

National Seniors

Australia

Budget Submission to
the Queensland Government

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2013

About National Seniors Australia

National Seniors Australia is the largest organisation representing Australians aged 50 and over, with around 200,000 members nation-wide. This broad-based support enables National Seniors to provide a well informed and representative voice on behalf of its members and contribute to public education, debate and community consultation on issues of direct relevance to older Australians.

In Queensland – we are the independent voice of more than 78,000 members.

We give our members a voice – we listen and represent our members' views to governments, business and the community on issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

I don't think we do this anymore

We support those in need – as a not-for-profit organisation, we raise funds and redirect monies received to older Australians who are most in need.

We help our members save – we offer member rewards with discounts from over 7,000 business across Australia, we offer discount travel and tours designed for the over 50s, and we provide older Australians with affordable, quality insurance to suit their needs.

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Recommendations

National Seniors recommends that the Queensland Government:

Minister for Ageing

1. create a new Minister (Minister for Ageing) or expand the role of a current Minister to include a specific responsibility for the unique issues affecting older Queenslanders.

Seniors' Concessions

2. remove the Queensland Senior Card eligibility requirements for seniors age 60-64 (to hold one of the following concession cards, Pensioner Concession Cards, Health Care Card, Commonwealth Seniors Health Card, Department of Veterans' Affairs Gold, White or Orange card) the removal of these requirements will align the Queensland Seniors Card eligibility criteria with that of other States and Territories.
3. extend all current Queensland Government rebates and concessions available to Pensioners to Seniors Card holders and holders of Commonwealth Seniors Health Care Cards.

Pensioner Rate Subsidy Scheme

4. extend the Pensioner Rate Subsidy Scheme to holders of Seniors Cards.

Electricity

5. increase rebates and financial assistance to match the rapid increases in electricity charges, including any additional charges resulting from the introduction of time-based cost-reflective pricing and the implementation of smart meters.
6. review the method for the administration of the electricity rebate to residents of multi-unit residential facilities (including caravan parks, multi-unit residential buildings and retirement villages) with the aim of ensuring all eligible residents receive the rebate.
7. ensure that any unfreezing of Tariff 11 occurs in a staged approach and that the increase in tariff 11 is matched by an increase in the electricity rebate for pensioners and seniors. This will ensure that the electricity rebate retains its current value.
8. ensure that retirees and all other at-risk low-income consumers including consumers with medical problems and consumers with very young children have the option to remain indefinitely on a flat tariff that is lower than the peak tariff.

Public Transport

9. introduce free travel for concession card holders during off-peak hours and on weekends.
10. introduce concessional travel for unemployed older Queenslanders aged 50 and older.

Health

11. provide the increased investment required to enhance Queensland's dental health program to ensure that all older Queenslanders, including those in residential aged care, receiving care in their own homes and in rural and remote locations have access to adequate dental care.
12. provide mobile dental health services for older housebound people in residential aged care and/or being cared for at home.
13. ensure that women over 75 are invited to continue to participate in the breast screen program by the sending of reminder letters biannually.

Stamp Duty and Housing Accessibility

14. provide pensioners and Seniors Card holders with access to a concessional rate of stamp duty on property purchases when downsizing for their principal place of residence.
15. develop a seniors' specific housing policy which identifies and highlights the relevant housing issues affecting seniors, including promoting what support is available for older Queenslanders to remain in their home.

Mature Aged Employment

16. continue to work with the Federal Government and provide resources when necessary to ensure that the barriers which older Queenslanders face in securing employment are removed.

Executive Summary

The Australian population is ageing as a result of increasing life expectancy and sustained low fertility following the post-war baby boom. The ageing of Australia's population is one of the most significant challenges facing the nation. We must make a conscious effort to plan and structure our cities to ensure liveability and non-discrimination.

According to the 2011 Census, there were 3 million people aged 65 years and older residents within Australia. Over half of this population were aged 65–74 years. The post-war Baby Boomers are now beginning to enter the older age group (65 years and over) and will continue to increase its relative size.

With over one million residents aged 55 and over, Queensland is facing a number of challenges and opportunities as a result of this demographic change.

National Seniors' objective is to highlight the key challenges that Queensland seniors face and provide considered recommendations which will not only overcome these challenges and benefit older Queenslanders but also contribute to the prosperity of Queensland as a whole.

