-supportive workplaces** and **responsible adoption of artificial intelligence** to strengthen opportunity across life stages. It was hoped that by **embracing reciprocity, rather than rivalry, between generations**, Australia can build a fairer, more dynamic and more cohesive society.

Participants were welcomed to the opening dinner on 6 November by the Summit's long-term host, the Hon Anthony Roberts MP, who reflected on the GAP Summit's influential 14-year history and its importance in shaping policies for future generations. The dinner's keynote speaker, NSW Premier the Hon Chris Minns MP, emphasised his government's determination to address housing affordability and build more homes for young families in Sydney.

Introduced by Catherine Fritz-Kalish AM, the Summit's first session on 7 November was chaired by Kathryn Greiner AO and focused on the intergenerational challenges and opportunities arising from the emergence of a 'longevity economy'. Federal Minister for Employment and Workplace Relations the Hon Amanda Rishworth MP stressed the economic value of older workers, while Age Discrimination Commissioner Robert Fitzgerald AM called for age-inclusive workplaces and social campaigns to address ageism. NSW Minister the Hon Rose Jackson MP spoke of the intersecting issues of housing affordability, youth engagement and mental health. Discussions raised the importance of career adaptability and intergenerational learning.

Chaired by Andrew Gale, the Summit's second session explored strategies to build intergenerational wealth, resilience and equity. Peadiatrician and public health researcher Prof Sharon Goldfeld AM pressed for measures to close the development gap between children of different socio-economic backgrounds within a generation. TAL executive Jenny Oliver warned that insurance data reveals rising mental stress among young adults, while Dr Jeni Whalan, General Manager of Strategic Policy at the

Commonwealth Bank of Australia, advocated reciprocity rather than rivalry as the basis for reshaping Australia's intergenerational compact in today's turbulent times. Participants also called for new forms of direct democracy and supported improved early childhood coordination and investment, housing affordability reforms and action on mental health to help ensure a fair and sustainable future for every generation.

The Summit's third session focused on the impact of artificial intelligence on the workforce. Session Chair Stephen Hayes MBE and the first thought leader, Scyne Advisory CEO John Ball, emphasised AI's transformative potential to reshape every sector of the economy, while Elizabeth Koff AM, Managing Director of Telstra Health, outlined the value of AI across multiple areas of healthcare. Participants also raised concerns associated with the rapid advancement of AI, including the environmental impact of data centres and the implications for job opportunities for young people. The session concluded with a call for actionable projects to address the intergenerational issues raised at the Summit, which GAP can progress with participants, partners and other stakeholders over the coming year.

At lunch, former Attorney-General of Samoa Taulapapa Brenda Heather-Latu MBE highlighted the lessons Australia can draw from traditional modes of intergenerational living in Pacific communities. Her address, delivered via virtual link, was presented as the inaugural *International Centre for Democratic Partnerships (ICDP) Hon Christopher Pyne Annual Lecture* and was supported by the ICDP Foundation.

About the GAP Summits

Since 2010, GAP Summits have become a distinctive feature in Australia's policy landscape. Known for their unique format and networking opportunities, these invitation-only forums promote practical, solution-focused dialogue conducted under the Chatham House rule. Participants engage in facilitated, free-flowing discussions, raising ideas that are then advanced through GAP's multidisciplinary taskforces using the *Second Track* process of multistakeholder engagement and collaboration.

https://globalaccesspartners.org/gap-summit/

RECOMMENDATIONS

Thought leaders and participants offered a range of actions for decision makers, stakeholders and GAP alumni to progress in 2026 across the Summit's three key themes of the longevity economy, intergenerational wealth and equity, and the workforce impact of AI:

Embed intergenerational fairness in long-term reform agendas
How? By evaluating policy settings in housing, taxation, education and technology through their impact on opportunities and wellbeing for current and future generations

Unlock the potential of an age-inclusive, intergenerational workforce
How? By promoting age-inclusive hiring, flexible work options and targeted reskilling to draw on the full capabilities of older workers, with additional attention to the specific needs of white-, blue- and pink-collar employees

Adopt a life-stages approach to longevity and wellbeing
How? By aligning employment, education, health and retirement systems with the opportunities of longer lives; supporting financial resilience, healthy ageing and meaningful participation at every stage; and using longevity thinking tools to help individuals plan and navigate future transitions

Close the child equity gap within a generation
How? By making early childhood development a national priority, using strong data and place-based, preventative supports, particularly in lower-socioeconomic and regional communities

Strengthen mental-health-supportive systems and workplaces
How? By improving coordination across insurers, employers, clinicians and governments to prevent temporary distress from becoming permanent disability, expand early intervention and position workplaces as protective environments

Use the housing crisis to reset affordability, supply and mobility
How? By increasing diverse, well-located and affordable housing, streamlining planning and adjusting tax settings to expand secure housing options for younger and lower-income Australians

Strengthen financial capability as a foundation for long-term resilience
How? By improving financial literacy, superannuation preservation and savings habits across generations to support lifelong wellbeing and reduce vulnerability to economic shocks

Invest in social connection as key infrastructure for intergenerational reciprocity
How? By expanding intergenerational and community programmes such as mixed-age initiatives and facilitated playgroups to reduce loneliness and strengthen social capital across all age groups

Enhance democratic capacity for long-term, cross-generational reform
How? By using citizen assemblies and deliberative processes to build informed public mandates for complex reforms and shift debates from rivalry to reciprocity

Build an intergenerational, AI-literate workforce
How? By providing accessible AI education and cross-generational mentoring so younger staff share digital skills and older staff contribute context, judgement and domain expertise

Embed human-centred, ethical and environmental principles in AI adoption
How? By applying national AI safety and ethics frameworks across sectors to ensure systems are inclusive, rights-respecting, environmentally responsible and accountable for unintended harms

Use AI to relieve low-value work and enhance, not replace, human expertise
How? By prioritising tools that reduce administrative burden and support professional decision-making while maintaining human oversight and protecting skill development

Protect data, privacy and security as AI adoption scales
How? By treating cyber security, privacy protection and high-quality, interoperable data as essential foundations for responsible AI deployment, particularly in health and other sensitive sectors

Ensure AI expands pathways for younger generations
How? By anticipating impacts on entry-level and training roles and redesigning education and workforce pathways so that automation broadens opportunities for young people

Deepen Australia–Pacific cooperation on intergenerational challenges
How? By collaborating with Pacific partners on shared priorities such as climate resilience, youth opportunity, cultural preservation and community-led wellbeing

OUTCOMES AND PRACTICAL PROJECTS

GAP plans to create several projects and partnerships based on these recommendations, including:

1. **Intergenerational workforce strategy** – establish an Intergenerational Taskforce to develop a national strategy that strengthens age-diverse, AI-enabled workplaces, building on Summit recommendations calling for collaboration-first workforce design, lifelong learning pathways and flexible, age-inclusive employment models
2. **Mature-age workforce upskilling in AI** – develop a national mature-age AI upskilling initiative in collaboration with the Age Discrimination Commissioner to ensure older workers gain accessible, practical AI capability
3. **Critical thinking education for the AI era** – scale the teacher training pilots with UC Berkeley, Science Teachers Association of NSW and other state teacher associations to improve critical thinking education across Australian schools (GAP Taskforce on Critical Thinking Education)
4. **Mental health workforce and system innovation** – establish a taskforce on psychiatry to address current workforce gaps, expand early intervention capacity and assess how advanced technologies can improve access, outcomes and system efficiency (GAP Taskforce on Psychiatry)
5. **Sustainable housing** – establish a working group to explore innovative approaches to sustainable township development to improve the diversity of housing options (GAP Taskforce on Sustainable Town Planning)
6. **Longevity readiness and life-course capability** – continue the development of longevity thinking tools through philanthropic investment to build national readiness for longer lives and support a shift from crisis-driven ageing policy to a proactive, life-course model (GAP Standing Committee on Productive Ageing)
7. **Youth engagement in democracy** – study the impact of social media on youth civic engagement, political trust and democratic literacy, reflecting concerns raised at the Summit about growing political disconnection among younger Australians (GAP Working Group on Civics Education)
8. **Early childhood development** – scale the facilitated community playgroup model, drawing on Summit evidence that early interactions shape lifelong outcomes, that intergenerational programs build social capital and that low-cost, community-led models offer powerful returns for children, families and society (GAP Standing Committee on Early Childhood Education and Care, Mittagong Community Playgroup, Fritz Family Foundation)
9. **Australia-Pacific cooperation** – continue working with Pacific partners to strengthen intergenerational leadership and support Pacific entrepreneurs (International Centre for Democratic Partnerships, ICDP Foundation)

