

The Parliament of the Commonwealth of Australia

HOUSE OF REPRESENTATIVES
STANDING COMMITTEE ON COMMUNITY AFFAIRS

IS RETIREMENT WORKING?

A Report on the Community Involvement of Retired Persons

February 1990

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FOREWORD

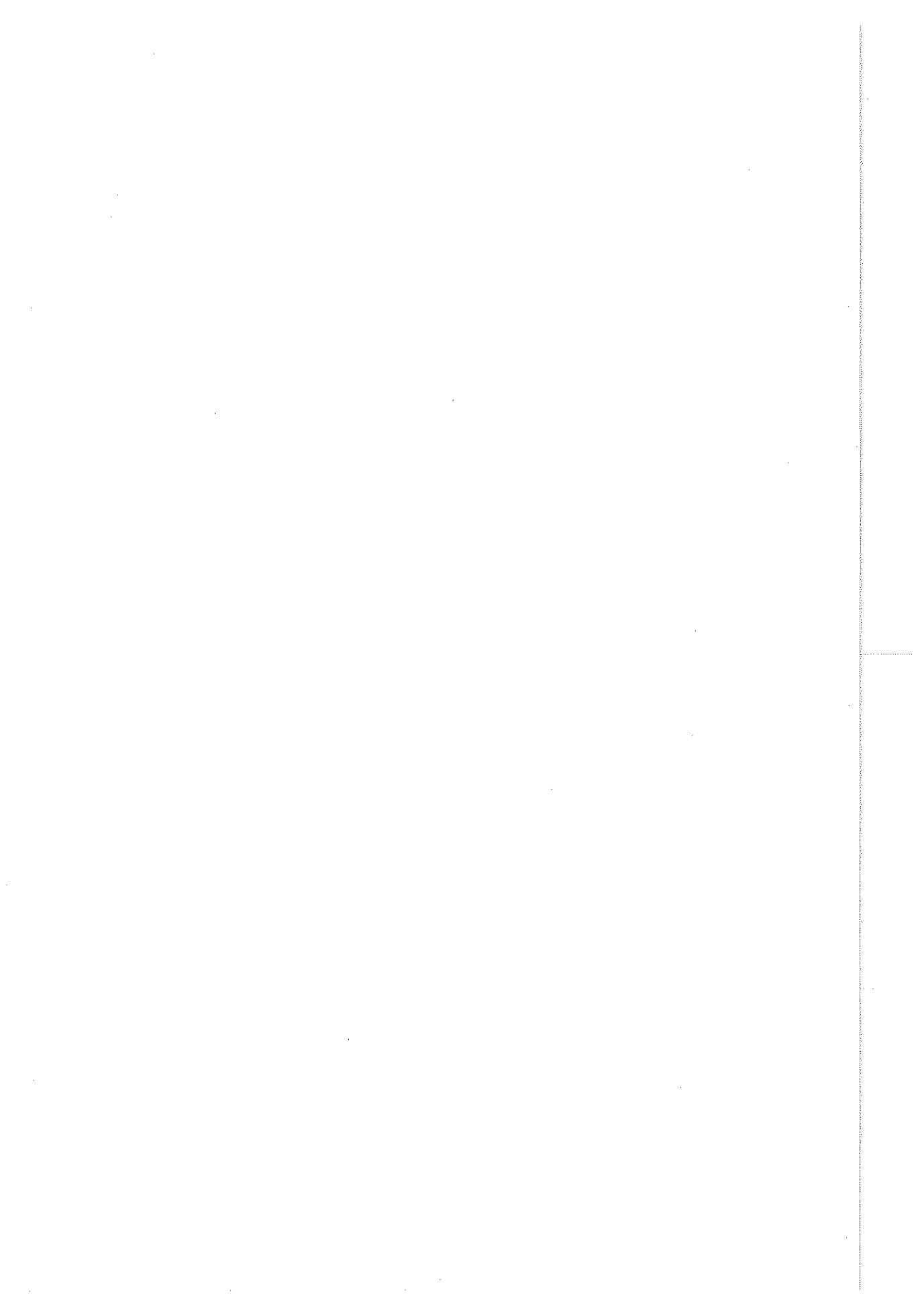
The Committee commenced this inquiry knowing it was the first time a national overview of retirement had been attempted.

The scope of the inquiry was deliberately broad to enable a comprehensive and wide ranging study with considerable community input.

The Committee thanks the individuals and organisations who contributed to the inquiry and, in particular, would like to acknowledge the participation by those who attended the Committee's workshop in September.

The workshop helped to summarise and clarify the major issues before commencing work on the final report. Committee Members were pleased with the results. The transcript of the final session of the workshop, which details the ordering of priorities of participants, is an excellent summary of the broad range of input to the inquiry and is included as an appendix to the report.

The Committee has been encouraged by various changes which are taking place across Australia and trusts that this report will give further direction for a coordinated approach towards an active and involved retirement for people in their third phase of life.



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HOUSE OF REPRESENTATIVES STANDING COMMITTEE
ON COMMUNITY AFFAIRS

Members of the Committee

Neil O'Keefe, MP (Chairman)
David Connolly, MP (Deputy Chairman)
Charles Blunt, MP*
Ray Braithwaite, MP*
Alan Cadman, MP
Stephen Dubois, MP
Wendy Fatin, MP
Elizabeth Harvey, MP
Gary Johns, MP
The Hon. Bob Katter, MP
Jeannette McHugh, MP
Con Sciacca, MP
The Hon. Ian Wilson, MP

* Ray Braithwaite replaced Charles Blunt as a member of the Committee on 29 May 1989.

Committee Secretariat

Bjarne Nordin, Secretary
Linda Holub
Robyn Sargent
Helen Fyfe
Marlene Lyons

TERMS OF REFERENCE FOR THE INQUIRY

The Committee is to inquire into and report to the Parliament on:

- i) the effectiveness of current community arrangements to assist retired persons and those planning for retirement to:
 - (a) maintain an active role in community affairs;
 - (b) have access to advice and options which maintain an active and positive use of leisure time; and
 - (c) provide for maximum opportunity to participate in continuing voluntary and/or paid work.

ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACIR	Advisory Council for Inter-government Relations
ALGA	Australian Local Government Association
CSS	Commonwealth Superannuation Scheme
DASETT	Department of the Arts, Sport, the Environment, Tourism and Territories
DCS&H	Department of Community Services and Health
DILGEA	Department of Immigration, Local Government and Ethnic Affairs
DSS	Department of Social Security
FISP	Financial Information Service for Pensioners
HACC	Home and Community Care (HACC) Program
NESB	Non-English Speaking Background
RSL	Returned Services League of Australia
RSVP	Retired and Senior Volunteer Program
U3A	University of the Third Age

LIST OF APPENDICES

1. List of submissions
2. Details of hearings and witnesses
3. Details of informal discussions and meetings
4. List of workshop participants
5. Volunteer Centre of New South Wales Certificate
6. Volunteer Centre of New South Wales Thank you Card
7. Extract from the transcript of the final session of the Committee's Workshop

RECOMMENDATIONS

The recommendations listed below must be read in the context of the Report. They are not necessarily listed in the order in which they appear in the Report, but reflect a practical approach to the issues addressed in the recommendations.

A Coordinated Structure and Approach

1. The Committee recommends that each State establish an agency which has responsibility for providing the government with policy advice on issues affecting older people. (Para 3.4.10)
2. The Committee recommends that governments identify a particular Minister with policy responsibility for issues affecting older people. (Para 3.4.12)

Ministerial Council

3. The Committee recommends the establishment of an intergovernmental Ministerial Council of Ministers with portfolio responsibility for issues concerning older people. All relevant State and Commonwealth Ministers should be involved. (Para 3.6.3)

The Commonwealth Office for the Aged

4. The Committee recommends that the brief of the Office for the Aged incorporate the following functions, some of which are already being undertaken by the Office:

- the development of effective networks of communication with peak organisations representing older people of all backgrounds as well as service providers;
- consultation with older people through the peak organisations on a regular basis to ensure their involvement in the decision making process;
- direct advice to government, through the relevant Minister, of issues raised by older people or of concern to older people;
- coordination of all Government programs which impact directly or indirectly on older people both within the Department of Community Services and Health and other government instrumentalities;
- regular and ongoing liaison with the Office's State counterparts as a focal point for government activity in the area;
- the development of programs encouraging health advancement and improved quality of life amongst older people; and
- the facilitation of a greater community awareness of the ageing process. (Para 3.5.4)

Perceptions of Older People

5. The Committee recommends that the Commonwealth Government initiate a public campaign to promote a more realistic and positive picture of older people. (Para 2.9.6)
6. Furthermore, the Committee recommends that:
 - the Commonwealth Office for the Aged have responsibility for developing the campaign in consultation with its counterparts (where they exist) in the States;
 - all State and and Territory Governments develop their own strategies to complement the national strategy. State and Territory Governments which have already established a government commitment should include the aims of the national strategy in their own programs; and
 - Local Government further refine its policies for older residents based upon the principles of the national and relevant State strategy.(Para 2.9.7)

Age Discrimination

7. The Committee recommends that the Federal Government formally recognise that certain kinds of age discrimination be included in the anti-discrimination legislation. (Para 3.7.49)
8. The Committee recommends that these proposals should be developed in consultation with the States to encourage a consistent and coordinated approach. (Para 3.7.50)

9. The Committee recommends that the unresolved issues in relation to legislating against age discrimination be the subject of a joint task force approach by the relevant bodies as a matter of urgency. (Para 3.7.51)

Volunteer Effort

10. The Committee recommends that the three tiers of government examine the effectiveness of and the means by which small grants could be administered by coordinating organisations to enable a level of reimbursement of transport and essential incidental costs. (Para 6.5.8)

11. The Committee recommends that voluntary organisations and each tier of government seek to quantify and maximise the multiplier effect. This may involve providing increased funding to assist employment of coordinators and staff skilled in recruitment and management of self help programs. (Para 6.5.19)

12. The Committee recommends that State Governments negotiate with the insurance industry with a view to extending insurance coverage for older volunteer workers as a matter of priority (following the lead established by South Australia).
(Para 6.5.24)

13. The Committee recommends that governments at all levels institute a more comprehensive system for recognition of volunteer effort. The Committee believes that the recognition of older volunteers could coincide with Senior Citizens' Week (or its equivalent) and is one of a number of occasions when this recognition could be given.
(Para 6.6.15)

14. In the case of older people, the Committee recommends that the Commonwealth Office for the Aged should monitor the development of a more formal approach which could include recognition certificates, a dinner or lunch, and recognition through the honours system. (Para 6.6.16)
15. The Committee recommends that grants provided to organisations who make use of volunteers should include a component to cover the cost of some basic training.
(Para 6.7.5)

Pre-retirement Counselling

16. The Committee recommends that a comprehensive program of retirement counselling be available to everyone approaching retirement. (Para 4.3.2)
17. The Committee recommends that, as a starting premise, Commonwealth, State and Local Government should ensure that comprehensive retirement counselling programs are in place for their own employees. (Para 4.3.3)
18. The Committee recommends that programs be available at counselling centres to cater for people who may not be in the workforce. For example, many women have traditionally worked in the home and have not been included in planning, for retirement. (Para 4.3.4)
19. The Committee recommends that funding be made available to SBS and ethnic radio stations as part of the national campaign for pre-retirement counselling to develop segments and/or programs dealing with issues of concern to people approaching retirement. (Para 7.2.23)

20. The Committee also recommends that funds made available to ethnic organisations include a component to employ appropriately qualified staff for the development and introduction of relevant pre-retirement courses for older people in ethnic communities. (Para 7.2.24)

Flexible Retirement

21. The Committee recommends that action be taken to remove any remaining barriers which currently inhibit phased retirement and that the notion of a phased withdrawal from the workforce be actively encouraged. (Para 4.5.9)

Transport and Mobility

22. The Committee recommends that the Ministerial Council give priority to consultation between State Governments on the concept of a national 'Senior's Card' which would allow concessional travel to people in retirement.
(Para 5.2.16)

23. The Committee recommends that Local Government in conjunction with local operators, consult with community groups representing older people with the aim of developing more flexible local transport arrangements (including the use of community buses). (Para 5.2.17)

24. The Committee recommends that urban transit authorities and private operators take account of the needs of older passengers when design factors, such as size of steps, placement of hand-rails and cords are being considered.
(Para 5.2.18)

SUPPLEMENT TO RECOMMENDATIONS

The Committee, as well as making the recommendations set out above, has made several observations concerning directions to be followed. While not having the formal status of recommendations, these observations are important for the implementation of the report strategy.

1. The Committee believes the model provided by the Feeling Good Shop is a useful one and could be used on a much wider scale. (Para 3.3.9)
2. The Committee considers there is merit in investigating the possibility of using senior citizen centres (for health promotion). All the evidence received by the Committee suggests that they tend to be underutilised, partly because they lack a focus. By involving Senior Citizens Centres in this way, a valuable community resource already in existence can be expanded.
(Para 3.3.10)
3. Noting that Local Government is at the forefront of implementation of programs for older people at the local level, the Ministerial Council should also consider the means by which Local Government will be formally involved.
(Para 3.6.4)
4. A Standing Committee comprising the permanent head of relevant departments or equivalent figure of the relevant agency should be established to advise Ministers (on matters affecting older people in Australia).
(Para 3.6.6)

5. Chairmanship of the Standing Committee should parallel Council Chairmanship. (Para 3.6.8)
6. The Ministerial Council and Standing Committee should be supported by a Secretariat. While practice varies from one Ministerial Council to another, the Committee would favour an approach whereby the Secretariat would be located within the Commonwealth Office for the Aged, but funded on a shared basis by all participants.
(Para 3.6.9)
7. The Committee believes that there should be greater recognition of the value of increased educational opportunities for people of all ages. (Para 4.2.37)
8. The range of options and the possible implications of a particular choice (of accommodation), makes it important that the merits and disadvantages of each option are properly considered. Inclusion of (accommodation planning) in pre-retirement seminars would be invaluable.
(Para 4.2.53)
9. The Committee's work on the Department of Social Security's information strategies may be a useful reference for all Departments looking to overcome deficiencies in information programs. (Para 4.4.5)
10. The Committee would encourage those agencies with responsibility for pedestrian safety to examine the Report of the Western Australian Safety for Seniors Working Group, as it provides a detailed examination of issues relating to pedestrian safety. (Para 5.3.2)

11. Given that Volunteer Centres are generally already in place, it may be most effective to give these Centres official recognition. In doing so, a specific charter of the Centres could be to place special emphasis on volunteers seeking placement in the over 55 age group. (Para 6.8.10)
12. The Committee considers that the proposal (to establish an ethnic arts cooperative) has considerable merit and should be investigated further. (Para 7.2.29)
13. The Committee endorses the thrust of the approach suggested in the recommendations of the consultant's report to the Minister for Housing and Aged Care, on issues affecting residents of nursing homes and hospitals:
 - The Department of Community Services and Health should promote and fund the dissemination of information by appropriate community based older people's organisations (Rec 12.2);
 - Nursing homes and hostels should adopt as a basic operating principle that each resident should have access to all activities which they would have had in their own homes, subject to the requirements of living in a shared environment (Rec 14);
 - Facilities and community organisations should develop programs that allow residents to become more involved in their local communities and vice versa (Rec 25);
 - The Department should explore the possibility of funding a range of recreational services independent of the facility, thus enabling a higher degree of interaction with the general community (Rec 31.1); and
 - The Commonwealth Government should fund a community education program which would promote the positive aspects of ageing and the role of the community in enabling residents to continue to participate in their usual activities (Rec 42.1)" (Coleman, 1989:6-7). (Para 7.3.50)

CHAPTER 1

ESTABLISHMENT OF THE INQUIRY

1.1 Introduction

1.1.1 On 1 February 1988, the Acting Minister for Community Services and Health, Mr Ben Humphreys, MP, wrote to the Chairman, Mr Neil O'Keefe, MP, referring an inquiry to the Committee. The specific terms of reference were to examine the effectiveness of current arrangements to assist retired persons and those planning for retirement to:

- a) maintain an active role in community affairs;
- b) have access to advice and options which maintain an active and positive use of leisure time; and
- c) provide maximum opportunity to participate in continuing voluntary and/or paid work.

1.2 Conduct of the inquiry

1.2.1 The inquiry was advertised in the major metropolitan newspapers in September 1988. In addition, letters inviting submissions were sent to over 70 individuals and organisations likely to have an interest in the inquiry.

1.2.2 The Committee received 109 submissions from individuals, organisations representing older people, voluntary organisations, government bodies and organisations representing older people of non-English speaking background. A list of all submissions received by the Committee is provided at Appendix 1.

1.2.3 The Committee held public hearings in all State capitals. A list of witnesses who appeared before the Committee is at Appendix 2. Inspections and informal discussions were held at a number of centres. In Brisbane, the Committee visited the University of the Third Age (U3A) at Redcliffe and inspected the Donald Simpson Leisure Centre at Cleveland. In Adelaide, the Committee held informal discussions with members of the Glenelg Community Council at Glenelg.

1.2.4 The Committee inspected the Feeling Good Shop in Hobart, a joint project of the Tasmanian Departments of Health Services and Sport and Recreation. The Committee also held informal discussions with the Tasmanian Council on the Ageing.

1.2.5 The Committee's program included a visit to the Volunteer Centre of New South Wales which runs the Retired and Senior Volunteer Program (RSVP). Appendix 3 provides a detailed list of organisations with which the Committee and Secretariat held informal discussions.

1.2.6 The Committee also held a workshop in Canberra on 11-12 September 1989. It provided an opportunity for the major issues identified to be further debated and discussed by those who had particular interest in the Committee's inquiry.

1.2.7 The workshop was attended by individuals and representatives of groups who had made submissions to the Committee during its hearings. In addition, representatives from academic institutions, the media, government agencies, organisations of older people and other lobby groups attended the workshop. Appendix 4 provides a list of workshop delegates.

1.3 Preliminary Observations

" ... the dominant issue now emerging is the social and economic cost to society of shutting out older people from mainstream life. Loss of income, status and a positive role in community life means a greater

likelihood of dependence on the taxpayer. In addition, the failure by society to use the experience of older people results in further costs to our communities" (NT Department of Health and Community Services, Submission No 86:394).

1.3.1 The picture reflecting an increasing proportion of old people in the population is clear. It should not be cause for alarm. However, it does present a challenge. It demands that we reassess the way in which we think about ageing and the capabilities and potential of older people. Older people must be seen as a valuable national resource.

1.3.2 It is disturbing to find that many of the expectations of society about older people are generally based on myths and misconceptions about the capabilities of people in the third phase of life. Moreover, some accepted practices are in fact discriminatory and are based on decisions made early this century.

1.3.3 Older people are as diverse as any group in society and reflect the social and cultural mix of any cross section of the community. Their needs and aspirations differ with their individual circumstances.

1.3.4 Currently, a number of structural barriers impede capacity to maintain an active lifestyle in retirement. These are discussed in detail in this report, and include such factors as age discrimination, transport and mobility and lack of access to information and advice.

1.3.5 Governments at all levels have a responsibility to ensure that their policies do not directly or indirectly impede older people wanting to stay active in the community.

1.3.6 In fact, there are a number of very good reasons why governments should facilitate active retirement. There is sufficient evidence to substantiate a claim that a more active older population is likely to be a healthier one. This of course

will have benefits for the individual as well as the community generally. It is therefore incumbent upon governments to promote active retirement.

1.3.7 For many older people, work has provided a sense of identity and recognition of a contribution to society. A substitute must be established in retirement to maintain individual self-esteem.

1.3.8 An encouraging fact which emerged during the inquiry is the extent to which small locally based community organisations are meeting the needs of individual groups.

1.3.9 Nonetheless, the Committee has concluded that the social and activity needs of many older people are not fully met and consequently the enormous potential for self-help is not fully realised.

1.3.10 In order to change this the Committee has developed a three-pronged approach which aims to maximise potential while maintaining variety and freedom of choice available to older people. The Committee's recommendations focus on:

- a public campaign promoting a more realistic and positive picture of older people, including a change in the way the subject of ageing is handled generally, and in school curricula specifically;
- a national strategy involving governments, the private sector, unions and community organisations which would make pre-retirement counselling available to all older people whether in or out of the workforce; and
- greater recognition of the contribution of voluntary effort and the varied and interesting opportunities available.

1.3.11 The Committee has developed a structured approach for governments to develop coordinated policies and programs in this area. The Committee believes that a coordinated approach is important and for this reason has called for the establishment of a Ministerial Council of relevant Ministers.

1.3.12 In the interim, the Commonwealth Office for the Aged is well placed to take the initiative in a number of areas and the Committee believes it should do so.

CHAPTER 2

GREYING AUSTRALIA?

2.1 Population trends

2.1.1 Australia's population, like that of other western countries, is growing older. This is a result of a decline in mortality levels as well as declining levels of fertility (Department of Immigration, Local Government and Ethnic Affairs (DILGEA), 1988).

