



Western Australian 2008 Election Priorities

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About Us

National Seniors Australia is the country's largest seniors' organisation with over 280,000 members (**including over 25,000 in Western Australia**). 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, who are from metropolitan, regional and rural areas across all states and territories are broadly representative of the three key ageing cohorts: those aged 50-65; those aged 65-75; and those aged 75 +.

In addressing the needs of this diverse membership, we have developed an ageing agenda that encompasses the issues pertinent to these different age cohorts, as well as to seniors from varied socio-economic backgrounds and geographical locations.

Policy

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

Research

National Seniors Productive Ageing Centre (NSPAC) was established by National Seniors Australia to advance knowledge and understanding into all aspects of productive ageing to improve the quality of life of people aged 50 and over. NSPAC, 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.

Demographic Snapshot

Overview

Western Australia has a relatively young population, with a median age of 36.2 years at June 2006, compared to a national figure of 36.6 years. However, like the rest of Australia the proportion of older residents is increasing, while the proportion of younger people continues to decline. Also, while Western Australia is starting from a smaller base, its population is projected to age faster than the Australian population over the next 20 years.

Population aged 50+

The proportion of the State's population aged 50+ is projected to reach 37% by 2020, compared with less than 30% in June last year. Looking past 2020, population ageing will be even more pronounced, with around 45% of the State's population being aged 50+ by 2050. This represents an increase of nearly 150%, and is significantly higher than the Australia-wide increase over the same period of around 100%.

Projected % growth in the population aged 50+ (from 2004 figures):

	2020	2030	2040	2050
Western Australia	60	95	120	145
Australia	45	70	90	105

Population aged 75+

By 2020 the projected number of Western Australians aged 75+ will be nearly 190,000, or 8% of the total population. This compares with just over 100,000 (or 5% of the population) currently. By 2050 this cohort will reach in excess of 15% of the State's total population.

Projected % growth in the population aged 75+ (from 2004 figures):

	2020	2030	2040	2050
Western Australia	80	190	280	340
Australia	60	130	200	240

(Based on: ABS 3222.0 - Population Projections, Australia, 2004 to 2101 – Series B 2006)¹

¹ ABS will be releasing revised population projections on 4 September 2008.

Executive Summary

Future Challenges & Opportunities

Demographic change will present a number of challenges for the Western Australian Government, business and the broader community as it follows that the demand for essential services, including health and aged care will increase accordingly. Decisions taken now will impact on the State's readiness to cope with demographic change in the future.

The Western Australian Government must also recognise that older Australians are a rapidly growing and diverse segment of the State's population. At one end of this spectrum, the 'baby boomer' population bulge is bringing not just increased numbers, but also new issues. At the other end, increased life expectancies are supporting marked growth in the numbers of people aged 75+, and associated increases in related care needs.

Election Priorities

In collaboration with the Western Australian Policy Group (WAPG) and the broader State membership National Seniors has identified a number of key priorities which it is putting to all the major parties in the lead up to the State Election (6 September). These priorities fall under three broad issues: **Affordable Housing, Cost of Living, and Preventative Health.**

Affordable Housing

Affordable housing and rental accommodation for low and middle income earners is an emerging issue in all states and territories, however as a result of the resources boom it has been especially pronounced in Western Australia. In recent years Perth has seen the largest rent increases of any capital city and has experienced one of the steepest declines in housing affordability. Vacancy rates in Perth are also at a record low.

Retirees who do not own their homes, and who are unable to access public housing, are facing considerable affordable housing issues. The recent Senate Community Affairs Committee Report *A decent quality of life* found that seniors in private rental accommodation were especially susceptible to cost of living pressures. The Report also identified that retiree homeowners, who are typically asset rich but income poor, are also suffering from increased living costs, in particular increased energy, rates, levies, and household maintenance costs. Due to an inadequate supply of affordable and appropriate accommodation many of these older homeowners are unable to downsize in order to reduce their housing costs.

National Seniors is seeking a commitment to:

Provide PCC and CSHC holders² with an exemption from stamp duty when downsizing their homes (exemption threshold indexed to median house/unit price).

