



**Submission
to the
Queensland
State Budget
2017-18**

January 2017

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.

Contact

Queensland Policy Advisory Group

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Introduction

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

Concessions

- 1. Extend the gas rebate to consumers who rely on bottled gas.**
- 2. Support seniors to adapt to new tariff arrangements for electricity by providing adequate information and education; subsidies to assist in the purchase of smart meters; and appropriately structured rebates.**

Bottled gas rebate

National seniors believe that electricity, gas and water are essential services and concessions and rebates be available for all essential services. Many pensioners and low income retirees rely on bottled gas for heating, cooking and hot water. Currently, seniors receiving piped gas are eligible for the gas concession of \$69.73 per year¹ whereas those using bottled gas are not. National Seniors believes that the rebate on gas should be made available to all seniors, regardless of how it is delivered. We urge the State Government to make the rebate available for users of bottled gas.

Tariff reform

Changes to electricity tariffs have the potential to alienate vulnerable consumers and increase the amount they pay for electricity. This has been highlighted in the Queensland Productivity Commission (QPC) Draft Report on Electricity Pricing². There are a number of changes which are likely to impact on pricing. These include market deregulation, the current merger of Energex and Ergon and the introduction of demand based tariffs in December 2017³.

Government attention is necessary to reduce the impact of these changes on vulnerable consumers. This includes information and education over and above what is currently been provided, along with the development of specific information and education programs to support low income households. Assistance will also be required to help vulnerable customers to purchase smart meters and rebates will also need to be restructured to align with any cost increases resulting from changes to tariffs.

¹ Queensland Government 2016. 'Electricity and gas rebates' Retrieved from <https://www.qld.gov.au/community/cost-of-living-support/electricity-gas-rebates/index.html>

² Queensland Productivity Commission 2016. *Electricity Pricing Inquiry Draft Report* 3 February 2016 <http://www.qpc.qld.gov.au/files/uploads/2016/02/EPI-DRAFT-REPORT-Final.pdf>

³ Energex 2016. *Residential Network Tariffs: Your network, your choice* Retrieved from https://www.energex.com.au/__data/assets/pdf_file/0006/358692/DemandTariffFactSheet.pdf

Health

- 3. Determine safe practice nurse-to-patient ratios in public residential care facilities.**
- 4. Ensure that those 65 and over who are entitled to participate in the Department of Health Medical Aids Subsidy Scheme are not unfairly impacted by changes brought about by the introduction of the NDIS.**
- 5. Provide increased funding to ensure that all older Queenslanders have access to adequate dental and oral healthcare.**

Nurse-to-patient ratios

National Seniors supports moves to improve patient safety by implementing nurse-to-patient ratios in Queensland. A nurse to patient ratio is the minimum number of nurses or midwives working in a particular ward, unit or department in relation to the number of patients on the ward⁴. Ratios are calculated on the basis of patient acuity - the higher the level of acuity the greater the number of nurses required to provide safe nursing care. The efficacy of nurse-to-patient ratios is supported by international evidence, which shows improved patient outcomes and staff morale.

National Seniors commends the government on mandating nurse to patient ratios in the 2015-16 Queensland Budget. The Nursing Guarantee will ensure that prescribed acute medical and surgical wards will operate with safe nurse-to-patient ratios⁵. National Seniors believes that nurse ratios should be utilised within public aged care facilities to ensure safe nurse practices and improve quality of care for residents.

Medical Aids Subsidy Scheme

National Seniors is concerned that the Department of Health Medical Aids Subsidy Scheme will be impacted by changes resulting from the introduction of the NDIS. The Department of Health Medical Aids Subsidy Scheme operates fairly for Queensland residents with a permanent disability who hold a Pensioner Concession Card, Queensland Seniors Card or meet clinical eligibility requirements⁶. The Queensland Government should maintain the current scheme in its present form.

National Seniors is also concerned that not enough is being done to promote the Medical Aids Subsidy Scheme. Potential recipients are generally unaware of the scheme until they have attended a consultation with their General Practitioner (GP). National Seniors recommends that the State Government promote the scheme more widely to ensure that those who need it are accessing support.