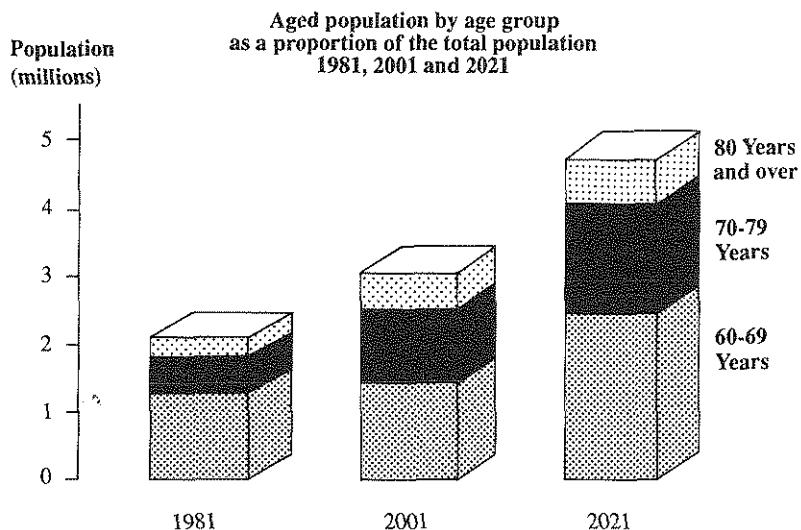
2.1.2 The Committee's examination of the data indicates that while the profile of Australia's population is changing, this change will be more marked in the next century.

2.1.3 According to Australian Bureau of Statistics (ABS) estimates, 15.4 per cent of the population was aged 60 years and over as at 30 June 1989 (ABS, 1989). This is projected "to increase to 16 per cent in 2001 and to 22 per cent in 2021" (Kendig and McCallum, 1986:4).

2.1.4 The age structure of the older population will also change significantly over the decades ahead. This will be marked by two phases. From now to the end of this century, the most rapid increases will be among those aged 75 years and over. In the second stage (from 2001 to 2021), as a consequence of the post World War II baby boom, growth will be reflected among those aged 60 to 69 years. After 2021 there will be increases in the proportion of people over 75 years of age.

2.1.5 These changes and those outlined in paragraph 2.1.3 are depicted graphically in Figure 1 following.

FIGURE 1

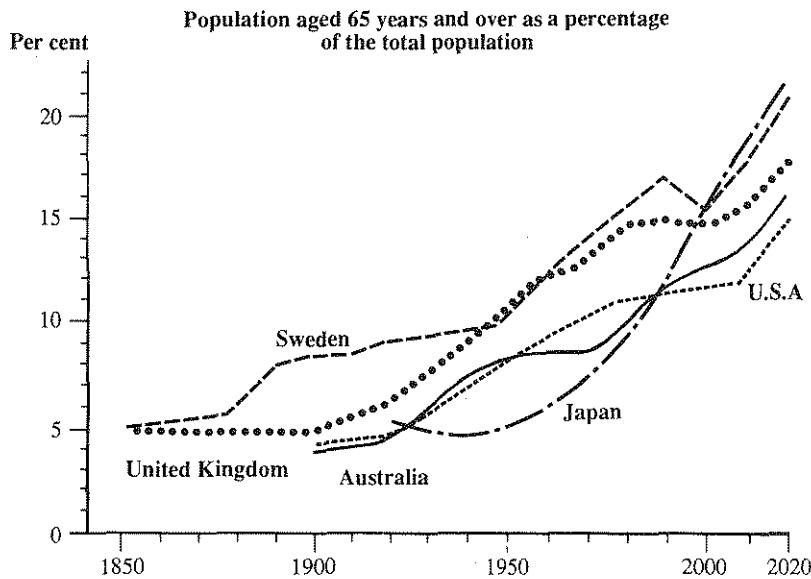


(Source: Kendig and Mc Callum, Greying Australia, 1986:4)

2.2 Overseas experience

2.2.1 While these predictions may seem fairly dramatic, when set against the experience of other countries, Australia's projected demographic changes appear more gradual.

FIGURE 2



(Source: Kendig and Mc Callum, Greying Australia, 1986:3)

2.2.2 Figure 2 above shows that the ageing of Japan's population is far more rapid and Sweden is already experiencing larger proportions in the over age 65 categories (Kendig and McCallum, 1986:3).

Table 1

PROJECTED AGED DEPENDENCY RATIOS^(a) IN SELECTED OECD COUNTRIES

	1980	2000	2020	2040
Australia	14.8	17.5	23.6	32.1
Austria	24.2	22.6	30.4	40.8
Belgium	21.9	22.0	26.9	36.0
Canada	14.1	19.0	28.9	37.8
Denmark	22.3	21.5	30.5	42.1
France	21.9	23.3	30.6	38.2
Germany	23.4	25.4	33.5	48.2
Italy	20.8	22.6	33.6	37.8
Japan	13.5	22.6	33.6	37.8
Netherlands	17.4	19.7	28.9	42.0
New Zealand	15.4	16.3	23.0	35.8
Sweden	25.4	25.1	33.1	37.4
United Kingdom	23.2	22.3	25.5	33.1
United States	17.1	18.2	25.0	32.3

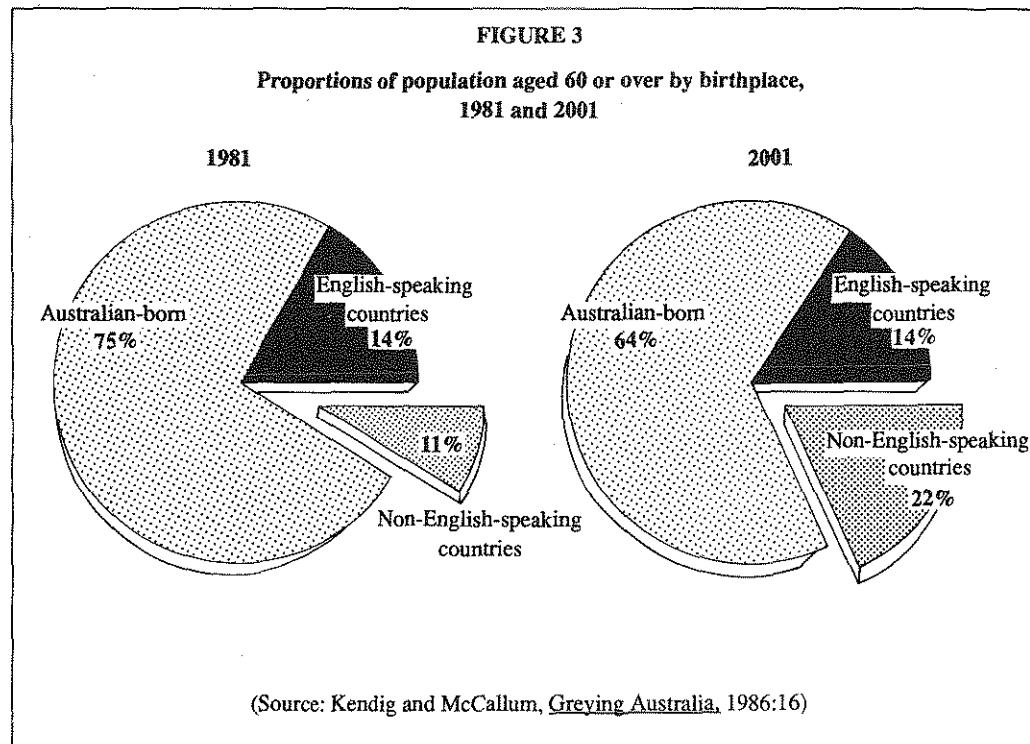
(a) Population aged 65 and over as a percentage of the population aged 15 to 64.

(Source: Foster, Towards a National Retirement Incomes Policy, Social Security Review, Issues Paper No 6, 1988:54).

2.2.3 As can be seen by table 1, "the projected age structure of the Australian population in 2020 is younger than that for any of the main OECD countries, other than New Zealand", (Foster, 1986:53).

2.3 Australia's overseas born ageing population

2.3.1 Figure 3 illustrates the increasing proportions of the population aged 60 or over by birthplace.



2.3.2 The increase in ethnic heterogeneity of Australia's older population "is a relatively new phenomenon and will consequently have a significant impact on, not only the size and composition of the elderly population, but also the problems they experience" (DILGEA, 1988:49). A separate section in this report deals with older people of non-English speaking background.

2.4 Women

2.4.1 A further noteworthy feature of Australia's ageing population is the increasing imbalance in the sex ratio with higher numbers of women in the aged population. This results from the high life expectancy of women compared to men in Australia (Kendig and McCallum, 1986; DILGEA, 1988). This feature is shown in figure 4 opposite.

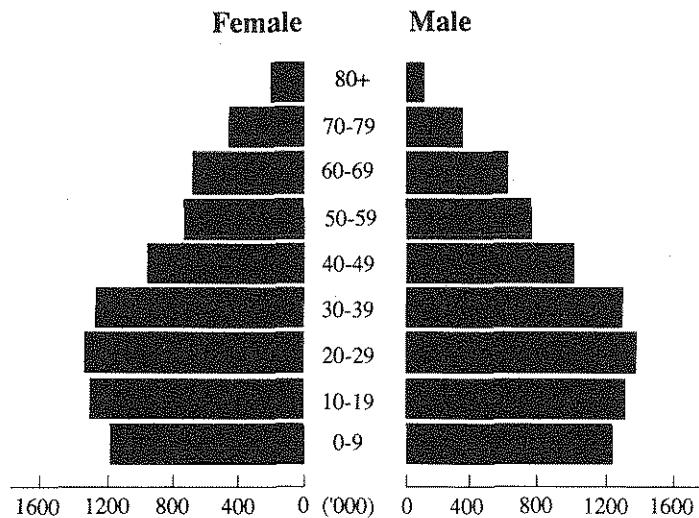
2.5 Dependency ratios

2.5.1 In order to examine the significance of the data presented above it is important to set it against information about the size of the working population generally. This crude measure gives some indication of the extent to which older retired people will be dependent on the working population and is known as the old age dependency ratio.

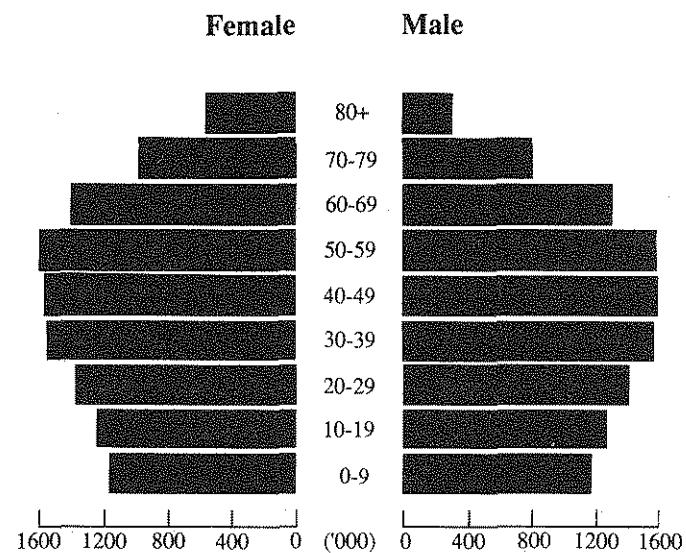
2.5.2 Projections are difficult to make because of variations in fertility, migration and mortality rates. However, Foster reports that the "former Australian Government Actuary has shown that there is no avoiding the fact that there will be a substantial rise in old age dependency early next century" (Foster, 1988;51).

2.5.3 Figure 5 below illustrates a number of projections of both aged and youth dependency ratios based on different assumptions. The youth dependency ratio reflects the proportion of young people, under 19 years of age, to the total working population.

FIGURE 4
Age - sex structure
Australia, 1987

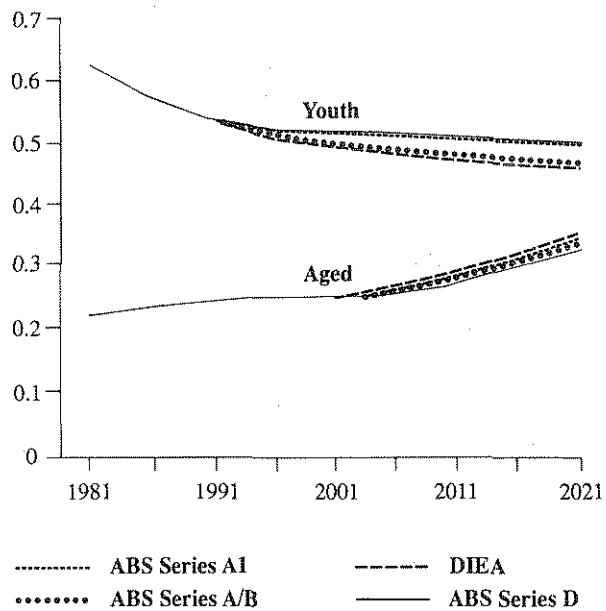


Australia, 2021



(Source: Foster, Towards a National Retirement Incomes Policy,
Social Security Review Issues Paper No 6, 1988:52)

FIGURE 5
Aged and youth dependency ratios, 1981-2021



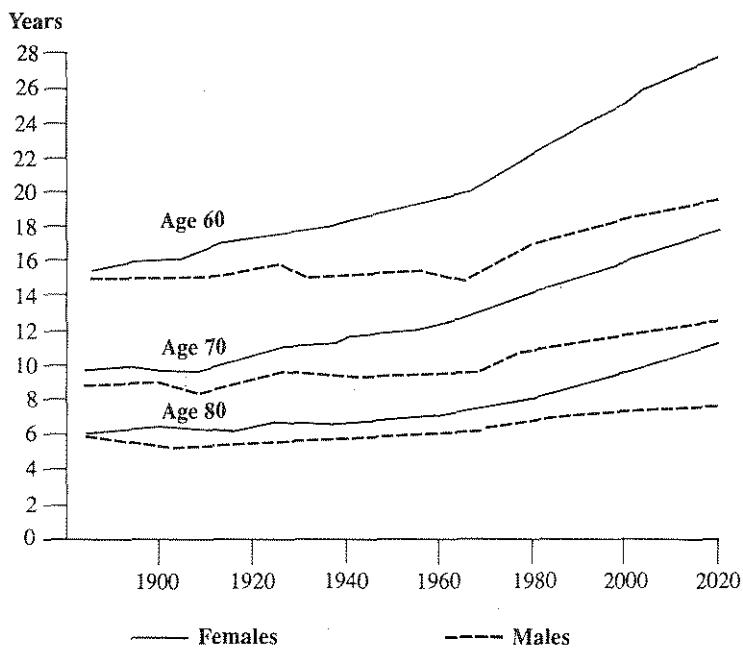
(Source: Kendig and McCallum, Greying Australia, 1986:9)

2.6 Social trends

2.6.1 One of the key factors in looking at the issue of community involvement is the increase in people's life expectancies. It means that more people are spending longer periods in retirement and that this trend will increase.

2.6.2 Figure 6 shows life expectations at selected ages from 1881 to 2020. ABS projections indicate that this tendency towards longer life expectancy is likely to continue (Kendig and McCallum, 1986:7).

FIGURE 6
Life expectation at selected ages 1881 to 2020



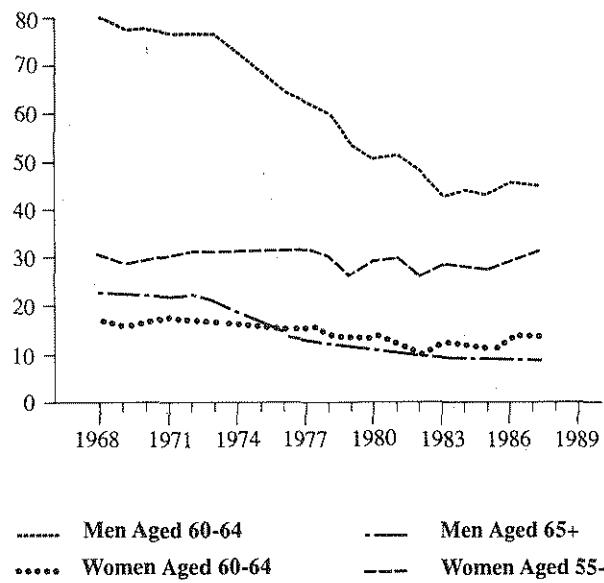
(Source: Kendig and McCallum, Greying Australia, 1986:6)

2.6.3 This factor is of key importance to the subject of this inquiry. It means that certain socially accepted norms are coming into question. For example, a male born in 1940 will have a life expectancy of approximately 75 years. This means that the average male now will have around 10 years after age 65 retirement. The appropriateness of age 65 retirement established in the 1880's by German Chancellor Otto Von Bismark when the average life expectancy was 45 is now under challenge.

2.6.4 This problem is further exacerbated by the trend towards early retirement in Australia.

FIGURE 7

Labour Force Participation Rates of Men Aged 60+
and Women Aged 55-64: 1968 to 1987



(Source: Foster, Towards a National Retirement Incomes Policy,
Social Security Review, Issues Paper No. 6, 1988-58).

2.6.5 Figure 7 "shows that the 'normal' retirement age for men has in fact declined over the past two decades. In 1968 just under 80 per cent of males aged 60 to 64 were still in the workforce. This fell to 50 percent by the early 1980's and continued to fall, so that by 1987, it was just under 45 percent" (Foster, 1988:58).

2.6.6 This in turn has led to an even larger group of people in retirement for longer periods. The Committee heard reports that while the attitude of many employees may be to embrace the prospect of retirement and early retirement with some enthusiasm, many become bored and frustrated later as they have been unable to establish a new life style.

2.7 Stereotypes and the role of the media

2.7.1 One of the common complaints to the Committee during the inquiry was the stereotyping of older people by the media. There is concern about the extent to which images portrayed by the media influence community expectations of what older people are or are not and should or should not be doing.

2.7.2 There are perceptions that the media portrays older people as:

- inflexible and unable to accept change;
- unproductive;
- unable to learn, mentally deteriorating;
- withdrawing from society;
- eventually needing institutionalisation;
- regressing back to childhood;
- becoming unhealthy;
- becoming asexual; and
- being a homogeneous group.

2.7.3 One submission summarised the treatment of older people in this way:

"Older people are often presented either as:

The Stereotype e.g.:

- Shots of Nursing Home patients, being spoon-fed, as newsreader announces figures on increase in ageing population;
- "Silly old busy-body" characters, in soap operas;
- An otherwise sympathetic newspaper cartoon about pensioners' travel concessions showing bent-over little old man waving walking stick.

or as :

Exceptions to the Stereotype e.g.:

- Tap dancing granny in fiftieth solo balloon flight singing "Mammy" backwards
"Isn't she good for her age??"

At every age, there are unusually talented people,"
(NSW Council on the Ageing: Submission No 75, 292).

2.7.4 Similar examples were given to the Committee during the public hearings and can be found throughout the submissions.

2.7.5 The relevance to this inquiry is that these misconceptions influence policy decisions and can seriously affect the services and programs which are provided.

2.7.6 This was recognised in the submission from the Australian Local Government Association (ALGA), which argued:

"Current misconceptions and prejudices about the needs and aspirations of our elderly citizens tend to increase the complexity of possible solutions" (Submission No 109:724).

2.7.7 The evidence shows however, that older people are as heterogeneous as any other group in society; with diverse backgrounds, interests, financial circumstances, physical capabilities and other individual attributes.

2.7.8 Indeed, "an impressive body of research in psychogerontology demonstrates that a good deal of ill health and dependency even in very old age is induced by society's expectation that age brings infirmity and dependence" (Thane, 1987:380).

2.7.9 The submission from the NSW Council on the Ageing reports some of the facts about the ageing population:

". 4 per cent of the 65 plus years population are in nursing homes. This rises to 9 per cent of the 75 plus age group;

. people over 65 years have periods of reduced activity due to illness about as often as people under 65 years. They are more likely to have chronic health conditions, but limiting chronic conditions only increase after 75 years;

dependency (i.e. needing help with bathing, feeding or dressing) occurs in only 2 per cent of those aged between 65 and 74; 6 per cent of the 75-84 year olds and 28 per cent of the 85 plus age group" (Submission No 75:290).

2.7.10 The question of whether the media merely reflects community attitudes or is responsible for developing those attitudes is probably a moot point. It can be argued that "the media has the capacity not only to mirror, but to influence community attitudes by encouraging balanced debate and addressing positively issues of ageing" (Elsworth, 1989:1).

2.7.11 The Committee cannot make prescriptions about the way in which the media covers certain topics, but the Committee would encourage a more enlightened approach to reporting of topics involving older people.

2.7.12 Generally speaking, the issues which tend to be given public emphasis are those relating to financial security (for example, the assets test, pension levels and the like).