ACKNOWLEDGEMENTS

Host

Hon Anthony Roberts MP, Member for Lane Cove
Parliament of NSW

Partners

Global Access Partners (GAP)
ICDP Foundation

In collaboration with

Australian Human Rights Commission
GAP Standing Committee on Productive Ageing
Longevity Readiness Working Group

Summit Steering Committee

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PROCEEDINGS

OPENING DINNER

Thursday, 6 November 2025
6:45pm – 9:00pm AEDT
Members' Dining Room
NSW Parliament House

INTRODUCTION

- Catherine Fritz-Kalish AM, Managing Director, GAP

WELCOME

- Hon Anthony Roberts MP, Member for Lane Cove

KEYNOTE ADDRESS

- Hon Chris Minns MP, Premier of NSW

OVERVIEW

The Summit's opening dinner set the context for a national discussion on Australia's intergenerational future. It raised the urgency of addressing demographic change, housing pressures, declining social mobility and the disruptive effect of emerging technologies. Thought leaders spoke of renewing the social contract so that opportunities and responsibilities are shared fairly across generations. Participants were encouraged to adopt long-term, collaborative approaches to issues such as housing affordability, workforce transition, education and ageing, and to use GAP's *Second Track* process to translate insights into practical reform. Australia can remain prosperous, fair and cohesive if policy anticipates demographic change and embraces inclusive, human-centred leadership.

RECOMMENDATIONS

- **Embed intergenerational fairness in long-term reform agendas**
  Evaluate policy settings in housing, taxation, education and technology through their potential to strengthen opportunities and wellbeing for current and future generations
- **Improve housing affordability to sustain Sydney's social and economic vitality**
  Increase well-located and diverse housing options to support young families, retain essential workers and reinforce community cohesion
- **Strengthen intergenerational relationships and community ties**
  Support policy and planning settings that allow families to live closer together and foster caregiving networks, shared experiences and mutual support

Shaping Australia's Intergenerational Agenda

Introduction & Welcome

Catherine Fritz-Kalish AM welcomed participants to NSW Parliament House and introduced the Hon Anthony Roberts MP, the longest-serving Member of NSW Parliament, who has supported the annual GAP Summit since its inception in 2011.

Mr Roberts praised GAP for its contribution to national policy debate over the past 14 years and noted the relevance of the intergenerational theme to the social, demographic and economic challenges facing Australia. He acknowledged the Premier and other distinguished guests and reflected on the intergenerational concerns raised within his own electorate.

He urged policy makers to ensure that opportunities and responsibilities are shared fairly across generations and that the aspirations of the young are balanced with the security and dignity of older Australians. Intergenerational equity spans every policy domain – from housing and education to employment, taxation, health and the environment – and requires governments to look beyond electoral cycles and departmental boundaries to consider long-term questions of equity, opportunity and the nation's future.

Mr Roberts highlighted GAP's *Second Track* model as an effective means to build consensus and translate ideas into practical action, and thanked GAP's leadership for two decades of constructive, cross-sector engagement.

Catherine Fritz-Kalish AM acknowledged the Gadigal people of the Eora Nation and thanked participants and partner organisations for their support. She invited participants to reflect on how Australia can remain prosperous, fair and cohesive amid demographic change, an ageing workforce and rapid technological transformation. She noted growing community concerns about declining economic certainty, the future of meaningful work and whether technological progress is being steered ethically and humanely. These themes were linked to recent national and international dialogues, including the Orvieto Leadership Summit[1] in June 2025 and the Australian Government's Economic Reform Roundtable[2] in August 2025, both of which affirmed intergenerational fairness as a guiding principle for future policy.

Ms Fritz-Kalish highlighted both the challenges and opportunities arising from longer lives, shifting dependency ratios and the emergence of a 'longevity economy'. Decision makers need to rethink education, retirement and workforce structures so that all generations can contribute to and benefit from Australia's future. Ms Fritz-Kalish emphasised that the value of the Summit lies in turning ideas into action and encouraged participants of all ages to engage actively in shaping long-term reform.

She concluded by welcoming NSW Premier, the Hon Chris Minns MP, commending his practical and community-focused leadership and expressing hope that the Summit's deliberations would help inform future policy decisions.

Keynote Address

The Premier thanked GAP for the opportunity to address the dinner and acknowledged his parliamentary colleagues and Summit guests. He expressed hope that the event's evidence-based discussions would encourage a similar spirit of respect when NSW Parliament resumed. He described intergenerational issues as the most significant challenge facing NSW and affirmed his commitment to building a city and state where people of all ages can live productively and harmoniously through every stage of life. Drawing on recent findings from the NSW Productivity and Equality Commission,[3] Premier Minns warned that Sydney risks becoming a 'city

without grandchildren', unless housing affordability is restored, noting that the social contract relies on supporting individuals as they move from childhood through working life and into retirement.

The Premier highlighted the broader consequences of escalating housing costs, including the outflow of young workers, declining school enrolments and the erosion of intergenerational ties when families can no longer live in close proximity. He argued that increasing housing supply, particularly around transport hubs, is essential to keeping families together and sustaining Sydney's economic and social vitality. He acknowledged that such change would reshape parts of the city but stressed that decisive action is needed to prevent further generational displacement.

Premier Minns also reflected on the importance of egalitarianism and social mobility in Australia's identity, cautioning that growing reliance on property and inheritance risks undermining these values. Despite current challenges, he expressed optimism about Australia's future and the country's comparative unity amid global polarisation, and encouraged political leaders to embrace good ideas regardless of their origin. He closed by recommending Troy Bramston's biography of Gough Whitlam[4] and reaffirming his support for GAP's intergenerational initiative.

Catherine Fritz-Kalish thanked the Premier, acknowledged the Summit's Steering Committee, Parliament catering staff and the GAP team for their contributions, and brought the dinner to a close.

PLENARY SESSIONS

Friday, 7 November 2025
8:00am – 2:45pm AEDT
Legislative Assembly Chamber
NSW Parliament House

SESSION ONE | Opportunities and Challenges in the Longevity Economy

SESSION CHAIR

- Kathryn Greiner AO, Director, National Seniors Australia

THOUGHT LEADERS

- Hon Amanda Rishworth MP, Minister for Employment and Workplace Relations, Australian Government
- Robert Fitzgerald AM, Age Discrimination Commissioner
- Hon Rose Jackson MLC, Minister for Water, Minister for Housing, Minister for Homelessness, Minister for Mental Health, Minister for Youth, NSW Government

OVERVIEW

Session One highlighted the opportunities and challenges of the emerging longevity economy, noting that longer, healthier lives can drive growth, productivity and social cohesion if policy and practice adapt accordingly. Thought leaders drew attention to the substantial economic and social value of older workers and the ongoing impact of ageism in recruitment and workplaces, and agreed that flexible employment pathways and lifelong learning will be essential as technology reshapes work. They considered how modernising labour market, tax, retirement and care systems could support a multigenerational society in which people contribute meaningfully across extended life spans, and how housing affordability and urban design influence intergenerational opportunity and community cohesion. Discussion pointed to the value of stronger intergenerational relationships, inclusive community settings and new forms of civic participation. With the right policy settings and collaboration across sectors, Australia can turn demographic change and technological progress into opportunities for a more connected, resilient and opportunity-rich future for all.

