

The value of unpaid work of older Australians

As the population ages, the direct financial costs to governments are expected to rise due to the income support and health costs associated with an older population. This has led to an unduly negative, problem-oriented view of population ageing that neglects the contribution of older citizens to the social and economic wellbeing of the nation.

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Like most countries throughout the world, Australia is experiencing the demographic transition of population ageing. Just a few statistics illustrate the magnitude of this transition. In 1976, 9 per cent of the Australian population was aged over 65 years. By 2001 this had risen to 12 per cent and is projected to reach 19 per cent by 2021 and 27 per cent by 2051 (ABS 2003).

Population ageing is usually portrayed as a problem or, more politely, as a “challenge”. In 1994, the World Bank (1994) brought out its recipe for “averting the old age crisis”. It has since become almost commonplace to refer to pension schemes as being “in crisis”, and to assert that they will not survive the impact of demographic ageing. Frequently, discussions are framed in terms of the “burden” of older people and an ageing population.

There are two main reasons population ageing is seen to be a problem. One reason is economic and the other is social.

Economic concerns

The economic consequences are the most widely canvassed “problem” of an ageing population. The main reason for the anticipated economic costs of population ageing stems from the greater financial dependency of older people and the consequent costs to government (and in turn the taxpayer). This dependency is normally expressed in terms of the aged dependency ratio – the ratio of the population aged 65 and over to those aged 15-64 years. Between 1971 and 2002 the aged dependency ratio has risen from 14 per cent to 19 per cent. The Australian Retirement Income Modelling taskforce projects this ratio to increase to 41 per cent by 2042 (Commonwealth of Australia 2002). Increasing aged dependency ratios impose an increased financial burden on governments, and thus taxpayers, for health and income support.

Alongside population ageing and increases in the aged dependency ratio there has been declining labour market participation of older people. The labour market participation rates of Australian men and women aged 55 years and

over are low by comparison with similar OECD countries (Bishop 1999). The second trend is the pressure on governments to maintain balanced budgets without overtly increasing taxation (Commonwealth of Australia 2002). This has led governments to try to contain expenditures, especially in areas of escalating or projected expenditure growth such as health and income support.

Social concerns

In the context of the financial implications of an ageing population, some ageing theorists have argued that population ageing will have profound social implications (Laslett and Fishkin 1992). In particular, these theorists argue that the financial strains that are predicted to flow from population ageing have implications for generational equity and intergenerational solidarity. They paint a picture of emerging intergenerational competition and conflict replacing a former intergenerational solidarity.

In the politics of arguments about generational equity, the older generation is frequently seen to be the “guilty party” that has managed to obtain an unfair share of government expenditure at the expense of younger generations. The elderly have been painted as the winners and younger people as the losers. In the United States, the conservative writer Peter Peterson has argued that: “From a society that once felt obliged to endow future generations, we have become a society that feels entitled to support from our children. Unless this mind set changes, Americans may one day find that all they really are ‘entitled to’ is a piece of the national debt” (Peterson 1999:11).

In summary, the demographic transition of population ageing has largely been framed in negative terms – terms in which older generations are largely regarded as a cost or a burden. This portrayal of older people as a cost, and as takers, represents an unbalanced view of the contributions of older people. While the direct cost to government of providing services to older people can be calculated, this



approach neglects the contributions of older people earlier in the life course (Marshall and Mueller 2002), and the ongoing contributions of older people in later life.

Of course, others have noted the ongoing contributions of older people. Previous surveys have found that 37 per cent of volunteer work is contributed by people aged 55 years and over (ABS 2001) and that 21 per cent of principal carers of people with disabilities are themselves aged over 65 years (ABS 1998b). In fact, older people are more likely to be givers of care than receivers of care (Healthy Ageing Taskforce 2000). In addition to these contributions are financial transfers from older to younger family members in the form of gifts, loans and inheritances.

However, the debate about ageing is still framed almost exclusively in terms of the financial cost of older people. In this

context, the National Strategy for an Ageing Australia recommended that researchers undertake research on the costs and benefits of an ageing population, and extend research into the volunteer/community contribution of older people.

Encouraging a balanced view

This article seeks to provide more balance to the debate about the cost of older people in an ageing society and to estimate the financial value of some of the ongoing contributions of older people that are not measured in national accounts. In an attempt to provide some preliminary data to help balance the debate about the “cost” of older people, the article provides estimates of the financial value of the unpaid contributions of older people – both to their family and to the wider community.

