



# **Election Priorities**

## **Victorian State Election 2010**

**September 2010**

# Introduction

The ageing of the population is a challenge but, more importantly, it is also a great opportunity. **National Seniors Australia** (NSA) is committed to ensuring that as a society we are able to make the most of this demographic change.

**Victorians aged 50 and over** are a powerful voice - **their vote is 44% of the electorate**. In twenty of the State's (lower house) electorates, over half of all voters are aged 50 and over, while in three electorates close to 3 in 5 voters are aged 50 and over<sup>1</sup>.

NSA is campaigning for an increased focus on the importance of population ageing in the 2010 Victorian Election and a considered response on how to deal with the opportunities and challenges this brings to the State. Without concerted effort now there will be no improvement for present and future generations of older Victorians and decreasing opportunity to participate in the general community.

NSA has identified its 2010 election priorities in consultation with its 50,000 Victorian members and the wider senior's community. Together we will judge politicians and political parties on how they respond to them. These priorities, which are outlined in greater detail in this document, seek to build:

- A healthier Victoria;
- A fairer and more supportive Victoria; and
- A more productive and engaged Victoria.

The policies raised in this manifesto are not important just to Australians aged over 50. As society comes to terms with an ageing population, these policies will be vital to the future prosperity and wellbeing of all Victorians.

Equally, seniors are not just interested in their own needs. They are concerned about the future for their families—their children and their grandchildren. Older Victorians want a fair and just society, one that they can pass on to future generations with pride.

This document highlights issues for action which older voters see as important for the incoming Victorian Government to address.

Each of the major parties will be provided with this document in the lead-up to the election and asked to respond by specifying what actions they will take to address these issues.

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<sup>1</sup> NSA estimate from data provided by the Victorian Electoral Commission, August 2010.

# A healthier Victoria

## National Seniors Australia seeks a commitment to:

- Ensuring that the comprehensive range of HACC services are offered uniformly across the State by all councils and other service providers, so that all residents are able to access the services they may require.
- Providing more comprehensive oral health services for older Victorians in residential aged care facilities and in their own homes.
- Establishing a comprehensive State-wide information service to older Victorians with highly skilled and knowledgeable personnel and in a variety of media formats, (print, face-to-face, telephone and on-line).

Good health is fundamental to our quality of life. Access to quality health care is a matter of critical concern for older people. As people age and develop age-related conditions, they need an increasing amount of assistance with personal and domestic activities.

Victoria is uniquely placed to be able to directly contribute to improving the health of older Victorians in two specific areas. These are the provision of Home and Community Care (HACC) services, and oral care for residents of State government funded residential aged care facilities.

In Victoria, local government is the largest public sector provider of HACC services, delivering 80 per cent of the total<sup>2</sup>. This situation is unique in Australia, as local government in other States is only a minor provider of this program. Victoria is also unique in running a large number of public sector residential aged care services. The public sector provides 5% of residential aged care in metropolitan Melbourne and 40% in rural Victoria<sup>3</sup>.

The Home and Community Care program (HACC) is jointly funded by the Australian Government and States and Territories, with local governments also contributing funding. It provides assistance to frail older people and people with disabilities to live independently in their own homes. Services include domestic assistance (home help or housekeeping), personal care, nursing and allied health services, as well as respite services, delivered meals, social support and property maintenance to older people.

Victoria has the highest number of people receiving HACC services of any State or Territory<sup>4</sup> with numbers growing in the order of five per cent per year. In 2007-08,

<sup>2</sup> <http://www.mav.asn.au>

<sup>3</sup> <http://www.dhs.vic.gov.au/rrhacs/businessunits/agedcare2/residentialservices>

<sup>4</sup> Aged Care Branch, Department of Human Services, 2009, The Victorian Government's Role in Residential Aged Care: Victorian Government Residential Aged care Policy 2009.

the most recent data publicly available, HACC clients comprised 5% of the total Victorian population, compared to the national client rate of 3.9%.<sup>5</sup>

NSA members report that the type of assistance offered through HACC varies considerably across the State. It appears that not all local councils provide or offer the full suite of available services that can be funded and delivered through HACC. The lack of uniformity appears to disadvantage older Victorians in localities where they are unable to access the services they need. NSA would like to see greater uniformity in the range of HACC services available across the State.

Oral health care is essential to the overall health and well-being of older people not only for its impact on nutrition but also for self esteem, social functioning and a general feeling of wellbeing. The public dental service in Victoria has poor dentist to patient ratios in rural and regional areas compared to the rest of Australia<sup>6</sup>. This situation is further exacerbated by the fact that the proportion of older people is highest in rural and regional areas.

Good oral health has a major impact on the quality of life of those in residential aged care facilities who have previously been identified more likely to have poorer oral health than average, less likely to access available dental care unless they have a problem, and likely to be more difficult to provide with appropriate and acceptable care<sup>7</sup>. NSA notes that dental services are not provided by the Commonwealth for people living in nursing homes and that it is a Victorian government responsibility to facilitate access to dental services and support the delivery of oral health care for those in State government funded residential aged care facilities. Given the established link between oral health and chronic disease, it is important that older people in residential aged care receive preventative dental health checks as a priority.