⁴ Queensland Health 2016. 'Nurse-to-patient ratios' Retrieved from <https://www.health.qld.gov.au/nmoq/optimisingnursing/nurse-to-patient-ratios>

⁵ Premier and Minister for Arts and Minister for Health and Minister for Ambulance Services 2015. 'Nurse to patient ratio legislation introduced' Media Statement. 1 December 2015 <http://statements.qld.gov.au/Statement/2015/12/1/nurse-to-patient-ratio-legislation-introduced>

⁶ Queensland Government 2016. 'Subsidies for aids and equipment at home' Retrieved from <https://www.qld.gov.au/health/support/equipment/subsidies/index.html>

Oral Health

National Seniors believes that oral health is an essential aspect of general health and should be a high priority for the Queensland Government. Poor oral health is often found where general health is poor⁷. Good oral health practices decrease the chance of disease and infection⁸. Good oral and dental health allows a person to eat, speak and socialise without discomfort or embarrassment⁹. Poor oral hygiene can be linked to many other health problems and can increase the likelihood of ill health and depression, leading to a withdrawal from society and an increase of both mental and physical illness.

There are significant cost barriers to good oral health. An estimated 39.8 per cent of Australian adults aged 18 and over with incomes of less than \$20,000 had untreated decay compared to only 17.3 per cent with incomes over \$80,000¹⁰. There are also barriers to oral health as a result of living in rural and regional areas. An estimated 37.6 per cent of the Australian population living in remote or very remote areas aged 15 and over had untreated decay compared to only 23.5 per cent living in major cities¹¹.

There are a number of factors leading to the persistence of poor oral health:

- The dental system is mainly private leading to significant affordability barriers.
- Insufficient funding and inadequate ability of the public sector to accommodate the volume of patients requiring treatment.
- Unequal distribution of the dental workforce with only a small number of practitioners choosing to work in rural and remote areas.
- Insufficient education of older people on the importance of good oral/dental healthcare.

Addressing barriers to good oral health requires long term reform and investment. National Seniors calls on the State Government to increase investment in dental health services to improve health and wellbeing outcomes for Queenslanders.

⁷ UK Department of Health 1994. *An Oral health strategy for England* London: Department of Health

⁸ South Australia Health 2016. 'Oral health care domain – Care of older people toolkit' Retrieved from <http://www.sahealth.sa.gov.au/wps/wcm/connect/public+content/sa+health+internet/clinical+resources/clinical+opics/older+people/care+of+older+people+toolkit/oral+health+care+domain+-+care+of+older+people+toolkit>

⁹ Queensland Health 2016. *The health of Queenslanders 2016: Report of the Chief Health Officer Queensland*. Queensland Government: Brisbane https://www.health.qld.gov.au/__data/assets/pdf_file/0017/537101/cho-report-complete.pdf

¹⁰ National Advisory Council on Dental Health 2012. *Report of the National Advisory Council on Dental Health*. 23 February 2012. Retrieved from [http://www.health.gov.au/internet/main/publishing.nsf/Content/C10065B9A8B6790FCA257BF0001BDB29/\\$File/Final%20Report%20of%20the%20NACDH%20-%2026%20February%202012%20\(PUBLICATION\).pdf](http://www.health.gov.au/internet/main/publishing.nsf/Content/C10065B9A8B6790FCA257BF0001BDB29/$File/Final%20Report%20of%20the%20NACDH%20-%2026%20February%202012%20(PUBLICATION).pdf)

¹¹ Australian Institute of Health and Welfare: Chrisopoulos, S., Harford, J.E. and Ellershaw, A. 2016. *Oral health and dental care in Australia: Key facts and figures 2015*. Cat. no. DEN 229. Canberra: AIHW. <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129554609>

Transport

- 6. Maintain current public transport fare structures and adopt recommendations from the new Fare Advisory panel which further improve affordability and encourage patronage.**

The Fairer Fares initiative provides reduced public transport fares, which is welcome relief for seniors. The initiative includes the establishment of a new Fares Advisory Panel. National Seniors recommends that the new fare structure be maintained and that the new Fare Advisory panel consider options to improve affordability and encourage patronage, especially among target groups such as seniors¹². National Seniors would also welcome the opportunity to participate in the Fare Advisory panel.