RECOMMENDATIONS

- **Unlock the potential of an age-inclusive, intergenerational workforce**
  Promote age-inclusive hiring, flexible work options and targeted reskilling to draw on the full capabilities of older workers, with additional attention to the specific needs of white-, blue- and pink-collar employees
- **Adopt a life-stages approach to longevity and wellbeing**
  Align employment, education, health and retirement systems with the opportunities of longer lives, supporting financial resilience, healthy ageing and meaningful participation at every stage, including the use of longevity thinking tools to help individuals plan and navigate future transitions
- **Progress modern, equitable tax and retirement settings**
  Reform tax and income-support arrangements to enhance fairness between generations and ensure superannuation and public revenues are structured to support a thriving longevity economy
- **Strengthen intergenerational connection and community participation**
  Invest in intergenerational learning, community programmes and accessible local activities that foster social connection, reduce loneliness, improve wellbeing and build cohesive, supportive neighbourhoods
- **Expand housing options that support intergenerational opportunity**
  Improve affordability and choice through planning and supply reforms to enable young people to remain in their communities and older Australians to downsize or age in place
- **Create new avenues for youth engagement and civic participation**
  Use technology and innovative deliberative methods to involve young people more directly in public decision-making and strengthen their confidence in democratic institutions
- **Ensure emerging technologies advance human wellbeing**
  Establish clear, human-centred principles for the use of AI and neurotechnology to support autonomy, equity and opportunity for people of all ages

Introduction

Catherine Fritz-Kalish AM opened the 15th GAP Summit by acknowledging the traditional custodians of the land and welcoming distinguished speakers and participants. She invited them to consider how Australia can stay prosperous, fair and connected in the face of rapid change and outlined GAP's *Second Track* process as a means of turning ideas into action through collaborative taskforces and pilot initiatives. While no single forum can resolve complex issues, participants were encouraged to see the Summit as a first step toward sustained personal and collective engagement.

She then introduced the Session's Chair, Kathryn Greiner AO, as one of Australia's most respected public figures and a member of GAP's Standing Committee on Productive Aging, the group which prompted staging this Summit.

Ms Greiner noted the need for older Australians to play a greater role in addressing demographic pressures and called for a cultural shift away from traditional notions of retirement. She saw the **NSW Government's data that Sydney lost twice as many 30-40 year olds as it gained between 2016 and 2021**[5] as a call for older people to 'step up'. Australia should also harness the experience and expertise of people over 65 by removing retirement from the lexicon.

Ms Greiner called on the Commonwealth to send people turning 50 a letter to congratulate them and encourage them to contemplate their next 35 years of life.

She then invited the Hon Amanda Rishworth MP, Minister for Employment and Workplace Relations, to address participants.

Thought Leaders

Minister Rishworth noted that Australians' longer, healthier lives should be viewed as a national asset. The growing **longevity economy could add 1.6% to GDP over the next decade**, with older Australians contributing significant skills, experience and mentoring capacity to workplaces and communities. Age-inclusive employment delivers stronger, more resilient organisations, yet many older workers still face discrimination, particularly older women returning after caring duties. Despite evidence that inclusive firms are more productive, **nearly one in five employers will not hire someone over 65**,[6] and older workers are often overlooked for promotion or denied flexible arrangements.

The Minister outlined the Australian Government's reforms designed to support varied retirement transitions, including strengthened workplace rights to request flexible work,[7] improved employment services and expanded lifelong learning opportunities. Employment policy should focus on workers' capabilities rather than age, and measures such as flexible hours, medical leave accommodations and the new *Employee Choice Pathway* rule making it easier for casuals to become permanent employees,[8] can greatly improve older workers' confidence and engagement.

Mature-age jobseekers often spend twice as long finding work as younger cohorts, making targeted employment services essential. The Minister cited the story of 'Leon', who re-entered the workforce through the Career Transition

"Older Australians might go for part time for several years. They might start an encore career. They might need to take up caring roles and have a break or a step back from the workforce. So our labor market policies need to focus less on age and more on characteristics, as is the case already for younger workers."

Hon Amanda Rishworth MP

Assistance Program, as an example of what supportive services can achieve.

Minister Rishworth stressed that structural workforce changes, including those driven by AI and Net Zero,[9] should be managed in ways that allow older workers to adapt rather than exit prematurely, supported by upskilling through free TAFE and VET pathways. She noted that government cannot achieve this shift alone and called for collaboration with business, nonprofits such as GAP and other partners. She concluded by expressing hope that more success stories like Leon's would emerge, reminding participants that employment is a lifelong journey, not a single transition point.

"The Longevity Challenge – Changing Perceptions, Changing Outcomes, Changing Australia"

The next thought leader, Australia's Age Discrimination Commissioner Robert Fitzgerald AM, argued that Australia's longevity shift demands a fundamental reset in attitudes, systems and policy. Longer lives and a rapidly expanding cohort of older Australians, set to make up a quarter of the population within two decades, [10] present both economic opportunities and structural pressures.

While ageing is often framed as a burden, Commissioner Fitzgerald noted that older consumers already drive a significant share of global spending and that a well-designed longevity economy can support growth, innovation and quality of life. Realising this potential requires confronting entrenched ageism, reforming outdated tax and care systems, and ensuring technology enhances rather than erodes human dignity.

The World Economic Forum[11] has articulated six principles to support a world in which people live longer and live well. The first emphasises **financial resilience across key life stages**, including retirement. The second calls for **universal access to impartial financial education** to support informed decision-making in later life. The third principle prioritises **healthy ageing** as central to a thriving longevity economy. The fourth focuses on creating **job opportunities and lifelong skill-building for a multigenerational workforce** – an approach that aligns closely with the Australian Government's commitment to inclusive workplaces that enhance productivity and individual wellbeing.

The fifth principle underscores the need to design systems that foster **social connection and purpose, including intergenerational engagement,** given Australia's rising loneliness and the erosion of human connection in care systems, service delivery and urban design. Relationships, he argued, must be restored to the centre of public policy. The final principle calls for **action on longevity inequalities across gender, race and class**, an urgent priority in a multicultural society where First Nations communities and many women, who typically enter older age with fewer financial resources yet longer life expectancy, continue to face disproportionate disadvantage.

Commissioner Fitzgerald advocated **a life-stages approach to policy**, attention to the distinct needs of white-, blue- and pink-collar workers, and the urgency of long-delayed tax reform. Above all, he called for a renewed commitment to fairness between generations, noting that bridging the growing divide requires action today, not promises of inheritance tomorrow. The Summit offers a vital platform for forging a shared intergenerational agenda rooted in equity, dignity and mutual respect and responsibility.

"We need to be mindful of the difference between the three main areas of white-collar, blue-collar and pink-collar workers. They are not the same, and the impacts of health in those industries, particularly in relation to blue collar, makes a very big difference as to how people enter old age'."

Commissioner Robert Fitzgerald AM

DISCUSSION

- **Demographic change and immigration**

It was noted that Australia remains younger than many OECD[12] nations due to sustained immigration, but that this advantage will narrow as the population ages. Participants questioned whether current migration levels could be maintained, given increasing pressures, and highlighted that by 2050 a quarter of Australians will be over 65.[13] While views on immigration differed, there was broad recognition that it has long been central to Australia's economic strength and labour supply.

- **Falling birthrates and future workforce impact**

Several speakers raised concern about Australia's declining fertility rate, now well below replacement level,[14] and called for deeper analysis of the social and economic factors driving the trend. Participants discussed the implications for the future labour force, tax base and long-term population sustainability, arguing that the issue should feature more prominently in national policy debate.

- **Tax reform and systemic barriers**

Participants from the floor emphasised the need for comprehensive tax reform, noting that outdated state-based taxes such as stamp duty and payroll tax hinder mobility and job creation. They encouraged national leadership to deliver long-delayed reforms essential to preparing Australia for demographic and economic change.

- **Responsibility, resilience and the role of technology**

Some contributors stressed the importance of individual responsibility in preparing for longer lives and increasing technological disruption, arguing that people should proactively build their own resilience. Others countered that government must also set clear policy frameworks and safeguards, particularly around emerging technologies such as AI and neurotechnology, to ensure safe, equitable and informed decision-making.

- **Ageism, skills and employment pathways**

Participants highlighted persistent age discrimination in recruitment despite widespread skill shortages. They noted that while workplaces have made progress on gender, cultural diversity and disability inclusion, age remains a significant barrier. Speakers urged employers to shift to skills-based recruitment, adopt age-inclusive practices and better support mid- and late-career transitions.

