

TASMANIAN BUDGET SUBMISSION

2020-21

December 2019

Introduction

National Seniors Australia is the leading consumer lobby group for older Australians and the fourth largest organisation of its type in the world.

This submission sets out key recommendations on issues of concern for Tasmanian seniors. National Seniors calls on the Tasmanian Government to:

- ensure concessions meet rising living costs
- reduce waiting times for people accessing health services
- address rising homelessness among seniors
- create a dedicated ministerial responsibility for senior's issues
- review the affordability and accessibility of public transport systems
- offer seniors targeted training and reskilling opportunities, and
- provide an opportunity for seniors to invest in the Battery of the Nation project to contribute to a sustainable future.

The recommendations were formulated by the Tasmanian Policy Advisory Group, reflecting feedback from National Seniors members in Tasmania.

National Seniors' Tasmanian Policy Advisory Group plays a key role in identifying important topics and emerging issues affecting the over-50s throughout Tasmania. It acts on behalf of National Seniors as a conduit between our Tasmanian members and the Tasmanian Government.

Aside from regular contributions to the Tasmanian Budget process, National Seniors regularly engages in consultations and has provided feedback to government to inform legislative review processes.

Key Recommendations

Concessions

1. Ensure state-based concessions and rebates for essential services are maintained at appropriate levels for older Tasmanians

Health

2. Improve emergency department waiting times so Tasmania meets the national targets set for emergency departments
3. Commit to meeting the national targets for dental waiting times
4. Commit to creating a “Northern Hospice” for people in Northern Tasmania

Housing

5. Ensure an ongoing commitment to the duty concession to promote downsizing among older Tasmanians
6. Address homelessness issues facing vulnerable seniors in Tasmania

Ministerial responsibility for senior’s issues

7. Expand the role of a current Minister to include specific responsibility for seniors.

Transport

8. Conduct a review of public transport services focusing on affordability and accessibility for older Tasmanians
9. Provide free off-peak and weekend bus fares for seniors

Employment and skilling

10. Fund the development of a dedicated reskilling program for the over-50s.
11. Remove age-based restrictions within Tasmania’s Workers Compensation Scheme

Legacy

12. Provide older Tasmanians with opportunities to invest in the Battery of the Nation project to contribute to a sustainable future

Substantive Issues

Concessions

1. Ensure state-based concessions and rebates for essential services are maintained at appropriate levels for older Tasmanians.

National Seniors acknowledge the Tasmanian Government's continued support for concessions. We urge the state government to:

- continue to provide existing concessions, and
- ensure that concessions increase in line with cost of living (CPI) increases.

The cost of essential public services, such as water and sewerage, in Tasmania is a major concern of our members. There is a strong belief among members that the cost of essential services is increasing too rapidly, placing seniors under severe financial pressure.

Concessions play an important role in reducing the cost of essential services for low-income households, such as pensioners. Increases in the cost of essential services are not being matched by increases in income from pensions and other sources. There is a need to maintain and increase concessions for pensioners and other low-income seniors.

One option for reform is to apply indexation to concessions annually in line with any increase in the cost of the corresponding essential service.

The benefit of this approach is it creates a feed-back loop, which places an onus on government to contain cost increases for essential services. Any increase in the cost of essential services will result in an increase in cost to government. Conversely, any reduction in the costs of essential services will result in a reduction in the cost of concessions to government.

Health

2. Improve emergency department waiting times so Tasmania meets the national targets set for emergency departments.

Health is a major concern for National Seniors members in Tasmania. While waiting lists for elective surgery have been reduced¹ thanks to Government interventions and outsourcing to private hospitals, our members continue to be frustrated by problems within the hospital and health care system, namely long Emergency Department (ED) waiting times in the public system.

