

Health and Family Services

# **OLDER AUSTRALIANS**

## **A SECURE AND STABLE FUTURE**

### **Older Australians – A Secure and Stable Future**

The needs and aspirations of older Australians have been central to the policies of the Coalition in government. All older Australians will benefit from the stronger Australia being built by the economic and social policies of the Coalition.

## **OLDER AUSTRALIANS –A SECURE AND STABLE FUTURE**

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## **Executive Summary**

### **A Tax Reform for Older Australians**

Under the Coalition's tax reform plans:

- The full pension will increase by 4 per cent.
- This increase will lift the full pension appreciably above the minimum level of 25 per cent of male total average weekly earnings already guaranteed in legislation by the Coalition.
- Pensions will be 1.5 per cent higher than they would have been had the normal Consumer Price Index indexation adjustments applied.
- Full pensioners will continue to pay no tax.
- The existing Low Income Aged-Persons' rebate will increase so that a low-income retiree or pensioner will not pay tax until their total income exceeds \$14,500 or \$24,500 for couples.
- Both the income test free area and assets test for pension eligibility will increase by 2.5 per cent.
- The income test withdrawal rate will reduce from 50 cents a dollar to 40 cents a dollar.
- The tax-free threshold will increase and tax rates decrease so that over 80 per cent of taxpayers will face tax rates of 30 cents in the dollar or less.
- Provisional tax will be abolished.
- A special aged persons' Savings Bonus of up to \$1,000 will be

available to people over 60 years who have income from savings and investment.

- In addition, an untaxed Self-funded Retirees Supplementary Bonus of up to \$2,000 per person will be available to people of pension age who do not receive a social security or service pension.
- Older Australians who have private health insurance will receive, from January 1999, a 30 per cent rebate on the full cost of their private health insurance premiums.
- Excess imputation credits will be refunded.

## **B Carers**

- The Coalition will allocate \$80 million over four years to expand community-based respite care options for carers of people with dementia.

## **C Residential Aged Care**

- Coalition policies on residential aged care accommodation will deliver more than \$1.3 billion in capital over the next 10 years to upgrade and build new premises.
- Planning arrangements for aged care places will be reviewed to deliver more flexibility to local communities and better recognise the geographic and demographic realities of rural and regional Australia.

## **D Older People living in Rural and Regional Australia**

The Coalition will provide:

- up to \$70 million over five years to establish 500 Rural Transaction Centres in rural Australia.



- \$30 million over four years for 600 Medicare Easyclaim Facilities in regional and rural communities.
- \$41.6 million over four years for 30 additional Regional Health Service Centres.

## **E International Year of Older Australians**

The Coalition will:

- incorporate the findings of the report of the Conference of Older Australians into the development of a National Strategy for an Ageing Australia.
- implement initiatives to challenge stereotypical images of older people, promote positive images of older Australians, recognise the contribution of older people to their communities, improve the personal and physical security of older people living at home, promote the benefits of healthy lifestyles and exercise to older people, and improve the access of older people to information technology.

## **F Healthy Lifestyles for Older Australians**

The Coalition will:

- establish a programme within the *Active Australia* framework to promote the participation of older Australians in sport and recreation.
- conduct a media campaign with the Australian Sports Commission to promote the sporting and recreational opportunities available to older people.

## **G Building Safer Communities for Older Australians**

The Coalition will:

- establish a *Building Safer Communities* programme to target key areas

of crime, particularly against older people

## **H Older Job-Seekers**

The Coalition will:

- develop a *Mature Age Workers Project* to assist older job-seekers in Job Network and with employer associations.

## **Labor's Record**

### **A Retirement Incomes**

- Labor promised in 1983, 1984 and 1987 to legislate to link pensions to 25 per cent of average weekly earnings. In 13 years of government Labor never kept that promise.
- Labor penalised retirees by keeping the provisional tax uplift factor unnecessarily high.
- Labor excludes retirees from its 1998 tax proposals. A retiree with \$20,000 of annual investment income will pay up to \$750 more tax each year than someone earning the same income from wages.
- Labor taxed low-income, self-funded retirees more than pensioners on the same income.
- After punishing older Australians with high inflation and, high taxes, Labor would punish older people further by imposing a Capital Gains Tax (CGT) on assets acquired before September 1985.
- Labor's shadow treasurer expects to "raise significant revenue" from the retrospective CGT which will "apply to billions of dollars of pre-CGT assets"

### **B Private Health Insurance**

- Labor nearly destroyed the private health sector. When Labor came to government, 64 per cent of Australians had private health insurance. When Labor left office only 34 per cent of people had private cover. The switch from private treatment placed intolerable demands on the public health system.

