



Election Priorities

**New South Wales
State Election 2011**

February 2011

Introduction

National Seniors Australia (NSA) is campaigning for an increased focus on the importance of population ageing in the 2011 NSW Election and a considered response on how to deal with the opportunities and challenges this brings to the State. Without concerted effort now there will be no improvement for present and future generations of older people in NSW and decreasing opportunity to participate in the general community.

The over 50s in NSW are a powerful voice - their vote is nearly one-third (31.3 per cent) of the electorate. In 44 of the 93 State's (lower house) electorates, more than one-third of all voters are aged 50 and over, and in six of these they account for more than 40 per cent.

The vote of older Australians will become increasingly critical in determining the outcomes of future elections, particularly as the proportion of the population aged 50 and over is projected to rise from 29.3 per cent today to 31.3 per cent by 2019.¹

This document highlights issues for action which our 60,000 members in NSW – together with the wider senior's community - see as important for the incoming Government to address. These priorities, which are outlined in greater detail in this document, seek to build a healthier, more productive and fairer NSW.

Older people in NSW are not just interested in their own needs - they are also concerned about the future because of their families, their children and their grandchildren. They want a fair and just society, and one that they can pass on to future generations with pride.

Each of the major parties is being asked to respond to this document in the lead-up to the election by specifying what actions they will take to address the issues identified. We will inform our members and the broader constituency of the parties' responses prior to the election. Together we will judge politicians and political parties on how they respond to them.

¹ Australian Bureau of Statistics, 2008, *Population Projections, Australia, 2006 – 2010 Series B*, (Cat No 3222.0),

A healthier NSW

National Seniors Australia seeks a commitment to:

- Implement programs to support rural and remote hospitals and small GP practices so that they are not forced to close down.
- Increase the travel and accommodation subsidy amounts under the Isolated Patients Travel and Accommodation Assistance Scheme (IPTAAS) to better reflect out-of-pocket expenses of patients.
- Increase the number of specialists and nursing staff covering rural/regional NSW ahead of an integrated palliative care data collection system becoming operational.

Good health is fundamental to our quality of life. Access to quality health care is a matter of critical concern for older people, especially as they spend more money on healthcare², have higher hospitalisation rates³, and are more likely to have long term health conditions⁴. As people age and develop age-related conditions, they also require an increasing amount of assistance with personal and domestic activities.

Significant numbers of older people in NSW live in non-metropolitan areas, particularly in coastal NSW. The population of these areas will increase substantially and will be significantly older than that of Sydney in the next decade or so.⁵ NSA believes there is a need to consider the particular needs of older people living outside of major regional centres who face additional challenges in accessing services due to the greater distances to travel.

NSW has the largest number of small hospitals in the country. 126 hospitals in rural and remote locations have between 10 and 50 beds which is 37% of the national total.⁶

NSA has some concerns that the Commonwealth Government's takeover of primary healthcare and GP services, under its national health reform plan, may result in smaller practices being closed down and a further regionalisation of primary health care services. This would result in consumers having to travel further to access healthcare.

While NSA acknowledges Super Clinics have a place in the delivery of healthcare, the NSW Government should not disregard the importance of smaller practices in providing healthcare in local areas. Therefore policies need to be developed to ensure that local services, including GPs and rural and remote hospitals, are maintained to avoid losing services resulting in greater distances to travel for consumers to access care.

² National Centre for Social and Economic Modelling, 2008, *Distribution of Expenditure on Health Goods and Services by Australian Households*.

³ Australian Institute of Health and Welfare, 2008, *Australia's Health 2008*.

⁴ Australian Bureau of Statistics, 2006, *Health of Older People in Australia: A Snapshot 2004-5*.

⁵ NSW Department of Premier and Cabinet, 2008, *Towards 2030: Planning for our changing population*.

