

Ethnic Seniors' Clubs and Groups

Planning for the future of seniors' groups in
Victoria

Discussion Paper



The Voice of Multicultural Victoria

Ethnic Communities' Council of Victoria Inc. (ECCV) is the voice of multicultural Victoria. As the peak policy advocacy body for ethnic and multicultural organisations in Victoria, we are proud to have been the key advocate for culturally diverse communities in Victoria. Since 1974 we have been the link between multicultural communities, government and the wider community.

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Foreword

The Ethnic Communities' Council of Victoria (ECCV) is the peak policy advocacy organisation for ethnic and multicultural organisations in Victoria. ECCV has a membership of over 200 organisational and individual members including eight Ethnic Communities' Councils in regional Victoria.

A focus of ECCV's aged care policy advocacy includes:

- Equitable access of seniors from non-English speaking backgrounds to services in health and ageing;
- Prevention of elder abuse in culturally diverse communities;
- Culturally appropriate service provision to seniors from non-English speaking backgrounds, economic sustainability;
- Capacity building of ethno-specific services to seniors from non-English speaking backgrounds, and issues related to seniors' wellbeing.

For a number of years, ECCV has identified the need to advocate on behalf of ethnic seniors' clubs and culturally diverse seniors' groups and their members. This discussion paper summarises the key issues that ethnic seniors' clubs and culturally diverse seniors' groups face and are based on substantial community consultations.

Ethnic seniors' clubs and culturally diverse seniors group are vital in supporting ethno-specific agencies, healthcare organisations, and the Victorian Government in the area of prevention of social isolation, community awareness-raising on elder abuse and supporting the healthy ageing of seniors from non-English speaking backgrounds.

In 2016, it was estimated that there are approximately 735 ethnic and multicultural seniors' clubs and associations in Victoria with a combined membership of 68,000 senior Victorians.

We thank representatives from ethnic seniors' clubs and culturally diverse senior's groups for sharing their insights with us and supporting our organisation either as ECCV members or working collaboratively with us.

We hope that this discussion paper will help service providers, community organisations, and Government to inform their planning.

We commend this paper to the Victorian Government to assist in their future planning in relation to seniors' wellbeing and healthy ageing. We look forward to discussing the recommendations of this Discussion Paper with the Victorian Government with a view to promoting the healthy ageing of seniors from non-English speaking backgrounds in Victoria.



Cr Kris Pavlidis

Chairperson



Marion Lau OAM JP

Convener - Aged Care Policy Committee

Executive Summary

This discussion paper on Ethnic Seniors Clubs and Groups summarises the key issues that arose from ECCV's consultations and discussions with representatives from ethnic senior citizens' clubs and culturally diverse seniors groups. It is intended to guide Victorian Government planning in relation to healthy ageing policies and promotion of active and social participation of seniors from non-English speaking backgrounds in Victorian community life.

The findings underline the importance of ethnic seniors clubs and groups to maintain the wellbeing of seniors from non-English speaking backgrounds in Victoria for the years to come. It builds on the long-term ECCV policy advocacy for seniors from non-English speaking backgrounds.

The discussion paper also includes sixteen key recommendations to assist State Government planning directed at ethnic seniors clubs and culturally diverse seniors groups and the wellbeing and health of seniors from seniors from non-English speaking backgrounds.

The Sixteen recommendations focus on the purpose and benefits of seniors groups, their membership structure, governance and financial administration, innovative, languages, digital literacy and emerging challenges in the years to come.

Recommendations

ECCV is pleased to present the following recommendations:

1. That the Victorian Government continues to provide funding for senior citizen's clubs and culturally diverse seniors groups through the Participation for CALD Seniors Grants Program, to enable them to arrange social outings that benefit the physical and mental health of club members and to promote the social wellbeing and connectedness of seniors' groups members.
2. That the Australian Government funds in-language information sessions at ethnic senior citizens' clubs and culturally diverse seniors group run by staff members from My Aged Care.
3. That ethnic senior citizens' clubs and culturally diverse seniors groups are encouraged and funded to build links with one another and engage in cross-cultural activities, but in a manner that is sensitive to members who value stability and continuity.
4. That Consumer Affairs Victoria provide a short, plain English guide or checklist to seniors club committees, to assist in the filing of annual reports, insurance plans, and other matters of financial and legal compliance.
5. That the Victorian Multicultural Commission, Department of Health and Human Services, local governments and other relevant bodies, prioritise grant funding for programs and activities conducted jointly by seniors clubs and groups from different cultural communities to promote cross-cultural understanding.
6. That the Victorian Government and its relevant bodies, such as the Victorian Multicultural Commission and Consumer Affairs Victoria, provide governance training sessions to ethnic seniors' clubs committee members on succession planning and legal compliance.
7. That the Victorian Multicultural Commission provides funding to meet the costs of running ethnic senior citizens' clubs and culturally diverse seniors groups through targeted grants programs for seniors' groups.
8. That the Victorian Multicultural Commission considers establishes a pool of funding that is available to seniors clubs in order to assist with the grieving process after the death of a club member including covering basic transport cost for club members to attend funerals.
9. That the Victorian Government provides an annual grant of \$500 to ethnic seniors' clubs and groups to enable groups to involve members in the clubs' annual celebration.
10. That the Victorian Government develops a comprehensive strategy to ensure that ethnic seniors' clubs have ongoing access to public liability insurance.
11. That local governments in Victoria continue to provide grant funding for ethnic seniors' clubs through programs such as the Community Meals Subsidy Program, to enable clubs to provide culturally-appropriate meals to their members.
12. That Consumer Affairs Victoria provides Incorporated Association Rules in bilingual formats and plain English versions.
13. That paper-based options for reporting, registration, compliance and grant applications be maintained until such time that club representatives report to Victorian Government that they are comfortable with fully digitalised systems.