2.7.13 "The social, medical and other sociological problems of the aged are not matters of current political debate. They are not on the political agenda at election time, or at any other time", (Solomon, 1988:21).

2.7.14 The implications are that issues can be ignored and policy decisions misdirected if they are based on narrow assumptions.

2.8 Recent initiatives

2.8.1 In recent times, there has been greater recognition of this deficiency and governments are giving this area a much higher profile.

2.8.2 In Western Australia for example, the Government has developed an 'Accord with Seniors'. The Accord is a Government 'Commitment to Care and Respect with Seniors'.

2.8.3 The Accord is based on four principles, central to the Government's overall social strategy for Western Australia and outlined in a publication released by the West Australian Bureau for the Aged. The principles are:

- ". creation of a fairer society offering security and dignity to all its citizens;
- . protection of the frail and assistance for the needy;
- . increased opportunities for seniors to participate in community activities;
- . a partnership between Government and community groups to enhance quality of life".

2.8.4 In October 1987 the South Australian Minister of Health and Community Welfare launched a "Green Paper" entitled Ageing: A Five Year Strategy. The Ageing Strategy is built on a number of service principles namely:

- ". the best possible access to quality services for people in greatest need;
- . high quality service delivery, within available resources;
- . a stronger emphasis on effective prevention of ill-health, poverty and social disadvantage;
- . more opportunities for people to be involved and to influence the policies of their own health and welfare services;
- . better co-ordination of all health and welfare resources, Government, non-government and private." (S.A. Office of the Commissioner for Ageing, 1988:24).

2.8.5 New South Wales is currently undertaking a review of Government policies and programs affecting older people in that State. In attempting to give that process a high political

profile the NSW Premier will be hosting a conference on ageing in May 1990 (McFee, Workshop Transcript, 11-12 September 1989).

2.8.6 The Committee welcomes this shift in consideration of issues affecting older people and believes that it is likely to result in a much more appropriate policy mix.

2.9 A national campaign

2.9.1 There was a strong feeling expressed by many people during the inquiry that the lack of frequent contact between generations was a factor in the stereotyping of older people. A shift away from extended family relationships reduced the experience younger people have of older people.

2.9.2 This point was made most cogently in a submission from Mr Jack Feeny:

"The trends in our society deny many of the young the support and concern that used to be provided by family elders. Many of the elderly have lost their traditionally respected roles as mentors with valuable experience and skills to be shared" (Submission No 59:185).

2.9.3 The Committee recognises that in order to attempt a change in the way society views older people, considerable emphasis will need to be placed on renewing contact between people of different generations.

2.9.4 In the past, where attention has been focused on particular issues and specific campaigns developed such as "Keep Australia Beautiful" and "Life Be In It", a significant change in community attitudes has been achieved over time.

2.9.5 A similar campaign focusing on older people could deflect some of the misconceptions which influence community thinking and policy making. In some cases, it will be necessary to complement attitudinal change with appropriate legislative and policy change.

2.9.6 The Committee therefore recommends that the Commonwealth Government initiate a public campaign to promote a more realistic and positive picture of older people.

2.9.7 Furthermore, the Committee recommends that:

- the Commonwealth Office for the Aged have responsibility for developing the campaign in consultation with its counterparts (where they exist) in the States;
- all State and Territory Governments develop their own strategies to complement the national strategy. State and Territory Governments which have already established a government commitment should include the aims of the national strategy in their own programs; and
- Local Government further refine its policies for older residents, based upon the principles of the national and relevant State strategy.

2.9.8 This approach will help to ensure that older people across Australia are accorded a uniform level of service opportunity. Each State and Territory Government will, however, be able to complement the national strategy with its own strategy which will be relevant to its own programs and services. Likewise, local governments will have a national and State focus which they can adapt to meet their local community's requirements.

CHAPTER 3

ROLE OF GOVERNMENT AND INTERGOVERNMENT RELATIONS

3.1 Introduction

3.1.1 As a result of the historical development of Australia's federal system all three levels of government are involved in the provision of services to older people.

3.1.2 It is worthwhile to reflect on the responsibilities of each tier of government and whether it is producing the most appropriate method of service and program delivery. As Kendig states, "policies for older people are the product of persistent historical legacies which are not always appropriate for the present, let alone for the future" (1989a:40).

3.1.3 "In April 1977 the Advisory Council for Inter-government Relations (ACIR) was asked by the Premiers' Conference to undertake an examination of the relationships which should exist between Federal, State and local governments. As part of its examination, ACIR decided to investigate relationships among governments in a number of particular functional areas, including a Report on intergovernmental relations in the provision of services for aged persons which was produced in 1983.

3.2 Current situation

3.2.1 Whilst all three spheres of government are involved in the provision of services for the aged, their individual roles are not clearly defined. The Commonwealth has certain specific

constitutional powers to provide pensions and medical and hospital benefits and services. There has been considerable debate, however, on its role in the other welfare areas.

3.2.2 The States have traditionally accepted responsibility for the direct provision of welfare services other than income maintenance. Since 1954 the Commonwealth has provided an increasing number of specific purpose grants to the States and eligible organisations for the provision of welfare and health services to the aged. The roles of Commonwealth and State governments have, therefore, become somewhat blurred.

3.2.3 Local government's involvement is relatively recent and by no means uniform throughout Australia. This reflects recent changes in local government's perception of its role from a mere provider of physical services, such as roads and garbage collection, to one that includes, as well, the provision of a varying range of community based social services"

(ACIR, 1983:1-2).

3.3 Health and activity

3.3.1 Professionals working in the field of gerontology maintain that "life satisfaction among the elderly is dependent on a level of activity in the later years which corresponds to the amount of activity typically undertaken throughout one's lifetime" (Bogat and Jason, 1983:267). For this reason, it is important to develop the concept of active retirement.

3.3.2 During the presentation of a paper to the Committee's workshop, the Chairperson of the National Better Health Council, Wendy McCarthy, reported on the results of consultations by the project planning team of the Better Health Program. "The feedback was that the health of older people was directly related to the extent to which older people could participate in and maintain involvement with social networks and the community" (McCarthy, Workshop Transcript, 11-12 September 1989:177).

3.3.3 McCarthy went on to say that "health was also seen by the Better Health Program as being determined by social factors, particularly community attitudes to ageing; older peoples' attitudes to their age, community support networks and services which facilitated independence rather than dependence" (McCarthy, Workshop Transcript, 11-12 September:178).

3.3.4 According to McCallum, Mobily (1982) has found that:

"many elderly people believe that the need for exercise declines with age, that exercise is too risky to old people, that light exercise is enough and that they become physically unable to exercise because of their age. These beliefs lead to an underuse syndrome. The problem is that negativity about activity is self confirming through the underuse of the musculo-skeletal system and social withdrawal causing health problems and isolation which are mistakenly attributed to ageing itself" (Submission No 89:453).

3.3.5 McCallum points to estimates that:

"at age 65, 66 per cent of females and 22 per cent of males have osteoporosis that is, in part, due to inactivity and underuse. Fractures occur most commonly in the spine, followed by the neck of the femur, the wrist and the neck of the humerus in order of preventative exercise. Since community involvement leads to greater physical activity and vice versa, there is a need to begin basic development of policies in this area" (Submission No 89:445-446).

3.3.6 During the Committee's Brisbane public hearing, the Committee heard evidence which indicated that benefits were not restricted to physical health but extended to mental health. An occupational health therapist reported:

"There is evidence to suggest that engaging in activity helps the cardio-vascular system. It ensures that chronic diseases are perhaps kept at bay by maintaining cardio-vascular health. In addition, engaging in activity can help psychological well-being; it can help people's sense of self-esteem and so their mental health is maintained as well" (Strong, Brisbane Transcript, 14 June 1989:553).

3.3.7 The Committee visited the Feeling Good Shop run by the Tasmanian Department of Health Services and the Department of Sport and Recreation in Hobart. The Feeling Good Shop's promotional brochure states that:

"Feeling Good offers sensible advice and friendly assistance to help you take control of your health and your fitness and lead a healthier, happier life-style".

3.3.8 Qualified consultants in the Feeling Good Shop provide clients with advice and computerised assessment on health and fitness, including testing of blood pressure, cholesterol and glucose levels, access to a wide range of written and audio visual resources, directories of contacts and resources throughout Australia as well as an area where people can read or meet.

3.3.9 The Committee believes the model provided by the Feeling Good Shop is a useful one and could be used on a much wider scale.

3.3.10 The Committee considers there is merit in investigating the possibility of using senior citizen centres for this purpose. All the evidence received by the Committee suggests that they tend to be underutilised, partly because they lack a focus. By involving Senior Citizens Centres in this way, a valuable community resource already in existence can be expanded.

3.4 Intra-government arrangements

3.4.1 Individual governments have formulated policies relating to older people which generally have been dispersed amongst a number of line departments.

3.4.2 At the Commonwealth level, the major departments involved directly are the Departments of Community Services and Health, Social Security and Veterans' Affairs.

3.4.3 Within State governments, the counterparts of the above departments are involved, as well as a number of other agencies such as Ethnic Affairs Commissions, public transport authorities and consumer affairs bodies.

3.4.4 This sort of arrangement has in the past given rise to problems of coordination, coverage and overlap.

3.4.5 More recently, some State governments have established agencies which have an overriding responsibility for policies affecting older people. Again the models used vary from State to State, although the intention is much the same.

3.4.6 For example, the main purpose of the Western Australian Bureau for the Aged, established in 1985, "is to develop and maintain an across Government perspective in all policy areas that impact on and provide service to seniors" (WA Bureau for the Aged Aged, 17 May 1989).

3.4.7 The NSW Government is currently examining the role of its Office on Ageing as part of a major review. To date, the Office has had coordinating and policy advising responsibility (Kendig, 1989a).

3.4.8 The Report of the Queensland Task Force on The Ageing in its second recommendation urged "the Minister for Family Services to establish a bureau for the ageing and appoint a commissioner for the ageing to head the bureau" (Queensland Department of Family Services, 1989:vii).

3.4.9 The Committee welcomes these moves to concentrate responsibility within specific agencies, as it believes that there are legitimate and important functions for such agencies. The Committee has drawn on the work of Kendig to enumerate some of the functions such agencies could undertake:

- capacities for developing programs for older people which cut across, (or fall between) several portfolios;
- consistency, and coordination of policies for older people;
- mechanisms for ensuring the adequacy of provision for older people within 'mainstream programs';
- decision-making for allocating funds for older people between the programs of different Departments;
- information, access and participation by individual older people concerning the full range of programs; and
- the adequacy and appropriateness of policies developed in central Sydney offices when implemented 'on the ground' for older people throughout the State" (Kendig, 1989a:123).

3.4.10 The Committee recommends that each State establish an agency which has responsibility for providing the government with policy advice on issues affecting older people.

3.4.11 The Committee has not prescribed a particular model as it believes that a number of possibilities are viable and the decision is best made on the basis of the needs of each individual State.

3.4.12 The Committee recommends that governments identify a particular Minister with policy responsibility for issues affecting older people.

3.4.13 This approach is intended to ensure that the concerns of older people have a voice at senior government level and that policy formulation is undertaken in a coordinated fashion.

3.5 The Commonwealth Office for the Aged

3.5.1 During the conduct of this inquiry, the Commonwealth's Office for the Aged was being reestablished in Canberra, having originally been based in Sydney.

3.5.2 The Minister for Housing and Aged Care, the Hon Peter Staples, MP indicated during the Committee's workshop, that he expected the Office to advise him of the concerns of aged people. "The Office for the Aged will also have a high level role in policy advice on services funded by the Department of Community Services and Health". The Minister went on to say:

"I would like the Office for the Aged to have an additional role; that is, to look at the concerns of the well aged in conjunction with health advancement and health promotion areas of the Department... The role of the Office for the Aged will also involve coordination in a wide range of Commonwealth activities to make sure that all the various strands of policy affecting older people are focused towards, very importantly, a better quality of life and also, within that definition, greater choice" (Workshop Transcript, 11-12 September 1989:55).

3.5.3 The Committee welcomes the commitment given by the Minister to involve the Office broadly and suggests that the role of the Office be finalised quickly and publicised widely. The parameters should avoid an exclusive medical model by emphasising a multidisciplinary approach.

3.5.4 The Committee recommends that the brief of the Office for the Aged incorporate the following functions, some of which are already being undertaken by the Office:

- the development of effective networks of communication with peak organisations representing older people of all backgrounds as well as service providers;
- consultation with older people through the peak organisations on a regular basis to ensure their involvement in the decision-making process;

- direct advice to government, through the relevant Minister, of issues raised by older people or of concern to older people;
- coordination of all Government programs which impact directly or indirectly on older people both within the Department of Community Services and Health and other government instrumentalities;
- regular and ongoing liaison with the Office's State counterparts as a focal point for government activity in the area;
- the development of programs encouraging health advancement and improved quality of life amongst older people; and
- the facilitation of a greater community awareness of the ageing process.

3.6 Intergovernment relations

3.6.1 Issues of coordination between governments are just as important as coordination within government.

3.6.2 While each State and Territory will pursue particular programs and services relevant to its own requirements, exchange of information and ideas must also be encouraged.

3.6.3 For this reason, the Committee recommends the establishment of an intergovernmental Ministerial Council of Ministers with portfolio responsibility for issues concerning older people. All relevant State and Commonwealth Ministers should be involved.

3.6.4 Noting that local government is at the forefront of implementation of programs for older people at the local level, the Ministerial Council should also consider the means by which local government will be formally involved.

3.6.5 The essential role of the Council would be to provide a forum for consultation between Commonwealth, State and Territory Governments on matters affecting older people in Australia.

3.6.6 A Standing Committee comprising the permanent head of relevant departments or equivalent figure of the relevant agency should be established to advise Ministers.

3.6.7 The Standing Committee would amongst other things be expected to:

- provide advice to Council in relation to its functions;
- liaise between participants on an ongoing basis and make recommendations to Council; and
- undertake research and investigate matters of concern and interest to the Council.

3.6.8 Chairmanship of the Standing Committee should parallel Council chairmanship.

3.6.9 The Ministerial Council and Standing Committee should be supported by a Secretariat. While practice varies from one Ministerial Council to another, the Committee would favour an approach whereby the Secretariat would be located within the Commonwealth Office for the Aged, but funded on a shared cost basis by all participants.

3.7 Age discrimination

3.7.1 Unlike other forms of discrimination, age discrimination will at one time or another affect everyone. In addition, the Western Australian Commissioner for Equal Opportunity argues that, "as the population ages, discrimination may become increasingly prevalent" (WA Commissioner for Equal Opportunity, 1989:ix).

3.7.2 The age at which a person becomes entitled to receive an age pension has long been taken as synonymous with the age of retirement. In Australia, that age has remained constant at 65 for men and 60 for women since the beginning of this century. The question must now be asked whether that decision is relevant today.

3.7.3 "Whereas in 1911, three years after the Commonwealth of Australia introduced the age pension, only about 50 per cent (47.4 per cent of males and 52.6 per cent of females) of the population survived to age 60 years, in 1980 some 71 per cent of males and 81 per cent of females survived to age 60. It is projected that in 2010 some 85 per cent of males and 93 per cent of females will survive to 60 years, an increase of some 40 percentage points since the introduction of the age pension" (Rowland, 1984:74).

3.7.4 One of the clear messages the Committee received during the inquiry was the strong objection older people had to compulsory retirement. This objection was based on the argument that compulsory retirement was seen as discriminatory and was a major obstacle to older people's community involvement.

3.7.5 "In effect, age discrimination is the denial of equal opportunity on the basis of incorrect assumptions about abilities and needs. Incorrect assumptions form generalisations about chronological age groups" (NSW Council on the Ageing, Submission No 75:238).

3.7.6 Many submissions to the Committee claim that age discrimination occurs in a number of areas:

- employment;
- provision of goods and services;
- accommodation;
- education; and
- memberships of clubs.

Employment

3.7.7 "The majority of complaints in age discrimination received by the Human Rights and Equal Opportunity Commission and the State agencies with which (the Commission) has cooperative arrangements, relate to employment" (Sidoti, 1988:5).

3.7.8 Apart from the issue of compulsory retirement the other main issues of concern include:

"unemployment of older workers and declining participation levels among older workers; age-related work practices like advertising, hiring, promotion; duties and pay scales which make references to specific ages; stereotypes about older and also younger workers; inflexible labour market structures and restructuring is needed to take account of greater mobility; having less rigid job boundaries and different types and levels of work, a lack of training opportunities for older people and recognition of skills acquired formally and informally and the way age discrimination interacts with sex, race and disability with different effects for different age groups is also an issue, where often examples of multiple disadvantage arise" (McFee, Workshop Transcript, 11-12 September:107).

Provision of goods and services

3.7.9 "The main areas of concern relate to the unavailability of services or different rates and charges based on age. The main issues that have been identified are the unavailability of insurance or different premiums which are age based;

unavailability or restricted availability of credit and loans under or over certain age limits; sometimes a tendency for inferior health and welfare services based on age..." (McFee, Workshop Transcript, 11-12 September:114).

Accommodation

3.7.10 The main issues in accommodation are "aged accommodation in terms of access and rights of older people; upper age limits on entry to some retirement villages and self-care units; and restricted access for upper ages to rental accommodation" (McFee, Workshop Transcript, 11-12 September:112).

Education

3.7.11 The main barriers in the education area relate to "restricted admission to courses for people of certain ages; upper age limits for scholarships, particularly in the area of arts and literature; upper age limits for qualifications, for example requalification of the medical profession; and upper age limits for some degrees" (McFee, Workshop Transcript, 11-12 September:111).

Membership of clubs

3.7.12 The main barriers relate to the application of age limits to membership and benefits (McFee, Workshop Transcript, 11-12 September).

Effects of discrimination

3.7.13 While it is true to say that community expectations generally have been moulded by existing entitlement ages, the

Committee nevertheless found considerable interest in challenging traditional attitudes to retirement and changes to the current practice of age 65 retirement.

3.7.14 Clearly, there are disadvantages with current retirement practices which make investigation of other options worthwhile.

3.7.15 Mandatory retirement can amount to a "massive waste of skills and experience to the serious cost of both the nation and the individuals" (Returned Services League of Australia, Submission No 73:246).

3.7.16 While there is general recognition of the need for bolstering Australia's skills base, efforts to date have been concentrated largely at the younger end of the labour market. Little attention has been given to instituting more flexible employment practices which could utilise the skills and experience of older people.

3.7.17 The Social Security Review in its paper Towards a National Retirement Incomes Policy suggests that the elimination of compulsory retirement ages is one means of improving superannuation as a source of retirement income for those who remain longer in the workforce (Department of Social Security, 1988).

3.7.18 The Committee is not advocating that the concept of retirement should be removed. It is aware that in many industries retirement is seen as a welcome release and reward for a very difficult working life.

3.7.19 However, there is evidence to suggest that this is not the case for everyone. A survey carried out by the Australian Bureau of Statistics in 1986, found that "24 per cent of those who had reached the compulsory retirement age in their job would have liked to have continued working full-time. The survey also showed that 25 per cent of full-time employees over the age of 45 would have preferred 'tapered' or gradual retirement (Department of Social Security, 1988:23).

3.7.20 While this may at first seem a little surprising, in fact for most people the worker role has great meaning. It serves to shape and guide most daily routines. In addition, "work provides feelings of competency and efficiency through the practice of habits and life skills that benefit oneself and society" (Gregory, 1983:549-551).

Federal legislation

3.7.21 There is currently no express Federal prohibition against discrimination on the basis of age either in the Public Service Act 1922 (Cth) or in human rights and anti-discrimination legislation such as the Human Rights and Equal Opportunity Act 1986 (Cth) or the Sex Discrimination Act 1984 (Cth).

3.7.22 On the contrary, many Federal Acts provide that persons above particular ages shall not be appointed to their various statutory boards and commissions.

3.7.23 However, while the grounds of discrimination covered by the Equal Opportunity Commission Act 1986 (Cth) do not at present include age, the legislation allows for the making of regulations to include additional grounds. Therefore, the mechanics of extending the functions and powers of the Human Rights Commission to cover such forms of discrimination are quite simple (Sidoti, 1988; Legislative Research Service, 1989).

3.7.24 In December 1989, the Attorney-General Lionel Bowen announced "the Government's intention to declare several additional grounds of discrimination in employment that will be able to be investigated by the Human Rights and Equal Opportunity Commission". The grounds include age.

3.7.25 The Attorney-General's press release went on to say that "the effect of declaration will be to allow the Commission to receive and investigate complaints of discrimination in employment or occupation on any of the proposed grounds. The Commission will be able to conciliate complaints and reports to

the Attorney-General in respect of any discriminatory practice or act found" (Press Release, New Grounds of Discrimination in Employment, 8 December 1989, 71/89).

