



**National Seniors Australia**

National Policy Office

The Hon Delia Lawrie MLA  
Treasurer  
GPO Box 3146  
Darwin NT 0801

Dear Treasurer

Please find enclosed a copy of our submission to the 2010-11 Territory Budget, which has been developed by our Northern Territory Policy Group (NTPG).

By way of background, with over 280,000 members (**including over 4,000 in the Territory**) NSA is the country's largest organisation operating for the social and economic benefit of Australians aged 50 and over, and has a strong track record in representing seniors in a broad range of community, business and government forums.

NSA aims to lift the importance of ageing on the Territory's political agenda in order to enable planning to occur earlier regarding the important financial and social implications that government, business and the community face in coming years. The critical aspect in meeting the challenges and realising the opportunities of demographic change is the leadership that the NT Government can provide. Decisions taken now will greatly assist the Territory's readiness to cope with change in the future.

In consultation with our members and broader seniors' community NSA's NTPG has identified five (5) key areas for action which need to be addressed as a matter of priority in the 2010-11 NT Budget.

Should you have any questions or require any additional information in respect to the submission please contact the NTPG Chair, Ms Margaret Borger, on (08) 8952 6652.

Yours faithfully

**Michael O'Neill**  
Chief Executive

14 January 2010

**CC: The Hon Daniel Knight MLA, Minister for Senior Territorians**

23 Torrens St, Braddon ACT 2612  
P 02 6230 4588  
F 02 6230 4277  
npo@nationalseniors.com.au  
www.nationalseniors.com.au  
ABN 89 050 523 003



**National Seniors Australia**

*Independent voice of the over 50s*

**Submission to the  
2010 - 2011  
Northern Territory  
Budget**

**January 2010**

**Contact Us:**

Margaret Borger  
Chair, Northern Territory Policy Group  
National Seniors Australia  
7 Newland Street, ALICE SPRINGS NT 0870  
Ph. 08 8952 6652  
Email: [borgere@pigpond.net.au](mailto:borgere@pigpond.net.au)

## **About Us**

National Seniors Australia (NSA) is the country's largest seniors' organisation with over 280,000 members (including over 4,000 in the Northern Territory). NSA is a not-for-profit community organisation that seeks to:

- provide economic and social benefits for people 50 years and over;
- represent our members' views to government at all levels; and
- make donations and provide service and advice to charitable institutions assisting people 50 years and over.

NSA members, who are from metropolitan, regional and rural areas across all states and territories are broadly representative of the three key ageing cohorts: those aged 50-65; those aged 65-75; and those aged 75 +.

In addressing the needs of this diverse membership, NSA has developed an ageing agenda that encompasses the issues pertinent to these different age cohorts, as well as to seniors from varied socio-economic backgrounds. This includes: those still in the workforce, age pensioners, and self funded retirees.

## **Policy**

The Northern Territory Policy Group (NTPG) was established in 2006 and plays a key role in identifying emerging issues and trends in the Territory. The NTPG also acts as a conduit between NSA members in the Territory, relevant community organisations, NSA's National Policy Office and the NT Government.

The National Policy Office (NPO), based in Canberra, facilitates the implementation of NSA's policy agenda and advocates on behalf of members to government at all levels, to business and to the broader community.

The work of the NPO is further enhanced by NSA's comprehensive grassroots process, which enables members to contribute to policy development and debate through local branches, regional zone committees, and state, territory and national policy groups.

## **Research**

The Productive Ageing Centre (PAC) was established by NSA to advance knowledge and understanding into all aspects of productive ageing to improve the quality of life of people aged 50 and over. The PAC, based in Canberra, is co-funded by NSA and the Commonwealth Department of Health and Ageing.

Key objectives of PAC are to:

- initiate, develop and support innovative and high quality research on issues that impact the ability of seniors to contribute productively to the economy and society;
- inform Government and community on productive ageing matters; and
- raise awareness of research findings which would be of use to individuals.

