



Submission to the South Australian State Budget 2016-2017

March 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.

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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Table of Contents

Recommendations	1
Introduction	3
Cost of Living	5
Supporting the Silver Economy	5
Rightsizing.....	6
Transport	7
Health	7
Technology	8
Age Friendly Communities	9
Peer Support in a Crisis	9

Recommendations

Cost of Living

1. Increase the value of State Government concessions to Age Pensioners and low income earning seniors by aligning the eligibility for the Cost of Living Allowance to the tax-free income threshold and adding an equity amount of \$2,000 to the partnered amount.

Supporting the Silver Economy

Mature Age Workers and Mature Consumers

2. The State Government work together with National Seniors to support older job seekers and promote the value of older consumers.

Right Sizing

Housing for Later Life

3. Introduce a new stamp duty concession of 50 per cent, rising to 100 percent by 2018, for all South Australian-based Age Pension recipients who are rightsizing. The concession is to be provided regardless of the location of the home and the differing value between the new home and the old home.
4. The State Government to liaise with National Seniors, other seniors groups and housing and real estate experts to clarify the definition and eligibility for the 'rightsizing' stamp duty concession.
5. Introduce a mandatory requirement for a standardized Retirement Villages contract in 'plain English', where key terms of the contract are concise and explicit in meaning as part of the forthcoming Retirement Villages Bill.
6. Align the aims of the proposed review of the Residential Parks Act 2007 with those of the current Review of the Retirement Villages Act 1987, in order to ensure the two Acts align in their benefits for older people.
7. Commence the Residential Parks Review as soon as the Planning Act is resolved.
8. Partner with stakeholders such as National Seniors Productive Ageing Centre to identify affordable, innovative, age-appropriate new housing models for older citizens and identify impediments to positive change.

Transport

9. Commence a review in the next 12 months of the new laws permitting bicycles on footpaths, especially in regard to the growing electrification of bicycles to ensure the new laws are working as intended and do not compromise the safety of senior pedestrians.
10. Advocate to the Federal Government to reinstate concession travel for seniors on the Great Southern Rail Services (including The Ghan, The Indian Pacific and The Overland services).
11. Increase concessions provided for eligible Senior Card or Age Pension Card holders travelling during peak periods. Promote off-peak travel to seniors so they can maximise the benefits of free travel during these periods.

12. Maintain and increase investment in public transport infrastructure, with a focus on accessibility and safety for seniors throughout Greater Metropolitan Adelaide.
13. Maintain and increase investment in regional bus services and the Community Passenger Networks by adding to the breadth and depth of the networks.
14. Provide a Photo Card with a unique serial number (required by financial institutions for identification) for seniors who do not hold a driver's licence. Provide this at a small charge to all seniors who apply but free to seniors who voluntarily surrender their driver's licence due to medical conditions.

Health

15. Ensure the Department of Health develops a senior-friendly approach to implementing the *Transforming Health* agenda, including through consultation with National Seniors.
16. Assign a number of designated reception and treatment areas that will provide targeted care and security for emergency patients affected by acute mental illness, drug or alcohol abuse, including patients who demonstrate aggressive or violent behaviours.
17. Reduce waiting times for emergency treatment and elective surgery in public hospitals.

Technology

Cyber Security for Seniors

18. Increase state resources supporting the Australian Cybercrime Online Reporting Network (ACORN)
19. Expand the South Australian Police team that presents the Internet Safety and Awareness for Seniors courses to enable twice the annual workshops at each of the eight regional Police Service Areas, plus Mount Gambier.

Age-Friendly Communities

20. Extend funding and promotion of the Age-Friendly Communities Program by five years and include a review of the South Australian Age-friendly Guidelines by 2018
The following should be targeted
 - A) Areas with both an existing significant older demographic and increasing economic challenges, and
 - B) Outer metropolitan suburbs where older people are at higher risk of decreased community involvement and social isolation due to inadequate public transport.

Peer Support in a Crisis

21. Promote senior-to-senior and 50-plus peer communication and community engagement, safety and social inclusion for seniors, especially those living alone, to prepare for catastrophic fire or storm events outside the inner metropolitan area.
22. Consult with National Seniors in developing any new projects for peer support for those aged 50 and over.

Introduction

All the challenges and benefits of an ageing population are amply demonstrated in South Australia as it transitions from an industrial employment base to a services economy. In the Festival State, older consumers, workers, carers and volunteers are essential to the state's economy and cultural life.

