

Consultations with Older People: on Mobility, Location and Financial Security

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1 Introduction

During June and July 2004 the Ministerial Advisory Committee on Ageing held a series of public meetings in Parramatta, Ballina and central Sydney. The aim was to allow older people a chance to have their say on certain key issues affecting older people.

The Ministerial Advisory Committee on Ageing is appointed to advise the NSW Government, through the Minister on Ageing, about issues and concerns affecting older people in NSW. To inform its advice to the Government it undertakes regular consultations with older people.

More information about the Committee is available from the Committee's Secretariat on 8270 2146 or website: www.maca.nsw.gov.au.

2 The purpose of the consultations

The Office for Ageing (OFA) within the NSW Department of Ageing, Disability and Home Care is currently undertaking a process of discussion, planning and consultation to lay the groundwork for the development of a new policy on ageing for NSW. This will build on the Healthy Ageing Framework 1998-2003 and will articulate the NSW Government's policies for older people and plans on ageing issues for the next five years.

The Office for Ageing asked the Ministerial Advisory Committee on Ageing to undertake three consultations with older people to contribute to the development of the new Healthy Ageing Framework.

The three consultations each focused on a key area of ageing policy:

- Transport and mobility - Parramatta
- Location and housing - Ballina
- Financial security - Central Sydney

3 How the consultations were organised

For each consultation, invitations were sent to approximately 200 local older people's groups and other organisations in touch with older people. This included seniors' clubs, social groups, church and religious groups, retirement village residents' committees, multicultural groups, community workers and community care services, local councils and libraries. Invitations were also sent to state-based older people's organisations and local State Members of Parliament. Information was placed on the Committee's and Seniors Card websites. An advertisement was placed in *Australian Senior Newspaper* and in local newspapers servicing the Parramatta and Lismore/Ballina areas.

Venues were chosen where older people would feel comfortable and which were close to public transport. For the Ballina consultation the Ballina District Community Service Association assisted with the organisation.

When	Where
Thursday 10th June 9.30am-12.30pm	Parramatta RSL Club Cnr Macquarie and O'Connell Streets PARRAMATTA
Thursday 1st July 9.30am-12.30pm	Ballina RSL Club 246 River St BALLINA
Wednesday 21st July 9.30am-12.30pm	Wesley Conference Centre 220 Pitt St SYDNEY

The consultations were well attended with approximately 95 at the Parramatta meeting, 70 at Ballina and 65 at central Sydney. Most participants were older people. See the Appendix for details of participants.

A few written submissions were received from people and organisations unable to attend, and some additional written comments were received from participants after the consultations. They have been incorporated into this report.

At the start of each consultation, participants were welcomed to country by a member of the local Aboriginal community: in Parramatta, Edna Watson and Alyce Mervin, from the Darug tribe; in Ballina, Yvonne Del-Signore (Aunty Ponnie), a Bundjalung Elder; and in Central Sydney, Mary Munns and Frank Trindal welcomed participants to Eora lands. Edna Watson and Alyce Mervin's welcome is reproduced in the Appendix.

At the Parramatta and Ballina consultations, Councillor Omar Jamal of Parramatta City Council and Councillor Philip Silver, Mayor of Ballina opened proceedings.

Five members of the NSW Ministerial Advisory Committee on Ageing were present at each consultation. They chaired and participated in different sessions and listened intently to the discussion.

During the first session of each consultation members of the Committee outlined the role of the Committee and purpose of the consultations. Margaret Duckett, Director of the Office for Ageing, then set the scene for the discussion. She explained that these topics – mobility, location and financial security – had been chosen because the NSW Government recognised how important they were to older people's quality of life.

At the Parramatta consultation, John Whelan, Director of Local and Community Transport of the NSW Ministry for Transport, talked about the NSW Government's

plans for community and local transport and his role in addressing issues of concern to older people in relation to transport.

After a tea break participants divided into two groups for the main discussion. A member of the Committee facilitated each group discussion, using a list of key questions (see Appendix). In the final session a person from each group reported to the whole meeting on the main issues they had discussed. Dr Linklater, the Chair of the Committee, then summarised the underlying themes that had been raised during the morning and, finally, thanked participants for attending.

4 Mobility and transport consultation: Parramatta

4.1 General comments

Participants described transport and mobility as burning issues for older people as, if an older person's mobility options are restricted, their whole way of life changes and they may become isolated.

The issue of fairness was raised in the context of the greater reliance on private bus services in Western Sydney. Older people in Western Sydney (and regional areas) are unable to benefit from the cheaper fares and concessions available on government-run transport in other parts of the metropolitan area. The Pensioner Excursion Ticket is currently only useable on City Rail and State Transit Authority Buses, in areas where these services operate.¹

The need for more opportunities for community consultation about the provision of public transport services was raised, to ensure that local transport services match demand.

4.2 Adequacy of public transport services

It was pointed out that some areas had no or inadequate public transport services close by, requiring people to take combinations of, for example, taxi and train or walk and bus. For many older people this was too costly, time-consuming or exhausting. Better coordination between services would help.

Participants said that buses to shopping centres were very important but that bus routes often only go to the larger shopping centres not to the smaller, local ones. The absence (or inadequacy) of direct bus services to railway stations and hospitals was also a cause of concern. It was suggested that rather than having large buses operating over long routes, there could be smaller buses on more direct routes, operating in the same way as school buses. For example, more routes to local hospitals, train stations and shopping centres, including 'cross country' and express routes.

Lack of off-peak bus services was reported as limiting older people's outings. Older people may be able to get to a function but then not be able to get home again. An example was given of older people wishing to attend a 5 o'clock movie, but there being no 8 o'clock bus to get them home again.