⁶ http://www.health.nsw.gov.au/resources/initiatives/healthreform/pdf/nsw_health_strengths_features.pdf

Health travel and accommodation assistance schemes administered by state and territory governments are particularly important to people that live in rural and remote areas. Currently, the NSW Isolated Patients Travel and Accommodation Assistance Scheme (IPTAAS) provides subsidies to eligible people travelling more than 100 kilometres each way to attend an appointment with their nearest medical specialist.⁷

Concerns have been raised that the level of remuneration provided for health travel and accommodation does not cover the true cost for consumers in accessing health care. This was confirmed by the National Health and Hospital Reform Commission's Final Report which recommended that increased funding was required for patient travel and accommodation.⁸

Palliative care is the specialised care of people who are terminally ill. Nine out of ten palliative care recipients in NSW have cancer. Palliative care is delivered by a relatively small workforce of 89 medical staff, of which 44 are palliative care specialists; 179 nursing staff and a further 100 allied health staff, of which about half are social workers and counsellors. It is noted that only one palliative care specialist and 71 dedicated palliative care beds (out of the state total of 348) are located in rural/regional NSW. While palliative care is also administered in acute/sub-acute beds in metropolitan areas, in rural NSW, where there are no inpatient facilities, fly in/fly out doctors and nurses provide palliative care over vast distances.⁹

A more productive NSW

National Seniors Australia seeks a commitment to:

- Fund new and innovative approaches to assist mature age job seekers find and retain employment.
- Amend the relevant legislation in order to remove age-based restrictions on workers compensation payments.
- Undertake an audit of all relevant State laws and regulations with a view to identifying and removing discriminatory age limits.

⁷ Currently, public transport assistance is reimbursed at economy rates less GST. Transport by private car attracts a standard subsidy rate of 15.0 cents per kilometre. For patients needing to stay away from home for more than a fortnight, a taxi subsidy of up to \$160 is available for transport between temporary accommodation and consulting rooms. Air travel costs can be reimbursed on application by the treating doctor. Accommodation subsidies are \$33 (single) or \$46 (double). If the patient is a pensioner or health care card holder, a private accommodation allowance of \$30 per week is payable after the first week of private accommodation.

⁸ National Health and Hospital Reform Commission, 2009, *A Healthier Future for all Australians: Final Report*, p.270

⁹ NSW Health, January 2010, *Palliative Care Strategic Framework 2010 - 2013*.

Over the last twenty years, increased workforce participation amongst older age groups has been important to NSW's economic growth. Successive governments have actively pursued higher mature age workforce participation rates as a means of increasing productivity and addressing labour shortages. Faced with a rapidly ageing population and a looming skills shortage, one of the smartest things we can do is create a level playing field for older NSW workers.

Research shows that older people continue to face significant barriers to employment, whether through age discrimination or lack of skills training support.¹⁰ There is a continuing need for programs to assist mature age NSW workers who are unemployed, underemployed or in involuntary early retirement, to retrain and find new employment. This is particularly important in those sectors where there are skills shortages.

Official labour force data consistently shows that the average duration of unemployment for NSW people aged 55 and over is much longer than that for younger NSW people. For example, in December 2010, the median duration of unemployment was 126 weeks for people aged 55 and over compared with 45 weeks for those aged 15-55.¹¹ The failure to address discrimination in the workplace, and in legislative arrangements, doesn't just harm older workers, it damages the whole economy.

There is no mandatory retirement age in NSW, yet workers compensation legislation provides a significant disincentive for older workers to continue in employment after the age of 65 as well as an example of regulatory age discrimination.

It places a limit on compensation for income forfeited as a result of workplace injury based on age. If a worker is injured before retirement age, he/she will get paid up to the Age Pension plus one additional year. If a worker has already reached Age Pension eligibility age at the time of their injury, income compensation is payable for one year. It is noted here that compensation for the cost of healthcare is not limited.

NSA advocates for people who choose to work beyond age pension eligibility age to be protected in the same manner as other workers. While we acknowledge that workers compensation payments cannot continue indefinitely, we also believe there is an opportunity for the Government to reform workers compensation laws so that age is not a factor in determining eligibility for workers compensation and rehabilitation.

Additionally, NSA believes NSW can take leadership in making the most of an ageing population by removing unnecessary age-based limits in relevant State laws and regulation more generally.

¹⁰ National Seniors Productive Ageing Centre, 2009, *Experience Works: The Mature Age Employment Challenge*

¹¹ ABS, 2010, *Labour Force, Australia, Detailed - Electronic Delivery, Dec 2010* (Cat. No.- 6291.0.55.001)

A fairer NSW

National Seniors Australia seeks a commitment to:

- Permanently quarantining the September 2009 age pension increase from the calculation of public housing rents.
- Provide Pensioner Concession Card holders with an exemption from stamp duty when downsizing their homes, with the exemption threshold set and indexed to relevant median house and unit prices and applicable to newly built as well as to existing houses and apartments.
- Amend legislation to ensure Retirement Village contracts better protect residents and require impartial legal advice to be sought when entering a contract
- Reinstate all benefits under Countrylink's Pensioner Travel Voucher scheme.

