



HOUSE OF REPRESENTATIVES

STANDING COMMITTEE ON FAMILY AND COMMUNITY AFFAIRS

Reference: Concession card availability and eligibility for concessions

HOBART

Friday, 23 May 1997

OFFICIAL HANSARD REPORT

CANBERRA

HOUSE OF REPRESENTATIVES STANDING COMMITTEE
ON FAMILY AND COMMUNITY AFFAIRS

Members:

Mr Slipper (Chairman)

Mr Quick (Deputy Chairman)

Mr Ross Cameron

Ms Ellis

Mrs Elson

Mr Forrest

Mrs Grace

Mrs De-Anne Kelly

Mr Kerr

Ms Macklin

Mr Allan Morris

Dr Nelson

Mrs Vale

Mrs West

Matters referred for inquiry into and report on:

The current array of concessions available to low income Australians, with specific reference to :

the adequacy and efficiency of administration of the current system with a number of concession cards issued by different agencies, including the use of concession cards to provide concessions by Commonwealth, State and Local Government agencies;

the adequacy and desirability of current means testing for eligibility for concessions; and

the desirability of greater consistency in the concessions available to concession card holders in different regions and suggestions on standard core concessions.

WITNESSES

GUY, Mrs Etheleen Veronica, State Secretary, Tasmanian Pensioners Union, 152-156 Elizabeth Street, Hobart, Tasmania	419
HARMER, Mr William, Assistant Secretary, Tasmanian Pensioners Union, 152-156 Elizabeth Street, Hobart, Tasmania	419
HODGE, Mr Philip Malcolm, Member, Paraplegic and Quadriplegic Association of Tasmania Inc., P.O. Box 1528 NSD, Glenorchy, Tasmania 7010	450
LANGFORD, Mr Owen Charles, Advocate and Policy Officer, Hobart Community Legal Service, 166 Macquarie Street, Hobart, Tasmania	434
ORME, Mrs Zuzana, Home and Community Care Worker, Migrant Resource Centre, 49 Molle Street, Hobart	442
PARKER, Mr Robert Peel Laurence, President, Paraplegic and Quadriplegic Association of Tasmania Inc., P.O. Box 1528 NSD, Glenorchy, Tasmania 7010	450

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Present

Mr Slipper (Chairman)

Mr Kerr

Mr Quick

Mr Allan Morris

The committee met at 9.00 a.m.

Mr Slipper took the chair.

CHAIRMAN—I am pleased to open this fifth day of public hearings on the Committee's inquiry into concession card availability and eligibility for concessions, as referred by the Minister for Social Security, Senator Jocelyn Newman, in June last year. The Committee is looking at several matters, including the range of concession cards currently available, the level of access to these concessions, the complexity of the administration of the current system both for recipients and for those delivering services, as well as how State and local governments are using the cards for the delivery of their own concession services.

This inquiry is being conducted against the background that the Government has a commitment to reducing the administrative complexity of the current arrangements in order to improve and simplify the administrative process. The Committee will address expressed concerns that some people may be using a concession card which they are no longer entitled to or which was not issued to them. The terms of reference for the inquiry also require the Committee to examine the current means tests for concession eligibility and the degree of consistency applied in different regions of Australia.

As this is the last in the series of capital city public hearings conducted around Australia before the final hearing in Canberra next month, I would like to take this opportunity to thank all those who have made a contribution and whose cooperation has greatly assisted our efforts to come to grips with the complex issues being considered by this inquiry.

I am pleased to be able to canvass the views of organisations based in Hobart and to consider issues raised at this hearing as part of the Committee's deliberations in framing its report. The Committee's report will be prepared at the conclusion of the hearings and tabled in Parliament early in the Spring period of sittings in August-September.

I would now like to welcome representatives of the Tasmanian Pensioners Union who are appearing before us today.

[9.02 a.m.]

GUY, Mrs Etheleen Veronica, State Secretary, Tasmanian Pensioners Union, 152-156 Elizabeth Street, Hobart, Tasmania

HARMER, Mr William, Assistant Secretary, Tasmanian Pensioners Union, 152-156 Elizabeth Street, Hobart, Tasmania

CHAIRMAN—I wish to thank the representatives of the Tasmanian Pensioners Union for their submission. Would either of you wish to make a brief opening statement to open proceedings?

Mrs Guy—This submission was only written because we have had a lot of problems along the way with people who do not have concession cards, and that is basically the young people, the children, the people on widows' allowances and the like, who could really benefit from being able to use the concession card. They just do not have the opportunity. They are some of the lowest income people but they do not have the opportunity of being able to take advantage of that benefit.

CHAIRMAN—Could you outline for the Committee the function and objectives of the Tasmanian Pensioners Union, and in particular whether you focus on age pensioners or on all people in receipt of a benefit?

Mrs Guy—The Tasmanian Pensioners Union is a voluntary group that is worked solely by volunteers, except for my office assistant. We open 9 a.m to 5 p.m in common with every other business, and we work purely for the benefit of pensioners across the board, regardless of what type of pensioners they may be. We work for pensioners who are intellectually handicapped, widows, supporting parents, age pensioners, superannuants—you name it.

CHAIRMAN—So you are like a welfare lobby?

Mrs Guy—We are like a welfare lobby, except that we possibly have closer affinities with places like Social Security, Health and things like that because we act as advocates for our pensioners, we fill papers in for them, we counsel them, we do all sorts of things for them.

CHAIRMAN—Even though theoretically you represent everyone on benefits, would you say that the majority of your client base would be age pensioners?

Mrs Guy—Yes.

CHAIRMAN—And what kind of relationship do you have with, say, the Association of Independent Retirees, the National Council for the Ageing, the Australian Pensioners' and Superannuants' Federation?

Mrs Guy—I am the Chairman of the Australian Pensioners' and Superannuants'

Federation.

CHAIRMAN—So obviously you personally have an excellent relationship with that organisation?

Mrs Guy—Yes, exactly. Independent retirees I would say are fifty-fifty because while we are working for very low income earners, as I state in the submission, in some cases they are missing out on things because of the higher income earners who are getting some benefits that are not available to low income earners.

CHAIRMAN—How do you define a high income earner?

Mrs Guy—You mentioned the independent retirees and an independent retiree cuts out of the pension when they pass \$1,300 a fortnight, which is more than twice the amount of pension for a married couple.

CHAIRMAN—A lot of independent retirees, according to the evidence we have, are feeling the pinch because they planned their retirement in anticipation of a certain level of income and interest rates—

Mrs Guy—Haven't we all?

CHAIRMAN—Oh, indeed, but they of course don't receive the pension.

Mr Harmer—An average of 75 per cent of age pensioners are only on the basic pension. In some cases recently—since your Government got in—their pension has depreciated 50 per cent. When the pensioners have paid for all the home helps and everything else under the home and community care program, they are waiting on the next pension to pay bills that they had at the time of the last pension. You do not understand until you see poverty.

CHAIRMAN—Well, I have certainly seen poverty. I represent one of the poorest electorates in Australia. The point you are making, as I understand it, is that since the change in government last year, the value of the pension has depreciated by, you said, 50 per cent. I find that an incredible statement.

Mr Harmer—I have a breakdown here. The total paid out for pharmacy is \$15.70; transport, an average of \$32; clothing, say, \$25; utilities, \$25; telephone, \$25; basic spending on food per day is a figure of \$10. Could you manage on that?

CHAIRMAN—I am not suggesting that it is easy to manage on the pension but—

Mr Harmer—Then the figure there for the Hydro is \$28. That comes to a total of \$352.98 a fortnight.

Mrs Guy—That is your pension.

CHAIRMAN—I am not saying that it is easy to live on a pension, but you were saying that the situation had deteriorated substantially since the change of government, and I cannot accept that.

Mrs Guy—Yes, because of having to pay for home and community care programs and so on that were not paid for before.

CHAIRMAN—I would be interested to receive a letter from you explaining exactly how you maintain that the pension has dropped by 50 per cent, because I think Senator Newman might dispute that.

Mrs Guy—Monetarily, no. What he is trying to say is that with having to pay for the home and community care program that was not previously paid for, with the rising costs of some pharmaceuticals and what have you, this is the thing that is making the difference. He is not talking money as pension payment; he is talking cost of being on pension.

Mr Harmer—The cost of being a pensioner.

CHAIRMAN—The increase in the cost of pharmaceuticals for those who are on cards has been, I think, 50c per prescription.

Mrs Guy—Yes, some have gone off so you are paying full price for them anyway.

CHAIRMAN—It is interesting that the committee has received evidence suggesting that cards should be abolished, and that concessions should be cashed out and compensation given to people who lose their cards. We have had a suggestion that cards should be reduced in number. We have had a suggestion that cards should be made more widely available. And we have had your suggestion, which is that the extension of the card to part pensioners has eroded the benefits received by full pensioners from concession cards. So implicit in that seems to be a suggestion that perhaps they should not be issued as widely as they now are.

Mrs Guy—I mention more affluent part pensioners. There are two classes of part pensioner. One class is on a small superannuation and getting paid pension as well. The other is one that cannot access a pension and is still getting things like seniors cards and what have you with concessions.

CHAIRMAN—You consider that there should be standard core concessions throughout the country for people on a concession card. Could you outline what you consider ought to be those standard core concessions, bearing in mind that needs are different in different parts of the country? For instance, I imagine that you would have in Tasmania a greater need for heating than you would where I come from in Queensland.

Mrs Guy—Yes.

CHAIRMAN—So what do you see as being standard core concessions which you

would like to see enshrined right across the nation?

Mrs Guy—One of the things I think everybody has talked about as being enshrined as a right across the nation is a transport concession. If I go to Sydney, say, and need to go to Newcastle, I cannot get a pensioner's ticket because I am a Tasmanian. That is a bit ridiculous.

Mr ALLAN MORRIS—Why not come and visit?

Mrs Guy—I have been there a few times and I have had to buy a full fare ticket because I am a Tasmanian pensioner.

CHAIRMAN—How do you suggest there should be some kind of standard national transport concession introduced, bearing in mind, for instance, that some states—let us take Queensland as an example, which is a tourist destination—would clearly have a lot more use of transport there by pensioners from interstate than would, say, Victoria which perhaps people do not like to visit as much? Obviously there would have to be some system which would prevent such a scheme impacting adversely on states which are very desirable tourist destinations. I am interested to hear what you have to say about that.

Mrs Guy—The other side of the question is that a mainland pensioner in Victoria or wherever can travel right throughout the mainland twice a year, I think it is, on a half fare pensioner concession ticket. You cannot do that from Tasmania.

CHAIRMAN—Are you saying that if you happen to be a pensioner in any of the five mainland states you can travel anywhere within Australia?

Mrs Guy—Yes, to another state.

CHAIRMAN—But a Tasmanian pensioner is excluded?

Mrs Guy—Yes, that is correct.

CHAIRMAN—Why is that? It seems most unfair if that is the position.

Mr Harmer—It is discrimination.

Mrs Guy—One school of thought says it is because Tasmania does not have trains, so the reciprocal agreement does not work. But the other says that it is not a reciprocal agreement between states; it is that the people who run trains allow this to happen because people there use the train system whereas we do not. But travel is not reciprocal in other states.

CHAIRMAN—I can understand what you say about it not being reciprocal in other states, but I find it most bizarre that pensioners from any of the five mainland states or two mainland territories are able to have some kind of reciprocal transport rights which are not extended to pensioners from Tasmania. Even though you might not have trains

here, I imagine that you do have buses and you do have other means of conveyance around the state. So surely it would not be beyond the realm of possibility for someone to work out an equitable system.