Housing

- 7. Introduce a one-off concession on stamp duty to assist seniors rightsizing their home, as is offered in other states and territories.**
- 8. Provide funding to address homelessness in the over 50's, targeting older single women and indigenous Queenslanders in rural and regional areas.**
- 9. Increase available seniors housing stock by pursuing other investment options.**
- 10. Ensure that all people living in a residential home park or multi-unit residential properties pay their fair share for utilities.**

Rightsizing

Seniors are facing considerable barriers to rightsizing their homes. Older Queenslanders may wish to downsize to a more suitable dwelling but evidence indicates that seniors are reluctant to do so because the costs are too high¹³. Stamp duty, is one cost that is prohibiting older Queenslanders from rightsizing to more suitable homes that are appropriate, accessible and age friendly.

Most states and territories recognize that seniors need encouragement to rightsize and have schemes in place to provide stamp duty exemptions or concessions. Stamp duty exemptions

¹² Premier and Minister for the Arts and Minister for Transport and the Commonwealth Games 2016. 'Fairer fares for South East Queensland' Media Statement 12 June 2016.

<http://statements.qld.gov.au/Statement/2016/6/12/fairer-fares-for-south-east-queensland>

¹³ Annand, K., Lacey, W. and Webb, E. 2015. *Seniors downsizing on their own terms: Overcoming planning, legal and policy impediments to the creation of alternative retirement communities*. Melbourne: National Seniors Productive Ageing Centre.

or concessions are already available in Victoria¹⁴, South Australia¹⁵ and the Northern Territory¹⁶ and the Australian Capital Territory¹⁷ for seniors.

National Seniors calls on the State Government to implement a stamp duty concession scheme for seniors in Queensland similar to that offered in the ACT. Under the ACT scheme, stamp duty is waived for houses valued below \$625,000. The value of the concession declines on a sliding scale up to \$807,000. Above this upper threshold no concession is provided.

This will support older Queenslanders wishing to rightsize to a more suitable home, enabling them to age in place, while having the added benefit of increasing the availability of larger dwellings suitable for larger families.

Homelessness

National Seniors believes that more needs to be done to address the increasing number of older people facing homelessness. An increasing number of older people are becoming homeless later in life. In 2011, it was found that one in seven of all homeless people were aged over 55. In Queensland, approximately 6,200 women over the age of 45 are currently homeless or in some form of semi-permanent housing¹⁸. This is expected to increase in the future, particularly among older women. Given the vulnerability of women over the age of 50 this is a serious concern.

Studies indicate that approximately 15 per cent of seniors aged 65 – 85 live in rental accommodation. These studies also indicate that, on average, rent forms about 40 per cent of retirees' income and over 20 per cent pay over 50 per cent of their fixed income in rent¹⁹. The future for those on low fixed incomes is dire. An increasing number of older seniors will no doubt find themselves homeless in the future as a result of the cost of renting in the private market.

Senior's housing

There is obviously a shortage of rental accommodation which is affordably priced and social housing is unable to accommodate those who are unable to find affordable accommodation. Much more direct investment in social housing is required to provide low-cost housing for older people.

National Seniors Australia recommends that the State Government increase funding for social housing with an aim of providing new social housing for 5,000 Queenslanders.

¹⁴ State Revenue Office Victoria. 'Pensioner duty exemption or concession' Retrieved 8 December 2016 from <http://www.sro.vic.gov.au/node/1458>

¹⁵ Revenue South Australia. 'Seniors housing grant' Retrieved 8 December 2016 from <https://www.revenuesa.sa.gov.au/grants-and-concessions/seniors-housing-grant>

¹⁶ Department of Health/ 'Northern Territory Pensioner & Carer Concession Scheme' Retrieved 8 December 2016 from http://www.health.nt.gov.au/NT_Pensioner_and_Carer_Concession_Scheme_NTPCCS/

¹⁷ ACT Revenue Office. 'Pensioner Duty Concession' Retrieved 8 December 2016 from <http://www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession>

¹⁸ Australian Bureau of Statistics 2012. Census of Population and Housing: Estimating homelessness, 2011. Cat. no. 2049.0

¹⁹). Australian Centre for Financial Studies and Australian Institute of Superannuation Trustees 2016 *Expenditure patterns in retirement*. Retrieved from http://australiancentre.com.au/wp-content/uploads/2016/08/ACFS-AIST_ExpendPatternsWEB.pdf

Options exist to obtain private investment to assist funding the required volume of social housing. We would refer to Defence Housing Australia (DHA) as an example. Superannuation Funds could also be targeted for investment in this very important area.

