



# Submission to the Northern Territory Budget 2017-2018

*December 2016*

**National Seniors**

Australia

## About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with around 200,000 members and is the fourth largest 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 thousands of businesses across Australia. We also offer exclusive travel discounts and more tours designed for the over 50s and provide our members with affordable, quality insurance to suit their needs.

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## Introduction

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

According to the Australian Bureau of Statistics (ABS) the Northern Territory has the smallest population of all the States and Territories<sup>1</sup>. Currently 23 per cent of this population is over the age of 50 and the number of those in the Territory over the age of 50 is expected to grow. By 2061, it is estimated that 28.8 per cent of the Northern Territory's population will be 50 or over<sup>2</sup>. In 2012, there were 12 people of working age for every one person over 65 in the Northern Territory. In 2061, it is estimated that there will be 5.4 people of working age for every person over 65<sup>3</sup>.

In planning terms, 2061 is *tomorrow*.

It is crucial that government, business and community organisations in the Northern Territory work together to develop progressive and innovative programs and structures that are suitable for both current and future needs.

National Seniors Northern Territory pre-budget submission has been developed with input from the Northern Territory Policy Advisory Group. This submission sets out a number of key recommendations to the Northern Territory Government in order to enhance and support outcomes for both current and future older Territorians.

National Seniors' acknowledges the restrictive fiscal environment and has chosen to focus recommendations relevant to elder abuse, housing and concessions.

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<sup>1</sup> Australian Bureau of Statistics 2016. 'Summary' in *Australian Demographic Statistics, Mar 2016*. Cat. no. 3101.0 <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/3101.0Main+Features1Mar%202016?OpenDocument>

<sup>2</sup> Australian Bureau of Statistics 2012. *Population Projections, Australia, 2012 (base) to 2101*. Cat. no. 3222.0 [http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3222.02012%20\(base\)%20to%202101?OpenDocument](http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3222.02012%20(base)%20to%202101?OpenDocument)

<sup>3</sup> Australian Bureau of Statistics 2012. *Ibid*.

## Elder Abuse

- 1. Provide funding for the continuation of the Elder Abuse Information Line and provide support to ensure the evaluation methodology is robust.**
- 2. Commit funding for research into designing and developing elder abuse protocols and service guidelines, for frontline workers in the Northern Territory.**
- 3. Set aside funding to establish suitable service responses, which are sensitive to the needs of clients from diverse backgrounds.**
- 4. Provide local cultural brokers to accompany Aged Care Advocates out of Darwin and Alice Springs, and into the Regions.**
- 5. Provide Northern Territory Government support to create nationally consistent elder abuse laws and contribute to research into the prevention of elder abuse.**

Preventing elder abuse in an ageing world is everybody's business. "Elder abuse is a violation of human rights and a significant cause of injury, illness, lost productivity, isolation and despair"<sup>4</sup>. Confronting and reducing elder abuse requires a multidisciplinary approach. The issue of elder abuse incorporates not only the physical and emotional but extends to the issue of financial abuse and the development of wills, advanced care and estate planning<sup>5,6</sup>. For Territorians concerned for their elderly experiencing 'humbugging', the emphasis on monetary pressure resonates very deeply.

### ***Elder Abuse Information Line***

National Seniors asks that the Government take seriously the issue of elder abuse in the Northern Territory, by acknowledging and supporting the initiative taken by the Darwin Community Legal Service of providing an Elder Abuse Information Line to Territorians. To do this the Government should commit to funding the ongoing maintenance and research that will be needed to identify immediate service needs and design responses.

There is an increasing need throughout the Northern Territory and Australia to ensure that older Australians are protected from abuse. Within the Territory the information line is beginning to provide ample proof of need<sup>7</sup>. Further funding and support for the information line should be made a priority to ensure that Territorians have access to timely information and support to address instances of elder abuse.

### ***Elder Abuse Preventative Services***

The lack of progress made by the Northern Territory Government regarding the development of protocols for service responses for frontline workers needs to be acknowledged and

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<sup>4</sup> World Health Organisation 2002. *Active Ageing: A policy framework*. World Health Organisation, Geneva.

<sup>5</sup> Financial Services Council of Australia 2015. *Elder Financial Abuse Symposium: communique.*, Sydney, October 2015

<sup>6</sup> National Seniors 2015. 'Seniors call for financial sector to help stamp out elder abuse' Media Release, Michael O'Neill (CEO), October 2015.

<sup>7</sup> Darwin Community Legal Service 2015. 'Elder Abuse Information Line' flyer from the Aged Care Advocacy Service from within the Darwin Community Legal Service.

rectified as soon as practical. The Northern Territory is the only jurisdiction within Australia where service responses are not established or being developed.