Table 1 Unpaid work activities

	Definition
Food and drink preparation and clean-up	Includes the cooking and serving of meals, and washing dishes
Laundry, ironing and clothes care	Includes washing, ironing, mending and making clothes
Other housework	Includes cleaning the bathroom/toilet, vacuuming, dusting and tidying
Gardening and lawn care, cleaning grounds etc., and pet care	Includes gardening, pool care and feeding and tending to animals
Home maintenance	Includes repairs or improvements to the home, equipment, and motor vehicles and chopping wood
Household management, associated communication and travel	Includes paperwork, bills, budgeting, organising, packing, selling household assets and disposing of rubbish
Child care, associated communication and travel	Includes the physical, emotional and educational care of children and general interaction with, and supervision of children
Purchasing, associated communication and travel	Includes the purchasing of a wide range of goods and services for people – purchasing durables and consumer goods and purchasing repair services, administration services, child care, domestic and gardening services (excludes window-shopping and purchasing personal care such as visiting the doctor or getting hair cut)
Adult personal care	Includes the physical care of adults (excludes emotional care)
Volunteer work, associated communication and travel	Includes doing favours for others and active involvement in various forms of unpaid voluntary work

Source: ABS (2000).

Data from the 1997 Australian Time Use Survey are used to estimate the amount and value of unpaid work of different age groups. The article discusses the measurement and definition of unpaid work, the data and valuation methods used, the incidence of unpaid work, and estimates of the value of unpaid work.

Measuring unpaid work

Defining unpaid work

Determining what activities should be classified as being unpaid work is difficult and contentious. However, international statistical standards provide definitions which can be used to define different types of unpaid work. The international statistical standard that establishes the conventional definitions is set out in *System of National Accounts 1993*. This convention is used in this paper in defining unpaid work.

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A widely accepted principle for determining the scope of total unpaid work is the “third person” or “market replacement” criterion. Under this criterion a household activity would be considered as unpaid work if an economic unit other than the household itself could have supplied the latter with an equivalent service.

Unpaid work is defined in this paper as comprising unpaid household work and volunteer and community work. Unpaid household work consists of domestic work about the house, child care, household management, shopping, and associated communication and travel (Table 1).

In estimating the value of the unpaid work of older people, the paper does not pretend to measure all the financial contributions of older people. In addition to unpaid work, older people contribute to other generations through inter-generational transfers of money, gifts, inheritances and by using their other resources (e.g. housing, transport) to assist other people. This paper measures only the contribution of unpaid work.

The categories of unpaid household work used in this paper are outlined in Table 1. The analysis considers the

amount and value of each of these categories of unpaid work by age group and gender. In order to aid interpretation of the contributions of older people, data are presented on multiple age groups for comparison. The age groups used are: 15–24 years; 25–44 years; 45–54 years; 55–64 years; 65–74 years; and 75 years plus.

1997 Time Use Survey

The analysis in this paper is based upon the 1997 Australian Time Use Survey which collected detailed information on the time use of 7,260 Australians. The survey was conducted over four periods during 1997 in such a way as to balance seasonal influences that affect time use patterns. A diary was left for each person over 15 years in the sampled households to be completed on two successive specified days. Completed diaries provided detailed information about every episode of time use over the two days.

The survey contains detailed information about time use for the two days derived from this diary. In addition to indicating the type and duration of each activity the diary indicated the type of person for whom the activity was being performed. This latter information allows us to separate unpaid work and caring according to the type of person for whom the activity was undertaken. This is of particular importance when considering the unpaid work older Australians do for people outside their own home. Information on up to two simultaneous activities was collected. A more detailed discussion of the Time Use Survey can be found in ABS (1998a).

The sampling strategy was designed to ensure a representative sample of diary days across the year. This means that *group estimates* of the amount of time spent on any activity over a year should be reliable.

The Time Use Survey contains weights that can be used to produce estimates relating to the whole population within the scope of the survey and to give equal representation for responses from each quarter and the correct proportional representation of weekdays and weekend days. The estimates presented in this paper are all weighted.

Valuation methods

In the literature, two basic approaches to measuring unpaid work are identified: the “direct” or “output” method; and the “indirect” or “input” method. The first method involves the measurement of output by direct observation of prices, and requires data on the quantities of goods or services produced. Indirect or input methods involve valuing output in terms of the cost of inputs and require information about the time spent on activities. While the first method is conceptually superior because it adopts the same approach that is used to value market production, the necessary data are generally not available. Therefore, the indirect or input method has been used.

The input approach values unpaid work as the sum of the values of all of its inputs – which include labour inputs (time use) and the use of physical capital (the land, dwellings and equipment owned by households). However, time use surveys only provide information on time use, and so, in practice, the valuation methods do not take account of the value of the physical capital used by households in non-market production (Ironmonger 2001). It is therefore important to bear in mind that older Australians’ use of physical capital when providing adult care and when volunteering will contribute to the total economy as measured by Gross Household Product (Ironmonger 1996). Full details of the valuation methods adopted are available in de Vaus, Gray and Stanton (2003).

