



# **EXECUTIVE SUMMARY**

National Seniors Australia wants to know what the next Government of Queensland will do to:

#### A. Relieve cost of living pressures by:

- 1. Ensuring State Government concessions and rebates increase in line with the cost of living.
- 2. Providing additional concessional assistance to those living in areas with a higher cost of living than the rest of the State, or with more limited service provision.
- 3. Extending all State Government concessions and rebates to Queensland Seniors Card holders.
- 4. Reducing the eligibility age for the Queensland Seniors Card, to 60, in line with all other States and Territories.
- 5. Introducing free off-peak and weekend travel for Queensland concession card holders.

#### B. Improve health outcomes by:

- 6. Increasing the availability of medical services and health professionals in rural and regional Queensland.
- 7. Ensuring that consumers are appropriately remunerated for out-of-pocket expenses associated with health related travel and accommodation.
- 8. Making dental care for older Queenslanders a strategic policy priority.

#### C. Increase affordable housing options by:

- 9. Providing Queensland Seniors Card holders with a concession on stamp duty when downsizing their homes.
- Expanding the scope of the Queensland Housing Affordability Strategy to include an emphasis on current and future demand in the context of population ageing.
- 11. Introducing standard retirement village contracts with provisions to secure the rights of prospective residents.

#### D. Support older workers by:

12. Continuing to develop and fund programs to enhance workforce participation by mature age workers.

# **ABOUT NATIONAL SENIORS AUSTRALIA**

With over a quarter of a million members nation-wide, National Seniors Australia is the largest over-50s membership organisation in Australia, and 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 85,000 members in Queensland 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 and over.

# BACKGROUND

The over-50s in Queensland are a powerful voice - their vote is 42% of the electorate. National Seniors Australia wants all political parties to increase their focus on the importance of population ageing in the 2012 Queensland Election.

In the lead up to the Queensland election, National Seniors Australia has identified its 2012 election priorities in consultation with its Queensland members and the wider seniors' community. Together we will judge politicians and political parties on how they respond to them.

These priorities fall under four broad issues: Cost of Living Pressures, Health Outcomes, Affordable Housing Options and Support for Older Workers.

This document highlights areas for action which older voters see as important for the incoming state 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 action they will take to address these issues.

# **KEY ISSUES**

The issues outlined in this section reflect the deeply held concerns of our members and the wider seniors' community in Queensland. They are important to the future prosperity and wellbeing of all Queenslanders not just to those aged 50 and over. We have also specified some priority actions to address each of these issues.

## A. RELIEVING COST OF LIVING PRESSURES

The rising cost of living and associated financial pressures are being felt hardest by older Australians who have few, if any, discretionary expenditures that can be reduced. Older people on low and fixed incomes cannot afford the steady and growing cost increases in essential areas, such as food, housing, utilities, transport and health services.

State Government concessions form an essential part of retirees' overall income and assist in relieving some of the financial pressure from essential expenditure items such as energy, transport and health services.

Many older people rely on public transport to remain connected to family, friends, and the community, as well as to be able to access health and community services. It is therefore imperative that public transport in Queensland is affordable, frequent and age-friendly.

National Seniors believes that even more can be done in this regard. Not only discounted, but free travel during off-peak times and on weekends for seniors holding a concession card has become more readily available throughout Australia, for example in Victoria where free Sunday travel is now planned to be extended to Saturdays.

The main concerns expressed by older Queenslanders are that:

- State Government concessions fail to keep pace with actual living cost increases.
- Those living in high cost or low service provision areas incur higher costs and, as current concessions are uniform across the State, feel they are not being sufficiently compensated.
- The age eligibility criterion for the Seniors Card in all other States and Territories is 60 years, without the additional requirement of being in receipt of a Commonwealth concession (namely the Pensioner Concession Card and Commonwealth Seniors Health Card).
- Public transport costs are increasing rapidly, with go card fares and single paper ticket fares increasing by 15 cent.
- The go card is 30 per cent cheaper for a single journey than the paper ticket.

- 1. Ensure State Government concessions and rebates increase in line with the cost of living.
- 2. Provide additional concessional assistance to those living in areas with a higher cost of living than the rest of the State, or with more limited service provision.
- 3. Extend all State Government concessions and rebates (currently available to pensioners and holders of Commonwealth Seniors Health Cards) to all Queensland Seniors Card holders.
- 4. Reduce the eligibility age for the Queensland Seniors Card to 60, in line with all other States and Territories.
- 5. Introduce free off-peak and weekend travel for Queensland concession card holders.

# **B. IMPROVING HEALTH OUTCOMES**

#### **Rural and Regional Health**

In Queensland there are clear inequalities in health status and life expectancies between metropolitan and non-metropolitan communities. Health service provision continues to be unevenly distributed throughout the State.

The Patient Travel Subsidy Scheme is particularly important to people in rural and remote areas of Queensland who are required to travel frequently for essential treatment. However, Queensland lags behind all other States in ensuring increases.

