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Speech by Adam Graycar and Bev Doherty:

"Is retirement working?"

presented to the House of Representatives Standing Committee on community affairs, Session 3 of State Government responses to the inquiry into community involvement of retired persons workshop, Canberra, 11th September 1989

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HOUSE OF REPRESENTATIVES STANDING COMMITTEE

ON COMMUNITY AFFAIRS

IS RETIREMENT WORKING?

INQUIRY INTO COMMUNITY INVOLVEMENT OF RETIRED PERSONS

WORKSHOP

Session 3 - State Government Responses

CANBERRA

11 SEPTEMBER 1989

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The four main issues for a person facing retirement are income - having enough and having it regularly; having adequate health care; having appropriate living and housing arrangements; and having interest and purpose in life. Old people are not at all different from their younger contemporaries in the requirement that life must have some meaning. Our community, particularly through the activities of State and Federal Governments has made enormous advances in recent years in the first three of these areas, income, health, accommodation. The fourth issue, interest and purpose in life is often the least recognized and most neglected. Governments can do lots on the first three, notwithstanding tight monetary situations and the politics of federalism. The fourth issue, interest and purpose in life is hard to get a handle on.

The debate about whether governments should or should not intervene in human relations and market activities to ensure a better quality of life for all is outdated. Governments do intervene, and while management of the economy is the first and foremost professed function of all governments, looking after its citizens, and maximising their quality of life is a most legitimate activity.

The apparatus of a caring society or of the welfare state does not consist of government alone. Non-government welfare organisations (NGWOs) are central components of all modern forms of social organisation. These organisations perform a wide range of functions. Some provide services to individuals, some provide their wares as a supplement to state welfare, others see themselves as an alternative to the state, some try to fit in between and act as a pressure group in an attempt to have the state provide resources for something more or better or different. They are all involved, as you well know, in trying to provide that fourth component that I mentioned, providing an interest and purpose in life.

The state probably doesn't do nearly enough to encourage older people, nor does it place as high a priority as it might on seeking out mechanisms to achieve that interest and purpose in life. Let me give you one example. Older people are not encouraged by our education system. Unfortunately our educational arrangements for lifelong education are ridiculously inadequate. Most education institutions are still designed for young people. They are ill-suited to men and women who must fit their learning into a busy life or who have had a busy life and are looking to re-orient their interests. We do a little. For example, over the past five years in South Australia 23 per cent of people aged 55 to 64 years, and 10 per cent of those aged 65 and over have participated in non-formal adult education. While this is notable, it is considerably less than for any other age group.

One of the things we intend to do in this area is to assist groups like the University of the Third Age to encourage education and other public facilities to provide teaching accommodation for non vocational courses.

There is no doubt that many elderly people are vulnerable and often, though not always, this vulnerability becomes a barrier preventing their participation in the mainstream of society.

There are physical vulnerabilities and evidence for these can be found in epidemiological and chronicity data. The most notable are increasing incidence of dementia, immobility and incontinence. In South Australia we have just reprinted NSW's excellent little book on incontinence called "Not Again". We ran a half page spread on it in the Advertiser. The Royal District Nursing Society received calls at the rate of 70 a day for the booklet. They ended up having to reallocate their staff to handle the calls. Many elderly people are also financially vulnerable. In general, retirement incomes are insufficient to maintain pre-retirement lifestyles and the ramifications of economic vulnerability have numerous social consequences.

Non-government agencies are under pressure because their tasks are continually being redefined, because their financial resources base is insecure, and because their membership structure can never be taken for granted. They are, however, important to government as a key vehicle for implementations of public policy; as an information network; as a means of mediation of social issues into proper channels; and as a cheaper and more flexible avenue than alternatives - government itself or the market.

In this paper we were asked to examine State government processes and mechanisms which intervene and organise the environment so that elderly people may aspire to an adequate standard of living, an adequate set of community supports and adequate human interaction.

This of course immediately raises the spectre of federalism. In Australia, responsibility for community well-being is caught up in the politics of federalism which sees shifts, over time, in the balance between control and decision making at the centre, and control and decision making in the States. The Federal Government in Australia collects about 80 per cent of taxation revenue. Approximately one third of Federal revenues go to the State according to complex formulae tempered both by rational measurement methods and political pragmatism and the States raise revenue through a variety of their own taxes and charges.

All Australian States provide roughly similar services to their elderly population. In drawing up a catalogue of services we were able, in South Australia, to identify 30 statutory services for older people, of which 7 are Commonwealth funded, 15 are State funded and 8 receive a combination of Commonwealth and State funding. The list is long and sometimes defies logic, but each part contributes to the well being of the whole and thus a shortfall in one area can have effects across a wide

front. Developing such a catalogue identifies bizarre irregularities. For example, we discovered that the State, through the Pensioner Dental Scheme and the SA Spectacles Scheme looked after pensioners' teeth and eyes, while the National Acoustic Laboratory tested hearing and provides hearing aids. We often contemplate the logic of eyes and teeth being a State responsibility, and ears being a Commonwealth one!