14. That local governments consider facilitating workshops with club governors and federation representatives to enable sharing of resources and best practice models between clubs from different communities.
15. That the Victorian Government plans for at least another twenty years of ethnic senior citizens' clubs and culturally diverse seniors groups, and develops a strategy to engage with culturally diverse clubs and groups to support their needs.
16. That the Victorian Government commits to long-term and on-going funding to ECCV for policy advocacy on behalf of seniors from non-English speaking backgrounds in Victoria.

Background

Victoria's success as a multicultural society can be attributed to many factors. Foremost amongst these have been government policies that have supported people from diverse backgrounds including the diversity of cultural and language groups in Victoria. Another key aspect of the success has been the support that culturally and linguistically diverse individuals have extended to one another, through formal and informal support networks. A key piece of this support has come in the form of senior citizens' clubs and culturally diverse seniors' groups for older Victorians from migrant backgrounds.

“The Municipal Association of Victoria estimates there are approximately 735 ethnic and multicultural seniors' clubs and associations in Victoria, and that around 68,000 Victorians are members of ethnic seniors' clubs”

Ethnic senior citizens' clubs have provided a bedrock of support for senior citizens from culturally and linguistically diverse backgrounds for close to 70 years. The Municipal Association of Victoria estimates there are approximately 735 ethnic and multicultural seniors' clubs and associations in Victoria, and that around 68,000 Victorians are members of ethnic seniors' clubs.¹ This figure constitutes more than half the total membership of senior citizens' clubs in the state.

Ethnic senior citizens' clubs provide a variety of social and cultural activities for their members, as well as education, health programs and information sessions. They also provide a safe cultural space for senior citizens to relax and spend time with people from similar backgrounds.

Clubs have memberships ranging from a dozen or so, to many hundreds. They are typically governed by a management committee under the leadership of a president, often supported by a vice-president, secretary and/or treasurer. In some cases, clubs are to a large extent dependent on the time and effort of a single person, or small governing group. Positions are unpaid, so clubs are reliant on the time and goodwill of volunteers.

Clubs have generally relied on some form of government assistance to cover their costs, whether in the form of grants, local council support, or funding through the Commonwealth Home Support Programme (CHSP).

¹ Municipal Association of Victoria, 2016, [New Futures for Senior Citizen Centres and Clubs: A Report for Local Government](#), pp.33-34.

Role, Purpose and Benefits

Ethnic senior citizens' clubs provide many social, health, and practical benefits for their members. Perhaps most significantly, they provide an environment that generates confidence and interaction between senior citizens, so that they feel comfortable to express their culture, eat their favourite food, and socialise using their preferred language. By providing community and social support to older people's lives, and serving as a forum for information-sharing, clubs help seniors remain active, healthy and engaged, and can prevent premature entry into aged care.

Alleviating chronic loneliness

Chronic loneliness is estimated to affect 7 - 12% of people aged 60 and over.² Older people from culturally and linguistically diverse backgrounds face a number of factors that can exacerbate feelings of isolation, such as difficulties understanding how to access support services, and intergenerational change that may reduce cultural connection with their own family.³ By providing a supportive social environment to people who may have reached retirement age and feel isolated from other potential social and leisure activities, ethnic seniors' clubs play a significant role in reducing the risk of seniors becoming socially isolated or experiencing loneliness. This value can often extend beyond the lives of club members themselves.

Many clubs have arrangements for members to visit culturally-isolated residents of aged care facilities, in order to provide opportunities for social engagement, culturally-appropriate meals and an opportunity to converse in their preferred language. Club gatherings are often an important part of the weekly routines of members. Members gather to participate in social activities such as cards, bingo and dominoes, cultural activities such as sewing, crafts, music and dance, and physical activities such as light exercise, yoga and tai chi. Clubs provide culturally-appropriate meals for members, generally cooked and prepared by volunteer club members.

Many members also appreciate the opportunity simply to be in the company of people from similar backgrounds, speak the language with which they are most comfortable, and spend time in an environment in which they can relax and feel safe. As first-generation migrants age, many find that they become less proficient in English and more comfortable speaking the language they spoke as children. Clubs provide an arena in which they are able to do this.

The range of activities undertaken by members varies greatly between clubs. Indeed, many groups that are considered in this paper do not identify as "clubs", and may not occupy a physical space. They consist instead of gatherings of senior citizens from different communities in order to partake in activities at various sites. Most clubs make an effort to provide members with offsite activities, or take members on appropriate outings. Outings may be to places such as restaurants, hotels, theatres, farms, community gardens, or anywhere that members will enjoy and that enable participation in healthy activities.

One club based in inner-Melbourne reported to ECCV that it arranges biannual camping trips for its members, to places such as Bendigo, the Dandenong Ranges and the Mornington Peninsula. These trips, usually over a period of four days, are highlights of the members' years, as most members would otherwise be entirely dependent on their families for travel opportunities. As such, these trips also provide respite to family carers.