## **C Carers**

- Labor ignored the 1.5 million carers of the frail aged, chronically ill or disabled in our community and failed to give them adequate recognition or support.

## **D Residential Aged Care**

- For 13 years Labor ignored the need to upgrade old nursing homes. Labor left 10,000 people in 300 facilities that could not meet basic health, fire or safety standards.
- Labor commissioned a report by Professor Bob Gregory, which indicated that nursing homes needed a massive capital injection, and ignored it.
- Labor slashed capital funding for nursing homes by 75 per cent in its last four years to only \$10 million a year.
- Labor failed to provide options for those older Australians who wanted to live at home.
- Labor provided no support for dementia sufferers and had no plan for an ageing population.
- Labor's proposal to reverse the Coalition's funding reforms will cause further deterioration of nursing home standards.

## **Highlights of the Government's Achievements**

The Coalition government has honoured its commitments to older

Australians with policies to improve retirement income security, enhance quality of life and improve access to health and community services.

## **A Retirement Incomes**

### **(i) Legislation to Link the Pension to Average Weekly Earnings**

The Coalition has ensured that pensioners' income will rise in line with community income by legislating to link pensions to 25 per cent of Male Total Average Weekly Earnings.

### **(ii) Tax Rebate for Low-Income, Aged Persons**

The Coalition has introduced a tax rebate for low-income aged persons which extends the pensioner tax rebate to low income self-funded retirees so they pay no more than a pensioner on the same income.

### **(iii) Capital Gains Tax Exemption on Sale of a Small Business**

The Coalition has introduced an exemption from Capital Gains Tax for a capital gain of \$500,000, on the sale of a small business where the proceeds are rolled over into an approved retirement fund.

### **(iv) Reduction in Provisional Tax Uplift Factor**

The Coalition has reduced the provisional tax uplift factor from 8 per cent to 5 per cent. Under our tax plan, provisional tax will be abolished.

### **(v) Easing of Asset Test for Retiring Farmers**

The Coalition has enabled many older farmers to retire and transfer the family farm to family members without affecting their eligibility for the pension.

### **(vi) Tax Rebate on Savings**

The Coalition introduced a tax rebate of 15 per cent on interest on undeducted superannuation contributions and net personal income from savings and investments up to an annual maximum of \$3,000.

### **(vii) Deferred Pension Bonus Plan**

From 1 July 1998, age-pensioners have been able to defer the pension and continue to work for up to five years and receive a tax-exempt bonus of up to \$21,000 for a single person and \$36,000 for a couple.

### **(viii) Increasing Age Limit for Superannuation Contributions**

From 1 July 1997, people older than 65 have been able to continue to contribute to a regulated superannuation fund up to age 70, provided they continue to work.

### **(ix) Retirement Savings Accounts**

The Coalition introduced Retirement Savings Accounts to provide greater choice in superannuation.

### **(x) Introduction of Superannuation Spouse Rebate**

From 1 July 1997, people have been able to claim an 18 per cent tax rebate for contributions up to \$3,000 a year made to a superannuation fund or Retirement Savings Account for a low-income earning spouse.

### **(xi) Changes to Voluntary Work Provisions for Older People**

From September 1996, unemployed people aged 50 and over have been able to undertake unlimited full-time voluntary work and remain qualified for social security allowances.

### **(xii) Changes to the Means Test Treatment of Income Streams**

The Coalition changed the means test treatment of income from superannuation pensions and annuities from 20 September 1998 to encourage self-provision for retirement.

## **B Health**

Many older people rely heavily on health care services. The Coalition has adopted policies, which better meet the health care needs of older Australians. Many people make significant sacrifices to maintain private health insurance so that they can have the doctor they want and a hospital bed when they need it. The Coalition has supported them.

