

**Submission  
to the  
Western 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 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

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## Introduction

National Seniors' Western Australian 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 the State, relevant community organisations and the Western Australian government.

One of the biggest policy challenges being faced by Australian governments, on all levels, is accommodating and catering for an ageing population. Increased life expectancy and low birth rates in Australia are the major driving forces behind the nation's ageing population. To sustain an ageing population, governments should be adjusting, planning and structuring current policies to facilitate the nation's future demographics.

As of June 2016, the Australian Bureau of Statistics (ABS) has estimated that the population over the age of 50 is 7.7 million people.<sup>1</sup> Approximately 781,360 people over the age of fifty are residing within Western Australia.<sup>2</sup>

As with the rest of the country, the over-50 demographic is expected to increase in Western Australia. Population projections for Western Australia estimate, for example, that the proportion of the population aged 50 and over will increase from 30 per cent in 2012 to 38 per cent by 2061<sup>3</sup>.

The over-50s are a diverse segment of the State's population. At the younger end of the spectrum the growth in the 'baby boomer' population is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity. Additionally, increased life expectancies are supporting marked growth in the numbers of people aged 75 and older.

Older Australians are a diverse group with varying needs and requirements to live a healthy and comfortable life. National Seniors' State budget submission therefore seeks to outline those areas which are the key to enhancing the health, well-being and inclusion of older people in Western Australia. This budget submission also seeks to respond to rising demands for essential services and cost of living pressures.

Government leadership is critical to meeting the challenges posed by the demographic changes described above.

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<sup>1</sup> Australian Bureau of Statistics 2013. 'Wester Australia' in *Population Projections, Australia, 2012 (base) to 2101*. cat no. 3222.0

<sup>2</sup> ABS. 2016. 3101.055 – Australian Demographic Statistics, Jun 2016: Table 55.

<sup>3</sup> ABS. 2014. 4102.0 – Australian Social Trends, 2014. Does Size Matter? - Population Projections 20 and 50 years from 2013.

## Health

- 1. Provide additional funding for the seniors' oral health program that will enable dental therapists to provide comprehensive services to care recipients on a more regular basis.**
- 2. Further extend the reach of domiciliary dental care units beyond metropolitan areas for non-ambulatory persons and eligible concession card holders in regional/remote Western Australia**

The latest report on oral health and use of dental services from the Australian Institute of Health and Welfare reinforces the need for improvement in dental care.<sup>4</sup> Between 1994 and 2013, there was an overall increase in the proportion of people who were uncomfortable about their dental appearance, from 20 per cent to nearly 27 per cent. In 2013, approximately 19 per cent of adults aged 65 and over had no natural teeth. Of those aged 65 and over with natural teeth, nearly half (42 per cent) wore dentures.

Oral health issues in particular are preventable and are strongly linked to a person's general health. Poor oral hygiene also results in social isolation which further leads to depression and mental and physical illnesses.

In February 2012, the National Advisory Council on Dental Health reported that poor oral health has an impact on individuals in terms of overall health, pain, nutrition, social exclusion and economic loss. Treatment of complex problems in hospitals, visits to GPs and pharmacists for treatment of pain and infection, are additional financial burdens on Commonwealth, State and Territory governments<sup>5</sup>.

Financial barriers are adversely impacting dental visits. Around 38 per cent of adults experienced a financial barrier or hardship associated with dental visits, and 31 per cent avoided or delayed making a dental visit due to cost.<sup>6</sup>

Low income and concession card holders are particularly disadvantaged when compared with the rest of the Australian population. People without private health insurance were twice as likely (44 per cent) as those with insurance (20 per cent) to avoid visiting a dentist due to cost. Of people who did visit a dentist in the previous 12 months, 20 per cent did not receive the recommended dental treatment due to cost.<sup>7</sup>

Private oral health care services are expensive, with a standard consultation costing around \$100 (compared to approximately a \$30 gap fee for a standard General Practitioner consultation after the Medicare rebate). More complex procedures, like root canal, can cost as much as \$1,500. Medicare rebates applying to dental services are limited and there is little direct control of fees charged by private dentists.