² Commissioner for Senior Victorians, 2016, [Ageing is everyone's business: A report on isolation and loneliness among senior Victorians](#), p.12.

³ *Ibid.*, pp 16-17.

Recommendation 1

That the Victorian Government continues to provide funding for senior citizen's clubs and culturally diverse seniors groups through the Participation for CALD Seniors Grants Program, to enable them to arrange offsite activities that benefit the physical and mental health of club members and to promote the social wellbeing and connectedness of seniors' groups members.

Intergenerational barriers to information and support

Clubs can also be vital sources of information and support for people facing the many challenges of the ageing process, and facing important life decisions. Elderly seniors may no longer have the family support upon which they had previously relied, so the support and counsel of peers can take on particular importance. Many migrants left the elderly generation behind when they moved to Australia as young adults, and therefore have no direct experience of ageing, and no example to follow. This can in turn lead the following generation to be unsympathetic to their elders if they feel that they aren't coping with ageing as well as they should. The children of ageing migrants may not understand that their elders are having to navigate the ageing process by experience.

Australia's aged care system, for example, is going through a sustained period of change, and many seniors find it difficult to understand how to engage with the system, and what sort of support and services they are able to access. This problem is magnified for those with limited English capacity. Some clubs take direct steps to ensure that their members are well-informed about the aged care system and aware of their entitlements. This often involves bringing in outside experts and guest speakers to give presentations or host information sessions. Many clubs find it difficult however to find appropriate speakers willing to give their time, and it can be a challenge to arrange for professional interpreting, given the cost and limits of availability.

Recommendation 2

That the Australian Government funds in-language information sessions at ethnic senior citizens' clubs and culturally diverse seniors group run by staff members from My Aged Care.

Peer support to access government services

Support from peers and outside professionals is not limited to technical areas such as navigating the aged care and healthcare systems. The ageing process presents a host of challenges and opportunities, big and small, and many clubs have reported to ECCV that their members greatly appreciate the supportive environment that clubs provide to discuss these issues. In particular, many clubs run programs and are a forum for peer-to-peer advice and assistance about self-care issues, such as how to prevent falls, safe driving, fire prevention, and how to keep one's feet warm at night. Guest speakers may also provide information about similar topics of interest to club members. Ethnic seniors' clubs are therefore often the most valuable source of information that can make a substantial difference to the health and quality of life of a significant group of Australians.

Clubs also provide support to members to fill out forms for Medicare, the Multi-Purpose Taxi Program, Seniors Cards, forms for doctors, legal issues and the like. Form-filling can be very technical and difficult for all seniors, but again it is particularly challenging for those with limited English capacity.

Finally, ethnic seniors' clubs provide a valuable service in helping to confront important but often under-reported issues such as problem gambling and elder abuse. The prevalence of problem gambling is higher in culturally and linguistically diverse communities than in the general Australian population⁴, and older Australians are also particularly at risk, often due to issues of isolation and loneliness.⁵ Clubs often therefore deliver a highly valuable service simply by providing a space for seniors to congregate away from poker machines and other incentives to gamble. Elder abuse has also been identified as an issue for people from non-English speaking backgrounds, as they may not be aware of or know how to access support.⁶ A number of clubs in Victoria have identified this as an issue on which they can provide education and support to their members.

Membership

Victoria facing generational and demographic change

The trends relating to membership of ethnic senior citizens' clubs vary greatly across regions and communities. Some clubs report difficulties sustaining membership and volunteer numbers in communities where migrant numbers have declined. This is especially the case in communities such as the Greek and Italian, where the core of club membership consists of arrivals from the post-WWII migration boom. However, the second generation migrants of these communities, some of whom are now reaching retirement age, are less inclined to engage with clubs. This situation can be exacerbated by a language barrier, whereby first generation migrants tend to speak in their native language, while second generation migrants prefer to use English and have less desire to keep alive the language of their parents.

There are other communities, however, in which the trend is towards growth and increasing membership. New clubs and organisations are regularly being founded to support members of emerging migrant communities, and many clubs supporting members of Victoria's African, Asian, Middle Eastern and Latin American populations report continued growth in membership. Many newer organisations do not identify as "clubs", and do not fit the timeworn image of rooms for elderly men to drink coffee and play cards, but they provide the same kind of culturally-appropriate social and practical support that ethnic seniors' clubs have always provided to Australians from diverse backgrounds.

There is however evidence that uncertainty with regards to future funding is hindering the ability of some clubs to grow. One club representing a new and emerging community reported to ECCV that it is currently unable to accept new applications for membership, due to uncertainty about the future of funding in Victoria of the Commonwealth Home Support Programme (CHSP) for social support funding for people under the age of 65. (New members have generally joined while in their 50s or

⁴ Victorian Responsible Gambling Foundation, 2017, *Profile of CALD communities in Victoria and Evidence on Gambling Prevalence and Impact*, p.1.

⁵ Victorian Responsible Gambling Foundation, 2015, [The Impact of Loneliness on Problem Gambling Among Older Australians?](#)

⁶ Ethnic Communities' Council of Victoria, 2015, [Project Brief: Educating Ethnic Communities on Elder Abuse and its Prevention](#), pp1-2.

early 60s.) Therefore, a club that could be taking on new members and expanding is instead faced with declining numbers and an ageing membership profile.

