

ELIGIBILITY, UPTAKE AND USAGE OF SENIORS CARD

WESTERN
AUSTRALIA

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I N Q U I R I E S

- For more information about these and related statistics, contact Statistical Consultancy Services on Perth (08) 9360 5252 or refer to the back cover of this publication.

NOTES

ABOUT THIS PUBLICATION

This publication presents the results of the Survey of Eligibility, Uptake and Usage of the Western Australian Seniors Card which was conducted in October 1997.

Information was collected from persons aged 50 years and over in 3,700 private dwellings spread throughout Western Australia (WA) by either face-to-face or telephone interview. Persons aged 60 years and over were the main focus of the survey because they are the population eligible for the Seniors Card. However, opinions were also sought from people aged 50–59 years (that is, future Senior Card holders) about eligibility criteria and the types of concessions and discounts they considered should be made available.

All data relate to individuals and where an opinion was sought the answer is regarded as the opinion of the individual.

The objectives of this survey were:

- to measure levels of eligibility, uptake and usage of the Seniors Card;
- to obtain information to assist in developing promotional strategies;
- to determine the extent to which the original purpose of the Card is being achieved;
- to ascertain whether Seniors believe the eligibility criteria should be changed; and
- to ascertain whether Seniors Card holders believe the range of concessions and discounts should be extended.

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SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
LFS	Labour Force Survey
MPS	Monthly Population Survey
PCC	Pensioners Concession Card
SE	standard error
RSE	relative standard error
VAPCC	Veterans Affairs Pensioner Concession Card
WA	Western Australia
*	estimate is subject to a relative standard error between 25% and 50%
**	estimate is subject to a relative standard error over 50%
—	nil or rounded to zero

Figures in the tables have been rounded to thousands and discrepancies may occur between the sum of the component items and totals.

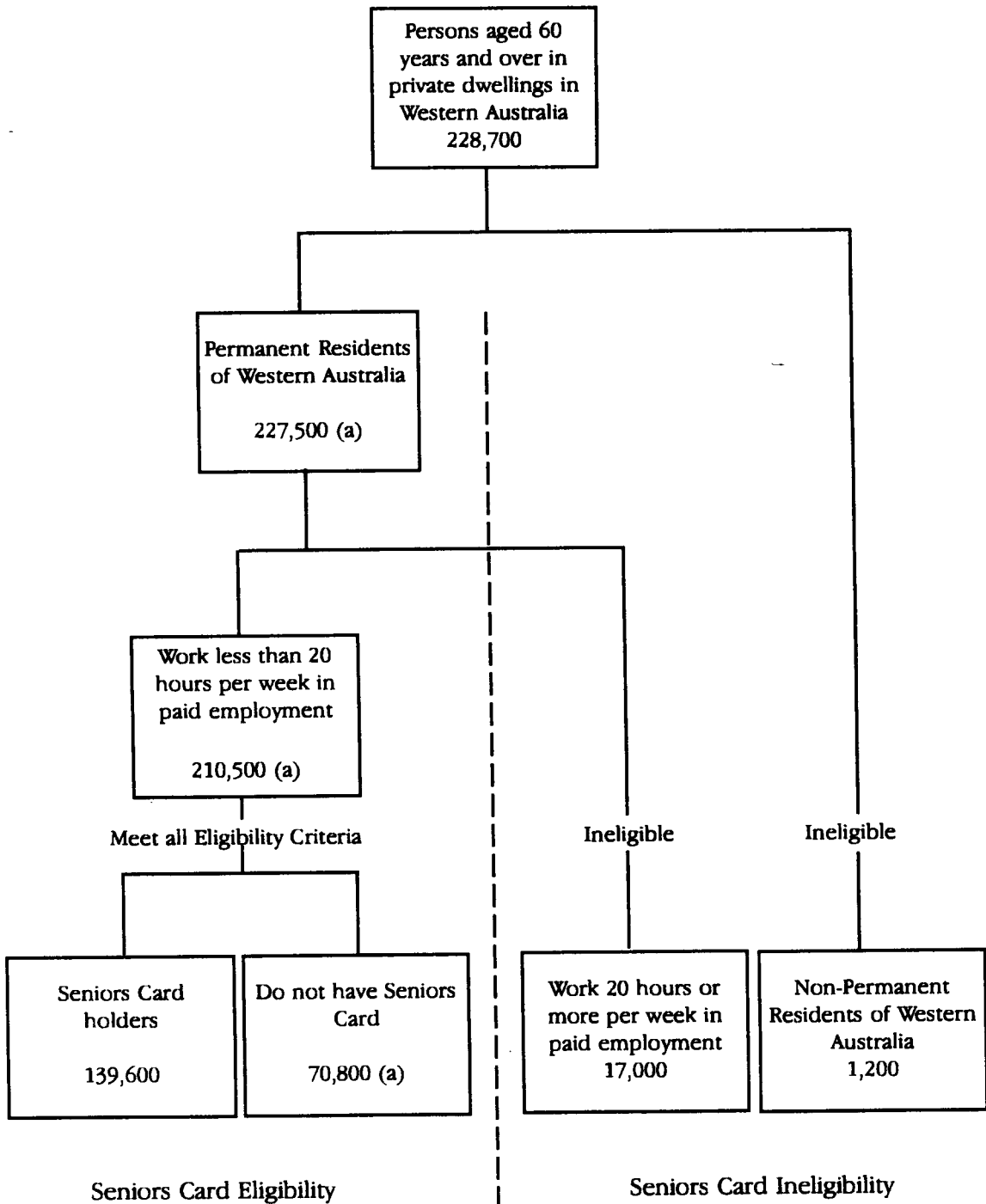
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Colin Nagle
Regional Director

SUMMARY OF FINDINGS

ELIGIBILITY AND UPTAKE OF WA SENIORS CARD

To be eligible for the Seniors Card, people need to be 60 years and over, permanent residents of Western Australia and, if in paid employment, working less than 20 hours per week. The diagram below outlines eligibility for, and uptake of, the Seniors Card in Western Australia.