However, maintaining good health and wellbeing goes beyond the provision of health services. Older Victorians need accurate and timely information to make decisions which are right for them on a range of issues, such as their health concerns, financial affairs, transport, housing, employment and learning opportunities, as well as local leisure and cultural activities. NSA members have told us that, while there are a number of sources of information, they do not always know what is available, or where they can find the most appropriate information, or perhaps they lack the confidence to explore new horizons.

Information is vitally important for seniors, not only to start thinking about what they want to do in their later years, but also to access the local networks to facilitate this. Without effective information about programs, advice, products and opportunities, seniors will not be able to take advantage of them.

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<sup>5</sup> Department of Health and Ageing, 2008, *HACC Program Minimum Data Set 2007-08 Annual Bulletin*.

<sup>6</sup> Australian Dental Association Victoria Branch, 2009, *Response to Primary Health Care in Victoria: Discussion Paper*. DHS, April 2009

<sup>7</sup> *Promoting Oral Health 2004-05 Strategic Directions and Framework for Action*, Department of Human Services, 1999.

## A fairer and more supportive Victoria

### **National Seniors Australia seeks a commitment to:**

- Permanently quarantining the September 2009 age pension increase from the calculation of public housing rents
- Indexing the threshold at which the pensioner stamp duty concession cuts out to (localised) median property prices.
- Extending stamp duty concession to all seniors to better reflect rising house prices and allow them to downsize to more appropriate housing.
- Increasing utilities concessions proportionate to increases in utilities charges and limiting the impact of electricity costs for those customers disproportionately affected by daytime tariffs.
- Amending legislation to ensure Retirement Village contracts better protect residents and require impartial legal advice to be sought when entering a contract.

Too many Victorian seniors are finding that it is becoming more and more challenging to keep up with the ever rising cost of living. This is especially true for those on fixed incomes, such as a government pension or allocated pension.

Following the age pension increase that came into effect on 20 September 2009, State and Territory governments moved to include this increase in the calculation of public housing rents. As a consequence, public housing rents were set to increase significantly and further disadvantage and distress age pensioners, at a time when other costs such as energy and water were also increasing. NSA wrote to all State and Territory governments seeking to permanently exempt the \$30 (per week) increase.

Queensland, South Australia, Tasmania, and the Northern Territory have confirmed that the increase will be permanently exempted in those jurisdictions. However, Victoria's response was less favourable, agreeing to exempt the increase from the calculation of public housing rents until June 2011 only. NSA can see no justifiable reason why age pensioners in Victoria should be treated less favourably than their counterparts interstate.

Many Victorian pensioners rely on State-based concessional benefits to ensure continuation of their basic living standards and to enable opportunities for participation in the community. However, concessions are not keeping pace with the significant increases in water and power costs.

The rises in the cost of electricity will be significantly affected by the rollout and eventual use of smart meters, if this were to occur. Additional power costs will be incurred by many consumers with the introduction of 'time of use' metering during periods of high demand. This will impact heavily on older people who are generally at home at times of peak daytime tariffs.

Compounding this problem is the lack of availability of appropriate housing to suit the needs of seniors wishing to downsize. It is also important that those seniors who do make the decision to move into a retirement village are not financially disadvantaged by their choice.

Older Victorians often stay on in the family home that was designed for a growing family after the children have left the home. NSA and other research shows that it is often not financially viable for many seniors who want to downsize to do so<sup>8</sup>. One of the financial constraints is transfer duty (stamp duty).

NSA acknowledges that Victoria currently provides a pensioner concession for purchases up to the value of \$440,000, but full stamp duty is payable for properties worth more than this. The median house price is much higher (currently \$524,500 in Melbourne), especially for properties close to amenities that seniors are likely to need. Stamp duty, therefore, is still a significant barrier to downsizing for all seniors, not just pensioners, and will continue to be a problem as house prices increase.

NSA believes more could be done to encourage seniors to downsize, particularly those who reside in large family homes that they are unable to maintain, by reducing the financial cost of doing so. One way in which this could be achieved is to increase the property price at which stamp duty concession cuts out and allow the concession to be extended to all seniors who downsize.

NSA has long been concerned about the lack of clarity in contracts signed between retirement village managements and residents, especially clauses relating to ongoing costs and increases in costs. Examples have been drawn to our attention of conditions agreed in existing contracts being changed without the permission of the residents after the resident has left the village or when retirement villages have been sold to large corporations.

Despite recent improvements and excellent advisory information provided by the Victorian Department of Consumer Affairs, it is clear that many of those who elect to move to a retirement village do so without fully understanding the terms of the contract they have signed. Standard contracts with provisions to protect and secure the rights of prospective residents are required.

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<sup>8</sup> National Seniors Productive Ageing Centre, 2009, *Moving or Staying Put: Deciding where to live in later life*. Also, Sweeney Research, 2006, *Insights into the Housing Decisions made by Empty Nesters*, for the Department of Sustainability and Environment.