# **Contents**

<b>A Demographic Snapshot of the NT</b>	<b>4</b>
<b>Executive Summary</b>	<b>5</b>
<b>1 Quality Aged Care - Staffing Pressures</b>	<b>6</b>
<b>2 Workers Compensation</b>	<b>7</b>
<b>3 Stamp Duty – Downsizing</b>	<b>8</b>
<b>4 Mature Age Employment</b>	<b>9</b>
<b>5 Pensioner &amp; Carer Concession Scheme</b>	<b>10</b>

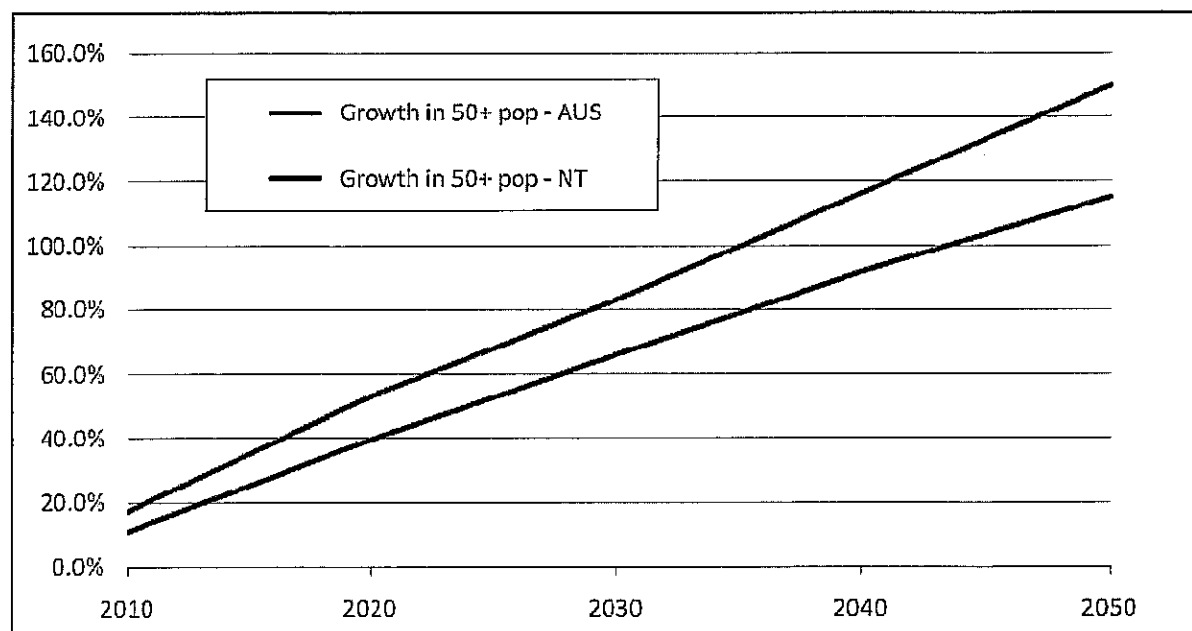
## A Demographic Snapshot of the NT

The Northern Territory currently has the youngest population of all states and territories with a median age of 31.1 years at June 2008, compared to 36.9 years nationally<sup>i</sup>. However, the proportion of older residents in the Territory is increasing faster than most other states and territories while the proportion of younger people is in decline. The proportion of the Territory's total population aged 50+ is projected to reach 24% by 2020, compared with 20% in June last year. Looking past 2020, population ageing will be even more pronounced with around 28% of the population being aged 50+ by 2050. By 2050 the number of Territorians aged 75+ will reach in excess of 5% of the population, representing an increase of 482%.