¹ From January 1, 2005 this will change and there will be a new single price \$2.50 Pensioner Excursion Ticket available for travel on Government and private buses in the greater Sydney metropolitan area, Newcastle and Wollongong.

The capacity of buses was seen as a problem associated with the perceived failure to cover certain routes frequently enough. Pooling of buses between companies was suggested, as was using smaller buses to run more routes and sharing of under-utilised community buses.

Transport in parts of Baulkham Hills (Watkins Road, Junction Road, Arthur Street and associated roads) was said to be particularly inadequate, as there was no public bus to take residents to their local shops, only to Winston Hills and Castle Hill. A bus to Marsden Road Shopping Centre was also needed.

A written submission from NCOSS looked forward to “reform of the bus industry, including the creation of new contracts and service planning guidelines” that would specify basic standards. Participants suggested that meetings should be held with bus contractors to bring older consumers’ concerns to their attention and to agree how those concerns would be dealt with. It was suggested that the Ministry of Transport had a significant role in holding contractors accountable for the provision of adequate and low cost public transport services.

In relation to rail transport a key concern was the issue of connecting services. Participants acknowledged the cost of providing these, but at the same time emphasised that missing a connecting service caused numerous problems in reaching important appointments and could cause travel times to “blow out” to unreasonable proportions. That is, trains were identified as a good form of public transport when operating properly, but disastrous when connections were missed.

If particular trains were often late or cancelled, it was recommended that the timetable should be changed to reflect the reality of the situation. Frequent cancelled or late trains at Toongabbie and Marayong were given as examples.

Participants said that a key issue for older people is to be able to travel to and from appointments with doctors and specialists. As waiting lists are often long and visiting specialists may only make half-day visits to particular locations, older people have little choice in the timing of appointments. This means that trips may need to be taken at peak hour, causing problems for those with restricted mobility. Long waiting lists also mean that the impact of a missed appointment is greater, so older people have to leave home long before appointments to ensure they arrive on time. Getting to and from one medical appointment can involve a whole day.

Affordable and reliable public and community transport were seen as essential to enable older people to attend their appointments. Sometimes older people had to forego appointments because of lack of appropriate and affordable transport options.

4.3 Responsiveness to older people's needs

Courtesy and cooperation were raised a number of times in discussion about bus travel. Despite the difficulties older people may have with mobility, a little consideration could go a long way in making the situation easier to manage. School children who created congestion, exhibited a lack of courtesy to people with walking frames or who would not give up their seats to older people who needed them, were a problem. Bus drivers who made school children show courtesy to older people, and other travellers, were praised.

Bus drivers were regarded as crucial in making older people's bus travel experience a positive or negative one. The importance of good driver training was emphasised, as well as reminders about stopping precisely at bus stops (so older people do not have to run down the street), and giving older people enough time to get on and be seated before the bus commences moving. Similarly, slowing down before coming to a stop when older people were standing up, and giving them time to get up and to get off the bus after stopping, were important. It was felt that the number of older people who fall on buses due to this was far greater than reported. A submission also claimed that the forms for incident reports were out of date and were more focused on vehicle accidents than passenger incidents.

Similarly, there was a high value placed on cleanliness in public transport.

4.4 Bus facilities and design

The introduction of buses with lower floors was seen by many as beneficial and an improvement on those with steps which were felt to make traveling by bus almost impossible. However, it was reported that it was still too hard to climb aboard buses. Some participants felt that users of prams and pushchairs received greater benefits from the specially designed floors than older people, and sometimes took up a lot of space making things more difficult for older people.

It was suggested that the signs for seating intended for less mobile people should be larger, brighter and clearer. The special seating at the front of buses was too high for some people to reach comfortably and did not have enough legroom. Some participants felt that sideways seating designed for the less mobile placed occupants at more risk of falling.

The older type of bus with only a cord at ceiling height for signalling the driver to stop was criticized. Participants recommended that all buses should have buzzers at seat height so older people did not have to stand up to pull the cord while the bus was moving.

Some bus shelters were reported to be inadequate, providing little shelter either from the rain or the sun, or with minimal and uncomfortable seating.

4.5 Station facilities, signage and information

Participants were sensitive to criticism that older people take too long buying their tickets thus creating hold ups in rush hour because concession tickets cannot be bought at ticket vending machines, only at ticket offices. It was suggested that vending machines could be altered so that Seniors Card holders could purchase concession tickets from them. This might also encourage seniors to tender the correct amount.²

Participants reported difficulties with the space between trains and platforms, the gap being particularly pronounced at Parramatta Station. The number of stations with steps and no lifts and escalators was also a cause for concern. For example, there is no suitable access to Chester Hill railway station for elderly people from, for example, the nearby retirement village.

Some problems were identified in relation to the city terminals. It was said that the Town Hall lifts were not always in service and the way the automatic ticket barriers (turnstiles) operate can be difficult for older people, especially those who move slowly. Some participants felt that these problems had worsened in the last two years

Generally, there was said to be a lack of adequate information on stations, especially at small ones. Concern was expressed that at some stations the 'Next train to' signs have been removed, so it is difficult to find out how long the wait will be. The rolling 'Limited Stop' signs also do not contain enough information. There was a need for clearer announcements on stations, and the importance of making announcements at night, as well as during the daytime, was emphasised, so that people would know where the next train would be stopping. It was reported that staff at stations often do not have timetables on them and cannot provide information. The importance of staff training was emphasised, as "a service is only as good as its staff".

Many older people visit friends in Westmead hospital or go there for their own medical appointments. It was raised as a longstanding concern that there are no signs on the actual station at Westmead Station, only on the concourse.