Table 2 Value of unpaid work by age and gender, Australia 1997 (1997 dollars)

Ages	Female		Male	
	Per capita (\$ per annum)	Population (\$ millions per annum)	Per capita (\$ per annum)	Population (\$ millions per annum)
15-24	13,975	17,476	6,102	8,009
25-44	45,617	129,140	19,674	54,705
45-54	27,760	32,373	16,168	18,836
55-64	26,791	21,594	16,678	14,194
65-74	24,165	16,092	18,349	10,302
75 plus	19,932	7,531	17,636	4,800
Total		224,206		110,846

Source: Australian Time Use Survey 1997.

Unpaid work is valued using the market replacement cost approach – what it would cost households in wages to hire others to do the household, volunteer and caring work for them. There are several variants of the market replacement cost approach. These include: individual function replacement cost approach; housekeeper replacement cost approach; and replacement cost hybrid approach.

This paper uses the replacement cost hybrid approach. Using this approach, household work is valued according to the cost of hiring a housekeeper to undertake the relevant tasks (\$12.15 an hour), and adult care and voluntary work are valued using commercial wages (ranging from \$13.73 to \$15.99 per hour depending upon the nature of the task undertaken). All dollar values used in this paper are in Australian dollars and the figures are expressed in 1997 dollars. Gross wages, rather than net wages, are used. This is consistent with the approach adopted by the Australian Bureau of Statistics (ABS 2000).

The overlapping of activities is an important dimension of time use. A number of studies have shown that overlapping activities are neither an unusual phenomenon nor a trivial issue. The inclusion of overlapped activities can provide a more accurate estimate of an individual's economic contribution, particularly in the area of non-market production of goods and services (Bittman 1996). The overlapping of activities is particularly significant for child care activities that can be combined with a wide range of household tasks such as cleaning and cooking as well as household management. Therefore time spent on primary and secondary activities are combined in the analysis.

The estimates in this paper of the value of unpaid work by different age groups differ from those produced by the ABS in their publication *Unpaid Work and the Australian Economy 1997*. One reason for the difference is that the ABS includes only primary time use in their estimates. Another reason is the fact that a new activity classification system was used for the 1997 survey. The published ABS data appear to use the 1992 classification system for the 1997 estimates in order to allow comparisons between 1992 and 1997. In this article, the 1997 classification system is used. The main effect of this is that some activities are assigned as household work, which the published ABS estimates would have assigned as voluntary work or care (ABS 2000).

The value of time use

Total value of unpaid work

Table 2 shows the per capita annual value of unpaid work by gender and age. It also shows the total value for the entire age group. Focusing first on the per capita estimates, the value of unpaid work is higher for females than males for all age groups. Women aged 65–74 undertake work at an annual per capita value of \$24,164, and those aged 75 years and over contribute \$19,932 in unpaid work each year. Older men in these same age groups contribute a little less – \$18,349 and \$17,636 respectively. While the value of unpaid work of older women is less than among women aged 25–44 (where child care boosts the value of unpaid work to \$45,617 per annum), the value of these contributions only decreases slowly after age 45 years. Older men contribute more through their unpaid work than do most younger age groups (except those aged 25–44, where the value of contributions is a little higher).

When considered in aggregate, the value of unpaid work to the Australian economy drops away with age at a faster rate than do the per capita estimates (Table 2). This is due to the relatively small proportion of the population in the

older age groups. In addition, the 25–44 years age group is a 20-year age group whereas the other age groups are ten-year age groups. However, the total amount of unpaid work remains substantial.

Value of unpaid work for people inside and outside of own household

When considering unpaid work, an important distinction is between unpaid work done for people living in the provider's own household and unpaid work for people living outside the provider's own household. Table 3 shows the average per capita value and proportion of unpaid work done for people outside their own household.

For both males and females the age pattern of the value of unpaid work done for people outside of their own household differs from that for total unpaid work and for unpaid work within the household. For females, unpaid work outside their own household increases with age to reach a maximum at 55–64 years (\$3,327 per annum) and for males it is highest for those aged 65–74 years (\$2,384 per annum). Unpaid work done for people outside their own household remains substantial for females aged 75 years plus (\$1,642 per annum). For males, the value of unpaid work outside their own household drops off very rapidly for those aged 75 years and over (\$814).