### **(i) Private Health Insurance Rebate**

The Coalition introduced a rebate of up to \$250 for couples and \$125 for singles taking out private health insurance. From 1 January 1999, this will be replaced by a more generous, 30 per cent rebate.

### **(ii) Extension of Commonwealth Seniors Health Card**

The Coalition increased the income limits for entitlement to a Commonwealth Seniors' Health Card to \$40,000 for singles and \$67,000 for a couple with effect from January 1999. The card entitles holders to prescriptions for \$3.20. The higher income limits will extend eligibility to an additional 220,000 self-funded retirees.

### **(iii) Maintain Medicare, Bulk-Billing and Community Rating**

The Coalition has honoured its 1996 election commitment to maintain Medicare, bulk-billing and community rating for private health insurance.

### **(iv) New Regional Health Service Centres in Rural Australia.**

The 1998 Budget provided \$24.3 million for 60 new Regional Health Service Centres, bringing to 90 the number across Australia. These centres have improved access to health and community care in rural and regional communities and brought an additional 836 aged care places to rural Australia.

### **(v) Extension of the Gold Card to World War II Veterans**

The Coalition extended the Veterans' Gold Card to an additional 50,000 World War II veterans with effect from 1 January 1999.

### **(vi) 600 New Medicare Easyclaim Facilities in Pharmacies**

Older Australians, many of whom did not have a local Medicare facility, benefit from increased access to Medicare through 600 new Medicare Easyclaim facilities in pharmacies across Australia.

### **(vii) Free Influenza Vaccine for All Australians over 65 years**

The Coalition has provided free vaccine to all Australians aged over

### **(viii) Healthy Seniors Initiative**

The Coalition introduced the *Healthy Seniors Initiative* to promote good health and well-being for seniors, by removing impediments to older people participating in physical, recreational and community activity.

### **C Carers**

There are 1.5 million carers in Australia, 540,000 of whom care for someone with a severe or profound disability. Caring for the frail aged, chronically ill or for someone with a disability is demanding work that went unrecognised under Labor. Support for carers has been at the forefront of the Coalition's social policy in every budget since it was elected, with many initiatives to reduce the burden on carers, make respite care more accessible, and improve the income security of carers. The \$280 million *Staying at Home* package announced in April 1998 was the most recent demonstration of the Coalition's commitment.

Key initiatives include:

- \$92 million to extend eligibility for the new Carer Allowance to an additional 14,000 carers;
- an increase in the Domiciliary Nursing Care Benefit, which is paid to carers looking after people who otherwise would require nursing home care, of \$16.60 a fortnight from July 1998;
- \$66.7 million to the *National Respite for Carers Programme*, including funding for 73 Carer Respite Centres in regional Australia and a network of Carer Resource Centres;
- \$10.3 million for additional community-based respite care places for carers of people with dementia;
- \$15.4 million to assist ageing carers who look after adult offspring

with disabilities, to provide alternative accommodation and eventual transition arrangements to full-time care;

- extension from 10 to 20 hours a week of the time carers can spend in paid employment, voluntary work, education or training without affecting qualification for carer payment;
- an increase from 42 to 63 in the number of days a carer can temporarily cease caring in a year without affecting qualification for Carer Payment; and
- Extension of the Carer Payment to people caring for an adult and the adult's dependent child.

## **D Providing Care for People in their Homes**

The great majority of Australians aged over 65 are independent, active members of their communities. Overwhelmingly, they prefer to remain in their own homes and communities and be independent for as long as possible. The Coalition understands and supports this preference. It has developed programmes to make in-home assistance and care more available and attractive.

### **(i) \$280 million Staying at Home Package**

Our \$280 million *Staying at Home* package recognises the desire of older Australians to live in their own homes with services delivered to them. This package includes:

- \$95.5 million to increase the number of Community Aged Care Packages from 9,800 to 22,000 over the next four years, to provide an integrated service for frail aged people at home;
- \$15.4 million over four years for education and training in continence management; and
- \$14.1 million to increase the number of Aged Care Assessment Teams



to provide expert assessment and advice on care for older people.