Lighting of station names at night was seen as important. It was also reported that the seats in new trains were too hard.

4.6 Countrylink trains and coaches

Mention was made of Countrylink coaches. Some participants had experienced the coaches at Grafton and had found them very difficult to board because of the

² The Transport InfoLine advises that, other than at unmanned stations, concession tickets can only be bought by showing a concession card at a ticket office. Ticket vending machines do not have the capacity to check concession cards.

absence of low steps and a sloping road. Accordingly, the replacement of Countrylink trains by buses was viewed as causing a particular problem for older people.

There was also thought to be insufficient space between seats on Countrylink buses causing difficulty for the less mobile. Older persons on long trips need plenty of legroom and many choose not to travel by bus for this reason, sometimes only to find that a bus has replaced their train.

4.7 Toilet facilities

Access to toilet facilities was raised as a very important issue associated with the use of public transport. Older people on long trips need access to toilet facilities. Countrylink buses were identified as a problem in that most do not make toilet stops or provide toilet time.

There were calls for public toilets on trains and for those on station platforms not to be kept locked, as is often the case. In particular, it was reported that there are not enough toilets with disabled access. Where they are available they often locked and so less mobile people need to go in search of someone with the key and “maybe by then it is too late”. It was also noted that it is sometimes impossible for a person on a gopher³ or a wheelchair to open a disabled toilet door.

4.8 Safety and assistance

Older people are particularly concerned about their safety on public transport, especially at night. Travelling with someone else when following new routes was recommended.

The concept of having volunteers on public transport was supported. As at the airport, volunteers could be trained to assist older people in using public transport, to teach them how to use it and to provide other information as needed.

The ticket machines at the Circular Quay ferry terminus were said to be not easy to use and having someone at the ticket machines to help people was appreciated.

4.9 Community transport

It was argued that there was considerable unmet demand for community transport services. NCOSS made representations for new funds to ‘ensure that the industry can sustain its current commitments and expand to meet community needs’.

The limited area of operations of community transport cars and buses was seen as problematic. Certain services will pick up or deliver passengers only within a

³ Motorised scooter.

specified area and will not transport people to other locations, even if the destination is very close.

Concern was also expressed about increasing costs of coach trips, a popular form of recreation for older people, especially those in senior citizens' groups or in retirement villages.

It was reported to be unclear whether the provision of transport services for residents of aged care facilities is the responsibility of Commonwealth or State governments.⁴ Participants also raised the issue of lack of public transport and pedestrian crossings close to nursing homes, for visiting relatives as much as for residents.

4.10 Taxis

Many people commented on the standard of taxi services. The availability of taxis, especially those that are wheelchair accessible, was a key issue. There were said to be far greater numbers of people needing wheelchair taxis than there are wheelchair taxis in operation. Wheelchair taxis were reported as being often unreliable and not turning up on time, with waiting times of two to three hours, even when pre-booked and for regular runs. Some participants said that they had written to the Department to complain but felt that nothing had been done to improve the situation. The attitudes of many drivers of wheelchair accessible taxis were stated to be poor.

Taxi drivers generally were thought to be of variable standard. It was of great concern to some participants that some taxi drivers seem not to know the way to key locations such as hospitals and country trains. It was thought that perhaps there was a lack of suitable instruction of taxi drivers and that more stringent tests were needed. It was pointed out that different skills are involved than merely the capacity to drive.

The cost of taxis was felt to be too great for older people to use, or to use regularly. Concern was expressed that the Taxi Transport Subsidy Scheme was not well enough publicised and that the permanent disability criterion meant that many older people who really needed this form of transport were unable to use the Scheme because their conditions, while acute, were only episodic. Stroke victims were mentioned as another group who would benefit from the subsidy but who were often ineligible.⁵ It was also pointed out that even with the subsidy, the cost of long trips that may be required for medical appointments could be prohibitive.⁶

⁴ NCOSS' report, *On the Road, Again: The transport needs of older people in residential care*, December 2003, documents this issue in detail.

⁵ This would depend on their level of disability. The Scheme provides subsidised taxi travel to people with qualifying severe and permanent mobility limitations.

⁶ The subsidy is half the metered fare, up to a maximum subsidy of \$30.

4.11 Older drivers

Participants noted that the capacity to drive was key to the preservation of older people's mobility. It was acknowledged that the reaction times of older drivers were likely to be slower, but participants felt that older people were careful to plan the right times to drive and when they should not drive. Some participants felt that while a person's ego or self-esteem may be a factor, older people are capable of taking the decision to drive or not to drive. However, others wondered if a check at eighty years of age was early enough and thought that partners of older people should make careful observation of their driving skills. One suggestion was for mature drivers to have "seniors plates" on their cars.

Orientation with alternative forms of transport should be encouraged in order to facilitate older people's transition to not driving.

Participants said that it was difficult driving in unfamiliar areas as there are often too many signs, or conversely, none at all. Speed signs were also distracting and changed frequently; hence the intersection of different speed zones was difficult. Finding parking spaces was difficult and some participants queried whether there had been a reduction in the number of disability parking spaces. Others suggested that perhaps the problem was more one of other people parking illegally in disability parking spaces, particularly in shopping centres.

4.12 Safety of older pedestrians

Participants were highly conscious of the need for older people to be active but felt they would be more inclined to go for walks for exercise if the difficulties they currently experience were resolved. The difficulties related mostly to distance and safety.

It was suggested that the lack of adequate planning for pedestrians encouraged older people to drive instead of walk, as distances were often too far to walk. In general, walking was not seen as an alternative to public transport, but with better planning many older people might choose to walk for more trips.

The placement of more seating along roads, especially on hills and with shade, was highly recommended. The need for better lighting after dark was also expressed.

