



Australian Capital Territory

Seniors' Election Priorities

September 2008

Contents

About Us	3
Consultation	4
Demographic Snapshot	6
Executive Summary	7
1/ Access/affordability of health services	9
2/ Public safety and security	10
3/ Cost of living	11
4/ Preventative health	12
5/ Ageing at home	13

About Us

Background

National Seniors Australia is the country's largest seniors' organisation with over 280,000 members (**including over 9,000 in the ACT**). We are a not-for-profit community organisation that seeks to: provide economic and social benefits for people 50 years and over; represent our members' views to government at all levels; and make donations and provide service and advice to charitable institutions assisting people 50 years and over.

Our members are broadly representative of the three key ageing cohorts: those aged 50-65; 65-75; and 75+. In addressing the needs of this diverse membership, our policy and advocacy agenda encompasses the issues pertinent to these different age cohorts, as well as seniors from diverse socio-economic backgrounds and geographical locations.

Policy

National Seniors Australian Capital Territory Policy Group (TPG) was established in 2006 and plays a key role in identifying emerging issues and trends in the Territory. The TPG also acts as a conduit between National Seniors members in the Territory, relevant community organisations, and the ACT Government.

National Seniors National Policy Office (NPO), based in Canberra, facilitates the implementation of National Seniors' policy agenda and advocates on behalf of members to government at all levels, to business and to the broader community.

The work of the NPO is further enhanced by National Seniors comprehensive grassroots process, which enables members to contribute to policy development and debate through local branches, regional zone committees, and state, territory and national policy groups. The NPO receives funding from the Commonwealth Department of Health and Ageing under the Community Sector Support Scheme (CSSS). This assists the NPO to:

- grow the operational capacity of the NPO;
- expand communications with the seniors' community; and
- increase engagement opportunities for disadvantaged seniors; and
- act as a conduit for information flow between government and the community in order to draw together seniors' views on issues of relevance and provide a consultative mechanism for the government.

Research

National Seniors Productive Ageing Centre (NSPAC) was established to advance knowledge and understanding into all aspects of productive ageing to improve the quality of life of people aged 50 and over. The NSPAC, also based in Canberra, is co-funded by National Seniors and the Commonwealth Department of Health and Ageing.

Key objectives of NSPAC, are to: initiate, develop and support innovative and high quality research on issues that impact the ability of seniors to contribute productively to the economy and society; inform Government and community on productive ageing matters; and raise awareness of research findings which would be of use to individuals.

Consultation

Background

National Seniors has undertaken an extensive consultation process with its ACT members in the development of the election priorities identified in this document. This consultation process has enabled members to contribute directly to the development of priorities, and has ensured that the priorities accurately reflect the concerns of the broader seniors' community. In close collaboration with the Territory Policy Group (TPG) an election survey was developed and distributed to over 1,200 individual members by both email and post. The response rate was approximately 25% with over 300 responses being received in the allotted time.

Summary of Survey Findings

Figure 1 – Response rate by main income source:

Age Pensioners	Self Funded Retirees	Still Working
30%	30%	26%

(Note - 14% of respondents did not provide their main income source)

Figure 2 – Response rate by age group:

50-64	65-74	75+
45%	32%	23%

Five issues were consistently rated as being 'very important' across all groups, including for those with a different income source, work status, and age group. These issues included:

Figure 3 – Issues of most importance

Issue	% of respondents rating issue as 'very important'
1/ Access & affordability of health services	90%
2/ Public safety and security	87%
3/ Cost of living	86%
4/ Preventative health	84%
5/ Ageing at home	82%

Environmental issues also featured prominently in responses to the survey with 71% of all respondents stating it was 'very important'. Concern for environmental issues was greatest in the 50-64 age group, with nearly 80% of respondents stating that it was 'very important'.

Figure 4 - Issues of most importance by main income source:

Age Pensioner	Self funded	Still Working
1/ Access & affordability of health services (90%)	1/ Access & affordability of health services (88%)	1/ Preventative health (95%)
2/ Ageing at home (86%)	2/ Public safety & security (86%)	2/ Public safety & security (90%)
3/ Public safety & security (85%)	3/ Ageing at home (84%)	3/ Cost of living (90%)
4/ Cost of living (82%)	4/ Cost of living (80%)	4/ Access & affordability of health services (90%)

Figure 5- Issues of most importance by age group:

50-64	65-74	75+
1/ Access & affordability of health services (91%) 2/ Preventative health (90%) 3/ Taxes/Duties/Levies (90%) 4/Cost of living (85%)	1/ Cost of living (92%) 2/ Access & affordability of health services (90%) 3/ Ageing at home (90%) 4/ Public safety (89%)	1/ Access & affordability of health services (85%) 2/ Public safety & security (82%) 3/ Ageing at home (80%) 4/ Preventative health (78%)

Demographic Snapshot

Australia-wide

The ageing of the population over the next 50 years will present major challenges and opportunities. This will be an increasing focus for government in terms of both economic and social policy decisions. The population aged 50+ will increase from around 30% of the total population today to over 40% in 2050. This represents an increase of over 115% (ABS 2008).