For clubs from well-established communities, strategies for dealing with the effects of an ageing core of club members need to be carefully considered. The range of appropriate activities becomes limited, and members are less inclined to take on organisational responsibilities. At the same time, as members age they often appreciate the benefits of their clubs even more than when they were younger and more physically active. New strategies are therefore needed to ensure that members can continue to derive fulfilment from clubs, and don't lose one of the most important sources of support that they have. Organisations who work closely with clubs, such as local councils and community groups, should be encouraged to consider how they can provide extra support by assisting with things like helping to prepare venues and clean up after functions, help with mobility and transport, and communicate using straightforward and understandable language.

Club committees should also be encouraged to think about how they can plan for the future in an environment of declining and ageing membership. This may involve a considered attempt to re-invent themselves in a way that captures the interest of the next generation (see "Innovation and Opportunities"). Clubs may need the necessary encouragement to reconsider their Mission Statements and the range of activities they provide.

Reinvigorating clubs through intercultural networking

Many committees have reported to ECCV that they have re-invigorated their clubs by building links with organisations from other communities, and now often hold bi-cultural or multicultural events and activities. Some have taken steps to diversify their membership beyond a single cultural or linguistic group. ECCV believes that such moves are to be encouraged and supported, but emphasises that all parties must consider the sensitivities involved. Some club members appreciate the stability and certainty in their lives that their club provides, and may have a strong preference for continuity rather than change. Government policy with regards to ethnic seniors' clubs must recognise these sensitivities and engage with club committees and members in a way that does not cause anxiety amongst those who most value the stability of their clubs.

Recommendation 3

That ethnic senior citizens' clubs and culturally diverse seniors groups are encouraged and funded to build links with one another and engage in cross-cultural activities, but in a manner that is sensitive to members who value stability and continuity.

Clubs representing new and emerging communities, on the other hand, are often experiencing membership growth, and have a younger membership base. Members tend to be quite receptive to information provision from governmental and community organisations, and see their clubs and associations as providing a broad support role to their whole community. Seniors associations are often run as part of broader ethno-specific associations, and so have had links with other population groups from the beginning. The main challenges faced by clubs in these communities revolve around governance and funding, and will be discussed in the following sections.

Governance

The majority of incorporated clubs and associations are run by a committee of management, under the leadership of a president, who is supported by a vice-president, secretary and/or treasurer. In practice, some smaller clubs are effectively one or two-person enterprises, and dependent upon the ongoing time and dedication of the president to maintain operations.

Many clubs are members of seniors' federations, which assist them with governance, advocate on their behalf, and provide a forum for discussing issues of mutual concern. For example, 90 Italian clubs unite under the banner of the Association of Senior Italian Citizen's Clubs of Victoria (part of Co.As.It), whose presidents meet regularly to share ideas and resources and plan activities.⁷

Grant writing and digital skills are the key to good governance,

Other than support from their federations and other types of peer-to-peer support, many club leaders report that they feel they receive little in the way of assistance and advice on issues of governance. There is no organisation that advises on club governance in the way that support is given to aged care providers on how they can adjust to a changed environment. However, a number of clubs have expressed appreciation to Consumer Affairs Victoria (CAV) for increasing the amount of information they provide, and making themselves available to talk to clubs and their members about issues of importance. Other club leaders indicated to ECCV that they have also greatly appreciated having representatives of the state government run information sessions about different grant programs that are available. It was felt by many that classes for committee members to assist with grant writing would be highly beneficial.

Due to their limited resources, some clubs find it challenging to prepare documentation for the Victorian Multicultural Commission (VMC), CAV, and local government, and the move to electronic communication is complicating this further. Although some clubs reported to ECCV that the move to online reporting and registration made things easier, others were unfamiliar with the internet and found the move away from paper-based reporting complicated and challenging (see "Digital Literacy"). Furthermore, the language on official forms and websites is sometimes confusing for speakers of English as a second language. It would be greatly appreciated by many club governors if all relevant documents were written in plain English.

Recommendation 4

That Consumer Affairs Victoria provide a short, plain English guide or checklist to club committees, to assist in the filing of annual reports, insurance plans, and other matters of financial and legal compliance.

Partnerships between seniors groups demonstrate intercultural cohesion

A changing environment with regards to club membership and demographics (see "Membership") means that many clubs are considering fundamental re-structuring or change of purpose. This can be a challenging undertaken for some clubs, especially those whose structure and function has

⁷ CO.AS.IT., The Association of Senior Italian Citizens' Clubs of Victoria, <http://www.coasit.com.au/sencit.php>.

remained unchanged for many years. Some clubs have reported that they are considering whether to keep their basic focus on social aspects, or if they should broaden their mission in order to attract a new generation of members. Issues such as these are gaining prominence in the minds of many presidents and committee members, and need careful consideration by leaders in certain communities.

The ageing profile of some clubs' memberships also creates issues with regards to succession planning. Some club leaders are concerned about the difficulty of finding members of the next generation to take over governance of clubs. This emphasises the need for the current generation of leaders to think laterally and innovatively.

Some more recently-established clubs in new and emerging communities provide examples of potential alternative models of organisational structure and purpose. Some operate as part of a broader ethno-specific community organisation, and are therefore not a club just for seniors, but the seniors' branch of an all-age association. This has the dual advantages of keeping seniors less isolated from their communities, and ensuring that people are already engaged with the organisation before reaching old age, and therefore likely to stay within it.