National Senior's Queensland Policy Advisory Group, which developed these recommendations, believes that their adoption by Government will meet some of the current and future needs of older Queenslanders whilst proving to be of net benefit to the wider community.

1. Minister for Ageing

Queensland does not have a specific Minister or department devoted to seniors and ageing issues. This situation is hard to understand when over 1.3 million residents (over 30% of Queensland total population) are aged 50 and older.¹ The absence of a specific Minister and department indicates that the government does not consider seniors' issues as a key priority.

The current situation requires seniors to raise their concerns to a number of departments which have the tendency to shift the responsibility.

1. National Seniors recommends that the Queensland Government create a new Minister (Minister for Ageing) or expand the role of a current Minister to include a specific responsibility for the unique issues affecting older Queenslanders.

2. Seniors Concessions

An ongoing decline in the standard of living of older Australians as they age is a particular challenge for the individual concerned and governments at all levels across Australia. The rising cost of living and associated financial pressures are being felt by many older Queenslanders, particularly those who have few, if any, discretionary expenditures that can be reduced.

Many older Queenslanders cannot afford the steady and growing cost increases in essential areas, such as food, housing, travel and utility prices, as well as prescription medicines and doctors' visits.

The senior card eligibility requirements of all other States and Territories have only three thresholds.

1. Aged above 60;
2. Working part time or less; and
3. A permanent resident of the State or Territory.

Queensland is the only State or Territory to include an additional requirement to hold a commonwealth concession card which is equivalent to applying an income test.

Queensland is the only State that requires seniors aged 60-64 and who work part-time to hold one of the following concession cards: Pensioner Concession Card, Health Care Card, Commonwealth Seniors Health Card, Department of Veterans'

¹Australian Bureau of Statistics, 2011. 2011 Census Quick Stats Australian Government Accessed 2 January 2013.
http://www.censusdata.abs.gov.au/census_services/getproduct/census/2011/quickstat/3.

Affairs Gold, White or Orange card before they are eligible for a Queensland Seniors Card. The removal of these additional requirements will align the Queensland Seniors Card eligibility criteria with those of other States and Territories.

The Queensland Government has recognised the impact of the cost of living by increasing the electricity rebate for pensioners and seniors, and the South East Queensland Water Grid rebate and the council rates rebate for pensioners. While these measures are appreciated by recipients, they do not adequately recognise the stress pensioners and seniors are experiencing due to the rising cost of living pressures in all areas of day-to-day life.

2. National Seniors recommends that the Queensland Government remove the requirement for seniors aged 60-64 to hold one of the following concession cards, Pensioner Concession Card, Health Care Card, Commonwealth Seniors Health Card or Department of Veterans' Affairs Gold, White or Orange card in order to be eligible for a Queensland Senior Card.

3. National Seniors recommends that the Queensland Government extend all current Queensland Government rebates and concessions available to Pensioners to those Queenslanders who are Seniors Card holders and holders of Commonwealth Seniors Health Cards.

3. Pensioner Rate Subsidy Scheme

Local Authority rates have risen steeply over recent years causing concerns for seniors and impacting on affordable accommodation. Rebates on council rates for pensioners are presently provided under the Queensland Government Pensioner Rates Subsidy Scheme however Seniors Card holders receive no reduction.

The Western Australian Government provides a rate rebate of up to 25 per cent subject to a maximum amount for holders of Seniors Cards and a rebate of up to 50 per cent for Seniors Card Holders who also hold a Commonwealth Seniors Health Card.²

The South Australian Government provides remission on Council Rates of up to \$100 annually for Seniors Card Holders and for residents assessed as low income, the remission may be up to \$190 per annum.³ Queensland should demonstrate its desire to assist seniors by introducing comparable measures for Seniors Card Holders or at least to holders of Commonwealth Seniors Health Cards.

² Government of Western Australia, 2012, Government Concessions and Rebates - WA Seniors, Local Government Rates, Government of Western Australia, Western Australia. Accessed 12 December 2012.

<http://www.communities.wa.gov.au/serviceareas/seniorscard/governmentconcessions/localgovernmentrates/Pages/default.aspx>

³ Department of Community and Social Inclusion, 2012, Concession - Council rates, Government of South Australian. Accessed 12 December 2012. <http://www.dcsi.sa.gov.au/pub/tabId/209/itemId/347/moduleId/795/Council-rates.aspx>

4. National Seniors recommends the Queensland Government Pensioner Rate Subsidy Scheme is extended to holders of Seniors Cards and Commonwealth Seniors Health Cards.