Figure 1 - States/territory projected population growth aged 50+ & 75+ by 2050 (as a percentage)<sup>ii</sup>

	QLD	WA	NT	VIC	ACT	NSW	SA	TAS	AUS
50+	167	163	150	110	101	91	73	55	115
75+	325	327	482	211	279	186	155	161	227

Figure 2 - NT & Australia projected growth in population aged 50+ from 2010–2050 (as a percentage)\*



(Based on ABS 3222.0 - Population Projections, Australia, 2006 to 2101 - Series B 2008)

### Diversity of the Population 50+

Government must recognise that those aged 50+ are a diverse segment of the Territory's population. At one end of this spectrum the 'baby boomer' population bulge is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity.<sup>iii</sup> At the other end, increased life expectancies are supporting marked growth in the numbers of people aged 75+. Aside from increased health and accommodation needs this cohort typically has very different concerns from younger generations and responds better to more traditional, forms of information dissemination, such as non-digital dissemination.

The cultural and linguistic diversity of the 50+ population also has the potential to impact on care needs and social engagement. Research suggests that older adults with English as a second language (e.g. NT Indigenous population) often revert to their first language as they age and respond best to community-based care provided by people with the same cultural background.

# **Executive Summary**

## **Budget Priorities**

The Northern Territory Policy Group (NTPG) has identified the following five key areas for action which need to be addressed as a matter of priority in the 2010-11 Territory Budget. Taking action on these areas will also assist the NT Government to achieve its *Territory 2030* vision, encompassing society, economic sustainability, health and wellbeing, the environment and knowledge, creativity and innovation.

NSA aims to lift the importance of ageing on the national and state/territory political agendas in order to enable planning to occur earlier regarding the important financial and social implications that government, business and the community face in coming years.<sup>iv</sup> The critical aspect in meeting the challenges and realising the opportunities of demographic change is the leadership that NT Government can provide. Decisions taken now will greatly assist the Territory's readiness to cope with change in the future.

### **1/ Aged care**

**Immediately engage with aged care service providers in order to develop a comprehensive and long-term strategy to further the qualifications of staff in the aged care industry and to prevent the exodus of appropriately qualified aged care workers to other sectors.**

### **2/ Workers compensation**

**Amend the NT *Workers Rehabilitation and Compensation Act (2007)* in order to remove explicit and unreasonable age based restrictions on weekly compensation payments.**

**Undertake an audit of all relevant Territory laws with a view to identifying and then removing all legislative provisions that discriminate against people on the basis of age.**

### **3/ Stamp duty**

**Provide Commonwealth Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders with a one-off exemption from stamp duty when downsizing their homes (up to the value of a median-priced house or unit).**

### **4/ Mature age employment**

**Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers. This should include:**

- removing disincentives to remaining in the NT workforce beyond traditional retirement age;
- providing employers with incentives to retain and hire older workers; and
- providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs.

### **5/ NT Pensioner and Carer Concession Scheme**

**Undertake a comprehensive review of the NT Pensioner Concession Scheme to ensure it is providing the maximum possible benefit to eligible individuals. Central to this review should be the development of appropriate indexation for concessions provided under the Scheme.**

**Nominate Darwin as a destination for Territorians to claim the Seniors Card concession on travel to visit family or friends (currently limited to travel interstate/overseas).**

# 1 Quality Aged Care - Staffing Pressures

Immediately engage with aged care service providers in order to develop a comprehensive and long-term strategy to further the qualifications of staff in the aged care industry and to prevent the exodus of appropriately qualified aged care workers to other sectors.

## How does the Territory compare?

While workforce pressures are impacting on care providers Australia-wide, care providers operating in the Territory appear to be among the worst affected.

*Proportion of community care agencies reporting difficulty attracting appropriate or qualified staff<sup>v</sup>:*

NT	WA	QLD	NSW	SA	VIC	TAS	AUS
75%	68%	66%	63%	61%	60%	59%	64%

It is apparent that in order to limit the impact of staffing shortages care providers operating in the Territory are becoming increasingly reliant on volunteers. Over 90% of the Territory's non-profit care providers reported that the unfunded work by staff and volunteers had increased between 2006-07 and 2007-08, compared to only 60% reporting an increase in paid hours worked by staff<sup>vi</sup>.

## What are the issues?

Despite several major Australian Government funding initiatives, staffing pressures in both residential and community settings remains an issue in all states and territories. These staffing pressures are having a major impact on the quality of care provided to residents.

