

**Submission to the
Queensland State Budget**

2019-20

1 February 2019

Introduction

Older Queenslanders make a significant contribution to the state's formal economy through paid employment, by investing their retirement savings and as consumers of goods and services. 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 is the leading independent consumer lobby group for older Australians and the fourth largest of its type in the world.

This submission contains recommendations on issues of concern to Queensland seniors. It was formulated by the National Seniors Queensland Policy Advisory Group, representing National Seniors members across Queensland. This submission presents the Queensland Government with a concise set of recommendations for consideration as part of the budget process in 2019-20.

Recommendations

Health

1. Improve dental and oral health for older people by increasing funding for public dental interventions.
2. Further improve the robustness of the Patient Travel Subsidy Scheme by including specialist dental appointments.
3. Introduce safe practice with nurse-to-resident ratios in public residential aged care facilities.

Elder Abuse

4. Enact stronger protections to reduce elder abuse and continue to fund awareness raising initiatives that aim to prevent elder abuse.

Essential Services

5. Support moves to develop a default market offer with a regulated price determined by the Australian Electricity Regulator (AER).
6. Ensure that annual indexation is applied to all utilities and general rates concessions for eligible seniors to maintain parity with cost increases.

Housing

7. Introduce a one-off concession for stamp duty to help older Queenslanders downsize.
8. Work with state and federal counterparts to create more accessible housing for older Queenslanders and ensure universal building design in new residential developments.
9. Use the authority provided by the Planning Act 2016 to:
 - locate new developments near essential transport, medical and other services
 - ensure adequate affordable social housing stock is located within new residential developments.
10. Monitor the introduction of amendments to the Retirement Villages Act 1999, including the impact of clauses relating to renovations and the 18-month exit entitlement.

Legacy

11. Support seniors to make a positive contribution to the environment.

Substantive Issues

Health

1. Improve dental and oral health for older people by increasing funding for public dental interventions

Oral health should be a high priority for government. Good oral health is critical to general health. A healthy mouth enables people to eat, speak and socialise without pain, discomfort or embarrassment. Poor oral health is linked to chronic diseases, including stroke and cardiovascular disease. Because good oral health lessens the incidence of other health conditions it can reduce the risk of being admitted to hospital for related conditions, saving the health budget many millions of dollars.

Seniors in Queensland continue to face significant barriers to accessing dental services:

- Those on low fixed incomes find it especially difficult to afford services offered privately and must rely on public services.
- Access to private and public dental services in regional and remote areas can be problematic¹.
- Those who rely on public dental services experience delays in receiving services due to long waiting lists.

Improving the oral health of Queenslanders requires long term reform and investment. At the federal level, National Seniors is calling on government to extend the Child Dental Benefits Scheme to include Age Pension recipients. At the state level we are calling for increased funding from the Queensland Government for public dental services so those unable to use the private dental system have access to services in a timely manner. This will help to reduce the pain and embarrassment experienced by older people who have dental problems, and reduce the need for, and cost of, other illnesses linked to poor oral health.

¹ Queensland Health 2016; The health of Queenslanders 2016: Report of the Chief Health Officer Queensland. Queensland Government Brisbane

2. Further improve the robustness of the Patient Travel Subsidy Scheme by including specialist dental appointments.

National Seniors acknowledges the work of the Queensland Government to improve the subsidising and administrative arrangements for the Patient Travel Subsidy Scheme (PTSS). Trials are underway and community discussion indicates it is proving to be successful.

A further enhancement would be achieved by including dental specialist appointments and surgery. Including dental services in the PTSS would improve the health of participating patients and reduce the need for other general health specialist appointments thereby reducing the overall costs on the PTSS.

3. Introduce safe practice with nurse-to-resident ratios in public residential aged care facilities.

National Seniors supports actions to improve safety for residents and staff in residential aged care by implementing the Nursing Guarantee Program for nurse-to-resident (patient) ratios in Queensland's sixteen publicly funded aged care facilities/nursing homes.

The Queensland Government mandated the Nursing Guarantee Program and safe nurse-to-patient ratios in the 2016 -2017 state budget². The program, which was introduced into medical, surgical and mental health units, was to be evaluated in 2017. National Seniors is calling for the program to be introduced into public aged care facilities.

The Victorian Government mandated ratios in health care in 2015. After a review of that program it has now proceeded to implement all aspects of the program into its public hospitals and aged care homes in August 2018.³

² Premier and Minister for the Arts The Honourable Anastacia Palaszczuk and Minister for Health and Minister for Ambulance Services The Honourable Cameron Dick. 2015. 'Nurse to patient ratio legislation introduced' Media Statement. 1 December 2015.