State legislation

3.7.26 State Human Rights legislation has been enacted in New South Wales, Victoria, South Australia and Western Australia. None of the States have yet included age as a ground for discrimination in their legislation. The situation however is not static as action is being taken by a number of States.¹

Western Australia

3.7.27 In February 1988 the Commissioner for Equal Opportunity was requested to investigate age discrimination and in June 1989 it was recommended that age be included as a ground of discrimination in the Equal Opportunity Act. It was also recommended that age be included in the equal employment opportunity management plans prepared by Western Australian public sector organisations.

3.7.28 The Commissioner released a discussion paper Age Discrimination and Equal Opportunity Legislation in June 1989 for public comment by 13 October 1989.

New South Wales

3.7.29 The Anti-Discrimination Act 1977 enables the Anti-Discrimination Board to conduct investigations and research into age discrimination and in 1981 it released a report entitled Discrimination and Age. A proposed section in the Anti-Discrimination Bill in 1976 which would have rendered

1. The information in this sub-section is current at the time of publication. It is based on a paper prepared by the Parliamentary Library's Legislative Research Service.

unlawful discrimination on the basis of age was removed during passage and the compromise S.119 allowing investigation and research was inserted. Amendments to proscribe discrimination on the basis of age have been urged repeatedly since 1981 by the President of the Anti-Discrimination Board.

3.7.30 A consultative committee on ageing was established in December 1988 by the Greiner Government.

3.7.31 In March 1989 the NSW Government announced proposed amendments to the Act to ensure that older people living in aged housing projects have rights under the Act; to remove the references to upper age limits in making appointments to statutory bodies and commissions and to remove the '72 and over' upper age limit required by the New South Wales Companies Code in appointing people to Boards. These announcements were made following the publication of a report by the NSW Council on the Ageing entitled: 'Too Old - Living with Discrimination'.

3.7.32 In July 1989, the Premier gave a public commitment to removing mandatory retirement. A Working Party on age discrimination has already produced an interim report. The working party is made up of representatives from the Office on Ageing, the Director for Equal Opportunity in Public Employment, the Anti-Discrimination Board, the Superannuation Office and the Department of Industrial Relations and Employment.

Victoria

3.7.33 The Victorian Equal Opportunity Act 1984 does not proscribe discrimination on the basis of age although the Commissioner for Equal Opportunity has some capacity to attempt to settle complaints and has received a number of age-related complaints.

3.7.34 In May 1989 the Victorian Law Reform Commission released a discussion paper which recommended the express inclusion in the Equal Opportunity Act of age as a ground for complaint following discrimination.

South Australia

3.7.35 The South Australian Attorney-General introduced amendments to the Equal Opportunity Act 1984 in October 1989 which will have the effect of rendering unlawful certain kinds of discrimination on the basis of age. The Bill followed a Task Force report on age discrimination which found such discrimination in employment, retirement practices, the provision of goods and services, accommodation and education. Exemptions are to be included for the protection of minors, the legal driving age, the age of consent and the legal drinking age.

3.7.36 The amendments are expected to be re-introduced in the 1990 autumn session of Parliament, following the South Australian election in late 1989.

Overseas experience

3.7.37 In Australia, while the inclusion of age in anti-discrimination legislation appears to be a fairly novel, albeit difficult step, a number of other western democracies have already moved in this direction.

United States

3.7.38 At a federal level, the Age Discrimination in Employment Act (ADEA) was enacted in 1967 prohibiting age discrimination in employment.

3.7.39 "The ADEA ensures that hiring decisions are based on an objective evaluation of the individual's potential and performance rather than on misconceptions about the effects of age on ability. The ADEA was subsequently amended in 1978 and 1986 and now protects all workers aged over 40 and prohibits compulsory retirement" (WA Commission for Equal Opportunity, 1939:21).

3.7.40 At a State level, in May 1989 all US States had some legislation except Alabama. In fact, Colorado was the first State to introduce age discrimination in 1903.

3.7.41 "Almost every US State prohibits age discrimination in government employment. Most prohibit age discrimination in private employment as well. Many of them now have legislation on age discrimination in other areas, such as accommodation or provision of goods and services" (Sidoti, 1988:10).

Canada

3.7.42 The Canadian Charter of Rights and Freedoms prohibits laws which discriminate against any person on the basis of age.

The federal Human Rights Act prohibits discrimination which is unlawful at the Federal level and in almost all Canadian provinces (Sidoti, 1989; WA Commission for Equal Opportunity, 1989).

New Zealand

3.7.43 New Zealand's anti-discrimination legislation does not extend to discrimination on the basis of age. The issue of introducing legislation against age discrimination is currently being examined (WA Commission for Equal Opportunity, 1989).

Implications of anti-discrimination legislation

3.7.44 There would be numerous implications from a decision to include age as a ground in anti-discrimination legislation. They relate most importantly to employment practices, superannuation, taxation, workers' compensation, and eligibility for the old age pension.

3.7.45 Advice from the Federal Human Rights Commissioner, indicates that the Commission is of the opinion that "further research and consultation is needed on:

- the effect on the labour market of an abolition of compulsory retirement;
- non-discriminatory means of assessment of fitness for work; ... and
- the implications for retirement incomes, superannuation and pensions in particular" (letter dated February 1990).

3.7.46 In addition, for the Commonwealth as an employer, major changes would be required as the Public Service Act provides for the compulsory retirement of Commonwealth public servants at age 65.

3.7.47 The Committee is aware that the Government has recently announced the establishment of a new superannuation scheme for Commonwealth public servants, to come into effect in July 1990, which is based on age 65 retirement.

3.7.48 There are strong arguments for the abolition of a compulsory retirement age (except on specific justifiable grounds) in those awards and industrial agreements where age is included, which the Committee accepts. Similarly, the Committee would argue for the inclusion of age as a ground in anti-discrimination legislation.

3.7.49 The Committee has therefore decided to recommend that the Federal Government formally recognise that certain kinds of age discrimination be included in the anti-discrimination legislation.

3.7.50 The Committee recommends that these proposals should be developed in consultation with the States to encourage a consistent and coordinated approach.

3.7.51 However, the Committee has been alerted to some of the potential difficulties of doing so and therefore recommends that these unresolved issues be the subject of a "joint taskforce" approach by the relevant bodies as a matter of urgency.

CHAPTER 4

INFORMATION, ADVICE AND COUNSELLING

4.1 Introduction

4.1.1 One of the most common difficulties faced by older people approaching retirement across Australia is the lack of information about existing services, facilities and opportunities.

4.1.2 There are two aspects to this problem; the pre- and post-retirement positions. On the pre-retirement side, not enough attention has been given to retirement planning by society in general. Governments, unions and employers must become proactive in this field.

4.1.3 As a result, at the post-retirement stage, many older people are poorly equipped to obtain quickly the information and support services they require. Moreover, much of it is dispersed and requires the individual to pursue a number of sources.

4.2 Pre-retirement counselling

4.2.1 The availability of pre-retirement counselling is very limited at the moment. Generally, pre-retirement counselling is available through some employers, the union movement, government agencies and some voluntary organisations, such as the Early Planning for Retirement Association.

4.2.2 The submission from the Tasmanian Government estimates "that only about 5 per cent of Australians nearing retirement

have had the benefit of retirement education, with most programs being limited to Government Agencies and large companies" (Submission No 108:686).

4.2.3 Until recently, much of the focus of the counselling that was available was on financial planning. Where broader lifestyle issues have been addressed in the past, they have often been a minor part of the content or even an afterthought.

4.2.4 More recently, the need for greater attention to lifestyle issues, such as adjustments in personal relationships, changes in accommodation and so on have started to receive greater attention.

4.2.5 The lack of adequate pre-retirement counselling certainly contributes to what was described by a witness, David Wiles at the Committee's public hearing in Perth as a 'brutal transition' between fulltime work and retirement. The point was made by the Western Australian Council on the Ageing that "... what seems above all to be lacking is the link between the retiree and the opportunities which undoubtedly exist for creative fulfilment in leisure and community activity" (Submission No 83:382).

4.2.6 Early planning for retirement can provide this link. It can prepare people for changes to their lives and make them aware of options to produce an active and fulfilling retirement.

4.2.7 The issues that adequate counselling should address are wide ranging and likely to change depending on each individual. The following discussion is based on the submission provided by the Early Planning for Retirement Association and evidence presented to the Committee at various public hearings.

Financial planning

4.2.8 The Early Planning for Retirement Association has found from its experience that it is only after financial topics are

covered that people "are prepared to look at the more important topic of activity in retirement, personal adjustment and leisure" (Submission No 45:143).

4.2.9 While there has been considerable growth in retirement planning opportunities, it is clear that retirement planning courses are not necessarily accessible to all.

4.2.10 People of non-English speaking background and people in regional and rural areas often have little or no access to these services.

4.2.11 The Migrant Resource Centre of Northern Tasmania examined the extent to which retirement counselling was available in the region and the appropriateness of that advice to the ethnic community.

4.2.12 The Centre's submission reports that interviews were held with Launceston's five banks. "These indicated that the advice was purely financial which was only carried out in English. If there happened to be a bilingual staff member speaking the same language as a client of non-English speaking background, and the skill was needed, then the staff member's skill was used. It seemed highly probable that people from non-English speaking background would select themselves out of any retirement service offered, because of their inability to understand what was being said" (Submission No 90:489).

Retirement planning - Social Security entitlements

4.2.13 People need advice on their social security entitlements.

4.2.14 This Committee's earlier report (1989) on service provided by the Department of Social Security found that many people have difficulty understanding their entitlements because of the complexity of the system.

4.2.15 Since the release of that Report, the Department of Social Security has introduced the Financial Information Service for Pensioners (FISP). FISP is available in the Department's 20 area offices around Australia and is available to Social Security pensioners and beneficiaries, Veterans' Affairs pensioners and people currently planning their retirement.

4.2.16 The FISP brochure What it does indicates that FISP can assist individuals who:

- want to know how income from investments affects your Social Security/Veterans' Affairs entitlements;
- have some basic questions on taxation issues affecting your Social Security/Veterans' Affairs entitlements; or
- have a general financial problem and need to know where to get help" (What it does: 11/89 PR 371).

4.2.17 The Committee is aware that it is becoming common practice to include discussion of Social Security entitlements as a component of some pre-retirement seminars. The support of this function by the Department of Social Security is to be commended, and the practice should be extended to all pre-retirement seminars.

Lifestyle issues

4.2.18 During the inquiry, the Committee became aware of a number of lifestyle issues which were largely ignored in retirement planning, resulting in avoidable problems for people in later life.

4.2.19 One of these relates to adjustments required in personal relationships between spouses when one or other spouse retires. The Committee heard that this may be particularly important where a spouse (usually the wife), has been at home and finds the retirement of the other partner requires major changes to routines, social life, flexibility and expectations.

4.2.20 In addition, often an individual's social network is centred around his/her work colleagues. If it is not possible to maintain that network it may be necessary to establish a new social group. Planning this in advance may help people to overcome feelings of loneliness and isolation.

Leisure

4.2.21 Leisure activities should be included as a topic in all pre-retirement courses. Many older people can develop leisure activities which can continue in retirement. Pre-retirement planning can provide people with some ideas of the basic options available and access to further information.

4.2.22 During the inquiry it became apparent that the current generation of older people is less equipped to take advantage of the potential of retirement than might be expected of future generations which have had more leisure time, during their adult lives.

4.2.23 Many older people today have had difficult lives, placing great emphasis on work and family and very little on their personal needs and their own development. Many are products of both the Great Depression and the Second World War.

4.2.24 Consequently, a large number of older people see leisure activities as a waste of time rather than a way in which they can enhance their satisfaction and enjoyment of life. The 'work ethic' is very strong and retirement and leisure can be quite threatening.

4.2.25 The Committee is confident that if the themes of this report are adopted the post-war generation will be better prepared to engage in a range of leisure activities with benefits to their mental and physical well-being.

4.2.26 During the workshop session on leisure, the Executive Director of the Early Planning for Retirement Association, Ruth Gilding, made the following point:

"Leisure can give us a sense of achievement; a sense of belonging; self-esteem; fulfilment; being part of the community; success and failure; creativity; joy; exhilaration and adventure" (Workshop Transcript, 11-12 September 1989:213).

4.2.27 The positive effect leisure can have on a person's sense of well-being makes it important to promote leisure activities. "The development of bridging programs to assist retired people who believe that 'they are too old to learn', to become involved in new healthy and enjoyable activities is desirable" (Tasmanian Government, Submission No 108:687).

4.2.28 Policies should be directed at the potential of the individual rather than just problem solving. It is an area where a proactive approach can be taken. This was a point made by Gilding at the Workshop:

"I think we are too welfare orientated. We are too prone to asking, 'What is your problem?'. We are not orientated enough towards self-development or leisure where we could ask, 'What would you like to do?'" (Workshop Transcript, 11-12 September 1989:214).

4.2.29 Campaigns such as 'Life Be In It' emphasise the importance of physical activity, but they should also aim to promote the importance of leisure generally.

4.2.30 In respect of older people the objectives of such a campaign could be to:

- "postpone illness and disability in late life...;
- increase vitality and well-being of all older people, including the disabled, throughout their remaining years of life; and
- to add to the increasing lifespan of Australians" (McCallum, 1986:9).

4.2.31 The point has already been made that leisure should become a key component of retirement planning seminars. The type of activity any one individual engages in should not be prescribed. What is important is that people are exposed to a wide range of possibilities and in fact choose activities that are appropriate to their interests and level of fitness.

Education

4.2.32 Education is an important activity for older people in retirement. Many are demonstrating that this is an area in which they want to be involved. Unfortunately, current formal structures do not cater adequately for emerging requirements in this area.

4.2.33 The Committee spoke with several groups working under the umbrella of the University of the Third Age. U3As are autonomous associations and are "concerned with stimulating intellectual activity among retired persons" (University of the Third Age at Monash, Submission No 105:670).

4.2.34 The submission from the University of the Third Age at Monash explained the operation of the groups in this way:

"In U3As, we recognise that retired persons provide an enormous pool of knowledge, skills and experience; these people, collectively have all the necessary capacity to organise for themselves anything educational which they need. Within their ranks are great numbers of potential 'tutors' (with or without any formal teaching qualifications) and any quantity of competent administrators" (Submission No 105:672).

4.2.35 The School for Seniors in Tasmania is modelled on U3A but operates on a different basis with considerable government support.

4.2.36 During the Committee's Hobart hearing, officers involved in the School for Seniors explained that the School for Seniors operates under the auspices of Adult Education which is part of the Tasmanian Department of Education:

"The Department (of Education) conducts that program with the management committee which provides the day to day executive support... The basic venue is supplied by the Department - an adult education centre that they (the School for Seniors) use in the mornings" (Walden, Hobart Transcript, 25 July 1989:608).

4.2.37 The Committee believes that there should be greater recognition of the value of increased educational opportunities for people of all ages.

4.2.38 The concept of life long education should be promoted with education not merely something "you do in your early years but something that you do forever" (Elsworth, Melbourne Transcript, 26 April 1989:263).

4.2.39 There are benefits both for the individual and for the community:

"Universities of the Third Age fulfil a useful function for the whole of society in addition to providing benefits to their members. We believe that, for several of our members, belonging to a U3A has delayed their entry to some form of institutional care. This is good for them and also contributes to easing the burden of community services for the aged" (University of the Third Age at Monash, Submission No 105:672).

Self help initiatives

4.2.40 The Commonwealth Department of the Arts, Sport, the Environment, Tourism and Territories (DASETT) has published a booklet titled "What's age got to do with it?". The foreword by the Minister for the Arts, Sport, the Environment, Tourism and Territories, Senator the Hon Graham Richardson, states:

"Many older adults, it seems, believe that they are no longer capable of undertaking certain activities, or commencing new ones. In 1987, the first edition of 'What's age got to do with it?' was commissioned by my Department to help overcome this belief, and to encourage these people to join in satisfying fitness-building and recreational pursuits" (1989:1).

4.2.41 The booklet is an impressive collection of practical ideas and suggestions covering the following areas:

Section 1. Getting Into Shape

Self Esteem
Food and Diet
Be Constructive
Exercise for Suppleness
Coping with Disability

Section 2. Getting Started

Spending Time on Activities You Like
The Plan of Action
Confidence in Finding a Friend
Resources: In Your Local Area
In Your State
Where to go for Help
Car Pooling or Arranging Transport
Holding a Public Meeting
Forming a Group or Club
Things to do Around the House
Footwear and Foot Care
Walking for Pleasure
Sun Protection
Vacations
Education
Music, Drama, Writing, Art
Thinking of Moving - Check the Area
Some Other Activities
Make Use of Your Community Centre
The Role of the Community Services Centre
Recreation List
Volunteer List
Volunteer to Help Someone Else
What to Do if a Friend has Lost a Loved One

Section 3. Your General Health

The Healthy Heart
Back Care
Arthritis
Osteoporosis
Sexual Health
Fatigue and Depression
Diet and Bowel Cancer
Sleep

4.2.42 "A series of community language pamphlets based on the booklet have also been developed to meet the needs of older adults in ethnic communities" (DASETT, 1989:1). A video film has also been produced.

4.2.43 The booklet reflects the wide ranging interests of older people and provides useful suggestions on how to pursue them.

Planning accommodation

4.2.44 The Committee did not concentrate on the accommodation needs of older people generally. However, accommodation can limit an individual's options and deserves some comment in this report.

4.2.45 The accommodation needs and preferences of older people are based very much on individual choice. It is extremely important that a range of options be available to suit the varying circumstances of individuals.

4.2.46 The possible options available include:

- independent living (either rental accommodation or own home)
- hostel accommodation;
- nursing home; and
- retirement villages.

4.2.47 Regardless of the reasons behind a person's choice and regardless of the actual decision, that person should not have his/her capacity to be involved in the community restricted because of that decision.

4.2.48 While some people feel that staying in their own home provides them with the maximum degree of independence, other people expressed the opinion that moving to a retirement village

helped to achieve a level of independence. This was because they did not become reliant on family and friends to provide assistance with house repairs and maintenance.

4.2.49 In some cases, people are not in a position to exercise choice as they require some degree of assistance with routine household and personal chores (see Chapter 7).

4.2.50 Clearly, people will remain in their own homes until it becomes necessary to look for an alternative. Consideration of this should become part of the early planning process.

4.2.51 On the one hand, a house requiring a lot of maintenance may become a burden preventing time and effort spent on other activities. On the other hand, a large house with stairs designed for a family may restrict a person's independence. This may mean that extensive modification becomes imperative.

4.2.52 It may be less traumatic to make new arrangements on retirement rather than be forced to do so at a later stage. The Executive Officer of the Early Planning for Retirement Association, Ruth Gilding made the following important point during the Committee's Workshop:

"I think that too many people of the older age group - and perhaps we expect them to be - are totally committed to their home and rarely think of shifting. As a consequence their whole life-style can be hampered because of where they choose to live. It could pay to try to educate people into looking at what they need for a good life-style and so relocate themselves earlier, or whenever, to make that possible" (Gilding, Workshop Transcript, 11-12 September 1989:122).

4.2.53 The range of options and the possible implications of a particular choice makes it important that the merits and disadvantages of each option are properly considered. Inclusion of this topic in pre-retirement seminars would be invaluable.

4.3 A structured approach to retirement planning

4.3.1 The Committee agrees with a point made in the submission from the Western Australian Council on the Ageing that "no community arrangement at present affords a structured transition from paid employment to active community involvement" (Submission No 83:381).

4.3.2 For this reason, the Committee recommends that a comprehensive program of retirement counselling be available to everyone approaching retirement.

4.3.3 The Committee recommends that as a starting premise Commonwealth, State and Local Government should ensure that comprehensive retirement counselling programs are in place for their own employees.

4.3.4 The Committee recommends that programs be available at counselling centres to cater for people who may not be in the workforce. For example, many women have traditionally worked in the home and have not been included in planning for retirement.

4.3.5 The Committee recognises that there is a cost involved but considers a structured approach to retirement planning a key element in encouraging active community participation.

4.3.6 The indications are that costs can be minimal. During the Committee's Workshop, the Executive Director of the Early Planning for Retirement Association, which conducts retirement planning seminars, indicated that the Association runs courses "for approximately \$10 a person in house, or approximately \$20 a person for a public seminar" (Gilding, Workshop Transcript, 11-12 September 1989:236).

4.4 Post-retirement advice

4.4.1 The Committee also heard numerous reports about difficulties in obtaining information about opportunities and services after retirement.

4.4.2 A survey of 1,329 people between the ages of 55 and 97 in Sydney and six non-metropolitan and rural areas conducted by the NSW Council on the Ageing, found that older people are concerned about losing their independence. In order to maintain their independence, "they need information to help them keep independent, to help them to cope with the disadvantages of ageing - information about health maintenance, about availability of health services, about local support groups and people, about special accommodation and transport options, about financial matters. They also need information about those leisure and educational activities, about clubs and interest groups" (Submission No 75:280).

4.4.3 The need for basic information has also been confirmed by the Office of the South Australian Commissioner for Ageing, where during the 1987/88 financial year, 53 per cent of recorded enquiries related to requests for general information.