Over the same period, the population aged 75+ will be even more marked, and will have an even greater impact on demand for essential services such as health and aged care. The proportion of the population aged 75+ will increase from around 6% today to over 12% in 2050, representing an increase of close to 230% (ABS 2008).

Australian Capital Territory

The Australian Capital Territory (ACT) currently enjoys one of the lowest median ages (34.4 years) compared to the Australia-wide average (36.6 years) (ABS 2008). However, like the rest of Australia the proportion of older Canberrans is increasing steadily, with the median age predicted to reach around 40 years by 2050.

The ACT population aged 50+ is projected to increase from around 90,000 or 27% of the total population to nearly 180,000, or 36% of the total population, by 2050 (ABS 2008). The growth in the population aged 75+ will be even more marked, increasing from less than 15,000 or just over 4% of the total population currently, to over 50,000 or 11% of the Territory population in 2050. This will be a far greater increase than the national average (ABS 2008).

Figure 6 - Growth in the population aged 50+ (as a % increase on 2006 figures):

QLD	WA	NT	VIC	ACT	NSW	SA	TAS	Australia
167	163	150	110	101	91	73	55	115

Figure 7 - Growth in the population aged 75+ (as a % increase on 2006 figures):

NT	WA	QLD	ACT	VIC	NSW	TAS	SA	Australia
482	327	325	279	211	186	161	155	227

(Note – Figures 5 & 6 based on: ABS 3222.0 - Population Projections, Australia, 2006 to 2101 – Series B 2008)

Future Challenges & Opportunities

Demographic change and ageing of the ACT population will present a number of challenges for government, business and the community, as demand for essential services including health and care services will increase accordingly. Decisions made now will greatly impact on the Territory's ability to adapt to demographic change in the future.

The ACT Government must also recognise that older Australians are a rapidly growing and diverse segment of the Territory's population. At one end of this spectrum, the 'baby boomer' population bulge is bringing increased numbers and new issues; such as ageing at home and employment flexibility (AIHW 2007). At the other end, increasing life expectancies are supporting marked growth in the numbers of people aged 75+, and associated increases in related care needs and health infrastructure.

Executive Summary

In collaboration with the Territory Policy Group (TPG) and the broader Territory membership, National Seniors has identified five key priorities which are being put to the major parties in the lead up to the ACT Election. These priorities are considered by National Seniors to be feasible for Government, and are likely to impact positively on the lives of senior Canberrans.

Accordingly, on behalf of its **9,000 members in the Territory** National Seniors is seeking all political parties to address the following issues. National Seniors will be informing its members of the responses received prior to the ACT Election on 18 October.

1/ Access and Affordability of Health Care

Health costs have increased by over 45% in the ACT over the last 10 years, at a rate higher than the Australia-wide increase (40%) than the all-groups CPI (36%). The logical extension of this fact is that age pensioners and low income self funded retirees, who on average spend proportionally more of their income on health, will have been worst affected by this increase. The shortage of General Practitioners in the ACT coupled with the lowest bulk-billing rates of all jurisdictions is further adding to health pressures for older Canberrans.

Areas for Action

Take action to address unaffordable and inaccessible health services, in particular by targeting the current shortage of General Practitioners (GPs)

2/ Public Safety and Security

Despite its comparatively small population the ACT still experiences personal and household crime rates which are greater than the national average. Older Canberrans are especially vulnerable as victims of personal crime, and typically demonstrate heightened fears about their personal safety. Fear of crime can result in serious curtailment of everyday activities, lost opportunity, and a reduction in the quality of life, and could lead to social isolation.

Areas for Action

Take a stronger role in assisting seniors to feel more secure in their own homes, and recognise the relationship between public safety and community participation.

3/ Cost of Living

All Australian households have endured cost of living increases in recent years, however many older people, especially those on low, fixed incomes, have been most vulnerable to these rises. Research also suggests that lone persons, especially women, are most at risk. The Senate Report *A decent quality of life* cited the difficulties those on restricted budgets faced in engaging in social activities, and noted the implications of this for social isolation. As the population of the Territory ages, the numbers likely to suffer these cost of living pressures will further increase. State and territory governments must take greater responsibility for providing seniors with assistance in meeting these costs.