It was also thought that there should be more pedestrian crossings close to shops and dangerous intersections. Pedestrian crossing design was thought to need improvement and a standard uniform design was called for. Longer crossing times were needed, especially on double roads, and sound signals on all traffic lights. It was also important to get the placement of lights and direction of sound signals right.

The poor condition of some footpaths made walking a problem, especially for people with walking frames, as "it is difficult to walk head up *and* head down". Rough

pavement edges, footpaths in need of repair, unstable paths and the absence of concrete footpaths in some places, were mentioned. Pavers were reported to be particularly hazardous as their edges often become uneven.

Drivers were felt to be insufficiently pedestrian-aware. Drivers who run red lights and those who do not give way to pedestrians were mentioned as a particular problem. Trucks and large 4WDs with bull bars were thought to contribute to making the roads unsafe. Education programs and television advertisements were suggested, in order to show all road users the right way to conduct themselves.

Cars parked in bicycle paths on the side of the road were problematic, making it difficult for older pedestrians, especially those with disabilities, as well as those in wheelchairs, on bicycles or on gophers. There was a suggestion of involving school children in identifying footpath hazards in the local area. Some Parramatta schools were thought already to have schemes of this kind.

4.13 Sharing of footpaths

Older pedestrians found cyclists a problem, especially couriers, as they often move from the road to the path and back again. The fact that cyclists are relatively silent is particularly problematic for older pedestrians, as they may not hear them coming. In addition, loss of hearing in the high frequency range is a common hearing impairment among older people and as a result many older people cannot hear high frequency cycle bells. Consequently it was felt that there should be better provision for cyclists so that they could have an area separate from pedestrians.

Gopher⁷ users complained of being forced onto the road at times because of lack of space on the footpath or because of obstacles on the footpath. It was noted that occupational therapists often use shopping centres as 'training grounds' for gopher users prior to purchase. This enabled older people to get practice in using them but did not prepare them for the real world of bumpy and congested footpaths and occasionally having to drive on the road. Gopher access to buses was problematic, as the capacity of the hoists is only 300 kg; lifting a wheelchair is easier. Taxis able to take gophers should also be available.

Consideration of other footpath users was again raised as an issue, with scooter drivers and skateboarders mentioned as potentially dangerous culprits.

⁷ Or motorised scooters.

5 Location and housing consultation: Ballina

5.1 Location considerations

Participants said that there are a number of things that are important when older people are considering where they live and whether to move. They included the availability of appropriate housing, proximity to services, shops, entertainment, general practitioners and transport infrastructure (including good roads) that enables regular coordinated access to services.

There were reported to be many reasons why older people are attracted to Ballina as a place to live including the climate, the lifestyle, having lived there as a child, moving closer to family, more manageable traffic, good medical services, significant social opportunities and a large University of the Third Age. The ease of making friends because of the large number of older people in the area and a community spirit where residents look after each other, were also mentioned.

Impediments to moving include emotional attachment to the current home, family members wanting to come 'home' to visit, the physical effort required to move and sort out what to take, having to leave friends and neighbours behind and the financial cost of moving.

Participants said that access to transport is particularly crucial when considering one's housing, and concern was expressed about the poor availability of transport and coordination of transport services in the area. Problems for older people on the North Coast included poor connections, reductions in the frequency of trains, the high cost of travel by private bus, lack of adequate community transport and the cost of community transport especially to Lismore Hospital. Other concerns included the need for lower steps onto buses, (more) toilets on coaches and trains, easier to read timetables, more bus stops and better access to public transport for communities in outlying areas. It was also reported that some roads in the area become impassable after heavy rain and need to be improved to give year-round bus access.

5.2 Availability of suitable affordable housing

Participants said that there is increasing pressure on the housing market in Ballina both for private rental housing, public housing and homes for purchase. The transient nature of the population, the popularity of the area and the subsequent population increase, has resulted in rising house prices and in greater demand on the rental market. There was reported to be a shortage of suitable affordable housing both to buy and to rent. The dramatic rise in housing costs is forcing some people to move inland where rents are cheaper but services are fewer. Additional difficulties occur if people seeking rental housing have pets. The waiting list for public housing was reported to be thirteen years in Ballina and other coastal towns, and eight to ten years

in Lismore and towns further inland. These issues were reported to be even more critical for Aboriginal people who are less likely to own their own home and who may experience discrimination in trying to access the rental market.

Participants felt that the provision of affordable housing suitable for older people should be given higher priority. Demographics show the increasing need in the area and better planning would alleviate the situation. Some participants expressed interest in a type of purpose-built home and retirement housing available in Greece and Italy where the emphasis is on appropriateness of design, promoting the value of older people and the building of older people's self-esteem. Other ideas include more adaptable and accessible housing, cluster housing, the Homeshare scheme⁸ and increasing the services available to people who live in residential parks and retirement villages.

Older people who did not own their own home were concerned about security of tenure and the inappropriate design of many rental houses. It was reported that older renters often did not have the resources to move to a retirement village or were not ready to move to a hostel.

Lack of security of tenure is an additional concern for people who live in residential parks where they may own their dwelling but not the land. It was reported that residents of residential parks are becoming increasingly apprehensive about the possibility of park closures and the likelihood of intimidation and forced sales of their dwellings (at low prices). They were also fearful about the difficulty of finding somewhere else to live.

One suggestion put forward was that people who let suitable affordable private housing to pensioners should receive tax benefits, for example, exemption from land tax or a reduction in rates.

Participants said that some groups of older people are at higher risk of disadvantage especially those who live alone, have no family or have limited social networks.

