



Submission to the Tasmanian Budget 2018-19

December 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.

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Introduction

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

Tasmania's ageing population continues to grow. Many seniors retire in Tasmania as it offers a very safe, friendly and peaceful environment to enjoy one's senior years.

The Tasmanian Government should assist all seniors to live a rewarding and fulfilling life by providing them with access to quality essential services. In this regard, National Seniors acknowledges the State Government's ongoing support for pensioner concessions for essential services to ensure that those on low fixed incomes have access to basic services.

This submission outlines five key recommendations.

National Seniors believes that these recommendations will have a significant material impact on the daily life and well-being of seniors in Tasmania and should therefore be given due consideration as part of the budget consultation process.

Transport

- 1. The Tasmanian Government should conduct a review of public transport services focusing on affordability and accessibility for older Tasmanians.**
- 2. The Tasmanian Government should provide seniors with consistent concessions for all forms of public transport throughout Tasmania.**

Mobility is a key concern of older Tasmanians, especially those who no longer hold a driver's license. Good public transport systems allow older people to remain healthy and active in their old age and access services and programs. The accessibility and affordability of public transport is an essential means of reducing social isolation and maintaining the health and wellbeing of older people¹.

While public transport in built-up urban areas of Hobart and Launceston are generally well-serviced, there are less options available outside of these areas. Furthermore, while concessions do exist for public transport services in Tasmania, these are not necessarily consistent or adequate.

National Seniors believes that a comprehensive review of public transport networks and systems should be undertaken focused on ensuring affordability and accessibility for older Tasmanians.

As part of this review, government should identify new and novel opportunities to provide better public transport in less populated areas and have access to an appropriate form of public transport regardless of where they live.

At the very least seniors should be provided with a basic level of concession and government should seek to provide more consistency in the application of transport concessions.

¹ Graham Currie, Janey Stanley & John Stanley, 2007. *No Way To Go: Transport and Social Disadvantage in Australian Communities*. Monash University.

Housing

3. The Tasmanian Government should introduce a 50 per cent concession on stamp duty costs for seniors downsizing to a dwelling more suitable to their needs.

National Seniors believes that seniors should be able to downsize to more suitable age-friendly dwellings if they wish to. Assisting seniors to downsize if they want has significant benefits as they will be more likely to age-in-place and avoid the need for aged care services later in life.

Unfortunately, National Seniors research has shown that there are financial barriers to downsizing. The cost of paying stamp duty is clearly one of the key barriers to downsizing².

Several jurisdictions, including Victoria, South Australia and the Northern Territory offer concessions on stamp duty for seniors. Tasmania has not yet acted to provide stamp duty relief to seniors when selling their family home.

National Seniors encourages the Tasmanian Government to introduce a 50 per cent discount on stamp duty for seniors to encourage downsizing among those who wish to do so.

Health

4. Commit to funding the Northern Hospice.

National Seniors members appreciate that improvements are being made to the health care system. Positive change under the One Health System reform strategy has occurred but more needs to be done.

Tasmania is still well below accepted standards on many key health system performance indicators, including waiting times in emergency departments and waiting times for elective surgery.

National Seniors supports the need to create a Northern Hospice to support people with life limiting illness in northern Tasmania. While hospice in the home is available, this option is not suitable or viable for all people.

It is vital that Tasmanians in the north have the option of accessing a hospice similar to the very successful Whittle Ward in Hobart. This will provide an essential component of health services in the north of the state and reduce pressure on the hospital system.

² Rees, K. & McCallum, J. 2017. *Downsizing: Movers, planners, stayers*. Brisbane: National Seniors.
<https://nationalseniors.com.au/be-informed/research/publications/downsizing-movers-planners-stayers>

Employment

5. Remove age-based restrictions within Tasmania's Workers Compensation Scheme.

Over the last 20 years, successive governments have actively pursued higher mature aged workforce participation rates as a means of increasing productivity. Despite being encouraged to work past traditional retirement age, Tasmania's workers' compensation legislation includes age restrictions on claims, which may force someone to retire early when they want to continue to work³.

If a worker in Tasmania injures themselves before the age of 64 they are only entitled to income payments until the age of 65. If they are injured after 64 they will only be able to claim income payments for 12 months from the date of the injury. If there is no change to workers compensation legislation in the short term there is a risk that a mature worker will be left with no access to income protection as the Age Pension eligibility changes to 67.

National Seniors recommends that Tasmania change workers compensation laws to bring them into line with Western Australia and Queensland. Both these jurisdictions have no age threshold within their workers' compensation schemes but have capped limits on the period or amount of payment available regardless of age.

³ WorkCover Tasmanian, 2014. *A Guide to Workers Compensation in Tasmania*. Tasmanian Government.