Areas for Action

Take greater responsibility for alleviating cost pressures on senior Canberrans, particularly in the context of climate change and the expected increase in utility costs.

4/ Preventative Health

The ACT Budget outlook is positive, with surpluses forecast across the out-years to 2011-12, however population ageing will likely lead to significant increases in key spending areas such as health and aged care. As population ageing will impact on all levels of government it is essential that the ACT Government take responsibility for those areas of healthcare which currently fall under its authority. A greater focus on preventative health will assist in containing future health costs for government and will improve the quality of life for all older Australians.

Areas for Action

An increased focus on preventative healthcare specifically for seniors, in particular: raise awareness of mental health; prevent oral disease; increase physical activity; and improve nutrition and food security.

5/ Ageing at Home

There is an increasing preference for older Australians to age in their own homes, and while this preference should be facilitated by government and the community, there is a concurrent need to ensure that adequate support services are in place. Many seniors who choose to age in their home, do so alone, without the support of friends or family. In these situations maintaining independence poses a significant challenge. Research clearly illustrates that the preference to age at home will only increase as the baby boomer generation approaches their 70's and 80's (The Benevolent Society, 2008).

Areas for Action

Take action to ensure that older Canberrans receive appropriate assistance to age in their own homes, and ensure that community services in the ACT are well placed to meet future demand for ageing at home.

1/ Access/affordability of health services

Areas for Action

Take action to address unaffordable and inaccessible health services, in particular by targeting the current shortage of General Practitioners (GPs)

What are the issues?

Health costs have increased by over 40% in the last 10 years, at a rate considerably higher than the all-groups CPI (ABS 2008). The logical extension of this fact is that age pensioners and low income self-funded retirees, who on average spend proportionally more of their income on health, will have been worst affected by this increase. The ACT continues to experience a significant shortage of General Practitioners (GPs), and coupled with increasing numbers of practices in Canberra closing their books to new patients, additional full-time GPs are immediately required. The ACT Division of General Practice puts this number at 60. While welcome, the \$300 million *Your Health – Our Priority* program announced in 2008-2009 ACT Budget did nothing to directly address the shortage of GPs in the community.

How does the ACT compare?

In 2004-2005 ACT households recorded the highest proportional expenditure on health compared with those in all other states and territories (ABS 2008). In particular, many older Canberrans are experiencing difficulty in meeting the cost of non bulk-billed services. The current availability of GPs in the ACT compares unfavorably with all jurisdictions other than the Northern Territory. Compared to the Australian average of 86 full-time GPs per 100,000 people, in the ACT this ratio is considerably less, sitting at approximately 67 full-time GPs per 100,000 people (Productivity Commission 2008).

Figure 8 – Comparison of GP availability per 100,000 people (2006-2007):

NSW	SA	QLD	VIC	TAS	WA	ACT	NT
92	90	85	85	79	71	67	48

A closer look at the availability of bulk billing services in the ACT paints a similar picture, with Canberra currently experiencing the lowest bulk-billing rates of any jurisdiction. Compared to the Australia-wide average of 78% of all non-referred GP visits being bulk-billed in 2006-2007, in the ACT this was approximately 52%. This further illustrates the diminishing affordability of community health care in the Territory.

Figure 9 – Comparison of bulk-billing rates for non-referred visits to a GP (2006-2007):

NSW	SA	QLD	VIC	WA	TAS	NT	ACT
83%	78%	78%	76%	75%	70%	65%	52%

(Note - Figures 8 & 9 based on Report on Government Services (PC 2008). Figures are approximations only)

What has been done in other States and Territories?

The Western Australian Friend in Need – Emergency (FINE) scheme, funds community organisations to care for chronically-ill patients in their home. The Victorian Hospital in the Home program provides hospital care in the comfort of the persons own home.

Is it affordable?

There is international evidence that suggests that a health system that focuses on primary care can achieve better health outcomes and lower rates of all causes of mortality, for a lower overall cost than a system focused on hospital care (Centre for Independent Studies 2007).

2/ Public safety and security

Areas for Action

Take a stronger role in assisting seniors to feel more secure in their own homes, and recognise the relationship between public safety and community participation.

What are the issues?

Perceptions of personal safety vary according to individual circumstance, well-being, and age. People aged 65+ are the least likely to be a victim of crime compared with other age groups (ABS 2005), however their personal safety fears are typically much higher (ABS 2003).

