

The Hon. Bronwyn Bishop MP

Shadow Special Minister of State

Shadow Minister for Seniors

Member for Mackellar

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Well than you very much I would first like to recognise my parliamentary colleagues and the many of you in the room that I recognise from the work that you continue to do.

In speaking here today I want to address what I think is a very important issue and that is how we obsessively want to categorise people - according to age, according to sex, according to work, whatever it is I put down very firmly that I want it to be just as offensive as it is to be ageist as it is to be sexist or racist and if we can achieve that we can be a truly inclusive society. And I might say when Tony Abbott asked me to become the Shadow Minister for Seniors, and should we be successful, I will be the Minister for Seniors and I will be a Cabinet Minister for Seniors which means that the voice for that 40 per cent of people over the age of 50, which is the range of issues I cover, will have a voice to speak on its behalf.

That means on a range of issues, Pension, Self Funded Retirees, Superannuation, Private Health Insurance and its impact particularly on mature age people, and how important it is to people looking at the impact of the Commonwealth Seniors Health Card, generally looking at issues of cost of living pressures, that includes things like the Carbon Tax, looking at social issues and their impact upon the lives of senior Australians and the role that they continue to play in volunteering, within a house hold structure and in particularly people who I see as the most vulnerable, there is a need for particular policy development and that is single women with no property and no super. And as we see more and more divorces, particularly of women who have been married for 20 or more we will start to see more and more women fall into that category.

When we come to the question of frail aged, and I think it is important that we stop using aged, as this is broad brush too. I was very, I was going to say disappointed but I'm going to say angry at the title of the productivity commission latest report where they talk about "Caring for the Older Australian" and if I don't say, most of them don't need it. Frail aged do. Yes. And the statistics are these, only eight per cent of people over the age of 70 will ever need residential aged care. In a country of 23 million people we have 170,000 people in residential aged care. Another 12 per cent will need some form of service at home and the other 80 per cent will have a damned good time 'til they fall off the perch. And it is important that we realise that the quality of life and the involvement that they have in life, has to be a question of policy development and it is there that I am certainly putting my bulk of effort.

Now if I look at the question of remaining in the paid workforce I then have to look at legislation and removing discrimination that is in the paid workforce. The first one that I identified before the 2010 election was that if you were the age of 70 and remain in the paid workforce, then your employer

had the choice whether or not to pay your superannuation entitlement. I brought in a Private Members Bill in early 2011 to get rid of that discrimination, and guess what, the Labor Party and the Independents, Mr Wilkie and Mr Oakeshott and Mr Windsor voted it down. About 12 months later Mr Shorten brought in a bill that he said would get rid of the discrimination. It didn't, it just moved it from 70 to 75. But he put it in his second reading speech, which of course as you know, is a document that a court can look at when it is interpreting legislation. I referred it to the speaker and I said, this is an abuse of privilege. It needs to be looked at. It didn't happen, But a few weeks later Mr Shorten brought in amendments to his Bill that made it look like my Bill and it was passed, but it didn't come into effect until the 1st July this year, so thousands of people missed out in the interim.

If you look at the question of redundancy, If you're 64 and you take an eligible redundancy package then the Taxation Office will allow you to be able to have the tax concessions that applies up to 175,000 dollars as being tax free and you will in fact, or rather the concessional rate of tax and then a concessional rate further up above. But if you have turned 65 and have such an agreement you pay tax at 16.5 per cent.

Another discrimination that has come in is the newest laws with regard to the NDIS. If you are over 65, not covered. Now it is important that we remember that 65 was invented by Bismark. In 1870 when they won the Franco Prussian war and Bismark wanted to reward his soldiers. So he said he'd pay them a pension at 65 when the average life expectancy for those soldiers was 45. And then we put it into our legislation in the early 1900s and quite frankly it is time we got rid of it. I do not want to hear that the working age is 15 to 64. I do not want to hear the doom and gloom language that we so often find in the intergenerational reports which says "we'll all be doomed because we are all an ageing population". Rubbish. It is a cause of great celebration and joy that we live longer and healthier lives and that means that we need to be productive.

Take a look at the Germans and what they are doing with looking at their needs to keep skills in the workforce. And understand how the shape of our society has changed simply because our birth rate changes. Baby Boomers, my lot, average birth rate per female when I was born was over 3 births per female. It went down to 1.7 its now 1.9, that's where our society has gone from being, and I like to say from a pyramid with lots of people down the bottom, with progressively fewer and fewer to the top. We are now a tulip, fewer young people at the bottom, more and more in the middle and the top is open because there are more at the top. Now what does that mean? It means that we want a mentoring program that is meaningful.

The Government's got a mentoring program, they say get the older worker to teach the younger worker their skills and then out the door. No. What we need is a two way exchange. The older worker mentor to the younger worker, the younger worker mentor to the older worker with regards to the technology with the aim that they both stay in the workforce. That way you are getting the best of both worlds. You are getting the benefit of the knowledge and wisdom and the corporate loyalty from the senior or mature aged worker and you are getting the innovation and technological skills of the younger worker. If you retrain an older worker you'll get 6 years of loyal employment. If you retrain a younger worker you'll get two years. People say a younger worker is quicker, true, an older worker is more accurate.

So the bottom line is there are many reasons why it is more and more important to retain people in the workforce.

Now back to the demographics. Germany whose birth rate has fallen to 1.4. They realised that their skills shortage was going to dramatically affect their productivity as a nation as they are the major manufacturing country. So what did they do? BMW has done a magnificent green fields

experiment where it set up a greens fields factory. It decided it would retrain its over 50 workers those who wish to be and they listened to them so the floors aren't solid concrete, not good for knees and ankles , its got some give in it. There is an ergonomically designed chair which is at the workbench so that their backs are supported. Tools are placed in a way that which they are easy to reach without reaching for them in a way that can be damaging. Net result? Productivity is up. They have determined that they will keep, they will have a mixed workforce in their plants around the country but they will be a mixture of retrained mature age workforce as well as the younger workforce. They see that that way they are getting the best of the skills and the best of the technological innovation.

Now if we look at those issues and we start to have a different attitude we will stop blaming the ageing of the population on the rising health costs 20 per cent only of the rise in health costs, is due to the fact that we have a rising population. The rest is due to the fact that we have an increase in technology and drugs that are much more expensive. Most of which get used by people who are under 50 without which they wouldn't get to be over 50. And that's going to continue the innovations in the way that medicine is going to develop, and I attended very recently a presentation by the director of the Garvin Institute talking about genomes. And we all know that the genome that cost billions of dollars wasn't tenuous to do. The Garvin Institute can now do it for five thousand dollars, and predict that in five to ten years it could be three hundred dollars. Once you can handle genomes for that amount of money the way in which medicine will be delivered will improve dramatically.

That's my bell, but I'd better tell you that the concept of seniors is not one of ageing or aged . It's not one of lampooning people and putting them all into the same category. It's about having aspirations for people, for allowing them to flourish, to value their contribution and to see that they are able to continue it and to have valued and most of all have their voice heard. Thank you.