



**Submission
to the
South Australian
State Budget
2017-18**

January 2017

About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues affecting 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.

Contact

South Australian Policy Advisory Group

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National Seniors Public Affairs, Level 18, 215 Adelaide Street Brisbane QLD 4001

P: 1300 765 050 F: (07) 3211 9339

E: policy@nationalseniors.com.au

W: www.nationalseniors.com.au

Introduction

In 2017, South Australia is at the cutting edge of the ageing of Australian society, with the second oldest median age of all states and territories (40 years) and approximately 303,980 South Australians aged 65 and over.¹ This number is expected to increase by 56 per cent between 2020 and 2050. Behind these seniors are approximately 328,170 others aged 50-64, with a large cohort of Baby Boomers (currently aged 52 to 70 years) in the state's older population. In Australia, Boomers are usually considered to have been born in the years between 1946 and 1964.

Recently, the Australian Government released data to show that the health and social assistance industries are the largest employers in Australia.² Certainly, the South Australian economy is strongly geared to health services and social assistance, experiencing all the challenges and benefits not only of an ageing population, but one with significant numbers of older people from culturally and linguistically diverse (CALD) populations. This cultural diversity is due to large post World War Two migration and is one of the defining features of the older cohort in the state's 65+ population.

In the Festival State, consumers, workers, carers and volunteers from many backgrounds and with many interests, who happen to be over the age of fifty, are essential to both the state's economy and the community's social fabric.

In 2017, youthful ageing is a reality. People in their fifties and sixties would never claim to be young, but neither are they old. With the large Baby Boomer cohort making up the lion share of the South Australian population, it's vital for government to engage productively with those who are youthfully ageing.

We know that, whether 18 or 80, adults of all ages need to establish and maintain the maximum positive control over their lives. And, for all ages, wellbeing is intimately connected with social and economic inclusion. In an age of rapid workplace change caused by globalism and technological transformation these universal truths will only become more relevant as the Age Pension eligibility age rises.

Priority areas for future action

The Australian Government has established 2017 as the year when the eligibility age for the Australian Age Pension commences its rise to age 67 (to be fully in place by 2023).

With the close of manufacturing industries in South Australia, unemployment and under-employment are increasingly threatening for many South Australians age 50 and over. It is vital that mature South Australians have the opportunity to enjoy secure, satisfying, appropriately paid employment.

¹ Australian Bureau of Statistics 2016. *Australian Demographic Statistics, Jun 2016*. cat no. 3101.055 – Table 6.

² Australian Government Department of Employment 2016. *Australian Jobs 2016*.

<https://australianjobs.employment.gov.au/jobs-industry/health-care-and-social-assistance>

At the same time, in the present economic climate, the mature age community are increasingly reliant on state as well as Commonwealth seniors' entitlements and concessions to make up for income shortfalls, especially for transport and essential services. The continuation of these subsidies is vital for the wellbeing of seniors.

South Australia's ageing plan provides the foundation for innovative policies and services to meet the needs of citizens aged 50 plus. Therefore, it is imperative that the state's ageing plan is adequately funded and its focus maintained and updated as required.

National Seniors notes the South Australian government's commitment to promoting and supporting the 'silver economy', including senior entrepreneurship. We note that the state has committed to working closely with the Commonwealth to better meet the needs of vulnerable older people, including renters and single women with limited or reduced superannuation. It is important that none are left behind as the state moves forward to meet its future.

Consultation – Collaboration – Community

1. Provide state government funding to counter common negative myths about older people.

National Seniors notes the 2016 South Australian Government's initiative *Better Together: A Practical Guide to Effective Engagement with Older People* and asks for direct state government-led action in 2017-18 to address the initiative's nominated 10 common myths about older people, in particular:

- Myth 2) Retirement is less difficult for women than it is for men
- Myth 3) Dementia, sickness and disability is to be expected or comes with old age
- Myth 4) Older workers are less productive than younger workers, and
- Myth 8) Old age begins at 60

As a member of the South Australian Office for the Ageing Feedback Network, National Seniors South Australian Policy Advisory Group looks forward to contributing to policy development over the next 12 months, in particular, to raising the issues important to National Seniors' members.

Age-friendly Communities

- ### **2. Further extend funding and promotion of the Age-Friendly Communities Program beyond five years.**
- ### **3. Revise and republish the South Australian Age-friendly Guidelines by the end of the calendar of 2017, utilizing successful approaches in other jurisdictions to incorporate and enlarge the program, including Peer Champions and Peer Support elements. The following should continue to be targeted:**

- a. **constructive partnerships with local government across the state areas with a significant older demographic, especially in regional and rural locations**
- b. **areas with increasing economic challenges, including outer metropolitan suburbs where older people are at higher risk of decreased community involvement 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 looks forward to being consulted by the South Australian Office for the Ageing and the South Australian Local Government Association in this activity.

