

OLDER WOMEN'S NETWORK NSW

ADDRESS TO ROYAL COMMISSION INTO AGED CARE AND SAFETY

1ST March 2019

SPEAKER'S NOTES

General Introduction: Older Women's Network NSW developed to promote, preserve and protect the dignity, rights and wellbeing of older women in

NSWADDRESS:

The current media-fuelled narrative of a "baby boomer" generation of wealthy, greedy and incompetent individuals which has destroyed the life chances of younger people has been politically constructed for the purpose of blaming our aging population (among others) for the massive increase in wealth inequality and wealth transfer.

Nothing could be further from the truth. Whilst a few older people have benefited the vast majority have been amongst the worst affected, most especially older women.

Australia has the highest level of pensioner poverty in the developed world. The marginalisation, loss of dignity and isolation of our elderly is at the highest levels in our history. The demonisation of the elderly, refugees, the unemployed, and other disadvantaged minorities to cover the predation of the elite is among the worst kinds of victim-blaming.

The scapegoating of the elderly is impacting seriously on aged care and the capacity of the elderly to spend their final years on earth with dignity and security. In some cases their treatment is reminiscent of revenge.

I am sure that this commission has heard a great deal about the physical, nutritional and mental abuse, lack of trained staffing, and loss of dignity suffered by many in nursing homes. I am not going to reiterate these issues other than to say that we endorse the Nurses and Midwives submission especially on the issue of staff to patient ratios.

I would like to spend my remaining time on some issues that impact on older women in general but particularly on war veterans, war widows and the elderly disabled.

- **The issue of in-home care.**

The privatisation of these services has resulted in a lack of services, cost gouging and abusive treatment of those wishing to stay in their own home amongst their friends, neighbours and social connections.

A “care” package to provide a veteran with two hours per week shopping assistance costs the taxpayer upward of \$18,000 per year, plus a co-payment by the veteran of \$1,950 per year. The cost of the labour to provide the service is around \$3,000 per year -- \$15,000 goes to administration. This is disgusting and outrageous and would be tolerated nowhere in the world except in the privatisation of government services in Australia.

In another example, a 97 year old war veteran receives 45 minutes four days a week at a cost of \$65,000 per year. Yet when he was unconscious and unresponsive when the carer called, she telephoned the relatives (who lived 90 minutes away) and said she was leaving as she had to keep to her schedule of eight appointments a day. This instruction was confirmed by the agency office. When the relatives finally arrived the patient was near death from hypothermia.

The purpose of this hideous incident is so that the agency can claim approximately \$2000 for a service with labour costs of \$300. Note that the carers are not paid for travel or compensated for split shifts. It is utterly unethical and exploitive on every level.

- **The issue of the aged pension and home-ownership**

A carefully constructed myth -- that it is “only fair” that the “underserving” elderly should be forced to support themselves into their old age by mortgaging their only home to fund their aged pension -- undermines the health, safety and well-being of older people and puts at risk their end of life support. Without their only asset they will be unable to fund their nursing home placement, leaving them at the mercy of rapacious private providers with little support from government. This idea must be exposed as an abrogation of the human right to a dignified retirement and stress-free old age. It is a politically motivated vilification of the elderly to reduce expenditure on those in need and those who have paid through their taxes for the right to live with dignity in retirement.

- **The issue of homelessness, particularly in older women**

Recent studies, including by OWN, have identified high levels of homelessness, especially of older women. These women through no fault of their own find themselves, after the death or divorce of a partner, with few or no assets, and unable to manage mortgages or the rent on the single aged pension. Many are couch-surfing, taking advantage of the good will of friends and family -- a terrible indignity for women who were told they should not work and that their husband would provide. Many grew up believing in "headship" – that the male should control all finances. These women are embarrassed. They are vulnerable and they are invisible. If they are under pension age they are subject to the draconian provisions of Newstart -- (another publicly funded cash cow for providers) especially if they are unable to meet all the conditions. Many of these women spent their lives caring for their partners and other dependents, sacrificing their own incomes and superannuation. Nowhere is account taken of the enormous service they have undertaken or the savings to the community through their love and sacrifice. It is particularly galling to discover that these brave, dedicated women are now treated like "dole bludgers" – those accused of refusing to undertake reasonable work for reasonable pay and conditions. They have been relegated to those society would rather ignore, and blame for the cost of the welfare budget.

Aged care is not just about nursing homes and aged care facilities. It is about a deregulated market preying on the vulnerable, and of political and self-serving rhetoric turning young against old. It is about scapegoating the aged for the massive wealth transfer we are witnessing in this country.

Most importantly, it is about our human right to live in dignity, and about our contributions to society being not only recognised, but respected and rewarded, so we can relax after lives of unrelenting and often unpaid toil.

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