4.4.4 It included requests for information on seminars, food and nutrition, employment opportunities and aged care courses, statistics on older people, requests for publications and pamphlets, retirement information, accommodation options, availability of services to assist older people to stay in their own homes, information on death, dying and funerals (S.A. Commissioner for the Ageing 1987-88:21-22).

4.4.5 The Committee's work on the Department of Social Security's (DSS) information strategies may be a useful reference for all Departments looking to overcome deficiencies in information programs.

4.5 Flexible retirement

4.5.1 This Report has already referred to the current 'brutal transition' from work to retirement. At the moment for most people it is an all or nothing situation.

4.5.2 A large number of submissions called for the introduction of phased retirement. For example, the submission from the Department of Social Security made the following point:

"It is being recognised that the process of labour force withdrawal should be more gradual and not determined solely by such factors as the availability of superannuation benefits" (Submission No. 97:584).

4.5.3 Phased retirement, whereby an individual could reduce his or her working hours from a full-time load to eventual withdrawal has a number of attractions for both the individual and the community.

4.5.4 Evidence to the Committee indicated that phased retirement could also reduce reliance on the social security system as well as ensure that the skills base is sustained.

4.5.5 In fact, it could be used by companies to allow their older employees to reduce their working hours and at the same time provide for the training of more junior staff. Such a concept may fit well with a credit system under the training guarantee levy being mooted by the Federal Government.

4.5.6 Phased retirement can allow the individual to ease into retirement, thereby establishing a new lifestyle, while becoming comfortable with substitute activities and a social life outside the work environment. It can also provide more opportunity for spouses to adjust to spending greater time with their partners.

4.5.7 This concept was put cogently in one submission:

"One way of easing into retirement is to increase leisure time whilst still employed. This could be achieved by tapering the time spent in employment. For example, over a period of two years, the working week could be reduced to four days, then to three and finally, retirement. It would be best if this easing into retirement would commence at the normal retirement age, rather than prior to it. Thus, productive life would be extended and any claims on Social Security postponed" (Smith, Submission No 35:99).

4.5.8 The Government has made a number of decisions in relation to the assessment of income and administration of Reasonable Benefit Limits which have facilitated the ease with which older people can engage in paid work between the ages of 55 and 65.

4.5.9 The Committee recommends that action be taken to remove any remaining barriers which currently inhibit phased retirement and that the notion of a phased withdrawal from the workforce be actively encouraged.

CHAPTER 5

TRANSPORT AND MOBILITY

5.1 Introduction

5.1.1 The Committee found that lack of suitable transport was often listed as a major barrier to community participation.

5.1.2 During the Committee's Workshop, Judith Elsworth, Coordinator of the Hawthorn Community Education Project put to the Committee that "problems with transport can mean the difference between older people giving up and remaining isolated or getting out and joining the sorts of programs that (the Project) has to offer" (Elsworth, Workshop Transcript, 11-12 September:121).

5.1.3 The National President of the Country Women's Association of Australia, Jean Tom, believes that transport is the major problem for people living in rural areas. She made the following point during the Committee's Workshop:

"I think that for rural elderly, transport is the most important problem. People cannot do anything if they cannot get there. Although there are concessions on public transport, for many of them public transport is just not there" (Tom, Workshop Transcript, 11-12 September 1989:118).

5.2 Public transport issues

5.2.1 Transport difficulties can arise in a number of ways:

- the cost, including either the maintenance of a motor vehicle, driver's licence and other costs, or the cost of public transport, especially where transport concessions are not available;
- accessibility of appropriate transport, for example appropriately designed modes of transport, such as the height of bus or tram steps and transport modes which older people can realistically use; and
- sufficient provision of appropriate transport services to make it feasible for older people to take part in activities.

5.2.2 "One of the key values expressed by the elderly in studies on their life-style is independence... For anyone, independence is closely linked to the ability to travel" (Newman, 1985:93). Analysis of the evidence presented to the Committee supports this claim.

5.2.3 Many States now provide a "Seniors' Card" to people over the age of 60 years. Holders of the card are eligible to receive discounts and concessions on government services as well as a wide range of goods and services in the private sector.

5.2.4 "In some States, concessional travel has been subject to conditions of time and travel with some public authorities offering off-peak services only in their schemes" (Lee, 1989:4).

5.2.5 In addition, not all States have provision for a "Seniors' Card" and consequently the cost of transport is still an issue for older people who are not eligible for the Pensioner Health Benefits (PHB) and Concession Cards.

5.2.6 During the Committee's Adelaide public hearing, one witness representing the South Australian Council of Pensioners and Retired Persons' Associations made the point very clearly:

"To be involved in the community you need to have transport, but transport can cost a lot of money if you are not a pensioner with that special little card. I know as far as I am concerned it costs me well over \$10 per week just for the few days that I come in on voluntary work. So I think transport concessions for all older people is vital and will keep them mobile. They can go to the theatre, to galleries, involve themselves in voluntary work, visit friends, visit nursing homes and so on" (Adelaide Transcript, 16 May 1989:460).

5.2.7 In terms of Australia's urban centres, the cities are generally characterised by "sprawling low density suburbs with predominantly detached family housing on large blocks of land... Australian urban areas have been shaped on assumptions of almost universal car ownership" (Lee, 1989:2).

5.2.8 The predominance of city centres have resulted in public transport systems which are essentially radial in nature, making travel between suburbs in a local area - generally the type of travel undertaken by older people - difficult, time-consuming and often costly.

5.2.9 In a paper prepared for the Committee's workshop, Lee (1989) asserts that while car ownership is generally quite high in Australia, that is not the case for all groups in the community such as older people.

5.2.10 The Committee heard numerous reports where the lack of transport for older people had limited their capacity to become involved. One such report was provided to the Committee by Mrs Jennifer Orchard of the Citizens' Advice Bureau in Adelaide:

"Mostly we have reasonably good transport coming straight to the centre of the city, but if you want to go somewhere in your own locality it is often very difficult. I know that a number of clients have the utmost difficulty visiting a husband in a nursing home, or going to the local shops, or something like that, and it is only within 10 minutes of their home. They find that very often they have to come right to the centre of the city and then go out again. This can be an hours commuting. It is a big issue for the aged" (Adelaide Transcript, 16 May 1989:438).

5.2.11 Design of transport services (for example the height of bus and tram steps, especially the first step up from the ground) can inhibit their use by some older people.

5.2.12 Lee makes the point that "while accessible public transport systems have obvious benefits for people with a disability, it is also true that good design and accessible transport benefits everyone" (Lee, 1989:5).

5.2.13 A number of councils and community organisations have introduced community buses to achieve more flexible routes and timetables. These are more likely to be in tune with the transport needs of older people.

5.2.14 From the committee's experience, the introduction of such initiatives, while very welcome, have nevertheless been fairly limited.

5.2.15 The Committee endorses Lee's assertion that:

"...public transport is a critical issue in (older people's) overall well-being and plays a central role in their ability to gain access to a wide range of commercial and community services and as well as recreational and leisure opportunities" (1989:3).

5.2.16 The Committee recommends that the Ministerial Council give priority to consultation between State Governments on the concept of a national 'Senior's Card' which would allow concessional travel to people in retirement.

5.2.17 The Committee recommends that Local Government in conjunction with local operators consult with community groups representing older people, with the aim of developing more flexible local transport arrangements (including the use of community buses).

5.2.18 The Committee recommends that urban transit authorities and private operators take account of the needs of older passengers when design factors, such as size of steps, placement of hand-rails and cords are being considered.

5.3 **Pedestrian safety**

5.3.1 There are also a number of issues related to pedestrian safety which affect older people's mobility. The Committee did not investigate the subject in any detail but was made aware of the work carried out by the Western Australian Bureau for the Aged and the Western Australian Safety for Seniors Working Group.

5.3.2 The Committee would encourage those agencies with responsibility for pedestrian safety to examine the Working Group's Report as it provides a detailed examination of the issues.

CHAPTER 6

VOLUNTEER EFFORT

6.1 Introduction

6.1.1 A large number of older people participate in voluntary community activities. The Committee heard many times the view that these activities provide a rewarding experience which satisfies the important "need to be needed".

6.1.2 According to Sumner, "the voluntary sector comprises the following sorts of social service organisations:

- self-help groups;
- private charitable agencies;
- community-based services;
- social action and lobby groups;
- church affiliated organisations" (Sumner, 1989:19).

6.1.3 These organisations, although operating largely on a voluntary basis may also employ paid staff, who are used in different capacities, according to the individual needs.

6.1.4 The Committee has not tried to distinguish between the merits of paid and voluntary work or the separate roles of paid and voluntary workers. It recognises that this is or may become an important issue in some sectors but is not within the ambit of this inquiry.

6.2 Incidence of volunteering

6.2.1 Edgar reports that "two surveys in 1982 by the Australian Bureau of Statistics (ABS) reveal a surprisingly high level of voluntary work... Furthermore, the figures on volunteering show that it increases with age. Whereas only 6 per cent of women and 1 per cent of men aged between 20-29 do unpaid voluntary work for welfare and charity groups, 27 per cent of women and 21 per cent of men aged 50 and over do so" (Edgar, 1989:22).

6.2.2 A more recent survey conducted in South Australia by the Australian Bureau of Statistics in October 1988 found that 24.3 per cent of the population aged 15 and over undertook some form of voluntary work. 25.6 per cent of the 45-69 age group and 22.9 per cent of the 60 and over age group were involved in voluntary work. Those aged 60 and over made up almost 20.5 per cent of all the volunteers who work through organisations and over 23 per cent of those who provided voluntary services outside organisations (Rogers, 1989).

6.3 Contribution of volunteers

6.3.1 It is difficult to estimate the value of this contribution. At an interdenominational Christian volunteer conference held in Sydney in September 1989, a figure of \$5 billion was quoted by the superintendent of the Methodist Church's Wesley Mission, the Reverend Dr Gordon Moyes.

6.3.2 A newspaper report quoted Reverend Moyes as saying that "a volunteer army of 3.3 million workers saves the Federal Government \$5 billion a year..." ("Undervalued volunteers save \$5 billion a year", The Australian, 25 September 1989).

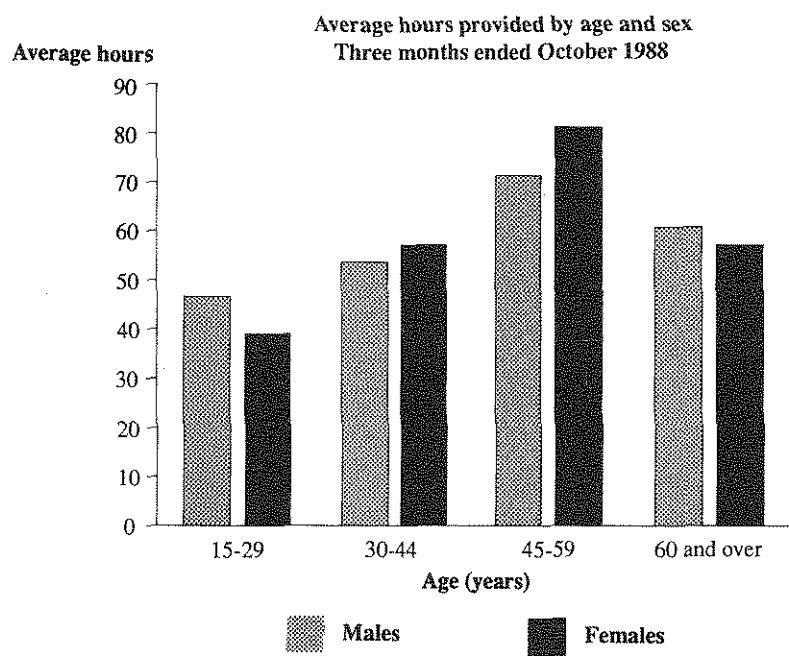
6.3.3 The survey carried out by the Australian Bureau of Statistics in South Australia in October 1988 found that "a total of 15.6 million hours was spent on voluntary work in the three months ended October 1988" (Rogers, 1989:7).

6.3.4 Of those 15.6 million hours, 12.3 million hours were spent on voluntary work through organisations and 3.3 million hours were spent on voluntary work outside of organisations (Rogers, 1989).

6.3.5 Extrapolating from the data presented earlier, the over 60 age group spent over 3 million hours doing voluntary work in South Australia in the three months ended October 1988 through organisations and a further three-quarters of a million hours outside of organisations.

6.3.6 The individuals in the 45-59 year age group spent on average even more time performing voluntary work than the over 60 age group (see Figure 8).

FIGURE 8



(Source: Australia Bureau of Statistics, Community and Volunteer Work South Australia October 1988, August 1988:5).

6.3.7 A number of Government programs rely on volunteer help. For example, the submission from the Department of Community Services and Health states that "early data from the HACC National data collections indicate that in one State as much as one quarter of hours of care provided by HACC funded agencies is being provided by volunteers" (Department of Community Services and Health, Submission No 76:327).

6.3.8 The Volunteer Centre of New South Wales has provided the Committee with an analysis of the results of its Retired Senior Volunteer Program. According to the Centre's records, the Bondi Beach Primary School Reading Group involves 15 children per week. The West Marrickville Primary School Reading Group involves structured reading time with 30 children each week. The Warringah Toy Repairers mend and distribute 3000 toys to child agencies every three months. The Multiple Sclerosis Society Centre group has 270 client contacts with people who have multiple sclerosis each month (Letter from the Manager of RSVP, dated 2 November 1989).

6.3.9 Overall, "the Retired and Senior Volunteer Program has 17 operative projects and is recruiting for 7 others. In the established projects, 156 volunteers are working, contributing 605 hours per week or 2 420 hours per month" (Letter from the Manager of RSVP, dated 2 November 1989).

6.4 Benefits for the individual

6.4.1 In addition to the significant contribution to the community there are numerous personal reasons why older people become involved in volunteering. A paper prepared by the Manager of the Retired and Senior Volunteer Program of the Volunteer Centre of New South Wales for the Committee's Workshop lists the following factors:

- "on-going participation;
- opportunities to contribute a lifetime of skills and experience;
- group support and companionship to offset isolation brought about by social and personal losses associated with retirement;
- satisfaction and self-esteem;
- health advantages to be gained by continued activity and social support;
- opportunities to learn new skills, meet new friends and acquire new interests;
- encouragement to make decisions and take increased responsibility;
- exploration of retirement options;
- training, referral, recognition, encouragement;
- opportunity to be with younger people;
- for those in retirement villages and nursing homes, volunteering offers participation in broader, outside community and new faces;
- wanting new challenges and demands;
- indulging an interest neglected through lack of time" (Sumner, 1989:2).

6.4.2 Many of these points were raised during the Committee's discussions with various organisations.

6.5 Structural barriers to volunteering

Incidental expenses

6.5.1 The single biggest barrier to voluntary work stems from 'out-of-pocket' expenses incurred by volunteers. This point was highlighted in a large number of submissions and throughout the public hearings.

6.5.2 For example, one Adelaide witness made the following comment:

"... you cannot do voluntary services unless you are paid your fares or out-of-pocket expenses. I think you would appreciate that it is wonderful to work with Helping Hand, but I cannot afford a cup of tea for \$1.20, or a telephone call,..." (Adelaide Transcript, 16 May 1989:463-464).

6.5.3 Staff working in community-based organisations themselves are frustrated that they cannot hold on to some volunteers because of these expenses. They see volunteers who continue their involvement even where this places the volunteer in financial difficulty. A number of paid staff indicated to the Committee that they feel uncomfortable about seeking help from volunteers for this reason.

6.5.4 The following exchange taken from the transcript of the Committee's Hobart public hearing illustrates this point:

"Mrs Dolesny - If volunteers were recompensed, I guess we could ask them to do a lot more. Knowing that someone who is on a pension has to use his or her car and drive quite long distances makes us reluctant to ask too much of them, especially when we know that their finances are limited. We call on them as little as possible. I know that some of those people would like to do more, but they point out that they can only use their car so much. It is definitely a problem and it does hold us back. I feel embarrassed about asking volunteers to do things when I know that it will cost them quite a lot of petrol money. I am then rather reluctant to ask them.

Chairman - In making a recommendation such as that, are you responding to your difficulty of not liking to ask them or to their claims that they cannot afford to do it?

Mrs Dolesny - I have raised the question of costs with these people and they have made it clear that they will do a minimal amount which is all that they can afford.

Chairman - Would it cost very much to get over that hurdle?

Mrs Dolesny - I think that there should be some reimbursement for travelling, even if it is just money for petrol. I am sure that it could be monitored in some way.

Mr Todd - A couple of thousand dollars a year would probably cover it.

Chairman - Would you as a group be happy to administer a small grant like that?

Mrs Dolesny - Yes" (Hobart Transcript, 25 July 1989:580).

6.5.5 Few volunteers receive payment to reimburse 'out-of-pocket' expenses. During informal discussions with the Volunteer Centre of New South Wales the Committee was made aware of a recent grant of \$10 000 provided by the New South Wales Government (the Department of Industrial Relations and Employment) specifically directed at reimbursing volunteers for their transport expenses. Some in HACC projects receive funding for this purpose.

6.5.6 Reimbursement through the Volunteer Centre is available on the following basis; the individual must volunteer more than one day a week and is limited to \$10 a week (except in special circumstances).

6.5.7 The Committee accepts that this is one of the issues which must be addressed if active community participation of older people is to be encouraged.

6.5.8 For this reason, the Committee recommends that the three tiers of government examine the effectiveness of and the means by which small grants could be administered by coordinating organisations to enable a level of reimbursement of transport and essential incidental costs.

The multiplier effect

6.5.9 The Committee met with representatives of various organisations which engage in a variety of activities to ensure that members remain active. These groups rely on self help and are largely self sufficient.

6.5.10 There are cases where a paid worker acts as a catalyst in the formation of such a group. In others, it provides a stimulus to already established groups.

6.5.11 However, many groups operate without any paid staff and this is their preferred method of operation.

6.5.12 Although the Committee has not been able to quantify the multiplier effect of providing funds for a small number of paid staff, it is clear from anecdotal evidence that the impact is substantial.

6.5.13 It is not possible to quantify accurately the benefits of a paid position, because small community based organisations do not keep detailed records of their operations. In other cases, paid workers in an organisation are funded under various programs and consequently the organisation's activities are directed in a number of areas which are not discretely identifiable. In addition, the influence of any one paid or voluntary worker varies from organisation to organisation.

6.5.14 The difficulty of trying to clarify this multiplier effect is illustrated by an extract from the Committee's Hobart Transcript during discussions with the Coordinator of the Migrant Resource Centre of Southern Tasmania, Elizabeth Liew:

"I think I have about 15 volunteers. I have 92 people who belong to a specific elderly multicultural senior citizens club ... Most of the work is centred around the one part-time worker that we have had for two years. Under grant-in-aid I have one full-time worker and, I think over 10 volunteers ... We then have two full-time core workers. It is very hard to say how many we are dealing with because we try to feed everything off to voluntary committees. We have a recreation club which is run by a voluntary committee. We have over 200 members of that club who are sent letters every month. They go on outings that are organised by the voluntary committee. We just oversee it, so there are a lot of people involved in a lot of different areas (Liew, Hobart Transcript, 25 July, 1989:594-95).

6.5.15 Given the Committee's experience that many older people are not well equipped to take full advantage of their retirement, the Committee believes that in the short to medium term, there is justification for initiatives which maximise the impetus to become or remain active.

6.5.16 This approach is consistent with the current emphasis placed on assisting older people to remain in their own homes, but takes this principle a step further by providing a focus on active involvement to extend beyond health care policy.

6.5.17 The Committee also heard that while being self sufficient in some cases, these groups encountered problems which frustrated their operations, such as gaining access to suitable space for classes to be conducted, photocopying course materials, advertising or access to transport for those less mobile.

6.5.18 The Committee was impressed with the initiative of such groups and believes that a relatively minor financial contribution from government has the potential to add considerably to the impetus these groups create.

6.5.19 The Committee recommends that voluntary organisations and each tier of government seek to quantify and maximise the multiplier effect. This may involve providing increased funding to assist employment of coordinators and staff skilled in recruitment and management of 'self help' programs.

Insurance

6.5.20 In some situations there is difficulty in obtaining insurance cover for volunteer workers over a certain age. This problem was highlighted in a number of submissions. The upper age limit varies from State to State. In most States the upper age limit is 70, although in some States it has recently been raised to 75.

6.5.21 The Committee was told during the Adelaide public hearings that South Australia had gained a significant breakthrough when the upper limit was extended to 80 years.

6.5.22 The Office of the South Australian Commissioner for the Ageing reports that insurance packages generally available were standard packages and did not recognise the changing face of volunteerism and were not relevant to small non-government welfare organisations. The 1987-88 Annual Report of the S.A. Commissioner for the Ageing states that:

"The package negotiated includes personal accident and public liability insurance. Personal accident insurance coverage can be purchased for \$2.70 per volunteer per annum, and 54 cents per volunteer per annum for public liability insurance" (SA Commissioner for the Ageing, 1988:34).