(a) Includes persons who have already applied for but not yet received a Seniors Card

SUMMARY OF FINDINGS *continued*

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SELECTED CHARACTERISTICS

Almost two-thirds (61.0 % or 139,600) of all persons in Western Australia aged 60 years and over (Seniors) had a current Seniors Card. Of these, 56.6% (78,700) were women. Just over half (50.8%) of all Seniors Card holders were aged between 60 and 69 years and approximately two thirds (68.3%) were 'married/defacto'. Almost one quarter (22.1%) of Seniors Card holders were widowed.

Persons born in Australia made up 56.9% (79,500) of Seniors Card holders while 25.9% (36,100) were born in the 'United Kingdom or Ireland'.

Of the 139,600 Seniors Card holders, 72.1% also had either a Pensioner Concession Card from the Department of Social Security (PCC) or the Department of Veteran Affairs (VAPCC). Conversely, 60.8% of Pensioner Concession Card (PCC or VAPCC) holders were also Seniors Card holders.

ELIGIBILITY AND REASONS FOR NOT HAVING A SENIORS CARD

To be eligible for a Seniors Card a person needs to be aged 60 years or over, permanent residents of Western Australia, and, if in paid employment, working less than 20 hours a week.

Over one-third (33.6% or 70,800) of Seniors who met these eligibility criteria (210,500) did not have a current Seniors Card.

Of the 18,200 persons found to be ineligible, 17,000 worked 20 hours or more per week and 1,200 were non-permanent residents of WA.

Over one quarter (25.4% or 22,600) of Seniors who did not have a Seniors Card had previously had a card. The most common reasons given for no longer having a Seniors Card were they 'Use other concession/discount card(s)/PCC card enough'(36.3% or 8,200), and 'Forgot to renew'(34.5% or 7,800).

The most common reasons given by eligible Seniors for never having applied for a Seniors Card were 'Unaware of eligibility' (13,000 or 30.0%) and 'Use other discount cards(s)' (12,900 or 29.7%).

In the 70 years and over age group, however, the most common reason given was 'Use other discount card(s)' (7,800 or 39.1%), while in the 60–69 year group it was 'Unaware of eligibility' (7,700 or 33.0%).

METHOD OF INITIALLY LEARNING ABOUT SENIORS CARD

Of the 162,400 Seniors who either had a current Seniors Card, had recently applied for one, or had previously held a card, 47.0% initially found out about the Seniors Card from 'Family/friends/neighbours', 20.2% found out from the 'Print media' and 6.5% from 'Senior Citizens/social/sporting clubs'.

Of those people who reported 'Family/friends/neighbours' as their initial source of information, 61.3% were in the 60–69 year age group and 38.7% in the 70 years and over group. However, these proportions were reversed for the 'Print media' category with 37.6% in the 60–69 year age group and 62.4% in the 70 years and over age group.

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SUMMARY OF FINDINGS *continued*

SENIORS CARD USE

Nearly three-quarters (72.1% or 100,700) of Seniors who had a current Seniors Card were multiple concession card holders, that is, they also had a Social Security Pensioner Concession Card (PCC) or a Veterans Affairs Pensioner Concession Card (VAPCC).

Of the 67,000 multiple card holders who used a concession card to obtain a rebate for their most recent water account, only 3.8% had used their Seniors Card while 94.2% used their PCC or VAPCC. The main reason given for using their Seniors Card, when it attracts a lower rebate than that of the PCC and the VAPCC, was the 'Seniors Card rebate is good enough' (40.7%).

The Seniors Card was also used by 4.2% of the 71,500 multiple card holders who obtained a rebate on their most recent electricity account. By comparison, 93.9% used their PCC or VAPCC. The main reason given for having used their Seniors Card at the time of registering for the rebate was they 'Had their Seniors Card first' (56.1%).

A concession card was used by 65,500 multiple card holders to obtain bus or train fare concessions, with the Seniors Card being used by 15.0% (9,900), compared with 83.8% who used their PCC or VAPCC. The main reason given for using the Seniors Card was the 'Seniors Card was more convenient' (47.9%).

More than half (55.0% or 55,400) of multiple concession card holders used a concession card to obtain drivers licence concessions. Of these, 3.6% (2,000) usually used their Seniors Card, compared with 94.4% who used their PCC or VAPCC. The most common reason given for using the Seniors Card (62.6%) was they 'Had their Seniors Card first'.

For private business discounts (shopping, entertainment, etc), a concession card was used by 50.3% of multiple concession card holders. Of these, 55.3% reported that they usually used their Seniors Card, while 44.0% used their PCC or VAPCC. The main reason given for using the Seniors Card was 'Some places only take the Seniors Card' (51.4%).

SENIORS CARD NON-USE

Overall, the most common reasons given by Seniors Card holders for not always using their Seniors Card were they 'Tend to use PCC or VAPCC' (21.2% or 29,600), 'Forget to use Seniors Card', (10.9% or 15,200) and 'Lack of knowledge about businesses offering discounts' (8.5% or 11,800).

FINDING OUT ABOUT CONCESSIONS AND DISCOUNTS

When asked how they found out about concessions and discounts available to Seniors Card holders, the most common responses given were the 'Seniors Card Directory' reported by 59.1% of all Seniors Card holders, 'Asked at time of purchase' (14.4%), 'Family, friends and neighbours' (13.0%) and 'Information displayed in shops' (11.7%).

SUMMARY OF FINDINGS *continued*

SENIORS CARD BENEFITS

Over one quarter (28.5% or 39,800) of Seniors Card holders believed that the Seniors Card had helped make activities more accessible for them. For these persons, the activity most commonly cited as being made more accessible was 'Entertainment/theatre/movies' (60.3%) followed by 'Transport/travel' (38.5%), 'Sport/recreation/leisure' (17.8%) and 'Eating out' (13.6%).