Immediately develop a 'strategic housing policy' that will ensure the State is meeting current demand for affordable housing and rental accommodation, and is best placed to meet future demand in the context of population ageing and lifestyle preferences.

² Pensioner Concession Card (PCC), and Commonwealth Seniors Health Card (CSHC).

Cost of Living

All Australian households have endured cost of living increases in recent years, however many older people, especially those on low or fixed incomes with little discretionary spending capacity, have been more vulnerable to these rises. Research 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 face in engaging in social activities, and noted the implications this has for social isolation. As the population of Western Australia ages the numbers likely to suffer these cost of living pressures will further increase.

National Seniors is seeking a commitment to:

Increase the energy rebate for PCC and CSHC holders to a level that is equivalent to the supply charge for both electricity and gas, and continue to attach the rebate to the electricity account to ensure equity for non-reticulated gas users in rural areas.

Lobby the Federal Government to increase the single age pension immediately to two-thirds of the (combined) couple amount, on behalf of all single age pensioners in Western Australian who are facing increased cost of living pressures.

Preventative Health

It is clear Western Australia is experiencing a period of sustained economic growth with an estimated surplus in 2007-2008 of over \$2 billion, and with surpluses forecast across the out-years to 2011-12. However, in the context of an ageing population, government spending in key areas such as health and aged care is also projected to increase. If the emphasis in health care spending remains on illness, the health system will continue to be overstretched. A greater focus on preventative health will lessen health costs for government, now and in the future, and will greatly improve the quality of life for the individual.

National Seniors is seeking a commitment to:

Build on previous actions in respect to depression in older age groups by funding initiatives that encourage more GPs to join the 'Better Outcomes in Mental Health Care' program, and assist staff working in aged care services to identify signs of depression.

Provide additional funding for the Aged Care Dental Program that will enable dental therapists to provide more comprehensive services to care recipients (both in residential facilities and in their own homes) on a more regular basis. Dental therapists should also be appropriately trained in the specific needs of older clients.

Additional

Additionally, to improve the cohesion across all sectors of government in Western Australia in the development of seniors' policy, National Seniors is seeking a commitment to:

Establish a Ministerial Advisory Council on Ageing comprising representatives from a broad range of seniors' organisations. The Council would report directly to the Minister for Seniors and would be responsible for providing strategic advice on seniors' issues and assisting in the identification of emerging issues and trends.

1/ Stamp duty for seniors downsizing

Recommendation - National Seniors seeks a commitment to:

Provide PCC and CSHC holders with an exemption from stamp duty when downsizing their homes (exemption threshold indexed to median house/unit price).

Why is downsizing important?

Many older Australians will move out of their family home in order to live in a smaller unit. The reasons are many and varied, including the need for proximity to medical services, family or friends, and the need to limit housing costs. For many older Australians, while their homes may be reasonably valuable, they have relatively low incomes, and compared to other countries they are seen as being 'asset rich but income poor'. In realising some of this property wealth, many retirees are able to top-up their low fixed incomes and provide themselves with the financial security to meet any unexpected one-off costs.

How does Western Australia compare?

The current rate of stamp duty in Western Australia not only fails to recognise the benefits of downsizing but acts as a considerable disincentive. The 2008-2009 State Budget provided a 15% reduction in stamp duty at a cost of \$487million over four years, however Perth still has the third highest rate of stamp duty for a median value unit, and the fourth highest rate of stamp duty for a median value house, compared with all other capital cities in Australia. A senior who is downsizing to a median value house (\$514,000) in Perth would currently pay over \$18,430 in stamp duty, or over \$11,115 if downsizing to a median value unit (\$360,000). This represents, along with estate agent fees, a significant proportion of the intended savings.

A comparison of stamp duty payable by a pensioner purchasing a median value unit:

Mel	Syd	Per	Ade	Dar	Hob	Bri	Can
\$13,120	\$11,825	\$11,115	\$9,668	\$9,200	\$6,305	\$3,240	\$20

(Source: Median values for each capital city sourced from Australian Property Monitors - August 2008)
Note – The median value used for Melbourne above is \$334,000. The exemption cuts out at \$300,000

What has been done in other States and Territories?