- **Career transitions and lifelong adaptability**

Contributors emphasised the need to redesign transitions into and out of work, equipping people with the capabilities to navigate longer, more varied careers. Adaptability, planning and purpose should become core skills for all workers. Ideas included providing milestone-based guidance and 'longevity thinking tools' to encourage people to think about the future, and integrating career transition education into early workforce preparation. Concerns were raised that existing transition programmes are unaffordable for many of those who need them most.

"Young people, the people who we are going to increasingly turn to to drive our economy forward, to be the productive workers of the future, don't feel connected with the democratic institutions who are making decisions about their future. That's a real risk."

Hon Rose Jackson MLC

Thought Leader

Chair Kathryn Greiner AO introduced the Session's third thought leader, NSW Minister for Water, Housing, Homelessness, Mental Health and Youth the Hon Rose Jackson MLC.

Minister Jackson outlined three major intergenerational risks emerging across housing, mental health and democratic participation. She noted that housing unaffordability is reshaping Sydney's demographic profile, with young adults leaving the city in large numbers and the implied social contract, where hard work secures stability, no longer holding for many. Rising mental ill-health among young people, much of it presenting before age 25, is compounding pressure on the state's health system and reflecting broader economic and social strains.

A further concern is declining youth engagement with democratic institutions, with recent NSW research showing that three-quarters of young people do not feel heard by government[15] – a trend with potential long-term implications for social cohesion and democratic stability.

Looking ahead, the Minister highlighted opportunities to respond at both state and community level. Planning and zoning reforms to increase well-located housing supply were presented as essential to retaining key workers, supporting ageing in place and enabling young families to remain in their communities. She acknowledged the generational tensions surrounding higher-density development but noted its potential benefits for all age groups. Strengthening intergenerational connection through volunteering and community activity was identified as a low-cost way to foster wellbeing and counteract isolation, particularly as young people seek alternatives to an increasingly toxic online environment. Finally, Minister Jackson encouraged the use of technology to broaden civic participation between election cycles, arguing that mobile platforms and AI-enabled tools could support more inclusive public dialogue and help rebuild confidence in democratic institutions.

DISCUSSION

- **Community connection and mental health**

Contributors highlighted the strong positive impact of personal connections on mental health and the significant toll loneliness and isolation can take on people's physical and emotional wellbeing. It was noted that disadvantaged groups may be reluctant to use public facilities, highlighting the need for low-cost, accessible options and a diverse range of community activities. A broad mix of engagement opportunities such as low-impact sports, arts, social groups and informal gatherings was seen as essential to cater for varied interests and strengthen local participation.

- **Youth wellbeing and the impact of social media**

Participants discussed the effects of the recent social media ban for under-16s and the broader implications of young people's exposure to unregulated online environments. It was agreed that new restrictions must be matched by meaningful alternatives that help young people find purpose, connection and positive outlets for their interests. The NSW Government's planned community investments aimed at young people were viewed as a constructive step in this direction.

- **Intergenerational learning and social cohesion**

One participant raised the value of intergenerational learning as a way to reduce loneliness, improve wellbeing and strengthen mutual understanding across age groups. Practical examples included school-based programmes, aged care partnerships and structured reciprocal learning activities, all of which have shown strong educational and emotional benefits.[16] Participants encouraged scaling such initiatives to embed intergenerational connection more widely.

- **Supporting emerging entrepreneurs**

One speaker noted the barriers faced by young entrepreneurs, particularly those without intergenerational wealth, and called for improved access to capital and support structures. These observations reinforced the need to ensure pathways to economic participation for first-generation Australians and young innovators.

- **Youth enterprise and the regulatory environment**

Questions were raised about reconciling young people's use of digital platforms to earn extra money with emerging social media restrictions. The discussion acknowledged both the risks and opportunities associated with these platforms. It was agreed that young people's entrepreneurial activities should be supported, while tax and regulatory frameworks must evolve to reflect new forms of work and income.

Chair Kathryn Greiner AO again thanked the Session's thought leaders for their time and contributions before closing the first session.

SESSION TWO | Building Intergenerational Wealth and Equity

SESSION CHAIR

- Andrew Gale, Non-Executive Director, NobleOak Life

THOUGHT LEADERS

- Prof Sharon Goldfeld AM, Director, Centre for Community Child Health, Royal Children's Hospital Director Population Health, Co-Group Leader, Policy and Equity, Murdoch Children's Research Institute
- Jenny Oliver, Chief Executive, Group Life and Retirement, TAL Insurance
- Dr Jeni Whalan, General Manager, Strategic Policy, Commonwealth Bank of Australia

OVERVIEW

Session Two emphasised the scale and urgency of Australia's intergenerational challenges: rising inequality, a widening child equity gap, escalating mental-health-related disability, entrenched housing unaffordability and declining trust in democratic capacity. Yet participants consistently reframed these pressures as opportunities for renewal. Early childhood development emerged as the most powerful lever for long-term prosperity, supported by strong evidence and improving policy settings. Claims data and workforce insights pointed to the chance to redesign fragmented disability and support systems and to strengthen workplaces as engines of mental health and productivity, particularly in regional and lower socioeconomic areas. The housing crisis was recognised not only as a constraint but as a catalyst to re-shape affordability, supply and planning. Speakers also emphasised that geographic inequality, social isolation and weakening mobility need not be fixed features of national life: they present opportunities to build stronger communities, deepen reciprocity across generations, and renew Australians' intergenerational compact on fairer and more sustainable terms.

RECOMMENDATIONS

- **Close the child equity gap within a generation**
  Make early childhood development a national priority, using strong data (e.g., AEDC, GenV) to drive place-based, preventative, health-education-family supports, particularly in lower socioeconomic and regional communities
- **Redesign life-course policy for intergenerational fairness and shared opportunity**
  Modernise tax, transfer and housing settings in light of shifting income and wealth patterns, ensuring all generations benefit fairly from public spending and contribute sustainably over the life course
- **Turn rising mental health needs into a platform for early intervention and workforce renewal**
  Strengthen coordination across insurers, employers, governments and clinicians to prevent temporary distress becoming permanent disability, improve return-to-work outcomes and position workplaces as protective environments that enhance wellbeing
- **Use the housing crisis to reset affordability, supply and mobility**
  Increase diverse, well-located and affordable housing, streamline planning and adjust tax levers to expand secure housing options for younger and lower-income Australians
- **Strengthen financial capability as a foundation for long-term resilience**
  Improve financial literacy, superannuation preservation and savings habits across generations so households can convert income and windfalls into lasting wellbeing
- **Invest in social connection as key infrastructure for intergenerational reciprocity**
  Expand intergenerational and community programmes such as playgroups and mixed-age initiatives to reduce loneliness as a cross-generational risk and to strengthen social capital across all age groups
- **Enhance democratic capacity to support long-term, cross-generational reform**
  Use citizen assemblies and deliberative processes to build informed public mandates for complex reforms in taxation, education and housing, shifting debates from rivalry to reciprocity and enabling decisions in the national interest

Introduction

Chair Andrew Gale opened the session on building intergenerational wealth and equity. Intergenerational equity encompasses environmental responsibility – so that current generations do not pass the costs of pollution and climate change to those who follow – alongside economic fairness, which requires avoiding unsustainable resource use or debt burdens. Social fairness also demands high-quality education and genuine equality of opportunity to enable capable and motivated individuals from all backgrounds to advance.

Mr Gale highlighted **the distribution of income and wealth as a critical determinant of community wellbeing and social harmony**. Australia's Gini coefficient for household net worth stands at 0.606,[17] approximately twice the measure for income inequality, reflecting that more than half of the nation's $17.8 trillion in household wealth is tied up in housing. In 2022, Australia recorded the 20th highest level of wealth inequality among 29 OECD countries.[18] Research by ACOSS[19] and the University of New South Wales shows that the most affluent 10% of households hold nearly half of Australia's wealth, and their assets are growing far faster than those of the bottom 60%.[20] If this trajectory continues, both social cohesion and economic dynamism will weaken. Although housing markets play a major role in these trends, potential remedies such as wealth transfer taxes remain politically contentious.