³ Australian Nursing and Midwifery Federation (Victorian Branch) 2018. 'Historic hospital staffing laws will be the envy of the world.' Media release. 21 August 2018

Elder Abuse

4. Enact stronger protections to reduce elder abuse and continue to fund awareness raising initiatives that aim to prevent elder abuse.

The impact of elder abuse is extensive – financial, physical, and emotional. National Seniors believes the following initiatives will reduce abuse in Queensland:

- Align and strengthen the Queensland Powers of Attorney legislation to create national consistent laws in consultation with federal and state counterparts
- Develop a national register for Powers of Attorney documents
- Improve co-ordination of frontline services, such as community workers, GPs, Hospitals, Centrelink and the Police.
- Create and disseminate clear age and culturally appropriate information to assist older people experiencing abuse to find help and assistance.
- Establish an intervention service to work with abusers or potential abusers to prevent abuse occurring.
- Enhance elder abuse awareness through research and education.
- Simplify the means of reporting abuse.
- Establish suitable criminal punishments for those convicted of elder abuse.
- Change the law to make the perpetrator liable for restitution.

The Queensland Government should commit to a timeframe for funding these initiatives, and work with relevant agencies and authorities to implement consistent and strengthened laws to reduce risk and punish perpetrators.

Essential Services

5. Support moves to develop a default market offer with a regulated price determined by the Australian Electricity Regulator (AER).

The impact of high electricity prices on consumers, particularly those on low and fixed incomes, including aged pensioners, has been well documented. So too has the difficulties faced by consumers dealing with deregulated markets. While standing offers have existed to provide a level of protection for customers in deregulated markets, they have not provided consumers with adequate protection against the complex and confusing market offers.

The Australian Competition and Consumer Commission (ACCC) recommended that standing offers be replaced by a default offer with specific consumer protections, including a regulated price set by the AER.⁴ The default offer will provide consumers with a basic electricity offer that can then be used as a consistent benchmark for calculating discounted market offers, reducing the complexity and confusion in the current market.

National Seniors has long called for a regulated price for electricity and is pleased that both major political parties at the federal level support this initiative. The federal Treasurer and Minister for Energy have sought the co-operation of state governments to prepare legislative reforms supporting the default offer. National Seniors calls on the Queensland Government to work with the Australian Energy Regulator and state and federal government to ensure this change is implemented quickly.

A default offer with a regulated price will ensure that Queenslanders will not get stuck with standing offers that have inflated prices. Rather consumers will find it easier to compare the benefits of discounted market offers, making electricity markets simpler and fairer.

6. Ensure that annual indexation is applied to all utilities and general rates concessions for eligible seniors to maintain parity with cost increases.

National Seniors welcomes the ongoing support for senior's concessions for essential services and the extension of some concessions provided by the Queensland Government in recent state budgets.

However, unless adequate indexation is applied to concessions annually, their real value will decline over time. This will undermine the capacity of these concessions to assist older people meet their day-to-day living costs in the future.

We call on the Queensland Government to apply annual indexation to all utilities and general rates concessions to ensure they continue to keep pace with inflation and cost of living pressures.

We also call on the Queensland Government to guarantee no existing concessions are reduced by type or amount in the upcoming budget.

⁴ ACCC 2018. *Restoring electricity affordability and Australia's competitive advantage: Retail Electricity Pricing Inquiry - Final Report*. June 2018

Housing

7. Introduce a one-off concession for stamp duty to help older Queenslanders downsize.

Older Queenslanders who wish to downsize to a more suitable and age-friendly dwelling are reluctant to do so because of high costs and government charges. National Seniors research has revealed that the impact on the Age Pension of cost of stamp duty and surplus funds from the sale are key financial disincentives to downsizing.⁵

The Australian Capital Territory (ACT), Northern Territory, Victoria and Tasmania offer seniors a stamp duty concession to encourage downsizing, but Queensland does not.

National Seniors calls on the Queensland Government to join other progressive states and territories in implementing a stamp duty concession scheme for seniors. We recommend that the government adopt a similar scheme to the one offered in the ACT, where stamp duty is waived on the sale of houses that sell below \$680,500. The value of the concession declines on a sliding scale up to \$895,000.⁶

8. Work with state and federal counterparts to create more accessible housing for older Queenslanders and ensure universal building design in new residential developments.

Queensland demographics are rapidly changing with an increasing percentage of the population aged 65 and over. Growing older brings age-related health and mobility challenges. The Queensland Building and Construction Commission (QBCC) has estimated that at least 35 per cent of the population will have restricted mobility at some point in their lives.⁷

There is now recognition of the benefits to the individual and the community of older people remaining independent and 'aging-in-place'. However, this requires housing that is suitably designed for people as they age t.