Tasmania remains below key national performance indicators on waiting times. Wait times have increased since 2013-14 with Tasmanians waiting longer to be treated in public hospital EDs than before. Emergency presentation waiting time statistics for 2017-18 show Tasmanians waited longer in ED than nationally (see Fig. 1 below). Proportionally, fewer Tasmanians were treated within the clinically recommended time for their triage category when compared nationally.²

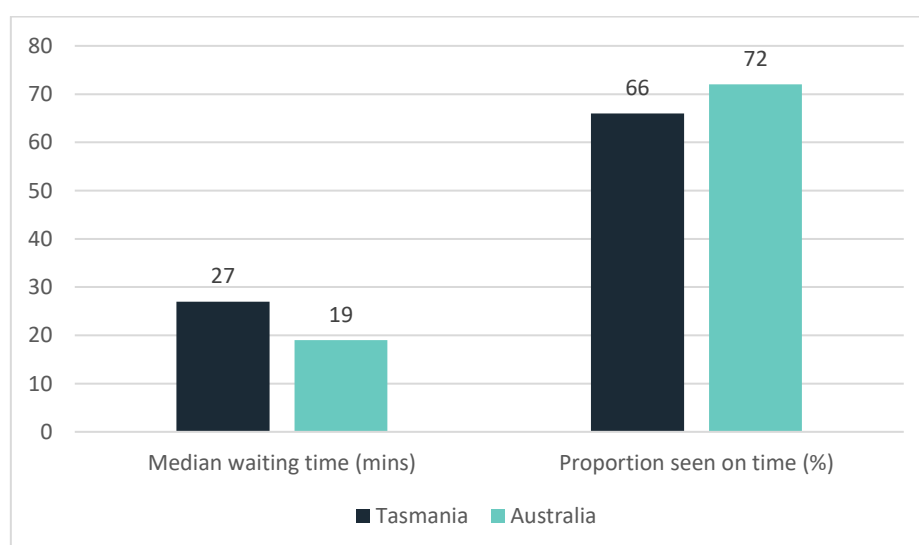


Figure 1: Emergency department waiting time statistics 2017-18 (Source: AIHW 2018³)

¹ Australian Institute of Health and Welfare (AIHW) 2018. *Elective surgery waiting times 2017–18: Australian hospital statistics*. <https://www.aihw.gov.au/getmedia/73b686ab-32e9-48b1-86f2-cd264b3cf073/aihw-hse-215.pdf.aspx?inline=true>

² AIHW 2018. *Emergency department care 2017-18 Australian hospital statistics*. www.aihw.gov.au/getmedia/981140ee-3957-4d47-9032-18ca89b519b0/aihw-hse-194.pdf.aspx?inline=true

³ AIHW 2018. *Ibid.*

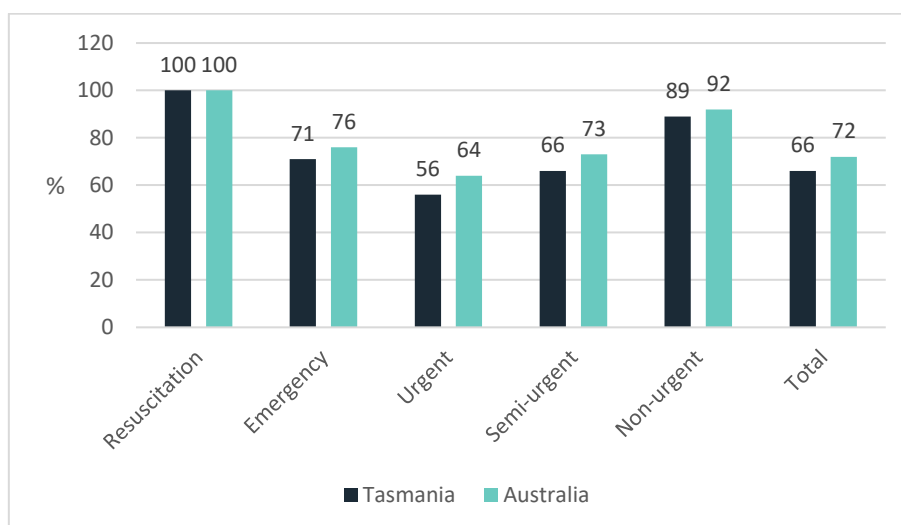


Figure 2: Proportion (%) of patients seen on time in emergency by triage category, 2017-18⁴

Mental health patient ED waiting times must also be reduced. In 2016-17, mental-health related presentations made up nearly four per cent of all ED presentations in public hospitals. The national median waiting time for mental health-related ED presentations was 19 minutes. Tasmania and Western Australia had the highest waiting time of 30 minutes⁵.