When asked what has been the most significant benefit of holding a Seniors Card 17.2% (24,000) reported 'Discounts/rebates', 15.5% (21,700) 'Transport concessions' and 12.3% (17,100) reported 'Entertainment/movie/theatre discounts'. However, a significant proportion, 43.9% (61,300) reported they 'Rarely use it/Very little/nothing'.

PREFERRED METHOD OF CARD RENEWAL ADVICE

Seniors Card holders were asked how they would prefer to be advised that their Seniors Card was due for renewal. It is currently their own responsibility to check the expiry date on the back of the Card and renew the card when necessary. This method was preferred by 40.4% (56,400) of Seniors Card holders, while 32.1% preferred to have a reminder 'Letter from Office of Seniors Interests'. A further 13.5% wanted a 'New card sent automatically' at the appropriate time.

OTHER CONCESSION AND DISCOUNTS DESIRED

All Seniors, with the exception of those who were ineligible for the Seniors Card on the basis of residency status, were asked what other concessions and discounts they considered should be made available to Seniors Card holders. Of the 227,500 Seniors aged 60 years or over, almost a quarter (24.4% or 55,700) reported 'None', a further 66,600 (29.3%) were 'Not sure', 19,000 (8.4%) wanted 'Health/medical/dental services' and 18,900 (8.3%) wanted 'Pharmacy/chemist' concessions.

In the 60-69 year age group, the most common request was for 'Pharmacy/chemist' concessions (9.8% or 12,000), followed by 'Health/medical/dental services' (9.4% or 11,400) and 'Gas charges/consumption' (9.1% or 11,100).

The most requested concessions in the 70 years and over group were 'Health/medical/dental services' (7.2% or 7,600), 'Pharmacy/chemist' (6.5% or 6,900) as well as 'Same as PCC and VAPCC' (5.8% or 6,100) and 'Food/supermarket/department stores' (5.8% or 6,100).

Future Senior Card holders, people in the 50-59 year age group, were also asked what other concessions they thought should be made available to Seniors. Over one quarter, (26.0% or 47,600) was 'Not sure' and a further 22.7% (41,500) believed that no extra concessions should be made available. Where extra concessions were suggested by respondents, the most common responses were 'Health/medical/dental services' (20.7%), 'Pharmacy/chemist' (15.6%) and 'Shire/Council rates' (12.8%).

SUMMARY OF FINDINGS *continued*

DESIRED ELIGIBILITY CRITERIA

The survey also obtained the opinions of respondents aged 50 years and over on the appropriateness of the eligibility criteria for the Seniors Card. Responses for two of the eligibility criteria, age and hours worked in paid employment, are outlined below. In both criteria, the respondents were permanent residents of Western Australia.

Minimum age for eligibility

Over two thirds (67.9%) of the 410,400 persons aged 50 years and over considered the minimum age should remain at 60 years. Of the remaining 32.1%, almost half (44.5%) thought the minimum age should be 55 years, 6.7% thought it should be 65 years, and 13.2% were unable to give an opinion.

Some difference of opinion on the appropriate minimum age for eligibility was evident across the respondent age groups. The current minimum age of 60 years received much stronger support from both the 60-69 years (77.6%) and the 70 years and over (71.8%) age groups than from the 50-59 years age group (59.1%).

On the other hand, a reduction of the minimum age to 55 years was more strongly supported by the 50-59 years age group (21.2%) than by the 60-69 years (9.3%) and the 70 years and over (8.2%) age groups.

Hours worked per week - limit set for eligibility

Over sixty percent (61.6%) of people aged 50 years and over considered the current limit of 20 hours worked per week was appropriate. Approximately ten percent (9.4%) believed hours worked should not be an eligibility criterion and a further 4.7% considered income, rather than hours worked, should be an eligibility criterion. A number of persons (14.7%) reported they were unable to give an opinion.

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SENIORS(a) WITH/WITHOUT A SENIORS CARD: Selected Characteristics

	With.....		Without(b).....		Total.....	
	'000	%	'000	%	'000	%
Persons aged 60 years and over	139.6	61.0	89.1	39.0	228.7	100.0
Sex						
Male	61.0	56.2	47.5	43.8	108.5	100.0
Female	78.7	65.4	41.6	34.6	120.2	100.0
Age group (years)						
60-64	33.2	51.0	32.0	49.0	65.2	100.0
65-69	37.6	65.4	20.0	34.7	57.6	100.0
70-74	34.1	68.4	15.8	31.6	49.8	100.0
75-79	17.8	66.2	9.1	33.8	26.8	100.0
80 and over	16.9	57.8	12.3	42.2	29.3	100.0
Marital status						
Married/de facto	95.4	61.4	60.0	38.6	155.4	100.0
Separated/divorced	9.5	50.9	9.2	49.1	18.7	100.0
Widowed	30.9	65.0	16.6	35.0	47.6	100.0
Never married	3.8	53.1	3.3	46.9	7.1	100.0
Country of birth						
Australia	79.5	65.7	41.5	34.3	121.0	100.0
New Zealand and other Oceania	*1.3	*60.8	**0.8	**39.2	*2.1	*100.0
United Kingdom and Ireland	36.1	65.8	18.8	34.2	54.9	100.0
Other Europe	12.2	36.5	21.2	63.5	33.3	100.0
Asia	7.0	60.7	4.5	39.3	11.5	100.0
Other	3.5	60.6	*2.3	*39.7	5.9	100.0
Statistical region						
Perth Metropolitan	109.0	63.5	62.7	36.5	171.7	100.0
Ex Metropolitan	30.7	53.8	26.4	46.2	57.0	100.0
Household type						
Person living alone	36.1	60.6	23.4	39.4	59.5	100.0
Married couple only	84.6	64.7	46.1	35.3	130.6	100.0
Married couple with unmarried children	8.9	49.1	9.2	50.9	18.1	100.0
Single parent with unmarried children	3.3	50.9	3.2	49.1	6.5	100.0
Other	6.8	48.6	7.2	51.4	14.0	100.0

(a) Population of Seniors in private dwellings in Western Australia.