The concept of liveable, accessible and adaptable housing recognises that houses need to accommodate the changing needs of the occupants. Australian Standard AS 4299 Adaptable

⁵ Rees, K. & McCallum, J. (2017). *Downsizing: Movers, planners, stayers*. Brisbane: National Seniors.

⁶ ACT Government 2019. 'Pensioner duty concession scheme. Accessed online 25 January 2019
www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession

⁷ QBCC 2019 *Accessible housing*. Fact Sheet V1.0 Accessed online 25 January 2019
<http://www.qbcc.qld.gov.au/sites/default/files/Accessible%20Housing.pdf>

housing, for example, provides guidance for designing houses to accommodate varying degrees of physical ability over time.⁸

Unfortunately, there are limited requirements on developers to design new houses that meet higher standards of accessibility. This means that new housing is not going to meet the needs of people as they age.

National Seniors calls on the Queensland Government to work with other governments to strengthen the national building code to ensure that higher standards for accessible housing are mandated to improve the accessibility of new housing.

9. Use the authority provided by the Planning Act 2016 to:

- **locate new developments near essential transport, medical and other services**
- **ensure adequate affordable social housing stock is located within new residential developments.**

Accessibility within the home is only one part of the challenge caused by an ageing population. There is also a need for new developments to embrace age friendly concepts in their overall design to facilitate outside access, for necessary goods and services for example.

National Seniors calls on the Queensland Government to ensure planning laws so older Queenslanders can age in-place. This can be done by locating developments near important services and infrastructure including transport, medical and other services.

The overall increase in the number of older people, combined with rising housing costs, will inevitably increase demand for social housing for those unable to meet the cost of the private rental market.

National Seniors calls on the Queensland Government to ensure that plans for new residential developments require land to be set aside for social housing for Queenslanders on low and fixed incomes who require affordable housing.

⁸ Australian Government 2019. 'The livable and adaptable house' in Your Home Australia's guide to environmentally sustainable homes. <http://www.yourhome.gov.au/housing/livable-and-adaptable-house>

10. Monitor the introduction of amendments to the Retirement Villages Act 1999, including the impact of clauses relating to renovations and the 18-month exit entitlement

The Queensland Government passed the Housing Legislation (Building Better Futures) Amendment Act 2017 on 25 October 2017, which contained amendments to the Retirement Villages' Act 1999.

National Seniors is supportive of the changes made but is concerned about two key areas.

18-month exit entitlement

Under the new legislation a unit owner who left a village before the commencement of the legislation will be eligible for a buy back 18 months after the 10 November 2017. National Seniors is pleased those vacating a unit prior to the passage of the legislation are included in the provisions.

However, we are concerned some of these people have already waited significant periods of time and experienced severe financial hardship because their unit remained unsold. Having to wait a further 18 months before they are entitled to the exit payment is not a fair outcome for these former residents. Their departure may have been related to admission to a residential aged care facility where there is a requirement that fees be paid for ongoing care. Given that the only wealth a person may have is tied up in their unsold unit in a retirement village, this appears to be placing significant burden on former residents and their families.

Renovations

The amendments seek to provide a fairer process for identifying work that is needed to reinstate or refurbish a unit after a resident vacates the unit. National Seniors remain concerned that exiting residents will continue to be charged for improvements rather than just re-instatement, which includes the costs of repainting, recarpeting and other costs required to bring the unit back to the condition it was in when the resident moved in.

While we note that the amendments to the Retirement Villages Act 1999 are to be reviewed in two years, it is possible that some of the current residents who do not fulfil the new criteria will continue to be disadvantaged. We note that in disputes where payment of exit entitlement may cause hardship there is the option of appealing to the tribunal.

Given these concerns, National Seniors calls on the Queensland Government to

- amend the inception date for residents who have left their retirement village so that they are entitled to the exit entitlement payment on the date when a Refundable

Accommodation Deposit (RAD) is required (aged care facilities require payment within six months of entering a residential facility)

- limit the waiting period to 18 months from the residents' departure from their unit for residents who are not entering aged care
- closely monitor the implementation of the amendment to the Retirement Villages Act 1999 to ensure the desired outcomes are achieved (i.e. increasing the transparency of the relationship between retirement village operators and residents and providing additional security and confidence to residents).

Legacy

11. Support seniors to make a positive contribution to the environment.

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

The Age-friendly Communities program, for example in North Queensland, supports innovative projects including walking paths that provide safety for older people as well as people with a disability and young children.⁹

National Seniors proposes that similar age-friendly projects be supported in South-East Queensland and be incorporated in developments at the design and planning stages.

⁹ Minister Coralee O'Rourke. 2017. Age-friendly report card 2016-17. Queensland Government. <https://www.communities.qld.gov.au/resources/dcdss/seniors/age-friendly-community/qafc-report-card-2016-17.pdf>

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