6.5.23 Clearly, if this change can be achieved in one State it must be possible to extend the upper age limit in other States.

6.5.24 The Committee recommends that State governments negotiate with the insurance industry with a view to extending insurance coverage for older volunteer workers as a matter of priority (following the lead established by South Australia).

6.6 Recognition

6.6.1 The lack of a structured mechanism by which volunteers in general and older volunteers in particular are recognised, is of some concern to the Committee.

6.6.2 The need for recognition came out during the Committee's public hearings and was raised in a large number of submissions by volunteers and coordinating agencies.

6.6.3 For example, during the Committee's public hearing in Melbourne, Mr Farley who was at that time Chairperson of the Older Persons Action Centre said:

"I think people should not be paid so much as be given recognition for their contribution"
(Melbourne Transcript, 26 April 1989:211).

6.6.4 The following point was made in a submission from Western Australia:

"Scrutiny of Australian Government award and honours lists reveal that the proportion of recipients recognised for voluntary service is infinitely less than the professional, political and public service people, who after all are only doing the jobs they are paid for.

Some voluntary organisations, such as Red Cross have their own system of awards. This is most desirable and should be encouraged. From my experience I do not think the majority of volunteers seek recognition but I'm sure they are delighted at some sign of appreciation of their service.

I have noticed this at lunches given by Ministers of Health and Community Services by this State government to volunteers in the fields of health and child welfare. In this regard I would mention a highly commendable function arranged by our Community Services Minister earlier this year during 'Seniors Week'.

Two hundred volunteers were invited to a 'Pride of Place' lunch at a Perth hotel. Our popular Governor delivered an inspiring address and leading TV personalities mingled with the guests. With the assistance of sponsorship the cost of the exercise would have been reduced but I am sure that the expense would have been recouped by the amount of encouragement and publicity that was generated" (Dalton, Submission No 12:22-23).

6.6.5 Staff at the Volunteer Centre of New South Wales believe that the essential element in successful volunteer programs is the level of recognition. They point particularly to the volunteer program at the Concord Repatriation Hospital. That program is afforded significant recognition by senior managers of the Hospital, including a recognition dinner.

6.6.6 Volunteer effort is acknowledged, but the Committee believes that at government level much more could be done.

6.6.7 For example, the RSVP, sponsored by the New South Wales Volunteer Centre, holds an annual lunch for its volunteers during Volunteer Week which is attended by a NSW Government Minister. In addition, during Senior Citizens' Week (to be known as Focus on Ageing in the future), each RSVP volunteer receives a small gift in recognition of their contribution.

6.6.8 The Volunteer Centre itself also holds an annual dinner during which it presents a certificate (see Appendix 5) to volunteers who have had continuing commitment to volunteer effort. The Centre also produces a card (see Appendix 6) which is presented on a more casual basis for once off effort.

6.6.9 Another organisation which has its own form of recognition is the Returned Services League of Australia (RSL). The RSL "now has a meritorious medal for people who have done 25 years of solid work within the organisation" (Neil, Adelaide Transcript, 16 May 1989:459).

6.6.10 The Committee was impressed with the effort made in Western Australia to recognise volunteers during Seniors Week. A lunch - The Pride of Place Luncheon - is hosted by the Premier and has been held 3 years running at the Parmelia Hilton which sponsors the event. The lunch is attended by older people who are nominated as having made a particular contribution to the community. In 1989 the organisers received 1200 nominations for the 200 available spots (Doncon, Perth Transcript, 15 May 1989).

6.6.11 The then Acting Director of the Western Australian Bureau for the Aged, Pauline Doncon, related the following experience which occurred during one such luncheon:

"I sat next to one chap in his eighties who said that he had been working in voluntary organisations since he had retired - something like 20 years. He was telling me all the various things he had done and said, 'This is the first time I have ever been invited to anything official like this'. He thought it was wonderful" (Perth Transcript, 15 May 1989:399).

6.6.12 The Volunteer Centre has been successful in securing private sector sponsorship for its efforts and has an award supported in conjunction with IBM.

6.6.13 The Committee would encourage the private sector to provide corporate sponsorship and commends such sponsorship for these events.

6.6.14 The Committee believes there is considerable merit in governments adopting a more comprehensive approach to recognition of volunteer effort. There are clear benefits for the individual as well as the likely flow-on effects of publicising and rewarding volunteer effort generally.

6.6.15 Therefore, the Committee recommends that governments at all levels institute a more comprehensive system for recognition of volunteer effort. The Committee believes that the recognition of older volunteers could coincide with Senior Citizens' Week (or its equivalent) and is one of a number of occasions when this recognition could be given.

6.6.16 In the case of older people the Commonwealth Office for the Aged should monitor the development of a more formal approach which could include recognition certificates, a dinner or lunch and recognition through the honours system.

6.7 Training

6.7.1 A further barrier raised by a number of organisations is training of volunteers. For example, the submission provided by the Department of Veterans' Affairs (Submission No 78) included

the provision of training and support to volunteers as one means of encouraging greater community participation of older people.

6.7.2 The training will, of course, vary with the type of placement and the organisation involved but should ensure that individuals are adequately prepared for the tasks they are to undertake.

6.7.3 In addition, staff of organisations in which volunteers are placed, also need to undergo some training to ensure that they have the necessary skills to manage the volunteers, especially where the organisation makes use of several volunteers at any one time.

6.7.4 The Committee recognises that there is potential for conflict between the roles of paid and voluntary workers. The Committee believes that the two should be clearly defined. Adequate training should also ensure that such conflicts do not arise, that there is scope for the development of the volunteer, that the contribution of the volunteer is recognised and that the skills of the volunteer are utilised to their fullest extent.

6.7.5 The Committee recommends that grants provided to organisations who make use of volunteers should include a component to cover the cost of some basic training.

6.8 Placement of volunteers

6.8.1 It became apparent there is a variety of tasks that volunteers engage in. As well as the more traditional placements such as welfare organisations, meals-on-wheels, hospitals, sporting associations and the like, other placements involve school and child care centres as well as curatorial positions at local museums.

6.8.2 The submission from the Volunteer Centre of New South Wales outlined several of the Retired Senior Volunteer Program (RSVP) projects:

"School Reading Projects

Group of volunteers work in three Sydney schools spending quality time with students on a one-to-one basis while helping them with reading, language and maths. Volunteers are friends on whom children can rely to spend time listening to and talking with them each week. Often this relationship provides a first point of recognition of children's personal difficulties, enabling the school to follow-up an important problem which may not have been identified due to other pressures on teachers and staff. Petersham High, Enmore High and Bondi Beach Primary Schools all have students from over 20 different nationalities, cultures, and languages. The language practice provided in an accepting relationship by the volunteers is a most valuable addition to formal learning.

Garrison Creative Group

Residents of the Garrison Retirement Village meet weekly to make craft items for sale to raise money for the Dalwood Children's Home and the James Milson Nursing Home. In the process, group members socialise and teach each other new skills. The group co-ordinator is encouraging them to take greater responsibility for planning and decision-making in fund raising and allocation.

Parramatta Handymen

Meet to do minor repairs and cleaning of wheelchairs and other aids used by the multiple-handicapped children of the North Rocks School. After a few months the group has become friends with the children and take pride in knowing they contribute to having clean, well-maintained mechanical aids.

RSVP Review Group

Meets to review large-print books, plays and theatre for broadcasting on 2RPH for the print-handicapped and in journals and newspapers for senior people" (Submission No 47:154).

6.8.3 In addition, staff of the Volunteer Centre indicated during informal discussions that a RSVP group was recently asked to speak to a group of nursing students on their personal experiences of the process of ageing.

6.8.4 RSVP differs from other voluntary placements in that "organisations are selected as RSVP project sites where a large number of volunteers are needed to carry out a variety of tasks, appropriate to a group of older volunteers and their varying capabilities" (Volunteer Centre of NSW, Submission No 47:155).

6.8.5 A further difficulty for some people is to know where to offer their services. Some people have only a vague idea that they wish to become involved in volunteer effort but have little or no idea how to become involved. In other cases, people do not wish to become involved in traditionally available areas, but are unaware of other possibilities.

6.8.6 A number of submissions called for the central voluntary agencies which would be responsible for coordination of volunteer effort. Leonard Staff commented in his submission that:

"My experience is that it is too difficult for a retired person to locate a desired activity amongst the myriad of social welfare requirements. There appears to be a need for a co-ordinating body to be responsible for the documentation and storage of information concerning the qualification and desires of retirees in respect to voluntary work" (Submission No. 62:194).

6.8.7 Some of the functions such agencies could perform relate to recruitment, referral and placement of volunteers, ensuring that organisations provide appropriate training and recognition of volunteers, actual provision of training to both organisations and individual volunteers, coordinate recognition of events and administer grants for incidental expenses and the like.

6.8.8 Indeed, Volunteer Centres already exist in most States and some are already performing these tasks.

6.8.9 If volunteer effort is to be recognised, then clearly there will be a need to have some mechanism to channel both the demand for volunteers and the needs of volunteers.

6.8.10 Given that Volunteer Centres are generally already in place, it may be most effective to give these Centres official recognition. In doing so, a specific charter of the Centres could be to place special emphasis on volunteers seeking placement in the over 55 age group.

CHAPTER 7

OLDER PEOPLE WITH SPECIAL NEEDS

7.1 Introduction

7.1.1 The Committee has identified a number of groups with special needs requiring a more developed policy response.

7.2 Older People of Non-English Speaking Background (NESB)

7.2.1 Figure 3 in Chapter 2 showed the proportions of the population aged 60 or over by birthplace in 1981 and projected to 2001. The level is expected to increase from 11 per cent to 22 per cent over that period.

7.2.2 It must be recognised that they are not a homogeneous group. "The ethnic ageing vary according to which ethnic community they belong; the political, religious and social divisions within that community; their length of residence in Australia; and their proficiency in English" (Queensland Department of Family Services, 1989:38).

7.2.3 Kendig states that "limited abilities to speak English, diverse cultural patterns, generation gaps with Australian-reared children, and a history of low paid jobs can all converge in exacerbating the difficulties which may occur in old age" (Kendig, 1985:7-8).

7.2.4 According to the report of the Queensland Task Force on the Ageing, studies undertaken by national and state bodies into ethnic ageing indicate:

"The aged of non-English speaking background reported lower levels of psychological well-being, with limited personal networks and a higher incidence of isolation, loneliness and depression" (1989:38).

7.2.5 The Committee received a number of submissions from organisations involved with older people of non-English speaking background including, among others, the Ethnic Communities Councils of New South Wales and South Australia and the Migrant Resource Centres of Northern and Southern Tasmania. One of the sessions during the Committee's Workshop was also devoted to this group.

7.2.6 All the submissions and evidence from these organisations pointed to similar experiences and problems of older people of non-English speaking background.

7.2.7 While the Committee is aware that the recent direction of programs and services is towards mainstreaming (generally based services for the whole community), there is a danger that this group can be left behind. This focus may be successful with younger migrants, but, the evidence presented to the Committee suggests that older people, who are still strongly influenced by traditions, find it more difficult to take advantage of those services.

7.2.8 Despite the image of a strong sense of family cohesion amongst this group, the Committee found that this is no longer necessarily so. It is apparent that modern day pressures apply equally to ethnic families, resulting in a breakdown of traditional practices and values which leave many older people feeling isolated and vulnerable.

7.2.9 The Multicultural Adviser in the Office of the Commissioner for Ageing in South Australia, Margaretha Hanen, summarised a view repeated by many other witnesses when she said:

"... I deal a lot with the ethnic community and many people have the notion that the ethnic people look after themselves. Nowadays this is a myth" (Adelaide Transcript, 16 May 1989:479).

7.2.10 "Research indicates that immigration has not yielded large extended ethnic family networks. More often, the ethnic ageing do not have as many primary relatives living in Australia as do the Australian born. Some have not married; whilst others have duplicated the Australian nuclear family pattern (small families), and their capacity to provide care and support within their own homes is restricted" (Queensland Department of Family Services, 1989:39).

Language

7.2.11 One of the fundamental problems for many older people of non-English speaking background is their limited proficiency in the English language. The Committee heard evidence which supported "a well known and often reported phenomenon within ethnic ageing groups that English language proficiency often decreases with age, particularly through neurological disorders and other related health problems" (Queensland Department of Family Services, 1989:39).

7.2.12 Many others have not been in a position to gain much English because of financial and family pressures or because they did not have access to English language classes. For some, this communication problem is compounded by the fact that they are illiterate or only barely literate in their own language.

7.2.13 This language difficulty leads to a number of further problems relevant to this inquiry, including:

social isolation, especially in nursing homes and less populated areas where people speaking the same language may be rare;

continued reliance on other members of the family for interpreting, resulting in feelings of dependency and a loss of dignity (Queensland Department of Family Services, 1989);

an inability to take advantage of services and programs that are available;

inadequate medical attention, because "there are insufficient multilingual health professionals" (Borg, 1989:4).

7.2.14 The Committee heard that rather than relying on the written word, "the best means of communications with the ethnic aged is through the medium of ethnic radio and television" (Borg, 1989:6).

7.2.15 The Social Worker at the Northern Tasmanian Migrant Resource Centre, Beverly Dolesny also pointed to the importance of ethnic television and radio, particularly where the number of people speaking any one language is very small:

"It just seems to me that, where there is such a scattered population, SBS television is more needed than where there is a big community. I see television as a really good means of communication because some of the elderly aged migrants in northern Tasmania are illiterate in their own language so cannot read written stuff ... Anything that is visual and depicts a message is far better than written material" (Hobart Transcript, 25 July 1989:585).

Planning for retirement

7.2.16 Earlier in this report, the difficulty of adjusting to a life of retirement was discussed. People of non-English speaking background often face a more difficult adjustment because they have not been able to create a life outside the home.

7.2.17 During the presentation of his paper at the Committee's workshop, Victor Borg, Deputy Chairman of the Victorian Ethnic Communities Council explained it in this way:

"The primary force on settlement is income, repayment of debts and establishing the family home. That immediately places a tremendous stress on the family that a lot of parents are not working just one job, but two jobs" (Workshop Transcript, 11-12 September 1989:130).

7.2.18 This same argument was put forward in the submission from the Australian Greek Society for Care of the Elderly:

"Retirees of Ethnic migrant background because of the pressures of re-settlement did not develop extra-curricular activities during their working life, and they find themselves very early in the stage of inactivity and isolation with all the disadvantages of complete dependence. Stimulation of new interest after retirement is very difficult" (Submission No 101:606).

7.2.19 This points to the need once again for adequate pre-retirement counselling, covering not only financial matters, but also lifestyle issues.

7.2.20 The inadequacy of the current arrangements was discussed in Section 2 of Chapter 4. It was also noted at the time that the level of comprehensible counselling available to people of non-English speaking background is inadequate. This often results in people being poorly equipped to handle the enormous changes to their lives at the time of retirement and eventually needing help when difficulties arise.

7.2.21 In fact, a report by Christine Owen on target groups under HACC called Home Away From Home, found "that the migrant elderly are largely a crisis care target group as far as general services are concerned..." (Hobart Transcript, 25 July 1989:588).

7.2.22 This need not be the case if a more proactive approach is taken to enable this group to become more aware of the changes and potential changes facing them.

7.2.23 Given the success of ethnic television and radio, the Committee recommends that funding be made available to SBS and ethnic radio stations as part of the national campaign of pre-retirement counselling to develop segments and/or programs dealing with issues of concern to people approaching retirement.

7.2.24 The Committee also recommends that funds made available to ethnic organisations include a component to employ appropriately qualified staff for the development and introduction of relevant pre-retirement courses for older people in ethnic communities.

Traditional skills and crafts

7.2.25 During a number of discussions the Committee was made aware of the need to retain the cultural heritage which rests with the current older generation of ethnic aged.

7.2.26 The Committee was impressed with a proposal put forward by the Ethnic Communities Council of New South Wales for the establishment of an ethnic arts cooperative. Other groups with which the Committee discussed the proposal also reacted favourably to the idea.

7.2.27 The Council's submissions argues:

"Other areas of involvement are in fields where Persons of NESB have knowledge and skills which are traditional to their culture and which should be preserved in a multicultural community such as Australia.

The ageing in particular should be encouraged to share and transmit such skills and knowledge, which may otherwise become lost. Crafts such as textiles,

knitting, lacemaking, glass blowing, stained window art, printing and book binding, pottery, wood and stone carving, sculpture, enamelling, cooking, jewellery, as well as specific skills including stone masonry, parquetry, boat building, are likely to die out unless nurtured through retired practitioners" (Submission No 87:425).

7.2.28 The proposal recognises that older people "are a resource, not a burden, for the community and that measures should be looked at in which this resource can be further developed" (Kashmer, Sydney Transcript, 17 March 1986:171).

7.2.29 The Committee considers that the proposal has considerable merit and should be investigated further.

7.3 Frail and isolated older people

7.3.1 The Committee has tried to examine the extent to which these people can participate in the community and makes a number of observations in this regard.

7.3.2 During the Committee's Workshop, the Head of the Portfolio Analysis Unit of the Department of Community Services and Health, Marie Coleman, pointed out the extent to which older people are institutionalised:

- just over half of people aged 90-plus are living in institutions such as nursing homes or hostels;
- about 40 per cent of people aged 85 and over are living in institutions; and
- about 17 per cent of people aged 75 and over are living outside their own homes (Workshop Transcript, 11-12 September 1989:151).

7.3.3 A report commissioned by the Minister for Housing and Aged Care, Peter Staples, MP, on issues affecting residents of nursing homes and hostels found "that the majority of residents felt isolated from their family and friends, and unable to participate fully in decisions affecting their lives. They also experienced boredom and lack of variety in their daily routines and felt a loss of personal role and importance in the world" (Coleman, 1989:6).

7.3.4 The consultant's recommendations focused on "community organisations developing programs that allow their residents to become more involved in their local communities and vice versa; and seeking not to have people live in an environment where their total social life is part of the campus, but rather to have them involved with the community surrounding them" (Coleman, Workshop Transcript, 11-12 September 1989:155).

7.3.5 The Committee endorses the thrust of this approach suggested in the consultant's recommendations:

- The Department of Community Services and Health should promote and fund the dissemination of information by appropriate community based older people's organisations (Rec. 12.2);
- Nursing homes and hostels should adopt as a basic operating principle that each resident should have access to all activities which they would have had in their own homes, subject to the requirements of living in a shared environment (Rec 14);
- Facilities and community organisations should develop programs that allow residents to become more involved in their local communities and vice versa (Rec 25);
- The Department should explore the possibility of funding a range of recreational services independent of the facility to provide divergent activities both inside and outside the facility, thus enabling a higher degree of interaction with the general community (Rec 31.1); and

The Commonwealth Government should fund a community education program which would promote the positive aspects of ageing and the role of the community in enabling residents to continue to participate in their usual activities (Rec 42.1)" (Coleman, 1989:6-7).