National Seniors members in Tasmania were distressed by reports of young people experiencing mental health conditions found sleeping untreated on the floor of hospital waiting areas. According to an ABC News report⁶, government figures show that in the financial year to March, mental health patients at the Royal Hobart Hospital (RHH) waited as long as six days in the ED before being admitted to the mental health ward or discharged. The maximum ED wait time for mental health patients at the Launceston General Hospital (LGH) was almost four days, 1.57 days at the Mersey Community Hospital (MCH) and 1.3 days at the North-West Regional Hospital.

Earlier this year the Royal Australian and New Zealand College of Psychiatry (RANZCP) was reported to have said that wait times for patients needing mental health treatment in Tasmania were the worst in 20 years⁷. The RANZCP also reported that ED staff were at risk

⁴ AIHW 2018. *Ibid.*

⁵ AIHW 2018. *Mental health services in Australia*. Web report 11 Oct 2018. www.aihw.gov.au/reports/mental-health-services/mental-health-services-in-australia/report-contents/hospital-emergency-services/patient-characteristics

⁶ Whitson, R. 2018. 'Patients spent up to six days waiting in Royal Hobart Hospital ED for psych bed, stats show'. ABC News Online. 10 July 2018. www.abc.net.au/news/2018-07-10/tas-news-stats-reveal-lengthy-wait-times-for-mental-health-beds/9959530

⁷ Whitson 2018. *Ibid.*

of burnout caring for acutely unwell patients and working in chaotic acute wards⁸ Media reports highlight the impact excessive wait times can have on people presenting with mental health issues.⁹

3. Commit to meeting the national targets for dental waiting times.

For older Tasmanians the average number of teeth affected by dental cavities per person is above the national average and is the worst in Australia. Also, Tasmania has the highest rate of total tooth loss - 10 per cent compared with the NT at 2.4 per cent¹⁰.

Oral health is central to the wellbeing of older Tasmanians, who generally experience a decline in oral health as they age. This can be due to a range of reasons, including loss of manual dexterity or memory issues related to dementia. Oral health impacts on a person's overall health and quality of life. A healthy mouth is important for eating and communicating and to ward off infections. Evidence suggest that poor oral health is implicated as a contributor to other diseases and conditions such endocarditis and cardiovascular disease¹¹.

Waiting times for care in the public system works against oral health for seniors. Waiting lists appear to have escalated and approximately 10000 people are on current waiting lists¹².

4. Commit to creating a “Northern Hospice” for people in Northern Tasmania

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.

⁸ Royal Australian and New Zealand College of Physicians (RANZCP) 2017. *2017-18 Tasmanian Budget submission*. https://www.ranzcp.org/Files/Resources/Submissions/TAS-Branch-submission-to-inquiry_Aug2017.aspx

⁹ Hunt, L. 2017. ABC News Online 30 Jun 2017. 'Patient describes 'horrible' wait for mental health bed in Royal Hobart Hospital'. www.abc.net.au/news/2017-06-30/hobart-mental-health-patients-ordeal-in-emergency-dept/8662894

¹⁰ AIHW 2018. *Oral health and dental care in Australia*. Web report 19 Nov 2018. <https://www.aihw.gov.au/reports/dental-oral-health/oral-health-and-dental-care-in-australia/contents/healthy-teeth>

¹¹ Mayo Clinic 2018. 'Oral health: A window to your overall health' Accessed online 1 December 2018 <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

¹² Tasmanian Government HealthStats, Health system dashboard <https://www.healthstats.dhhs.tas.gov.au/healthsystem>

It is vital that Tasmanians in the north have the option of accessing a hospice like 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.

Housing

5. Ensure an ongoing commitment to the duty concession to promote downsizing among older Tasmanians

National Seniors thanks the Tasmanian Government for implementing our recommendation to introduce a 50 per cent reduction for eligible seniors who downsize their homes in our 2018-19 Budget Submission. This brings Tasmania in line with other states and territories.