What this quaint example highlights is the expediency and the opportunism that characterises the service structure. Given limited resources it is always worth trying to get somebody else to fill the gap. There are never enough dollars, never the right planning and co-ordinating mechanisms, and one can describe federalism, originally a means of controlling power by dividing it, as the bane of planners, the euphoria of procrastinators and the indulgence of buck passers and of course those are definitely Adam's words. Nowhere is this more obvious than planning for our older population - securing the right mix of services and the right funding arrangements.

The State Governments have a wide range of responsibilities in the provision of human services for older people, in addressing housing and accommodation policies, transport, state taxation and charges and their impact on income, health care and financing to mention just a few.

While we can say then that service policies for elderly people cover an expansive canvas with numerous major players and deliverers, we can also determine that the responses by all these players will fall into 4 main policy areas income support, domiciliary care and health services, accommodation service and life enrichment.

To supplement the Commonwealth's income support role, the States are able to assist by ensuring that appropriate financial and investment advice is readily available to those on fixed

incomes. Income maintenance can be assisted through a wide range of State based concessions, such as water, power, rates, as well as budget assistance schemes. In South Australia we are about to launch the Ederly Persons Register, a service that prevents the automatic disconnection of the electricity supply (and its subsequent reconnection xxxxx) should an older person fail to pay their account because of illness or financial hardship. A Home Energy assistance scheme pilot project, through a system of energy credits, will identify areas where major reductions in energy use can be achieved. The scheme will supply sdvice from trained people and some small financial assistance to implement the recommended measures.

The issue of age discrimination, an issue which has been ducked for the most part by both the Commonwealth and the States is now very firmly on the political agenda. Last week the South Australian Government released legislation which makes it unlawful to discriminate on the basis of age in employment, education, in the provision of goods and services, accommodation and in clubs and associations. Most other States are likely to follow suit. Recently in South Australia we negotiated a volunteer insurance package on behalf of small community groups who simply could not buy insurance cover. The package contained at least 2 firsts worth noting. For the first time in Australia volunteers up to the age of 80 could purchase insurance and second, they receive full benefits - instead of 50%.

The provision of adequate transport services is fundamental to the well being of older people. A good transport system which elderly people can afford and use, prevents isolation and provides access to the wider community. The opportunity to participate in the community enriches a person's life and can improve their health. Most states have generous and substantial transport concession schemes. Some states have trialled the introduction of the kneeling bus. South Australia is monitoring this development.

Elderly people are accommodated in a variety of situations. Some in their own home and using a range of home care services, some in retirement villages or rest homes in part regulated by the States and some in Commonwealth nursing homes.

Increasingly the need for safety for elderly people has been identified as a key factor in enabling people to continue to live in their own homes. The fear of crime is identified as a very issue for elderly people because of the impact on their lifestyles. A single distressing episode or even anxiety about security can result in severe personal changes, including physical illness, or even admission to a nursing home or hospitals.

These episodes can be minimised through the provision of simple advice about crime prevention (and we are soon to release a set of user friendly crime prevention tips for elderly people) and through the installation of basic and effective security equipment. As part of the new Home Safety and Security Scheme, these strategies will assist in reducing the actual and perceived risks experienced by older people living alone. Neighbourhood Watch has seen people walking their dog at dusk again.

While many retirement village residents are happily and comfortably housed, residents who leave this style of accommodation are likely to have their asset base severely eroded. While a variety of legal arrangements exist to protect residents, the South Australian Government has adopted what we believe is a new and innovative approach to this dilemma by designing a disclosure statement that will make it mandatory for village managements to set out all the financial obligations for prospective residents. In other words, a prospective resident will know what they have to pay up front, what they will have to pay in ongoing charges, what they will get for their money, and what they will get back if they leave - without hunting through

100 pages of contract. Has warning signs in big boxes. Note: You may not get all of this premium back if you decide to leave. You are advised to calculate your refund by consulting your contractor, your legal advisor, the administering authority and Section 4.

Older people are often vulnerable consumers. Consumer rights, and particularly increasing community awareness of issues relating to rights in accommodation, insurance, the finance industry and home services are areas needing urgent attention.

The Commonwealth is carrying out its own extensive consultations on consumer issues through the National Consumer Advisory Council. South Australia is addressing the problem of consumer fraud and will produce as part of its successful Age Page series a set of Consumer Age Pages to inform older people about the issues, their rights and their avenues of redress.

Since day one of the Office elderly people have telephoned with enquiries and complaints about all the issues that confound them. They are worried by the frustrations of dealing with bureaucracies, by the difficulties they experience picking their way through the multitude of programs provided by the three tiers of government. They simply want the right information and when they want it - though unfortunately it isn't always that simple!

On 1 November the South Australian government will open the Age Line to service its elderly client group. Many of the problems faced by older people in Australia are ones that are socially constructed as a result of the dominant societal conception of ageing and the aged. This conception emerges within, reflects and bolsters the economic and political structure of the society. While we can all debate about the resources that are available the real debate is about our social orientation, or social responsibility and our social willingness to face the future, maximising involvement and inclusion and minimising rejection and exclusion.