Neil O'Keefe

Chairman

8 February 1990

APPENDIX 1

LIST OF SUBMISSIONS

Number	Name	Region	Date Received
1	Les Sellick	Parafield Gardens, SA	21 Sep. 1988
2	Neville Leybourne-Ward	Tennyson, SA	21 Sep. 1988
3	D.W. Wilkie Keystone	Woodridge, QLD	21 Sep. 1988
4	Jean Brent	Farrer, ACT	21 Sep. 1988
5	Lillian Black	Elsternwick, VIC	22 Sep. 1988
6	Avis Hart	Hawthorn, VIC	26 Sep. 1988
7	John Skinner	Williamstown, VIC	26 Sep. 1988
8	LWD Taylor Self Help for Hard of Hearing People	Turramurra, NSW	27 Sep. 1988
9	Les Haines	Southport, QLD	28 Sep. 1988
10	Eville Orford	Kew, VIC	28 Sep. 1988
11	John Kelly	O'Connor, ACT	28 Sep. 1988
12	Jack Dalton	Mosman Park, WA	4 Oct. 1988
13	Bill Ottley Combined Pensioners' Association of NSW	Surry Hills, NSW	4 Oct. 1988
14	Vivien Adnum	Howrah, TAS	5 Oct. 1988
15	M.A. Sutanovic	Woodside, SA	6 Oct. 1988
16	Jenny Strong	St Lucia, QLD	6 Oct. 1988
17	Derek Forster	Essendon, VIC	10 Oct. 1988
18	Isabel MacCallum	Holland Park, QLD	10 Oct. 1988
19	Ruth Rothery	Carlingford, NSW	12 Oct. 1988
20	Bryan Cave	Canterbury, VIC	12 Oct. 1988

21	Neil Trainor	Laverton, VIC	12 Oct. 1988
22	Mary Fitzpatrick	Callala Beach, NSW	14 Oct. 1988
23	Lorraine Kelly Hopkins District Health Council	Warnambool, VIC	17 Oct. 1988
24	PC Alexander Aust. Veterans and Defence Services Council	Sydney, NSW	17 Oct. 1988
25	Margaret Carter Silver Power Action for Reform	Altona North, VIC	18 Oct. 1988
26	Clive Curtis	Newcastle, NSW	19 Oct. 1988
27	Bill Brooks Aust. Womens League Basketball Council	Camp Hill, QLD	24 Oct. 1988
28	C M Ashton	North Sydney, NSW	25 Oct. 1988
29	Kenneth Morley	Park Orchards, VIC	25 Oct. 1988
30	W G Pearcy	Weetangera, ACT	24 Oct. 1988
31	Winifred Stivens	Brunswick, VIC	27 Oct. 1988
32	Colin Thomas	Kelmscott, WA	27 Oct. 1988
33	C Berry Local Govt. Assoc. of Western Aust.	Perth, WA	27 Oct. 1988
34	Marjorie Molyneux The Parks Community Health Service	Angle Park, SA	28 Oct. 1988
35	C E Smith	Ormiston, QLD	28 Oct. 1988
36	Jane Williams Older Persons' Action Centre	Melbourne, VIC	28 Oct. 1988
37	Pearl Lubansky	Doncaster, VIC	28 Oct. 1988
38	David Griffin Australian Assoc. of Retired Citizens	Woollahra, NSW	28 Oct. 1988
39	Bronwyn Dixon Gillian Wells Joan Corner Bendigo Volunteer Connection	Bendigo, VIC	31 Oct. 1988

40	Brian Tabor	Duncraig, WA	28 Oct. 1988
41	Joan Wyers Home Tutor Scheme	Canberra, ACT	31 Oct. 1988
42	Helen Green	Castlemaine, VIC	31 Oct. 1988
43	Celia Saw Community Services Officer for the Aged City of Wangaratta	Wangaratta, VIC	31 Oct. 1988
44	Cliff Picton Australian Council on the Ageing	Melbourne, VIC	31 Oct. 1988
45	Ruth Gilding Early Planning for Retirement Assoc.	Melbourne, VIC	31 Oct. 1988
46	Judith Elsworth Hawthorn Community Education Project	Hawthorn, VIC	31 Oct. 1988
47	Merryanne Sumner Volunteer Centre of NSW	Sydney, NSW	31 Oct. 1988
48	R H Houlding	Cowes, VIC	1 Nov. 1988
49	John Tomlinson ACT Council of Social Service	Canberra, ACT	1 Nov. 1988
50	J Tremayne	Clayfield, QLD	1 Nov. 1988
51	Margaret Malone	Hunters Hill, NSW	1 Nov. 1988
52	Bruno Krumins Ethnic Communities Council of SA	Adelaide, SA	1 Nov. 1988
53	Jean Garside Combined Pensioners Association of Victoria	Carlton, VIC	1 Nov. 1988
54	Ron Utteridge Manly-Warringah Community Information and Service Centre	Manly, NSW	1 Nov. 1988
55	Judith Macintosh	Woolwich, NSW	1 Nov. 1988

56	N J Lane	Rossmoyne, WA	1 Nov. 1988
57	Colin Duncan and Halina Strnad Humanist Society of Victoria	Box Hill, VIC	1 Nov. 1988
58	J I Bothroyd and B Rodway	Canberra, ACT	1 Nov. 1988
59	Jack Feeney	Willagee, WA	2 Nov. 1988
60	Grace Sutherland	Canterbury, VIC	2 Nov. 1988
61	Shirley Paramanathan	North Balwyn, VIC	2 Nov. 1988
62	Leonard Staff	Ivanhoe, VIC	2 Nov. 1988
63	D Boddam-Whetham	Balgowlah, NSW	3 Nov. 1988
64	R G H Cotton	Canterbury, VIC	3 Nov. 1988
65	Dr John Ward The Prince Henry and Prince of Wales Hospitals	Randwick, NSW	3 Nov. 1988
66	P Mansfield Co-ordinator Aged and Disabled Services City of Essendon	Moonee Ponds, VIC	4 Nov. 1988
67	Keith Hunt	Burpengary, QLD	4 Nov. 1988
68	Ann Lawless Volunteer Centre of South Australia	Adelaide, SA	4 Nov. 1988
69	D J McSullea Local Government Assoc. of NSW	Sydney, NSW	4 Nov. 1988
70	Penny Sharpe Central Coast Volunteer Service	Gosford, NSW	4 Nov. 1988
71	Tjipke Joustra Migrant Resource Centre	Hobart, TAS	4 Nov. 1988
72	Jennifer Orchard Citizens Advice Bureau	Adelaide, SA	4 Nov. 1988

73	Ian Gollings Returned Service League	Canberra, ACT	4 Nov. 1988
74	Noreen Hewett Australian Pensioners Federation; and Jane Fraser Action for Citizens with Disabilities	Sydney, NSW	8 Nov. 1988
75	Philip Hogan NSW Council on the Ageing	Sydney, NSW	15 Nov. 1988
76	Dept. of Community Services and Health	Canberra, ACT	16 Nov. 1988
77	Patricia Brown Consultative Committee of Women on Leisure and Recreation	Melbourne, VIC	17 Nov. 1988
78	Dept. of Veterans' Affairs	Canberra, ACT	17 Nov. 1988
79	Robyn Duncan Aust. Federation of Business and Professional Women	Canberra, ACT	17 Nov. 1988
80	Henry Phillpot	Bentleigh, VIC	18 Nov. 1988
81	Andrea Burt Victorian Assoc. of Occupational Therapists	South Oakleigh, VIC	18 Nov. 1988
82	Joan Wyers Home Tutor Scheme	Canberra, ACT	21 Nov. 1988
83	Dr David Wiles Community Education Committee WA Council of the Ageing	Claremont, WA	31 Oct. 1988
84	Ms Jane Sharwood Older Adults Recreation Network Vic. Dept. of Sport and Recreation	Melbourne, VIC	24 Nov. 1988

85	Jack Ford Probus Club of Sunbury	Sunbury, VIC	24 Nov. 1988
86	The Hon Don Dale NT Minister for Health & Community Services	Darwin, NT	24 Nov. 1988
87	Ross Tzannes Chairperson Ethnic Communities Council of NSW	Sydney, NSW	25 Nov. 1988
88	Sue Doobov ACT Council on the Ageing	Canberra, ACT	25 Nov. 1988
89	Dr John McCallum	Canberra, ACT	25 Nov. 1988
90	Maurice Todd Migrant Resource Centre (Nth TAS)	Launceston, TAS	24 Nov. 1988
91	Ruth Williamson Australian Institute of Welfare Workers	Victoria Point, QLD	29 Nov. 1988
92	Alec Simpson	Paddington, NSW	2 Dec. 1988
93	Linda Adamson Australian Pensioners Federation	Sydney, NSW	2 Dec. 1988
94	Myra Cake Learning Centre Link	Perth, WA	9 Dec. 1988
95	Geoff Wilson	Melbourne, VIC	16 Dec. 1988
96	Hans Schroeder	Henty, NSW	4 Jan. 1989
97	Department of Social Security	Canberra, ACT	20 Jan. 1989
98	The Hon. Peter Duncan MP Minister for Employment and Education Services	Canberra, ACT	15 Feb. 1989
99	The Hon. Peter Dowding Premier	Perth, WA	5 Jan. 1989
100	Ms J.D. Harrison Sport and Recreation Branch Dept. of The Arts, Sport, The Environment, Tourism and Territories	Canberra	28 Feb. 1989

101	Mr J.B. Salvaris, O.A.M. Australian Greek Society for Care of the Elderly	Clayton, VIC.	28 Feb. 1989
102	Mr Mark Lynch Migration and Ethnic Affairs Policy Dept. of Immigration Local Govt and Ethnic Affairs	Belconnen, ACT	3 Mar. 1989
103	Mr Keith Wilson	Redland Bay, ACT	3 Apr. 1989
104	The Hon. John Cain Premier Victoria	Melbourne, VIC.	7 Apr. 1989
105	Dr J.A. McDonell University of the Third Age at Monash	Clayton, VIC.	11 Apr. 1989
106	Mr R.E. Taplin Kooraequilla	Hunters Hill, NSW	17 Apr. 1989
107	Mr Neville Leybourne- Ward	Tennyson, SA	16 May 1989
108	The Hon. Robin Gray Premier TAS	Hobart, TAS	30 May 1989
109	Ms L. Cutts Australian Local Government Association	Deakin, ACT	June 1989

DETAILS OF HEARINGS AND WITNESSES

CANBERRA: 10 MARCH 1989

- Department of Community Services and Health
 - Mr Glen Rees, Deputy Secretary
 - Ms Marie Yvonne Coleman, Chief Adviser, Portfolio Analysis Unit
 - Mr Ian Ronald Ernest Wingett, Assistant Secretary, Community Health and Workforce Branch
- Department of Social Security
 - Dr Owen Donald, Special Adviser, Retirement Incomes
 - Mr Christopher John Foster, Assistant Secretary, Retirement and Family Policy Branch
- Returned Services League
 - Mr Ian John Gollings, National Secretary
 - Mrs June Marie Healy, Deputy National Secretary
 - Mr Brian Louis Murray, Secretary, National Advisory Committee on the Ageing
 - Mr Raymond Joseph Donnellan, National Advisory Committee on the Ageing
- ACT Institute of TAFE
 - Mrs Pamela Ann MacDonnell, Head of Department, English as a Second Language Extension Services
- Australian National University
 - Dr John McCallum, Senior Research Fellow, National Centre for Epidemiology and Population Health
- Home Tutor Scheme
 - Mrs Joan Millicent Wyers, Trainer
- Mr William George Pearcy, Weetangera, ACT

SYDNEY: 16 MARCH 1989

- Australian Pensioners' Federation
 - Mrs Noreen Hewett, National Secretary
 - Ms Linda Adamson, Executive Officer
- Mature Australia
 - Sir David Griffin, Chairman
 - Mr James Henry Coleman, Director
 - Mr Alec Simpson, Member

- Volunteer Centre of New South Wales
 - Mrs Angela Crammond, Deputy Executive Director
 - Miss Merryanne Sumner, Manager, Retired and Senior Volunteer Program
- Manly-Warringah Community Information and Service Centre
 - Mr William Ronald Utteridge, President

SYDNEY, 17 MARCH 1989

- Ethnic Communities Council of New South Wales
 - Mr Peter Einspinner, Vice-Chairperson
 - Mr Alan Kashmer, Senior Project Officer
- Working Alliance of Senior Persons
 - Mrs Ruth Rose Rothery, Co-ordinator

MELBOURNE, 26 APRIL 1989

- Australian Council on the Ageing
 - Mr Clifford John Picton, Chief Executive
 - Ms Rosemary Vivian Calder, Policy Officer
- Australian Greek Society for Care of the Elderly
 - Mr John Basil Salvaris, Committee Member
- Early Planning for Retirement Association Inc.
 - Mrs Ruth Mary Gilding, Executive Officer
- Hawthorn Community Education Centre
 - Mrs Judith Elsworth, Coordinator
 - Miss Sophie Isobel Borland, Volunteer Worker
 - Mr Richard Andrew Croke, Volunteer Worker
- Hawthorn University of the Third Age
 - Ms Margaret Drake, Executive Secretary
- Older Adults Recreation Network
 - Miss Lyndell Maree Montgomery, Community Recreation Officer, Association for the Blind
 - Mrs Penelope De Courcy Paxman, Recreation Officer, Caulfield Council
 - Ms Jane Sharwood, Recreation Consultant, Department of Sport and Recreation
- Older Persons' Action Centre
 - Mr John Desmond Farley, Chairperson
- Older Persons Planning Office
 - Mr Alan David Green, Acting Director
 - Mr Justin James McDermott, Policy Officer
- Third Age Learning at Monash Inc.
 - Dr John Alexander McDonell, President

PERTH, 15 MAY 1989

- Learning Centre Link
 - Mrs Myra Helen Cake, President
 - Mrs Elinor (Babs) Jenkins, Community Development Co-ordinator
- Bureau for the Aged
 - Mrs Pauline Doncon, Acting Director
- Western Australian Council on the Ageing
 - Dr David Wiles, Chairman, Community Education Committee
 - Mr Jack Feeney, Community Education Committee
 - Mr Earle William Nowotny, Community Education Committee

ADELAIDE, 16 MAY 1989

- Ethnic Communities Council of South Australia Inc.
 - Mr Bruno Krumins, President
 - Ms Laima Bogens, Spokesperson for Welfare for the Aged
- Office of the Commissioner for the Ageing
 - Ms Ros Sumner, Acting Director, Office of the Commissioner for the Ageing
 - Ms Margaretha Hanen, Multicultural Advisor
- Volunteer Centre of South Australia Inc.
 - Mrs Marion Astrid Madeleine Martin, Executive Director
- South Australian Council of Pensioners and Retired Persons Associations Inc.
 - Mrs Mary Miller, Chairperson
- Returned Services League
 - Mr John Robert Neil, Chairman, Veterans' Affairs Committee
- Citizens Advice Bureau
 - Mrs Jenifer Priscilla Orchard, Aged Services Information Officer
- Retired Union Members Association of South Australia
 - Mr Arthur Dorrington Wing, Secretary
- Mr Leybourne-Ward, Tennyson, SA
- Mr Denis Molyneux, Skye, SA
- Mrs Marjorie Molyneux, Angle Park, SA
- Mr Lesley Frank Sellick, Parafield Gardens, SA

BRISBANE, 14 JUNE 1989

- Department of Family Services
 - Ms Dianne Beckey, Manager, Policy Development
- Queensland Association of Occupational Therapists
 - Miss Michele Jean Clark, Federal Delegate
- Department of Family Services
 - Mr Clyde Gilmour, Chairman, Ministerial Task Force on the Ageing
- Queensland Council on the Ageing
 - Mr Clyde Gilmour, State President
- Mr Keith Calvin Hunt, Burpengary, QLD
- Mr Cecil Ernest Smith, Ormiston, QLD
- Ms Jennifer Strong, Kedron, QLD
- Mrs Ruth Williamson, Victoria Point, QLD

HOBART, 25 JULY 1989

- Migrant Resource Centre, Northern Tasmania
 - Mr Maurice Todd, Chairman
 - Ms Joy Dizon, Home and Community Care Information Officer
 - Mrs Beverley Dolesny, Social Worker
- Migrant Resource Centre, Southern Tasmania
 - Ms Elizabeth Liew, Co-ordinator
- Department of Education
 - Mr Leo Gilbert Cini, Principal, Adult Education College
 - Mr Robert Walden, Adult Education
- Department of Tourism, Sport and Recreation
 - Mr Malcolm William Wellis, Assistant Director
- Department of Premier and Cabinet
 - Mr Michael George Polegaj, Research Officer

INFORMAL DISCUSSIONS AND MEETINGS

Venue	Date	Participants
Melbourne	23 March 1989	The Brotherhood of St Laurence Carrum Downs Retirement Village
Adelaide	16 May 1989	Glenelg Community Council, Glenelg
Melbourne	9 June 1989	Lincoln Gerontology Centre La Trobe University
Brisbane	14 June 1989	University of the Third Age, Redcliffe
		Donald Simpson Leisure Centre, Cleveland
Hobart	25 July 1989	Tasmanian Council on the Ageing Feeling Good Shop, a joint project of the Tasmanian Departments of Health Services and Sport and Recreation
Canberra	13 October 1989	Office for the Aged
Sydney	20 October 1989	Volunteer Centre of NSW Human Rights Commission

During the early stages of the inquiry, the Chairman and Secretary also met with Professor Scott Bass, Director of the Gerontology Institute, University of Massachusetts at Boston, while Professor Bass was in Australia on a study tour. The Committee would like to record its appreciation for the contribution made by Professor Bass in these discussions.

LIST OF WORKSHOP PARTICIPANTS

Victor Borg
VICTORIAN ETHNIC COMMUNITIES COUNCIL

Alison Carlson
U3A NETWORK - VICTORIA

Marie Coleman
DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

Angela Crammond
VOLUNTEER CENTRE OF NSW

Brian Daley
MISCELLANEOUS WORKERS' UNION

Peter Einspinner
ETHNIC COMMUNITIES COUNCIL OF NSW

Rachael Elliot
MANLY-WARRINGAH COMMUNITY INFORMATION AND
SERVICE CENTRE

Judith Elsworth
HAWTHORN COMMUNITY EDUCATION PROJECT

Christopher Foster
DEPARTMENT OF SOCIAL SECURITY

Ruth Gilding
EARLY PLANNING FOR RETIREMENT ASSOCIATION

Ian Gollings
RETURNED SERVICES LEAGUE

Bev Doherty
S.A. COMMISSIONER FOR THE AGEING

Neville Leybourne-Ward

John McCallum
NATIONAL CENTRE FOR EPIDEMIOLOGY AND POPULATION HEALTH
AUSTRALIAN NATIONAL UNIVERSITY

Wendy McCarthy
NATIONAL BETTER HEALTH COUNCIL

Gillian McFee
OFFICE ON AGEING NSW PREMIERS DEPARTMENT

Ronald Mendelsohn

Helen O'Brien
COMMUNITY EDUCATION - ACT INSTITUTE OF TAFE

William Pearcy

David Solomon
FREELANCE JOURNALIST

Hon Peter Staples
MINISTER FOR HOUSING AND AGED CARE

David Breiner
DEPARTMENT OF ARTS, SPORTS, THE ENVIRONMENT, TOURISM AND TERRITORIES

Roger Brown
DEPARTMENT OF SOCIAL SECURITY

Gordon Bryant
U3A NETWORK - VICTORIA

Denis Cumming

Sue Doobov
ACT COUNCIL ON THE AGEING

Raymond Donnellan
AUSTRALIAN COUNCIL ON THE AGEING

Keith Flemming
ACT DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

Phillipa Godwin
DEPARTMENT OF IMMIGRATION, LOCAL GOVERNMENT AND ETHNIC AFFAIRS

June Healy
Returned Services League

Anna Howe
OFFICE FOR THE AGED
DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

Ron Hughes
RETURNED SERVICES LEAGUE

Jenny Jefferson
OFFICE FOR THE AGED
DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

Jill Jones
GERIATRIC DAY CARE CENTRE

Brian Murray
NATIONAL ADVISORY COMMITTEE ON THE AGEING
RETURNED SERVICES LEAGUE

Barbara Norman

Noel Norman
EARLY PLANNING FOR RETIREMENT ASSOCIATION

Bronwyn Rose
E.S.L. EXTENSION SERVICES
ACT INSTITUTE OF TAFE

Anne Scott
STANDING COMMITTEE ON SOCIAL POLICY
ACT LEGISLATIVE ASSEMBLY

Denise Swift
NATIONAL BETTER HEALTH PROGRAM
DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

Christine Sykes
OFFICE OF LOCAL GOVERNMENT
DEPARTMENT OF IMMIGRATION, LOCAL GOVERNMENT
AND ETHNIC AFFAIRS

Jean Tom
COUNTRY WOMENS' ASSOCIATION OF AUSTRALIA

Dick Van Arkel
ETHNIC COMMUNITIES' COUNCIL OF ACT

Pat Wenger
ACT INSTITUTE OF TAFE

Harold Wilkinson
OFFICE FOR THE AGED
DEPARTMENT OF COMMUNITY SERVICES AND HEALTH

The following people provided papers but were unable to attend the workshop:

Hal Kendig
LINCOLN GERONTOLOGY CENTRE
LA TROBE UNIVERSITY

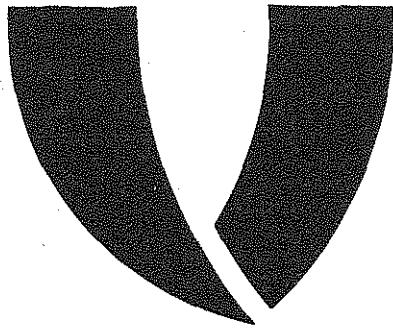
Bill Larkin
AUSTRALIAN LOCAL GOVERNMENT ASSOCIATION

Trevor Lee
W.A. BUREAU FOR THE AGED

Adam Graycar
S.A. COMMISSIONER FOR THE AGEING

Cliff Picton
AUSTRALIAN COUNCIL ON THE AGEING

Merryanne Sumner
RETIRED AND SENIOR VOLUNTEER PROGRAM



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Commendation

Chairman
Peter Davidson

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Executive Director
Margaret Bell



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HOUSE OF REPRESENTATIVES

STANDING COMMITTEE ON COMMUNITY AFFAIRS

(Reference: Inquiry into the community involvement
of retired persons)

Is Retirement Working?