The Western Australian State Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, the demand for these

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<sup>4</sup> AIHW 2016. *Oral health and dental care in Australia: key facts and figures 2015*. Cat. no. DEN 229. Canberra.

<sup>5</sup> National Advisory Council on Dental Health, 2012. *Report of the National Advisory Council on Dental Health*.

<sup>6</sup> AIHW 2013. *Adult oral health and dental visiting in Australia: results from the National Dental Telephone Interview Survey 2010*. Dental Statistics and Research Series no. 65. Cat. no. DEN 227. Canberra.

<sup>7</sup> AIHW 2016. *Australia's health 2016*. Australia's health series no. 15. Cat. no. AUS 199. Canberra.

services far outstrips supply and for those without private health insurance treatment can still be a considerable cost.

Residents living in aged care facilities are eligible for free annual dental examinations; however, these are at most minimal screenings.

More than 9,500 Western Australians are hospitalised each year for preventable dental conditions. In addition, there has been an increase in demand at hospital emergency departments for preventable dental conditions.<sup>8</sup>

The preventative health benefits of treating the dental health of older Western Australians will minimise future health costs of the Western Australian State Government. Eligible concession card holders in metropolitan areas of Western Australia have access to dental services through the Metropolitan Patient's Dental Subsidy Scheme. Patients eligible for public dental services may be referred to private dental practitioners for treatment (at the subsidized rate) through this scheme.

The Country Patient's Dental Subsidy Scheme (CPDSS) allows persons eligible for public dental services who live in an area where there are no public dental clinics to access care through private dental services, at a subsidised rate. However, this scheme is not available to older Western Australians who are housebound or require ambulatory transport to a dental care service area due to a medical condition or disability. Moreover, the domiciliary dental care services for non-ambulatory persons are only available to eligible people in metropolitan areas.

## Employment and Skilling

- 3. Develop and implement a whole-of-government strategic approach to improving employment outcomes for the over-50s by providing early intervention and affordable re-skilling opportunities.**
- 4. Set up a pilot program for those aged over 50 who are unemployed or under-employed to assist them in learning new skills and at the same time become socially connected with the community, whilst looking for work. These hours spent volunteering would count towards the hours to be spent in looking for work for the unemployed.**

Workforce participation among older age groups is integral to Western Australia's sustained economic growth. Workers aged 50 and older now make up 26 per cent of Western Australia's total working age population<sup>9</sup>.

A significant proportion of older persons in WA (50 per cent of men aged 65 and 30 per cent of women aged 65) are still in the labour force and many prefer a gradual transition into retirement.<sup>10</sup> The State Government needs to improve the workforce participation and

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<sup>8</sup> Government of Western Australia Department of Health 2016. *Annual Report 2015-16*.

<sup>9</sup> Australian Bureau of Statistics 2016. *Australian Demographic Statistics, Jun 2016*. cat. no. 3101.055 - Table 6.

<sup>10</sup> Dockery AM, Duncan A, Nguyen H and Ong R 2015. 'Securing Our Future: Meeting the Challenges of WA's Ageing Population', Bankwest Curtin Economics Centre, Focus on Western Australia Series, Issue #6, November 2015.

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 Western 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 Western Australia to gain the skills needed to manage their own careers, achieve their own career goals and reinvigorate personal interests.

For example, many not-for-profit organisations are disbanding because of the ageing population of seniors who can no longer take on positions on committees because of ill health or having to take on carer roles for their family. Often these are in their late 70s to 90s. Regional areas are especially prone to this problem.

There is an opportunity for those aged over 50 who are under-employed or unemployed to gain experience by filling the gap of a committee member with the outgoing member mentoring this person.

The benefit of this is that the unemployed person gains the opportunity to learn new skills and at the same time be involved in a community group where they can become socially active and meet new people. Also this could help the person gain employment by having more contacts and additional skills to put on their resume.