Figure 10 – Comparison of ‘feelings of safety in the local area after dark’ by age:

	16-24	25-34	35-59	60+
Safe	70%	75%	74%	66%
Unsafe	30%	25%	26%	34%

(Source: Australian Institute of Criminology - 2004 International Crime Victimization Survey)

For some more vulnerable members of society, such as the elderly, fear of crime can result in serious curtailment of everyday activities, lost opportunity, and a reduction in quality of life (AIC 2005). Government must recognise this and the importance for individuals remaining socially active in their communities. Installation of home security systems are one method of reassuring seniors, however for many, particularly for those on low fixed incomes, the purchase of security devices presents a problem. Personal safety can be greatly improved through the adoption of planning design principles that assist in preventing crime and improving safety. Examples include better street lighting and maintenance of public spaces (including transport), to encourage greater public usage and improve safety.

How does the ACT compare?

The ongoing ACT strategy to reduce property crime *Building a Safer Community*, as well as recent increases in the number of operational police officers and stations, are well acknowledged. However, the ACT remains the only jurisdiction where personal and household crime had not markedly decreased between 1998 and 2005 (ABS 2008). In 2005 the ACT recorded the second highest household crime and third highest personal crime rates.

Figure 11 – Comparison of reported personal crime rates (as a % of the population):

NT	QLD	ACT	WA	NSW	SA	TAS	VIC
6.6%	6.0%	5.8%	5.6%	5.4%	5.0%	4.7%	4.5%

(Source: Australian Social Trends 2008)

What has been done in other States and Territories?

In Western Australia, a \$10 million program aimed at Seniors Card holders has provided rebates to the value of \$200 per household toward the purchase of homes security devices, including screens and alarms.

Is it affordable?

Crime prevention and improved feelings of safety would have a variety of flow through benefits to the ACT community and economy. Not only would residents and users feel safer in public spaces, but the promotion of healthy lifestyles and physical activity would assist in reducing preventable health conditions and reducing health and care costs into the future.

3/ Cost of living

Areas for Action

Take greater responsibility for alleviating cost pressures on senior Canberrans, particularly in the context of climate change and the expected increase in utility costs.

What are the issues?

All Australian households have endured cost of living increases in recent years, however many older people, especially those on low, fixed incomes with little discretionary spending capacity, have been most vulnerable to these rises. As well as recognising the significant contribution made by seniors during their working lives state and territory governments must take greater responsibility for providing seniors with assistance in meeting financial imposts.

Proposed changes to address climate change have outlined the need to provide assistance to those on low fixed incomes. Aside from the expected increase in the cost of utilities, low fixed income households will also face cost barriers to modifying their homes and behaviour in order to conserve or reduce energy consumption. Environmental issues featured prominently in responses to National Seniors ACT election survey with 71% of respondents rating environmental issues as being 'very important'. Concern was highest for those aged 50-64.

How does the ACT compare?

Concessions, such as those provided under the ACT Seniors Card program are the primary means by which the ACT Government provides assistance to seniors to offset major costs. However, there is increasing concern amongst older Canberrans that the concessions provided by the ACT Government compare unfavorably with those provided in other states and territories and do not go far enough to assist with cost pressures. A recent review of ACT Government concessions found that concessions provided in other jurisdictions, particularly in respect to energy costs and hearing services, are currently not provided in the ACT.

Concessions and discounts provided under the ACT Seniors Card program are limited and do little to alleviate living pressures experienced by seniors who are otherwise ineligible for age pensioner concessions. The narrow eligibility criteria of 20 hours work a week also impacts negatively on the ability of some seniors to access discounts, and acts as a disincentive to remain active and engaged in the Territory's workforce.

What has been done in other States and Territories?

The extent of concessions for Seniors Card holders varies between jurisdictions. Western Australia and Queensland offer generous rebates of up to 50% on motor vehicle registration to State Seniors Card holders. Rebates on local government rates of up to 50% are also available for Seniors Card holders in South Australia and Western Australia. Generous year round electricity rebates are offered to Seniors Card holders in Queensland.

Is it affordable?

In the period 2001-2007 the ACT Government recorded the second highest percentage increase in taxation per capita with a 53% increase. This was considerably higher than the national per capita increase over the same period of 36% (2008). Taxation per capita in the ACT now stands at \$2761, with only New South Wales and Western Australia recording higher taxation levels per capita. Accordingly, senior Canberrans increasingly feel that they have not shared in this tax windfall or in the ACT's improved economic position.

4/ Preventative health

Areas for Action

An increased focus on preventative healthcare specifically for seniors, in particular: raise awareness of mental health; prevent oral disease; increase physical activity; and improve nutrition and food security.

Why a preventative health focus?