The main concerns expressed by older Queenslanders about the Patient Travel Subsidy Scheme are that:

- Current levels of subsidy fail to address both the financial cost associated with disease and the ongoing doctor and specialist supply problems in rural Queensland.
- There have been no adjustments in the subsidies provided by the Scheme since 2007 when the travel component was increased from 10 to 15 cents per kilometre. Accommodation assistance remains unchanged at \$30 per night.
- The financial burden has been increased by the scrapping of the 8.4 cents a litre fuel subsidy from 1 July 2009.
- The administrative requirements are overly bureaucratic and inflexible, with up to five forms needed for each application.
- The four night lead-in for non-concession holders to receive the accommodation subsidy is punitive.

- 6. Increase the availability of medical services and health professionals in rural and regional Queensland.
- 7. Ensure that consumers are appropriately remunerated for out-of-pocket expenses associated with health related travel and accommodation by:
  - Increasing subsidies available under the Patient Travel Subsidy Scheme to 30 cents per kilometre and at least \$60 per night accommodation;
  - Simplifying administration requirements for those using for the scheme; and
  - Removing the 4-night lead in for non-concession holders.

### Oral health

A significant body of research has demonstrated that older people experience poorer dental health than younger generations. Poor oral health in older people can lead to eating problems and, potentially, malnutrition. It has also been linked to a number of serious diseases and conditions (e.g. diabetes, respiratory diseases, stroke, heart diseases, kidney diseases and dementia).

The main concerns expressed by older Queenslanders are that:

- Demand for existing public dental services outweighs the supply.
- Older people often have complex dental requirements.
- Nursing home residents and older people receiving community care packages find it more difficult to access oral health care, usually because of other medical problems as well as frailty.

The 2009 National Health and Hospitals Reform Commission Report identified improving access to dental health care as a key national priority and proposed the establishment of the 'Denticare Australia' scheme. National Seniors urges the incoming Queensland Government to support the introduction of such a scheme because of the positive benefits for older people, particularly those on low incomes.

- 8. Make dental care for older Queenslanders a strategic policy priority by:
  - Reducing waiting times for dental patients at public dental clinics;
  - Ensuring dental therapists are appropriately trained in the specific needs of older clients;
  - Further developing oral hygiene programs for those in residential care settings, and house bound clients; and
  - Supporting the introduction of a national dental health program, such as the proposed Denticare Australia scheme.

### C. AFFORDABLE HOUSING OPTIONS

Suitable accommodation is a significant issue for all seniors, whatever their income levels. State Government policies should ensure that older Queenslanders are not impeded from finding appropriate accommodation.

Some older people find that, as they age and their circumstances change, the house they have been living in becomes less suited to their needs and they may want to sell their current home in order to move to more appropriate housing. However, many older people find that the stamp duties involved serve as a financial disincentive and discourages their relocation.

Taking action to remove this financial barrier to downsizing can increase independence for older people and reduce isolation and disengagement. Additionally, it has the potential to reduce pressure on government expenditure for health and aged care services into the future.

Older Queenslanders who do not own their homes and are unable to access social and community housing face considerable housing stress. It has been reported that some of them spend in excess of 40% of their gross income on private rental housing, more than any other household type or age group.

The Queensland Housing Affordability Strategy, in particular, should ensure a greater proportion of affordable housing is appropriate to the needs of older residents and is located near to a range of services, transport and recreational facilities.

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. Standard contracts with provisions to protect and secure the rights of prospective residents are required.

The main concerns expressed by older Queenslanders are that:

- The stamp duties imposed act as a financial disincentive to move away from the family home that was designed for a growing family after the children have left home.
- The cost of renting a two-bedroom unit in Queensland jumped from \$300 per week in 2008 to \$360 per week in 2011.
- Many of those who elect to move to a retirement village do so without fully understanding the terms of the contract they have signed.
- Conditions agreed in retirement village contracts have been changed without the permission of the residents after the resident has left the village, or when villages have been sold.

- Provide Queensland Seniors Card holders with a concession on stamp duty when downsizing their homes (exemption threshold indexed to median house & unit prices).
- 10. Expand the scope of the Queensland Housing Affordability Strategy to include an emphasis on current and future demand in the context of population ageing.
- 11. Introduce standard retirement village contracts with provisions to secure the rights of residents.

## D. SUPPORT FOR OLDER WORKERS

Over recent years, participation in the workforce by older people has been integral to Queensland's economic growth. ABS data shows that the average duration of unemployment for Queenslanders aged 55 plus is longer than that for younger Queenslanders.

National Seniors Australia strongly urges an incoming government to continue developing and funding for programs encouraging mature age workforce participation. This is particularly important in those sectors where there are skills shortages.

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

12. Continue to develop and fund programs that enhance workforce participation by mature age workers.

# **Contacts**

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