

Enhancing the Seniors Card Scheme - Action Plan

August 2005

TABLE OF CONTENTS

INTRODUCTION

What is the Seniors Card Scheme?.....	3
---------------------------------------	---

BENEFITS OF THE SCHEME

For Seniors.....	4
------------------	---

For Business.....	4
-------------------	---

CANBERRA'S AGEING POPULATION.....4

Implications of an Ageing Population on the Seniors Card Scheme.....	5
----------------------------------------------------------------------	---

DEVELOPMENT AND IMPLEMENTATION OF THE SENIOR'S CARD ACTION PLAN.....5

ACT Government Benefits for ACT Seniors Card Holders	6
------------------------------------------------------------	---

ACTION PLAN

Key Theme Areas	6
-----------------------	---

KEY THEME AREA 1 –Senior Cardholders.....7

Expand the use of the Seniors Card.....	7
-----------------------------------------	---

Increase Government Concessions and Interstate Reciprocity.....	7
-----------------------------------------------------------------	---

Review the Effectiveness of the Seniors Card directory.....	7
-------------------------------------------------------------	---

KEY THEME AREA 2 – Support for ACT Business.....9

Promote and Support Business Participation.....	9
-------------------------------------------------	---

Data Collection and Analysis.....	10
-----------------------------------	----

Review the Seniors Card Business Excellence Awards.....	10
---------------------------------------------------------	----

KEY THEME AREA 3 – Promotion, Communication & Evaluation12

Implement the Strategic Actions contained within this plan.....	12
-----------------------------------------------------------------	----

Actively promote the Seniors Card Scheme.....	12
-----------------------------------------------	----

Promote the Economic Value of Seniors in the ACT.....	12
-------------------------------------------------------	----

Promote the Seniors Card Scheme electronically.....	13
-----------------------------------------------------	----

Link Seniors Card Advertising/ Promotional Activities with other Promotional Activities.....	13
----------------------------------------------------------------------------------------------	----

Introduction

What is the Seniors Card Scheme?

The Seniors Card Scheme provides a card giving business discounts and government concessions to seniors and is consistent with the ACT Government Social Plan. The scheme operates in all of the different states and territories across Australia and the administration of the scheme is the responsibility of each State and Territory Government. Administration of the Seniors Card Scheme is not a Commonwealth responsibility. Each jurisdiction operates its own Seniors Card and the eligibility criteria and the range of benefits available throughout the Scheme can vary between the different states and Territories. Managers of the scheme across the States and territories meet on an annual basis to share their achievements and to exchange information and ideas.

The Seniors Card Scheme in the ACT was first launched in 1990. In the ACT, 94% of eligible seniors hold a Seniors Card and it is estimated that 60% of the 40,000+ ACT Cardholders actively use their card when buying goods and services. Persons aged 60 years or over who are permanent residents of the ACT, and not in paid employment for more than 20 hours per week are eligible for a Seniors Card. Today more than 400 ACT businesses are registered with the scheme.

A Seniors Card Directory is published bi-annually by the ACT Council of the Ageing (COTA) on behalf of the ACT Government. This directory provides Senior Card Holders with information and contact details on businesses that offer discounts. Last year over 25,000 copies of the directory were directly mailed to cardholder households. A copy of the directory is available through ACT Government shopfronts, public libraries, the Dickson Motor Registry and COTA National Seniors office in Hughes.

The ACT Government provides annual funding for the operation of the Seniors Card through a contractual arrangement. This arrangement provides for quarterly monitoring and reporting on new uptake by businesses and seniors.

Some interstate businesses will recognise an ACT Seniors Card and in some countries, particularly Great Britain and the United States of America, businesses will provide holders of an ACT Seniors Card with discounts on goods and services, although no formal international agreements are in place. Some ACT businesses will also recognise other Seniors Cards from different jurisdictions. Businesses listed within different State and Territory directories who display an Australian symbol after or before their business name offer a discount to any Seniors Card holder regardless of the state in which the card was issued.

BENEFITS OF THE SCHEME

For Seniors

By giving something back to older members of the community, the Seniors Card scheme aims to improve the quality of life for older people by increasing their spending power and enabling seniors to increase their participation in community life.

For Business

For businesses, belonging to the Seniors Card scheme provides access to the seniors market. By providing an exclusive shopping incentive to Seniors Cardholders, businesses have an opportunity to build their client base and subsequently their business. The service directory specifically targets older people, making good use of advertising dollars. Businesses providing a Seniors Card discount have access to the fastest growing market segment in the ACT.

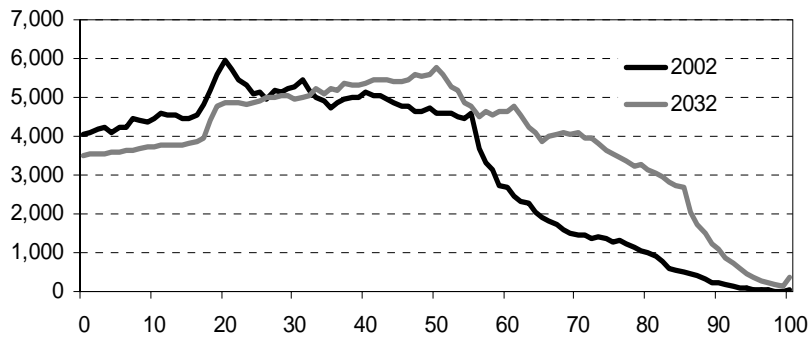
CANBERRA'S AGEING POPULATION

Canberra's population is projected to grow by 67,000 over the next 30 years, and the age structure will change considerably. There will be population decline for almost every age up to 32, with this group in total declining by 19,000, including a decline of 10,000 for the 0-14 age group.

In contrast, the population over 32 is projected to grow by 86,000, with 68,000 of this (equivalent to the entire growth in the total population) being for people aged 60 years and over. The most rapid growth will be for the oldest age groups; the 85 years and over group is projected to more than quadruple in number from less than 3,000 now, to over 15,000 in 30 years. The largest growth is for those aged in their 70s. In 30 years time, Canberra will have 23,000 more people aged in their 70s (nearly 3 times) than it has now.

The most significant component of the ageing process occurs as large numbers of baby boomers move into their 60s and, later, into their 70s, and the smaller numbers of depression and war babies move into older age groups or die. In the 1980s, 30% of all Canberra's growth came from people in their 40s. In the last decade, 60% of growth came from people in their 50s.

The following graph shows the different age structure for Canberra in 2032 compared with 2002. It shows the decrease in the younger age groups, and the increase in the older age groups.



AGE STRUCTURE OF POPULATION, 2002, 2032

Implications of an Ageing Population on the Seniors Card Scheme

The implications of an ageing population on the Seniors Card Scheme means there are benefits to be gained for seniors through increased use of the card and increased business opportunities for business.

DEVELOPMENT AND IMPLEMENTATION OF THE ACT SENIOR'S CARD ACTION PLAN

In response to an ageing population the ACT Government has increased core funding for the operation of the Seniors Card Scheme in the ACT and renewed the contractual arrangements for a further three years. On top of this in the 2004 budget the ACT Government allocated a further amount of \$123,000 over four years to enhance the scheme. This amount will be used to recruit more businesses and to promote and expand the scheme.

Enhancing the Seniors Card Scheme – Action Plan details the actions to be undertaken to expand the scheme. The development of this plan originated from a strategic planning held in November 2003. This meeting was attended by representatives from COTA, SCOA, the ACT Office for Ageing, AIR, Probus, Volunteering ACT and other interested community members.

From the discussions held during the planning day a number of recommendations arose for improving and enhancing the operation of the ACT Senior's Card Scheme. It is the basis of these recommendations that have formed the actions within the *Enhancing the Seniors Card Scheme Action Plan*. During the planning day it was agreed that a proactive and dedicated committee be established to provide:

- strategic direction for COTA in relation to the Seniors Card Scheme;
- to oversight and implement the recommendations, as contained in the action plan; and
- to report implementation progress to the Chief Minister.

ACT Government Benefits for ACT Seniors Card Holders

Benefits offered by the ACT Government include:

- discounts offered by ACTION Buses for travel during off-peak periods including all day, weekends and public holidays;
- a discount on ACT dog registration through ACT Government Shopfronts;
- a substantial concession on the registration component of privately registered motor vehicles (registered in card holders name only); and
- a subsidy towards the purchase of spectacles through a provider of your choice. Subsidy is available every two (2) years.

ACTION PLAN

Key Theme Areas (KTA)

Enhancing the Seniors Card Scheme Action Plan contains three key theme areas. Under each key theme area a list of strategic actions, objectives and expected outcomes are detailed along with the name of the organisation responsible for implementing each action. The three key theme areas are:

Key theme Area 1:

SENIOR CARDHOLDERS

Key theme Area 2:

SUPPORT FOR ACT BUSINESS

Key theme Area 3:

PROMOTION, COMMUNICATION & EVALUATION

Key Theme Area 1 – SENIOR CARDHOLDERS				
Strategic Action	Objective	Expected Outcomes	Responsibility	Priority
1: Expand the use of the Seniors Card.	1.1: Educate and promote the benefits of the Seniors Card Scheme more effectively to Canberra seniors.	1.1: Cardholders are more familiar with and use the Scheme more often.	1.1: COTA, OFA, Committee & Members	1
2: Increase Government concessions and interstate reciprocity	2.1: Educate and promote the benefits of enhancing the Seniors Card Scheme to Governments to increase funding and support for the Scheme.	2.1: Government support for the Seniors Card Scheme is improved.	2.1: COTA & OFA	2
	2.2: Highlight the benefits of the Seniors Card Scheme to interstate Governments and encourage interstate reciprocity.	2.2: Interstate reciprocity is improved.	2.2: COTA & OFA	2
3: Review the effectiveness of the Seniors Card directory.	3.1: Establish a mechanism for reviewing the effectiveness of the Seniors Card directory.	3.1: Conduct a series of focus groups involving Senior Cardholders. Use the information gained to improve the effectiveness of the directory.	3.1: COTA, OFA & Committee	1

Key Theme Area 1 – SENIOR CARDHOLDERS CONT.				
Strategic Action	Objective	Expected Outcomes	Responsibility	Priority
3: Review the effectiveness of the Seniors Card directory Cont.	3.2: Establish a mechanism for reviewing the effectiveness of the Seniors Card directory Cont.	3.2: The Seniors Card directory is improved.	3.2: COTA & OFA	2
	3.3: Include a tick box on the Seniors Card application form where members may request that a copy of the directory not be posted.	3.3: Savings are made and re-directed into other areas of the Scheme.	3.3: COTA	2
	3.4: List ACT Government concessions in the index of the Seniors Card directory.	3.4: Senior Cardholders are able to find ACT Government concessions more easily.	3.4: COTA	1

Key Theme Area 2 –SUPPORT FOR ACT BUSINESS				
Strategic Action	Objective	Outcomes	Responsibility	Priority
1: Promote & support business participation in the Seniors Card Scheme.	1.1: Develop a support campaign for Seniors Card business partners, involving engaging the business sector through different forums to establish business needs.	1.1.1: Conduct a survey across the business sector to assist in establishing business support needs. Other interstate surveys maybe accessed and adapted for this purpose.	1.1.1: COTA	1
		1.1.2: Develop/design an email newsletter for business partners.	1.1.2: COTA	3
		1.1.3: Develop/design an electronic database of business partners.	1.1.3: COTA	1
		1.1.4: Send thank you letters to business participants from the Chief Minister.	1.1.4: COTA, OFA	1
	1.2: Promote the senior tourist market as a viable part of the seniors market to businesses.	1.2: Business opportunities are increased through the identification/realisation of a broader senior's market in the ACT.	1.2: COTA	2