## Concessions

- 5. Introduce a stamp duty exemption scheme for Pensioner Concession Card and Commonwealth Seniors Health Card holders similar to the schemes operating in Victoria, the Northern Territory and the ACT.**
- 6. Ensure equity of costs for non-reticulated gas users between those people living in rural areas and those in metropolitan areas.**

Research undertaken by National Seniors has found that many individuals who choose to remain in their own home as they age are influenced by financial concerns and the high cost of relocating. Stamp duty is one of the main impediments and disincentives to downsizing or relocating. The cost of stamp duty was reported as a disincentive to downsizing by 33 per cent of people in a recent report by National Seniors.<sup>11</sup>

Western Australian seniors should not be treated less favourably than those living in other states and territories. Seniors who hold an eligible concession card in Victoria, the Northern Territory and the ACT are eligible for stamp duty relief to assist in relocating to accommodation that is more suited to their needs (see Addendum for details).

National Seniors recommends that there be an exemption from stamp duty for Pensioner Concession Card and Commonwealth Seniors Health Card holders in Western Australia. Stamp duty exemptions should not be restricted to new dwellings.

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<sup>11</sup> Adair, T., Williams, R. and Menyen, T. 2014. *Downsizing Decisions of Senior Australians: What are the Motivating and Discouraging Factors?* Melbourne: National Seniors Productive Ageing Centre

This will assist those who are reluctant to downsize due to associated costs and provide the opportunity to relocate to more suitable accommodation. This would have a flow on effect of increasing the availability of housing in Western Australia.

The stated objective of the Western Australian Government Energy Subsidy Scheme is to provide a subsidy to people who are financially disadvantaged in order to assist with the costs of buying energy of all types. The current Energy Assistance Payment (EAP) provides \$234, to a concession holder to subsidise electricity usage. This payment is either divided into daily amounts and credited directly to the energy supplier (Synergy or Horizon Power) or provided directly to the concession holder if they are not with an approved energy supplier. However, it does not offer any assistance to offset the supply charge for gas.

For many regions, heating is only required for two or three months of the year, meaning that for the remainder of the year the gas account purely reflects the supply charge. Users of non-reticulated gas also face a similar charge when purchasing bottled gas, which typically requires a rental payment for gas cylinders.

Rising energy costs have had a pronounced impact on Western Australian households with low fixed incomes. Energy costs will increase further over the coming years. Ensuring the Energy Rebate is equitable for low income households is one of the ways by which the Western Australian Government can ensure that all of its disadvantaged residents are adequately accommodated.

Along with solar energy, gas heating is regarded as one of the 'green alternatives' and is more environmentally friendly than electricity, therefore it should be treated equally within the distribution of the EAP payment provided by the Western Australian Government.

## Housing

- 7. Provide a subsidy for senior Western Australians to modify the family home so as to remain independently within their own homes for longer.**
- 8. Include smart home wiring and provide support and funding for assistive technologies.**
- 9. Make it mandatory for all existing aged care facilities to be retrofitted with fire sprinklers and smoke alarms by 2022. To facilitate the changes, a low interest loan should be offered.**

We acknowledge that 13 metropolitan and 14 non-metropolitan local governments have received State Government funds to adopt an age-friendly approach to their planning. National Seniors also supports the announcement to provide funding to regional councils to help create better communities for older people<sup>12</sup>. National Seniors encourages the continuation of funding for such initiatives to ensure Western Australian communities are accessible and accommodating to people of all ages.

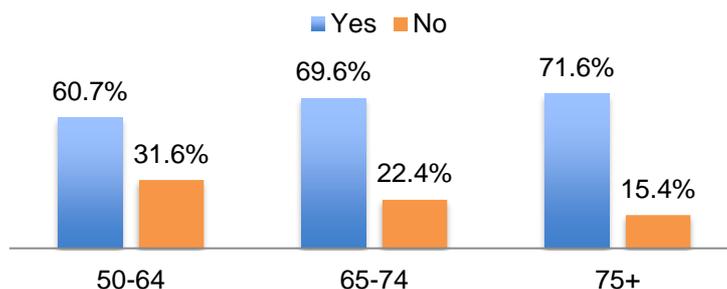
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<sup>12</sup> The Hon Tony Simpson MLA. 2014. Press Release: *Regional seniors get an age-friendly boost. Saturday, 15 November 2014*

National Seniors calls for a continuation of such initiatives to promote age friendly cities and communities, with a range of cultural and recreational opportunities for citizens of all ages. This will result in the provision of spaces and opportunities for people to interact, feel safe and contribute in a meaningful way to their community.