Mrs Guy—Here in this state, yes, we can go on buses for half fare, but if we go to Melbourne or Sydney we cannot do that.

CHAIRMAN—That is something we should look at, I think.

Mrs Guy—I once spoke to the former Minister for Social Security, Brian Howe, about this and I asked, ‘Am I holding a Commonwealth card?’ He said, ‘Yes, you are.’ So I asked, ‘Well, how come I cannot get the same conditions on transport as mainland pensioners get?’ ‘Because it is not reciprocal’ was the very answer I got.

Mr QUICK—So what about transport on the *Spirit of Tasmania*?

Mrs Guy—On the *Spirit of Tasmania* yes, we can get it, but it is restricted at some times of the year to a certain number.

Mr QUICK—There is a \$50 fare, is there not?

Mrs Guy—Yes.

Mr QUICK—Is that exactly the same for Tasmanians as for people on the mainland?

Mrs Guy—Yes.

Mr ALLAN MORRIS—In fact, would you not argue that if a pensioner were able to get concessions in, say, New South Wales, then you would spend all your other income there anyhow? What the State Government lost on transport, it would pick up on other things that pensioners would spend money on?

Mrs Guy—Probably, yes.

Mr ALLAN MORRIS—So in a way offering that national concession would mean that you would be more likely to travel, go visiting and spend other money?

Mrs Guy—That would be possible, but I have got three kids in different parts of Queensland. I never see those kids or my grandchildren because I cannot afford to travel there. If I had a half fare there, I could probably go.

CHAIRMAN—You could always offer to move there like everyone else!

Mrs Guy—No thanks. I am a dyed in the wool Tasmanian. That is the point I was making when I noted in the submission that in some circumstances there should be family visitation rights. The point is that there are many Tasmanians here who never get to see

their grandchildren, and it is a pretty pathetic state of affairs. I was talking to my son last night and I said to him something about Jamie's fourth birthday. He said, 'Mum, he's seven'. He was 18 months old when I last saw him. I had forgotten time.

Mr QUICK—So if you had a national transport card, what other national entitlements would you suggest?

Mrs Guy—I am not advocating that people should be running around all over the deck in other states at the cost of governments. In the submission I have mentioned family visitation rights and things like that. If somebody needs to go, I think that card should have some clause in it to say that they are able to travel on it throughout the country, even though they be Tasmanians.

Mr QUICK—There is a cost saving for power supplied to pensioners in Tasmania by the Hydro.

Mrs Guy—Yes.

Mr QUICK—I know there is a huge move in Housing Commission houses to reintroduce wood heaters.

Mrs Guy—They have introduced wood heaters in most Housing Commission houses.

Mr QUICK—So can you get a concession if you buy wood?

Mrs Guy—Yes, you can get a Hydro concession if you buy wood.

Mr QUICK—On production of your card?

Mrs Guy—Yes. Also if as a single person you have less than around \$1,700 in the bank, you can get another concession as a heating allowance to buy wood with. But that is very restricted: for example, if you had \$1,700 in the bank, put away towards your funeral, that would restrict you from getting free glasses or a heating allowance. So while the state is saying on one hand that you should be paying for your own funeral, on the other hand you cannot get other things if you do.

Mr QUICK—Who checks up on whether you have that money?

Mrs Guy—Community Welfare.

Mr QUICK—That is the state department?

Mrs Guy—Yes.

Mr Harmer—You have got to take your bank book in and show it to them. Then

you have got to get a statement from the bank manager, which I do for a lot of pensioners because half of them cannot get to the bank. You have got to have a bank statement updated and you have to produce it to them. This is what I do for pensioners. It is the same with other forms.

CHAIRMAN—Mrs Guy, obviously you would represent not just pensioners in Hobart. You would represent pensioners in rural parts of Tasmania as well?

Mrs Guy—Yes.

CHAIRMAN—It has been put to us, particularly through questioning by Mr Forrest, the member for Mallee, a rural seat in Victoria, that rural pensioners do not have the same access to many of the concessions which are available to urban or metropolitan pensioners.

Mrs Guy—That is very true.

CHAIRMAN—I think that appreciation of lack of access to concessions has brought forward the suggestion that there should be cashing out of concessions to enable those in rural areas to receive the benefits which are available to people in urban areas. We have been told that on average people use about \$1,400 a year in concessions. How would the Tasmanian Pensioners Union feel if, for instance, the government of the day decided to do away with concession cards and compensate people—not just compensate them with \$1,400 but maybe with, say, \$3,000 to enable rural pensioners to, in effect, get the benefits which are already available to urban pensioners? How do you feel about that, Mr Harman?

Mr Harman—I think in some ways it is a good thing.

Mrs Guy—I would have reservations in some respects, unless it was paid on a monthly or three-monthly basis. If you sit where I do every day, you would see that I have people ringing up saying, ‘The Hydro are going to cut my power off because I haven’t paid it.’ You realise they haven’t paid the last quarter yet, let alone the one that has just become due, because in a lot of cases they don’t have the money to pay it or other priorities come first, particularly where there are children and so on. If people had the cash in their hand, probably some things would be paid off but they would still be stuck for money to pay for other things. I think that if you did pay them cash you would have to restrict it to a monthly payment or a three-monthly payment or something like that so that things could be paid at the proper time.

CHAIRMAN—The Pharmacy Guild of Australia has proposed to the committee that all pharmacies be linked with the Health Insurance Commission database by an on-line interactive electronic system to enable pharmacists to verify cardholders’ eligibility for concessional pharmaceuticals. Would the union have any views on such a proposal?

Mrs Guy—I think I should inform this committee that I am a member of APAC, which is the Australian Pharmaceutical Advisory Council.

CHAIRMAN—How many hats do you have in your cupboard, Mrs Guy?

Mrs Guy—Quite a few. I have been around a long time. That is something we have looked at. Recently we have been looking at putting out a publication on privacy. That is one of the things that has come up. We too have had our worries about doctor shopping, hoarding pharmaceuticals and things like that. Yes, I think the Health Insurance Commission should be able to keep tabs on what people are having.

CHAIRMAN—It has also been proposed that concession cards should be issued in the form of smart cards to assist with verification of eligibility.

Mrs Guy—I would agree with all of that. I know it has been suggested that it be backed onto your Medicare card—provided the person holding that has access to be able to read it. Do not just hand people cards and say, ‘Here’s your card’ so that bureaucrats and authorities can read it but people holding the cards do not know what they are saying about them. Let them be able to read their own information first. Then, if they approve of others reading it, fair enough.

CHAIRMAN—There is also the British Columbia system Pharmanet which has been looked at here. That system seems to have a lot of benefits—benefits for the community in so far as the same people do not receive the same medication within a short space of time, which could damage their health, and also benefits for the province because of the fact it is not filling prescriptions for unneeded pharmaceuticals. Do you have any view on that proposal?

Mrs Guy—I have a grave view on all these proposals in as much that everybody is looking at the person who is using the pharmaceuticals, but nobody is looking at the doctors prescribing them. Nobody prescribes for themselves. Doctors write the prescriptions.

CHAIRMAN—If a person went to, say, four or five doctors and got the same prescription, at the present time that person could go to four or five chemists and each prescription would be filled because there is no real record to prevent over-dispensing of a pharmaceutical. But under the Pharmanet arrangement, the system would see that Mrs X had received this particular medication twice that morning and perhaps three times the day before. But it would not in fact get to that because the over-dispensing would be picked up immediately. I think that would be good from the point of view of the patient as well as from the point of view of the province.

Mrs Guy—How successful is the Pharmanet? Was there not a problem in that the Pharmanet system was accessible to more than just the insurance commission—accessible to people outside, pharmacy assistants and what have you?

CHAIRMAN—I think they have the opportunity to have certain privacy arrangements—a pin number and so on. Certainly there is a means by which people in British Columbia are able to restrict access to their information but only a tiny proportion, interestingly enough, of the population has taken advantage of that. But we will be talking

to the Department of Health again, and they have been recently to British Columbia and will know if there are any warts on the system. It certainly seemed to be attractive to us.

Mrs Guy—I think there is a small number of people interested because I do not think they understand the privacy rules. That is basically what it is.

Mr Harmer—Could I speak on the Colombian system?

CHAIRMAN—British Columbia.

Mr Harmer—Yes, British Columbia. Well, that was brought out because people were over-drugging themselves, and the drug dealers were getting access to drugs by virtue of the fact that doctors were overdosing these patients.

CHAIRMAN—I knew there was a drug problem in Colombia; I didn't know there was one in British Columbia.

Mr Harmer—Yes, there was a big one. By doing that they have come back at it a lot and the drug abuse has dropped. They have a check on them now.

CHAIRMAN—So what you are saying is that essentially it is a good idea?

Mr Harmer—Yes.

Mr ALLAN MORRIS—I thought what Mrs Guy was saying was that you have to weigh it up very carefully with the privacy questions about whether or not pharmacy staff should access a person's information and so on.

Mrs Guy—There is a report going into print at the moment about the Privacy Act and we have sat for about two years on it.

Mr QUICK—It amazes me that there is this fixation about privacy when it comes to your health, and yet the same sort of people have far greater access to your financial records on a regular basis and nobody says boo to a goose. You wave your plastic card at the Westpac or ANZ, and all this information comes up about your mortgage and all the things you have got; and how often and where you have withdrawn; and whether it was EFTPOS at Coles and so on. Yet when it comes to health, everyone puts up this huge barrier and says 'Privacy!'. If you had a smart card, with a print-out every six months saying, 'Here is what is on your smart card. Do you wish to add to it?', everybody would be happy with that. You get something similar from Social Security on a regular basis setting out your entitlements and so on. Why can we not have a smart card, get rid of some of the bureaucrats and put some of the money that we save back into additional services?

Mrs Guy—I would be all for that.

Mr QUICK—The Tasmanian seniors card gets issued every year. You have a bunch of people in Community Services and Health in the state who issue these things. These people are on reasonably good salaries. Why can we not put it all into one? Why not have a national card which entitles you to transport, certain pharmaceuticals and so on?

Mr Harmer—It sounds a very good idea.

Mr QUICK—It is happening in some countries. In New Zealand you have your own national provider number.

Mrs Guy—Yes, that is right.

Mr ALLAN MORRIS—Could I switch the topic for a moment? There is a school of thought that says people in remote areas should be able to cash their concessions in so that they can get some benefit. At the same time that poses a problem for interstate travellers.

Mrs Guy—Yes, it does.

Mr ALLAN MORRIS—So the actual benefits may vary enormously from person to person. If you cashed it out so that a person in a remote area could get \$X a week, then you couldn't argue for a national approach.

Mrs Guy—Yes, that is quite fair.

Mr ALLAN MORRIS—Would there be a choice between the two?

Mrs Guy—There is a point there. That was the reason I wrote the submission in the first place, because people of more affluent means who are able to travel and things like that are getting greater use of the concession card than somebody like me—a basic pensioner, who cannot afford to travel. I cannot even afford to go and see my grandkids.

Mr ALLAN MORRIS—We cashed out the communications allowance and that now comes as a payment. That is a separate payment from the pension, if my recollection is correct.

Mrs Guy—It goes into your bank, just like your pension does.

Mr ALLAN MORRIS—But it is a separate amount, is it not?

Mrs Guy—Yes.

Mr ALLAN MORRIS—I guess you would argue that although it is cashed out, you would still keep it very separate, otherwise it would be absorbed by the pension and get lost in the system?

Mrs Guy—Yes.