The exodus of qualified workers to other industries in pursuit of higher remuneration and better working conditions is central to the problem, and is being seen already in the NT. The trend towards an ageing labour force being particularly pronounced in the community sector is another contributing factor. In 2001 nearly half (49%) of all professional care workers in community service industries were aged 45 or over, and research suggests that between 10%-40% of these workers will retire in the next 15 years<sup>vii</sup>.

## What are the future implications?

Workforce pressures are already impacting negatively on the level of care provided to care recipients, and if left unaddressed could put at risk the long term sustainability of the industry. The ageing of Australia's population presents a further challenge as it follows that the demand for aged care services, and therefore qualified staff, will need to increase significantly beyond current levels.

A 2009 report by the Australian Nursing Federation (ANF) found that by 2020 the number of aged care residents will increase by 57%, while over the same period the total number of aged care staff will increase by only 14%. As a result, projected ratio of residents to nurses will increase from 6.7 residents per nurse currently, to 12.1 residents per nurse by 2020<sup>viii</sup>.

## What can the NT Government do?

Providing training and education for aged care workers is one area where the NT Government could show greater initiative. The Federal Government clearly has a role to play in ensuring an equitable but sustainable funding model. However, state and territory governments also have a role to play and must not neglect their responsibilities in addressing this issue.

## Is it affordable?

Representations made to NSA have stated that workforce shortages are leaving some care providers no choice but to take on 'agency' nurses which can cost up to 50% more per capita than for an ongoing employee. This is already impacting significantly on the financial sustainability of care providers in the Territory, and longer term will increase the cost of government support for the industry.

## 2 Workers Compensation

Amend the NT Workers Rehabilitation and Compensation Act (2007) in order to remove explicit and unreasonable age based restrictions on weekly compensation payments.

Undertake an audit of all relevant Territory laws with a view to identifying and then removing all legislative provisions that discriminate against older people on the basis of age.

### What does the NT *Workers Rehabilitation and Compensation Act (2007)* say?

The Act currently states that when a claimant is 63 years of age or younger, weekly compensation ceases when that claimant turns 65. Alternatively, when a claimant is 65 or older weekly compensation will only be paid for a maximum period of 26 weeks (6 months).

### Why are changes necessary?

Restrictive Workers Compensation arrangements are particularly disadvantageous for older workers in high risk occupations. ABS figures show that workers aged 55 and older represent close to 20% of the workforce in the agriculture, fishing, mining and forestry industry<sup>x</sup>.

Australia is undergoing extensive demographic change and, as a consequence, the size and age composition of its labour force is changing. The retention of mature age workers will lessen the impact of demographic change and will assist in relieving the skills shortage across many sectors of the economy. Age limitations, such as those applying to workers' compensation, contrast sharply with this goal and represent a considerable inequity for Australians wishing to remain in the workforce past traditional retirement age, and for those returning to the workforce in later life.

### How does the Territory compare?

The NT *Workers Rehabilitation and Compensation Act (2007)* is the most restrictive workers' compensation scheme in the country for workers aged 65 and over.

State/Territory	Compensation cut-off where claimant is 65+
NT	26 weeks
NSW & TAS	1 year
SA & ACT	2 years
VIC	2 ½ years
QLD	5 years

(Source: National Seniors Australia)

### What has been done in other States & Territories?

All Australian workers' compensation schemes (except Queensland) limit entitlements for older workers, based on traditional notions of a set retirement age of 65 years. However, some states are reviewing these limits (Victoria and Western Australia) or have extended the maximum period of entitlement for older claimants (South Australia).

### Is it affordable?

The 10th Comparative Performance Monitoring Report states that only 15% of serious workers compensation claims in the Territory in 2004-05 were paid for 26 weeks or more<sup>x</sup>. Research also shows that the incidence rate of serious injury for workers aged 65 and older is lower than the average across all age groups – the incidence rate per 1,000 employees aged 65 and older is 12.3, compared to 14.2 per 1,000 workers across all age groups<sup>xi</sup>. Accordingly, the removal of age restrictions is unlikely to lead to any significant increase in the cost of operating the scheme and will lessen discrimination against mature aged NT workers.