In the ACT and Victoria age pensioners are provided with a full exemption from duty for home purchases up to the value of \$412,000 and \$330,000 respectively.

Is it affordable?

In 2006-2007 the Western Australian Government raised over \$2.1 billion in stamp duty on property conveyances, representing an increase of over 190% on 2000-2001 revenue.

A comparison of stamp duty (conveyances) revenue increases between 01-02 and 06-07:

NT	WA	QLD	TAS	SA	ACT	VIC	NSW
206%	194%	141%	121%	104%	98%	57%	34%

(Source: Taxation Revenue 5506.0 - ABS 2008)

The recent State Budget forecast a third consecutive year of above 6% growth for 2008-09. Seniors have made, and continue to make, significant contributions to the State's economy through both paid work and volunteering. Accordingly, it is important for government to ensure a favorable environment exists for the accumulation of retirement savings.

The 2008-09 State Budget represented the fifth budget in a row in which the Government delivered tax relief, however none of this tax relief has directly addressed stamp duty for seniors downsizing. Accordingly, seniors increasingly feel that they have not shared in any tax relief or in Western Australia's improved economic position.

2/ Strategic housing policy

Recommendation - National Seniors seeks a commitment to:

Immediately develop a 'strategic housing policy' that will ensure the State is meeting current demand for affordable housing and rental accommodation, and is best placed to meet future demand, in the context of population ageing and lifestyle preferences.

What are the issues?

A recent Senate Report *A decent quality of life* stated that many older Australians in private rental accommodation, particularly single age pensioners, are being subjected to significant housing stress. Due to their typically low fixed incomes, those retirees in private rental accommodation are predicted to spend in excess of 40% of their gross income on housing costs. This is more than any other household type or age group (ABS 2007). Over the last decade the proportion aged 65+ experiencing housing stress has increased from 5% in 1995 to nearly 10% in 2005 (AMP 2008).

As Australia's population ages the provision of affordable housing and rental accommodation will become even more important. The number of older people in low-income, rental households will more than double from 195,000 at present, to 419,000 by 2026 (AHURI).

Demand for affordable housing will likely be accentuated beyond 2026 as the baby boomers reach their eighties. Between 1995 and 2005 the proportion of those aged 45-59 who are homeowners decreased from 55% to 36% (AMP 2008). In particular, there will be a marked increase in demand for accommodation suitable for people aged 85+.

How does Western Australia compare?

In Western Australia, declining housing affordability has contributed to rent rises well above the national average. Mandurah is currently the most unaffordable place in Australia - and is only five spots away from being the most unaffordable in the world (AMP 2008). Housing stress is also markedly higher in Perth compared with other areas of the State. Median property prices in Perth are now the second highest in Australia after Sydney. The influx of labour as a result of the resources boom, as well as the shortage of social housing is further adding to Western Australia's record property prices and low rental vacancy rates.

A comparison of median weekly asking rent increases over the last 12 months:

PER	MEL	SYD	CAN	ADE	DAR	HOB	BRI
25%	13%	11%	10%	9%	9%	7%	3%

(Source: Australian Property Monitors – June 2008 Quarterly APM Rental Series)

What has been done in other States?

Several states and territories have in recent years developed strategic approaches to affordable housing, such as the ACT Government's *Affordable Housing Action Plan*. South Australia and the ACT have also introduced initiatives to assist in the provision of affordable housing and rental accommodation – such as a quota of 15% affordable housing for new developments on government land, and for land that has been rezoned.

Is it affordable?

The development of a strategic approach to affordable housing and rental accommodation will assist in identifying inadequacies and inefficiencies in the current housing market, thus limiting costs for government. Additionally, it will also provide a unique opportunity to maximise economic benefits for homeowners, tenants and landlords.

3/ Energy (gas) rebate

Recommendation - National Seniors seeks a commitment to:

Increase the energy rebate for PCC and CSHC³ holders to a level that is equivalent to the supply charge for both electricity and gas, and continue to attach the rebate to the electricity account to ensure equity for non-reticulated gas users in rural areas.