Mr ALLAN MORRIS—The other problem you raise in your submission is the problem of the working poor—people who are not necessarily pensioners but who lack access to services. I think your submission was trying to raise the question of extending concession benefits to people who are working poor.

Mrs Guy—People who are working poor are getting health care cards, rent assistance and things like that.

Mr ALLAN MORRIS—But there is no transport assistance for the working poor, is there?

Mrs Guy—Yes.

Mr ALLAN MORRIS—In all states? I do not think so.

Mrs Guy—I know there is here if you get under \$25,000 or something like that. I think that, if the figure for a working person is under \$23,500, you are on benefits, yes.

Mr ALLAN MORRIS—I thought it involved the health card but not other public benefits.

Mrs Guy—The health card does cover rent assistance and it also covers transport.

Mr ALLAN MORRIS—No; rent assistance is separate.

Mrs Guy—Yes, but people on a health card can get rent assistance.

Mr ALLAN MORRIS—What you are trying to say is that people on certain incomes should get equivalent access to concessions granted to people who receive pensions.

Mrs Guy—No, I do not think I said that.

Mr ALLAN MORRIS—I am trying to clarify it because the self-funded retirees or independent retirees, for example, are arguing that because they are on low incomes they should have access to concessions.

Mrs Guy—But they are not on low incomes.

Mr ALLAN MORRIS—In their context they believe they are. You are trying to argue that people on lower incomes who are working often do not get access to the same benefits.

Mrs Guy—I have a son-in-law who probably is earning \$25,000 or \$27,000 a year who is not on benefits, but independent retirees are earning a lot more than that.

Mr ALLAN MORRIS—And getting access to some benefits.

Mrs Guy—And getting access to some benefits, that is the point I am making.

Mr ALLAN MORRIS—What you are suggesting is that there should be some uniformity in that?

Mrs Guy—Yes, I am. Let us look at a seniors card, for instance. I think Harry might remember that for some years I argued with government over getting a senior's card for basic pensioners to get them back and forth to hospital. Eventually we got one. We had it a year before the independent retirees got into the seniors card and what have you and it was given to seniors across the board. But it took me five years to try to get that for basic pensioners.

Mr QUICK—Not all seniors; only those who have an income below a certain level.

Mrs Guy—No, all seniors over the age of 60.

Mr QUICK—No, the Commonwealth seniors health card is available in a restrictive way. We have submissions that it should be expanded.

Mrs Guy—We are talking transport at the moment, and everybody over 60 does get concessional transport.

Mr ALLAN MORRIS—I understand the seniors cards are state-issued, are they not, with different ages and different cards?

Mrs Guy—Yes, but the point I am trying to make is that on a Commonwealth card we could not get basic age pensioners a trip to the hospital at 8 o'clock in the morning because the government argued with us that it would take two extra buses on every trip made in restricted hours to do that. Then, lo and behold, when somebody wanted a few votes, they handed everybody over the age of 60 a transport card. If it was supposed to involve two extra buses for basic pensioners, where are those two extra buses? Everybody is driving around now with no extra buses.

Mr ALLAN MORRIS—If I may I go slightly further, how would you interface your cashed out transport card or the current transport card with community transport from HACC?

Mrs Guy—Community transport from HACC does not exist in a lot of places.

Mr ALLAN MORRIS—I am mindful of that being the case possibly in Hobart, but if you are trying to get a more universal system that is fairer across the board, then one way is to cash it out. But at the moment with the user charges paid and the HACC system being brought in, how do you fit it all together? It becomes a bit of a dog's breakfast, does it not?

Mrs Guy—It certainly does.

Mr Harmer—Do you want me to explain the taxis?

Mrs Guy—No, I can explain the taxis. I have been on that committee, too. There are very few that I have not been on!

CHAIRMAN—You really are a one-stop shop, Mrs Guy.

Mrs Guy—Well, I think I am the only voice for basic pensioners in the state, to be honest with you. Council for the Aged divvies a bit between the two, but the Pensioners Union is the only one, as a voluntary organisation, that works for everybody. So because you work for everybody, you eventually get on to all these other things as well because somebody has to go along and speak for the consumer.

Mr ALLAN MORRIS—On the question of blending disability cards, HACC and other concessions—

Mrs Guy—HACC, I believe, is now going up to a price greater than the ordinary bus fare. I think they are talking about \$4 a trip or something similar. Disability transport is 35 per cent off the taxi fare, but it does not go above a \$15 fare. For me, from home to town is \$15. If you go any further than from where I live, well, that wipes you out. It is pretty restrictive as to how you get that taxi concession here anyway. You have got to have a lot of doctors' back-up, a lot of tests and things to be able to get it at all. As somebody with arthritis and with a heart complaint, I cannot get it for taxis.

Mr ALLAN MORRIS—So this is not simply the concession cards themselves. In many cases it involves access to taxis or access to HACC. It is the actual concession itself that is often the problem and not necessarily the card.

Mrs Guy—It is not necessarily the card. The point I was making in the submission when I cited rate rebates, for instance, was that my own council was giving 12.5 per cent on top of the government's \$300. As soon as the pension eligibility was extended out and given to people who could access one dollar's pension, most of the councils offering a rate rebate said, 'Well, we will take our part out of it because we are now giving to these people who are earning more than our employees'. In the first year alone the basic pension wrote off \$49 on that rebate.

Mr QUICK—If we cashed out things, we would have to make sure that that additional money would not be eaten up by, for example, the Housing Department saying, 'You have got this additional money, therefore your rental will go up.'

Mrs Guy—There are difficulties there. The other thing is that when the Social Security offered loans to pensioners, for instance, they had one great big uptake. Pensioners could go in and borrow \$500 from Social Security, but in the following week they were coming in to us saying, 'I can't live because I have had to pay back \$15 a week to Social Security again.' This is the sort of problem we might look at with cashing out—

that people will go and spend the cash and will still be in the same position. They will not be able to pay for anything anyway.

Mr Harmer—It was like giving them a hand grenade.

CHAIRMAN—By way of summing up, is there any other aspect of the administration of concession cards of which you would like the committee to take particular note of?

Mr Harmer—Another thing is that if the pensioner goes to the cinema, an age pensioner pays \$7.50. If a senior goes with his card, he pays \$5.50.

CHAIRMAN—That would be a private arrangement.

Mrs Guy—That is what I meant about the difference between concession cards and seniors cards. People on basic pensions who are supporting parents, involving intellectually handicapped people and others like that, are coming out the worse on the deal for the seniors card in a lot of cases.

CHAIRMAN—I think a lot of people take the view that retirees and pensioners have made a contribution to the community during their working life and this is a way in which the community is able to pay something back. I think to an extent that is the rationale for the seniors card.

Thank you very much for appearing before us this morning.

[9.45 a.m.]

LANGFORD, Mr Owen Charles, Advocate and Policy Officer, Hobart Community Legal Service, 166 Macquarie Street, Hobart, Tasmania

CHAIRMAN—Thank you for coming this morning, Mr Langford. When you say you are an advocate, do you mean a legal practitioner, a barrister or solicitor?

Mr Langford—Para-legal. As an advocate, you could have training in either community or social work.

CHAIRMAN—In some jurisdictions I think they admit people as advocates.

Mr Langford—In some circumstances one could be an advocate no matter what training you have. You could have no training.

CHAIRMAN—It might seem a naive question, but what do the initials ‘WRAS’ stand for?

Mr Langford—That is our Welfare Rights Advice Service.

CHAIRMAN—Thank you very much for your submission, which has been circulated and hopefully understood. Would you like in a brief opening statement just to summarise some key aspects to assist us in our subsequent inquisition of you?

Mr Langford—Well, I hope it is not quite an inquisition.

CHAIRMAN—The light is not actually focused on your eyes!

Mr Langford—What I have tried to do is to try to give a visual way, if you like, of looking at my submission. Basically, we are arguing for a simplification of the system so that people will receive concessions according to their income level. As is the current situation, people on concessions usually go through some income and asset level test prior to receiving their payments. The sorts of changes that we might be advocating are not perhaps quite as big as they might seem because there is already a point at which people go through income and assets tests; they receive their pension, they receive their cards.

CHAIRMAN—Could you at the outset outline the function of the Hobart Community Legal Service and that part of it that you represent this morning?

Mr Langford—The Hobart Community Legal Service is a community organisation which provides legal advice for different members of the public on various issues. We have a Legal Advice Service in the evenings where both solicitors and community workers are present. Collocated with us are various other services, such as a Women’s Legal Service and a Tenancy Union. We are the Welfare Rights Advice Service and we provide advice and a certain amount of advocacy, which depends on the workloads, the complexity of the case and so on, or on whether people want to represent themselves. We provide

help for people who are having problems with social security, and there will be people who are either unemployed or students and so on.

CHAIRMAN—I see that the Legal Service has proposed that people on low incomes who meet the age pension, income and assets test be provided with what you call a low income concession card, and that people with slightly higher incomes who do not meet the income and assets test would receive a limited range of health, energy and transport concessions. Where would the Legal Service like to see the income level limit for this second group who do not meet the age pension income and assets test so as to determine their eligibility for the limited range of concessions?

Mr Langford—Obviously, as you would understand, that is a difficult one for us to put an amount on, but I guess at the moment the way people get the Commonwealth seniors health card is according to a certain income level, which could be used as a ruler. There are people who receive other health care cards. For instance, there is a health benefits card which people receive. There are a few types of cards that people receive according to their income and assets, usually if they are between certain amounts. I do not think it is for us to say exactly what the amount would be.

CHAIRMAN—Are there any other suggestions which the service considers should be included as standard core concessions across the states and territories?

Mr Langford—We have listed in our submission what some of the core concessions could be in both those brackets. For example, you could have somebody on a low income as well as in the current structure where they are already on payments. They already receive a certain amount of core concessions. Then you would have another level where people would receive concessions similar to those that somebody on a seniors health care card might receive.

Mr ALLAN MORRIS—You are posing a means test system. Have you any ideas based on current experience as to what the levels should be? Where would you pitch it? And you also talk about a two-tier system, do you not?

Mr Langford—Yes. I think we are looking at the level that is current for people who are on the pension. We do not believe that somebody who is on Jobsearch has any less expenses than somebody who has retired. They both have the same type of living expenses and face the same costs.

CHAIRMAN—It is felt that the country owes something to our retired people who, during their working lives, have contributed to the economic wellbeing of the nation. I think there is an element of that in what might sometimes appear to be greater generosity to retired people.

Mr Langford—Yes, that is right and I think that is part of an historical community attitude.

CHAIRMAN—Some would say it is equitable, too.

Mr Langford—There is an equity to it, and also an historical community type belief, if you like. What has happened is that society has changed. There are now more people who move between employment and unemployment. There are now more people who are doing some part-time or casual work while they are receiving Jobsearch.

Mr ALLAN MORRIS—In terms of the working poor and people working casually, we are seeing a casualisation of the work force. We all find that somewhat disturbing. There are some who choose jobs to suit their circumstances, but clearly there are a number who are getting enough to disqualify them from social security but who end up living in circumstances that in many cases are lower than those faced by part pensioners or independent retirees.

Mr Langford—Yes.

Mr ALLAN MORRIS—One could take, for example, say, the family allowance supplements and look at those levels of income, but there are people who miss out on those who are just above that and end up with less disposable income than people who are getting family allowance supplements.

Mr Langford—Yes. Single people, for example, often face difficulties in this respect.

Mr ALLAN MORRIS—Young people often work casually and in many cases below award rates. I would be interested to know whether you have done any projections as to the kind of levels of income one is dealing with here? If you have any thoughts on that after today, perhaps you could let us have them.