Multi-unit residential

People living in multi-residential arrangements are apportioned a share of utility bills which is paid to the landlord. National Seniors have received reports from seniors that this can be based on the number of units rather than the number of people residing in the premises.

Given that electricity consumption generally reflects the size of a household, it would be more equitable for this to be based on the number of occupants. Ongoing effort by government is necessary to ensure that residents in multi-unit developments pay their fair share of any group utility bills.

Employment and Skilling

- 11. Appoint prominent Queenslanders as employer champions of age friendly workplaces and establish an awards program to recognise Queensland businesses that demonstrate best practice in employing older workers.**
- 12. Ensure that an appropriate proportion of mature age unemployed are participating in the Skilling Queenslanders for Work (SQW) program and the Back to Work Regional Jobs Package and, if not, adjust program strategies accordingly.**
- 13. Work with unions and employer groups to educate employers and employees about the benefits of career planning, ongoing training and reskilling.**
- 14. Assist 'at risk' mature age workers to identify skill deficits and access training opportunities so they can remain in employment.**

National Seniors believes that age discrimination in the workplace is unacceptable and unproductive. Susan Ryan, former age discrimination commissioner, has recommended that governments work in partnership with business and community organisations to re-educate our whole society in the realities of older people (as opposed to stereotypes) and the great value they represent²⁰.

As an ageing society there are significant gains to be made by lifting the participation rates of older workers. Yet, as a nation, we are not doing well at keeping the over 65s in the workforce. Statistics show that 74 per cent of Australians aged 55-59 were employed in 2015, but this dropped to 56.5 per cent for 60-64 year olds and to 12.7 per cent for people over 65²¹. As a recent news article has noted "We need to ensure that there are roles for

²⁰ Australian Human Rights Commission (AHRC) 2016. *Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability*. AHRC: Sydney.

<https://www.humanrights.gov.au/news/stories/willing-work-national-report-released>

²¹ AHRC 2016 *Ibid*.

people working into their 70's and beyond. We also need training and willing employers for them"²².

From 2016, the population aged 65 years and over is projected to experience the largest increase of any segment of the population in every subsequent decade to 2056²³. It therefore follows that, even relatively modest increases in workforce participation among this group would bring substantial economic benefits to Queensland.

Age friendly workplaces

In order to assist in addressing this crucial issue, National Seniors recommends that the Queensland Government appoint prominent Queenslanders as employer champions of age friendly workplaces and establish an awards program to recognise Queensland businesses that demonstrate best practice in employing older workers. In doing so, we urge the Queensland Government to lead by example by putting in place strategies and procedures which encourage the employment of mature age workers within the Queensland Government and Government Owned Corporations (GOCs).

Skilling Queenslanders for Work

National Seniors welcomed the continuing efforts of the Queensland Government in lifting employment participation rates through schemes such as Skilling Queenslanders for Work and the Back to Work Regional jobs package. However, in the area of mature age employment, it is clear that much more needs to be done. In order to ensure that an appropriate number of mature age workers are being employed under these programs, we recommend that particular attention be given to this through the collection and ongoing analysis of statistical data based on age groups so that strategies can quickly be adjusted accordingly.

Career planning and skilling

In addition, both older workers and employers need to be kept informed of the importance of career planning and regular skills upgrades. Research by the Productive Ageing Centre²⁴ with workers over 50 years, who had been engaged in the workforce during the past five years, found that 78 per cent indicated that they had not recently or had never undertaken career planning. Career planning is critical in supporting mature age participation in the labour force, particularly for those at risk workers employed in industries or occupations defined as declining.

For these workers, skill deficits need to be identified and targeted training developed to fill these skill gaps. Due to rapid changes in the employment market, there is a pressing need for governments to start investing in their citizens over their entire working life. National Seniors therefore recommends that the Queensland Government work with and provide

²² Mitchell, H 2016. 'How to keep more workers in the workforce after 65' in Sydney Morning Herald. 9 April 2016 <http://www.smh.com.au/business/workplace-relations/how-to-keep-more-workers-in-the-workforce-after-65-20160408-go1gz4.html>

²³ Office of Economic and Statistical Research and Queensland Treasury 2011. *Queensland Government population projections to 2056: Queensland and statistical divisions, 2011 edition* Retrieved from <http://www.qgso.qld.gov.au/products/reports/qld-govt-pop-proj-qld-sd/qld-govt-pop-proj-2056-qld-sd-2011.pdf>

²⁴ Lourey, E. 2015. *Prevalence of career planning among mature age Australians*. Melbourne: National Seniors Productive Ageing Centre.

funding incentives to unions and employer groups to appropriately educate employees and employers and to assist in providing access to appropriate training opportunities.