(b) Includes persons who had applied for but not received a Seniors Card at the time of the Survey.

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SENIORS: Pension Status and Card Holder Status

Card holder status	PCC/VAPCC.....		No PCC/VAPCC....		Total.....	
	'000	%	'000	%	'000	%
MALES						
Holds current Seniors Card	42.2	57.8	18.8	80.7	61.0	63.3
Does not hold current Seniors Card(a)(b)						
Previously held Seniors Card	8.5	11.6	**0.8	**3.4	9.3	9.7
Has never had Seniors Card	20.0	27.4	3.3	14.0	23.3	24.2
Total	28.5	39.0	4.1	17.4	32.6	33.9
Don't know/never heard of it before (b)	*2.3	*3.2	**0.4	**1.8	*2.7	*2.8
Total	73.1	100.0	23.3	100.0	96.3	100.0
FEMALES						
Holds current Seniors Card	58.5	63.2	20.1	86.0	78.7	67.8
Does not hold current Seniors Card(a)(b)						
Previously held Seniors Card	12.7	13.7	**0.6	**2.6	13.3	11.4
Has never had Seniors Card	19.3	20.8	*2.7	*11.4	24.1	19.0
Total	32.0	34.5	3.3	14.0	37.4	30.4
Don't know/never heard of it before (b)	*2.1	*2.3	—	—	*2.1	*2.3
Total	92.6	100.0	23.4	100.0	116.0	100.0
PERSONS						
Holds current Seniors Card	100.7	60.8	38.9	83.4	139.6	65.8
Does not hold current Seniors Card(a)(b)						
Previously held Seniors Card	21.2	12.8	*1.4	*3.0	22.6	10.6
Has never had Seniors Card	39.3	23.7	5.9	12.7	45.2	21.4
Total	60.5	36.5	7.3	15.7	67.8	32.0
Don't know/never heard of it before (b)	4.4	2.7	**0.4	**0.9	4.9	2.3
Total	165.7	100.0	46.7	100.0	212.4	100.0

(a) Includes persons who had applied for but not received a Seniors Card at the time of the Survey.

(b) Excludes Seniors who are ineligible to hold a Seniors Card.

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ELIGIBLE SENIORS WHO DO NOT HAVE A SENIORS CARD(a): Pension Status and Sex

	PCC/VAPCC.....		No PCC/VAPCC.....		Total.....	
	'000	%	'000	%	'000	%
Males	30.6	90.4	3.3	9.6	33.9	100.0
Females	33.7	91.7	*3.1	*8.3	36.8	100.0
Total	64.3	91.1	6.3	8.9	70.6	100.0

(a) Excludes persons who have applied for but not yet received a Seniors Card.

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FORMER SENIORS CARD HOLDERS(a): Reasons For No Longer Having A Card

Reasons	'000	%
Use other concession/discount card(s)	8.2	36.3
Insufficient information about it	*1.1	*4.8
Forgot to renew	7.8	34.5
Infrequently use the relevant services	*1.7	*7.7
Couldn't be bothered/haven't got round to it	*2.7	*12.1
Did not know when to renew	*1.4	*6.2
Too difficult to renew	*1.0	*4.3
Other	*1.7	*7.4
Total	22.6	100.0

(a) If a person reported more than one reason for no longer having a Seniors Card he/she was counted only once in the total.

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PERSONS ELIGIBLE FOR A SENIORS CARD(a): Reasons for Never Having Applied

Reasons	60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%
Unaware of eligibility	7.7	33.0	5.3	26.4	13.0	30.0
Insufficient information about it	*1.8	*7.8	*2.6	*13.1	4.4	10.2
Use other discount cards, e.g. PCC	5.1	21.8	7.8	39.1	12.9	29.7
Intended to apply but not yet done so	3.4	14.7	*1.4	*7.1	4.8	11.2
Other	4.5	20.3	4.9	24.5	9.4	21.8
Total(b)	23.3	100.0	20.0	100.0	43.3	100.0

(a) Excludes persons who did not know about the Seniors Card, persons who had already applied for but not yet received a Seniors Card, and persons who had previously had a Seniors Card.

(b) If a person reported more than one reason for not applying for the Seniors Card he/she was counted only once in the total.

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SENIORS CARD HOLDERS(a): Methods of Initially Learning About Card

Methods	60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%
Family/friends/neighbours	46.8	57.6	29.6	36.4	76.4	47.0
Media						
Print	12.3	15.2	20.5	25.2	32.8	20.2
Other	4.6	5.6	3.7	4.6	8.3	5.1
Banks	*2.7	*3.3	*2.1	*2.6	4.8	2.9
Senior Citizens/social/sporting clubs	4.6	5.6	6.0	7.3	10.5	6.5
Government departments	4.1	5.1	4.7	5.8	8.8	5.4
Other	5.5	6.8	4.2	5.2	9.8	6.0
Can't recall	8.8	10.8	16.7	20.6	25.5	15.7
Total(b)	81.3	100.0	81.1	100.0	162.4	100.0

(a) Includes persons who had applied for but not yet received a Seniors Card.

(b) If a person reported more than one method of initially learning about the Seniors Card he/she was counted only once in the total.