Mr Langford—My thought is that that someone who is receiving benefits is normally receiving some 25 per cent of the average income. I guess if someone is earning anything below that, they are obviously poor.

Mr ALLAN MORRIS—Earning just enough to be cut off from social security. There is a group of working poor that one suspects is growing. They are earning just enough to miss out on social security. If they have children, they may get a family allowance supplement or in some cases they will be just over that as well, which is pitched quite low. Then after tax—and they are paying tax and paying full charges—their disposable income is lower in many cases than that of people on benefits, particularly people with children. One can argue that that is an unfair system when people find themselves in that situation.

Mr Langford—Yes.

Mr ALLAN MORRIS—People also argue that it is a disincentive to work because they perceive that they are worse off than people who are not working, and that is causing social division at the moment.

Mr Langford—Yes, that is right, there is a certain amount of tension between

people who are working just above the line and those who are not working—well, I should not say who are not working but who are on unemployment benefits. Obviously some might very well be doing casual work. And for some it is more of a perception that they are not working because they might be doing voluntary work. So it is not that people who are on unemployment benefits are not doing anything. I guess it is a matter of perceptions as against the reality, which is so mixed and hard for us all to get hold of.

Mr QUICK—On the last page of your submission you talk about core concessions. It is interesting to note that you list about 24 different types of concessions, including funeral costs, registration and renewal of vehicles, eye examination and low cost glasses, and dental care. Is there a consistency of approach when it comes to the allocation of such items to people, or do you have to have different sorts of cards in Tasmania? Is there one standard funeral discount for people, irrespective of whether they have health care cards or are superannuants or retirees in Tasmania?

Mr Langford—If you are on the age pension, funeral costs might be payable. I think you can apply through DSS.

Mr QUICK—I think you get seven payments which are supposed to go towards your costs, but there are restrictions or limitations on some of the items.

Mr Langford—Yes, and also it is sometimes difficult to get some concessions, as the Pensioners Union mentioned, in that you have to go through certain hurdles. The card in itself does not necessarily guarantee that you will get the concession. The council itself, for example, will still want more information.

Mr QUICK—When it comes to dental care, with the cutbacks from the Commonwealth to the states, technically you have a concession but the waiting list is so long that in most cases lots of people go privately and perhaps try to arrange some discount as well. I am also interested that you say in the submission ‘. . . someone who is searching for work may send an enormous amount of mail and make numerous telephone calls. An incentive for such a job seeker would be tax concessions on the cost of their telephone and mail as it amounts to their "business costs". Training courses could also attract tax concessions.’ I have never heard that before but I am aware of the costs incurred by some of the people who live in the rural and remote areas in my electorate. There is no way that they can claim them. A business person can claim for phone, fax, petrol, depreciation of car and all the other things. Such a person is on a decidedly more advantageous wage system than someone who is unemployed, who is now under tighter restrictions and who has to comply with DSS and CES requirements. And in the case of Tasmania, they have to go long distances with very inadequate transport—for example, down south of Kingston.

Mr Langford—Talking about transport, we only have basically the bus and taxi system, unlike some of the bigger states where other means of transport are more available—for example, they will have trains or trams. In the rural and remote regions it is that much more difficult to get around, so in those areas people will need to use the phone more. They will need to ring DSS or an employer. I think the idea of unemployed

people being able to claim something back on taxis is borrowed from the business community. Someone who sets himself up for business is able to claim a certain proportion of household expenses which he can show as a business cost, whereas someone who is unemployed is unable to do that.

CHAIRMAN—Mr Langford, it has been suggested to the Committee that rural and regional people are unable to access concessions available to people in urban and metropolitan areas, and Mrs Guy conceded that in her evidence. One means of ameliorating that situation for those in more remote areas is by cashing out concessions. What view would your service have of that proposal? If cashing out were considered a viable option, what safeguards would have to be incorporated?

Mr Langford—In answer to the first part of your question, I would say that cashing out has many disadvantages. Again, this is where we are dealing in perceptions but, at a clinical level, if it is seen that someone who is on benefits has more money than someone else and they go down to the pub and spend all their money, it does not look good. On an individual level, I guess that people on pensions, people who are unemployed and people on lower incomes—those who have a constant battle with budgeting—

CHAIRMAN—From what you say I take it that you are not in favour of it. If that is the case, how would you compensate rural people who, at present cannot access concessions to which they are technically, but not in effect, entitled.

Mr Langford—I think you could attach various conditions to the concessions. For example, you could have a concession card with set conditions attached so that people would get a concession for a particular service which was specific to the needs of those in remote regions. Perhaps they will use taxis more than people in the cities, so it would involve more use of taxis. The mix of concessions is different. You could vary the taxi concessions according to the individual or according to groups in a particular region.

Mr QUICK—But presumably you would have to do it state by state. If you put in an arbitrary 120 kilometres or more from the capital city GPO, that would work fine in Victoria or New South Wales. But in Tasmania it would probably exclude 80 per cent of the state. Places in my electorate such as Cygnet, Dover and Franklin would not be considered as isolated—in geographical terms—on the mainland, but in fact they are isolated. This sort of isolation, relative to each of the states, is something that we have difficulty convincing Canberra bureaucrats about. If you introduced some sort of positive discrimination for people in rural and remote areas, there would have to be a change in the bureaucratic mindset.

I think cashing out would be the only positive way to do it, otherwise you would have another set of bureaucracy there making sure that the system worked, at huge cost in running a department. Whereas if you could have a tax zone within each state and say, 'If you live outside a 35 kilometre radius of Hobart or Launceston, you are isolated in Australian terms. There is no public transport that you can access, so you will get \$100 a year to access whatever transport is available.' Or if you need to hire disability taxis—which do not exist in country areas anyway as they are all in Launceston, Hobart, Burnie

or Devonport—at least you would have the opportunity to use them. At the moment if, for example, you are house-bound you do not have any such opportunity. That adds to the country's health cost because of the isolation factor.

Mr Langford—I have two thoughts on that. One is that I would hope customer focus is still part of the business of government. The government then needs to think about what is best for that person, not necessarily whether it makes it easier for government. The second point relates to the basis on which you attach a value to goods and services when they are so varied according to the individual. Even in a remote region one person might need to use, for example, various pieces of equipment because he might have a certain disability, whereas another person may not have to go anywhere at all and is quite independent. Both people will have very different needs. I guess the government saves if someone does not use the concession, and not everybody uses the concession. Not everybody needs it as much as the next person.

Mr QUICK—But in this age of modern technology surely all that information could be stored on a smart card. So if a person waves it past the pharmacist in, for example, Dover, the pharmacist could say 'Okay, you have a concession for such and such, you need this prosthesis, that is fine. This is how much you need to pay—fine.' If somebody in Hobart or Glenorchy waves a pass at the chemist, he will say 'Okay, here is your entitlement.' It is all there. That technology already exists.

Mr ALLAN MORRIS—Mr Langford, first I should point out that there are a couple of impediments to cashing out. One is the fact that because the concessions were originally largely state and with an attitude on the part of the Commonwealth to extend fringe benefits, the negotiations to work out who has to pay how much for cashing up, given the extra expenditure, will be quite labyrinthine. A second impediment would be that the major disadvantage is the question of transport, and one could argue that cashing out will take the pressure off putting community transport into areas where there should be transport. In fact, there should be a capacity for people with disabilities in country areas to get access. Cashing up may take the pressure off certain provisions, which is important.

Mr Langford—That is true.

Mr ALLAN MORRIS—I wanted to raise with you a question to do with people moving on and off cards, if you like. We get cases involving potential fraud, where people's entitlement cuts in and out. They may use a health card and then find out later that they were not able to do so that month because their income had risen. Do you get cases where people moving in and out of cards causes either confusion and/or perhaps offences?

Mr Langford—We haven't heard anything on those lines, no.

Mr ALLAN MORRIS—I have heard cases where the card gets withdrawn after people have used it and those people had been unaware that they had no such entitlement at that time.

Mr Langford—That can happen very easily.

Mr ALLAN MORRIS—If people are in part-time work, for example, they do not follow the entitlement question. You do not know of any such cases yourself?

Mr Langford—No, we haven't come across any.

Mr ALLAN MORRIS—It poses a question about liability if people commit offences by using a card when technically they should have realised that their income that week was too high and that they should not be using their card.

Mr Langford—Maybe the responsible department has not informed them of those types of conditions on their cards.

Mr ALLAN MORRIS—They are often months behind, so perhaps one should look at a system of how you massage that interface between moving in and out of entitlement.

Mr Langford—Yes.

Mr QUICK—You come from the Hobart Community Legal Service and obviously the Commonwealth and the state argue about who pays and so on. There is nothing in your core concessions about any legal entitlement. Do you think there should be and that people, whether they access it or not, should be entitled to some basic legal entitlement so that at least it is there? There seems to be a perception that if you are very poor perhaps you can access legal aid; that if you are very wealthy you can still perhaps access legal aid or afford your own lawyer. But for the ordinary person such aid is inaccessible and there is a huge cost. Should that be part of a core concession rather than the Commonwealth giving to the states and the states having to have a bureaucracy to administer it? One doesn't know what percentage goes to the bureaucracy rather than to the service where it is needed.

The other consideration is people's notion of what they are entitled to. I have discovered that a lot of people do not really know exactly what they are entitled to. There is a real lack of understanding of their basic entitlements. So if we come up with a core and say, 'You are now entitled to this', how do we make it known? Surely, as part of the educational process, people should understand that there are a series of core entitlements contained on a smart card or some other additional benefit that comes into their bank account every fortnight.

Mr Langford—We now have the one-stop shop service delivery agency.

Mr QUICK—Well, we are going to have.

Mr Langford—We are going to have, yes; it is in the process of being formed. That might be the organisation which could issue cards and also information about the availability of the cards.

Mr QUICK—What about your legal entitlements?

Mr Langford—In terms of legal entitlements, it sounds like a very good idea because it is a service like any other. For people who are poor, I think their needs for legal aid are as great as anyone else's and they do not have the same cash up-front to get the best lawyer in order to receive the best advice.

Mr ALLAN MORRIS—You will be getting a copy of your evidence from *Hansard* and if you have any more thoughts on my question about how you would determine levels, perhaps you could drop us a note.

Mr Langford—Yes, I will do that.

CHAIRMAN—We can receive that as evidence. Thank you very much, Mr Langford, for appearing before us this morning.

Short adjournment

[10.20 a.m]

ORME, Mrs Zuzana, Home and Community Care Worker, Migrant Resource Centre, 49 Molle Street, Hobart

CHAIRMAN—Mrs Orme, could you outline for committee members the role of the Migrant Resource Centre?

Mrs Orme—The Migrant Resource Centre provides support and services to people from culturally diverse backgrounds. I am in the area of home and community care and I help to provide services, including social work services and counselling, to people from culturally diverse backgrounds who are either pensioners or are on disability pension—age pensioners and disability pensioners.

CHAIRMAN—Your submission seems to suggest that you believe that people of non-English speaking background are at some disadvantage when accessing concessions. I think you say that they do not know what concessions are out there. I believe Mr Quick said that even those from English-speaking backgrounds might have a similar problem. Would you like to outline some of the difficulties that your client base would experience?

Mrs Orme—Yes. I find that because of the nature of the groups I am dealing with—and, as I have stated, I am dealing mainly with older people on disability pensions—it seems that these people have very little grasp of the English language. Unfortunately, a lot of the information about concessions is not available in any language other than English or certainly there is very little available.

CHAIRMAN—My understanding is that the government has issued forms in a multiplicity of languages. Is that not the case in the areas in which you deal?