Many older NSW residents are finding that it is becoming more and more challenging to keep up with the ever rising cost of living. This is especially true for those on fixed incomes, such as a government pension or allocated pension.

Following the age pension increase that came into effect on 20 September 2009, State and Territory governments moved to include this increase in the calculation of public housing rents. As a consequence, public housing rents were set to increase significantly and further disadvantage and distress age pensioners, at a time when other costs such as energy and water were also increasing. NSA wrote to all State and Territory governments seeking a commitment to permanently exempt the \$30 (per week) increase.

While NSW quarantined the increase for an initial 12 months and has subsequently extended it for a further, yet undefined period, it refused to permanently quarantine it. However, Queensland, South Australia, Tasmania, and the Northern Territory have confirmed that the increase will be permanently exempted in those jurisdictions. NSA considers the status quo in NSW to be insufficient and can see no justifiable reason why age pensioners in NSW should be treated less favourably than their counterparts interstate.

Compounding the problem of increasing costs of living is the lack of availability of appropriate housing to suit the needs of older people wishing to downsize. Older people often stay on in the family home that was designed for a growing family after the children have left the home.

NSA and other research shows that it is often not financially viable for many seniors who want to downsize to do so.¹² One of the financial constraints is transfer duty (stamp duty).

A number of states and territories already provide incentives for older people to downsize. For instance, in Victoria, a complete exemption from stamp duty applies to Pensioner Concession Card holders purchasing property up to \$330,000 in value and partial exemption for property up to \$440,000 in value. In the ACT, a Pensioner Duty Concession Scheme operates with upper and lower value thresholds which are updated every six months to ensure that they remain current. In the Northern Territory, a flat discount of \$8,500 is available under the Senior, Pensioner and Carer Concession Scheme helps reduce stamp duty paid.

While NSW will grant people over 65 an exemption from stamp duty when they purchase a newly constructed home, NSA believes this measure needs to be extended to include purchase of existing houses and apartment to be truly effective.

It is also important that those people who make the decision to move into a retirement village are not financially disadvantaged by their choice. NSA has long been concerned about the lack of clarity in contracts signed between retirement village managements and residents, especially clauses relating to ongoing costs and increases in costs. Examples have been drawn to our attention of conditions agreed in existing contracts being changed without the permission of the residents after the resident has left the village or when retirement villages have been sold. Standard contracts with provisions to protect and secure the rights of prospective residents are required.

Being active, productive (through employment or volunteering) or being engaged with social activities relies to a considerable extent on being mobile. Older people, particularly in rural and regional NSW, often have the greatest need for public transport services in their later years as it enables them to continue to travel and remain part of their community when they no longer drive or have impaired mobility.

Services which are provided on a frequent basis, both on week days and the weekend, which are seniors and disability friendly as well as affordable are of the utmost importance in order for older people to remain socially connected and able to access health and other social services. NSA commends the present system of half fare and excursion fare concessions currently operating in NSW and urges the incoming government to continue and further extend the provision of discounted tickets such as the Country Pensioner Excursion fare for Pensioner Concession Card holders.

NSA further notes that, as a result of recent changes, a booking fee is charged under to Countrylink's Pensioner Travel Voucher scheme whereas previously no booking fee applied.

¹² National Seniors Productive Ageing Centre, 2009, *Moving or Staying Put: Deciding where to live in later life*. Also, Sweeney Research, 2006, *Insights into the Housing Decisions made by Empty Nesters*, for the Department of Sustainability and Environment.

About National Seniors Australia

With over a quarter of a million members Australia-wide, **National Seniors Australia** is the largest over 50s not-for-profit organisation in Australia, and works to provide a well-informed and representative voice to government, business and the community. We advocate on issues of concern for over 50s in order to achieve political and social change.

Our 60,000 members in NSW are from metropolitan, regional and rural areas, and 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 represent** – to governments, business and the community on the issues of concern to the over 50s;
- **We inform** – by providing news and information through our website, forums and meetings, our bi-monthly award winning magazine, a weekly E-newsletter and our Australia-wide branch network;
- **We provide opportunity** – to those who want to use their expertise, skills and life experience to make a difference in indigenous communities and on our environmental legacy;
- **We support those in need** – our Charitable Foundation raises funds to provide comfort and support for our most vulnerable older citizens;
- **We provide savings** – through quality insurance, affordable travel and tours, and discounts on goods and services.

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