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MULTIPLE CONCESSION CARD HOLDERS: Card Used for Concessions and Discounts

Concession and discounts	Seniors Card.....		PCC or VAPCC.....		Other.....		Total.....	
	'000	%	'000	%	'000	%	'000	%
Water rebates	*2.5	*3.8	63.1	94.2	*1.4	*2.0	67.0	100.0
Electricity rebates	*3.0	*4.2	67.2	93.9	*1.4	*1.9	71.5	100.0
Bus or train fare concessions	9.9	15.0	54.9	83.8	**0.8	**1.2	65.5	100.0
Drivers licence concessions	*2.0	*3.6	52.3	94.4	*1.1	*2.1	55.4	100.0
Private business discounts	27.8	55.3	22.1	44.0	**0.4	**0.8	50.3	100.0

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MULTIPLE CONCESSION CARD HOLDERS: Why Seniors Card Used Instead Of Other Cards

Reason	Seniors Card Users.....	
	'000	%
Water rebates		
Only recently received PCC/VAPCC	*1.0	*40.3
Seniors Card rebate good enough	*1.0	*40.7
Other	**0.5	**19.0
Total	*2.5	*100.0
Electricity rebates		
Had Seniors Card first	*1.7	*56.1
Seniors Card rebate good enough	*0.9	*30.9
Other	**0.4	**13.0
Total	*3.0	*100.0
Bus or train fare concessions		
Only recently received PCC/VAPCC	**0.7	**6.9
Seniors Card more convenient	4.7	47.9
Habit	*2.4	*24.0
Other	*2.1	*21.3
Total	9.9	100.0
Driving licence concessions		
Had Seniors Card first	*1.3	*62.6
Other	**0.7	**37.4
Total	*2.0	*100.0
Private business discounts		
Some places only take Seniors Card	14.3	51.4
Better discounts available	5.7	20.4
Seniors Card more acceptable	3.9	14.0
Other	4.0	14.2
Total	27.8	100.0

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SENIORS CARD HOLDERS: Why Seniors Card Not Always Used

Reasons	60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%
Forget to use Seniors Card	8.8	12.4	6.4	9.4	15.2	10.9
Lack of knowledge about businesses offering discounts	5.5	7.8	6.3	9.2	11.8	8.5
Tend to use PCC or VAPCC	13.4	19.0	16.2	23.6	29.6	21.2
Discounts available elsewhere	*1.8	*2.5	*1.3	*1.9	*3.0	*2.2
Never/seldom go out	*3.1	*4.4	6.1	8.8	9.2	6.6
Unsure of how to use Seniors Card	*1.6	*2.2	*1.5	*2.2	*3.1	*2.2
No need/can't afford to buy	3.9	5.5	4.1	6.0	8.0	5.7
Discount available only at certain times	*0.9	*1.3	**0.9	**1.3	*1.7	*1.3
No reason	4.4	6.2	3.6	5.2	8.0	5.7
PCC has higher profile	*1.7	*2.4	*1.5	*2.1	3.2	2.3
PCC preferred by service provider	**0.7	**0.9	**0.8	**1.2	*1.5	*1.1
Don't know	**0.6	**0.9	*1.0	*1.5	*1.7	*1.2
Other	4.3	6.1	3.9	5.7	8.2	5.9
Total(a)	70.9	100.0	68.8	100.0	139.6	100.0

(a) If a person reported more than one reason for not using their Seniors Card he/she was counted only once in the total.

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SENIORS CARD HOLDERS: Sources of Discount Information

Sources	60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%
Seniors Card Directory	43.7	61.7	38.8	56.5	82.6	59.1
Government publications or brochures	4.8	6.7	4.4	6.4	9.2	6.6
Seniors Telephone Information Service	**0.4	**0.6	—	—	**0.4	**0.3
Catalogues/advertising	6.1	8.7	4.7	6.8	10.8	7.7
Family/friends/neighbours	8.8	12.5	9.3	13.5	18.1	13.0
Asked at time of purchase	12.5	17.6	7.6	11.0	20.1	14.4
Told at time of purchase	*2.8	*3.9	*2.0	*2.9	4.8	3.4
Information displayed in shops	11.1	15.6	5.2	7.6	16.3	11.7
Other	5.3	7.4	8.0	11.6	13.2	9.5
Total(a)	70.9	100.0	68.8	100.0	139.6	100.0

(a) If a person reported more than one source of Seniors Card discount information he/she was counted only once in the total.

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SENIORS CARD HOLDERS: Activities Made More Accessible by the Seniors Card

Activities made more accessible	Persons(a)	
	'000	%
Transport/travel	15.3	38.5
Entertainment/theatre/movies	24.0	60.3
Sport/recreation/leisure	7.1	17.8
Eating out	5.4	13.6
Education	**0.2	**0.5
Other	*2.3	*5.7
Total	39.8	100.0

(a) If a person reported more than one activity made more accessible because of the Seniors Card he/she was counted only once in the total.

12

SENIORS CARD HOLDERS: Most Significant Benefit Of Seniors Card

Most significant benefit	60-69 years.....		70 years and over...		Total.....	
	'000	%	'000	%	'000	%
Rarely use it/very little/nothing	28.3	39.9	33.1	48.1	61.3	43.9
Discounts/rebates	12.7	18.0	11.3	16.4	24.0	17.2
Government concessions	6.0	8.5	4.4	6.5	10.5	7.5
Transport concessions	10.5	14.8	11.2	16.3	21.7	15.5
Entertainment/movie/theatre discounts	11.4	16.0	5.8	8.4	17.1	12.3
Other	*2.0	*2.8	*3.0	*4.4	5.0	4.0
Total	70.9	100.0	68.8	49.2	139.6	100.0

13

SENIORS CARD HOLDERS: Preferred Method Of Card Renewal Advice

Preferred method	60-69 Years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%
Expiry date on card	26.7	37.6	29.8	43.3	56.4	40.4
Letter from Office of Seniors	25.8	36.4	19.1	27.8	44.9	32.1
Interests						
New card sent automatically	10.0	14.1	8.9	12.9	18.9	13.5
Media notices	*1.9	*2.7	*1.7	*2.5	3.6	2.6
Don't know	4.1	5.8	6.4	9.2	10.5	7.5
Other	*2.4	*3.4	*2.9	*4.3	5.3	3.8
Total	70.9	100.0	68.8	100.0	139.6	100.0