### 3 Stamp Duty – Downsizing

Provide Commonwealth Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders with a one-off exemption from stamp duty when downsizing their homes (up to the value of a median-priced house or unit).

#### How does the Territory compare?

The current rate of stamp duty in the Territory not only fails to recognise the benefits of downsizing but acts as a considerable disincentive. The only concession for which some Age Pensioners may be eligible is the general Principal Place of Residence Rebate (currently \$2,500). For a non-first home owner, Darwin currently has the highest rate of stamp duty for a median value house compared with all other capital cities in Australia. A senior who is downsizing to a median value house (\$455,000<sup>xii</sup>) in Darwin would pay close to \$18,000 in stamp duty. This represents around 4% of the value of the property and along with estate agent fees, amounts to a significant proportion of the intended savings.

*Stamp duty comparison for an Age Pensioner purchasing a median value house<sup>xiii</sup>:*

Darw	Perth	Syd	Bris	Adel	Canb <sup>xiv</sup>	Melb <sup>xv</sup>	Hoba
\$17,930	\$17,200	\$15,605	\$12,425	\$12,230	\$8,307	\$7,515	\$4,925

(Source: National Seniors Australia)

#### Why are changes necessary?

A recent NSA report, *Moving or staying put – Deciding where to live in later life* found that 2 in 3 Australians move home between the ages of 55 and 75, and that in many cases older adults are pressed into decisions to either stay in their existing homes or to move due to various factors<sup>xvi</sup>. In particular, many Australians choose to move in later life due to the upkeep responsibilities of their home, such as difficulties in maintaining the house or garden. The Report also found that many individuals who choose 'to stay' indicate that they are influenced by financial concerns<sup>xvii</sup>.

As Australia experiences an increase in the number of older adults in coming decades policy responses are needed to support those who choose to stay in their existing homes, as well as those who decide to move in later life. NSA believes that removing financial barriers to downsizing, such as stamp duty, is one of the most obvious and effective policy responses that state and territory governments could adopt.

#### What has been done in other States and Territories?

In several jurisdictions age pensioners are provided with stamp duty relief to assist them to move to accommodation more suited to their needs (e.g. from a house to a townhouse), but who may find the duty involved to be a significant impediment.

In the ACT the Pensioner Duty Concession Scheme (PDCS) ensures that pensioners pay a maximum of \$20 duty for home purchases up to the value of \$422,000, and a reduced rate of duty for purchases above this threshold and below \$525,000<sup>xviii</sup>. In Victoria, age pensioners are provided with a complete exemption up to \$330,000, and a concessional rate of duty up to \$440,000<sup>xix</sup>.

#### Is it affordable?

This recommendation is affordable. The 2009-10 NT Budget projects that Government will raise \$106 million in stamp duty on conveyances. While this is around \$9 million less than the previous financial year (2008-09), it still represents an increase of close to 280% compared with 10 years previously (2000-01)<sup>xx</sup>. It is expected that revenue will increase further from 2010-11 as the economy recovers from the global financial crisis.

Senior Territorians feel they have not shared in stamp duty relief in recent years, which has primarily targeted business and first home buyers.

## 4 Mature Age Employment

Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers. This should include:

- removing disincentives to remaining in the NT workforce beyond traditional retirement age;
- providing employers with incentives to retain and hire older workers; and
- providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs.

### What are the issues?

Workplace discrimination is not limited to older Territorians looking to re-enter the labour force, it is also evident in the experiences of older Australians already in the workforce and intending to stay there<sup>xxi</sup>.

Research indicates that retrenched mature age workers remain significantly less likely to re-enter the workforce compared with younger age groups – the average period of unemployment for those aged 55 and over in the Territory was 75 weeks in October 2009, compared with 33 weeks for those aged 15-54<sup>xxii</sup>. Furthermore, the proportion of unemployed persons aged 55 and over who experience long-term unemployment was 30% compared to only 14% of all unemployed persons aged 15 and over.