Some other clubs have ceased having an ethno-specific focus, and broadened their membership to become multicultural seniors' associations. For example, the Australian Multicultural Seniors Support Group was formerly a Filipino senior citizens' club, but has opened its membership to seniors from different backgrounds. This is a significant step for organisations designed to provide a specific cultural space for members to interact, and many would understandably be reluctant to take it.

A more practical approach that many clubs could take is to work with similar groups from different communities to support each other with governance and administration. By sharing resources and expertise, clubs may find that they are better able to meet common challenges such as succession planning, membership recruitment, funding procurement, and education for members. This would also open up opportunities for clubs to hold cross-cultural social activities, which many clubs have reported as a source of enjoyment for their members.

The International Women's Group in Moe is an example of the sort of cross-cultural connections for seniors that have been facilitated through government grants.⁸ This group of women from diverse backgrounds came together in 1996 in order to provide support to women from diverse backgrounds living in the area, and to help new arrivals to settle into the community. In 2013/14, the group received a grant from DHHS through its Participation for CALD Seniors Grants program, to enable them to hold meetings and events for senior women from diverse backgrounds. With this money, the group was able to hold a series of bi-monthly meetings featuring guest speakers and shared cultural meals, celebrate events such as Harmony Day, Christmas, and a Multicultural Food Festival, organise outings to visit other women's and culturally diverse groups, and to provide transport to isolated seniors to attend these meetings and functions.

⁸ Ethnic Communities' Council of Victoria, 2015, [Golden Years Issue 120](#), pp.12-13.

Recommendation 5

That the Victorian Multicultural Commission, Department of Health and Human Services, local governments and other relevant bodies, prioritise grant funding for programs and activities conducted jointly by clubs and groups from different cultural communities to promote cross-cultural understanding.

The challenges outlined in this section are generally of a sort that could be mitigated through the provision of governance training to club presidents and committees. A significant number of clubs have indicated to ECCV that they would be very appreciative of governance training by the Victorian Multicultural Commission and/or Consumer Affairs Victoria. ECCV also believes that clubs should be encouraged by government and by their federations to explore ways in which established clubs could mentor members of new and emerging communities that are establishing or expanding seniors' clubs. Areas in which club leaders could benefit from training include:

- Succession planning
- Financial and legal compliance
- Completing annual registration and reports including to MyCAV and grant bodies
- Insurance regulation
- The grant application process

Recommendation 6

That the Victorian Government and its relevant bodies, such as the Victorian Multicultural Commission and Consumer Affairs Victoria, provide governance training sessions to ethnic seniors' clubs committee members on succession planning and legal compliance.

Finance and Administration

During consultations with the ECCV, many club leaders expressed concerns about issues related to ongoing funding. Although clubs generally try to raise funds for themselves to whatever extent is possible, through membership fees and fundraising activities, it is apparent that all clubs are to some extent reliant on government funding to be able to operate. Government funding for ethnic senior citizens' clubs come predominantly through three streams:

1. Government grants – In particular, VMC's Senior Citizens' Organisational Support Grants, and DHHS's Participation for CALD Seniors Grants.
2. Grants and other funding from local councils.
3. Block funding through the Commonwealth Home Support Programme.

Government grants are the lifeblood of many seniors' clubs. The VMC's Organisational Support Grants are particularly important, as they are targeted towards funding the basic running costs of seniors' organisations, and as such fund things like the purchasing of office items and kitchen equipment, stationery, food, venue hire, utilities, and the provision of information sessions. Organisational Support Grants provide funding for 3 year periods, and the last round was in 2015, meaning that many that clubs have secure funding through to 2018. Some clubs expressed concern to ECCV about whether such targeted funding would be available again in 2018, and therefore whether they would be able to meet their basic running costs in the future. ECCV hopes that that the VMC and DHHS grant programs will both continue, in order to provide much-needed financial assistance to help improve the quality of life of senior citizens from culturally and linguistically diverse backgrounds.

Recommendation 7

That the Victorian Multicultural Commission provides funding to meet the costs of running ethnic senior citizens' clubs and culturally diverse seniors groups through targeted grants programs for seniors' groups.

Several clubs expressed to ECCV their concern that grant authorities seem most keen to fund new and original ideas, and that this can leave clubs without sufficient funds to provide ongoing activities and programs that are greatly valued by their members. ECCV believes that an ideal grants strategy would strike an appropriate balance between funding innovative activities, one-off events and functions, and ongoing overhead costs.

Several recurring themes were expressed to ECCV during consultations with club representatives. One was about the difficulties many clubs experience when members pass away. Clubs would like to be able to support members with basic transport expenses to attend funerals and donate money to bereaved family members, but often do not have sufficient funds.

Recommendation 8

That the Victorian Multicultural Commission considers establishes a pool of funding that is available to clubs in order to assist with the grieving process after the death of a club member including covering basic transport cost for club members to attend funerals.

Representatives also indicated that it would have a very positive impact on the morale of club members if they were to receive a small amount of funding to allow them hold an annual celebration of some kind, such as to mark the club's anniversary.

Recommendation 9

That the Victorian Government provides an annual grant of \$500 to ethnic seniors' clubs and groups to enable groups to involve members in the clubs' annual celebration.