Mrs Orme—I think I say somewhere in the pamphlet on the health card that Social Security provide information on the phone for people from non-English speaking background. But sometimes older people, people on disability, feel quite disadvantaged in using the phone.

CHAIRMAN—You are referring to older ethnic people on disability pension?

Mrs Orme—On disability or on age pension.

CHAIRMAN—Are there many people of non-English speaking background on a disability pension in Tasmania?

Mrs Orme—I cannot give you the people's names, but I have as clients people receiving disability pension.

CHAIRMAN—And what other concessions do you consider ought to be available as standard core concessions across the country, bearing in mind that in different parts of the country one has different needs? Queensland is much warmer than here, for example,

and one would not use the same amount of fuel as one would use here for heating.

Mrs Orme—I do not know I can say clearly what sort of conditions should be available, but in dealing directly with clients, my experience is that people regularly in the winter months have a problem in paying for their electricity, and sometimes have a problem in paying for their telephone. They feel very lonely, especially in the winter when it is cold in the house. They like to use the telephone to feel a bit closer to somebody, even somebody interstate. So they regularly get into difficulty in paying for their telephone or electricity. In my experience electricity is the most expensive item for people on very limited incomes. The other issue is clothing in this State because of the cold weather, and this applies especially to older people who come here from overseas. Quite often those people did not have enough resources in their own country that they could bring with them or, in the case of refugees, were not able to bring many things with them. So people on limited incomes cannot clothe themselves adequately, they cannot use electricity because it is too expensive, and I am regularly asking welfare services to provide vouchers to get people over the winter months.

CHAIRMAN—I think you highlight a problem. We are talking about standard core concessions, but the main problem you raise—that of heating—would not be a problem in the northern half of the country.

Mrs Orme—But it certainly is here in Tasmania.

CHAIRMAN—I concede that.

Mrs Orme—When you talk about core concessions, I would certainly like to see the concessions on electricity increased, especially for Tasmania, because they are not adequate.

CHAIRMAN—We have received a number of submissions and evidence as to how people in rural and remote areas are unable to access the concessions that are already there. One means of making the situation more equitable for them would be to cash out concessions so that they in fact get a dollar value and are put in a similar position to people in urban and metropolitan areas. Would your centre have a view on cashing out of concessions, with compensation—maybe over-compensation—for people for the loss of those concessions? If you haven't a view on it, please feel free to say so.

Mrs Orme—My fear always on these things is that sometimes people are not able to budget properly. My feeling is that it might get people into difficulty again. The second thing is that these things have to be indexed. If you give somebody a little bit more money in their pockets, everything gets dearer and dearer and that is losing the point, I suppose.

CHAIRMAN—A lot of the concession cards are currently cardboard, and we have had evidence that after they have been in circulation for a while, often pharmacies and others are unable to read them. It then becomes difficult to determine who is eligible and, if the person is eligible, what he or she is eligible for. One means of fixing that up has been the suggestion that there should be a plastic card or smart card. I was wondering

whether your centre had any view on that?

Mrs Orme—I suppose it would make sense to have it made of some more durable material than cardboard. I have a little bit of difficulty with the smart card from the point of view of the people who would use it because I feel that they could get confused about how to use it.

CHAIRMAN—How do you feel about the number of cards—I am referring to the number of types of card issued?

Mrs Orme—That certainly is a problem for my clients again because people don't know what concessions they will get from the different cards. When you have someone with limited English and when, as quite often, staff are a bit short with people, that again puts people from a non-English speaking background in difficulty as to how to use the cards. Also from the point of view of their self-esteem, sometimes people feel that because they come from other countries the card system is not available. So people wonder how to use the card, whether they should use it, and wonder whether they will draw attention to themselves as exploiting the system in some sort of way. They feel uncomfortable when they have to ask for something in a system that they do not really understand and wonder whether they are eligible.

Mr QUICK—Are you aware of any percentage of people who are entitled to but who do not do anything about it because of that uncertainty?

Mrs Orme—It is difficult to say, but in the last three months I have been gathering some material together statistically. I have a problem with about five people. I was alerted to the situation that they were able to get electricity concessions but because they did not understand the concept they really didn't apply for them.

Mr QUICK—You have an interpreter service that is funded by the Commonwealth, and I am not too sure whether that is a 1800 number or a 13 number, and you press '1' if you want Swedish or press '2' if you want Turkish. Are people comfortable with the system?

Mrs Orme—No, it doesn't work like that. It is different. You have to ring a 131450 number and you are connected to the state between nine and five, and out of hours to other states, to places like Melbourne, for example. And of course you have to say who you want, what interpreter you want, and then, hopefully, you are connected to an interpreter.

Mr QUICK—Say, for example, someone has a problem with their heating. If the interpreter is in Sydney, how relevant is this situation then? They can give them some information, but does that really allay their fears? Does the Hydro here, which controls all the power in Tasmania, have a sympathetic person dealing with non-English speaking background problems that you access or that they can access to alleviate the problem?

Mrs Orme—I do not know. If people do not go through me, I do not know what

happens. If they go through me, I make sure that they get the concessions.

Mr QUICK—So you have got a contact in the Hydro who understands the situation?

Mrs Orme—What happens usually is that people go to the counter and the contact changes every so often. I suppose if somebody is persistent, they will go through, but a lot of people are not very persistent and they have a genuine fear when they actually demand something that they are entitled to.

CHAIRMAN—You don't think you may be making too much of the problems of people of non-English speaking background, bearing in mind that most people of non-English speaking background, after they have been in Australia for a period, will develop quite a good working understanding of English?

Mr QUICK—My mother-in-law came from Lithuania in 1949 and is in Bankstown in an enclave. Apart from having working English, she is 76 now and is reverting to what she is happy with. Because of background, there is a reluctance to interfere with bureaucracy.

CHAIRMAN—But you wouldn't have enclaves in Tasmania.

Mr QUICK—You would be surprised!

CHAIRMAN—I am not being provocative. The point I am making is that perhaps we ought to be having better English language teaching services if people are finding it difficult to understand English. Would not most of your client base very quickly pick up the ability to speak English, particularly after they have been here for a period? What proportion of people would never pick up English?

Mrs Orme—I do now know if any of you speak any other languages. I speak three other languages and I know how very difficult it is to learn English properly. It is not easy. I am giving evidence on behalf of older people, people over 60, sometimes 65, or people who are on disability pension, and people on disability pension can have various difficulties or disabilities. When these people came to this country there were not opportunities to learn English. When they came here in 1947 and in the 1950s they had to find work to earn their living, so they did not have the time to learn English. They learned really only work-related English. They do not know about the classes that exist to learn English properly.

CHAIRMAN—But the best way of learning it is by being in the community.

Mr ALLAN MORRIS—But in many cases they were not literate in their own language. In many cases they had had a history of illiteracy because of the war and because of disruption in their lives. Some were not literate in the first place.

CHAIRMAN—I find it incredible that people have been here for 40 years plus

and have not learned English. That is unacceptable.

Mrs Orme—Can I say something, because at the moment this is a little like ping-pong. People came here, they had to work, they did not have the time, and there were no English classes available to them. Now these people are 65-plus. After 65 it is scientific knowledge that once people get out of the working environment and do not need to use the language at home, they do not retain the language and quite often will very quickly lose it. And of course these people are prone to quite a number of diseases and problems. They have heart problems, they might have a stroke, and once you have a stroke you lose your—

CHAIRMAN—There will always be people with problems, but over 40 years surely most people should be able to acquire a working knowledge of English.

Mrs Orme—And also you have to remember that if somebody is not comfortable in that language, they will not pursue inquiries about something when they do not really understand how it works.

Mr QUICK—What would you suggest that we can do? I know that migrant resource centres are under threat and if, God forbid, they ever disappear, where will people go? At least at the moment you have got a centre. Tasmania has lots of Polish people, a lot of whom were single males who came and work on the Hydro and do not have extended families. How do we ensure that they are aware of some of the concessions and things? Do we need to say to the State Government, 'We have a specific group of people easily identifiable through ABS figures. We can tell you exactly where they live, in two or three suburbs in Launceston and Hobart. There are such and such a number of them and we need X number of brochures.' Through the Polish Club they could be made aware of the service.

Mrs Orme—You can do it in different ways. You can provide written information in various languages and research what sort of languages you need. Often we get a number of brochures and they are not in the languages that we are dealing with. Even though we say we need X number of this or that language, usually we get a wrong mix because these things are done in Canberra rather than here. I think it is a waste of money to print pamphlets which nobody will read.

The other thing that can be done is to provide information on tape that people can listen to. Quite often a number of older people are not literate even in their own language. Another is to provide information to ethnic communities directly which they can disseminate amongst their members. You could use channels of information such as ethnic radio or community radio, or even put some segment on television alerting people that they can apply for X number of concessions through a certain card or whatever or by contacting direct an officer in the state. I think that the way to disseminate information.

Mr QUICK—So if, for example, age care goes from a Commonwealth responsibility to a state responsibility, how do you see the possibility of achieving something like this? We will have six states and two territories assuming responsibility. At

least with the Commonwealth being responsible, they seem to have the wherewithal to say, 'Okay, we need 47 languages, Mandarin or whatever, and we will pour information out through our network.' But if it goes out to the state, we have problems with the state controlling a lot of other health issues. Where do you think they might stand in terms of disseminating information, especially for people from non-English speaking backgrounds? Will it get harder rather than easier?

Mrs Orme—I think it will certainly be harder. There will be fewer people on the ground and they will have to juggle their responsibilities, and it will be more difficult for them.

CHAIRMAN—I should have asked you at the beginning how the Migrant Resource Centre that you represent is funded.

Mrs Orme—There are different levels of funding. My program is funded directly through home and community care.

CHAIRMAN—One hundred per cent funding?

Mrs Orme—Yes.

Mr ALLAN MORRIS—MRCs are normally funded by the Commonwealth?

Mrs Orme—Migrant resources centres in general are funded from the Department of Immigration and Ethnic Affairs.

CHAIRMAN—The Pharmacy Guild has proposed to the Committee that all pharmacies be linked with the Health Insurance Commission database by an on-line interactive electronic system to enable pharmacists to verify the eligibility of card holders for concessional pharmaceuticals. Would the centre see any advantage in that suggestion?

Mrs Orme—I really do not think I can comment on that.

Mr ALLAN MORRIS—I should point out that the Pharmacy Guild was opposed to that idea a few years back. Mrs Orme, one of the advantages of a single card, for example, would be to simplify it in the sense that one card would cover concessions in transport, pharmaceuticals and other areas. Would that not make it simpler for people with less English to understand that that one card would entitle them to services?

Mrs Orme—I think that that would simplify the matter, but I fear that other concessions would disappear once we introduced only one card. The concessions they were getting through the states would need to be attached to that as well, and also perhaps indexed according to the state issues.

Mr QUICK—So you would have a Tasmania card and under the umbrella an Australia Card and a Queensland card with different entitlements. Perhaps if one was over a certain age and came from some other country, a clothing allowance could be given to

people with refugee status.

Mrs Orme—If you can put all these issues into one card that certainly would be good, but if you cannot do so I think it would disadvantage our people.

Mr ALLAN MORRIS—So what you are really saying is that people from non-English speaking backgrounds have a disability in accessing information systems and understanding how they work and that that is in danger of being made worse if the system is made more sophisticated?

Mrs Orme—Yes. If it is made more sophisticated, there will be more problems in how to reach the pensioners.