Preventing Elder Abuse

4. The State Government to support elder abuse prevention initiatives, including reforms of the Australian Law Reform Commission and the South Australian Joint Parliamentary Committee on Matters Relating to Elder Abuse.

National Seniors is committed to the safety and wellbeing of all older people. Elder abuse is pernicious and far too common, being, in previous times, known as the 'hidden problem.' It is a complex issue, based on the abuse of a caring and close relationship, including by a family member or members.

In October, 2016, the South Australian Parliament established a Joint Committee on Matters Relating to Elder Abuse. National Seniors will put forward a submission to this joint committee, which is expected to report by the end of 2017.

In December 2016, the Australian Law Reform Commission (ALRC) released a Discussion Paper for its Elder Abuse Inquiry calling for comments and feedback on its law reform proposals. The Discussion Paper includes 43 proposals for law reform.

The Discussion Paper notes:

Elder abuse usually refers to the abuse or neglect of older people by family, friends and carers. Psychological and financial abuse are common types of elder abuse. Psychological abuse includes name calling, bullying and harassment. Financial abuse includes such things as taking an older person's money or belongings, forcing them to sell their home or hand over assets,

moving into their home without permission, and incurring bills which the older person is left to pay. Physical assault and neglect are among other disturbing types of elder abuse.

National Seniors note that, under the state's Ageing Plan, South Australia has a current elder abuse prevention strategy³ and action plan⁴ in place to actively address this issue. Therefore, National Seniors calls on the South Australian Government to provide this joint parliamentary committee with all the support it needs to provide real outcomes for vulnerable older people.

Cost of Living

5. National Seniors advocates for an increase in the Energy Concession of \$50 per annum per eligible household in light of the state's unusually high electricity charges.

National Seniors welcomed the recent announcement on 12 December 2016 by the South Australian Treasurer that the following utility-related concessions will be indexed annually in line with the CPI from 1 July 2017⁵.

- Energy concession
- Cost of Living Concession
- Water concession
- Sewerage concession
- Medical Heating and Cooling concession

This is the first time concessions have been indexed in South Australia and is welcomed by National Seniors. By 2019-20, eligible households will receive a total increase in annual concession payments of approximately \$54.

National Seniors believes that further reforms to concessions are required to adequately reflect the cost of living pressures on households. Electricity costs are a significant concern to older people and the ongoing rise in the cost of electricity in South Australia is placing undue pressure on household budgets, especially among lower income groups, such as Age Pension recipients.

As a recent report has shown, South Australians pay the highest electricity costs in the country. South Australian households with 'moderate energy consumption' pay on average approximately \$2,440 annually. This is nearly double (\$1,100 more) that of a comparable household in the ACT⁶.

³ South Australian Health 2014. *Strategy to Safeguard the Rights of Older South Australians 2014-2021*.

⁴ South Australian Government 2015. *Strategy to Safeguard the Rights of Older South Australians, Action Plan 2015-2021*.

⁵ Koutsantonis, T. 2016. *State Government concessions to be indexed for the first time*. 12 December 2016. <http://www.premier.sa.gov.au/index.php/tom-koutsantonis-news-releases/1589-state-government-concessions-to-be-indexed-for-the-first-time>

⁶ St Vincent de Paul Society and Alvis Consulting, *The NEM – A hazy retail maze*, Melbourne, December 2016 https://www.vinnies.org.au/icms_docs/256854_National_Energy_Market_-_A_hazy_retail_maze.pdf

This measure would assist people over the age of 50 years struggling with the twin challenges of reduced incomes and rising utility prices.

Mature Age Workers and Mature Consumers

- 6. The State Government to work with National Seniors and relevant community organisations to increase public promotions highlighting that people aged 50 and over:
 - a. make excellent employees and employers, and**
 - b. are essential consumers for South Australian business success.****
- 7. The State Government to liaise effectively with National Seniors members who are involved in business and the professions to better support older job seekers, older consumers and the state economy.**

Workers aged 50 and over currently represent 30 per cent of South Australia's total working age population⁷. To support the silver economy, the State Government needs to improve the workforce participation and retention of mature age workers through policies that encourage new practices and attitudes.

National Seniors recommends tailored assistance relevant to the conditions of the current labour market in South Australia to provide awareness of the most current employment opportunities and limitations. Such assistance should focus on an individual's needs and aim to help older job seekers in South Australia to gain the skills needed to manage their own careers, achieve their own career goals and reinvigorate personal interests.

Flexible Housing for Later Life

- 8. The South Australian Government to partner with National Seniors to identify new, affordable, innovative, age-appropriate housing models for older citizens.**
- 9. National Seniors again calls for the introduction of a stamp duty concession of 50 per cent, rising to 100 percent by 2020, for all South Australian-based Age Pension (part or full) 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.**

National Seniors notes the successful passing of South Australia's Retirement Villages Bill in November 2016. This will provide greater consumer protection for approximately 25,500 residents living in 530 villages, including an 18-month payback guarantee regardless of when the unit is relicensed. Residents will also be able to occupy their unit while it is being relicensed. These are gains for senior consumers.