Previous research has shown that 36 per cent of the over 50s live in a home that is not suitable for ageing. Only 38 per cent of over 50s have taken steps to prepare themselves for getting older<sup>13</sup>.

Figure 1: Intentions to Age at Home



National Seniors research also shows that two in three Australians relocate between the ages of 55 and 75 and that in many cases they are compelled to make decisions to either reside within their current home or to move due to demands of home maintenance and everyday costs<sup>14</sup>.

Whilst My Aged Care<sup>15</sup> provides for some fully-funded or subsidised modifications to the home, those who are on a low-fixed income and are ineligible for My Aged Care will find it difficult to age in place and so puts their health at risk. Subsidies are needed for older Western Australians to modify the family home so as to remain independently within their own homes for longer.

The age profile of people who reside within aged care facilities is increasing. At 30 June 2015, 3 in 5 people in permanent residential aged care (59%) were aged 85 and over.<sup>16</sup> Over the next ten years, the number of residents is projected to reach more than 250,000 and the highest area of growth will be among residents aged 95 or over.<sup>17</sup>

As the likelihood of restricted mobility increases with age, it is imperative to provide fire safety systems within aged care facilities to minimise the risk of harm. Automatic sprinkler systems are widely recognised as one of the most effective defences against fire. The installation of both automatic sprinkler systems and smoke alarms within a residence

<sup>13</sup> National Seniors 2012. *Where will I live as I age? Senior Australians' needs and concerns about future housing and living arrangements*. Brisbane: National Seniors.

<sup>14</sup> National Seniors 2012. *Ibid.*

<sup>15</sup> Australian Government 2016. 'Home Care Packages' Accessed 4 January 2017 Available at <http://www.myagedcare.gov.au/help-home/home-maintenance-and-modifications>

<sup>16</sup> AIHW National Aged Care Data Clearinghouse. Available at <http://www.aihw.gov.au/national-aged-care-data-clearinghouse/>

<sup>17</sup> HealthTimes 2015. The future of aged care nursing in Australia, at <https://healthtimes.com.au/hub/aged-care/2/news/nc1/the-future-of-aged-care-nursing-in-australia/495/>

increases a person's chance of surviving a fire to over 97 per cent<sup>18</sup>. Having fire sprinklers installed also reduces average property loss by approximately 71 per cent.

National Seniors urges the Western Australian Government to follow the lead of Victoria and Queensland and more recently, New South Wales, to make sprinkler systems a mandatory requirement within aged care facilities. The mandatory installation of sprinklers within aged care facilities would allow those people who are most vulnerable additional time to reach safety and further reduce the costs and physical impacts of a fire.

## Transport

### **10. Alter the Country Age Pension Fuel Card Scheme to allow for flexibility to all transport services such as bus travel.**

Many seniors prefer not to drive to the metropolitan areas as they are unfamiliar with the road networks and would prefer to travel by public transport. At this time the fuel card is restricted for use only in country areas. Increasing its flexibility would benefit many country seniors.

## Social Inclusion

### **11. The Department of Local Government and Communities to provide on the Seniors Card website a comparison of services provided for seniors in each Council.**

Many seniors are unaware of services provided by Local Government Councils and by placing this on the website seniors have the opportunity to access information in their local area. This would allow them to make a comparison between services provided and access learning activities which are provided by the Councils.