## A more productive and engaged Victoria

### National Seniors Australia seeks a commitment to:

- Continuing to fund new and innovative approaches to assist mature age job seekers find and retain employment, such as the existing *Victoria works for mature age workers* program.
- Amending the relevant legislation in order to remove age-based restrictions on workers compensation payments.
- Undertaking an audit of all relevant State laws and regulations with a view to identifying and removing discriminatory age limits.
- Providing more frequent, safer, and 'age –friendly' public transport services.
- Increasing the community and public transport options available within local communities, especially in outer suburbs and rural and regional areas.

Over the last twenty years, increased workforce participation amongst older age groups has been important to Victoria's economic growth. Successive governments have actively pursued higher mature age workforce participation rates as a means of increasing productivity and addressing labour shortages.

Research shows that older people continue to face significant barriers to employment, whether through age discrimination or lack of skills training support<sup>9</sup>. Creating a level playing field for mature age Victorian workers remains an economic imperative.

The failure to address discrimination in the workplace, and in legislative arrangements, doesn't just harm older workers, it damages the whole economy. NSA research estimates that the Victorian economy loses (approximately) \$2.57 billion a year by not using the skills and experience of older people<sup>10</sup>.

The average duration of unemployment for Victorians aged 55 and over is much longer than that for younger Victorians. Over the last 6 months, the average period of unemployment for those aged 55+ in Victoria was 59 weeks. This compares with only 21 weeks for those aged 15-54<sup>11</sup>.

<sup>9</sup> National Seniors Productive Ageing Centre, 2009, *Experience Works: The Mature Age Employment Challenge*.

<sup>10</sup> National Seniors Productive Ageing Centre, 2009, *Still Putting In: Measuring the Economic and Social Contributions of Older Australians*.

<sup>11</sup> ABS *Labour Force, Australia, Detailed - Electronic Delivery, July 2010* (Cat. No.- 6291.0.55.001)

There is a continuing need for programs to assist mature age Victorians workers who are unemployed, underemployed or in involuntary early retirement, to retrain and find new employment. This is particularly important in those sectors where there are skills shortages.

There is no mandatory retirement age in Victoria, yet workers compensation legislation provides a significant disincentive for older workers to continue in employment after the age of 65. Victorian workers compensation legislation treats workers 65 and older differently to younger workers, by not covering or limiting cover to workers over the age of 65.

NSA advocates for people who choose to work beyond this age to be protected in the same manner as other workers. Our members report feeling that they are a lower priority in accessing rehabilitation than younger workers who are more likely to return to work.

NSA acknowledges that workers compensation payments cannot continue indefinitely, but believes there is an opportunity for the Government to reform workers compensation laws so that age is not a factor in determining eligibility for workers compensation and rehabilitation. Additionally, NSA believes Victoria can take leadership in making the most of an ageing population by removing unnecessary age-based limits in relevant State laws and regulation more generally.

Being active, productive (through employment or volunteering) or being engaged with social activities relies to a considerable extent on being mobile and the accessibility of public transport. Older people often have the greatest need for public transport services in their later years as it enables them to continue to travel and remain part of their community when they no longer drive or have impaired mobility.

NSA acknowledges that the Victorian Transport Plan has committed \$80 million to the Transport Connections Program and that free Sunday travel for Seniors Card holders was recently extended to Saturdays from 1 January 2011. However, NSA believes that greater investment is needed to effectively increase community and public transport options, particularly in rural and regional Victoria which has an older population. Also, greater support is needed to assist older people who are making the transition from being a driver to a non-driver.

NSA members frequently comment on the need for improvement in the frequencies of services, particularly in non-peak times, and increased coordination between services, particularly train and bus services. This is especially the case in outer suburbs, in and near retirement villages, and in regional and rural areas. More particularly, they report feeling unsafe using many public transport options, particularly at night, because public transport stops/stations and car parks and pick-up areas at stations and stops are neither well-lit, nor monitored closely by staff, and are not easily accessed, particularly by those with limited or restricted mobility.



## About National Seniors Australia

**National Seniors Australia** (NSA), the largest over 50s not-for-profit organisation in Australia, works to provide a well-informed and representative voice to government, business and the community. We advocate on issues of concern for over 50s in order to achieve political and social change.

Our 50,000 members in Victoria are from metropolitan, regional and rural areas, and are broadly representative of the three key ageing cohorts: those aged 50-65; those aged 65-75; and those aged 75 +.

In addressing the needs of this diverse membership:

- **We represent** – to governments, business and the community on the issues of concern to the over 50s;
- **We inform** – by providing news and information through our website, forums and meetings, our bi-monthly award winning magazine, a weekly E-newsletter and our Australia-wide branch network;
- **We provide opportunity** – to those who want to use their expertise, skills and life experience to make a difference in indigenous communities and on our environmental legacy;
- **We support those in need** – our Charitable Foundation raises funds to provide comfort and support for our most vulnerable older citizens;
- **We provide savings** – through quality insurance, affordable travel and tours, and discounts on goods and services.

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