14

EXTRA CONCESSIONS REQUESTED

Extra concessions	50-59 years.....		60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%	'000	%
Health/medical/dental services	37.8	20.7	11.4	9.4	7.6	7.2	56.8	13.8
Health insurance	15.7	8.6	4.7	3.9	*3.0	*2.8	23.4	5.7
Pharmacy/chemist	28.5	15.6	12.0	9.8	6.9	6.5	47.3	11.5
Water rates	9.7	5.3	4.4	3.6	*1.3	*1.3	15.4	3.8
Shire/Council rates	23.4	12.8	9.5	7.8	4.8	4.6	37.7	9.2
Electricity charges/consumption	6.7	3.6	3.9	3.2	**0.7	**0.7	11.3	2.8
Gas charges/consumption	9.4	5.2	11.1	9.1	4.7	4.5	25.3	6.2
All State government utilities/charges	7.9	4.3	3.6	2.9	*1.5	*1.5	13.0	3.2
Communication/telephone charges/postage	13.7	7.5	7.8	6.4	4.5	4.2	26.0	6.3
Air fares/interstate/intrastate travel	11.4	6.2	7.4	6.0	3.7	3.5	22.5	5.5
Motor vehicle licences	6.7	3.6	4.8	3.9	*2.1	*2.0	13.6	3.3
Stamp duty/tax	5.4	3.0	*2.2	*1.8	**0.8	**0.8	8.4	2.0
Same as PCC and VAPCC	5.9	3.2	6.3	5.2	6.1	5.8	18.3	4.5
Everything/anything available	6.8	3.7	*2.1	*1.7	*2.5	*2.3	11.4	2.8
House/car insurance	7.4	4.0	*2.6	*2.1	**0.6	**0.5	10.5	2.6
Food/supermarket/dept stores	6.2	3.4	7.7	6.3	6.1	5.8	20.0	4.9
Bank charges	5.0	2.7	*2.2	*1.8	*0.9	*0.8	8.0	2.0
None	41.5	22.7	27.9	23.0	27.7	26.2	97.1	23.7
Not sure	47.6	26.0	32.3	26.6	34.3	32.4	114.2	27.8
Other	16.2	8.9	14.6	12.0	10.1	9.5	40.9	10.0
Total(a)	182.9	100.0	121.6	100.0	105.9	100.0	410.4	100.0

(a) If a person requested more than one extra concession he/she was counted only once in the total.

15

ELIGIBILITY CRITERIA: Preferred Minimum Age

Minimum age (years)	50-59 years.....		60-69 years.....		70 years and over		Total	
	'000	%	'000	%	'000	%	'000	%
45 or less	0.5	0.2	—	—	—	—	0.5	0.1
46-54	4.2	2.3	**0.8	**0.7	**0.7	**0.6	5.7	1.4
55	38.7	21.2	11.4	9.3	8.6	8.2	58.7	14.3
56-59	*2.6	*1.4	*0.9	*0.7	**0.2	**0.2	3.7	0.9
60	108.1	59.1	94.3	77.6	76.1	71.8	278.6	67.9
61-64	**0.2	**0.1	—	—	**0.2	**0.2	**0.4	**0.1
65 years and over	3.5	1.9	*2.2	*1.8	*3.0	*2.9	8.8	2.1
Don't know	25.0	13.7	12.0	9.9	17.1	16.1	54.0	13.2
Total	182.9	100.0	121.6	100.0	105.9	100.0	410.4	100.0

16

ELIGIBILITY CRITERIA: Preferred Maximum Of Hours Worked Per Week

Hours worked per week	50-59 years.....		60-69 years.....		70 years and over		Total.....	
	'000	%	'000	%	'000	%	'000	%
Unlimited	22.1	12.1	10.5	8.6	6.0	5.6	38.6	9.4
None	*2.5	*1.4	*1.3	*1.1	*2.6	*2.4	6.4	1.6
1-19	*2.2	*1.2	*2.2	*1.8	**0.2	**0.2	4.5	1.1
20	111.5	61.0	78.5	64.6	62.7	59.2	252.7	61.6
21-29	5.8	3.2	*1.8	*1.5	*1.4	*1.4	9.0	2.2
30-39	8.7	4.7	*2.3	*1.9	3.3	3.1	14.3	3.5
40 or more	*2.9	*1.6	*1.0	*0.8	**0.4	**0.3	4.3	1.0
Income should be the criteria	9.2	5.0	6.3	5.2	3.7	3.5	19.2	4.7
Other	—	—	**0.6	**0.5	**0.3	**0.3	*0.9	*0.2
Don't know	18.0	9.9	17.1	14.0	25.4	24.0	60.5	14.7
Total	182.9	100.0	121.6	100.0	105.9	100.0	410.4	100.0

EXPLANATORY NOTES

INTRODUCTION

1 This publication contains results from the Seniors Card Survey that was conducted throughout Western Australia in October 1997 as a supplement to the Australian Bureau of Statistics (ABS) Monthly Population Survey (MPS). The survey was conducted at the request of the Office of Seniors Interests.

2 Information was collected from private households to ascertain the uptake of the Seniors Card, the level of usage of the Card and whether the original purpose of the Card is being achieved.

To be eligible for the Seniors Card, persons need to be aged 60 years and over, be permanent residents of Western Australia, and if in paid employment, work less than 20 hours per week.

The original purpose of the Seniors Card was to improve the quality of life for all Seniors regardless of pension status. By providing a range of concessions and discounts it was anticipated Seniors would be able to participate in a range of activities previously denied them because of financial constraints.

SCOPE AND COVERAGE

3 Information was sought from usual residents and visitors aged 50 years and over in approximately 3,700 private dwellings throughout WA. From these dwellings, 2,191 people were in scope for the survey with 89% or 1,951 fully responding.

4 The survey was conducted during the two weeks commencing Monday, 7 October 1997. One questionnaire was completed for each person aged 50 years and over in selected dwellings. Although the Seniors Card applies only to persons aged 60 years and over, opinions were also sought in the survey from future Senior Card holders (people aged 50–59 years) about Seniors Card eligibility criteria and the types of concessions and discounts they considered should be made available. Information was obtained by face-to-face or telephone interview from each selected adult of the selected households, with the exception of:

- members of the permanent defence forces;
- certain diplomatic personnel of overseas governments, customarily excluded from censuses and surveys;
- overseas residents in Australia; and
- members of non-Australian defence forces (and their dependants) stationed in Australia.