What assistance is currently provided?

The State Energy Subsidy Scheme currently provides eligible seniors with an energy subsidy equal to 100% of electricity supply charges (around \$90 per annum), however it does not provide any assistance to seniors with supply charges for gas. The stated objective of the 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.

Why is an increase necessary?

Rising energy costs have had an impact on all Australian households in recent years, however the impact has been particularly pronounced for those on low fixed incomes. Climate change has further compounded the increasing cost of utilities and cost of living more generally. Energy cost increases are expected to continue over the coming years as Australia comes to grips with an emissions trading scheme. On average, WA households already pay an average of around \$900 a year for electricity. Under a State Government plan announced earlier in the year this figure will increase by 10% in 2009-2010, followed by a 15% rise in 2010-11, and a further 2% rise a year later.

In 2006 around 70% of Western Australian households used mains gas, and mains gas was the most popular form of heating across all household sizes (ABS 2007). For many regions however heating is frequently only required for 2 or 3 months of the year, meaning that for the remainder of the year the gas account purely reflects the supply charge, which can range from \$44 per annum for coastal residents to \$100 for residents in Kalgoorlie. Non-reticulated gas users also face a similar charge when purchasing bottled gas, which typically requires a rental payment for the gas cylinders. This represents a cost pressure equivalent to a supply charge for reticulated users that could be alleviated through a rebate.

How does Western Australia compare?

The concessions provided to age pensioners to assist with energy costs range from around \$90 in Western Australia to over \$300 per annum in Tasmania. However, most states and territories limit these concessions to age pensioners, with only SA, Western Australia and Queensland extending the same concession to state seniors card holders and CSHC holders.

Is it affordable?

The recent State Budget forecast a third consecutive year of above 6% growth for 2008-09. Seniors have made, and continue to make, significant contributions to the State's economy through both paid work and volunteering. It is important for government to recognise this contribution, and to provide assistance to seniors with increased energy costs.

Environmental considerations

Gas heating is often referred to as a 'greener solution' and is more environmentally friendly than the production of electricity. At odds with this, the status quo provides a financial incentive for seniors to use electricity over gas.

³ Pensioner Concession Card (PCC), and Commonwealth Seniors Health Card (CSHC).

4/ Single age pension increase

Recommendation - National Seniors seeks a commitment to:

Lobby the Federal Government to increase the single age pension immediately to two-thirds of the (combined) couple amount, on behalf of all single age pensioners in Western Australian who are facing increased cost of living pressures.

What is the issue?

The full rate of age pension for a single is currently \$273 per week (\$14,217 per annum). The Senate Community Affairs Committee Report *A decent quality of life* found that those most at risk of financial stress are single pensioners, especially women receiving the full rate pension and those living in private rental accommodation.

The single age pension rate, at 60% of the combined couple rate, is lower than the average for major OECD countries. In particular, the single rate in the US, UK and New Zealand is around 67% of the couple amount. A comparison of the poverty line for a single and a couple also shows that the maximum rate of single pension is below the poverty line, and significantly below the retirement standard for a modest lifestyle (Westpac ASFA).

A comparison of the full single age pension and several retirement standards:

Age Pensioner	Maximum Pension	Poverty line (Henderson)	Modest lifestyle (Westpac-ASFA)	Comfortable lifestyle (Westpac-ASFA)
Single	\$14,367	\$15,941	\$18,920	\$36,607
Couple	\$23,904	\$22,581	\$26,531	\$48,962

(Source: National Seniors, National Policy Office)

What is the situation in Western Australia?

At June 2007 there were over 165,000 age pensioners in Western Australia, and of these around 74,000 (or 45%) were in receipt of the single rate. Seniors in Western Australian enjoy comparatively good State government concessions, however the increased cost of food, rent, petrol, household utilities and healthcare have still had a significant impact on the State's age pensioners. In the last 12 months the cost of living in Perth has risen faster than the national average, with increases in the cost of food, health, recreation and financial services being particularly higher than the national average.