At the same time, National Seniors suggests that Office for the Ageing continue to liaise with the Property Council of South Australia and the South Australian Retirement Village

⁷ Australian Bureau of Statistics 2016. *Australian Demographic Statistics, Jun 2016*. Cat no 3101.055 – Table 6.

Resident's Association (SARVRA) to establish best practice 'simplicity of access and understanding' Retirement Villages contracts, based on plain English and mutual respect between vendor and consumer.

National Seniors notes the 2016 South Australian review of the *Residential Parks Act 2007* and looks forward to the review's outcomes; including greater alignment with the amended *Retirement Villages Act 1987*, in order to ensure the two Acts complement each other and offer the maximum security for older people.

Transport

- 10. Make available a Senior Photo ID card for older South Australians who do not hold a driver's licence or a passport based on the existing Proof of Age card.**
- 11. Increase investment in public transport infrastructure, with a focus on accessibility and safety for seniors throughout Greater Metropolitan Adelaide and beyond.**
- 12. Increase government investment in regional bus services and the Community Passenger Networks by adding to the breadth and depth of the networks.**
- 13. Review legislation allowing cyclists to ride on footpaths to ensure the new laws are working as intended and do not compromise the safety of senior pedestrians.**
- 14. 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).**

Many senior South Australians retain their driver's license to have on hand an accepted form of identification. Not all seniors, especially in the oldest age groups, hold a current passport to replace a lack of a driver's licence. National Seniors believes an alternative photo ID card with an appropriate name (not Proof of Age) be provided for older drivers who voluntarily surrender their driver's license.

This identification card should have the same level of integrity as a driver's license with a unique serial number as required by financial institutions for identification so that older people could use it when making transactions requiring proof of identity.

The card could be similar to the existing Proof of Age card, provided by the State Government to young people to enable them to enter licenced premises, in that it uses the same application and delivery processes.

The Senior Photo ID card could be provided for a small charge to seniors who apply (similar to the fee charged for the Proof of Age Card) but free to seniors who voluntarily surrender their driver's licence due to medical conditions. This will act as an incentive for those concerned about life without a drivers licence.

In October 2015, South Australian law was amended to allow cyclists of all ages to ride on footpaths⁸. National Seniors believes that it is timely for the South Australian Government to liaise with seniors' organisations, Age-friendly Program councils and service clubs to review the impact of this change.

The review should ascertain the effects of the new laws on seniors, understand the future impact of the electrification of bicycles and consider whether footpath quality impacts on this law change. The latter issue is particularly important given that footpath quality has implications for injury risk and is of significant concern for seniors⁹.

Health

- 15. In line with the state's age profile, commence a new initiative to evaluate the Department of Health and Ageing's Transforming Health agenda through a senior-friendly/Age-friendly lens, including consultation with National Seniors.**
- 16. Commence a pilot project to assign in one or two medical facilities a number of designated reception and treatment areas to provide care and security for frail older patients who would otherwise be routed through general Emergency Departments, in which patients with addiction and /or mental health issues and aggressive or violent behaviours are often present.**
- 17. Reduce waiting times for emergency treatment and elective surgery in public hospitals.**

National Seniors urges the State Government to evaluate initiatives under its Transforming Health agenda to specifically consider the interests and experiences of seniors as health consumers. Implementation of the reform process needs to be effectively communicated to the health workforce and the broader community, with any savings generated reinvested into the South Australian health system.

To be successful and of benefit to seniors, the reform process needs to increase preventive health measures to support older South Australians remain active. Other focus areas for seniors include improving access to mental health services, increasing investment in chronic disease management, reducing elective surgery wait times in public hospitals, strengthening palliative care and greater integration with the aged care sector.

Cyber Security for Seniors

- 18. Increase state government resources dedicated to better informing seniors about how to safely use the internet for services, banking and communication. Put in place a number of measures including:**

⁸ SA.GOV.AU 2017. 'Cyclist road rules and safety' Accessed online 9 January 2017.

<https://www.sa.gov.au/topics/transport-travel-and-motoring/cycling/cyclist-road-rules-and-safety>

⁹ Somenahalli S., 2015. *Key transport and mobility issues facing seniors: evidence from Adelaide*. National Seniors Productive Ageing Centre

- a. **Expand the South Australian Police team presenting the Internet Safety and Awareness for Seniors courses**
- b. **Double the number of workshops available in the eight regional Police Service Areas, and**
- c. **Establish a new SAPOL cyber information phone service for seniors.**

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

The more time older people spend online for banking, enjoyment, education, employment and to connect with services, the greater is their risk of being scammed. 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 vulnerable¹⁰.

Peer Support in a Crisis

- 20. 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.**
- 21. Consult with National Seniors in developing any new projects for peer support for those aged 50 and over.**

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.

¹⁰ Australian Federal Police 2015. 'Cybercrime' Retrieved from <http://www.afp.gov.au/policing/cybercrime>