Key Theme Area 2 –SUPPORT FOR ACT BUSINESS CONT.				
Strategic Action	Objective	Outcomes	Responsibility	Priority
1: Promote & support business participation in the Seniors Card Scheme Cont.	1.3: Actively promote and educate the business sector on the benefits of joining the Seniors Card Scheme	1.3: The breadth and number of businesses offering discounts to seniors is expanded.	1.3: COTA, OFA & Committee	1
	1.4: Develop/review criteria for advertising inclusions and protocols for the Seniors Card directory.	1.4: Criteria for businesses advertising in the Seniors Card directory is made easier.	1.4: COTA	1
2: Data collection and analysis.	2.1: Liase with the Seniors Card Holders to obtain data concerning the frequency of use of the card.	2.1: Data analysis is used to improve future planning.	2.1: COTA	2
3: Review the Seniors Card Business Excellence Awards	3.1: Enhance the profile/prestige of the Seniors Card Business Excellence Awards.	3.1.1: Invite the Chief Minister or alternatively a high profile ACT spokesperson to present the Awards.	3.1: COTA Committee	2
		3.1.2: Attach or link the Seniors Card Business Excellence Awards to another highly recognised ACT industry/business award.(Seniors Expo)	3.2: COTA Committee	2

Key Theme Area 2 –SUPPORT FOR ACT BUSINESS CONT.				
Strategic Action	Objective	Outcomes	Responsibility	Priority
3: Review the Seniors Card Business Excellence Awards Cont.	3.1: Enhance the profile/prestige of the Seniors Card Business Excellence Awards Cont.	3.1.3: Develop/review criteria for Senior Card Business Excellence Awards.	3.3: COTA, OFA & Committee	1
		3.1.4: Establish clear guidelines for nominations to the Seniors Card Business Excellence Awards.	3.4: COTA, OFA & Committee	1
	3.2: Improve understanding of what the Seniors Card Business Excellence Awards mean to the business sector.	3.2.1: Include information gained from the business sector in reviewing the Seniors Card Business Excellence Awards.	3.2: COTA, OFA & Committee	1

Key Theme Area 3 – PROMOTION, COMMUNICATION & EVALUATION				
Strategic Action	Objective	Outcomes	Responsibility	Priority
1: Implement the strategic actions contained within this plan.	1.1: Establish the Seniors Card Committee.	1.1: Terms of reference and operation of the Seniors Card Committee are defined. Committee meetings are held frequently.	1.1: COTA and OFA	1
2: Actively promote the Seniors Card Scheme.	2.1: Promote the Seniors Card and Directory as targeting a specific market.	2.1: The awareness of the Seniors Card Scheme and directory is increased and it's profile is raised.	2.1: COTA Committee	2
	2.2: Promote the use of the Seniors Card character/logo to businesses to increase recognition of the scheme.	2.2: The use of the Seniors Card logo is increased and more prevalent across the ACT business sector.	2.2: COTA Committee	2
	2.3: Engage volunteers to act as ambassadors for promoting the Seniors Card to businesses and cardholders.		2.3: COTA Committee	2
3: Promote the economic value of seniors in the ACT.	3.1: Produce a publication based on census data which demonstrates the economic value of Seniors in the ACT.	3.1: A publication is produced that describes the economic value of seniors in the ACT. This publication is distributed and promoted to potential new business members.	3.1: COTA Committee	3

Key Theme Area 3 – PROMOTION, COMMUNICATION & EVALUATION CONT.				
Strategic Action	Objective	Outcomes	Responsibility	Priority
4: Promote the Seniors Card Scheme electronically.	4.1: Develop a Seniors Card website with appropriate informative material.	4.1: Information concerning the Seniors Card Scheme is electronically available on the internet.	4.1: COTA & OFA	1
	4.2: Place the Seniors Card directory on the website.	4.2: The seniors card directory is electronically accessible from the Seniors Card website.	4.2: COTA & OFA	1
	4.3: Include colour advertisements on the Website database.	4.3: Website database is more user friendly	4.3: COTA & OFA	3
5: Link Seniors Card advertising/promotional activities with other promotional activities.	5.1: Link in with the Seniors Day at the Canberra Show promotional activities.	5.1: Seniors Card is promoted during the Seniors Day at the Canberra Show 2005.	5.1: COTA	1
	5.2: Link in with the Seniors Marquee promotional activity during the Multicultural Festival.	5.2: Seniors Card Scheme is promoted along with other Seniors activities during the Multicultural Festival.	5.2: COTA & OFA	1
	5.3: Promote the Seniors Card Scheme at the Chief Ministers Concert.	5.3: The Seniors Card Scheme is promoted at the Chief Ministers Concert.	5.3: COTA & OFA	1