



Submission to the Queensland Budget 2018-19

January 2018

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, quarterly 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

Almost half of Queensland voters are aged 50 and over. Older Queenslanders make a significant contribution to the states formal economy, in both employment and as consumers. Queensland seniors also play a critical role in the informal economy, undertaking caring and volunteer activities among many others. Their concerns are unique and should not be ignored.

National Seniors submission to the Queensland Budget has been developed with input from the National Seniors' Queensland Policy Advisory Group (PAG). Queensland PAG consists of representatives from the National Seniors membership across Queensland. This submission presents the Queensland Government with a concise set of recommendations for consideration as part of the budget process, relevant to key areas of concern for seniors in Queensland.

Minister for Seniors

1. Maintain a Minister for Seniors and increase the budget for the senior's portfolio activities

It is vital that a Minister for Seniors continues to act as a voice for seniors within government. Maintaining this position will help ensure government policies and programs reflect the specific issues and concerns of older Queenslanders.

Increased funding for the senior's portfolio is required to:

- facilitate a robust voice for seniors in government
- provide a whole of government policy approach for seniors
- provide an end-to-end "one stop shop" for seniors
- ensure seniors are consulted and their needs met.

Electricity prices

2. Provide a regulated price for electricity

National Seniors believes that a regulated price for electricity would reduce the risk of vulnerable older Queenslanders paying more for their electricity than they should.

While it was hoped deregulation of retail electricity markets would lead to better prices for consumers, the truth is that vulnerable seniors often find it difficult to shop around and get a better price. The proliferation of complicated and complex offers makes finding the best deal challenging. In some instances, older consumers are worse off because the terms and conditions of market offers are confusing, misleading or difficult to compare.

A regulated price would assist vulnerable consumers who find it difficult to readily understand and compare complicated market offers. It would also help to overcome barriers to consumer choice arising from digital literacy deficits among some older Queenslanders¹.

¹ There are still many older people who do not or will never have access to the internet. A recent survey of the digital lives of older Australians has shown that 20 per cent of people aged 65 and over did not access the internet in the past 12 months (2014-15). Source: ACMA 2016 'Digital lives of older Australians' Accessed online 15 January 2018. <https://www.acma.gov.au/theACMA/engage-blogs/engage-blogs/Research-snapshots/Digital-lives-of-older-Australians>

Concessions

3. Extend the Reticulated Natural Gas Rebate to consumers who rely on bottled LPG.

National Seniors is concerned that concessions for essential goods and services, such as gas, are not being consistently applied in Queensland.

An older consumer in South-East Queensland may qualify for the Reticulated Natural Gas Rebate if they meet certain eligibility guidelines. Yet, if the same person relied on bottled LPG to heat water, cook food and heat their home, they would not have access to a rebate.

Concessions for essential services, such as gas, are important for those on low fixed incomes who might otherwise struggle to meet their energy costs. Other states, such as New South Wales, have recognised this discrepancy and now offer a rebate for concession card holders who use bottled LPG. Extending the rebate to bottled LPG consumers would improve consistency and fairness.

Health

4. Improve dental and oral health outcomes among older people by increasing funding for targeted public dental interventions.

National Seniors strongly believes that oral health is an essential aspect of general health. As such, improved oral health should be a high priority for government.

Addressing the barriers to good oral health requires long-term reform and investment. In Queensland, there are significant barriers to accessing public dental health services in the suburbs, rural and regional districts particularly for seniors. Access barriers exist for those on low fixed incomes, especially if they are not able to afford services offered privately or in areas where access to private and public services are limited.

Enhanced funding for dental services interventions for older people will help reduce the pain and embarrassment experienced by older Queenslanders who have dental problems. This will also reduce the need for and cost of other health care interventions linked to poor maintenance of oral health.

Transport

5. Remove unfair barriers which limit access to the Patient Travel Subsidy Scheme

National Seniors believes eligibility for the Patient Travel Subsidy Scheme should be revised to ensure that seniors in regional and remote areas are not discouraged from receiving timely medical treatment.

Seniors living in rural and regional districts often require medical assessment and treatment to be performed in major centres, far away from home. Medical interventions, such as day surgery, can often involve travel over large distances necessitating an overnight stay to access these services.

Currently, individuals cannot gain access the Patient Travel Subsidy Scheme until they have been away for four nights in a single year. This means that many are not able to access

financial support to attend medical treatment that would be readily available to those living in major population centres. This leads to significant out of pocket costs to receive the same level of public health care.

Patients who do not accrue four nights in a single year will not be able to access the subsidy at all because the threshold resets annually. They may never receive any assistance if they are always below the four-night threshold annually (yet may have significant ongoing needs and costs). In contrast, another patient would receive assistance if they accrue more than four nights annually, yet may have less needs and incur less costs overall. This threshold should be reduced to ensure that assistance is distributed more fairly.

Housing

6. Introduce a one-off concession on stamp duty to assist seniors rightsizing their home as is offered in other states and territories.

National Seniors believes that a stamp duty concession in Queensland would assist older people to downsize and create wider social and economic benefits for Queensland.