4. Electricity

Increasing electricity costs are a major contributor to the increasing cost of living pressures. Older Queenslanders have limited capacity to pay higher electricity charges as they have fixed incomes streams.

Electricity costs now account for a significant percentage of total household expenditure and these costs are quickly eroding the ability of older Queenslanders to maintain a dignified standard of living in retirement. National Seniors research has revealed that nearly 750,000 seniors (aged 50 years and over) are spending half of their income on just three essential cost of living items including electricity.⁴

The Queensland Government may be guided by the range of assistance measures and concession arrangements that have been developed in other Australian jurisdictions to address increasing electricity costs and cost of living pressures for pensioners and seniors. For example, Western Australia's cost of living rebate for Western Australian Seniors Card holders⁵ and the Victorian Government's extension of energy concessions for concession card holders provide a year round 17.5 per cent reduction in their electricity bills.⁶

The current Queensland electricity rebate is restricted to seniors on low incomes, who receive a bill directly from an electricity retailer. There are thousands of older Queenslanders living with in caravan parks, multi-unit residential buildings and retirement villages who are not receiving the electricity rebate as they do not receive a bill directly from an electricity retailer.

5. National Seniors recommends that the Queensland Government rebates and financial assistance be increased to match the rapid increases in electricity charges, including any additional charges resulting from the introduction of time-based cost-reflective pricing and the implementation of smart meters.

6. National Seniors recommends the Queensland Government reviews the method for the administration of the electricity rebate to residents of multi-unit residential facilities (including caravan parks, multi-unit residential buildings and retirement villages) with the aim of ensuring all eligible residents receive the rebate.

⁴ National Seniors Australia, 2011, Are Older Australians Being Short Changed? National Seniors Productive Ageing Centre.

⁵ Government of Western Australia, 2012, Cost of Living Rebate, Government Concessions and Rebates - Government of Western Australia, Western Australia Accessed 12 December 2012

<http://www.communities.wa.gov.au/serviceareas/seniorscard/governmentconcessions/costoflivingrebate/Pages/default.aspx>

⁶ Honourable Mary Wooldridge MP, Minister for Mental Health, Minister for Women's Affairs, Minister for Community Services, 3 May 2011, Coalition Government delivers on support for low-income households, Victorian Government. Victoria

7. National Seniors recommends the Queensland Government ensure that any unfreezing of Tariff 11 occurs in a staged approach and that the increase in tariff 11 is matched by an increase in the electricity rebate for pensioners and seniors. This will ensure that the electricity rebate retains its current value.

Time-based cost-reflective pricing is not supported by National Seniors Australia.

8. National Seniors recommends the Queensland Government ensures that retirees and all other at-risk low-income consumers including consumers with medical problems and consumers with very young children have the option to remain indefinitely on a flat tariff that is lower than the peak tariff.

5. Public Transport

Many Older Queenslanders are concerned by the increasing cost of public transport; the recent 7.5 percentage increase is well above the inflation rate, the rate of return seniors are receiving from their investments and the recent increase to the pension.

The current concessions and discounts available to seniors do not go far enough to offset the increased costs of public transport.

The Queensland Government should follow the lead of other States including Victoria and South Australia which allow seniors to travel for free on the weekend and during off-peak hours.⁷

9. National Seniors recommends that the Queensland Government introduce free travel for concession card holders during off-peak hours and on weekends.

Older Queensland job seekers aged 55 will be out of work for an average of 72 weeks, whereas younger job seekers are out of work for an average of over 41 weeks.⁸ Queensland remains the only State that does not provide concession fares to job seekers.⁹

10. National Seniors recommends that the Queensland Government introduce concessional travel for unemployed older Queenslanders aged 50 and older

⁷ Public Transport Victoria. 2013. Free weekend travel. State Government Victoria Accessed 23rd December 2012 <http://ptv.vic.gov.au/fares-tickets/free-travel-passes/free-weekend-travel/> and Adelaide Metro. 2013. Travel free with a Seniors card. Government of South Australia. Accessed 2 January 2013. <http://www.adelaidemetro.com.au/Tickets/Seniors>

⁸ National Seniors Australia, Barriers to Mature Age Employment: Final Report Of The Consultative Forum On Mature Age Participation, Productive Ageing Centre, P13.