## **(ii) The Safe-at-Home Initiative**

The Coalition has allocated \$500,000 to trial an emergency monitoring service with 500 frail older people living at home. The trial will include care management and 24-hour emergency monitoring and should give older people more confidence and security, maintain independent living and result in fewer hospital admissions. Subject to a successful trial, this initiative will be extended in the Coalition's second term.

## **(iii) Home and Community Care**

The *Home and Community Care* program is an integral component of the Coalition's commitment to helping older Australians to remain in their own homes for as long as possible. The Coalition has increased funding on Home and Community Care by \$94.7 million since 1996 and has expanded the range of services.

## **E Residential Aged Care**

There always will be a need for quality residential accommodation and care. When the Coalition assumed government in 1996, there was a crisis in residential aged care created by Labor's capital funding cuts. The Coalition remains committed to improving the standard of care in all aged care facilities.

- Funding for care has been increased by more than \$165 million a year to a total of \$2.9 billion a year.
- The Coalition has created a funding system sustainable in the long term. It will provide nursing homes and hostels with capital to upgrade their facilities to a decent level. In the next four years the Coalition's funding arrangements will generate over \$405 million in capital funding to nursing, \$45 million more than Labor promised.
- The Coalition has established an accreditation system to ensure

nursing homes and hostels meet relevant care standards. Standards are audited and measured through a certification process.

- The care of people suffering from dementia is better now recognised and funded through a reconstructed Resident Classification Scale.
- \$2.7 million a year is being provided for psycho-geriatric care units in each state and territory.

## **F Planning Ahead**

With Australia's ageing population, the Coalition recognises the need for effective planning to ensure the continued availability of high quality services and care for older Australians. Since its election in 1996, it has put a number of planning mechanisms in place.

### **Conference for Older Australians**

The Conference for Older Australians was established in 1996 to provide national co-ordination and advice on a strategy for the 1999 International Year of Older Persons.

#### **(ii) International Year of Older Persons – 1999**

The Coalition has committed \$5.9 million over two years to celebrate the International Year of Older Persons. The theme for the year is *Australia – A Society for All Ages*. Priorities for the International Year will be to recognise the significant contribution of older Australians; to improve the community's understanding of ageing and to ensure tangible benefits from the year for older people.

#### **(iii) National Strategy for an Ageing Australia**

The Coalition has announced the development of a *National Strategy for an Ageing Australia*. The strategy is part of the government's response to the International Year of Older Persons 1999.

## **Initiatives**

The needs of older Australians will remain a priority for the Coalition in its second term.

## **A Benefits of Tax Reform for Older Australians**

The Coalition's Tax Reform Plan will build a stronger economy and provide a better and fairer tax and income support system for all Australians, including older Australians.

### **(i) Increase in Pensions**

- The full pension will be increased by 4 per cent or \$15.50 a fortnight for single pensioners and \$12.75 a fortnight each for a pensioner couple from 1 July 2000.
- This increase will lift the full pension appreciably above the minimum level of 25 per cent of male total average weekly earnings already guaranteed in legislation by the Coalition.
- The government will ensure pensions are 1.5 per cent higher than they would have been had the normal CPI indexation adjustments applied.
- Full pensioners will continue to pay no tax.
- The pension increase will be quarantined from the formula for setting the nursing home basic daily care fee.

### **(ii) Increase in Low-Income, Aged Persons Rebate**

- The existing Low-Income, Aged Persons rebate will increase by \$250 a year for single retirees and \$175 a year each for a retiree couple. A low-income, self-funded retiree or pensioner will not pay tax until total income exceeds \$14,500 a year for singles or \$24,500 for couples. The higher rebates will exempt an extra 70,000 pensioners and self-funded retirees from tax, and will provide an extra tax cut to 330,000 older people.

### **(iii) Easier Income and Asset Means Tests**

- The income test free area and assets test for pension eligibility will be increased by 2.5 per cent.

- In addition, the pension income test withdrawal rate will be reduced from 50 cents a dollar to 40 cents a dollar.
- The combination of the 2.5 per cent increase in the income test free area and the reduced withdrawal rate means that a part pension will be available up to an annual income level of \$28,850 a year for single retirees, an increase of \$6,100, and up to \$48,330 for retiree couples, an increase of \$10,130.
- Because of these changes, 845,000 existing part-pensioners will receive a higher pension and about 45,000 people who are now not eligible for the pension will qualify for a part pension and the Pensioner Concession Card that goes with it.