WORKSHOP

11-12 September 1989

CANBERRA

EXTRACT

CHAIRMAN - Thank you, and thanks to everyone. Just in the final half hour we have available to us, I am going to put all of you in the situation we sometimes have in the Parliament. We have the opportunity to make a 90-second statement to the Parliament on something that we think is a matter of national priority. If we do that, and if people constrain themselves to 90 seconds, we will get right around

the table by closing time. What I would like to ask you is to rethink - do not feel locked into positions that you might have taken during the course. I would like you all to give us in a brief summary what comes to the top of your minds about these two days as the priority that you would like to see incorporated in our report, or the angle you would like to make sure we focus upon. As well, bearing in mind that this is a new process for a standing committee system, you may also want to make a brief comment on whether you think it is worth while or otherwise. I gave Mr Borg a little bit of warning that he was going to be the first cab off the rank, although he did not know what it would be for or that he would be limited to 90 seconds. Therefore, perhaps we could start with him and quickly go around the table. I would ask those who have not spoken before to identify themselves because the *Hansard* people will otherwise not know who they are. I promise you that you can range freely: you certainly will not be held to what you say in the *Hansard*, but it will be very useful for us in determining our priorities.

Mr BORG - There are quite a few matters that I picked up. First of all, I think we would all agree that there is a need for a change of community attitudes to the aged, particularly the ethnic aged. I think it is quite obvious that many of our aged are not ready for retirement and we must get into planning. From my point of view, the ethnic aged need a lot of help and I would suggest that perhaps we should also get the family studies people involved to help us in that direction. There is a need for us to set up structures to get information to the aged, ethnic or otherwise, as quickly as possible. We must get involved in health issues. I think it is best that we have our professionals adequately sensitive to the needs of the aged and the ethnic aged. Transport has been raised on many

occasions: there is the need for people to socialise and escape the isolation they feel from lack of transport in their particular area.

Mrs CARLSON - I am from the University of the Third Age network. First of all, I would like to congratulate the Chairman and the members on this initiative - I think it has been absolutely tremendous. It is government at work and we are participating - it is great. I think that the positive views that have been expressed over the past two days are the most important thing that has come out of it to me. They are positive views of the aged: no-one is whingeing or whining; we are all positive; and we all think we know where we are going. We would like the Government to acknowledge that fact.

Mrs TOM - I would first of all like to say how glad I am to have been here and to have heard the views that have been expressed in this room over the past few days. I have learnt a tremendous amount while I have been here. I think that what has come out of the proposals that we have heard is that we need to have an open mind on what the aged want, because they want all sorts of things in different areas from different groups. We have to think about innovative ways of trying to service and give them what they want, and not to go around giving them what we perceive as being easy to give them. We need to have the capacity to encourage the aged to think about their time for retiring, what they are going to do and how they are going to plan for it. We need to have a range of products that we can offer them for doing this. I would also like to say how important I think transport is because in rural areas particularly, which are my interest, transport means the means of either getting the services to you or you getting to the services. That is always important. Transport is not always just going down the road, it is getting services into your area and doing things like that.

CHAIRMAN - Thanks Jane.

Mrs CRAMMOND - Thank you also for the opportunity to participate over the last couple of days. I jotted down a few things as we went along. One was the social devaluation which is associated with many of the connotations that are attached to ageing, another was the question of retirement age at 65, and another was the need to foster the involvement of this huge human resource which is underutilised. When we talk about underutilisation, I think Marie Coleman's point of making better use of the physical resources that are in existence in the communities whether it is schools or hospitals or whatever it may be, is something we should be paying more attention to. Of course, it is impossible to escape from the transport question because it is vital for people in the country but it is also critical for people in cities.

Mr EINSPINNER - I agree with all that has been said so far. I feel tackling the anti-discrimination legislation must be number one priority if we really want to ensure fair access and equity for older people. Specifically, if we have to prioritise, because there are constraints, we must identify the ones that have the greatest need apart from ageing. I think we also ought to see that people see retirement as a liberating experience and they have got to be prepared for that. That takes all sorts of strategies which I think we have traversed here. I too feel that was a very productive day and a half.

Mrs ELLIOTT - There seems to have been a tremendous emphasis on volunteering in retirement and what people can gain from it. The Minister, yesterday, indicated strong support for voluntary work and there seems to be an emphasis on getting volunteers working in HACC programs. So here we have the well aged helping the frail aged. I think it is vital to recognise what has already been said, that

volunteers are not cheap. They needed recruiting, training, ongoing training too, support, coordination, information and reimbursement of expenses. I would like to see that as a high priority. Thank you for all I have learned in these two days and I will try to take it back to my organisation.

Ms ELSWORTH - I would like to thank you for the opportunity to be here, it was a most rewarding experience. My only regret is that my older colleagues were not able to come and that I was the one chosen to be here. I think one of the things that I feel is most significant is that we need to cater for the huge diversity of older people and to provide them with choices. The personal and income security of older people is a tremendous issue for them. We need to facilitate community involvement and to maximise the potential of older people in the community.

Ms WENGER - I am involved with the Woden Community Service and in that position I would like to endorse, very strongly, what Rachel Elliott said about the need to support volunteers with some kind of funding as well. But I would also like, very strongly, to stress the importance of education. Everybody has talked about it today and it is obviously of enormous importance. There is a great deal of education to be done that does not require very much funding but I think that there does need to be some kind of government support. At the moment when funding for training is very much directed towards functional and vocational activities and also when the user pays principle is being adopted, the aged who do not have that kind of money for education and who are not going to have it in the future in order to pay it back when they have finished or when they have graduated, do need some kind of recognition and support.

Mr DONNELLAN - I think the greatest factors inhibiting community involvement of the aged are discrimination and

stereotyping. That has come through a lot of the discussion we have had over the last couple of days. I bracket them together because I think they are the result of general community attitudes. I do not blame the media totally; I do not blame anybody. It is the sort of society that we have in Australia which has produced those problems. The old have contributed themselves. It will be a long, hard road to change it, but I think there are signs of change. The holding of your inquiry and this workshop are steps in the right direction. I would have to add transport; that has come through in pretty well everything that was said.

Perhaps slightly removed from community involvement: I found the comments by Ron Mendelsohn to be probably the most stimulating because I think they really made me think about just what we have achieved since 1941 when he wrote some of those papers. In those papers he touched on health; he touched on social issues; he touched on economic issues. In the 48 years since he was doing that work, with all the improvements in technology and productivity, we do not seem to have gone very far down the road with universal income support systems and so forth. Thank you.

Mr GOLLINGS - There are six short points I would like to make. The first is that we have to be very careful that we do not go overboard in all of this and socialise the aged to the extent that government at all levels takes over everything for the aged. In that respect, I think it is important that voluntary groups and groups of the aged themselves are encouraged but do not have their responsibilities taken from them. Secondly, in all of this freedom of choice is most important. People should not be forced into doing anything. If they want to sit at home and be a slob and sit in front of the TV set, then why should they not? Thirdly, there should not be a mandatory retiring age; I believe that that is a most important issue.

Fourthly, one of the points that has come through to the RSL in the surveys we have conducted is the need for security: physical security, emotional security, and financial security. Fifthly, associated with that is the fact that there is still a very great problem of loneliness out there. This is probably the biggest and most difficult problem to overcome. Finally, I would like to repeat what I said before, and what others have said: there is a need for transport services and, particularly, for those services in rural areas. Thank you for this workshop; it has been a most successful venture I believe, and I congratulate your Committee, Mr Chairman. We are looking forward to the report.

Mr HUGHES - My leader has said it all. I have enjoyed the workshop too. In this world it seems to me that the 40-year-olds either make or formulate most policy decisions. If these 40-year-olds could be reminded that they will one day be aged, this thought should hopefully guide their way of thinking now for the benefit of the aged. Thank you.

Mr NORMAN - I think we are coming to grips with the thought that a third of the population is in this so-called 'retirement mode' - or putting it more personally, a third of our individual lives are going to be spent in this mode. The diversity of skills and diversity of needs have been highlighted at this workshop. But above all, I think the need for developing healthy community attitudes to this very real problem which we all have is paramount. I do not see it as a government bureaucracy need. These voluntary organisations, by using a certain amount of sympathy and empathy from all levels of government, the multiplying factor in terms of cash value is involved, and I consider the development of the community self-help approach to be a very important one.

Mr MURRAY - In addition to what my colleagues have said and repeating very quickly some of the points I made

earlier, I believe that first we need to develop a national philosophy toward age. Secondly, we need a national commitment to the aged. Thirdly, in addition to the costs to the aged - loneliness I agree is one of the greatest single problems they face - we need to recognise the enormous waste of skills and resources that is going on at present. We need to reduce the dimensions of the 'problem' and the problems of the aged, which we can do in many ways: elimination of legislative and attitudinal discrimination against them, more effective availability of full time and part time employment as an alternative to enforced idleness. I do not believe that voluntary employment is the only way to go there. We need also an improved design standard in terms of housing, public transport and, for that matter, shopping. I still do not know how a person on a walking frame gets into or out of a supermarket, let alone someone in a wheelchair. We need effective access to leisure pursuits, and that includes the opportunity for the aged to learn leisure pursuits which in many cases they were unable to learn. I saved my last five seconds, Mr Chairman, knowing you would allow me a slight extension to say - seriously - that over 30 years this is the most smoothly organised function of its kind I have seen. I express our thanks to you for the concept and to your staff for a very, very efficient operation.

CHAIRMAN - That is a quick way to waste five seconds! We very much appreciate that, Brian, thank you.

Mrs NORMAN - I am here as an observer, although I have another part of my family here too. I do not feel myself in any way retired. In fact, I think the view of women facing husbands who are retiring when they do not feel a bit retired is not seemly to be mentioned at all in this seminar! It has been a great experience and I think the interaction between the people and the input from such a variety of disciplines and points of view have been most helpful and useful. I have been very grateful to be here.

CHAIRMAN - Thank you, Barbara.

Mrs JONES - I have come as an observer for a therapist in Brisbane who issued a paper and I have been interested in listening and observing over these two days. The operative word to me over this time has been 'choice', being able to give our elderly folk a choice and to look at a diversity of options for them. In many of the areas discussed this seems to have been emphasised. Also, I feel we need to listen very carefully to what our older people are saying, listening to what they want and what they see as their future. The other thing that has come out to me as I work with the frail elderly is the loneliness of these people and the need to be able to find options for them. Transport is another area that I have been very interested to hear about.

CHAIRMAN - Thank you, Jill.

Mr VAN ARKEL - I agree with what everybody has said so far and second it, so I am not going to repeat it. I missed one point. In my Smith Family and Lifeline time, loneliness was one of the main points that old people had to cope with. I have not heard mentioned here today what we are going to do about it. A couple of years ago activities with the schools were initiated and the media made big things out of it on television and radio, but nowadays it has gone. May I recommend that we tackle that point again. Secondly, I hope the resolutions in the report that will be made will be attended to. A lot of reports just finish up in the cupboard, in my experience, and next year we have another meeting but nobody refers to the old one and we start on a new one. Thirdly, yesterday we attacked the media one way or another way; and I mentioned last night that the media is something like politicians: people get what they want. I believe that the media is exactly the same. Thank you very much.

Mrs GILDING - My first statement is that basic retirement planning for all need not be expensive. Our

organisation can do it for approximately \$10 a person in-house, or approximately \$20 a person for a public seminar. I think that is a very important thing that should come out of this basic retirement planning. I liked Peter's statement 'retirement can be seen as a liberating experience'. I thought that was tremendous. I also detect that we are all inclining still to 'we, they, and the elderly', so I would just like to say that we are - or will be - the aged. It behoves all of us to vow to do something either socially or personally significant and enjoyable in our own retirement, not forgetting to build our own personal networks.

Mr PEARCY - Firstly, I would like to thank you for having me as an individual rather than as a representative of a group: I think that was terrific. I believe that ultimately the solutions to the problems of the aged lie within the aged themselves; and I feel that governments should focus on facilitating solutions rather than providing the solutions. Lastly, I am very much impressed by the amount of local content that has come into this, rather than some amorphous mass being pushed forward.

Ms ROSE - Again I would like to thank you for this opportunity to participate. I would like to see recommendations made for low cost education for its own sake. In my particular area, I am most interested in English for migrants and crafts for those who wish to dabble rather than look for employment - or at most, who look for opportunities to be self-employed in a hobby sort of way, and boost their retirement incomes that way. Also, I would like to see that assistance be provided for ways of establishing groups run by volunteers, and for training of those volunteers; that transport be made more readily available - and, of course, costs be kept low; and that information centres be established to disseminate ways and means to self-fulfilment and to encourage participation in retirement. Thank you.

Ms GODWIN - In response to the comment earlier: as one of the not quite 40-year-old policy makers, I can tell you we are very stimulated by the thought of turning 80 one day, and getting it right now. One of the benefits of being an observer is the ability to sit back and listen to the totality of debate, and I have tried to pick up a number of the themes that I thought were important during the discussion yesterday and today.

The first one I think is absolutely critical is that age and the aged are not a problem, despite the fact that some people may have specific needs. That leads to two conclusions in my mind. One is that we should not focus too heavily on the health and welfare aspects of ageing, although they are obviously important components. People have drawn particular attention to issues of leisure and recreation, education, a meaningful role in life and so forth, and it is very important to get that into perspective: that it is not just a health and welfare issue. The other conclusion that comes out for me is that because the aged are not a problem, in a sense there is nothing to be solved. There is not a program to be instituted by government which will solve some mythical but non-existent problem. There are two other points. One has been made several times around the table: that the role of government at all levels is to create an environment for participation, rather than to fix things on behalf of older people - or, in fact, to do things to older people. The whole notion of government as a facilitator and as a community developer is absolutely critical there. The final point is that any responses to the sorts of issues that have come up around the table in the last day and a half need to take into account the diversity of the aged, the need for a focus on individual choice, and the need for creativity in seeking solutions. Thank you.

Mrs McFEE - This has all been said, but I will just say very quickly that I would like to think that this Committee will seriously question the whole concept of retirement and I think Ronald Mendelsohn has come very close to doing that this afternoon. My conclusion certainly is that it is a concept that, as we have known in the past, is not socially or economically relevant any more. The fact that it is predicated on a totally mythical concept of mandatory retirement is inappropriate now and inappropriate in the future. I would just like to reinforce the three-pronged approach that we are trying to take in New South Wales, which is to look at legislative change, policy change and attitudinal change, and to alert people to the fact that when we are talking about policy change the whole issue is really about rejigging public policy to cope with a change in demographic trend.

Ms DOHERTY - It seems to me that there really is no single answer to all the questions we are trying to address. There is, in fact, a variety of answers and a variety of options. All of us need to be fairly flexible when we are looking at providing those options. As part of that process, I identified five sectors and within those five sectors we can look at the three tiers of government, at formal non-government organisations and at the community of elders. I think it is important that those sectors work in a cooperative venture and that each of the sectors quite clearly identifies and tries to do what it does best.

Mr McCALLUM - I wanted to direct my attention to what will come out of this meeting in a report. Looking through the structure of the seminar, every one of the particular contributions we have had, in the light of the discussion, merits some attention in terms of the issues in the area. We need to establish the policy issues we are dealing with because we are converts, if you like, and we have to explain

this to a cynical, I guess, and disbelieving world out there. In that sense I like very much Gillian McFee's point that we are changing public policy to cope with both demographic and social changes, and Phillipa Godwin's point that we are dealing with positive issues and not with our problems and problems of other people.

The second area that needs some attention - this again was mentioned by Phillipa Godwin - relates to the diversity of people. We talked about specific groups but I think we need different strategies for different groups, for example, the young around retirement age versus the very frail versus people who have very special needs. We need different strategies for approaching all of these groups. Finally, I think we need some kind of overarching philosophy to all this. I like the idea of active retirement and the active society, given that that means there is choice within that. So I want to thank you very much for organising the workshop. I hope that the contributions from around the table have been helpful for your difficult task of writing the report.

Mr LEYBOURNE-WARD - A personal story concerning flexibility might be appropriate at this stage. My involvement with the inquiry that led up to this workshop was during a period when my self-esteem was being raised. Over this period of unemployment, I came to believe that I was overeducated, overexperienced and overaged. However, my rise in self-esteem led to contact with the Northern Territory Government. Exactly two weeks ago I was in Alice Springs; I was offered a two-year contract for a senior position with the Department of Transport and Works. The important point I make now is that this came in my sixty-fifth year. So I will be accepting it, and I will be flexible, and I will move to Alice Springs!

Mr CUMMING - I am over 65 and I am no longer paid for working so I guess I come under the heading of retired. I

think there is obviously a role for government but I do not think government at any level can do everything. I think it has to enable people to do it and I think it has to have a very strong public relations exercise reminding the community at large that there is tremendous value in people like me, aged 65 and over. We have tremendous skills. The question is how to use them profitably. I think also it is not only a matter of using the older skills among older people, which was said by a few people; we have as well tremendous skills for helping both the very young and also the middle aged. I think we have a tremendous gift to give to the community. I have some experience with transport and I want to point out that the solution of providing transport is not a cheap one. I think the solution is going to have to be relocation of people and this really has not got into the strategy. It should perhaps be part of the preparation for retirement to say, 'You are going to get more frail. I am sorry, but it is a fact of life, so let us face it. You are going to have more difficulty in travelling and you have to put it into your planning'. I think that is one of the elements. As one of the last speakers, may I thank you very much for organising this seminar: I think it has been tremendous.

Mr WILKINSON - I am from the Commonwealth Office for the Aged. I was going to comment that there is some advantage in being last: everything has already been said. I was glad that the Chairman looked to his right and Victor copped the first one, not me - I did not relish that thought. I have picked out three particular things that I would like to focus on. They have been said, as I mentioned, but I think it is worth reinforcing them. The first is that I think the Committee has to come out with some ways in which we can strengthen the positive perceptions of older people. It is really something that is addressing the whole community. It

is really about making sure that older people are valued in society so that they gain self-respect in the process. Whether that is a function of taking away a mandatory retirement age, or whether that is a function of moving from the belief that being part of the paid work force is the only thing that matters in society, is not clear, but something has to happen to change those perceptions.

The second point is that - again, it has been said, but I think it is important - we ought to be looking at publicising and fostering existing activities that are already in place to enable those to be more widespread. We are not about, or we should not be about, setting new structures, and I certainly agree that the Government is not the place to start to set up different structures but to reinforce those that are there, which are working very effectively and just need some additional push. The third thing is that we have to be very careful not to prescribe what we think older people would like to do. We have to be prepared to offer some flexible options and that may even be, as has been pointed out before, the option to not take up any of these alternatives. I would also like to thank you, Mr Chairman, for the opportunity of being here and learning a lot myself in this process.

CHAIRMAN - Before I wind up, is there any observation you would like to make?

MR DUBOIS - It has certainly been very educational for me. One thing that has come through is that people in retirement are still part of the living and they should not be regarded as people who should be sedated by their doctors, off-loaded by their kids, and ignored. They are part of society and if society ignores their potential to contribute, it does so at its peril. That is all I want to say.

CHAIRMAN - Thank you. In concluding, may I first of all say that Mr Dubois and I are impressed by your capacity to

use the 90-second statement. Perhaps if you tuned in to Parliament when we are doing it you would realise how well you did vis-a-vis the politicians when they try to do it. I think the workshop has been of tremendous substance for us in preparing our report. On behalf of all my fellow members - the others will be reading the transcript - I want to congratulate you on your contribution and what you have given to us in drawing out those priorities. The scope has been very broad. There are some issues that we know we have not touched on in these couple of days, but we have drawn out the main threads. I can assure you that we are looking at this with some sensitivity which understands three major factors: Most of the people either in retirement now or approaching retirement very soon are people whose childhood stems from the Depression. They spent a considerable part of their life either participating in or affected by the disciplines of the war years, and have had for most of their lives a very strong work ethic and very few options for leisure or anything else. It is particularly true of the people you spoke about, Victor. Migrants in particular have simply had to come and work very hard. So lots of the options that we might see for ourselves in the future - we being us younger ones - certainly play a part of this planning, but the sensitivity of the people who are experiencing it now has to be kept in mind, as is the background that they have had. We will be bearing those things in mind in our report. Anna Howe had to leave, but as the new Director of the Office for the Aged, Anna asked me to convey, as Harold just did, her thanks for opening up this perspective for her.

In concluding I particularly want to thank first of all the staff of Hansard, because they are going to bring it all back to us in a way that we can work with. You will see when you get your own copies the professionalism with which they do that. I particularly want to thank Bjarne Nordin

and Linda and the rest of my secretariat. They have done a magnificent job in organising this workshop and getting you here, given the difficulties that have taken place. I particularly want to thank Steve Dubois for participating for the full two days. Everyone has a busy time schedule; you all do, but I can tell you that none more so than politicians. The demands on our time are extraordinary, and to give up the time Steve, I am very appreciative. And most importantly again I want to thank you for making the effort. There were lots of reasons people could have given for not participating, particularly not being able to get here and all of those things, but you have all made it. You have made your contribution and we are very grateful for it. At this point I will close the seminar and hope that you look forward to our report. Thank you.

Workshop adjourned at 4.40 p.m.

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