⁹ Jensen, K., et.al. (2006). Making them Pay: Public Transport Cost Barriers and Queensland's Unemployed Job Seekers. Brisbane: University of Queensland/Queensland Council of Social Service

6. Health

6.1 Oral Health

It is widely recognised that Australia's oral health is poor across the population. In Queensland, it is estimated that around 27 per cent of the population experience untreated tooth decay.¹⁰ This is greatest in the lower income groups and rural and remote areas. Tooth decay and gum disease are two of the most common health conditions in Australia today and the majority of cases are preventable.

Poor oral hygiene can be linked to many other health problems and can also increase the likelihood of ill health and depression, leading to a withdrawal from society and an increase of mental and physical illness.

Factors leading to the persistence of poor oral health include:

1. the dental system is chiefly private leading to significant affordability barriers to good oral health;
2. insufficient funding and inadequate ability of the public sector to accommodate the volume of patients requiring treatment;
3. unequal distribution of the workforce with only a small number of practitioners choosing to work in remote and rural areas.

Rectifying the above barriers requires long-term reform and substantial investment by the Queensland government.

It is important to note that many older people are also unable to access dental care because lack of transport or limited mobility. National Seniors therefore urges the Government to provide mobile dental health services for older housebound people in residential aged care and/or being cared for at home. This could be facilitated in a cost effective way by utilising school mobile dental vans which would be available after school hours and in school holiday periods. It would be important to ensure that the dental van is easily accessible for older people with mobility impairment or disability.

In addition dentists could accompany the royal flying doctors in remote areas of Queensland as is provided in remote New South Wales through The Outback Oral Treatment and Health program.¹¹

11. National Seniors recommends that the Queensland Government provide the increased investment required to enhance Queensland's dental health program to ensure that all older Queenslanders, including those in residential

¹⁰ National Advisor Council on Dental Health, 2012, Report of the National Advisory Council on Dental Health. 23rd February 2012, National Advisor Council on Dental Health

¹¹ Royal Flying Doctors Service, 2012, Dental Health - South Eastern Section
<http://www.flyingdoctor.org.au/Health-Services/Clinic-Services/Dental-Health/DH-SE/>

aged care, receiving care in their own homes and in rural and remote locations have access to adequate dental care.

12. National Seniors recommends that the Queensland Government provide mobile dental health services for older housebound people in residential aged care and/or being cared for at home.

6.2 Breast Cancer

Breast cancer is the most common cancer in Australian women accounting for 28.2 per cent of new cases in 2008, the average age of breast cancer diagnosis was 60 years.¹² The risk of developing breast cancer in younger women less than 50 years was 24per cent, 51 per cent in women aged 50-69 years and 25 per cent in women over 70 years. Queensland women have a 1 in 10 risk of being diagnosed with breast cancer before the age of 80.¹³

A 2007 research study found that women aged 50-69 diagnosed with breast cancer had an 89 per cent chance of survival after treatment however survival for women aged 70 to 80 years fell to 81per cent¹⁴. It is clear that early detection improves the survival rate of older Queenslanders who develop breast cancer, it is therefore essential that the Queensland Government take action to ensure that cancer is detected as early as possible.

13.National Seniors recommends that the Queensland Government ensures that women aged above 75 are invited to continue to participate in the breast screen program by the sending of reminder letters biannually.

7. Stamp Duty and Housing Accessibility

Older Queenslanders can find that, as they age and their circumstances change, the house they have been living in becomes less suited to their needs and they may want to sell their current home in order to move to more appropriate housing. However, many older people find that the stamp duties involved serve as a financial disincentive and discourages their relocation.

Taking action to remove this financial barrier to downsizing can increase independence for older people and reduce isolation and disengagement. Additionally, it has the potential to reduce pressure on government expenditure for health and aged care services into the future.

Other States have recognised the need for reducing the financial burden of property duty on seniors. In Victoria, the Government increased the stamp duty concession

¹² Australian Institute of Health and Welfare Cancer Australia, 2012, Breast cancer in Australia: an overview 2012, Australian Government Canberra.