An additional and increasing expense that presents challenges to some clubs is public liability insurance. This is both an ongoing expense, and one that can add a significant percentage to the cost of holding an event or function. In some cases this is provided by venues or partner organisations, but often clubs rely on state or local government grants or subsidies to meet the expense. The complimentary public liability insurance that VMC provides to recipients of Organisational Support Grants is vital to many clubs who could not otherwise meet this cost. ECCV believes that that it is vital for the VMC and DHHS to continue to provide public liability insurance funding to ethnic seniors' clubs through their grants programs. ECCV notes that it is vital that community grants offer complimentary public liability insurance for seniors associations.

Recommendation 10

That the Victorian Government develops a comprehensive strategy to ensure that ethnic seniors' clubs have ongoing access to public liability insurance.

A final important source of revenue provided by DHHS is the Service System Development funding provided through the Commonwealth Home Support Programme and Home and Community Care Program for Young People. This funding is provided to community organisations so that they can provide support and information to the aged care sector. Some of this funding is used to run information sessions, consultations and forums with seniors' clubs and associations, in order to assist them to understand and engage with aged care services. It is therefore one of the main avenues allowing clubs and club members to be supported to access mainstream services. ECCV believes that it is important that the Commonwealth Home Support Programme continues to provide funding for Service System Development.

Transport and Meals

The geographic concentration of ethnic seniors' clubs in metropolitan Melbourne has moved in recent decades from central locations to outer suburbs. This trend, combined with the ageing of clubs' membership profiles, has created an increasing set of challenges related to transport. The average distance members need to travel to get to their clubs is increasing, and older members are less likely to be able to drive or take public transport. In order to get to club premises, some members are reliant on club-funded transport, and some clubs are finding it increasingly difficult to supply this. One club president reported that her club had previously received grants for bus hire to

transport members to and from the club, but since this funding had ceased regular attendance had dropped significantly. In other cases, local councils provide community transport in council-owned buses, but such services vary across Local Government Areas, and are generally available only for meetings at council-owned venues.

Clubs are also often dependent on financial support to transport members to planned activities, medical appointments, visits to residential care homes, and the like. Alternative means of transport, such as the Multi-Purpose Taxi Program⁹, are available for some club members, but generally only a small proportion of members are eligible for this, and clubs have traditionally tried to fill the gap in transport provision. A number of clubs have reported that due to funding shortfalls they are no longer able to provide this. Transport issues are magnified in rural and regional areas, where public transport options are scarce, and members often simply have no means at all to attend club meetings and activities.

Local council support is also invaluable to many clubs in provision of venues and funding of meals. Many councils make venues available to clubs on a regular basis, either for free or for a minimal rent. Most councils also have some form of meal provision or subsidy program, such as the Community Meals Subsidy Program run by the Cities of Melbourne¹⁰ and Port Phillip¹¹. This program provides a small per-person subsidy (between \$3.00 and \$4.00) to enable eligible clubs to supply nutritional and culturally-appropriate meals to their members. Funding comes from grants from local government, but not all clubs that wish to participate in the program are successful in their applications.

With a lack of alternative funding sources, some clubs are no longer in a position to be able to provide meals to their members. ECCV believes that this is unfortunate, as ethno-specific clubs and associations are often in a position to provide the sort of culturally-appropriate meals that are most appreciated by members of specific communities.

Recommendation 11

That local governments in Victoria continue to provide grant funding for ethnic seniors' clubs through programs such as the Community Meals Subsidy Program, to enable clubs to provide culturally-appropriate meals to their members.

Language

As ethnic senior citizens' clubs exist for the benefit of people from culturally and linguistically diverse communities, it is not surprising that difficulties arising from language barriers are a regular occurrence for club governors and members. In particular, a number of clubs representatives highlighted to ECCV that they are concerned that their lack of English proficiency hinders their ability to compose successful grant applications.

⁹ Taxi Services Commission, [Multi-Purpose Taxi Program](#)

¹⁰ City of Melbourne, [2017 Community Meals Subsidy Program Guidelines – Application and Program Guidelines](#)

¹¹ City of Port Phillip, [Community Meals Subsidy Program 2017-2018 – Application and Program Guidelines](#)

A lack of English proficiency can make it difficult for committee members to read and fully comprehend guidelines for reporting, registration, compliance and funding applications (see “Governance”). ECCV believes that as much as possible, guidance on these governance issues needs to be produced in user-friendly formats, such as step-by-step guides, written in plain English and other community languages. One particular website that is essential reading for club presidents and committee members is *Incorporated Association Rules*, produced by Consumer Affairs Victoria, but this is primarily in English, with the only consideration to non-English speakers being model rules written in Arabic, Chinese and Vietnamese.¹²

Recommendation 12

That Consumer Affairs Victoria provides *Incorporated Association Rules* in bilingual formats and plain English versions.

ECCV also firmly believes that government bodies should always be mindful of the need for face-to-face engagement and targeted in-language communication when promoting government programs and services to seniors’ groups.

Digital Literacy

Research indicates that senior Australians have a lower rate of digital literacy than the general population, and although digital literacy amongst those aged 65 and over is improving, the gap between seniors and the rest of the population is still widening.¹³ Members of culturally and linguistically diverse communities have highly varying degrees of digital literacy, but amongst all communities there is less familiarity with online services and interactions amongst the elderly. For some people involved in running ethnic senior citizens’ clubs, therefore, lack of digital literacy is a significant issue.