Workers throughout the Northern Territory within health, law enforcement, aged care and legal services express concern at professional limitations when presented with elderly clients with suspected or clearly identifiable abuse. There is a significant gap in the services available to senior Territorians.

Until mandatory reporting is legislated the issue of elder abuse will remain too daunting, too painful and will be avoided by many, including the victims. Reluctance to confront elder abuse is an obvious inhibitor of action. This requires our politicians and community leaders to acknowledge the need and to implement protocols and service guidelines to help frontline workers recognize and report elder abuse within all sectors.

Strategies and protocols have been trialed and tested in other States and Territories. Knowledge, experience and practice models developed within the public, community and private sectors should be built on to develop effective approaches in the Territory.

National Seniors requests that the Northern Territory Government become a lead player in the development of protocols and service responses sensitive to the needs of the clients from diverse back grounds.

#### ***Support for Aged Care Advocates (ACA)***

Whilst awareness and training provide frontline workers with much needed skills, addressing elder abuse also requires increasing access to key referral points.

Currently, there are only two ACA providers (the Darwin Community Legal Service in Darwin and Catholic Care in Alice Springs) available in the entirety of the Territory. While elder abuse is not within the remit of the ACA, the fact is that they are the first line for referral and advice for Territorians.

Given the large number of regional communities in the Northern Territory, cultural brokerage and transportation are major issues for both ACA. Cross cultural differences frequently arise between regional communities and providers causing issues in the application of aged care. Best practice aged care when working within Aboriginal Aged Care is inhibited if ACA do not have access to Indigenous co-workers or Indigenous translation and interpreting services. Such barriers do not instill confidence in clients, thus inhibiting them from speaking openly and discussing issues such as elder abuse. The provision of a local cultural broker to accompany ACA into regional centers will improve the services provided and community engagement.

## National Legislation

In our submission to the Law Reform Elder Abuse Inquiry in August 2016 National Seniors stated that;<sup>8</sup>

A comprehensive response to elder abuse should include the following key elements:

- Dedicated and coordinated research into the prevalence of elder abuse in Australia and the best practice remedies.
- An ongoing national public awareness campaign to educate all Australians about elder abuse, which highlights the ways that individuals can minimise their risk of abuse in the future.
- Strong and cost-effective legal instruments to enable older people to protect themselves from elder abuse.
- Effective legal remedies to prosecute and punish perpetrators and compensate individuals who are victims of elder abuse.
- National laws or nationally consistent laws to better prevent and address elder abuse.

National Seniors response to this inquiry reflects the attitudes and concerns of its Australia wide membership. However, the ability of the Northern Territory to contribute and support reform in elder abuse is limited due to the lack of research and data collected on elder abuse issues within the Territory.

National Seniors believes that support from the Northern Territory Government to develop nationally consistent laws, which includes mandatory reporting by different service providers, will improve the Northern Territory understanding of elder abuse issues and increase the efficient allocation of resources. In addition, National Seniors believes that whilst the demographic mix of the Northern Territory population is complex, it is the perfect mix for increased research into preventative and awareness based services. As such, the Northern Territory has the capacity to become a centre for excellence in practices and provide hope for our vulnerable elders.

## Housing

- 6. Address the shortage of public housing for seniors throughout the Territory, especially vulnerable older women at risk of homelessness.**
- 7. Develop and implement strategies to address the lack of affordable and suitable housing for seniors.**
- 8. Develop approaches to public/private partnerships and housing models which incentivise and promote the construction of regional ‘seniors’ villages’ (housing only)**
  - a. First stage: Alice Springs and Katherine**
  - b. Second stage: Tennant Creek and Nhulunbuy**

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<sup>8</sup> National Seniors 2016. *Submission to the Elder Abuse Inquiry: Response to the Issues Paper, August 2016.*

*NT Residents have the highest cost of living relative to all other states, with on average almost 100% of mean gross income consumed on household expenditure (i.e. no savings).*

*The largest contributor to this is housing costs ...*

*(KPMG 2016, p. 23)<sup>9</sup>*

### **Public Housing**

National Seniors believes that the Northern Territory Government has a strong and fundamental commitment to public housing, yet is faced with considerable unmet demand across all ages. In the Northern Territory this unmet demand affected 704 people over the age of 55 in 2015<sup>10</sup>. Experiencing homelessness or being at risk of homelessness negatively affects an individual's emotional and physical health, placing a greater burden on the Northern Territory's health and aged care systems. Therefore, there is a strong imperative to recast the respect given to older Territorians by this government to an actual commitment of improvement of this statistic.

In addition, specific public housing initiatives need to be developed to respond to the increasing number of older women who are facing homelessness, which is a serious concern to many Territorians. There is a growing body of research within Australia that suggests there are an increasing number of older single women experiencing homelessness and housing stress later in life. In 2011, the ABS estimated that 3,379 Northern Territory women aged 45 and over were either homeless or in some form of semi-permanent housing<sup>11</sup>.