Table 3 also shows the proportion of unpaid work that is done for people outside rather than within their own household. For females aged 65 years and over, the proportion of all unpaid work done for people outside their

Table 3 Per capita value of unpaid work outside and inside of own household by gender and age, Australia 1997 (1997 dollars)

Age	Outside household		Inside household		Percentage of unpaid work provided for people outside own household	
	Female	Male	Female	Male	Female	Male
	\$ per annum				Per cent	
15-24	1,332	921	12,643	5,181	9.5	15.1
25-44	2,058	1,544	43,559	18,130	4.5	7.8
45-54	2,586	1,092	25,175	15,076	9.3	6.8
55-64	3,327	1,884	23,463	14,794	12.4	11.3
65-74	2,200	2,384	21,965	15,965	9.1	13.0
75 plus	1,642	814	18,290	16,822	8.2	4.6
Total	2,152	1,431	29,438	14,534	6.8	9.0

Source: Australian Time Use Survey 1997.

Table 4 Value of unpaid caring by age and gender, Australia, 1997 (1997 dollars)

	Female	Male
	\$ per annum	\$ per annum
Child care		
15-24 years	4,205	638
25-44 years	25,857	9,790
45-54 years	5,003	4,609
55-64 years	2,926	1,542
65-74 years	2,111	772
75 plus years	260	83
Adult care		
15-54 years	135	39
55 plus years	190	91

Note: For adult care the age ranges are collapsed to 15-54 years and 55 years plus due to the relatively small cell sizes for those actually doing adult care.
Source: Australian Time Use Survey 1997.

own household is less than among women aged 55–64 when the proportion peaks at 12.4 per cent. The proportion of unpaid work done by older women for people outside the household is comparable to that among women aged 15–24 and those aged 45–54, and much higher than among those aged between 25–44 when within-household activities predominate.

For males aged 65–74, 13 per cent of their unpaid work is contributed outside of their own household. This is the second highest proportion of all age groups. However, among males aged 75 years and over, work outside the household contributes the smallest proportion of any age group of men. This means that the share of unpaid work contributed by work outside the home peaks in the post-retirement age groups, but then falls sharply among those aged 75 and over.

Value of unpaid care: child care and adult care

There are very strong gender differences in the value of unpaid child care provided (Table 4). As expected, the value of unpaid child care is the highest for those aged 25–44 years, being \$25,857 for females and \$9,790 for males. For females, the value of unpaid child care drops rapidly for older age groups but remains substantial up until the age of 65–74 years when it is \$2,111 per annum. The amount of child care provided is quite low for those aged 75 years and older (\$260 for females and \$83 for males).

Given the relatively small numbers providing unpaid adult care, it is necessary to collapse the age categories into two groups (15–54 years and 55 years and older) to obtain statistically reliable estimates. It is important to recognise that adult care refers only to the physical care of adults (such as helping with eating, washing, dressing and so on). People who assist another adult who is in poor

health or disabled may also be doing things such as cooking, shopping and cleaning for that person. These activities are not captured by the category “adult care” but are captured in the category of household work.

The average amount of adult care per capita is quite low, ranging from \$39 per annum for males aged 15–54 years to \$190 for females aged 55 years and older.

Among older Australians, perhaps the major caring contribution is for a sick or disabled partner. This potentially reduces the need for government expenditure, although this must be offset against the fact that there are other provisions in the income support system that provide financial support to carers. There has also been a major expansion of home and community care services which has meant that the majority of older people requiring government funded care services now have access to those services in their own homes rather than in residential care. Currently, 12 per cent of people aged 70 and older receive government funded care services in the community, compared with 4 per cent in nursing home care, and 3 per cent in lower level residential care (OECD 2000: 66).

Value of volunteer work

For females, the value of volunteer work among those aged 65–74 is \$797 per person per annum. For women aged 75 years and over this value declines to \$670. While the value of voluntary work for these older women is less than for those aged between 45–64 years, they contribute more in voluntary work than do women aged 15–44 (Table 5). For males, the maximum contribution through unpaid voluntary work occurs at age 65–74 when they contribute \$1,219 per capita per annum. The value of volunteer work of those aged 75 years and over is similar to that for those aged 45–54 years, and higher than for those aged 15–24 years.

Incidence of unpaid work

Further analysis of unpaid work was conducted by focusing on the proportion who reported doing any unpaid work in the two diary days. An advantage of this shift in focus is that it provides a direct measure of the *incidence* of unpaid work, albeit one that does not capture the *amount* of unpaid work done. Because the estimates are based on time use for only two days, they are estimates of the percentage undertaking the activity for an “average two days”. The percentage undertaking the activity over a longer period of time (such as a year) will be larger. Nevertheless, the *pattern* of results over two days should be very similar to that over the year.