Club representatives have highlighted a number of areas that require online communication and interaction, and that are therefore problematic for those with limited digital literacy. These include:

- Grant applications, which are now almost entirely online
- Annual report to Consumer Affairs Victoria
- Annual registrations with Consumer Affairs Victoria
- Communication with the Victorian Multicultural Commission
- Members’ interactions with Centrelink, Medicare and My Aged Care

Lack of familiarity with digital systems and communication means that clubs are not always aware of potential sources of funding, such as VMC, DHHS and local government grants, or may not have the necessary literacy to access them. Several club presidents have recommended that the government

¹² Consumer Affairs Victoria, [Incorporated Association Rules](#)

¹³ Roy Morgan Research, RMIT University, Swinburne Institute for Social Research, Centre for Social Impact (Swinburne) and Telstra, 2017, [Measuring Australia’s Digital Divide: The Australian Digital Inclusion Index](#), p.6.

provide digital literacy training to club committees, to assist with governance issues. ECCV supports this, but believes that governments must also consult with club representatives to ascertain their degree of readiness for digital communication, and allow options for those groups who retain a preference for paper-based communication.

Recommendation 13

That paper-based options for reporting, registration, compliance and grant applications be maintained until such time that club representatives report to Victorian Government that they are comfortable with fully digitalised systems.

Challenges

Ethnic senior citizen's clubs and associations are currently operating in an environment of significant change and uncertainty. Some are having to reconsider their futures as their membership base declines, and make hard decisions about whether to continue operations. Others are flourishing and concerned about whether they will have the funds to meet the increasing costs of their operations and activities. And many are considering ways in which they can evolve to satisfy the wishes of the next generation of senior Victorians.

Since they are organisations whose members often place great importance on having a stable and routine environment, those planning for the future of ethnic seniors' clubs need to be sensitive to the desires of club members, who may be resistant to the idea of their club changing its model, even in circumstances of ongoing decline. A number of clubs in established communities (with members who predominantly arrived in Australia between 1945 and 1970) are in this situation. Many have reported to ECCV that their preference is to continue in their current form for as long as there are people who wish to be members.

This means that the clubs may not exist in 10-15 years' time, but from the members' point of view there is no reason to transform them just for the purpose of long-term continuity, if this means abandoning the purpose that the members themselves value. ECCV believes that clubs in this situation should be supported to continue operations while they still have willing members and governors, especially considering that members of these clubs are most likely to be isolated and deprived of any other social support if their clubs were to close down.

One option for clubs with declining memberships may be to de-incorporate, and continue instead as informal friendship groups or self-help and support groups. This allows members to continue meeting but without the administrative burden of being an incorporated organisation.¹⁴ It is an option especially for clubs that are struggling to fill committee places, or whose leaders can no longer perform the necessary registration, reporting and compliance duties. Some federations and local governments encourage clubs to take this step where appropriate, and will continue to provide support to members who hold regular meetings, such as through provision of venues by councils. De-incorporation does however mean that clubs are no longer able to apply for grants, and must meet their own costs of public liability insurance. In some cases, clubs have ceased operating as

¹⁴ Commissioner for Senior Victorians, 2016, p.62.

clubs and instead sought funding as Planned Activity Groups (PAGs) in order to attract new members or continue operation with support from council grants or the Commonwealth Home Support Programme.

Governance can provide challenges to clubs across all communities, and some leaders even in new and emerging communities report challenges in encouraging members to become involved in governance. This raises issues not just of succession planning, but of strategising to ensure best practice in governance.

Clubs with a limited membership may be able to be optimally run by one or two people, but best practice for the majority of clubs requires governance by a management committee of which all members play an active part. This is important both to relieve the burden on the president (and vice-president, secretary or treasurer, as the case may be), but also to ensure that governance skills and knowledge are not concentrated in too few hands. Club leaders should always bear in mind the importance of disseminating their knowledge to others within the club.

For those clubs with a desire to adapt and ensure their long-term survival, some possible innovation models are discussed in the following section, “Innovation and Opportunities”. Leaders of such clubs will need to consider how they can simplify and modernise their governance, and should be encouraged to reach out to one another in order to share resources, ideas and initiatives, and best practice models for governance, recruitment and succession-planning.¹⁵ This is particularly the case for clubs from separate communities, who may have been reluctant to collaborate in any way before. Local councils and peak bodies can play an important role in encouraging and facilitating this.

Recommendation 14

That local governments consider facilitating workshops with club governors and federation representatives to enable sharing of resources and best practice models between clubs from different cultural communities.

Innovation and Opportunities

While some clubs are flourishing in their current enterprise, and others wishing to keep up their operations for as long as possible, there is also a number of clubs looking for ways to re-invent themselves and provide opportunities to the next generation of senior Victorians.

It is evident that the new generation of seniors is, regardless of their backgrounds, showing an increasingly diverse range of interests. Australians aged 65 and over are performing volunteer work at an increasing rate¹⁶. They are showing an increasing interest in joining organisations that provide opportunities for education and personal growth, such University of the Third Age, Probus, Life

¹⁵ Ibid, pp.61-62.