¹³ Breast Screen Queensland, 2012, Breast Health, Queensland Cancer Registry2010, Queensland Health

¹⁴ Ali, A MG, 2011, Patient and tumour characteristics, management, and age-specific survival in women with breast cancer in the East of England, British Journal of Cancer in Oncology Times UK, 2011.

threshold for pensioners and concession card holders including the Commonwealth Seniors Health Card from \$440,000 to \$750,000 from 1 July 2011.¹⁵

The current Victorian concession scheme provides eligible pensioners a full exemption from stamp duty for properties valued up to \$330,000, a concession rate applies for properties valued between \$330,000 and \$750,000.¹⁶ The New South Wales Government amended the *Duties Act 1997* to extend the senior's principal place of residence duty exemption to persons between 55 and 65 years of age.¹⁷

14. National Seniors recommends that the Queensland Government provide Pensioners and Seniors Card Holders with access to a concessional rate of stamp duty on property purchases when downsizing for their principal place of residence.

Suitable affordable accommodation is a significant issue for all older Queenslanders, regardless of their income levels. Safe housing is an essential consideration for older persons who choose to stay independent for as long as possible, which is a mutual goal of government and the majority of seniors.

Older Queenslanders are often unaware of information available which could be of assistance if they chose to remain in their homes. The lack of a specific policy and dedicated staff for senior housing is perpetuating the perception that their housing needs have been forgotten by government and are not a priority.

15. National Seniors recommends that the Queensland Government develop a seniors' specific housing policy which identifies and highlights the relevant housing issues affecting seniors, including promoting what support is available for older Queenslanders to remain in their home.

The Queensland Government should consider the following points related to unconventional housing options when developing the Senior Housing policy.

- People choosing caravan parks, manufactured homes, residential parks and retirement villages as accommodation often do so to provide for their own futures as they do not want to be a burden on the public housing system.
- The cost of purchasing manufactured homes, caravans or retirement village homes can be significant and residents may use their lifesavings or funds from selling their private homes to enter into these options.
- Unless the site agreement offers secure tenure, the value of these types of homes can be severely affected by park or village closures. Many seniors pay

¹⁵ Honourable David Davis MLS, Minister for Ageing, Minister for Health, 2011, Coalition Government delivers a \$217.9 million boost for older Victorian, Victorian Government.

¹⁶ Honourable Mary Wooldridge MP, Minister for Mental Health, Minister for Women's Affairs, Minister for Community Services, 3 May 2011, Coalition Government delivers on support for low-income households, Victorian Governments , Victoria

¹⁷ NSW Parliament, 2012, Duties Amendment (Senior's Principal Place of Residence Duty Exemption) Act No. 6 2011, NSW Government. Accessed 12 February 2012 <http://www.legislation.nsw.gov.au/sessionalview/sessional/act/2011-6.pdf>

substantial amounts to purchase these homes which can be left virtually worthless without secure tenure.

- Couples on two pensions or incomes are able to meet rental or other costs involved in these types of accommodation but when one partner dies or has to enter medical or other facilities, the remaining partner struggles to maintain the lifestyle. An inability to sell the home can leave the survivor in a dire financial position.
- Disputes with park or village management do arise and elderly people feel threatened that they may be evicted from their homes. These real or perceived threats can have a detrimental effect on the health and welfare of elderly people.

8. Mature Aged Employment

Mature age workers who lose their jobs have greater difficulty in getting back into the workforce and should have access to training programs. Older Queensland job seekers aged 55 and older will be out of work for an average of 72 weeks, whereas younger job seekers are out of work for an average of over 41 weeks.¹⁸

Over the last 20 years increased workforce participation amongst older age groups has been integral to Australia's sustained economic participation. In recognition of this fact, successive governments have actively pursued higher mature aged workforce participation rates as a means of increasing productivity and addressing labour shortages, for example through implementation of the Experience Pays Awareness Strategy. However such programs have been demonstrated to have a minimal impact on removing age barriers and creating a level playing ground for mature age workers and jobseekers.

As Government is aware, Skilling Queenslanders for Work initiative has been discontinued on the grounds that the provision of programs to assist jobseekers into the labour market is primarily the responsibility of the Federal Government.

National Seniors supports the establishment of the Queensland Skills and Training Taskforce and its efforts to improve the operations and outcomes of vocational education and training sector.

National Seniors believes that the program similar to The Experience + Corporate Champions program which provides incentives and educates employers on the benefits of hiring older workers are essential to ensure that older worker still have a place within the modern workforce.

16. National Seniors recommends that the Queensland Government continue to work with the Federal Government and provide resources when necessary to ensure that the barriers which older Queenslanders face in securing employment are removed.

¹⁸ National Seniors Australia, Barriers to Mature Age Employment: Final Report Of The Consultative Forum On Mature Age Participation, Productive Ageing Centre, P13.

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