Table 6 shows the proportion of respondents who did unpaid work within their own household and for people outside their own household in the two diary days. The main point to be taken from Table 6 is that the percentage reporting doing unpaid work for people outside their household falls after the age of 64 for females but only after the age of 74 for males. In fact, for males, the age group 55–64 years is the most likely to report doing unpaid work for people outside of their own household (37.4 per cent).

Across all age groups, females are more likely than males to report doing unpaid work for people living outside their own household. The difference is largest for those aged 25–44 years and 45–54 years, where 51.1 and 52.1 per cent of females respectively reported doing unpaid work for people living outside of their own household. The proportion of males aged 25–44 and 45–54 reporting doing unpaid work for people outside of their own household was substantially lower at 32.7 and 30.8 per cent respectively.

Table 5 Value of volunteer work by age and gender, Australia 1997 (1997 dollars)

Age	Female \$ per annum	Male \$ per annum
15-24 years	370	369
25-44 years	609	659
45-54 years	974	563
55-64 years	938	844
65-74 years	797	1,219
75 plus years	670	559
Total	685	652

Source: Australian Time Use Survey 1997.

Table 6 Percentage doing unpaid work, by gender and age over average two days, Australia, 1997

	Age in years						Total
	15-24	25-44	45-54	55-64	65-74	75 plus	
<i>Per cent</i>							
Female							
Own household	95.5	99.2	99.5	98.4	99.4	96.2	98.3
Outside own household	41.2	51.1	52.1	51.8	41.7	31.6	47.7
Male							
Own household	84.3	93.1	93.9	96.0	99.2	99.2	92.7
Outside own household	28.7	32.7	30.8	37.4	34.9	28.2	32.2

Source: Australian Time Use Survey 1997.

Recognising the potential benefits of an ageing society

As the proportion of the Australian population aged 65 or older increases, government expenditures are expected to rise as a result of direct financial costs to governments. A focus on these financial costs has led to an unduly negative, problem-oriented view of population ageing that neglects the contribution of older citizens to the social and economic wellbeing of the nation.

This article has explored just one aspect of the contribution made by older Australians and has demonstrated that, as an age cohort, older people make valuable financial contributions to Australian society through the time they spend in unpaid caring in their own household, to their family members in other households, and to non-family members in the wider community.

It has been shown that, based on time use data, men and women aged over 65 contribute almost \$39 billion per year in unpaid work. If the unpaid contribution of people aged 55–64 is included, this contribution rises to \$74.5 billion per annum.

At the individual level, older people's unpaid work is valued at between \$20,000 to \$27,000 for older women and from just under \$17,000 to just over \$18,000 for older men. The bulk of this unpaid work is performed within the person's own home but older women undertake between \$1,600 and \$3,300 worth of unpaid work outside the home, and older men undertake between \$800 and \$2,400 worth of "external" unpaid work each year, depending on which age group of older people is considered.

Were it not for the unpaid work of older people at least some of the costs of providing care and the functions undertaken by volunteers would have to be borne in one way or another by government. As the size of this population increases, the total value of these contributions will increase. But as people get to be very old, the amount of volunteer work decreases.

In addition to the financial value of the unpaid work of older people it is also important to recognise the social importance of these activities. The unpaid labour of people can help bind society together. Much of the unpaid work of older people provides support that would be difficult to provide using market-based services. The sense that someone cares, the flexibility of the support provided by many unpaid workers, and feeling that people are not doing things merely for financial gain, can all provide something additional to the simple financial contribution of the unpaid work.

While an ageing population may require some increased expenditure on the older age cohorts, this should not be viewed simply as a one-way public transfer of funds to older people. The public expenditure of funds must be balanced against the private transfers from older people to other family members and the wider community through their unpaid work. While some theorists and activists have argued that the public transfer of funds towards older generations is a threat to intergenerational solidarity, the concerns of these theorists and commentators neglect the impact of the private transfers of older people to younger generations (via intra-family transfers), and through their contribution to the wider community.

Nor should the expenditure on income support and health for older people be regarded as an expenditure that pays no dividends. Such public expenditures can enable older people themselves to yield an investment return that favours younger family members and the wider community through their unpaid work and other transfers of goods, gifts, cash and inheritance.

Were it not for the support older people receive from the public sector, they would be in a weaker position to give something back. It can be argued that the public support provided to older people strengthens the bonds between generations. It is possible that reducing expenditure on the elderly in the name of generational equity and generational solidarity could have the effect of undermining the equity and solidarity that is currently generated by the private transfers from older people (Attias-Donfut and Arber 2000).

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