The Australian Government's 2023 Intergenerational Report projects total government spending rising from 24.8 % to 28.6 % of gross domestic product by 2062-63, driven largely by health, aged care and the National Disability Insurance Scheme (NDIS).[21] Funding these obligations from a relatively narrow tax base has been described by former Treasurer Ken Henry AC as 'intergenerational bastardry'. On another hand, the Stanford Centre on Longevity's *New Map of Life Initiative* identifies new possibilities for later-life contribution and extended working lives.[22]

The housing market's inequities are exacerbated by unlimited capital gains tax exemptions for main residences, exclusion of the family home from social security asset tests, and extensive negative gearing. Addressing wealth inequality and improving housing affordability will require reexamining these settings alongside building more homes. The impacts extend beyond younger generations: while roughly 80% of Australians aged 70–74 own their homes, home ownership has already fallen to 72% among people in their early 50s,[23] leaving many at risk of poverty in retirement, given low income support and high rents.

One in seven Australians, and one in six children, live in poverty, with disadvantage frequently transmitted across generations.[24] While individuals can sometimes escape poverty through effort and opportunity, Mr Gale argued that the central policy question should shift from how to build intergenerational wealth to how to build a society in which every generation has a genuine chance to thrive.

He then invited the Session's opening thought leader, Prof Sharon Goldfeld AM, to present her plan to close the child equity gap within a generation, drawing on her extensive experience in paediatrics, education and population health.

"We need to go faster. And my analogy is the pressure cooker. How do you do slow food fast? You do a pressure cooker. How do we make slow systems change fast? We work in place, we test and we bring together the best way we know how to do things."

Prof Sharon Goldfeld AM

Thought Leaders

"Closing the Equity Gap within a Generation: Reality or Fantasy?"

Prof Sharon Goldfeld AM reflected on the tension between optimism and pessimism in advancing equitable childhood development but chose an optimistic framing for her address. Drawing on Gabriela Mistral's poem *His Name is Today*,[25] she underscored the moral urgency of acting now to support children's development rather than deferring responsibility.

The Australian Early Development Census (AEDC)[26] is the world's only nationwide triennial assessment of all children entering school. Its findings show a growing proportion of children vulnerable in two or more developmental domains, significantly reducing their likelihood of thriving in school and life. In 2024, 12.5% of Australian children were developmentally vulnerable in multiple domains, with rates rising to 20.3% in the poorest areas compared with 7.6% in wealthier communities.[27] Schools cannot bridge this divide alone, and Prof Goldfeld argued that the $22 billion spent annually on youth justice and child protection[28] could be more effectively channelled into earlier interventions.

Life expectancy has plateaued for the first time in Australia,[29] reflecting rising burdens of chronic disease whose origins lie in early life. Preventative health measures should therefore prioritise children and younger adults. While acknowledging there are no simple solutions, Prof Goldfeld urged adoption of practical, evidence-based steps supported by data, political will and a genuine sense of urgency, drawing lessons from earlier achievements such as equalising child immunisation rates nationwide. She described her preferred policy approach as akin to a pressure cooker – 'slow food fast'– calling for **place-based implementation of what already works**.

Prof Goldfeld welcomed the current policy environment, with significant national and state investments such as the Investment Dialogue for Australia's Children,[30] *Stronger Places, Stronger Children*[31] and the Building Early Education Fund.[32] GenV (Generation Victoria),[33] now involving more than 124,000 children and parents, provides both a research platform and a community partnership capable of informing scalable solutions.

Closing her remarks, she cited Prof Donald Berwick's challenge to leaders to make 'the currently unthinkable thinkable',[34] urging policymakers to move beyond inherited systems and mental boundaries. Only by embracing new possibilities can Australia build a society in which every child has a strong and fair start in life.

"The Demographics of Disability: What Life Insurance Shows about Intergenerational Inequality"

The next thought leader, Jenny Oliver, Chief Executive of Group Life and Retirement at TAL Insurance, noted that TAL provides compulsory superannuation insurance to four million Australians – around 30% of the workforce – and has paid $2.8 billion in claims to 36,000 customers and families in 2024-25, offering a distinctive lens on emerging patterns of disadvantage.

"The claims data tells us we are at an inflection point. Australia can continue with systems designed for a different era, or we can redesign for the Australia that exists today and the Australia we want to leave for the future generations."

Jenny Oliver

While public debate on intergenerational wealth often centres on housing and superannuation, TAL's data highlights a parallel and accelerating challenge: **rising disability, particularly in regional and lower socioeconomic communities**. Three trends dominate the claims profile: regional disparities, deteriorating mental health among younger people, and heightened vulnerability in lower socioeconomic workplaces. Individuals from disadvantaged postcodes represent 42% of disability claims but only 27% of TAL's insured population, and regional Australians lodge 35% of mental health claims despite comprising just 25% of members. Wealthier metropolitan areas are largely insulated from these trends.

Mental health-related disability has surged. Between 2021 and 2024, TAL's lives insured increased by 6%, yet mental health claims rose by 60%. A KPMG analysis found a 730% increase in permanent disability claims for mental health among 30- to 40-year-olds since 2014.[35] In disadvantaged areas, the share of mental health claimants under 45 has risen from 35% to 50% in five years.[36]

These patterns reflect intensified workplace demands, service gaps and insufficient early intervention. The human impact is stark: Ms Oliver described a 35-year-old regional teacher who, after leaving work due to escalating stress and bullying, developed a social anxiety disorder and claimed $250,000, an amount that cannot replace a lifetime of lost earnings or retirement savings.

Ms Oliver emphasised the structural challenges within Australia's fragmented disability systems – Medicare, the NDIS, workers compensation and life insurance – all of which are tightening eligibility in response to rising costs. Individuals often remain out of work for extended periods while navigating these systems: the average delay between leaving work due to mental ill health and lodging a claim with TAL is now 2.4 years, reducing the likelihood of recovery and entrenching long-term unemployment. The consequences extend across generations, as permanent workforce exit diminishes human capital, superannuation accumulation and family wellbeing, increasing the risk of intergenerational welfare dependence.

Addressing these trends requires coordinated action. The insurance sector, governments and mental health services must work together to improve access in high-claim regions and explore new service models and investments to counter geographic disadvantage. Workplaces, too, must become environments that protect rather than undermine mental health. Nearly half of TAL's mental health claims cite workplace stress, with PTSD[37] and mood disorders accounting for more than 70% of conditions. Only 50% of workers with psychological injuries return to work within 52 weeks, compared to 95% with physical injuries. Early signs of distress should trigger support, not accelerate exit from the workforce; employers must be partners in recovery through gradual, supported return-to-work pathways.

Ms Oliver concluded that while private life insurance plays an essential role in providing financial safety nets, the claims data reveal a broader societal inflection point. Australia must decide whether to persist with systems designed for a different era or redesign them to support the workforce and communities of today and tomorrow. Ms Oliver invited participants to help redefine intergenerational wealth in a context where one in three working Australians faces significant mental health challenges and where regional communities often face other compounding issues.

"If we can aim for a sense of multigenerational wellbeing, we can stop counting who took what from whom and start designing systems and approaches that can return value to each life stage in ways that are fair, visible and shared. Rivalry is an easy storyline, but reciprocity is a choice that we can make."

Dr Jeni Whalan

"Rivalry or Reciprocity? Prospects for Australia's Intergenerational Compact"

Dr Jeni Whalan, General Manager of Strategic Policy at CBA, welcomed the Summit's constructive tone and cautioned against framing intergenerational issues as a zero-sum contest. Narratives casting young and old as rivals for scarce resources obscure shared interests and impede reform. Australia's longstanding 'frontier' ethos, where hard work delivers prosperity and a better future for one's children, now appears under strain, with younger generations facing declining real wages, rising living costs and increasingly fragile public systems.

Despite these pressures, Dr Whalan rejected the inevitability of intergenerational conflict and urged a shift from rivalry to reciprocity as the guiding principle for policy design. A focus on multigenerational wellbeing would allow Australia to build systems that return value fairly and visibly at each life stage.

Dr Whalan offered three provocations grounded in empirical evidence. First, income dynamics have shifted markedly: Australia's 'intergenerational deal' has quietly reversed the traditional relationship between earnings and age.