¹⁶ Australian Bureau of Statistics, 2010, [Voluntary Work: Australia](#), Table 1, p.9.

Activity Clubs and Men's Sheds.¹⁷ Several associations representing new and emerging communities have reported that seniors are keen to be involved in organisations that represent all age groups within their community. These trends provide a number of opportunities for clubs that are looking to adapt themselves to the wishes of their community members.

Measures that a club can take to broaden its membership base can be thought of as either vertical (open to different age groups) or horizontal (open to members of different communities), or both. They may involve the club maintaining its own identity but opening itself up to new membership groups, or partnering or merging with other organisations so as to share resources and appeal to a broader section of the community.

As mentioned in "Governance", an example of broadening horizontal scope occurred when a Filipino senior citizens' club in Melbourne's south-east re-branded itself as the Australian Multicultural Seniors' Support Group – a club with many members of Filipino background, but now open to anyone in the Carrum Downs area who would like to take part in its activities. An example of increased vertical scope is provided by the Syrian Orthodox Women's Association, which runs seniors' groups for both sexes and plans to soon establish a seniors' committee, but is committed to staging events for members of all ages. In this latter case, management has found that members wish to remain part of the association as they age, and therefore join its seniors' groups, but express a desire to be able to continue to meet and socialise with younger members.

Clubs may also consider partnering with one of the new breed of seniors' organisations that are growing in membership. A successful example of this occurred in the town of Mount Beauty, where the (non-ethno-specific) senior citizens' club responded to declining membership and concerns about its viability by forming a partnership with the local branch of University of the Third Age (U3A) to provide activities.¹⁸

Members of U3A are now automatically members of the club, and the two bodies cooperate to deliver activities organised by U3A, in the venue provided by the club. The club has therefore found a new lease of life and continues as a small but significant part of the town's community life. ECCV believes that ethnic seniors' clubs should be encouraged to pursue projects like this, in cases where they are not in conflict with the desires of club members.

The Mount Beauty partnership hints at the possibilities for clubs and associations willing to countenance even more fundamental changes. A current trend is towards the creation of community "hubs" for senior citizens, as it has been the case in Numurkah in country Victoria¹⁹, or further afield, in South Vancouver²⁰. A well-planned hub can function as a vibrant space for a range of organisations to hold activities, and also function as a social space and source of information-sharing for seniors.

This model has some definite advantages and it is advisable for clubs to consider if partnering in such projects may help them to prosper. Governments and councils must consider if they meet the needs of ethnic seniors' clubs, however, when their reason for being is generally to provide a culturally-specific space for members to enjoy. ECCV believes that the best approach is to assist clubs to be

¹⁷ Municipal Association of Victoria, 2016, [New Futures for Senior Citizen Centres and Clubs: A Report for Local Government](#), pp.5-7.

¹⁸ Ibid. pp.10-11.

¹⁹ Ibid. pp.20-21.

²⁰ <http://www.theseniorshub.org/about-us.html>

whatever their members want them to be, whilst encouraging pragmatic approaches in identifying whether club's visions are viable in the long-term.

The future for ethnic senior citizens' clubs in Victoria contains a number of uncertainties, and there will almost certainly be significant changes across the sector due to changes in demographics and the aspirations of the rising generation of seniors. An ideal government approach will therefore be supportive and encouraging of clubs that wish to evolve in order to ensure long-term sustainability, whilst acknowledging and continuing to assist clubs that wish to continue operating unchanged for as long as they have a viable membership base.

It is likely that the picture for ethnic seniors' clubs in Victoria will look very different in 20 years, and there may be significantly fewer organisations that call themselves clubs. However, even amongst the most well-established communities, ECCV believes that the current generation of seniors' clubs will continue to play an important and fulfilling part in the lives of senior citizens for at least another 10 years, and that some are likely to have a viable membership base for another 20 years.

In many other cases, associations of senior citizens will take new and dynamic forms, often across different communities and age groups, and in forms that allow for more active participation of seniors in community affairs. ECCV suggest providing support to ethnic senior citizens in whatever choice they make about how they would like to engage with their communities and spend their time in as fulfilling a manner as possible.

Recommendation 15

That the Victorian Government plans for at least another twenty years of ethnic senior citizens' clubs and culturally diverse seniors groups, and develops a strategy to engage with culturally diverse clubs and groups to support their needs.

ECCV suggests that the Victorian Government commits to long-term funding for ongoing ECCV policy advocacy for seniors from non-English speaking backgrounds, including regular consultations with seniors' groups, policy advice to the Victorian Government on issues in relation to health and wellbeing of Victorian seniors from non-English speaking backgrounds, and regular information to seniors' groups about available Victorian Government's services and programs for seniors.

Recommendation 16

That the Victorian Government commits to long-term and on-going funding to ECCV for policy advocacy on behalf of seniors from non-English speaking backgrounds in Victoria.

Conclusion

This discussion paper summarises key issues relating to the health and wellbeing of ethnic seniors clubs and culturally diverse seniors groups. It provides 16 recommendations to help support the health and wellbeing of ethnic seniors clubs and culturally diverse seniors groups in Victoria. ECCV hopes that the Discussion Paper will help with informing Government policies, planning considerations of the wider community, and appropriate service provision directed at ethnic seniors clubs and culturally diverse seniors groups.

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Syrian Orthodox Women's Association
Tamil Senior Citizens Fellowship Victoria.

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