#### **(iv) Income Tax Cuts Worth Over \$13 Billion a Year**

The new tax scales will provide major benefits for all retirees with taxable income. These benefits include:

- an increase in the tax free threshold to \$6,000;
- a reduction in the 20 per cent tax rate to 17 per cent;
- a new lower tax rate of 30 per cent to apply to annual incomes of \$20,000 to \$50,000. The great majority of retirees will face a tax rate of 30 cents or less in the dollar; and
- abolition of provisional tax.

#### **(v) Special Aged Persons Savings Bonus**

- Older Australians aged 60 years or more on 1 July 2000 who have personal income from savings and investment will be eligible for a special one-off, non-taxable Aged Persons Savings Bonus. Each older person will be paid dollar-for-dollar on their earnings from interest or other investment income up to \$1,000 for a single person and \$1,000 each for a couple. Above incomes of \$20,000 a year the bonus reduces by 10 cents for every dollar of income and phases out at \$30,000.

### **(vi) Self-Funded Retirees' Supplementary Bonus**

- In addition, an untaxed Self-Funded Retirees' Supplementary Bonus payment of up to \$2,000 a person will be payable to persons of pension age who do not receive a social security or service pension. This is a lump sum payment instead of an income supplement of \$200 a year for 10 years. The Self-Funded Retirees Supplementary Bonus also will phase out on incomes between \$20,000 and \$30,000 a year.

### **(vii) Private Health Insurance Rebate**

- All Australians who have private health insurance will receive, from 1 January 1999, a 30 per cent taxation or cash rebate on the full cost of premiums. This rebate will not be means tested. A couple paying \$2,000 a year in private health insurance premiums would receive a rebate of \$600. For the great majority of retirees, this new benefit will be as good or better than full tax deductibility of private health insurance premiums.

### **(viii) Refund of Tax Imputation Credits**

- Excess imputation credits will be refunded. Where people do not pay tax because their income is too low, they will receive a refund of imputation credits.

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#### **Example of Benefits for Self-Funded Retiree**

Lorraine is a single self-funded retiree with a taxable income of \$12,000 a year. She has assets (other than her home) of \$250,000 including \$100,000 worth of shares (fully franked). The average dividend on her share portfolio is 4 per cent, providing a dividend income of \$4,000 a year and imputation credits worth, \$2,250. However, as Lorraine benefits from the low income aged persons rebate, she does not have to pay income tax and consequently, she cannot make use of her imputation credits.

Lorraine pays \$1,200 in private health insurance premiums for which she currently receives a rebate of \$125.

The introduction of refundable imputation credits means that Lorraine can now receive the full benefit of these credits, worth \$43 a week.

Lorraine also will be eligible for the \$1,000 Special Aged Persons Bonus and the \$2,000 Supplementary Self-funded Retiree Bonus which will provide the equivalent of an income stream of \$250 a year.

Together these measures are worth around \$48 a week to Lorraine, increasing her income by more than 20 per cent.

Lorraine will also receive a higher rebate of \$360 on her private health insurance, \$235 more than under the current scheme.

Under Labor's proposals, Lorraine would miss out on \$3,000 worth of bonuses and the higher private health insurance rebate, worth \$485 a year.

### **(ix) The Elimination of Many State Taxes and Charges**

- The new Tax Plan will replace the Wholesale Sales Tax and allow the states and territories to abolish nine of their worst taxes such as financial institutions duty, debits tax, stamp duty on mortgages, bonds, debentures, cheques and shares.

### **B Carers**

The incidence of dementia is increasing as our population ages. About one in 20 people aged over 65 and one in five aged over 80 have some form of dementia. Around half of all people with dementia live in the community with support from their carers. Carers of people with dementia are often unable to find appropriate respite services. Residential respite frequently can be distressing to people with dementia who cannot cope with change to their daily routines.

The Coalition will:

- allocate \$80 million over four years to expand community-based respite care options for carers of people with dementia. This will fund around 133,000 hours of respite a year.