Comparison of cost increases across all capital cities (from June 2007 to June 2008):

	SYD	BRI	MEL	ADE	PER	HOB	DAR	CAN
Food	3.5	3.7	3.4	5.6	5.6	4.1	4.3	3.7
Health	4.9	4.5	4.9	4.4	5.0	5.0	2.9	5.7
Recreation	1.1	2.3	2.0	2.5	2.4	-2.1	-0.1	0.2
CPI	4.3	5.1	4.4	4.6	4.5	3.5	4.0	4.4

(Source: National Seniors, National Policy Office – Based on ABS CPI June ¼ 2008)

These price increases look certain to continue, with the (2008) June quarter figures showing that Perth experienced higher than average CPI increases for both housing and transport, and the highest quarterly increase in food compared with all other capital cities.

Is it affordable?

A conservative estimate suggests an increase in the single pension would cost the Australian Government around \$1 billion per annum. It should be noted that age pensioners did not receive any benefit from the \$34 billion in income tax cuts which took effect from 1 July 2008.

5/ Mental health

Recommendation - National Seniors seeks a commitment to:

Build on previous actions in respect to depression in older age groups by funding initiatives that encourage more GPs to join the 'Better Outcomes in Mental Health Care' program, and assist staff working in aged care services to identify signs of depression.

What are the issues?

Depression is one of the most common mental health disorders in older people, with prevalence rates notably higher among women, those living under adverse socio-economic circumstances (MJA 2005). The experience of chronic pain, such as that associated with degenerative diseases is also a major cause of depression.

There is strong evidence to suggest that the signs of depression often go unrecognised in older age groups, with signs frequently dismissed as changes relating to the ageing process, dementia or other illnesses. Inadequately or inappropriately treated depression can impact on physical health, relationships, and the ability to live independently.

A critical factor in relation to recurring mental health issues is the risk that older people face of not being treated intensely enough for long enough. Depression in later life is typically characterised by an increased likelihood of recurrence, slow recovery and increasingly brief periods between episodes (MJA 2002). It has been extensively reported that most suicidal subjects contact their GP in the weeks prior to their death thus suggesting that GPs are integral to providing follow-up care of older mental health patients.

Rates of depression amongst residential aged care residents are far higher than those in other areas of our community. These problems are exacerbated by the increasing shortage of qualified staff, and by the difficulty residents face in regularly accessing GPs.

What is the situation in Western Australia?

Officially 1 in 5 senior Western Australians experience symptoms of depression, however the actual (unreported) number is estimated to be far higher. As the State's population ages the number of older people suffering depression will naturally increase.

The Western Australia Government has implemented several initiatives aimed at raising awareness and recognition of depression in older age groups. This has included a \$1.7 million partnership with *Beyondblue* and the publication of a depression self-assessment and information card for seniors. The Western Australian Government also became the first state to lift mental health spending to more than 9% of the total health budget in 2006-07.

The *Better Outcomes in Mental Health Care* (BOiMHC) program, which amongst other things provides specialised training for GPs, has been particularly well utilised by GPs in Western Australia, with one in five of all GPs in the State joining the program. In order to build on progress to date, and to improve follow-up care within the community, it is necessary for additional funding to be provided to encourage more GPs to join the BOiMHC program, and to assist aged care workers to identify early signs of depression.

Is it affordable?

Depression is now Australia's most debilitating illness, accounting for 8% of all years lived with disability and over \$3 billion annually in direct and indirect costs (MJA 2007).

Inadequately or inappropriately treated depression can impact significantly on overall physical health, relationships, and the ability to live independently, further increasing health costs for the individual and for government. In particular, there are significant associated costs in terms of staffing and increased care needs for aged care residents with untreated depression.

6/ Oral health

Recommendation - National Seniors seeks a commitment to:

Provide additional funding for the Aged Care Dental Program that will enable dental therapists to provide more comprehensive services to care recipients (both in residential facilities and in their own homes) on a more regular basis. Dental therapists should also be appropriately trained in the specific needs of older clients.

What are the issues?