5.3 Older carers of people with disabilities

It was reported that older people who care for an adult family member with a disability are anxious about the future for themselves and for the person in their care. They are worried about the lack of residential options for the person they care for.

5.4 Design issues

It was reported that there is increasing interest in the development of better-designed housing and community infrastructure. In terms of the needs of older people, most

⁸ More information about Homeshare NSW can be found on The Benevolent Society website at www.bensoc.asn.au/programs/homeshare

mainstream housing design was seen as inappropriate and poorly planned. It was suggested that the introduction of improved standards for bathroom and kitchen design, wheelchair access, the number and placement of power and telephone points, lighting and security systems would make a considerable difference to the adaptability of houses for people's changing needs.

5.5 Home maintenance

Lawn mowing and gardening were said to be the most common concerns with regard to home maintenance. Participants also reported difficulty in knowing where to find reliable handy people to do maintenance, modifications and repairs at an affordable price.

5.6 Finding out important information

There were reported to be over 17 different providers of Home and Community Care and similar services in the Ballina area. As a result it is increasingly difficult for older people to know who provides what and to negotiate to get the help that they may need. By contrast, things were said to be much easier for Department of Veterans Affairs (DVA) clients who do not have to deal with the large number of different organisations.

There was reported to be a need to improve the dissemination of information in ways that are appropriate to the needs of older people, so that older people could become better informed about available services, financial management and advice, transport services and concessions, and options for forward planning including powers of attorney, enduring guardianship and wills. Community education campaigns on fire prevention, what to do in the event of a fire, home security (including the safest way to secure the home and to use deadlocks) and safety in the home were also needed.

A suggestion was put forward that there should be a not-for-profit independent financial information and advice service for older people.⁹

5.7 Other issues

Other issues raised included the need for reciprocity between the states on Seniors' Card entitlements, more funding for Meals on Wheels, better service and information from banks, better discharge planning and after hospital care.

Concern was also expressed about whether government planners adequately take into account the numbers of older people in the Ballina area (as opposed to general

⁹ The National Information Centre on Retirement Investments (NICRI) is an independent information service. It does not give investment advice or recommend financial products or planners. Contact on 1800 020 110.

population numbers) when calculating the allocations of government funds for health and community care services and for infrastructure.

Participants also said that positive images of ageing should be promoted. The general community and government should be better educated about the needs of older people, their contribution to the community and their value, in order that older people's self-esteem can be enhanced and maintained. Good self-esteem is important in enabling older people to lead a full life

6 Financial security consultation: Central Sydney

During this consultation, participants split into two groups for part of the discussion – one to talk about issues of particular concern to pensioners and the other to talk about issues of concern to self-funded retirees. However, several issues were raised by both groups.

6.1 Managing finances on a day-to-day basis

Participants were critical of the reliance on ATMs, phone banking and Internet banking. Many older people find them difficult or impossible to use and they appeared to have been designed without taking older people's needs into account. ATMs, phone banking and Internet banking also require a level of literacy that some older people do not have (but may not admit), not to mention computer literacy. There was also said to be also an over reliance on written instructions on how to use ATMs etc, rather than on practical demonstrations.

There was some resentment at the assumption that everybody can and should use the Internet. This was seen as unfair on older people. Older people are of a generation that grew up (and lived most of their lives) without the opportunity to learn to use a computer, and it was suggested that older people's computer clubs should therefore be given more support by local councils and the State Government.

It was reported that the voice prompts for phone banking (or whenever you phone a bank) were too fast and complicated to follow. It was suggested that banks and other institutions could offer a 'basic' or 'seniors' menu option with slower, clearer instructions and fewer choices. It was pointed out that many older people have poor hearing and find dealing with financial matters over the phone very difficult. Another suggestion was that phone banking menus could be printed on statements or sent with statements so that older people knew what to expect when they phoned and had something to refer to, if they were unsure.

Similarly it was felt that financial institutions do not take into account eyesight limitations, which again are common among older people, in the design of ATMs.

Many older people were reported to wary about using ATMs to withdrawing cash in a public place because of fears for their personal safety. Some participants suggested that to minimise having to obtain cash from ATMs, older people should instead use BPAY, BillPay, the Post Office or direct debits to pay bills and should get cash through EFTPOS when buying groceries.

Other tips for careful money management were to ask for monthly rather than quarterly bills and to beware of credit card fees.

Concern was also expressed about the security of Internet banking. Some people felt that it was too risky and could expose all one's funds to theft.

One participant was critical of the Centrelink income test rules that apply to income from occasional casual work, as a result of which people may find that their pension payments drop greatly or to zero for a period, before being reinstated. She felt that it ought to be possible for occasional income to be averaged over a year, thus causing less disruption to the person's finances.

6.2 Reliable sources of advice

Participants were wary about sources of advice on financial matters, with some people saying that there is no one you could trust and that 'truly independent' sources of advice were needed.

On the other hand, Centrelink's Financial Information Service Officers (FIS) were said to be very good in providing information, answering questions and advising on how to maximise one's pension (although they do not provide investment advice or financial planning). They will also provide speakers for older people's organisations.

In the self-funded retiree group some felt that there should be an independent organisation, monitored by the State Government, specifically to provide advice to self-funded retirees. Some felt that banks could be relied upon as their advisers had appropriate qualifications, but others thought that banks were biased in their recommendations.

It was suggested that people should be careful to shop around and perhaps attend financial seminars before making investment decisions, or decisions about buying annuities or other products that provide an income. Sources of good information and advice mentioned by some participants in the self-funded retiree group included a trusted family solicitor, pre-retirement seminars, credit unions and brokers.