### **C Residential Aged Care**

Under a Coalition government, access to residential aged care always will be based on needs, not means. The Coalition will provide the necessary funds to deliver high quality residential care.

### **(i) Better Planning for Rural and Regional Australia**

The Coalition will review the demographic formula underpinning current planning of residential care needs, to provide communities in rural and regional Australia greater flexibility and autonomy in the delivery of services.

### **D Older People Living in Rural and Regional Australia**

People living in rural and regional Australia should have access to basic transaction services such as personal banking, postal services, Medicare Easyclaim, and fax and phone services. Current commercial and government initiatives are helping to maintain services. However, more assistance is required.

The Coalition will:

- provide up to \$70 million over the next five years, funded from the social bonus attached to the next 16 per cent sale of Telstra, to establish up to 500 Rural Transaction Centres in rural Australia;
- provide \$30 million over four years for 600 Medicare Easyclaim Facilities in rural and regional communities; and
- provide \$41.6 million over four years for 30 additional Regional Health Service Centres.

### **E International Year of Older Persons – 1999**

The Coalition already has committed \$5.9 million over two years to the International Year of Older Persons.

Throughout 1998 the Conference for Older Australians consulted with older people and identified a number of important themes and issues.

The Coalition will:

- incorporate each issue into the development of a National Strategy for

an Ageing Australia;

- In the context of the international year :
- develop a communications strategy, to challenge stereotypical images of older people;
- fund a national touring photographic exhibition and book, *Images of our Elders*, to promote positive images;
- institute a recognition programme for older people who have made a notable contribution in their communities;
- mint of coin and a commemorative coin set;
- print a commemorative stamp issue;
- expand the Safe at Home Trial programme to improve the personal and physical security of older people living at home, if the trial succeeds;
- with the Australian Sports Commission promote the benefits of exercise to older people; and
- support the banking partnership between the Australian Bankers Association and key seniors' organisations to improve access of older people to Automatic Teller Machines (ATMs), Electronic Funds Transfer (Eftpos), the internet and telephone banking.

## **F Healthy Lifestyles for Older Australians**

Age should not prevent participation and access to sport and recreation. Medical evidence links sound health to regular exercise. Ensuring adequate and appropriate sporting and recreational opportunities for senior citizens is important.



To encourage healthy lifestyles for older Australians, the Coalition will:

- establish a separate programme within the *Active Australia* to promote participation by older Australians in sport and recreation; and
- conduct a media campaign with the Australian Sports Commission, the Department of Health and Family Services and Veterans Affairs to publicise the opportunities for sport and recreation that are available.

## **G Building Safer Communities**

The Coalition shares the community's concern about crime and its impact people's lives.

The Coalition will:

- Provide additional funding of \$13 million over three years to establish a *Building Safer Communities* programme. This will build on the initiatives of our first term under the *National Campaign Against Violence and Crime*.
- The programme will target areas of community concern including burglaries and home invasions; assaults and robbery; particularly against older people; and domestic violence.

## **H Older Job Seekers**

The Coalition is committed to promoting the benefits of a balanced aged workforce, including the economic advantages of retaining and retraining older workers.

The Coalition will develop, as part of the International Year of Older Persons 1999, a project to assist older job seekers in Job Network. The *Mature Age Workers Project* involves developing promotional material for Job Network members and employer associations to encourage them to assist older job-seekers into employment.

In addition, the Coalition has provided funding to Jobs East Area Consultative Committee for the first of three, national conventions on the retention, retraining and recruitment of older workers.

## **I Age Discrimination**

The Coalition is opposed to age discrimination and is working to prevent it. The Coalition's Workplace Relations Act 1996 makes it unlawful for employers to discriminate on the basis of age.

The Coalition will reintroduce the Public Service Reform Bill into parliament to remove the compulsory retirement age for members of the Australian Public Service.

## **J Older Consumers**

To mark the International Year of Older Persons in 1999, the Coalition will assist older people to make sound decisions on superannuation and investment issues and to be aware of the range of housing options available to them. The Coalition also will produce an inventory of services for older Australians and advise on avoiding consumer fraud.

*Authorised by L. Crosby, Liberal Party of Australia, Corner Blackall & Macquarie Sts, Barton, ACT, 2600*