Mr QUICK—I keep saying the technology is there. So if you are from Lithuania and your name is Zakrzewski, there is an identifier on the card. That person, even with failing eyesight, will look at that card and say, ‘That is right, I am happy with that card’ because it has on it a national identifier. It would probably upset Pauline Hanson, but I think the card should have on it those little additional things. So as well as the expiry date, name and so on, the card would bear a little national identifier for people of non-English speaking background. They would then understand, ‘This is my concession card.’

Mrs Orme—Do you think that is necessary to have that identifier? Some people might be against it and feel, ‘I am now Australian.’ People will tell you that even though they speak other languages, they feel quite settled here and want to be called Australian.

Mr QUICK—It is the same with people with disabilities. We say, ‘We will give you a disability sticker on your car’ because that is the only way that the parking attendants will know. Is that a derogatory thing to those disabled drivers?

Mr ALLAN MORRIS—It doesn’t have to be visible on the car. It could be visible to the person who is accessing it.

Mr QUICK—The reason I raise the issue is that I feel there should be something somewhere on the card that those people, if they do come from another country and are reverting back to their own language, are happy with that one card, and also that everything will be there on the plastic strip.

Mrs Orme—If you could have technology where the card activated information in that language, that would be wonderful. But I don’t know whether the technology could do that at the moment.

CHAIRMAN—Mr Morris will tell us that computers can do anything.

Mr QUICK—Some of the machinery now would enable you to program it in whatever language you like.

Mr ALLAN MORRIS—Mr Chairman, before we conclude with this witness and while other witnesses are here, I want to make a public comment about the failure of the Tasmanian government to be here today. I think that is quite unfortunate. It would have benefited our understanding as to how the government system works here. We come as strangers and have had to rely on citizens to explain the state system. I want to place on record my very great disappointment that they have not seen fit to come, at least to provide information as to how their concessions work.

CHAIRMAN—Mr Morris, I suspect that you are reflecting the unanimous view of the Committee. We received a submission from the Premier of Tasmania and from the Tasmanian Government, the Tasmanian Government was scheduled to appear and, for some reason fully understood only by the Government of Tasmania, it has chosen not to make a contribution. I find this unacceptable, and it makes the job of this committee more difficult when we seek to pull together evidence we have received from all over the country. It is eminently regrettable, and I thank Mr Morris for raising the matter.

Thank you, Mrs Orme, for appearing before the Committee this morning.

[10.50 a.m.]

HODGE, Mr Philip Malcolm, Member, Paraplegic and Quadriplegic Association of Tasmania Inc., P.O. Box 1528 NSD, Glenorchy, Tasmania 7010

PARKER, Mr Robert Peel Laurence, President, Paraplegic and Quadriplegic Association of Tasmania Inc., P.O. Box 1528 NSD, Glenorchy, Tasmania 7010

CHAIRMAN—I notice that your submission is a little confined in the manner it addresses the terms of reference. There is nothing wrong with that. You are interested in a couple of aspects, you have concentrated on those and that is fine. Before you talk about what is in the submission, would you outline for the benefit of committee members the role of the association, its function, objectives and how many members it has across Tasmania? I presume that you are a Tasmanian-based organisation and you must be affiliated nationally with similar organisations.

Mr Parker—Yes, we are Tasmanian-based. There are sister organisations in each state and territory. Each is incorporated in its own right.

CHAIRMAN—How many members do you have?

Mr Parker—There are 150 financial members of the association. We estimate that that makes up about 0.3 of one per cent of the Tasmanian community. But the larger family group normally involves three or four people associated with each person with a disability, and that gives us a representation base of approximately 1.2 per cent of the total Tasmanian population.

CHAIRMAN—What proportion of those paraplegic or quadriplegic people would be involved with your association? What percentage of the 0.3 per cent that you mentioned would have either paraplegia or quadriplegia?

Mr Parker—Everybody who is a financial member of the association needs to be a paid-up member to access a medical equipment and supplies agency that we supply.

CHAIRMAN—The point I am making is what proportion of those who are paraplegic and quadriplegic would you represent? In other words, how many people out there who are paraplegic and quadriplegic would not be members of your association?

Mr Parker—I would suggest very few because whenever a traumatising incident occurs people are normally moved to Melbourne to the Austin Hospital for treatment and we establish contact with the Austin. So while they are going through their treatment at the Austin, we encourage them to become members of the association. We use our sister organisation for this purpose. If they are illness-based issues, such as multiple sclerosis or something like that which results in a mobility issue, then people tend to go initially to the Multiple Sclerosis Society, which then directs them to us.

One thing I have done is identify the spectrum of community groups that we

actually serve—for example, we have the Tasmanian Association for Disabled People, the Spina Bifida Association, Down syndrome support groups, the Multiple Sclerosis Society, muscular dystrophy and polio groups, Tascare, which is for children with disabilities, Tasmanians with a Disability, and autistic support groups. Whilst we use the name 'ParaQuad', essentially we have become an umbrella organisation for a number of other people.

Mr QUICK—Did you want to make a presentation?

Mr Parker—Actually, we do have a 10-minute presentation which would give you sufficient background about our organisation and may answer some of your questions.

CHAIRMAN—Perhaps you could give that to our secretary, who will circulate it to all our members.

Mr Parker—Yes, I have a spare copy here.

CHAIRMAN—Perhaps you could make a brief opening statement first to summarise some elements of your submission.

Mr Parker—Essentially we would like to thank the committee for giving us the opportunity to speak on the use of concession cards—particularly in relation to transport and mobility. Our presentation does a number of things. We would like to outline the aims to be addressed; identify the outcomes sought by the committee; identify the representational scope of our group—which I have already done by identifying those other areas that we deal with; reinforce the importance of mobility as an issue for quality of life; and conclude with a recommendation on concession cards in relation to transport.

The aims of the presentation are to reinforce the importance that mobility plays in the quality of life of many people with disabilities; to identify the regional nature of life in Tasmania for people with a disability in relation to health care; and to discuss the impact of the regional application of transport concessions, particularly taxi concessions, which have an effect on the disabled community in Tasmania when they are not in the state.

CHAIRMAN—In 1993 the former National Accessible Transport Committee considered a national common voucher scheme for subsidised taxi services for people with disabilities. That was abandoned in favour of moving to bilateral agreements between states. Could you give us an update on where the Tasmanian government stands—since they are not here to advise us themselves—with respect to achieving bilateral agreements with the state and territory governments on the mainland?

Mr Parker—While obviously I cannot talk on their behalf, my understanding is that while concession cards are centrally funded, they are administered regionally. You have the same issue that you have in relation to federal-state boundaries on other funding issues. When a concession card is issued in Tasmania and vouchers are provided for taxis, the funding is drawn back through the state. When a person—for example, Phil here—goes to Victoria for treatment, once he gets off the aircraft in Melbourne, that voucher

system is not valid in Victoria because the Victorian government is not going to draw down on its allocation of funds.

CHAIRMAN—So there is no reciprocal arrangement between Victoria and Tasmania?

Mr Parker—No, none at all.

Mr QUICK—What about people with disabilities in, say, Albury and Wodonga? They are virtually part of the same conurbation.

Mr Parker—I work for Australian Newsprint Mills, which is vested here and in Albury. One of the things I think you will find with border townships is that they often establish their own protocols to meet their own community needs. Because in that case the municipalities and state government groups are reasonably close, it is not a difficult issue to put Victorian vouchers in an envelope and send them back to Victoria or to send New South Wales vouchers back to New South Wales. But I would suggest that that has been developed by the communities involved.

CHAIRMAN—You have outlined the problem. Do you support the concept of a national common voucher scheme? Or do you see some better system? If we do have a national common voucher scheme, how will you have one that is equitable for all the states? Clearly, for instance, if your members are going to Melbourne, the Victorian government—if it participated—would bear a substantial cost, whereas there would not be as many people with paraplegia and quadriplegia coming to Tasmania. So how are you going to balance it out so that you can be fair to the states and ensure that one state is not basically subsidising another?

Mr Hodge—I disagree with you. I think it would be a drop in the bucket, going from here to over there and—

Mr QUICK—We are talking about Australian citizens.

CHAIRMAN—I know we are. What I was trying to say—

Mr QUICK—They are all taxpayers, Some states subsidise other states anyway. For example, Western Australia proudly says ‘We subsidise a lot of taxpayers around the rest of the country because of the export dollars we earn that come back into the country’. It all goes into one big bag and is then is allocated.

Mr Parker—Then why don’t we have a central driving licence and central registration? If we could resolve that, I think we would be on the same path.

CHAIRMAN—Exactly. I can understand your frustration but, bearing in mind that the Federal Government is unable to impose a national regime, we had the national proposal, which foundered, in favour of bilateral arrangements. From what you tell me, I gather that the bilateral arrangements have gone nowhere since 1993. I am asking you

what kind of scheme could be floated which would be likely to get all the States to go along with it. If the States will not go along with it, then clearly it will not happen. Life is all about what is achievable rather than what is desirable.

Mr Parker—I notice that DSS has proposed the issue of a central card and I support that in the context that it is administratively efficient. You mentioned the concept of incorporating data into, say, a smart card. We have two issues in relation to bodies like the Pharmacy Guild being able to access data nationally. Yes, a smart card would enable a swipe system and you would be able to identify exactly who had an entitlement to what. In relation to things such as public transport, whilst it is not well-accessed in the State because of the nature of the public transport issues, that will resolve over the years. You also need to be able to identify to people like the bus driver and the cab driver, and I would suggest a card that includes a number of functions. This might have an electronic chip in it to enable the Pharmacy Guild to operate it, and we could probably colour code the type of concessions that people are entitled to.

We tend to talk about concessional availability with a fairly long dialogue for each issue, and whether they were numbered or colour-coded may make the administration of it more effective. So the card could do a number of things. It would enable you to go into a pharmacy and access it or produce it to the cabbie. He would be able to look at it and say, 'Oh, the green one entitles you to a discount.'

One of the things we would suggest is that one should take the opportunity to standardise between the states the percentage rebate for cabs. If you look through you will find that most of the states offer something like a 50 per cent discount on a cab up to a maximum of X amount of dollars. Queensland is slightly different because it uses a kilometre limiter. All we are doing is setting the kilometres to limit the dollars, so we are coming back to a dollar indicator. If that was available and we did that, I think universal access would be far more easily handled.

In relation to how you centralise it and involve the states in the process, I believe the use of a smart card may well enable the transference of data between the states or centrally, so that when the funding allocation is done we could test it for a year and then say 'Five per cent of Victorians go to Tasmania, 10 per cent of Tasmanians go to Victoria—we will fund you accordingly on that census.'

CHAIRMAN—Do you have members in rural Tasmania?

Mr Parker—Yes, we do.

CHAIRMAN—We have had evidence that they are not as able to access concessions as your urban members would be.

Mr Parker—I would suggest that is true.

CHAIRMAN—How would you suggest this inequity should be redressed? One of the ideas that has been suggested to us is that cards should be cashed out subject to

safeguards.

Mr Parker—Unfortunately, cashing out doesn't actually address the issue of what the need is on the day. Cashing out can be absorbed into a cost of life.

CHAIRMAN—I understand that argument, but what do we do? Do we wring our hands and say it is all too hard, which means that your members in the country will be ignored? What should happen?

Mr Parker—It is a bureaucratic issue. We have members who have to travel to Victoria frequently and who have applied to the Victorian Government for their concession cards on the grounds that they travel in and out of Victoria frequently because of the care requirement.

CHAIRMAN—Do they get them?

Mr Parker—One or two, but they have happened by accident, I think, more than anything else. The question that is put is: 'Where do you live?' 'I live in Tasmania.' 'Sorry, this is Victoria', so your residential status impinges upon you.