South Australia's resident population was approximately 1.7 million as at June 2015, with a median age of 40 years that was the second oldest nationally behind Tasmania at 42 years.¹ People aged 65 years and older represent around 17 per cent of the state's population. Areas outside of the Greater Adelaide region have experienced a proportionately higher increase in population aged 65 years and over. Between 2009 and 2014, the population in Greater Adelaide aged 65 years and over increased by 26,200 people (from 15% to 16%), while in the rest of the state it increased by 12,900 people (17% to 20%).² South Australia is not alone in this 'greying' of regional populations, caused by retirement, sea or tree change allied to youth mobility or migration.

Regardless of where they live, South Australia has significant numbers of Boomers and older cohorts, including older people from culturally and linguistically diverse (CALD) populations. One third of South Australia's population (569,000 people) was aged 50 or over at the 2011 Commonwealth Census. At that time, the number of people aged 80 years or older (80,683) was projected to be 162,781 by 2036. That's a predicted doubling of people aged over 80 in 25 years.

Current State Government initiatives

National Seniors acknowledges the South Australian Government's proactive approach on ageing. The State Government's ageing plan, *Prosperity Through Longevity 2014-2019*, recognizes the diversity of the senior population and stresses older people are a positive, not a negative to the state. The plan strongly promotes an 'all-ages-friendly' society. The state-based elder abuse prevention framework, *Strategy to Safeguard the Rights of Older South Australians 2014-2021*, was one of the first major achievements of the ageing plan. Both the state's ageing plan and elder abuse prevention strategy have action plans in place.

The State Government has an engaged Minister for Ageing who is sensitive to the unique challenges of particular groups of older people, especially ageing renters and older single women with either no or small amounts of superannuation. There is also recognition at the Ministerial level of opportunities for engaging seniors and the value of mature entrepreneurship.

There is quite a lot of State Government work underway that will impact on older people. A number of critical reviews, including a Tax Review, a Retirement Villages Review and a Planning Review have been conducted in the last twelve months. Progress is ongoing and a Planning, Development and Infrastructure Bill 2015 is currently in the state's upper house, the Legislative Council.

¹ Australian Bureau of Statistics, 2015. ABS 3101.0 Australian Demographic Statistics, June 2015. Australian Government: Canberra.

² Australian Bureau of Statistics, 2014. ABS 3235.0 Population by Age and Sex, Regions of Australia, South Australia. Australian Government: Canberra.

Priority areas for future action

Unemployment is a major concern for many older South Australians at present. With the cost of living rising and the Age Pension eligibility age increasing, it is vital that mature-age South Australians have the opportunity to maintain or gain employment.

The mature age community, whether employed or retired, has a common interest in maintaining and preferably increasing state-based seniors' entitlements and concessions. South Australian seniors also consistently point to the need for improvements in health services, public transport and new housing options.

With the oldest Boomers turning 70 this year, it is timely that the State Government has recently removed the arbitrary age limit of 70 years for jury duty, enabling approximately 200,000 older South Australians to undertake this form of civic participation, if they choose.

South Australia's ageing plan is a good foundation. However, in an era of ever-tightening fiscal constraint, it needs to be adequately funded and its focus maintained and updated as required.

Cost of Living

- 1. Increase the value of State Government concessions to Age Pensioners and low income earning seniors by aligning the eligibility for the Cost of Living Allowance to the tax-free income threshold and adding an equity amount of \$2,000 to the partnered amount.**

Prior to July 2015, around 180,000 South Australian pensioners and low-income earners received a Federal Government funded annual rates concession of up to \$190, paid to councils directly. From July 2015, following the Federal Government funding cuts, about 20,000 South Australians lost this concession. However, new payments were extended to approximately 205,000 households under a new Cost of Living Allowance, which the State Government introduced to replace the previous annual council rate concessions.

With rising unemployment, increased casualisation of the workforce and ageing of the community, the income threshold for eligibility to the Cost of Living Allowance should be raised.

Proposed Eligibility Changes

Eligibility Earnings	Current	Proposed
Single	\$16,195.57 per annum	\$18,201 per annum (equivalent to tax-free threshold)
Single With Children	\$17,306.21 per annum	\$20,542 per annum (minimum tax-free threshold and taking into account the Low Income Tax Offset)
Partnered	\$29,763.14 per annum	\$31,763 per annum

Supporting the Silver Economy

Mature Age Workers and Mature Consumers

- 2. The State Government work together with National Seniors to support older job seekers and promote the value of older consumers.**

South Australia's unemployment rate remains elevated and is above the national average. In December 2015 the state's trend unemployment rate was 7.1 per cent, compared to 5.9 per cent nationally.³

South Australia needs its older citizens to be active participators in society, to be transformers, movers and shapers – not onlookers. This active engagement supports the health and wellbeing of older South Australians as well as their economic independence.