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<sup>18</sup> NFPA. 2013. Sprinkler Facts. Accessed 10 January 2013, Available at <http://www.nfpa.org>

## Addendum: Stamp Duty Concessions

The following provides information on stamp duty concessions for seniors, within the ACT, NT and Victoria. Table 1 is provided for a comparison of all three jurisdictions.

Table 1: Overview of lower and upper property value thresholds, value of concession at a lower property threshold and stamp duty payable at full concession rate.<sup>19</sup>

		Vic.	NT	ACT
Home	Lower threshold (full concession)	\$330,000	\$292,300	\$661,000
	Upper threshold (no concession)	\$750,000	\$750,000	\$860,000
	Value of full concession (at lower threshold)	\$12,870	\$10,000	\$21,490
	Stamp duty payable at full concession rate	\$0	\$0	\$20
Land	Lower threshold (full concession)	n/a	\$292,300	\$351,300
	Upper threshold (no concession)	n/a	\$385,000	\$417,500
	Value of full concession (at lower threshold)	n/a	\$10,000	\$7,492
	Stamp duty payable at full concession rate	n/a	\$0	20

### Victoria

Pensioner duty exemption or concession<sup>20</sup>:

*You can receive a one-off duty exemption/concession as an eligible pensioner when you buy a new or established home valued up to \$750,000 to live in as your principal place of residence.*

In Victoria, a full waiver of stamp duty is available for houses purchased under \$330,000 (there is no concession available for land purchases. The value of the concession declines until the upper threshold of \$750,000 is reached. Beyond this there is no concession available. The full value of the concession is \$12,870.

### Eligibility

- Pensioner Concession Card
- Health Care Card
- Commonwealth Seniors Health Card
- GOLD Repatriation Health Card

<sup>19</sup> Figures are based on current rules as at 4 January 2017 and subject to change.

<sup>20</sup> State Revenue Office Victoria 2016. *Apply for a pensioner duty exemption or concession.*  
<http://www.sro.vic.gov.au/first-home-owner/apply-pensioner-duty-exemption-or-concession>

## Northern Territory

### Senior, Pensioner and Carer Concession<sup>21</sup>:

*Is to assist eligible senior citizens, pensioners and carers that are not first home owners, in acquiring a home or land on which to build a home by reducing the stamp duty that would otherwise be payable.*

In the NT, a full waiver of stamp duty is available for houses and land purchased under \$292,300. The value of the concession declines until the upper threshold of \$750,000 is reached for a house and \$385,000 for land. Beyond this there is no concession available. The full value of the concession is \$10,000.

#### Eligibility

- Pensioner Concession Card
- Health Care Card
- Commonwealth Seniors Health Card
- GOLD Repatriation Health Card – This card needs to have TPI or War Widow/er imprinted within the card to be eligible
- Repatriation Pharmaceutical Benefits Card (Orange Card)
- DVA Pensioner Concession Card (Blue Card)
- DVA Commonwealth Seniors Health Card

## Australian Capital Territory

### Pensioner Duty Concession Scheme<sup>22</sup>:

*Assists eligible pensioners, who own a residential home, to move to accommodation more suited to their needs (for example, moving from a house to a townhouse) by reducing the duty payable on their new purchase of a residential home or residential vacant land.*

In the ACT, a full waiver of stamp duty is available for houses purchased under \$661,000 and land under \$351,300. The value of the concession declines until the upper threshold of \$860,000 for a house and \$417,500 for land. Beyond this there is no concession available. The full value of the concession is \$21,490.

#### Eligibility

- Pensioner Concession Card;
- Disability Support Pension recipient, 50 years of age or more and holding a Pensioner Concession Card; or
- Department of Veterans' Affairs Gold Card for one year prior to the transaction.

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<sup>21</sup> Department of Treasury and Finance 2016. *Senior, Pensioner and Carer Concession*. <http://www.treasury.nt.gov.au/TaxesRoyaltiesAndGrants/HomeOwnerIncentives/SeniorPensionerandCarerConcession/Pages/default.aspx>

<sup>22</sup> ACT Revenue Office 2016. *Pensioner Duty Concession*. <http://www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession>