

Submission to the 2014 - 2015 *Queensland* Budget

January 2014

National Seniors

Australia

About National Seniors Australia

With around 200,000 members Australia-wide National Seniors is the consumer lobby for the over-50s. It is the fourth largest organisation of its type in the world.

We give our members a voice – we listen and represent our members' views to governments, business and the community on the issues of concern to the over-50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We help our members save – we offer member rewards with discounts from over 7,000 businesses across Australia, we offer discount travel and tours designed for the over-50s, and we provide older Australians with affordable, quality insurance to suit their needs.

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Recommendations

National Seniors specific recommendations for the 2014-2015 Queensland Budget are as follows:

Cost of Living

Rebates and Concessions

Recommendation 1: Extend all current rebates and concessions available to pension card holders to Seniors Card holders and ensure that the rates of concessions and rebates keep pace with the increasing cost of essential utilities.

Patient Travel Subsidy Scheme

Recommendation 2: Remove the four-night lead-in eligibility criteria from the Patient Travel Subsidy Scheme for older concession card holders and align the travel subsidy rate with the Australian Taxation Office per kilometre rate.

Public Transport

Recommendation 3: Introduce free travel for older concession card holders during off-peak hours and on weekends.

Housing

Recommendation 4: Introduce concessional property duty for older concession card holders downsizing their home.

Recommendation 5: Provide subsidies to allow older concession card holders to adapt their family home and purchase assistive technologies to facilitate living independently.

Recommendation 6: Extend the review of the *Manufactured Homes (Residential Parks) Act 2003* to ensure residential park models are covered by consumer protection measures.

Health

Recommendation 7: Provide increased funding to ensure that Queenslanders aged 50 and over have access to adequate dental care and such access is to include older people in residential aged care, those receiving care in their own homes and those in rural and remote locations.

Recommendation 8: Provide mobile dental health services for housebound Queenslanders in residential aged care facilities and/or being cared for at home.

Recommendation 9: Achieve the National Partnership Agreement Targets for reducing the days waited by urgent, semi-urgent and non-urgent patients for elective surgery.

Mature Age Employment

Recommendation 10: Develop and implement a whole of Government program to support and monitor over 50s employment including removing barriers to their employment and providing training, support, career re-evaluation mentoring, job sharing and reskilling.

Focus on the Over-50s

Recommendation 11: Create a new Minister (Minister for Ageing) or expand the role of a current Minister to include a specific responsibility for the unique issues affecting older Queenslanders.

Recommendation 12: Consult widely on the development of the Queensland Seniors Strategy including the possibility of developing a Ministerial Advisory Committee to consider and find solutions for challenges affecting Queenslanders aged over 50.

Introduction

National Seniors' Queensland Policy Advisory Group plays a key role in identifying emerging issues and trends affecting the over-50s throughout Queensland. It also acts as a conduit between National Seniors' members within the State, relevant community organisations and the Government.

National Seniors acknowledges the restrictive fiscal environment the Queensland Government is operating under and has limited its recommendations to those which will have a positive impact on workforce participation and economic productivity.

The Australian population is ageing. The proportion of the population aged 65 years or more is projected to increase from around one in seven Australians in 2012 to one in four Australians by 2060 and to be close to one in 3.5 at the turn of the century.¹

Currently, over 46 per cent of Queensland voters are aged 50 and older². Within a few years the clear majority of voters will be in that age group. Queensland's population is ageing as a result of sustained low fertility, increasing life expectancy and the movement of the large baby boomer cohort into the older age groups. The proportion of the State's population aged 85 years and over has almost doubled between 1992 and 2012.³ This aging demographic presents a number of challenges and opportunities for the Queensland Government, economy and community.

National Seniors welcomes the proposed Queensland Plan and the ongoing extensive consultation process which has included individuals representing the over 50 age group. Among the 39 priorities of the Queensland Plan 'fostering community health and wellbeing, community cohesion and ongoing access to community education and work, are key issues for Queenslanders aged 50 and over.

There are many opportunities for the Government to implement changes within the two key areas of Cost of Living and Age Discrimination which would promote an age-friendly society and allow the over-50s to more effectively contribute to the Queensland economy and tax base through increased workforce participation.

¹ Productivity Commission (2013) *An Ageing Australia Preparing for the Future* Australian Government.

² The Australian Electoral Commission (2013) *Elector Count by Division, Age Group and Gender for all States and Territories* Australian Government.

³ Queensland Treasury and Trade (2013) *Population Growth Highlights and Trends, Queensland*, Queensland Government.

Cost of Living

Rebates and Concessions

Recommendation 1: Extend all current rebates and concessions available to pension card holders to Seniors Card holders and ensure that the rates of concessions and rebates keep pace with the increasing cost of essential utilities.

National Seniors acknowledges the current cost of living concessions available to pension card holders. However Queensland's over-50s continue to report that they go without basics such as food, medicines and heating or cooling to make ends meet. National Seniors research has revealed that over the five years to March 2013, essential items, such as water, gas, insurance, medical services and rates, all rose by more than double the inflation rate.

Nationally in 2011, 750,000 of 50 plus households were spending half of their disposable income (average \$14,000) on groceries, electricity and gas, and healthcare and almost a quarter of a million (245,000) senior households said they had been unable to pay their utility (electricity, gas or telephone) bills on time.⁴

For Queenslanders living on a Commonwealth age pension or similar, the costs of living increases are particularly felt with food, prices, fuel and utility services such as electricity, water and rates. The implementation of the above recommendation would align the Queensland concession scheme with the leading States and Territories concession schemes for example Victoria and South Australia.

⁴ National Seniors Australia (2013) *A squeeze on spending? An update on household living costs for senior Australians* Productive Ageing Centre.

Patient Travel Subsidy Scheme

Recommendation 2: Remove the four-night lead-in eligibility criteria from the Patient Travel Subsidy Scheme for older concession card holders and align the travel subsidy rate with the Australian Taxation Office per kilometer rate.

National Seniors appreciates the Governments ongoing support of the Patient Travel Subsidy Scheme (PTSS) and welcomed the increase in the subsidy paid for travel and accommodation introduced in January 2013. However National Seniors believes that the rate of the PTSS should be increased to align with the Australian Taxation Office work-related 75 cents per kilometer taxation deduction rate.⁵

In addition, the criteria of four night lead in for non-concession card holders⁶ is causing undue hardship to a number of older Queenslanders who may be asset rich but cash poor and will struggle to fund the travel and accommodation costs.

National Seniors Queensland members have reported that a common situation is where patients are required to stay overnight as a result of treatment which has occurred during the day often not reaching the five night per financial year PTSS threshold resulting in patients incurring high accommodation costs.

Public Transport

Recommendation 3: Introduce free travel for older concession card holders during off-peak hours and on weekends.

Many older Queenslanders are concerned by the increasing cost of public transport. The recent 7.5 percentage fare increase is well above the current inflation rate and the recent increase in the pension. This combined with the rising cost of living is creating a considerable financial burden.

⁵ Australian Taxation Office (2013) *Rates per work-related kilometre* Australia Government.

⁶ Queensland Health (2013) *Patient Travel Subsidy Scheme* Queensland Government.

The Government is encouraged to consider following the lead of other states such as Victoria and Western Australia which allow seniors to travel free on the weekend and during 'off peak hours'.⁷

Recently, the Gold Coast local government introduced a trial of free off peak travel for seniors. The trial has been an overwhelming success with approximately 10,000 seniors taking up the offer. The majority of users reported using public transport for the first time and/or using public transport more.⁸

Introducing free off peak public transport for older concession card holders has the ability to reduce peak demand and more evenly spread the usage of public transport assets. Poor public transport exacerbates social isolation and inequality in accessing health care and education.⁹

Housing

Recommendation 4: Introduce concessional property duty for older concession card holders downsizing their home.

The State's Housing *2020 Strategy* primarily aims at reforms to the social housing system but does nothing to alleviate the concerns of home owning seniors wanting to downsize.¹⁰

High stamp duty costs are prohibiting older Queenslanders from downsizing their homes and are limiting the available family housing stock. National Seniors believes that expanding the access of the concessional rate of stamp duty to older concession card holders will encourage downsizing, improving the quality of life of a large number of older Queenslanders, while also granting many younger Queenslanders access to suitable family homes which would otherwise not be available. The Queensland Government could be guided by the Victorian exemption from transfer duty scheme.¹¹

⁷ Public Transport Victoria (2013) *Free weekend travel* Victorian Government Adelaide Metro (2013) *Travel free with a Seniors card* Government of South Australia.

⁸ City of Gold Coats (2013) *Free Seniors Travel Trial*.

⁹ Australian Bureau of Statistics (2013) 1381.0 - *Research Paper: A Review of Regional Development Australia Committee Regional Plans*.

¹⁰ Department of Housing and Public Works (2013) *2020 Housing Strategy* Queensland Government.

¹¹ State Revenue Office (2013) *Pensioner- Transfer of Land* Victorian Government.

Recommendation 5: Provide subsidies to allow older concession card holders to adapt their family home and purchase assistive technologies to facilitate living independently.

National Seniors research indicates that the over 50s have a preference to age at home however only 38 per cent have taken steps to prepare themselves for getting older¹². Enabling the over-50s to age within their homes allows them to maintain their existing community and social networks. Maintaining community networks increases the opportunities for the over-50s to contribute to the state's productivity through volunteering and/or paid employment.

Recommendation 6: Extend the review of the *Manufactured Homes (Residential Parks) Act 2003* to ensure residential park models are covered by consumer protection measures.

Many new resort type parks or villages are being developed to cater for the ageing population. All developments should be included within the review to ensure consumer protection is afforded to residents of all types of residential park living.

Health

Oral Health

Recommendation 7: Provide increased funding to ensure that older Queenslanders aged 50 and over have access to adequate dental care and such access is to include those in residential aged care, those receiving care in their own homes and in rural and remote locations.

Recommendation 8: Provide mobile dental health services for housebound Queenslanders in residential aged care facilities and/or being cared for at home.

Australia's oral health is poor across the population. In Queensland, it is estimated that around 27 per cent of the population experience untreated tooth decay.¹³ This is greatest in the lower income groups and rural and remote areas.

¹²National Seniors Australia (2012) *Where will I live as I age? Senior Australians' needs and concerns about future housing and living arrangements*. National Seniors Australia.

¹³National Advisory Council on Dental Health (2013) *Report of the National Advisory Council on Dental Health, 23rd February 2012, reviewed September 2013*.

Tooth decay and gum disease are two of the most common health conditions in Australia today and the majority of cases are preventable. Poor oral hygiene can be linked to many other health problems and can also increase the likelihood of ill health and depression, leading to a withdrawal from society and an increase of mental and physical illness.¹⁴

Factors leading to the persistence of poor oral health include:

1. the dental system is chiefly privately operated leading to significant affordability barriers to good oral health;
2. insufficient funding and inadequate ability of the public sector to accommodate the volume of patients requiring treatment;
3. unequal distribution of the dental workforce with only a small number of practitioners choosing to work in remote and rural areas.

Rectifying the above barriers requires long-term reform and substantial investment by the Queensland Government. It is important to note that many older people are also unable to access dental care because of lack of transport or limited mobility. National Seniors urges the Government to provide mobile dental health services for older Queenslanders who are housebound or in residential aged care.

A cost effective way to provide dental health services for housebound older Queenslanders would be by utilising school mobile dental vans which would be available after school hours and in school holiday periods. It would be important to ensure that the dental van is easily accessible for older people with mobility impairment or disability.

Dentists could accompany the Royal Flying Doctors in remote areas of Queensland as is provided in remote New South Wales through The Outback Oral Treatment and Health program.¹⁵ The Government could also be guided by Victoria's Government domiciliary oral health service which is available to housebound patients.¹⁶

¹⁴ Queensland Health Services, Oral Health, September 2013.

¹⁵ Royal Flying Doctors Service (2012), Dental Health - South Eastern Section.

¹⁶ Dental Health Services (2013) Services for homebound patients (Domiciliary) Victorian Government.

Recommendation 9: Achieve the National Partnership Agreement Targets for reducing the days waited by urgent, semi-urgent and non-urgent patients for elective surgery.

Reducing the number of older Queenslanders experiencing ill-health could have numerous positive impacts for the Queensland community and economy. Health improvements for 10 per cent of the unhealthiest older workers (those aged 49-60) could have significant positive effects on the economy.¹⁷ With annual productivity losses associated with absenteeism and presenteeism estimated to be as much as \$25 billion.¹⁸

The Queensland Government did not reach its 2012 baselines or targets for reducing the days waited by urgent, semi-urgent and non-urgent patients for elective surgery¹⁹. Queensland is the only State or Territory not to meet its baseline for reducing the days waited by all classifications of patients (urgent, semi-urgent and non-urgent).

Improvements in the treatment time of patients of non-urgent elective surgery would improve the health outcomes of Queenslanders aged 50 and over and would also have a positive impact on Queensland's economy as more would be able to return to work sooner.

¹⁷ Dr George Verikios (2013) *Healthy older workers boost the economy* Monash University.

¹⁸ Australian National Preventive Health Agency (2013) *State Of Preventive Health Agency* Australian Government.

¹⁹ COAG Reform Council (2013) *National Partnership Agreement on improving public hospitals: Performance Report for 2012* COAG Reform Council.

Age Discrimination

Mature Age Employment

Recommendation 10: Develop and implement a whole-of-government program to support and monitor over-50s employment including removing barriers and providing training, support, career re-evaluation mentoring, job sharing and reskilling.

Once a job seeker turns 55 their time spent out of the workforce increases dramatically. Job seekers aged 55 and older are languishing in unemployment for an average 75 weeks compared to 31 weeks for job seekers aged 25-34.²⁰

Over 50s want to work. They are underutilized, underemployed and are unfortunately becoming discouraged to the extent that over 60 per cent of discouraged workers are aged 55 and older.²¹ There is an urgent need for the Government to help these Queenslanders find new jobs as large numbers are currently unemployed, under-employed or unwilling early retirees..

Research shows that a five per cent increase in paid employment of Australians over the age of 55 would result in a \$48 billion positive boost to the national economy, every year.²²

National Seniors research has also indicated 13 per cent of workers who participated in paid employment during the past five years (2005-2012) experienced workplace exclusion specifically attributable to age.²³

There appears to be a large focus and number of programs which assist youth and indigenous individuals to secure and up-skill to employment. The same does not apply to older job seekers.

²⁰ Australian Bureau of Statistics (2013) 6291.0.55.001 - *Labour Force, Australia*, Detailed - Electronic Delivery, Australian Government.

²¹ Australian Bureau of Statistics *Persons Not in the Labour Force*, Australia, September 2012

²² Australian Human Rights Commission (2013) *Fact or fiction? Stereotypes of older Australians*.

²³ National Seniors Australia (2009) *Experience works The mature employment age challenge*. Productive Ageing Centre.

The introduction of reporting requirements which highlight the level of age discrimination within recruitment agencies is required. The reporting requirements could include disclosure of the ratio of applications to job placements on an age group basis.

The Queensland Government could be guided by the Over 45 Entrepreneur Small Business Mentoring Up Program previously utilised by the New South Wales Government ²⁴ and the Western Australian Profit from Experience program. Both these programs focus on enhancing and emphasising the value of mature workers and their contribution to productivity.²⁵

Focus On the Over-50s

Recommendation 11: Create a new Minister (Minister for Ageing) or expand the role of a current Minister to include a specific responsibility for the unique issues affecting older Queenslanders.

Queensland does not have a specific Minister or department devoted to seniors and ageing issues. The appointment of a Minister for Ageing would better reflect the significant contribution older Queenslanders make to this state. The current situation requires seniors to raise their concerns with a multiple departments which have the tendency to shift the responsibility.

Recommendation 12: Consult widely on the development of the Queensland Seniors Strategy including the possibility of developing a Ministerial Advisory Committee to consider and find solutions for challenges affecting Queenslanders aged 50 and over.

National Seniors is aware that a Queensland Senior Strategy is under development. The most effective strategy will be created through an extensive consultation process including all organisations which represent Queenslanders aged 50 and over and the wider community.

An ageing population impacts on every aspect of Government including housing, health, employment, transport and, also, significantly impacts productivity and economic performance of the State. The New South

²⁴NSW Government Industry & Investment (2010) *Over 45's Entrepreneurs Small Business Mentoring Program*.

²⁵ The Department of Training and Workforce (2013) *Profit from Experience program* Western Australian Government.

Wales Minister for Ageing recently indicated that an ageing community has big implications for health, transport and urban planning and that a whole-of-Government approach would be taken in implementing the New South Wales Ageing strategy.

The Government could be guided by the whole of government approach taken by *The Inclusive Ageing: Tasmania 2012-2014 Strategy*²⁶, the *New South Wales Ageing Strategy*²⁷ and the recently established Ministerial Advisory Committee for Senior Victorians.²⁸

²⁶ Department of Premier and Cabinet (2012) *Inclusive Ageing: Tasmania 2012-2014 Strategy* Tasmanian Government.

²⁷ Family and Community Services (2013) *New South Wales Ageing Strategy* New South Wales Government.

²⁸ Seniors Online Victoria (2013) *Commissioner for Seniors Victorian* Victorian Government.