South Australians are generally choosing to work longer but, are also increasingly required to work longer. From July 2017, the eligibility age for the Age Pension will rise in six-month increments every

³ Australian Bureau of Statistics, 2016. ABS 6202 Labour Force Australia. Australian Government: Canberra.

two years, reaching 67 by 1 July 2023. Increasing this age to 70 by 2035, although not yet legislated, is still being planned.

Rightsizing

Housing for Later Life

- 3. Introduce a new stamp duty concession of 50 per cent, rising to 100 percent by 2018, for all South Australian-based Age Pension recipients who are rightsizing. The concession is to be provided regardless of the location of the home and the differing value between the new and old home.**
- 4. The State Government to liaise with National Seniors, other seniors groups, and housing and real estate experts to clarify the definition and eligibility for the 'rightsizing' stamp duty concession.**
- 5. Introduce a mandatory requirement for a standardized Retirement Villages contract to be written in 'Plain English', where key terms of the contract are concise and explicit in meaning as part of the forthcoming Retirement Villages Bill.**
- 6. Align the aims of the proposed review of the Residential Parks Act 2007 with those of the current Review of the Retirement Villages Act 1987, in order to ensure the two Acts align in their benefits for older people.**
- 7. Commence the Residential Parks Review as soon as the Planning Act is resolved.**
- 8. Partner with stakeholders, such as the National Seniors Productive Ageing Centre to develop affordable, innovative, age-appropriate new housing models for older citizens and identify impediments to positive change.**

The current South Australian off-the-plan apartment stamp duty concession will cease on 30 June 2016. The State Government provided a full stamp duty concession on a transfer of a new apartment or substantially refurbished apartment (in a defined area) for a contract entered into from 31 May 2012 to 30 June 2014 (capped at stamp duty payable on a \$500 000 apartment) and now provides a partial concession, which commenced on 1 July 2014 and will conclude on 30 June 2016.

It should be recognized that assisting seniors to 'right size' into more appropriate housing would promote successful ageing-in-place, improve the wellbeing of older people and provide a potential benefit to the State Government's health and social housing budget. Older people, whether in permanent housing or temporary accommodation, in Greater Adelaide or regional or remote parts of the state, require state-based housing policies that enable South Australians over fifty years to have housing security.

People of all ages prefer to live near their social networks and if employed, where they work, but this can be unaffordable, especially for renters. Australia's Age Discrimination Commissioner, the Honourable Susan Ryan, noted at an event to mark the 2016 International Women's Day that "older women who do not own a home will not be able to afford city rentals once they are fully reliant on the Age Pension."⁴ A recent rental affordability survey identified 3,394 properties as available for

⁴ Keast, J, 2016. *Older women still facing significant issues in housing, employment: commissioner*, Australian Ageing Agenda, <http://www.australianageingagenda.com.au/2016/03/11/older-women-still-facing-significant-issues-in-housing-employment-commissioner/>

rent in Adelaide but of those, only 3 per cent were suitable for rent by households on income support payment and only 2 per cent were affordable to those fully dependent on the Aged Pension.⁵

Transport

- 9. Commence a review in the next 12 months of the new laws permitting bicycles on footpaths, especially in regard to the growing electrification of bicycles to ensure the new laws are working as intended and do not compromise the safety of senior pedestrians.**
- 10. Advocate to the Federal Government to reinstate concession travel for seniors on the Great Southern Rail Services (including The Ghan, The Indian Pacific and The Overland services).**
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The Federal Government's concession for travel on the Great Southern Rail will cease on 30 June 2016. Since 1997, this valuable rail concession has enabled seniors to undertake affordable train journeys to visit family and friends interstate. National Seniors believes the South Australian Government should advocate to the Federal Government for reinstatement of this concession. Access to appropriate transport is a key element of social inclusion – as is the safety of older people as they move about in the community.

Health

- 15. Ensure The Department of Health develops a senior-friendly approach to implementing the Transforming Health agenda, including through consultation with National Seniors.**
- 16. Assign a number of designated reception and treatment areas that provide targeted care and security for emergency patients affected by acute mental illness, drug or alcohol abuse, including patients who demonstrate aggressive or violent behaviours.**
- 17. Reduce waiting times for emergency treatment and elective surgery in public hospitals.**

With an ageing population at increasing risk of hospital attendance, anecdotal evidence suggests that both patients and medical personnel would greatly welcome initiatives that addressed occupational violence in the health sector.