5 Residents of non-private dwellings that provide a communal type of accommodation such as nursing homes and accommodation for the retired or aged (cared) were not covered by the survey.

EXPLANATORY NOTES *continued*

RESPONDENTS

6 It should be emphasised that the responses obtained in this survey were based on the respondent's perceptions about the Seniors Card. A 'Don't know' response could be an indication of either lack of awareness about the Seniors Card or lack of opinion about the issue at hand. It is possible that people in the 50–59 year age group were less familiar with the Seniors Card than people aged 60 years and over and felt they were unable to comment on issues regarding the Seniors Card.

GENERAL ACKNOWLEDGMENT

7 ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated: without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the *Census and Statistics Act, 1905*.

RELATED PUBLICATIONS

8 The ABS produces a wide range of publications of social and demographic statistics. A related ABS publication is *Knowledge and Use of the Queensland Government Seniors Card, Queensland, October 1995* (Cat. no. 4178.3).

9 Current publications produced by the ABS are listed in the *Catalogue of Publications and Products* (Cat. no. 1101.0). The ABS also issues, twice weekly, a *Release Advice* (Cat. no. 1105.0) which lists publications to be released in the next few days. The Catalogue and Release Advice are available from ABS offices.

UNPUBLISHED STATISTICS

10 As well as the statistics included in this and related publications, the ABS may have other relevant unpublished data available. Inquiries should be made to Judith Griffin, Perth (08) 9360 5252 or to any ABS office.

TECHNICAL NOTES

ESTIMATION PROCEDURE

1 The Seniors Card Survey was run as a supplement to the October 1997 Monthly Population Survey (MPS) in WA. From the 3,700 private dwellings enumerated in the MPS, 2,191 respondents aged 50 years or over were surveyed and from these, 1,951 were fully responding, representing a response rate of 89%.

2 Weights for this survey were based on the weights calculated for selections in the Labour Force Survey (see *Labour Force, Australia* (Cat. no. 6203.0)). The LFS-based personal level weights were increased proportionately within each LFS post-stratum to reflect the slightly lower sample size for this survey. These adjusted weights were then scaled so that estimates of the total number of persons matched known benchmarks.

Estimates in this publication show the weighted number of persons falling into the relevant categories.

RELIABILITY OF ESTIMATES

3 Estimates in this publication are subject to non-sampling and sampling errors.

NON-SAMPLING ERRORS

4 Non-sampling errors may arise as a result of errors in the reporting, recording or processing of the data and can occur even if there is a complete enumeration of the population. Non-sampling errors can be introduced through inadequacies in the questionnaire, non-response, inaccurate reporting by respondents, errors in the application of survey procedures, incorrect recording of answers, and errors in data entry and processing.

It is difficult to measure the size of the non-sampling errors and the extent of these errors could vary considerably in significance from survey to survey and from question to question. However, every effort is made in the design of the survey and development of survey procedures to minimise the effect of these errors.

SAMPLING ERRORS

5 As estimates from this survey are based on information obtained from the occupants of a sample of dwellings, they are subject to sampling variability. That is, they may differ from the figures that would have been produced if all in-scope dwellings had been included in the collection. This variability, which is known as *sampling error*, can be estimated from the sample data. One measure of the sampling error is given by the standard error (SE), which indicates the degree to which an estimate may vary from the 'true' population figure. There are about two chances in three that a sample estimate differs from the true population value by less than one SE, and about 19 chances in 20 that the difference will be less than two SEs.

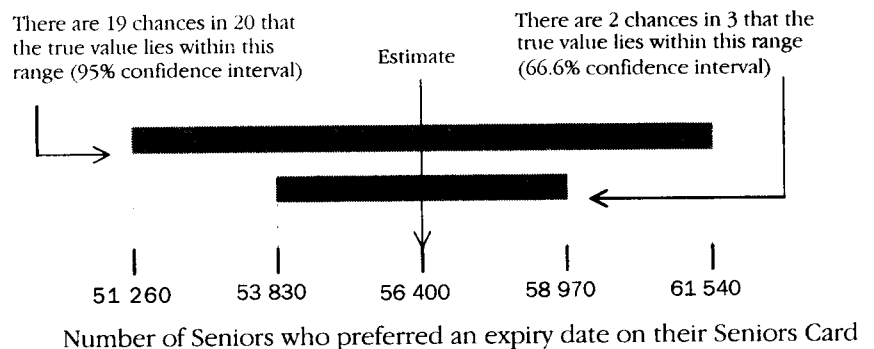
TECHNICAL NOTES *continued*

SAMPLING ERRORS *continued*

Table T1 shows SEs for estimates of the total number of persons falling into any of the categories in the tables in this publication. These SEs have been estimated from a SE model. First of all, SEs were explicitly calculated for selected key variables using the method of random groups (see chapter 2 of K.L. Wolter, *Introduction to Variance Estimation*, Springer Series in Statistics, Springer-Verlag, New York, 1985). The key variables chosen were 'Preferred method of Card renewal', 'Most significant benefit of Seniors Card', 'Minimum age for eligibility' and 'Maximum number of hours permitted to work for eligibility'. To improve the stability of these SE estimates, a model was fitted linking the size of the estimates with the size of the SE. The model fitted was a quadratic regression of relative SE against estimate size, on a logarithmic scale.

USE OF THE STANDARD ERROR

6 The SEs shown in table T1 can be used to produce confidence intervals for the estimates shown in this publication. Linear interpolation and rounding should be used to calculate the SE of estimates falling between the sizes of estimates listed in the table. For example, the estimated number of Seniors who preferred an expiry date on their Seniors Card to let them know when the Card was due for renewal was 56,400 (from table 13). From table T1, a SE of 2,570 is obtained (after applying linear interpolation and rounding). There are about two chances in three that the figure that would have been produced from a full enumeration lies between 53,830 and 58,970 (i.e. $56,400 - 2,570$ and $56,400 + 2,570$). There are about 19 chances in 20 that the true value is in the range 51,260 and 61,540 (i.e. $56,400 - (2 \times 2,570)$ and $56,400 + (2 \times 2,570)$).