### What has been done in the Territory?

NSA welcomed the inclusion of mature age employment in the NT Government's *Building the Territory for all generations: A framework for Active Ageing in the Northern Territory* (2007), however, it appears to-date that the Framework has not resulted in any specific programs or services focusing on this issue. There was also no provision amongst the employment and training initiatives contained in the 2009-10 NT Budget which directly targeted mature age employees and job-seekers.

### What has been done in other States and Territories?

Successive state and territory governments have developed initiatives aimed at boosting mature age participation rates. The more successful initiatives include the Queensland Government's *Experience Pays* program (2007) and the NSW Government's Mature Workers Program (2004), which assisted mature age workers through a mix of employment assistance, work placement, government and community traineeships and training. However, generally speaking initiatives have been short-sighted, have received limited funding, and have lacked an overarching strategic approach. As a result, most initiatives have done little to create a level playing field for older workers and jobseekers.

### Is it affordable?

Faced with a rapidly ageing population and a looming skills shortage, one of the smartest things to do as a nation is to create a level playing field for older workers.

Over the last 20 years increased workforce participation amongst older age groups has been integral to Australia's sustained economic growth. In the Territory, workers aged 50 and over now make up a quarter of the total workforce, compared to only 18% of the total workforce 10 years ago<sup>xxiii</sup>.

Aside from assisting with the economic recovery in the aftermath of the global financial crisis, increasing mature age participation rates will lead to greater self-sufficiency in retirement and reduced spending on social security and healthcare by government.

Retention of mature age workers is also a cost effective strategy for business. The implications of not retaining mature age workers can be lost experience, knowledge, productivity and diversity in the workplace<sup>xxiv</sup>.

## **5 NT Pensioner & Carer Concession Scheme**

**Undertake a comprehensive review of the NT Pensioner Concession Scheme to ensure it is providing the maximum possible benefit to eligible individuals. Central to this review should be the development of appropriate indexation for the concessions provided under the Scheme.**

**Nominate Darwin as a destination for Territorians to claim the Seniors Card concession on travel to visit family or friends (currently limited to travel interstate/overseas).**

### **How does the scheme work?**

The NT Pensioner Concession Scheme (Pencon Scheme) provides financial assistance to Territory residents who, because of age, pensioner or carer status, are deemed eligible. The two main objectives of the scheme are: to provide an incentive to remain in the Territory during retirement; and to assist with the cost of living. There are currently ten services or items that attract concessions with most having an upper limit on the maximum concession available. These include: electricity/alternate energy; property rates; water, sewerage and garbage rates; MV registration; drivers' license; spectacles and transport.

In addition, eligible persons under the Pencon Scheme are provided with financial assistance to travel interstate or overseas to visit friends and family, or alternatively to bring a friend or family member living interstate or overseas to visit them in the Territory. The concession amounts to either 50% or 100% of a full economy airfare or the cost of the actual airfare, whichever is the lesser amount.

### **Why is a review of the Pencon Scheme necessary?**

An ongoing decline in the standard of living of seniors as they age is a particular challenge for both the individual concerned and government at all levels across Australia. In responding to this challenge the NT Pencon Scheme provides essential and targeted support to eligible persons to meet particular household costs, such as energy bills and travel expenses, and is highly welcomed by NT Seniors.

The Pencon Scheme has evolved to form an integral part of the overall household budget for senior Territorians, and accordingly it is essential that it is regularly and comprehensively reviewed to ensure it continues to provide the maximum possible benefit. Central to this is the need for effective and regular indexation. The introduction of a Pensioner and Beneficiary Living Cost Index (PBLCI) for federally administered Age Pensions is a good example of how indexation can be further developed and applied.