For older women experiencing a form of homelessness later in life, it is often the result of a lack of financial resources, such as superannuation and savings. This is compounded by forced early retirement or the death or separation from the income earning spouse. Additionally, older women experience discrimination within the housing market<sup>12</sup>.

Whilst much needs to be done in order to support older women who are currently at risk of homelessness, research by National Seniors Australia and Challenger indicates that both men and women support initiatives that specifically target increases in the longevity of women's retirement incomes<sup>13</sup>. Ensuring an adequate number of affordable and suitable housing options are available for older women, such as women's seniors clusters or apartment-for-life initiatives, enables women to better cater for their retirement<sup>14</sup>.

### **Housing options for older Territorians**

Older Territorians of middle range means have been identified as those with the largest gap between appropriate retirement living options and their available means<sup>15</sup>. The lack of appropriate options often means that older residents are residing in homes that no longer

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<sup>9</sup> KPMG 2016. *Review of Retirement Accommodation in the Northern Territory*. Presented to Department of Housing, Northern Territory. [https://dcm.nt.gov.au/\\_data/assets/pdf\\_file/0004/297454/review-of-residential-retirement-facilities-nt.pdf](https://dcm.nt.gov.au/_data/assets/pdf_file/0004/297454/review-of-residential-retirement-facilities-nt.pdf)

<sup>10</sup> KPMG (2016). *Ibid.*

<sup>11</sup> Australian Bureau of Statistics 2012. *Census of Population and Housing: Estimating homelessness, 2011*. Cat. No. 2049.0

<sup>12</sup> Homelessness Australia 2016. *Homelessness and Older People [Fact Sheet]*. Accessed 28 November 2016  
[http://www.homelessnessaustralia.org.au/images/publications/Fact\\_Sheets/Homelessness\\_and\\_Older\\_People.pdf](http://www.homelessnessaustralia.org.au/images/publications/Fact_Sheets/Homelessness_and_Older_People.pdf)

<sup>13</sup> National Seniors Australia and Challenger 2015. *Outlook for Australian seniors' retirement plans? Mostly sunny, with possible late rain*.

<sup>14</sup> National Seniors Productive Ageing Centre 2015. *Seniors downsizing on their own terms: Overcoming planning, legal and policy impediments to the creation of alternative retirement communities*.

<sup>15</sup> KPMG (2016). *Ibid.*

suit their needs and are expensive to maintain. As a result, KPMG (2016) found that many older Territorians are moving into lower income brackets.

Moreover, whilst higher income older Territorians are able to access a greater level of suitable living or retirement options, these options are in limited supply. This is aggravated by the fact that only two commercial retirement villages exist within the Northern Territory, as no comparable facilities exist outside of Darwin. The excess demand causes an increase in prices and inflates the levels of inequity being experienced in the Territory. As result, many Territorians of this income bracket are living in homes that no longer suit their needs or move interstate to access retirement communities.

It is clear that in order to avoid increasing pressure on already stretched public housing resources; the Northern Territory Government needs to act strategically to enable all income groups to access housing solutions that do not consume their wealth at a rate that makes joining the public housing waiting list inevitable.

The reality is that there is a shortage or absence of appropriate living options for many older Northern Territory residents, especially those in our regional urban centres.

### ***Relationship to Population and Economic Development Policies***

A successful population strategy that retains seniors in the Territory would drive social and economic advantages for the Northern Territory. Creating infrastructure that facilitates ageing in place in the Northern Territory will stimulate economic growth that is beneficial to all Territorians. It is hoped that a refocus in policy on ensuring older Territorians are receiving adequate living and care will make the Northern Territory a centre for excellence that drives innovation and development within Australia. The alternative is a situation in which the Northern Territory Government is left with a residual low-income ageing population that places proportionally higher demands on health, social and transport services.

## **Concessions**

- 9. The concessions available to seniors within the Northern Territory Pensioners and Carers Concession Scheme are devised, structured and implemented in a way that provides all Northern Territory Seniors, who satisfy residential, employment and age eligibility criteria, access to all components of the scheme.**

National Seniors is encouraged that the Government has committed to full and effective consultation with Northern Territory seniors' organisations and individuals in the development of policy which directly affects them. Government's failure to consult with seniors to explore alternative options, prior to introducing changes to concessions eligibility in the 2014-15 Budget, was unacceptable to all Northern Territory Seniors.

We support action that improves the equity, fairness and sustainability of the concessions system into the future, taking into account the challenges faced by all seniors in the Northern Territory – including, but not exclusively, the higher cost of living and extended family commitments.