Mr QUICK—Following on from that, you said that if you have an accident in Tasmania, you automatically go to the Austin Hospital?

Mr Parker—Yes, there is no care facility here.

CHAIRMAN—You must have a cardiograph in town.

Mr Parker—Yes, but you couldn't have heart surgery here until very recently. Even though we do do some heart surgery, it is limited. So if you have a particular heart problem, you will still go to Victoria.

Mr QUICK—And all spinal neurosurgery cases go to Victoria?

Mr Parker—Yes.

CHAIRMAN—Where is Austin Hospital?

Mr Hodge—Heidelberg in Melbourne.

CHAIRMAN—Is it a public hospital?

Mr Parker—It was a rehab. It was developed postwar to treat soldiers returning from service.

CHAIRMAN—Getting back to rural people with quadriplegia and paraplegia in

Tasmania, if cashing out is not an option, what is?

Mr Parker—I think smoothing the process is the way to do it, because they still need to access the same service. I suppose the analogy is that the Motor Accident Insurance Board here used to cash people out after a traumatic incident involving a car accident. They found that they were providing \$1.5 million to an individual, which was supposed to improve their quality of life; they were supposed to adjust their house, their lifestyle and those sorts of issues. But what they found was that the individual eventually died and the three kids each inherited \$500,000. They now focus on assisting the person to improve their quality of life by funding things such as changing the house, putting in ramps and those sorts of issues and then addressing the care issues as they arise. We think mobility, which is an essential part of quality of life, should be consciously there and always available rather than cashed out. Because when you cash it out, you don't benefit the person in the long term and it is not the most effective or efficient way to do it.

Mr ALLAN MORRIS—You talk about the interface between HACC and the disability services. I have a recollection that HACC community transport is only available in Hobart itself and does not go beyond it. In other parts of the country even using volunteer transport in some cases as part of the HACC program seems to be a possibility. Could you say something about the interface between disability access, vouchered or cabs, and community transport for people with disabilities?

Mr Parker—Two things happen. The first thing is that most urban transport systems are not accessible to people with a wheelchair. Such a person cannot get onto a bus. You can do that on some buses in Sydney. You are either like Phil who can operate a vehicle, or you rely on cabs. Community transport is essentially not fitted because these things have to be on a needs based process. Phil, how many wheelchair cabs are there in Hobart now?

Mr Hodge—Fewer than half a dozen, I suppose.

Mr ALLAN MORRIS—Have the HACC transport vehicles got wheelchair access?

Mr Parker—No, not all by any stretch of the imagination.

Mr ALLAN MORRIS—But some have access?

Mr Parker—Some do, and I think if you look on the north west coast there is one.

Mr ALLAN MORRIS—Didn't the Department of Transport down here put people into places like Launceston to help coordinate disability transport across HACC services

and public services?

Mr Parker—I am not sure about that. We haven't come across that.

Mr ALLAN MORRIS—I thought there was an attempt at one stage by the Department of Transport to take some responsibility and that it was trying to provide better facilities. It was trying to pull together the two separate systems of access to disability vouchers and so on for taxis and community transport via HACC.

Mr Parker—It is a bit like the standards relating to housing and public transport. We have a 20-year lead time: we now have 19 years left to amend the nature of the buildings. When we came here today, we had to bring Phil through essentially the servants entrance and lift him over the stairs. In 19 years time we will be better off, maybe! I would suggest we take the opportunity to do something now rather than in 19 years time.

Mr QUICK—Let us take a person with a disability similar to Phil's who lives down at Dover compared with Phil himself who lives in Hobart. Phil has an advantage in that there are at least some taxis, though there may be one that occasionally wanders down to the Huon. How do we compensate the person down at Dover who has the same disabilities as the person in Hobart, to enable that person to get out of the Huon and participate in some of the activities that are not available down at Dover? Do we say to them, 'We will give you an extra \$300 concessions to enable you to get out.'

Mr Parker—No, I think you use the existing concessions and provide them unilaterally to people. What we say in relation to somebody who is in a geographically isolated area is that they do not have to pay 35 per cent of the fare up to a maximum of \$30. The killer is the maximum of \$30. You could still provide the 35 per cent discount on the fare, but not limit it by either kilometres or dollars.

Mr QUICK—They will be facing a taxi fare from Dover to Hobart.

Mr Parker—It could involve a cab fare to Launceston and back again. I am not suggesting we would encourage people to do that. When you build in a safeguard to ensure that you do not disadvantage people, it is an issue of risk. You have to assess that risk and then determine who you will disadvantage if you build in risk criteria.

Mr QUICK—An able pensioner is able to get on an MTT bus as often as they like and use a concession, and nobody cares. They can ride the buses all day, every day and someone is subsidising that transport.

Mr Parker—They assess the risk as minimal.

Mr QUICK—But what if you have a disability and require a disabled taxi?

Mr Parker—Or even just a taxi. Well, there is no overall dollar limit in a year. The safeguard is to limit the percentage of the fare to a maximum dollar or, in the case of Queensland, to a maximum kilometre radius. I am suggesting that we would have to assess the risk and see who is likely to abuse that. I am suggesting that we should leave the percentage factor in place but remove the dollar limit. So if somebody in Dover requires treatment in Hobart and an ordinary taxi is sufficient—

Mr ALLAN MORRIS—It is still very expensive. If the person is still paying two-thirds of the cab fare, it would still be a lot of money for that person to have to find.

Mr Hodge—It used to be 50 per cent here. It was changed.

Mr ALLAN MORRIS—It is 35 per cent now, is it?

Mr Parker—Yes, 35 per cent.

Mr QUICK—There is no hydro-therapy down in the Huon; it is all based in Hobart. So if you are talking about quality of life, why shouldn't people down there access that facility? People in Hobart can have hydro-therapy a couple of times a week at no real cost to them, but if somebody in Dover wants to access hydro-therapy two days a week, he or she could not afford it, no way in the world. So they go without it and their quality of life suffers. How do you compensate for that? We cannot afford to build such a facility down in the Huon so we should put in place a mechanism to say, 'You are entitled to it. We will subsidise it so that you are not paying any more than, say, a person in Bridgewater who comes in for such treatment.'

Mr Parker—We would support it wholeheartedly. I suppose the issue is that we would like to see some runs on the board. And if we can get runs on the board for 80 per cent of the mass, that would be a good start for us.

Mr ALLAN MORRIS—There was an argument a couple of years ago that if you looked at the amount of money being spent on community transport by HACC and the amount of money being spent on disability subsidies for taxis and so on and combined those, you may get a decent system with a lot more capacity. That envisaged using publicly-owned community transport based operations rather than subsidising the taxi system.

Mr Parker—I would agree, but the only thing I would say is that we need to look a little bit at—

Mr ALLAN MORRIS—I am asking whether you have looked at that in recent years.

Mr Parker—No. Some of the analyses I have done in relation to other

Commonwealth and state-funded issues have made projections.

Mr ALLAN MORRIS—To take it slightly further, let us take a mobility allowance for people with disabilities who are actually working for the eight hours a week.

Mr Parker—We do have people who are in that situation. But I suggest that if we vest it within the public sector and project it three years further forward, we would do some economic rationalisation and find that that would be absorbed back in and the system would fall away—in the same way as when we went from 50 per cent to 35 per cent in the use of cabs, economic rationalisation came in. If you look at the other states, you see that they are all on 50 per cent, but it is 35 per cent for Tasmania. The ACT is also on 50 per cent.

Mr ALLAN MORRIS—The ACT has a very strong community transport sector, whereas Tasmania doesn't.

Mr Parker—It does, it has modern buses and one has to bear in mind the nature of the city. Tasmania has a smaller population base and things are closer. So we did some small comparisons. One of the members of the Association has to go to the Austin fairly frequently. The cab fare from Tullamarine to the Austin is \$30-odd. My mother lives a little bit further out from there and I pay \$34. The man I am referring to lives essentially the same distance from Hobart airport and pays \$30 to get to the airport. We might be a small population base, but our cities, particularly Hobart, are linear and therefore you travel the same sort of distance but it is a narrower—

CHAIRMAN—Except that he pays only half \$30, doesn't he?

Mr Parker—No; I was talking about the actual dollars and he is rebated against that sum.

CHAIRMAN—The Australian Council for Rehabilitation of the Disabled (ACROD) has proposed a cash disability allowance to recognise the additional costs of disability. The allowance would incorporate a cash component as a substitute for other concessions which are available to people with disabilities who have concession cards. Two questions flow from that. Does your association see any advantages in the ACROD proposal, and, secondly, are there any factors which would need to be taken into account in the development of a cash disability allowance?

Mr Parker—As I said before, I am cautious of the concept of cashing out, but I am a firm believer in taking the best of a number of issues. I have in mind a smart card that has a number of features in it that would allow us to have a percentage rebate. To take the issue of somebody living in the Huon, then maybe you use concentric circles and combine the two. Somebody living inside zone A is able to use the smart card system and

doesn't require any additional augmentation in funding. Somebody in zone B does require additional augmentation. You have to do that in some sort of census-based issue, so you would be providing some assistance. But if you have somebody who is in a critical state and needs therapy every day as against somebody who needs it once a week, you will have the same disparity that you were talking about earlier.

As I said, if we could get some runs on the board and get 80 per cent of the mass to have a better quality of life, we would like to start with that and work our way further out. But what tends to happen is that we look at the whole picture, it becomes too large and nothing happens. If we could do something for the mass, we would be comfortable enough to start working and pushing our way out.

Mr QUICK—If we implement a national scheme and can work out the interstate transport concession, and if we move to a state-based disability service rather than a Federal one, we will have to reinvent the wheel. As well as starting with the core, should we try to improve core disabilities within Tasmania and to put pressure on the State Government, who are not here today to answer for themselves, and then work to extend it so that at least there are similarities between states?

Mr Parker—I suppose we are looking at concurrent activity. We had a recent meeting relating to addressing issues with the State Government through the Department of Community and Health Services and we see that as an avenue always open to us. We see this as another avenue that we would like to pursue, and if there was a third one we would pursue that concurrently as well.

Mr QUICK—The Commonwealth Department is busy downsizing, its management structure is disappearing and a lot of things are being devolved to the state.

Mr Parker—That is why I think that if you administer things centrally but operate them regionally, you allow the Federal agencies to decrease in size. And in some cases you replace actions by smarter electronic transfer issues. Previously you were talking about a capacity to deal with the data. I suggest it would not be too far into the future that if you wanted to you could cost every action through the swipe card centrally and rebate states back on a three-monthly basis.

Mr QUICK—It is being done now through the Health Insurance Commission to the pharmacists.

Mr Parker—Look at Medicare. When you talk to the Pharmacy Guild, you are talking about putting a swipe card in at least one pharmacist's premises per regional town. The Pharmacy Guild are quite smart in what they do because they draw in custom and profit for their individuals. But when you put one swipe in one pharmacist's, guess where the concession card holders will go? They are consolidating their resource and some of the weaker pharmacists will fall by the wayside. That is up to them. We don't really care

what happens to the pharmacists, provided that the people's needs are met. But you are not going to have a swipe card in every cab. At the moment you can run your cab charge in every cab in Australia, so why not have a card and make it electronic? You could put some colour coding on it and make it a swipe card. You could administer this as a cab charge process, although you wouldn't want to be paying the 10 per cent surcharge. You could do it that way. I think there are options available to us today that could be pursued and improved in the short to medium term.