The most common health conditions in Australia today are tooth decay and gum disease. The waiting times for the very limited public services available can be years, by which time decay is often so entrenched that the removal of affected teeth is the only option (PHAA). Oral health care services are also expensive: a standard consultation costs around \$100 (compared to about \$60 for a standard GP consultation), and more complicated procedures like root canal work can be as high as \$500. Medicare rebates applying to dental services are limited, and there is little direct oversight on fees charged by private dentists.

Historically, oral health care has focused on reactive provision, however oral health issues in particular are preventable and are strongly linked with general health. In the last two years over 70% of all Australian adults visited a dentist, and of these nearly 1/2 visited for a problem rather than a check up (ACOSS 2006). As more people retain their natural teeth as they age, there is an even greater need for preventative dental treatment over many more years of life.

Seniors, in particular those in residential care facilities, face further difficulties in accessing oral health care services. High levels of oral disease amongst older people are compounded in residential care settings because of other medical problems and their increasing frailty. The majority of dentists are not currently trained in the specific needs of older patients, particularly the needs of those residing in, or due to reside in, an aged care facility.

What is the situation in Western Australia?

Eligible concession card holders can receive treatment at the Oral Health Centre in Western Australia, however the demand for these services far outstrips supply and for those without private health insurance an appointment can still be a considerable cost pressure.

Residents living in aged care facilities are also eligible to receive an annual free dental examination and care plan under the Aged Care Dental Program, however the cursory annual screenings provided under the program are far from thorough and are inadequate at diagnosing most major problems. An increasing number of seniors also receive some level of care in their own homes through various care packages. Basic teeth cleaning might be part of the assistance provided to clients, however these care packages do not provide any real dental health provision.

What initiatives have there been in other States and Territories?

State and territory funded programs, such as the *Better Dental Care Package* in Tasmania, have been uneven, and have not filled the gap left by the abolition of the *Commonwealth Dental Health Program* in 1996. Queensland is the only state to have managed to keep its waiting lists low. The recent re-establishment of the *Commonwealth Dental Health Program*, which will provide only \$290 million over three years is unlikely to be enough in itself.

Is it affordable?

The health system in Western Australia will continue to be overstretched if there remains an inadequate focus on preventative health. A shift in focus to preventative health will minimise health costs for the State Government, now and in the future, and will greatly improve the quality of life for the individual.

7/ Ministerial Advisory Council on Ageing

Recommendation - National Seniors seeks a commitment to:

Establish a Ministerial Advisory Council on Ageing comprising representatives from a broad range of seniors' organisations. The Council would report directly to the Minister for Seniors and would be responsible for providing strategic advice on seniors' issues and assisting in the identification of emerging issues and trends.

Why is it important?

As well as straddling federal, state and local government responsibilities seniors' issues overlap a range of portfolio areas (i.e. treasury, housing, health, aged care). In order for seniors' initiatives to be planned, developed and implemented in a more effective and coherent manner it is crucial that the various levels of government, as well as the various departments, work collaboratively. Equally important is the need to bring fresh and innovative ideas to the table.

Currently, there is a lack of cohesion across these sectors in Western Australia, which is resulting in poor strategic direction, gaps in service delivery and poor information dissemination. A Western Australian Ministerial Advisory Council on Ageing that reports directly to the Minister for Seniors, and has specific responsibility for the broad range of issues that impact on or affect senior Western Australians is required to overcome the current malaise and disaggregated approach.

What benefits would a Council bring?

National Seniors believes a forum for the exchange of information and ideas between the seniors' community and State Government would greatly assist in:

- the identification of emerging issues, areas for action and trends;
- the development of accurate and timely advice for the Minister and relevant departments;
- the promotion of ageing issues within the broader community and government;
- providing government with timely advice on proposed policy changes;
- detailed consideration and advice on changes needed to existing government policies and legislation to accommodate the changing age demographic in Western Australia; and
- implementing the government's *Active Ageing Strategy*.

What is the situation in other States and Territories?

At the present time all states and territories, with the exception of Western Australia have operating Ministerial councils, which advise the respective Ministers on a range of issues affecting older people, and in doing so help to shape government policy.

Is it affordable?

National Seniors believes that given the experiences in other jurisdictions, the cost of this initiative could easily be met from within existing resources of the Western Australian Department for Communities.

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