We ask that this commendable initiative continue, and the outcomes of the policy be made public and reviewed to ensure that it is working effectively. It is important to review the effectiveness of the concession to ensure that eligibility thresholds are set correctly given the rising cost of housing in Tasmania.

6. Address homelessness issues facing vulnerable seniors in Tasmania

National Seniors acknowledge the Tasmanian Government is working to address the issue of homelessness. This work can be progressed by:

- providing a substantial funding boost for low-income and homeless seniors to access suitable housing.
- considering the recommendations put forward by ShelterTAS, with an emphasis on addressing homelessness for 55 years-plus persons.¹³

Homelessness is a serious problem in Tasmania that affects people across all age groups but is especially problematic for vulnerable older people. People aged 55 years and older represent 16 per cent¹⁴ of all people experiencing homelessness. It is concerning that homelessness for this age group has increased approximately 33 per cent during the past 10 years. This comprises:

- 29 per cent increase in 55+

¹³ ShelterTAS 2018. *Homelessness in Tasmania: the facts*. http://www.shelertas.org.au/wp-content/uploads/2017/08/2017-08-03_ST_FACT-SHEET_Homelessness.pdf

¹⁴ ShelterTAS 2018. *Ibid.*

- 47 per cent increase in homelessness in the 65-74 age group.

Demand for homeless services for seniors will increase as the population ages and living costs rise. The Tasmanian Government must act now to address this issue before it becomes more pronounced.

Ministerial responsibility for senior's issues

7. Expand the role of a current Minister to include specific responsibility for seniors.

The appointment of a dedicated government Minister for Seniors would bring Tasmania in line with other Australian states and territories and provide the necessary support and services for the state's growing older population.

While the Tasmanian Premier has "responsibility" for older people and is supported in this by a parliamentary secretary, there is no formal recognition in the form of a ministerial portfolio for seniors.

The appointment of a Minister for Ageing would better reflect the significant contribution older Tasmanians make to this state. This is especially important given that a large proportion of the Tasmanian population are over the age of 50. The current situation requires seniors to raise their concerns with multiple departments, which is both confusing and impractical.

Transport

8. Conduct a review of public transport services focusing on affordability and accessibility for older Tasmanians.

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 people¹⁵.

¹⁵ Currie, G., Stanley, J. and Stanley, J. 2007. *No Way To Go: Transport and Social Disadvantage in Australian Communities*. Melbourne: Monash University.

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 and members have stated that concessions need to be introduced and/or increased for outlying and remote areas.

National Seniors believes that a comprehensive review of public transport networks and systems should be undertaken, focusing on ensuring affordability and accessibility for older Tasmanians. The review should include public consultation across Tasmania.

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.

9. Provide free off-peak and weekend bus fares for seniors

Tasmanian seniors should be provided with a basic level of concession that is commensurate with what is being offered in other jurisdictions. There are ongoing moves within the cities of mainland states to offer free public transport in off-peak hours as a means of encouraging greater public transport use.

Access to public transport is essential to social inclusion and wellbeing. A lack of accessible transport exacerbates social isolation and restricts access to health and social activities, essential for quality of life. Transport concessions and subsidies ensure those with limited means have mobility and social connectedness.

Both the City of Gold Coast and the Brisbane City Council have introduced free off-peak bus travel for concession card holders. While only in its infancy in Brisbane, the City of Gold Coast has extended this concession based on its ongoing success. Since free travel began on 1 September 2013, more than two million trips have been made on TransLink buses by Gold Coast seniors¹⁶. Most users reported they were using public transport for the first time and/or were using public transport more. Free off-peak travel for seniors is also available in both Adelaide and Canberra.

Free travel is also available on weekends in several jurisdictions. Melbourne offers free tram travel in an extended CBD area on weekends. Adelaide provides free travel on Sundays and within an extended CBD area all weekend. And, free travel on weekends is provided in Canberra.