It was acknowledged that many older people are nervous about consulting a solicitor for fear of it costing a huge amount. Others said that building a rapport with a solicitor is a worthwhile investment and that the cost of getting proper advice on matters like wills and other important documents is balanced by the benefits.

Telemarketing and door-to-door sellers came in for some criticism and some participants warned against buying anything over the phone with a credit card. However it was pointed out that some transactions are very difficult to do unless you are prepared to give your credit card details over the phone.

6.3 Handing financial decisions over to another person

Participants said it was a hard decision to give some one else a power of attorney, involving issues of trust. Others said it was important to not put off doing it or to leave it until too late.

One participant spoke of the difficulty of handling her mother's move to an aged care facility interstate (in Victoria) with all the financial decisions and procedures involved.

There was also some discussion about older people coming under pressure from family members to sell their homes, move somewhere cheaper and give the funds left over to their family.

6.4 Cost of living - pensioners

Participants were asked to talk about the things they (or other older people) had difficulty affording or were concerned about not being able to afford, and any effects on their ability to take part in community life.

In the pensioner group, participants expressed strong views about the importance of transport concessions. These were seen as vital in enabling older people to go out and to keep healthy, rather than just sit at home becoming isolated. It was felt that pensioners needed to be eternally vigilant to make sure that concessions were not lost.

Some concern was expressed about the impact of the planned increase in the Pensioner Excursion Ticket from \$1.10 to \$2.50 on pensioners who have little or no other income. It was said that for people who go out every day, the increase would mean a significant rise in their cost of living. It was recognised that the increase would generally have less impact on those Seniors Card holders whose income or assets disqualified them for an age pension.

It was suggested that the difference in the financial circumstances of pensioners and Seniors Card holders who were not pensioners should be recognised by having different income cut-offs with different transport concessions.

It was reported that some older people (age pensioners) could not afford to go out and meet friends over a meal or to take part in other normal social activities. There was concern that not being able to go out and socialise has negative affects on people's mental health and they may become 'shut-ins'. Not being able to afford to use computers and the Internet would add to their isolation.

Particular things that pensioners can have difficulty affording included:

- Health costs – such as the full cost of cataract operations (rather than waiting for 12-18 months for elective surgery as a public patient).
- Health insurance – views were mixed about the value of private insurance. One was that that ‘if you can afford private health insurance you must get it’, although it was also true that when an operation was actually needed, the gap for surgeon’s fees and ancillary costs could make things very difficult financially. It was noted that it seemed to be a matter of luck as to whether you ended up having to pay a gap or not.
- Repairs and replacement of important household item such as fridges – “I don’t know what I’d do without help from my family”.
- Multifocal glasses – needed by a person who was a diabetic whose only income was the pension. VisionCare will only provide single or bifocal glasses.
- Payments into the sinking fund of a strata title block of units – one person described being the only pensioner in a block of higher earning professionals who all voted for large payments to the sinking fund, which she could not afford.
- Dental care – participants acknowledged that the State Government had increased funding to public dental services but said that the waiting times were still extremely long. The impact of dental health on general health and the nutritional implications of not having access to dental care were mentioned.
- Tradesmen and handymen – for example, the high cost of a plumber to fix small things like leaking taps. Finding a good tradesman was also an issue. Few, if any, participants knew of Sydney Water’s service under which taps can be fixed at no cost to pensioners and \$22 for non-pensioners, added to the next water bill.¹⁰ Similarly, few if any had heard of the service offered by Energy Australia who will provide the details of a qualified electrician to do repairs, with the fee added to the next electricity bill.¹¹

6.5 Cost of living - self funded retirees

Participants in the self-funded retiree group felt that they were discriminated against as compared with age pensioners, by not being eligible for concessions on rates, utilities and car registration. It was recognised that self-funded retirees vary greatly in their financial circumstances but it was felt to be particularly unfair that people who just miss out on qualifying for a part age pension are ineligible for so many valuable

¹⁰ The service is called Go Slow on the H₂O. A plumber will make water saving adjustments, install water saving showerheads and fix minor leaks. Contact by ringing 1800 995 886.

¹¹ The service is called EnergyFix and is available to people who are customers of Energy Australia. Contact by ringing 13 26 04.

concessions.¹² It was suggested that there should be more incremental steps covering eligibility for concessions.

There was criticism of the increasing burden of land tax and exit taxes on retirees who rely on real estate investments to generate income.

Particular things that this group mentioned as causing concerns as regards affordability included:

- Medical care
- Home maintenance, repairs and modifications to, for example, make bathrooms safe and accessible
- Rates and other housing costs
- Insurance
- Replacement of appliances and cars.

This group expressed similar difficulties to the pensioner group with finding reliable tradesman and suggested that councils could usefully provide a referral service to tradesman, for seniors.

6.6 Volunteers

It was pointed out that the out of pocket costs of being a volunteer, for perhaps 20 or 30 years of retirement, can be considerable and can become a problem. It was suggested that some modest incentives for older people to volunteer would help. One idea was that early retirees who volunteer should get early access to a Seniors Card.

Wholly volunteer-run organisations can face difficulties too. The University of the Third Age and older people's computer clubs often have difficulty finding suitable affordable premises in which to run their courses. Participants asked whether it might be possible for companies that provide suitable venues to receive a tax advantage.

¹² Generally, a person with income of above \$34,000 pa, or couple with \$57,000, does not qualify for any part pension and therefore does not receive pensioner concessions. The cut offs may be less than these amounts depending on what assets the person or couple have.

7 Appendix

7.1 Discussion questions

Transport and mobility: Parramatta

1. How important is mobility to older people?
2. What prevents or makes it difficult for older people to get to places?
3. Are there particular places that older people cannot get to, or have difficulty getting to?
4. What improvements in public transport would you like to see, that would make it easier for older people to get around?
5. What sort of help could be given to encourage older people to use public transport?
6. What advice would you give to one of the new local transport coordinators?
7. What would you like to see changed to make it easier, or safer, for older people walking around on foot?
8. What could be done to encourage older people to walk more?
9. What changes would make it easier for people who use sticks, frames or scooters to get around?
10. What's the best way to encourage older people to take more regular physical activity?
11. What changes would make it easier for older people to keep driving safely for as long as possible?
12. What changes would encourage older people who should stop driving, to do so?
13. What other changes would make a difference to older people's mobility?

Location and housing: Ballina

1. What are the most important things about where older people live?
2. What facilities and services is it important for older people to live close to?
3. What advice would you give to an older person who was considering moving to a new area?
4. What would you like to see governments doing, if anything, to make sure that older people are near the facilities and services they may need?
5. Most older people don't live in housing designed for older people. In what way does this cause problems?
6. What are the most important design features that make a house good for older people?
7. How can we encourage older people to get modifications done to enable them to keep living safely and comfortably where they are?
8. How can we encourage older people to think about design issues when moving house?

9. What should governments be doing, if anything, to increase the amount of housing suitable for older people?
10. What stops people who would like to move to something more suitable, from doing so?
11. How can we encourage older people to think ahead about their housing needs?
12. What would you like to see governments doing to ensure that older people can stay living independently for as long as possible?
13. What changes, if any, would you like to see to improve the circumstances of older people who live in private rental housing, caravan parks, public housing or retirement villages?

Central Sydney: Financial security

1. Do some older people miss out on the essentials of life, important services or ability to take part in community, because of low income?
2. What are the things you are most concerned about not being able to afford?
3. Which state government concessions are the most important?
4. What sorts of difficulties do older people have looking after their finances?
5. In practice, whom do they take advice from on money matters?
6. How confident do you feel when it comes to distinguishing good or bad financial advice, or a good or bad financial planner?
7. How can we ensure that older people get good advice? What, if anything, should the state government be doing?
8. How can we ensure that older people are better protected from scams and rorts?
9. People are being encouraged to do more and more of their banking through ATMs, by phone or on the Internet. What does this mean for older people?
10. What are the best ways of protecting older people from financial exploitation, before it happens?
11. What needs to be done to help to older people who have been, or may have been, financially exploited?
12. What might be done to encourage more people to organise for some else to manage their finances in future if they become incapable of doing it?
13. What might be done to make things easier for people who manage someone else finances?

7.2 Participants

Parramatta consultation

Approximately 95 people attended, including people from the following suburbs and organisations:

Auburn, Baulkham Hills, Blacktown, Bossley Park, Carlingford, Cherrybrook, Chester Hill, Dundas, Fairfield, Fairfield Heights, Fairfield West, Georges Hall, Girraween, Granville, Guildford, Guildford West, Kingswood, Lidcombe, Marayong, Merrylands, Miller, Parramatta, Pendle Hill, Penrith, Ryde, Seven Hills, Shalvey, Smithfield, St Mary's, Toongabbie, Wentworthville, Westmead and Yennora.

Abel Tasman Retirement Village
All Nationals Group
Allan Walker Village
Melrose Village
Baulkham Hills Senior Citizens
Blacktown Older Women's Network
Blacktown Prospect Club
Blacktown Senior Advisory Committee
Catholic Women's League
Combined Pensioners and Superannuants Association, St Mary's
Community participation network, South Western Sydney Area Health Service
Council on the Ageing NSW
Fairfield Migrant Resource Centre
Franciscan Missionary of Mary
Georges Hall Senior Citizens
Granville Neighbourhood Aid
Holroyd Council Access Committee
Mt Druitt -St Mary's Scoot-a-Long-Club
National Seniors Association
Older Women's Network
Parramatta Neighbour Aid
Penrith Older Women's Network
Probus Club Girraween
Probus Club Prospect
Probus Castle Hill
Senior Italian Australian Community
Strathfield School for Seniors
Sydney Australian Filipino Seniors
Tamil Senior Citizen's Association
Tebbutt Lodge, Wesley Mission
University of the Third Age

War Widows' Guild, Sydney

Representatives from some local councils and service providers were also present including:

Independent Living Centre NSW
Parramatta Nursing Home
Parramatta Granville Neighbour Aid
Fairfield Community Centre
Community Wheels Inc
Auburn Council
Blacktown Council
Baulkham Hills Shire Council
Holroyd City Council
Parramatta Council
Department of Ageing, Disability and Home Care – Metropolitan West Office

Members of the Ministerial Advisory Committee on Ageing present:

Dawn Linklater (Chairperson)
John Cormack
Felicity Barr
Jeanette Antrum
Gerlinde McQueen
Margaret Duckett (ex-officio member)

Ballina consultation

Approximately 70 people attended, including people from the following towns, suburbs and organisations:

Ballina, Brunswick Heads, Goonellabah, Wardell, Alstonville, Murwillumbah, Lismore, South Lismore, Lennox Heads, Bangalow, Newrybar and Arrawarra.

Association of Independent Retirees
Australian Red Cross
Ballina Shire Meals on Wheels Inc
Brunswick Heads Billynudge RSL
Diabetes Australia Lismore
Leisure Village
Lismore Ex-Service Women
Lismore Legacy Club
Living & Management Alternatives
North Coast Community Housing
Northern Alliance of Park Residents Association

Richmond River War Widows
St Andrews Retirement Village Residents Committee
St Vincent De Paul
U3A Ballina
United Hospital Auxiliary
Uniting Care Ageing
Wardell Red Cross

Representatives from some local councils and service providers were also present including:

Commonwealth Carelink
Lismore City Council
Department of Ageing, Disability and Home Care – Northern Region

Members of the Ministerial Advisory Committee on Ageing present:

Dawn Linklater (Chairperson)
Ross Free (Deputy Chairperson)
Sonia Laverty
Sharon Wall
Margaret Duckett (ex-officio member)

Central Sydney consultation

Approximately 65 people attended, including people from the following suburbs and organisations:

Alexandria, Balgowlah, Bankstown, Camden, Cremorne, Cronulla, Dora Creek, Forestville, Glebe, Jesmond, Kincumber, Kensington, Maroubra, Mosman, Normanhurst, Padstow, Panania, Parramatta, Penshurst, Petersham, Rushcutters Bay, Sydney, Wollstonecraft and Woollahra.

ARPA Over 50's
Bowden Brae Retirement Village
Clubs NSW
Combined Pensioners and Superannuants Association
Computer Pals for Seniors
Council on the Ageing NSW
Goodwin Village
McIntyre Centre for Senior Citizens
Neutral Bay Community Centre
Padstow Community Care Ltd
Smith Family VIEW Club
St Aloysius Seniors Club

St David's Anglican Retirement Village
St Johns Retirement Village
U3A Sydney

Representatives from the Home Care Service of NSW and Department of Ageing, Disability and Home Care were also present.

Members of the Ministerial Advisory Committee on Ageing present:

Dawn Linklater (Chairperson)
Ross Free (Deputy Chairperson)
Mel Davies
Patti Warn
John Cormack
Margaret Duckett (ex-officio member)

7.3 Useful phone numbers

Seniors Information Service 13 12 44

For information about services, help, benefits etc for older people in NSW.

Carelink 1800 052 222

For information about residential aged care services and community care in your local area. (Different from Centrelink, which is responsible for Age Pensions).

Aged and Community Care Information Line 1800 500 853

For information about the cost of moving into residential aged care (nursing homes or hostels)

National Information Centre on Retirement Investments (NICRI) 1800 020 110

NICRI is a free, independent, confidential service that provides up to date information to assist people with modest savings who are investing for retirement. It does not give investment advice or recommend financial products or planners.

Transport Infoline 131 500

For information about journey options, timetables and track work.

Seniors Card 1300 364 758

Seniors Card is a free discount card providing members with access to NSW Government concessions and business discounts.

Translation and Interpreter Service (TIS) 131 4500

For an interpreter if you need help with any of the above information services.

7.4 Contact the Committee

Dr Dawn Linklater
Chairperson
NSW Ministerial Advisory Committee on Ageing
Level 5, 83 Clarence St,
SYDNEY NSW 2000

Ph (02) 8270 2154
Fax (02) 8270 2361
Email maca_info@dadhc.nsw.gov.au
Website www.maca.nsw.gov.au

7.5 Welcome to Country

Ms Edna Watson and Ms Alyce Mervin, Parramatta, June 10th 2004.

Welcome to Darug lands. This is the spiritual home of our people. Biamie created this land and put it in our keeping. This is where our people have always been.

Darug clan lands embrace the land, rivers and seas, from the Blue Mountains to the ocean, from the Hawkesbury in the north, and down to Appin in the south. Our ancestors' voices are echoed in our own as we still live in this changed but beautiful place.

Today, other aboriginal peoples from other lands and those white people who can recognise us as who we are, respect our continued custodianship of our land. These people join with us in our responsibilities to our heritage and our country and are welcomed by us as our brothers and sisters.

Like our land, rivers and seas we have not survived the last two hundred years unchanged. We do not look the way our ancestors did, we do not live the way they did, but we are still here.

Our bodies and minds carry the seeds of their wisdom; the memories of a different past, we share the heritage with those with hearts open enough to receive it.

Today we dance new dances, tell new stories, paint new paintings and sing new songs, we still perform ceremony. Although these things are new they link us in material ways to the practice of our ancestors, these traditions are dedications to our ancestors and invoke their memory for those performing and viewing.

Our language is an important part of maintaining our culture, as you will hear today a way of passing on the old ways of our people. Now my beautiful granddaughter Alyce will welcome you in our language and I will translate into English for you.

Thank you.

**TIATI MURRA DARUGA PEMEL'
KOI MURRA YA PEMEL
NGALARINGI BUBBUNA.
BAN NYE YENMA WURRA
NANG.
NYE DICE GAI DYI YA
NANGAMI DYARRALANG.**

**THIS IS DARUG LANDS,
IT IS THE LAND OF OUR
ANCESTORS.
THEIR SPIRITS STILL WALK
AMONG US,
SPIRITS THAT HAVE BEEN
HERE SINCE THE DREAMING.**

**NGALARINGI TIATI
NGALARINGI NANGAMI GAI.
GU-YA WILLY ANGARA GU-NU-
GAL DA GU-NU-GAL
DA LA-LOEY MOOGOO COT-
BALIE NANGAMI.
DICE LA-LOEY GNIA TARIMI
GU-NU-GAL.
JAM YA TIATI NGALARINGI
EORAH JUMNA.
MITTIGAR GURRUNG BURRUK
GNEENE DA DARUGA PEMEL.**

DIDJEREE GOOR.

**OUR LANGUAGE AND OUR
CULTURE HAVE BEEN PASSED
DOWN FROM GENERATION TO
GENERATION TO CONTINUE
AN UNBROKEN CULTURE THAT
HAS EXTENDED FOR
THOUSANDS OF YEARS.
IN THE LANGUAGE OF OUR
PEOPLE, WE WELCOME YOU TO
DARUG LANDS.**

THANK YOU.