⁵ Anglicare South Australia, 2015. *Rental Affordability Snapshot* available from <https://anglicaresa.com.au/rental-affordability-still-at-critical-levels-in-south-australia/>

In January 2016, more than 140 delegates of the NSW Nurses and Midwives' Association (NSWNMA) spoke publically about violence and aggression in public hospitals and health care settings across NSW. The NSWNMA highlighted the issue was not just in major metropolitan emergency departments but occurring throughout various wards in regional and rural hospitals.⁶

In Victoria in 2015, The Auditor-General's report into occupational violence found doctors and nurses faced unacceptable and preventable risks but staff were reluctant to report attacks because the process was cumbersome and they weren't confident it would make any difference.⁷

Technology

Cyber Security for Seniors

18. Increase state resources supporting the Australian Cybercrime Online Reporting Network (ACORN)

19. Expand the South Australian Police team that presents the Internet Safety and Awareness for Seniors courses to enable twice the annual workshops at each of the eight regional Police Service Areas, plus Mount Gambier.

Many older people use email and/or the Internet. It is inevitable that habitual email users will come into contact with scams, even with a good spam filter at work. Scams are a growing problem and increase in sophistication all the time. Both State and Australian Federal Police have warned that older people can be particularly vulnerable⁸.

Common scams include tax scams, lottery scams, 'investor education' scams, dating scams and a range of ponzi schemes⁹. There is often embarrassment involved when an older person realises they have been a victim of scamming. Losses can be serious. Families may experience anxiety about a relative who is engaging in mysterious activity that involves a reduction, sometimes a severe reduction, in their financial capital.

⁶ <http://www.nswnma.asn.au/hospital-violence-horror-stories-dominate-talks-2/>

⁷ Victorian Auditor-General's Report, May 2015. Occupational violence against healthcare workers, Victorian Auditor-General's Office 2015

⁸ Australian Federal Police (2015). Cybercrime. Retrieved from <http://www.afp.gov.au/policing/cybercrime>

⁹ South Australian Government (2015.) Scams. Retrieved from <https://www.sa.gov.au/topics/citizens-and-your-rights/consumer-rights/scams>

Age Friendly Communities

20. Extend funding and promotion of the Age-Friendly Communities Program by five years and include a review of the South Australian Age-friendly Guidelines by 2018. The following should be targeted

- A) Areas with both an existing significant older demographic and increasing economic challenges, and**
- B) Outer metropolitan suburbs where older people are at higher risk of decreased community involvement and social isolation due to inadequate public transport.**

In 2012, the South Australian Government established *South Australia's Communities for All: Our Age-friendly Future*, comprising a set of three Guidelines:

- Age-friendly South Australia Guidelines for State Government
- Age-friendly Neighborhoods Guidelines and Toolkit for Local Government
- Age-friendly Living Guidelines for Residential Development

These guides support the World Health Organisation (WHO) Age-friendly Principles and provide an opportunity for South Australian communities to connect with the WHO's Global Network of Age-friendly Cities and Communities and provide the basis for developing Age-friendly communities in both the metropolitan area and regional areas. South Australia's Age-friendly Communities Program is funded under the state's 2014-2019 ageing plan.

National Seniors has considerable insights from our members that could add value to this Program and we should be included in the seniors' groups consulted by the South Australian Office for the Ageing and the South Australian Local Government Association in this activity.

Peer Support in a Crisis

21. Promote senior-to-senior and 50-plus peer communication and community engagement, safety and social inclusion for seniors, especially those living alone, to prepare for catastrophic fire or storm events outside the inner metropolitan area.

22. Consult with National Seniors in developing any new projects for peer support for those aged 50 and over.

This recommendation supports the state's volunteering initiatives and other government activities such as the South Australian Attorney General's *Departments Home Safe Bushfire preparedness in the Adelaide Hills*.

Peer relationships are important at any age and people aged 50 and over comprise a significant percentage of South Australian volunteer and service organisations. Many of these community-minded people have the skills and life experience to connect well with others aged 50 and over.

Older people who are socially isolated and cautious about opening the door to those not familiar to them may be more amenable to receiving guidance from older volunteers. As well, seniors from CALD communities are often more comfortable if someone can discuss matters with them in their own language with familiar cultural references.