Historically, younger Australians earned higher incomes through full-time work, while older Australians held comparatively modest incomes supplemented by appreciating assets such as the family home and superannuation. However, analysis by the Australian National University[38] shows that this pattern has shifted markedly over the past 30 years. Public spending on older Australians, through the age pension, aged care and health, has grown substantially, and private incomes for retirees have risen in parallel through investment properties and accumulated superannuation. By contrast, real wages for younger Australians have largely stagnated, while their housing and living costs have climbed sharply. Twenty-five years ago, the average 75-year-old received an income after tax equivalent to around 75% of the average Australian income; today, that same 75-year-old's income is approximately equal to the national average. Older Australians now enjoy post-tax incomes roughly one-third higher than Australians aged 18–30, and many retain significant superannuation balances even at end of life. Yet the tax and transfer system has not evolved to reflect these shifts, and in some respects has increased support for older cohorts relative to younger ones.

Dr Whalan questioned whether, if designing the system today, policymakers would replicate current concessions and distributional settings.

Second, housing has become a major driver of intergenerational inequality. Saving for a home has become significantly more difficult for younger Australians. A full-time Sydney worker now requires more than 10 years to save a standard 20% deposit, compared with around six years in 2005,[39] reflecting rapid house-price growth far outpacing wage growth. Home ownership among 25–34 year-olds has declined correspondingly: 61% of this age group had a mortgage in 1981, but this had fallen to 43% by 2021.[40]

The Grattan Institute's research into housing and retirement further shows that two-thirds of renting retirees live in poverty,[41] primarily because retirement income settings assume home ownership. This represents a systemic constraint, not an individual misfortune: households devoting a high share of income to rent or mortgage payments have less capacity to save, invest or participate fully in the economy, and often rely more heavily on government supports such as Commonwealth Rent Assistance.

Housing insecurity has broader economic consequences. When a rising share of national capital is locked into existing dwellings rather than new enterprises, productivity-enhancing investment declines. High housing costs also reduce labour mobility, preventing people – especially women, young adults and lower-income renters – from relocating to areas with better job opportunities. This combination suppresses workforce participation, reduces dynamism and increases vulnerability to social and economic shocks. Housing strain therefore affects health outcomes, children's schooling stability, community cohesion and long-term wellbeing.

Secure housing, Dr Whalan argued, should not be a generational dividing line. Third, she highlighted the growing problem of loneliness, affecting both younger adults navigating precarious transitions and older Australians experiencing loss of connection. About one in six Australians report often feeling lonely.[42] Treating social connection as infrastructure, through community transport, mixed-age activities and intergenerational initiatives, would strengthen reciprocity and unlock the social capital of older Australians.

Dr Whalan concluded that Australia's intergenerational compact is a matter of choice. Designing systems that support younger Australians to build assets and purpose, while ensuring dignity, security and connection for older Australians, requires reframing policy debates around shared benefit rather than blame. Rivalry may be simple, but simplicity is not virtue: a modern ethic of reciprocity offers a more hopeful and sustainable path forward.

DISCUSSION

- **Early childhood, prevention and intergenerational connection**

Participants emphasised the importance of early childhood interventions as a foundation for long-term outcomes. There is strong evidence that early interactions shape children's developmental trajectories, with community playgroups identified as effective, low-cost models that foster intergenerational connection, reduce developmental vulnerability and build social and problem-solving skills among families. It was suggested that Australia should recognise relational and community capital, long embedded in First Nations cultures, as integral to intergenerational wellbeing.

- **Mental health across the life course**

Discussion highlighted the importance of meaning, connection and early intervention for mental health across generations. Many conditions first emerge between ages 16 and 25, making timely diagnosis and treatment critical, while older people face growing unmet mental health needs, particularly in home and aged-care settings. Participants acknowledged both the benefits and limitations of technology in addressing social isolation and encouraged policy makers to consider mental health as a core determinant of national wellbeing.

- **Geographic inequality, education and system design**

Contributors from child and family services brought up the persistent geographic inequality affecting education and child development outcomes, particularly in regional and rural areas. They called for a more coherent early childhood education system that focuses not only on workforce participation but also on maximising children's potential. Communities, schools and services should work more closely with families, and Australia should reconsider the purpose and design of its education system, given static outcomes for disadvantaged students over the past 15 years despite substantial investment.

- **Democratic renewal and public participation**

Several participants questioned whether Australia's democratic processes remain fit for purpose in tackling intergenerational challenges. Proposals included greater use of citizen juries and deliberative assemblies to help navigate politically difficult reforms. Participants noted the electoral constraints facing governments and the difficulty of progressing system-wide changes, such as those required to address the housing crisis, when the majority of voters benefit from existing arrangements.

- **Housing affordability, regulation and intergenerational equity**

Industry perspectives highlighted structural problems in the housing market, including rising dwelling size, regulatory complexity, tax burdens embedded in new housing costs and planning systems that limit supply. Taxes, charges and regulatory costs now make up a very large share (often nearly half) of the cost of new housing in Sydney and other major Australian cities.[43] Some contributors observed that resistance to density and diverse housing options entrenches affordability issues. Concerns were raised that younger Australians face declining access to ownership while subsidising health and insurance systems that predominantly support older cohorts.

- **Reciprocity, shared responsibility and civic culture**

Building on earlier presentations, speakers stressed that reciprocity, not rivalry, should underpin Australia's intergenerational compact. It was argued that progress stalls when debates are framed in zero-sum terms, as seen in tax reform. Democratic exercises such as this Summit can help clarify shared interests across generations and sectors. Contributors also noted the need for individuals, businesses and philanthropy to contribute actively alongside government, including in areas such as research and development, where Australia trails OECD peers.

- **Financial literacy and long-term decision-making**

One contributor highlighted the role of financial literacy in building intergenerational resilience. Examples included the long-term impacts of early superannuation withdrawals and the prevalence of inadequate emergency savings even among higher-income households. Participants reflected on how short-term thinking, behavioural biases and inadequate advice can undermine long-term wellbeing, reinforcing the importance of accessible, evidence-based financial guidance.

In closing the Session, Chair Andrew Gale recognised the interconnected challenges of education, housing, poverty, demographic change and democratic capability. Organisations such as GAP can play a critical catalytic role by mobilising practical, cross-sector collaboration to advance intergenerational fairness.

SESSION THREE | Intergenerational Workforce in the Age of AI

SESSION CHAIR

- Stephen Hayes MBE, Chairman, Gravity Group; Secretary, Australian Naval Shipbuilding Industry Group, Chairman, GAP Standing Committee on National Resilience

THOUGHT LEADERS

- John Ball, Chief Executive Officer, Scyne Advisory
- Elizabeth Koff AM, Managing Director, Telstra Health

OVERVIEW

Session Three examined how AI is reshaping Australia's intergenerational workforce and whether its disruptive potential can be harnessed as a shared opportunity rather than a source of division. Discussion highlighted the need to use AI to augment, not replace, human capability, to create 'collaboration-first' workplaces where generations exchange digital fluency and experience, and to embed AI within clear ethical, environmental and safety frameworks rather than treat it as a purely technical project. Examples from health and other sectors showed AI's potential to cut administrative burden and improve outcomes, but also highlighted risks around data quality, cyber security, privacy, environmental impacts and the erosion of entry-level roles. Participants agreed that AI literacy, critical thinking and a longevity mindset will be essential across generations, with progress relying on deliberate choices in policy, workforce design, education and community culture.

RECOMMENDATIONS

- **Build an intergenerational, AI-literate workforce**
  Provide accessible AI education and cross-generational mentoring so younger staff share digital skills and older staff contribute experience, context and judgement in using AI tools
- **Embed human-centred, ethical and environmental principles in AI adoption**
  Apply national AI safety and ethics frameworks to ensure systems are human-centred, inclusive, environmentally responsible and accountable for unintended harms
- **Use AI to relieve low-value work and enhance, not replace, human expertise**
  Prioritise AI applications that reduce administrative burden and support professional decision-making, such as clinical 'scribes' and diagnostic support, while maintaining human oversight and protecting skills development
- **Protect data, privacy and security as AI adoption scales**
  Treat cyber security, privacy protection and high-quality, interoperable data as essential foundations for AI, especially in health and other sensitive sectors, with strong governance of data access and use
- **Ensure AI expands pathways for younger generations**
  Anticipate the impact of automation on entry-level and training roles and redesign education, training and workforce pathways so that AI expands opportunities for skill-building, progression and meaningful work across generations

Introduction

Stephen Hayes MBE, Chairman of the Gravity Group, opened the final session in the Legislative Assembly Chamber, noting that AI is likely to be the most disruptive force since the internet, potentially exceeding it in scale. Drawing on Gravity One's integration of agentic AI, he highlighted the significant productivity gains available to government and industry and urged participants to focus on practical action.