Mr QUICK—There is a big issue of privacy that I raised earlier. We know that banks have got all this information, which is technically just as sensitive as information about our health. Whenever one talks about smart card, people feel that because it is to do with health these things are taboo. Is the privacy consideration a big furdie in terms of having health information on a card?

Mr Parker—In reply to you, let me show you something. The other day I emptied my wallet of a number of plastic cards. These are the ones I decided to keep because I use them. I am an ex-serviceman and I have got a DVA card; I have a fly buys card which links with my travel; I have a frequent shoppers card because it helps with my groceries; I have a Mitre warehouse card because I am renovating my house. My Westpac multi user card allows me to get money on a daily basis. And then I have a university student ID card that gets me into universities in Tasmania. As I said, I emptied half of these things out. I don't carry a Medicare card any more, because I am no longer a serviceman and don't have to travel. According to the DSS figures, 11 million people in Australia have some sort of concession card. I don't know whether it was a Freudian slip when you referred to the Australia card a little earlier, but that means there are six million out of the remaining 17 million who do not have something.

All of these things could be interrelated. All could have some sort of privacy issue on them. I think if you started to look around at all those issues, there are ways to protect the system by way of training, awareness and legislative protection.

Mr QUICK—And also education. If you have a disability, as with Phil, it is obvious, but with others it isn't. It's a matter of educating people.

Mr Parker—I do not mind telling people what my disabilities are and I do not mind DVA knowing, but it is a personal issue. I have faith in DVA. If you rang DVA and said, 'Bob Parker has been speaking to us. Could you tell us what disabilities are associated with this code number?' they would then say, 'Will you please get a release from Bob before we tell you?' They ring me up and say, 'You visited Dr X and he would like us to release the records. Will you approve that?' I have to write to them to do that, so I feel quite protected that only the doctors I approach are aware of the condition that I have. So the protection mechanisms are there. I was a privacy and FOI release officer in Defence; I was trained and was told what the liabilities were. I think in the news recently we heard about a member of the Taxation Office who checked on some sporting people

and I think they gaoled him for 10 months.

Mr ALLAN MORRIS—Smart cards can also go dead and a person suddenly finds one day that a card cannot be accessed, so we have to be a bit more thoughtful about that. Secondly, in looking at a universal card or common card across the country and across various services, it is a bit pointless if the services themselves are fragmented, contradictory and inconsistent. In a way you can only get a coherent, unified approach if also you have got a coherent basis. I suspect that the area of transport is one of the worst examples of fragmentation—philosophically, socially and in terms of social justice.

Mr Parker—I agree.

Mr ALLAN MORRIS—I would be concerned if we were addressing the surface issue. I would be concerned if we were ignoring the underlying problems of fragmentation. In a place like Tasmania in particular, a lot of people live in remote areas in their terms, but those areas might not be regarded as remote when compared with remote areas in other states. Secondly, Tasmania's size does not allow it to have the infrastructural investment. If ever there was a need for Commonwealth and States to combine, it is certainly in the area of disability transport. Whether it be frail aged or younger disabled people who are involved, I feel that there is a crying need to get all these things together.

Mr Hodge—I think I would wrap this up by saying that we need some simplification. At present we have no uniformity. My disability certainly does not diminish when I go to Melbourne, for example. When I get to Tullamarine, I do not park my chair in the lobby and start walking around in Victoria. My disability is exactly the same over there, as are my needs. As Bob mentioned, it costs me a fortune to get around Melbourne. It is also expensive if, for example, I cannot get on the boat. There is another small problem that I might mention in that there are four disabled cabins on the boat. I went over there recently and they could give me a cabin, but they could not give me room for my vehicle. I need that vehicle because it is specially set up.

CHAIRMAN—How long does the journey take?

Mr Hodge—It is an overnight journey. The boat is fantastic and the crew are very nice and look after you very well. However, it seems to me that if you have four disabled cabins, there should be four spots put aside for people with special vehicles. That does not happen. I was able to get on, but it was annoying for me not to have my vehicle with me.

CHAIRMAN—Do you get some sort of subsidy or deal to go across Bass Strait?

Mr Hodge—If you are on a pension you get some sort of subsidy, but if you are not on a pension you do not. It is not too bad. Now, with freight equalisation, the vehicle transportation is quite cheap. I am not arguing that issue at all, but I am referring to the

difficulty of not being able to take one's vehicle on board. It is not easy for me to get over there and hire a vehicle. If I do not have it, I lose my independence or I fall back on having to use a cab, which can cost me an arm and a leg. If I am being transported around by somebody else, say by an able-bodied person in Victoria, I cannot use my parking permit.

CHAIRMAN—It is a catch-22 situation.

Mr Hodge—Yes, it is. My disability is exactly the same in New South Wales as it is in Tasmania or wherever.

CHAIRMAN—In fact, it is worse in New South Wales.

Mr Hodge—Yes, because they have not got that little network to fall back on.

Mr Parker—It is a transport infrastructure issue that we are dealing with. We have not spoken about rail.

CHAIRMAN—Haven't you ever had railways here?

Mr Parker—Yes, there was a passenger rail service and a freight rail system still exists. But there is no passenger rail system in the state.

CHAIRMAN—At all?

Mr Parker—No.

Mr QUICK—And with the sale of AN, we will not have a freight system either!

Mr Hodge—On the rail issue, if I were a resident of Victoria I would be eligible for two free tickets a year to travel to New South Wales. I cannot go to Victoria and tap into that system.

CHAIRMAN—Thank you both very much for appearing before the committee. It is proposed that Mr Parker's submission be received, taken as read and incorporated in the transcript of evidence. Do members have any objection? There being no objection, it is so ordered.

The document read as follows—

ADDRESS TO THE HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON FAMILY AND COMMUNITY AFFAIRS BY THE PARAPLEGIC AND QUADRIPLEGIC ASSOCIATION OF TASMANIA INC.

INTRODUCTION

Bob Parker (President) and Phil Hodge (Coordinator and Principal Lecturer of the "Be Aware" Program—an education program run by the association).

On behalf of the Association and its members, we would like to thank the Committee for allowing us to address it on aspects associated with the issue and use of concession cards in relation to transport and mobility.

FORMAT

This morning's presentation will:

- *Outline the aims of the address
- *Identify the outcome sought from the Committee
- *Identify the representational scope of the Association
- *Discuss the importance that mobility has on the quality of life of people with a disability—especially in Tasmania, and
- *Conclude with recommendations on the adoption of a Commonwealth policy with regard to transport concessions for people with disabilities.

AIMS OF PRESENTATION

The aims of the presentation are to:

- *Reinforce the importance that mobility plays in the quality of life of many people with disabilities
- *Identify the regional nature of life in Tasmania for people with disabilities—in relation to health care
- *Discuss the impact that the regional application of transport concessions, particularly taxi concessions, has on the disabled community in Tasmania.

The Association originally sought to address matters affecting the safeguards and issue of concession cards; however it is believed that these have been effectively dealt with by the Department of Social Security (Housing and Special Payments Division—inquiry into concession cars availability and eligibility concessions: Volume 1, commencing Page 129)

OUTCOME SOUGHT

The Association seeks the Committee's support to standardise the transport concessions available to people with disabilities and to provide universal access across Australia.

REPRESENTATION VESTED WITH THE ASSOCIATIONS

Whilst the Association was initially established to help meet the needs of people with paraplegia and quadriplegia, the scope of the Association has grown and includes representation from the following areas:

Tasmanian Association for Disabled People
Spinabifida Association
Down Syndrome support groups
Multiple Sclerosis Society
Muscular Dystrophy groups
Tascare—for children with disabilities
Polio groups
Tasmanians with a Disability, and
Autistic support groups.

VISION

In view of the Association's broad-ranging membership, the Association has recently realigned its vision to make it relevant to the broader community that it now 'represents'. The vision of the Association is:

To improve the quality of life of all people in Tasmania with a disability by providing the following comprehensive services:

*a medical aids and appliance service

*an education and awareness program

*information management and distribution

*support and guidance

*social networks, and

*advocacy.

The key element that impacts on the quality of life of people with a disability, relevant to the Committee, is the issue of mobility.

Our experience has shown that people tend to withdraw from the general community once traumatised by a specific incident and when significant events occur as a result of prolonged illness.

One of the prime drivers in improving the quality of life of people with disabilities is to involve them in the larger community and this is highly dependent on their mobility.

ISSUES

CURRENT SITUATION: Urban transport systems in Australia offer a variable discount to a number of groups in the community, based on the presentation of an approved concession card.

This is also available to people with a disability where the nature of their disability affects their mobility.

In Tasmania urban transport essentially consists of buses and taxis. There is no passenger rail service and buses are not generally accessible to people with wheelchairs.

Where a person with a disability is able to drive, most councils now provide for special parking spaces, close to facilities. Drivers are required to display a disabled parking permit.

TAXIS: A taxi concession system operates in all states and territories. However, it varies from state to state and the concession cards are not recognised outside the state of issue.

This is of particular concern to Tasmanians with disabilities, as much of the treatment and care they require is not available within the state and they need to travel to Melbourne for treatment—where their concession card is not recognised.

To overcome this, some people with disabilities resident in Tasmania have attempted to obtain transport concession cards for Victoria. **This is a bureaucratic process and one that is often futile.**

DISABLED PARKING PERMITS: Equally, disabled parking permits are only valid in the state of issue and Tasmanians visiting other states for care or recreation are unable to make use of the disabled parking facilities.

RAIL CONCESSIONS: Unlike the mainland states and territories, Tasmania does not have a passenger rail service and as such, Tasmanians are unable to enjoy the same transport and mobility options open to their peers. Additionally, the hassle of obtaining travel concession cards to access the mainland rail infrastructure is difficult, if not impossible for a non-resident of that particular state or territory.

SHIPPING: The Spirit of Tasmania has four cabins specially designed for people with disabilities and there are wheelchair-accessible cabins. The Spirit of Tasmania provides a discounted fare for people with disabilities and their carer—on production of a pensioner's or Tasmanian disability concession card.

Vehicles are carried at the same rate as other passengers' vehicles; however, this is subsidised by the Bass Strait ferry subsidy scheme and no other consideration is sought in this area.

AIR TRAVEL: The two principal domestic carriers offer varying connectional travel to people with disabilities. However, this is based on the full economy air fare and, as one of the carriers explained, it would be cheaper to buy the commercially available discount fare of the day.

CONCLUSION

People with disabilities rely heavily on the variety of transport systems for both their care and recreation. It is of particular concern that Tasmanians with a disability who visit the mainland for care or recreation are not able to access the same mobility options that are available at home or are available to their mainland peers.

RECOMMENDATIONS

It is recommended that the transport infrastructure concessions be standardised across Australia and

the transport concessions made available to people with disabilities be provided unilaterally across Australia, rather than accessed on a state by state basis.

Mr ALLAN MORRIS—I move:

1. That the chair be requested to advise the Tasmanian Premier of our disappointment that a representative of the Tasmanian Government was not made available at today's hearing.
2. That the committee write to the Tasmanian Government asking it to reconsider its refusal to appear and inviting it to appear in Canberra for the committee's final sittings.

Perhaps we could also provide the Tasmanian government with the *Hansard* of this morning's proceedings and seek their comments and clarification.

Mr QUICK—I think we should do both.

CHAIRMAN—Both motions, moved by Mr Allan Morris and seconded by Mr Quick, are taken together. There being no objection, both the motions are carried.

Before we close, I would like to place on record our thanks to Mr Bill Wheeler, from Capital Reporting; I am particularly impressed with the fact that Bill seems to be doing the job that two people normally do and I suspect he is not getting twice the pay!

Committee adjourned at 11.30 a.m.