Older Queenslanders wishing to downsize to a more suitable dwelling can be reluctant to do so because the associated costs are high. Other states and territories assist seniors to downsize by providing stamp duty exemptions or concessions. These are available in Northern Territory, Victoria and the Australian Capital Territory.

A stamp duty concession would remove one of the key disincentives facing older people wishing to downsize their family home. National Seniors own research has found that financial barriers, such as stamp duty, represent one of several key barriers undermining housing mobility among older people².

Aside from the potential benefits to seniors, there are also wider social and economic benefits from downsizing. These include increased availability of houses for larger families and stimulation of new home construction³.

Mature-age employment

7. Review achievements of the Skilling Queenslanders for Work (SQW) program to ensure mature-age unemployed are participating in and benefiting from the program.

National Seniors supports ongoing initiatives to assist people to enter the workforce but believe that mature-age workers should form part of the target population of these programs.

The Queensland Government's ongoing efforts to lift employment participation rates through schemes, such as SQW, form an important part of the infrastructure required to encourage greater participation in work.

² Rees, K. & McCallum, J. 2017. *Downsizing: Movers, planners, stayers*. Brisbane: National Seniors.
https://nationalseniors.com.au/system/files/11172773PAR_Downsizing_ResearchReport_FN_EmailWeb.pdf

³ In South Australia, a Seniors Housing Grant is available for up to \$8,500 for the construction of a new dwelling. While not specifically for stamp duty this grant could be used to offset stamp duty costs.
<https://www.revenuesa.sa.gov.au/grants-and-concessions/seniors-housing-grant>

However, more needs to be done to support mature-age unemployed to re-enter the workforce. Older women, for example, may have experienced long-term disengagement from the workforce due to the unequal distribution of caring responsibilities.

Mature-age participants should be assisted to identify skills deficits and be given access to relevant training opportunities to enable them to be successful in gaining meaningful employment.

National Seniors believes that it is vital to review the achievements of the SQW program to ensure that an appropriate proportion of mature-age jobseekers are being assisted to gain employment.

8. Fund research activities that can be used to promote best practice among employers engaging an age-diverse workforce in Queensland

National Seniors believes mature-age employment participation will be a significant challenge in the future. We would like to see greater recognition of and support for businesses committed to encouraging mature age workers and age-diversity in the workplace.

Older workers can find it difficult to maintain employment due to discrimination, changed work capacities or work environments. They can also find it difficult to retain employment as work conditions and skill requirements change⁴.

Age-friendly workplaces encourage age diversity by supporting older workers to obtain or maintain employment that is best suited to their skills, knowledge and experience and best matched to an employer's requirements.

National Seniors encourages the Queensland Government to be proactive by gathering evidence and case studies demonstrating businesses engaged in best practice age management strategies.

These case studies could be utilised to promote the retention and utilisation of older workers by enlisting a prominent Queenslanders to act as a mature-age employer champion or by creating awards which recognise Queensland businesses supporting mature-age workers.

Elder abuse

9. Continue to fund initiatives which raise awareness about elder abuse and enact stronger protections to reduce the risk of elder abuse.

Awareness of elder abuse is increasing in the community. National Seniors encourages the Queensland Government to continue raising awareness of elder abuse through ongoing public awareness campaigns.

National Seniors also encourages the Queensland Government to develop a plan to implement legislative reforms which protect older people from abuse, including the introduction and strengthening of penalties for abuse.

⁴ Temple, J., Adair, T. and Hosseini-Chavoshi, M. 2011. *Ageing and the Barriers to Mature Age Labour Force Participation in Australia* National Seniors Productive Ageing Centre <https://nationalseniors.com.au/be-informed/research/publications/barriers-mature-age-participation>

As the recent Adequacy of Existing Financial Protections inquiry and the Australian Law Reform Commission inquiry into Elder Abuse have found, there are many things that can be done to protect seniors from abuse.

National Seniors believes that the Queensland Government should commit to a timeframe for implementation of the recommendations from the Adequacy of Existing Financial Protections inquiry. Furthermore, the Queensland Government should commit to coordinating with other jurisdictions to adopt consistent and strengthened laws, such as those governing Powers of Attorney, to reduce the risk of elder abuse in the future.

Legacy

10. Support seniors to make a positive contribution to the environment by encouraging the uptake of behaviours and technologies that promote environmental sustainability.

National Seniors calls on the government to support seniors to make a positive contribution to the environment by encouraging the uptake of behaviours and technologies that promote environmental sustainability.

Given the chance, older people respond positively to initiatives aimed at sustainable living and are keen to adopt technologies, such as solar power, which minimize environmental impact. There is strong evidence of seniors taking up opportunities to protect the environment because they care about the legacy that they leave for future generations.

However, not all seniors have the capacity to do so, or may require some incentive to do so. Some seniors, for example, may not have the resources required to meet the significant up-front costs of items such as stand-alone solar power systems, yet would like the opportunity to safely invest in larger scale projects which have positive environmental outcomes.

National Seniors encourages the Queensland Government to promote novel opportunities for seniors to make a positive contribution to the environment through concessions and incentives or by providing opportunities to participate in activities that promote environmental sustainability.