He then introduced thought leader John Ball, former senior executive at Google and Microsoft and CEO of Scyne Advisory, to explore the transformative potential of AI.

Thought Leaders

"The Collaboration-First Future: Harnessing AI Across Five Generations"

John Ball set out his vision for a 'collaboration-first future', in which artificial intelligence is used to empower, rather than divide, Australia's five-generation workforce. Drawing on four decades in global technology firms, he described the extraordinary acceleration of AI since the 2017 transformer breakthrough and argued that its potential impact may rival the Industrial Revolution. While Australians are among the most apprehensive adopters of AI in the developed world, concern should give way to informed, deliberate management as AI tools become increasingly embedded in homes, workplaces and public services.

The human element will remain paramount. The value of AI lies in removing low-value, time-consuming work, such as sifting large datasets or producing first-draft material, so people can focus on judgement, context and purpose. Mr Ball rejected the suggestion that AI is a 'young person's tool', noting that an AI system is only as good as the questions it is asked. Experienced public servants, auditors, clinicians and managers often

frame the most insightful prompts, drawing on decades of pattern recognition and corporate memory. Scyne Advisory's experience demonstrates the power of blended teams: younger staff teach senior colleagues how to use AI effectively, while senior staff coach juniors in judgement, nuance and leadership.

Productivity gains will come not from replacing workers, but from combining automated speed with human expertise across all generations. This requires dissolving organisational silos, redesigning workflows and cultivating a culture of mutual learning, where digital fluency and experience are treated as complementary assets. The future of work is not generational but collaborative, and Australia has a nation-building opportunity to ensure AI accelerates capability and inclusion rather than leaving people behind.

"From Wisdom to Workflows: How AI Powers a More Productive, Sustainable Future"

The Session's second thought leader, Elizabeth Koff AM, drew on her leadership experience in the NSW health system to reinforce that AI can underpin a more productive and sustainable future, provided it is implemented with clear purpose and strong human oversight. AI capability cannot be confined to IT teams: every board member, manager and employee requires a basic understanding of the technology and its implications for their work. Healthcare, despite consuming 32% of the NSW budget,[44] remains in the bottom quartile of digital transformation and cannot continue to demand more resources without embracing reform.

"An AI tool is only as good as the questions you ask it, and who knows the right questions? It's the public servant with 30 years of policy experience. It's the Gen X manager who has seen three cycles of transformation and knows what not to do. It's the Baby Boomer who holds a corporate memory and understands the intent behind the legislation."

John Ball

Citing widespread uptake of AI tools among Australian workers and estimates that AI could add $142 billion to GDP by 2030,[45] Ms Koff argued that inaction is no longer viable. Instead, adopters should be guided by the Australian Government's *AI Ethics Principles*,[46] which emphasise human-centred, fair and environmentally responsible use. She highlighted emerging models, such as Harrison.ai's diagnostic support tools,[47] which pair the expertise of seasoned clinicians with the technical skills of younger practitioners. These hybrid approaches retain a 'human in the loop' and demonstrate how AI can enhance, rather than displace, professional judgement.

Ms Koff also underscored AI's potential to relieve administrative burden and reduce burnout, particularly through medical scribe technologies that automate clinical documentation and allow practitioners to focus on patients. As such tools become embedded in digital health records, strong data governance, privacy protections and cyber security must be non-negotiable. She concluded that balancing the institutional knowledge of older workers with the digital fluency of younger generations will be essential for building an intergenerational workforce capable of realising AI's benefits. AI must sit within a coherent workforce and reform strategy, not as a standalone novelty, if it is to deliver enduring improvements in care and system performance.

DISCUSSION

- **AI literacy, critical thinking and public understanding**

Discussion emphasised that every citizen will need a working understanding of AI as it becomes embedded across daily life, workplaces and public services. Participants stressed the importance of critical thinking to interrogate AI outputs, distinguish confident errors from reliable results and ensure human judgement remains central to oversight. AI was viewed as both an enabler of the government's productivity agenda and a catalyst for broader public sector reform.

- **Environmental and social impacts of AI**

Concerns were raised about AI's substantial environmental footprint, including the electricity and cooling water required for large data centres. These pressures were linked to broader intergenerational anxieties about declining fertility rates, job automation and the diminishing bargaining power of young workers. While future hardware and quantum computing may reduce resource consumption, participants argued that environmental and social sustainability must be integral to AI governance.

- ***Economic viability and productivity***

Discussion examined why most AI implementations in industry currently fail to generate profit.[48] Contributors highlighted issues such as poor data quality, inadequate staff training and rushed adoption without clear use cases. Calls were made for rigorous cost-benefit analysis, careful sequencing of AI deployment and organisational engagement to ensure AI investments produce measurable impact.

"If Australia is serious about lifting productivity and delivering sustainable services, digital transformation and AI must be front and center, but not as a technology strategy – as a workforce and reform strategy."

Elizabeth Koff AM

- ***Data quality, cyber security and privacy***

Concerns were raised about weak digital foundations in key sectors, particularly healthcare, where inconsistent data standards and poor cyber security practices undermine safe AI adoption. Participants called for robust governance of sensitive information, strict limits on data retention and system-wide cyber maturity. The rapid proliferation of AI-enabled medical scribe tools highlighted the urgency of protecting patient privacy and ensuring clinicians validate AI-generated notes.

- ***Longevity mindsets and intergenerational wellbeing***

The discussion broadened to the psychological dimensions of ageing and the importance of cultivating a positive longevity mindset. Evidence was shared linking optimistic attitudes to longer lifespans and healthier behaviours. Contributors spoke of the potential of simple, scalable longevity thinking tools to help people plan for ageing with intention and confidence, and encouraged embedding these approaches in workplaces, community programmes and digital platforms.

- ***Education, workforce pathways and the future of work***

It was observed that AI's impact on the labour market may be uneven across generations, with significant risks to entry-level and training pathways. Higher education and professional development systems were seen as poorly aligned to emerging skill needs. Participants called for new models to accelerate young people into meaningful roles, ensure intergenerational skill transfer and prevent long-term shortages of experienced professionals as recruitment patterns shift.

- ***Ethics, agency and shared responsibility***

The discussion returned repeatedly to the need for shared agency in shaping AI's societal role. Participants argued that statistics must not be mistaken for reality, and that AI systems must be guided by human ethics, intent and social purpose. AI was described as powerful but fundamentally indifferent; shaping outcomes remains a human responsibility. Contributors encouraged collaborative, cross-generational conversations to ensure AI enhances social cohesion rather than eroding it.

- ***Vision for productive and inclusive ageing***

Participants reflected on diverse models of positive ageing, noting that many older Australians already contribute significantly to their communities through non-traditional roles. Understanding these lived experiences could help inform a new national narrative about ageing, purpose and intergenerational reciprocity.

The discussion closed with a call for individuals, organisations and communities, not only governments, to 'lean in' and drive practical action that aligns technological change with social progress.

POST-SUMMIT CONTRIBUTIONS

Several participants provided additional written comments after the Summit, offering further reflections and proposals across demographic, economic, technological and workforce themes:

- **Demographic pressures and intergenerational inequality**

One contributor highlighted the dual challenges facing both older and younger Australians. While unnecessary regulatory and workplace barriers continue to limit the economic participation of older people, younger generations face widening income and wealth gaps, rising housing costs, financial stress and diminished disposable income. These pressures undermine human capability, weaken consumer demand, constrain family formation and fuel a growing sense of political disconnection. While the data presented at the GAP Summit was not new to policymakers, many community and business leaders remain unaware of the scale of these disparities.