### **How can travel assistance under the Scheme be better targeted?**

The Interstate/Overseas travel concession is highly regarded and utilised by senior Territorians. However, there is a strong feeling amongst some seniors that the prohibition on claiming assistance for travel to destinations within the Territory is unnecessarily restrictive. This is particularly the case for those living outside the top-end, such as in Alice Springs, who have friends and family in Darwin.

NTPG believes that nominating Darwin as a concessional city under the scheme would ensure equity for those Territorians whose family and friends are living and working in the Top-End. In addition, the economic advantage is retained in the NT.

### **Are these proposals affordable?**

As well providing the maximum possible benefit to the individual, regular and comprehensive reviews of the Pencon Scheme will assist the NT Government to ensure it is providing value for money for Territory taxpayers.

Expanding eligibility for the travel concession to include Darwin would likely result in an increase in applications for the concession, however, any NT Government outlays would likely be offset by the spending contribution of those seniors visiting Darwin, which under current arrangements would most likely end up interstate or overseas.

## Endnotes

---

- <sup>i</sup> ABS - 3235.0 - Population by Age and Sex, Regions of Australia, 2008
- <sup>ii</sup> Figures are expressed as a percentage increase on 2006 population figures
- <sup>iii</sup> Clark, D. & Stillman, S. (2006). *The Retirement Expectations of Middle Aged Individuals*. Canberra: ANU.
- <sup>iv</sup> NSA. 2008. *Advantage Australia – Maximising the potential of an ageing population*. Canberra.
- <sup>v</sup> ACOSS. *Australian Community Sector Survey – Report 1*. Sydney. 2008.
- <sup>vi</sup> Ibid.
- <sup>vii</sup> Ibid.
- <sup>viii</sup> ANF. *Nurses in residential aged care*. Access Economics. Canberra. November 2009.
- <sup>ix</sup> ABS. Labour Force, Australia, Detailed, Quarterly, August 2009.
- <sup>x</sup> Workplace Relations Ministers' Council – *Comparative Performance Monitoring Report 10<sup>th</sup> Edition*. Canberra. 2008
- <sup>xi</sup> Australian Safety and Compensation Council. *Compendium of workers' compensation statistics Australia 2006–07*. Canberra. 2009
- <sup>xii</sup> ABS. *House price indexes: Eight capital cities*. 6416.0
- <sup>xiii</sup> Ibid.
- <sup>xiv</sup> The ACT Duty Concession (full exemption) for pensioners cuts out at \$422,000, therefore \$8,307 is payable.
- <sup>xv</sup> The VIC Duty Concession (full exemption) for pensioners cuts out at \$330,000, therefore \$7,515 is payable.
- <sup>xvi</sup> National Seniors Australia, Productive Ageing Centre. *Moving or staying put: Deciding where to live in later life*. Canberra. November 2009.
- <sup>xvii</sup> Ibid.
- <sup>xviii</sup> ACT Revenue Office - <http://www.revenue.act.gov.au/>
- <sup>xix</sup> Victorian Revenue Office - <http://www.sro.vic.gov.au/sro/SROnav.nsf/Home+Page/SRO~Home+Page?open>
- <sup>xx</sup> ABS. *Taxation revenue Australia, 2007-08*. 5506.0
- <sup>xxi</sup> NSA. *Experience Works, The mature age employment challenge*. Canberra. 2009.
- <sup>xxii</sup> ABS. *Labour Force, Australia, Detailed, Quarterly, Aug 2009*. 6291.0.55.003. Average period of unemployment figures are based on the average of the 6 months to August 2009
- <sup>xxiii</sup> ABS - 6291.0.55.001 - Labour Force, Australia, Detailed - Electronic Delivery. August 2009
- <sup>xxiv</sup> WA Department of Commerce website - <http://www.docep.wa.gov.au/>

---

**Contact Us:**

Margaret Borger  
Chair, Northern Territory Policy Group (NTPG)  
National Seniors Australia  
7 Newland Street, ALICE SPRINGS NT 0870  
Ph. 08 8952 6652  
Email: [borgere@pigpond.net.au](mailto:borgere@pigpond.net.au)