RELATIVE STANDARD ERROR

7 The SE can also be expressed as a percentage of the estimate and this is known as the *relative standard error* (RSE). The RSE is calculated by dividing the SE of an estimate by the estimate and expressing it as a percentage. That is:

$$RSE(x) = \frac{SE(x)}{x} \times 100$$

(where x is the estimate and SE(x) is the standard error of the estimate).

For example, the RSE for the number of persons who preferred an expiry date on their Seniors Card is:

$$(2,570/56,400) \times 100 = 4.6\%$$

RELATIVE STANDARD ERROR *continued*

The RSE is a useful measure in that it provides an immediate indication of the percentage errors likely to have occurred due to sampling.

Proportions and percentages formed from the ratio of two estimates are also subject to sampling error. The size of the error depends on the accuracy of both the numerator and the denominator. The approximate formula for the RSE of a proportion or percentage is:

$$RSE(x/y) = \sqrt{[RSE(x)]^2 - [RSE(y)]^2}$$

Note: This formula only applies in those situations where *x* is a subset of *y*, as is the case for all percentages in this publication.

For example, the percentage of persons who preferred an expiry date on their Seniors Card was 40.4% (from table 13). Interpolating from table T1, the numerator (56,400) has an SE of 2,570 (see previous example, paragraph 6). Similarly, the denominator (139,600) has an SE of 3,550. Therefore, the RSE for the percentage would be:

$$\begin{aligned} RSE(40.4\%) &= \sqrt{[2,570/56,400 \times 100]^2 - [3,550/139,600 \times 100]^2} \\ &= \sqrt{4.6^2 - 2.5^2} = 3.9\% \end{aligned}$$

8 In general, for the estimates in this publication, the RSE of estimates of percentages are either equal to or slightly less than the RSE for the corresponding numerator estimates.

For all tables in this publication, only estimates with RSE of 25% or less, and percentages based on such estimates, are considered sufficiently reliable for most purposes. However, estimates and percentages with RSE between 25% and 50% have been included, preceded by the symbol * to indicate that they are subject to high standard errors and should be used with caution. Some estimates and percentages with an RSE of more than 50% have also been included in this publication and are preceded by the symbol **. These estimates have a much higher standard error and should be used with extreme caution. Those users who require more detailed data and who are prepared to take the necessary precautions, can be provided with data upon request.

TECHNICAL NOTES *continued*

T1 Standard errors of estimates of households

<i>Size of estimate no. of persons</i>	<i>Standard error no.</i>	<i>Relative standard error %</i>
300	260	85.0
400	300	73.8
500	330	66.1
600	360	60.3
700	390	55.7
800	420	52.0
900	440	49.0
1 000	460	46.4
1 100	490	44.1
1 200	510	42.1
1 300	530	40.4
1 400	540	38.8
1 500	560	37.4
1 600	580	36.2
1 700	600	35.0
1 800	610	34.0
1 900	630	33.0
2 000	640	32.1
2 100	660	31.3
2 200	670	30.5
2 300	690	29.8
2 400	700	29.1
2 500	710	28.4
3 000	770	25.7
3 500	830	23.6
4 000	880	21.9
4 500	930	20.5
5 000	970	19.3
6 000	1 050	17.4
8 000	1 190	14.8
10 000	1 300	13.0
20 000	1 730	8.6
30 000	2 020	6.7
40 000	2 260	5.6
50 000	2 460	4.9
60 000	2 630	4.3
70 000	2 780	3.9
80 000	2 920	3.6
90 000	3 040	3.3
100 000	3 160	3.1
125 000	3 420	2.7
150 000	3 640	2.4
175 000	3 830	2.1
200 000	4 010	2.0
300 000	4 580	1.5
400 000	5 020	1.2
500 000	5 380	1.0

G L O S S A R Y

- Bus or train fare concessions** As well as concessions on normal Transperth bus, train and ferry services, PCC, VAPCC and Seniors Card holders are entitled to concessions on privately operated public bus services within WA country towns and on privately operated public bus services between WA towns.
- Business discounts** Business discounts, including shopping and entertainment, are made available to concession card holders by private enterprise organisations. Provision of these discounts is at the discretion of the business proprietor.
- Drivers licence concession** Aged pensioners who are PCC holders and Department of Veterans Affairs pensioners holding PCC cards (who would be eligible for the aged pension) receive drivers licences free. All other PCC and Seniors Card holders are entitled to 50% discount.
- Electricity concession** The full rebate on supply charge for electricity is available to PCC, VAPCC and Seniors Card holders. To claim this rebate, card holders present their card to Western Power and the concession is automatically allowed with each account. Unless circumstances change, e.g. moving to another residential property, card holders are only required to present their cards once.
- Pensioner Concession Card (PCC)** The PCC is issued by the Department of Social Security and is subject to means testing.
- Pension status** A person is deemed a 'Pensioner' if he or she is in receipt of a Pension issued by the Department of Social Security or the Department of Veterans Affairs.
- Seniors Card** The Seniors Card was introduced in WA in 1988 and is available to all persons aged 60 years and over who are permanent residents of WA and who do not work 20 or more hours per week in paid employment. It was set up with the aim of improving the quality of life of senior citizens by providing card concessions and discounts to all persons regardless of pension status.
- Veteran Affairs Pensioner Concession Card (VAPCC)** The VAPCC issued by the Veterans Affairs Department has the same benefits as the PCC as well as additional benefits specifically for war veterans.
- Water rebate** Holders of PCC, VAPCC and Seniors Cards are entitled to a rebate on the annual service charge (up to 25% for Seniors Card and up to 50% for PCC and VAPCC). To obtain this concession, card holders present their concession card to the Water Corporation and the concession is automatically allowed with each account. Unless circumstances change, e.g. moving to another residential property, card holders are only required to present their cards once.

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