- **Fertility decline and the future of population policy**

The continuing fall in Australia's fertility rate – below replacement for 15 years – was identified as an under-recognised demographic shift with long-term economic and fiscal implications. Unlike countries such as China, Japan and Korea, Australia has not engaged in a substantive public debate about declining fertility, in part due to its political entanglement with immigration debates. Contributors argued for a more evidence-based population policy conversation, free from partisanship and historical sensitivities, and for modelling scenarios in which traditional reliance on skilled migration may no longer be viable as global competition for talent intensifies.

- **Artificial intelligence: Productivity gains and social uncertainty**

While the economic effects of AI – productivity improvements, labour displacement, changes in skills demand – can be modelled with some confidence, the social consequences are far harder to predict. Past technological transitions illustrate that experts tend to foresee the technologies themselves but not their societal impacts. The accelerating pace of AI adoption, driven by private firms rather than government, magnifies this uncertainty and demands caution in assuming how AI and quantum computing will reshape institutions, behaviour and social norms.

- **Intergenerational politics and shifting voter behaviour**

Growing political alienation among younger adults was identified as a critical risk. Recent polling suggests[49] that Australian voters aged 18-39 feel little loyalty to major parties and increasingly view minor parties or disengagement as alternatives. This trend, mirrored internationally, complicates efforts to build long-term bipartisan support for structural reforms. For organisations focused on public interest policy, traditional strategies of influencing major parties may need to expand to broader public engagement as the political centre fragments.

- **A national intergenerational workforce strategy**

Several submissions proposed the development of a National Intergenerational Workforce Strategy to position age diversity as a productivity asset. Such a strategy would embed intergenerational principles across health, education, skills, digital policy and workplace design. Recommendations included expanding lifelong learning and 'unretirement' pathways, investing in microcredentials, incentivising flexible and age-inclusive employment practices and strengthening research on intergenerational programmes. Evidence shows that age-inclusive workplaces enhance team cohesion and performance, and that older workers bring valuable experience, purpose and social contribution – resources that should be recognised as 'brain-capital', rather than cost.

- **Strengthening intergenerational practice and community infrastructure**

Contributors highlighted the rapid growth of formal intergenerational programs across Australia, supported by emerging national standards, evaluation frameworks and purpose-built facilities. As public expectations shift, practitioners are increasingly required to work across health, education, social care and digital domains. A future-ready workforce will therefore need to be multi-skilled, technologically capable and confident working across age groups. A national strategy was proposed to connect skills, purpose and people in order to build communities where all generations can thrive.

- **Reforming institutions for longer lives and rapid technological change**

Further reflections noted that Australia's economic and social institutions were designed for shorter lifespans and more stable labour markets. Today, 85-year life expectancy and rapid skill obsolescence require major structural adjustment. To support this transition, proposals included developing a Longevity Workforce Index, a State of the Generations Report, national digital citizenship initiatives, intergenerational learning projects, demographic impact assessments and intergenerational talent hubs within large organisations. These measures would help policymakers and industry anticipate demographic pressures and align reforms with long-term generational balance.

LUNCH

LUNCH SESSION

Friday, 7 November 2025
1:30pm – 2:45pm AEDT
Legislative Assembly Chamber
NSW Parliament House

International Centre for Democratic Partnerships (ICDP) Hon Christopher Pyne Annual Lecture

INTRODUCTION

- Zha Agabe-Granfar, Founder and Executive Director, VERGE, ICDP Ambassador, Ambassador for Peace, Institute of Economics and Peace

PRESENTATION

- Taulapapa Brenda Heather-Latu MBE, Attorney-General of Samoa (1997-2006), Partner and Legal Consultant, Latu Lawyers, Director, ICDP

OVERVIEW

The Lunch session offered a Pacific perspective on intergenerational issues, highlighting the enduring strength of communal traditions rooted in land, family and faith. Thought leaders emphasised the cultural value placed on elders, the central role of remittances in sustaining Pacific communities and the importance of shared responsibility in the face of climate change, demographic shifts and geopolitical pressures. The Pacific model of reciprocity, multigenerational living and hope-driven resilience was presented as a lens through which Australia might rethink ageing, social cohesion and its own intergenerational policies.

RECOMMENDATION

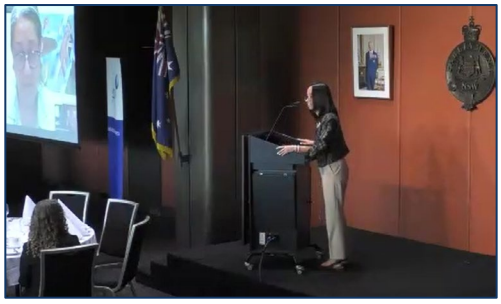
- **Deepen Australia–Pacific cooperation on intergenerational challenges**
  Collaborate with Pacific partners on shared priorities such as climate resilience, youth opportunity, cultural preservation and community-led wellbeing, guided by frameworks like the Blue Pacific 2050 strategy and the Ocean of Peace initiative

Introduction

Zha Agabe-Granfar, Founder and Executive Director of VERGE and an ICDP Ambassador, welcomed participants to the *ICDP Hon. Christopher Pyne Annual Lecture*. She noted Mr Pyne's pivotal role in establishing the ICDP, which now operates independently across nine hubs in six Pacific nations to strengthen long-term relationships between emerging and established Pacific leaders and entrepreneurs.

She encouraged participants to broaden their understanding of ageing by drawing on Pacific traditions, in which elders are revered as holders of knowledge, wisdom and cultural continuity, an approach echoed in many First Nations and migrant communities in Australia.

Ms Agabe-Granfar also highlighted that today's major challenges – geopolitical instability, climate change and social disruption – are inherently intergenerational. She endorsed the call to move from fear and division toward hope and collective responsibility, embodied in initiatives such as the *Ocean of Peace* launched by Fiji and supported by the Pacific Leaders Forum[50] to safeguard Pacific cultures and empower all citizens to contribute to climate action.



She then introduced the Lunch thought leader, Taulapapa Brenda Heather-Latu MBE, and paid tribute to her distinguished career and commitment to justice and ethical governance.

Presentation

"A Pacific Perspective on Intergenerational Issues"

Taulapapa Brenda described how Pacific communities have sustained themselves over generations through traditions grounded in land, family, faith and collective responsibility. She noted that over 337,000 people of Pacific heritage now live in Australia,[51] many maintaining cultural practices that honour elders and emphasise mutual support. Traditional Samoan life, centred on

"There is now a pressing need to reconsider and create social policies for caring for people, especially those who are unprepared to live longer lives untethered from any community and detached from personal support, but who will need someone to 'catch them' from poverty and destitution."

Taulapapa Brenda Heather-Latu MBE

multigenerational households, village governance and church leadership, continues to shape social expectations of care, respect and reciprocity, even as migration and urbanisation alter daily life.

Remittances from Pacific diaspora communities, now sent not only by first-generation migrants but also by their Australian- and New Zealand-born children, remain a vital economic pillar. In 2022, according to G20 statistics, USD 6.5 billion was remitted overseas from Australia, making it the 25th highest remittance-sending country in the world. Remittances make up 24% of Tonga's GDP, 13%of Samoa's, 20% of Vanuatu's and 18% of Kiribati's. comprising up to 43% of national income in some Pacific states.[52] These flows, and the strong family bonds that sustain them, reflect values of patience, reconciliation and service that underpin peaceful communal life.

Yet Pacific societies also confront significant pressures: geopolitical competition, climate change and the loss of low-lying land described by regional leaders as the Pacific's greatest existential threat.

Pacific leaders have championed collective responses such as the Blue Pacific 2050 Strategy,[53] the Boe Declaration on Regional Security[54] and the emerging *Ocean of Peace* initiative,[55] all of which seek security, cooperation and environmental stewardship. Australia has long been a generous partner in these efforts, and Pacific diaspora communities contribute not only economically but culturally and socially to their adopted countries.

In closing, Taulapapa Brenda suggested that Australia's own intergenerational debates could be enriched by Pacific insights into reciprocity, cultural continuity and the sustaining power of hope.

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> "We are guilty of many errors and many faults,
> But our worst crime is abandoning the children,
> Neglecting the fountain of life.
> Many of the things we need can wait.
> Right now is the time his bones are being formed,
> His blood is being made,
> And his senses are being developed.
> To him we cannot answer 'tomorrow'
> His name is Today."

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