In the context of population ageing, government spending is projected to significantly increase, particularly in key areas such as health and aged care. As this will impact on all levels of government, it is essential that the ACT Government also take responsibility for those areas of health care, which currently fall under its authority.

By failing to directly address the causes of poor health, a sole emphasis on primary health care will do nothing to reduce the numbers of people requiring health care in the future. A greater focus on preventative health will assist in containing future health costs for government and improving the quality of life for older Australians

What are the issues?

There have been several major health initiatives in the ACT in recent years including: the Public Health Nutrition Plan 2004-2010; the Healthy and Meaningful Ageing Strategic Plan 2006-2008; and the more recent \$300 million investment *Your Health – Our Priority*.

However, there is considerable scope for further preventative health strategies specifically focused on seniors. In particular, unaffordable and inaccessible oral health services are a primary concern for seniors, as illustrated by the fact that 80% of survey respondents identified this as a 'very important' issue. Research also shows that many chronic diseases and conditions which are highly prevalent in older age groups can be prevented or delayed, by reducing risk factors and enhancing health behaviours. This can result in greater levels of health and independence and a longer, healthier life.

There are a number of factors that influence older people's ability to maintain good health and to participate in their community, including access to affordable fresh food; opportunities and support for regular physical activity; and an integrated preventative and primary health care system. An increased range of measures that raise awareness about mental health, prevent dental disease, increase physical activity, and improve nutrition, could significantly reduce the burden of disease attributable to health problems in older adults.

What has been done in other States and Territories?

In recent years there have been a number of innovative preventative health measures announced in other jurisdictions. In Victoria for example, these have included: a 24 hour /7 day statewide mental health information and referral service; health screenings for workers, targeting the link between chronic disease and workplace illness or injury; and a regional food kitchen to help seniors to access affordable, high quality, nutritious meals.

Is it affordable?

A recent US study found that a small, strategic investment in disease prevention (US\$10 per person per year) could result in savings of up to US\$16 billion annually to the US economy. In particular, the study found that investing in proven community-based programs to increase physical activity, improve nutrition, and prevent smoking, was most effective (Trust for America's Health 2008). While the exact figures can not be directly applied to the Australian context, it is clear that significant savings can also be made.

5/ Ageing at home

Areas for Action

Take action to ensure that older Canberrans receive appropriate assistance to age in their own homes, and ensure that community services in the ACT are well placed to meet future demand for ageing at home.

What are the issues?

Over 90% of Australians currently age in their own home and research clearly illustrates that this preference will increase as the baby boomer generation approaches their 70's and 80's (The Benevolent Society, 2008). While this should be supported by government and the community, there is a concurrent need to ensure that adequate support services are in place.

People ageing at home face a number of challenges - increasing costs of home maintenance; difficulty undertaking tasks such as housekeeping; and escalating energy and food costs. Given that research shows by 2010, a high proportion of older Australians will be living alone; we must ensure that they do not become socially isolated from the broader community.

How does the ACT compare?

Currently, less than 13% of Canberrans (aged 70+) are seen by an Aged Care Assessment Team (ACAT) within two days of referral (National Data Repository 2007). This compares unfavorably with the national average of 27%. Additionally, the mean waiting period from referral to first contact with ACAT in the ACT is 44.3 days, compared to 19.7 days nationally.

Figure 13 – Comparison of days taken between referral and first contact with ACAT:

NSW	VIC	QLD	WA	NT	SA	TAS	ACT
21.8	16.7	25.5	11.2	11.4	11.7	13.8	44.3

(Source: National Data Repository 2005-2006 (2007))

Home and Community Care (HACC) services are another pivotal means of support for older Australians ageing in their own homes. HACC services in the ACT fall short of the national average for a variety of services, including: home maintenance, domestic assistance; centre based day care; and meals in the home.

Figure 14 – Comparison of services received per 1,000 of the HACC target population:

	NT	VIC	SA	WA	TAS	QLD	ACT	NSW
Domestic assistance	7,036	5,554	4,680	4,207	3,565	3,554	3,389	3,212
Home maintenance	934	571	539	1,042	479	443	346	335
Centre based day care	5,697	1,232	4,890	9,412	4,117	7,078	2,991	3,644
Meals in the home	24,576	6,640	6,585	5,674	6,233	5,011	4,345	5,434

(Note – All figures are in hours, except 'meals in the home', which is expressed in meals served)

(Source: Home and Community Care Program Minimum Data Set 2006-2007 Annual Bulletin)

Is it Affordable?

By supporting older Australians who choose to age at home, positive outcomes can be achieved for individuals and government. In particular, this will relieve demand on residential aged care facilities, which in turn will enable a greater allocation of funding for ageing at home measures.

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