¹⁶ City of Gold Coast 2016. 'Free seniors bus travel extended for four years'. Accessed online 20 November 2019 <http://news.cityofgoldcoast.com.au/media-releases/free-seniors-bus-travel-extended-four-years>

Free off-peak travel will result in considerable health benefits as people walk to bus services rather than sitting in cars. It will also ease parking issues and provide environmental benefits from the reduction of car use in inner city areas. Based on these positive impacts, National Seniors recommend that seniors be able to travel on bus services for free during off-peak (9am to 3pm, and evenings after 6pm) and on weekends.

Employment and skilling

10. Fund the development of a dedicated reskilling program for the over-50s.

Once a job seeker turns 55 their time spent out of the workforce increases dramatically. Job seekers aged 55 and older are languishing in unemployment for an average 73 weeks compared to 40 weeks for job seekers aged 15-55¹⁷.

A recent study by the National Seniors found many mature age workers do not place great importance on learning, education and training¹⁸. Yet it is vital that mature-age workers acquire new skills and additional qualifications to ensure continued employment as the pensionable age increases and working lives become longer.

National Seniors believes that it is essential to provide a dedicated reskilling program for people over 50 that targets people employed in industries and jobs that are in decline, and that is accessible to people in remote and outlying areas. This training should provide older workers with skills in growth areas of the economy so that they have skills which are suitable and highly sought after.

The Tasmanian Government's mature age employment program could include an initiative like programs provided through DOME (Don't Overlook Mature Expertise), a not-for-profit training and employment organisation which provides services to the unemployed over the age of 40 to get back into the workforce. The South Australian Government provided \$150,000 per year to fund DOME.

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

Over the last 20 years increased workforce participation amongst older aged groups has been integral to Australia's sustained economic growth. In recognition of this fact,

¹⁷ Australian Bureau of Statistics (ABS) 2014. *Labour Force, Australia, Detailed - Electronic Delivery December 2014*. cat. no. 6291.0.55.001

¹⁸ Williams, R. 2015. *Never too late to learn: learning, education and training among mature age Australians*. Melbourne: National Seniors Australia.

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 work¹⁹.

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, which have no age threshold within their workers' compensation schemes but have capped limits on the period or amount of payment available regardless of age.

Legacy

12. Provide older Tasmanians with opportunities to invest in the Battery of the Nation project to contribute to a sustainable future

The wealth of older people provides significant opportunities for Tasmania. However, some seniors are concerned that investment options are ill-suited and impractical to their needs.

As the debate over deeming rates has shown, many continue to use investment options to protect their financial future, choosing to invest in safe products, such as term deposits because of fear about the economy²⁰. The average 80-year-old may have little or no superannuation, does not want to play the stock market or may not be able to invest in housing. As such they often seek security in bank deposits as a simple means of protecting their savings. While returns on savings are minimal, they invest this way because their savings are backed by a government guarantee and it is simple to do.

At the same time, many older Australians are looking for ways of making a continuing contribution to future generations. As results from a recent National Seniors survey have

¹⁹ WorkCover Tasmanian 2014. *A Guide to Workers Compensation in Tasmania*. Hobart: Tasmanian Government.

²⁰ National Seniors and Challenger. (2018). Once bitten twice shy: GFC concerns linger for Australian seniors. Brisbane: National Seniors <https://nationalseniors.com.au/research/finances/once-bitten-twice-shy-gfc-concerns-linger-for-australian-seniors>

shown, 3 out of 4 older Australians believe that climate change is occurring²¹. Many want to make a positive contribution to ensure the environment is protected for their children and grandchildren.

National Seniors recommends the Tasmanian Government consider providing opportunities for seniors to make a positive contribution to the environment through Battery of the Nation project. Specifically, there is an opportunity for seniors to invest in clean energy, through the Battery of the Nation project. Allowing older Tasmanians to invest in the development of this project, will not only give them access to a safe investment vehicle it will also allow seniors to contribute to lower energy prices and, most importantly, the protection of the environment for future generations. It will also provide opportunities for mainland seniors to invest in Tasmania and supplement the existing \$30m invested by the state government and the \$56 million commitment by the federal government.

²¹ National Seniors Australia (unpublished). *National Seniors Social Survey 2019*

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