National Seniors urge the Queensland government to set an example by showing leadership and setting the benchmark for other states to follow.

Social Inclusion

15. Fund the actions set out in the *Queensland: an age-friendly community* 'Action Plan' and 'Implementation Schedule 2016-17 and 2017-18'.

The Government released their "Queensland: an age-friendly community – Strategic Direction Statement" in April 2016 and the associated Action Plan and implementation schedule in June 2016²⁵. These documents detail the actions required to deliver an age-friendly community based around the themes of: outdoor spaces and buildings; transport; housing; social participation; respect and social inclusion; civic participation and employment; communication and information; and community support and health services.

Each of the actions require initial and ongoing funding to implement and operate. Some of the estimated budget amounts are included, while some are yet to be quantified. National Seniors supports this initiative and recommends that the government commit to providing secure and adequate funding to ensure the desired objectives are achieved within the nominated time frames.

Elder Abuse

16. Provide adequate funding for actions to reduce elder abuse in the community.

17. Commit to ongoing and increased funding to develop education and awareness programs on elder abuse.

18. Commit to implementing the recommendations from the Inquiry into the Adequacy of Existing Financial Protections of Queensland Seniors

Statistics show that the incidence of elder abuse is increasing and more needs to be done to tackle this problem. A number of public inquiries have been undertaken in Queensland which have made recommendations to government to address the elder abuse issue.

The *Not Now, Not Ever: Putting an End to Domestic and Family Violence in Queensland* report recommended, for example, that²⁶:

²⁵ Queensland Government Department of Communities, Child Safety and Disability Services 2016. 'Queensland: an age-friendly community' Retrieved from www.communities.qld.gov.au/communityservices/seniors/queensland-age-friendly-community

²⁶ Special Taskforce on Domestic and Family Violence in Queensland 2015 Not Now, Not Ever: Putting an End to Domestic and Family Violence in Queensland. Retrieved from www.communitiesd.qld.gov.au/resources/gateway/campaigns/end-violence/about/special-taskforce/dfv-report-vol-one-pdf

- a review be undertaken to ascertain the prevalence of elder abuse to inform an integrated response and develop a communications strategy for victims,
- the Queensland Government include the elder abuse issues as part of a consistent, comprehensive communication strategy on domestic and family violence for Queensland,
- the Queensland Government work with the Commonwealth Government to remove the capacity for carer payments to be used as a tool for perpetrating elder abuse.

National Seniors supports these recommendations and appreciate that the Queensland Government has made efforts to take action on these recommendations as has occurred through the commissioning of Curtin University to conduct a prevalence study and through the rollout of an elder abuse awareness campaign.

The recent Inquiry into the Adequacy of Existing Financial Protections for Queensland Seniors has also provided a number of key recommendations which, if implemented would reduce the prevalence of elder abuse in the community²⁷. This includes addressing weaknesses within the Public Guardian Act 2014, the Powers of Attorney Act 1998 and the Public Trustee Act 1978. National Seniors is pleased that the State Government has committed to implementing most of the recommendations made in the final committee report.

National Seniors urge the State Government to continue to implement the recommendations made in these inquiries as quickly as possible to ensure that older Queenslanders are protected from abuse. This will require adequate and ongoing funding to support initiatives to address elder abuse. National Seniors also recommends that the State Government work with the Commonwealth Government to assist it to meet relevant recommendations from the Protecting the Rights of Older Australians from Abuse Inquiry currently being conducted by the Australian Law Reform Commission.

²⁷ Communities, Disability Services and Domestic and Family Violence Prevention Committee 2015. *Inquiry into the adequacy of existing financial protections for Queensland's seniors*. Report No. 2, 55th Parliament, August 2015. <http://www.parliament.qld.gov.au/documents/tableOffice/TabledPapers/2015/5515T876.pdf>